



Home Loans Star Ratings

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

First Home Buyer 1 Year Fixed \$200,000

Company	Product
★★★★★ "Outstanding Value"	
Community First CU	Honeymoon Fixed - IO 1 yr
Community First CU	Honeymoon Fixed - P&I 1 yr
CUA	Fixed - Owner Occupier 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - IO 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr
Freedom Lend	Freedom Fixed PI 1 yr 80%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr
G&C Mutual Bank	Residential 1yr Fixed P&I 1 yr
Greater Bank	Great Rate Discounted Fixed 1 yr
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Standard Fixed 1 yr
Greater Bank	Ultimate Ultimate Discounted Fixed 1 yr 40k+
Greater Bank	Ultimate Ultimate Fixed 1 yr 40k+
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+
HSBC	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+
Qudos Bank	Fixed Rate 1 yr
Regional Australia Bank	Partnership Advantage Fixed 1 yr
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr
★★★★	
Bank Australia	Basic Fixed (LVR <80%) 1 yr
Bank Australia	Premium Fixed Package Residential Premium Fixed 1 yr 10k+
Bank Australia	Residential Premium Fixed 1 yr
BankVic	Premium Home Fixed 1 yr 50k+
Community First CU	True Fixed - IO 1 yr
Community First CU	True Fixed - P&I 1 yr
CUA	Premium Fixed - Owner Occupier 1 yr
G&C Mutual Bank	Residential 1yr Fixed IO 1 yr
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+
Heritage Bank	Residential Fixed 1 yr
Horizon Credit Union	Fixed Rate Home Loan 1 yr
Hume Bank	Honeymoon Intro Fixed (Refinance)IO 1 yr
Hume Bank	Honeymoon Intro Fixed P&I 1 yr
Hume Bank	Honeymoon Intro Fixed(Refinance)P&I 1 yr



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First Home Buyer 1 Year Fixed \$200,000

Company	Product
★★★★★	
MOVE - People Driven Banking	Lockit 1 yr
NAB	Choice Package Tailored Fixed - P&I 1 yr 150k+
Newcastle Permanent	Residential Fixed P&I 1 yr
QBANK	Residential Fixed 1 yr
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr
Regional Australia Bank	Owner Occ Fixed Home Loan 1 yr
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+
Teachers Mutual Bank	Fixed Rate 1 yr
The Mac	Standard Fixed 1 yr
UBank	UHomeLoan Fixed IO 1 yr
UBank	UHomeLoan Fixed PI 1 yr
UniBank	Fixed Rate 1 yr
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 1 yr
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 1 yr
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr
★★★	
Adelaide Bank	SmartFix P&I 1 yr
AMO Group	Residential Fixed 1 yr
AMP Bank	Affinity Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 1 yr 100k+
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+
ANZ	Residential 1yr Fixed 1 yr
Arab Bank Australia	Residential Fixed 1 yr
Aussie	Optimizer Fixed PI 1 yr
Aussie	Optimizer Plus Fixed PI 1 yr
Aussie	Select Basic Fixed 1 yr 80%
Aussie	Select Standard 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%
Bank of Melbourne	Advantage Package Residential Fixed P&I 1 yr 150k+
Bank of Melbourne	Residential Fixed P&I 1 yr
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+
Bank of Sydney	Residential Fixed 1 yr



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First Home Buyer 1 Year Fixed \$200,000

Company	Product
★★★	
BankSA	Advantage Package Residential Fixed P&I 1 yr 150k+
BankSA	Residential Fixed P&I 1 yr
BankVic	Fixed 1 yr
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 1 yr 200k+
Bankwest	Fixed Rate Owner Occupied 1 yr
bcu	Fixed Rate Special Residential 1 yr
Bendigo Bank	Residential Fixed PI 1 yr
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+
Beyond Bank	Residential Fixed 1 yr
Beyond Bank	Residential Fixed 1 yr 1 yr
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+
BOQ	Residential 1yr Fixed 1 yr
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
Commonwealth Bank	Guaranteed Intro Fixed 1 yr
Commonwealth Bank	Residential Fixed P&I 1 yr
Commonwealth Bank	Wealth Package Residential Fixed P&I 1 yr 150k+
ECU Australia	Premium Plus Standard Fixed 1 yr
ECU Australia	Standard Fixed 1 yr
Firstmac	VIP Pack Fixed 1 yr
Freedom Lend	Freedom Fixed IO 1 yr 80%
Gateway Credit Union	Residential Fixed 1 yr
Holiday Coast CU	Fixed N Easy 1 yr
Homeloans	Optima Fixed - Owner Occupied IO 1 yr
Homeloans	Optima Fixed - Owner Occupied PI 1 yr
Hume Bank	Honeymoon Intro Fixed IO 1 yr
Hume Bank	Residential Fixed (Refinance) IO 1 yr
Hume Bank	Residential Fixed (Refinance) P&I 1 yr
Hume Bank	Residential Fixed IO 1 yr
Hume Bank	Residential Fixed P&I 1 yr
Hunter United	Fixed 1 yr
Illawarra CU NSW	Fixed Lite 1 yr



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First Home Buyer 1 Year Fixed \$200,000

Company	Product
★ ★ ★	
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+
IMB	Residential Fixed 1 yr 90%
iMortgage	Fusion Fixed PI 80 1 yr
ING	Orange Advantage Residential Fixed 1 yr 150k+
ING	Residential Fixed 1 yr
Liberty Financial	Liberty Fixed 1 yr
loans.com.au	Fixed - Owner Occupier 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
MyState	Residential Fixed 1 yr 80%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 1 yr 150k+
NAB	Tailored Fixed - IO 1 yr
NAB	Tailored Fixed - P&I 1 yr
Newcastle Permanent	Residential Fixed IO 1 yr
Northern Inland CU	Fixed Rate Owner Occupied 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
QT Mutual Bank	Residential Fixed 1 yr
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+
Queenslanders CU	Fixed Rate P&I 1 yr
Reduce Home Loans	Home Owners High Lend 1 yr
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%
SERVICE ONE Alliance Bank	Residential Fixed P&I 1 yr
St.George Bank	Advantage Package Residential Fixed P&I 1 yr 150k+
St.George Bank	Residential Fixed P&I 1 yr
Summerland Credit Union	Standard Fixed 1 yr
Suncorp Bank	Owner Occupied Fixed 1 yr
Teachers Mutual Bank	Standard Fixed IO 1 yr
The Mutual	Premium Fixed 1 yr



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First Home Buyer 1 Year Fixed \$200,000

Company	Product
★★★	
The Rock	Residential Fixed 1 yr
The Rock	Rockstar Package Residential Fixed 1 yr 150k+
UniBank	Standard Fixed IO 1 yr
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 1 yr
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr
Westpac	Fixed Options P&I 1 yr
Westpac	Premier Advantage Fixed Options P&I 1 yr 150k+
Yellow Brick Road	Empower Fixed PI 1 yr
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Basic Fixed P&I 1 yr
AMP Bank	Professional Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Select Package Residential Classic Fixed IO 1 yr 100k+
ANZ	Breakfree Residential 1yr Fixed IO 1 yr 150k+
ANZ	Residential 1yr Fixed IO 1 yr
Aussie	Optimizer Fixed IO 1 yr
Aussie	Optimizer Plus Fixed IO 1 yr
Auswide Bank	Standard Fixed 1 yr 95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%
Bank of Melbourne	Advantage Package Residential Fixed IO 1 yr 150k+
BankSA	Advantage Package Residential Fixed IO 1 yr 150k+
BankSA	Residential Fixed IO 1 yr
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
Bendigo Bank	Residential Fixed IO 1 yr
Commonwealth Bank	Residential Fixed IO 1 yr
Commonwealth Bank	Wealth Package Residential Fixed IO 1 yr 150k+
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k
First Option Credit Union	Residential Fixed 1 yr
Homeloans	MoniPower Fixed IO 1 yr
Homeloans	MoniPower Fixed P&I 1 yr



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First Home Buyer 1 Year Fixed \$200,000

Company	Product
★★	
Homeloans	Ultra Plus Fixed Owner Occupied PI 1 yr
iMortgage	Fusion Fixed IO 80 1 yr
MyState	Residential Fixed IO 1 yr
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+
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
St.George Bank	Advantage Package Residential Fixed IO 1 yr 100k+
St.George Bank	Residential Fixed IO 1 yr
Virgin Money	Reward Me - Owner Occupied Fixed 1 yr 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 1 yr
Westpac	Fixed Options IO 1 yr 80%
Westpac	Premier Advantage Fixed Options IO 1 yr 80% 150k+
Woolworths Employees CU	Owner Occupied Fixed 1 yr
★	
AMP Bank	Professional Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Residential Classic Fixed IO 1 yr
AMP Bank	Residential Classic Fixed P&I 1 yr
Bank of Melbourne	Residential Fixed IO 1 yr
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 1 yr 100k+
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
Yellow Brick Road	Empower Fixed IO 1 yr
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+



