



# Home Loans Star Ratings

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## First Home Buyer 1 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank Australia	Basic Fixed (LVR <80%) 1 yr	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.99	750	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Newcastle Permanent	Residential Fixed 1 yr	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.69	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
Regional Australia Bank	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr	3.74	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Teachers Mutual Bank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
★★★★											
Aussie	Select Basic Fixed 1 yr 80%	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	3.74	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 1 yr	3.89	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Catalyst Money	Fixed Lite 1 yr	4.10	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Fixed - Owner Occupier 1 yr	3.84	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.06	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Homestar Finance	Owner Occupied P&I Fixed 1 yr	3.84	633	Nil	P+I	✗	N/A	N/A	✗	Full	90%
Horizon Credit Union	Fixed Rate Home Loan 1 yr	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Illawarra CU NSW	Fixed Lite 1 yr	4.10	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
MOVE - People Driven Banking	Lockit 1 yr	3.89	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
QBANK	Residential Fixed 1 yr	4.19	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
QT Mutual Bank	Residential Fixed 1 yr	3.79	600	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.69	600	25/m	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 1 yr	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 1 yr	3.79	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
<b>Victoria Teachers Mutual Bank</b>	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
★★★											
<b>Adelaide Bank</b>	SmartFix 1 yr	4.17	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
<b>ANZ</b>	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	Nil	Both	✗	N/A	N/A	✓	Full	90%
<b>Aussie</b>	Optimizer Fixed IO 1 yr	4.44	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%
<b>Aussie</b>	Optimizer Fixed PI 1 yr	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
<b>Aussie</b>	Optimizer Plus Fixed PI 1 yr	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
<b>Aussie</b>	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
<b>B&amp;E Personal Banking</b>	Fixed Residential FlexiChoice 1 yr 80%	4.29	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
<b>B&amp;E Personal Banking</b>	FlexiDiscount Fixed 1 yr 80%	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
<b>Bank of Melbourne</b>	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.09	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 1 yr	4.09	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 1 yr 200k+	4.21	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Bankwest	Fixed Rate Owner Occupied 1 yr	4.31	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+	4.29	595	Nil	Both	✗	N/A	N/A	✓	Full	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Beyond Bank	Residential Fixed 1 yr	4.44	595	Nil	Both	✗	N/A	N/A	✓	No	95%
Beyond Bank	Residential Fixed 1 yr 1 yr	4.44	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+	4.19	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Defence Bank	Essentials Fixed 1 yr	3.99	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	750	299/a	Both	✓	5.00%	3 mths	✓	No	80%
Gateway Credit Union	Residential Fixed 1 yr	3.93	750	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	3.79	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	3.79	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Holiday Coast CU	Fixed N Easy 1 yr	3.99	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	MoniPower Fixed 1 yr	4.51	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	4.18	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Owner Occupied IO Fixed 1 yr	4.09	633	Nil	IO	✗	N/A	N/A	✗	Full	90%
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.25	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%





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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Hume Bank	Residential Fixed (Refinance) 1 yr	4.35	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 1 yr	4.35	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	4.04	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	4.09	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 1 yr	4.19	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 1 yr	3.89	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
ME	Flexible Fixed OO Max 80 LVR 1 yr	3.89	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage House	Advantage Fixed 1 yr 100-749k	4.17	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Standard Fixed 1 yr 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	3.89	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.89	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	3.89	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 1 yr	3.99	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 1 yr	3.99	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%



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★★★											
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.09	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.24	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	15	6 mths	✗	Full	80%
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	15	3 mths	✗	No	90%
Regional Australia Bank	Steady Rate 1 yr	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%	3.97	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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★★★											
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland Credit Union	Standard Fixed 1 yr	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	3.69	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
The Mac	Standard Fixed 1 yr	4.29	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 1 yr	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	895	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Plus Fixed IO 1 yr	4.44	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%



# Home Loans Star Ratings

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## First Home Buyer 1 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 150-499k	4.04	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.43	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%



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## First Home Buyer 1 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
iMortgage	Fusion Fixed IO 80 1 yr	4.24	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
MyState	Residential Fixed 1 yr 80%	4.29	350	Nil	Both	✗	N/A	N/A	✓	No	95%
RAMS	Fixed Rate IO 1 yr	4.49	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%
RAMS	Fixed Rate P&I 1 yr	4.39	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%	4.17	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Suncorp Bank	Owner Occupied Fixed 1 yr	4.04	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 1 yr 80%	4.29	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.29	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 1 Year Fixed \$200,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★												
Yellow Brick Road	Empower Fixed IO 1 yr	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%	
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%	
★												
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%	
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%	
Citi	Mortgage Plus Standard Fixed IO 1 yr 80% 150-m	4.09	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%	
Citi	Standard Fixed IO 1 yr 50-499k 80%	4.29	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%	
Citi	Standard Fixed P&I 1 yr 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%	
Homeloans	Ultra Plus Fixed IO 1 yr	4.24	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%	
Homeloans	Ultra Plus Fixed PI 1 yr	4.04	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%	
Transport Mutual Credit Union	Residential Fixed 1 yr	5.04	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%	





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## First Home Buyer 1 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.99	750	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%



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

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.69	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.69	600	25/m	Both	✗	N/A	N/A	✓	No	95%
Regional Australia Bank	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr	3.74	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Teachers Mutual Bank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
★★★★											
Bank Australia	Basic Fixed (LVR <80%) 1 yr	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	3.74	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 1 yr	3.89	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%



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

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Catalyst Money	Fixed 1 yr	4.10	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 1 yr	3.84	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.06	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	750	299/a	Both	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Fixed Rate Home Loan 1 yr	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Illawarra CU NSW	Fixed 1 yr	4.10	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
MOVE - People Driven Banking	Lockit 1 yr	3.89	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.89	Nil	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			
★★★★											
QT Mutual Bank	Residential Fixed 1 yr	3.79	600	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 1 yr	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 1 yr	3.79	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%



