



# Home Loans Star Ratings

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

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed Lite 1 yr	3.65	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	5.00%	N/A	✓	Full	95%
Horizon Credit Union	Platinum Loan Residential Fixed 1 yr 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	600	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Illawarra CU NSW	Fixed Lite 1 yr	3.65	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Regional Bank Australia	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
★★★★★											
Adelaide Bank	SmartFix 1 yr	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Beyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	20.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Horizon Credit Union	Residential Fixed 1 yr	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
Mortgage HOUSE	Advantage Fixed 1 yr 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
MOVE - People Driven Banking	Lockit 1 yr	3.95	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr	3.69	600	Nil	P+I	✗	N/A	N/A	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.95	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 1 yr	4.24	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	15	6 mths	✗	Full	80%
Summerland CU	Standard Fixed 1 yr	3.79	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UniBank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 1 yr	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
★★★											
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	✗	N/A	N/A	✓	Full	90%
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed PI 80 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 1 yr	3.99	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Aussie	Select Basic Fixed 1 yr	3.99	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+	4.21	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Coastline Credit Union	Residential Fixed 1 yr	4.14	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Homestar Fixed 1 yr	3.95	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 1 yr	4.30	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 1 yr	4.30	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	3.89	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 1 yr	3.99	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
loans.com.au	Fixed - Owner Occupier 1 yr	3.76	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	Residential Fixed 1 yr 80%	4.39	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 1 yr 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.99	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 1 yr	4.09	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 1 yr	3.99	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+	3.99	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	✗	N/A	N/A	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
QBank	Residential Fixed 1 yr	4.19	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.95	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 1 yr	4.05	600	Nil	Both	✗	N/A	N/A	✓	No	95%
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	15	3 mths	✗	No	90%
Regional Bank Australia	Steady Rate 1 yr	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 1 yr 80%	4.39	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.39	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 1 yr	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
Aussie	Optimizer Fixed IO 80 1 yr	4.19	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 1 yr	4.19	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.49	Nil	395/a	Both	✓	5.00%	6 mths	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Bank of Sydney	Residential Fixed 1 yr	4.49	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Residential Fixed 1 yr	4.31	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Defence Bank	Essentials Fixed 1 yr	4.09	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Gateway Credit Union	Residential Fixed 1 yr	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	4.09	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	4.09	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 1 yr	4.19	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+	4.09	850	10/m	IO	✗	N/A	N/A	✗	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
RESI Mortgage Corp	FlexiFix 80 1 yr	4.49	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	4.39	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Suncorp Bank	Owner Occupied Fixed 1 yr	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 1 yr	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 1 yr	4.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 1 yr 50-499k 80%	4.29	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 1 yr 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	IO	✗	N/A	N/A	✗	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.

First Home Buyer 1 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 1 yr	4.09	850	10.00/m	IO	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	FlexiFix 1 yr	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.14	1010	Nil	P+I	✗	N/A	N/A	✗	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 1 yr	3.65	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	5.00%	N/A	✓	Full	95%
Horizon Credit Union	Platinum Loan Residential Fixed 1 yr 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	600	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Illawarra CU NSW	Fixed 1 yr	3.65	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Regional Bank Australia	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
★★★★★											
Adelaide Bank	SmartFix 1 yr	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Beyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	20.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Horizon Credit Union	Residential Fixed 1 yr	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Mortgage HOUSE	Advantage Fixed 1 yr 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
MOVE - People Driven Banking	Lockit 1 yr	3.95	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr	3.69	600	Nil	P+I	✗	N/A	N/A	✓	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.95	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	15	6 mths	✗	Full	80%
Summerland CU	Standard Fixed 1 yr	3.79	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 1 yr	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
AMO Group	Residential Fixed 1 yr	3.67	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	✗	N/A	N/A	✓	Full	90%
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed PI 80 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 1 yr	3.99	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 1 yr	3.99	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+	4.21	Nil	395/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Connect Package Fixed Owner Occupied 1 yr 250k+	4.39	250	20/m	Both	✗	N/A	N/A	✓	Full	95%
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Coastline Credit Union	Residential Fixed 1 yr	4.14	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Homestar Fixed 1 yr	3.95	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Hume Bank	Residential Fixed (Refinance) 1 yr	4.30	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 1 yr	4.30	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	3.89	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 1 yr	3.99	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 1 yr	3.76	520	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	Residential Fixed 1 yr 80%	4.39	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 1 yr 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	4.09	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.99	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 1 yr	4.09	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 1 yr	3.99	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+	3.99	850	10/m	P+I	✗	N/A	N/A	✓	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
QBank	Residential Fixed 1 yr	4.19	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.95	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 1 yr	4.05	600	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 1 yr	4.24	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	15	3 mths	✗	No	90%
Regional Bank Australia	Steady Rate 1 yr	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Rock	Residential Fixed 1 yr 80%	4.39	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.39	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UniBank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	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.

## First Home Buyer 1 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 1 yr	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
Aussie	Optimizer Fixed IO 80 1 yr	4.19	Nil	Nil	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Aussie	Optimizer Plus Fixed IO 80 1 yr	4.19	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.49	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 1 yr	4.49	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Residential Fixed 1 yr	4.31	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Defence Bank	Essentials Fixed 1 yr	4.09	970	8.00/m	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Gateway Credit Union	Residential Fixed 1 yr	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	4.09	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 1 yr	4.19	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 1 yr	4.09	850	10.00/m	IO	✗	N/A	N/A	✗	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
RESI Mortgage Corp	FlexiFix 80 1 yr	4.49	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	4.39	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Suncorp Bank	Owner Occupied Fixed 1 yr	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 1 yr	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 1 yr	4.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Citi	Standard Fixed IO 1 yr 50-499k 80%	4.29	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 1 yr 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+	4.09	850	10/m	IO	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	FlexiFix 1 yr	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.14	1010	Nil	P+I	✗	N/A	N/A	✗	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 1 yr	3.65	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	5.00%	N/A	✓	Full	95%
Horizon Credit Union	Platinum Loan Residential Fixed 1 yr 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	600	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Illawarra CU NSW	Fixed 1 yr	3.65	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Regional Bank Australia	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
★★★★★											
Adelaide Bank	SmartFix 1 yr	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Beyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Horizon Credit Union	Residential Fixed 1 yr	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Mortgage HOUSE	Advantage Fixed 1 yr 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
MOVE - People Driven Banking	Lockit 1 yr	3.95	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr	3.69	600	Nil	P+I	✗	N/A	N/A	✓	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.95	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	15	6 mths	✗	Full	80%
Southern Cross Credit Union	Fixed Platinum Professional Loan 1 yr	4.20	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Standard Fixed 1 yr	3.79	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 1 yr	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
★★★											
AMO Group	Residential Fixed 1 yr	3.67	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	✗	N/A	N/A	✓	Full	90%
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed PI 80 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 1 yr	3.99	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 1 yr	3.99	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+	4.21	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Coastline Credit Union	Residential Fixed 1 yr	4.14	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
HSBC	Premier Residential Fixed 1 yr 500k+	3.85	553	35/m	Both	✗	N/A	N/A	✓	No	90%
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 1 yr	4.30	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 1 yr	4.30	750	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	3.89	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 1 yr	3.99	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 1 yr	3.76	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	Residential Fixed 1 yr 80%	4.39	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 1 yr 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	4.09	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.99	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 1 yr	4.09	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 1 yr	3.99	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+	3.99	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
QBANK	Residential Fixed 1 yr	4.19	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.95	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 1 yr	4.05	600	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 1 yr	4.24	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	15	3 mths	✗	No	90%
Regional Bank Australia	Steady Rate 1 yr	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Rock	Residential Fixed 1 yr 80%	4.39	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.39	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UniBank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 1 yr	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	N/A	N/A	✗	No	90%
Aussie	Optimizer Fixed IO 80 1 yr	4.19	Nil	Nil	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Aussie	Optimizer Plus Fixed IO 80 1 yr	4.19	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.49	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 1 yr	4.49	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Residential Fixed 1 yr	4.31	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Defence Bank	Essentials Fixed 1 yr	4.09	970	8.00/m	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Gateway Credit Union	Residential Fixed 1 yr	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	4.09	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 1 yr	4.19	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 1 yr	4.09	850	10.00/m	IO	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+	4.09	850	10/m	IO	✗	N/A	N/A	✗	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
RESI Mortgage Corp	FlexiFix 80 1 yr	4.49	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	4.39	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Suncorp Bank	Owner Occupied Fixed 1 yr	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 1 yr	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 1 yr	4.99	495	15.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 1 yr 500k+ 80%	4.24	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 1 yr 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	FlexiFix 1 yr	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.14	1010	Nil	P+I	✗	N/A	N/A	✗	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 1 yr	3.65	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	5.00%	N/A	✓	Full	95%
Horizon Credit Union	Platinum Loan Residential Fixed 1 yr 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	600	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Illawarra CU NSW	Fixed 1 yr	3.65	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Regional Bank Australia	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
★★★★★											
Adelaide Bank	SmartFix 1 yr	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
AMO Group	Residential Fixed 1 yr	3.67	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Beyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Horizon Credit Union	Residential Fixed 1 yr	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Mortgage HOUSE	Advantage Fixed 1 yr 750k+	3.99	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
MOVE - People Driven Banking	Lockit 1 yr	3.95	450	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr	3.69	600	Nil	P+I	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.95	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	15	6 mths	✗	Full	80%
Southern Cross Credit Union	Fixed Platinum Professional Loan 1 yr	4.20	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Standard Fixed 1 yr	3.79	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 1 yr	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
★★★											
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	✗	N/A	N/A	✓	Full	90%
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed PI 80 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 1 yr	3.99	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 1 yr	3.99	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+	4.21	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Coastline Credit Union	Residential Fixed 1 yr	4.14	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	20.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 600k+	4.45	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
HSBC	Premier Residential Fixed 1 yr 500k+	3.85	553	35/m	Both	✗	N/A	N/A	✓	No	90%
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 1 yr	4.30	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 1 yr	4.30	750	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	3.89	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 1 yr	3.99	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 1 yr	3.76	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	Residential Fixed 1 yr 80%	4.39	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 1 yr 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	4.09	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.99	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 1 yr	4.09	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 1 yr	3.99	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+	3.99	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
QBANK	Residential Fixed 1 yr	4.19	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.95	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 1 yr	4.05	600	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 1 yr	4.24	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	15	3 mths	✗	No	90%
Regional Bank Australia	Steady Rate 1 yr	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Rock	Residential Fixed 1 yr 80%	4.39	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.39	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UniBank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 1 yr	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	N/A	N/A	✗	No	90%
Aussie	Optimizer Fixed IO 80 1 yr	4.19	Nil	Nil	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Aussie	Optimizer Plus Fixed IO 80 1 yr	4.19	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.49	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 1 yr	4.49	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Residential Fixed 1 yr	4.31	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Defence Bank	Essentials Fixed 1 yr	4.09	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Gateway Credit Union	Residential Fixed 1 yr	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	4.09	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 1 yr	4.19	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 1 yr	4.09	850	10.00/m	IO	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+	4.09	850	10/m	IO	✗	N/A	N/A	✗	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
RESI Mortgage Corp	FlexiFix 80 1 yr	4.49	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	4.39	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Suncorp Bank	Owner Occupied Fixed 1 yr	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 1 yr	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 1 yr	4.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Citi	Standard Fixed IO 1 yr 500k+ 80%	4.24	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 1 yr 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	FlexiFix 1 yr	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.14	1010	Nil	P+I	✗	N/A	N/A	✗	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	✗	N/A	N/A	✓	No	90%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed Lite 2 yrs	3.85	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Illawarra CU NSW	Fixed Lite 2 yrs	3.85	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.69	Nil	375/a	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 2 Year Fixed \$200,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★★★ "Outstanding Value"												
Newcastle Permanent	Residential Fixed 2 yrs	3.69	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%	
Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs	3.74	600	Nil	P+I	✗	N/A	N/A	✓	No	95%	
Pacific Mortgage Group	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%	
Regional Bank Australia	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%	
Teachers Mutual Bank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%	
UniBank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%	
★★★★★												
Adelaide Bank	SmartFix 2 yrs	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%	
Aussie	Select Basic Fixed 2 yrs	3.89	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%	
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%	
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★											
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 2 yrs	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 2 yrs	3.80	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
MyState	Residential Fixed 2 yrs 80%	3.69	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 2 yrs	3.85	600	8.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	✓	5.00%	3 mths	✓	No	80%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 2 yrs 80%	3.69	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.69	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UniBank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 2 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
★★★											
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed PI 80 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 2 yrs	3.94	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Standard Fixed 2 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+	3.69	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 2 yrs	3.79	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Coastline Credit Union	Residential Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Residential Fixed 2 yrs	4.34	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	4.19	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 2 yrs	3.85	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	✓	10.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 2 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Homestar Fixed 2 yrs	3.64	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
Horizon Credit Union	Platinum Loan Residential Fixed 2 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 2 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	3.74	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 2 yrs	3.84	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 2 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Mortgage HOUSE	Advantage Fixed 2 yrs 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.75	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 2 yrs	3.95	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 2 yrs	3.75	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+	3.75	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
QBank	Residential Fixed 2 yrs	4.19	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.95	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 2 yrs	4.05	600	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.95	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 2 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Steady Rate 2 yrs	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 2 yrs	3.94	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	3.94	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Basic Fixed 2 yrs	4.28	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.28	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	No	90%
Aussie	Optimizer Fixed IO 80 2 yrs	4.14	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 2 yrs	4.14	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Australian Military Bank	Fixed Rate 2 yrs 80%	3.75	964	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 2 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Gateway Credit Union	Residential Fixed 2 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	IO	✓	5.00%	3 mths	✗	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 2 yrs	3.85	850	10.00/m	IO	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+	3.85	850	10/m	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	FlexiFix 80 2 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Suncorp Bank	Owner Occupied Fixed 2 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	5.00%	12 mths	✓	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 2 yrs	4.14	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.14	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 2 yrs	4.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 2 yrs 50-499k 80%	4.29	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 2 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	20.00%	12 mths	✗	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.

