



# Home Loans Star Ratings

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## Construction 1 Year Fixed \$200,000

Company	Product
<b>★★★★★ "Outstanding Value"</b>	
Community First CU	Honeymoon Fixed - IO 1 yr
Community First CU	Honeymoon Fixed - P&I 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - IO 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr
Greater Bank	Great Rate Discounted Fixed 1 yr
Greater Bank	Ultimate Ultimate Discounted Fixed 1 yr 40k+
Greater Bank	Ultimate Ultimate Fixed 1 yr 40k+
Hume Bank	Property Package Honeymoon Intro Fixed(Refinance)P&I 1 yr 150k+
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr
<b>★★★★</b>	
Bank Australia	Basic Fixed (LVR <80%) 1 yr
Bank Australia	Premium Fixed Package Residential Premium Fixed 1 yr 10k+
BankVic	Premium Home Fixed 1 yr 50k+
CUA	Fixed - Owner Occupier 1 yr
CUA	Premium Fixed - Owner Occupier 1 yr
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Standard Fixed 1 yr
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+
Heritage Bank	Residential Fixed 1 yr
Hume Bank	Honeymoon Intro Fixed(Refinance)P&I 1 yr
Hume Bank	Property Package Honeymoon Intro Fixed P&I 1 yr 150k+
Newcastle Permanent	Residential Fixed P&I 1 yr
The Mac	Standard Fixed 1 yr
<b>★★★</b>	
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+
ANZ	Residential 1yr Fixed 1 yr
Australian Unity	Health Wealth and Happiness Package fixed 1 yr 200k+
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr 80%
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%
Bank Australia	Residential Premium Fixed 1 yr
BankVic	Fixed 1 yr
bcu	Fixed Rate Special Residential 1 yr
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+
Beyond Bank	Residential Fixed 1 yr 1 yr



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## Construction 1 Year Fixed \$200,000

Company	Product
★★★	
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+
Catalyst Money	Fixed Lite 1 yr
Click Loans	The Online Home Loan Fixed 1 yr
Click Loans	The Online Home Loan Fixed IO 1 yr
Click Loans	The Online Offset Home Loan Fixed 1 yr
Click Loans	The Online Offset Home Loan Fxd IO 1 yr
Community First CU	True Fixed - IO 1 yr
Community First CU	True Fixed - P&I 1 yr
ECU Australia	Premium Plus Standard Fixed 1 yr
ECU Australia	Standard Fixed 1 yr
Homeloans	MoniPower Fixed P&I 1 yr
Homeloans	Optima Fixed - Owner Occupied IO 1 yr
Homeloans	Optima Fixed - Owner Occupied PI 1 yr
Homeloans	Ultra Plus Fixed Owner Occupied PI 1 yr
Hume Bank	Honeymoon Intro Fixed (Refinance)IO 1 yr
Hume Bank	Honeymoon Intro Fixed IO 1 yr
Hume Bank	Honeymoon Intro Fixed P&I 1 yr
Hunter United	Fixed 1 yr
Illawarra CU NSW	Fixed Lite 1 yr
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+
IMB	Residential Fixed 1 yr 90%
iMortgage	Fusion Fixed PI 80 1 yr
ME	Flexible Fixed OO 1 yr
ME	Member Package Flexible Fixed OO 1 yr 40k+
Mortgage House	Advantage Fixed 1 yr 100-749k
My Credit Union	Fixed Rate 1 yr
Newcastle Permanent	Residential Fixed IO 1 yr
People's Choice Credit Union	Home Loan Package Residential Fixed IO 1 yr 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 1 yr 150k+
People's Choice Credit Union	Residential Fixed IO 1 yr
People's Choice Credit Union	Residential Fixed P&I 1 yr
Queenslanders CU	Fixed Rate P&I 1 yr
SERVICE ONE Alliance Bank	Residential Fixed P&I 1 yr
Westpac	Fixed Options P&I 1 yr
Westpac	Premier Advantage Fixed Options P&I 1 yr 150k+



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## Construction 1 Year Fixed \$200,000

Company	Product
<b>★★</b>	
ANZ	Breakfree Residential 1yr Fixed IO 1 yr 150k+
ANZ	Residential 1yr Fixed IO 1 yr
Auswide Bank	Standard Fixed 1 yr 95%
bcu	Residential Fixed IO 1 yr
bcu	Residential Fixed P&I 1 yr
Bendigo Bank	Basic Fixed Owner Occupied IO 1 yr
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr
Beyond Bank	Residential Fixed 1 yr
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k
Homeloans	MoniPower Fixed IO 1 yr
iMortgage	Fusion Fixed IO 80 1 yr
RAMS	Fixed Rate P&I 1 yr
SCU	My Life Residential Fixed 1 yr 150k+
SCU	Residential Fixed 1 yr
SERVICE ONE Alliance Bank	Residential Fixed IO 1 yr
Southern Cross Credit Union	Owner Occupied Fixed 1 yr
Westpac	Fixed Options IO 1 yr 80%
Westpac	Premier Advantage Fixed Options IO 1 yr 80% 150k+
<b>★</b>	
First Option Credit Union	Residential Fixed 1 yr
Homeloans	Ultra Plus Fixed Owner Occupied IO 1 yr
RAMS	Fixed Rate IO 1 yr
RESI Mortgage Corp	Flexi Options Fixed 1 yr
Transport Mutual Credit Union	Residential Fixed 1 yr



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## Construction 1 Year Fixed \$350,000

Company	Product
<b>★★★★★ "Outstanding Value"</b>	
Community First CU	Honeymoon Fixed - IO 1 yr
Community First CU	Honeymoon Fixed - P&I 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - IO 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr
Greater Bank	Great Rate Discounted Fixed 1 yr
Greater Bank	Ultimate Ultimate Discounted Fixed 1 yr 40k+
Greater Bank	Ultimate Ultimate Fixed 1 yr 40k+
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr
The Mac	Standard Fixed Special 1 yr
<b>★★★★</b>	
Bank Australia	Basic Fixed (LVR <80%) 1 yr
Bank Australia	Premium Fixed Package Residential Premium Fixed 1 yr 10k+
BankVic	Premium Home Fixed 1 yr 50k+
CUA	Fixed - Owner Occupier 1 yr
CUA	Premium Fixed - Owner Occupier 1 yr
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Standard Fixed 1 yr
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+
Heritage Bank	Residential Fixed 1 yr
Hume Bank	Honeymoon Intro Fixed(Refinance)P&I 1 yr
Hume Bank	Property Package Honeymoon Intro Fixed P&I 1 yr 150k+
Hume Bank	Property Package Honeymoon Intro Fixed(Refinance)P&I 1 yr 150k+
Newcastle Permanent	Residential Fixed P&I 1 yr
The Mac	Standard Fixed 1 yr
<b>★★★</b>	
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+
ANZ	Breakfree Residential 1yr Fixed IO 1 yr 150k+
ANZ	Residential 1yr Fixed 1 yr
Australian Unity	Health Wealth and Happiness Package fixed 1 yr 200k+
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr 80%
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%
Bank Australia	Residential Premium Fixed 1 yr
BankVic	Fixed 1 yr
bcu	Fixed Rate Special Residential 1 yr



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## Construction 1 Year Fixed \$350,000

Company	Product
★★★	
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+
Beyond Bank	Residential Fixed 1 yr 1 yr
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+
Catalyst Money	Fixed 1 yr
Click Loans	The Online Home Loan Fixed 1 yr
Click Loans	The Online Home Loan Fixed IO 1 yr
Click Loans	The Online Offset Home Loan Fixed 1 yr
Click Loans	The Online Offset Home Loan Fxd IO 1 yr
Community First CU	True Fixed - IO 1 yr
Community First CU	True Fixed - P&I 1 yr
ECU Australia	Premium Plus Standard Fixed 1 yr
ECU Australia	Standard Fixed 1 yr
Homeloans	Optima Fixed - Owner Occupied IO 1 yr
Homeloans	Optima Fixed - Owner Occupied PI 1 yr
Homeloans	Ultra Plus Fixed Owner Occupied PI 1 yr
Hume Bank	Honeymoon Intro Fixed (Refinance)IO 1 yr
Hume Bank	Honeymoon Intro Fixed IO 1 yr
Hume Bank	Honeymoon Intro Fixed P&I 1 yr
Hunter United	Fixed 1 yr
Illawarra CU NSW	Fixed 1 yr
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+
IMB	Residential Fixed 1 yr 90%
iMortgage	Fusion Fixed PI 80 1 yr
ME	Flexible Fixed OO 1 yr
ME	Member Package Flexible Fixed OO 1 yr 40k+
Mortgage House	Advantage Fixed 1 yr 100-749k
My Credit Union	Fixed Rate 1 yr
Newcastle Permanent	Residential Fixed IO 1 yr
People's Choice Credit Union	Home Loan Package Residential Fixed IO 1 yr 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 1 yr 150k+
People's Choice Credit Union	Residential Fixed IO 1 yr
People's Choice Credit Union	Residential Fixed P&I 1 yr
Queenslanders CU	Fixed Rate P&I 1 yr
RESI Mortgage Corp	Flexi Options Fixed 1 yr
Westpac	Fixed Options P&I 1 yr



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## Construction 1 Year Fixed \$350,000

Company	Product
★★★	
Westpac	Premier Advantage Fixed Options P&I 1 yr 150k+
★★	
ANZ	Residential 1yr Fixed IO 1 yr
Auswide Bank	Standard Fixed 1 yr 95%
bcu	Residential Fixed IO 1 yr
bcu	Residential Fixed P&I 1 yr
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr
Beyond Bank	Residential Fixed 1 yr
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k
Homeloans	MoniPower Fixed IO 1 yr
Homeloans	MoniPower Fixed P&I 1 yr
iMortgage	Fusion Fixed IO 80 1 yr
RAMS	Fixed Rate P&I 1 yr
SCU	My Life Residential Fixed 1 yr 150k+
SCU	Residential Fixed 1 yr
SERVICE ONE Alliance Bank	Residential Fixed IO 1 yr
SERVICE ONE Alliance Bank	Residential Fixed P&I 1 yr
Southern Cross Credit Union	Owner Occupied Fixed 1 yr
Westpac	Fixed Options IO 1 yr 80%
Westpac	Premier Advantage Fixed Options IO 1 yr 80% 150k+
★	
Bendigo Bank	Basic Fixed Owner Occupied IO 1 yr
First Option Credit Union	Residential Fixed 1 yr
Homeloans	Ultra Plus Fixed Owner Occupied IO 1 yr
RAMS	Fixed Rate IO 1 yr
Transport Mutual Credit Union	Residential Fixed 1 yr



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## Construction 1 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Community First CU	Honeymoon Fixed - IO 1 yr
Community First CU	Honeymoon Fixed - P&I 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - IO 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr
Greater Bank	Great Rate Discounted Fixed 1 yr
Greater Bank	Ultimate Ultimate Discounted Fixed 1 yr 40k+
Greater Bank	Ultimate Ultimate Fixed 1 yr 40k+
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr
The Mac	Standard Fixed Special 1 yr
★★★★	
Bank Australia	Basic Fixed (LVR <80%) 1 yr
Bank Australia	Premium Fixed Package Residential Premium Fixed 1 yr 10k+
BankVic	Premium Home Fixed 1 yr 50k+
Community First CU	True Fixed - P&I 1 yr
CUA	Fixed - Owner Occupier 1 yr
CUA	Premium Fixed - Owner Occupier 1 yr
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Standard Fixed 1 yr
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+
Heritage Bank	Residential Fixed 1 yr
Hume Bank	Property Package Honeymoon Intro Fixed P&I 1 yr 150k+
Hume Bank	Property Package Honeymoon Intro Fixed(Refinance)P&I 1 yr 150k+
Newcastle Permanent	Residential Fixed P&I 1 yr
The Mac	Standard Fixed 1 yr
★★★	
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+
ANZ	Breakfree Residential 1yr Fixed IO 1 yr 150k+
ANZ	Residential 1yr Fixed 1 yr
Australian Unity	Health Wealth and Happiness Package fixed 1 yr 200k+
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr 80%
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%
Bank Australia	Residential Premium Fixed 1 yr
BankVic	Fixed 1 yr
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## Construction 1 Year Fixed \$500,000

Company	Product
★★★	
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+
Beyond Bank	Residential Fixed 1 yr 1 yr
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+
Catalyst Money	Fixed 1 yr
Click Loans	The Online Home Loan Fixed 1 yr
Click Loans	The Online Home Loan Fixed IO 1 yr
Click Loans	The Online Offset Home Loan Fixed 1 yr
Click Loans	The Online Offset Home Loan Fxd IO 1 yr
Community First CU	True Fixed - IO 1 yr
ECU Australia	Premium Plus Standard Fixed 1 yr
ECU Australia	Standard Fixed 1 yr
Homeloans	Optima Fixed - Owner Occupied PI 1 yr
Homeloans	Ultra Plus Fixed Owner Occupied PI 1 yr
Hume Bank	Honeymoon Intro Fixed (Refinance)IO 1 yr
Hume Bank	Honeymoon Intro Fixed IO 1 yr
Hume Bank	Honeymoon Intro Fixed P&I 1 yr
Hume Bank	Honeymoon Intro Fixed(Refinance)P&I 1 yr
Hunter United	Fixed 1 yr
Illawarra CU NSW	Fixed 1 yr
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+
IMB	Residential Fixed 1 yr 90%
iMortgage	Fusion Fixed PI 80 1 yr
ME	Flexible Fixed OO 1 yr
ME	Member Package Flexible Fixed OO 1 yr 40k+
Mortgage House	Advantage Fixed 1 yr 100-749k
My Credit Union	Fixed Rate 1 yr
Newcastle Permanent	Residential Fixed IO 1 yr
People's Choice Credit Union	Home Loan Package Residential Fixed IO 1 yr 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 1 yr 150k+
People's Choice Credit Union	Residential Fixed IO 1 yr
People's Choice Credit Union	Residential Fixed P&I 1 yr
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RESI Mortgage Corp	Flexi Options Fixed 1 yr
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr
Southern Cross Credit Union	Fixed Platinum Professional Loan 1 yr





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## Construction 1 Year Fixed \$500,000

Company	Product
<b>★★★</b>	
Westpac	Fixed Options P&I 1 yr
Westpac	Premier Advantage Fixed Options P&I 1 yr 150k+
<b>★★</b>	
ANZ	Residential 1yr Fixed IO 1 yr
Auswide Bank	Standard Fixed 1 yr 95%
bcu	Residential Fixed IO 1 yr
bcu	Residential Fixed P&I 1 yr
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr
Beyond Bank	Residential Fixed 1 yr
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k
Homeloans	MoniPower Fixed IO 1 yr
Homeloans	MoniPower Fixed P&I 1 yr
Homeloans	Optima Fixed - Owner Occupied IO 1 yr
iMortgage	Fusion Fixed IO 80 1 yr
RAMS	Fixed Rate P&I 1 yr
SCU	My Life Residential Fixed 1 yr 150k+
SCU	Residential Fixed 1 yr
SERVICE ONE Alliance Bank	Residential Fixed IO 1 yr
SERVICE ONE Alliance Bank	Residential Fixed P&I 1 yr
Southern Cross Credit Union	Owner Occupied Fixed 1 yr
Westpac	Fixed Options IO 1 yr 80%
Westpac	Premier Advantage Fixed Options IO 1 yr 80% 150k+
<b>★</b>	
Bendigo Bank	Basic Fixed Owner Occupied IO 1 yr
First Option Credit Union	Residential Fixed 1 yr
Homeloans	Ultra Plus Fixed Owner Occupied IO 1 yr
RAMS	Fixed Rate IO 1 yr
Transport Mutual Credit Union	Residential Fixed 1 yr



