



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 1 Year Fixed \$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" | | | | | | | | | | |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+ | 4.14 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Catalyst Money | Fixed Lite 1 yr | 3.65 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 1 yr | 3.79 | Nil | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Get Ahead Start Fixed 1 Year 1 yr | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Residential 1yr Fixed 1 yr | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 1 yr 150k+ | 3.99 | Nil | 150/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Hume Bank | Honeymoon Intro Fixed (Refinance) 1 yr | 3.80 | Nil | Nil | Both | ✓ | ✓ | Full | 97% | ✓ |
| Hume Bank | Honeymoon Intro Fixed 1 yr | 3.80 | 600 | Nil | Both | ✓ | ✓ | Full | 97% | ✓ |
| Hume Bank | Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+ | 3.70 | Nil | 375/a | Both | ✓ | ✓ | Full | 97% | ✓ |
| Hume Bank | Property Package Honeymoon Intro Fixed 1 yr 150k+ | 3.70 | Nil | 375/a | Both | ✓ | ✓ | Full | 97% | ✓ |



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 1 Year Fixed \$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" | | | | | | | | | | |
| Illawarra CU NSW | Fixed Lite 1 yr | 3.65 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Newcastle Permanent | Premium Plus Package Residential Fixed 1 yr | 3.69 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 1 yr | 3.69 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 1 yr | 3.89 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| UBank | UHomeLoan Fixed IO 1 yr | 3.69 | 395 | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| UBank | UHomeLoan Fixed PI 1 yr | 3.69 | 395 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| ★★★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 1 yr | 3.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| BankVic | Premium Home Fixed 1 yr 50k+ | 3.87 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 1 yr 50k+ | 4.09 | 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 1 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| Community First CU | Honeymoon Fixed 1 yr | 3.49 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Easy Street Fin Services | Honeymoon Intro Fixed 1 yr | 3.49 | 500 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| ECU Australia | Standard Fixed 1 yr | 4.09 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Gateway Credit Union | Premium Residential Fixed 1 yr 150k+ | 3.73 | Nil | 299/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 1 yr 150k+ | 4.09 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Heritage Bank | Residential Fixed 1 yr | 4.09 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Horizon Credit Union | Residential Fixed 1 yr | 3.99 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | Residential Fixed 1 yr | 3.85 | 853 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 1 yr | 3.99 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+ | 3.99 | Nil | 395/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 1 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| Mortgage HOUSE | Advantage Fixed 1 yr 100-749k | 3.99 | 895 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| MOVE - People Driven Banking | Lockit 1 yr | 3.95 | 450 | Nil | Both | ✓ | ✗ | Full | 95% | ✓ |
| Northern Inland CU | Fixed Honeymoon Owner Occupied 1 yr | 3.69 | 600 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 1 yr 20k+ | 3.95 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 1 yr | 4.24 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Reduce Home Loans | Home Owners Dream 1 Yr Fixed 80 1 yr | 4.09 | 1164 | Nil | Both | ✓ | ✓ | Full | 80% | ✓ |
| Summerland CU | Standard Fixed 1 yr | 3.79 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Teachers Mutual Bank | Fixed Rate 1 yr | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 1 yr | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Fixed Rate 1 yr | 3.69 | 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 1 Year Fixed \$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 | Standard Fixed IO 1 yr | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 1 yr | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| ★★★ | | | | | | | | | | |
| AMP Bank | Affinity Package Residential Classic Fixed 1 yr 100k+ | 4.35 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Basic Fixed 1 yr | 4.35 | 545 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Select Package Residential Classic Fixed 1 yr 100k+ | 4.35 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Breakfree Residential 1yr Fixed 1 yr 150k+ | 4.39 | 160 | 395/a | Both | ✓ | ✗ | Full | 90% | ✓ |
| ANZ | Residential 1yr Fixed 1 yr | 4.54 | 760 | 10.00/m | Both | ✓ | ✗ | Full | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 1 yr | 4.38 | 250 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Aussie | Optimizer Fixed IO 80 1 yr | 4.19 | 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 1 Year Fixed \$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 Fixed PI 80 1 yr | 3.99 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 1 yr | 3.99 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Select Basic Fixed 1 yr | 3.99 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Aussie | Select Standard Fixed 1 yr | 3.99 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Auswide Bank | Freedom Package Standard Fixed 1 yr 95% 150k+ | 4.44 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | Fixed Residential FlexiChoice 1 yr | 4.09 | 650 | 10.00/m | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 1 yr | 4.44 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 1 yr 10k+ | 4.39 | Nil | 350/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Residential Fixed 1 yr | 4.54 | 595 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Advantage Package Residential Fixed 1 yr 150k+ | 4.39 | Nil | 395/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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Bank of Sydney | Expect More Residential Fixed PAYG 1 yr 100k+ | 4.49 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Advantage Package Residential Fixed 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankVic | Fixed 1 yr | 3.97 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+ | 4.21 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| bcu | Fixed Rate Special Residential 1 yr | 3.70 | 600 | 495.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| bcu | Residential Fixed 1 yr | 4.19 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Basic Fixed Owner Occupied 1 yr | 4.54 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Residential Fixed 1 yr | 4.54 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 1 yr | 4.29 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Click Loans | The Online Home Loan Fixed 1 yr | 4.29 | 363 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Click Loans | The Online Offset Home Loan Fixed 1 yr | 4.29 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Coastline Credit Union | Residential Fixed 1 yr | 4.14 | 805 | 8.00/m | P+I | ✓ | ✓ | No | 90% | ✗ |
| Commonwealth Bank | Guaranteed Intro Fixed 1 yr | 4.39 | 800 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Wealth Package Guaranteed Intro Fixed 1 yr 150k+ | 4.39 | 595 | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 1 yr 150k+ | 4.39 | 595 | 395/a | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Community First CU | True Fixed 1 yr | 3.79 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| CUA | Fixed - Owner Occupier 1 yr | 3.94 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 1 yr | 4.16 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | MoniPower Fixed 1 yr | 4.33 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied IO 1 yr | 4.18 | 693 | 198.00/a | 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 1 Year Fixed \$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 | Optima Fixed - Owner Occupied PI 1 yr | 3.98 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Homestar Finance | Homestar Fixed 1 yr | 3.95 | 330 | 15.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Hume Bank | Property Package Residential Fixed 1 yr 150k+ | 4.20 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 1 yr | 4.30 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed 1 yr | 4.30 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hunter United | Fixed 1 yr | 4.25 | 350 | 8.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| IMB | Platinum Package Residential Fixed 1 yr 90% 150k+ | 4.19 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| IMB | Residential Fixed 1 yr 90% | 4.29 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| iMortgage | Fusion Fixed PI 80 1 yr | 3.89 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 1 yr 150k+ | 3.89 | 519 | 199/a | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| ING DIRECT | Residential Fixed 1 yr | 3.99 | 519 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Liberty Financial | Liberty Fixed 1 yr | 4.24 | Nil | 295.00/a | Both | ✓ | ✓ | Full | 85% | ✓ |
| loans.com.au | Fixed - Owner Occupier 1 yr | 3.76 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| My Credit Union | Fixed Rate 1 yr | 4.39 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| MyState | Residential Fixed 1 yr 80% | 4.39 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Standard Fixed 1 yr 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 1 yr 150k+ | 4.09 | Nil | 395/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 1 yr 150k+ | 3.99 | Nil | 750/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 1 yr | 4.09 | 600 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 1 yr | 3.99 | 850 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+ | 3.99 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Rate Owner Occupied 1 yr | 3.99 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 1 yr 150k+ | 4.39 | 150 | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QBank | Residential Fixed 1 yr | 4.19 | 900 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Choices Residential Fixed 1 yr 20k+ | 3.95 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Residential Fixed 1 yr | 4.05 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 1 yr | 4.29 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Reduce Home Loans | Home Owners High Lend 1 yr | 4.17 | 1164 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Regional Bank Australia | Steady Rate 1 yr | 3.99 | 250 | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| RESI Mortgage Corp | Flexi Options Fixed 1 yr | 4.74 | 854 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| SCU | My Life Residential Fixed 1 yr 150k+ | 4.39 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| SCU | Residential Fixed 1 yr | 4.54 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 1 yr | 4.54 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 1 yr | 4.29 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Advantage Package Residential Fixed 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| The Mac | Standard Fixed 1 yr | 4.29 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| The Mutual | Premium Fixed 1 yr | 4.09 | 300 | Nil | Both | ✓ | ✗ | No | 95% | ✗ |
| The Rock | Residential Fixed 1 yr 80% | 4.39 | 950 | 5.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| The Rock | Rockstar Package Residential Fixed 1 yr 80% 150k+ | 4.39 | Nil | 350/a | Both | ✓ | ✓ | No | 80% | ✓ |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 1 yr | 3.79 | 300 | 300/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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 1 yr | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Premier Advantage Fixed Options 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 1 yr | 3.99 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 1 yr 100k+ | 3.99 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Professional Package Residential Classic Fixed 1 yr 100k+ | 4.35 | Nil | 349/a | Both | ✗ | ✗ | No | 90% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 1 yr | 4.19 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Auswide Bank | Standard Fixed 1 yr 95% | 4.54 | 600 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | FlexiDiscount Fixed 1 yr | 3.99 | 650 | 10.00/m | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Residential Fixed 1 yr | 4.54 | 700 | 10.00/m | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Bank of Sydney | Expect More Residential Fixed 1 yr 100k+ | 4.49 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 1 yr | 4.49 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Residential Fixed 1 yr | 4.54 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bankwest | Residential Fixed 1 yr | 4.31 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 90% | ✓ |
| BOQ | Residential 1yr Fixed 1 yr | 4.39 | 450 | 10.00/m | Both | ✓ | ✗ | Full | 95% | ✓ |
| Citi | Standard Fixed P&I 1 yr 50-499k 80% | 4.24 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Commonwealth Bank | Residential Fixed 1 yr | 4.54 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Defence Bank | Essentials Fixed 1 yr | 4.09 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Delphi Bank | Standard Fixed 1 yr | 4.54 | 1020 | 6.00/m | Both | ✗ | ✗ | No | 90% | ✓ |
| First Option Credit Union | Packaged Home Loan Residential Fixed 1 yr 5-599k | 4.60 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Gateway Credit Union | Residential Fixed 1 yr | 4.49 | 750 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Holiday Coast CU | Fixed N Easy 1 yr | 3.67 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 1 yr | 4.09 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+ | 4.09 | Nil | 750/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Tailored Fixed - IO 1 yr | 4.19 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 1 yr | 4.09 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+ | 4.09 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| People's Choice Credit Union | Residential Fixed 1 yr | 4.54 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| RAMS | Fixed Rate 1 yr | 4.39 | 870 | 20.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 80 1 yr | 4.49 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| St.George Bank | Residential Fixed 1 yr | 4.54 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 1 yr 150k+ | 4.39 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Westpac | Fixed Options 1 yr | 4.59 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Woolworths Employees CU | Owner Occupied Fixed 1 yr | 4.84 | -570 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed IO 1 yr | 4.19 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 1 yr 100k+ | 4.19 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 1 yr | 4.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 1 yr | 4.70 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed IO 1 yr 50-499k 80% | 4.29 | 649 | 8.00/m | 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 1 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| First Option Credit Union | Residential Fixed 1 yr | 4.85 | 657 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed IO 1 yr | 4.49 | 363 | 120.00/a | IO | ✗ | ✗ | No | 95% | ✓ |
| Homeloans | Ultra Plus Fixed PI 1 yr | 4.29 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 1 yr | 4.74 | 649 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 1 yr | 4.54 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Transport Mutual Credit Union | Residential Fixed 1 yr | 5.14 | 1010 | 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 1 Year Fixed \$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 | | | | | | |
| ★★★★★ "Outstanding Value" | | | | | | | | | | |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+ | 4.14 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Catalyst Money | Fixed 1 yr | 3.65 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Get Ahead Start Fixed 1 Year 1 yr | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Residential 1yr Fixed 1 yr | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 1 yr 150k+ | 3.99 | Nil | 150/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Hume Bank | Honeymoon Intro Fixed (Refinance) 1 yr | 3.80 | Nil | Nil | Both | ✓ | ✓ | Full | 97% | ✓ |
| Hume Bank | Honeymoon Intro Fixed 1 yr | 3.80 | 600 | Nil | Both | ✓ | ✓ | Full | 97% | ✓ |
| Hume Bank | Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+ | 3.70 | Nil | 375/a | Both | ✓ | ✓ | Full | 97% | ✓ |
| Hume Bank | Property Package Honeymoon Intro Fixed 1 yr 150k+ | 3.70 | Nil | 375/a | Both | ✓ | ✓ | Full | 97% | ✓ |
| Illawarra CU NSW | Fixed 1 yr | 3.65 | 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 1 Year Fixed \$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 | | | | | | |
| ★★★★★ "Outstanding Value" | | | | | | | | | | |
| Newcastle Permanent | Premium Plus Package Residential Fixed 1 yr | 3.69 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 1 yr | 3.69 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Special Fixed Rate P&I 1 yr | 3.93 | 595 | Nil | P+I | ✓ | ✓ | Full | 90% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 1 yr | 3.89 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| UBank | UHomeLoan Fixed IO 1 yr | 3.69 | 395 | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| UBank | UHomeLoan Fixed PI 1 yr | 3.69 | 395 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| ★★★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 1 yr | 3.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| AMO Group | Residential Fixed 1 yr | 3.67 | 1180 | 120.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| BankVic | Premium Home Fixed 1 yr 50k+ | 3.87 | Nil | 375/a | 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 1 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| Beyond Bank | Total Home Loan Residential Fixed 1 yr 50k+ | 4.09 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Community First CU | Honeymoon Fixed 1 yr | 3.49 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| ECU Australia | Standard Fixed 1 yr | 4.09 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 1 yr | 3.79 | Nil | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Gateway Credit Union | Premium Residential Fixed 1 yr 150k+ | 3.73 | Nil | 299/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 1 yr 150k+ | 4.09 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Heritage Bank | Residential Fixed 1 yr | 4.09 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Horizon Credit Union | Residential Fixed 1 yr | 3.99 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | Residential Fixed 1 yr | 3.85 | 853 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 1 yr | 3.99 | 400 | 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 1 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| Mortgage HOUSE | Advantage Fixed 1 yr 100-749k | 3.99 | 895 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| MOVE - People Driven Banking | Lockit 1 yr | 3.95 | 450 | Nil | Both | ✓ | ✗ | Full | 95% | ✓ |
| Northern Inland CU | Fixed Honeymoon Owner Occupied 1 yr | 3.69 | 600 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 1 yr 20k+ | 3.95 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Reduce Home Loans | Home Owners Dream 1 Yr Fixed 80 1 yr | 4.09 | 1164 | Nil | Both | ✓ | ✓ | Full | 80% | ✓ |
| Summerland CU | Standard Fixed 1 yr | 3.79 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Teachers Mutual Bank | Fixed Rate 1 yr | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 1 yr | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Fixed Rate 1 yr | 3.69 | 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 1 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| UniBank | Standard Fixed IO 1 yr | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 1 yr | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 1 yr | 3.79 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| ★★★ | | | | | | | | | | |
| AMP Bank | Affinity Package Residential Classic Fixed 1 yr 100k+ | 4.35 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Basic Fixed 1 yr | 4.35 | 545 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Select Package Residential Classic Fixed 1 yr 100k+ | 4.35 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Breakfree Residential 1yr Fixed 1 yr 150k+ | 4.39 | 160 | 395/a | Both | ✓ | ✗ | Full | 90% | ✓ |
| ANZ | Residential 1yr Fixed 1 yr | 4.54 | 760 | 10.00/m | Both | ✓ | ✗ | Full | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 1 yr | 4.38 | 250 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Aussie | Optimizer Fixed PI 80 1 yr | 3.99 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 1 yr | 3.99 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Select Basic Fixed 1 yr | 3.99 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Aussie | Select Standard Fixed 1 yr | 3.99 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Auswide Bank | Freedom Package Standard Fixed 1 yr 95% 150k+ | 4.44 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | Fixed Residential FlexiChoice 1 yr | 4.09 | 650 | 10.00/m | P+I | ✓ | ✓ | Full | 95% | ✓ |
| B&E Personal Banking | FlexiDiscount Fixed 1 yr | 3.99 | 650 | 10.00/m | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 1 yr | 4.44 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 1 yr 10k+ | 4.39 | Nil | 350/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Residential Fixed 1 yr | 4.54 | 595 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Bank of Melbourne | Advantage Package Residential Fixed 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 1 yr 100k+ | 4.49 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Advantage Package Residential Fixed 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankVic | Fixed 1 yr | 3.97 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+ | 4.21 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| bcu | Fixed Rate Special Residential 1 yr | 3.70 | 600 | 495.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| bcu | Residential Fixed 1 yr | 4.19 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Basic Fixed Owner Occupied 1 yr | 4.54 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Connect Package Fixed Owner Occupied 1 yr 250k+ | 4.39 | 250 | 20/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Bendigo Bank | Residential Fixed 1 yr | 4.54 | Nil | 10.00/m | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Beyond Bank | Residential Fixed 1 yr | 4.29 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Click Loans | The Online Home Loan Fixed 1 yr | 4.29 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Click Loans | The Online Offset Home Loan Fixed 1 yr | 4.29 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Coastline Credit Union | Residential Fixed 1 yr | 4.14 | 805 | 8.00/m | P+I | ✓ | ✓ | No | 90% | ✗ |
| Commonwealth Bank | Guaranteed Intro Fixed 1 yr | 4.39 | 800 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Wealth Package Guaranteed Intro Fixed 1 yr 150k+ | 4.39 | 595 | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 1 yr 150k+ | 4.39 | 595 | 395/a | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Community First CU | True Fixed 1 yr | 3.79 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| CUA | Fixed - Owner Occupier 1 yr | 3.94 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 1 yr | 4.16 | 795 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Easy Street Fin Services | Honeymoon Intro Fixed 1 yr | 3.49 | 500 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | MoniPower Fixed 1 yr | 4.33 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied IO 1 yr | 4.18 | 693 | 198.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied PI 1 yr | 3.98 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Homestar Finance | Homestar Fixed 1 yr | 3.95 | 330 | 15.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Hume Bank | Property Package Residential Fixed 1 yr 150k+ | 4.20 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 1 yr | 4.30 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed 1 yr | 4.30 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hunter United | Fixed 1 yr | 4.25 | 350 | 8.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| IMB | Platinum Package Residential Fixed 1 yr 90% 150k+ | 4.19 | 324 | 395/a | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| IMB | Residential Fixed 1 yr 90% | 4.29 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| iMortgage | Fusion Fixed PI 80 1 yr | 3.89 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 1 yr 150k+ | 3.89 | 519 | 199/a | Both | ✓ | ✗ | No | 95% | ✓ |
| ING DIRECT | Residential Fixed 1 yr | 3.99 | 519 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Liberty Financial | Liberty Fixed 1 yr | 4.24 | Nil | 295.00/a | Both | ✓ | ✓ | Full | 85% | ✓ |
| loans.com.au | Fixed - Owner Occupier 1 yr | 3.76 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| MyState | Residential Fixed 1 yr 80% | 4.39 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Standard Fixed 1 yr 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 1 yr 150k+ | 4.09 | Nil | 395/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 1 yr 150k+ | 3.99 | Nil | 750/a | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| NAB | Standard Fixed 1 yr | 4.09 | 600 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 1 yr | 3.99 | 850 | 10.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+ | 3.99 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Rate Owner Occupied 1 yr | 3.99 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 1 yr 150k+ | 4.39 | 150 | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QBANK | Residential Fixed 1 yr | 4.19 | 900 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Choices Residential Fixed 1 yr 20k+ | 3.95 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Residential Fixed 1 yr | 4.05 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 1 yr | 4.24 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 1 yr | 4.29 | 595 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Reduce Home Loans | Home Owners High Lend 1 yr | 4.17 | 1164 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Regional Bank Australia | Steady Rate 1 yr | 3.99 | 250 | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| SCU | My Life Residential Fixed 1 yr 150k+ | 4.39 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| SCU | Residential Fixed 1 yr | 4.54 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 1 yr | 4.54 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 1 yr | 4.29 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Advantage Package Residential Fixed 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| The Mac | Standard Fixed 1 yr | 4.29 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| The Mutual | Premium Fixed 1 yr | 4.09 | 300 | Nil | Both | ✓ | ✗ | No | 95% | ✗ |
| The Rock | Residential Fixed 1 yr 80% | 4.39 | 950 | 5.00/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 1 Year Fixed \$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 Rock | Rockstar Package Residential Fixed 1 yr 80% 150k+ | 4.39 | Nil | 350/a | Both | ✓ | ✓ | No | 80% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 1 yr | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Premier Advantage Fixed Options 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 1 yr | 3.99 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 1 yr 100k+ | 3.99 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Professional Package Residential Classic Fixed 1 yr 100k+ | 4.35 | Nil | 349/a | Both | ✗ | ✗ | No | 90% | ✓ |
| Aussie | Optimizer Fixed IO 80 1 yr | 4.19 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 1 yr | 4.19 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Auswide Bank | Standard Fixed 1 yr 95% | 4.54 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Bank of Melbourne | Residential Fixed 1 yr | 4.54 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed 1 yr 100k+ | 4.49 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 1 yr | 4.49 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Residential Fixed 1 yr | 4.54 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bankwest | Residential Fixed 1 yr | 4.31 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 90% | ✓ |
| BOQ | Residential 1yr Fixed 1 yr | 4.39 | 450 | 10.00/m | Both | ✓ | ✗ | Full | 95% | ✓ |
| Citi | Standard Fixed P&I 1 yr 50-499k 80% | 4.24 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Commonwealth Bank | Residential Fixed 1 yr | 4.54 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Defence Bank | Essentials Fixed 1 yr | 4.09 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Delphi Bank | Standard Fixed 1 yr | 4.54 | 1020 | 6.00/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 1 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| First Option Credit Union | Packaged Home Loan Residential Fixed 1 yr 5-599k | 4.60 | 657 | 375/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Gateway Credit Union | Residential Fixed 1 yr | 4.49 | 750 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Holiday Coast CU | Fixed N Easy 1 yr | 3.67 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 1 yr | 4.09 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| My Credit Union | Fixed Rate 1 yr | 4.39 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+ | 4.09 | Nil | 750/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Tailored Fixed - IO 1 yr | 4.19 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 1 yr | 4.09 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+ | 4.09 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| People's Choice Credit Union | Residential Fixed 1 yr | 4.54 | 950 | 8.00/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 1 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| RAMS | Fixed Rate 1 yr | 4.39 | 870 | 20.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| RESI Mortgage Corp | Flexi Options Fixed 1 yr | 4.74 | 854 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 80 1 yr | 4.49 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| St.George Bank | Residential Fixed 1 yr | 4.54 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 1 yr 150k+ | 4.39 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Westpac | Fixed Options 1 yr | 4.59 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Woolworths Employees CU | Owner Occupied Fixed 1 yr | 4.84 | -570 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed IO 1 yr | 4.19 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 1 yr 100k+ | 4.19 | 363 | 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 1 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 1 yr | 4.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 1 yr | 4.70 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed IO 1 yr 50-499k 80% | 4.29 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| First Option Credit Union | Residential Fixed 1 yr | 4.85 | 657 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed IO 1 yr | 4.49 | 363 | 120.00/a | IO | ✗ | ✗ | No | 95% | ✓ |