First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed IO 2 yrs 80%	4.39	650	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 2 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
AMO Group	Residential Fixed 2 yrs	3.65	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	✗	N/A	N/A	✓	No	90%
Bendigo Bank	Connect Package Fixed Owner Occupied 2 yrs 250k+	3.99	250	20/m	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 2 yrs	3.85	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Illawarra CU NSW	Fixed 2 yrs	3.85	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.69	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 2 yrs	3.69	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Regional Bank Australia	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
★★★★											
Adelaide Bank	SmartFix 2 yrs	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
Aussie	Select Basic Fixed 2 yrs	3.89	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Hume Bank	Residential Fixed (Refinance) 2 yrs	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
MyState	Residential Fixed 2 yrs 80%	3.69	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.75	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 2 yrs	3.85	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 2 yrs	3.75	850	10.00/m	P+I	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs	3.74	600	Nil	P+I	✗	N/A	N/A	✓	No	95%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	✓	5.00%	3 mths	✓	No	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 2 yrs 80%	3.69	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.69	Nil	350/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
UniBank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 2 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★											
ANZ	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 80 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 2 yrs	3.94	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Standard Fixed 2 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+	3.69	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 2 yrs	3.79	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Coastline Credit Union	Residential Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Residential Fixed 2 yrs	4.34	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	4.19	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 2 yrs	3.85	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	✓	10.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 2 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Homestar Fixed 2 yrs	3.64	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
Horizon Credit Union	Platinum Loan Residential Fixed 2 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 2 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	2yr Fixed 2 yrs	3.85	853	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Hume Bank	Residential Fixed 2 yrs	3.80	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	3.74	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 2 yrs	3.84	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 2 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	0 mths	✓	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
Mortgage HOUSE	Advantage Fixed 2 yrs 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 2 yrs	3.95	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+	3.75	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
QBANK	Residential Fixed 2 yrs	4.19	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.95	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 2 yrs	4.05	600	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.95	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 2 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
Regional Bank Australia	Steady Rate 2 yrs	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
UniBank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 2 yrs	3.94	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	3.94	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 2 yrs	4.28	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.28	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 80 2 yrs	4.14	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 2 yrs	4.14	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Australian Military Bank	Fixed Rate 2 yrs 80%	3.75	964	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 2 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Gateway Credit Union	Residential Fixed 2 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 2 yrs	3.85	850	10.00/m	IO	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+	3.85	850	10/m	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	FlexiFix 80 2 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Suncorp Bank	Owner Occupied Fixed 2 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 2 yrs	4.14	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.14	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 2 yrs	4.99	495	15.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 2 yrs 50-499k 80%	4.29	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 2 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed IO 2 yrs 80%	4.39	650	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 2 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
AMO Group	Residential Fixed 2 yrs	3.65	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	✗	N/A	N/A	✓	No	90%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 2 yrs	3.85	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$500,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★★★ "Outstanding Value"												
Illawarra CU NSW	Fixed 2 yrs	3.85	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%	
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.69	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%	
Newcastle Permanent	Residential Fixed 2 yrs	3.69	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%	
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%	
Regional Bank Australia	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%	
Southern Cross Credit Union	Fixed Platinum Professional Loan 2 yrs	3.90	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%	
★★★★★												
Adelaide Bank	SmartFix 2 yrs	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%	
Aussie	Select Basic Fixed 2 yrs	3.89	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%	
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%	
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Residential Fixed (Refinance) 2 yrs	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
MyState	Residential Fixed 2 yrs 80%	3.69	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.75	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 2 yrs	3.85	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs	3.74	600	Nil	P+I	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Pacific Mortgage Group	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	✓	5.00%	3 mths	✓	No	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 2 yrs 80%	3.69	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.69	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UniBank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 2 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★											
ANZ	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 80 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 2 yrs	3.94	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Standard Fixed 2 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Bank of Melbourne	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+	3.69	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 2 yrs	3.79	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Coastline Credit Union	Residential Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Residential Fixed 2 yrs	4.34	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	4.19	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 2 yrs	3.85	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	5.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Firstmac	VIP Pack Fixed 2 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 2 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 2 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	2yr Fixed 2 yrs	3.85	853	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier 2yr Fixed 2 yrs 500k+	3.85	553	35/m	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Residential Fixed 2 yrs	3.80	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	3.74	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 2 yrs	3.84	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 2 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Mortgage HOUSE	Advantage Fixed 2 yrs 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 2 yrs	3.95	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 2 yrs	3.75	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+	3.75	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBANK	Residential Fixed 2 yrs	4.19	900	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.95	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 2 yrs	4.05	600	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.95	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 2 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
Regional Bank Australia	Steady Rate 2 yrs	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
St.George Bank	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Suncorp Bank	Owner Occupied Fixed 2 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
UniBank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 2 yrs	3.94	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	3.94	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 2 yrs	4.28	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.28	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 80 2 yrs	4.14	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 2 yrs	4.14	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Australian Military Bank	Fixed Rate 2 yrs 80%	3.75	964	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 2 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Gateway Credit Union	Residential Fixed 2 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 2 yrs	3.85	850	10.00/m	IO	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+	3.85	850	10/m	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	FlexiFix 80 2 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 2 yrs	4.14	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.14	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 2 yrs	4.99	495	15.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 2 yrs 500k+ 80%	4.24	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 2 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed IO 2 yrs 80%	4.39	650	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 2 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
AMO Group	Residential Fixed 2 yrs	3.65	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	✗	N/A	N/A	✓	No	90%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 2 yrs	3.85	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Illawarra CU NSW	Fixed 2 yrs	3.85	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.69	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 2 yrs	3.69	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Regional Bank Australia	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 2 yrs	3.90	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★★★											
Adelaide Bank	SmartFix 2 yrs	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Residential Fixed (Refinance) 2 yrs	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
MyState	Residential Fixed 2 yrs 80%	3.69	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.75	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 2 yrs	3.85	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs	3.74	600	Nil	P+I	✗	N/A	N/A	✓	No	95%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	✓	5.00%	3 mths	✓	No	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Teachers Mutual Bank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 2 yrs 80%	3.69	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.69	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UniBank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 2 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★											
ANZ	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 80 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 2 yrs	3.94	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 2 yrs	3.89	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 2 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+	3.69	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 2 yrs	3.79	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Coastline Credit Union	Residential Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Residential Fixed 2 yrs	4.34	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	4.19	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 2 yrs	3.85	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	✓	10.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 2 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 2 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 2 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	2yr Fixed 2 yrs	3.85	853	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier 2yr Fixed 2 yrs 500k+	3.85	553	35/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Hume Bank	Residential Fixed 2 yrs	3.80	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	3.74	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 2 yrs	3.84	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 2 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	0 mths	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
Mortgage HOUSE	Advantage Fixed 2 yrs 750k+	3.99	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 2 yrs	3.95	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 2 yrs	3.75	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+	3.75	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBank	Residential Fixed 2 yrs	4.19	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.95	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 2 yrs	4.05	600	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.95	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 2 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
Regional Bank Australia	Steady Rate 2 yrs	3.99	250	Nil	P+I	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
UniBank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 2 yrs	3.94	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	3.94	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 2 yrs	4.28	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.28	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 80 2 yrs	4.14	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 2 yrs	4.14	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Australian Military Bank	Fixed Rate 2 yrs 80%	3.75	964	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 2 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 600k+	4.55	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
Gateway Credit Union	Residential Fixed 2 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 2 yrs	3.85	850	10.00/m	IO	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+	3.85	850	10/m	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	FlexiFix 80 2 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Suncorp Bank	Owner Occupied Fixed 2 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 2 yrs	4.14	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.14	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 2 yrs	4.99	495	15.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 2 yrs 500k+ 80%	4.24	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 2 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed IO 2 yrs 80%	4.39	650	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 2 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	-570	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed Lite 3 yrs	3.95	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed IO 3 yrs	3.59	Nil	395.00/a	Both	✗	N/A	N/A	✓	No	95%
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Illawarra CU NSW	Fixed Lite 3 yrs	3.95	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
MOVE - People Driven Banking	Lockit 3 yrs	3.85	450	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Newcastle Permanent	Residential Fixed 3 yrs	3.79	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Fixed Rate 3 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Standard Fixed IO 3 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
UBank	UHomeLoan Fixed IO 3 yrs	3.69	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 3 yrs	3.69	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Fixed Rate 3 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Standard Fixed IO 3 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
★★★★★											
Aussie	Select Basic Fixed 3 yrs	3.89	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
BOQ	Residential 3yr Fixed 3 yrs	3.59	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.69	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 3 yrs	3.79	519	Nil	Both	✗	N/A	N/A	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★											
MyState	Residential Fixed 3 yrs 80%	3.74	350	Nil	Both	✗	N/A	N/A	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs	3.89	600	Nil	P+I	✗	N/A	N/A	✓	No	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
QBANK	Residential Fixed 3 yrs	3.95	900	Nil	Both	✗	N/A	N/A	✓	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
The Rock	Residential Fixed 3 yrs 80%	3.74	950	5.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	3.74	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 3 yrs	3.69	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
★★★											
Adelaide Bank	SmartFix 3 yrs	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 3 yrs	4.28	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	✗	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 80 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 3 yrs	3.99	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Aussie	Select Standard Fixed 3 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Australian Military Bank	Fixed Rate 3 yrs 80%	3.89	964	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.69	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	3.88	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 3 yrs	3.88	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
BankSA	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 3 yrs	3.99	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Residential Fixed 3 yrs	4.44	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.29	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 3 yrs	3.99	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 3 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	Nil	299/a	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 3 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 3 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	3 Year Fixed 3 yrs	3.79	853	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier 3 Year Fixed 3 yrs 50k+	3.69	300	35/m	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	4.00	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.10	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 3 yrs	4.10	750	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 3 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
Mortgage HOUSE	Advantage Fixed 3 yrs 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Standard Fixed 3 yrs 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	395/a	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	3.89	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 3 yrs	3.99	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 3 yrs	4.09	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 3 yrs	3.89	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+	3.89	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.99	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 3 yrs	4.09	600	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.99	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 3 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 3 yrs	4.19	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
Regional Bank Australia	Steady Rate 3 yrs	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 3 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 3 yrs	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.28	Nil	349/a	Both	✗	N/A	N/A	✗	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 80 3 yrs	4.19	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 3 yrs	4.19	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	3.99	Nil	350/a	P+I	✓	5.00%	6 mths	✗	No	80%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	4.04	Nil	350/a	P+I	✓	5.00%	6 mths	✗	No	80%
Citi	Standard Fixed P&I 3 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	✓	20.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Gateway Credit Union	Residential Fixed 3 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
Homestar Finance	Homestar Fixed 3 yrs	3.95	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 3 yrs	3.99	850	10.00/m	IO	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+	3.99	850	10/m	IO	✗	N/A	N/A	✗	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
P&N Bank	Residential Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	FlexiFix 80 3 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Suncorp Bank	Owner Occupied Fixed 3 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	-570	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Yellow Brick Road	Empower Fixed IO 3 yrs	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 3 yrs	4.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 3 yrs 50-499k 80%	4.29	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
P&N Bank	Residential Fixed IO 3 yrs 80%	4.49	650	8.00/m	IO	✓	5.00%	3 mths	✓	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.

## First Home Buyer 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
RESI Mortgage Corp	FlexiFix 3 yrs	4.74	649	Nil	Both	✔	5.00%	3 mths	✗	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 3 yrs	3.95	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed IO 3 yrs	3.59	Nil	395.00/a	Both	✗	N/A	N/A	✓	No	95%
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Illawarra CU NSW	Fixed 3 yrs	3.95	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Residential Fixed 3 yrs	3.79	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Fixed Rate 3 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Standard Fixed IO 3 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 3 yrs 80%	3.74	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
UBank	UHomeLoan Fixed IO 3 yrs	3.69	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 3 yrs	3.69	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Fixed Rate 3 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Standard Fixed IO 3 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
★★★★★											
AMO Group	Residential Fixed 3 yrs	3.67	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.69	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
Bendigo Bank	Connect Package Fixed Owner Occupied 3 yrs 250k+	4.09	250	20/m	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
BOQ	Residential 3yr Fixed 3 yrs	3.59	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.69	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 3 yrs	3.79	519	Nil	Both	✗	N/A	N/A	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
MOVE - People Driven Banking	Lockit 3 yrs	3.85	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
MyState	Residential Fixed 3 yrs 80%	3.74	350	Nil	Both	✗	N/A	N/A	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 3 yrs	4.19	Nil	375.00/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	3.74	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
★★★											
Adelaide Bank	SmartFix 3 yrs	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	✗	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 80 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 3 yrs	3.99	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 3 yrs	3.89	100	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Aussie	Select Standard Fixed 3 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Australian Military Bank	Fixed Rate 3 yrs 80%	3.89	964	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	3.88	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 3 yrs	3.88	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Residential Fixed 3 yrs	3.99	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Residential Fixed 3 yrs	4.44	800	8.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.29	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 3 yrs	3.99	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 3 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Homestar Fixed 3 yrs	3.95	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
Horizon Credit Union	Platinum Loan Residential Fixed 3 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 3 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	3 Year Fixed 3 yrs	3.79	853	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier 3 Year Fixed 3 yrs 50k+	3.69	300	35/m	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	4.00	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.10	Nil	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Hume Bank	Residential Fixed 3 yrs	4.10	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 3 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Mortgage HOUSE	Advantage Fixed 3 yrs 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Standard Fixed 3 yrs 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	395/a	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	3.89	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 3 yrs	3.99	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 3 yrs	4.09	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 3 yrs	3.89	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+	3.89	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs	3.89	600	Nil	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBANK	Residential Fixed 3 yrs	3.95	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.99	Nil	395/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
QT Mutual Bank	Residential Fixed 3 yrs	4.09	600	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.99	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 3 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
Regional Bank Australia	Steady Rate 3 yrs	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Summerland CU	Standard Fixed 3 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 3 yrs	3.69	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 3 yrs	3.99	363	Nil	P+I	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 3 yrs	4.28	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.28	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	No	90%
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 80 3 yrs	4.19	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 3 yrs	4.19	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	✗	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	4.04	Nil	350/a	P+I	✓	5.00%	6 mths	✗	No	80%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	3.99	Nil	350/a	P+I	✓	5.00%	6 mths	✗	No	80%
Citi	Standard Fixed P&I 3 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Gateway Credit Union	Residential Fixed 3 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	✗	N/A	N/A	✗	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 3 yrs	3.99	850	10.00/m	IO	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+	3.99	850	10/m	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	FlexiFix 80 3 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Suncorp Bank	Owner Occupied Fixed 3 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 3 yrs	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 3 yrs	4.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 3 yrs 50-499k 80%	4.29	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	20.00%	12 mths	✗	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.