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## Construction 1 Year Fixed \$750,000

Company	Product
<b>★★★★★ "Outstanding Value"</b>	
Community First CU	Honeymoon Fixed - IO 1 yr
Community First CU	Honeymoon Fixed - P&I 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - IO 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr
Greater Bank	Great Rate Discounted Fixed 1 yr
Greater Bank	Ultimate Ultimate Discounted Fixed 1 yr 40k+
Greater Bank	Ultimate Ultimate Fixed 1 yr 40k+
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Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr
<b>★★★★</b>	
Bank Australia	Basic Fixed (LVR <80%) 1 yr
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CUA	Fixed - Owner Occupier 1 yr
CUA	Premium Fixed - Owner Occupier 1 yr
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Standard Fixed 1 yr
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+
Heritage Bank	Residential Fixed 1 yr
Hume Bank	Property Package Honeymoon Intro Fixed P&I 1 yr 150k+
Newcastle Permanent	Residential Fixed P&I 1 yr
The Mac	Standard Fixed 1 yr
The Mac	Standard Fixed Special 1 yr
<b>★★★</b>	
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+
ANZ	Breakfree Residential 1yr Fixed IO 1 yr 150k+
ANZ	Residential 1yr Fixed 1 yr
Australian Unity	Health Wealth and Happiness Package fixed 1 yr 200k+
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr 80%
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%
Bank Australia	Residential Premium Fixed 1 yr
BankVic	Fixed 1 yr
bcu	Fixed Rate Special Residential 1 yr



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## Construction 1 Year Fixed \$750,000

Company	Product
★★★	
<b>bcu</b>	Residential Fixed IO 1 yr
<b>Beyond Bank</b>	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+
<b>Beyond Bank</b>	Residential Fixed 1 yr 1 yr
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 1 yr 1 yr 50k+
<b>Catalyst Money</b>	Fixed 1 yr
<b>Click Loans</b>	The Online Home Loan Fixed 1 yr
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<b>Click Loans</b>	The Online Offset Home Loan Fxd IO 1 yr
<b>Community First CU</b>	True Fixed - IO 1 yr
<b>ECU Australia</b>	Premium Plus Standard Fixed 1 yr
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<b>Hume Bank</b>	Honeymoon Intro Fixed (Refinance)IO 1 yr
<b>Hume Bank</b>	Honeymoon Intro Fixed IO 1 yr
<b>Hume Bank</b>	Honeymoon Intro Fixed P&I 1 yr
<b>Hume Bank</b>	Honeymoon Intro Fixed(Refinance)P&I 1 yr
<b>Illawarra CU NSW</b>	Fixed 1 yr
<b>IMB</b>	Platinum Package Residential Fixed 1 yr 90% 150k+
<b>IMB</b>	Residential Fixed 1 yr 90%
<b>iMortgage</b>	Fusion Fixed PI 80 1 yr
<b>ME</b>	Flexible Fixed OO 1 yr
<b>ME</b>	Member Package Flexible Fixed OO 1 yr 40k+
<b>Mortgage House</b>	Advantage Fixed 1 yr 750k+
<b>My Credit Union</b>	Fixed Rate 1 yr
<b>Newcastle Permanent</b>	Residential Fixed IO 1 yr
<b>People's Choice Credit Union</b>	Home Loan Package Residential Fixed IO 1 yr 150k+
<b>People's Choice Credit Union</b>	Home Loan Package Residential Fixed P&I 1 yr 150k+
<b>People's Choice Credit Union</b>	Residential Fixed IO 1 yr
<b>People's Choice Credit Union</b>	Residential Fixed P&I 1 yr
<b>Queenslanders CU</b>	Fixed Rate P&I 1 yr
<b>RESI Mortgage Corp</b>	Flexi Options Fixed 1 yr
<b>Southern Cross Credit Union</b>	Fixed Platinum Home Loan 1 yr
<b>Southern Cross Credit Union</b>	Fixed Platinum Professional Loan 1 yr



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## Construction 1 Year Fixed \$750,000

Company	Product
<b>★★★</b>	
Westpac	Fixed Options P&I 1 yr
Westpac	Premier Advantage Fixed Options P&I 1 yr 150k+
<b>★★</b>	
ANZ	Residential 1yr Fixed IO 1 yr
Auswide Bank	Standard Fixed 1 yr 95%
bcu	Residential Fixed P&I 1 yr
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr
Beyond Bank	Residential Fixed 1 yr
Click Loans	The Online Home Loan Fixed IO 1 yr
Homeloans	MoniPower Fixed IO 1 yr
Homeloans	MoniPower Fixed P&I 1 yr
Homeloans	Optima Fixed - Owner Occupied IO 1 yr
Hunter United	Fixed 1 yr
iMortgage	Fusion Fixed IO 80 1 yr
RAMS	Fixed Rate P&I 1 yr
SCU	My Life Residential Fixed 1 yr 150k+
SCU	Residential Fixed 1 yr
SERVICE ONE Alliance Bank	Residential Fixed IO 1 yr
SERVICE ONE Alliance Bank	Residential Fixed P&I 1 yr
Southern Cross Credit Union	Owner Occupied Fixed 1 yr
Westpac	Fixed Options IO 1 yr 80%
Westpac	Premier Advantage Fixed Options IO 1 yr 80% 150k+
<b>★</b>	
Bendigo Bank	Basic Fixed Owner Occupied IO 1 yr
First Option Credit Union	Residential Fixed 1 yr
Homeloans	Ultra Plus Fixed Owner Occupied IO 1 yr
RAMS	Fixed Rate IO 1 yr
Transport Mutual Credit Union	Residential Fixed 1 yr



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## Construction 2 Year Fixed \$200,000

Company	Product
★★★★★ "Outstanding Value"	
Bank Australia	Premium Fixed Package Residential Premium Fixed 2 yrs 10k+
CUA	Fixed - Owner Occupier 2 yrs
Greater Bank	Great Rate Discounted Fixed 2 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 2 yrs 40k+
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+
Newcastle Permanent	Residential Fixed P&I 2 yrs
Pacific Mortgage Group	Residential Fixed P&I 2 yrs
Select Encompass Credit Union	Fixed 2 yrs 50k+
★★★★	
ANZ	Breakfree Residential Fixed 2 yrs 150k+
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
BankVic	Fixed 2 yrs
BankVic	Premium Home Fixed 2 yrs 50k+
Community First CU	True Fixed - P&I 2 yrs
CUA	Premium Fixed - Owner Occupier 2 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Greater Bank	Great Rate Fixed 2 yrs
Greater Bank	Standard Fixed 2 yrs
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+
Pacific Mortgage Group	Residential Fixed IO 2 yrs
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
★★★	
ANZ	Residential Fixed 2 yrs
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%
Bank Australia	Residential Premium Fixed 2 yrs
bcu	Fixed Rate Special Residential 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Residential Fixed 2 yrs
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
Catalyst Money	Fixed Lite 2 yrs
Click Loans	The Online Home Loan Fixed 2 yrs



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## Construction 2 Year Fixed \$200,000

Company	Product
★★★	
Click Loans	The Online Home Loan Fixed IO 2 yrs
Click Loans	The Online Offset Home Loan Fixed 2 yrs
Click Loans	The Online Offset Home Loan Fxd IO 2 yrs
Community First CU	True Fixed - IO 2 yrs
Easy Street Fin Services	Easy Street Fixed - IO 2 yrs
ECU Australia	Standard Fixed 2 yrs
Greater Bank	Ultimate Ultimate Fixed 2 yrs 40k+
Heritage Bank	Residential Fixed 2 yrs
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs
Hunter United	Fixed 2 yrs
Illawarra CU NSW	Fixed Lite 2 yrs
IMB	Residential Fixed 2 yrs 90%
iMortgage	Fusion Fixed PI 80 2 yrs
ME	Flexible Fixed OO 2 yrs
ME	Member Package Flexible Fixed OO 2 yrs 40k+
Mortgage House	Advantage Fixed 2 yrs 100-749k
Newcastle Permanent	Residential Fixed IO 2 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 2 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 2 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 2 yrs
People's Choice Credit Union	Residential Fixed P&I 2 yrs
Police Bank	Premium Fixed 2 yrs
Queenslanders CU	Fixed Rate P&I 2 yrs
RAMS	Fixed Rate P&I 2 yrs
SCU	My Life Residential Fixed 2 yrs 150k+
SCU	Residential Fixed 2 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 2 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 2 yrs
Southern Cross Credit Union	Owner Occupied Fixed 2 yrs
The Mac	Standard Fixed 2 yrs
Westpac	Fixed Options P&I 2 yrs
★★	
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed IO 2 yrs
Auswide Bank	Standard Fixed 2 yrs 90%



# Home Loans Star Ratings

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

## Construction 2 Year Fixed \$200,000

Company	Product
★★	
bcu	Residential Fixed P&I 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
ECU Australia	Premium Plus Standard Fixed 2 yrs
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k
Homeloans	MoniPower Fixed IO 2 yrs
Homeloans	MoniPower Fixed P&I 2 yrs
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 2 yrs
iMortgage	Fusion Fixed IO 80 2 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs
My Credit Union	Fixed Rate 2 yrs
Westpac	Fixed Options IO 2 yrs 80%
Westpac	Premier Advantage Fixed Options IO 2 yrs 80% 150k+
★	
bcu	Residential Fixed IO 2 yrs
First Option Credit Union	Residential Fixed 2 yrs
Homeloans	Ultra Plus Fixed Owner Occupied IO 2 yrs
RAMS	Fixed Rate IO 2 yrs
RESI Mortgage Corp	Flexi Options Fixed 2 yrs



# Home Loans Star Ratings

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## Construction 2 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
Bank Australia	Premium Fixed Package Residential Premium Fixed 2 yrs 10k+
CUA	Fixed - Owner Occupier 2 yrs
Greater Bank	Great Rate Discounted Fixed 2 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 2 yrs 40k+
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+
Pacific Mortgage Group	Residential Fixed P&I 2 yrs
Select Encompass Credit Union	Fixed 2 yrs 50k+
The Mac	Standard Fixed Special 2 yrs
★★★★	
ANZ	Breakfree Residential Fixed 2 yrs 150k+
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
BankVic	Premium Home Fixed 2 yrs 50k+
Community First CU	True Fixed - P&I 2 yrs
CUA	Premium Fixed - Owner Occupier 2 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+
Heritage Bank	Residential Fixed 2 yrs
IMB	Residential Fixed 2 yrs 90%
Newcastle Permanent	Residential Fixed P&I 2 yrs
Pacific Mortgage Group	Residential Fixed IO 2 yrs
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
★★★	
ANZ	Residential Fixed 2 yrs
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%
Bank Australia	Residential Premium Fixed 2 yrs
BankVic	Fixed 2 yrs
bcu	Fixed Rate Special Residential 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Residential Fixed 2 yrs
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
Catalyst Money	Fixed 2 yrs
Click Loans	The Online Home Loan Fixed 2 yrs





# Home Loans Star Ratings

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## Construction 2 Year Fixed \$350,000

Company	Product
★ ★ ★	
Click Loans	The Online Home Loan Fixed IO 2 yrs
Click Loans	The Online Offset Home Loan Fixed 2 yrs
Click Loans	The Online Offset Home Loan Fxd IO 2 yrs
Community First CU	True Fixed - IO 2 yrs
Easy Street Fin Services	Easy Street Fixed - IO 2 yrs
ECU Australia	Premium Plus Standard Fixed 2 yrs
ECU Australia	Standard Fixed 2 yrs
Greater Bank	Great Rate Fixed 2 yrs
Greater Bank	Standard Fixed 2 yrs
Greater Bank	Ultimate Ultimate Fixed 2 yrs 40k+
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs
Hunter United	Fixed 2 yrs
Illawarra CU NSW	Fixed 2 yrs
iMortgage	Fusion Fixed PI 80 2 yrs
ME	Flexible Fixed OO 2 yrs
ME	Member Package Flexible Fixed OO 2 yrs 40k+
Mortgage House	Advantage Fixed 2 yrs 100-749k
Newcastle Permanent	Residential Fixed IO 2 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 2 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 2 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 2 yrs
People's Choice Credit Union	Residential Fixed P&I 2 yrs
Police Bank	Premium Fixed 2 yrs
Queenslanders CU	Fixed Rate P&I 2 yrs
RAMS	Fixed Rate P&I 2 yrs
SCU	My Life Residential Fixed 2 yrs 150k+
SCU	Residential Fixed 2 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 2 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 2 yrs
Southern Cross Credit Union	Owner Occupied Fixed 2 yrs
The Mac	Standard Fixed 2 yrs
Westpac	Fixed Options P&I 2 yrs
★ ★	
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed IO 2 yrs



# Home Loans Star Ratings

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## Construction 2 Year Fixed \$350,000

Company	Product
★★	
Auswide Bank	Standard Fixed 2 yrs 90%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%
bcu	Residential Fixed P&I 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Homeloans	MoniPower Fixed IO 2 yrs
Homeloans	MoniPower Fixed P&I 2 yrs
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 2 yrs
iMortgage	Fusion Fixed IO 80 2 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs
My Credit Union	Fixed Rate 2 yrs
RESI Mortgage Corp	Flexi Options Fixed 2 yrs
Westpac	Fixed Options IO 2 yrs 80%
Westpac	Premier Advantage Fixed Options IO 2 yrs 80% 150k+
★	
bcu	Residential Fixed IO 2 yrs
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k
First Option Credit Union	Residential Fixed 2 yrs
Homeloans	Ultra Plus Fixed Owner Occupied IO 2 yrs
RAMS	Fixed Rate IO 2 yrs



# Home Loans Star Ratings

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## Construction 2 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Bank Australia	Premium Fixed Package Residential Premium Fixed 2 yrs 10k+
BankVic	Premium Home Fixed 2 yrs 50k+
CUA	Fixed - Owner Occupier 2 yrs
Greater Bank	Great Rate Discounted Fixed 2 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 2 yrs 40k+
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+
Pacific Mortgage Group	Residential Fixed P&I 2 yrs
Select Encompass Credit Union	Fixed 2 yrs 50k+
★★★★★	
ANZ	Breakfree Residential Fixed 2 yrs 150k+
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
Community First CU	True Fixed - P&I 2 yrs
CUA	Premium Fixed - Owner Occupier 2 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+
IMB	Residential Fixed 2 yrs 90%
Newcastle Permanent	Residential Fixed P&I 2 yrs
Pacific Mortgage Group	Residential Fixed IO 2 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 2 yrs 150k+
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%
Southern Cross Credit Union	Fixed Platinum Professional Loan 2 yrs
The Mac	Standard Fixed Special 2 yrs
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
★★★★	
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed 2 yrs
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%
Bank Australia	Residential Premium Fixed 2 yrs
BankVic	Fixed 2 yrs
bcu	Fixed Rate Special Residential 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
Catalyst Money	Fixed 2 yrs



# Home Loans Star Ratings

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## Construction 2 Year Fixed \$500,000