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First Home Buyer 1 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
Bank Australia	Premium Fixed Package Residential Premium Fixed 1 yr 10k+
Community First CU	Honeymoon Fixed - IO 1 yr
Community First CU	Honeymoon Fixed - P&I 1 yr
CUA	Fixed - Owner Occupier 1 yr
CUA	Premium Fixed - Owner Occupier 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - IO 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr
Freedom Lend	Freedom Fixed PI 1 yr 80%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr
G&C Mutual Bank	Residential 1yr 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+
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+
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+
Regional Australia Bank	Partnership Advantage Fixed 1 yr
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr
The Mac	Standard Fixed 1 yr
The Mac	Standard Fixed Special 1 yr
★★★★	
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+
Bank Australia	Basic Fixed (LVR <80%) 1 yr
Bank Australia	Residential Premium Fixed 1 yr
BankVic	Premium Home Fixed 1 yr 50k+
Community First CU	True Fixed - P&I 1 yr
G&C Mutual Bank	Residential 1yr Fixed IO 1 yr
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Standard Fixed 1 yr
Heritage Bank	Residential Fixed 1 yr
Horizon Credit Union	Fixed Rate Home Loan 1 yr
HSBC	Residential Fixed 1 yr
Hume Bank	Honeymoon Intro Fixed (Refinance)IO 1 yr
Hume Bank	Honeymoon Intro Fixed P&I 1 yr



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First Home Buyer 1 Year Fixed \$350,000

Company	Product
★★★★★	
Hume Bank	Honeymoon Intro Fixed(Refinance)P&I 1 yr
Illawarra CU NSW	Fixed 1 yr
MOVE - People Driven Banking	Lockit 1 yr
NAB	Choice Package Tailored Fixed - P&I 1 yr 150k+
Newcastle Permanent	Residential Fixed P&I 1 yr
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+
Qudos Bank	Fixed Rate 1 yr
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+
Teachers Mutual Bank	Fixed Rate 1 yr
UBank	UHomeLoan Fixed IO 1 yr
UBank	UHomeLoan Fixed PI 1 yr
UniBank	Fixed Rate 1 yr
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 1 yr
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 1 yr
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr
★★★	
Adelaide Bank	SmartFix P&I 1 yr
AMO Group	Residential Fixed 1 yr
ANZ	Breakfree Residential 1yr Fixed IO 1 yr 150k+
ANZ	Residential 1yr Fixed 1 yr
Arab Bank Australia	Residential Fixed 1 yr
Aussie	Optimizer Fixed PI 1 yr
Aussie	Optimizer Plus Fixed PI 1 yr
Aussie	Select Basic Fixed 1 yr 80%
Aussie	Select Standard 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 of Melbourne	Advantage Package Residential Fixed P&I 1 yr 150k+
Bank of Melbourne	Residential Fixed P&I 1 yr
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+
Bank of Sydney	Residential Fixed 1 yr



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First Home Buyer 1 Year Fixed \$350,000

Company	Product
★★★	
BankSA	Advantage Package Residential Fixed P&I 1 yr 150k+
BankSA	Residential Fixed P&I 1 yr
BankVic	Fixed 1 yr
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 1 yr 200k+
Bankwest	Fixed Rate Owner Occupied 1 yr
bcu	Fixed Rate Special Residential 1 yr
Bendigo Bank	Connect Package Fixed Owner Occupied 1 yr 250k+
Bendigo Bank	Residential Fixed PI 1 yr
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+
Beyond Bank	Residential Fixed 1 yr
Beyond Bank	Residential Fixed 1 yr 1 yr
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+
BOQ	Residential 1yr Fixed 1 yr
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
Commonwealth Bank	Guaranteed Intro Fixed 1 yr
Commonwealth Bank	Residential Fixed P&I 1 yr
Commonwealth Bank	Wealth Package Residential Fixed P&I 1 yr 150k+
Community First CU	True Fixed - IO 1 yr
ECU Australia	Premium Plus Standard Fixed 1 yr
ECU Australia	Standard Fixed 1 yr
Firstmac	VIP Pack Fixed 1 yr
Freedom Lend	Freedom Fixed IO 1 yr 80%
Gateway Credit Union	Residential Fixed 1 yr
Holiday Coast CU	Fixed N Easy 1 yr
Homeloans	Optima Fixed - Owner Occupied PI 1 yr
Hume Bank	Honeymoon Intro Fixed IO 1 yr
Hume Bank	Residential Fixed (Refinance) IO 1 yr
Hume Bank	Residential Fixed (Refinance) P&I 1 yr
Hume Bank	Residential Fixed IO 1 yr
Hume Bank	Residential Fixed P&I 1 yr
Hunter United	Fixed 1 yr



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First Home Buyer 1 Year Fixed \$350,000

Company	Product
★ ★ ★	
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+
IMB	Residential Fixed 1 yr 90%
iMortgage	Fusion Fixed PI 80 1 yr
ING	Orange Advantage Residential Fixed 1 yr 150k+
ING	Residential Fixed 1 yr
Liberty Financial	Liberty Fixed 1 yr
loans.com.au	Fixed - Owner Occupier 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
MyState	Residential Fixed 1 yr 80%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 1 yr 150k+
NAB	Tailored Fixed - IO 1 yr
NAB	Tailored Fixed - P&I 1 yr
Newcastle Permanent	Residential Fixed IO 1 yr
Northern Inland CU	Fixed Rate Owner Occupied 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
QBANK	Residential Fixed 1 yr
QT Mutual Bank	Residential Fixed 1 yr
Queenslanders CU	Fixed Rate P&I 1 yr
Reduce Home Loans	Home Owners High Lend 1 yr
Regional Australia Bank	Owner Occ Fixed Home Loan 1 yr
RESI Mortgage Corp	Flexi Options Fixed 1 yr
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%
SERVICE ONE Alliance Bank	Residential Fixed P&I 1 yr
St.George Bank	Advantage Package Residential Fixed P&I 1 yr 150k+
St.George Bank	Residential Fixed P&I 1 yr
Summerland Credit Union	Standard Fixed 1 yr



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First Home Buyer 1 Year Fixed \$350,000

Company	Product
★★★	
Suncorp Bank	Owner Occupied Fixed 1 yr
Teachers Mutual Bank	Standard Fixed IO 1 yr
The Mutual	Premium Fixed 1 yr
The Rock	Residential Fixed 1 yr
The Rock	Rockstar Package Residential Fixed 1 yr 150k+
UniBank	Standard Fixed IO 1 yr
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 1 yr
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr
Westpac	Fixed Options P&I 1 yr
Westpac	Premier Advantage Fixed Options IO 1 yr 80% 150k+
Westpac	Premier Advantage Fixed Options P&I 1 yr 150k+
Yellow Brick Road	Empower Fixed PI 1 yr
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Affinity Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Basic Fixed P&I 1 yr
AMP Bank	Professional Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Select Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 1 yr 100k+
ANZ	Residential 1yr Fixed IO 1 yr
Aussie	Optimizer Fixed IO 1 yr
Aussie	Optimizer Plus Fixed IO 1 yr
Auswide Bank	Standard Fixed 1 yr 95%
Bank of Melbourne	Advantage Package Residential Fixed IO 1 yr 150k+
Bank of Melbourne	Residential Fixed IO 1 yr
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 1 yr 100k+
BankSA	Advantage Package Residential Fixed IO 1 yr 150k+
BankSA	Residential Fixed IO 1 yr
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
Bendigo Bank	Connect Residential Fixed IO 1 yr 250k+



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First Home Buyer 1 Year Fixed \$350,000

Company	Product
★★	
Bendigo Bank	Residential Fixed IO 1 yr
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 250k+
Commonwealth Bank	Wealth Package Residential Fixed IO 1 yr 150k+
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k
First Option Credit Union	Residential Fixed 1 yr
Homeloans	MoniPower Fixed IO 1 yr
Homeloans	MoniPower Fixed P&I 1 yr
Homeloans	Optima Fixed - Owner Occupied IO 1 yr
Homeloans	Ultra Plus Fixed Owner Occupied PI 1 yr
iMortgage	Fusion Fixed IO 80 1 yr
MyState	Residential Fixed IO 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
St.George Bank	Advantage Package Residential Fixed IO 1 yr 100k+
St.George Bank	Residential Fixed IO 1 yr
Virgin Money	Reward Me - Owner Occupied Fixed 1 yr 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 1 yr
Westpac	Fixed Options IO 1 yr 80%
★	
AMP Bank	Professional Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Residential Classic Fixed IO 1 yr
AMP Bank	Residential Classic Fixed P&I 1 yr
Citi	Standard Fixed P&I 1 yr 80%
Commonwealth Bank	Residential Fixed IO 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
Woolworths Employees CU	Owner Occupied Fixed 1 yr
Yellow Brick Road	Empower Fixed IO 1 yr
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+



