



Home Loans Star Ratings

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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%)	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Click Loans	The Online Home Loan 80 150-499k	3.69	440	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Click Loans	The Online Offset Home Loan 80%	3.73	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%
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	5.00%	3 mths	✓	Full	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%
Gateway Credit Union	Premium Variable 80% 150k+	3.73	200	299/a	Both	✓	5.00%	3 mths	✓	Full	95%
Heritage Bank	Discount Variable 150k+	3.79	750	Nil	Both	✓	5.00%	3 mths	✓	No	95%
HSBC	Home Value - Owner Occupier	3.75	270	Nil	Both	✗	N/A	N/A	✓	No	90%



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★★★★★ "Outstanding Value"											
IMB	Budget - Owner Occupied 90%	3.87	769	Nil	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Essentials - Owner Occupied 90%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 150-499k	3.89	299	199/a	Both	✗	N/A	N/A	✓	Full	80%
ING DIRECT	Orange Advantage Variable 150-499k 80%	3.89	299	199.00/a	Both	✗	N/A	N/A	✓	Full	95%
loans.com.au	Essentials - Owner Occ - PI	3.59	520	Nil	P+I	✓	5.00%	3 mths	✗	No	80%
loans.com.au	Offset Variable-Owner Occupier <80%	3.67	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
P&N Bank	& Home Loan	3.99	395	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.99	395	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	3.87	Nil	Nil	P+I	✗	N/A	N/A	✓	No	80%



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			Upfront	Ongoing		Required	Size (%)	Length				
★★★★★ "Outstanding Value"												
QBANK	Classic Offer 80%	3.88	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%	
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%	
Reduce Home Loans	Rate Buster 100% Offset Variable	3.47	570	Nil	Both	✓	15	6 mths	✗	Full	80%	
Reduce Home Loans	Rate Buster Standard Variable	3.39	570	Nil	Both	✗	15	N/A	✗	No	80%	
State Custodians	Breathe Easy Offset 80%	3.82	286	Nil	Both	✓	5.00%	3 mths	✗	Full	95%	
State Custodians	Standard Variable Offset 80%	3.69	286	299.00/a	Both	✓	5.00%	3 mths	✗	Full	95%	
The Rock	Essentials Special 80%	3.99	650	Nil	Both	✗	N/A	N/A	✓	Full	90%	
UBank	Value Offer - 20% Deposit Minimum	3.74	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%	
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%	
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%	



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★★★★★ "Outstanding Value"											
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%	4.04	495	Nil	Both	✗	N/A	N/A	✓	No	95%
AMP Bank	Basic Variable Loan P+I	3.98	545	Nil	P+I	✗	N/A	N/A	✗	Full	90%
Aussie	Optimizer Plus Variable PI 100-749k 80%	3.86	Nil	198.00/a	P+I	✓	5.00%	3 mths	✗	Full	95%
Aussie	Optimizer Variable PI 100-749k 80%	3.86	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Variable 100-499k 80%	3.95	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bank Australia	Premium Package Premium 100-399k	4.02	595	350/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Melbourne	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Bank of Sydney	Expect More Variable 100k+	3.94	Nil	395/a	Both	✓	5.00%	6 mths	✓	Full	90%
Bank of Sydney	Expect More Variable PAYG 100k+	3.79	Nil	395/a	P+I	✓	5.00%	6 mths	✓	Full	80%



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★★★★											
BankSA	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankVic	Base Variable	3.99	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+	3.85	250	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
Bankwest	Premium Select Home Loan Owner Occ 80%	4.02	250	Nil	Both	✓	5.00%	3 mths	✓	Full	90%
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%
BOQ	Economy	3.89	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
Click Loans	The Online Offset Home Loan 80 150-499k	3.73	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%
Easy Street Fin Services	Standard Variable Rate Home Loan	4.10	500	Nil	Both	✓	20.00%	3 mths	✓	Full	80%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★											
Firstmac	VIP Pack 80 P&I	3.89	520	Nil	P+I	✓	5.00%	3 mths	✗	Full	80%
Firstmac	Vital 80 P&I	3.79	720	Nil	P+I	✓	5.00%	3 mths	✗	No	80%
Freedom Lend	Freedom Variable IO 80%	3.93	Nil	375.00/a	IO	✗	N/A	N/A	✓	Full	95%
Heritage Bank	Home Advantage Variable 150-249k	3.88	150	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	Full	80%
Horizon Credit Union	SPECIAL Value Plus Home Loan	4.09	960	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
HSBC	Home Value - OO (Fee Free Option)	3.78	Nil	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Variable 150-249k	4.40	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
iMortgage	Fusion Variable PI 80 200-499k	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Mortgage Simplifier 150-499k	4.04	519	Nil	Both	✗	N/A	N/A	✓	No	80%



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★★★★											
Macquarie Credit Union	Power 200-k	3.69	Nil	400.00/a	Both	✗	N/A	N/A	✓	Full	95%
Mortgage House	Essentials 80	3.82	595	10.00/m	P+I	✗	N/A	N/A	✗	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%
MyState	Special Residential Home Loan 80%	3.99	650	Nil	Both	✗	N/A	N/A	✓	Full	95%
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Newcastle Permanent	Premium Plus Package Home Loan 150-499k	3.74	Nil	395/a	Both	✓	5.00%	3 mths	✗	Full	90%
Qudos Bank	Low Cost Home Loan- OO 150-249k	4.24	Nil	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%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
St.George Bank	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland Credit Union	Offset Home Loan PI 80	4.04	800	8.00/m	P+I	✗	N/A	N/A	✗	Full	80%
Suncorp Bank	OO Back To Basics 90%	3.88	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Teachers Mutual Bank	Classic	3.94	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
The Mac	Basic Variable 150-249k	4.24	1320	Nil	Both	✗	N/A	N/A	✓	No	95%
UniBank	Classic	3.94	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%	3.79	Nil	300/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable OO 80%	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Virgin Money	Reward Me - Owner Occupied Var 80 75-499k	3.89	150	10.00/m	Both	✗	N/A	N/A	✗	Full	80%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%

★★★



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Adelaide Bank	Smartfit Variable 90%	4.09	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
AMP Bank	Affinity Package Classic Variable IO 100-249k	4.52	895	Nil	IO	✗	N/A	N/A	✗	Full	90%
AMP Bank	Affinity Package Classic Variable P+I 100-249k	4.22	295	Nil	P+I	✗	N/A	N/A	✗	Full	90%
AMP Bank	Basic Variable Loan IO	4.28	545	Nil	IO	✗	N/A	N/A	✗	Full	90%
AMP Bank	Essential Home Loan	3.89	295	Nil	P+I	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Classic Variable IO 100-249k	4.52	895	349/a	IO	✗	N/A	N/A	✗	Full	90%
AMP Bank	Professional Package Classic Variable P+I 100-249k	4.22	Nil	349/a	P+I	✗	N/A	N/A	✗	Full	90%
AMP Bank	Select Package Classic Variable IO 100-249k	4.52	895	Nil	IO	✗	N/A	N/A	✗	Full	90%
AMP Bank	Select Package Classic Variable P+I 100-249k	4.22	295	Nil	P+I	✗	N/A	N/A	✗	Full	90%
ANZ	Breakfree Variable 150-249k	4.75	160	Nil	Both	✗	N/A	N/A	✓	Full	90%



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★★★												
ANZ	Simplicity Plus	4.55	160	Nil	Both	✗	N/A	N/A	✓	No	90%	
Aussie	Optimizer Plus Variable IO 100-749k	4.09	Nil	198.00/a	IO	✓	5.00%	3 mths	✗	Full	80%	
Aussie	Optimizer Variable IO 100-749k	4.09	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%	
Aussie	Select Standard Variable 100-499k 80%	3.95	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%	
Australian Military Bank	Standard Variable Offset 80%	4.69	1014	Nil	Both	✓	10.00%	3 mths	✗	Full	95%	
Auswide Bank	Freedom Package Standard Variable 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	90%	
Auswide Bank	RBA Rate Tracker Home Loan	3.99	900	Nil	P+I	✗	N/A	N/A	✓	No	80%	
B&E Personal Banking	FlexiDiscount LVR Special	3.99	230	10.00/m	P+I	✓	5.00%	3 mths	✗	No	80%	
B&E Personal Banking	Topline 90%	4.19	650	Nil	P+I	✓	5.00%	3 mths	✗	Full	95%	
Bank Australia	Premium	4.82	595	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%	



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★★★											
Bank of Melbourne	Advantage Package Variable P&I 150-249k	4.62	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Basic Promo Variable IO	4.12	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
BankSA	Advantage Package Variable P&I 150-249k	4.69	700	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable IO	4.12	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
BankVic	2 Year Introductory Variable 2 yrs	3.79	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 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 Home Loan Owner Occ	4.85	250	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	✗	N/A	N/A	✗	Full	95%



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★★★											
bcu	Standard Variable	4.95	600	Nil	Both	✗	N/A	N/A	✗	Full	95%
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	4.53	Nil	20/m	Both	✗	N/A	N/A	✓	Full	95%
Bendigo Bank	Residential Variable 50-249k	4.88	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 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%
BOQ	Clear Path Variable Home Loan	4.47	150	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Mortgage Plus Offset Variable IO 80% 150-499k	4.27	649	350/a	IO	✓	5.00%	6 mths	✗	Full	90%



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★★★												
Citi	Mortgage Plus Offset Variable P&I 80% 150-499k	4.22	Nil	350/a	P+I	✓	5.00%	6 mths	✗	Full	90%	
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.99	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	3.99	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%	
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	Variable	4.69	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%	



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
ECU Australia	Premium Plus Standard Variable 150.00001-k	4.52	Nil	360/a	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	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	4.29	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
Firstmac	VIP Pack 80 IO	4.09	520	Nil	IO	✓	5.00%	3 mths	✗	Full	80%
Firstmac	Vital 80 IO	3.99	720	Nil	IO	✓	5.00%	3 mths	✗	No	80%
G&C Mutual Bank	Solutions Package Solutions	4.76	Nil	350/a	Both	✓	5.00%	N/A	✓	Full	95%