Company	Product
★ ★ ★	
Click Loans	The Online Home Loan Fixed 2 yrs
Click Loans	The Online Offset Home Loan Fixed 2 yrs
Click Loans	The Online Offset Home Loan Fxd IO 2 yrs
Community First CU	True Fixed - IO 2 yrs
Easy Street Fin Services	Easy Street Fixed - IO 2 yrs
ECU Australia	Premium Plus Standard Fixed 2 yrs
ECU Australia	Standard Fixed 2 yrs
Greater Bank	Great Rate Fixed 2 yrs
Greater Bank	Standard Fixed 2 yrs
Greater Bank	Ultimate Ultimate Fixed 2 yrs 40k+
Heritage Bank	Residential Fixed 2 yrs
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs
Hunter United	Fixed 2 yrs
Illawarra CU NSW	Fixed 2 yrs
iMortgage	Fusion Fixed PI 80 2 yrs
ME	Flexible Fixed OO 2 yrs
ME	Member Package Flexible Fixed OO 2 yrs 40k+
Mortgage House	Advantage Fixed 2 yrs 100-749k
Newcastle Permanent	Residential Fixed IO 2 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 2 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 2 yrs
People's Choice Credit Union	Residential Fixed P&I 2 yrs
Police Bank	Premium Fixed 2 yrs
Queenslanders CU	Fixed Rate P&I 2 yrs
RAMS	Fixed Rate P&I 2 yrs
SCU	My Life Residential Fixed 2 yrs 150k+
SCU	Residential Fixed 2 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 2 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 2 yrs
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs
Southern Cross Credit Union	Owner Occupied Fixed 2 yrs
The Mac	Standard Fixed 2 yrs
Westpac	Fixed Options P&I 2 yrs
★ ★	
ANZ	Residential Fixed IO 2 yrs



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## Construction 2 Year Fixed \$500,000

Company	Product
★★	
Auswide Bank	Standard Fixed 2 yrs 90%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%
bcu	Residential Fixed P&I 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Beyond Bank	Residential Fixed 2 yrs
Click Loans	The Online Home Loan Fixed IO 2 yrs
Homeloans	MoniPower Fixed IO 2 yrs
Homeloans	MoniPower Fixed P&I 2 yrs
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 2 yrs
iMortgage	Fusion Fixed IO 80 2 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs
My Credit Union	Fixed Rate 2 yrs
RESI Mortgage Corp	Flexi Options Fixed 2 yrs
Westpac	Fixed Options IO 2 yrs 80%
Westpac	Premier Advantage Fixed Options IO 2 yrs 80% 150k+
★	
bcu	Residential Fixed IO 2 yrs
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k
First Option Credit Union	Residential Fixed 2 yrs
Homeloans	Ultra Plus Fixed Owner Occupied IO 2 yrs
RAMS	Fixed Rate IO 2 yrs



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## Construction 2 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
Bank Australia	Premium Fixed Package Residential Premium Fixed 2 yrs 10k+
BankVic	Premium Home Fixed 2 yrs 50k+
CUA	Fixed - Owner Occupier 2 yrs
Greater Bank	Great Rate Discounted Fixed 2 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 2 yrs 40k+
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+
Select Encompass Credit Union	Fixed 2 yrs 50k+
The Mac	Standard Fixed Special 2 yrs
★★★★	
ANZ	Breakfree Residential Fixed 2 yrs 150k+
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
Community First CU	True Fixed - P&I 2 yrs
CUA	Premium Fixed - Owner Occupier 2 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+
Heritage Bank	Residential Fixed 2 yrs
IMB	Residential Fixed 2 yrs 90%
Newcastle Permanent	Residential Fixed P&I 2 yrs
Pacific Mortgage Group	Residential Fixed P&I 2 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 2 yrs 150k+
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%
Southern Cross Credit Union	Fixed Platinum Professional Loan 2 yrs
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
★★★	
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed 2 yrs
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%
Bank Australia	Residential Premium Fixed 2 yrs
BankVic	Fixed 2 yrs
bcu	Fixed Rate Special Residential 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
Catalyst Money	Fixed 2 yrs



# Home Loans Star Ratings

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## Construction 2 Year Fixed \$750,000

Company	Product
★ ★ ★	
Click Loans	The Online Home Loan Fixed 2 yrs
Click Loans	The Online Offset Home Loan Fixed 2 yrs
Click Loans	The Online Offset Home Loan Fxd IO 2 yrs
Community First CU	True Fixed - IO 2 yrs
Easy Street Fin Services	Easy Street Fixed - IO 2 yrs
ECU Australia	Premium Plus Standard Fixed 2 yrs
ECU Australia	Standard Fixed 2 yrs
Greater Bank	Great Rate Fixed 2 yrs
Greater Bank	Standard Fixed 2 yrs
Greater Bank	Ultimate Ultimate Fixed 2 yrs 40k+
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs
Hunter United	Fixed 2 yrs
Illawarra CU NSW	Fixed 2 yrs
iMortgage	Fusion Fixed PI 80 2 yrs
ME	Flexible Fixed OO 2 yrs
ME	Member Package Flexible Fixed OO 2 yrs 40k+
Mortgage House	Advantage Fixed 2 yrs 750k+
Newcastle Permanent	Residential Fixed IO 2 yrs
Pacific Mortgage Group	Residential Fixed IO 2 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 2 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 2 yrs
People's Choice Credit Union	Residential Fixed P&I 2 yrs
Police Bank	Premium Fixed 2 yrs
Queenslanders CU	Fixed Rate P&I 2 yrs
RAMS	Fixed Rate P&I 2 yrs
SCU	My Life Residential Fixed 2 yrs 150k+
SCU	Residential Fixed 2 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 2 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 2 yrs
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs
Southern Cross Credit Union	Owner Occupied Fixed 2 yrs
The Mac	Standard Fixed 2 yrs
Westpac	Fixed Options P&I 2 yrs
★ ★	
ANZ	Residential Fixed IO 2 yrs



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## Construction 2 Year Fixed \$750,000

Company	Product
★★	
Auswide Bank	Standard Fixed 2 yrs 90%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%
bcu	Residential Fixed P&I 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Beyond Bank	Residential Fixed 2 yrs
Click Loans	The Online Home Loan Fixed IO 2 yrs
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 600k+
Homeloans	MoniPower Fixed P&I 2 yrs
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 2 yrs
iMortgage	Fusion Fixed IO 80 2 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs
My Credit Union	Fixed Rate 2 yrs
RESI Mortgage Corp	Flexi Options Fixed 2 yrs
Westpac	Fixed Options IO 2 yrs 80%
Westpac	Premier Advantage Fixed Options IO 2 yrs 80% 150k+
★	
bcu	Residential Fixed IO 2 yrs
First Option Credit Union	Residential Fixed 2 yrs
Homeloans	MoniPower Fixed IO 2 yrs
Homeloans	Ultra Plus Fixed Owner Occupied IO 2 yrs
RAMS	Fixed Rate IO 2 yrs





# Home Loans Star Ratings

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## Construction 3 Year Fixed \$200,000

Company	Product
★★★★★ "Outstanding Value"	
CUA	Fixed - Owner Occupier 3 yrs
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs
Greater Bank	Great Rate Discounted Fixed 3 yrs
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs
SCU	Residential Fixed 3 yrs
Select Encompass Credit Union	Fixed 3 yrs 25-99m
★★★★	
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
BankVic	Fixed 3 yrs
BankVic	Premium Home Fixed 3 yrs 50k+
Community First CU	True 3yr special P&I(newloans only) 3 yrs
Community First CU	True Fixed - P&I 3 yrs
CUA	Premium Fixed - Owner Occupier 3 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
Greater Bank	Great Rate Fixed 3 yrs
Greater Bank	Standard Fixed 3 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 3 yrs 40k+
IMB	Residential Fixed 3 yrs 90%
Newcastle Permanent	Residential Fixed P&I 3 yrs
Pacific Mortgage Group	Residential Fixed IO 3 yrs
SCU	My Life Residential Fixed 3 yrs 150k+
★★★	
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank Australia	Premium Fixed Package Residential Premium Fixed 3 yrs 10k+
Bank Australia	Residential Premium Fixed 3 yrs
bcu	Fixed Rate Special Residential 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs



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## Construction 3 Year Fixed \$200,000

Company	Product
★★★	
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Catalyst Money	Fixed Lite 3 yrs
Click Loans	The Online Home Loan Fixed 3 yrs
Click Loans	The Online Home Loan Fixed IO 3 yrs
Click Loans	The Online Offset Home Loan Fixed 3 yrs
Click Loans	The Online Offset Home Loan Fxd IO 3 yrs
Community First CU	True Fixed - IO 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
ECU Australia	Standard Fixed 3 yrs
Greater Bank	Ultimate Ultimate Fixed 3 yrs 40k+
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 3 yrs
Illawarra CU NSW	Fixed Lite 3 yrs
iMortgage	Fusion Fixed PI 80 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs
ME	Flexible Fixed OO 3 yrs
ME	Member Package Flexible Fixed OO 3 yrs 40k+
Mortgage House	Advantage Fixed 3 yrs 100-749k
Newcastle Permanent	Residential Fixed IO 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 3 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 3 yrs
People's Choice Credit Union	Residential Fixed P&I 3 yrs
Police Bank	Premium Fixed 3 yrs
Queenslanders CU	Fixed Rate P&I 3 yrs
RAMS	Fixed Rate P&I 3 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
Southern Cross Credit Union	Owner Occupied Fixed 3 yrs
The Mac	Standard Fixed 3 yrs
Westpac	Fixed Options P&I 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+
★★	
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+



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## Construction 3 Year Fixed \$200,000

Company	Product
★★	
ANZ	Residential Fixed IO 3 yrs
Auswide Bank	Standard Fixed 3 yrs 80%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%
bcu	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
ECU Australia	Premium Plus Standard Fixed 3 yrs
Homeloans	MoniPower Fixed IO 3 yrs
Homeloans	MoniPower Fixed P&I 3 yrs
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs
Hunter United	Fixed 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs
My Credit Union	Fixed Rate 3 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
★	
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k
First Option Credit Union	Residential Fixed 3 yrs
Homeloans	Ultra Plus Fixed Owner Occupied IO 3 yrs
RAMS	Fixed Rate IO 3 yrs
RESI Mortgage Corp	Flexi Options Fixed 3 yrs



# Home Loans Star Ratings

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## Construction 3 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
BankVic	Premium Home Fixed 3 yrs 50k+
CUA	Fixed - Owner Occupier 3 yrs
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 3 yrs 40k+
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+
Queenslanders CU	Special Fixed Rate P&I 3 yrs 80%
SCU	Residential Fixed 3 yrs
Select Encompass Credit Union	Fixed 3 yrs 25-99m
The Mac	Standard Fixed Special 3 yrs
★★★★	
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
BankVic	Fixed 3 yrs
Community First CU	True 3yr special P&I(newloans only) 3 yrs
Community First CU	True Fixed - P&I 3 yrs
CUA	Premium Fixed - Owner Occupier 3 yrs
Greater Bank	Great Rate Discounted Fixed 3 yrs
Greater Bank	Standard Fixed 3 yrs
IMB	Residential Fixed 3 yrs 90%
Newcastle Permanent	Residential Fixed P&I 3 yrs
Pacific Mortgage Group	Residential Fixed IO 3 yrs
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs
SCU	My Life Residential Fixed 3 yrs 150k+
★★★	
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank Australia	Premium Fixed Package Residential Premium Fixed 3 yrs 10k+
Bank Australia	Residential Premium Fixed 3 yrs
bcu	Fixed Rate Special Residential 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs



# Home Loans Star Ratings

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## Construction 3 Year Fixed \$350,000

Company	Product
★★★	
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Catalyst Money	Fixed 3 yrs
Click Loans	The Online Home Loan Fixed 3 yrs
Click Loans	The Online Offset Home Loan Fixed 3 yrs
Click Loans	The Online Offset Home Loan Fxd IO 3 yrs
Community First CU	True Fixed - IO 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
ECU Australia	Premium Plus Standard Fixed 3 yrs
ECU Australia	Standard Fixed 3 yrs
Greater Bank	Great Rate Fixed 3 yrs
Greater Bank	Ultimate Ultimate Fixed 3 yrs 40k+
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 3 yrs
Illawarra CU NSW	Fixed 3 yrs
iMortgage	Fusion Fixed PI 80 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs
ME	Flexible Fixed OO 3 yrs
ME	Member Package Flexible Fixed OO 3 yrs 40k+
Mortgage House	Advantage Fixed 3 yrs 100-749k
Newcastle Permanent	Residential Fixed IO 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 3 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 3 yrs
People's Choice Credit Union	Residential Fixed P&I 3 yrs
Police Bank	Premium Fixed 3 yrs
Queenslanders CU	Fixed Rate P&I 3 yrs
RAMS	Fixed Rate P&I 3 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
Southern Cross Credit Union	Owner Occupied Fixed 3 yrs
The Mac	Standard Fixed 3 yrs
Westpac	Fixed Options P&I 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+



# Home Loans Star Ratings

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## Construction 3 Year Fixed \$350,000

Company	Product
<b>★★</b>	
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Auswide Bank	Standard Fixed 3 yrs 80%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%
bcu	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
Click Loans	The Online Home Loan Fixed IO 3 yrs
Homeloans	MoniPower Fixed P&I 3 yrs
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs
Hunter United	Fixed 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs
My Credit Union	Fixed Rate 3 yrs
RESI Mortgage Corp	Flexi Options Fixed 3 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
<b>★</b>	
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k
First Option Credit Union	Residential Fixed 3 yrs
Homeloans	MoniPower Fixed IO 3 yrs
Homeloans	Ultra Plus Fixed Owner Occupied IO 3 yrs
RAMS	Fixed Rate IO 3 yrs



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## Construction 3 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
BankVic	Premium Home Fixed 3 yrs 50k+
CUA	Fixed - Owner Occupier 3 yrs
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 3 yrs 40k+
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+
Queenslanders CU	Special Fixed Rate P&I 3 yrs 80%
SCU	Residential Fixed 3 yrs
Select Encompass Credit Union	Fixed 3 yrs 25-99m
The Mac	Standard Fixed Special 3 yrs
★★★★	
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
BankVic	Fixed 3 yrs
Community First CU	True 3yr special P&I(newloans only) 3 yrs
Community First CU	True Fixed - P&I 3 yrs
CUA	Premium Fixed - Owner Occupier 3 yrs
Greater Bank	Great Rate Discounted Fixed 3 yrs
IMB	Residential Fixed 3 yrs 90%
Newcastle Permanent	Residential Fixed P&I 3 yrs
Pacific Mortgage Group	Residential Fixed IO 3 yrs
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs
SCU	My Life Residential Fixed 3 yrs 150k+
Southern Cross Credit Union	Fixed Platinum Professional Loan 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+
★★★	
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank Australia	Premium Fixed Package Residential Premium Fixed 3 yrs 10k+
Bank Australia	Residential Premium Fixed 3 yrs
bcu	Fixed Rate Special Residential 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs



# Home Loans Star Ratings

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## Construction 3 Year Fixed \$500,000

Company	Product
★★★	
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Catalyst Money	Fixed 3 yrs
Click Loans	The Online Home Loan Fixed 3 yrs
Click Loans	The Online Offset Home Loan Fixed 3 yrs
Click Loans	The Online Offset Home Loan Fxd IO 3 yrs
Community First CU	True Fixed - IO 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
ECU Australia	Premium Plus Standard Fixed 3 yrs
ECU Australia	Standard Fixed 3 yrs
Greater Bank	Great Rate Fixed 3 yrs
Greater Bank	Standard Fixed 3 yrs
Greater Bank	Ultimate Ultimate Fixed 3 yrs 40k+
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 3 yrs
Illawarra CU NSW	Fixed 3 yrs
iMortgage	Fusion Fixed PI 80 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs
ME	Flexible Fixed OO 3 yrs
ME	Member Package Flexible Fixed OO 3 yrs 40k+
Mortgage House	Advantage Fixed 3 yrs 100-749k
Newcastle Permanent	Residential Fixed IO 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 3 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 3 yrs
People's Choice Credit Union	Residential Fixed P&I 3 yrs
Police Bank	Premium Fixed 3 yrs
Queenslanders CU	Fixed Rate P&I 3 yrs
RAMS	Fixed Rate P&I 3 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs
Southern Cross Credit Union	Owner Occupied Fixed 3 yrs
The Mac	Standard Fixed 3 yrs