| Homeloans | Ultra Plus Fixed PI 1 yr | 4.29 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 1 yr | 4.74 | 649 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 1 yr | 4.54 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Transport Mutual Credit Union | Residential Fixed 1 yr | 5.14 | 1010 | 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 1 Year Fixed \$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" | | | | | | | | | | |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+ | 4.14 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 1 yr 50k+ | 4.09 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Catalyst Money | Fixed 1 yr | 3.65 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Get Ahead Start Fixed 1 Year 1 yr | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Residential 1yr Fixed 1 yr | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Hume Bank | Honeymoon Intro Fixed (Refinance) 1 yr | 3.80 | Nil | Nil | Both | ✓ | ✓ | Full | 97% | ✓ |
| Hume Bank | Honeymoon Intro Fixed 1 yr | 3.80 | 600 | Nil | Both | ✓ | ✓ | Full | 97% | ✓ |
| Hume Bank | Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+ | 3.70 | Nil | 375/a | Both | ✓ | ✓ | Full | 97% | ✓ |
| Hume Bank | Property Package Honeymoon Intro Fixed 1 yr 150k+ | 3.70 | Nil | 375/a | Both | ✓ | ✓ | Full | 97% | ✓ |
| Illawarra CU NSW | Fixed 1 yr | 3.65 | 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 1 Year Fixed \$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" | | | | | | | | | | |
| Newcastle Permanent | Premium Plus Package Residential Fixed 1 yr | 3.69 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 1 yr | 3.69 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Special Fixed Rate P&I 1 yr | 3.93 | 595 | Nil | P+I | ✓ | ✓ | Full | 90% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 1 yr | 3.89 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| UBank | UHomeLoan Fixed IO 1 yr | 3.69 | 395 | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| UBank | UHomeLoan Fixed PI 1 yr | 3.69 | 395 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| ★★★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 1 yr | 3.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| AMO Group | Residential Fixed 1 yr | 3.67 | 1180 | 120.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| BankVic | Premium Home Fixed 1 yr 50k+ | 3.87 | Nil | 375/a | 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 1 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| Community First CU | Honeymoon Fixed 1 yr | 3.49 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Easy Street Fin Services | Honeymoon Intro Fixed 1 yr | 3.49 | 500 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| ECU Australia | Standard Fixed 1 yr | 4.09 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 1 yr | 3.79 | Nil | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Gateway Credit Union | Premium Residential Fixed 1 yr 150k+ | 3.73 | Nil | 299/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 1 yr 150k+ | 4.09 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 1 yr 150k+ | 3.99 | Nil | 150/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Horizon Credit Union | Residential Fixed 1 yr | 3.99 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | Residential Fixed 1 yr | 3.85 | 853 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 1 yr | 3.99 | 400 | 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 1 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| Mortgage HOUSE | Advantage Fixed 1 yr 100-749k | 3.99 | 895 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| MOVE - People Driven Banking | Lockit 1 yr | 3.95 | 450 | Nil | Both | ✓ | ✗ | Full | 95% | ✓ |
| Northern Inland CU | Fixed Honeymoon Owner Occupied 1 yr | 3.69 | 600 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 1 yr 20k+ | 3.95 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Reduce Home Loans | Home Owners Dream 1 Yr Fixed 80 1 yr | 4.09 | 1164 | Nil | Both | ✓ | ✓ | Full | 80% | ✓ |
| Summerland CU | Standard Fixed 1 yr | 3.79 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Teachers Mutual Bank | Fixed Rate 1 yr | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 1 yr | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Fixed Rate 1 yr | 3.69 | 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 1 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| UniBank | Standard Fixed IO 1 yr | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 1 yr | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 1 yr | 3.79 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| ★★★ | | | | | | | | | | |
| AMP Bank | Affinity Package Residential Classic Fixed 1 yr 100k+ | 4.35 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Basic Fixed 1 yr | 4.35 | 545 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Select Package Residential Classic Fixed 1 yr 100k+ | 4.35 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Breakfree Residential 1yr Fixed 1 yr 150k+ | 4.39 | 160 | 395/a | Both | ✓ | ✗ | Full | 90% | ✓ |
| ANZ | Residential 1yr Fixed 1 yr | 4.54 | 760 | 10.00/m | Both | ✓ | ✗ | Full | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 1 yr | 4.38 | 250 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Aussie | Optimizer Fixed PI 80 1 yr | 3.99 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 1 yr | 3.99 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Select Basic Fixed 1 yr | 3.99 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Aussie | Select Standard Fixed 1 yr | 3.99 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Auswide Bank | Freedom Package Standard Fixed 1 yr 95% 150k+ | 4.44 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | Fixed Residential FlexiChoice 1 yr | 4.09 | 650 | 10.00/m | P+I | ✓ | ✓ | Full | 95% | ✓ |
| B&E Personal Banking | FlexiDiscount Fixed 1 yr | 3.99 | 650 | 10.00/m | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 1 yr | 4.44 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 1 yr 10k+ | 4.39 | Nil | 350/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Residential Fixed 1 yr | 4.54 | 595 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Bank of Melbourne | Advantage Package Residential Fixed 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 1 yr 100k+ | 4.49 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Advantage Package Residential Fixed 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankVic | Fixed 1 yr | 3.97 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+ | 4.21 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| bcu | Fixed Rate Special Residential 1 yr | 3.70 | 600 | 495.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| bcu | Residential Fixed 1 yr | 4.19 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Basic Fixed Owner Occupied 1 yr | 4.54 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Residential Fixed 1 yr | 4.54 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 1 yr | 4.29 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Click Loans | The Online Home Loan Fixed 1 yr | 4.29 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Click Loans | The Online Offset Home Loan Fixed 1 yr | 4.29 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Coastline Credit Union | Residential Fixed 1 yr | 4.14 | 805 | 8.00/m | P+I | ✓ | ✓ | No | 90% | ✗ |
| Commonwealth Bank | Guaranteed Intro Fixed 1 yr | 4.39 | 800 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Wealth Package Guaranteed Intro Fixed 1 yr 150k+ | 4.39 | 595 | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 1 yr 150k+ | 4.39 | 595 | 395/a | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Community First CU | True Fixed 1 yr | 3.79 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| CUA | Fixed - Owner Occupier 1 yr | 3.94 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 1 yr | 4.16 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Heritage Bank | Residential Fixed 1 yr | 4.09 | 100 | 5.00/m | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Homeloans | MoniPower Fixed 1 yr | 4.33 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied IO 1 yr | 4.18 | 693 | 198.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied PI 1 yr | 3.98 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| HSBC | Premier Residential Fixed 1 yr 500k+ | 3.85 | 553 | 35/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Hume Bank | Property Package Residential Fixed 1 yr 150k+ | 4.20 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 1 yr | 4.30 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed 1 yr | 4.30 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hunter United | Fixed 1 yr | 4.25 | 350 | 8.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| IMB | Platinum Package Residential Fixed 1 yr 90% 150k+ | 4.19 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| IMB | Residential Fixed 1 yr 90% | 4.29 | 769 | 6.00/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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| iMortgage | Fusion Fixed PI 80 1 yr | 3.89 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 1 yr 150k+ | 3.89 | 519 | 199/a | Both | ✓ | ✗ | No | 95% | ✓ |
| ING DIRECT | Residential Fixed 1 yr | 3.99 | 519 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Liberty Financial | Liberty Fixed 1 yr | 4.24 | Nil | 295.00/a | Both | ✓ | ✓ | Full | 85% | ✓ |
| loans.com.au | Fixed - Owner Occupier 1 yr | 3.76 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| MyState | Residential Fixed 1 yr 80% | 4.39 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Standard Fixed 1 yr 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 1 yr 150k+ | 4.09 | Nil | 395/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 1 yr 150k+ | 3.99 | Nil | 750/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 1 yr | 4.09 | 600 | 8.00/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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 1 yr | 3.99 | 850 | 10.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+ | 3.99 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Rate Owner Occupied 1 yr | 3.99 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 1 yr 150k+ | 4.39 | 150 | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QBANK | Residential Fixed 1 yr | 4.19 | 900 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Choices Residential Fixed 1 yr 20k+ | 3.95 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Residential Fixed 1 yr | 4.05 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 1 yr | 4.24 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 1 yr | 4.29 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| RAMS | Fixed Rate 1 yr | 4.39 | 870 | 20.00/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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Reduce Home Loans | Home Owners High Lend 1 yr | 4.17 | 1164 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Regional Bank Australia | Steady Rate 1 yr | 3.99 | 250 | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| SCU | My Life Residential Fixed 1 yr 150k+ | 4.39 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| SCU | Residential Fixed 1 yr | 4.54 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 1 yr | 4.54 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 1 yr | 4.29 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Professional Loan 1 yr | 4.20 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Advantage Package Residential Fixed 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| The Mac | Standard Fixed 1 yr | 4.29 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| The Mutual | Premium Fixed 1 yr | 4.09 | 300 | 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 1 Year Fixed \$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 Rock | Residential Fixed 1 yr 80% | 4.39 | 950 | 5.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| The Rock | Rockstar Package Residential Fixed 1 yr 80% 150k+ | 4.39 | Nil | 350/a | Both | ✓ | ✓ | No | 80% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 1 yr | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Premier Advantage Fixed Options 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 1 yr | 3.99 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 1 yr 100k+ | 3.99 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Professional Package Residential Classic Fixed 1 yr 100k+ | 4.35 | Nil | 349/a | Both | ✗ | ✗ | No | 90% | ✓ |
| Aussie | Optimizer Fixed IO 80 1 yr | 4.19 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 1 yr | 4.19 | Nil | 198.00/a | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Auswide Bank | Standard Fixed 1 yr 95% | 4.54 | 600 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✗ |
| Bank of Melbourne | Residential Fixed 1 yr | 4.54 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed 1 yr 100k+ | 4.49 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 1 yr | 4.49 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Residential Fixed 1 yr | 4.54 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bankwest | Residential Fixed 1 yr | 4.31 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 90% | ✓ |
| BOQ | Residential 1yr Fixed 1 yr | 4.39 | 450 | 10.00/m | Both | ✓ | ✗ | Full | 95% | ✓ |
| Citi | Standard Fixed P&I 1 yr 500k+ 80% | 4.19 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Commonwealth Bank | Residential Fixed 1 yr | 4.54 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Defence Bank | Essentials Fixed 1 yr | 4.09 | 970 | 8.00/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 1 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Delphi Bank | Standard Fixed 1 yr | 4.54 | 1020 | 6.00/m | Both | ✗ | ✗ | No | 90% | ✓ |
| First Option Credit Union | Packaged Home Loan Residential Fixed 1 yr 5-599k | 4.60 | 657 | 375/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Gateway Credit Union | Residential Fixed 1 yr | 4.49 | 750 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Holiday Coast CU | Fixed N Easy 1 yr | 3.67 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 1 yr | 4.09 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| My Credit Union | Fixed Rate 1 yr | 4.39 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+ | 4.09 | Nil | 750/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Tailored Fixed - IO 1 yr | 4.19 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 1 yr | 4.09 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+ | 4.09 | 850 | 10/m | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| People's Choice Credit Union | Residential Fixed 1 yr | 4.54 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| RESI Mortgage Corp | Flexi Options Fixed 1 yr | 4.74 | 854 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 80 1 yr | 4.49 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| St.George Bank | Residential Fixed 1 yr | 4.54 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 1 yr 150k+ | 4.39 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 1 yr | 4.54 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Westpac | Fixed Options 1 yr | 4.59 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed IO 1 yr | 4.19 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 1 yr 100k+ | 4.19 | 363 | 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 1 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 1 yr | 4.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 1 yr | 4.70 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed IO 1 yr 500k+ 80% | 4.24 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| First Option Credit Union | Residential Fixed 1 yr | 4.85 | 657 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed IO 1 yr | 4.49 | 363 | 120.00/a | IO | ✗ | ✗ | No | 95% | ✓ |
| Homeloans | Ultra Plus Fixed PI 1 yr | 4.29 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 1 yr | 4.74 | 649 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Transport Mutual Credit Union | Residential Fixed 1 yr | 5.14 | 1010 | Nil | P+I | ✓ | ✓ | No | 95% | ✗ |
| Woolworths Employees CU | Owner Occupied Fixed 1 yr | 4.84 | -570 | 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 1 Year Fixed \$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" | | | | | | | | | | |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+ | 4.14 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 1 yr 50k+ | 4.09 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Catalyst Money | Fixed 1 yr | 3.65 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Get Ahead Start Fixed 1 Year 1 yr | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Residential 1yr Fixed 1 yr | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Hume Bank | Honeymoon Intro Fixed (Refinance) 1 yr | 3.80 | Nil | Nil | Both | ✓ | ✓ | Full | 97% | ✓ |
| Hume Bank | Honeymoon Intro Fixed 1 yr | 3.80 | 600 | Nil | Both | ✓ | ✓ | Full | 97% | ✓ |
| Hume Bank | Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+ | 3.70 | Nil | 375/a | Both | ✓ | ✓ | Full | 97% | ✓ |
| Hume Bank | Property Package Honeymoon Intro Fixed 1 yr 150k+ | 3.70 | Nil | 375/a | Both | ✓ | ✓ | Full | 97% | ✓ |
| Illawarra CU NSW | Fixed 1 yr | 3.65 | 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 1 Year Fixed \$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" | | | | | | | | | | |
| Newcastle Permanent | Premium Plus Package Residential Fixed 1 yr | 3.69 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 1 yr | 3.69 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Special Fixed Rate P&I 1 yr | 3.93 | 595 | Nil | P+I | ✓ | ✓ | Full | 90% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 1 yr | 3.89 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| UBank | UHomeLoan Fixed IO 1 yr | 3.69 | 395 | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| UBank | UHomeLoan Fixed PI 1 yr | 3.69 | 395 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| ★★★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 1 yr | 3.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| AMO Group | Residential Fixed 1 yr | 3.67 | 1180 | 120.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| BankVic | Premium Home Fixed 1 yr 50k+ | 3.87 | Nil | 375/a | 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 1 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| bcu | Fixed Rate Special Residential 1 yr | 3.70 | 600 | 495.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Community First CU | Honeymoon Fixed 1 yr | 3.49 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Easy Street Fin Services | Honeymoon Intro Fixed 1 yr | 3.49 | 500 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| ECU Australia | Standard Fixed 1 yr | 4.09 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 1 yr | 3.79 | Nil | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Gateway Credit Union | Premium Residential Fixed 1 yr 150k+ | 3.73 | Nil | 299/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 1 yr 150k+ | 4.09 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 1 yr 150k+ | 3.99 | Nil | 150/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Horizon Credit Union | Residential Fixed 1 yr | 3.99 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | Residential Fixed 1 yr | 3.85 | 853 | 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 1 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| ME Bank | Flexible Fixed OO Max 80 LVR 1 yr | 3.99 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| Mortgage HOUSE | Advantage Fixed 1 yr 750k+ | 3.99 | 895 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| MOVE - People Driven Banking | Lockit 1 yr | 3.95 | 450 | Nil | Both | ✓ | ✗ | Full | 95% | ✓ |
| Northern Inland CU | Fixed Honeymoon Owner Occupied 1 yr | 3.69 | 600 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| Reduce Home Loans | Home Owners Dream 1 Yr Fixed 80 1 yr | 4.09 | 1164 | Nil | Both | ✓ | ✓ | Full | 80% | ✓ |
| Summerland CU | Standard Fixed 1 yr | 3.79 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Teachers Mutual Bank | Fixed Rate 1 yr | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 1 yr | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Fixed Rate 1 yr | 3.69 | 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 1 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| UniBank | Standard Fixed IO 1 yr | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 1 yr | 3.79 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| ★★★ | | | | | | | | | | |
| AMP Bank | Affinity Package Residential Classic Fixed 1 yr 100k+ | 4.35 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Basic Fixed 1 yr | 4.35 | 545 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Select Package Residential Classic Fixed 1 yr 100k+ | 4.35 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Breakfree Residential 1yr Fixed 1 yr 150k+ | 4.39 | 160 | 395/a | Both | ✓ | ✗ | Full | 90% | ✓ |
| ANZ | Residential 1yr Fixed 1 yr | 4.54 | 760 | 10.00/m | Both | ✓ | ✗ | Full | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 1 yr | 4.38 | 250 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Aussie | Optimizer Fixed PI 80 1 yr | 3.99 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Aussie | Optimizer Plus Fixed PI 80 1 yr | 3.99 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Select Basic Fixed 1 yr | 3.99 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Aussie | Select Standard Fixed 1 yr | 3.99 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Auswide Bank | Freedom Package Standard Fixed 1 yr 95% 150k+ | 4.44 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | Fixed Residential FlexiChoice 1 yr | 4.09 | 650 | 10.00/m | P+I | ✓ | ✓ | Full | 95% | ✓ |
| B&E Personal Banking | FlexiDiscount Fixed 1 yr | 3.99 | 650 | 10.00/m | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 1 yr | 4.44 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 1 yr 10k+ | 4.39 | Nil | 350/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Residential Fixed 1 yr | 4.54 | 595 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Advantage Package Residential Fixed 1 yr 150k+ | 4.39 | Nil | 395/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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| BankSA | Advantage Package Residential Fixed 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankVic | Fixed 1 yr | 3.97 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+ | 4.21 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| bcu | Residential Fixed 1 yr | 4.19 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Basic Fixed Owner Occupied 1 yr | 4.54 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Residential Fixed 1 yr | 4.54 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 1 yr | 4.29 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Click Loans | The Online Home Loan Fixed 1 yr | 4.29 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Click Loans | The Online Offset Home Loan Fixed 1 yr | 4.29 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Coastline Credit Union | Residential Fixed 1 yr | 4.14 | 805 | 8.00/m | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Commonwealth Bank | Guaranteed Intro Fixed 1 yr | 4.39 | 800 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Wealth Package Guaranteed Intro Fixed 1 yr 150k+ | 4.39 | 595 | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 1 yr 150k+ | 4.39 | 595 | 395/a | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Community First CU | True Fixed 1 yr | 3.79 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| CUA | Fixed - Owner Occupier 1 yr | 3.94 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 1 yr | 4.16 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Defence Bank | Essentials Fixed 1 yr | 4.09 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| First Option Credit Union | Packaged Home Loan Residential Fixed 1 yr 600k+ | 4.45 | 657 | 375/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Heritage Bank | Residential Fixed 1 yr | 4.09 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Homeloans | MoniPower Fixed 1 yr | 4.33 | 363 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Homeloans | Optima Fixed - Owner Occupied IO 1 yr | 4.18 | 693 | 198.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied PI 1 yr | 3.98 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| HSBC | Premier Residential Fixed 1 yr 500k+ | 3.85 | 553 | 35/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Hume Bank | Property Package Residential Fixed 1 yr 150k+ | 4.20 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 1 yr | 4.30 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed 1 yr | 4.30 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| IMB | Platinum Package Residential Fixed 1 yr 90% 150k+ | 4.19 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| IMB | Residential Fixed 1 yr 90% | 4.29 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| iMortgage | Fusion Fixed PI 80 1 yr | 3.89 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 1 yr 150k+ | 3.89 | 519 | 199/a | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| ING DIRECT | Residential Fixed 1 yr | 3.99 | 519 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Liberty Financial | Liberty Fixed 1 yr | 4.24 | Nil | 295.00/a | Both | ✓ | ✓ | Full | 85% | ✓ |
| loans.com.au | Fixed - Owner Occupier 1 yr | 3.76 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| MyState | Residential Fixed 1 yr 80% | 4.39 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Standard Fixed 1 yr 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 1 yr 150k+ | 4.09 | Nil | 395/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 1 yr 150k+ | 3.99 | Nil | 750/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+ | 4.09 | Nil | 750/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 1 yr | 4.09 | 600 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 1 yr | 3.99 | 850 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+ | 3.99 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Rate Owner Occupied 1 yr | 3.99 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 1 yr 150k+ | 4.39 | 150 | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QBANK | Residential Fixed 1 yr | 4.19 | 900 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Choices Residential Fixed 1 yr 20k+ | 3.95 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Residential Fixed 1 yr | 4.05 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 1 yr 20k+ | 3.95 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 1 yr | 4.24 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 1 yr | 4.29 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| RAMS | Fixed Rate 1 yr | 4.39 | 870 | 20.00/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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Reduce Home Loans | Home Owners High Lend 1 yr | 4.17 | 1164 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Regional Bank Australia | Steady Rate 1 yr | 3.99 | 250 | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| SCU | My Life Residential Fixed 1 yr 150k+ | 4.39 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 1 yr | 4.54 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 1 yr | 4.29 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Professional Loan 1 yr | 4.20 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Advantage Package Residential Fixed 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| The Mac | Standard Fixed 1 yr | 4.29 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| The Rock | Residential Fixed 1 yr 80% | 4.39 | 950 | 5.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| The Rock | Rockstar Package Residential Fixed 1 yr 80% 150k+ | 4.39 | Nil | 350/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 1 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 1 yr | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 1 yr | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Premier Advantage Fixed Options 1 yr 150k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 1 yr | 3.99 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 1 yr 100k+ | 3.99 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Professional Package Residential Classic Fixed 1 yr 100k+ | 4.35 | Nil | 349/a | Both | ✗ | ✗ | No | 90% | ✓ |
| Aussie | Optimizer Fixed IO 80 1 yr | 4.19 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 1 yr | 4.19 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Auswide Bank | Standard Fixed 1 yr 95% | 4.54 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Bank of Melbourne | Residential Fixed 1 yr | 4.54 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed 1 yr 100k+ | 4.49 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 1 yr 100k+ | 4.49 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 1 yr | 4.49 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Residential Fixed 1 yr | 4.54 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bankwest | Residential Fixed 1 yr | 4.31 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 90% | ✓ |
| BOQ | Residential 1yr Fixed 1 yr | 4.39 | 450 | 10.00/m | Both | ✓ | ✗ | Full | 95% | ✓ |
| Citi | Standard Fixed P&I 1 yr 500k+ 80% | 4.19 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Commonwealth Bank | Residential Fixed 1 yr | 4.54 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Delphi Bank | Standard Fixed 1 yr | 4.54 | 1020 | 6.00/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 1 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Gateway Credit Union | Residential Fixed 1 yr | 4.49 | 750 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Holiday Coast CU | Fixed N Easy 1 yr | 3.67 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Hunter United | Fixed 1 yr | 4.25 | 350 | 8.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 1 yr | 4.09 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| My Credit Union | Fixed Rate 1 yr | 4.39 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| NAB | Tailored Fixed - IO 1 yr | 4.19 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 1 yr | 4.09 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+ | 4.09 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| People's Choice Credit Union | Residential Fixed 1 yr | 4.54 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| RESI Mortgage Corp | Flexi Options Fixed 1 yr | 4.74 | 854 | 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 1 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| RESI Mortgage Corp | FlexiFix 80 1 yr | 4.49 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| SCU | Residential Fixed 1 yr | 4.54 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Residential Fixed 1 yr | 4.54 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 1 yr 150k+ | 4.39 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 1 yr | 4.54 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| The Mutual | Premium Fixed 1 yr | 4.09 | 300 | Nil | Both | ✓ | ✗ | No | 95% | ✗ |
| Westpac | Fixed Options 1 yr | 4.59 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed IO 1 yr | 4.19 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 1 yr 100k+ | 4.19 | 363 | 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 1 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 1 yr | 4.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 1 yr | 4.70 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed IO 1 yr 500k+ 80% | 4.24 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| First Option Credit Union | Residential Fixed 1 yr | 4.85 | 657 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed IO 1 yr | 4.49 | 363 | 120.00/a | IO | ✗ | ✗ | No | 95% | ✓ |