First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
P&N Bank	Residential Fixed IO 3 yrs 80%	4.49	650	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 3 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 3 yrs	3.95	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed IO 3 yrs	3.59	Nil	395.00/a	Both	✗	N/A	N/A	✓	No	95%
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Illawarra CU NSW	Fixed 3 yrs	3.95	Nil	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Newcastle Permanent	Residential Fixed 3 yrs	3.79	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Fixed Rate 3 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 3 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
★★★★★											
AMO Group	Residential Fixed 3 yrs	3.67	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.69	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
BOQ	Residential 3yr Fixed 3 yrs	3.59	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.69	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 3 yrs	3.79	519	Nil	Both	✗	N/A	N/A	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
MOVE - People Driven Banking	Lockit 3 yrs	3.85	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
MyState	Residential Fixed 3 yrs 80%	3.74	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 3 yrs 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★											
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 3 yrs	4.19	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 3 yrs	3.89	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Standard Fixed IO 3 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 3 yrs 80%	3.74	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	3.74	Nil	350/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
UBank	UHomeLoan Fixed IO 3 yrs	3.69	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 3 yrs	3.69	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Standard Fixed IO 3 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
★★★											
Adelaide Bank	SmartFix 3 yrs	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	✗	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Plus Fixed PI 80 3 yrs	3.99	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 3 yrs	3.89	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 3 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Australian Military Bank	Fixed Rate 3 yrs 80%	3.89	964	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	3.88	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 3 yrs	3.88	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Bankwest	Residential Fixed 3 yrs	3.99	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Residential Fixed 3 yrs	4.44	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.29	595	395/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 3 yrs	3.99	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 3 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 3 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 3 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	3 Year Fixed 3 yrs	3.79	853	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier 3 Year Fixed 3 yrs 50k+	3.69	300	35/m	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	4.00	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.10	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 3 yrs	4.10	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 3 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Mortgage HOUSE	Advantage Fixed 3 yrs 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	3.89	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 3 yrs	3.99	600	8.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
NAB	Tailored Fixed - IO 3 yrs	4.09	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 3 yrs	3.89	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+	3.89	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs	3.89	600	Nil	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBANK	Residential Fixed 3 yrs	3.95	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.99	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 3 yrs	4.09	600	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.99	Nil	25/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Qudos Bank	Fixed Rate 3 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
Regional Bank Australia	Steady Rate 3 yrs	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 3 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 3 yrs	3.69	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 3 yrs	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
AMP Bank	Basic Fixed 3 yrs	4.28	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.28	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	No	90%
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 80 3 yrs	4.19	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Fixed PI 80 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 3 yrs	4.19	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	3.99	Nil	350/a	P+I	✓	5.00%	6 mths	✗	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	4.04	Nil	350/a	P+I	✓	5.00%	6 mths	✗	No	80%
Citi	Standard Fixed P&I 3 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Gateway Credit Union	Residential Fixed 3 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	✗	N/A	N/A	✗	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 3 yrs	3.99	850	10.00/m	IO	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+	3.99	850	10/m	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	FlexiFix 80 3 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Suncorp Bank	Owner Occupied Fixed 3 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	5.00%	12 mths	✓	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 3 yrs	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 3 yrs	4.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 3 yrs 500k+ 80%	4.24	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	IO	✗	N/A	N/A	✗	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.

First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
P&N Bank	Residential Fixed IO 3 yrs 80%	4.49	650	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 3 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 3 yrs	3.95	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed IO 3 yrs	3.59	Nil	395.00/a	Both	✗	N/A	N/A	✓	No	95%
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Illawarra CU NSW	Fixed 3 yrs	3.95	Nil	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$750,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★★★ "Outstanding Value"												
Newcastle Permanent	Residential Fixed 3 yrs	3.79	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%	
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%	
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%	
Southern Cross Credit Union	Fixed Platinum Professional Loan 3 yrs	3.89	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%	
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%	
Teachers Mutual Bank	Fixed Rate 3 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%	
UniBank	Fixed Rate 3 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%	
★★★★												
AMO Group	Residential Fixed 3 yrs	3.67	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%	
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.69	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%	
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	Nil	Nil	Both	✓	5.00%	6 mths	✓	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★											
Bankwest	Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
BOQ	Residential 3yr Fixed 3 yrs	3.59	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.69	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 3 yrs	3.79	519	Nil	Both	✗	N/A	N/A	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
MOVE - People Driven Banking	Lockit 3 yrs	3.85	450	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
MyState	Residential Fixed 3 yrs 80%	3.74	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 3 yrs 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 3 yrs	4.19	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Teachers Mutual Bank	Standard Fixed IO 3 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 3 yrs 80%	3.74	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	3.74	Nil	350/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
UBank	UHomeLoan Fixed IO 3 yrs	3.69	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 3 yrs	3.69	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Standard Fixed IO 3 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
★★★											
Adelaide Bank	SmartFix 3 yrs	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	✗	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Plus Fixed PI 80 3 yrs	3.99	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 3 yrs	3.89	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 3 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Australian Military Bank	Fixed Rate 3 yrs 80%	3.89	964	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	3.88	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 3 yrs	3.88	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Bankwest	Residential Fixed 3 yrs	3.99	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Residential Fixed 3 yrs	4.44	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.29	595	395/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 3 yrs	3.99	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 3 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 3 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 3 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	3 Year Fixed 3 yrs	3.79	853	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier 3 Year Fixed 3 yrs 50k+	3.69	300	35/m	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	4.00	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.10	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 3 yrs	4.10	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	IO	✓	5.00%	3 mths	✗	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 3 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Mortgage HOUSE	Advantage Fixed 3 yrs 750k+	3.99	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	3.89	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 3 yrs	3.99	600	8.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
NAB	Tailored Fixed - IO 3 yrs	4.09	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 3 yrs	3.89	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+	3.89	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs	3.89	600	Nil	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBank	Residential Fixed 3 yrs	3.95	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.99	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 3 yrs	4.09	600	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.99	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 3 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
Regional Bank Australia	Steady Rate 3 yrs	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Summerland CU	Standard Fixed 3 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 3 yrs	3.69	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★ ★											
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 3 yrs	4.28	545	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.28	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	✗	N/A	N/A	✗	No	90%
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 80 3 yrs	4.19	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Fixed PI 80 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 3 yrs	4.19	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	4.04	Nil	350/a	P+I	✓	5.00%	6 mths	✗	No	80%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	3.99	Nil	350/a	P+I	✓	5.00%	6 mths	✗	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Citi	Standard Fixed P&I 3 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 600k+	4.65	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
Gateway Credit Union	Residential Fixed 3 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 3 yrs	3.99	850	10.00/m	IO	✗	N/A	N/A	✗	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+	3.99	850	10/m	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	FlexiFix 80 3 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Suncorp Bank	Owner Occupied Fixed 3 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Yellow Brick Road	Empower Fixed IO 3 yrs	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Fixed PI 3 yrs	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.19	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	3.99	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★											
Adelaide Bank	Smartdoc Fixed 3 yrs	4.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 3 yrs 500k+ 80%	4.24	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✗	N/A	N/A	✓	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.

## First Home Buyer 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
P&N Bank	Residential Fixed IO 3 yrs 80%	4.49	650	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 3 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	-570	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Residential Fixed 5 yrs	4.59	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Residential 5yr Fixed 5 yrs	4.29	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Newcastle Permanent	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Qudos Bank	Fixed Rate 5 yrs	4.49	Nil	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Teachers Mutual Bank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Standard Fixed IO 5 yrs	3.94	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Standard Fixed IO 5 yrs	3.94	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
★★★★★											
Adelaide Bank	SmartFix 5 yrs	4.49	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Catalyst Money	Fixed Lite 5 yrs	4.74	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.40	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.50	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 5 yrs	4.50	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Illawarra CU NSW	Fixed Lite 5 yrs	4.74	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
ME Bank	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
Mortgage HOUSE	Advantage Fixed 5 yrs 100-749k	4.49	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
QBank	Residential Fixed 5 yrs	4.59	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	3.99	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 5 yrs	4.09	600	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	3.99	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
UBank	UHomeLoan Fixed PI 5 yrs	4.27	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 5 yrs	4.29	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★											
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 5 yrs	4.59	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	✗	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Aussie	Optimizer Fixed IO 80 5 yrs	4.39	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Fixed PI 80 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 5 yrs	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 5 yrs	4.19	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 5 yrs	4.19	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+	4.45	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 5 yrs	4.55	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
BOQ	Residential Fixed 5 yrs	4.59	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	IO	✗	N/A	N/A	✓	No	95%
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Horizon Credit Union	Platinum Loan Residential Fixed 5 yrs 150k+	4.49	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 5 yrs	4.49	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✗	N/A	N/A	✓	No	90%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 5 yrs 90%	4.49	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.49	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 5 yrs	4.59	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 5 yrs	4.59	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+	4.59	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.49	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 5 yrs	4.69	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 5 yrs	4.49	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UBank	UHomeLoan Fixed IO 5 yrs	4.27	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 5 yrs	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	4.59	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Plus Fixed IO 80 5 yrs	4.39	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Bank of Sydney	Residential Fixed 5 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
Citi	Standard Fixed IO 5 yrs 50-499k 80%	4.49	649	8.00/m	IO	✓	5.00%	6 mths	✗	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Citi	Standard Fixed P&I 5 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Holiday Coast CU	Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homestar Finance	Homestar Fixed 5 yrs	4.35	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	750/a	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
NAB	Tailored Fixed - IO 5 yrs	4.79	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+	4.69	850	10/m	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
Regional Bank Australia	Steady Rate 5 yrs	4.79	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	FlexiFix 5 yrs	4.99	649	Nil	Both	✓	5.00%	3 mths	✗	No	95%
RESI Mortgage Corp	FlexiFix 80 5 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.69	Nil	375/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.84	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
Yellow Brick Road	Empower Fixed IO 5 yrs	4.39	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.39	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 5 yrs	5.49	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Homeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 5 yrs	4.69	850	10.00/m	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed IO 5 yrs 80%	5.15	650	8.00/m	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bendigo Bank	Connect Package Fixed Owner Occupied 5 yrs 250k+	4.59	250	20/m	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Residential 5yr Fixed 5 yrs	4.29	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Standard Fixed IO 5 yrs	3.94	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Standard Fixed IO 5 yrs	3.94	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
★★★★★											
Adelaide Bank	SmartFix 5 yrs	4.49	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Beyond Bank	Residential Fixed 5 yrs	4.59	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★											
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.40	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.50	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 5 yrs	4.50	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
Mortgage HOUSE	Advantage Fixed 5 yrs 100-749k	4.49	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
QBANK	Residential Fixed 5 yrs	4.59	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	3.99	Nil	395/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★											
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	3.99	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 5 yrs	4.49	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 5 yrs	4.29	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★											
AMO Group	Residential Fixed 5 yrs	4.39	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	✗	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 80 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Aussie	Optimizer Plus Fixed PI 80 5 yrs	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 5 yrs	4.19	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 5 yrs	4.19	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 5 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
BankSA	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+	4.45	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 5 yrs	4.55	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
BOQ	Residential Fixed 5 yrs	4.59	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Catalyst Money	Fixed 5 yrs	4.74	Nil	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	IO	✗	N/A	N/A	✓	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 5 yrs 150k+	4.49	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 5 yrs	4.49	945	Nil	Both	✓	5.00%	6 mths	✓	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Illawarra CU NSW	Fixed 5 yrs	4.74	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
IMB	Residential Fixed 5 yrs 90%	4.49	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.49	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 5 yrs	4.59	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 5 yrs	4.59	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+	4.59	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
QT Mutual Bank	Residential Fixed 5 yrs	4.09	600	Nil	Both	✗	N/A	N/A	✓	No	95%
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 5 yrs	4.69	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 5 yrs	4.49	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UBank	UHomeLoan Fixed IO 5 yrs	4.27	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 5 yrs	4.27	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 5 yrs	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Basic Fixed 5 yrs	4.59	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	4.59	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 80 5 yrs	4.39	Nil	Nil	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Aussie	Optimizer Plus Fixed IO 80 5 yrs	4.39	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Citi	Standard Fixed IO 5 yrs 50-499k 80%	4.49	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 5 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Holiday Coast CU	Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homestar Finance	Homestar Fixed 5 yrs	4.35	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	750/a	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
NAB	Tailored Fixed - IO 5 yrs	4.79	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.49	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
P&N Bank	Residential Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Regional Bank Australia	Steady Rate 5 yrs	4.79	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	FlexiFix 5 yrs	4.99	649	Nil	Both	✓	5.00%	3 mths	✗	No	95%
RESI Mortgage Corp	FlexiFix 80 5 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.69	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.84	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
Yellow Brick Road	Empower Fixed IO 5 yrs	4.39	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.39	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 5 yrs	5.49	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Homeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 5 yrs	4.69	850	10.00/m	IO	✗	N/A	N/A	✗	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.

First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+	4.69	850	10/m	IO	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed IO 5 yrs 80%	5.15	650	8.00/m	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Residential 5yr Fixed 5 yrs	4.29	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Teachers Mutual Bank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Standard Fixed IO 5 yrs	3.94	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Standard Fixed IO 5 yrs	3.94	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
★★★★★											
Adelaide Bank	SmartFix 5 yrs	4.49	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Beyond Bank	Residential Fixed 5 yrs	4.59	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	IO	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★											
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.40	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.50	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 5 yrs	4.50	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
Mortgage HOUSE	Advantage Fixed 5 yrs 100-749k	4.49	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
QBANK	Residential Fixed 5 yrs	4.59	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	3.99	Nil	395/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	3.99	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 5 yrs	4.49	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs	4.64	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★											
AMO Group	Residential Fixed 5 yrs	4.39	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	✗	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 80 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Aussie	Optimizer Plus Fixed PI 80 5 yrs	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 5 yrs	4.19	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 5 yrs	4.19	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 5 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
BankSA	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+	4.45	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 5 yrs	4.55	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
BOQ	Residential Fixed 5 yrs	4.59	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Catalyst Money	Fixed 5 yrs	4.74	Nil	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 5 yrs 150k+	4.49	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 5 yrs	4.49	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	Premier Residential Fixed 5 yrs 500k+	4.49	553	35/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Illawarra CU NSW	Fixed 5 yrs	4.74	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
IMB	Residential Fixed 5 yrs 90%	4.49	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.49	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 5 yrs	4.59	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 5 yrs	4.59	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+	4.59	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
QT Mutual Bank	Residential Fixed 5 yrs	4.09	600	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 5 yrs	4.69	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 5 yrs	4.49	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UBank	UHomeLoan Fixed IO 5 yrs	4.27	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 5 yrs	4.27	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 5 yrs	4.29	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 5 yrs	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Basic Fixed 5 yrs	4.59	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	4.59	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	✗	N/A	N/A	✗	No	90%
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✓	20.00%	12 mths	✓	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Aussie	Optimizer Fixed IO 80 5 yrs	4.39	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 5 yrs	4.39	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Citi	Standard Fixed IO 5 yrs 500k+ 80%	4.44	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 5 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Holiday Coast CU	Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	750/a	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
NAB	Tailored Fixed - IO 5 yrs	4.79	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 5 yrs	4.69	850	10.00/m	IO	✗	N/A	N/A	✗	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.49	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
P&N Bank	Residential Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Regional Bank Australia	Steady Rate 5 yrs	4.79	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	FlexiFix 80 5 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.69	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.84	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
Yellow Brick Road	Empower Fixed IO 5 yrs	4.39	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.39	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 5 yrs	5.49	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Homeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+	4.69	850	10/m	IO	✗	N/A	N/A	✗	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.