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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			
★★★											
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Gateway Credit Union	Low Rate Essentials	4.32	275	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Gateway Credit Union	Variable 80%	4.96	750	Nil	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	4.24	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	1056	198.00/a	IO	✓	5.00%	3 mths	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 200-499k	4.09	363	120.00/a	IO	✗	N/A	N/A	✗	No	80%
Homeloans	Ultra Plus Variable PI 80 200-499k	3.89	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%



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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	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 Home Loan	4.59	860	150.00/a	Both	✓	5.00%	6 mths	✓	Full	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	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	Green Home Loan	4.50	850	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%



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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			
★★★											
IMB	Introductory Variable 1 yr	4.09	769	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Standard Variable 90% 150-249k	4.59	324	Nil	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	3.89	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
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 Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	✗	N/A	N/A	✗	Full	90%
Macquarie Credit Union	Home Loan Variable	4.89	561	Nil	Both	✓	5.00%	3 mths	✓	Full	95%



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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	Basic Home Loan OO Max 80 LVR	4.09	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k	3.94	400	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
Mortgage House	Advantage Home Loan 80	4.32	500	Nil	P+I	✗	N/A	N/A	✗	Full	80%
Mortgage House	Advantage Standard Variable	4.57	595	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage House	Advantage Variable 100-749k	4.57	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage House	Advantage Variable One 80	4.12	500	10.00/m	P+I	✗	N/A	N/A	✗	Full	80%
Mortgage House	Pure and Simple 80	4.34	Nil	Nil	P+I	✗	N/A	N/A	✗	No	80%
MOVE - People Driven Banking	myHome Standard Variable Package	4.10	450	300/a	Both	✗	N/A	N/A	✓	Full	95%
MOVE - People Driven Banking	Standard Variable Rate	4.85	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%



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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	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 - IO 20-249k	4.75	Nil	395/a	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Choice Package Tailored Variable - P&I 100-249k	4.65	Nil	395/a	P+I	✓	5.00%	3 mths	✓	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	395/a	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Real Options	4.95	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%
P&N Bank	Smooth Home Loan 80%	4.64	395	Nil	Both	✓	5.00%	3 mths	✓	No	90%



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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			
★★★											
People's Choice Credit Union	Basic Variable 90%	4.24	200	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%
Police Bank	Premium Variable	4.74	1045	Nil	Both	✗	N/A	N/A	✗	Full	95%
QBANK	Classic Home Loan	4.49	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
QBANK	Classic Plus Classic Home Loan 100-249k	4.54	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
QBANK	Classic Plus Classic Offer 80% 100-249k	4.49	Nil	25/m	Both	✗	N/A	N/A	✓	No	80%
QBANK	Classic Plus Residential Variable 100-249k	4.49	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%
QBANK	Standard Variable	4.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%



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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			
★★★											
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%
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
RAMS	Low Rate IO	4.55	870	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
RAMS	Low Rate P&I	4.45	870	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Regional Australia Bank	Basic 25 yrs	4.42	250	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Australia Bank	Basic Special 3 yrs	3.87	250	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Australia Bank	Partnership Advantage Variable	4.37	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%



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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			
★★★											
RESI Mortgage Corp	Smart Pro IO 200-499k 80%	4.26	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%
RESI Mortgage Corp	Smart Pro P&I 200-499k 80%	4.15	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
SCU	Basic Home Loan	3.77	673	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
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	4.60	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 150-249k	4.70	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Basic Promo Variable IO	4.12	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Summerland Credit Union	Eco Home Loan	4.17	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
Summerland Credit Union	Offset Home Loan	4.24	800	8.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%



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Company	Product	Rate (%)*	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 Credit Union	Premium	4.17	Nil	380.00/a	P+I	✓	5.00%	3 mths	✗	No	95%
Summerland Credit Union	Premium PI 80	3.97	Nil	380.00/a	P+I	✗	N/A	N/A	✗	No	80%
Suncorp Bank	Home Package Plus Owner Occupied Variable 80% 150-499k	4.60	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	90%
Teachers Mutual Bank	My First Home Loan	4.81	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
Teachers Mutual Bank	Solutions Plus <\$250k 80%	4.04	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	Home Loan	4.94	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
The Mac	Offset Home Loan	4.94	1320	Nil	Both	✗	N/A	N/A	✓	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%



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Company	Product	Rate (%)*	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 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	95%
UBank	UHomeLoan - Real Reward Offer IO	4.13	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan - Standard Variable IO	4.46	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan - Standard Variable PI	4.17	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	My First Home Loan	4.81	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
UniBank	Solutions Plus <\$250k 80%	4.04	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 IO	4.76	750	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Westpac	Flexi First Option P&I	4.64	750	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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Company	Product	Rate (%)*	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 Rocket Repay Home Loan P&I 150-249k	4.69	150	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Westpac	Special Flexi First Option IO 3 yrs	4.03	750	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Westpac	Special Flexi First Option P&I 3 yrs	3.99	750	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Standard Variable	4.71	Nil	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%
★★											
ANZ	Variable	5.25	760	5.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Essentials Home Loan	5.34	250	Nil	Both	✓	20.00%	12 mths	✓	Full	95%



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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			
★★											
Arab Bank Australia	The Basics	5.24	600	8.00/m	P+I	✓	20.00%	12 mths	✓	No	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank of Melbourne	Advantage Package Variable IO 150-249k	4.74	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Variable IO	5.34	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	4.81	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
BankSA	Variable IO	5.41	700	10.00/m	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	Variable Owner Occupied 80%	5.35	250	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
BOQ	First Start 1 yr	4.61	645	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★												
Catalyst Money	Variable Lite IO	5.15	607	Nil	IO	✗	N/A	N/A	✓	Full	95%	
Catalyst Money	Variable Lite PI	5.10	607	Nil	P+I	✗	N/A	N/A	✓	Full	95%	
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	4.27	Nil	350/a	IO	✓	5.00%	6 mths	✗	No	90%	
Citi	Mortgage Plus Variable P&I 80% 150-499k	4.22	649	350/a	P+I	✓	5.00%	6 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%	



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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			
★★											
Community First CU	True Value Var HI	5.17	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Delphi Bank	Complete	5.37	770	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Delphi Bank	Essential	5.37	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%
Heritage Bank	Variable	5.04	150	8.00/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%
Hunter United	Interest Only	4.90	350	Nil	IO	✗	N/A	N/A	✓	No	90%
Illawarra CU NSW	Variable Lite IO	5.15	607	Nil	IO	✗	N/A	N/A	✓	Full	95%



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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				
★★												
Illawarra CU NSW	Variable Lite PI	5.10	607	Nil	P+I	✗	N/A	N/A	✓	Full	95%	
IMB	Standard Variable 90%	5.09	769	Nil	Both	✓	5.00%	3 mths	✓	Full	95%	
Macquarie Credit Union	Basic Home Loan	4.64	561	Nil	P+I	✓	3.00%	3 mths	✗	No	95%	
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%	
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	561	Nil	P+I	✓	3.00%	3 mths	✗	Full	95%	
ME	Flexible Home Loan OO Max 80 LVR	5.03	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%	
MyState	Standard Variable	5.23	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	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%	



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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			
★★											
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	395/a	Both	✓	5.00%	3 mths	✗	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	5.00%	3 mths	✗	Full	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	395	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	395	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%
RAMS	Full Feature IO	5.45	870	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
RAMS	Full Feature P&I	5.35	870	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Regional Australia Bank	Mortgage Offset	5.22	250	Nil	Both	✗	N/A	N/A	✓	Full	95%



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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	Advantage Package Variable IO 150-249k	4.82	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Variable IO	5.42	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Summerland Credit Union	ECO Home Loan Standard	5.17	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland Credit Union	Home Loan Plus	5.17	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland Credit Union	Offset Home Loan Standard	5.24	800	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Flexi Choice	5.26	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Interest Only Variable	5.26	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	4.81	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%



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Company	Product	Rate (%)*	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	Flexi Choice	5.26	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Interest Only Variable	5.26	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Premier Advantage Rocket Repay Home Loan IO 150-249k	4.81	150	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Rocket Repay Home Loan IO	5.41	750	8.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Rocket Repay Home Loan P&I	5.29	750	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
★											
AMP Bank	Classic Variable IO	5.73	895	10.00/m	IO	✗	N/A	N/A	✗	Full	90%
AMP Bank	Classic Variable P+I	5.43	895	10.00/m	P+I	✗	N/A	N/A	✗	Full	90%
Arab Bank Australia	HeadStart Intro Variable 1 yr	3.90	600	8.00/m	P+I	✓	20.00%	12 mths	✓	No	95%
Auswide Bank	Standard Variable	5.43	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	90%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%



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Company	Product	Rate (%)*	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	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%	
BOQ	Standard Variable	5.61	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	✓	5.00%	6 mths	✗	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	✓	5.00%	6 mths	✗	No	90%	
Suncorp Bank	Owner Occupied Variable 80%	5.55	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%	
The Capricornian	Introductory Rate 1 yr 95%	3.89	785	Nil	P+I	✗	N/A	N/A	✓	No	95%	
The Rock	Variable	5.73	950	5.00/m	Both	✗	N/A	N/A	✓	Full	95%	



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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			
★ Transport Mutual Credit Union	Variable	5.06	1010	Nil	P+I	X	N/A	N/A	X	Full	95%



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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"											
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✗	N/A	N/A	✗	No	80%
Click Loans	The Online Home Loan 80 150-499k	3.69	440	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Click Loans	The Online Offset Home Loan 80 150-499k	3.73	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	80%
Click Loans	The Online Offset Home Loan 80%	3.73	440	Nil	P+I	✓	5.00%	3 mths	✗	Full	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%
Gateway Credit Union	Premium Variable 80% 150k+	3.73	200	299/a	Both	✓	5.00%	3 mths	✓	Full	95%
Heritage Bank	Discount Variable 150k+	3.79	750	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Heritage Bank	Home Advantage Variable 250-699k	3.84	150	350/a	Both	✓	5.00%	3 mths	✓	Full	95%