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First Home Buyer 1 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Bank Australia	Premium Fixed Package Residential Premium Fixed 1 yr 10k+
Community First CU	Honeymoon Fixed - IO 1 yr
Community First CU	Honeymoon Fixed - P&I 1 yr
CUA	Fixed - Owner Occupier 1 yr
CUA	Premium Fixed - Owner Occupier 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - IO 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr
Freedom Lend	Freedom Fixed PI 1 yr 80%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr
G&C Mutual Bank	Residential 1yr 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+
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+
Regional Australia Bank	Partnership Advantage Fixed 1 yr
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr
The Mac	Standard Fixed Special 1 yr
★★★★	
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+
Bank Australia	Basic Fixed (LVR <80%) 1 yr
Bank Australia	Residential Premium Fixed 1 yr
BankVic	Premium Home Fixed 1 yr 50k+
Community First CU	True Fixed - P&I 1 yr
G&C Mutual Bank	Residential 1yr Fixed IO 1 yr
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Standard Fixed 1 yr
Horizon Credit Union	Fixed Rate Home Loan 1 yr
HSBC	Premier Residential Fixed 1 yr 500k+
HSBC	Residential Fixed 1 yr
Hume Bank	Honeymoon Intro Fixed (Refinance)IO 1 yr
Hume Bank	Honeymoon Intro Fixed P&I 1 yr



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First Home Buyer 1 Year Fixed \$500,000

Company	Product
★★★★★	
Hume Bank	Honeymoon Intro Fixed(Refinance)P&I 1 yr
MOVE - People Driven Banking	Lockit 1 yr
NAB	Choice Package Tailored Fixed - P&I 1 yr 150k+
Newcastle Permanent	Residential Fixed P&I 1 yr
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+
Qudos Bank	Fixed Rate 1 yr
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+
Teachers Mutual Bank	Fixed Rate 1 yr
The Mac	Standard Fixed 1 yr
UBank	UHomeLoan Fixed IO 1 yr
UBank	UHomeLoan Fixed PI 1 yr
UniBank	Fixed Rate 1 yr
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 1 yr
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 1 yr
Westpac	Premier Advantage Fixed Options P&I 1 yr 150k+
★★★	
Adelaide Bank	SmartFix P&I 1 yr
AMO Group	Residential Fixed 1 yr
ANZ	Breakfree Residential 1yr Fixed IO 1 yr 150k+
ANZ	Residential 1yr Fixed 1 yr
Arab Bank Australia	Residential Fixed 1 yr
Aussie	Optimizer Fixed PI 1 yr
Aussie	Optimizer Plus Fixed PI 1 yr
Aussie	Select Basic Fixed 1 yr 80%
Aussie	Select Standard 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%
Bank of Melbourne	Advantage Package Residential Fixed P&I 1 yr 150k+
Bank of Melbourne	Residential Fixed P&I 1 yr
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+
Bank of Sydney	Residential Fixed 1 yr
BankSA	Advantage Package Residential Fixed P&I 1 yr 150k+



Home Loans Star Ratings

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First Home Buyer 1 Year Fixed \$500,000

Company	Product
★★★	
BankSA	Residential Fixed P&I 1 yr
BankVic	Fixed 1 yr
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 1 yr 200k+
Bankwest	Fixed Rate Owner Occupied 1 yr
bcu	Fixed Rate Special Residential 1 yr
Bendigo Bank	Residential Fixed PI 1 yr
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+
Beyond Bank	Residential Fixed 1 yr
Beyond Bank	Residential Fixed 1 yr 1 yr
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+
BOQ	Residential 1yr Fixed 1 yr
Catalyst Money	Fixed 1 yr
Click Loans	The Online Home Loan Fixed 1 yr
Click Loans	The Online Offset Home Loan Fixed 1 yr
Click Loans	The Online Offset Home Loan Fxd IO 1 yr
Commonwealth Bank	Guaranteed Intro Fixed 1 yr
Commonwealth Bank	Residential Fixed P&I 1 yr
Commonwealth Bank	Wealth Package Residential Fixed P&I 1 yr 150k+
Community First CU	True Fixed - IO 1 yr
ECU Australia	Premium Plus Standard Fixed 1 yr
ECU Australia	Standard Fixed 1 yr
Firstmac	VIP Pack Fixed 1 yr
Freedom Lend	Freedom Fixed IO 1 yr 80%
Gateway Credit Union	Residential Fixed 1 yr
Holiday Coast CU	Fixed N Easy 1 yr
Homeloans	Optima Fixed - Owner Occupied PI 1 yr
Hume Bank	Honeymoon Intro Fixed IO 1 yr
Hume Bank	Residential Fixed (Refinance) IO 1 yr
Hume Bank	Residential Fixed (Refinance) P&I 1 yr
Hume Bank	Residential Fixed IO 1 yr
Hume Bank	Residential 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%



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First Home Buyer 1 Year Fixed \$500,000

Company	Product
★★★	
iMortgage	Fusion Fixed PI 80 1 yr
ING	Orange Advantage Residential Fixed 1 yr 150k+
ING	Residential Fixed 1 yr
Liberty Financial	Liberty Fixed 1 yr
loans.com.au	Fixed - Owner Occupier 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
MyState	Residential Fixed 1 yr 80%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 1 yr 150k+
NAB	Tailored Fixed - IO 1 yr
NAB	Tailored Fixed - P&I 1 yr
Newcastle Permanent	Residential Fixed IO 1 yr
Northern Inland CU	Fixed Rate Owner Occupied 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
QBANK	Residential Fixed 1 yr
QT Mutual Bank	Residential Fixed 1 yr
Queenslanders CU	Fixed Rate P&I 1 yr
RAMS	Fixed Rate P&I 1 yr
Reduce Home Loans	Home Owners High Lend 1 yr
Regional Australia Bank	Owner Occ Fixed Home Loan 1 yr
RESI Mortgage Corp	Flexi Options Fixed 1 yr
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%
SERVICE ONE Alliance Bank	Residential Fixed P&I 1 yr
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr
Southern Cross Credit Union	Fixed Platinum Professional Loan 1 yr
St.George Bank	Advantage Package Residential Fixed P&I 1 yr 150k+
St.George Bank	Residential Fixed P&I 1 yr



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First Home Buyer 1 Year Fixed \$500,000

Company	Product
★★★	
Summerland Credit Union	Standard Fixed 1 yr
Suncorp Bank	Owner Occupied Fixed 1 yr
Teachers Mutual Bank	Standard Fixed IO 1 yr
The Mutual	Premium Fixed 1 yr
The Rock	Residential Fixed 1 yr
The Rock	Rockstar Package Residential Fixed 1 yr 150k+
UniBank	Standard Fixed IO 1 yr
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 1 yr
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr
Westpac	Fixed Options P&I 1 yr
Westpac	Premier Advantage Fixed Options IO 1 yr 80% 150k+
Yellow Brick Road	Empower Fixed PI 1 yr
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Affinity Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Basic Fixed P&I 1 yr
AMP Bank	Professional Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Select Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 1 yr 100k+
ANZ	Residential 1yr Fixed IO 1 yr
Aussie	Optimizer Fixed IO 1 yr
Aussie	Optimizer Plus Fixed IO 1 yr
Auswide Bank	Standard Fixed 1 yr 95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%
Bank of Melbourne	Advantage Package Residential Fixed IO 1 yr 150k+
Bank of Melbourne	Residential Fixed IO 1 yr
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 1 yr 100k+
BankSA	Advantage Package Residential Fixed IO 1 yr 150k+
BankSA	Residential Fixed IO 1 yr
bcu	Residential Fixed IO 1 yr
bcu	Residential Fixed P&I 1 yr
Bendigo Bank	Basic Fixed Owner Occupied IO 1 yr



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First Home Buyer 1 Year Fixed \$500,000

Company	Product
☆☆	
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr
Bendigo Bank	Residential Fixed IO 1 yr
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 250k+
Click Loans	The Online Home Loan Fixed IO 1 yr
Commonwealth Bank	Wealth Package Residential Fixed IO 1 yr 150k+
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k
First Option Credit Union	Residential Fixed 1 yr
Homeloans	MoniPower Fixed IO 1 yr
Homeloans	MoniPower Fixed P&I 1 yr
Homeloans	Optima Fixed - Owner Occupied IO 1 yr
Homeloans	Ultra Plus Fixed Owner Occupied PI 1 yr
iMortgage	Fusion Fixed IO 80 1 yr
MyState	Residential Fixed IO 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
St.George Bank	Advantage Package Residential Fixed IO 1 yr 100k+
St.George Bank	Residential Fixed IO 1 yr
Virgin Money	Reward Me - Owner Occupied Fixed 1 yr 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 1 yr
Westpac	Fixed Options IO 1 yr 80%
☆	
AMP Bank	Professional Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Residential Classic Fixed IO 1 yr
AMP Bank	Residential Classic Fixed P&I 1 yr
Citi	Standard Fixed P&I 1 yr 80%
Commonwealth Bank	Residential Fixed IO 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
Woolworths Employees CU	Owner Occupied Fixed 1 yr
Yellow Brick Road	Empower Fixed IO 1 yr
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+