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## Construction 3 Year Fixed \$500,000

Company	Product
★★★	
Westpac	Fixed Options P&I 3 yrs
★★	
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Auswide Bank	Standard Fixed 3 yrs 80%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%
bcu	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
Click Loans	The Online Home Loan Fixed IO 3 yrs
Homeloans	MoniPower Fixed P&I 3 yrs
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs
Hunter United	Fixed 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs
My Credit Union	Fixed Rate 3 yrs
RESI Mortgage Corp	Flexi Options Fixed 3 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
★	
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k
First Option Credit Union	Residential Fixed 3 yrs
Homeloans	MoniPower Fixed IO 3 yrs
Homeloans	Ultra Plus Fixed Owner Occupied IO 3 yrs
RAMS	Fixed Rate IO 3 yrs



# Home Loans Star Ratings

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## Construction 3 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
BankVic	Premium Home Fixed 3 yrs 50k+
CUA	Fixed - Owner Occupier 3 yrs
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 3 yrs 40k+
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+
Queenslanders CU	Special Fixed Rate P&I 3 yrs 80%
SCU	My Life Residential Fixed 3 yrs 150k+
SCU	Residential Fixed 3 yrs
Select Encompass Credit Union	Fixed 3 yrs 25-99m
★★★★	
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
BankVic	Fixed 3 yrs
Community First CU	True 3yr special P&I(newloans only) 3 yrs
Community First CU	True Fixed - P&I 3 yrs
CUA	Premium Fixed - Owner Occupier 3 yrs
Greater Bank	Great Rate Discounted Fixed 3 yrs
IMB	Residential Fixed 3 yrs 90%
Newcastle Permanent	Residential Fixed P&I 3 yrs
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs
Southern Cross Credit Union	Fixed Platinum Professional Loan 3 yrs
The Mac	Standard Fixed Special 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+
★★★	
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank Australia	Premium Fixed Package Residential Premium Fixed 3 yrs 10k+
Bank Australia	Residential Premium Fixed 3 yrs
bcu	Fixed Rate Special Residential 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs



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## Construction 3 Year Fixed \$750,000

Company	Product
★★★	
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Catalyst Money	Fixed 3 yrs
Click Loans	The Online Home Loan Fixed 3 yrs
Click Loans	The Online Offset Home Loan Fixed 3 yrs
Click Loans	The Online Offset Home Loan Fxd IO 3 yrs
Community First CU	True Fixed - IO 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
ECU Australia	Premium Plus Standard Fixed 3 yrs
ECU Australia	Standard Fixed 3 yrs
Greater Bank	Great Rate Fixed 3 yrs
Greater Bank	Standard Fixed 3 yrs
Greater Bank	Ultimate Ultimate Fixed 3 yrs 40k+
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 3 yrs
Illawarra CU NSW	Fixed 3 yrs
iMortgage	Fusion Fixed PI 80 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs
ME	Flexible Fixed OO 3 yrs
ME	Member Package Flexible Fixed OO 3 yrs 40k+
Mortgage House	Advantage Fixed 3 yrs 750k+
Newcastle Permanent	Residential Fixed IO 3 yrs
Pacific Mortgage Group	Residential Fixed IO 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 3 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 3 yrs
People's Choice Credit Union	Residential Fixed P&I 3 yrs
Police Bank	Premium Fixed 3 yrs
Queenslanders CU	Fixed Rate P&I 3 yrs
RAMS	Fixed Rate P&I 3 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
Southern Cross Credit Union	Owner Occupied Fixed 3 yrs
The Mac	Standard Fixed 3 yrs



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## Construction 3 Year Fixed \$750,000

Company	Product
★★★	
Westpac	Fixed Options P&I 3 yrs
★★	
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Auswide Bank	Standard Fixed 3 yrs 80%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%
bcu	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
Click Loans	The Online Home Loan Fixed IO 3 yrs
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 600k+
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs
Hunter United	Fixed 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs
My Credit Union	Fixed Rate 3 yrs
RESI Mortgage Corp	Flexi Options Fixed 3 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
★	
First Option Credit Union	Residential Fixed 3 yrs
Homeloans	MoniPower Fixed IO 3 yrs
Homeloans	MoniPower Fixed P&I 3 yrs
Homeloans	Ultra Plus Fixed Owner Occupied IO 3 yrs
RAMS	Fixed Rate IO 3 yrs



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## Established 5 Year Fixed \$200,000

Company	Product
★★★★★ "Outstanding Value"	
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
CUA	Fixed - Owner Occupier 5 yrs
CUA	Premium Fixed - Owner Occupier 5 yrs
Freedom Lend	Freedom Fixed IO 5 yrs 80%
Freedom Lend	Freedom Fixed PI 5 yrs 80%
Gateway Credit Union	Premium Residential Fixed 5 yrs 150k+
Gateway Credit Union	Residential Fixed 5 yrs
Greater Bank	Great Rate Discounted Fixed 5 yrs
Greater Bank	Great Rate Fixed 5 yrs
Greater Bank	Standard Fixed 5 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 5 yrs 40k+
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+
ING	Orange Advantage Residential Fixed 5 yrs 150k+
Newcastle Permanent	Residential Fixed P&I 5 yrs
Qudos Bank	Fixed Rate 5 yrs
Regional Australia Bank	Partnership Advantage Fixed 5 yrs
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+
★★★★	
Australian Unity	Health Wealth and Happiness Package fixed 5 yrs 200k+
Bank Australia	Premium Fixed Package Residential Premium Fixed 5 yrs 10k+
Bank Australia	Residential Premium Fixed 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankVic	Premium Home Fixed 5 yrs 50k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 5 yrs 200k+
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Greater Bank	Ultimate Ultimate Fixed 5 yrs 40k+
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Heritage Bank	Residential Fixed 5 yrs
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs
Horizon Credit Union	Fixed Rate Home Loan 5 yrs
HSBC	Residential Fixed 5 yrs
Hume Bank	Residential Fixed (Refinance) P&I 5 yrs
IMB	Residential Fixed 5 yrs 90%



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## Established 5 Year Fixed \$200,000

Company	Product
★★★★★	
ING	Residential Fixed 5 yrs
QBANK	Residential Fixed 5 yrs
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs
Westpac	Fixed Options P&I 5 yrs
★★★	
Adelaide Bank	SmartFix P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
ANZ	Breakfree Residential Fixed 5 yrs 150k+
ANZ	Residential Fixed 5 yrs
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	Optimizer Fixed PI 5 yrs
Aussie	Optimizer Plus Fixed PI 5 yrs
Aussie	Select Basic Fixed 5 yrs 80%
Aussie	Select Standard Fixed 5 yrs
Auswide Bank	Freedom Package Standard Fixed 5 yrs 95% 150k+
Auswide Bank	Standard Fixed 5 yrs 95%
Bank of Melbourne	Residential Fixed P&I 5 yrs
Bank of Sydney	Residential Fixed 5 yrs
BankSA	Residential Fixed P&I 5 yrs
BankVic	Fixed 5 yrs
Bankwest	Fixed Rate Owner Occupied 5 yrs
bcu	Fixed Rate Special Residential 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs
Bendigo Bank	Residential Fixed IO 5 yrs
Bendigo Bank	Residential Fixed PI 5 yrs
Beyond Bank	Residential Fixed 5 yrs
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
BOQ	Residential Fixed 5 yrs
Catalyst Money	Fixed Lite 5 yrs
Click Loans	The Online Home Loan Fixed 5 yrs



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## Established 5 Year Fixed \$200,000

Company	Product
★★★	
Click Loans	The Online Home Loan Fixed IO 5 yrs
Click Loans	The Online Offset Home Loan Fixed 5 yrs
Click Loans	The Online Offset Home Loan Fxd IO 5 yrs
Commonwealth Bank	Residential Fixed P&I 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed P&I 5 yrs 150k+
G&C Mutual Bank	Residential 5yr Fixed IO 5 yrs
Holiday Coast CU	Fixed N Easy 5 yrs
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs
Hume Bank	Residential Fixed (Refinance) IO 5 yrs
Hume Bank	Residential Fixed IO 5 yrs
Hume Bank	Residential Fixed P&I 5 yrs
Illawarra CU NSW	Fixed Lite 5 yrs
iMortgage	Fusion Fixed PI 80 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed 5 yrs 100-749k
MyState	Residential Fixed 5 yrs 80%
MyState	Residential Fixed IO 5 yrs
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
NAB	Tailored Fixed - P&I 5 yrs
Newcastle Permanent	Residential Fixed IO 5 yrs
P&N Bank	Residential Fixed PI 5 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 5 yrs
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+
QT Mutual Bank	Residential Fixed 5 yrs
Queenslanders CU	Fixed Rate P&I 5 yrs
RAMS	Fixed Rate P&I 5 yrs



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## Established 5 Year Fixed \$200,000

Company	Product
<b>★ ★ ★</b>	
Regional Australia Bank	Owner Occ Fixed Home Loan 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%
SCU	My Life Residential Fixed 5 yrs 150k+
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
Southern Cross Credit Union	Owner Occupied Fixed 5 yrs
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard Fixed 5 yrs
Suncorp Bank	Owner Occupied Fixed 5 yrs
Teachers Mutual Bank	Fixed Rate 5 yrs
The Rock	Residential Fixed 5 yrs
The Rock	Rockstar Package Residential Fixed 5 yrs 150k+
UniBank	Fixed Rate 5 yrs
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 5 yrs
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 5 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 5 yrs
Yellow Brick Road	Empower Fixed PI 5 yrs
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+
<b>★ ★</b>	
AMP Bank	Affinity Package Residential Classic Fixed P&I 5 yrs 100k+
AMP Bank	Basic Fixed P&I 5 yrs
AMP Bank	Select Package Residential Classic Fixed P&I 5 yrs 100k+
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
ANZ	Residential Fixed IO 5 yrs
Aussie	Optimizer Fixed IO 5 yrs
Aussie	Optimizer Plus Fixed IO 5 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 5 yrs
Australian Military Bank	Fixed Rate 5 yrs 80%
Bank of Melbourne	Advantage Package Residential Fixed IO 5 yrs 150k+
Bank of Melbourne	Residential Fixed IO 5 yrs
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+





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## Established 5 Year Fixed \$200,000

Company	Product
<b>☆☆</b>	
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 5 yrs 100k+
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
BankSA	Residential Fixed IO 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs
Commonwealth Bank	Residential Fixed IO 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 5 yrs 150k+
Homeloans	MoniPower Fixed IO 5 yrs
Homeloans	MoniPower Fixed P&I 5 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
P&N Bank	Residential Fixed IO 5 yrs 80%
RAMS	Fixed Rate IO 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
St.George Bank	Residential Fixed IO 5 yrs
Teachers Mutual Bank	Standard Fixed IO 5 yrs
UniBank	Standard Fixed IO 5 yrs
Westpac	Fixed Options IO 5 yrs 80%
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 5 yrs
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+
<b>☆</b>	
AMP Bank	Affinity Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed P&I 5 yrs 100k+
AMP Bank	Residential Classic Fixed IO 5 yrs
AMP Bank	Residential Classic Fixed P&I 5 yrs
AMP Bank	Select Package Residential Classic Fixed IO 5 yrs 100k+
Homeloans	Ultra Plus Fixed Owner Occupied IO 5 yrs
iMortgage	Fusion Fixed IO 80 5 yrs
RESI Mortgage Corp	Flexi Options Fixed 5 yrs



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## Construction 5 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
CUA	Fixed - Owner Occupier 5 yrs
CUA	Premium Fixed - Owner Occupier 5 yrs
Greater Bank	Great Rate Discounted Fixed 5 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 5 yrs 40k+
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+
Newcastle Permanent	Residential Fixed P&I 5 yrs
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+
★★★★	
Australian Unity	Health Wealth and Happiness Package fixed 5 yrs 200k+
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank Australia	Premium Fixed Package Residential Premium Fixed 5 yrs 10k+
BankVic	Premium Home Fixed 5 yrs 50k+
Greater Bank	Great Rate Fixed 5 yrs
Greater Bank	Standard Fixed 5 yrs
Greater Bank	Ultimate Ultimate Fixed 5 yrs 40k+
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Heritage Bank	Residential Fixed 5 yrs
IMB	Residential Fixed 5 yrs 90%
★★★	
ANZ	Breakfree Residential Fixed 5 yrs 150k+
ANZ	Residential Fixed 5 yrs
Auswide Bank	Freedom Package Standard Fixed 5 yrs 95% 150k+
Auswide Bank	Standard Fixed 5 yrs 95%
Bank Australia	Residential Premium Fixed 5 yrs
BankVic	Fixed 5 yrs
bcu	Fixed Rate Special Residential 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Residential Fixed 5 yrs
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
Catalyst Money	Fixed 5 yrs
Click Loans	The Online Home Loan Fixed 5 yrs
Click Loans	The Online Home Loan Fixed IO 5 yrs
Click Loans	The Online Offset Home Loan Fixed 5 yrs
Click Loans	The Online Offset Home Loan Fxd IO 5 yrs



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## Construction 5 Year Fixed \$350,000

Company	Product
★★★	
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs
Illawarra CU NSW	Fixed 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed 5 yrs 100-749k
Newcastle Permanent	Residential Fixed IO 5 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 150k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
RAMS	Fixed Rate P&I 5 yrs
RESI Mortgage Corp	Flexi Options Fixed 5 yrs
SCU	My Life Residential Fixed 5 yrs 150k+
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
Southern Cross Credit Union	Owner Occupied Fixed 5 yrs
Westpac	Fixed Options P&I 5 yrs
★★	
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
ANZ	Residential Fixed IO 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Homeloans	MoniPower Fixed P&I 5 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 5 yrs
iMortgage	Fusion Fixed PI 80 5 yrs
People's Choice Credit Union	Residential Fixed IO 5 yrs
Queenslanders CU	Fixed Rate P&I 5 yrs
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs
Westpac	Fixed Options IO 5 yrs 80%
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
★	



# Home Loans Star Ratings

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

## Construction 5 Year Fixed \$350,000

Company	Product
★	
Homeloans	MoniPower Fixed IO 5 yrs
Homeloans	Ultra Plus Fixed Owner Occupied IO 5 yrs
iMortgage	Fusion Fixed IO 80 5 yrs
RAMS	Fixed Rate IO 5 yrs



# Home Loans Star Ratings

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## Construction 5 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
CUA	Fixed - Owner Occupier 5 yrs
CUA	Premium Fixed - Owner Occupier 5 yrs
Greater Bank	Great Rate Discounted Fixed 5 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 5 yrs 40k+
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+
Newcastle Permanent	Residential Fixed P&I 5 yrs
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+
★★★★	
Australian Unity	Health Wealth and Happiness Package fixed 5 yrs 200k+
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank Australia	Premium Fixed Package Residential Premium Fixed 5 yrs 10k+
BankVic	Premium Home Fixed 5 yrs 50k+
Greater Bank	Great Rate Fixed 5 yrs
Greater Bank	Standard Fixed 5 yrs
Greater Bank	Ultimate Ultimate Fixed 5 yrs 40k+
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Heritage Bank	Residential Fixed 5 yrs
IMB	Residential Fixed 5 yrs 90%
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs
★★★	
ANZ	Breakfree Residential Fixed 5 yrs 150k+
ANZ	Residential Fixed 5 yrs
Auswide Bank	Freedom Package Standard Fixed 5 yrs 95% 150k+
Auswide Bank	Standard Fixed 5 yrs 95%
Bank Australia	Residential Premium Fixed 5 yrs
BankVic	Fixed 5 yrs
bcu	Fixed Rate Special Residential 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Residential Fixed 5 yrs
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
Catalyst Money	Fixed 5 yrs
Click Loans	The Online Home Loan Fixed 5 yrs
Click Loans	The Online Home Loan Fixed IO 5 yrs
Click Loans	The Online Offset Home Loan Fixed 5 yrs