| Homeloans | Ultra Plus Fixed PI 1 yr | 4.29 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 1 yr | 4.74 | 649 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Transport Mutual Credit Union | Residential Fixed 1 yr | 5.14 | 1010 | Nil | P+I | ✓ | ✓ | No | 95% | ✗ |
| Woolworths Employees CU | Owner Occupied Fixed 1 yr | 4.84 | -570 | 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 2 Year Fixed \$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" | | | | | | | | | | |
| ANZ | Breakfree Residential Fixed 2 yrs 150k+ | 3.75 | 160 | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Aussie | Select Basic Fixed 2 yrs | 3.89 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| BankVic | Premium Home Fixed 2 yrs 50k+ | 3.87 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+ | 3.94 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Catalyst Money | Fixed Lite 2 yrs | 3.85 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 2 yrs | 3.74 | Nil | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Get Ahead Start Fixed 2 Year 2 yrs | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Residential 2yr Fixed 2 yrs | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Heritage Bank | Residential Fixed 2 yrs | 3.84 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Illawarra CU NSW | Fixed Lite 2 yrs | 3.85 | 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 2 Year Fixed \$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" | | | | | | | | | | |
| Newcastle Permanent | Premium Plus Package Residential Fixed 2 yrs | 3.69 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 2 yrs | 3.69 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Honeymoon Owner Occupied 2 yrs | 3.74 | 600 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| Pacific Mortgage Group | Residential Fixed 2 yrs | 3.65 | Nil | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 2 yrs | 3.89 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Teachers Mutual Bank | Fixed Rate 2 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Fixed Rate 2 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| ★★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 2 yrs | 3.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Aussie | Select Standard Fixed 2 yrs | 3.89 | 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 2 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| Bank Australia | Premium Fixed Package Residential Fixed 2 yrs 10k+ | 3.85 | Nil | 350/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| BankVic | Fixed 2 yrs | 3.97 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 2 yrs 50k+ | 3.89 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Gateway Credit Union | Premium Residential Fixed 2 yrs 150k+ | 3.83 | Nil | 299/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 2 yrs 150k+ | 3.84 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Hume Bank | Property Package Residential Fixed 2 yrs 150k+ | 3.70 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 2 yrs | 3.80 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 2 yrs 150k+ | 3.74 | 519 | 199/a | Both | ✓ | ✗ | No | 95% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 2 yrs | 3.99 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| MyState | Residential Fixed 2 yrs 80% | 3.69 | 350 | 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 2 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| NAB | Choice Package Standard Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 2 yrs | 3.85 | 600 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 2 yrs | 3.75 | 850 | 10.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+ | 3.75 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+ | 3.75 | 200 | 395/a | Both | ✓ | ✗ | No | 80% | ✓ |
| Qudos Bank | Fixed Rate 2 yrs | 4.24 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Reduce Home Loans | Home Owners Dream 2 Yr Fixed 2 yrs 80% | 4.09 | 1164 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 2 yrs 150k+ | 3.64 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 2 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| The Rock | Residential Fixed 2 yrs 80% | 3.69 | 950 | 5.00/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 2 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| The Rock | Rockstar Package Residential Fixed 2 yrs 80% 150k+ | 3.69 | Nil | 350/a | Both | ✓ | ✓ | No | 80% | ✓ |
| UniBank | Standard Fixed IO 2 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| ★★★ | | | | | | | | | | |
| AMP Bank | Affinity Package Residential Classic Fixed 2 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Basic Fixed 2 yrs | 4.28 | 545 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Select Package Residential Classic Fixed 2 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Residential Fixed 2 yrs | 3.90 | 760 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Aussie | Optimizer Fixed IO 80 2 yrs | 4.14 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Fixed PI 80 2 yrs | 3.94 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 2 yrs | 3.94 | Nil | 198.00/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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Auswide Bank | Freedom Package Standard Fixed 2 yrs 90% 150k+ | 4.19 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | Fixed Residential FlexiChoice 2 yrs | 3.89 | 650 | 10.00/m | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 2 yrs | 4.24 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Residential Fixed 2 yrs | 4.34 | 595 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Advantage Package Residential Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Melbourne | Residential Fixed 2 yrs | 3.90 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankSA | Advantage Package Residential Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankSA | Residential Fixed 2 yrs | 3.90 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+ | 3.69 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| Bankwest | Residential Fixed 2 yrs | 3.79 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| bcu | Fixed Rate Special Residential 2 yrs | 3.70 | 600 | 495.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| bcu | Residential Fixed 2 yrs | 4.19 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Basic Fixed Owner Occupied 2 yrs | 4.14 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Residential Fixed 2 yrs | 4.14 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 2 yrs | 4.09 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Click Loans | The Online Home Loan Fixed 2 yrs | 4.19 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Click Loans | The Online Offset Home Loan Fixed 2 yrs | 4.19 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Coastline Credit Union | Residential Fixed 2 yrs | 3.90 | 805 | 8.00/m | P+I | ✓ | ✓ | No | 90% | ✗ |
| Commonwealth Bank | Residential Fixed 2 yrs | 4.34 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 2 yrs 150k+ | 4.19 | 595 | 395/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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Community First CU | True Fixed 2 yrs | 3.85 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| CUA | Fixed - Owner Occupier 2 yrs | 3.96 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 2 yrs | 4.18 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Defence Bank | Essentials Fixed 2 yrs | 3.85 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| ECU Australia | Standard Fixed 2 yrs | 4.30 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Firstmac | VIP Pack Fixed 2 yrs | 3.96 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied PI 2 yrs | 3.93 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Homestar Finance | Homestar Fixed 2 yrs | 3.64 | 330 | 15.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 2 yrs 150k+ | 3.99 | Nil | 150/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Horizon Credit Union | Residential Fixed 2 yrs | 3.99 | 945 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Hume Bank | Residential Fixed 2 yrs | 3.80 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hunter United | Low 2 year Fixed Rate Home Loan 2 yrs | 3.98 | 350 | 8.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| IMB | Platinum Package Residential Fixed 2 yrs 90% 150k+ | 3.75 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| IMB | Residential Fixed 2 yrs 90% | 3.85 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| iMortgage | Fusion Fixed PI 80 2 yrs | 3.80 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| ING DIRECT | Residential Fixed 2 yrs | 3.84 | 519 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Liberty Financial | Liberty Fixed 2 yrs | 4.19 | Nil | 295.00/a | Both | ✓ | ✓ | Full | 85% | ✓ |
| loans.com.au | Fixed - Owner Occupier 2 yrs | 3.76 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Macquarie Bank | Basic Fixed Owner Occupied PI 2 yrs | 3.94 | Nil | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+ | 3.99 | Nil | 395/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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Mortgage HOUSE | Advantage Fixed 2 yrs 100-749k | 3.99 | 895 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| My Credit Union | Fixed Rate 2 yrs | 4.24 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 2 yrs 150k+ | 3.85 | Nil | 395/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 2 yrs 150k+ | 3.75 | Nil | 750/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Tailored Fixed - IO 2 yrs | 3.95 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 2 yrs | 3.85 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+ | 3.85 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| Northern Inland CU | Fixed Rate Owner Occupied 2 yrs | 3.99 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 2 yrs 150k+ | 3.89 | 150 | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| People's Choice Credit Union | Residential Fixed 2 yrs | 4.04 | 950 | 8.00/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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| QBANK | Residential Fixed 2 yrs | 4.19 | 900 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Choices Residential Fixed 2 yrs 20k+ | 3.95 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Residential Fixed 2 yrs | 4.05 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 2 yrs 20k+ | 3.95 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 2 yrs | 4.39 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| RAMS | Fixed Rate 2 yrs | 3.89 | 870 | 20.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Regional Bank Australia | Steady Rate 2 yrs | 3.99 | 250 | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| SCU | My Life Residential Fixed 2 yrs 150k+ | 3.85 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| SCU | Residential Fixed 2 yrs | 4.00 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 2 yrs | 4.14 | 250 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Southern Cross Credit Union | Fixed Platinum Home Loan 2 yrs | 3.99 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Advantage Package Residential Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| St.George Bank | Residential Fixed 2 yrs | 3.90 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Summerland CU | Standard Fixed 2 yrs | 3.99 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| The Capricornian | Premium Choice Fixed 2 yrs | 4.15 | 785 | Nil | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Capricornian | Special Fixed 2 yrs | 4.05 | 785 | Nil | Both | ✗ | ✗ | Full | 95% | ✗ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 2 yrs | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs | 3.79 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 2 yrs | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Fixed Options 2 yrs | 3.95 | 600 | 8.00/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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Westpac | Premier Advantage Fixed Options 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 2 yrs | 3.94 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 2 yrs 100k+ | 3.94 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Professional Package Residential Classic Fixed 2 yrs 100k+ | 4.28 | Nil | 349/a | Both | ✗ | ✗ | No | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 2 yrs | 3.94 | 250 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 2 yrs | 4.14 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Australian Military Bank | Fixed Rate 2 yrs 80% | 3.75 | 964 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Auswide Bank | Standard Fixed 2 yrs 90% | 4.44 | 600 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | FlexiDiscount Fixed 2 yrs | 3.79 | 650 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Bank of Sydney | Expect More Residential Fixed 2 yrs 100k+ | 4.59 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 2 yrs 100k+ | 4.59 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| BOQ | Residential Fixed 2 yrs | 4.19 | 450 | 10.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Citi | Standard Fixed P&I 2 yrs 50-499k 80% | 4.24 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Delphi Bank | Standard Fixed 2 yrs | 4.14 | 1020 | 6.00/m | Both | ✗ | ✗ | No | 90% | ✓ |
| Easy Street Fin Services | Easy Street Fixed 2 yrs | 3.85 | 500 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Gateway Credit Union | Residential Fixed 2 yrs | 4.49 | 750 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Holiday Coast CU | Fixed N Easy 2 yrs | 3.77 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Homeloans | MoniPower Fixed 2 yrs | 4.24 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied IO 2 yrs | 4.13 | 693 | 198.00/a | 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 2 Year Fixed \$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 Fixed PI 2 yrs | 4.09 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 2 yrs | 4.00 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Macquarie Bank | Offset Fixed Owner Occupied PI 2 yrs | 3.94 | Nil | 199.00/s | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+ | 3.85 | Nil | 750/a | IO | ✓ | ✗ | No | 95% | ✓ |
| P&N Bank | Residential Fixed PI 2 yrs 80% | 3.89 | 650 | 8.00/m | P+I | ✗ | ✗ | No | 90% | ✓ |
| Police Bank | Premium Fixed 2 yrs | 3.99 | 1045 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| RESI Mortgage Corp | Flexi Options Fixed 2 yrs | 4.63 | 854 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 80 2 yrs | 4.49 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 2 yrs | 3.99 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| The Capricornian | Lifestyle Fixed 2 yrs | 4.30 | 785 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| The Mac | Standard Fixed 2 yrs | 4.64 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| The Mutual | Premium Fixed 2 yrs | 4.09 | 300 | Nil | Both | ✓ | ✗ | No | 95% | ✗ |
| Woolworths Employees CU | Owner Occupied Fixed 2 yrs | 4.74 | -570 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed IO 2 yrs | 4.14 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 2 yrs 100k+ | 4.14 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 2 yrs | 4.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 2 yrs | 4.70 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 2 yrs | 4.59 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed IO 2 yrs 50-499k 80% | 4.29 | 649 | 8.00/m | 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 2 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| First Option Credit Union | Packaged Home Loan Residential Fixed 2 yrs 5-599k | 4.70 | 657 | 375/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| First Option Credit Union | Residential Fixed 2 yrs | 4.95 | 657 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed IO 2 yrs | 4.29 | 363 | 120.00/a | IO | ✗ | ✗ | No | 95% | ✓ |
| P&N Bank | Residential Fixed IO 2 yrs 80% | 4.39 | 650 | 8.00/m | IO | ✗ | ✗ | No | 90% | ✓ |
| RESI Mortgage Corp | FlexiFix 2 yrs | 4.74 | 649 | 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 2 Year Fixed \$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 | | | | | | |
| ★★★★★ "Outstanding Value" | | | | | | | | | | |
| AMO Group | Residential Fixed 2 yrs | 3.65 | 1180 | 120.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| ANZ | Breakfree Residential Fixed 2 yrs 150k+ | 3.75 | 160 | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankVic | Premium Home Fixed 2 yrs 50k+ | 3.87 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+ | 3.94 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 2 yrs 50k+ | 3.89 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Catalyst Money | Fixed 2 yrs | 3.85 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 2 yrs | 3.74 | Nil | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Get Ahead Start Fixed 2 Year 2 yrs | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Residential 2yr Fixed 2 yrs | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Heritage Bank | Residential Fixed 2 yrs | 3.84 | 100 | 5.00/m | 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 2 Year Fixed \$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 | | | | | | |
| ★★★★★ "Outstanding Value" | | | | | | | | | | |
| Illawarra CU NSW | Fixed 2 yrs | 3.85 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Newcastle Permanent | Premium Plus Package Residential Fixed 2 yrs | 3.69 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 2 yrs | 3.69 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Pacific Mortgage Group | Residential Fixed 2 yrs | 3.65 | Nil | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Special Fixed Rate P&I 2 yrs | 3.99 | 595 | Nil | P+I | ✓ | ✓ | Full | 90% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 2 yrs | 3.89 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| ★★★★★ | | | | | | | | | | |
| Aussie | Select Basic Fixed 2 yrs | 3.89 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Aussie | Select Standard Fixed 2 yrs | 3.89 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| BankVic | Fixed 2 yrs | 3.97 | 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 2 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| Bendigo Bank | Connect Package Fixed Owner Occupied 2 yrs 250k+ | 3.99 | 250 | 20/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Gateway Credit Union | Premium Residential Fixed 2 yrs 150k+ | 3.83 | Nil | 299/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 2 yrs 150k+ | 3.84 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Hume Bank | Property Package Residential Fixed 2 yrs 150k+ | 3.70 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 2 yrs | 3.80 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| MyState | Residential Fixed 2 yrs 80% | 3.69 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Standard Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 2 yrs 150k+ | 3.75 | Nil | 750/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 2 yrs | 3.85 | 600 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 2 yrs | 3.75 | 850 | 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 2 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+ | 3.75 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Honeymoon Owner Occupied 2 yrs | 3.74 | 600 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+ | 3.75 | 200 | 395/a | Both | ✓ | ✗ | No | 80% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 2 yrs 150k+ | 3.89 | 150 | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Reduce Home Loans | Home Owners Dream 2 Yr Fixed 2 yrs 80% | 4.09 | 1164 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 2 yrs 150k+ | 3.64 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Teachers Mutual Bank | Fixed Rate 2 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 2 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| The Rock | Residential Fixed 2 yrs 80% | 3.69 | 950 | 5.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| The Rock | Rockstar Package Residential Fixed 2 yrs 80% 150k+ | 3.69 | Nil | 350/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 2 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| UniBank | Fixed Rate 2 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Standard Fixed IO 2 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| ★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 2 yrs | 3.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| AMP Bank | Affinity Package Residential Classic Fixed 2 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Select Package Residential Classic Fixed 2 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Residential Fixed 2 yrs | 3.90 | 760 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Aussie | Optimizer Fixed PI 80 2 yrs | 3.94 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 2 yrs | 3.94 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Auswide Bank | Freedom Package Standard Fixed 2 yrs 90% 150k+ | 4.19 | 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 2 Year Fixed \$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 | Fixed Residential FlexiChoice 2 yrs | 3.89 | 650 | 10.00/m | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 2 yrs | 4.24 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 2 yrs 10k+ | 3.85 | Nil | 350/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Residential Fixed 2 yrs | 4.34 | 595 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Advantage Package Residential Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Melbourne | Residential Fixed 2 yrs | 3.90 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankSA | Advantage Package Residential Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankSA | Residential Fixed 2 yrs | 3.90 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+ | 3.69 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| Bankwest | Residential Fixed 2 yrs | 3.79 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| bcu | Fixed Rate Special Residential 2 yrs | 3.70 | 600 | 495.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| bcu | Residential Fixed 2 yrs | 4.19 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Basic Fixed Owner Occupied 2 yrs | 4.14 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Residential Fixed 2 yrs | 4.14 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 2 yrs | 4.09 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Click Loans | The Online Home Loan Fixed 2 yrs | 4.19 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Click Loans | The Online Offset Home Loan Fixed 2 yrs | 4.19 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Coastline Credit Union | Residential Fixed 2 yrs | 3.90 | 805 | 8.00/m | P+I | ✓ | ✓ | No | 90% | ✗ |
| Commonwealth Bank | Residential Fixed 2 yrs | 4.34 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 2 yrs 150k+ | 4.19 | 595 | 395/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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Community First CU | True Fixed 2 yrs | 3.85 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| CUA | Fixed - Owner Occupier 2 yrs | 3.96 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 2 yrs | 4.18 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Defence Bank | Essentials Fixed 2 yrs | 3.85 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| ECU Australia | Standard Fixed 2 yrs | 4.30 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Firstmac | VIP Pack Fixed 2 yrs | 3.96 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied IO 2 yrs | 4.13 | 693 | 198.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied PI 2 yrs | 3.93 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Homestar Finance | Homestar Fixed 2 yrs | 3.64 | 330 | 15.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 2 yrs 150k+ | 3.99 | Nil | 150/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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Horizon Credit Union | Residential Fixed 2 yrs | 3.99 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | 2yr Fixed 2 yrs | 3.85 | 853 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Hume Bank | Residential Fixed 2 yrs | 3.80 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hunter United | Low 2 year Fixed Rate Home Loan 2 yrs | 3.98 | 350 | 8.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| IMB | Platinum Package Residential Fixed 2 yrs 90% 150k+ | 3.75 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| IMB | Residential Fixed 2 yrs 90% | 3.85 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| iMortgage | Fusion Fixed PI 80 2 yrs | 3.80 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 2 yrs 150k+ | 3.74 | 519 | 199/a | Both | ✓ | ✗ | No | 95% | ✓ |
| ING DIRECT | Residential Fixed 2 yrs | 3.84 | 519 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Liberty Financial | Liberty Fixed 2 yrs | 4.19 | Nil | 295.00/a | Both | ✓ | ✓ | Full | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| loans.com.au | Fixed - Owner Occupier 2 yrs | 3.76 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Macquarie Bank | Basic Fixed Owner Occupied PI 2 yrs | 3.94 | Nil | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 2 yrs | 3.99 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| Mortgage HOUSE | Advantage Fixed 2 yrs 100-749k | 3.99 | 895 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 2 yrs 150k+ | 3.85 | Nil | 395/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+ | 3.85 | Nil | 750/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Tailored Fixed - IO 2 yrs | 3.95 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 2 yrs | 3.85 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+ | 3.85 | 850 | 10/m | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Northern Inland CU | Fixed Rate Owner Occupied 2 yrs | 3.99 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| People's Choice Credit Union | Residential Fixed 2 yrs | 4.04 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| QBANK | Residential Fixed 2 yrs | 4.19 | 900 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Choices Residential Fixed 2 yrs 20k+ | 3.95 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Residential Fixed 2 yrs | 4.05 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 2 yrs 20k+ | 3.95 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 2 yrs | 4.24 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 2 yrs | 4.39 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| RAMS | Fixed Rate 2 yrs | 3.89 | 870 | 20.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Regional Bank Australia | Steady Rate 2 yrs | 3.99 | 250 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| SCU | My Life Residential Fixed 2 yrs 150k+ | 3.85 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| SCU | Residential Fixed 2 yrs | 4.00 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 2 yrs | 4.14 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 2 yrs | 3.99 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Advantage Package Residential Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| St.George Bank | Residential Fixed 2 yrs | 3.90 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Summerland CU | Standard Fixed 2 yrs | 3.99 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| The Capricornian | Special Fixed 2 yrs | 4.05 | 785 | Nil | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Mac | Standard Fixed Special 2 yrs | 3.79 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 2 yrs | 3.89 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs | 3.79 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 2 yrs | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Fixed Options 2 yrs | 3.95 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Premier Advantage Fixed Options 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 2 yrs | 3.94 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 2 yrs 100k+ | 3.94 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Basic Fixed 2 yrs | 4.28 | 545 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Professional Package Residential Classic Fixed 2 yrs 100k+ | 4.28 | Nil | 349/a | Both | ✗ | ✗ | No | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 2 yrs | 3.94 | 250 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Aussie | Optimizer Fixed IO 80 2 yrs | 4.14 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 2 yrs | 4.14 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Australian Military Bank | Fixed Rate 2 yrs 80% | 3.75 | 964 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Auswide Bank | Standard Fixed 2 yrs 90% | 4.44 | 600 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | FlexiDiscount Fixed 2 yrs | 3.79 | 650 | 10.00/m | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed 2 yrs 100k+ | 4.59 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 2 yrs 100k+ | 4.59 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| BOQ | Residential Fixed 2 yrs | 4.19 | 450 | 10.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Citi | Standard Fixed P&I 2 yrs 50-499k 80% | 4.24 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Delphi Bank | Standard Fixed 2 yrs | 4.14 | 1020 | 6.00/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 2 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Easy Street Fin Services | Easy Street Fixed 2 yrs | 3.85 | 500 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Gateway Credit Union | Residential Fixed 2 yrs | 4.49 | 750 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Holiday Coast CU | Fixed N Easy 2 yrs | 3.77 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Homeloans | MoniPower Fixed 2 yrs | 4.24 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed PI 2 yrs | 4.09 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 2 yrs | 4.00 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Macquarie Bank | Offset Fixed Owner Occupied PI 2 yrs | 3.94 | Nil | 199.00/s | P+I | ✓ | ✗ | No | 95% | ✓ |
| My Credit Union | Fixed Rate 2 yrs | 4.24 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| P&N Bank | Residential Fixed PI 2 yrs 80% | 3.89 | 650 | 8.00/m | P+I | ✗ | ✗ | No | 90% | ✓ |
| Police Bank | Premium Fixed 2 yrs | 3.99 | 1045 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| RESI Mortgage Corp | Flexi Options Fixed 2 yrs | 4.63 | 854 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 80 2 yrs | 4.49 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 2 yrs | 3.99 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| The Capricornian | Lifestyle Fixed 2 yrs | 4.30 | 785 | 10.00/m | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Capricornian | Premium Choice Fixed 2 yrs | 4.15 | 785 | Nil | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Mac | Standard Fixed 2 yrs | 4.64 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| The Mutual | Premium Fixed 2 yrs | 4.09 | 300 | Nil | Both | ✓ | ✗ | No | 95% | ✗ |