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First Home Buyer 1 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
Bank Australia	Premium Fixed Package Residential Premium Fixed 1 yr 10k+
Community First CU	Honeymoon Fixed - IO 1 yr
Community First CU	Honeymoon Fixed - P&I 1 yr
CUA	Fixed - Owner Occupier 1 yr
CUA	Premium Fixed - Owner Occupier 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - IO 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr
Freedom Lend	Freedom Fixed PI 1 yr 80%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr
G&C Mutual Bank	Residential 1yr 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+
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+
Regional Australia Bank	Partnership Advantage Fixed 1 yr
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr
The Mac	Standard Fixed Special 1 yr
★★★★	
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+
Bank Australia	Basic Fixed (LVR <80%) 1 yr
BankVic	Premium Home Fixed 1 yr 50k+
Community First CU	True Fixed - IO 1 yr
Community First CU	True Fixed - P&I 1 yr
G&C Mutual Bank	Residential 1yr Fixed IO 1 yr
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Standard Fixed 1 yr
Horizon Credit Union	Fixed Rate Home Loan 1 yr
HSBC	Premier Residential Fixed 1 yr 500k+
HSBC	Residential Fixed 1 yr
Hume Bank	Honeymoon Intro Fixed P&I 1 yr
Hume Bank	Honeymoon Intro Fixed(Refinance)P&I 1 yr



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First Home Buyer 1 Year Fixed \$750,000

Company	Product
★★★★★	
MOVE - People Driven Banking	Lockit 1 yr
NAB	Choice Package Tailored Fixed - P&I 1 yr 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 1 yr 150k+
Newcastle Permanent	Residential Fixed P&I 1 yr
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+
Qudos Bank	Fixed Rate 1 yr
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+
Teachers Mutual Bank	Fixed Rate 1 yr
The Mac	Standard Fixed 1 yr
UBank	UHomeLoan Fixed IO 1 yr
UBank	UHomeLoan Fixed PI 1 yr
UniBank	Fixed Rate 1 yr
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 1 yr
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 1 yr
Westpac	Premier Advantage Fixed Options P&I 1 yr 150k+
★★★	
Adelaide Bank	SmartFix P&I 1 yr
AMO Group	Residential Fixed 1 yr
ANZ	Breakfree Residential 1yr Fixed IO 1 yr 150k+
ANZ	Residential 1yr Fixed 1 yr
Arab Bank Australia	Residential Fixed 1 yr
Aussie	Optimizer Fixed PI 1 yr
Aussie	Optimizer Plus Fixed PI 1 yr
Aussie	Select Basic Fixed 1 yr 80%
Aussie	Select Standard 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%
Bank Australia	Residential Premium Fixed 1 yr
Bank of Melbourne	Advantage Package Residential Fixed P&I 1 yr 150k+
Bank of Melbourne	Residential Fixed P&I 1 yr
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+
Bank of Sydney	Residential Fixed 1 yr



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First Home Buyer 1 Year Fixed \$750,000

Company	Product
★★★	
BankSA	Advantage Package Residential Fixed P&I 1 yr 150k+
BankSA	Residential Fixed P&I 1 yr
BankVic	Fixed 1 yr
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 1 yr 200k+
Bankwest	Fixed Rate Owner Occupied 1 yr
bcu	Fixed Rate Special Residential 1 yr
bcu	Residential Fixed IO 1 yr
bcu	Residential Fixed P&I 1 yr
Bendigo Bank	Residential Fixed PI 1 yr
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+
Beyond Bank	Residential Fixed 1 yr
Beyond Bank	Residential Fixed 1 yr 1 yr
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+
BOQ	Residential 1yr Fixed 1 yr
Catalyst Money	Fixed 1 yr
Click Loans	The Online Home Loan Fixed 1 yr
Click Loans	The Online Offset Home Loan Fixed 1 yr
Click Loans	The Online Offset Home Loan Fxd IO 1 yr
Commonwealth Bank	Guaranteed Intro Fixed 1 yr
Commonwealth Bank	Wealth Package Residential Fixed P&I 1 yr 150k+
ECU Australia	Premium Plus Standard Fixed 1 yr
ECU Australia	Standard Fixed 1 yr
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 600k+
Firstmac	VIP Pack Fixed 1 yr
Freedom Lend	Freedom Fixed IO 1 yr 80%
Gateway Credit Union	Residential Fixed 1 yr
Holiday Coast CU	Fixed N Easy 1 yr
Homeloans	Optima 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	Residential Fixed (Refinance) IO 1 yr
Hume Bank	Residential Fixed (Refinance) P&I 1 yr
Hume Bank	Residential Fixed IO 1 yr
Hume Bank	Residential Fixed P&I 1 yr
Hunter United	Fixed 1 yr



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First Home Buyer 1 Year Fixed \$750,000

Company	Product
★★★	
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
ING	Orange Advantage Residential Fixed 1 yr 150k+
ING	Residential Fixed 1 yr
Liberty Financial	Liberty Fixed 1 yr
loans.com.au	Fixed - Owner Occupier 1 yr
ME	Flexible Fixed OO 1 yr
ME	Member Package Flexible Fixed OO 1 yr 40k+
Mortgage House	Advantage Fixed 1 yr 750k+
My Credit Union	Fixed Rate 1 yr
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+
NAB	Tailored Fixed - IO 1 yr
NAB	Tailored Fixed - P&I 1 yr
Newcastle Permanent	Residential Fixed IO 1 yr
Northern Inland CU	Fixed Rate Owner Occupied 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
QBANK	Residential Fixed 1 yr
QT Mutual Bank	Residential Fixed 1 yr
Queenslanders CU	Fixed Rate P&I 1 yr
RAMS	Fixed Rate P&I 1 yr
Reduce Home Loans	Home Owners High Lend 1 yr
Regional Australia Bank	Owner Occ Fixed Home Loan 1 yr
RESI Mortgage Corp	Flexi Options Fixed 1 yr
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%
SERVICE ONE Alliance Bank	Residential Fixed P&I 1 yr
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr
Southern Cross Credit Union	Fixed Platinum Professional Loan 1 yr
Southern Cross Credit Union	Owner Occupied Fixed 1 yr



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First Home Buyer 1 Year Fixed \$750,000

Company	Product
★★★	
St.George Bank	Advantage Package Residential Fixed P&I 1 yr 150k+
St.George Bank	Residential Fixed P&I 1 yr
Summerland Credit Union	Standard Fixed 1 yr
Suncorp Bank	Owner Occupied Fixed 1 yr
Teachers Mutual Bank	Standard Fixed IO 1 yr
The Mutual	Premium Fixed 1 yr
The Rock	Residential Fixed 1 yr
The Rock	Rockstar Package Residential Fixed 1 yr 150k+
UniBank	Standard Fixed IO 1 yr
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 1 yr
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr
Westpac	Fixed Options P&I 1 yr
Westpac	Premier Advantage Fixed Options IO 1 yr 80% 150k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Affinity Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Basic Fixed P&I 1 yr
AMP Bank	Professional Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Select Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 1 yr 100k+
ANZ	Residential 1yr Fixed IO 1 yr
Aussie	Optimizer Fixed IO 1 yr
Aussie	Optimizer Plus Fixed IO 1 yr
Auswide Bank	Standard Fixed 1 yr 95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%
Bank of Melbourne	Advantage Package Residential Fixed IO 1 yr 150k+
Bank of Melbourne	Residential Fixed IO 1 yr
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 1 yr 100k+
BankSA	Advantage Package Residential Fixed IO 1 yr 150k+
BankSA	Residential Fixed IO 1 yr
Bendigo Bank	Basic Fixed Owner Occupied IO 1 yr
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr
Bendigo Bank	Residential Fixed IO 1 yr



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First Home Buyer 1 Year Fixed \$750,000