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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"												
HSBC	Home Value - Owner Occupier	3.75	270	Nil	Both	✗	N/A	N/A	✓	No	90%	
Hunter United	Platinum Home Loan OO	3.79	Nil	8.00/m	P+I	✗	N/A	N/A	✓	Full	80%	
IMB	Budget - Owner Occupied 90%	3.87	769	Nil	Both	✓	5.00%	3 mths	✓	No	95%	
IMB	Essentials - Owner Occupied 90%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%	
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 150-499k	3.89	299	199/a	Both	✗	N/A	N/A	✓	Full	80%	
ING DIRECT	Orange Advantage Variable 150-499k 80%	3.89	299	199.00/a	Both	✗	N/A	N/A	✓	Full	95%	
loans.com.au	Essentials - Owner Occ - PI	3.59	520	Nil	P+I	✓	5.00%	3 mths	✗	No	80%	
loans.com.au	Offset Variable-Owner Occupier <80%	3.67	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%	
Newcastle Permanent	Premium Plus Package Home Loan 150-499k	3.74	Nil	395/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%	



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Company	Product	Rate (%)*	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+	3.99	395	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 Offer 80%	3.88	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Low Cost Home Loan- OO 250-499k	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Reduce Home Loans	Rate Buster 100% Offset Variable	3.47	570	Nil	Both	✓	15	6 mths	✗	Full	80%
Reduce Home Loans	Rate Buster Standard Variable	3.39	570	Nil	Both	✗	15	N/A	✗	No	80%
State Custodians	Breathe Easy Offset 80%	3.82	286	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
State Custodians	Standard Variable Offset 80%	3.69	286	299.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
The Rock	Essentials Special 80%	3.99	650	Nil	Both	✗	N/A	N/A	✓	Full	90%
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%



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Company	Product	Rate (%)*	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"											
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 Variable First Home Buyer 80%	3.79	Nil	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%
★★★★											
AMO Group	Basic Variable	3.83	1180	120.00/a	P+I	✗	N/A	N/A	✗	No	80%
AMO Group	Variable Home Loan	3.83	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
AMP Bank	Affinity Package Classic Variable P+I 250-499k	3.89	295	Nil	P+I	✗	N/A	N/A	✗	Full	90%
AMP Bank	Select Package Classic Variable P+I 250-499k	3.89	295	Nil	P+I	✗	N/A	N/A	✗	Full	90%
Aussie	Optimizer Plus Variable PI 100-749k 80%	3.86	Nil	198.00/a	P+I	✓	5.00%	3 mths	✗	Full	95%
Aussie	Optimizer Variable PI 100-749k 80%	3.86	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Variable 100-499k 80%	3.95	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Bank Australia	Premium Package Premium 100-399k	4.02	595	350/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Sydney	Expect More Variable 100k+	3.94	Nil	395/a	Both	✓	5.00%	6 mths	✓	Full	90%
Bank of Sydney	Expect More Variable PAYG 100k+	3.79	Nil	395/a	P+I	✓	5.00%	6 mths	✓	Full	80%
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+	3.85	250	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
Bankwest	Premium Select Home Loan Owner Occ 80%	4.02	250	Nil	Both	✓	5.00%	3 mths	✓	Full	90%
BOQ	Economy	3.89	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
Catalyst Money	Variable IO	4.15	607	Nil	IO	✗	N/A	N/A	✓	Full	95%
Catalyst Money	Variable PI	4.20	607	Nil	P+I	✗	N/A	N/A	✓	Full	95%
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	5.00%	3 mths	✓	No	80%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
Firstmac	VIP Pack 80 P&I	3.89	520	Nil	P+I	✓	5.00%	3 mths	✗	Full	80%
Firstmac	Vital 80 P&I	3.79	720	Nil	P+I	✓	5.00%	3 mths	✗	No	80%
Freedom Lend	Freedom Variable IO 80%	3.93	Nil	375.00/a	IO	✗	N/A	N/A	✓	Full	95%
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	✓	5.00%	0 mths	✓	Full	95%
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	Full	80%
HSBC	Home Value - OO (Fee Free Option)	3.78	Nil	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Variable 250-499k	4.30	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Illawarra CU NSW	Variable IO	4.15	607	Nil	IO	✗	N/A	N/A	✓	Full	95%
Illawarra CU NSW	Variable PI	4.20	607	Nil	P+I	✗	N/A	N/A	✓	Full	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
iMortgage	Fusion Variable PI 80 200-499k	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
Macquarie Credit Union	Power 250.00001-k	3.69	Nil	400.00/a	Both	✗	N/A	N/A	✓	Full	95%
Mortgage House	Essentials 80	3.82	595	10.00/m	P+I	✗	N/A	N/A	✗	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%
MOVE - People Driven Banking	myHome Standard Variable Package 250-499k	4.00	450	300/a	Both	✗	N/A	N/A	✓	Full	95%
MyState	Special Residential Home Loan 80%	3.99	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	3.99	395	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
QBANK	Classic Home Loan P&I Only	3.87	Nil	Nil	P+I	✗	N/A	N/A	✓	No	80%



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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	Mortgage Saver	3.88	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 250-499k	4.12	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%
Queenslanders CU	Special Variable Rate P&I 250-499k	4.03	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
RESI Mortgage Corp	Flexi Options 80%	4.09	854	Nil	Both	✓	5.00%	3 mths	✗	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%
Summerland Credit Union	Offset Home Loan PI 80	4.04	800	8.00/m	P+I	✗	N/A	N/A	✗	Full	80%
Suncorp Bank	OO Back To Basics 90%	3.88	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Teachers Mutual Bank	Classic	3.94	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%



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Company	Product	Rate (%)*	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	Basic Variable 250-499k	4.14	1320	Nil	Both	✗	N/A	N/A	✓	No	95%	
UBank	Value Offer - 20% Deposit Minimum	3.74	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%	
UniBank	Classic	3.94	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%	
Victoria Teachers Mutual Bank	Education Package Home Loan Variable OO 80%	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	Full	95%	
Virgin Money	Reward Me - Owner Occupied Var 80 75-499k	3.89	150	10.00/m	Both	✗	N/A	N/A	✗	Full	80%	
★★★												
Adelaide Bank	Smartfit Variable 90%	4.09	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%	
Adelaide Bank	SmartSaver 90%	4.04	495	Nil	Both	✗	N/A	N/A	✓	No	95%	
AMP Bank	Affinity Package Classic Variable IO 250-749k	4.19	895	Nil	IO	✗	N/A	N/A	✗	Full	90%	
AMP Bank	Basic Variable Loan IO	4.28	545	Nil	IO	✗	N/A	N/A	✗	Full	90%	
AMP Bank	Basic Variable Loan P+I	3.98	545	Nil	P+I	✗	N/A	N/A	✗	Full	90%	



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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			
★★★											
AMP Bank	Essential Home Loan	3.89	295	Nil	P+I	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Classic Variable IO 250-749k	4.19	895	349/a	IO	✗	N/A	N/A	✗	Full	90%
AMP Bank	Professional Package Classic Variable P+I 250-499k	3.89	Nil	349/a	P+I	✗	N/A	N/A	✗	Full	90%
AMP Bank	Select Package Classic Variable IO 250-749k	4.19	895	Nil	IO	✗	N/A	N/A	✗	Full	90%
ANZ	Breakfree Variable 250-499k	4.45	160	Nil	Both	✗	N/A	N/A	✓	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Plus Variable IO 100-749k	4.09	Nil	198.00/a	IO	✓	5.00%	3 mths	✗	Full	80%
Aussie	Optimizer Variable IO 100-749k	4.09	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Standard Variable 100-499k 80%	3.95	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Australian Military Bank	Standard Variable Offset 80%	4.69	1014	Nil	Both	✓	10.00%	3 mths	✗	Full	95%



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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			
★★★											
Auswide Bank	Freedom Package Standard Variable 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	90%
Auswide Bank	RBA Rate Tracker Home Loan	3.99	900	Nil	P+I	✗	N/A	N/A	✓	No	80%
B&E Personal Banking	FlexiDiscount LVR Special	3.99	230	10.00/m	P+I	✓	5.00%	3 mths	✗	No	80%
B&E Personal Banking	Topline 90%	4.19	650	Nil	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank Australia	Premium	4.82	595	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 250-499k	4.59	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 250-499k	4.47	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Basic Promo Variable IO	4.12	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Bank of Melbourne	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Advantage Package Variable IO 250-499k	4.61	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%



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Company	Product	Rate (%)*	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 250-499k	4.49	700	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable IO	4.12	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
BankSA	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankVic	2 Year Introductory Variable 2 yrs	3.79	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
BankVic	Base Variable	3.99	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 Home Loan Owner Occ	4.85	250	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	✗	N/A	N/A	✗	Full	95%



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Company	Product	Rate (%)*	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	Maximum Discount Variable	4.25	600	Nil	Both	✗	N/A	N/A	✗	Full	95%
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 250-499k	4.33	Nil	20/m	Both	✗	N/A	N/A	✓	Full	95%
Bendigo Bank	Residential Variable 250-499k	4.68	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 300-499k	4.40	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.47	150	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Mortgage Plus Offset Variable IO 80% 150-499k	4.27	649	350/a	IO	✓	5.00%	6 mths	✗	Full	90%
Citi	Mortgage Plus Offset Variable P&I 80% 150-499k	4.22	Nil	350/a	P+I	✓	5.00%	6 mths	✗	Full	90%



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Company	Product	Rate (%)*	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	3.99	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	3.99	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%
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	5.00%	3 mths	✗	Full	95%



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Company	Product	Rate (%)*	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	Standard Variable Rate Home Loan	4.10	500	Nil	Both	✓	20.00%	3 mths	✓	Full	80%
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	360/a	Both	✓	5.00%	6 mths	✓	Full	95%
FCCS Credit Union	Easy Start Home Loan	3.99	750	Nil	P+I	✓	5.00%	6 mths	✓	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	4.29	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
Firstmac	VIP Pack 80 IO	4.09	520	Nil	IO	✓	5.00%	3 mths	✗	Full	80%
Firstmac	Vital 80 IO	3.99	720	Nil	IO	✓	5.00%	3 mths	✗	No	80%
G&C Mutual Bank	Solutions Package Solutions	4.76	Nil	350/a	Both	✓	5.00%	N/A	✓	Full	95%
Gateway Credit Union	Low Rate Essentials	4.32	275	Nil	Both	✓	5.00%	3 mths	✓	No	80%