| Woolworths Employees CU | Owner Occupied Fixed 2 yrs | 4.74 | -570 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed IO 2 yrs | 4.14 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 2 yrs 100k+ | 4.14 | 363 | 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 2 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 2 yrs | 4.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 2 yrs | 4.70 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 2 yrs | 4.59 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed IO 2 yrs 50-499k 80% | 4.29 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| First Option Credit Union | Packaged Home Loan Residential Fixed 2 yrs 5-599k | 4.70 | 657 | 375/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| First Option Credit Union | Residential Fixed 2 yrs | 4.95 | 657 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed IO 2 yrs | 4.29 | 363 | 120.00/a | IO | ✗ | ✗ | No | 95% | ✓ |
| P&N Bank | Residential Fixed IO 2 yrs 80% | 4.39 | 650 | 8.00/m | IO | ✗ | ✗ | No | 90% | ✓ |
| RESI Mortgage Corp | FlexiFix 2 yrs | 4.74 | 649 | 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 2 Year Fixed \$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" | | | | | | | | | | |
| AMO Group | Residential Fixed 2 yrs | 3.65 | 1180 | 120.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| ANZ | Breakfree Residential Fixed 2 yrs 150k+ | 3.75 | 160 | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankVic | Premium Home Fixed 2 yrs 50k+ | 3.87 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+ | 3.94 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 2 yrs 50k+ | 3.89 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Catalyst Money | Fixed 2 yrs | 3.85 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 2 yrs | 3.74 | Nil | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Get Ahead Start Fixed 2 Year 2 yrs | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Residential 2yr Fixed 2 yrs | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Hume Bank | Property Package Residential Fixed 2 yrs 150k+ | 3.70 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |



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 2 Year Fixed \$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" | | | | | | | | | | |
| Illawarra CU NSW | Fixed 2 yrs | 3.85 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| NAB | Choice Package Standard Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Premium Plus Package Residential Fixed 2 yrs | 3.69 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 2 yrs | 3.69 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Special Fixed Rate P&I 2 yrs | 3.99 | 595 | Nil | P+I | ✓ | ✓ | Full | 90% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 2 yrs | 3.89 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Professional Loan 2 yrs | 3.90 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| ★★★★★ | | | | | | | | | | |
| Aussie | Select Basic Fixed 2 yrs | 3.89 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Aussie | Select Standard Fixed 2 yrs | 3.89 | 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 2 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| BankVic | Fixed 2 yrs | 3.97 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Gateway Credit Union | Premium Residential Fixed 2 yrs 150k+ | 3.83 | Nil | 299/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 2 yrs 150k+ | 3.84 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Heritage Bank | Residential Fixed 2 yrs | 3.84 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| MyState | Residential Fixed 2 yrs 80% | 3.69 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 2 yrs 150k+ | 3.75 | Nil | 750/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 2 yrs | 3.85 | 600 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 2 yrs | 3.75 | 850 | 10.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+ | 3.75 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Honeymoon Owner Occupied 2 yrs | 3.74 | 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 2 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| Pacific Mortgage Group | Residential Fixed 2 yrs | 3.65 | Nil | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+ | 3.75 | 200 | 395/a | Both | ✓ | ✗ | No | 80% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 2 yrs 150k+ | 3.89 | 150 | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| SCU | My Life Residential Fixed 2 yrs 150k+ | 3.85 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 2 yrs | 3.99 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 2 yrs 150k+ | 3.64 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Teachers Mutual Bank | Fixed Rate 2 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 2 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| The Rock | Residential Fixed 2 yrs 80% | 3.69 | 950 | 5.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| The Rock | Rockstar Package Residential Fixed 2 yrs 80% 150k+ | 3.69 | Nil | 350/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 2 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| UniBank | Fixed Rate 2 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Standard Fixed IO 2 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| ★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 2 yrs | 3.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| ANZ | Residential Fixed 2 yrs | 3.90 | 760 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Aussie | Optimizer Fixed PI 80 2 yrs | 3.94 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 2 yrs | 3.94 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Auswide Bank | Freedom Package Standard Fixed 2 yrs 90% 150k+ | 4.19 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | Fixed Residential FlexiChoice 2 yrs | 3.89 | 650 | 10.00/m | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 2 yrs | 4.24 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Bank Australia | Premium Fixed Package Residential Fixed 2 yrs 10k+ | 3.85 | Nil | 350/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Residential Fixed 2 yrs | 4.34 | 595 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Advantage Package Residential Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Melbourne | Residential Fixed 2 yrs | 3.90 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankSA | Advantage Package Residential Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankSA | Residential Fixed 2 yrs | 3.90 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+ | 3.69 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| Bankwest | Residential Fixed 2 yrs | 3.79 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 90% | ✓ |
| bcu | Fixed Rate Special Residential 2 yrs | 3.70 | 600 | 495.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| bcu | Residential Fixed 2 yrs | 4.19 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Bendigo Bank | Basic Fixed Owner Occupied 2 yrs | 4.14 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Residential Fixed 2 yrs | 4.14 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 2 yrs | 4.09 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Click Loans | The Online Home Loan Fixed 2 yrs | 4.19 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Click Loans | The Online Offset Home Loan Fixed 2 yrs | 4.19 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Coastline Credit Union | Residential Fixed 2 yrs | 3.90 | 805 | 8.00/m | P+I | ✓ | ✓ | No | 90% | ✗ |
| Commonwealth Bank | Residential Fixed 2 yrs | 4.34 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 2 yrs 150k+ | 4.19 | 595 | 395/a | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Community First CU | True Fixed 2 yrs | 3.85 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| CUA | Fixed - Owner Occupier 2 yrs | 3.96 | 795 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| CUA | Premium Fixed - Owner Occupier 2 yrs | 4.18 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Defence Bank | Essentials Fixed 2 yrs | 3.85 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Delphi Bank | Standard Fixed 2 yrs | 4.14 | 1020 | 6.00/m | Both | ✗ | ✗ | No | 90% | ✓ |
| ECU Australia | Standard Fixed 2 yrs | 4.30 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Firstmac | VIP Pack Fixed 2 yrs | 3.96 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied IO 2 yrs | 4.13 | 693 | 198.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied PI 2 yrs | 3.93 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 2 yrs 150k+ | 3.99 | Nil | 150/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Horizon Credit Union | Residential Fixed 2 yrs | 3.99 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | 2yr Fixed 2 yrs | 3.85 | 853 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| HSBC | Premier 2yr Fixed 2 yrs 500k+ | 3.85 | 553 | 35/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 2 yrs | 3.80 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed 2 yrs | 3.80 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hunter United | Low 2 year Fixed Rate Home Loan 2 yrs | 3.98 | 350 | 8.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| IMB | Platinum Package Residential Fixed 2 yrs 90% 150k+ | 3.75 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| IMB | Residential Fixed 2 yrs 90% | 3.85 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| iMortgage | Fusion Fixed PI 80 2 yrs | 3.80 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 2 yrs 150k+ | 3.74 | 519 | 199/a | Both | ✓ | ✗ | No | 95% | ✓ |
| ING DIRECT | Residential Fixed 2 yrs | 3.84 | 519 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Liberty Financial | Liberty Fixed 2 yrs | 4.19 | Nil | 295.00/a | Both | ✓ | ✓ | Full | 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 2 Year Fixed \$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 | Fixed - Owner Occupier 2 yrs | 3.76 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Macquarie Bank | Basic Fixed Owner Occupied PI 2 yrs | 3.94 | Nil | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Macquarie Bank | Offset Fixed Owner Occupied PI 2 yrs | 3.94 | Nil | 199.00/s | P+I | ✓ | ✗ | No | 95% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 2 yrs | 3.99 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| Mortgage HOUSE | Advantage Fixed 2 yrs 100-749k | 3.99 | 895 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 2 yrs 150k+ | 3.85 | Nil | 395/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+ | 3.85 | Nil | 750/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Tailored Fixed - IO 2 yrs | 3.95 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 2 yrs | 3.85 | 850 | 10.00/m | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+ | 3.85 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| Northern Inland CU | Fixed Rate Owner Occupied 2 yrs | 3.99 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| People's Choice Credit Union | Residential Fixed 2 yrs | 4.04 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| QBANK | Residential Fixed 2 yrs | 4.19 | 900 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Choices Residential Fixed 2 yrs 20k+ | 3.95 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Residential Fixed 2 yrs | 4.05 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 2 yrs 20k+ | 3.95 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 2 yrs | 4.24 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 2 yrs | 4.39 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| RAMS | Fixed Rate 2 yrs | 3.89 | 870 | 20.00/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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Reduce Home Loans | Home Owners Dream 2 Yr Fixed 2 yrs 80% | 4.09 | 1164 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Regional Bank Australia | Steady Rate 2 yrs | 3.99 | 250 | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| SCU | Residential Fixed 2 yrs | 4.00 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 2 yrs | 4.14 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| St.George Bank | Advantage Package Residential Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| St.George Bank | Residential Fixed 2 yrs | 3.90 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Summerland CU | Standard Fixed 2 yrs | 3.99 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| The Capricornian | Special Fixed 2 yrs | 4.05 | 785 | Nil | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Mac | Standard Fixed Special 2 yrs | 3.79 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 2 yrs | 3.89 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs | 3.79 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 2 yrs | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Fixed Options 2 yrs | 3.95 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Premier Advantage Fixed Options 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 2 yrs | 3.94 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 2 yrs 100k+ | 3.94 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Affinity Package Residential Classic Fixed 2 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Basic Fixed 2 yrs | 4.28 | 545 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Professional Package Residential Classic Fixed 2 yrs 100k+ | 4.28 | Nil | 349/a | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Select Package Residential Classic Fixed 2 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 2 yrs | 3.94 | 250 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Aussie | Optimizer Fixed IO 80 2 yrs | 4.14 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 2 yrs | 4.14 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Australian Military Bank | Fixed Rate 2 yrs 80% | 3.75 | 964 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Auswide Bank | Standard Fixed 2 yrs 90% | 4.44 | 600 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | FlexiDiscount Fixed 2 yrs | 3.79 | 650 | 10.00/m | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed 2 yrs 100k+ | 4.59 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 2 yrs 100k+ | 4.59 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| BOQ | Residential Fixed 2 yrs | 4.19 | 450 | 10.00/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 2 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Citi | Standard Fixed P&I 2 yrs 500k+ 80% | 4.19 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Easy Street Fin Services | Easy Street Fixed 2 yrs | 3.85 | 500 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Gateway Credit Union | Residential Fixed 2 yrs | 4.49 | 750 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Holiday Coast CU | Fixed N Easy 2 yrs | 3.77 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Homeloans | MoniPower Fixed 2 yrs | 4.24 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed PI 2 yrs | 4.09 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 2 yrs | 4.00 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| My Credit Union | Fixed Rate 2 yrs | 4.24 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| P&N Bank | Residential Fixed PI 2 yrs 80% | 3.89 | 650 | 8.00/m | P+I | ✗ | ✗ | No | 90% | ✓ |
| Police Bank | Premium Fixed 2 yrs | 3.99 | 1045 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| RESI Mortgage Corp | Flexi Options Fixed 2 yrs | 4.63 | 854 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 80 2 yrs | 4.49 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 2 yrs | 3.99 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| The Capricornian | Lifestyle Fixed 2 yrs | 4.30 | 785 | 10.00/m | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Capricornian | Premium Choice Fixed 2 yrs | 4.15 | 785 | Nil | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Mac | Standard Fixed 2 yrs | 4.64 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| The Mutual | Premium Fixed 2 yrs | 4.09 | 300 | Nil | Both | ✓ | ✗ | No | 95% | ✗ |
| Woolworths Employees CU | Owner Occupied Fixed 2 yrs | 4.74 | -570 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed IO 2 yrs | 4.14 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 2 yrs 100k+ | 4.14 | 363 | 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 2 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 2 yrs | 4.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 2 yrs | 4.70 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 2 yrs | 4.59 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed IO 2 yrs 500k+ 80% | 4.24 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| First Option Credit Union | Packaged Home Loan Residential Fixed 2 yrs 5-599k | 4.70 | 657 | 375/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| First Option Credit Union | Residential Fixed 2 yrs | 4.95 | 657 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed IO 2 yrs | 4.29 | 363 | 120.00/a | IO | ✗ | ✗ | No | 95% | ✓ |
| P&N Bank | Residential Fixed IO 2 yrs 80% | 4.39 | 650 | 8.00/m | IO | ✗ | ✗ | No | 90% | ✓ |
| RESI Mortgage Corp | FlexiFix 2 yrs | 4.74 | 649 | 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 2 Year Fixed \$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" | | | | | | | | | | |
| AMO Group | Residential Fixed 2 yrs | 3.65 | 1180 | 120.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| ANZ | Breakfree Residential Fixed 2 yrs 150k+ | 3.75 | 160 | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankVic | Premium Home Fixed 2 yrs 50k+ | 3.87 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 2 yrs 50k+ | 3.89 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Catalyst Money | Fixed 2 yrs | 3.85 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 2 yrs | 3.74 | Nil | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Get Ahead Start Fixed 2 Year 2 yrs | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Residential 2yr Fixed 2 yrs | 3.89 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Illawarra CU NSW | Fixed 2 yrs | 3.85 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| NAB | Choice Package Standard Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | 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 2 Year Fixed \$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" | | | | | | | | | | |
| Newcastle Permanent | Premium Plus Package Residential Fixed 2 yrs | 3.69 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 2 yrs | 3.69 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+ | 3.75 | 200 | 395/a | Both | ✓ | ✗ | No | 80% | ✓ |
| Queenslanders CU | Special Fixed Rate P&I 2 yrs | 3.99 | 595 | Nil | P+I | ✓ | ✓ | Full | 90% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 2 yrs | 3.89 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Professional Loan 2 yrs | 3.90 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| ★★★★★ | | | | | | | | | | |
| Aussie | Select Basic Fixed 2 yrs | 3.89 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Aussie | Select Standard Fixed 2 yrs | 3.89 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Bank of Melbourne | Advantage Package Residential Fixed 2 yrs 150k+ | 3.75 | Nil | 395/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 2 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| BankSA | Advantage Package Residential Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankVic | Fixed 2 yrs | 3.97 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+ | 3.94 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 2 yrs 150k+ | 3.84 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Heritage Bank | Residential Fixed 2 yrs | 3.84 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Hume Bank | Property Package Residential Fixed 2 yrs 150k+ | 3.70 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| MyState | Residential Fixed 2 yrs 80% | 3.69 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 2 yrs 150k+ | 3.75 | Nil | 750/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 2 yrs | 3.85 | 600 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 2 yrs | 3.75 | 850 | 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 2 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+ | 3.75 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Honeymoon Owner Occupied 2 yrs | 3.74 | 600 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| Pacific Mortgage Group | Residential Fixed 2 yrs | 3.65 | Nil | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 2 yrs 150k+ | 3.89 | 150 | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| SCU | My Life Residential Fixed 2 yrs 150k+ | 3.85 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 2 yrs | 3.99 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Advantage Package Residential Fixed 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 2 yrs 150k+ | 3.64 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Teachers Mutual Bank | Fixed Rate 2 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 2 yrs | 3.69 | 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 2 Year Fixed \$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 Rock | Residential Fixed 2 yrs 80% | 3.69 | 950 | 5.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| The Rock | Rockstar Package Residential Fixed 2 yrs 80% 150k+ | 3.69 | Nil | 350/a | Both | ✓ | ✓ | No | 80% | ✓ |
| UniBank | Fixed Rate 2 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Standard Fixed IO 2 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs | 3.79 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| ★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 2 yrs | 3.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| ANZ | Residential Fixed 2 yrs | 3.90 | 760 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Aussie | Optimizer Fixed PI 80 2 yrs | 3.94 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 2 yrs | 3.94 | Nil | 198.00/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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Auswide Bank | Freedom Package Standard Fixed 2 yrs 90% 150k+ | 4.19 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | Fixed Residential FlexiChoice 2 yrs | 3.89 | 650 | 10.00/m | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 2 yrs | 4.24 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 2 yrs 10k+ | 3.85 | Nil | 350/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Residential Fixed 2 yrs | 4.34 | 595 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Residential Fixed 2 yrs | 3.90 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankSA | Residential Fixed 2 yrs | 3.90 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+ | 3.69 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| Bankwest | Residential Fixed 2 yrs | 3.79 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 90% | ✓ |
| bcu | Fixed Rate Special Residential 2 yrs | 3.70 | 600 | 495.00/a | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| bcu | Residential Fixed 2 yrs | 4.19 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Basic Fixed Owner Occupied 2 yrs | 4.14 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Residential Fixed 2 yrs | 4.14 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 2 yrs | 4.09 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Click Loans | The Online Home Loan Fixed 2 yrs | 4.19 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Click Loans | The Online Offset Home Loan Fixed 2 yrs | 4.19 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Coastline Credit Union | Residential Fixed 2 yrs | 3.90 | 805 | 8.00/m | P+I | ✓ | ✓ | No | 90% | ✗ |
| Commonwealth Bank | Residential Fixed 2 yrs | 4.34 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 2 yrs 150k+ | 4.19 | 595 | 395/a | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Community First CU | True Fixed 2 yrs | 3.85 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| CUA | Fixed - Owner Occupier 2 yrs | 3.96 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 2 yrs | 4.18 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Defence Bank | Essentials Fixed 2 yrs | 3.85 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Delphi Bank | Standard Fixed 2 yrs | 4.14 | 1020 | 6.00/m | Both | ✗ | ✗ | No | 90% | ✓ |
| ECU Australia | Standard Fixed 2 yrs | 4.30 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Firstmac | VIP Pack Fixed 2 yrs | 3.96 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Gateway Credit Union | Premium Residential Fixed 2 yrs 150k+ | 3.83 | Nil | 299/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied IO 2 yrs | 4.13 | 693 | 198.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied PI 2 yrs | 3.93 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 2 yrs 150k+ | 3.99 | Nil | 150/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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Horizon Credit Union | Residential Fixed 2 yrs | 3.99 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | 2yr Fixed 2 yrs | 3.85 | 853 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| HSBC | Premier 2yr Fixed 2 yrs 500k+ | 3.85 | 553 | 35/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 2 yrs | 3.80 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed 2 yrs | 3.80 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hunter United | Low 2 year Fixed Rate Home Loan 2 yrs | 3.98 | 350 | 8.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| IMB | Platinum Package Residential Fixed 2 yrs 90% 150k+ | 3.75 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| IMB | Residential Fixed 2 yrs 90% | 3.85 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| iMortgage | Fusion Fixed PI 80 2 yrs | 3.80 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 2 yrs 150k+ | 3.74 | 519 | 199/a | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| ING DIRECT | Residential Fixed 2 yrs | 3.84 | 519 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Liberty Financial | Liberty Fixed 2 yrs | 4.19 | Nil | 295.00/a | Both | ✓ | ✓ | Full | 85% | ✓ |
| loans.com.au | Fixed - Owner Occupier 2 yrs | 3.76 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Macquarie Bank | Basic Fixed Owner Occupied PI 2 yrs | 3.94 | Nil | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Macquarie Bank | Offset Fixed Owner Occupied PI 2 yrs | 3.94 | Nil | 199.00/s | P+I | ✓ | ✗ | No | 95% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 2 yrs | 3.99 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| Mortgage HOUSE | Advantage Fixed 2 yrs 750k+ | 3.99 | 895 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 2 yrs 150k+ | 3.85 | Nil | 395/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+ | 3.85 | Nil | 750/a | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| NAB | Tailored Fixed - IO 2 yrs | 3.95 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 2 yrs | 3.85 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+ | 3.85 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| Northern Inland CU | Fixed Rate Owner Occupied 2 yrs | 3.99 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| People's Choice Credit Union | Residential Fixed 2 yrs | 4.04 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| QBANK | Residential Fixed 2 yrs | 4.19 | 900 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Choices Residential Fixed 2 yrs 20k+ | 3.95 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Residential Fixed 2 yrs | 4.05 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 2 yrs 20k+ | 3.95 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 2 yrs | 4.24 | 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 2 Year Fixed \$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 | Fixed Rate P&I 2 yrs | 4.39 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| RAMS | Fixed Rate 2 yrs | 3.89 | 870 | 20.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Reduce Home Loans | Home Owners Dream 2 Yr Fixed 2 yrs 80% | 4.09 | 1164 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Regional Bank Australia | Steady Rate 2 yrs | 3.99 | 250 | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| SCU | Residential Fixed 2 yrs | 4.00 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 2 yrs | 4.14 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| St.George Bank | Residential Fixed 2 yrs | 3.90 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Summerland CU | Standard Fixed 2 yrs | 3.99 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| The Capricornian | Special Fixed 2 yrs | 4.05 | 785 | Nil | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Mac | Standard Fixed Special 2 yrs | 3.79 | 1363 | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 2 yrs | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 2 yrs | 3.89 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Fixed Options 2 yrs | 3.95 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Premier Advantage Fixed Options 2 yrs 150k+ | 3.75 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 2 yrs | 3.94 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 2 yrs 100k+ | 3.94 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Affinity Package Residential Classic Fixed 2 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Basic Fixed 2 yrs | 4.28 | 545 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Professional Package Residential Classic Fixed 2 yrs 100k+ | 4.28 | Nil | 349/a | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Select Package Residential Classic Fixed 2 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 2 yrs | 3.94 | 250 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Aussie | Optimizer Fixed IO 80 2 yrs | 4.14 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 2 yrs | 4.14 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Australian Military Bank | Fixed Rate 2 yrs 80% | 3.75 | 964 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Auswide Bank | Standard Fixed 2 yrs 90% | 4.44 | 600 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | FlexiDiscount Fixed 2 yrs | 3.79 | 650 | 10.00/m | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed 2 yrs 100k+ | 4.59 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 2 yrs 100k+ | 4.59 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| BOQ | Residential Fixed 2 yrs | 4.19 | 450 | 10.00/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 2 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Citi | Standard Fixed P&I 2 yrs 500k+ 80% | 4.19 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Easy Street Fin Services | Easy Street Fixed 2 yrs | 3.85 | 500 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| First Option Credit Union | Packaged Home Loan Residential Fixed 2 yrs 600k+ | 4.55 | 657 | 375/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Gateway Credit Union | Residential Fixed 2 yrs | 4.49 | 750 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Holiday Coast CU | Fixed N Easy 2 yrs | 3.77 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Homeloans | MoniPower Fixed 2 yrs | 4.24 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed PI 2 yrs | 4.09 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 2 yrs | 4.00 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| My Credit Union | Fixed Rate 2 yrs | 4.24 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| P&N Bank | Residential Fixed PI 2 yrs 80% | 3.89 | 650 | 8.00/m | 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 2 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Police Bank | Premium Fixed 2 yrs | 3.99 | 1045 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| RESI Mortgage Corp | Flexi Options Fixed 2 yrs | 4.63 | 854 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 80 2 yrs | 4.49 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 2 yrs | 3.99 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| The Capricornian | Lifestyle Fixed 2 yrs | 4.30 | 785 | 10.00/m | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Capricornian | Premium Choice Fixed 2 yrs | 4.15 | 785 | Nil | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Mac | Standard Fixed 2 yrs | 4.64 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| The Mutual | Premium Fixed 2 yrs | 4.09 | 300 | Nil | Both | ✓ | ✗ | No | 95% | ✗ |