First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
P&N Bank	Residential Fixed IO 5 yrs 80%	5.15	650	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 5 yrs	4.99	649	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Residential 5yr Fixed 5 yrs	4.29	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Teachers Mutual Bank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Standard Fixed IO 5 yrs	3.94	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Standard Fixed IO 5 yrs	3.94	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
★★★★★											
Adelaide Bank	SmartFix 5 yrs	4.49	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Beyond Bank	Residential Fixed 5 yrs	4.59	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	IO	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.40	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.50	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
Mortgage HOUSE	Advantage Fixed 5 yrs 750k+	4.49	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
QBANK	Residential Fixed 5 yrs	4.59	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	3.99	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	3.99	Nil	25/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$750,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★★												
Qudos Bank	Fixed Rate 5 yrs	4.49	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%	
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%	
Regional Bank Australia	Partnership Advantage Fixed 5 yrs	4.69	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%	
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs	4.64	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%	
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%	
★★★												
AMO Group	Residential Fixed 5 yrs	4.39	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%	
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	✗	N/A	N/A	✓	No	90%	
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%	
Aussie	Optimizer Fixed PI 80 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%	
Aussie	Optimizer Plus Fixed PI 80 5 yrs	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Aussie	Select Basic Fixed 5 yrs	4.19	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 5 yrs	4.19	Nil	15.00/m	Both	✓	10.00%	3 mths	✗	No	95%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 5 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+	4.45	Nil	395/a	Both	✗	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 5 yrs	4.55	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
BOQ	Residential Fixed 5 yrs	4.59	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Catalyst Money	Fixed 5 yrs	4.74	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 5 yrs 150k+	4.49	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 5 yrs	4.49	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	Premier Residential Fixed 5 yrs 500k+	4.49	553	35/m	Both	✗	N/A	N/A	✓	No	90%
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Hume Bank	Residential Fixed 5 yrs	4.50	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Illawarra CU NSW	Fixed 5 yrs	4.74	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
IMB	Residential Fixed 5 yrs 90%	4.49	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.49	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 5 yrs	4.59	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 5 yrs	4.59	850	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+	4.59	850	10/m	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QT Mutual Bank	Residential Fixed 5 yrs	4.09	600	Nil	Both	✗	N/A	N/A	✓	No	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 5 yrs	4.49	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UBank	UHomeLoan Fixed IO 5 yrs	4.27	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 5 yrs	4.27	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 5 yrs	4.29	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 5 yrs	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★ ★											
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 5 yrs	4.59	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	4.59	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 80 5 yrs	4.39	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 5 yrs	4.39	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Citi	Standard Fixed IO 5 yrs 500k+ 80%	4.44	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 5 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Holiday Coast CU	Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	395/a	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 5 yrs	4.79	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+	4.69	850	10/m	IO	✗	N/A	N/A	✗	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.49	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
P&N Bank	Residential Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Regional Bank Australia	Steady Rate 5 yrs	4.79	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	FlexiFix 80 5 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.69	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.84	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
Yellow Brick Road	Empower Fixed IO 5 yrs	4.39	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.39	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
Adelaide Bank	Smartdoc Fixed 5 yrs	5.49	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Homeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 5 yrs	4.69	850	10.00/m	IO	✗	N/A	N/A	✗	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.

First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
P&N Bank	Residential Fixed IO 5 yrs 80%	5.15	650	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 5 yrs	4.99	649	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Click Loans	The Online Home Loan 80 150-499k	3.84	440	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Click Loans	The Online Offset Home Loan 80 150-499k	3.84	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	80%
Click Loans	The Online Offset Home Loan 80%	3.84	440	Nil	P+I	✓	5.00%	3 mths	✗	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✗	N/A	N/A	✓	Full	80%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	✗	N/A	N/A	✓	Full	100%
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Homestar Finance	Homestar Standard Variable 80 50-499k	3.98	825	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Homestar Finance	Owner Occupied Property Loan	3.44	633	Nil	P+I	✗	N/A	N/A	✗	No	85%
HSBC	Home Value - Owner Occupier	3.73	253	Nil	Both	✗	N/A	N/A	✓	No	90%
IMB	Budget - Owner Occupied 80%	3.87	769	Nil	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 150-499k	3.67	299	199/a	Both	✗	N/A	N/A	✓	Full	80%
ING DIRECT	Orange Advantage Variable 150-499k 80%	3.67	299	199.00/a	Both	✗	N/A	N/A	✓	Full	95%
loans.com.au	Offset Variable-Owner Occupier <80%	3.79	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Premium Variable 150-499k	3.85	Nil	375/a	Both	✓	5.00%	3 mths	✗	Full	90%
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	✗	N/A	N/A	✗	Full	95%
QBank	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
Qudos Bank	Low Cost Home Loan- OO 150-249k	4.24	Nil	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Reduce Home Loans	Rate Buster 100% Offset Variable	3.44	570	Nil	Both	✓	15	6 mths	✗	Full	80%
Reduce Home Loans	Rate Buster Standard Variable	3.35	570	Nil	Both	✗	15	N/A	✗	No	80%
State Custodians	Breathe Easy Offset 80%	3.72	286	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
State Custodians	Standard Variable Offset 80%	3.59	286	299.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
The Rock	Essentials Special 80%	3.89	650	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
UBank	Value Offer - 20% Deposit Minimum	3.64	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Variable OO 80%	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
★★★★★											
Adelaide Bank	Smartfit Variable 90%	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
Adelaide Bank	SmartSaver 90%	3.94	495	Nil	Both	✗	N/A	N/A	✓	No	95%
AMP Bank	Basic Variable Loan	3.98	545	Nil	Both	✗	N/A	N/A	✗	Full	90%
AMP Bank	Essential Home Loan	3.98	295	Nil	P+I	✗	N/A	N/A	✗	No	90%
Aussie	Optimizer Plus Variable PI 100-499k	3.84	Nil	198.00/a	P+I	✓	5.00%	3 mths	✗	Full	95%
Aussie	Optimizer Variable PI 100-499k	3.84	Nil	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Aussie	Select Basic Variable 100-499k	3.95	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bank Australia	Premium Package Premium 100-399k	3.94	Nil	350/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	✓	5.00%	6 mths	✓	Full	90%
BankSA	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Bankwest	Complete Home Loan Mortgage Shredder 80 200-499k	3.92	150	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
Bankwest	Premium Select 20-499k 80%	4.02	150	Nil	Both	✓	5.00%	3 mths	✓	Full	90%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	20.00%	3 mths	✓	No	95%
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
Firstmac	VIP Pack 80 P&I	3.94	520	Nil	P+I	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Freedom Lend	Freedom Variable IO 150-499k	3.93	Nil	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
Gateway Credit Union	Premium Variable 80% 150k+	3.73	750	299/a	P+I	✓	5.00%	3 mths	✓	Full	85%
Heritage Bank	Home Advantage Variable 150-249k	3.88	100	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	693	198.00/a	P+I	✓	5.00%	3 mths	✓	Full	80%
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	5.00%	3 mths	✗	No	90%
iMortgage	Fusion Variable PI 80 200-499k	3.59	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Mortgage Simplifier 150-499k	3.84	519	Nil	Both	✗	N/A	N/A	✓	No	80%
loans.com.au	Essentials - Owner Occ - PI	3.71	520	Nil	P+I	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	✗	N/A	N/A	✗	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★											
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 150-399k	3.89	400	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
Mortgage View	Special Offset to 80%	3.68	150	Nil	P+I	✓	5.00%	6 mths	✗	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	✗	N/A	N/A	✗	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	5.00%	3 mths	✗	No	80%
RAMS	Low Rate	4.30	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
SCU	My Life Variable Rate Package 150-249k	4.07	473	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
St.George Bank	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Offset Home Loan PI 80	3.94	800	8.00/m	P+I	✗	N/A	N/A	✗	Full	80%
Suncorp Bank	Home Package Plus Owner Occupied Variable 150-499k	4.05	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	80%
Teachers Mutual Bank	Classic	3.79	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
UniBank	Classic	3.79	750	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Variable OO 80%	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	✗	N/A	N/A	✓	No	80%
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	✗	N/A	N/A	✓	No	80%
★★★											
AMP Bank	Affinity Package Classic Variable 100-249k	4.58	295	Nil	Both	✗	N/A	N/A	✗	Full	90%
AMP Bank	Select Package Classic Variable 100-249k	4.58	295	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
ANZ	Breakfree Variable 150-249k	4.75	160	395/a	Both	✗	N/A	N/A	✓	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Plus Variable IO 100-749k	4.07	Nil	198.00/a	IO	✓	5.00%	3 mths	✗	Full	80%
Aussie	Optimizer Variable IO 100-749k	4.07	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Standard Variable 100-499k	3.95	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
B&E Personal Banking	Topline 100-249k	4.64	650	Nil	P+I	✓	5.00%	3 mths	✗	Full	95%
B&E Personal Banking	Topline Turbo 100-249k	4.22	650	Nil	P+I	✓	5.00%	3 mths	✗	Full	90%
Bank Australia	Premium	4.74	595	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 150-249k	4.56	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 150-249k	4.52	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Advantage Package Variable P&I 150-249k	4.59	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
BankVic	Base Variable	4.09	600	Nil	P+I	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
BankVic	offset	4.64	600	Nil	P+I	✓	5.00%	3 mths	✗	Full	95%
BankVic	Premium Home standard variable 50-249k	4.34	Nil	375/a	Both	✓	5.00%	3 mths	✗	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Bankwest	Regular Saver	4.95	445	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	✗	N/A	N/A	✗	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	✗	N/A	N/A	✗	Full	95%
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✗	N/A	N/A	✗	No	80%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Connect Package Variable Owner Occupied	4.43	Nil	20/m	Both	✗	N/A	N/A	✓	Full	95%
Bendigo Bank	Residential Variable 50-249k	4.78	Nil	10.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	✗	N/A	N/A	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Variable 200-299k	4.80	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Variable 50-299k	4.60	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Big Sky Building Society	Premium Choice 100-249k	4.67	250	399.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Catalyst Money	Variable Lite	5.05	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Citi	Mortgage Plus Offset Variable P&I 80% 150-499k	4.22	Nil	350/a	P+I	✓	5.00%	6 mths	✗	Full	80%
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	90%
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Standard Variable 150-349k	4.72	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Community First CU	Accelerator Home Loan True Value Var HI 100-249k	4.37	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Basic Variable	4.68	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Variable	4.69	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	✓	20.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
ECU Australia	Premium Plus Standard Variable 150.00001-k	4.52	Nil	30/m	Both	✓	5.00%	6 mths	✓	Full	95%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	✗	N/A	N/A	✓	No	80%
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	✗	N/A	N/A	✗	No	95%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	✗	N/A	N/A	✗	Full	95%
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
Firstmac	Home Loan 80	4.28	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
Firstmac	VIP Pack 80 IO	4.14			IO	✓	5.00%	3 mths	✗	Full	iered sc
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	✓	5.00%	N/A	✓	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	5.00%	N/A	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Gateway Credit Union	Low Rate Essentials	4.20	275	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Heritage Bank	Variable	5.04	100	5.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Monipower	4.14	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	693	198.00/a	IO	✓	5.00%	3 mths	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 200-499k	3.94	363	120.00/a	IO	✗	N/A	N/A	✗	No	80%
Homeloans	Ultra Plus Variable PI 80 200-499k	3.74	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	5.00%	6 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	✓	5.00%	6 mths	✓	No	95%
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Property Package Variable 150-249k	4.40	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Variable	5.10	750	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Hunter United	Variable	4.85	350	8.00/m	P+I	✗	N/A	N/A	✓	Full	95%
Illawarra CU NSW	Variable Lite	5.05	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
IMB	Introductory Variable 1 yr	3.99	769	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Standard Variable 80% 150-249k	4.49	324	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
iMortgage	Fusion Variable IO 80 200-499k	3.79	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
Intech Credit Union	Classic Home Loan	4.59	1025	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	✗	N/A	N/A	✗	Full	80%
Liberty Financial	Liberty Sharp 70 - 80 LVR	4.14	995	Nil	Both	✗	N/A	N/A	✗	No	80%
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	✗	N/A	N/A	✗	Full	80%
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	✓	5.00%	0 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	✓	3.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Home Loan Variable	4.89	464	Nil	Both	✓	3.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Power 150.00001-k	4.39	Nil	400.00/a	Both	✓	.00%	3 mths	✓	Full	95%
ME Bank	Basic Home Loan OO Max 80 LVR	3.99	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
ME Bank	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
Mortgage HOUSE	Advantage Home Loan 80	4.22	500	Nil	P+I	✗	N/A	N/A	✗	Full	80%
Mortgage HOUSE	Advantage Standard Variable	4.47	595	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage HOUSE	Advantage Variable 100-749k	4.47	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage HOUSE	Advantage Variable One 80	4.02	500	10.00/m	P+I	✗	N/A	N/A	✗	Full	80%
Mortgage HOUSE	Pure and Simple 80	4.24	Nil	Nil	P+I	✗	N/A	N/A	✗	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Variable - P&I 100-249k	4.65	600	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 100-249k	4.57	Nil	Nil	IO	✗	N/A	N/A	✗	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 100-249k	4.47	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✗	N/A	N/A	✗	Full	95%
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✗	N/A	N/A	✗	Full	95%
QBank	Classic Home Loan	4.39	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QBank	Classic Plus Residential Variable 100-249k	4.39	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%
QT Mutual Bank	Choices Mortgage Breaker 150-249k	4.52	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	✗	N/A	N/A	✓	Full	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 125-249k	4.52	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Regional Bank Australia	Basic 25 yrs	4.42	250	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Bank Australia	Basic Special 3 yrs	3.99	250	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Bank Australia	Partnership Advantage Variable 150-249k	4.66	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
RESI Mortgage Corp	Essentials	4.64	649	Nil	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Essentials Plus	4.54	649	330.00/a	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
RESI Mortgage Corp	Smart Pro 80 200-499k	4.25	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
RESI Mortgage Corp	Smart Pro Plus 80 200-499k	4.15	649	120.00/a	Both	✓	5.00%	3 mths	✗	No	80%
SCU	Basic Home Loan	4.49	673	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SCU	ProPack 150-249k	4.65	673	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
SCU	Standard Variable	5.00	673	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 50-249k	4.50	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 150-249k	4.60	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	✗	N/A	N/A	✗	No	95%
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Summerland CU	Premium	4.07	380	380.00/a	P+I	✓	5.00%	3 mths	✗	No	95%
Summerland CU	Premium PI 80	3.87	380	380.00/a	P+I	✗	N/A	N/A	✗	No	80%
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Teachers Mutual Bank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
Teachers Mutual Bank	Rewards Package Solutions Plus <\$250k 150k+	4.75	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Solutions Plus <\$250k	4.75	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Variable 50-249k	4.69	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Basic Variable 150-249k	4.24	1220	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Mac	Home Loan	4.94	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Mac	Offset Home Loan	4.94	1220	Nil	Both	✓	5.00%	12 mths	✓	Full	95%
The Mutual	Budget	4.18	150	Nil	P+I	✓	10.00%	6 mths	✓	No	90%
The Mutual	Mutual	4.38	300	Nil	Both	✓	5.00%	3 mths	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★ ★ ★												
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	✗	N/A	N/A	✓	Full	80%	
UBank	UHomeLoan - Real Reward Offer IO	4.03	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%	
UBank	UHomeLoan - Standard Variable IO	4.36	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%	
UBank	UHomeLoan - Standard Variable PI	4.07	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%	
UniBank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%	
UniBank	Rewards Package Solutions Plus <\$250k 150k+	4.75	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%	
UniBank	Solutions Plus <\$250k	4.75	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%	
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%	
Westpac	Flexi First Option	4.64	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%	
Westpac	Premier Advantage Rocket Repay Home Loan 150-249k	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Woolworths Employees CU	Standard Variable	4.71	-570	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	✗	N/A	N/A	✗	No	80%
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	✗	N/A	N/A	✗	No	80%
★ ★											
Adelaide Bank	Smartdoc Variable	5.15	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
AMP Bank	Professional Package Classic Variable 100-249k	4.93	Nil	349/a	Both	✗	N/A	N/A	✗	Full	90%
ANZ	Variable	5.25	760	5.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	✓	20.00%	12 mths	✓	Full	95%
Arab Bank Australia	HeadStart Intro Variable 1 yr	4.49	600	8.00/m	P+I	✓	20.00%	12 mths	✓	No	95%
Arab Bank Australia	The Basics	5.09	600	8.00/m	P+I	✓	20.00%	12 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Australian Military Bank	Standard Variable Offset	5.14	964	Nil	Both	✓	10.00%	3 mths	✗	Full	95%
Auswide Bank	Freedom Package Standard Variable 150-249k	4.70	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Advantage Package Variable IO 150-249k	4.63	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
bcu	Standard Variable	4.95	600	Nil	Both	✗	N/A	N/A	✗	Full	95%
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
BOQ	Economy	3.89	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
Citi	Basic Variable IO 50-499k 80%	4.47	649	Nil	IO	✗	N/A	N/A	✗	No	90%
Citi	Basic Variable P&I 50-499k 80%	4.42	649	Nil	P+I	✗	N/A	N/A	✗	No	90%
Citi	Mortgage Plus Variable IO 80% 150-499k	4.32	Nil	350/a	IO	✓	5.00%	6 mths	✗	No	80%
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	✗	N/A	N/A	✓	Full	95%
Community First CU	True Value Var HI	5.17	600	Nil	Both	✓	20.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Delphi Bank	Complete	5.27	770	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Delphi Bank	Essential	5.27	1020	8.00/m	Both	✓	10.00%	6 mths	✓	No	90%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Gateway Credit Union	Variable 80%	4.84	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
HSBC	Home Smart	5.23	853	Nil	P+I	✗	N/A	N/A	✓	Full	90%
HSBC	Variable	5.23	853	Nil	Both	✗	N/A	N/A	✓	Full	90%
Hunter United	Interest Only	4.90	350	Nil	IO	✗	N/A	N/A	✓	No	90%
IMB	Standard Variable 80%	5.34	769	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Basic Home Loan	4.64	464	Nil	P+I	✓	3.00%	3 mths	✗	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	464	Nil	P+I	✓	3.00%	3 mths	✗	Full	95%
MyState	Standard Variable	5.11	350	Nil	Both	✗	N/A	N/A	✓	Full	95%
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Variable - IO 20-249k	4.75	600	395/a	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Private Tailored Pkg Tailored Variable - P&I 100-249k	4.65	600	750/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	✗	N/A	N/A	✓	Full	95%
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Police Bank	Premium Variable	4.74	1045	Nil	Both	✗	N/A	N/A	✗	Full	95%
QBank	Standard Variable	4.89	900	Nil	Both	✗	N/A	N/A	✓	No	95%
RAMS	Full Feature	5.20	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Regional Bank Australia	Mortgage Offset	5.22	250	Nil	Both	✗	N/A	N/A	✓	Full	95%
St.George Bank	Advantage Package Variable IO 150-249k	4.64	700	395/a	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%
UniBank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Interest Only Variable	5.11	750	Nil	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Westpac	Rocket Repay Home Loan	5.29	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
★											
AMP Bank	Classic Variable	5.43	895	10.00/m	Both	✗	N/A	N/A	✗	Full	90%
Auswide Bank	Standard Variable	5.33	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
B&E Personal Banking	FlexiLine	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	80%
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
BankSA	Variable IO	5.33	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
BOQ	First Start 1 yr	4.46	645	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
BOQ	Standard Variable	5.46	450	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Offset Variable IO 50-499k 80%	5.68	649	8.00/m	IO	✓			✓	Full	90%