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			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
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	4.24	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%	
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	1056	198.00/a	IO	✓	5.00%	3 mths	✓	Full	80%	
Homeloans	Ultra Plus Variable IO 80 200-499k	4.09	363	120.00/a	IO	✗	N/A	N/A	✗	No	80%	
Homeloans	Ultra Plus Variable PI 80 200-499k	3.89	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 Home Loan	4.59	860	150.00/a	Both	✓	5.00%	6 mths	✓	Full	95%	



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Horizon Credit Union	SPECIAL Value Plus Home Loan	4.09	960	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	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%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
Hunter United	Green Home Loan	4.50	850	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%
IMB	Accelerator - Owner Occupied 2 yrs	3.74	769	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
IMB	Platinum Package Standard Variable 90% 250-499k	4.44	324	Nil	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	3.89	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
ING DIRECT	Mortgage Simplifier 150-499k	4.04	519	Nil	Both	✗	N/A	N/A	✓	No	80%
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 Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	✗	N/A	N/A	✗	Full	90%
Macquarie Credit Union	Home Loan Variable	4.89	561	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
ME	Basic Home Loan OO Max 80 LVR	4.09	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k	3.94	400	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
Mortgage House	Advantage Home Loan 80	4.32	500	Nil	P+I	✗	N/A	N/A	✗	Full	80%



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Company	Product	Rate (%)*	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	4.57	595	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage House	Advantage Variable 100-749k	4.57	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage House	Advantage Variable One 80	4.12	500	10.00/m	P+I	✗	N/A	N/A	✗	Full	80%
Mortgage House	Pure and Simple 80	4.34	Nil	Nil	P+I	✗	N/A	N/A	✗	No	80%
MOVE - People Driven Banking	Standard Variable Rate	4.85	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
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%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Variable - IO 250-749k	4.50	Nil	395/a	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Choice Package Tailored Variable - P&I 250-499k	4.40	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB	Private Tailored Pkg Tailored Variable - P&I 250-499k	4.40	600	750/a	P+I	✓	5.00%	3 mths	✓	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	395/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	395	Nil	Both	✓	5.00%	3 mths	✓	No	90%



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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			
★★★											
People's Choice Credit Union	Basic Variable 90%	4.24	200	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	4.49	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
QBANK	Classic Plus Classic Home Loan 250k+	4.39	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
QBANK	Classic Plus Classic Offer 80% 250-499k	4.34	Nil	25/m	Both	✗	N/A	N/A	✓	No	80%
QBANK	Classic Plus Residential Variable 250-499k	4.34	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%



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			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	✗	N/A	N/A	✓	Full	95%	
Queenslanders CU	Special Variable Rate IO 250-499k	4.19	595	Nil	IO	✗	N/A	N/A	✓	Full	90%	
RAMS	Low Rate IO	4.55	870	Nil	IO	✓	5.00%	3 mths	✓	Full	95%	
RAMS	Low Rate P&I	4.45	870	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%	
Regional Australia Bank	Basic 25 yrs	4.42	250	Nil	Both	✗	N/A	N/A	✓	No	95%	
Regional Australia Bank	Basic Special 3 yrs	3.87	250	Nil	Both	✗	N/A	N/A	✓	No	95%	
Regional Australia Bank	Partnership Advantage Variable 250k+	4.17	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%	
RESI Mortgage Corp	Smart Pro IO 200-499k 80%	4.26	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%	
RESI Mortgage Corp	Smart Pro P&I 200-499k 80%	4.15	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%	
SCU	Basic Home Loan	3.77	673	Nil	P+I	✓	5.00%	3 mths	✓	No	95%	



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
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%
SERVICE ONE Alliance Bank	Standard Variable 250-499k	4.45	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable IO 250-499k	4.62	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 250-499k	4.50	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Basic Promo Variable IO	4.12	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland Credit Union	Eco Home Loan	4.17	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
Summerland Credit Union	Eco PI 80	3.97	600	Nil	P+I	✗	N/A	N/A	✗	No	80%
Summerland Credit Union	Offset Home Loan	4.24	800	8.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Summerland Credit Union	Premium	4.17	Nil	380.00/a	P+I	✓	5.00%	3 mths	✗	No	95%
Summerland Credit Union	Premium PI 80	3.97	Nil	380.00/a	P+I	✗	N/A	N/A	✗	No	80%
Suncorp Bank	Home Package Plus Owner Occupied Variable 80% 150-499k	4.60	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	90%
Teachers Mutual Bank	My First Home Loan	4.81	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
Teachers Mutual Bank	Solutions Plus Home Loan 250-499k 80%	4.00	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	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
The Mac	Offset Home Loan	4.94	1320	Nil	Both	✗	N/A	N/A	✓	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%



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Company	Product	Rate (%)*	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 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	95%
UBank	UHomeLoan - Real Reward Offer IO	4.13	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan - Standard Variable PI	4.17	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	My First Home Loan	4.81	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
UniBank	Solutions Plus Home Loan 250-499k 80%	4.00	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 P&I	4.64	750	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan IO 250-499k	4.61	150	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Premier Advantage Rocket Repay Home Loan P&I 250-499k	4.49	150	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%



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Company	Product	Rate (%)*	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	Special Flexi First Option IO 3 yrs	4.03	750	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Westpac	Special Flexi First Option P&I 3 yrs	3.99	750	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Woolworths Employees CU	Standard Variable	4.71	Nil	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%
★★											
ANZ	Variable	5.25	760	5.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Essentials Home Loan	5.34	250	Nil	Both	✓	20.00%	12 mths	✓	Full	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Arab Bank Australia	The Basics	5.24	600	8.00/m	P+I	✓	20.00%	12 mths	✓	No	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	5.34	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	Variable IO	5.41	700	10.00/m	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	Variable Owner Occupied 80%	5.35	250	Nil	Both	✓	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%
BOQ	First Start 1 yr	4.61	645	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%



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Company	Product	Rate (%)*	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	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	4.27	Nil	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Mortgage Plus Variable P&I 80% 150-499k	4.22	649	350/a	P+I	✓	5.00%	6 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%
Delphi Bank	Complete	5.37	770	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Delphi Bank	Essential	5.37	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	First Home Buyers 1 yr	4.29	750	Nil	Both	✗	N/A	N/A	✓	No	80%
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%	0 mths	✓	Full	95%
Gateway Credit Union	Variable 80%	4.96	750	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Heritage Bank	Variable	5.04	150	8.00/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%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★											
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	Interest Only	4.90	350	Nil	IO	✗	N/A	N/A	✓	No	90%
IMB	Introductory Variable 1 yr	4.09	769	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Standard Variable 90%	5.09	769	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Basic Home Loan	4.64	561	Nil	P+I	✓	3.00%	3 mths	✗	No	95%
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	561	Nil	P+I	✓	3.00%	3 mths	✗	Full	95%
ME	Flexible Home Loan OO Max 80 LVR	5.03	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
MyState	Standard Variable	5.23	350	Nil	Both	✗	N/A	N/A	✓	Full	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★											
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%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	395/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	395	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	395	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%



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			Upfront	Ongoing		Required	Size (%)	Length				
★★												
Police Bank	Premium Variable	4.74	1045	Nil	Both	✗	N/A	N/A	✗	Full	95%	
QBANK	Standard Variable	4.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%	
RAMS	Full Feature IO	5.45	870	Nil	IO	✓	5.00%	3 mths	✓	Full	95%	
RAMS	Full Feature P&I	5.35	870	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%	
Regional Australia Bank	Mortgage Offset	5.22	250	Nil	Both	✗	N/A	N/A	✓	Full	95%	
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%	
Summerland Credit Union	ECO Home Loan Standard	5.17	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%	
Summerland Credit Union	Home Loan Plus	5.17	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%	
Summerland Credit Union	Offset Home Loan Standard	5.24	800	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%	
Teachers Mutual Bank	Flexi Choice	5.26	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%	



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			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Teachers Mutual Bank	Interest Only Variable	5.26	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	4.81	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%
UBank	UHomeLoan - Standard Variable IO	4.46	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UniBank	Flexi Choice	5.26	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Interest Only Variable	5.26	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Flexi First Option IO	4.76	750	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Westpac	Rocket Repay Home Loan IO	5.41	750	8.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Rocket Repay Home Loan P&I	5.29	750	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
★											
AMP Bank	Classic Variable IO	5.73	895	10.00/m	IO	✗	N/A	N/A	✗	Full	90%



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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				
★												
AMP Bank	Classic Variable P+I	5.43	895	10.00/m	P+I	✗	N/A	N/A	✗	Full	90%	
Arab Bank Australia	HeadStart Intro Variable 1 yr	3.90	600	8.00/m	P+I	✓	20.00%	12 mths	✓	No	95%	
Auswide Bank	Standard Variable	5.43	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	90%	
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%	
BOQ	Standard Variable	5.61	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	✓	5.00%	6 mths	✗	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%	



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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			
★											
Citi	Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
St.George Bank	Variable IO	5.42	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Suncorp Bank	Owner Occupied Variable 80%	5.55	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Introductory Rate 1 yr 95%	3.89	785	Nil	P+I	✗	N/A	N/A	✓	No	95%
The Rock	Variable	5.73	950	5.00/m	Both	✗	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Variable	5.06	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%



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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"											
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Package Premium 400-699k	3.92	595	350/a	P+I	✓	5.00%	6 mths	✓	Full	95%
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✗	N/A	N/A	✗	No	80%
Click Loans	The Online Home Loan 80 500-749k	3.69	440	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Click Loans	The Online Offset Home Loan 80 500-749k	3.73	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	80%
Click Loans	The Online Offset Home Loan 80%	3.73	440	Nil	P+I	✓	5.00%	3 mths	✗	Full	80%
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✗	N/A	N/A	✓	Full	80%
Gateway Credit Union	Premium Variable 80% 150k+	3.73	200	299/a	Both	✓	5.00%	3 mths	✓	Full	95%
Heritage Bank	Discount Variable 150k+	3.79	750	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Heritage Bank	Home Advantage Variable 250-699k	3.84	150	350/a	Both	✓	5.00%	3 mths	✓	Full	95%