| Yellow Brick Road | Empower Fixed IO 2 yrs | 4.14 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 2 yrs 100k+ | 4.14 | 363 | 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 2 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 2 yrs | 4.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 2 yrs | 4.70 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 2 yrs | 4.59 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed IO 2 yrs 500k+ 80% | 4.24 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| First Option Credit Union | Residential Fixed 2 yrs | 4.95 | 657 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed IO 2 yrs | 4.29 | 363 | 120.00/a | IO | ✗ | ✗ | No | 95% | ✓ |
| P&N Bank | Residential Fixed IO 2 yrs 80% | 4.39 | 650 | 8.00/m | IO | ✗ | ✗ | No | 90% | ✓ |
| RESI Mortgage Corp | FlexiFix 2 yrs | 4.74 | 649 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Woolworths Employees CU | Owner Occupied Fixed 2 yrs | 4.74 | -570 | 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 3 Year Fixed \$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" | | | | | | | | | | |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+ | 3.94 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Catalyst Money | Fixed Lite 3 yrs | 3.95 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Freedom Lend | Freedom Fixed IO 3 yrs | 3.59 | Nil | 395.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 3 yrs | 3.79 | Nil | 395.00/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Get Ahead Start Fixed 3 Year 3 yrs | 3.99 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Residential 3yr Fixed 3 yrs | 3.99 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Illawarra CU NSW | Fixed Lite 3 yrs | 3.95 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 3 yrs | 3.79 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| MOVE - People Driven Banking | Lockit 3 yrs | 3.85 | 450 | Nil | Both | ✓ | ✗ | Full | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 3 yrs | 3.79 | 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 3 Year Fixed \$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" | | | | | | | | | | |
| Teachers Mutual Bank | Fixed Rate 3 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 3 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| UBank | UHomeLoan Fixed IO 3 yrs | 3.69 | 395 | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| UBank | UHomeLoan Fixed PI 3 yrs | 3.69 | 395 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| UniBank | Fixed Rate 3 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Standard Fixed IO 3 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| ★★★★ | | | | | | | | | | |
| Aussie | Select Basic Fixed 3 yrs | 3.89 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bank of Melbourne | Advantage Package Residential Fixed 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 3 yrs 100k+ | 3.88 | Nil | 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 3 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| BankSA | Advantage Package Residential Fixed 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+ | 3.89 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 3 yrs 50k+ | 3.89 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| BOQ | Residential 3yr Fixed 3 yrs | 3.59 | 450 | 10.00/m | Both | ✓ | ✗ | No | 80% | ✓ |
| CUA | Fixed - Owner Occupier 3 yrs | 3.99 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Heritage Bank | Residential Fixed 3 yrs | 3.99 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| IMB | Platinum Package Residential Fixed 3 yrs 90% 150k+ | 3.75 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| IMB | Residential Fixed 3 yrs 90% | 3.85 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| iMortgage | Fusion Fixed PI 80 3 yrs | 3.69 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 3 yrs 150k+ | 3.69 | 519 | 199/a | 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 3 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| ING DIRECT | Residential Fixed 3 yrs | 3.79 | 519 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+ | 3.79 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| MyState | Residential Fixed 3 yrs 80% | 3.74 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Premium Plus Package Residential Fixed 3 yrs | 3.79 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Honeymoon Owner Occupied 3 yrs | 3.89 | 600 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| Pacific Mortgage Group | Residential Fixed 3 yrs | 3.65 | Nil | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| Reduce Home Loans | Home Owners Dream 3 Yr Fixed 3 yrs | 4.19 | 1164 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| SCU | My Life Residential Fixed 3 yrs 150k+ | 3.69 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| SCU | Residential Fixed 3 yrs | 3.69 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Select Encompass Credit Union | Fixed 3 yrs | 3.99 | 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 3 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| St.George Bank | Advantage Package Residential Fixed 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| The Rock | Residential Fixed 3 yrs 80% | 3.74 | 950 | 5.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| The Rock | Rockstar Package Residential Fixed 3 yrs 80% 150k+ | 3.74 | Nil | 350/a | Both | ✓ | ✓ | No | 80% | ✓ |
| ★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 3 yrs | 3.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| AMP Bank | Affinity Package Residential Classic Fixed 3 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Basic Fixed 3 yrs | 4.28 | 545 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Select Package Residential Classic Fixed 3 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Breakfree Residential Fixed 3 yrs 150k+ | 3.85 | 160 | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| ANZ | Residential Fixed 3 yrs | 4.00 | 760 | 10.00/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 3 Year Fixed \$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 Fixed PI 80 3 yrs | 3.99 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 3 yrs | 3.99 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Select Standard Fixed 3 yrs | 3.89 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Australian Military Bank | Fixed Rate 3 yrs 80% | 3.89 | 964 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Auswide Bank | Freedom Package Standard Fixed 3 yrs 80% 150k+ | 3.69 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✗ |
| Auswide Bank | Standard Fixed 3 yrs 80% | 4.44 | 600 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✗ |
| Bank Australia | Basic Fixed (LVR <80%) 3 yrs | 4.34 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 3 yrs 10k+ | 4.29 | Nil | 350/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Residential Fixed 3 yrs | 4.44 | 595 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Residential Fixed 3 yrs | 4.00 | 700 | 10.00/m | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Bank of Sydney | Expect More Residential Fixed 3 yrs 100k+ | 3.88 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 3 yrs | 3.88 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Residential Fixed 3 yrs | 4.00 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankVic | Fixed 3 yrs | 3.97 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| BankVic | Premium Home Fixed 3 yrs 50k+ | 3.87 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Bankwest | Residential Fixed 3 yrs | 3.99 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 90% | ✓ |
| bcu | Fixed Rate Special Residential 3 yrs | 3.70 | 600 | 495.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| bcu | Residential Fixed 3 yrs | 4.29 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Basic Fixed Owner Occupied 3 yrs | 4.24 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Residential Fixed 3 yrs | 4.24 | Nil | 10.00/m | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Beyond Bank | Residential Fixed 3 yrs | 4.09 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Click Loans | The Online Home Loan Fixed 3 yrs | 4.29 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Click Loans | The Online Offset Home Loan Fixed 3 yrs | 4.29 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 3 yrs 150k+ | 4.29 | 595 | 395/a | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Community First CU | True Fixed 3 yrs | 3.99 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 3 yrs | 4.21 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Defence Bank | Essentials Fixed 3 yrs | 3.99 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| ECU Australia | Standard Fixed 3 yrs | 4.39 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Firstmac | VIP Pack Fixed 3 yrs | 3.96 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Gateway Credit Union | Premium Residential Fixed 3 yrs 150k+ | 3.93 | Nil | 299/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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Heritage Bank | Home Advantage Residential Fixed 3 yrs 150k+ | 3.99 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Homeloans | MoniPower Fixed 3 yrs | 4.24 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied PI 3 yrs | 3.98 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Homestar Finance | Homestar Fixed 3 yrs | 3.95 | 330 | 15.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 3 yrs 150k+ | 3.99 | Nil | 150/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Horizon Credit Union | Residential Fixed 3 yrs | 3.99 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | 3 Year Fixed 3 yrs | 3.79 | 853 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| HSBC | Premier 3 Year Fixed 3 yrs 50k+ | 3.69 | 300 | 35/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Hume Bank | Property Package Residential Fixed 3 yrs 150k+ | 4.00 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 3 yrs | 4.10 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |



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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Hume Bank | Residential Fixed 3 yrs | 4.10 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| iMortgage | Fusion Fixed IO 80 3 yrs | 3.89 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Liberty Financial | Liberty Fixed 3 yrs | 4.24 | Nil | 295.00/a | Both | ✓ | ✓ | Full | 85% | ✓ |
| loans.com.au | Fixed - Owner Occupier 3 yrs | 3.76 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Macquarie Bank | Basic Fixed Owner Occupied PI 3 yrs | 3.99 | Nil | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Mortgage HOUSE | Advantage Fixed 3 yrs 100-749k | 3.99 | 895 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| My Credit Union | Fixed Rate 3 yrs | 4.19 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| My Credit Union | Special Offer Fixed Rate 3 yrs | 3.94 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| NAB | Choice Package Standard Fixed 3 yrs 150k+ | 3.89 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 3 yrs 150k+ | 3.99 | Nil | 395/a | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| NAB | Private Tailored Pkg Standard Fixed 3 yrs 150k+ | 3.89 | Nil | 750/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 3 yrs | 3.99 | 600 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Tailored Fixed - IO 3 yrs | 4.09 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 3 yrs | 3.89 | 850 | 10.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+ | 3.89 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Rate Owner Occupied 3 yrs | 4.09 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| P&N Bank | Residential Fixed PI 3 yrs 80% | 3.89 | 650 | 8.00/m | P+I | ✗ | ✗ | No | 90% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 3 yrs 150k+ | 3.79 | 150 | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| People's Choice Credit Union | Residential Fixed 3 yrs | 3.94 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| QBANK | Residential Fixed 3 yrs | 3.95 | 900 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| QT Mutual Bank | Choices Residential Fixed 3 yrs 20k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Residential Fixed 3 yrs | 4.09 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 3 yrs 20k+ | 3.99 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 3 yrs | 4.24 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 3 yrs | 4.34 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| RAMS | Fixed Rate 3 yrs | 3.99 | 870 | 20.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 3 yrs | 4.19 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Regional Bank Australia | Steady Rate 3 yrs | 3.99 | 250 | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 3 yrs | 4.24 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 3 yrs | 3.99 | 425 | 200.00/a | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| St.George Bank | Residential Fixed 3 yrs | 4.00 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Summerland CU | Standard Fixed 3 yrs | 3.99 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 3 yrs 150k+ | 3.64 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 3 yrs | 3.79 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs | 3.69 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 3 yrs | 3.79 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Fixed Options 3 yrs | 4.05 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Premier Advantage Fixed Options 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 3 yrs | 3.99 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 3 yrs 100k+ | 3.99 | 363 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Professional Package Residential Classic Fixed 3 yrs 100k+ | 4.28 | Nil | 349/a | Both | ✗ | ✗ | No | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 3 yrs | 4.58 | 250 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Aussie | Optimizer Fixed IO 80 3 yrs | 4.19 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 3 yrs | 4.19 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| B&E Personal Banking | Fixed Residential FlexiChoice 3 yrs | 4.29 | 650 | 10.00/m | P+I | ✓ | ✓ | Full | 95% | ✓ |
| B&E Personal Banking | FlexiDiscount Fixed 3 yrs | 4.19 | 650 | 10.00/m | P+I | ✓ | ✓ | No | 95% | ✓ |
| Citi | Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+ | 3.99 | Nil | 350/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Citi | Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+ | 4.04 | Nil | 350/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Citi | Standard Fixed IO 3 yrs 50-499k 80% | 4.29 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed P&I 3 yrs 50-499k 80% | 4.24 | 649 | 8.00/m | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Commonwealth Bank | Residential Fixed 3 yrs | 4.44 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Community First CU | Accelerator Home Loan True Fixed 3 yrs 100k+ | 3.99 | 660 | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Delphi Bank | Standard Fixed 3 yrs | 4.24 | 1020 | 6.00/m | Both | ✗ | ✗ | No | 90% | ✓ |
| Easy Street Fin Services | Easy Street Fixed 3 yrs | 3.99 | 500 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Gateway Credit Union | Residential Fixed 3 yrs | 4.49 | 750 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Holiday Coast CU | Fixed N Easy 3 yrs | 3.89 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied IO 3 yrs | 4.18 | 693 | 198.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Homeloans | Ultra Plus Fixed PI 3 yrs | 4.09 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| Macquarie Bank | Offset Fixed Owner Occupied PI 3 yrs | 3.99 | Nil | 199.00/s | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+ | 3.99 | Nil | 750/a | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 3 yrs | 3.99 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+ | 3.99 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| Police Bank | Premium Fixed 3 yrs | 3.89 | 1045 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| RESI Mortgage Corp | Flexi Options Fixed 3 yrs | 4.69 | 854 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 80 3 yrs | 4.49 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 3 yrs | 3.99 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| The Capricornian | Premium Choice Fixed 3 yrs | 4.25 | 785 | Nil | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Mac | Standard Fixed 3 yrs | 4.74 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| The Mutual | Premium Fixed 3 yrs | 3.99 | 300 | Nil | Both | ✓ | ✗ | No | 95% | ✗ |
| Woolworths Employees CU | Owner Occupied Fixed 3 yrs | 4.84 | -570 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Yellow Brick Road | Empower Fixed IO 3 yrs | 4.19 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 3 yrs 100k+ | 4.19 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 3 yrs | 4.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 3 yrs | 4.70 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| First Option Credit Union | Packaged Home Loan Residential Fixed 3 yrs 5-599k | 4.80 | 657 | 375/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| First Option Credit Union | Residential Fixed 3 yrs | 5.05 | 657 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed IO 3 yrs | 4.29 | 363 | 120.00/a | IO | ✗ | ✗ | No | 95% | ✓ |
| Hunter United | Fixed 3 yrs | 4.40 | 350 | 8.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| P&N Bank | Residential Fixed IO 3 yrs 80% | 4.49 | 650 | 8.00/m | 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 3 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| RESI Mortgage Corp | FlexiFix 3 yrs | 4.74 | 649 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| The Capricornian | Lifestyle Fixed 3 yrs | 4.45 | 785 | 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 3 Year Fixed \$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 | | | | | | |
| ★★★★★ "Outstanding Value" | | | | | | | | | | |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+ | 3.94 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Catalyst Money | Fixed 3 yrs | 3.95 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Freedom Lend | Freedom Fixed IO 3 yrs | 3.59 | Nil | 395.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 3 yrs | 3.79 | Nil | 395.00/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Get Ahead Start Fixed 3 Year 3 yrs | 3.99 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Residential 3yr Fixed 3 yrs | 3.99 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Illawarra CU NSW | Fixed 3 yrs | 3.95 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 3 yrs 150k+ | 3.69 | 519 | 199/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 3 yrs | 3.79 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Special Fixed Rate P&I 3 yrs | 3.99 | 595 | Nil | P+I | ✓ | ✓ | 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 3 Year Fixed \$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 | | | | | | |
| ★★★★★ "Outstanding Value" | | | | | | | | | | |
| SCU | My Life Residential Fixed 3 yrs 150k+ | 3.69 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Teachers Mutual Bank | Fixed Rate 3 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 3 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| UBank | UHomeLoan Fixed IO 3 yrs | 3.69 | 395 | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| UBank | UHomeLoan Fixed PI 3 yrs | 3.69 | 395 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| UniBank | Fixed Rate 3 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Standard Fixed IO 3 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| ★★★★★ | | | | | | | | | | |
| AMO Group | Residential Fixed 3 yrs | 3.67 | 1180 | 120.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Aussie | Select Basic Fixed 3 yrs | 3.89 | 100 | 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 3 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| Auswide Bank | Freedom Package Standard Fixed 3 yrs 80% 150k+ | 3.69 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✗ |
| Bank of Melbourne | Advantage Package Residential Fixed 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 3 yrs 100k+ | 3.88 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Advantage Package Residential Fixed 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+ | 3.89 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 3 yrs 50k+ | 3.89 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| BOQ | Residential 3yr Fixed 3 yrs | 3.59 | 450 | 10.00/m | Both | ✓ | ✗ | No | 80% | ✓ |
| CUA | Fixed - Owner Occupier 3 yrs | 3.99 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| IMB | Platinum Package Residential Fixed 3 yrs 90% 150k+ | 3.75 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| iMortgage | Fusion Fixed PI 80 3 yrs | 3.69 | 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 3 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| ING DIRECT | Residential Fixed 3 yrs | 3.79 | 519 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 3 yrs | 3.79 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+ | 3.79 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| MOVE - People Driven Banking | Lockit 3 yrs | 3.85 | 450 | Nil | Both | ✓ | ✗ | Full | 95% | ✓ |
| MyState | Residential Fixed 3 yrs 80% | 3.74 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Premium Plus Package Residential Fixed 3 yrs | 3.79 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Pacific Mortgage Group | Residential Fixed 3 yrs | 3.65 | Nil | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 3 yrs 150k+ | 3.79 | 150 | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| SCU | Residential Fixed 3 yrs | 3.69 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Advantage Package Residential Fixed 3 yrs 150k+ | 3.85 | Nil | 395/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 3 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 3 yrs 150k+ | 3.64 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| The Rock | Residential Fixed 3 yrs 80% | 3.74 | 950 | 5.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| The Rock | Rockstar Package Residential Fixed 3 yrs 80% 150k+ | 3.74 | Nil | 350/a | Both | ✓ | ✓ | No | 80% | ✓ |
| ★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 3 yrs | 3.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| AMP Bank | Affinity Package Residential Classic Fixed 3 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Basic Fixed 3 yrs | 4.28 | 545 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Select Package Residential Classic Fixed 3 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Breakfree Residential Fixed 3 yrs 150k+ | 3.85 | 160 | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| ANZ | Residential Fixed 3 yrs | 4.00 | 760 | 10.00/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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Aussie | Optimizer Fixed PI 80 3 yrs | 3.99 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 3 yrs | 3.99 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Select Standard Fixed 3 yrs | 3.89 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Australian Military Bank | Fixed Rate 3 yrs 80% | 3.89 | 964 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 3 yrs | 4.34 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 3 yrs 10k+ | 4.29 | Nil | 350/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Residential Fixed 3 yrs | 4.00 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed 3 yrs 100k+ | 3.88 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 3 yrs | 3.88 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Residential Fixed 3 yrs | 4.00 | 700 | 10.00/m | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| BankVic | Fixed 3 yrs | 3.97 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| BankVic | Premium Home Fixed 3 yrs 50k+ | 3.87 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Bankwest | Residential Fixed 3 yrs | 3.99 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 90% | ✓ |
| bcu | Fixed Rate Special Residential 3 yrs | 3.70 | 600 | 495.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| bcu | Residential Fixed 3 yrs | 4.29 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Basic Fixed Owner Occupied 3 yrs | 4.24 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Connect Package Fixed Owner Occupied 3 yrs 250k+ | 4.09 | 250 | 20/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Bendigo Bank | Residential Fixed 3 yrs | 4.24 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 3 yrs | 4.09 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Click Loans | The Online Home Loan Fixed 3 yrs | 4.29 | 363 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Click Loans | The Online Offset Home Loan Fixed 3 yrs | 4.29 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 3 yrs 150k+ | 4.29 | 595 | 395/a | Both | ✓ | ✗ | Partial | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 3 yrs | 4.21 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Defence Bank | Essentials Fixed 3 yrs | 3.99 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| ECU Australia | Standard Fixed 3 yrs | 4.39 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Firstmac | VIP Pack Fixed 3 yrs | 3.96 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Gateway Credit Union | Premium Residential Fixed 3 yrs 150k+ | 3.93 | Nil | 299/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 3 yrs 150k+ | 3.99 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Heritage Bank | Residential Fixed 3 yrs | 3.99 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Homeloans | MoniPower Fixed 3 yrs | 4.24 | 363 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Homeloans | Optima Fixed - Owner Occupied PI 3 yrs | 3.98 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Homestar Finance | Homestar Fixed 3 yrs | 3.95 | 330 | 15.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 3 yrs 150k+ | 3.99 | Nil | 150/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Horizon Credit Union | Residential Fixed 3 yrs | 3.99 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | 3 Year Fixed 3 yrs | 3.79 | 853 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| HSBC | Premier 3 Year Fixed 3 yrs 50k+ | 3.69 | 300 | 35/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Hume Bank | Property Package Residential Fixed 3 yrs 150k+ | 4.00 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 3 yrs | 4.10 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed 3 yrs | 4.10 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| IMB | Residential Fixed 3 yrs 90% | 3.85 | 769 | 6.00/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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| iMortgage | Fusion Fixed IO 80 3 yrs | 3.89 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Liberty Financial | Liberty Fixed 3 yrs | 4.24 | Nil | 295.00/a | Both | ✓ | ✓ | Full | 85% | ✓ |
| loans.com.au | Fixed - Owner Occupier 3 yrs | 3.76 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Macquarie Bank | Basic Fixed Owner Occupied PI 3 yrs | 3.99 | Nil | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Mortgage HOUSE | Advantage Fixed 3 yrs 100-749k | 3.99 | 895 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| My Credit Union | Fixed Rate 3 yrs | 4.19 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| My Credit Union | Special Offer Fixed Rate 3 yrs | 3.94 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| NAB | Choice Package Standard Fixed 3 yrs 150k+ | 3.89 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 3 yrs 150k+ | 3.99 | Nil | 395/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 3 yrs 150k+ | 3.89 | Nil | 750/a | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| NAB | Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+ | 3.99 | Nil | 750/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 3 yrs | 3.99 | 600 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Tailored Fixed - IO 3 yrs | 4.09 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 3 yrs | 3.99 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 3 yrs | 3.89 | 850 | 10.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+ | 3.89 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Honeymoon Owner Occupied 3 yrs | 3.89 | 600 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| Northern Inland CU | Fixed Rate Owner Occupied 3 yrs | 4.09 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| People's Choice Credit Union | Residential Fixed 3 yrs | 3.94 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| QBANK | Residential Fixed 3 yrs | 3.95 | 900 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| QT Mutual Bank | Choices Residential Fixed 3 yrs 20k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Residential Fixed 3 yrs | 4.09 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 3 yrs 20k+ | 3.99 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 3 yrs | 4.24 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 3 yrs | 4.34 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| RAMS | Fixed Rate 3 yrs | 3.99 | 870 | 20.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Reduce Home Loans | Home Owners Dream 3 Yr Fixed 3 yrs | 4.19 | 1164 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 3 yrs | 4.19 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Regional Bank Australia | Steady Rate 3 yrs | 3.99 | 250 | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| Select Encompass Credit Union | Fixed 3 yrs | 3.99 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| SERVICE ONE Alliance Bank | Residential Fixed 3 yrs | 4.24 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 3 yrs | 3.99 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Residential Fixed 3 yrs | 4.00 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Summerland CU | Standard Fixed 3 yrs | 3.99 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 3 yrs | 3.79 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs | 3.69 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 3 yrs | 3.79 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Fixed Options 3 yrs | 4.05 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Premier Advantage Fixed Options 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 3 yrs | 3.99 | 363 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Yellow Brick Road | Empower Package Empower Fixed PI 3 yrs 100k+ | 3.99 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Professional Package Residential Classic Fixed 3 yrs 100k+ | 4.28 | Nil | 349/a | Both | ✗ | ✗ | No | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 3 yrs | 4.58 | 250 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Aussie | Optimizer Fixed IO 80 3 yrs | 4.19 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 3 yrs | 4.19 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Auswide Bank | Standard Fixed 3 yrs 80% | 4.44 | 600 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | Fixed Residential FlexiChoice 3 yrs | 4.29 | 650 | 10.00/m | P+I | ✓ | ✓ | Full | 95% | ✓ |