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

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
★★★											
Adelaide Bank	SmartFix 1 yr	4.17	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
AMO Group	Residential Fixed 1 yr	3.77	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	Nil	Both	✗	N/A	N/A	✓	Full	90%
Aussie	Optimizer Fixed PI 1 yr	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed PI 1 yr	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Fixed 1 yr 80%	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%



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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	Fixed Residential FlexiChoice 1 yr 80%	4.29	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.09	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 1 yr	4.09	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 1 yr 200k+	4.21	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Bankwest	Fixed Rate Owner Occupied 1 yr	4.31	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Bendigo Bank	Connect Package Fixed Owner Occupied 1 yr 250k+	4.39	250	20/m	Both	✗	N/A	N/A	✓	Full	95%
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+	4.29	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Residential Fixed 1 yr	4.44	595	Nil	Both	✗	N/A	N/A	✓	No	95%
Beyond Bank	Residential Fixed 1 yr 1 yr	4.44	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+	4.19	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	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			
★★★											
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Defence Bank	Essentials Fixed 1 yr	3.99	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Gateway Credit Union	Residential Fixed 1 yr	3.93	750	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	3.79	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	3.79	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Holiday Coast CU	Fixed N Easy 1 yr	3.99	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	MoniPower Fixed 1 yr	4.51	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	4.18	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Owner Occupied IO Fixed 1 yr	4.09	633	Nil	IO	✗	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			
★★★											
Homestar Finance	Owner Occupied P&I Fixed 1 yr	3.84	633	Nil	P+I	✗	N/A	N/A	✗	Full	90%
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.25	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 1 yr	4.35	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 1 yr	4.35	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	4.04	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	4.09	519	199/a	Both	✗	N/A	N/A	✓	No	95%



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

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
ING DIRECT	Residential Fixed 1 yr	4.19	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 1 yr	3.89	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
ME	Flexible Fixed OO Max 80 LVR 1 yr	3.89	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage House	Advantage Fixed 1 yr 100-749k	4.17	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Standard Fixed 1 yr 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	3.89	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.89	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%



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

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	3.89	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 1 yr	3.99	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 1 yr	3.99	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.09	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.24	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBank	Residential Fixed 1 yr	4.19	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	15	6 mths	✗	Full	80%
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	15	3 mths	✗	No	90%



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

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Regional Australia Bank	Steady Rate 1 yr	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.42	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%	3.97	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland Credit Union	Standard Fixed 1 yr	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	3.69	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
The Mac	Standard Fixed 1 yr	4.29	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 1 Year Fixed \$350,000											
Company	Product	Rate (%) <sup>*</sup>	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 1 yr	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	895	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%



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

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Aussie	Optimizer Fixed IO 1 yr	4.44	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed IO 1 yr	4.44	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 150-499k	4.04	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%



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

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
<b>First Option Credit Union</b>	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
<b>Homeloans</b>	Optima Fixed - Owner Occupied IO 1 yr	4.43	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
<b>Homeloans</b>	Ultra Plus Fixed PI 1 yr	4.04	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
<b>iMortgage</b>	Fusion Fixed IO 80 1 yr	4.24	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
<b>MyState</b>	Residential Fixed 1 yr 80%	4.29	350	Nil	Both	✗	N/A	N/A	✓	No	95%
<b>RAMS</b>	Fixed Rate IO 1 yr	4.49	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%
<b>RAMS</b>	Fixed Rate P&I 1 yr	4.39	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
<b>RESI Mortgage Corp</b>	Smart Pro Fixed IO 1 yr 80%	4.17	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%
<b>SCU</b>	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
<b>St.George Bank</b>	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%





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

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Suncorp Bank	Owner Occupied Fixed 1 yr	4.04	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 1 yr 80%	4.29	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.29	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 1 yr	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Citi	Mortgage Plus Standard Fixed IO 1 yr 80% 150-m	4.09	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed IO 1 yr 50-499k 80%	4.29	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%



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

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Citi	Standard Fixed P&I 1 yr 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	Ultra Plus Fixed IO 1 yr	4.24	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.04	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.99	750	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%



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## First Home Buyer 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.69	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.69	600	25/m	Both	✗	N/A	N/A	✓	No	95%
Regional Australia Bank	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr	3.74	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Teachers Mutual Bank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
★★★★											
AMO Group	Residential Fixed 1 yr	3.77	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	3.74	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 1 yr	3.89	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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## First Home Buyer 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Catalyst Money	Fixed 1 yr	4.10	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 1 yr	3.84	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.06	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	750	299/a	Both	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Fixed Rate Home Loan 1 yr	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Illawarra CU NSW	Fixed 1 yr	4.10	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%



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First Home Buyer 1 Year Fixed \$500,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★★												
QT Mutual Bank	Residential Fixed 1 yr	3.79	600	Nil	Both	✗	N/A	N/A	✓	No	95%	
Qudos Bank	Fixed Rate 1 yr	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%	
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%	
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%	
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%	
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%	
UniBank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%	
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%	
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 1 yr	3.79	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%	
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%	



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## First Home Buyer 1 Year Fixed \$500,000

Company	Product	Rate (%) <sup>*</sup>	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>Victoria Teachers Mutual Bank</b>	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
★★★											
<b>Adelaide Bank</b>	SmartFix 1 yr	4.17	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
<b>ANZ</b>	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	Nil	Both	✗	N/A	N/A	✓	Full	90%
<b>Aussie</b>	Optimizer Fixed PI 1 yr	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
<b>Aussie</b>	Optimizer Plus Fixed PI 1 yr	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
<b>Aussie</b>	Select Basic Fixed 1 yr 80%	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
<b>Aussie</b>	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
<b>B&amp;E Personal Banking</b>	Fixed Residential FlexiChoice 1 yr 80%	4.29	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
<b>B&amp;E Personal Banking</b>	FlexiDiscount Fixed 1 yr 80%	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
<b>Bank of Melbourne</b>	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%