Company	Product
★★	
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 250k+
Click Loans	The Online Home Loan Fixed IO 1 yr
Commonwealth Bank	Residential Fixed P&I 1 yr
Commonwealth Bank	Wealth Package Residential Fixed IO 1 yr 150k+
First Option Credit Union	Residential Fixed 1 yr
Homeloans	MoniPower Fixed IO 1 yr
Homeloans	MoniPower Fixed P&I 1 yr
Homeloans	Optima Fixed - Owner Occupied IO 1 yr
Homeloans	Ultra Plus Fixed Owner Occupied PI 1 yr
iMortgage	Fusion Fixed IO 80 1 yr
MyState	Residential Fixed 1 yr 80%
MyState	Residential Fixed IO 1 yr
SCU	My Life Residential Fixed 1 yr 150k+
SCU	Residential Fixed 1 yr
SERVICE ONE Alliance Bank	Residential Fixed IO 1 yr
St.George Bank	Advantage Package Residential Fixed IO 1 yr 100k+
St.George Bank	Residential Fixed IO 1 yr
Virgin Money	Reward Me - Owner Occupied Fixed 1 yr 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 1 yr
Westpac	Fixed Options IO 1 yr 80%
Yellow Brick Road	Empower Fixed PI 1 yr
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+
★	
AMP Bank	Professional Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Residential Classic Fixed IO 1 yr
AMP Bank	Residential Classic Fixed P&I 1 yr
Citi	Standard Fixed P&I 1 yr 80%
Commonwealth Bank	Residential Fixed IO 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
Woolworths Employees CU	Owner Occupied Fixed 1 yr
Yellow Brick Road	Empower Fixed IO 1 yr
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+



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First Home Buyer 2 Year Fixed \$200,000

Company	Product
★★★★★ "Outstanding Value"	
Bank Australia	Premium Fixed Package Residential Premium Fixed 2 yrs 10k+
Community First CU	True Fixed - P&I 2 yrs
CUA	Fixed - Owner Occupier 2 yrs
CUA	Premium Fixed - Owner Occupier 2 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Freedom Lend	Freedom Fixed PI 2 yrs 80%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs
G&C Mutual Bank	Residential 2yr Fixed P&I 2 yrs
Greater Bank	Great Rate Discounted Fixed 2 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 2 yrs 40k+
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+
Heritage Bank	Residential Fixed 2 yrs
Horizon Credit Union	Fixed Rate Home Loan 2 yrs
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
Qudos Bank	Fixed Rate 2 yrs
Regional Australia Bank	Partnership Advantage Fixed 2 yrs
Select Encompass Credit Union	Fixed 2 yrs 50k+
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
★★★★	
ANZ	Breakfree Residential Fixed 2 yrs 150k+
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
Bank Australia	Residential Premium Fixed 2 yrs
BankVic	Fixed 2 yrs
BankVic	Premium Home Fixed 2 yrs 50k+
Community First CU	True Fixed - IO 2 yrs
Easy Street Fin Services	Easy Street Fixed - IO 2 yrs
G&C Mutual Bank	Residential 2yr Fixed IO 2 yrs
Greater Bank	Great Rate Fixed 2 yrs
Greater Bank	Standard Fixed 2 yrs
Hume Bank	Residential Fixed (Refinance) P&I 2 yrs
Illawarra CU NSW	Fixed Lite 2 yrs
IMB	Residential Fixed 2 yrs 90%
NAB	Choice Package Tailored Fixed - P&I 2 yrs 150k+



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First Home Buyer 2 Year Fixed \$200,000

Company	Product
★★★★★	
Pacific Mortgage Group	Residential Fixed IO 2 yrs
QBANK	Residential Fixed 2 yrs
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%
Regional Australia Bank	Owner Occ Fixed Home Loan 2 yrs
St.George Bank	Advantage Package Residential Fixed P&I 2 yrs 150k+
Teachers Mutual Bank	Fixed Rate 2 yrs
The Mac	Standard Fixed 2 yrs
UniBank	Fixed Rate 2 yrs
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 2 yrs
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 2 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 2 yrs
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs
★★★	
Adelaide Bank	SmartFix P&I 2 yrs
AMO Group	Residential Fixed 2 yrs
ANZ	Residential Fixed 2 yrs
Arab Bank Australia	Residential Fixed 2 yrs
Aussie	Optimizer Fixed PI 2 yrs
Aussie	Optimizer Plus Fixed PI 2 yrs
Aussie	Select Basic Fixed 2 yrs 80%
Aussie	Select Standard Fixed 2 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 2 yrs
Australian Military Bank	Fixed Rate 2 yrs 80%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+
Auswide Bank	Standard Fixed 2 yrs 90%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%
Bank of Melbourne	Advantage Package Residential Fixed P&I 2 yrs 150k+
Bank of Melbourne	Residential Fixed P&I 2 yrs
Bank of Sydney	Residential Fixed 2 yrs
BankSA	Advantage Package Residential Fixed P&I 2 yrs 150k+
BankSA	Residential Fixed P&I 2 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 2 yrs 200k+



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First Home Buyer 2 Year Fixed \$200,000

Company	Product
★★★	
Bankwest	Fixed Rate Owner Occupied 2 yrs
bcu	Fixed Rate Special Residential 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Bendigo Bank	Residential Fixed IO 2 yrs
Bendigo Bank	Residential Fixed 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+
BOQ	Residential Fixed 2 yrs
Catalyst Money	Fixed Lite 2 yrs
Click Loans	The Online Home Loan Fixed 2 yrs
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
Commonwealth Bank	Residential Fixed P&I 2 yrs
Commonwealth Bank	Wealth Package Residential Fixed P&I 2 yrs 150k+
ECU Australia	Premium Plus Standard Fixed 2 yrs
ECU Australia	Standard Fixed 2 yrs
Firstmac	VIP Pack Fixed 2 yrs
Freedom Lend	Freedom Fixed IO 2 yrs 80%
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+
Gateway Credit Union	Residential Fixed 2 yrs
Greater Bank	Ultimate Ultimate Fixed 2 yrs 40k+
Holiday Coast CU	Fixed N Easy 2 yrs
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs
Hume Bank	Residential Fixed (Refinance) IO 2 yrs
Hume Bank	Residential Fixed IO 2 yrs
Hume Bank	Residential Fixed P&I 2 yrs
Hunter United	Fixed 2 yrs
iMortgage	Fusion Fixed PI 80 2 yrs
ING	Orange Advantage Residential Fixed 2 yrs 150k+
ING	Residential Fixed 2 yrs
Liberty Financial	Liberty Fixed 2 yrs
loans.com.au	Fixed - Owner Occupier 2 yrs



Home Loans Star Ratings

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First Home Buyer 2 Year Fixed \$200,000

Company	Product
★ ★ ★	
ME	Flexible Fixed OO 2 yrs
ME	Member Package Flexible Fixed OO 2 yrs 40k+
Mortgage House	Advantage Fixed 2 yrs 100-749k
My Credit Union	Fixed Rate 2 yrs
MyState	Residential Fixed 2 yrs 80%
MyState	Residential Fixed IO 2 yrs
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+
NAB	Tailored Fixed - P&I 2 yrs
Newcastle Permanent	Residential Fixed IO 2 yrs
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs
P&N Bank	Residential Fixed IO 2 yrs 80%
P&N Bank	Residential Fixed PI 2 yrs 80%
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
QT Mutual Bank	Residential Fixed 2 yrs
Queenslanders CU	Fixed Rate P&I 2 yrs
RAMS	Fixed Rate P&I 2 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%
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
St.George Bank	Residential Fixed P&I 2 yrs
Summerland Credit Union	Standard Fixed 2 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+
Suncorp Bank	Owner Occupied Fixed 2 yrs
Teachers Mutual Bank	Standard Fixed IO 2 yrs
The Capricornian	Premium Choice Fixed 2 yrs
The Capricornian	Special Fixed 2 yrs



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First Home Buyer 2 Year Fixed \$200,000

Company	Product
★★★	
The Capricornian	Special Fixed IO 2 yrs
The Mutual	Premium Fixed 2 yrs
The Rock	Residential Fixed 2 yrs
The Rock	Rockstar Package Residential Fixed 2 yrs 150k+
UniBank	Standard Fixed IO 2 yrs
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 2 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 2 yrs
Westpac	Fixed Options P&I 2 yrs
★★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Basic Fixed P&I 2 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 2 yrs 100k+
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed IO 2 yrs
Aussie	Optimizer Fixed IO 2 yrs
Aussie	Optimizer Plus Fixed IO 2 yrs
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%
Bank of Melbourne	Advantage Package Residential Fixed IO 2 yrs 150k+
Bank of Melbourne	Residential Fixed IO 2 yrs
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+
BankSA	Advantage Package Residential Fixed IO 2 yrs 150k+
BankSA	Residential Fixed IO 2 yrs
bcu	Residential Fixed IO 2 yrs
bcu	Residential Fixed P&I 2 yrs
BOQ	Residential 2yr Fixed P&I 2 yrs
Commonwealth Bank	Residential Fixed IO 2 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 2 yrs 150k+
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



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First Home Buyer 2 Year Fixed \$200,000