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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"												
HSBC	Home Value - Owner Occupier	3.75	270	Nil	Both	✗	N/A	N/A	✓	No	90%	
HSBC	Premier Home Smart 500-749k	3.85	Nil	Nil	P+I	✗	N/A	N/A	✓	Full	90%	
HSBC	Premier Variable 500-749k	3.85	Nil	Nil	Both	✗	N/A	N/A	✓	Full	90%	
Hume Bank	Property Package Variable 500k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%	
Hunter United	Platinum Home Loan OO	3.79	Nil	8.00/m	P+I	✗	N/A	N/A	✓	Full	80%	
IMB	Budget - Owner Occupied 90%	3.87	769	Nil	Both	✓	5.00%	3 mths	✓	No	95%	
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.89	299	199/a	Both	✗	N/A	N/A	✓	Full	80%	
ING DIRECT	Orange Advantage Variable 500k+ 80%	3.89	299	199.00/a	Both	✗	N/A	N/A	✓	Full	95%	
loans.com.au	Essentials - Owner Occ - PI	3.59	520	Nil	P+I	✓	5.00%	3 mths	✗	No	80%	
loans.com.au	Offset Variable-Owner Occupier <80%	3.67	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%	



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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"												
Macquarie Credit Union	Power 400.00001k+	3.69	Nil	400.00/a	Both	✗	N/A	N/A	✓	Full	95%	
Newcastle Permanent	Premium Plus Package Home Loan 500-749k	3.74	Nil	395/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 Offer 80%	3.88	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%	
Qudos Bank	Low Cost Home Loan- OO 500-749k	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	Full	95%	
Reduce Home Loans	Rate Buster 100% Offset Variable	3.47	570	Nil	Both	✓	15	6 mths	✗	Full	80%	
Reduce Home Loans	Rate Buster Standard Variable	3.39	570	Nil	Both	✗	15	N/A	✗	No	80%	
SCU	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	✓	5.00%	3 mths	✓	Full	95%	
State Custodians	Breathe Easy Offset 80%	3.82	286	Nil	Both	✓	5.00%	3 mths	✗	Full	95%	



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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"												
State Custodians	Standard Variable Offset 80%	3.69	286	299.00/a	Both	✓	5.00%	3 mths	✗	Full	95%	
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%	
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%	3.79	Nil	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%	
★★★★												
AMO Group	Basic Variable	3.83	1180	120.00/a	P+I	✗	N/A	N/A	✗	No	80%	
AMO Group	Variable Home Loan	3.83	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%	
AMP Bank	Affinity Package Classic Variable P+I 500-749k	3.89	295	Nil	P+I	✗	N/A	N/A	✗	Full	90%	
AMP Bank	Select Package Classic Variable P+I 500-749k	3.89	295	Nil	P+I	✗	N/A	N/A	✗	Full	90%	
Aussie	Optimizer Plus Variable PI 100-749k 80%	3.86	Nil	198.00/a	P+I	✓	5.00%	3 mths	✗	Full	95%	
Aussie	Select Basic Variable 500k+ 80%	3.95	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%	



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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 of Sydney	Expect More Variable 100k+	3.94	Nil	395/a	Both	✓	5.00%	6 mths	✓	Full	90%
Bank of Sydney	Expect More Variable PAYG 100k+	3.79	Nil	395/a	P+I	✓	5.00%	6 mths	✓	Full	80%
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+	3.85	250	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
Bankwest	Premium Select Home Loan Owner Occ 80%	4.02	250	Nil	Both	✓	5.00%	3 mths	✓	Full	90%
BOQ	Economy	3.89	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
Catalyst Money	Variable PI	4.20	607	Nil	P+I	✗	N/A	N/A	✓	Full	95%
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	5.00%	3 mths	✓	No	80%
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
Firstmac	VIP Pack 80 P&I	3.89	520	Nil	P+I	✓	5.00%	3 mths	✗	Full	80%



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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				
★★★★												
Freedom Lend	Freedom Variable IO 80%	3.93	Nil	375.00/a	IO	✗	N/A	N/A	✓	Full	95%	
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%	
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	Full	80%	
HSBC	Home Value - OO (Fee Free Option)	3.78	Nil	Nil	Both	✗	N/A	N/A	✓	No	90%	
Illawarra CU NSW	Variable PI	4.20	607	Nil	P+I	✗	N/A	N/A	✓	Full	95%	
IMB	Essentials - Owner Occupied 90%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%	
iMortgage	Fusion Variable PI 80 500k+	3.64	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%	
ME	Member Package Flexible Home Loan OO Max 80 LVR 400-699k	3.89	400	395/a	Both	✓	5.00%	3 mths	✗	Full	80%	
Mortgage House	Essentials 80	3.82	595	10.00/m	P+I	✗	N/A	N/A	✗	Full	80%	



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★★												
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%	
MOVE - People Driven Banking	myHome Standard Variable Package 500-749k	3.90	450	300/a	Both	✗	N/A	N/A	✓	Full	95%	
MyState	Special Residential Home Loan 80%	3.99	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	3.99	395	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%	
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.99	395	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%	
QBANK	Classic Home Loan P&I Only	3.87	Nil	Nil	P+I	✗	N/A	N/A	✓	No	80%	
QBANK	Classic Plus Residential Variable 500k+	4.09	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%	
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%	



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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			
★★★★											
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+	4.02	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
RESI Mortgage Corp	Flexi Options 80%	4.09	854	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%
Suncorp Bank	OO Back To Basics 90%	3.88	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Teachers Mutual Bank	Classic	3.94	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
Teachers Mutual Bank	Solutions Plus Home Loan 500-749k 80%	3.97	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
The Mac	Basic Variable 500k+	4.04	1320	Nil	Both	✗	N/A	N/A	✓	No	95%
The Rock	Essentials Special 80%	3.99	650	Nil	Both	✗	N/A	N/A	✓	Full	90%



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Company	Product	Rate (%)*	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	3.74	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Classic	3.94	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
UniBank	Solutions Plus Home Loan 500-749k 80%	3.97	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
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 Variable OO 80%	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Virgin Money	Reward Me - Owner Occupied Var 80 500-749k	3.84	150	10.00/m	Both	✗	N/A	N/A	✗	Full	80%
★★★											
Adelaide Bank	Smartfit Variable 90%	4.09	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
Adelaide Bank	SmartSaver 90%	4.04	495	Nil	Both	✗	N/A	N/A	✓	No	95%
AMP Bank	Affinity Package Classic Variable IO 250-749k	4.19	895	Nil	IO	✗	N/A	N/A	✗	Full	90%
AMP Bank	Basic Variable Loan IO	4.28	545	Nil	IO	✗	N/A	N/A	✗	Full	90%



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First Home Buyer Variable \$500,000											
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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
AMP Bank	Basic Variable Loan P+I	3.98	545	Nil	P+I	✗	N/A	N/A	✗	Full	90%
AMP Bank	Essential Home Loan	3.89	295	Nil	P+I	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Classic Variable IO 250-749k	4.19	895	349/a	IO	✗	N/A	N/A	✗	Full	90%
AMP Bank	Professional Package Classic Variable P+I 500-749k	3.89	Nil	349/a	P+I	✗	N/A	N/A	✗	Full	90%
AMP Bank	Select Package Classic Variable IO 250-749k	4.19	895	Nil	IO	✗	N/A	N/A	✗	Full	90%
ANZ	Breakfree Variable 500k+	4.35	160	Nil	Both	✗	N/A	N/A	✓	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Plus Variable IO 100-749k	4.09	Nil	198.00/a	IO	✓	5.00%	3 mths	✗	Full	80%
Aussie	Optimizer Variable IO 100-749k	4.09	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Variable PI 100-749k 80%	3.86	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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Company	Product	Rate (%)*	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 Variable 500k+ 80%	3.95	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Australian Military Bank	Standard Variable Offset 80%	4.69	1014	Nil	Both	✓	10.00%	3 mths	✗	Full	95%
Australian Military Bank	Value Home Loan 500k+ 80%	4.09	1014	Nil	P+I	✓	10.00%	3 mths	✗	Full	95%
Auswide Bank	Freedom Package Standard Variable 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	90%
Auswide Bank	RBA Rate Tracker Home Loan	3.99	900	Nil	P+I	✗	N/A	N/A	✓	No	80%
B&E Personal Banking	FlexiDiscount LVR Special	3.99	230	10.00/m	P+I	✓	5.00%	3 mths	✗	No	80%
B&E Personal Banking	Topline 90%	4.19	650	Nil	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank Australia	Premium	4.82	595	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 500-749k	4.54	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 500-749k	4.42	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%



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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 of Melbourne	Basic Promo Variable IO	4.12	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Bank of Melbourne	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Advantage Package Variable IO 500-749k	4.56	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
BankSA	Advantage Package Variable P&I 500-749k	4.44	700	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable IO	4.12	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
BankSA	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankVic	2 Year Introductory Variable 2 yrs	3.79	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
BankVic	Base Variable	3.99	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%



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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			
★★★											
BankVic	standard variable	4.59	600	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%
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 500k+	4.23	Nil	20/m	Both	✗	N/A	N/A	✓	Full	95%
Bendigo Bank	Residential Variable 500k+	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%
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%
BOQ	Clear Path Variable Home Loan	4.47	150	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Catalyst Money	Variable IO	4.15	607	Nil	IO	✗	N/A	N/A	✓	Full	95%
Citi	Mortgage Plus Offset Variable IO 80% 500k+	4.22	649	350/a	IO	✓	5.00%	6 mths	✗	Full	90%
Citi	Mortgage Plus Offset Variable P&I 80% 500k+	4.17	Nil	350/a	P+I	✓	5.00%	6 mths	✗	Full	90%
Citi	Mortgage Plus Variable P&I 80% 500k+	4.17	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.99	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	3.99	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%



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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			
★★★											
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	Standard Variable Rate Home Loan	4.10	500	Nil	Both	✓	20.00%	3 mths	✓	Full	80%
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	360/a	Both	✓	5.00%	6 mths	✓	Full	95%
FCCS Credit Union	Easy Start Home Loan	3.99	750	Nil	P+I	✓	5.00%	6 mths	✓	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	4.29	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%