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## First Home Buyer 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.09	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 1 yr	4.09	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 1 yr 200k+	4.21	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Bankwest	Fixed Rate Owner Occupied 1 yr	4.31	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+	4.29	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Residential Fixed 1 yr	4.44	595	Nil	Both	✗	N/A	N/A	✓	No	95%





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## First Home Buyer 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Beyond Bank	Residential Fixed 1 yr 1 yr	4.44	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+	4.19	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Defence Bank	Essentials Fixed 1 yr	3.99	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Gateway Credit Union	Residential Fixed 1 yr	3.93	750	Nil	Both	✓	5.00%	3 mths	✓	No	80%



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## First Home Buyer 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	3.79	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	3.79	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Holiday Coast CU	Fixed N Easy 1 yr	3.99	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	MoniPower Fixed 1 yr	4.51	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	4.18	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
HSBC	Premier Residential Fixed 1 yr 500k+	3.85	553	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.25	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 1 yr	4.35	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 1 yr	4.35	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%



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First Home Buyer 1 Year Fixed \$500,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%	
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%	
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%	
iMortgage	Fusion Fixed PI 80 1 yr	4.04	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%	
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	4.09	519	199/a	Both	✗	N/A	N/A	✓	No	95%	
ING DIRECT	Residential Fixed 1 yr	4.19	519	Nil	Both	✗	N/A	N/A	✓	No	95%	
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%	
loans.com.au	Fixed - Owner Occupier 1 yr	3.89	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%	
ME	Flexible Fixed OO Max 80 LVR 1 yr	3.89	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%	
ME	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%	



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## First Home Buyer 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Mortgage House	Advantage Fixed 1 yr 100-749k	4.17	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
MOVE - People Driven Banking	Lockit 1 yr	3.89	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Standard Fixed 1 yr 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	3.89	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.89	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	3.89	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 1 yr	3.99	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 1 yr	3.99	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	✗	N/A	N/A	✓	No	95%



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First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.09	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.24	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBANK	Residential Fixed 1 yr	4.19	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	15	6 mths	✗	Full	80%
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	15	3 mths	✗	No	90%
Regional Australia Bank	Steady Rate 1 yr	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.42	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%	3.97	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
<b>SERVICE ONE Alliance Bank</b>	Residential Fixed 1 yr	4.54	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
<b>Southern Cross Credit Union</b>	Fixed Platinum Home Loan 1 yr	4.29	425	400.00/a	Both	✓	5.00%	3 mths	✓	No	95%
<b>St.George Bank</b>	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
<b>Summerland Credit Union</b>	Standard Fixed 1 yr	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
<b>Suncorp Bank</b>	Home Package Plus Owner Occupied Fixed 1 yr 150k+	3.69	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
<b>The Mac</b>	Standard Fixed 1 yr	4.29	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
<b>The Mutual</b>	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
<b>Victoria Teachers Mutual Bank</b>	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
<b>Victoria Teachers Mutual Bank</b>	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
<b>Westpac</b>	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Yellow Brick Road	Empower Fixed PI 1 yr	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	895	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 1 yr	4.44	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed IO 1 yr	4.44	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Mortgage Plus Standard Fixed IO 1 yr 80% 500k+	4.04	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 500k+	3.99	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%





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First Home Buyer 1 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.43	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
iMortgage	Fusion Fixed IO 80 1 yr	4.24	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
MyState	Residential Fixed 1 yr 80%	4.29	350	Nil	Both	✗	N/A	N/A	✓	No	95%
RAMS	Fixed Rate IO 1 yr	4.49	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%
RAMS	Fixed Rate P&I 1 yr	4.39	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%	4.17	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%



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## First Home Buyer 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Suncorp Bank	Owner Occupied Fixed 1 yr	4.04	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 1 yr 80%	4.29	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.29	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
★											
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 1 yr 500k+ 80%	4.24	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 1 yr 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	Ultra Plus Fixed IO 1 yr	4.24	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 1 yr	4.04	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%



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## First Home Buyer 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Transport Mutual Credit Union	Residential Fixed 1 yr	5.04	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 1 yr	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%



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First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	3.74	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.99	750	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%



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## First Home Buyer 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.69	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.69	600	25/m	Both	✗	N/A	N/A	✓	No	95%
Regional Australia Bank	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr	3.74	Nil	Nil	Both	✗	N/A	N/A	✓	Full	95%
Teachers Mutual Bank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
★★★★											
AMO Group	Residential Fixed 1 yr	3.77	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Residential Fixed 1 yr	3.89	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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## First Home Buyer 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Catalyst Money	Fixed 1 yr	4.10	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 1 yr	3.84	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.06	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	750	299/a	Both	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Fixed Rate Home Loan 1 yr	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Illawarra CU NSW	Fixed 1 yr	4.10	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%



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## First Home Buyer 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
QT Mutual Bank	Residential Fixed 1 yr	3.79	600	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 1 yr	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 1 yr	3.79	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%



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## First Home Buyer 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
<b>Victoria Teachers Mutual Bank</b>	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
★★★											
<b>Adelaide Bank</b>	SmartFix 1 yr	4.17	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
<b>ANZ</b>	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	Nil	Both	✗	N/A	N/A	✓	Full	90%
<b>Aussie</b>	Optimizer Fixed PI 1 yr	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
<b>Aussie</b>	Optimizer Plus Fixed PI 1 yr	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
<b>Aussie</b>	Select Basic Fixed 1 yr 80%	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
<b>Aussie</b>	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
<b>Auswide Bank</b>	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
<b>B&amp;E Personal Banking</b>	Fixed Residential FlexiChoice 1 yr 80%	4.29	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
<b>B&amp;E Personal Banking</b>	FlexiDiscount Fixed 1 yr 80%	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%