| B&E Personal Banking | FlexiDiscount Fixed 3 yrs | 4.19 | 650 | 10.00/m | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Residential Fixed 3 yrs | 4.44 | 595 | 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 3 Year Fixed \$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 | Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+ | 4.04 | Nil | 350/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Citi | Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+ | 3.99 | Nil | 350/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Citi | Standard Fixed IO 3 yrs 50-499k 80% | 4.29 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed P&I 3 yrs 50-499k 80% | 4.24 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Commonwealth Bank | Residential Fixed 3 yrs | 4.44 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Community First CU | Accelerator Home Loan True Fixed 3 yrs 100k+ | 3.99 | 660 | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Community First CU | True Fixed 3 yrs | 3.99 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Delphi Bank | Standard Fixed 3 yrs | 4.24 | 1020 | 6.00/m | Both | ✗ | ✗ | No | 90% | ✓ |
| Easy Street Fin Services | Easy Street Fixed 3 yrs | 3.99 | 500 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Gateway Credit Union | Residential Fixed 3 yrs | 4.49 | 750 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Holiday Coast CU | Fixed N Easy 3 yrs | 3.89 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied IO 3 yrs | 4.18 | 693 | 198.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Homeloans | Ultra Plus Fixed PI 3 yrs | 4.09 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| Macquarie Bank | Offset Fixed Owner Occupied PI 3 yrs | 3.99 | Nil | 199.00/s | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+ | 3.99 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| P&N Bank | Residential Fixed PI 3 yrs 80% | 3.89 | 650 | 8.00/m | P+I | ✗ | ✗ | No | 90% | ✓ |
| Police Bank | Premium Fixed 3 yrs | 3.89 | 1045 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| RESI Mortgage Corp | Flexi Options Fixed 3 yrs | 4.69 | 854 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 80 3 yrs | 4.49 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 3 yrs | 3.99 | 600 | 10.00/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 3 Year Fixed \$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 Fixed 3 yrs | 4.45 | 785 | 10.00/m | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Capricornian | Premium Choice Fixed 3 yrs | 4.25 | 785 | Nil | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Mac | Standard Fixed 3 yrs | 4.74 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| The Mutual | Premium Fixed 3 yrs | 3.99 | 300 | Nil | Both | ✓ | ✗ | No | 95% | ✗ |
| Yellow Brick Road | Empower Fixed IO 3 yrs | 4.19 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 3 yrs 100k+ | 4.19 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 3 yrs | 4.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 3 yrs | 4.70 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| First Option Credit Union | Packaged Home Loan Residential Fixed 3 yrs 5-599k | 4.80 | 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 3 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| First Option Credit Union | Residential Fixed 3 yrs | 5.05 | 657 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed IO 3 yrs | 4.29 | 363 | 120.00/a | IO | ✗ | ✗ | No | 95% | ✓ |
| Hunter United | Fixed 3 yrs | 4.40 | 350 | 8.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| P&N Bank | Residential Fixed IO 3 yrs 80% | 4.49 | 650 | 8.00/m | IO | ✗ | ✗ | No | 90% | ✓ |
| RESI Mortgage Corp | FlexiFix 3 yrs | 4.74 | 649 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Woolworths Employees CU | Owner Occupied Fixed 3 yrs | 4.84 | -570 | 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 3 Year Fixed \$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" | | | | | | | | | | |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+ | 3.94 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 3 yrs 50k+ | 3.89 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Catalyst Money | Fixed 3 yrs | 3.95 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Freedom Lend | Freedom Fixed IO 3 yrs | 3.59 | Nil | 395.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 3 yrs | 3.79 | Nil | 395.00/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Get Ahead Start Fixed 3 Year 3 yrs | 3.99 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| G&C Mutual Bank | Residential 3yr Fixed 3 yrs | 3.99 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Illawarra CU NSW | Fixed 3 yrs | 3.95 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 3 yrs 150k+ | 3.69 | 519 | 199/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 3 yrs | 3.79 | 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 3 Year Fixed \$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" | | | | | | | | | | |
| SCU | My Life Residential Fixed 3 yrs 150k+ | 3.69 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Teachers Mutual Bank | Fixed Rate 3 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 3 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| The Rock | Residential Fixed 3 yrs 80% | 3.74 | 950 | 5.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| UBank | UHomeLoan Fixed IO 3 yrs | 3.69 | 395 | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| UBank | UHomeLoan Fixed PI 3 yrs | 3.69 | 395 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| UniBank | Fixed Rate 3 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Standard Fixed IO 3 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| ★★★★★ | | | | | | | | | | |
| AMO Group | Residential Fixed 3 yrs | 3.67 | 1180 | 120.00/a | 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 3 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| Aussie | Select Basic Fixed 3 yrs | 3.89 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Auswide Bank | Freedom Package Standard Fixed 3 yrs 80% 150k+ | 3.69 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✗ |
| Bank of Melbourne | Advantage Package Residential Fixed 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 3 yrs 100k+ | 3.88 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Advantage Package Residential Fixed 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+ | 3.89 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| BOQ | Residential 3yr Fixed 3 yrs | 3.59 | 450 | 10.00/m | Both | ✓ | ✗ | No | 80% | ✓ |
| CUA | Fixed - Owner Occupier 3 yrs | 3.99 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| IMB | Platinum Package Residential Fixed 3 yrs 90% 150k+ | 3.75 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| ING DIRECT | Residential Fixed 3 yrs | 3.79 | 519 | 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 3 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| ME Bank | Flexible Fixed OO Max 80 LVR 3 yrs | 3.79 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+ | 3.79 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| MOVE - People Driven Banking | Lockit 3 yrs | 3.85 | 450 | Nil | Both | ✓ | ✗ | Full | 95% | ✓ |
| MyState | Residential Fixed 3 yrs 80% | 3.74 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Premium Plus Package Residential Fixed 3 yrs | 3.79 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Pacific Mortgage Group | Residential Fixed 3 yrs | 3.65 | Nil | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 3 yrs 150k+ | 3.79 | 150 | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Special Fixed Rate P&I 3 yrs | 3.99 | 595 | Nil | P+I | ✓ | ✓ | Full | 90% | ✓ |
| SCU | Residential Fixed 3 yrs | 3.69 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Professional Loan 3 yrs | 3.89 | 425 | 200.00/a | 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 3 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| St.George Bank | Advantage Package Residential Fixed 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 3 yrs 150k+ | 3.64 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| The Rock | Rockstar Package Residential Fixed 3 yrs 80% 150k+ | 3.74 | Nil | 350/a | Both | ✓ | ✓ | No | 80% | ✓ |
| ★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 3 yrs | 3.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| AMP Bank | Affinity Package Residential Classic Fixed 3 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Select Package Residential Classic Fixed 3 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Breakfree Residential Fixed 3 yrs 150k+ | 3.85 | 160 | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| ANZ | Residential Fixed 3 yrs | 4.00 | 760 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Aussie | Optimizer Fixed PI 80 3 yrs | 3.99 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Aussie | Optimizer Plus Fixed PI 80 3 yrs | 3.99 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Select Standard Fixed 3 yrs | 3.89 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Australian Military Bank | Fixed Rate 3 yrs 80% | 3.89 | 964 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 3 yrs | 4.34 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 3 yrs 10k+ | 4.29 | Nil | 350/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Residential Fixed 3 yrs | 4.00 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed 3 yrs 100k+ | 3.88 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 3 yrs | 3.88 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Residential Fixed 3 yrs | 4.00 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankVic | Fixed 3 yrs | 3.97 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| BankVic | Premium Home Fixed 3 yrs 50k+ | 3.87 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Bankwest | Residential Fixed 3 yrs | 3.99 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 90% | ✓ |
| bcu | Fixed Rate Special Residential 3 yrs | 3.70 | 600 | 495.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| bcu | Residential Fixed 3 yrs | 4.29 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Basic Fixed Owner Occupied 3 yrs | 4.24 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Residential Fixed 3 yrs | 4.24 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 3 yrs | 4.09 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Click Loans | The Online Home Loan Fixed 3 yrs | 4.29 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Click Loans | The Online Offset Home Loan Fixed 3 yrs | 4.29 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 3 yrs 150k+ | 4.29 | 595 | 395/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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| CUA | Premium Fixed - Owner Occupier 3 yrs | 4.21 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Defence Bank | Essentials Fixed 3 yrs | 3.99 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| ECU Australia | Standard Fixed 3 yrs | 4.39 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Firstmac | VIP Pack Fixed 3 yrs | 3.96 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Gateway Credit Union | Premium Residential Fixed 3 yrs 150k+ | 3.93 | Nil | 299/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 3 yrs 150k+ | 3.99 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Heritage Bank | Residential Fixed 3 yrs | 3.99 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Homeloans | MoniPower Fixed 3 yrs | 4.24 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied PI 3 yrs | 3.98 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 3 yrs 150k+ | 3.99 | Nil | 150/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 3 Year Fixed \$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 | Residential Fixed 3 yrs | 3.99 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | 3 Year Fixed 3 yrs | 3.79 | 853 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| HSBC | Premier 3 Year Fixed 3 yrs 50k+ | 3.69 | 300 | 35/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Hume Bank | Property Package Residential Fixed 3 yrs 150k+ | 4.00 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 3 yrs | 4.10 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed 3 yrs | 4.10 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| IMB | Residential Fixed 3 yrs 90% | 3.85 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 3 yrs | 3.89 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| iMortgage | Fusion Fixed PI 80 3 yrs | 3.69 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| Liberty Financial | Liberty Fixed 3 yrs | 4.24 | Nil | 295.00/a | Both | ✓ | ✓ | Full | 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 3 Year Fixed \$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 | Fixed - Owner Occupier 3 yrs | 3.76 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Macquarie Bank | Basic Fixed Owner Occupied PI 3 yrs | 3.99 | Nil | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Mortgage HOUSE | Advantage Fixed 3 yrs 100-749k | 3.99 | 895 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| My Credit Union | Fixed Rate 3 yrs | 4.19 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| My Credit Union | Special Offer Fixed Rate 3 yrs | 3.94 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| NAB | Choice Package Standard Fixed 3 yrs 150k+ | 3.89 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 3 yrs 150k+ | 3.99 | Nil | 395/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 3 yrs 150k+ | 3.89 | Nil | 750/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+ | 3.99 | Nil | 750/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 3 yrs | 3.99 | 600 | 8.00/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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| NAB | Tailored Fixed - IO 3 yrs | 4.09 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 3 yrs | 3.99 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 3 yrs | 3.89 | 850 | 10.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+ | 3.99 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+ | 3.89 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Honeymoon Owner Occupied 3 yrs | 3.89 | 600 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| Northern Inland CU | Fixed Rate Owner Occupied 3 yrs | 4.09 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| People's Choice Credit Union | Residential Fixed 3 yrs | 3.94 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| QBANK | Residential Fixed 3 yrs | 3.95 | 900 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Choices Residential Fixed 3 yrs 20k+ | 3.99 | Nil | 395/a | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| QT Mutual Bank | Residential Fixed 3 yrs | 4.09 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 3 yrs 20k+ | 3.99 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 3 yrs | 4.24 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 3 yrs | 4.34 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| RAMS | Fixed Rate 3 yrs | 3.99 | 870 | 20.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Reduce Home Loans | Home Owners Dream 3 Yr Fixed 3 yrs | 4.19 | 1164 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 3 yrs | 4.19 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Regional Bank Australia | Steady Rate 3 yrs | 3.99 | 250 | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| Select Encompass Credit Union | Fixed 3 yrs | 3.99 | Nil | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 3 yrs | 4.24 | 250 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Southern Cross Credit Union | Fixed Platinum Home Loan 3 yrs | 3.99 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Residential Fixed 3 yrs | 4.00 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Summerland CU | Standard Fixed 3 yrs | 3.99 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 3 yrs | 3.79 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs | 3.69 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 3 yrs | 3.79 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Fixed Options 3 yrs | 4.05 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Premier Advantage Fixed Options 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 3 yrs | 3.99 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 3 yrs 100k+ | 3.99 | 363 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Basic Fixed 3 yrs | 4.28 | 545 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Professional Package Residential Classic Fixed 3 yrs 100k+ | 4.28 | Nil | 349/a | Both | ✗ | ✗ | No | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 3 yrs | 4.58 | 250 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Aussie | Optimizer Fixed IO 80 3 yrs | 4.19 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 3 yrs | 4.19 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Auswide Bank | Standard Fixed 3 yrs 80% | 4.44 | 600 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | Fixed Residential FlexiChoice 3 yrs | 4.29 | 650 | 10.00/m | P+I | ✓ | ✓ | Full | 95% | ✓ |
| B&E Personal Banking | FlexiDiscount Fixed 3 yrs | 4.19 | 650 | 10.00/m | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Residential Fixed 3 yrs | 4.44 | 595 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Citi | Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+ | 3.99 | Nil | 350/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 3 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Citi | Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+ | 4.04 | Nil | 350/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Citi | Standard Fixed IO 3 yrs 500k+ 80% | 4.24 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed P&I 3 yrs 500k+ 80% | 4.19 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Commonwealth Bank | Residential Fixed 3 yrs | 4.44 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Community First CU | Accelerator Home Loan True Fixed 3 yrs 100k+ | 3.99 | 660 | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Community First CU | True Fixed 3 yrs | 3.99 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Delphi Bank | Standard Fixed 3 yrs | 4.24 | 1020 | 6.00/m | Both | ✗ | ✗ | No | 90% | ✓ |
| Easy Street Fin Services | Easy Street Fixed 3 yrs | 3.99 | 500 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Gateway Credit Union | Residential Fixed 3 yrs | 4.49 | 750 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Holiday Coast CU | Fixed N Easy 3 yrs | 3.89 | 664 | 8.00/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 3 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Homeloans | Optima Fixed - Owner Occupied IO 3 yrs | 4.18 | 693 | 198.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Homeloans | Ultra Plus Fixed PI 3 yrs | 4.09 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| Macquarie Bank | Offset Fixed Owner Occupied PI 3 yrs | 3.99 | Nil | 199.00/s | P+I | ✓ | ✗ | No | 95% | ✓ |
| P&N Bank | Residential Fixed PI 3 yrs 80% | 3.89 | 650 | 8.00/m | P+I | ✗ | ✗ | No | 90% | ✓ |
| Police Bank | Premium Fixed 3 yrs | 3.89 | 1045 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| RESI Mortgage Corp | Flexi Options Fixed 3 yrs | 4.69 | 854 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 80 3 yrs | 4.49 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 3 yrs | 3.99 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| The Capricornian | Lifestyle Fixed 3 yrs | 4.45 | 785 | 10.00/m | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Capricornian | Premium Choice Fixed 3 yrs | 4.25 | 785 | 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 3 Year Fixed \$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 Mac | Standard Fixed 3 yrs | 4.74 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| The Mutual | Premium Fixed 3 yrs | 3.99 | 300 | Nil | Both | ✓ | ✗ | No | 95% | ✗ |
| Yellow Brick Road | Empower Fixed IO 3 yrs | 4.19 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 3 yrs 100k+ | 4.19 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 3 yrs | 4.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 3 yrs | 4.70 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| First Option Credit Union | Packaged Home Loan Residential Fixed 3 yrs 5-599k | 4.80 | 657 | 375/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| First Option Credit Union | Residential Fixed 3 yrs | 5.05 | 657 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Ultra Plus Fixed IO 3 yrs | 4.29 | 363 | 120.00/a | 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 3 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| Hunter United | Fixed 3 yrs | 4.40 | 350 | 8.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| P&N Bank | Residential Fixed IO 3 yrs 80% | 4.49 | 650 | 8.00/m | IO | ✗ | ✗ | No | 90% | ✓ |
| RESI Mortgage Corp | FlexiFix 3 yrs | 4.74 | 649 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Woolworths Employees CU | Owner Occupied Fixed 3 yrs | 4.84 | -570 | 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 3 Year Fixed \$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" | | | | | | | | | | |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+ | 3.94 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 3 yrs 50k+ | 3.89 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Catalyst Money | Fixed 3 yrs | 3.95 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Freedom Lend | Freedom Fixed IO 3 yrs | 3.59 | Nil | 395.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 3 yrs | 3.79 | Nil | 395.00/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Get Ahead Start Fixed 3 Year 3 yrs | 3.99 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Illawarra CU NSW | Fixed 3 yrs | 3.95 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 3 yrs 150k+ | 3.69 | 519 | 199/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 3 yrs | 3.79 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| SCU | My Life Residential Fixed 3 yrs 150k+ | 3.69 | 473 | 350/a | 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 3 Year Fixed \$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" | | | | | | | | | | |
| Teachers Mutual Bank | Fixed Rate 3 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 3 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| The Rock | Residential Fixed 3 yrs 80% | 3.74 | 950 | 5.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| The Rock | Rockstar Package Residential Fixed 3 yrs 80% 150k+ | 3.74 | Nil | 350/a | Both | ✓ | ✓ | No | 80% | ✓ |
| UBank | UHomeLoan Fixed IO 3 yrs | 3.69 | 395 | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| UBank | UHomeLoan Fixed PI 3 yrs | 3.69 | 395 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| UniBank | Fixed Rate 3 yrs | 3.69 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Standard Fixed IO 3 yrs | 3.69 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| ★★★★★ | | | | | | | | | | |
| AMO Group | Residential Fixed 3 yrs | 3.67 | 1180 | 120.00/a | 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 3 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| Auswide Bank | Freedom Package Standard Fixed 3 yrs 80% 150k+ | 3.69 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✗ |
| Bank of Melbourne | Advantage Package Residential Fixed 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed 3 yrs 100k+ | 3.88 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 3 yrs 100k+ | 3.88 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Advantage Package Residential Fixed 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+ | 3.89 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| BOQ | Residential 3yr Fixed 3 yrs | 3.59 | 450 | 10.00/m | Both | ✓ | ✗ | No | 80% | ✓ |
| CUA | Fixed - Owner Occupier 3 yrs | 3.99 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Residential 3yr Fixed 3 yrs | 3.99 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| IMB | Platinum Package Residential Fixed 3 yrs 90% 150k+ | 3.75 | 324 | 395/a | 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 3 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| ING DIRECT | Residential Fixed 3 yrs | 3.79 | 519 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 3 yrs | 3.79 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+ | 3.79 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| MOVE - People Driven Banking | Lockit 3 yrs | 3.85 | 450 | Nil | Both | ✓ | ✗ | Full | 95% | ✓ |
| MyState | Residential Fixed 3 yrs 80% | 3.74 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Standard Fixed 3 yrs 150k+ | 3.89 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Premium Plus Package Residential Fixed 3 yrs | 3.79 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Pacific Mortgage Group | Residential Fixed 3 yrs | 3.65 | Nil | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 3 yrs 150k+ | 3.79 | 150 | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Special Fixed Rate P&I 3 yrs | 3.99 | 595 | Nil | P+I | ✓ | ✓ | 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 3 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| SCU | Residential Fixed 3 yrs | 3.69 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Professional Loan 3 yrs | 3.89 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Advantage Package Residential Fixed 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 3 yrs 150k+ | 3.64 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| ★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 3 yrs | 3.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| AMP Bank | Affinity Package Residential Classic Fixed 3 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Select Package Residential Classic Fixed 3 yrs 100k+ | 4.28 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Breakfree Residential Fixed 3 yrs 150k+ | 3.85 | 160 | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| ANZ | Residential Fixed 3 yrs | 4.00 | 760 | 10.00/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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Aussie | Optimizer Fixed PI 80 3 yrs | 3.99 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 3 yrs | 3.99 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Select Basic Fixed 3 yrs | 3.89 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Aussie | Select Standard Fixed 3 yrs | 3.89 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Australian Military Bank | Fixed Rate 3 yrs 80% | 3.89 | 964 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 3 yrs | 4.34 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 3 yrs 10k+ | 4.29 | Nil | 350/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Residential Fixed 3 yrs | 4.00 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Residential Fixed 3 yrs | 3.88 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Residential Fixed 3 yrs | 4.00 | 700 | 10.00/m | 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 3 Year Fixed \$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 | Fixed 3 yrs | 3.97 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| BankVic | Premium Home Fixed 3 yrs 50k+ | 3.87 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Bankwest | Residential Fixed 3 yrs | 3.99 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 90% | ✓ |
| bcu | Fixed Rate Special Residential 3 yrs | 3.70 | 600 | 495.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| bcu | Residential Fixed 3 yrs | 4.29 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Basic Fixed Owner Occupied 3 yrs | 4.24 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Residential Fixed 3 yrs | 4.24 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 3 yrs | 4.09 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Click Loans | The Online Home Loan Fixed 3 yrs | 4.29 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Click Loans | The Online Offset Home Loan Fixed 3 yrs | 4.29 | 363 | 198.00/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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Commonwealth Bank | Wealth Package Residential Fixed 3 yrs 150k+ | 4.29 | 595 | 395/a | Both | ✓ | ✗ | Partial | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 3 yrs | 4.21 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Defence Bank | Essentials Fixed 3 yrs | 3.99 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| ECU Australia | Standard Fixed 3 yrs | 4.39 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Firstmac | VIP Pack Fixed 3 yrs | 3.96 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Gateway Credit Union | Premium Residential Fixed 3 yrs 150k+ | 3.93 | Nil | 299/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 3 yrs 150k+ | 3.99 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Heritage Bank | Residential Fixed 3 yrs | 3.99 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Homeloans | MoniPower Fixed 3 yrs | 4.24 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied PI 3 yrs | 3.98 | 693 | 198.00/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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Horizon Credit Union | Platinum Loan Residential Fixed 3 yrs 150k+ | 3.99 | Nil | 150/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Horizon Credit Union | Residential Fixed 3 yrs | 3.99 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | 3 Year Fixed 3 yrs | 3.79 | 853 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| HSBC | Premier 3 Year Fixed 3 yrs 50k+ | 3.69 | 300 | 35/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Hume Bank | Property Package Residential Fixed 3 yrs 150k+ | 4.00 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 3 yrs | 4.10 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed 3 yrs | 4.10 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| IMB | Residential Fixed 3 yrs 90% | 3.85 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 3 yrs | 3.89 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| iMortgage | Fusion Fixed PI 80 3 yrs | 3.69 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Liberty Financial | Liberty Fixed 3 yrs | 4.24 | Nil | 295.00/a | Both | ✓ | ✓ | Full | 85% | ✓ |
| loans.com.au | Fixed - Owner Occupier 3 yrs | 3.76 | 520 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Macquarie Bank | Basic Fixed Owner Occupied PI 3 yrs | 3.99 | Nil | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Mortgage HOUSE | Advantage Fixed 3 yrs 750k+ | 3.99 | 895 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| My Credit Union | Fixed Rate 3 yrs | 4.19 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| My Credit Union | Special Offer Fixed Rate 3 yrs | 3.94 | 610 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 3 yrs 150k+ | 3.99 | Nil | 395/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 3 yrs 150k+ | 3.89 | Nil | 750/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+ | 3.99 | Nil | 750/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 3 yrs | 3.99 | 600 | 8.00/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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| NAB | Tailored Fixed - IO 3 yrs | 4.09 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 3 yrs | 3.99 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 3 yrs | 3.89 | 850 | 10.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+ | 3.99 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+ | 3.89 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Honeymoon Owner Occupied 3 yrs | 3.89 | 600 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| Northern Inland CU | Fixed Rate Owner Occupied 3 yrs | 4.09 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| P&N Bank | Residential Fixed PI 3 yrs 80% | 3.89 | 650 | 8.00/m | P+I | ✗ | ✗ | No | 90% | ✓ |