Company	Product
★★	
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+
NAB	Tailored Fixed - IO 2 yrs
St.George Bank	Advantage Package Residential Fixed IO 2 yrs 100k+
St.George Bank	Residential Fixed IO 2 yrs
The Capricornian	Lifestyle Fixed 2 yrs
The Capricornian	Lifestyle Fixed IO 2 yrs
The Capricornian	Premium Choice Fixed IO 2 yrs
Westpac	Fixed Options IO 2 yrs 80%
Westpac	Premier Advantage Fixed Options IO 2 yrs 80% 150k+
Woolworths Employees CU	Owner Occupied Fixed 2 yrs
Yellow Brick Road	Empower Fixed PI 2 yrs
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Residential Classic Fixed IO 2 yrs
AMP Bank	Residential Classic Fixed P&I 2 yrs
AMP Bank	Select Package Residential Classic Fixed IO 2 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 2 yrs 100k+
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
Yellow Brick Road	Empower Fixed IO 2 yrs
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+



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First Home Buyer 2 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
Bank Australia	Premium Fixed Package Residential Premium Fixed 2 yrs 10k+
Community First CU	True Fixed - P&I 2 yrs
CUA	Fixed - Owner Occupier 2 yrs
CUA	Premium Fixed - Owner Occupier 2 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Freedom Lend	Freedom Fixed PI 2 yrs 80%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs
G&C Mutual Bank	Residential 2yr Fixed P&I 2 yrs
Greater Bank	Great Rate Discounted Fixed 2 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 2 yrs 40k+
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+
Horizon Credit Union	Fixed Rate Home Loan 2 yrs
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
Qudos Bank	Fixed Rate 2 yrs
Regional Australia Bank	Partnership Advantage Fixed 2 yrs
Select Encompass Credit Union	Fixed 2 yrs 50k+
The Mac	Standard Fixed Special 2 yrs
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
★★★★	
ANZ	Breakfree Residential Fixed 2 yrs 150k+
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 2 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 2 yrs 150k+
BankVic	Premium Home Fixed 2 yrs 50k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 2 yrs 200k+
Bendigo Bank	Connect Package Fixed Owner Occupied 2 yrs 250k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 2 yrs 150k+
Community First CU	True Fixed - IO 2 yrs
Easy Street Fin Services	Easy Street Fixed - IO 2 yrs
G&C Mutual Bank	Residential 2yr Fixed IO 2 yrs
Greater Bank	Great Rate Fixed 2 yrs
Greater Bank	Standard Fixed 2 yrs
Greater Bank	Ultimate Ultimate Fixed 2 yrs 40k+



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First Home Buyer 2 Year Fixed \$350,000

Company	Product
★★★★★	
Heritage Bank	Residential Fixed 2 yrs
HSBC	2yr Fixed 2 yrs
Hume Bank	Residential Fixed (Refinance) P&I 2 yrs
Illawarra CU NSW	Fixed 2 yrs
IMB	Residential Fixed 2 yrs 90%
NAB	Choice Package Tailored Fixed - P&I 2 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 2 yrs 150k+
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%
Regional Australia Bank	Owner Occ Fixed Home Loan 2 yrs
St.George Bank	Advantage Package Residential Fixed P&I 2 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 2 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 2 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 2 yrs
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs
★★★	
Adelaide Bank	SmartFix P&I 2 yrs
AMO Group	Residential Fixed 2 yrs
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed 2 yrs
Arab Bank Australia	Residential Fixed 2 yrs
Aussie	Optimizer Fixed PI 2 yrs
Aussie	Optimizer Plus Fixed PI 2 yrs
Aussie	Select Basic Fixed 2 yrs 80%
Aussie	Select Standard Fixed 2 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 2 yrs
Australian Military Bank	Fixed Rate 2 yrs 80%
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
Bank of Melbourne	Residential Fixed P&I 2 yrs
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+
Bank of Sydney	Residential Fixed 2 yrs



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First Home Buyer 2 Year Fixed \$350,000

Company	Product
★★★	
BankSA	Residential Fixed P&I 2 yrs
BankVic	Fixed 2 yrs
Bankwest	Fixed Rate Owner Occupied 2 yrs
bcu	Fixed Rate Special Residential 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Bendigo Bank	Connect Residential Fixed IO 2 yrs 250k+
Bendigo Bank	Residential Fixed IO 2 yrs
Bendigo Bank	Residential Fixed 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+
BOQ	Residential Fixed 2 yrs
Catalyst Money	Fixed 2 yrs
Click Loans	The Online Home Loan Fixed 2 yrs
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
Commonwealth Bank	Residential Fixed P&I 2 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 2 yrs 150k+
ECU Australia	Premium Plus Standard Fixed 2 yrs
ECU Australia	Standard Fixed 2 yrs
Firstmac	VIP Pack Fixed 2 yrs
Freedom Lend	Freedom Fixed IO 2 yrs 80%
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+
Gateway Credit Union	Residential Fixed 2 yrs
Holiday Coast CU	Fixed N Easy 2 yrs
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs
Hume Bank	Residential Fixed (Refinance) IO 2 yrs
Hume Bank	Residential Fixed IO 2 yrs
Hume Bank	Residential Fixed P&I 2 yrs
Hunter United	Fixed 2 yrs
iMortgage	Fusion Fixed PI 80 2 yrs
ING	Orange Advantage Residential Fixed 2 yrs 150k+
ING	Residential Fixed 2 yrs



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First Home Buyer 2 Year Fixed \$350,000

Company	Product
★★★	
Liberty Financial	Liberty Fixed 2 yrs
loans.com.au	Fixed - Owner Occupier 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
My Credit Union	Fixed Rate 2 yrs
MyState	Residential Fixed 2 yrs 80%
MyState	Residential Fixed IO 2 yrs
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+
NAB	Tailored Fixed - P&I 2 yrs
Newcastle Permanent	Residential Fixed IO 2 yrs
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs
P&N Bank	Residential Fixed IO 2 yrs 80%
P&N Bank	Residential Fixed PI 2 yrs 80%
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
QBANK	Residential Fixed 2 yrs
QT Mutual Bank	Residential Fixed 2 yrs
Queenslanders CU	Fixed Rate P&I 2 yrs
RAMS	Fixed Rate P&I 2 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%
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
St.George Bank	Residential Fixed P&I 2 yrs
Summerland Credit Union	Standard Fixed 2 yrs
Suncorp Bank	Owner Occupied Fixed 2 yrs
Teachers Mutual Bank	Fixed Rate 2 yrs



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First Home Buyer 2 Year Fixed \$350,000

Company	Product
★ ★ ★	
The Capricornian	Premium Choice Fixed 2 yrs
The Capricornian	Special Fixed 2 yrs
The Capricornian	Special Fixed IO 2 yrs
The Mac	Standard Fixed 2 yrs
The Mutual	Premium Fixed 2 yrs
The Rock	Residential Fixed 2 yrs
The Rock	Rockstar Package Residential Fixed 2 yrs 150k+
UniBank	Fixed Rate 2 yrs
UniBank	Standard Fixed IO 2 yrs
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs
Virgin Money	Reward Me - OO Fixed Special 2 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 2 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 2 yrs
Westpac	Fixed Options P&I 2 yrs
Westpac	Premier Advantage Fixed Options IO 2 yrs 80% 150k+
★ ★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Basic Fixed P&I 2 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 2 yrs 100k+
ANZ	Residential Fixed IO 2 yrs
Aussie	Optimizer Fixed IO 2 yrs
Aussie	Optimizer Plus Fixed IO 2 yrs
Auswide Bank	Standard Fixed 2 yrs 90%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%
Bank of Melbourne	Advantage Package Residential Fixed IO 2 yrs 150k+
Bank of Melbourne	Residential Fixed IO 2 yrs
BankSA	Advantage Package Residential Fixed IO 2 yrs 150k+
BankSA	Residential Fixed IO 2 yrs
bcu	Residential Fixed IO 2 yrs
bcu	Residential Fixed P&I 2 yrs
BOQ	Residential 2yr Fixed P&I 2 yrs
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 250k+
Citi	Standard Fixed P&I 2 yrs 80%



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First Home Buyer 2 Year Fixed \$350,000

Company	Product
★★	
Commonwealth Bank	Residential Fixed IO 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
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+
NAB	Tailored Fixed - IO 2 yrs
RESI Mortgage Corp	Flexi Options Fixed 2 yrs
St.George Bank	Advantage Package Residential Fixed IO 2 yrs 100k+
St.George Bank	Residential Fixed IO 2 yrs
Teachers Mutual Bank	Standard Fixed IO 2 yrs
The Capricornian	Lifestyle Fixed 2 yrs
The Capricornian	Lifestyle Fixed IO 2 yrs
The Capricornian	Premium Choice Fixed IO 2 yrs
Westpac	Fixed Options IO 2 yrs 80%
Woolworths Employees CU	Owner Occupied Fixed 2 yrs
Yellow Brick Road	Empower Fixed PI 2 yrs
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Residential Classic Fixed IO 2 yrs
AMP Bank	Residential Classic Fixed P&I 2 yrs
AMP Bank	Select Package Residential Classic Fixed IO 2 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 2 yrs 100k+
First Option Credit Union	Residential Fixed 2 yrs
Homeloans	Ultra Plus Fixed Owner Occupied IO 2 yrs
RAMS	Fixed Rate IO 2 yrs
Yellow Brick Road	Empower Fixed IO 2 yrs
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+