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## First Home Buyer 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.09	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 1 yr	4.09	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 1 yr 200k+	4.21	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Bankwest	Fixed Rate Owner Occupied 1 yr	4.31	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+	4.29	595	Nil	Both	✗	N/A	N/A	✓	Full	95%
Beyond Bank	Residential Fixed 1 yr	4.44	595	Nil	Both	✗	N/A	N/A	✓	No	95%



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First Home Buyer 1 Year Fixed \$750,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
Beyond Bank	Residential Fixed 1 yr 1 yr	4.44	595	Nil	Both	✗	N/A	N/A	✓	Full	95%	
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+	4.19	595	395/a	Both	✗	N/A	N/A	✓	Full	95%	
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%	
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%	
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✗	N/A	N/A	✓	Full	95%	
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Full	95%	
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%	
Defence Bank	Essentials Fixed 1 yr	3.99	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%	
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%	
Gateway Credit Union	Residential Fixed 1 yr	3.93	750	Nil	Both	✓	5.00%	3 mths	✓	No	80%	



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## First Home Buyer 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	3.79	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	3.79	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Holiday Coast CU	Fixed N Easy 1 yr	3.99	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	MoniPower Fixed 1 yr	4.51	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	4.18	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
HSBC	Premier Residential Fixed 1 yr 500k+	3.85	553	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.25	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 1 yr	4.35	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 1 yr	4.35	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%



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First Home Buyer 1 Year Fixed \$750,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%	
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%	
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%	
iMortgage	Fusion Fixed PI 80 1 yr	4.04	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%	
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	4.09	519	199/a	Both	✗	N/A	N/A	✓	No	95%	
ING DIRECT	Residential Fixed 1 yr	4.19	519	Nil	Both	✗	N/A	N/A	✓	No	95%	
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%	
loans.com.au	Fixed - Owner Occupier 1 yr	3.89	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%	
ME	Flexible Fixed OO Max 80 LVR 1 yr	3.89	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%	
ME	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%	



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First Home Buyer 1 Year Fixed \$750,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
Mortgage House	Advantage Fixed 1 yr 750k+	4.17	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%	
MOVE - People Driven Banking	Lockit 1 yr	3.89	450	Nil	Both	✗	N/A	N/A	✓	Full	95%	
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%	
NAB	Choice Package Standard Fixed 1 yr 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%	
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	3.89	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%	
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.89	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%	
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	3.89	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%	
NAB	Standard Fixed 1 yr	3.99	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%	
NAB	Tailored Fixed - IO 1 yr	3.99	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%	
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	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			
★★★											
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.09	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.24	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBANK	Residential Fixed 1 yr	4.19	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	15	6 mths	✗	Full	80%
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	15	3 mths	✗	No	90%
Regional Australia Bank	Steady Rate 1 yr	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.42	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%	3.97	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	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			
★★★											
<b>SERVICE ONE Alliance Bank</b>	Residential Fixed 1 yr	4.54	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
<b>Southern Cross Credit Union</b>	Fixed Platinum Home Loan 1 yr	4.29	425	400.00/a	Both	✓	5.00%	3 mths	✓	No	95%
<b>Southern Cross Credit Union</b>	Fixed Platinum Professional Loan 1 yr	4.20	425	400.00/a	Both	✓	5.00%	3 mths	✓	No	95%
<b>St.George Bank</b>	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
<b>Summerland Credit Union</b>	Standard Fixed 1 yr	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
<b>Suncorp Bank</b>	Home Package Plus Owner Occupied Fixed 1 yr 150k+	3.69	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
<b>The Mac</b>	Standard Fixed 1 yr	4.29	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
<b>The Mutual</b>	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
<b>Victoria Teachers Mutual Bank</b>	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
<b>Victoria Teachers Mutual Bank</b>	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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## First Home Buyer 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 1 yr	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	895	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✗	N/A	N/A	✓	Full	90%
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 1 yr	4.44	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%





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First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Aussie	Optimizer Plus Fixed IO 1 yr	4.44	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
Citi	Mortgage Plus Standard Fixed IO 1 yr 80% 500k+	4.04	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 500k+	3.99	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%



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First Home Buyer 1 Year Fixed \$750,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★												
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%	
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%	
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 600k+	4.45	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%	
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.43	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%	
Homeloans	Ultra Plus Fixed PI 1 yr	4.04	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%	
iMortgage	Fusion Fixed IO 80 1 yr	4.24	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%	
MyState	Residential Fixed 1 yr 80%	4.29	350	Nil	Both	✗	N/A	N/A	✓	No	95%	
RAMS	Fixed Rate IO 1 yr	4.49	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%	
RAMS	Fixed Rate P&I 1 yr	4.39	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%	
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%	4.17	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%	



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First Home Buyer 1 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Suncorp Bank	Owner Occupied Fixed 1 yr	4.04	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 1 yr 80%	4.29	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.29	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
★											
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 1 yr 500k+ 80%	4.24	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 1 yr 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%



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## First Home Buyer 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Homeloans	Ultra Plus Fixed IO 1 yr	4.24	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.04	1010	Nil	P+I	✗	N/A	N/A	✗	Full	95%
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 1 yr	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%



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## First Home Buyer 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	3.74	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.69	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Homestar Finance	Owner Occupied P&I Fixed 2 yrs	3.84	633	Nil	P+I	✗	N/A	N/A	✗	Full	90%
Newcastle Permanent	Residential Fixed 2 yrs	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.78	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.69	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.69	600	25/m	Both	✗	N/A	N/A	✓	No	95%
Regional Australia Bank	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
Select Encompass Credit Union	Fixed 2 yrs	3.59	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Teachers Mutual Bank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
★★★★											
Bank Australia	Residential Fixed 2 yrs	3.84	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%