| People's Choice Credit Union | Residential Fixed 3 yrs | 3.94 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| QBANK | Residential Fixed 3 yrs | 3.95 | 900 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| QT Mutual Bank | Choices Residential Fixed 3 yrs 20k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Residential Fixed 3 yrs | 4.09 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 3 yrs 20k+ | 3.99 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 3 yrs | 4.24 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 3 yrs | 4.34 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| RAMS | Fixed Rate 3 yrs | 3.99 | 870 | 20.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Reduce Home Loans | Home Owners Dream 3 Yr Fixed 3 yrs | 4.19 | 1164 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 3 yrs | 4.19 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Regional Bank Australia | Steady Rate 3 yrs | 3.99 | 250 | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| Select Encompass Credit Union | Fixed 3 yrs | 3.99 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| SERVICE ONE Alliance Bank | Residential Fixed 3 yrs | 4.24 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 3 yrs | 3.99 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Residential Fixed 3 yrs | 4.00 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Summerland CU | Standard Fixed 3 yrs | 3.99 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 3 yrs | 3.79 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs | 3.69 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 3 yrs | 3.79 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Fixed Options 3 yrs | 4.05 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Premier Advantage Fixed Options 3 yrs 150k+ | 3.85 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 3 yrs | 3.99 | 363 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Yellow Brick Road | Empower Package Empower Fixed PI 3 yrs 100k+ | 3.99 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Basic Fixed 3 yrs | 4.28 | 545 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Professional Package Residential Classic Fixed 3 yrs 100k+ | 4.28 | Nil | 349/a | Both | ✗ | ✗ | No | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 3 yrs | 4.58 | 250 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Aussie | Optimizer Fixed IO 80 3 yrs | 4.19 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 3 yrs | 4.19 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Auswide Bank | Standard Fixed 3 yrs 80% | 4.44 | 600 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✗ |
| B&E Personal Banking | Fixed Residential FlexiChoice 3 yrs | 4.29 | 650 | 10.00/m | P+I | ✓ | ✓ | Full | 95% | ✓ |
| B&E Personal Banking | FlexiDiscount Fixed 3 yrs | 4.19 | 650 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Bank Australia | Residential Fixed 3 yrs | 4.44 | 595 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Citi | Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+ | 4.04 | Nil | 350/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Citi | Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+ | 3.99 | Nil | 350/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Citi | Standard Fixed P&I 3 yrs 500k+ 80% | 4.19 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Commonwealth Bank | Residential Fixed 3 yrs | 4.44 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Community First CU | Accelerator Home Loan True Fixed 3 yrs 100k+ | 3.99 | 660 | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Community First CU | True Fixed 3 yrs | 3.99 | 600 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Delphi Bank | Standard Fixed 3 yrs | 4.24 | 1020 | 6.00/m | Both | ✗ | ✗ | No | 90% | ✓ |
| Easy Street Fin Services | Easy Street Fixed 3 yrs | 3.99 | 500 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| First Option Credit Union | Packaged Home Loan Residential Fixed 3 yrs 600k+ | 4.65 | 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 3 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Gateway Credit Union | Residential Fixed 3 yrs | 4.49 | 750 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Holiday Coast CU | Fixed N Easy 3 yrs | 3.89 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied IO 3 yrs | 4.18 | 693 | 198.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Homeloans | Ultra Plus Fixed PI 3 yrs | 4.09 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| Macquarie Bank | Offset Fixed Owner Occupied PI 3 yrs | 3.99 | Nil | 199.00/s | P+I | ✓ | ✗ | No | 95% | ✓ |
| Police Bank | Premium Fixed 3 yrs | 3.89 | 1045 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| RESI Mortgage Corp | Flexi Options Fixed 3 yrs | 4.69 | 854 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 80 3 yrs | 4.49 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 3 yrs | 3.99 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| The Capricornian | Lifestyle Fixed 3 yrs | 4.45 | 785 | 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 3 Year Fixed \$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 Fixed 3 yrs | 4.25 | 785 | Nil | Both | ✗ | ✗ | Full | 95% | ✗ |
| The Mac | Standard Fixed 3 yrs | 4.74 | 1363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| The Mutual | Premium Fixed 3 yrs | 3.99 | 300 | Nil | Both | ✓ | ✗ | No | 95% | ✗ |
| Yellow Brick Road | Empower Fixed IO 3 yrs | 4.19 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 3 yrs 100k+ | 4.19 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 3 yrs | 4.99 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 3 yrs | 4.70 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed IO 3 yrs 500k+ 80% | 4.24 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| First Option Credit Union | Residential Fixed 3 yrs | 5.05 | 657 | 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 3 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| Homeloans | Ultra Plus Fixed IO 3 yrs | 4.29 | 363 | 120.00/a | IO | ✗ | ✗ | No | 95% | ✓ |
| Hunter United | Fixed 3 yrs | 4.40 | 350 | 8.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| P&N Bank | Residential Fixed IO 3 yrs 80% | 4.49 | 650 | 8.00/m | IO | ✗ | ✗ | No | 90% | ✓ |
| RESI Mortgage Corp | FlexiFix 3 yrs | 4.74 | 649 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Woolworths Employees CU | Owner Occupied Fixed 3 yrs | 4.84 | -570 | 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 5 Year Fixed \$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" | | | | | | | | | | |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+ | 4.44 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| CUA | Fixed - Owner Occupier 5 yrs | 4.38 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 5 yrs | 4.04 | Nil | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Residential 5yr Fixed 5 yrs | 4.29 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 5 yrs | 3.94 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Pacific Mortgage Group | Residential Fixed 5 yrs | 4.39 | Nil | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 5 yrs | 4.49 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Teachers Mutual Bank | Fixed Rate 5 yrs | 3.94 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 5 yrs | 3.94 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| UBank | UHomeLoan Fixed IO 5 yrs | 4.27 | 395 | 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 5 Year Fixed \$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" | | | | | | | | | | |
| UBank | UHomeLoan Fixed PI 5 yrs | 4.27 | 395 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| UniBank | Fixed Rate 5 yrs | 3.94 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Standard Fixed IO 5 yrs | 3.94 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| ★★★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 5 yrs | 4.49 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Aussie | Optimizer Fixed PI 80 5 yrs | 4.19 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Select Basic Fixed 5 yrs | 4.19 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bank of Melbourne | Advantage Package Residential Fixed 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankSA | Advantage Package Residential Fixed 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 5 yrs | 4.59 | 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 5 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| Beyond Bank | Total Home Loan Residential Fixed 5 yrs 50k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Click Loans | The Online Home Loan Fixed 5 yrs | 4.49 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Click Loans | The Online Offset Home Loan Fixed 5 yrs | 4.49 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Heritage Bank | Residential Fixed 5 yrs | 4.49 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Hume Bank | Property Package Residential Fixed 5 yrs 150k+ | 4.40 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 5 yrs | 4.50 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Macquarie Bank | Basic Fixed Owner Occupied PI 5 yrs | 4.19 | Nil | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 5 yrs | 4.49 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| Mortgage HOUSE | Advantage Fixed 5 yrs 100-749k | 4.49 | 895 | 10.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Newcastle Permanent | Premium Plus Package Residential Fixed 5 yrs | 3.94 | Nil | 375/a | 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 5 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| QBANK | Residential Fixed 5 yrs | 4.59 | 900 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Residential Fixed 5 yrs | 4.09 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 5 yrs 20k+ | 3.99 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| St.George Bank | Advantage Package Residential Fixed 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Westpac | Premier Advantage Fixed Options 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 5 yrs | 4.19 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 5 yrs 100k+ | 4.19 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★★★ | | | | | | | | | | |
| AMP Bank | Affinity Package Residential Classic Fixed 5 yrs 100k+ | 4.59 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Basic Fixed 5 yrs | 4.59 | 545 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| AMP Bank | Select Package Residential Classic Fixed 5 yrs 100k+ | 4.59 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Breakfree Residential Fixed 5 yrs 150k+ | 4.59 | 160 | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| ANZ | Residential Fixed 5 yrs | 4.74 | 760 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Aussie | Optimizer Fixed IO 80 5 yrs | 4.39 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 5 yrs | 4.19 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Select Standard Fixed 5 yrs | 4.19 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 5 yrs | 4.59 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 5 yrs 10k+ | 4.54 | Nil | 350/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank Australia | Residential Fixed 5 yrs | 4.69 | 595 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Residential Fixed 5 yrs | 4.14 | 700 | 10.00/m | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Bank of Sydney | Expect More Residential Fixed 5 yrs 100k+ | 4.59 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 5 yrs 100k+ | 4.59 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Residential Fixed 5 yrs | 4.14 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankVic | Fixed 5 yrs | 4.54 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| BankVic | Premium Home Fixed 5 yrs 50k+ | 4.44 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+ | 4.45 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| Bankwest | Residential Fixed 5 yrs | 4.55 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 90% | ✓ |
| bcu | Fixed Rate Special Residential 5 yrs | 4.10 | 600 | 495.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| bcu | Residential Fixed 5 yrs | 4.59 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Basic Fixed Owner Occupied 5 yrs | 4.74 | 829 | 10.00/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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Bendigo Bank | Residential Fixed 5 yrs | 4.74 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BOQ | Residential Fixed 5 yrs | 4.59 | 450 | 10.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Catalyst Money | Fixed Lite 5 yrs | 4.74 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Residential Fixed 5 yrs | 4.74 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 5 yrs 150k+ | 4.59 | 595 | 395/a | Both | ✓ | ✗ | Partial | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 5 yrs | 4.60 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| ECU Australia | Standard Fixed 5 yrs | 4.79 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Freedom Lend | Freedom Fixed IO 5 yrs | 4.44 | Nil | 395.00/a | IO | ✓ | ✓ | No | 95% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 5 yrs 150k+ | 4.49 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied IO 5 yrs | 4.38 | 693 | 198.00/a | 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 5 Year Fixed \$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 | Optima Fixed - Owner Occupied PI 5 yrs | 4.18 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 5 yrs 150k+ | 4.49 | Nil | 150/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Horizon Credit Union | Residential Fixed 5 yrs | 4.49 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | Residential Fixed 5 yrs | 4.59 | 853 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Hume Bank | Residential Fixed 5 yrs | 4.50 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Illawarra CU NSW | Fixed Lite 5 yrs | 4.74 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| IMB | Platinum Package Residential Fixed 5 yrs 90% 150k+ | 4.39 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| IMB | Residential Fixed 5 yrs 90% | 4.49 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 5 yrs 150k+ | 4.49 | 519 | 199/a | Both | ✓ | ✗ | No | 95% | ✓ |
| ING DIRECT | Residential Fixed 5 yrs | 4.59 | 519 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Macquarie Bank | Offset Fixed Owner Occupied PI 5 yrs | 4.19 | Nil | 199.00/s | P+I | ✓ | ✗ | No | 95% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+ | 4.49 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| MyState | Residential Fixed 5 yrs 80% | 4.59 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Standard Fixed 5 yrs 150k+ | 4.59 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 5 yrs | 4.69 | 600 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 5 yrs | 4.59 | 850 | 10.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+ | 4.59 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| Northern Inland CU | Fixed Rate Owner Occupied 5 yrs | 4.49 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 5 yrs 150k+ | 4.59 | 150 | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Choices Residential Fixed 5 yrs 20k+ | 3.99 | Nil | 395/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| RAMS | Fixed Rate 5 yrs | 4.19 | 870 | 20.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 5 yrs | 4.69 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| SCU | My Life Residential Fixed 5 yrs 150k+ | 4.59 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| SCU | Residential Fixed 5 yrs | 4.74 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 5 yrs | 4.74 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| St.George Bank | Residential Fixed 5 yrs | 4.14 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Summerland CU | Standard Fixed 5 yrs | 4.49 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| The Rock | Residential Fixed 5 yrs 80% | 4.59 | 950 | 5.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| The Rock | Rockstar Package Residential Fixed 5 yrs 80% 150k+ | 4.59 | Nil | 350/a | Both | ✓ | ✓ | No | 80% | ✓ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 5 yrs | 4.39 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs | 4.29 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 5 yrs | 4.39 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Fixed Options 5 yrs | 4.19 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed IO 5 yrs | 4.39 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 5 yrs 100k+ | 4.39 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Professional Package Residential Classic Fixed 5 yrs 100k+ | 4.59 | Nil | 349/a | Both | ✗ | ✗ | No | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 5 yrs | 4.88 | 250 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 5 yrs | 4.39 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Bank of Sydney | Residential Fixed 5 yrs | 4.59 | Nil | 395.00/a | 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 5 Year Fixed \$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 | Standard Fixed IO 5 yrs 50-499k 80% | 4.49 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed P&I 5 yrs 50-499k 80% | 4.44 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Defence Bank | Essentials Fixed 5 yrs | 4.69 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Delphi Bank | Standard Fixed 5 yrs | 4.74 | 1020 | 6.00/m | Both | ✗ | ✗ | No | 90% | ✓ |
| Holiday Coast CU | Fixed N Easy 5 yrs | 4.29 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Homeloans | MoniPower Fixed 5 yrs | 4.83 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homestar Finance | Homestar Fixed 5 yrs | 4.35 | 330 | 15.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| iMortgage | Fusion Fixed PI 80 5 yrs | 4.59 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 5 yrs 150k+ | 4.69 | Nil | 395/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 5 yrs 150k+ | 4.59 | Nil | 750/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| NAB | Tailored Fixed - IO 5 yrs | 4.79 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 5 yrs | 4.69 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+ | 4.69 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| P&N Bank | Residential Fixed PI 5 yrs 80% | 4.39 | 650 | 8.00/m | P+I | ✗ | ✗ | No | 90% | ✓ |
| People's Choice Credit Union | Residential Fixed 5 yrs | 4.74 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Police Bank | Premium Fixed 5 yrs | 4.58 | 1045 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 5 yrs | 5.14 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Regional Bank Australia | Steady Rate 5 yrs | 4.79 | 250 | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| RESI Mortgage Corp | Flexi Options Fixed 5 yrs | 5.04 | 854 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 5 yrs | 4.99 | 649 | 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 5 Year Fixed \$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 | | | | | | |
| ★★ | | | | | | | | | | |
| RESI Mortgage Corp | FlexiFix 80 5 yrs | 4.74 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 5 yrs | 4.84 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 5 yrs 150k+ | 4.69 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 5 yrs | 4.84 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 5 yrs | 5.49 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 5 yrs | 5.14 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Homeloans | Ultra Plus Fixed IO 5 yrs | 5.04 | 363 | 120.00/a | IO | ✗ | ✗ | No | 95% | ✓ |
| Homeloans | Ultra Plus Fixed PI 5 yrs | 4.84 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 5 yrs | 4.79 | 363 | 120.00/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| NAB | Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+ | 4.69 | Nil | 750/a | IO | ✓ | ✗ | No | 95% | ✓ |
| P&N Bank | Residential Fixed IO 5 yrs 80% | 5.15 | 650 | 8.00/m | 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 5 Year Fixed \$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 | | | | | | |
| ★★★★★ "Outstanding Value" | | | | | | | | | | |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+ | 4.44 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 5 yrs 50k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| CUA | Fixed - Owner Occupier 5 yrs | 4.38 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 5 yrs | 4.04 | Nil | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Residential 5yr Fixed 5 yrs | 4.29 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Newcastle Permanent | Premium Plus Package Residential Fixed 5 yrs | 3.94 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 5 yrs | 3.94 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Pacific Mortgage Group | Residential Fixed 5 yrs | 4.39 | Nil | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 5 yrs | 4.49 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Teachers Mutual Bank | Fixed Rate 5 yrs | 3.94 | 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 5 Year Fixed \$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 | | | | | | |
| ★★★★★ "Outstanding Value" | | | | | | | | | | |
| Teachers Mutual Bank | Standard Fixed IO 5 yrs | 3.94 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| UBank | UHomeLoan Fixed PI 5 yrs | 4.27 | 395 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| UniBank | Fixed Rate 5 yrs | 3.94 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Standard Fixed IO 5 yrs | 3.94 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| ★★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 5 yrs | 4.49 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Bank of Melbourne | Advantage Package Residential Fixed 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankSA | Advantage Package Residential Fixed 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| bcu | Fixed Rate Special Residential 5 yrs | 4.10 | 600 | 495.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Connect Package Fixed Owner Occupied 5 yrs 250k+ | 4.59 | 250 | 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 5 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| Click Loans | The Online Home Loan Fixed 5 yrs | 4.49 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Click Loans | The Online Offset Home Loan Fixed 5 yrs | 4.49 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 5 yrs 150k+ | 4.49 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Heritage Bank | Residential Fixed 5 yrs | 4.49 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied PI 5 yrs | 4.18 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Hume Bank | Property Package Residential Fixed 5 yrs 150k+ | 4.40 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 5 yrs | 4.50 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| IMB | Platinum Package Residential Fixed 5 yrs 90% 150k+ | 4.39 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 5 yrs | 4.49 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| Mortgage HOUSE | Advantage Fixed 5 yrs 100-749k | 4.49 | 895 | 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 5 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| QBANK | Residential Fixed 5 yrs | 4.59 | 900 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Choices Residential Fixed 5 yrs 20k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 5 yrs 20k+ | 3.99 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| St.George Bank | Advantage Package Residential Fixed 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| UBank | UHomeLoan Fixed IO 5 yrs | 4.27 | 395 | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Westpac | Premier Advantage Fixed Options 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| ★★★ | | | | | | | | | | |
| AMO Group | Residential Fixed 5 yrs | 4.39 | 1180 | 120.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| AMP Bank | Affinity Package Residential Classic Fixed 5 yrs 100k+ | 4.59 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Basic Fixed 5 yrs | 4.59 | 545 | 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 5 Year Fixed \$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 | Select Package Residential Classic Fixed 5 yrs 100k+ | 4.59 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Breakfree Residential Fixed 5 yrs 150k+ | 4.59 | 160 | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| ANZ | Residential Fixed 5 yrs | 4.74 | 760 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Aussie | Optimizer Fixed IO 80 5 yrs | 4.39 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Fixed PI 80 5 yrs | 4.19 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 5 yrs | 4.19 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Select Basic Fixed 5 yrs | 4.19 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Aussie | Select Standard Fixed 5 yrs | 4.19 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 5 yrs | 4.59 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 5 yrs 10k+ | 4.54 | Nil | 350/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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Bank Australia | Residential Fixed 5 yrs | 4.69 | 595 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Residential Fixed 5 yrs | 4.14 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed 5 yrs 100k+ | 4.59 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 5 yrs 100k+ | 4.59 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 5 yrs | 4.59 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Residential Fixed 5 yrs | 4.14 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankVic | Fixed 5 yrs | 4.54 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| BankVic | Premium Home Fixed 5 yrs 50k+ | 4.44 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+ | 4.45 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| Bankwest | Residential Fixed 5 yrs | 4.55 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| bcu | Residential Fixed 5 yrs | 4.59 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bendigo Bank | Basic Fixed Owner Occupied 5 yrs | 4.74 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Residential Fixed 5 yrs | 4.74 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 5 yrs | 4.59 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| BOQ | Residential Fixed 5 yrs | 4.59 | 450 | 10.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Catalyst Money | Fixed 5 yrs | 4.74 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Residential Fixed 5 yrs | 4.74 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 5 yrs 150k+ | 4.59 | 595 | 395/a | Both | ✓ | ✗ | Partial | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 5 yrs | 4.60 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| ECU Australia | Standard Fixed 5 yrs | 4.79 | 1020 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Freedom Lend | Freedom Fixed IO 5 yrs | 4.44 | Nil | 395.00/a | IO | ✓ | ✓ | No | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied IO 5 yrs | 4.38 | 693 | 198.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 5 yrs 150k+ | 4.49 | Nil | 150/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Horizon Credit Union | Residential Fixed 5 yrs | 4.49 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | Residential Fixed 5 yrs | 4.59 | 853 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Hume Bank | Residential Fixed 5 yrs | 4.50 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Illawarra CU NSW | Fixed 5 yrs | 4.74 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| IMB | Residential Fixed 5 yrs 90% | 4.49 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 5 yrs 150k+ | 4.49 | 519 | 199/a | Both | ✓ | ✗ | No | 95% | ✓ |
| ING DIRECT | Residential Fixed 5 yrs | 4.59 | 519 | 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 5 Year Fixed \$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 Fixed Owner Occupied PI 5 yrs | 4.19 | Nil | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Macquarie Bank | Offset Fixed Owner Occupied PI 5 yrs | 4.19 | Nil | 199.00/s | P+I | ✓ | ✗ | No | 95% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+ | 4.49 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| MyState | Residential Fixed 5 yrs 80% | 4.59 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Standard Fixed 5 yrs 150k+ | 4.59 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 5 yrs 150k+ | 4.59 | Nil | 750/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 5 yrs | 4.69 | 600 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 5 yrs | 4.59 | 850 | 10.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+ | 4.59 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 5 yrs 150k+ | 4.59 | 150 | 395/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| QT Mutual Bank | Residential Fixed 5 yrs | 4.09 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| RAMS | Fixed Rate 5 yrs | 4.19 | 870 | 20.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 5 yrs | 4.69 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| SCU | My Life Residential Fixed 5 yrs 150k+ | 4.59 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| SCU | Residential Fixed 5 yrs | 4.74 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 5 yrs | 4.74 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 5 yrs | 4.84 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Residential Fixed 5 yrs | 4.14 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Summerland CU | Standard Fixed 5 yrs | 4.49 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| The Rock | Residential Fixed 5 yrs 80% | 4.59 | 950 | 5.00/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 5 Year Fixed \$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 Rock | Rockstar Package Residential Fixed 5 yrs 80% 150k+ | 4.59 | Nil | 350/a | Both | ✓ | ✓ | No | 80% | ✓ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 5 yrs | 4.39 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs | 4.29 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 5 yrs | 4.39 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Fixed Options 5 yrs | 4.19 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 5 yrs | 4.19 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 5 yrs 100k+ | 4.19 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Professional Package Residential Classic Fixed 5 yrs 100k+ | 4.59 | Nil | 349/a | Both | ✗ | ✗ | No | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 5 yrs | 4.88 | 250 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Aussie | Optimizer Plus Fixed IO 80 5 yrs | 4.39 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Citi | Standard Fixed IO 5 yrs 50-499k 80% | 4.49 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed P&I 5 yrs 50-499k 80% | 4.44 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Defence Bank | Essentials Fixed 5 yrs | 4.69 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Delphi Bank | Standard Fixed 5 yrs | 4.74 | 1020 | 6.00/m | Both | ✗ | ✗ | No | 90% | ✓ |
