



Home Loans Star Ratings

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

First Home Buyer 3 Year Fixed \$200,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
Community First CU	True 3yr special P&I(newloans only) 3 yrs
Community First CU	True Fixed - P&I 3 yrs
CUA	Fixed - Owner Occupier 3 yrs
CUA	Premium Fixed - Owner Occupier 3 yrs
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs
Freedom Lend	Freedom Fixed PI 3 yrs 80%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
Greater Bank	Great Rate Discounted Fixed 3 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 3 yrs 40k+
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+
MOVE - People Driven Banking	Lockit 3 yrs
Newcastle Permanent	Residential Fixed P&I 3 yrs
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
QBANK	Residential Fixed 3 yrs
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs
Regional Australia Bank	Partnership Advantage Fixed 3 yrs
SCU	Residential Fixed 3 yrs
Select Encompass Credit Union	Fixed 3 yrs 25-99m
★★★★	
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankVic	Fixed 3 yrs
BankVic	Premium Home Fixed 3 yrs 50k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 3 yrs 200k+
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Community First CU	True Fixed - IO 3 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
Freedom Lend	Freedom Fixed IO 3 yrs 80%
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Greater Bank	Great Rate Fixed 3 yrs
Greater Bank	Standard Fixed 3 yrs
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
HSBC	Premier 3 Year Fixed 3 yrs 50k+



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First Home Buyer 3 Year Fixed \$200,000

Company	Product
★★★★★	
Hume Bank	Residential Fixed (Refinance) P&I 3 yrs
IMB	Residential Fixed 3 yrs 90%
ING	Orange Advantage Residential Fixed 3 yrs 150k+
Pacific Mortgage Group	Residential Fixed IO 3 yrs
Qudos Bank	Fixed Rate 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan 3 yrs
SCU	My Life Residential Fixed 3 yrs 150k+
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+
The Mac	Standard Fixed 3 yrs
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 3 yrs
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 3 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 3 yrs
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+
★★★	
Adelaide Bank	SmartFix P&I 3 yrs
AMO Group	Residential Fixed 3 yrs
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Optimizer Fixed PI 3 yrs
Aussie	Optimizer Plus Fixed PI 3 yrs
Aussie	Select Basic Fixed 3 yrs 80%
Aussie	Select Standard Fixed 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+
Auswide Bank	Standard Fixed 3 yrs 80%
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



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First Home Buyer 3 Year Fixed \$200,000

Company	Product
★★★	
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 150k+
Bank of Melbourne	Residential Fixed P&I 3 yrs
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 3 yrs 100k+
BankSA	Residential Fixed P&I 3 yrs
Bankwest	Fixed Rate Owner Occupied 3 yrs
bcu	Fixed Rate Special Residential 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Residential Fixed IO 3 yrs
Bendigo Bank	Residential Fixed PI 3 yrs
Beyond Bank	Residential Fixed 3 yrs
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
BOQ	Residential 3yr Fixed 3 yrs
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
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
ECU Australia	Premium Plus Standard Fixed 3 yrs
ECU Australia	Standard Fixed 3 yrs
Firstmac	VIP Pack Fixed 3 yrs
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+
Gateway Credit Union	Residential Fixed 3 yrs
Greater Bank	Ultimate Ultimate Fixed 3 yrs 40k+
Holiday Coast CU	Fixed N Easy 3 yrs
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs
HSBC	3 Year Fixed 3 yrs
Hume Bank	Residential Fixed (Refinance) IO 3 yrs
Hume Bank	Residential Fixed IO 3 yrs
Hume Bank	Residential Fixed P&I 3 yrs
Illawarra CU NSW	Fixed Lite 3 yrs



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First Home Buyer 3 Year Fixed \$200,000