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## First Home Buyer 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
CUA	Fixed - Owner Occupier 2 yrs	3.84	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.06	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.89	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 2 yrs	3.89	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Homestar Finance	Owner Occupied IO Fixed 2 yrs	4.09	633	Nil	IO	✗	N/A	N/A	✗	Full	90%
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	4.09	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 2 yrs	4.19	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.98	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
QT Mutual Bank	Residential Fixed 2 yrs	3.79	600	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 2 yrs	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 2 yrs	3.79	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★											
Adelaide Bank	SmartFix 2 yrs	4.35	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%





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## First Home Buyer 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.98	160	Nil	Both	✗	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 2 yrs	4.13	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed PI 2 yrs	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed PI 2 yrs	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Fixed 2 yrs 80%	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 2 yrs	3.99	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Australian Military Bank	Fixed Rate 2 yrs 80%	3.85	1014	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%



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First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%	4.09	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 2 yrs 200k+	3.94	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Bankwest	Fixed Rate Owner Occupied 2 yrs	4.05	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.24	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%



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First Home Buyer 2 Year Fixed \$200,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
Bendigo Bank	Residential Fixed 2 yrs	4.24	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%	
Beyond Bank	Residential Fixed 2 yrs	4.14	595	Nil	Both	✗	N/A	N/A	✓	No	95%	
Catalyst Money	Fixed Lite 2 yrs	4.15	607	Nil	Both	✗	N/A	N/A	✓	Full	95%	
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%	
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%	
Commonwealth Bank	Residential Fixed 2 yrs	4.14	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%	
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	3.99	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%	
Defence Bank	Essentials Fixed 2 yrs	4.08	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%	
Firstmac	VIP Pack Fixed 2 yrs	4.09	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%	
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	750	299/a	Both	✓	5.00%	3 mths	✓	No	80%	



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First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Gateway Credit Union	Residential Fixed 2 yrs	4.03	750	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 2 yrs	3.99	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Horizon Credit Union	Fixed Rate Home Loan 2 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Hume Bank	Residential Fixed 2 yrs	4.19	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	4.08	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
Illawarra CU NSW	Fixed Lite 2 yrs	4.15	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.95	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	4.04	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 2 yrs	4.14	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%



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First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
loans.com.au	Fixed - Owner Occupier 2 yrs	3.99	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	4.19	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
ME	Flexible Fixed OO Max 80 LVR 2 yrs	3.94	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.94	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage House	Advantage Fixed 2 yrs 100-749k	4.35	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	Residential Fixed 2 yrs 80%	3.99	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.98	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
NAB	Standard Fixed 2 yrs	4.08	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 2 yrs	4.08	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.94	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.09	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
QBANK	Residential Fixed 2 yrs	4.19	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	15	3 mths	✗	Full	95%



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## First Home Buyer 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Regional Australia Bank	Steady Rate 2 yrs	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.24	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland Credit Union	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Owner Occupied Fixed 2 yrs	4.04	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	✗	N/A	N/A	✓	Full	95%



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## First Home Buyer 2 Year Fixed \$200,000

Company	Product	Rate (%) <sup>*</sup>	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
The Rock	Residential Fixed 2 yrs 80%	3.99	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.99	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UniBank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 2 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 2 yrs	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.43	295	Nil	Both	✗	N/A	N/A	✗	No	90%





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## First Home Buyer 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
AMP Bank	Basic Fixed 2 yrs	4.43	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.43	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.43	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Aussie	Optimizer Fixed IO 2 yrs	4.44	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed IO 2 yrs	4.44	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.14	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 2 yrs	4.14	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 150-499k	4.04	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%



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First Home Buyer 2 Year Fixed \$200,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★												
Delphi Bank	Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%	
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%	
Homeloans	MoniPower Fixed 2 yrs	4.60	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%	
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.43	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%	
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	4.18	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%	
Homeloans	Ultra Plus Fixed PI 2 yrs	4.10	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%	
iMortgage	Fusion Fixed IO 80 2 yrs	4.15	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%	
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	4.19	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%	
P&N Bank	Residential Fixed IO 2 yrs 80%	3.99	395	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%	
P&N Bank	Residential Fixed PI 2 yrs 80%	3.99	395	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%	



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First Home Buyer 2 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
RAMS	Fixed Rate IO 2 yrs	4.24	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%
RAMS	Fixed Rate P&I 2 yrs	4.14	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%	4.23	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%	4.03	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 2 yrs	4.64	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 2 yrs	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											



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## First Home Buyer 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Citi	Mortgage Plus Standard Fixed IO 2 yrs 80% 150-m	4.09	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed IO 2 yrs 50-499k 80%	4.29	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 2 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.30	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%



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## First Home Buyer 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	3.74	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.69	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
CUA	Fixed - Owner Occupier 2 yrs	3.84	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Homestar Finance	Owner Occupied P&I Fixed 2 yrs	3.84	633	Nil	P+I	✗	N/A	N/A	✗	Full	90%
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	4.09	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.78	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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## First Home Buyer 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.69	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.69	600	25/m	Both	✗	N/A	N/A	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.82	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Regional Australia Bank	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
Select Encompass Credit Union	Fixed 2 yrs	3.59	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
★★★★											
AMO Group	Residential Fixed 2 yrs	3.83	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.98	160	Nil	Both	✗	N/A	N/A	✓	No	90%
Bank Australia	Residential Fixed 2 yrs	3.84	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%