| Holiday Coast CU | Fixed N Easy 5 yrs | 4.29 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Homeloans | MoniPower Fixed 5 yrs | 4.83 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Homestar Finance | Homestar Fixed 5 yrs | 4.35 | 330 | 15.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| iMortgage | Fusion Fixed PI 80 5 yrs | 4.59 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 5 yrs 150k+ | 4.69 | Nil | 395/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| NAB | Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+ | 4.69 | Nil | 750/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Tailored Fixed - IO 5 yrs | 4.79 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 5 yrs | 4.69 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+ | 4.69 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| Northern Inland CU | Fixed Rate Owner Occupied 5 yrs | 4.49 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| P&N Bank | Residential Fixed PI 5 yrs 80% | 4.39 | 650 | 8.00/m | P+I | ✗ | ✗ | No | 90% | ✓ |
| People's Choice Credit Union | Residential Fixed 5 yrs | 4.74 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Police Bank | Premium Fixed 5 yrs | 4.58 | 1045 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 5 yrs | 5.14 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Regional Bank Australia | Steady Rate 5 yrs | 4.79 | 250 | 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 5 Year Fixed \$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 | | | | | | |
| ★★ | | | | | | | | | | |
| RESI Mortgage Corp | Flexi Options Fixed 5 yrs | 5.04 | 854 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 80 5 yrs | 4.74 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 5 yrs 150k+ | 4.69 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 5 yrs | 4.84 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Fixed IO 5 yrs | 4.39 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 5 yrs 100k+ | 4.39 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 5 yrs | 5.49 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 5 yrs | 5.14 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Homeloans | Ultra Plus Fixed IO 5 yrs | 5.04 | 363 | 120.00/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| Homeloans | Ultra Plus Fixed PI 5 yrs | 4.84 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 5 yrs | 4.79 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| P&N Bank | Residential Fixed IO 5 yrs 80% | 5.15 | 650 | 8.00/m | IO | ✗ | ✗ | No | 90% | ✓ |
| RESI Mortgage Corp | FlexiFix 5 yrs | 4.99 | 649 | 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 5 Year Fixed \$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" | | | | | | | | | | |
| Bank of Melbourne | Advantage Package Residential Fixed 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankSA | Advantage Package Residential Fixed 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+ | 4.44 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 5 yrs 50k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| CUA | Fixed - Owner Occupier 5 yrs | 4.38 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 5 yrs | 4.04 | Nil | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Residential 5yr Fixed 5 yrs | 4.29 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Newcastle Permanent | Premium Plus Package Residential Fixed 5 yrs | 3.94 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 5 yrs | 3.94 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Pacific Mortgage Group | Residential Fixed 5 yrs | 4.39 | 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 5 Year Fixed \$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" | | | | | | | | | | |
| QT Mutual Bank | Teachers' Life Residential Fixed 5 yrs 20k+ | 3.99 | Nil | 25/m | Both | ✓ | ✗ | No | 95% | ✓ |
| St.George Bank | Advantage Package Residential Fixed 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Teachers Mutual Bank | Fixed Rate 5 yrs | 3.94 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 5 yrs | 3.94 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Fixed Rate 5 yrs | 3.94 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Standard Fixed IO 5 yrs | 3.94 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| ★★★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 5 yrs | 4.49 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| BankVic | Premium Home Fixed 5 yrs 50k+ | 4.44 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| bcu | Fixed Rate Special Residential 5 yrs | 4.10 | 600 | 495.00/a | 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 5 Year Fixed \$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 | | | | | | |
| ★★★★★ | | | | | | | | | | |
| Click Loans | The Online Home Loan Fixed 5 yrs | 4.49 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Click Loans | The Online Offset Home Loan Fixed 5 yrs | 4.49 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Freedom Lend | Freedom Fixed IO 5 yrs | 4.44 | Nil | 395.00/a | IO | ✓ | ✓ | No | 95% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 5 yrs 150k+ | 4.49 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Heritage Bank | Residential Fixed 5 yrs | 4.49 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied PI 5 yrs | 4.18 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Hume Bank | Property Package Residential Fixed 5 yrs 150k+ | 4.40 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| IMB | Platinum Package Residential Fixed 5 yrs 90% 150k+ | 4.39 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 5 yrs | 4.49 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| Mortgage HOUSE | Advantage Fixed 5 yrs 100-749k | 4.49 | 895 | 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 5 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| QBANK | Residential Fixed 5 yrs | 4.59 | 900 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Choices Residential Fixed 5 yrs 20k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 5 yrs | 4.49 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| UBank | UHomeLoan Fixed IO 5 yrs | 4.27 | 395 | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| UBank | UHomeLoan Fixed PI 5 yrs | 4.27 | 395 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Westpac | Premier Advantage Fixed Options 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| ★★★ | | | | | | | | | | |
| AMO Group | Residential Fixed 5 yrs | 4.39 | 1180 | 120.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| AMP Bank | Affinity Package Residential Classic Fixed 5 yrs 100k+ | 4.59 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Basic Fixed 5 yrs | 4.59 | 545 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| AMP Bank | Select Package Residential Classic Fixed 5 yrs 100k+ | 4.59 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Breakfree Residential Fixed 5 yrs 150k+ | 4.59 | 160 | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| ANZ | Residential Fixed 5 yrs | 4.74 | 760 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Aussie | Optimizer Fixed IO 80 5 yrs | 4.39 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Fixed PI 80 5 yrs | 4.19 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 5 yrs | 4.19 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Select Basic Fixed 5 yrs | 4.19 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Aussie | Select Standard Fixed 5 yrs | 4.19 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 5 yrs | 4.59 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 5 yrs 10k+ | 4.54 | Nil | 350/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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Bank Australia | Residential Fixed 5 yrs | 4.69 | 595 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Residential Fixed 5 yrs | 4.14 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed 5 yrs 100k+ | 4.59 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 5 yrs 100k+ | 4.59 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 5 yrs | 4.59 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Residential Fixed 5 yrs | 4.14 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankVic | Fixed 5 yrs | 4.54 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+ | 4.45 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| Bankwest | Residential Fixed 5 yrs | 4.55 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 90% | ✓ |
| bcu | Residential Fixed 5 yrs | 4.59 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Bendigo Bank | Basic Fixed Owner Occupied 5 yrs | 4.74 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Residential Fixed 5 yrs | 4.74 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 5 yrs | 4.59 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| BOQ | Residential Fixed 5 yrs | 4.59 | 450 | 10.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Catalyst Money | Fixed 5 yrs | 4.74 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Commonwealth Bank | Residential Fixed 5 yrs | 4.74 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 5 yrs 150k+ | 4.59 | 595 | 395/a | Both | ✓ | ✗ | Partial | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 5 yrs | 4.60 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| ECU Australia | Standard Fixed 5 yrs | 4.79 | 1020 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied IO 5 yrs | 4.38 | 693 | 198.00/a | 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 5 Year Fixed \$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 Residential Fixed 5 yrs 150k+ | 4.49 | Nil | 150/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Horizon Credit Union | Residential Fixed 5 yrs | 4.49 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | Premier Residential Fixed 5 yrs 500k+ | 4.49 | 553 | 35/m | Both | ✓ | ✗ | No | 90% | ✓ |
| HSBC | Residential Fixed 5 yrs | 4.59 | 853 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 5 yrs | 4.50 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed 5 yrs | 4.50 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Illawarra CU NSW | Fixed 5 yrs | 4.74 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| IMB | Residential Fixed 5 yrs 90% | 4.49 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 5 yrs 150k+ | 4.49 | 519 | 199/a | Both | ✓ | ✗ | No | 95% | ✓ |
| ING DIRECT | Residential Fixed 5 yrs | 4.59 | 519 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Macquarie Bank | Basic Fixed Owner Occupied PI 5 yrs | 4.19 | Nil | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Macquarie Bank | Offset Fixed Owner Occupied PI 5 yrs | 4.19 | Nil | 199.00/s | P+I | ✓ | ✗ | No | 95% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+ | 4.49 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| MyState | Residential Fixed 5 yrs 80% | 4.59 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Standard Fixed 5 yrs 150k+ | 4.59 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 5 yrs 150k+ | 4.59 | Nil | 750/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 5 yrs | 4.69 | 600 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 5 yrs | 4.59 | 850 | 10.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+ | 4.59 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 5 yrs 150k+ | 4.59 | 150 | 395/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| QT Mutual Bank | Residential Fixed 5 yrs | 4.09 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| RAMS | Fixed Rate 5 yrs | 4.19 | 870 | 20.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 5 yrs | 4.69 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| SCU | My Life Residential Fixed 5 yrs 150k+ | 4.59 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| SCU | Residential Fixed 5 yrs | 4.74 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 5 yrs | 4.74 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Professional Loan 5 yrs | 4.64 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Residential Fixed 5 yrs | 4.14 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Summerland CU | Standard Fixed 5 yrs | 4.49 | 800 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| The Rock | Residential Fixed 5 yrs 80% | 4.59 | 950 | 5.00/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 5 Year Fixed \$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 Rock | Rockstar Package Residential Fixed 5 yrs 80% 150k+ | 4.59 | Nil | 350/a | Both | ✓ | ✓ | No | 80% | ✓ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 5 yrs | 4.39 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs | 4.29 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 5 yrs | 4.39 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Fixed Options 5 yrs | 4.19 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 5 yrs | 4.19 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 5 yrs 100k+ | 4.19 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Professional Package Residential Classic Fixed 5 yrs 100k+ | 4.59 | Nil | 349/a | Both | ✗ | ✗ | No | 90% | ✓ |
| Arab Bank Australia | Residential Fixed 5 yrs | 4.88 | 250 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Aussie | Optimizer Plus Fixed IO 80 5 yrs | 4.39 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Citi | Standard Fixed IO 5 yrs 500k+ 80% | 4.44 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed P&I 5 yrs 500k+ 80% | 4.39 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Defence Bank | Essentials Fixed 5 yrs | 4.69 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Delphi Bank | Standard Fixed 5 yrs | 4.74 | 1020 | 6.00/m | Both | ✗ | ✗ | No | 90% | ✓ |
| Holiday Coast CU | Fixed N Easy 5 yrs | 4.29 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Homeloans | MoniPower Fixed 5 yrs | 4.83 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| iMortgage | Fusion Fixed PI 80 5 yrs | 4.59 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 5 yrs 150k+ | 4.69 | Nil | 395/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+ | 4.69 | Nil | 750/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| NAB | Tailored Fixed - IO 5 yrs | 4.79 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 5 yrs | 4.69 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+ | 4.69 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| Northern Inland CU | Fixed Rate Owner Occupied 5 yrs | 4.49 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| P&N Bank | Residential Fixed PI 5 yrs 80% | 4.39 | 650 | 8.00/m | P+I | ✗ | ✗ | No | 90% | ✓ |
| People's Choice Credit Union | Residential Fixed 5 yrs | 4.74 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Police Bank | Premium Fixed 5 yrs | 4.58 | 1045 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 5 yrs | 5.14 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Regional Bank Australia | Steady Rate 5 yrs | 4.79 | 250 | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| RESI Mortgage Corp | Flexi Options Fixed 5 yrs | 5.04 | 854 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| RESI Mortgage Corp | FlexiFix 80 5 yrs | 4.74 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 5 yrs | 4.84 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 5 yrs 150k+ | 4.69 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 5 yrs | 4.84 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Fixed IO 5 yrs | 4.39 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 5 yrs 100k+ | 4.39 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 5 yrs | 5.49 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 5 yrs | 5.14 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Homeloans | Ultra Plus Fixed IO 5 yrs | 5.04 | 363 | 120.00/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| Homeloans | Ultra Plus Fixed PI 5 yrs | 4.84 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 5 yrs | 4.79 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| P&N Bank | Residential Fixed IO 5 yrs 80% | 5.15 | 650 | 8.00/m | IO | ✗ | ✗ | No | 90% | ✓ |
| RESI Mortgage Corp | FlexiFix 5 yrs | 4.99 | 649 | 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 5 Year Fixed \$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" | | | | | | | | | | |
| Bank of Melbourne | Advantage Package Residential Fixed 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankSA | Advantage Package Residential Fixed 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+ | 4.44 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Beyond Bank | Total Home Loan Residential Fixed 5 yrs 50k+ | 4.39 | Nil | 395/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| CUA | Fixed - Owner Occupier 5 yrs | 4.38 | 795 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Freedom Lend | Freedom Fixed PI 5 yrs | 4.04 | Nil | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| G&C Mutual Bank | Residential 5yr Fixed 5 yrs | 4.29 | 500 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Newcastle Permanent | Premium Plus Package Residential Fixed 5 yrs | 3.94 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Newcastle Permanent | Residential Fixed 5 yrs | 3.94 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Teachers' Life Residential Fixed 5 yrs 20k+ | 3.99 | Nil | 25/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 5 Year Fixed \$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" | | | | | | | | | | |
| St.George Bank | Advantage Package Residential Fixed 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Teachers Mutual Bank | Fixed Rate 5 yrs | 3.94 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| Teachers Mutual Bank | Standard Fixed IO 5 yrs | 3.94 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Fixed Rate 5 yrs | 3.94 | 750 | Nil | P+I | ✗ | ✗ | Full | 95% | ✓ |
| UniBank | Standard Fixed IO 5 yrs | 3.94 | 750 | Nil | IO | ✗ | ✗ | Full | 95% | ✓ |
| Westpac | Premier Advantage Fixed Options 5 yrs 150k+ | 3.99 | Nil | 395/a | Both | ✓ | ✓ | No | 95% | ✓ |
| ★★★★★ | | | | | | | | | | |
| Adelaide Bank | SmartFix 5 yrs | 4.49 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| BankVic | Premium Home Fixed 5 yrs 50k+ | 4.44 | Nil | 375/a | Both | ✓ | ✗ | No | 95% | ✓ |
| bcu | Fixed Rate Special Residential 5 yrs | 4.10 | 600 | 495.00/a | 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 5 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| Click Loans | The Online Offset Home Loan Fixed 5 yrs | 4.49 | 363 | 198.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Freedom Lend | Freedom Fixed IO 5 yrs | 4.44 | Nil | 395.00/a | IO | ✓ | ✓ | No | 95% | ✓ |
| Heritage Bank | Home Advantage Residential Fixed 5 yrs 150k+ | 4.49 | 100 | 350/a | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Heritage Bank | Residential Fixed 5 yrs | 4.49 | 100 | 5.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Homeloans | Optima Fixed - Owner Occupied PI 5 yrs | 4.18 | 693 | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Hume Bank | Property Package Residential Fixed 5 yrs 150k+ | 4.40 | Nil | 375/a | Both | ✓ | ✓ | No | 97% | ✓ |
| IMB | Platinum Package Residential Fixed 5 yrs 90% 150k+ | 4.39 | 324 | 395/a | Both | ✓ | ✓ | No | 90% | ✓ |
| ME Bank | Flexible Fixed OO Max 80 LVR 5 yrs | 4.49 | 400 | Nil | Both | ✓ | ✗ | Full | 80% | ✓ |
| ME Bank | Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+ | 4.49 | Nil | 395/a | Both | ✓ | ✗ | Full | 80% | ✓ |
| Mortgage HOUSE | Advantage Fixed 5 yrs 750k+ | 4.49 | 895 | 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 5 Year Fixed \$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 | | | | | | |
| ★★★★ | | | | | | | | | | |
| Pacific Mortgage Group | Residential Fixed 5 yrs | 4.39 | Nil | Nil | P+I | ✗ | ✗ | No | 95% | ✓ |
| QT Mutual Bank | Choices Residential Fixed 5 yrs 20k+ | 3.99 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| Qudos Bank | Fixed Rate 5 yrs | 4.49 | Nil | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| RAMS | Fixed Rate 5 yrs | 4.19 | 870 | 20.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| UBank | UHomeLoan Fixed IO 5 yrs | 4.27 | 395 | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| UBank | UHomeLoan Fixed PI 5 yrs | 4.27 | 395 | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| ★★★ | | | | | | | | | | |
| AMO Group | Residential Fixed 5 yrs | 4.39 | 1180 | 120.00/a | Both | ✓ | ✗ | No | 95% | ✓ |
| AMP Bank | Affinity Package Residential Classic Fixed 5 yrs 100k+ | 4.59 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| AMP Bank | Basic Fixed 5 yrs | 4.59 | 545 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| AMP Bank | Select Package Residential Classic Fixed 5 yrs 100k+ | 4.59 | 295 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| ANZ | Breakfree Residential Fixed 5 yrs 150k+ | 4.59 | 160 | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| ANZ | Residential Fixed 5 yrs | 4.74 | 760 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Aussie | Optimizer Fixed IO 80 5 yrs | 4.39 | Nil | Nil | IO | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Fixed PI 80 5 yrs | 4.19 | Nil | Nil | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Optimizer Plus Fixed PI 80 5 yrs | 4.19 | Nil | 198.00/a | P+I | ✓ | ✗ | No | 80% | ✓ |
| Aussie | Select Basic Fixed 5 yrs | 4.19 | 100 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Aussie | Select Standard Fixed 5 yrs | 4.19 | Nil | 15.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Bank Australia | Basic Fixed (LVR <80%) 5 yrs | 4.59 | Nil | Nil | P+I | ✓ | ✓ | No | 80% | ✓ |
| Bank Australia | Premium Fixed Package Residential Fixed 5 yrs 10k+ | 4.54 | Nil | 350/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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Bank Australia | Residential Fixed 5 yrs | 4.69 | 595 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Bank of Melbourne | Residential Fixed 5 yrs | 4.14 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Bank of Sydney | Expect More Residential Fixed 5 yrs 100k+ | 4.59 | Nil | 395/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Expect More Residential Fixed PAYG 5 yrs 100k+ | 4.59 | Nil | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Bank of Sydney | Residential Fixed 5 yrs | 4.59 | Nil | 395.00/a | Both | ✓ | ✗ | No | 90% | ✓ |
| BankSA | Residential Fixed 5 yrs | 4.14 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| BankVic | Fixed 5 yrs | 4.54 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Bankwest | Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+ | 4.45 | Nil | 395/a | Both | ✓ | ✓ | Partial | 90% | ✓ |
| Bankwest | Residential Fixed 5 yrs | 4.55 | 445 | 12.00/m | Both | ✓ | ✓ | Partial | 90% | ✓ |
| bcu | Residential Fixed 5 yrs | 4.59 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Bendigo Bank | Basic Fixed Owner Occupied 5 yrs | 4.74 | 829 | 10.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Bendigo Bank | Residential Fixed 5 yrs | 4.74 | Nil | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Beyond Bank | Residential Fixed 5 yrs | 4.59 | 595 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| BOQ | Residential Fixed 5 yrs | 4.59 | 450 | 10.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Catalyst Money | Fixed 5 yrs | 4.74 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| Click Loans | The Online Home Loan Fixed 5 yrs | 4.49 | 363 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Commonwealth Bank | Residential Fixed 5 yrs | 4.74 | 800 | 8.00/m | Both | ✓ | ✗ | Partial | 95% | ✓ |
| Commonwealth Bank | Wealth Package Residential Fixed 5 yrs 150k+ | 4.59 | 595 | 395/a | Both | ✓ | ✗ | Partial | 95% | ✓ |
| CUA | Premium Fixed - Owner Occupier 5 yrs | 4.60 | 795 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| ECU Australia | Standard Fixed 5 yrs | 4.79 | 1020 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| Homeloans | Optima Fixed - Owner Occupied IO 5 yrs | 4.38 | 693 | 198.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| Horizon Credit Union | Platinum Loan Residential Fixed 5 yrs 150k+ | 4.49 | Nil | 150/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| Horizon Credit Union | Residential Fixed 5 yrs | 4.49 | 945 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| HSBC | Premier Residential Fixed 5 yrs 500k+ | 4.49 | 553 | 35/m | Both | ✓ | ✗ | No | 90% | ✓ |
| HSBC | Residential Fixed 5 yrs | 4.59 | 853 | Nil | Both | ✓ | ✗ | No | 90% | ✓ |
| Hume Bank | Residential Fixed (Refinance) 5 yrs | 4.50 | Nil | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Hume Bank | Residential Fixed 5 yrs | 4.50 | 750 | Nil | Both | ✓ | ✓ | No | 97% | ✓ |
| Illawarra CU NSW | Fixed 5 yrs | 4.74 | Nil | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| IMB | Residential Fixed 5 yrs 90% | 4.49 | 769 | 6.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| ING DIRECT | Orange Advantage Residential Fixed 5 yrs 150k+ | 4.49 | 519 | 199/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| ING DIRECT | Residential Fixed 5 yrs | 4.59 | 519 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Macquarie Bank | Basic Fixed Owner Occupied PI 5 yrs | 4.19 | Nil | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Macquarie Bank | Offset Fixed Owner Occupied PI 5 yrs | 4.19 | Nil | 199.00/s | P+I | ✓ | ✗ | No | 95% | ✓ |
| MyState | Residential Fixed 5 yrs 80% | 4.59 | 350 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Choice Package Standard Fixed 5 yrs 150k+ | 4.59 | Nil | 395/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Private Tailored Pkg Standard Fixed 5 yrs 150k+ | 4.59 | Nil | 750/a | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB | Standard Fixed 5 yrs | 4.69 | 600 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate PI 5 yrs | 4.59 | 850 | 10.00/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+ | 4.59 | 850 | 10/m | P+I | ✓ | ✗ | No | 95% | ✓ |
| People's Choice Credit Union | Home Loan Package Residential Fixed 5 yrs 150k+ | 4.59 | 150 | 395/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ ★ | | | | | | | | | | |
| QBANK | Residential Fixed 5 yrs | 4.59 | 900 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| QT Mutual Bank | Residential Fixed 5 yrs | 4.09 | 600 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |
| Regional Bank Australia | Partnership Advantage Fixed 5 yrs | 4.69 | Nil | 375.00/a | Both | ✓ | ✓ | Full | 95% | ✓ |
| SCU | My Life Residential Fixed 5 yrs 150k+ | 4.59 | 473 | 350/a | Both | ✓ | ✓ | No | 95% | ✓ |
| SCU | Residential Fixed 5 yrs | 4.74 | 673 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| SERVICE ONE Alliance Bank | Residential Fixed 5 yrs | 4.74 | 250 | 8.00/m | Both | ✓ | ✓ | Full | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Home Loan 5 yrs | 4.84 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| Southern Cross Credit Union | Fixed Platinum Professional Loan 5 yrs | 4.64 | 425 | 200.00/a | Both | ✓ | ✓ | No | 95% | ✓ |
| St.George Bank | Residential Fixed 5 yrs | 4.14 | 700 | 10.00/m | Both | ✓ | ✓ | Partial | 95% | ✓ |
| Summerland CU | Standard Fixed 5 yrs | 4.49 | 800 | 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 5 Year Fixed \$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 Rock | Residential Fixed 5 yrs 80% | 4.59 | 950 | 5.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| The Rock | Rockstar Package Residential Fixed 5 yrs 80% 150k+ | 4.59 | Nil | 350/a | Both | ✓ | ✓ | No | 80% | ✓ |
| Victoria Teachers Mutual Bank | Complete Fixed - Owner Occupied 5 yrs | 4.39 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs | 4.29 | 300 | 300/a | P+I | ✓ | ✓ | No | 95% | ✓ |
| Victoria Teachers Mutual Bank | Standard Fixed - Owner Occupied 5 yrs | 4.39 | 600 | Nil | P+I | ✓ | ✓ | No | 95% | ✓ |
| Westpac | Fixed Options 5 yrs | 4.19 | 600 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Yellow Brick Road | Empower Fixed PI 5 yrs | 4.19 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed PI 5 yrs 100k+ | 4.19 | 363 | Nil | P+I | ✓ | ✗ | No | 95% | ✓ |
| ★ ★ | | | | | | | | | | |
| AMP Bank | Professional Package Residential Classic Fixed 5 yrs 100k+ | 4.59 | Nil | 349/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| Arab Bank Australia | Residential Fixed 5 yrs | 4.88 | 250 | Nil | Both | ✗ | ✗ | No | 95% | ✓ |
| Aussie | Optimizer Plus Fixed IO 80 5 yrs | 4.39 | Nil | 198.00/a | IO | ✓ | ✗ | No | 80% | ✓ |
| Citi | Standard Fixed IO 5 yrs 500k+ 80% | 4.44 | 649 | 8.00/m | IO | ✓ | ✗ | No | 90% | ✓ |
| Citi | Standard Fixed P&I 5 yrs 500k+ 80% | 4.39 | 649 | 8.00/m | P+I | ✓ | ✗ | No | 90% | ✓ |
| Defence Bank | Essentials Fixed 5 yrs | 4.69 | 970 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Delphi Bank | Standard Fixed 5 yrs | 4.74 | 1020 | 6.00/m | Both | ✗ | ✗ | No | 90% | ✓ |
| Holiday Coast CU | Fixed N Easy 5 yrs | 4.29 | 664 | 8.00/m | Both | ✓ | ✓ | No | 95% | ✓ |
| Homeloans | MoniPower Fixed 5 yrs | 4.83 | 363 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| iMortgage | Fusion Fixed PI 80 5 yrs | 4.59 | 363 | 120.00/a | P+I | ✓ | ✓ | No | 80% | ✓ |
| NAB | Choice Package Tailored Fixed - IO 5 yrs 150k+ | 4.69 | Nil | 395/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| NAB | Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+ | 4.69 | Nil | 750/a | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB | Tailored Fixed - IO 5 yrs | 4.79 | 600 | 8.00/m | IO | ✓ | ✗ | No | 95% | ✓ |
| NAB (Exclusive to Brokers) | Homeplus Fixed Rate IO 5 yrs | 4.69 | 850 | 10.00/m | IO | ✓ | ✗ | No | 95% | ✗ |
| NAB (Exclusive to Brokers) | Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+ | 4.69 | 850 | 10/m | IO | ✓ | ✗ | No | 95% | ✗ |
| Northern Inland CU | Fixed Rate Owner Occupied 5 yrs | 4.49 | 930 | Nil | P+I | ✗ | ✓ | No | 95% | ✓ |
| P&N Bank | Residential Fixed PI 5 yrs 80% | 4.39 | 650 | 8.00/m | P+I | ✗ | ✗ | No | 90% | ✓ |
| People's Choice Credit Union | Residential Fixed 5 yrs | 4.74 | 950 | 8.00/m | Both | ✓ | ✗ | No | 95% | ✓ |
| Police Bank | Premium Fixed 5 yrs | 4.58 | 1045 | Nil | Both | ✓ | ✓ | No | 95% | ✓ |
| Queenslanders CU | Fixed Rate P&I 5 yrs | 5.14 | 595 | Nil | P+I | ✓ | ✓ | Full | 95% | ✓ |
| Regional Bank Australia | Steady Rate 5 yrs | 4.79 | 250 | 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 5 Year Fixed \$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 | | | | | | |
| ★ ★ | | | | | | | | | | |
| RESI Mortgage Corp | Flexi Options Fixed 5 yrs | 5.04 | 854 | Nil | Both | ✓ | ✓ | Full | 95% | ✓ |
| RESI Mortgage Corp | FlexiFix 80 5 yrs | 4.74 | 649 | Nil | Both | ✓ | ✗ | No | 80% | ✓ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed 5 yrs 150k+ | 4.69 | Nil | 375/a | Both | ✓ | ✗ | No | 90% | ✓ |
| Suncorp Bank | Owner Occupied Fixed 5 yrs | 4.84 | 600 | 10.00/m | Both | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Fixed IO 5 yrs | 4.39 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| Yellow Brick Road | Empower Package Empower Fixed IO 5 yrs 100k+ | 4.39 | 363 | Nil | IO | ✓ | ✗ | No | 90% | ✓ |
| ★ | | | | | | | | | | |
| Adelaide Bank | Smartdoc Fixed 5 yrs | 5.49 | 495 | 15.00/m | Both | ✓ | ✓ | Full | 80% | ✓ |
| AMP Bank | Residential Classic Fixed 5 yrs | 5.14 | 895 | Nil | Both | ✗ | ✗ | No | 90% | ✓ |
| Homeloans | Ultra Plus Fixed IO 5 yrs | 5.04 | 363 | 120.00/a | 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 5 Year Fixed \$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 | | | | | | |
| ★ | | | | | | | | | | |
| Homeloans | Ultra Plus Fixed PI 5 yrs | 4.84 | 363 | 120.00/a | P+I | ✗ | ✗ | No | 95% | ✓ |
| iMortgage | Fusion Fixed IO 80 5 yrs | 4.79 | 363 | 120.00/a | IO | ✓ | ✓ | No | 80% | ✓ |
| P&N Bank | Residential Fixed IO 5 yrs 80% | 5.15 | 650 | 8.00/m | IO | ✗ | ✗ | No | 90% | ✓ |
| RESI Mortgage Corp | FlexiFix 5 yrs | 4.99 | 649 | Nil | Both | ✓ | ✗ | No | 95% | ✓ |