# Home Loans Star Ratings

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## Construction 5 Year Fixed \$500,000

Company	Product
★★★	
Click Loans	The Online Offset Home Loan Fxd IO 5 yrs
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs
Illawarra CU NSW	Fixed 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed 5 yrs 100-749k
Newcastle Permanent	Residential Fixed IO 5 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 150k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
RAMS	Fixed Rate P&I 5 yrs
SCU	My Life Residential Fixed 5 yrs 150k+
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs
Southern Cross Credit Union	Owner Occupied Fixed 5 yrs
Westpac	Fixed Options P&I 5 yrs
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
★★	
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
ANZ	Residential Fixed IO 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Homeloans	MoniPower Fixed P&I 5 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 5 yrs
iMortgage	Fusion Fixed PI 80 5 yrs
People's Choice Credit Union	Residential Fixed IO 5 yrs
Queenslanders CU	Fixed Rate P&I 5 yrs
RESI Mortgage Corp	Flexi Options Fixed 5 yrs
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs



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## Construction 5 Year Fixed \$500,000

Company	Product
★★	
<b>Westpac</b>	Fixed Options IO 5 yrs 80%
★	
<b>Homeloans</b>	MoniPower Fixed IO 5 yrs
<b>Homeloans</b>	Ultra Plus Fixed Owner Occupied IO 5 yrs
<b>iMortgage</b>	Fusion Fixed IO 80 5 yrs
<b>RAMS</b>	Fixed Rate IO 5 yrs



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## Construction 5 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
CUA	Fixed - Owner Occupier 5 yrs
CUA	Premium Fixed - Owner Occupier 5 yrs
Greater Bank	Great Rate Discounted Fixed 5 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 5 yrs 40k+
Greater Bank	Ultimate Ultimate Fixed 5 yrs 40k+
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+
★★★★	
Australian Unity	Health Wealth and Happiness Package fixed 5 yrs 200k+
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank Australia	Premium Fixed Package Residential Premium Fixed 5 yrs 10k+
BankVic	Premium Home Fixed 5 yrs 50k+
Greater Bank	Great Rate Fixed 5 yrs
Greater Bank	Standard Fixed 5 yrs
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Heritage Bank	Residential Fixed 5 yrs
IMB	Residential Fixed 5 yrs 90%
Newcastle Permanent	Residential Fixed P&I 5 yrs
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs
★★★	
ANZ	Breakfree Residential Fixed 5 yrs 150k+
ANZ	Residential Fixed 5 yrs
Auswide Bank	Freedom Package Standard Fixed 5 yrs 95% 150k+
Auswide Bank	Standard Fixed 5 yrs 95%
Bank Australia	Residential Premium Fixed 5 yrs
BankVic	Fixed 5 yrs
bcu	Fixed Rate Special Residential 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Residential Fixed 5 yrs
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
Catalyst Money	Fixed 5 yrs
Click Loans	The Online Home Loan Fixed 5 yrs
Click Loans	The Online Home Loan Fixed IO 5 yrs
Click Loans	The Online Offset Home Loan Fixed 5 yrs





# Home Loans Star Ratings

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## Construction 5 Year Fixed \$750,000

Company	Product
<b>★ ★ ★</b>	
Click Loans	The Online Offset Home Loan Fxd IO 5 yrs
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs
Illawarra CU NSW	Fixed 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed 5 yrs 750k+
Newcastle Permanent	Residential Fixed IO 5 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 150k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
RAMS	Fixed Rate P&I 5 yrs
SCU	My Life Residential Fixed 5 yrs 150k+
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs
Southern Cross Credit Union	Owner Occupied Fixed 5 yrs
Westpac	Fixed Options P&I 5 yrs
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
<b>★ ★</b>	
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
ANZ	Residential Fixed IO 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Homeloans	MoniPower Fixed P&I 5 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 5 yrs
iMortgage	Fusion Fixed PI 80 5 yrs
People's Choice Credit Union	Residential Fixed IO 5 yrs
Queenslanders CU	Fixed Rate P&I 5 yrs
RESI Mortgage Corp	Flexi Options Fixed 5 yrs
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs



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## Construction 5 Year Fixed \$750,000

Company	Product
★★	
<b>Westpac</b>	Fixed Options IO 5 yrs 80%
★	
<b>Homeloans</b>	MoniPower Fixed IO 5 yrs
<b>Homeloans</b>	Ultra Plus Fixed Owner Occupied IO 5 yrs
<b>iMortgage</b>	Fusion Fixed IO 80 5 yrs
<b>RAMS</b>	Fixed Rate IO 5 yrs



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## Construction Variable \$200,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness Package Variable 200k+
Australian Unity	Kick Starter Package Variable 200k+
Bank Australia	Basic Home Loan -OO (LVR <80%) 80%
Bank of Sydney	Expect More Variable PAYG - Package Only 100k+
Click Loans	The Online Home Loan 150k+ 80%
Commonwealth Bank	Extra P&I
CUA	Fresh Start Basic
CUA	Fresh Start Variable
CUA	Kick Start Variable -Owner Occupier 2 yrs
Freedom Lend	Freedom Construction
G&C Mutual Bank	Get Ahead Start Home Ln
Greater Bank	Great Rate Discounted Variable
Heritage Bank	Discount Variable 150k+
Homeloans	Optima Variable - Owner Occ PI 80
IMB	Budget - Owner Occupied 90%
IMB	Budget - Owner Occupied Special
IMB	Essentials - Owner Occupied
MOVE - People Driven Banking	Economy
MOVE - People Driven Banking	First Home Owners Loan
P&N Bank	Home Loan & Bag & Home Loan 10k+
Pacific Mortgage Group	Variable IO
Pacific Mortgage Group	Variable P&I
QBANK	Classic Offer 80%
QT Mutual Bank	Mortgage Saver
SCU	Basic Home Loan
Select Encompass Credit Union	Variable Home Loan
Suncorp Bank	Special Offer Back To Basics OO 90%
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%
★★★★	
AMO Group	Basic Variable
AMO Group	Variable Home Loan
ANZ	Simplicity Plus P&I
Aussie	Optimizer Plus Variable PI 80%
Aussie	Optimizer Variable PI 80%



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## Construction Variable \$200,000

Company	Product
★★★★	
Bank Australia	Premium Fixed Package Premium 100-399k
Bank Australia	Premium Package Premium 100-399k
Bank of Sydney	Expect More Variable 100k+
BankVic	Base Variable
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Bankwest	Premium Select Home Loan OO IO
Click Loans	The Online Home Loan 80 80%
Click Loans	The Online Home Loan IO 150k+ 80%
Click Loans	The Online Offset Home Loan 80%
CUA	Fresh Start Access
G&C Mutual Bank	Premium Package First Home Premium- Package Only
Greater Bank	Ultimate Ultimate Discount Variable 40k+
Greater Bank	Ultimate Ultimate Variable 40k+
Heritage Bank	Home Advantage Variable 150-249k
Homeloans	Ultra Plus Variable PI 80 200-499k
Horizon Credit Union	Special Value Plus Home Loan
iMortgage	Fusion Variable PI 80
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k
MyState	Special Residential Home Loan 80%
MyState	Special Residential Home Loan IO 80%
Newcastle Permanent	Premium Plus Package Home Loan 80% 150-499k
P&N Bank	& Home Loan
P&N Bank	Simple Home Loan
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack P&I 150k+
Qudos Bank	Low Cost Home Loan- OO 150-249k 90%
RESI Mortgage Corp	Flexi Options 80%
RESI Mortgage Corp	Smart Pro P&I 200-499k 80%
SCU	My Life Variable Rate Package 150-249k
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% 150k+
Suncorp Bank	Special Home Pkg Plus Variable OO 150-499k
The Mac	Basic Variable 150-249k
The Rock	Essentials Special 80%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%



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## Construction Variable \$200,000

Company	Product
★★★★	
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%
Woolworths Employees CU	Construction Loan Owner Occupied
Woolworths Employees CU	Owner Occupied Special Offer
Yellow Brick Road	Empower Variable PI 80%
★★★	
ANZ	Breakfree Variable IO 80% 150-249k
ANZ	Breakfree Variable P&I 80% 150-249k
ANZ	Variable P&I 80%
Aussie	Optimizer Plus Variable IO 80%
Aussie	Optimizer Variable IO 80%
Auswide Bank	Freedom Package Standard Variable 150k+
B&E Personal Banking	FlexiDiscount LVR Special
B&E Personal Banking	Topline 90%
Bank Australia	Premium
Bank of Melbourne	Advantage Package Variable P&I 150-249k
BankSA	Advantage Package Variable P&I 150-249k
BankVic	2 Year Introductory Variable 2 yrs
BankVic	offset
BankVic	Premium Home standard variable 50-249k
BankVic	standard variable
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Maximum Discount Variable IO
bcu	Maximum Discount Variable P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied
Bendigo Bank	Connect Residential Variable IO
Bendigo Bank	Generation Green
Beyond Bank	Pinnacle +Plus Pkg Variable 200-299k
Beyond Bank	Total Home Loan Variable 50-299k
BOQ	Clear Path Variable Home Loan
Click Loans	The Online Offset Home Loan IO 80%
Commonwealth Bank	Economiser Intro Variable IO 3 yrs
Commonwealth Bank	Economiser Intro Variable P&I 3 yrs
Commonwealth Bank	Economiser P&I



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## Construction Variable \$200,000

Company	Product
★★★	
Commonwealth Bank	Extra IO
Commonwealth Bank	Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Rate Saver P&I
Commonwealth Bank	Standard Variable Rate P&I
Commonwealth Bank	Wealth Package Standard Variable Rate P&I 150-349k
Community First CU	Accelerator Home Loan True Value Var HI - P&I 100-249k
Community First CU	True Basic Home Loan - IO 80%
Community First CU	True Basic Home Loan - P&I 80%
CUA	Rate Breaker
Easy Street Fin Services	Std VarRate Home Loan - IO
Easy Street Fin Services	Std VarRate Home Loan - P&I
ECU Australia	Premium Plus Standard Variable 150.00001-k
ECU Australia	Standard Variable
FCCS Credit Union	Rewards
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k
G&C Mutual Bank	Solutions Package Solutions - Package Only
G&C Mutual Bank	Solutions Package Standard Variable IO
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Holiday Coast CU	Home Sweet Home Standard
Holiday Coast CU	Keep It Simple Standard
Homeloans	Monipower IO 80%
Homeloans	Monipower P&I 80%
Homeloans	Optima Variable - Owner Occ IO 80
Homeloans	Ultra Plus Variable IO 80 200-499k
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Classic Home Loan
Horizon Credit Union	Kickstart First Home Buyer Loan
Horizon Credit Union	Mortgage Breaker Home Loan
Horizon Credit Union	Platinum Loan 150k+
HSBC	Variable
Hume Bank	Interest Saver (Refinance) IO
Hume Bank	Interest Saver (Refinance) P&I
Hume Bank	Interest Saver 2 Year Intro Var P&I 2 yrs



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## Construction Variable \$200,000

Company	Product
★★★	
Hume Bank	Interest Saver IO
Hume Bank	Interest Saver P&I
Hume Bank	Intrst Svr 2y Intr Var(Refnance)P&I 2 yrs
Hume Bank	Property Package Variable P&I 150-249k
Hume Bank	Variable (Refinance) P&I
Hunter United	Basic Variable
Hunter United	Green Home Loan
Hunter United	Package Home Loan Variable - Package Only 100k+
IMB	Introductory Variable 1 yr
IMB	Platinum Package Standard Variable 90% 150-249k
iMortgage	Fusion Variable IO 80
Macquarie Credit Union	First Home Buyers 3 yrs
Macquarie Credit Union	Home Loan Variable
Mortgage House	Advantage Standard Variable
Mortgage House	Advantage Variable 100-749k
MOVE - People Driven Banking	myHome Standard Variable Package
MOVE - People Driven Banking	Standard Variable Rate
My Credit Union	Advantage Home Loan
My Credit Union	Home Loan
NAB	Choice Package Tailored Variable - IO 20-249k
NAB	Choice Package Tailored Variable - P&I 100-249k
NAB	Private Tailored Pkg Tailored Variable - P&I 100-249k
NAB	Tailored Variable - P&I
Newcastle Permanent	Discounted Real Deal IO 3 yrs
Newcastle Permanent	Discounted Real Deal P&I 3 yrs
Newcastle Permanent	Premium Plus Package Premium Variable IO 150-499k
Newcastle Permanent	Real Deal P&I
Newcastle Permanent	Real Options P&I
Northern Inland CU	Basic Owner Occupied
Northern Inland CU	Introductory Home Loan OO 3 yrs
P&N Bank	Smooth Home Loan 80%
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack IO 150k+
People's Choice Credit Union	Home Loan Package Standard Variable IO 150k+



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## Construction Variable \$200,000

Company	Product
★★★	
Police Bank	Premium Variable
QBANK	Classic Home Loan
QBANK	Classic Plus Classic Home Loan 100-249k
QBANK	Classic Plus Classic Offer 80% 100-249k
QBANK	Classic Plus Residential Variable - Package Only 100-249k
QBANK	Standard Variable
QT Mutual Bank	Choices Mortgage Breaker 150-249k
QT Mutual Bank	Mortgage Breaker
QT Mutual Bank	Teachers' Life Mortgage Breaker 125-249k
Qudos Bank	Standard Variable Rate
Queenslanders CU	Original Home Loan
Queenslanders CU	Queenslanders Ultimate Home Loan
RAMS	Low Rate IO
RAMS	Low Rate P&I
Regional Australia Bank	Basic 25 yrs
Regional Australia Bank	Mortgage Offset
Regional Australia Bank	Partnership Advantage Variable
RESI Mortgage Corp	Smart Pro IO 200-499k 80%
SCU	ProPack 150-249k
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable IO 50-249k
SERVICE ONE Alliance Bank	Standard Variable P&I 50-249k
St.George Bank	Advantage Package Variable P&I 150-249k
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium
Suncorp Bank	Home Package Plus Variable OO 80% 150-499k
Teachers Mutual Bank	My First Home Loan
The Capricornian	Premium Choice Variable 50-249k
The Capricornian	Premium Choice Variable IO 50-249k
The Mac	Home Loan
The Mac	Offset Home Loan
The Mutual	Mutual
The Mutual	Premium Variable
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+





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## Construction Variable \$200,000