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## First Home Buyer 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
<b>BankSA</b>	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
<b>Bendigo Bank</b>	Connect Package Fixed Owner Occupied 2 yrs 250k+	4.09	250	20/m	Both	✗	N/A	N/A	✓	Full	95%
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
<b>Community First CU</b>	True Fixed 2 yrs	3.85	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
<b>CUA</b>	Premium Fixed - Owner Occupier 2 yrs	4.06	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
<b>Easy Street Fin Services</b>	Easy Street Fixed 2 yrs	3.85	500	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
<b>Heritage Bank</b>	Home Advantage Residential Fixed 2 yrs 150k+	3.89	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
<b>Heritage Bank</b>	Residential Fixed 2 yrs	3.89	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
<b>Homestar Finance</b>	Owner Occupied IO Fixed 2 yrs	4.09	633	Nil	IO	✗	N/A	N/A	✗	Full	90%
<b>IMB</b>	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%



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First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.98	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Newcastle Permanent	Residential Fixed 2 yrs	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.94	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
QT Mutual Bank	Residential Fixed 2 yrs	3.79	600	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 2 yrs	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 2 yrs	3.79	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%





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## First Home Buyer 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★											
Adelaide Bank	SmartFix 2 yrs	4.35	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
ANZ	Residential Fixed 2 yrs	4.13	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed PI 2 yrs	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed PI 2 yrs	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Fixed 2 yrs 80%	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 2 yrs	3.99	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Australian Military Bank	Fixed Rate 2 yrs 80%	3.85	1014	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%



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## First Home Buyer 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%	4.09	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 2 yrs 200k+	3.94	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Bankwest	Fixed Rate Owner Occupied 2 yrs	4.05	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.24	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Bendigo Bank	Residential Fixed 2 yrs	4.24	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 2 yrs	4.14	595	Nil	Both	✗	N/A	N/A	✓	No	95%
Catalyst Money	Fixed 2 yrs	4.15	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Residential Fixed 2 yrs	4.14	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	3.99	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Defence Bank	Essentials Fixed 2 yrs	4.08	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Firstmac	VIP Pack Fixed 2 yrs	4.09	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	750	299/a	Both	✓	5.00%	3 mths	✓	No	80%



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First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Gateway Credit Union	Residential Fixed 2 yrs	4.03	750	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 2 yrs	3.99	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Horizon Credit Union	Fixed Rate Home Loan 2 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	2yr Fixed 2 yrs	3.95	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Residential Fixed (Refinance) 2 yrs	4.19	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 2 yrs	4.19	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	4.08	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
Illawarra CU NSW	Fixed 2 yrs	4.15	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.95	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%



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## First Home Buyer 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	4.04	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 2 yrs	4.14	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 2 yrs	3.99	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
ME	Flexible Fixed OO Max 80 LVR 2 yrs	3.94	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.94	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage House	Advantage Fixed 2 yrs 100-749k	4.35	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	Residential Fixed 2 yrs 80%	3.99	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.98	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 2 yrs	4.08	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 2 yrs	4.08	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.09	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
QBANK	Residential Fixed 2 yrs	4.19	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%



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## First Home Buyer 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
<b>RAMS</b>	Fixed Rate P&I 2 yrs	4.14	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
<b>Reduce Home Loans</b>	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
<b>Regional Australia Bank</b>	Steady Rate 2 yrs	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
<b>RESI Mortgage Corp</b>	Flexi Options Fixed 2 yrs	4.60	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
<b>SCU</b>	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
<b>SERVICE ONE Alliance Bank</b>	Residential Fixed 2 yrs	4.24	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
<b>St.George Bank</b>	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
<b>Summerland Credit Union</b>	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
<b>Suncorp Bank</b>	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
<b>Suncorp Bank</b>	Owner Occupied Fixed 2 yrs	4.04	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Rock	Residential Fixed 2 yrs 80%	3.99	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.99	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UniBank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%





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## First Home Buyer 2 Year Fixed \$350,000

Company	Product	Rate (%) <sup>*</sup>	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	Fixed Options 2 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 2 yrs	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.43	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 2 yrs	4.43	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.43	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.43	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Aussie	Optimizer Fixed IO 2 yrs	4.44	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed IO 2 yrs	4.44	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%



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## First Home Buyer 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.14	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 2 yrs	4.14	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 150-499k	4.04	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%
Delphi Bank	Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Homeloans	MoniPower Fixed 2 yrs	4.60	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.43	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	4.18	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%



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First Home Buyer 2 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Homeloans	Ultra Plus Fixed PI 2 yrs	4.10	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.15	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	4.19	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	4.19	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed IO 2 yrs 80%	3.99	395	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
P&N Bank	Residential Fixed PI 2 yrs 80%	3.99	395	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
RAMS	Fixed Rate IO 2 yrs	4.24	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%	4.23	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%	4.03	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%



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## First Home Buyer 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 2 yrs	4.64	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 2 yrs	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Citi	Mortgage Plus Standard Fixed IO 2 yrs 80% 150-m	4.09	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed IO 2 yrs 50-499k 80%	4.29	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 2 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%



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## First Home Buyer 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
<b>First Option Credit Union</b>	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
<b>First Option Credit Union</b>	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
<b>Homeloans</b>	Ultra Plus Fixed IO 2 yrs	4.30	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
<b>Woolworths Employees CU</b>	Owner Occupied Fixed 2 yrs	4.74	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	3.74	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.69	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
CUA	Fixed - Owner Occupier 2 yrs	3.84	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	4.09	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.78	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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## First Home Buyer 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.69	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.69	600	25/m	Both	✗	N/A	N/A	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.82	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Regional Australia Bank	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
Select Encompass Credit Union	Fixed 2 yrs	3.59	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
★★★★											
AMO Group	Residential Fixed 2 yrs	3.83	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.98	160	Nil	Both	✗	N/A	N/A	✓	No	90%
Bank Australia	Residential Fixed 2 yrs	3.84	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%



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## First Home Buyer 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.06	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.89	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 2 yrs	3.89	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.98	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%