Company	Product
★★★	
iMortgage	Fusion Fixed PI 80 3 yrs
ING	Residential Fixed 3 yrs
Liberty Financial	Liberty Fixed 3 yrs
loans.com.au	Fixed - Owner Occupier 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs
ME	Flexible Fixed OO 3 yrs
Mortgage House	Advantage Fixed 3 yrs 100-749k
My Credit Union	Fixed Rate 3 yrs
MyState	Residential Fixed 3 yrs 80%
MyState	Residential Fixed IO 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Choice Package Tailored Fixed - P&I 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
NAB	Tailored Fixed - P&I 3 yrs
Newcastle Permanent	Residential Fixed IO 3 yrs
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs
P&N Bank	Residential Fixed PI 3 yrs 80%
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
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+
QT Mutual Bank	Residential Fixed 3 yrs
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+
Queenslanders CU	Fixed Rate P&I 3 yrs
RAMS	Fixed Rate P&I 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
Southern Cross Credit Union	Owner Occupied Fixed 3 yrs
St.George Bank	Residential Fixed P&I 3 yrs
Summerland Credit Union	Standard Fixed 3 yrs



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First Home Buyer 3 Year Fixed \$200,000

Company	Product
★ ★ ★	
Suncorp Bank	Owner Occupied Fixed 3 yrs
Teachers Mutual Bank	Fixed Rate 3 yrs
The Capricornian	Premium Choice Fixed 3 yrs
The Mutual	Premium Fixed 3 yrs
The Rock	Residential Fixed 3 yrs
The Rock	Rockstar Package Residential Fixed 3 yrs 150k+
UBank	UHomeLoan Fixed IO 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs
UniBank	Fixed Rate 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 3 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 3 yrs
Westpac	Fixed Options P&I 3 yrs
Yellow Brick Road	Empower Fixed PI 3 yrs
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+
★ ★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 3 yrs 100k+
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 3 yrs 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Aussie	Optimizer Fixed IO 3 yrs
Aussie	Optimizer Plus Fixed IO 3 yrs
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 150k+
Bank of Melbourne	Residential Fixed IO 3 yrs
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+
Bank of Sydney	Residential Fixed 3 yrs
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
BankSA	Residential Fixed IO 3 yrs
bcu	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Commonwealth Bank	Residential Fixed IO 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k



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First Home Buyer 3 Year Fixed \$200,000

Company	Product
★★	
Homeloans	MoniPower Fixed IO 3 yrs
Homeloans	MoniPower Fixed P&I 3 yrs
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 3 yrs
Hunter United	Fixed 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs
ME	Member Package Flexible Fixed OO 3 yrs 40k+
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
P&N Bank	Residential Fixed IO 3 yrs 80%
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
St.George Bank	Residential Fixed IO 3 yrs
Teachers Mutual Bank	Standard Fixed IO 3 yrs
The Capricornian	Lifestyle Fixed 3 yrs
The Capricornian	Lifestyle Fixed IO 3 yrs
The Capricornian	Premium Choice Fixed IO 3 yrs
UniBank	Standard Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
Woolworths Employees CU	Owner Occupied Fixed 3 yrs
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
AMP Bank	Select Package Residential Classic Fixed IO 3 yrs 100k+
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
Yellow Brick Road	Empower Fixed IO 3 yrs
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+



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First Home Buyer 3 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
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	Fixed - Owner Occupier 3 yrs
CUA	Premium Fixed - Owner Occupier 3 yrs
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs
Freedom Lend	Freedom Fixed PI 3 yrs 80%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
Greater Bank	Great Rate Discounted Fixed 3 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 3 yrs 40k+
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+
QBANK	Residential Fixed 3 yrs
Queenslanders CU	Special Fixed Rate P&I 3 yrs 80%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs
Regional Australia Bank	Partnership Advantage Fixed 3 yrs
SCU	My Life Residential Fixed 3 yrs 150k+
SCU	Residential Fixed 3 yrs
Select Encompass Credit Union	Fixed 3 yrs 25-99m
The Mac	Standard Fixed Special 3 yrs
★★★★	
ANZ	Breakfree Residential Fixed 3 yrs 150k+
Bank Australia	Premium Fixed Package Residential Premium Fixed 3 yrs 10k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankVic	Fixed 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 3 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Community First CU	True Fixed - IO 3 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Greater Bank	Great Rate Fixed 3 yrs
Greater Bank	Standard Fixed 3 yrs
Greater Bank	Ultimate Ultimate Fixed 3 yrs 40k+



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First Home Buyer 3 Year Fixed \$350,000