# Home Loans Star Ratings

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

First Home Buyer Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Citi	Offset Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓	5.00%	6 mths	✗	Full	90%
Citi	Variable IO 50-499k 80%	5.68	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓			✓	No	90%
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	✗	N/A	N/A	✗	Full	95%
St.George Bank	Variable IO	5.34	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Introductory Rate 1 yr	3.89	785	Nil	Both	✗	N/A	N/A	✓	No	95%
The Rock	Variable	5.61	950	5.00/m	Both	✗	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	✗	N/A	N/A	✗	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
AMO Group	Variable Home Loan	3.58	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Click Loans	The Online Home Loan 80 150-499k	3.84	440	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Click Loans	The Online Offset Home Loan 80 150-499k	3.84	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	80%
Click Loans	The Online Offset Home Loan 80%	3.84	440	Nil	P+I	✓	5.00%	3 mths	✗	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Freedom Lend	Freedom Variable IO 150-499k	3.93	Nil	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✗	N/A	N/A	✓	Full	80%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	✗	N/A	N/A	✓	Full	100%
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	✓	5.00%	0 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Gateway Credit Union	Premium Variable 80% 150k+	3.73	750	299/a	P+I	✓	5.00%	3 mths	✓	Full	85%
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Heritage Bank	Home Advantage Variable 250-699k	3.84	100	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Homestar Finance	Homestar Standard Variable 80 50-499k	3.98	825	Nil	P+I	✓	5.00%	3 mths	✓	Full	80%
Homestar Finance	Owner Occupied Property Loan	3.44	633	Nil	P+I	✗	N/A	N/A	✗	No	85%
HSBC	Home Value - Owner Occupier	3.73	253	Nil	Both	✗	N/A	N/A	✓	No	90%
Hunter United	Platinum	3.79	Nil	8.00/m	P+I	✗	N/A	N/A	✓	Full	90%
IMB	Budget - Owner Occupied 80%	3.87	769	Nil	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 150-499k	3.67	299	199/a	Both	✗	N/A	N/A	✓	Full	80%
ING DIRECT	Orange Advantage Variable 150-499k 80%	3.67	299	199.00/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
loans.com.au	Offset Variable-Owner Occupier <80%	3.79	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Premium Variable 150-499k	3.85	Nil	375/a	Both	✓	5.00%	3 mths	✗	Full	90%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	✗	N/A	N/A	✗	Full	95%
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
Qudos Bank	Low Cost Home Loan- OO 250-499k	4.14	Nil	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Queenslanders CU	Special Variable Rate P&I 250-499k	4.03	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Reduce Home Loans	Rate Buster 100% Offset Variable	3.44	570	Nil	Both	✓	15	6 mths	✗	Full	80%
Reduce Home Loans	Rate Buster Standard Variable	3.35	570	Nil	Both	✗	15	N/A	✗	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
State Custodians	Breathe Easy Offset 80%	3.72	286	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
State Custodians	Standard Variable Offset 80%	3.59	286	299.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
The Rock	Essentials Special 80%	3.89	650	Nil	Both	✗	N/A	N/A	✓	Full	90%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Variable OO 80%	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
★★★★											
Adelaide Bank	Smartfit Variable 90%	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
Adelaide Bank	SmartSaver 90%	3.94	495	Nil	Both	✗	N/A	N/A	✓	No	95%
AMO Group	Basic Variable	3.58	1180	120.00/a	P+I	✗	N/A	N/A	✗	No	80%
AMP Bank	Basic Variable Loan	3.98	545	Nil	Both	✗	N/A	N/A	✗	Full	90%
Aussie	Optimizer Plus Variable PI 100-499k	3.84	Nil	198.00/a	P+I	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Aussie	Optimizer Variable PI 100-499k	3.84	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Variable 100-499k	3.95	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Package Premium 100-399k	3.94	Nil	350/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	✓	5.00%	6 mths	✓	Full	90%
BankSA	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Bankwest	Complete Home Loan Mortgage Shredder 80 200-499k	3.92	150	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
Bankwest	Premium Select 20-499k 80%	4.02	150	Nil	Both	✓	5.00%	3 mths	✓	Full	90%
Bendigo Bank	Connect Package Variable Owner Occupied 250-499k	4.23	Nil	20/m	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Variable	4.05	Nil	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	5.00%	6 mths	✓	Full	95%
Firstmac	VIP Pack 80 P&I	3.94	520	Nil	P+I	✓	5.00%	3 mths	✗	Full	80%
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	693	198.00/a	P+I	✓	5.00%	3 mths	✓	Full	80%
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Illawarra CU NSW	Variable	4.05	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
iMortgage	Fusion Variable PI 80 200-499k	3.59	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
loans.com.au	Essentials - Owner Occ - PI	3.71	520	Nil	P+I	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	✗	N/A	N/A	✗	Full	95%
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 150-399k	3.89	400	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
Mortgage View	Special Offset to 80%	3.68	150	Nil	P+I	✓	5.00%	6 mths	✗	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	✗	N/A	N/A	✗	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	✗	N/A	N/A	✓	Full	80%
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	✗	N/A	N/A	✓	Full	80%
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
QT Mutual Bank	Choices Mortgage Breaker 250-499k	4.12	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 250-499k	4.12	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%
SCU	My Life Variable Rate Package 250-499k	3.97	473	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Offset Home Loan PI 80	3.94	800	8.00/m	P+I	✗	N/A	N/A	✗	Full	80%
Suncorp Bank	Home Package Plus Owner Occupied Variable 150-499k	4.05	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	80%
Teachers Mutual Bank	Classic	3.79	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
The Mac	Basic Variable 250-499k	4.14	1220	Nil	Both	✓	5.00%	12 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★											
UBank	Value Offer - 20% Deposit Minimum	3.64	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Classic	3.79	750	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Variable OO 80%	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	Full	95%
★★★											
AMP Bank	Affinity Package Classic Variable 250-499k	4.05	295	Nil	Both	✗	N/A	N/A	✗	Full	90%
AMP Bank	Essential Home Loan	3.98	295	Nil	P+I	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Classic Variable 250-499k	4.05	Nil	349/a	Both	✗	N/A	N/A	✗	Full	90%
AMP Bank	Select Package Classic Variable 250-499k	4.05	295	Nil	Both	✗	N/A	N/A	✗	Full	90%
ANZ	Breakfree Variable 250-499k	4.45	160	395/a	Both	✗	N/A	N/A	✓	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Plus Variable IO 100-749k	4.07	Nil	198.00/a	IO	✓	5.00%	3 mths	✗	Full	80%
Aussie	Optimizer Variable IO 100-749k	4.07	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Standard Variable 100-499k	3.95	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Australian Military Bank	Value Home Loan 500k+ 80%	4.09	964	Nil	P+I	✓	10.00%	3 mths	✗	Full	95%
Auswide Bank	Freedom Package Standard Variable 250-499k	4.50	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
B&E Personal Banking	Topline 250k+	4.54	650	Nil	P+I	✓	5.00%	3 mths	✗	Full	95%
B&E Personal Banking	Topline Turbo 250k+	4.12	650	Nil	P+I	✓	5.00%	3 mths	✗	Full	90%
Bank Australia	Premium	4.74	595	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 250-499k	4.41	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 250-499k	4.37	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Advantage Package Variable IO 250-499k	4.41	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
BankSA	Advantage Package Variable P&I 250-499k	4.37	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
BankVic	Base Variable	4.09	600	Nil	P+I	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
BankVic	offset	4.64	600	Nil	P+I	✓	5.00%	3 mths	✗	Full	95%
BankVic	Premium Home standard variable 250-749k	4.19	Nil	375/a	Both	✓	5.00%	3 mths	✗	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Bankwest	Regular Saver	4.95	445	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	✗	N/A	N/A	✗	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	✗	N/A	N/A	✗	Full	95%
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✗	N/A	N/A	✗	No	80%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Variable 250-499k	4.58	Nil	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Variable 300-499k	4.40	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Big Sky Building Society	Premium Choice 250k+	4.47	250	399.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Mortgage Plus Offset Variable P&I 80% 150-499k	4.22	Nil	350/a	P+I	✓	5.00%	6 mths	✗	Full	80%
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	90%
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Commonwealth Bank	Wealth Package Standard Variable 350-749k	4.62	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	20.00%	3 mths	✓	No	95%
CUA	Basic Variable	4.68	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	✓	20.00%	3 mths	✓	No	95%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	✗	N/A	N/A	✓	No	80%
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	✗	N/A	N/A	✗	No	95%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
Firstmac	Home Loan 80	4.28	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
Firstmac	VIP Pack 80 IO	4.14			IO	✓	5.00%	3 mths	✗	Full	iered sc
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	✓	5.00%	N/A	✓	Full	95%
Gateway Credit Union	Low Rate Essentials	4.20	275	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Monipower	4.14	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	693	198.00/a	IO	✓	5.00%	3 mths	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 200-499k	3.94	363	120.00/a	IO	✗	N/A	N/A	✗	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Homeloans	Ultra Plus Variable PI 80 200-499k	3.74	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	✓	5.00%	6 mths	✓	No	95%
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Property Package Variable 250-499k	4.30	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Variable	5.10	750	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	✗	N/A	N/A	✓	Full	95%
Hunter United	Variable	4.85	350	8.00/m	P+I	✗	N/A	N/A	✓	Full	95%
IMB	Accelerator - Owner Occupied 2 yrs	3.64	769	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
IMB	Introductory Variable 1 yr	3.99	769	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Standard Variable 80% 250-499k	4.34	324	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	5.00%	3 mths	✗	No	90%
iMortgage	Fusion Variable IO 80 200-499k	3.79	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Mortgage Simplifier 150-499k	3.84	519	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Intech Credit Union	Classic Home Loan	4.59	1025	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	✗	N/A	N/A	✗	Full	80%
Liberty Financial	Liberty Sharp 70 - 80 LVR	4.14	995	Nil	Both	✗	N/A	N/A	✗	No	80%
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	✗	N/A	N/A	✗	Full	80%
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	80%
Macquarie Credit Union	Home Loan Variable	4.89	464	Nil	Both	✓	3.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Power 250.00001-k	4.29	Nil	400.00/a	Both	✓	.00%	3 mths	✓	Full	95%
ME Bank	Basic Home Loan OO Max 80 LVR	3.99	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage HOUSE	Advantage Home Loan 80	4.22	500	Nil	P+I	✗	N/A	N/A	✗	Full	80%
Mortgage HOUSE	Advantage Standard Variable	4.47	595	10.00/m	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Mortgage HOUSE	Advantage Variable 100-749k	4.47	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage HOUSE	Advantage Variable One 80	4.02	500	10.00/m	P+I	✗	N/A	N/A	✗	Full	80%
Mortgage HOUSE	Pure and Simple 80	4.24	Nil	Nil	P+I	✗	N/A	N/A	✗	No	80%
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Variable - IO 250-749k	4.50	600	395/a	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Choice Package Tailored Variable - P&I 250-499k	4.40	600	395/a	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
NAB	Private Tailored Pkg Tailored Variable - P&I 250-499k	4.40	600	750/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 250-499k	4.39	Nil	Nil	IO	✗	N/A	N/A	✗	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 250-499k	4.29	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Home Loan Value Owner Occupied 350-499k	4.68	330	350.00/a	P+I	✗	N/A	N/A	✓	Full	95%
P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✗	N/A	N/A	✗	Full	95%
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✗	N/A	N/A	✗	Full	95%
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	5.00%	3 mths	✗	No	80%
QBANK	Classic Home Loan	4.39	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QBANK	Classic Plus Residential Variable 250-499k	4.24	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	✗	N/A	N/A	✓	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	✗	N/A	N/A	✓	Full	95%
RAMS	Low Rate	4.30	870	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Regional Bank Australia	Basic 25 yrs	4.42	250	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Bank Australia	Basic Special 3 yrs	3.99	250	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Bank Australia	Partnership Advantage Variable 250-399k	4.36	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
RESI Mortgage Corp	Essentials	4.64	649	Nil	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Essentials Plus	4.54	649	330.00/a	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
RESI Mortgage Corp	Smart Pro 80 200-499k	4.25	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
RESI Mortgage Corp	Smart Pro Plus 80 200-499k	4.15	649	120.00/a	Both	✓	5.00%	3 mths	✗	No	80%
SCU	Basic Home Loan	4.49	673	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
SCU	ProPack 250k+	4.40	673	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SCU	Standard Variable	5.00	673	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 250-499k	4.35	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable IO 250-499k	4.39	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 250-499k	4.35	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	✗	N/A	N/A	✗	No	95%
Summerland CU	Eco PI 80	3.87	600	Nil	P+I	✗	N/A	N/A	✗	No	80%
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Summerland CU	Premium	4.07	380	380.00/a	P+I	✓	5.00%	3 mths	✗	No	95%
Summerland CU	Premium PI 80	3.87	380	380.00/a	P+I	✗	N/A	N/A	✗	No	80%
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Teachers Mutual Bank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
Teachers Mutual Bank	Rewards Package Solutions Plus Home Loan 250-499k	4.45	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Solutions Plus Home Loan 250-499k	4.45	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Variable 250-499k	4.59	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Home Loan 250k+	4.69	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Mac	Offset Home Loan	4.94	1220	Nil	Both	✓	5.00%	12 mths	✓	Full	95%
The Mutual	Budget	4.18	150	Nil	P+I	✓	10.00%	6 mths	✓	No	90%
The Mutual	Mutual	4.38	300	Nil	Both	✓	5.00%	3 mths	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
UBank	UHomeLoan - Real Reward Offer IO	4.03	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan - Standard Variable IO	4.36	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan - Standard Variable PI	4.07	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
UniBank	Rewards Package Solutions Plus Home Loan 250-499k	4.45	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
UniBank	Solutions Plus Home Loan 250-499k	4.45	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Westpac	Flexi First Option	4.64	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan 250-749k	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	✓	5.00%	3 mths	✓	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.