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## First Home Buyer 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Newcastle Permanent	Residential Fixed 2 yrs	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.94	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
QT Mutual Bank	Residential Fixed 2 yrs	3.79	600	Nil	Both	✗	N/A	N/A	✓	No	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.99	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UniBank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 2 yrs	3.79	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%

★★★



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## First Home Buyer 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Adelaide Bank	SmartFix 2 yrs	4.35	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
ANZ	Residential Fixed 2 yrs	4.13	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed PI 2 yrs	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed PI 2 yrs	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Fixed 2 yrs 80%	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 2 yrs	3.99	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Australian Military Bank	Fixed Rate 2 yrs 80%	3.85	1014	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%



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First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
<b>B&amp;E Personal Banking</b>	FlexiDiscount Fixed 2 yrs 80%	4.09	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
<b>Bank of Melbourne</b>	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
<b>BankSA</b>	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
<b>BankVic</b>	Fixed 2 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
<b>BankVic</b>	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
<b>Bankwest</b>	Complete Home Loan Fixed Rate Owner Occupied 2 yrs 200k+	3.94	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
<b>Bankwest</b>	Fixed Rate Owner Occupied 2 yrs	4.05	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
<b>Bendigo Bank</b>	Basic Fixed Owner Occupied 2 yrs	4.24	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
<b>Bendigo Bank</b>	Residential Fixed 2 yrs	4.24	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
<b>Beyond Bank</b>	Residential Fixed 2 yrs	4.14	595	Nil	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Catalyst Money	Fixed 2 yrs	4.15	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Residential Fixed 2 yrs	4.14	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	3.99	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
Defence Bank	Essentials Fixed 2 yrs	4.08	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Firstmac	VIP Pack Fixed 2 yrs	4.09	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	750	299/a	Both	✓	5.00%	3 mths	✓	No	80%
Gateway Credit Union	Residential Fixed 2 yrs	4.03	750	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 2 yrs	3.99	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%



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## First Home Buyer 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	4.18	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Fixed Rate Home Loan 2 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	2yr Fixed 2 yrs	3.95	853	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier 2yr Fixed 2 yrs 500k+	3.95	553	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Residential Fixed (Refinance) 2 yrs	4.19	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 2 yrs	4.19	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	4.08	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
Illawarra CU NSW	Fixed 2 yrs	4.15	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.95	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	4.04	519	199/a	Both	✗	N/A	N/A	✓	No	95%



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First Home Buyer 2 Year Fixed \$500,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
ING DIRECT	Residential Fixed 2 yrs	4.14	519	Nil	Both	✗	N/A	N/A	✓	No	95%	
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%	
loans.com.au	Fixed - Owner Occupier 2 yrs	3.99	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%	
ME	Flexible Fixed OO Max 80 LVR 2 yrs	3.94	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%	
ME	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.94	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%	
Mortgage House	Advantage Fixed 2 yrs 100-749k	4.35	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%	
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%	
MyState	Residential Fixed 2 yrs 80%	3.99	350	Nil	Both	✗	N/A	N/A	✓	No	95%	
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%	
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.98	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%	



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First Home Buyer 2 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 2 yrs	4.08	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 2 yrs	4.08	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.09	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
QBANK	Residential Fixed 2 yrs	4.19	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 2 yrs	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%



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## First Home Buyer 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
<b>RAMS</b>	Fixed Rate IO 2 yrs	4.24	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%
<b>RAMS</b>	Fixed Rate P&I 2 yrs	4.14	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
<b>Reduce Home Loans</b>	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
<b>Regional Australia Bank</b>	Steady Rate 2 yrs	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
<b>RESI Mortgage Corp</b>	Flexi Options Fixed 2 yrs	4.60	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
<b>SCU</b>	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
<b>SERVICE ONE Alliance Bank</b>	Residential Fixed 2 yrs	4.24	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
<b>Southern Cross Credit Union</b>	Fixed Platinum Home Loan 2 yrs	3.99	425	400.00/a	Both	✓	5.00%	3 mths	✓	No	95%
<b>St.George Bank</b>	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
<b>Summerland Credit Union</b>	Standard Fixed 2 yrs	3.99	800	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			
★★★											
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Owner Occupied Fixed 2 yrs	4.04	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Rock	Residential Fixed 2 yrs 80%	3.99	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
UniBank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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## First Home Buyer 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 2 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.43	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 2 yrs	4.43	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.43	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Aussie	Optimizer Fixed IO 2 yrs	4.44	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed IO 2 yrs	4.44	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.14	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 2 yrs	4.14	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%



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First Home Buyer 2 Year Fixed \$500,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★												
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%	
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	95%	
Citi	Mortgage Plus Standard Fixed IO 2 yrs 80% 500k+	4.04	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%	
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 500k+	3.99	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%	
Delphi Bank	Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%	
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%	
Homeloans	MoniPower Fixed 2 yrs	4.60	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%	
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.43	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%	
Homeloans	Ultra Plus Fixed PI 2 yrs	4.10	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%	
iMortgage	Fusion Fixed IO 80 2 yrs	4.15	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%	



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## First Home Buyer 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	4.19	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	4.19	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed IO 2 yrs 80%	3.99	395	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
P&N Bank	Residential Fixed PI 2 yrs 80%	3.99	395	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%	4.23	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%	4.03	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 2 yrs	4.64	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Yellow Brick Road	Empower Fixed IO 2 yrs	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Fixed PI 2 yrs	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★											
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.43	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Citi	Standard Fixed IO 2 yrs 500k+ 80%	4.24	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 2 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%



# Home Loans Star Ratings

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## First Home Buyer 2 Year Fixed \$500,000