Company	Product
★ ★ ★	
Transport Mutual Credit Union	Basic Variable
UniBank	My First Home Loan
Westpac	Flexi First Option IO
Westpac	Flexi First Option P&I
Westpac	Premier Advantage Rocket Repay Home Loan P&I 150-249k
Westpac	Special Flexi First Option IO 3 yrs
Westpac	Special Flexi First Option P&I 3 yrs
Woolworths Employees CU	Standard Variable
Yellow Brick Road	Empower Variable IO 80%
★ ★	
ANZ	Variable IO 80%
Arab Bank Australia	Essentials Home Loan
B&E Personal Banking	Residential FlexiChoice
Bank of Melbourne	Advantage Package Variable IO 150-249k
Bank of Melbourne	Variable P&I
BankSA	Advantage Package Variable IO 150-249k
BankSA	Variable P&I
Bankwest	Variable Owner Occupied 80%
bcu	Discount Variable Rate IO
bcu	Discount Variable Rate P&I
bcu	Standard Variable P&I
Bendigo Bank	Residential Variable IO 50-249k
Bendigo Bank	Residential Variable PI 50-249k
Beyond Bank	Variable
Catalyst Money	Variable Lite IO
Catalyst Money	Variable Lite PI
Click Loans	The Online Home Loan 80 IO 80%
Commonwealth Bank	Economiser IO
Commonwealth Bank	Rate Saver IO
Commonwealth Bank	Standard Variable Rate IO
Commonwealth Bank	Wealth Package Standard Variable Rate IO 150-349k
Community First CU	Accelerator Home Loan True Value Var HI - IO 100-249k
Community First CU	True Value Var HI - IO
Community First CU	True Value Var HI - P&I
First Option Credit Union	Standard Variable



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## Construction Variable \$200,000

Company	Product
<b>★★</b>	
G&C Mutual Bank	Standard Variable IO
G&C Mutual Bank	Standard Variable P&I
Heritage Bank	Variable
Hume Bank	Variable (Refinance) IO
Hume Bank	Variable IO
Hume Bank	Variable P&I
Illawarra CU NSW	Variable Lite IO
Illawarra CU NSW	Variable Lite PI
IMB	Standard Variable 90%
ME	Flexible Home Loan OO Max 80 LVR
MyState	Standard Variable
NAB	Tailored Variable - IO
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Options IO
P&N Bank	Easypay Variable 80%
P&N Bank	Easypay Variable 95%
People's Choice Credit Union	Standard Variable IO
People's Choice Credit Union	Standard Variable P&I
RAMS	Full Feature P&I
St.George Bank	Advantage Package Variable IO 150-249k
St.George Bank	Variable P&I
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Summerland Credit Union	Offset Home Loan Standard
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Lifestyle Variable
Transport Mutual Credit Union	Variable
UniBank	Interest Only Variable
Westpac	Premier Advantage Rocket Repay Home Loan IO 150-249k
Westpac	Rocket Repay Home Loan IO
Westpac	Rocket Repay Home Loan P&I
<b>★</b>	
Auswide Bank	Standard Variable
B&E Personal Banking	FlexiDiscount



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## Construction Variable \$200,000

Company	Product
★	
Bank of Melbourne	Variable IO
Bank of Sydney	Variable
BankSA	Variable IO
bcu	Standard Variable IO
BOQ	First Start 1 yr
BOQ	Standard Variable
CUA	Advance Variable - Owner Occ P&I
Delphi Bank	Owner Occupied Home Loan
MyState	Standard Variable IO
RAMS	Full Feature IO
St.George Bank	Variable IO
Suncorp Bank	Standard Variable Owner Occupied 80%
The Capricornian	Lifestyle Variable IO
The Rock	Variable



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## Construction Variable \$350,000

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Variable Home Loan
Australian Unity	Kick Starter Package Variable 200k+
Bank Australia	Basic Home Loan -OO (LVR <80%) 80%
Bank of Sydney	Expect More Variable PAYG - Package Only 100k+
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Click Loans	The Online Home Loan 150k+ 80%
Click Loans	The Online Offset Home Loan 80%
Commonwealth Bank	Extra P&I
CUA	Fresh Start Basic
Freedom Lend	Freedom Construction
G&C Mutual Bank	Get Ahead Start Home Ln
Greater Bank	Great Rate Discounted Variable
Greater Bank	Ultimate Ultimate Discount Variable 40k+
Heritage Bank	Discount Variable 150k+
Heritage Bank	Home Advantage Variable 250-699k
Homeloans	Optima Variable - Owner Occ PI 80
Hunter United	Platinum Home Loan OO, LVR <90%
IMB	Budget - Owner Occupied 90%
IMB	Budget - Owner Occupied Special
MOVE - People Driven Banking	Economy
MOVE - People Driven Banking	First Home Owners Loan
Newcastle Permanent	Premium Plus Package Home Loan 80% 150-499k
Northern Inland CU	Dream Value Owner Occupied PI 80
P&N Bank	Home Loan & Bag & Home Loan 10k+
Pacific Mortgage Group	Variable IO
Pacific Mortgage Group	Variable P&I
QBANK	Classic Offer 80%
Qudos Bank	Low Cost Home Loan- OO 250-499k 90%
SCU	Basic Home Loan
Select Encompass Credit Union	Variable Home Loan
Suncorp Bank	Special Offer Back To Basics OO 90%
★★★★	
AMO Group	Basic Variable
ANZ	Simplicity Plus P&I
Aussie	Optimizer Plus Variable PI 80%



# Home Loans Star Ratings

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## Construction Variable \$350,000

Company	Product
★★★★	
Aussie	Optimizer Variable PI 80%
Australian Unity	Health Wealth and Happiness Package Variable 200k+
Bank Australia	Premium Fixed Package Premium 100-399k
Bank Australia	Premium Package Premium 100-399k
Bank of Sydney	Expect More Variable 100k+
BankVic	Base Variable
bcu	Maximum Discount Variable IO
Click Loans	The Online Home Loan 80 80%
Click Loans	The Online Home Loan IO 150k+ 80%
CUA	Fresh Start Access
CUA	Fresh Start Variable
CUA	Kick Start Variable -Owner Occupier 2 yrs
G&C Mutual Bank	Premium Package First Home Premium- Package Only
G&C Mutual Bank	Premium Package Premium - Package Only 300k+
G&C Mutual Bank	Premium Package Standard Variable IO 300k+
Greater Bank	Ultimate Ultimate Variable 40k+
IMB	Essentials - Owner Occupied
iMortgage	Fusion Variable PI 80
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k
MOVE - People Driven Banking	myHome Standard Variable Package 250-499k
MyState	Special Residential Home Loan 80%
Northern Inland CU	Dream Value Owner Occupied IO 80
P&N Bank	& Home Loan
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack P&I 150k+
QT Mutual Bank	Mortgage Saver
QT Mutual Bank	Teachers' Life Mortgage Breaker 250-499k
Queenslanders CU	Special Variable Rate P&I 250-499k
Regional Australia Bank	Partnership Advantage Variable 250k+
RESI Mortgage Corp	Flexi Options 80%
SCU	My Life Variable Rate Package 250-499k
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% 150k+
Suncorp Bank	Special Home Pkg Plus Variable OO 150-499k
The Mac	Basic Variable 250-499k



# Home Loans Star Ratings

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## Construction Variable \$350,000

Company	Product
★★★★	
The Mac	Intro Basic Variable 2 yrs 250-499k
The Rock	Essentials Special 80%
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%
Woolworths Employees CU	Construction Loan Owner Occupied
Yellow Brick Road	Empower Variable PI 80%
★★★	
ANZ	Breakfree Variable IO 80% 250-499k
ANZ	Breakfree Variable P&I 80% 250-499k
Aussie	Optimizer Plus Variable IO 80%
Aussie	Optimizer Variable IO 80%
Auswide Bank	Freedom Package Standard Variable 150k+
B&E Personal Banking	FlexiDiscount LVR Special
B&E Personal Banking	Topline 90%
Bank Australia	Premium
Bank of Melbourne	Advantage Package Variable P&I 250-499k
BankSA	Advantage Package Variable P&I 250-499k
BankVic	2 Year Introductory Variable 2 yrs
BankVic	offset
BankVic	Premium Home standard variable 250-749k
BankVic	standard variable
Bankwest	Premium Select Home Loan OO IO
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Maximum Discount Variable P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied 250-499k
Bendigo Bank	Connect Residential Variable IO 250-499k
Bendigo Bank	Generation Green
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+
Beyond Bank	Total Home Loan Variable 300-499k
BOQ	Clear Path Variable Home Loan
Catalyst Money	2 Year Intro Variable Home Loan 2 yrs



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## Construction Variable \$350,000

Company	Product
★★★	
Catalyst Money	Variable IO
Catalyst Money	Variable PI
Click Loans	The Online Offset Home Loan IO 80%
Commonwealth Bank	Economiser Intro Variable IO 3 yrs
Commonwealth Bank	Economiser Intro Variable P&I 3 yrs
Commonwealth Bank	Economiser P&I
Commonwealth Bank	Extra IO
Commonwealth Bank	Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Rate Saver P&I
Commonwealth Bank	Wealth Package Standard Variable Rate P&I 350-749k
Community First CU	Accelerator Home Loan True Value Var HI - IO 250k+
Community First CU	Accelerator Home Loan True Value Var HI - P&I 250k+
Community First CU	True Basic Home Loan - IO 80%
Community First CU	True Basic Home Loan - P&I 80%
CUA	Rate Breaker
CUA	Rate Breaker Package Rate Breaker 250k+
Easy Street Fin Services	Std VarRate Home Loan - IO
Easy Street Fin Services	Std VarRate Home Loan - P&I
ECU Australia	Premium Plus Standard Variable 250.00001k+
FCCS Credit Union	Easy Start Home Loan
FCCS Credit Union	Easy Start Home Loan - IO
FCCS Credit Union	Rewards
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k
G&C Mutual Bank	Solutions Package Solutions - Package Only
G&C Mutual Bank	Solutions Package Standard Variable IO
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Holiday Coast CU	Home Sweet Home Standard
Holiday Coast CU	Keep It Simple Standard
Homeloans	Monipower IO 80%
Homeloans	Monipower P&I 80%
Homeloans	Optima Variable - Owner Occ IO 80
Homeloans	Ultra Plus Variable IO 80 200-499k
Homeloans	Ultra Plus Variable PI 80 200-499k



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## Construction Variable \$350,000

Company	Product
★★★	
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Classic Home Loan
Horizon Credit Union	Kickstart First Home Buyer Loan
Horizon Credit Union	Mortgage Breaker Home Loan
Horizon Credit Union	Platinum Loan 150k+
Horizon Credit Union	Special Value Plus Home Loan
HSBC	Variable
Hume Bank	Interest Saver (Refinance) IO
Hume Bank	Interest Saver (Refinance) P&I
Hume Bank	Interest Saver 2 Year Intro Var P&I 2 yrs
Hume Bank	Interest Saver IO
Hume Bank	Interest Saver P&I
Hume Bank	Property Package Variable P&I 250-499k
Hunter United	Basic Variable
Hunter United	Green Home Loan
Hunter United	Package Home Loan Variable - Package Only 100k+
Illawarra CU NSW	2 Year Intro Variable Home Loan 2 yrs
Illawarra CU NSW	Variable IO
Illawarra CU NSW	Variable PI
IMB	Accelerator - Owner Occupied 2 yrs
IMB	Introductory Variable 1 yr
IMB	Platinum Package Standard Variable 90% 250-499k
iMortgage	Fusion Variable IO 80
Macquarie Credit Union	Home Loan Variable
Mortgage House	Advantage Standard Variable
Mortgage House	Advantage Variable 100-749k
MOVE - People Driven Banking	Standard Variable Rate
My Credit Union	Advantage Home Loan
My Credit Union	Home Loan
My Credit Union	Ideal Home Loan
MyState	Special Residential Home Loan IO 80%
NAB	Choice Package Tailored Variable - IO 250-749k
NAB	Choice Package Tailored Variable - P&I 250-499k
NAB	Private Tailored Pkg Tailored Variable - P&I 250-499k
Newcastle Permanent	Discounted Real Deal IO 3 yrs





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## Construction Variable \$350,000

Company	Product
★★★	
Newcastle Permanent	Discounted Real Deal P&I 3 yrs
Newcastle Permanent	Premium Plus Package Premium Variable IO 150-499k
Newcastle Permanent	Real Deal P&I
Northern Inland CU	Basic Owner Occupied
Northern Inland CU	Home Loan Value Owner Occupied 350-499k
Northern Inland CU	Introductory Home Loan OO 3 yrs
P&N Bank	Simple Home Loan
P&N Bank	Smooth Home Loan 80%
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack IO 150k+
People's Choice Credit Union	Home Loan Package Standard Variable IO 150k+
Police Bank	Premium Variable
QBANK	Classic Home Loan
QBANK	Classic Plus Classic Home Loan 250k+
QBANK	Classic Plus Classic Offer 80% 250-499k
QBANK	Classic Plus Residential Variable - Package Only 250-499k
QT Mutual Bank	Choices Mortgage Breaker 250-499k
QT Mutual Bank	Mortgage Breaker
Qudos Bank	Standard Variable Rate
Queenslanders CU	Queenslanders Ultimate Home Loan
RAMS	Low Rate IO
RAMS	Low Rate P&I
Regional Australia Bank	Basic 25 yrs
Regional Australia Bank	Mortgage Offset
RESI Mortgage Corp	Smart Pro IO 200-499k 80%
RESI Mortgage Corp	Smart Pro P&I 200-499k 80%
SCU	ProPack 250k+
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable IO 250-499k
SERVICE ONE Alliance Bank	Standard Variable P&I 250-499k
St.George Bank	Advantage Package Variable P&I 250-499k
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium



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## Construction Variable \$350,000

Company	Product
<b>★★★</b>	
Suncorp Bank	Home Package Plus Variable OO 80% 150-499k
Teachers Mutual Bank	My First Home Loan
The Capricornian	Premium Choice Variable 250-499k
The Capricornian	Premium Choice Variable IO 250-499k
The Mac	Home Loan 250k+
The Mac	Offset Home Loan
The Mutual	Mutual
The Mutual	Premium Variable
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+
Transport Mutual Credit Union	Basic Variable
UniBank	My First Home Loan
Westpac	Flexi First Option P&I
Westpac	Premier Advantage Rocket Repay Home Loan IO 250-499k
Westpac	Premier Advantage Rocket Repay Home Loan P&I 250-499k
Westpac	Special Flexi First Option IO 3 yrs
Westpac	Special Flexi First Option P&I 3 yrs
Woolworths Employees CU	Owner Occupied Special Offer
Woolworths Employees CU	Standard Variable
Yellow Brick Road	Empower Variable IO 80%
<b>★★</b>	
ANZ	Variable IO 80%
ANZ	Variable P&I 80%
Arab Bank Australia	Essentials Home Loan
B&E Personal Banking	Residential FlexiChoice
Bank of Melbourne	Advantage Package Variable IO 250-499k
Bank of Melbourne	Variable P&I
BankSA	Advantage Package Variable IO 250-499k
BankSA	Variable P&I
Bankwest	Variable Owner Occupied 80%
bcu	Discount Variable Rate IO
bcu	Discount Variable Rate P&I
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Residential Variable IO 250-499k
Bendigo Bank	Residential Variable PI 250-499k



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## Construction Variable \$350,000

Company	Product
★★	
Beyond Bank	Variable
Click Loans	The Online Home Loan 80 IO 80%
Commonwealth Bank	Economiser IO
Commonwealth Bank	Rate Saver IO
Commonwealth Bank	Standard Variable Rate IO
Commonwealth Bank	Standard Variable Rate P&I
Commonwealth Bank	Wealth Package Standard Variable Rate IO 350-749k
Community First CU	True Value Var HI - P&I
ECU Australia	Standard Variable
First Option Credit Union	Standard Variable
G&C Mutual Bank	Standard Variable IO
G&C Mutual Bank	Standard Variable P&I
Heritage Bank	Variable
Hume Bank	Intrst Svr 2y Intr Var(Refnance)P&I 2 yrs
Hume Bank	Variable (Refinance) IO
Hume Bank	Variable (Refinance) P&I
Hume Bank	Variable IO
Hume Bank	Variable P&I
IMB	Standard Variable 90%
Macquarie Credit Union	First Home Buyers 3 yrs
ME	Flexible Home Loan OO Max 80 LVR
MyState	Standard Variable
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Options IO
Newcastle Permanent	Real Options P&I
P&N Bank	Easypay Variable 80%
P&N Bank	Easypay Variable 95%
People's Choice Credit Union	Standard Variable P&I
QBANK	Standard Variable
RAMS	Full Feature P&I
St.George Bank	Advantage Package Variable IO 250-499k
St.George Bank	Variable P&I