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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			
★★★											
Firstmac	VIP Pack 80 IO	4.09	520	Nil	IO	✓	5.00%	3 mths	✗	Full	80%
Firstmac	Vital 80 IO	3.99	720	Nil	IO	✓	5.00%	3 mths	✗	No	80%
Firstmac	Vital 80 P&I	3.79	720	Nil	P+I	✓	5.00%	3 mths	✗	No	80%
G&C Mutual Bank	Solutions Package Solutions	4.76	Nil	350/a	Both	✓	5.00%	N/A	✓	Full	95%
Gateway Credit Union	Low Rate Essentials	4.32	275	Nil	Both	✓	5.00%	3 mths	✓	No	80%
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	4.24	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	1056	198.00/a	IO	✓	5.00%	3 mths	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 500k+	4.04	363	120.00/a	IO	✗	N/A	N/A	✗	No	80%



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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			
★★★											
Homeloans	Ultra Plus Variable PI 80 500k+	3.84	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 Home Loan	4.59	860	150.00/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	SPECIAL Value Plus Home Loan	4.09	960	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	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%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
Hunter United	Green Home Loan	4.50	850	8.00/m	P+I	✗	N/A	N/A	✓	No	95%



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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				
★★★												
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	✗	N/A	N/A	✓	Full	95%	
Illawarra CU NSW	Variable IO	4.15	607	Nil	IO	✗	N/A	N/A	✓	Full	95%	
IMB	Accelerator - Owner Occupied 2 yrs	3.74	769	Nil	Both	✓	5.00%	3 mths	✓	Full	80%	
IMB	Introductory Variable 1 yr	4.09	769	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%	
IMB	Platinum Package Standard Variable 90% 500k+	4.34	324	Nil	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 500k+	3.84	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%	
ING DIRECT	Mortgage Simplifier 500k+	4.04	519	Nil	Both	✗	N/A	N/A	✓	No	80%	
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%	



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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			
★★★											
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 Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	✗	N/A	N/A	✗	Full	90%
Macquarie Credit Union	Home Loan Variable	4.89	561	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
ME	Basic Home Loan OO Max 80 LVR	4.09	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage House	Advantage Home Loan 80	4.32	500	Nil	P+I	✗	N/A	N/A	✗	Full	80%
Mortgage House	Advantage Standard Variable	4.57	595	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage House	Advantage Variable 100-749k	4.57	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage House	Advantage Variable One 80	4.12	500	10.00/m	P+I	✗	N/A	N/A	✗	Full	80%
MOVE - People Driven Banking	Standard Variable Rate	4.85	450	Nil	Both	✗	N/A	N/A	✓	Full	95%



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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			
★★★											
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%
My Credit Union	Platinum	3.89	610	375.00/a	Both	✓	5.00%	3 mths	✓	Full	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 250-749k	4.50	Nil	395/a	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Choice Package Tailored Variable - P&I 500-749k	4.40	Nil	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%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	5.00%	3 mths	✗	Partial	95%



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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	Premium Plus Package Real Deal 50k+	4.55	Nil	395/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%
P&N Bank	Smooth Home Loan 80%	4.64	395	Nil	Both	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Basic Variable 90%	4.24	200	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	4.49	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
QBANK	Classic Plus Classic Home Loan 250k+	4.39	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
QBANK	Classic Plus Classic Offer 80% 500k+	4.09	Nil	25/m	Both	✗	N/A	N/A	✓	No	80%
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	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	✗	N/A	N/A	✓	Full	95%
Queenslanders CU	Special Variable Rate IO 500k+	4.14	595	Nil	IO	✗	N/A	N/A	✓	Full	90%
RAMS	Low Rate IO	4.55	870	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
RAMS	Low Rate P&I	4.45	870	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Regional Australia Bank	Basic 25 yrs	4.42	250	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Australia Bank	Basic Special 3 yrs	3.87	250	Nil	Both	✗	N/A	N/A	✓	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Regional Australia Bank	Partnership Advantage Variable 250k+	4.17	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
RESI Mortgage Corp	Smart Pro IO 500k+ 80%	4.21	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%
RESI Mortgage Corp	Smart Pro P&I 500k+ 80%	4.10	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
SCU	Basic Home Loan	3.77	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%
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.35	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	400.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable IO 500-749k	4.57	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 500-749k	4.45	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%



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			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
St.George Bank	Basic Promo Variable IO	4.12	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%	
St.George Bank	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%	
Summerland Credit Union	Eco Home Loan	4.17	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%	
Summerland Credit Union	Eco PI 80	3.97	600	Nil	P+I	✗	N/A	N/A	✗	No	80%	
Summerland Credit Union	Offset Home Loan	4.24	800	8.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%	
Summerland Credit Union	Offset Home Loan PI 80	4.04	800	8.00/m	P+I	✗	N/A	N/A	✗	Full	80%	
Summerland Credit Union	Premium	4.17	Nil	380.00/a	P+I	✓	5.00%	3 mths	✗	No	95%	
Summerland Credit Union	Premium PI 80	3.97	Nil	380.00/a	P+I	✗	N/A	N/A	✗	No	80%	
Suncorp Bank	Home Package Plus Owner Occupied Variable 80% 500-749k	4.45	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	90%	
Teachers Mutual Bank	My First Home Loan	4.81	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%	



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			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	✗	N/A	N/A	✓	Full	95%	
The Mac	Home Loan 250k+	4.69	1463	Nil	Both	✗	N/A	N/A	✓	No	95%	
The Mac	Offset Home Loan	4.94	1320	Nil	Both	✗	N/A	N/A	✓	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	95%	
UBank	UHomeLoan - Real Reward Offer IO	4.13	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%	
UBank	UHomeLoan - Standard Variable PI	4.17	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%	
UniBank	My First Home Loan	4.81	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%	



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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 P&I	4.64	750	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan IO 500-749k	4.56	150	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Premier Advantage Rocket Repay Home Loan P&I 500-749k	4.44	150	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Westpac	Special Flexi First Option IO 3 yrs	4.03	750	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Westpac	Special Flexi First Option P&I 3 yrs	3.99	750	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Woolworths Employees CU	Standard Variable	4.71	Nil	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%



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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			
★★★											
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%
★★											
ANZ	Variable	5.25	760	5.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Essentials Home Loan	5.34	250	Nil	Both	✓	20.00%	12 mths	✓	Full	95%
Arab Bank Australia	The Basics	5.24	600	8.00/m	P+I	✓	20.00%	12 mths	✓	No	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	5.34	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	Variable P&I	5.29	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Bankwest	Regular Saver Home Loan Owner Occ	4.85	250	Nil	Both	✓	5.00%	3 mths	✓	Full	95%



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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	Variable Owner Occupied 80%	5.35	250	Nil	Both	✓	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%
BOQ	First Start 1 yr	4.61	645	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
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%
Citi	Mortgage Plus Variable IO 80% 500k+	4.22	Nil	350/a	IO	✓	5.00%	6 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%



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Company	Product	Rate (%)*	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	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	5.37	770	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Delphi Bank	Essential	5.37	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	First Home Buyers 1 yr	4.29	750	Nil	Both	✗	N/A	N/A	✓	No	80%
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%	0 mths	✓	Full	95%
Gateway Credit Union	Variable 80%	4.96	750	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Heritage Bank	Variable	5.04	150	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%



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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	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%	
Hume Bank	Variable (Refinance)	5.10	150	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 90%	5.09	769	Nil	Both	✓	5.00%	3 mths	✓	Full	95%	
Macquarie Credit Union	Basic Home Loan	4.64	561	Nil	P+I	✓	3.00%	3 mths	✗	No	95%	
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%	
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	561	Nil	P+I	✓	3.00%	3 mths	✗	Full	95%	



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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			
★★											
ME	Flexible Home Loan OO Max 80 LVR	5.03	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
Mortgage House	Pure and Simple 80	4.34	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%
MyState	Standard Variable	5.23	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%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	395/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%



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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			
★★											
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	395	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	395	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	4.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
RAMS	Full Feature IO	5.45	870	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
RAMS	Full Feature P&I	5.35	870	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Regional Australia Bank	Mortgage Offset	5.22	250	Nil	Both	✗	N/A	N/A	✓	Full	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%



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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 Credit Union	ECO Home Loan Standard	5.17	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland Credit Union	Home Loan Plus	5.17	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland Credit Union	Offset Home Loan Standard	5.24	800	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Flexi Choice	5.26	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Interest Only Variable	5.26	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	4.81	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%
UBank	UHomeLoan - Standard Variable IO	4.46	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UniBank	Flexi Choice	5.26	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Interest Only Variable	5.26	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%



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Company	Product	Rate (%)*	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	Flexi First Option IO	4.76	750	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Westpac	Rocket Repay Home Loan IO	5.41	750	8.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Rocket Repay Home Loan P&I	5.29	750	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
★											
AMP Bank	Classic Variable IO	5.73	895	10.00/m	IO	✗	N/A	N/A	✗	Full	90%
AMP Bank	Classic Variable P+I	5.43	895	10.00/m	P+I	✗	N/A	N/A	✗	Full	90%
Arab Bank Australia	HeadStart Intro Variable 1 yr	3.90	600	8.00/m	P+I	✓	20.00%	12 mths	✓	No	95%
Auswide Bank	Standard Variable	5.43	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	90%
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%



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Company	Product	Rate (%)*	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	Variable IO	5.41	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
BOQ	Standard Variable	5.61	450	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Offset Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓	5.00%	6 mths	✗	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	✓	5.00%	6 mths	✗	No	90%
St.George Bank	Variable IO	5.42	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Suncorp Bank	Owner Occupied Variable 80%	5.55	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Introductory Rate 1 yr 95%	3.89	785	Nil	P+I	✗	N/A	N/A	✓	No	95%
The Rock	Variable	5.73	950	5.00/m	Both	✗	N/A	N/A	✓	Full	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★ Transport Mutual Credit Union	Variable	5.06	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%