Company	Product
★★★★★	
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
Hume Bank	Residential Fixed (Refinance) P&I 3 yrs
IMB	Residential Fixed 3 yrs 90%
ING	Orange Advantage Residential Fixed 3 yrs 150k+
MOVE - People Driven Banking	Lockit 3 yrs
NAB	Choice Package Tailored Fixed - P&I 3 yrs 150k+
Newcastle Permanent	Residential Fixed P&I 3 yrs
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+
The Mac	Standard Fixed 3 yrs
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 3 yrs
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 3 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 3 yrs
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+
★★★	
Adelaide Bank	SmartFix P&I 3 yrs
AMO Group	Residential Fixed 3 yrs
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Optimizer Fixed PI 3 yrs
Aussie	Optimizer Plus Fixed PI 3 yrs
Aussie	Select Basic Fixed 3 yrs 80%
Aussie	Select Standard Fixed 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+
Auswide Bank	Standard Fixed 3 yrs 80%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank Australia	Residential Premium Fixed 3 yrs



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First Home Buyer 3 Year Fixed \$350,000

Company	Product
★★★	
Bank of Melbourne	Residential Fixed P&I 3 yrs
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 3 yrs 100k+
BankSA	Residential Fixed P&I 3 yrs
Bankwest	Fixed Rate Owner Occupied 3 yrs
bcu	Fixed Rate Special Residential 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Connect Package Fixed Owner Occupied 3 yrs 250k+
Bendigo Bank	Connect Residential Fixed IO 3 yrs 250k+
Bendigo Bank	Residential Fixed IO 3 yrs
Bendigo Bank	Residential Fixed PI 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs
BOQ	Residential 3yr Fixed 3 yrs
Catalyst Money	Fixed 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
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
ECU Australia	Premium Plus Standard Fixed 3 yrs
ECU Australia	Standard Fixed 3 yrs
Firstmac	VIP Pack Fixed 3 yrs
Freedom Lend	Freedom Fixed IO 3 yrs 80%
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+
Gateway Credit Union	Residential Fixed 3 yrs
Holiday Coast CU	Fixed N Easy 3 yrs
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs
HSBC	3 Year Fixed 3 yrs
HSBC	Premier 3 Year Fixed 3 yrs 50k+
Hume Bank	Residential Fixed (Refinance) IO 3 yrs



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First Home Buyer 3 Year Fixed \$350,000

Company	Product
★★★	
Hume Bank	Residential Fixed IO 3 yrs
Hume Bank	Residential Fixed P&I 3 yrs
Illawarra CU NSW	Fixed 3 yrs
iMortgage	Fusion Fixed PI 80 3 yrs
ING	Residential Fixed 3 yrs
Liberty Financial	Liberty Fixed 3 yrs
loans.com.au	Fixed - Owner Occupier 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
My Credit Union	Fixed Rate 3 yrs
MyState	Residential Fixed 3 yrs 80%
MyState	Residential Fixed IO 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
NAB	Tailored Fixed - P&I 3 yrs
Newcastle Permanent	Residential Fixed IO 3 yrs
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs
P&N Bank	Residential Fixed PI 3 yrs 80%
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
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+
QT Mutual Bank	Residential Fixed 3 yrs
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+
Qudos Bank	Fixed Rate 3 yrs
Queenslanders CU	Fixed Rate P&I 3 yrs
RAMS	Fixed Rate P&I 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%



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First Home Buyer 3 Year Fixed \$350,000

Company	Product
★★★	
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
Southern Cross Credit Union	Owner Occupied Fixed 3 yrs
St.George Bank	Residential Fixed P&I 3 yrs
Summerland Credit Union	Standard Fixed 3 yrs
Suncorp Bank	Owner Occupied Fixed 3 yrs
Teachers Mutual Bank	Fixed Rate 3 yrs
The Capricornian	Premium Choice Fixed 3 yrs
The Mutual	Premium Fixed 3 yrs
The Rock	Residential Fixed 3 yrs
The Rock	Rockstar Package Residential Fixed 3 yrs 150k+
UBank	UHomeLoan Fixed IO 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs
UniBank	Fixed Rate 3 yrs
Virgin Money	Reward Me - OO Fixed Special 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 3 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 3 yrs
Westpac	Fixed Options P&I 3 yrs
Yellow Brick Road	Empower Fixed PI 3 yrs
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 3 yrs 100k+
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 3 yrs 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Aussie	Optimizer Fixed IO 3 yrs
Aussie	Optimizer Plus Fixed IO 3 yrs
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 150k+
Bank of Melbourne	Residential Fixed IO 3 yrs
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+
Bank of Sydney	Residential Fixed 3 yrs