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## Construction Variable \$350,000

Company	Product
<b>★★</b>	
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Summerland Credit Union	Offset Home Loan Standard
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Lifestyle Variable
Transport Mutual Credit Union	Variable
UniBank	Interest Only Variable
Westpac	Flexi First Option IO
Westpac	Rocket Repay Home Loan IO
Westpac	Rocket Repay Home Loan P&I
<b>★</b>	
Auswide Bank	Standard Variable
B&E Personal Banking	FlexiDiscount
Bank of Melbourne	Variable IO
Bank of Sydney	Variable
BankSA	Variable IO
BOQ	First Start 1 yr
BOQ	Standard Variable
Community First CU	True Value Var HI - IO
CUA	Advance Variable - Owner Occ P&I
Delphi Bank	Owner Occupied Home Loan
MyState	Standard Variable IO
People's Choice Credit Union	Standard Variable IO
RAMS	Full Feature IO
St.George Bank	Variable IO
Suncorp Bank	Standard Variable Owner Occupied 80%
The Capricornian	Lifestyle Variable IO
The Rock	Variable



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## Construction Variable \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Kick Starter Package Variable 200k+
Bank Australia	Basic Home Loan -OO (LVR <80%) 80%
Bank Australia	Premium Fixed Package Premium 400-699k
Bank Australia	Premium Package Premium 400-699k
Bank of Sydney	Expect More Variable PAYG - Package Only 100k+
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Click Loans	The Online Home Loan 150k+ 80%
Click Loans	The Online Offset Home Loan 80%
Commonwealth Bank	Extra P&I
CUA	Fresh Start Basic
Freedom Lend	Freedom Construction
G&C Mutual Bank	Premium Package First Home Premium- Package Only
Greater Bank	Great Rate Discounted Variable
Greater Bank	Ultimate Ultimate Discount Variable 40k+
Heritage Bank	Home Advantage Variable 250-699k
Homeloans	Optima Variable - Owner Occ PI 80
HSBC	Premier Variable 500-749k
IMB	Budget - Owner Occupied 90%
IMB	Budget - Owner Occupied Special
MOVE - People Driven Banking	Economy
MOVE - People Driven Banking	First Home Owners Loan
Newcastle Permanent	Premium Plus Package Home Loan 80% 500-749k
Northern Inland CU	Dream Value Owner Occupied PI 80
Pacific Mortgage Group	Variable IO
Pacific Mortgage Group	Variable P&I
QBANK	Classic Offer 80%
Qudos Bank	Low Cost Home Loan- OO 500-749k 90%
Queenslanders CU	Special Variable Rate P&I 500k+
SCU	Basic Home Loan
SCU	My Life Variable Rate Package 500k+
Suncorp Bank	Special Offer Back To Basics OO 90%
★★★★	
AMO Group	Basic Variable
AMO Group	Variable Home Loan
ANZ	Simplicity Plus P&I



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## Construction Variable \$500,000

Company	Product
★★★★	
Aussie	Optimizer Plus Variable PI 80%
Aussie	Optimizer Variable PI 80%
Australian Unity	Health Wealth and Happiness Package Variable 200k+
Auswide Bank	Freedom Package Standard Variable 150k+
Bank of Sydney	Expect More Variable 100k+
BankVic	Base Variable
bcu	Maximum Discount Variable IO
CUA	Fresh Start Access
CUA	Fresh Start Variable
CUA	Kick Start Variable -Owner Occupier 2 yrs
G&C Mutual Bank	Get Ahead Start Home Ln
G&C Mutual Bank	Premium Package Premium - Package Only 300k+
Greater Bank	Ultimate Ultimate Variable 40k+
Heritage Bank	Discount Variable 150k+
Homeloans	Ultra Plus Variable PI 80 500k+
Hunter United	Platinum Home Loan OO, LVR <90%
IMB	Essentials - Owner Occupied
iMortgage	Fusion Variable PI 80
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%
ME	Member Package Flexible Home Loan OO Max 80 LVR 400-699k
MOVE - People Driven Banking	myHome Standard Variable Package 500-749k
MyState	Special Residential Home Loan 80%
Northern Inland CU	Dream Value Owner Occupied IO 80
P&N Bank	& Home Loan
P&N Bank	Home Loan & Bag & Home Loan 10k+
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack P&I 150k+
QBANK	Classic Plus Residential Variable - Package Only 500k+
QT Mutual Bank	Choices Mortgage Breaker 500k+
QT Mutual Bank	Mortgage Saver
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+
Regional Australia Bank	Partnership Advantage Variable 250k+
RESI Mortgage Corp	Flexi Options 80%
Select Encompass Credit Union	Variable Home Loan
Southern Cross Credit Union	Platinum Professional Home Loan
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% 150k+



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## Construction Variable \$500,000

Company	Product
★★★★	
Suncorp Bank	Special Home Pkg Plus Variable OO 500k+
The Mac	Basic Variable 500k+
The Mac	Intro Basic Variable 2 yrs 500k+
The Rock	Essentials Special 80%
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%
Woolworths Employees CU	Construction Loan Owner Occupied
★★★	
ANZ	Breakfree Variable IO 80% 500k+
ANZ	Breakfree Variable P&I 80% 500k+
Aussie	Optimizer Plus Variable IO 80%
Aussie	Optimizer Variable IO 80%
B&E Personal Banking	FlexiDiscount LVR Special
B&E Personal Banking	Topline 90%
Bank Australia	Premium
Bank of Melbourne	Advantage Package Variable P&I 500-749k
BankSA	Advantage Package Variable IO 500-749k
BankSA	Advantage Package Variable P&I 500-749k
BankVic	2 Year Introductory Variable 2 yrs
BankVic	offset
BankVic	Premium Home standard variable 250-749k
BankVic	standard variable
Bankwest	Premium Select Home Loan OO IO
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Discount Variable Rate P&I
bcu	Maximum Discount Variable P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied 500k+
Bendigo Bank	Connect Residential Variable IO 500k+
Bendigo Bank	Generation Green
Bendigo Bank	Residential Variable PI 500k+
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+



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## Construction Variable \$500,000

Company	Product
★★★	
Beyond Bank	Total Home Loan Variable 500k+
BOQ	Clear Path Variable Home Loan
Catalyst Money	2 Year Intro Variable Home Loan 2 yrs
Catalyst Money	Variable IO
Catalyst Money	Variable PI
Click Loans	The Online Home Loan 80 80%
Click Loans	The Online Home Loan IO 150k+ 80%
Click Loans	The Online Offset Home Loan IO 80%
Commonwealth Bank	Economiser Intro Variable IO 3 yrs
Commonwealth Bank	Economiser Intro Variable P&I 3 yrs
Commonwealth Bank	Economiser P&I
Commonwealth Bank	Extra IO
Commonwealth Bank	Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Rate Saver P&I
Commonwealth Bank	Wealth Package Standard Variable Rate P&I 350-749k
Community First CU	Accelerator Home Loan True Value Var HI - IO 250k+
Community First CU	Accelerator Home Loan True Value Var HI - P&I 250k+
Community First CU	True Basic Home Loan - IO 80%
Community First CU	True Basic Home Loan - P&I 80%
CUA	Rate Breaker
CUA	Rate Breaker Package Rate Breaker 250k+
Easy Street Fin Services	Std VarRate Home Loan - IO
Easy Street Fin Services	Std VarRate Home Loan - P&I
ECU Australia	Premium Plus Standard Variable 250.00001k+
FCCS Credit Union	Easy Start Home Loan
FCCS Credit Union	Easy Start Home Loan - IO
FCCS Credit Union	Rewards
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k
G&C Mutual Bank	Premium Package Standard Variable IO 300k+
G&C Mutual Bank	Solutions Package Solutions - Package Only
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Holiday Coast CU	Home Sweet Home Standard
Holiday Coast CU	Keep It Simple Standard





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## Construction Variable \$500,000

Company	Product
★★★	
Homeloans	Monipower IO 80%
Homeloans	Monipower P&I 80%
Homeloans	Optima Variable - Owner Occ IO 80
Homeloans	Ultra Plus Variable IO 80 500k+
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Classic Home Loan
Horizon Credit Union	Kickstart First Home Buyer Loan
Horizon Credit Union	Mortgage Breaker Home Loan
Horizon Credit Union	Platinum Loan 150k+
Horizon Credit Union	Special Value Plus Home Loan
HSBC	Variable
Hume Bank	Interest Saver (Refinance) IO
Hume Bank	Interest Saver (Refinance) P&I
Hume Bank	Interest Saver 2 Year Intro Var P&I 2 yrs
Hume Bank	Interest Saver IO
Hume Bank	Interest Saver P&I
Hume Bank	Property Package Variable P&I 500k+
Hunter United	Basic Variable
Hunter United	Green Home Loan
Hunter United	Package Home Loan Variable - Package Only 100k+
Illawarra CU NSW	2 Year Intro Variable Home Loan 2 yrs
Illawarra CU NSW	Variable IO
Illawarra CU NSW	Variable PI
IMB	Accelerator - Owner Occupied 2 yrs
IMB	Introductory Variable 1 yr
IMB	Platinum Package Standard Variable 90% 500k+
iMortgage	Fusion Variable IO 80
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k
Macquarie Credit Union	Home Loan Variable
Mortgage House	Advantage Standard Variable
Mortgage House	Advantage Variable 100-749k
MOVE - People Driven Banking	Standard Variable Rate
My Credit Union	Advantage Home Loan
My Credit Union	Home Loan
My Credit Union	Ideal Home Loan



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## Construction Variable \$500,000

Company	Product
★★★	
My Credit Union	Platinum
MyState	Special Residential Home Loan IO 80%
NAB	Choice Package Tailored Variable - IO 250-749k
NAB	Choice Package Tailored Variable - P&I 500-749k
NAB	Private Tailored Pkg Tailored Variable - P&I 500-749k
Newcastle Permanent	Discounted Real Deal IO 3 yrs
Newcastle Permanent	Discounted Real Deal P&I 3 yrs
Newcastle Permanent	Premium Plus Package Premium Variable IO 500-749k
Newcastle Permanent	Real Deal P&I
Northern Inland CU	Basic Owner Occupied
Northern Inland CU	Home Loan Value Owner Occupied 500-749k
P&N Bank	Simple Home Loan
P&N Bank	Smooth Home Loan 80%
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack IO 150k+
People's Choice Credit Union	Home Loan Package Standard Variable IO 150k+
Police Bank	Premium Variable
QBANK	Classic Home Loan
QBANK	Classic Plus Classic Home Loan 250k+
QBANK	Classic Plus Classic Offer 80% 500k+
QT Mutual Bank	Mortgage Breaker
Qudos Bank	Standard Variable Rate
Queenslanders CU	Queenslanders Ultimate Home Loan
RAMS	Low Rate IO
RAMS	Low Rate P&I
Regional Australia Bank	Basic 25 yrs
RESI Mortgage Corp	Smart Pro IO 500k+ 80%
RESI Mortgage Corp	Smart Pro P&I 500k+ 80%
SCU	ProPack 250k+
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable IO 500k+
SERVICE ONE Alliance Bank	Standard Variable P&I 500k+
Southern Cross Credit Union	Platinum Home Loan
St.George Bank	Advantage Package Variable IO 500-749k



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## Construction Variable \$500,000

Company	Product
★ ★ ★	
St.George Bank	Advantage Package Variable P&I 500-749k
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium
Suncorp Bank	Home Package Plus Variable OO 80% 500-749k
Teachers Mutual Bank	My First Home Loan
The Capricornian	Premium Choice Variable 500k+
The Capricornian	Premium Choice Variable IO 500k+
The Mac	Home Loan 250k+
The Mac	Offset Home Loan
The Mutual	Mutual
The Mutual	Premium Variable
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+
UniBank	My First Home Loan
Westpac	Flexi First Option P&I
Westpac	Premier Advantage Rocket Repay Home Loan IO 500-749k
Westpac	Premier Advantage Rocket Repay Home Loan P&I 500-749k
Westpac	Special Flexi First Option IO 3 yrs
Westpac	Special Flexi First Option P&I 3 yrs
Woolworths Employees CU	Owner Occupied Special Offer
Woolworths Employees CU	Standard Variable
Yellow Brick Road	Empower Variable IO 80%
Yellow Brick Road	Empower Variable PI 80%
★ ★	
ANZ	Variable IO 80%
ANZ	Variable P&I 80%
B&E Personal Banking	Residential FlexiChoice
Bank of Melbourne	Advantage Package Variable IO 500-749k
Bank of Melbourne	Variable P&I
BankSA	Variable P&I
Bankwest	Variable Owner Occupied 80%
bcu	Discount Variable Rate IO
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Residential Variable IO 500k+



# Home Loans Star Ratings

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## Construction Variable \$500,000

Company	Product
★★	
Beyond Bank	Variable
Click Loans	The Online Home Loan 80 IO 80%
Commonwealth Bank	Economiser IO
Commonwealth Bank	Rate Saver IO
Commonwealth Bank	Standard Variable Rate IO
Commonwealth Bank	Standard Variable Rate P&I
Commonwealth Bank	Wealth Package Standard Variable Rate IO 350-749k
Community First CU	True Value Var HI - P&I
ECU Australia	Standard Variable
First Option Credit Union	Standard Variable
G&C Mutual Bank	Solutions Package Standard Variable IO
G&C Mutual Bank	Standard Variable IO
G&C Mutual Bank	Standard Variable P&I
Heritage Bank	Variable
Hume Bank	Intrst Svr 2y Intr Var(Refnance)P&I 2 yrs
Hume Bank	Variable (Refinance) IO
Hume Bank	Variable (Refinance) P&I
Hume Bank	Variable IO
Hume Bank	Variable P&I
IMB	Standard Variable 90%
Macquarie Credit Union	First Home Buyers 3 yrs
ME	Flexible Home Loan OO Max 80 LVR
MyState	Standard Variable
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Options IO
Newcastle Permanent	Real Options P&I
Northern Inland CU	Introductory Home Loan OO 3 yrs
P&N Bank	Easypay Variable 80%
P&N Bank	Easypay Variable 95%
People's Choice Credit Union	Standard Variable P&I
QBANK	Standard Variable
RAMS	Full Feature P&I



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## Construction Variable \$500,000

Company	Product
<b>★★</b>	
Regional Australia Bank	Mortgage Offset
Southern Cross Credit Union	Owner Occupied Variable
St.George Bank	Variable P&I
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Summerland Credit Union	Offset Home Loan Standard
Suncorp Bank	Standard Variable Owner Occupied 80%
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Lifestyle Variable
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Variable
UniBank	Interest Only Variable
Westpac	Flexi First Option IO
Westpac	Rocket Repay Home Loan IO
Westpac	Rocket Repay Home Loan P&I
<b>★</b>	
Arab Bank Australia	Essentials Home Loan
Auswide Bank	Standard Variable
B&E Personal Banking	FlexiDiscount
Bank of Melbourne	Variable IO
Bank of Sydney	Variable
BankSA	Variable IO
BOQ	First Start 1 yr
BOQ	Standard Variable
Community First CU	True Value Var HI - IO
CUA	Advance Variable - Owner Occ P&I
Delphi Bank	Owner Occupied Home Loan
MyState	Standard Variable IO
People's Choice Credit Union	Standard Variable IO
RAMS	Full Feature IO
St.George Bank	Variable IO
The Capricornian	Lifestyle Variable IO
The Rock	Variable