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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"											
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Package Premium 700k+	3.82	595	350/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Sydney	Expect More Variable PAYG 100k+	3.79	Nil	395/a	P+I	✓	5.00%	6 mths	✓	Full	80%
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✗	N/A	N/A	✗	No	80%
Click Loans	The Online Home Loan 80 750-1m	3.69	440	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Click Loans	The Online Offset Home Loan 80 750-1m	3.73	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	80%
Click Loans	The Online Offset Home Loan 80%	3.73	440	Nil	P+I	✓	5.00%	3 mths	✗	Full	80%
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✗	N/A	N/A	✓	Full	80%
Gateway Credit Union	Premium Variable 80% 150k+	3.73	200	299/a	Both	✓	5.00%	3 mths	✓	Full	95%
Heritage Bank	Discount Variable 150k+	3.79	750	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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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"											
Heritage Bank	Home Advantage Variable 700k+	3.79	150	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
HSBC	Home Value - Owner Occupier	3.75	270	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier Home Smart 750-1m	3.85	Nil	Nil	P+I	✗	N/A	N/A	✓	Full	90%
HSBC	Premier Variable 750-1m	3.85	Nil	Nil	Both	✗	N/A	N/A	✓	Full	90%
Hume Bank	Property Package Variable 500k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Hunter United	Platinum Home Loan OO	3.79	Nil	8.00/m	P+I	✗	N/A	N/A	✓	Full	80%
IMB	Budget - Owner Occupied 90%	3.87	769	Nil	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.89	299	199/a	Both	✗	N/A	N/A	✓	Full	80%
ING DIRECT	Orange Advantage Variable 500k+ 80%	3.89	299	199.00/a	Both	✗	N/A	N/A	✓	Full	95%
loans.com.au	Essentials - Owner Occ - PI	3.59	520	Nil	P+I	✓	5.00%	3 mths	✗	No	80%



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Company	Product	Rate (%)*	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%	3.67	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
Macquarie Credit Union	Power 400.00001k+	3.69	Nil	400.00/a	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Home Loan 750-899k	3.74	Nil	395/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 Offer 80%	3.88	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Low Cost Home Loan- OO 750-999k	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
SCU	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
State Custodians	Breathe Easy Offset 80%	3.82	286	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
State Custodians	Standard Variable Offset 80%	3.69	286	299.00/a	Both	✓	5.00%	3 mths	✗	Full	95%



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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"											
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%	3.79	Nil	300/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable OO 80%	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Virgin Money	Reward Me - Owner Occupied Var 80 750k+	3.79	150	10.00/m	Both	✗	N/A	N/A	✗	Full	80%
★★★★											
AMO Group	Basic Variable	3.83	1180	120.00/a	P+I	✗	N/A	N/A	✗	No	80%
AMO Group	Variable Home Loan	3.83	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
AMP Bank	Affinity Package Classic Variable P+I 750k+	3.85	295	Nil	P+I	✗	N/A	N/A	✗	Full	90%
AMP Bank	Select Package Classic Variable P+I 750k+	3.85	295	Nil	P+I	✗	N/A	N/A	✗	Full	90%
Aussie	Optimizer Plus Variable PI 750k+ 80%	3.81	Nil	198.00/a	P+I	✓	5.00%	3 mths	✗	Full	95%
Aussie	Optimizer Variable PI 750k+ 80%	3.81	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Variable 500k+ 80%	3.95	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Bank of Sydney	Expect More Variable 100k+	3.94	Nil	395/a	Both	✓	5.00%	6 mths	✓	Full	90%
BankVic	Premium Home standard variable 750k+	4.09	Nil	375/a	Both	✓	5.00%	3 mths	✗	Full	95%
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+	3.85	250	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
Bankwest	Premium Select Home Loan Owner Occ 80%	4.02	250	Nil	Both	✓	5.00%	3 mths	✓	Full	90%
BOQ	Economy	3.89	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	5.00%	3 mths	✓	No	80%
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
Firstmac	VIP Pack 80 P&I	3.89	520	Nil	P+I	✓	5.00%	3 mths	✗	Full	80%
Freedom Lend	Freedom Variable IO 80%	3.93	Nil	375.00/a	IO	✗	N/A	N/A	✓	Full	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
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%
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	Full	80%
HSBC	Home Value - OO (Fee Free Option)	3.78	Nil	Nil	Both	✗	N/A	N/A	✓	No	90%
IMB	Essentials - Owner Occupied 90%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
iMortgage	Fusion Variable PI 80 500k+	3.64	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 750k+ 80%	3.84	Nil	199.00/s	P+I	✗	N/A	N/A	✗	Full	90%
ME	Member Package Flexible Home Loan OO Max 80 LVR 700k+	3.84	400	395/a	Both	✓	5.00%	3 mths	✗	Full	80%
Mortgage House	Essentials 80	3.82	595	10.00/m	P+I	✗	N/A	N/A	✗	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	✗	N/A	N/A	✗	Full	80%



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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			
★★★★											
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%	3.99	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	3.99	395	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.99	395	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
QBANK	Classic Home Loan P&I Only	3.87	Nil	Nil	P+I	✗	N/A	N/A	✓	No	80%
QBANK	Classic Plus Residential Variable 500k+	4.09	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	✗	N/A	N/A	✓	Full	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%



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Company	Product	Rate (%)*	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 Mortgage Breaker 500k+	4.02	Nil	25/m	Both	✗	N/A	N/A	✓	Full	95%
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Southern Cross Credit Union	Platinum Professional Home Loan	3.98	425	400.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
Suncorp Bank	OO Back To Basics 90%	3.88	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Teachers Mutual Bank	Classic	3.94	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
Teachers Mutual Bank	Solutions Plus Home Loan 750k+ 80%	3.95	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
The Mac	Basic Variable 500k+	4.04	1320	Nil	Both	✗	N/A	N/A	✓	No	95%
The Rock	Essentials Special 80%	3.99	650	Nil	Both	✗	N/A	N/A	✓	Full	90%
UBank	Value Offer - 20% Deposit Minimum	3.74	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%



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Company	Product	Rate (%)*	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	3.94	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%	
UniBank	Solutions Plus Home Loan 750k+ 80%	3.95	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%	
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%	
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%	
★★★												
Adelaide Bank	Smartfit Variable 90%	4.09	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%	
Adelaide Bank	SmartSaver 90%	4.04	495	Nil	Both	✗	N/A	N/A	✓	No	95%	
AMP Bank	Affinity Package Classic Variable IO 750k+	4.15	895	Nil	IO	✗	N/A	N/A	✗	Full	90%	
AMP Bank	Basic Variable Loan IO	4.28	545	Nil	IO	✗	N/A	N/A	✗	Full	90%	
AMP Bank	Basic Variable Loan P+I	3.98	545	Nil	P+I	✗	N/A	N/A	✗	Full	90%	



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Company	Product	Rate (%)*	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	Essential Home Loan	3.89	295	Nil	P+I	✗	N/A	N/A	✗	No	90%	
AMP Bank	Professional Package Classic Variable IO 750k+	4.15	895	349/a	IO	✗	N/A	N/A	✗	Full	90%	
AMP Bank	Professional Package Classic Variable P+I 750k+	3.85	Nil	349/a	P+I	✗	N/A	N/A	✗	Full	90%	
AMP Bank	Select Package Classic Variable IO 750k+	4.15	895	Nil	IO	✗	N/A	N/A	✗	Full	90%	
ANZ	Breakfree Variable 500k+	4.35	160	Nil	Both	✗	N/A	N/A	✓	Full	90%	
ANZ	Simplicity Plus	4.55	160	Nil	Both	✗	N/A	N/A	✓	No	90%	
Aussie	Optimizer Plus Variable IO 750k+	4.04	Nil	198.00/a	IO	✓	5.00%	3 mths	✗	Full	80%	
Aussie	Optimizer Variable IO 750k+	4.04	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%	
Aussie	Select Standard Variable 500k+ 80%	3.95	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%	
Australian Military Bank	Standard Variable Offset 80%	4.69	1014	Nil	Both	✓	10.00%	3 mths	✗	Full	95%	



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Company	Product	Rate (%)*	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	1014	Nil	P+I	✓	10.00%	3 mths	✗	Full	95%
Auswide Bank	Freedom Package Standard Variable 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	90%
Auswide Bank	RBA Rate Tracker Home Loan	3.99	900	Nil	P+I	✗	N/A	N/A	✓	No	80%
B&E Personal Banking	FlexiDiscount LVR Special	3.99	230	10.00/m	P+I	✓	5.00%	3 mths	✗	No	80%
B&E Personal Banking	Topline 90%	4.19	650	Nil	P+I	✓	5.00%	3 mths	✗	Full	95%
Bank Australia	Premium	4.82	595	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 750k+	4.44	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 750k+	4.32	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Basic Promo Variable IO	4.12	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Bank of Melbourne	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
BankSA	Advantage Package Variable IO 750k+	4.51	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
BankSA	Advantage Package Variable P&I 750k+	4.39	700	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable IO	4.12	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
BankSA	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankVic	2 Year Introductory Variable 2 yrs	3.79	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
BankVic	Base Variable	3.99	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	standard variable	4.59	600	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%



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			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
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 500k+	4.23	Nil	20/m	Both	✗	N/A	N/A	✓	Full	95%	
Bendigo Bank	Residential Variable 500k+	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%	
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%	
BOQ	Clear Path Variable Home Loan	4.47	150	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%	
Catalyst Money	Variable IO	4.15	607	Nil	IO	✗	N/A	N/A	✓	Full	95%	
Catalyst Money	Variable PI	4.20	607	Nil	P+I	✗	N/A	N/A	✓	Full	95%	
Citi	Mortgage Plus Offset Variable IO 80% 500k+	4.22	649	350/a	IO	✓	5.00%	6 mths	✗	Full	90%	



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Citi	Mortgage Plus Offset Variable P&I 80% 500k+	4.17	Nil	350/a	P+I	✓	5.00%	6 mths	✗	Full	90%
Citi	Mortgage Plus Variable IO 80% 500k+	4.22	Nil	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Mortgage Plus Variable P&I 80% 500k+	4.17	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.99	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	3.99	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%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
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	Standard Variable Rate Home Loan	4.10	500	Nil	Both	✓	20.00%	3 mths	✓	Full	80%
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	360/a	Both	✓	5.00%	6 mths	✓	Full	95%
FCCS Credit Union	Easy Start Home Loan	3.99	750	Nil	P+I	✓	5.00%	6 mths	✓	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 600k+	4.15	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
Firstmac	Home Loan 80	4.29	520	Nil	Both	✓	5.00%	3 mths	✗	Full	80%
Firstmac	VIP Pack 80 IO	4.09	520	Nil	IO	✓	5.00%	3 mths	✗	Full	80%