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First Home Buyer 3 Year Fixed \$350,000

Company	Product
★★	
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
BankSA	Residential Fixed IO 3 yrs
bcu	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 250k+
Commonwealth Bank	Residential Fixed IO 3 yrs
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k
Homeloans	MoniPower Fixed IO 3 yrs
Homeloans	MoniPower Fixed P&I 3 yrs
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 3 yrs
Hunter United	Fixed 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
P&N Bank	Residential Fixed IO 3 yrs 80%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
St.George Bank	Residential Fixed IO 3 yrs
Teachers Mutual Bank	Standard Fixed IO 3 yrs
The Capricornian	Lifestyle Fixed 3 yrs
The Capricornian	Lifestyle Fixed IO 3 yrs
The Capricornian	Premium Choice Fixed IO 3 yrs
UniBank	Standard Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
Woolworths Employees CU	Owner Occupied Fixed 3 yrs
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
AMP Bank	Select Package Residential Classic Fixed IO 3 yrs 100k+
Citi	Standard Fixed P&I 3 yrs 80%
First Option Credit Union	Residential Fixed 3 yrs



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First Home Buyer 3 Year Fixed \$350,000

Company	Product
★	
Homeloans	Ultra Plus Fixed Owner Occupied IO 3 yrs
RAMS	Fixed Rate IO 3 yrs
Yellow Brick Road	Empower Fixed IO 3 yrs
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+



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First Home Buyer 3 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
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	Fixed - Owner Occupier 3 yrs
CUA	Premium Fixed - Owner Occupier 3 yrs
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs
Freedom Lend	Freedom Fixed PI 3 yrs 80%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
Greater Bank	Great Rate Discounted Fixed 3 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 3 yrs 40k+
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+
QBANK	Residential Fixed 3 yrs
Queenslanders CU	Special Fixed Rate P&I 3 yrs 80%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs
Regional Australia Bank	Partnership Advantage Fixed 3 yrs
SCU	My Life Residential Fixed 3 yrs 150k+
SCU	Residential Fixed 3 yrs
Select Encompass Credit Union	Fixed 3 yrs 25-99m
The Mac	Standard Fixed Special 3 yrs
★★★★	
ANZ	Breakfree Residential Fixed 3 yrs 150k+
Bank Australia	Premium Fixed Package Residential Premium Fixed 3 yrs 10k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankVic	Fixed 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 3 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 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+



Home Loans Star Ratings

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First Home Buyer 3 Year Fixed \$500,000

Company	Product
★★★★★	
Heritage Bank	Residential Fixed 3 yrs
Hume Bank	Residential Fixed (Refinance) P&I 3 yrs
IMB	Residential Fixed 3 yrs 90%
ING	Orange Advantage Residential Fixed 3 yrs 150k+
MOVE - People Driven Banking	Lockit 3 yrs
NAB	Choice Package Tailored Fixed - P&I 3 yrs 150k+
Newcastle Permanent	Residential Fixed P&I 3 yrs
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs
Southern Cross Credit Union	Fixed Platinum Professional Loan 3 yrs
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+
The Mac	Standard Fixed 3 yrs
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 3 yrs
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 3 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 3 yrs
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+
★★★	
Adelaide Bank	SmartFix P&I 3 yrs
AMO Group	Residential Fixed 3 yrs
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Aussie	Optimizer Fixed PI 3 yrs
Aussie	Optimizer Plus Fixed PI 3 yrs
Aussie	Select Basic Fixed 3 yrs 80%
Aussie	Select Standard Fixed 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+
Auswide Bank	Standard Fixed 3 yrs 80%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank Australia	Residential Premium Fixed 3 yrs



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First Home Buyer 3 Year Fixed \$500,000