## First Home Buyer Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Woolworths Employees CU	Standard Variable	4.71	-570	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	✗	N/A	N/A	✗	No	80%
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	✗	N/A	N/A	✓	No	80%
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	✗	N/A	N/A	✗	No	80%
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	✗	N/A	N/A	✓	No	80%
★ ★											
Adelaide Bank	Smartdoc Variable	5.15	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
ANZ	Variable	5.25	760	5.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	✓	20.00%	12 mths	✓	Full	95%
Arab Bank Australia	HeadStart Intro Variable 1 yr	4.49	600	8.00/m	P+I	✓	20.00%	12 mths	✓	No	95%
Arab Bank Australia	The Basics	5.09	600	8.00/m	P+I	✓	20.00%	12 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Australian Military Bank	Standard Variable Offset	5.14	964	Nil	Both	✓	10.00%	3 mths	✗	Full	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
bcu	Standard Variable	4.95	600	Nil	Both	✗	N/A	N/A	✗	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
BOQ	Economy	3.89	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
Citi	Basic Variable IO 50-499k 80%	4.47	649	Nil	IO	✗	N/A	N/A	✗	No	90%
Citi	Basic Variable P&I 50-499k 80%	4.42	649	Nil	P+I	✗	N/A	N/A	✗	No	90%
Citi	Mortgage Plus Variable IO 80% 150-499k	4.32	Nil	350/a	IO	✓	5.00%	6 mths	✗	No	80%
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Community First CU	True Value Var HI	5.17	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Delphi Bank	Complete	5.27	770	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Delphi Bank	Essential	5.27	1020	8.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	5.00%	N/A	✓	Full	95%
Gateway Credit Union	Variable 80%	4.84	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Heritage Bank	Variable	5.04	100	5.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
HSBC	Home Smart	5.23	853	Nil	P+I	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
HSBC	Variable	5.23	853	Nil	Both	✗	N/A	N/A	✓	Full	90%
Hunter United	Interest Only	4.90	350	Nil	IO	✗	N/A	N/A	✓	No	90%
IMB	Standard Variable 80%	5.34	769	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Basic Home Loan	4.64	464	Nil	P+I	✓	3.00%	3 mths	✗	No	95%
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	✓	3.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	464	Nil	P+I	✓	3.00%	3 mths	✗	Full	95%
ME Bank	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
MyState	Standard Variable	5.11	350	Nil	Both	✗	N/A	N/A	✓	Full	95%
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	✗	N/A	N/A	✗	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	✗	N/A	N/A	✓	Full	95%
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Police Bank	Premium Variable	4.74	1045	Nil	Both	✗	N/A	N/A	✗	Full	95%
QBank	Standard Variable	4.89	900	Nil	Both	✗	N/A	N/A	✓	No	95%
RAMS	Full Feature	5.20	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Regional Bank Australia	Mortgage Offset	5.22	250	Nil	Both	✗	N/A	N/A	✓	Full	95%
St.George Bank	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%
UniBank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Interest Only Variable	5.11	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Rocket Repay Home Loan	5.29	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
★											
AMP Bank	Classic Variable	5.43	895	10.00/m	Both	✗	N/A	N/A	✗	Full	90%
Auswide Bank	Standard Variable	5.33	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
B&E Personal Banking	FlexiLine	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
BankSA	Variable IO	5.33	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
BOQ	First Start 1 yr	4.46	645	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
BOQ	Standard Variable	5.46	450	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Offset Variable IO 50-499k 80%	5.68	649	8.00/m	IO	✓			✓	Full	90%
Citi	Offset Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓	5.00%	6 mths	✗	Full	90%
Citi	Variable IO 50-499k 80%	5.68	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓			✓	No	90%
St.George Bank	Variable IO	5.34	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
The Capricornian	Introductory Rate 1 yr	3.89	785	Nil	Both	✗	N/A	N/A	✓	No	95%
The Rock	Variable	5.61	950	5.00/m	Both	✗	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	✗	N/A	N/A	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
AMO Group	Variable Home Loan	3.58	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	✓	5.00%	6 mths	✓	Full	90%
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Click Loans	The Online Offset Home Loan 80%	3.84	440	Nil	P+I	✓	5.00%	3 mths	✗	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Freedom Lend	Freedom Variable IO 500k+	3.93	Nil	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✗	N/A	N/A	✓	Full	80%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	✗	N/A	N/A	✓	Full	100%
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	✓	5.00%	0 mths	✓	Full	95%
Gateway Credit Union	Premium Variable 80% 150k+	3.73	750	299/a	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Heritage Bank	Home Advantage Variable 250-699k	3.84	100	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Homestar Finance	Homestar Standard Variable 80 500k+	3.66	825	Nil	P+I	✓	5.00%	3 mths	✓	Full	80%
HSBC	Home Value - Owner Occupier	3.73	253	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier Home Smart 500-749k	3.73	Nil	35/m	P+I	✗	N/A	N/A	✓	Full	90%
HSBC	Premier Variable 500-749k	3.73	Nil	35/m	Both	✗	N/A	N/A	✓	Full	90%
Hunter United	Platinum	3.79	Nil	8.00/m	P+I	✗	N/A	N/A	✓	Full	90%
IMB	Budget - Owner Occupied 80%	3.87	769	Nil	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.67	299	199/a	Both	✗	N/A	N/A	✓	Full	80%
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.67	299	199/a	Both	✗	N/A	N/A	✓	Full	80%
ING DIRECT	Orange Advantage Variable 500-749k 80%	3.67	299	199.00/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
loans.com.au	Offset Variable-Owner Occupier <80%	3.79	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
Newcastle Permanent	Premium Plus Package Premium Variable 500-749k	3.85	Nil	375/a	Both	✓	5.00%	3 mths	✗	Full	90%
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	✗	N/A	N/A	✓	Full	80%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	✗	N/A	N/A	✗	Full	95%
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
Qudos Bank	Low Cost Home Loan- OO 500-749k	4.14	Nil	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Reduce Home Loans	Rate Buster 100% Offset Variable	3.44	570	Nil	Both	✓	15	6 mths	✗	Full	80%
Reduce Home Loans	Rate Buster Standard Variable	3.35	570	Nil	Both	✗	15	N/A	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
SCU	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Platinum Professional Home Loan	3.98	425	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
State Custodians	Breathe Easy Offset 80%	3.72	286	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
State Custodians	Standard Variable Offset 80%	3.59	286	299.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
The Rock	Essentials Special 80%	3.89	650	Nil	Both	✗	N/A	N/A	✓	Full	90%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Variable OO 80%	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
★★★★★											
Adelaide Bank	Smartfit Variable 90%	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
AMO Group	Basic Variable	3.58	1180	120.00/a	P+I	✗	N/A	N/A	✗	No	80%
Aussie	Optimizer Plus Variable PI 500-749k	3.84	Nil	198.00/a	P+I	✓	5.00%	3 mths	✗	Full	95%
Aussie	Select Basic Variable 500-999k	3.95	100	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Package Premium 400-699k	3.84	Nil	350/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Bankwest	Complete Home Loan Mortgage Shredder 80 500-749k	3.92	150	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
Bankwest	Premium Select 500-749k 80%	4.02	150	Nil	Both	✓	5.00%	3 mths	✓	Full	90%
Bendigo Bank	Connect Package Variable Owner Occupied 500k+	4.13	Nil	20/m	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Variable	4.05	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan 80 500-749k	3.84	440	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Click Loans	The Online Offset Home Loan 80 500-749k	3.84	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	80%
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	5.00%	6 mths	✓	Full	95%
Firstmac	VIP Pack 80 P&I	3.94	520	Nil	P+I	✓	5.00%	3 mths	✗	Full	80%
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Homeloans	Optima Variable - Owner Occ PI 80 500-749k	3.83	693	198.00/a	P+I	✓	5.00%	3 mths	✓	Full	80%
Homestar Finance	Owner Occupied Property Loan	3.44	633	Nil	P+I	✗	N/A	N/A	✗	No	85%
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Hume Bank	Property Package Variable 500k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Illawarra CU NSW	Variable	4.05	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
iMortgage	Fusion Variable PI 80 500k+	3.54	363	120.00/a	P+I	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
loans.com.au	Essentials - Owner Occ - PI	3.71	520	Nil	P+I	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	✗	N/A	N/A	✗	Full	95%
Macquarie Credit Union	Power 400.00001k+	3.99	Nil	400.00/a	Both	✓	.00%	3 mths	✓	Full	95%
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 400-699k	3.79	400	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
Mortgage View	Special Offset to 80%	3.68	150	Nil	P+I	✓	5.00%	6 mths	✗	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	✗	N/A	N/A	✗	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
My Credit Union	Platinum	3.89	610	375.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	✗	N/A	N/A	✓	Full	95%
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★											
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+	4.02	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	Offset Home Loan PI 80	3.94	800	8.00/m	P+I	✗	N/A	N/A	✗	Full	80%
Suncorp Bank	Home Package Plus Owner Occupied Variable 500-749k	4.05	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	80%
Teachers Mutual Bank	Classic	3.79	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
The Mac	Basic Variable 500k+	4.04	1220	Nil	Both	✓	5.00%	12 mths	✓	No	95%
UBank	Value Offer - 20% Deposit Minimum	3.64	Nil	Nil	P+I	✓	20.00%	3 mths	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
UniBank	Classic	3.79	750	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Variable OO 80%	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
★★★											
Adelaide Bank	SmartSaver 90%	3.94	495	Nil	Both	✗	N/A	N/A	✓	No	95%
AMP Bank	Affinity Package Classic Variable 500-749k	4.05	295	Nil	Both	✗	N/A	N/A	✗	Full	90%
AMP Bank	Basic Variable Loan	3.98	545	Nil	Both	✗	N/A	N/A	✗	Full	90%
AMP Bank	Essential Home Loan	3.98	295	Nil	P+I	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Classic Variable 500-749k	4.05	Nil	349/a	Both	✗	N/A	N/A	✗	Full	90%
AMP Bank	Select Package Classic Variable 500-749k	4.05	295	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
ANZ	Breakfree Variable 500k+	4.35	160	395/a	Both	✗	N/A	N/A	✓	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Plus Variable IO 100-749k	4.07	Nil	198.00/a	IO	✓	5.00%	3 mths	✗	Full	80%
Aussie	Optimizer Variable IO 100-749k	4.07	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Variable PI 500-749k	3.84	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Standard Variable 500-999k	3.95	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Australian Military Bank	Value Home Loan 500k+ 80%	4.09	964	Nil	P+I	✓	10.00%	3 mths	✗	Full	95%
Auswide Bank	Freedom Package Standard Variable 500k+	4.45	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	✓	5.00%	3 mths	✗	No	80%
B&E Personal Banking	Topline 250k+	4.54	650	Nil	P+I	✓	5.00%	3 mths	✗	Full	95%
B&E Personal Banking	Topline Turbo 250k+	4.12	650	Nil	P+I	✓	5.00%	3 mths	✗	Full	90%