Company	Product	Rate (%) <sup>*</sup>	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>First Option Credit Union</b>	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
<b>Homeloans</b>	Ultra Plus Fixed IO 2 yrs	4.30	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
<b>Woolworths Employees CU</b>	Owner Occupied Fixed 2 yrs	4.74	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.69	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
CUA	Fixed - Owner Occupier 2 yrs	3.84	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	4.09	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.78	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.69	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.69	600	25/m	Both	✗	N/A	N/A	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.82	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Regional Australia Bank	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
Select Encompass Credit Union	Fixed 2 yrs	3.59	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
★★★★											
AMO Group	Residential Fixed 2 yrs	3.83	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.98	160	Nil	Both	✗	N/A	N/A	✓	No	90%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	3.74	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Residential Fixed 2 yrs	3.84	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%





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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.89	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 2 yrs	3.89	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.98	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
<b>NAB</b>	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.98	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
<b>Newcastle Permanent</b>	Residential Fixed 2 yrs	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
<b>People's Choice Credit Union</b>	Home Loan Package Residential Fixed 2 yrs 150k+	3.94	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
<b>QT Mutual Bank</b>	Residential Fixed 2 yrs	3.79	600	Nil	Both	✗	N/A	N/A	✓	No	95%
<b>Southern Cross Credit Union</b>	Fixed Platinum Professional Loan 2 yrs	3.90	425	400.00/a	Both	✓	5.00%	3 mths	✓	No	95%
<b>St.George Bank</b>	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
<b>Teachers Mutual Bank</b>	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
<b>The Rock</b>	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.99	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
<b>UniBank</b>	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
<b>Victoria Teachers Mutual Bank</b>	Education Package Home Loan Fixed - First Home Buyer 2 yrs	3.79	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★											
Adelaide Bank	SmartFix 2 yrs	4.35	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
ANZ	Residential Fixed 2 yrs	4.13	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed PI 2 yrs	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed PI 2 yrs	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Fixed 2 yrs 80%	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 2 yrs	3.99	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Australian Military Bank	Fixed Rate 2 yrs 80%	3.85	1014	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%	4.09	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 2 yrs 200k+	3.94	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Bankwest	Fixed Rate Owner Occupied 2 yrs	4.05	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.24	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 2 yrs	4.24	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
<b>Beyond Bank</b>	Residential Fixed 2 yrs	4.14	595	Nil	Both	✗	N/A	N/A	✓	No	95%
<b>Catalyst Money</b>	Fixed 2 yrs	4.15	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
<b>Click Loans</b>	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
<b>Click Loans</b>	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
<b>Commonwealth Bank</b>	Residential Fixed 2 yrs	4.14	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed 2 yrs 150k+	3.99	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
<b>CUA</b>	Premium Fixed - Owner Occupier 2 yrs	4.06	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
<b>Defence Bank</b>	Essentials Fixed 2 yrs	4.08	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
<b>Firstmac</b>	VIP Pack Fixed 2 yrs	4.09	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
<b>Gateway Credit Union</b>	Premium Residential Fixed 2 yrs 150k+	3.83	750	299/a	Both	✓	5.00%	3 mths	✓	No	80%



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Gateway Credit Union	Residential Fixed 2 yrs	4.03	750	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 2 yrs	3.99	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	4.18	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Fixed Rate Home Loan 2 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	2yr Fixed 2 yrs	3.95	853	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier 2yr Fixed 2 yrs 500k+	3.95	553	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Residential Fixed (Refinance) 2 yrs	4.19	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 2 yrs	4.19	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	4.08	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
Illawarra CU NSW	Fixed 2 yrs	4.15	607	Nil	Both	✗	N/A	N/A	✓	Full	95%



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First Home Buyer 2 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
iMortgage	Fusion Fixed PI 80 2 yrs	3.95	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	4.04	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 2 yrs	4.14	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 2 yrs	3.99	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
ME	Flexible Fixed OO Max 80 LVR 2 yrs	3.94	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.94	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage House	Advantage Fixed 2 yrs 750k+	4.35	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	Residential Fixed 2 yrs 80%	3.99	350	Nil	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 2 yrs	4.08	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 2 yrs	4.08	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.09	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
QBANK	Residential Fixed 2 yrs	4.19	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 2 yrs	3.89	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%





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First Home Buyer 2 Year Fixed \$750,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%	
RAMS	Fixed Rate IO 2 yrs	4.24	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%	
RAMS	Fixed Rate P&I 2 yrs	4.14	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%	
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	15	3 mths	✗	Full	95%	
Regional Australia Bank	Steady Rate 2 yrs	3.99	250	Nil	P+I	✗	N/A	N/A	✓	No	95%	
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.60	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%	
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%	
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.24	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%	
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	400.00/a	Both	✓	5.00%	3 mths	✓	No	95%	
St.George Bank	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%	



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Summerland Credit Union	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Owner Occupied Fixed 2 yrs	4.04	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Rock	Residential Fixed 2 yrs 80%	3.99	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
UniBank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 2 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.43	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 2 yrs	4.43	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.43	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.43	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Aussie	Optimizer Fixed IO 2 yrs	4.44	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed IO 2 yrs	4.44	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.14	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 2 yrs	4.14	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✗	N/A	N/A	✗	No	95%
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Citi	Mortgage Plus Standard Fixed IO 2 yrs 80% 500k+	4.04	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 500k+	3.99	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%
Delphi Bank	Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 600k+	4.55	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	MoniPower Fixed 2 yrs	4.60	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.43	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.10	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.15	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	4.19	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	4.19	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed IO 2 yrs 80%	3.99	395	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
P&N Bank	Residential Fixed PI 2 yrs 80%	3.99	395	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%	4.23	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%	4.03	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 2 yrs	4.64	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 2 yrs	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	4.19	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★											
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Citi	Standard Fixed IO 2 yrs 500k+ 80%	4.24	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 2 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%



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## First Home Buyer 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Homeloans	Ultra Plus Fixed IO 2 yrs	4.30	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 2 yrs	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.44	363	Nil	IO	✗	N/A	N/A	✗	No	90%