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			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
Firstmac	Vital 80 IO	3.99	720	Nil	IO	✓	5.00%	3 mths	✗	No	80%	
Firstmac	Vital 80 P&I	3.79	720	Nil	P+I	✓	5.00%	3 mths	✗	No	80%	
G&C Mutual Bank	Solutions Package Solutions	4.76	Nil	350/a	Both	✓	5.00%	N/A	✓	Full	95%	
Gateway Credit Union	Low Rate Essentials	4.32	275	Nil	Both	✓	5.00%	3 mths	✓	No	80%	
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	4.24	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%	
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	1056	198.00/a	IO	✓	5.00%	3 mths	✓	Full	80%	
Homeloans	Ultra Plus Variable IO 80 500k+	4.04	363	120.00/a	IO	✗	N/A	N/A	✗	No	80%	
Homeloans	Ultra Plus Variable PI 80 500k+	3.84	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%	



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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			
★★★											
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 Home Loan	4.59	860	150.00/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	SPECIAL Value Plus Home Loan	4.09	960	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	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%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
Hunter United	Green Home Loan	4.50	850	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%



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			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
Illawarra CU NSW	Variable IO	4.15	607	Nil	IO	✗	N/A	N/A	✓	Full	95%	
Illawarra CU NSW	Variable PI	4.20	607	Nil	P+I	✗	N/A	N/A	✓	Full	95%	
IMB	Accelerator - Owner Occupied 2 yrs	3.74	769	Nil	Both	✓	5.00%	3 mths	✓	Full	80%	
IMB	Introductory Variable 1 yr	4.09	769	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%	
IMB	Platinum Package Standard Variable 90% 500k+	4.34	324	Nil	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 500k+	3.84	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%	
ING DIRECT	Mortgage Simplifier 500k+	4.04	519	Nil	Both	✗	N/A	N/A	✓	No	80%	
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%	



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Company	Product	Rate (%)*	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	Basic Variable Owner Occupied PI 80 750k+	3.84	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	80%
Macquarie Credit Union	Home Loan Variable	4.89	561	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
ME	Basic Home Loan OO Max 80 LVR	4.09	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage House	Advantage Home Loan 80	4.32	500	Nil	P+I	✗	N/A	N/A	✗	Full	80%
Mortgage House	Advantage Standard Variable	4.57	595	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage House	Advantage Variable 750k+	4.57	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Mortgage House	Advantage Variable One 80	4.12	500	10.00/m	P+I	✗	N/A	N/A	✗	Full	80%
MOVE - People Driven Banking	Standard Variable Rate	4.85	450	Nil	Both	✗	N/A	N/A	✓	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%



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Company	Product	Rate (%)*	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	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	Nil	395/a	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Choice Package Tailored Variable - P&I 750k+	4.35	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB	Private Tailored Pkg Tailored Variable - P&I 750k+	4.35	600	750/a	P+I	✓	5.00%	3 mths	✓	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	395/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%



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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			
★★★											
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	395	Nil	Both	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Basic Variable 90%	4.24	200	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	4.49	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
QBANK	Classic Plus Classic Home Loan 250k+	4.39	Nil	25/m	Both	✗	N/A	N/A	✓	No	95%
QBANK	Classic Plus Classic Offer 80% 500k+	4.09	Nil	25/m	Both	✗	N/A	N/A	✓	No	80%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	✗	N/A	N/A	✓	Full	95%



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Company	Product	Rate (%)*	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	Standard Variable Rate	4.48	600	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	✗	N/A	N/A	✓	Full	95%
Queenslanders CU	Special Variable Rate IO 500k+	4.14	595	Nil	IO	✗	N/A	N/A	✓	Full	90%
RAMS	Low Rate IO	4.55	870	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
RAMS	Low Rate P&I	4.45	870	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Regional Australia Bank	Basic 25 yrs	4.42	250	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Australia Bank	Basic Special 3 yrs	3.87	250	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Australia Bank	Partnership Advantage Variable 250k+	4.17	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
RESI Mortgage Corp	Flexi Options 80%	4.09	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	Smart Pro IO 500k+ 80%	4.21	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%



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Company	Product	Rate (%)*	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	Smart Pro P&I 500k+ 80%	4.10	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
SCU	Basic Home Loan	3.77	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%
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.35	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	400.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable IO 750k+	4.52	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 750k+	4.40	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Basic Promo Variable IO	4.12	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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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			
★★★											
Summerland Credit Union	Eco Home Loan	4.17	600	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
Summerland Credit Union	Eco PI 80	3.97	600	Nil	P+I	✗	N/A	N/A	✗	No	80%
Summerland Credit Union	Offset Home Loan	4.24	800	8.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
Summerland Credit Union	Offset Home Loan PI 80	4.04	800	8.00/m	P+I	✗	N/A	N/A	✗	Full	80%
Summerland Credit Union	Premium	4.17	Nil	380.00/a	P+I	✓	5.00%	3 mths	✗	No	95%
Summerland Credit Union	Premium PI 80	3.97	Nil	380.00/a	P+I	✗	N/A	N/A	✗	No	80%
Suncorp Bank	Home Package Plus Owner Occupied Variable 80% 750k+	4.40	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	90%
Teachers Mutual Bank	My First Home Loan	4.81	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Home Loan 250k+	4.69	1463	Nil	Both	✗	N/A	N/A	✓	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
The Mac	Offset Home Loan	4.94	1320	Nil	Both	✗	N/A	N/A	✓	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	95%	
UBank	UHomeLoan - Real Reward Offer IO	4.13	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%	
UBank	UHomeLoan - Standard Variable PI	4.17	Nil	Nil	P+I	✓	20.00%	3 mths	✗	No	80%	
UniBank	My First Home Loan	4.81	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%	
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%	
Westpac	Flexi First Option P&I	4.64	750	Nil	P+I	✓	5.00%	3 mths	✓	No	95%	



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Westpac	Premier Advantage Rocket Repay Home Loan IO 750k+	4.51	150	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Premier Advantage Rocket Repay Home Loan P&I 750k+	4.39	150	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Westpac	Special Flexi First Option IO 3 yrs	4.03	750	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Westpac	Special Flexi First Option P&I 3 yrs	3.99	750	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Woolworths Employees CU	Standard Variable	4.71	Nil	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%
★★											



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			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	5.34	250	Nil	Both	✓	20.00%	12 mths	✓	Full	95%	
Arab Bank Australia	The Basics	5.24	600	8.00/m	P+I	✓	20.00%	12 mths	✓	No	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	5.34	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	Variable IO	5.41	700	10.00/m	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	Regular Saver Home Loan Owner Occ	4.85	250	Nil	Both	✓	5.00%	3 mths	✓	Full	95%	
Bankwest	Variable Owner Occupied 80%	5.35	250	Nil	Both	✓	5.00%	3 mths	✓	Full	95%	



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			Upfront	Ongoing		Required	Size (%)	Length				
★★												
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%	
BOQ	First Start 1 yr	4.61	645	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%	
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%	
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%	



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			Upfront	Ongoing		Required	Size (%)	Length				
★★												
Delphi Bank	Complete	5.37	770	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%	
Delphi Bank	Essential	5.37	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	First Home Buyers 1 yr	4.29	750	Nil	Both	✗	N/A	N/A	✓	No	80%	
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%	0 mths	✓	Full	95%	
Gateway Credit Union	Variable 80%	4.96	750	Nil	Both	✓	5.00%	3 mths	✓	Full	95%	
Heritage Bank	Variable	5.04	150	8.00/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%	



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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				
★★												
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%	
Hume Bank	Variable (Refinance)	5.10	150	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 90%	5.09	769	Nil	Both	✓	5.00%	3 mths	✓	Full	95%	
Macquarie Credit Union	Basic Home Loan	4.64	561	Nil	P+I	✓	3.00%	3 mths	✗	No	95%	
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%	
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	561	Nil	P+I	✓	3.00%	3 mths	✗	Full	95%	
ME	Flexible Home Loan OO Max 80 LVR	5.03	400	Nil	Both	✓	5.00%	3 mths	✗	Full	80%	
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%	



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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				
★★												
MyState	Standard Variable	5.23	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%	
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	395/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	395	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%	
P&N Bank	Easypay Variable 95%	5.14	395	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%	



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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			
★★											
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	4.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
RAMS	Full Feature IO	5.45	870	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
RAMS	Full Feature P&I	5.35	870	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Regional Australia Bank	Mortgage Offset	5.22	250	Nil	Both	✗	N/A	N/A	✓	Full	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Summerland Credit Union	ECO Home Loan Standard	5.17	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland Credit Union	Home Loan Plus	5.17	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland Credit Union	Offset Home Loan Standard	5.24	800	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%



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Company	Product	Rate (%)*	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	Flexi Choice	5.26	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Interest Only Variable	5.26	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	4.81	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%
UBank	UHomeLoan - Standard Variable IO	4.46	Nil	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UniBank	Flexi Choice	5.26	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Interest Only Variable	5.26	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Flexi First Option IO	4.76	750	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Westpac	Rocket Repay Home Loan IO	5.41	750	8.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Rocket Repay Home Loan P&I	5.29	750	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
★											



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			Upfront	Ongoing		Required	Size (%)	Length				
★												
AMP Bank	Classic Variable IO	5.73	895	10.00/m	IO	✗	N/A	N/A	✗	Full	90%	
AMP Bank	Classic Variable P+I	5.43	895	10.00/m	P+I	✗	N/A	N/A	✗	Full	90%	
Arab Bank Australia	HeadStart Intro Variable 1 yr	3.90	600	8.00/m	P+I	✓	20.00%	12 mths	✓	No	95%	
Auswide Bank	Standard Variable	5.43	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	90%	
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%	
BOQ	Standard Variable	5.61	450	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%	
Citi	Offset Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓	5.00%	6 mths	✗	Full	90%	
Citi	Offset Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓	5.00%	6 mths	✗	Full	90%	



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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			
★											
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	✓	5.00%	6 mths	✗	No	90%
St.George Bank	Variable IO	5.42	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Suncorp Bank	Owner Occupied Variable 80%	5.55	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Introductory Rate 1 yr 95%	3.89	785	Nil	P+I	✗	N/A	N/A	✓	No	95%
The Rock	Variable	5.73	950	5.00/m	Both	✗	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Variable	5.06	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%