Bank Australia	Premium	4.74	595	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 500-999k	4.36	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 500-999k	4.32	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Advantage Package Variable IO 500k+	4.36	700	395/a	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
BankSA	Advantage Package Variable P&I 500k+	4.32	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
BankVic	Base Variable	4.09	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
BankVic	offset	4.64	600	Nil	P+I	✓	5.00%	3 mths	✗	Full	95%
BankVic	Premium Home standard variable 250-749k	4.19	Nil	375/a	Both	✓	5.00%	3 mths	✗	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Bankwest	Regular Saver	4.95	445	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	✗	N/A	N/A	✗	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✗	N/A	N/A	✗	No	80%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Variable 500k+	4.48	Nil	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	✗	N/A	N/A	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Variable 500k+	4.30	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Big Sky Building Society	Premium Choice 250k+	4.47	250	399.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Mortgage Plus Offset Variable P&I 80% 500k+	4.17	Nil	350/a	P+I	✓	5.00%	6 mths	✗	Full	80%
Citi	Mortgage Plus Variable IO 80% 500k+	4.27	Nil	350/a	IO	✓	5.00%	6 mths	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	90%
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Standard Variable 350-749k	4.62	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	20.00%	3 mths	✓	No	95%
CUA	Basic Variable	4.68	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	✓	20.00%	3 mths	✓	No	95%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	✗	N/A	N/A	✓	No	80%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	✗	N/A	N/A	✗	Full	95%
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
Firstmac	Home Loan 80	4.28	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
Firstmac	VIP Pack 80 IO	4.14			IO	✓	5.00%	3 mths	✗	Full	iered sci
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	✓	5.00%	N/A	✓	Full	95%
Gateway Credit Union	Low Rate Essentials	4.20	275	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Monipower	4.14	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	693	198.00/a	IO	✓	5.00%	3 mths	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 500k+	3.89	363	120.00/a	IO	✗	N/A	N/A	✗	No	80%
Homeloans	Ultra Plus Variable PI 80 500k+	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	✗	N/A	N/A	✓	Full	95%
Hunter United	Variable	4.85	350	8.00/m	P+I	✗	N/A	N/A	✓	Full	95%
IMB	Accelerator - Owner Occupied 2 yrs	3.64	769	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
IMB	Introductory Variable 1 yr	3.99	769	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Standard Variable 80% 500k+	4.34	324	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
iMortgage	Fusion Variable IO 80 500k+	3.74	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Mortgage Simplifier 500k+	3.84	519	Nil	Both	✗	N/A	N/A	✓	No	80%
Intech Credit Union	Classic Home Loan	4.59	1025	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	✗	N/A	N/A	✗	Full	80%
Liberty Financial	Liberty Sharp 70 - 80 LVR	4.14	995	Nil	Both	✗	N/A	N/A	✗	No	80%
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	✗	N/A	N/A	✗	Full	80%
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	80%
Macquarie Credit Union	Home Loan Variable	4.89	464	Nil	Both	✓	3.00%	3 mths	✓	Full	95%
ME Bank	Basic Home Loan OO Max 80 LVR	3.99	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage HOUSE	Advantage Home Loan 80	4.22	500	Nil	P+I	✗	N/A	N/A	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Mortgage HOUSE	Advantage Standard Variable	4.47	595	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage HOUSE	Advantage Variable 100-749k	4.47	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage HOUSE	Advantage Variable One 80	4.02	500	10.00/m	P+I	✗	N/A	N/A	✗	Full	80%
Mortgage HOUSE	Pure and Simple 80	4.24	Nil	Nil	P+I	✗	N/A	N/A	✗	No	80%
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
NAB	Choice Package Tailored Variable - IO 250-749k	4.50	600	395/a	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Choice Package Tailored Variable - P&I 500-749k	4.40	600	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB	Private Tailored Pkg Tailored Variable - P&I 500-749k	4.40	600	750/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 500-749k	4.39	Nil	Nil	IO	✗	N/A	N/A	✗	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 500-749k	4.29	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Home Loan Value Owner Occupied 500-749k	4.53	330	350.00/a	P+I	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✗	N/A	N/A	✗	Full	95%
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✗	N/A	N/A	✗	Full	95%
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	5.00%	3 mths	✗	No	80%
QBANK	Classic Home Loan	4.39	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QBANK	Classic Plus Residential Variable 500k+	3.99	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	✗	N/A	N/A	✓	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	✗	N/A	N/A	✓	Full	95%
RAMS	Low Rate	4.30	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Regional Bank Australia	Basic 25 yrs	4.42	250	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Bank Australia	Basic Special 3 yrs	3.99	250	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Bank Australia	Partnership Advantage Variable 400k+	4.26	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
RESI Mortgage Corp	Essentials	4.64	649	Nil	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Essentials Plus	4.54	649	330.00/a	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
RESI Mortgage Corp	Smart Pro 80 500k+	4.20	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
RESI Mortgage Corp	Smart Pro Plus 80 500k+	4.10	649	120.00/a	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SCU	Basic Home Loan	4.49	673	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
SCU	ProPack 250k+	4.40	673	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
SCU	Standard Variable	5.00	673	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.25	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable IO 500k+	4.34	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 500k+	4.30	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	✗	N/A	N/A	✗	No	95%
Summerland CU	Eco PI 80	3.87	600	Nil	P+I	✗	N/A	N/A	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Summerland CU	Premium	4.07	380	380.00/a	P+I	✓	5.00%	3 mths	✗	No	95%
Summerland CU	Premium PI 80	3.87	380	380.00/a	P+I	✗	N/A	N/A	✗	No	80%
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
Teachers Mutual Bank	Rewards Package Solutions Plus Home Loan 500-749k	4.42	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Solutions Plus Home Loan 500-749k	4.42	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Home Loan 250k+	4.69	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Mac	Offset Home Loan	4.94	1220	Nil	Both	✓	5.00%	12 mths	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
The Mutual	Budget	4.18	150	Nil	P+I	✓	10.00%	6 mths	✓	No	90%
The Mutual	Mutual	4.38	300	Nil	Both	✓	5.00%	3 mths	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	✗	N/A	N/A	✓	Full	80%
UBank	UHomeLoan - Real Reward Offer IO	4.03	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan - Standard Variable IO	4.36	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan - Standard Variable PI	4.07	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
UniBank	Rewards Package Solutions Plus Home Loan 500-749k	4.42	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
UniBank	Solutions Plus Home Loan 500-749k	4.42	750	200.00/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Westpac	Flexi First Option	4.64	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan 250-749k	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Woolworths Employees CU	Standard Variable	4.71	-570	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	✗	N/A	N/A	✗	No	80%
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	✗	N/A	N/A	✓	No	80%
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	✗	N/A	N/A	✗	No	80%
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	✗	N/A	N/A	✓	No	80%
★ ★											
Adelaide Bank	Smartdoc Variable	5.15	495	15.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
ANZ	Variable	5.25	760	5.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	✓	20.00%	12 mths	✓	Full	95%
Arab Bank Australia	HeadStart Intro Variable 1 yr	4.49	600	8.00/m	P+I	✓	20.00%	12 mths	✓	No	95%
Arab Bank Australia	The Basics	5.09	600	8.00/m	P+I	✓	20.00%	12 mths	✓	No	95%
Australian Military Bank	Standard Variable Offset	5.14	964	Nil	Both	✓	10.00%	3 mths	✗	Full	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
bcb	Standard Variable	4.95	600	Nil	Both	✗	N/A	N/A	✗	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
BOQ	Economy	3.89	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
Citi	Basic Variable IO 500k+ 80%	4.42	649	Nil	IO	✗	N/A	N/A	✗	No	90%
Citi	Basic Variable P&I 500k+ 80%	4.37	649	Nil	P+I	✗	N/A	N/A	✗	No	90%
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	✗	N/A	N/A	✓	Full	95%
Community First CU	True Value Var HI	5.17	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Delphi Bank	Complete	5.27	770	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Delphi Bank	Essential	5.27	1020	8.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	✗	N/A	N/A	✗	No	95%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	5.00%	N/A	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Gateway Credit Union	Variable 80%	4.84	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Heritage Bank	Variable	5.04	100	5.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
HSBC	Home Smart	5.23	853	Nil	P+I	✗	N/A	N/A	✓	Full	90%
HSBC	Variable	5.23	853	Nil	Both	✗	N/A	N/A	✓	Full	90%
Hume Bank	Variable	5.10	750	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hunter United	Interest Only	4.90	350	Nil	IO	✗	N/A	N/A	✓	No	90%
IMB	Standard Variable 80%	5.34	769	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Basic Home Loan	4.64	464	Nil	P+I	✓	3.00%	3 mths	✗	No	95%
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	✓	3.00%	3 mths	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	464	Nil	P+I	✓	3.00%	3 mths	✗	Full	95%
ME Bank	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
MyState	Standard Variable	5.11	350	Nil	Both	✗	N/A	N/A	✓	Full	95%
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	✗	N/A	N/A	✗	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	✗	N/A	N/A	✓	Full	95%
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Police Bank	Premium Variable	4.74	1045	Nil	Both	✗	N/A	N/A	✗	Full	95%
QBank	Standard Variable	4.89	900	Nil	Both	✗	N/A	N/A	✓	No	95%
RAMS	Full Feature	5.20	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Regional Bank Australia	Mortgage Offset	5.22	250	Nil	Both	✗	N/A	N/A	✓	Full	95%
St.George Bank	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%
UniBank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Interest Only Variable	5.11	750	Nil	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Westpac	Rocket Repay Home Loan	5.29	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
★											
AMP Bank	Classic Variable	5.43	895	10.00/m	Both	✗	N/A	N/A	✗	Full	90%
Auswide Bank	Standard Variable	5.33	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
B&E Personal Banking	FlexiLine	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	80%
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
BankSA	Variable IO	5.33	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
BOQ	First Start 1 yr	4.46	645	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
BOQ	Standard Variable	5.46	450	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Offset Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓			✓	Full	90%