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First Home Buyer 2 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Breakfree Residential Fixed 2 yrs 150k+
Bank Australia	Premium Fixed Package Residential Premium Fixed 2 yrs 10k+
Community First CU	True Fixed - P&I 2 yrs
CUA	Fixed - Owner Occupier 2 yrs
CUA	Premium Fixed - Owner Occupier 2 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Freedom Lend	Freedom Fixed PI 2 yrs 80%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs
G&C Mutual Bank	Residential 2yr Fixed P&I 2 yrs
Greater Bank	Great Rate Discounted Fixed 2 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 2 yrs 40k+
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+
Horizon Credit Union	Fixed Rate Home Loan 2 yrs
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+
Newcastle Permanent	Residential Fixed P&I 2 yrs
Qudos Bank	Fixed Rate 2 yrs
Regional Australia Bank	Partnership Advantage Fixed 2 yrs
Select Encompass Credit Union	Fixed 2 yrs 50k+
The Mac	Standard Fixed Special 2 yrs
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
★★★★	
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 2 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 2 yrs 150k+
BankVic	Premium Home Fixed 2 yrs 50k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 2 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 2 yrs 150k+
Community First CU	True Fixed - IO 2 yrs
Easy Street Fin Services	Easy Street Fixed - IO 2 yrs
Greater Bank	Standard Fixed 2 yrs
Greater Bank	Ultimate Ultimate Fixed 2 yrs 40k+
Heritage Bank	Residential Fixed 2 yrs
HSBC	2yr Fixed 2 yrs
HSBC	Premier 2yr Fixed 2 yrs 500k+



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First Home Buyer 2 Year Fixed \$500,000

Company	Product
★★★★	
Hume Bank	Residential Fixed (Refinance) P&I 2 yrs
IMB	Residential Fixed 2 yrs 90%
NAB	Choice Package Tailored Fixed - P&I 2 yrs 150k+
Pacific Mortgage Group	Residential Fixed P&I 2 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 2 yrs 150k+
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%
Regional Australia Bank	Owner Occ Fixed Home Loan 2 yrs
SCU	My Life Residential Fixed 2 yrs 150k+
Southern Cross Credit Union	Fixed Platinum Professional Loan 2 yrs
St.George Bank	Advantage Package Residential Fixed P&I 2 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 2 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 2 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 2 yrs
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs
★★★	
Adelaide Bank	SmartFix P&I 2 yrs
AMO Group	Residential Fixed 2 yrs
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed 2 yrs
Arab Bank Australia	Residential Fixed 2 yrs
Aussie	Optimizer Fixed PI 2 yrs
Aussie	Optimizer Plus Fixed PI 2 yrs
Aussie	Select Basic Fixed 2 yrs 80%
Aussie	Select Standard Fixed 2 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 2 yrs
Australian Military Bank	Fixed Rate 2 yrs 80%
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
Bank of Melbourne	Residential Fixed P&I 2 yrs
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+
Bank of Sydney	Residential Fixed 2 yrs



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First Home Buyer 2 Year Fixed \$500,000

Company	Product
★★★	
BankSA	Residential Fixed P&I 2 yrs
BankVic	Fixed 2 yrs
Bankwest	Fixed Rate Owner Occupied 2 yrs
bcu	Fixed Rate Special Residential 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Bendigo Bank	Residential Fixed IO 2 yrs
Bendigo Bank	Residential Fixed PI 2 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Residential Fixed 2 yrs
BOQ	Residential Fixed 2 yrs
Catalyst Money	Fixed 2 yrs
Click Loans	The Online Home Loan Fixed 2 yrs
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
Commonwealth Bank	Residential Fixed P&I 2 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 2 yrs 150k+
ECU Australia	Premium Plus Standard Fixed 2 yrs
ECU Australia	Standard Fixed 2 yrs
Firstmac	VIP Pack Fixed 2 yrs
Freedom Lend	Freedom Fixed IO 2 yrs 80%
G&C Mutual Bank	Residential 2yr Fixed IO 2 yrs
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+
Gateway Credit Union	Residential Fixed 2 yrs
Greater Bank	Great Rate Fixed 2 yrs
Holiday Coast CU	Fixed N Easy 2 yrs
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs
Hume Bank	Residential Fixed (Refinance) IO 2 yrs
Hume Bank	Residential Fixed IO 2 yrs
Hume Bank	Residential Fixed P&I 2 yrs
Hunter United	Fixed 2 yrs
Illawarra CU NSW	Fixed 2 yrs
iMortgage	Fusion Fixed PI 80 2 yrs
ING	Orange Advantage Residential Fixed 2 yrs 150k+



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First Home Buyer 2 Year Fixed \$500,000

Company	Product
★★★	
ING	Residential Fixed 2 yrs
Liberty Financial	Liberty Fixed 2 yrs
loans.com.au	Fixed - Owner Occupier 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
My Credit Union	Fixed Rate 2 yrs
MyState	Residential Fixed 2 yrs 80%
MyState	Residential Fixed IO 2 yrs
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+
NAB	Tailored Fixed - P&I 2 yrs
Newcastle Permanent	Residential Fixed IO 2 yrs
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs
P&N Bank	Residential Fixed IO 2 yrs 80%
P&N Bank	Residential Fixed PI 2 yrs 80%
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
QBANK	Residential Fixed 2 yrs
QT Mutual Bank	Residential Fixed 2 yrs
Queenslanders CU	Fixed Rate P&I 2 yrs
RAMS	Fixed Rate P&I 2 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%
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
St.George Bank	Residential Fixed P&I 2 yrs
Summerland Credit Union	Standard Fixed 2 yrs
Suncorp Bank	Owner Occupied Fixed 2 yrs



Home Loans Star Ratings

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First Home Buyer 2 Year Fixed \$500,000

Company	Product
★ ★ ★	
Teachers Mutual Bank	Fixed Rate 2 yrs
The Capricornian	Premium Choice Fixed 2 yrs
The Capricornian	Special Fixed 2 yrs
The Capricornian	Special Fixed IO 2 yrs
The Mac	Standard Fixed 2 yrs
The Mutual	Premium Fixed 2 yrs
The Rock	Residential Fixed 2 yrs
The Rock	Rockstar Package Residential Fixed 2 yrs 150k+
UniBank	Fixed Rate 2 yrs
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs
Virgin Money	Reward Me - OO Fixed Special 2 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 2 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 2 yrs
Westpac	Fixed Options P&I 2 yrs
Westpac	Premier Advantage Fixed Options IO 2 yrs 80% 150k+
★ ★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Basic Fixed P&I 2 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 2 yrs 100k+
ANZ	Residential Fixed IO 2 yrs
Aussie	Optimizer Fixed IO 2 yrs
Aussie	Optimizer Plus Fixed IO 2 yrs
Auswide Bank	Standard Fixed 2 yrs 90%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%
Bank of Melbourne	Advantage Package Residential Fixed IO 2 yrs 150k+
Bank of Melbourne	Residential Fixed IO 2 yrs
BankSA	Advantage Package Residential Fixed IO 2 yrs 150k+
BankSA	Residential Fixed IO 2 yrs
bcu	Residential Fixed IO 2 yrs
bcu	Residential Fixed P&I 2 yrs
BOQ	Residential 2yr Fixed P&I 2 yrs
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 250k+
Citi	Standard Fixed P&I 2 yrs 80%



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First Home Buyer 2 Year Fixed \$500,000

Company	Product
★★	
Commonwealth Bank	Residential Fixed IO 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
NAB	Tailored Fixed - IO 2 yrs
RESI Mortgage Corp	Flexi Options Fixed 2 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%
St.George Bank	Advantage Package Residential Fixed IO 2 yrs 100k+
St.George Bank	Residential Fixed IO 2 yrs
Teachers Mutual Bank	Standard Fixed IO 2 yrs
The Capricornian	Lifestyle Fixed 2 yrs
The Capricornian	Lifestyle Fixed IO 2 yrs
The Capricornian	Premium Choice Fixed IO 2 yrs
UniBank	Standard Fixed IO 2 yrs
Westpac	Fixed Options IO 2 yrs 80%
Woolworths Employees CU	Owner Occupied Fixed 2 yrs
Yellow Brick Road	Empower Fixed PI 2 yrs
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Residential Classic Fixed IO 2 yrs
AMP Bank	Residential Classic Fixed P&I 2 yrs
AMP Bank	Select Package Residential Classic Fixed IO 2 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 2 yrs 100k+
First Option Credit Union	Residential Fixed 2 yrs
Homeloans	Ultra Plus Fixed Owner Occupied IO 2 yrs
RAMS	Fixed Rate IO 2 yrs
Yellow Brick Road	Empower Fixed IO 2 yrs
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+