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## Construction Variable \$750,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Kick Starter Package Variable 200k+
Bank Australia	Basic Home Loan -OO (LVR <80%) 80%
Bank Australia	Premium Fixed Package Premium 700k+
Bank Australia	Premium Package Premium 700k+
Bank of Sydney	Expect More Variable PAYG - Package Only 100k+
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Click Loans	The Online Home Loan 150k+ 80%
Click Loans	The Online Offset Home Loan 80%
Commonwealth Bank	Extra P&I
CUA	Fresh Start Basic
Freedom Lend	Freedom Construction
G&C Mutual Bank	Premium Package First Home Premium- Package Only
Greater Bank	Ultimate Ultimate Discount Variable 40k+
Heritage Bank	Home Advantage Variable 700k+
Homeloans	Optima Variable - Owner Occ PI 80
HSBC	Premier Variable 750-1m
IMB	Budget - Owner Occupied 90%
IMB	Budget - Owner Occupied Special
ME	Member Package Flexible Home Loan OO Max 80 LVR 700k+
MOVE - People Driven Banking	Economy
MOVE - People Driven Banking	First Home Owners Loan
MOVE - People Driven Banking	myHome Standard Variable Package 750k+
Newcastle Permanent	Premium Plus Package Home Loan 80% 750-899k
Northern Inland CU	Dream Value Owner Occupied PI 80
Pacific Mortgage Group	Variable IO
Pacific Mortgage Group	Variable P&I
QBANK	Classic Offer 80%
Qudos Bank	Low Cost Home Loan- OO 750-999k 90%
SCU	Basic Home Loan
SCU	My Life Variable Rate Package 500k+
Suncorp Bank	Special Offer Back To Basics OO 90%
★★★★	
AMO Group	Basic Variable
AMO Group	Variable Home Loan
ANZ	Simplicity Plus P&I



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## Construction Variable \$750,000

Company	Product
★★★★	
Aussie	Optimizer Plus Variable PI 80%
Aussie	Optimizer Variable PI 80%
Australian Unity	Health Wealth and Happiness Package Variable 200k+
Auswide Bank	Freedom Package Standard Variable 150k+
Bank of Sydney	Expect More Variable 100k+
BankVic	Base Variable
BankVic	Premium Home standard variable 750k+
bcu	Maximum Discount Variable IO
CUA	Fresh Start Access
CUA	Fresh Start Variable
CUA	Kick Start Variable -Owner Occupier 2 yrs
G&C Mutual Bank	Get Ahead Start Home Ln
G&C Mutual Bank	Premium Package Premium - Package Only 300k+
Greater Bank	Great Rate Discounted Variable
Greater Bank	Ultimate Ultimate Variable 40k+
Heritage Bank	Discount Variable 150k+
Homeloans	Ultra Plus Variable PI 80 500k+
Hunter United	Platinum Home Loan OO, LVR <90%
IMB	Essentials - Owner Occupied
iMortgage	Fusion Variable PI 80
Macquarie Bank	Offset Variable Owner Occupied PI 750k+ 80%
MyState	Special Residential Home Loan 80%
Northern Inland CU	Dream Value Owner Occupied IO 80
P&N Bank	& Home Loan
P&N Bank	Home Loan & Bag & Home Loan 10k+
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack P&I 150k+
QBANK	Classic Plus Residential Variable - Package Only 500k+
QT Mutual Bank	Choices Mortgage Breaker 500k+
QT Mutual Bank	Mortgage Saver
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+
Queenslanders CU	Special Variable Rate P&I 500k+
Regional Australia Bank	Partnership Advantage Variable 250k+
Select Encompass Credit Union	Variable Home Loan
Southern Cross Credit Union	Platinum Professional Home Loan
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% 150k+



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## Construction Variable \$750,000

Company	Product
★★★★	
Suncorp Bank	Special Home Pkg Plus Variable OO 500k+
The Mac	Basic Variable 500k+
The Mac	Intro Basic Variable 2 yrs 500k+
The Rock	Essentials Special 80%
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%
Woolworths Employees CU	Construction Loan Owner Occupied
★★★	
ANZ	Breakfree Variable IO 80% 500k+
ANZ	Breakfree Variable P&I 80% 500k+
Aussie	Optimizer Plus Variable IO 80%
Aussie	Optimizer Variable IO 80%
B&E Personal Banking	FlexiDiscount LVR Special
B&E Personal Banking	Topline 90%
Bank Australia	Premium
Bank of Melbourne	Advantage Package Variable IO 750k+
Bank of Melbourne	Advantage Package Variable P&I 750k+
BankSA	Advantage Package Variable IO 750k+
BankSA	Advantage Package Variable P&I 750k+
BankVic	2 Year Introductory Variable 2 yrs
BankVic	offset
BankVic	standard variable
Bankwest	Premium Select Home Loan OO IO
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Discount Variable Rate P&I
bcu	Maximum Discount Variable P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied 500k+
Bendigo Bank	Connect Residential Variable IO 500k+
Bendigo Bank	Generation Green
Bendigo Bank	Residential Variable PI 500k+
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+





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## Construction Variable \$750,000

Company	Product
★★★	
Beyond Bank	Total Home Loan Variable 500k+
BOQ	Clear Path Variable Home Loan
Catalyst Money	2 Year Intro Variable Home Loan 2 yrs
Catalyst Money	Variable IO
Catalyst Money	Variable PI
Click Loans	The Online Home Loan 80 80%
Click Loans	The Online Home Loan IO 150k+ 80%
Click Loans	The Online Offset Home Loan IO 80%
Commonwealth Bank	Economiser Intro Variable IO 3 yrs
Commonwealth Bank	Economiser Intro Variable P&I 3 yrs
Commonwealth Bank	Economiser P&I
Commonwealth Bank	Extra IO
Commonwealth Bank	Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Rate Saver P&I
Commonwealth Bank	Wealth Package Standard Variable Rate IO 750k+
Commonwealth Bank	Wealth Package Standard Variable Rate P&I 750k+
Community First CU	Accelerator Home Loan True Value Var HI - IO 250k+
Community First CU	Accelerator Home Loan True Value Var HI - P&I 250k+
Community First CU	True Basic Home Loan - IO 80%
Community First CU	True Basic Home Loan - P&I 80%
CUA	Rate Breaker
CUA	Rate Breaker Package Rate Breaker 250k+
Easy Street Fin Services	Std VarRate Home Loan - IO
Easy Street Fin Services	Std VarRate Home Loan - P&I
ECU Australia	Premium Plus Standard Variable 250.00001k+
FCCS Credit Union	Easy Start Home Loan
FCCS Credit Union	Easy Start Home Loan - IO
FCCS Credit Union	Rewards
First Option Credit Union	Packaged Home Loan Standard Variable 600k+
G&C Mutual Bank	Premium Package Standard Variable IO 300k+
G&C Mutual Bank	Solutions Package Solutions - Package Only
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Holiday Coast CU	Home Sweet Home Standard



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## Construction Variable \$750,000

Company	Product
★★★	
Holiday Coast CU	Keep It Simple Standard
Homeloans	Monipower IO 80%
Homeloans	Monipower P&I 80%
Homeloans	Optima Variable - Owner Occ IO 80
Homeloans	Ultra Plus Variable IO 80 500k+
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Classic Home Loan
Horizon Credit Union	Kickstart First Home Buyer Loan
Horizon Credit Union	Mortgage Breaker Home Loan
Horizon Credit Union	Platinum Loan 150k+
Horizon Credit Union	Special Value Plus Home Loan
HSBC	Variable
Hume Bank	Interest Saver (Refinance) IO
Hume Bank	Interest Saver (Refinance) P&I
Hume Bank	Interest Saver 2 Year Intro Var P&I 2 yrs
Hume Bank	Interest Saver IO
Hume Bank	Interest Saver P&I
Hume Bank	Property Package Variable P&I 500k+
Hunter United	Basic Variable
Hunter United	Green Home Loan
Hunter United	Package Home Loan Variable - Package Only 100k+
Illawarra CU NSW	2 Year Intro Variable Home Loan 2 yrs
Illawarra CU NSW	Variable IO
Illawarra CU NSW	Variable PI
IMB	Accelerator - Owner Occupied 2 yrs
IMB	Introductory Variable 1 yr
IMB	Platinum Package Standard Variable 90% 500k+
iMortgage	Fusion Variable IO 80
Macquarie Bank	Basic Variable Owner Occupied PI 80 750k+
Macquarie Credit Union	Home Loan Variable
Mortgage House	Advantage Standard Variable
Mortgage House	Advantage Variable 750k+
MOVE - People Driven Banking	Standard Variable Rate
My Credit Union	Advantage Home Loan
My Credit Union	Home Loan



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## Construction Variable \$750,000

Company	Product
★★★	
<b>My Credit Union</b>	Ideal Home Loan
<b>My Credit Union</b>	Platinum
<b>MyState</b>	Special Residential Home Loan IO 80%
<b>NAB</b>	Choice Package Tailored Variable - IO 750k+
<b>NAB</b>	Choice Package Tailored Variable - P&I 750k+
<b>NAB</b>	Private Tailored Pkg Tailored Variable - P&I 750k+
<b>Newcastle Permanent</b>	Discounted Real Deal IO 3 yrs
<b>Newcastle Permanent</b>	Discounted Real Deal P&I 3 yrs
<b>Newcastle Permanent</b>	Premium Plus Package Premium Variable IO 750-899k
<b>Newcastle Permanent</b>	Real Deal P&I
<b>Northern Inland CU</b>	Basic Owner Occupied
<b>Northern Inland CU</b>	Home Loan Value Owner Occupied 750k+
<b>P&amp;N Bank</b>	Simple Home Loan
<b>P&amp;N Bank</b>	Smooth Home Loan 80%
<b>People's Choice Credit Union</b>	Basic Variable IO 80%
<b>People's Choice Credit Union</b>	Basic Variable P&I 80%
<b>People's Choice Credit Union</b>	Home Loan Package Standard Variable 60 to 80 Pack IO 150k+
<b>People's Choice Credit Union</b>	Home Loan Package Standard Variable IO 150k+
<b>Police Bank</b>	Premium Variable
<b>QBANK</b>	Classic Home Loan
<b>QBANK</b>	Classic Plus Classic Home Loan 250k+
<b>QBANK</b>	Classic Plus Classic Offer 80% 500k+
<b>Qudos Bank</b>	Standard Variable Rate
<b>Queenslanders CU</b>	Queenslanders Ultimate Home Loan
<b>RAMS</b>	Low Rate IO
<b>RAMS</b>	Low Rate P&I
<b>Regional Australia Bank</b>	Basic 25 yrs
<b>RESI Mortgage Corp</b>	Flexi Options 80%
<b>RESI Mortgage Corp</b>	Smart Pro IO 500k+ 80%
<b>RESI Mortgage Corp</b>	Smart Pro P&I 500k+ 80%
<b>SCU</b>	ProPack 250k+
<b>SERVICE ONE Alliance Bank</b>	Standard Variable IO 500k+
<b>SERVICE ONE Alliance Bank</b>	Standard Variable P&I 500k+
<b>Southern Cross Credit Union</b>	Platinum Home Loan
<b>St.George Bank</b>	Advantage Package Variable IO 750k+



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## Construction Variable \$750,000

Company	Product
★★★	
St.George Bank	Advantage Package Variable P&I 750k+
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium
Suncorp Bank	Home Package Plus Variable OO 80% 750k+
Teachers Mutual Bank	My First Home Loan
The Capricornian	Premium Choice Variable 500k+
The Capricornian	Premium Choice Variable IO 500k+
The Mac	Home Loan 250k+
The Mac	Offset Home Loan
The Mutual	Mutual
The Mutual	Premium Variable
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+
UniBank	My First Home Loan
Westpac	Flexi First Option P&I
Westpac	Premier Advantage Rocket Repay Home Loan IO 750k+
Westpac	Premier Advantage Rocket Repay Home Loan P&I 750k+
Westpac	Special Flexi First Option IO 3 yrs
Westpac	Special Flexi First Option P&I 3 yrs
Woolworths Employees CU	Owner Occupied Special Offer
Woolworths Employees CU	Standard Variable
Yellow Brick Road	Empower Variable IO 80%
Yellow Brick Road	Empower Variable PI 80%
★★	
ANZ	Variable IO 80%
ANZ	Variable P&I 80%
B&E Personal Banking	Residential FlexiChoice
Bank of Melbourne	Variable P&I
BankSA	Variable P&I
Bankwest	Variable Owner Occupied 80%
bcu	Discount Variable Rate IO
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Residential Variable IO 500k+
Beyond Bank	Variable



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## Construction Variable \$750,000

Company	Product
★★	
Click Loans	The Online Home Loan 80 IO 80%
Commonwealth Bank	Economiser IO
Commonwealth Bank	Rate Saver IO
Commonwealth Bank	Standard Variable Rate IO
Commonwealth Bank	Standard Variable Rate P&I
Community First CU	True Value Var HI - P&I
ECU Australia	Standard Variable
First Option Credit Union	Standard Variable
G&C Mutual Bank	Solutions Package Standard Variable IO
G&C Mutual Bank	Standard Variable IO
G&C Mutual Bank	Standard Variable P&I
Heritage Bank	Variable
Hume Bank	Intrst Svr 2y Intr Var(Refnace)P&I 2 yrs
Hume Bank	Variable (Refinance) IO
Hume Bank	Variable (Refinance) P&I
Hume Bank	Variable IO
Hume Bank	Variable P&I
IMB	Standard Variable 90%
Macquarie Credit Union	First Home Buyers 3 yrs
ME	Flexible Home Loan OO Max 80 LVR
MyState	Standard Variable
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Options IO
Newcastle Permanent	Real Options P&I
Northern Inland CU	Introductory Home Loan OO 3 yrs
P&N Bank	Easypay Variable 80%
P&N Bank	Easypay Variable 95%
People's Choice Credit Union	Standard Variable P&I
QBANK	Standard Variable
QT Mutual Bank	Mortgage Breaker
RAMS	Full Feature P&I
Regional Australia Bank	Mortgage Offset



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## Construction Variable \$750,000

Company	Product
<b>★★</b>	
SCU	Standard Variable
Southern Cross Credit Union	Owner Occupied Variable
St.George Bank	Variable P&I
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Summerland Credit Union	Offset Home Loan Standard
Suncorp Bank	Standard Variable Owner Occupied 80%
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Lifestyle Variable
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Variable
UniBank	Interest Only Variable
Westpac	Flexi First Option IO
Westpac	Rocket Repay Home Loan IO
Westpac	Rocket Repay Home Loan P&I
<b>★</b>	
Arab Bank Australia	Essentials Home Loan
Auswide Bank	Standard Variable
B&E Personal Banking	FlexiDiscount
Bank of Melbourne	Variable IO
Bank of Sydney	Variable
BankSA	Variable IO
BOQ	First Start 1 yr
BOQ	Standard Variable
Community First CU	True Value Var HI - IO
CUA	Advance Variable - Owner Occ P&I
Delphi Bank	Owner Occupied Home Loan
MyState	Standard Variable IO
People's Choice Credit Union	Standard Variable IO
RAMS	Full Feature IO
St.George Bank	Variable IO
The Capricornian	Lifestyle Variable IO
The Rock	Variable