# Home Loans Star Ratings

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

First Home Buyer Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Citi	Offset Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓	5.00%	6 mths	✗	Full	90%
Citi	Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓			✓	No	90%
St.George Bank	Variable IO	5.34	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Introductory Rate 1 yr	3.89	785	Nil	Both	✗	N/A	N/A	✓	No	95%
The Rock	Variable	5.61	950	5.00/m	Both	✗	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	✗	N/A	N/A	✗	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
AMO Group	Variable Home Loan	3.58	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
Bank Australia	Premium Package Premium 700k+	3.74	Nil	350/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	✓	5.00%	6 mths	✓	Full	90%
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Click Loans	The Online Offset Home Loan 80%	3.84	440	Nil	P+I	✓	5.00%	3 mths	✗	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Freedom Lend	Freedom Variable IO 500k+	3.93	Nil	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✗	N/A	N/A	✓	Full	80%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	✗	N/A	N/A	✓	Full	100%
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	✓	5.00%	0 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Gateway Credit Union	Premium Variable 80% 150k+	3.73	750	299/a	P+I	✓	5.00%	3 mths	✓	Full	85%
Heritage Bank	Home Advantage Variable 700k+	3.79	100	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Homestar Finance	Homestar Standard Variable 80 500k+	3.66	825	Nil	P+I	✓	5.00%	3 mths	✓	Full	80%
HSBC	Home Value - Owner Occupier	3.73	253	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier Home Smart 750-1m	3.73	Nil	35/m	P+I	✗	N/A	N/A	✓	Full	90%
HSBC	Premier Variable 750-1m	3.73	Nil	35/m	Both	✗	N/A	N/A	✓	Full	90%
Hunter United	Platinum	3.79	Nil	8.00/m	P+I	✗	N/A	N/A	✓	Full	90%
IMB	Budget - Owner Occupied 80%	3.87	769	Nil	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.67	299	199/a	Both	✗	N/A	N/A	✓	Full	80%
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.67	299	199/a	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
ING DIRECT	Orange Advantage Variable 750k+ 80%	3.67	299	199.00/a	Both	✗	N/A	N/A	✓	Full	95%
loans.com.au	Offset Variable-Owner Occupier <80%	3.79	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 700k+	3.69	400	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
Newcastle Permanent	Premium Plus Package Premium Variable 750-899k	3.85	Nil	375/a	Both	✓	5.00%	3 mths	✗	Full	90%
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	✗	N/A	N/A	✓	Full	80%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	✗	N/A	N/A	✗	Full	95%
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
Qudos Bank	Low Cost Home Loan- OO 750-999k	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
SCU	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Platinum Professional Home Loan	3.98	425	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
State Custodians	Breathe Easy Offset 80%	3.72	286	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
State Custodians	Standard Variable Offset 80%	3.59	286	299.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Variable OO 80%	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
★★★★											
Adelaide Bank	Smartfit Variable 90%	3.99	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
AMO Group	Basic Variable	3.58	1180	120.00/a	P+I	✗	N/A	N/A	✗	No	80%
AMP Bank	Affinity Package Classic Variable 750k+	3.85	295	Nil	Both	✗	N/A	N/A	✗	Full	90%
AMP Bank	Professional Package Classic Variable 750k+	3.85	Nil	349/a	Both	✗	N/A	N/A	✗	Full	90%
AMP Bank	Select Package Classic Variable 750k+	3.85	295	Nil	Both	✗	N/A	N/A	✗	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Aussie	Optimizer Plus Variable PI 750k+	3.79	Nil	198.00/a	P+I	✓	5.00%	3 mths	✗	Full	95%
Aussie	Select Basic Variable 500-999k	3.95	100	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bankwest	Complete Home Loan Mortgage Shredder 80 750-999k	3.92	150	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
Bankwest	Premium Select 750-999k 80%	4.02	150	Nil	Both	✓	5.00%	3 mths	✓	Full	90%
Bendigo Bank	Connect Package Variable Owner Occupied 500k+	4.13	Nil	20/m	Both	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Variable	4.05	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan 80 750-1m	3.84	440	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Click Loans	The Online Offset Home Loan 80 750-1m	3.99	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	80%
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	5.00%	6 mths	✓	Full	95%
Firstmac	VIP Pack 80 P&I	3.94	520	Nil	P+I	✓	5.00%	3 mths	✗	Full	80%
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Homeloans	Optima Variable - Owner Occ PI 80 750k+	3.78	693	198.00/a	P+I	✓	5.00%	3 mths	✓	Full	80%
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Hume Bank	Property Package Variable 500k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Illawarra CU NSW	Variable	4.05	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
iMortgage	Fusion Variable PI 80 500k+	3.54	363	120.00/a	P+I	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★											
loans.com.au	Essentials - Owner Occ - PI	3.71	520	Nil	P+I	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 750-k 80%	3.84	Nil	199.00/s	P+I	✗	N/A	N/A	✗	Full	95%
Macquarie Credit Union	Power 400.00001k+	3.99	Nil	400.00/a	Both	✓	.00%	3 mths	✓	Full	95%
Mortgage View	Special Offset to 80%	3.68	150	Nil	P+I	✓	5.00%	6 mths	✗	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	✗	N/A	N/A	✗	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
My Credit Union	Platinum	3.89	610	375.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	✗	N/A	N/A	✓	Full	95%
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	✗	N/A	N/A	✓	Full	80%
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+	4.02	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	Offset Home Loan PI 80	3.94	800	8.00/m	P+I	✗	N/A	N/A	✗	Full	80%
Summerland CU	Premium PI 80	3.87	380	380.00/a	P+I	✗	N/A	N/A	✗	No	80%
Suncorp Bank	Home Package Plus Owner Occupied Variable 750k+	4.05	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	80%
Teachers Mutual Bank	Classic	3.79	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
The Mac	Basic Variable 500k+	4.04	1220	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Rock	Essentials Special 80%	3.89	650	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
UBank	Value Offer - 20% Deposit Minimum	3.64	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Classic	3.79	750	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Variable OO 80%	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
★★★											
Adelaide Bank	SmartSaver 90%	3.94	495	Nil	Both	✗	N/A	N/A	✓	No	95%
AMP Bank	Basic Variable Loan	3.98	545	Nil	Both	✗	N/A	N/A	✗	Full	90%
AMP Bank	Essential Home Loan	3.98	295	Nil	P+I	✗	N/A	N/A	✗	No	90%
ANZ	Breakfree Variable 500k+	4.35	160	395/a	Both	✗	N/A	N/A	✓	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Plus Variable IO 750k+	4.02	Nil	198.00/a	IO	✓	5.00%	3 mths	✗	Full	80%
Aussie	Optimizer Variable IO 750k+	4.02	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Variable PI 750k+	3.79	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Standard Variable 500-999k	3.95	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Australian Military Bank	Value Home Loan 500k+ 80%	4.09	964	Nil	P+I	✓	10.00%	3 mths	✗	Full	95%
Auswide Bank	Freedom Package Standard Variable 500k+	4.45	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	✓	5.00%	3 mths	✗	No	80%
B&E Personal Banking	Topline 250k+	4.54	650	Nil	P+I	✓	5.00%	3 mths	✗	Full	95%
B&E Personal Banking	Topline Turbo 250k+	4.12	650	Nil	P+I	✓	5.00%	3 mths	✗	Full	90%
Bank Australia	Premium	4.74	595	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 500-999k	4.36	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 500-999k	4.32	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Advantage Package Variable IO 500k+	4.36	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
BankSA	Advantage Package Variable P&I 500k+	4.32	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
BankVic	Base Variable	4.09	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
BankVic	offset	4.64	600	Nil	P+I	✓	5.00%	3 mths	✗	Full	95%
BankVic	Premium Home standard variable 750k+	4.09	Nil	375/a	Both	✓	5.00%	3 mths	✗	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Bankwest	Regular Saver	4.95	445	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	✗	N/A	N/A	✗	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	✗	N/A	N/A	✗	Full	95%
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✗	N/A	N/A	✗	No	80%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Bendigo Bank	Residential Variable 500k+	4.48	Nil	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	✗	N/A	N/A	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Variable 500k+	4.30	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
Big Sky Building Society	Premium Choice 250k+	4.47	250	399.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Mortgage Plus Offset Variable P&I 80% 500k+	4.17	Nil	350/a	P+I	✓	5.00%	6 mths	✗	Full	80%
Citi	Mortgage Plus Variable IO 80% 500k+	4.27	Nil	350/a	IO	✓	5.00%	6 mths	✗	No	80%
Coastline Credit Union	Intro Rate Option 6 mths	3.14	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Standard Variable 750k+	4.52	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	20.00%	3 mths	✓	No	95%
CUA	Basic Variable	4.68	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	✓	20.00%	3 mths	✓	No	95%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	✗	N/A	N/A	✓	No	80%
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	✗	N/A	N/A	✗	No	95%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	✗	N/A	N/A	✗	Full	95%
First Option Credit Union	Packaged Home Loan Standard Variable 600k+	4.15	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
Firstmac	Home Loan 80	4.28	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
Firstmac	VIP Pack 80 IO	4.14			IO	✓	5.00%	3 mths	✗	Full	iered sc
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	✓	5.00%	N/A	✓	Full	95%
Gateway Credit Union	Low Rate Essentials	4.20	275	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Monipower	4.14	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 750k+	4.01	693	198.00/a	IO	✓	5.00%	3 mths	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 500k+	3.89	363	120.00/a	IO	✗	N/A	N/A	✗	No	80%
Homeloans	Ultra Plus Variable PI 80 500k+	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	✓	5.00%	6 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	✗	N/A	N/A	✓	Full	95%
Hunter United	Variable	4.85	350	8.00/m	P+I	✗	N/A	N/A	✓	Full	95%
IMB	Accelerator - Owner Occupied 2 yrs	3.64	769	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
IMB	Introductory Variable 1 yr	3.99	769	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Standard Variable 80% 500k+	4.34	324	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
iMortgage	Fusion Variable IO 80 500k+	3.74	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Mortgage Simplifier 500k+	3.84	519	Nil	Both	✗	N/A	N/A	✓	No	80%
Intech Credit Union	Classic Home Loan	4.59	1025	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	✗	N/A	N/A	✗	Full	80%
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	✗	N/A	N/A	✗	Full	80%
Macquarie Bank	Basic Variable Owner Occupied PI 80 750-k	3.84	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	80%
Macquarie Credit Union	Home Loan Variable	4.89	464	Nil	Both	✓	3.00%	3 mths	✓	Full	95%
ME Bank	Basic Home Loan OO Max 80 LVR	3.99	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage HOUSE	Advantage Home Loan 80	4.22	500	Nil	P+I	✗	N/A	N/A	✗	Full	80%
Mortgage HOUSE	Advantage Standard Variable	4.47	595	10.00/m	Both	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Mortgage HOUSE	Advantage Variable 750k+	4.47	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage HOUSE	Advantage Variable One 80	4.02	500	10.00/m	P+I	✗	N/A	N/A	✗	Full	80%
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Variable - IO 750k+	4.45	600	395/a	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Choice Package Tailored Variable - P&I 750k+	4.35	600	395/a	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
NAB	Private Tailored Pkg Tailored Variable - P&I 750k+	4.35	600	750/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 750k+	4.36	Nil	Nil	IO	✗	N/A	N/A	✗	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 750k+	4.26	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	✗	N/A	N/A	✓	No	95%
Northern Inland CU	Home Loan Value Owner Occupied 750k+	4.38	330	350.00/a	P+I	✗	N/A	N/A	✓	Full	95%
P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✗	N/A	N/A	✗	Full	95%
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✗	N/A	N/A	✗	Full	95%
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	5.00%	3 mths	✗	No	80%
QBANK	Classic Home Loan	4.39	900	Nil	Both	✗	N/A	N/A	✓	No	95%
QBANK	Classic Plus Residential Variable 500k+	3.99	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	✗	N/A	N/A	✓	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	✗	N/A	N/A	✓	Full	95%
RAMS	Low Rate	4.30	870	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Regional Bank Australia	Basic 25 yrs	4.42	250	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Bank Australia	Basic Special 3 yrs	3.99	250	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Bank Australia	Partnership Advantage Variable 400k+	4.26	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
RESI Mortgage Corp	Essentials	4.64	649	Nil	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Essentials Plus	4.54	649	330.00/a	Both	✗	N/A	N/A	✗	No	95%
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
RESI Mortgage Corp	Smart Pro 80 500k+	4.20	649	Nil	Both	✓	5.00%	3 mths	✗	No	80%
RESI Mortgage Corp	Smart Pro Plus 80 500k+	4.10	649	120.00/a	Both	✓	5.00%	3 mths	✗	No	80%
SCU	Basic Home Loan	4.49	673	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
SCU	ProPack 250k+	4.40	673	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
SCU	Standard Variable	5.00	673	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.25	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable IO 500k+	4.34	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 500k+	4.30	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	✗	N/A	N/A	✗	No	95%
Summerland CU	Eco PI 80	3.87	600	Nil	P+I	✗	N/A	N/A	✗	No	80%
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Summerland CU	Premium	4.07	380	380.00/a	P+I	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
Teachers Mutual Bank	Rewards Package Solutions Plus Home Loan 750k+	4.35	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Solutions Plus Home Loan 750k+	4.35	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Home Loan 250k+	4.69	1363	Nil	Both	✓	5.00%	12 mths	✓	No	95%
The Mac	Offset Home Loan	4.94	1220	Nil	Both	✓	5.00%	12 mths	✓	Full	95%
The Mutual	Budget	4.18	150	Nil	P+I	✓	10.00%	6 mths	✓	No	90%
The Mutual	Mutual	4.38	300	Nil	Both	✓	5.00%	3 mths	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★ ★ ★												
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	✗	N/A	N/A	✓	Full	80%	
UBank	UHomeLoan - Real Reward Offer IO	4.03	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%	
UBank	UHomeLoan - Standard Variable IO	4.36	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%	
UBank	UHomeLoan - Standard Variable PI	4.07	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%	
UniBank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%	
UniBank	Rewards Package Solutions Plus Home Loan 750k+	4.35	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%	
UniBank	Solutions Plus Home Loan 750k+	4.35	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%	
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%	
Westpac	Flexi First Option	4.64	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%	
Westpac	Premier Advantage Rocket Repay Home Loan 750k+	4.29	Nil	395/a	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★ ★											
Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Woolworths Employees CU	Standard Variable	4.71	-570	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable IO 750k+	4.04	363	Nil	IO	✗	N/A	N/A	✗	No	80%
Yellow Brick Road	Empower Package Empower Variable PI 0-80 750-1m	3.81	363	Nil	P+I	✗	N/A	N/A	✓	No	80%
Yellow Brick Road	Empower Variable IO 750k+	4.04	363	Nil	IO	✗	N/A	N/A	✗	No	80%
Yellow Brick Road	Empower Variable PI 0-80 750-1m	3.81	363	Nil	P+I	✗	N/A	N/A	✓	No	80%
★ ★											
Adelaide Bank	Smartdoc Variable	5.15	495	15.00/m	Both	✗	N/A	N/A	✓	Full	80%
ANZ	Variable	5.25	760	5.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	✓	20.00%	12 mths	✓	Full	95%
Arab Bank Australia	HeadStart Intro Variable 1 yr	4.49	600	8.00/m	P+I	✓	20.00%	12 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Arab Bank Australia	The Basics	5.09	600	8.00/m	P+I	✓	20.00%	12 mths	✓	No	95%
Australian Military Bank	Standard Variable Offset	5.14	964	Nil	Both	✓	10.00%	3 mths	✗	Full	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
bcu	Standard Variable	4.95	600	Nil	Both	✗	N/A	N/A	✗	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
BOQ	Economy	3.89	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
Citi	Basic Variable IO 500k+ 80%	4.42	649	Nil	IO	✗	N/A	N/A	✗	No	90%
Citi	Basic Variable P&I 500k+ 80%	4.37	649	Nil	P+I	✗	N/A	N/A	✗	No	90%
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	✗	N/A	N/A	✓	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	✗	N/A	N/A	✓	Full	95%
Community First CU	True Value Var HI	5.17	600	Nil	Both	✓	20.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Delphi Bank	Complete	5.27	770	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Delphi Bank	Essential	5.27	1020	8.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	5.00%	N/A	✓	Full	95%
Gateway Credit Union	Variable 80%	4.84	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Heritage Bank	Variable	5.04	100	5.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
HSBC	Home Smart	5.23	853	Nil	P+I	✗	N/A	N/A	✓	Full	90%
HSBC	Variable	5.23	853	Nil	Both	✗	N/A	N/A	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Hume Bank	Variable	5.10	750	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hunter United	Interest Only	4.90	350	Nil	IO	✗	N/A	N/A	✓	No	90%
IMB	Standard Variable 80%	5.34	769	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Basic Home Loan	4.64	464	Nil	P+I	✓	3.00%	3 mths	✗	No	95%
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	✓	3.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	464	Nil	P+I	✓	3.00%	3 mths	✗	Full	95%
ME Bank	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
MyState	Standard Variable	5.11	350	Nil	Both	✗	N/A	N/A	✓	Full	95%
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	✗	N/A	N/A	✗	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	✗	N/A	N/A	✓	Full	95%
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ ★											
Police Bank	Premium Variable	4.74	1045	Nil	Both	✗	N/A	N/A	✗	Full	95%
QBank	Standard Variable	4.89	900	Nil	Both	✗	N/A	N/A	✓	No	95%
RAMS	Full Feature	5.20	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Regional Bank Australia	Mortgage Offset	5.22	250	Nil	Both	✗	N/A	N/A	✓	Full	95%
St.George Bank	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%
UniBank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Interest Only Variable	5.11	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Rocket Repay Home Loan	5.29	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
★											
AMP Bank	Classic Variable	5.43	895	10.00/m	Both	✗	N/A	N/A	✗	Full	90%
Auswide Bank	Standard Variable	5.33	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
B&E Personal Banking	FlexiLine	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	✗	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
BankSA	Variable IO	5.33	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
BOQ	First Start 1 yr	4.46	645	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
BOQ	Standard Variable	5.46	450	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Offset Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓			✓	Full	90%
Citi	Offset Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓	5.00%	6 mths	✗	Full	90%
Citi	Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓			✓	No	90%
St.George Bank	Variable IO	5.34	700	10.00/m	IO	✓	5.00%	3 mths	✓	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.

First Home Buyer Variable \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Introductory Rate 1 yr	3.89	785	Nil	Both	✗	N/A	N/A	✓	No	95%
The Rock	Variable	5.61	950	5.00/m	Both	✗	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%