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First Home Buyer 2 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Breakfree Residential Fixed 2 yrs 150k+
Bank Australia	Premium Fixed Package Residential Premium Fixed 2 yrs 10k+
BankVic	Premium Home Fixed 2 yrs 50k+
Community First CU	True Fixed - P&I 2 yrs
CUA	Fixed - Owner Occupier 2 yrs
CUA	Premium Fixed - Owner Occupier 2 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Freedom Lend	Freedom Fixed PI 2 yrs 80%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs
G&C Mutual Bank	Residential 2yr Fixed P&I 2 yrs
Greater Bank	Great Rate Discounted Fixed 2 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 2 yrs 40k+
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+
Heritage Bank	Residential Fixed 2 yrs
Horizon Credit Union	Fixed Rate Home Loan 2 yrs
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+
Regional Australia Bank	Partnership Advantage Fixed 2 yrs
Select Encompass Credit Union	Fixed 2 yrs 50k+
The Mac	Standard Fixed Special 2 yrs
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
★★★★	
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 2 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 2 yrs 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 2 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 2 yrs 150k+
Community First CU	True Fixed - IO 2 yrs
Easy Street Fin Services	Easy Street Fixed - IO 2 yrs
Greater Bank	Ultimate Ultimate Fixed 2 yrs 40k+
HSBC	2yr Fixed 2 yrs
HSBC	Premier 2yr Fixed 2 yrs 500k+
Hume Bank	Residential Fixed (Refinance) P&I 2 yrs
IMB	Residential Fixed 2 yrs 90%
NAB	Choice Package Tailored Fixed - P&I 2 yrs 150k+



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First Home Buyer 2 Year Fixed \$750,000

Company	Product
★★★★★	
NAB	Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+
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+
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+
Qudos Bank	Fixed Rate 2 yrs
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%
SCU	My Life Residential Fixed 2 yrs 150k+
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs
Southern Cross Credit Union	Fixed Platinum Professional Loan 2 yrs
St.George Bank	Advantage Package Residential Fixed P&I 2 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 2 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 2 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 2 yrs
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs
★★★	
Adelaide Bank	SmartFix P&I 2 yrs
AMO Group	Residential Fixed 2 yrs
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed 2 yrs
Arab Bank Australia	Residential Fixed 2 yrs
Aussie	Optimizer Fixed PI 2 yrs
Aussie	Optimizer Plus Fixed PI 2 yrs
Aussie	Select Basic Fixed 2 yrs 80%
Aussie	Select Standard Fixed 2 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 2 yrs
Australian Military Bank	Fixed Rate 2 yrs 80%
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
Bank of Melbourne	Residential Fixed P&I 2 yrs
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+
Bank of Sydney	Residential Fixed 2 yrs



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First Home Buyer 2 Year Fixed \$750,000

Company	Product
★★★	
BankSA	Residential Fixed P&I 2 yrs
BankVic	Fixed 2 yrs
Bankwest	Fixed Rate Owner Occupied 2 yrs
bcu	Fixed Rate Special Residential 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Bendigo Bank	Residential Fixed IO 2 yrs
Bendigo Bank	Residential Fixed PI 2 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Residential Fixed 2 yrs
BOQ	Residential Fixed 2 yrs
Catalyst Money	Fixed 2 yrs
Click Loans	The Online Home Loan Fixed 2 yrs
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
Commonwealth Bank	Residential Fixed P&I 2 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 2 yrs 150k+
ECU Australia	Premium Plus Standard Fixed 2 yrs
ECU Australia	Standard Fixed 2 yrs
Firstmac	VIP Pack Fixed 2 yrs
Freedom Lend	Freedom Fixed IO 2 yrs 80%
G&C Mutual Bank	Residential 2yr Fixed IO 2 yrs
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+
Gateway Credit Union	Residential Fixed 2 yrs
Greater Bank	Great Rate Fixed 2 yrs
Greater Bank	Standard Fixed 2 yrs
Holiday Coast CU	Fixed N Easy 2 yrs
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs
Hume Bank	Residential Fixed (Refinance) IO 2 yrs
Hume Bank	Residential Fixed IO 2 yrs
Hume Bank	Residential Fixed P&I 2 yrs
Hunter United	Fixed 2 yrs
Illawarra CU NSW	Fixed 2 yrs
iMortgage	Fusion Fixed PI 80 2 yrs



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First Home Buyer 2 Year Fixed \$750,000

Company	Product
★ ★ ★	
ING	Orange Advantage Residential Fixed 2 yrs 150k+
ING	Residential Fixed 2 yrs
Liberty Financial	Liberty Fixed 2 yrs
loans.com.au	Fixed - Owner Occupier 2 yrs
ME	Flexible Fixed OO 2 yrs
ME	Member Package Flexible Fixed OO 2 yrs 40k+
Mortgage House	Advantage Fixed 2 yrs 750k+
My Credit Union	Fixed Rate 2 yrs
MyState	Residential Fixed 2 yrs 80%
MyState	Residential Fixed IO 2 yrs
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+
NAB	Tailored Fixed - P&I 2 yrs
Newcastle Permanent	Residential Fixed IO 2 yrs
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs
P&N Bank	Residential Fixed IO 2 yrs 80%
P&N Bank	Residential Fixed PI 2 yrs 80%
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
QBANK	Residential Fixed 2 yrs
QT Mutual Bank	Residential Fixed 2 yrs
Queenslanders CU	Fixed Rate P&I 2 yrs
RAMS	Fixed Rate P&I 2 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan 2 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%
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
St.George Bank	Residential Fixed P&I 2 yrs
Summerland Credit Union	Standard Fixed 2 yrs
Suncorp Bank	Owner Occupied Fixed 2 yrs



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First Home Buyer 2 Year Fixed \$750,000

Company	Product
★ ★ ★	
Teachers Mutual Bank	Fixed Rate 2 yrs
The Capricornian	Premium Choice Fixed 2 yrs
The Capricornian	Special Fixed 2 yrs
The Capricornian	Special Fixed IO 2 yrs
The Mac	Standard Fixed 2 yrs
The Mutual	Premium Fixed 2 yrs
The Rock	Residential Fixed 2 yrs
The Rock	Rockstar Package Residential Fixed 2 yrs 150k+
UniBank	Fixed Rate 2 yrs
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs
Virgin Money	Reward Me - OO Fixed Special 2 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 2 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 2 yrs
Westpac	Fixed Options P&I 2 yrs
Westpac	Premier Advantage Fixed Options IO 2 yrs 80% 150k+
★ ★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Basic Fixed P&I 2 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 2 yrs 100k+
ANZ	Residential Fixed IO 2 yrs
Aussie	Optimizer Fixed IO 2 yrs
Aussie	Optimizer Plus Fixed IO 2 yrs
Auswide Bank	Standard Fixed 2 yrs 90%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%
Bank of Melbourne	Advantage Package Residential Fixed IO 2 yrs 150k+
Bank of Melbourne	Residential Fixed IO 2 yrs
BankSA	Advantage Package Residential Fixed IO 2 yrs 150k+
BankSA	Residential Fixed IO 2 yrs
bcu	Residential Fixed IO 2 yrs
bcu	Residential Fixed P&I 2 yrs
BOQ	Residential 2yr Fixed P&I 2 yrs
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 250k+
Citi	Standard Fixed P&I 2 yrs 80%



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First Home Buyer 2 Year Fixed \$750,000

Company	Product
★★	
Commonwealth Bank	Residential Fixed IO 2 yrs
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 600k+
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
NAB	Tailored Fixed - IO 2 yrs
RESI Mortgage Corp	Flexi Options Fixed 2 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%
St.George Bank	Advantage Package Residential Fixed IO 2 yrs 100k+
St.George Bank	Residential Fixed IO 2 yrs
Teachers Mutual Bank	Standard Fixed IO 2 yrs
The Capricornian	Lifestyle Fixed 2 yrs
The Capricornian	Lifestyle Fixed IO 2 yrs
The Capricornian	Premium Choice Fixed IO 2 yrs
UniBank	Standard Fixed IO 2 yrs
Westpac	Fixed Options IO 2 yrs 80%
Woolworths Employees CU	Owner Occupied Fixed 2 yrs
Yellow Brick Road	Empower Fixed PI 2 yrs
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Residential Classic Fixed IO 2 yrs
AMP Bank	Residential Classic Fixed P&I 2 yrs
AMP Bank	Select Package Residential Classic Fixed IO 2 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 2 yrs 100k+
First Option Credit Union	Residential Fixed 2 yrs
Homeloans	Ultra Plus Fixed Owner Occupied IO 2 yrs
RAMS	Fixed Rate IO 2 yrs
Yellow Brick Road	Empower Fixed IO 2 yrs
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+