Company	Product
★★★	
Bank of Melbourne	Residential Fixed P&I 3 yrs
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 3 yrs 100k+
BankSA	Residential Fixed P&I 3 yrs
Bankwest	Fixed Rate Owner Occupied 3 yrs
bcu	Fixed Rate Special Residential 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Residential Fixed IO 3 yrs
Bendigo Bank	Residential Fixed PI 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs
BOQ	Residential 3yr Fixed 3 yrs
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
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
Community First CU	True Fixed - IO 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
ECU Australia	Premium Plus Standard Fixed 3 yrs
ECU Australia	Standard Fixed 3 yrs
Freedom Lend	Freedom Fixed IO 3 yrs 80%
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+
Gateway Credit Union	Residential Fixed 3 yrs
Greater Bank	Great Rate Fixed 3 yrs
Holiday Coast CU	Fixed N Easy 3 yrs
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs
HSBC	3 Year Fixed 3 yrs
HSBC	Premier 3 Year Fixed 3 yrs 50k+
Hume Bank	Residential Fixed (Refinance) IO 3 yrs
Hume Bank	Residential Fixed IO 3 yrs
Hume Bank	Residential Fixed P&I 3 yrs
Illawarra CU NSW	Fixed 3 yrs



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First Home Buyer 3 Year Fixed \$500,000

Company	Product
★★★	
iMortgage	Fusion Fixed PI 80 3 yrs
ING	Residential Fixed 3 yrs
Liberty Financial	Liberty Fixed 3 yrs
loans.com.au	Fixed - Owner Occupier 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
My Credit Union	Fixed Rate 3 yrs
MyState	Residential Fixed 3 yrs 80%
MyState	Residential Fixed IO 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
NAB	Tailored Fixed - P&I 3 yrs
Newcastle Permanent	Residential Fixed IO 3 yrs
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs
P&N Bank	Residential Fixed PI 3 yrs 80%
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
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+
QT Mutual Bank	Residential Fixed 3 yrs
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+
Qudos Bank	Fixed Rate 3 yrs
Queenslanders CU	Fixed Rate P&I 3 yrs
RAMS	Fixed Rate P&I 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs



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First Home Buyer 3 Year Fixed \$500,000

Company	Product
★★★	
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
Southern Cross Credit Union	Owner Occupied Fixed 3 yrs
St.George Bank	Residential Fixed P&I 3 yrs
Summerland Credit Union	Standard Fixed 3 yrs
Suncorp Bank	Owner Occupied Fixed 3 yrs
Teachers Mutual Bank	Fixed Rate 3 yrs
The Capricornian	Premium Choice Fixed 3 yrs
The Mutual	Premium Fixed 3 yrs
The Rock	Residential Fixed 3 yrs
The Rock	Rockstar Package Residential Fixed 3 yrs 150k+
UBank	UHomeLoan Fixed IO 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs
UniBank	Fixed Rate 3 yrs
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs
Virgin Money	Reward Me - OO Fixed Special 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 3 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 3 yrs
Westpac	Fixed Options P&I 3 yrs
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
Yellow Brick Road	Empower Fixed PI 3 yrs
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 3 yrs 100k+
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 3 yrs 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 3 yrs 100k+
ANZ	Residential Fixed IO 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Optimizer Fixed IO 3 yrs
Aussie	Optimizer Plus Fixed IO 3 yrs
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 150k+
Bank of Melbourne	Residential Fixed IO 3 yrs
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+
Bank of Sydney	Residential Fixed 3 yrs



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First Home Buyer 3 Year Fixed \$500,000

Company	Product
★★	
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
BankSA	Residential Fixed IO 3 yrs
bcu	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 250k+
Click Loans	The Online Home Loan Fixed IO 3 yrs
Commonwealth Bank	Residential Fixed IO 3 yrs
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k
Firstmac	VIP Pack Fixed 3 yrs
Homeloans	MoniPower Fixed IO 3 yrs
Homeloans	MoniPower Fixed P&I 3 yrs
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 3 yrs
Hunter United	Fixed 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs
P&N Bank	Residential Fixed IO 3 yrs 80%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
St.George Bank	Residential Fixed IO 3 yrs
Teachers Mutual Bank	Standard Fixed IO 3 yrs
The Capricornian	Lifestyle Fixed 3 yrs
The Capricornian	Lifestyle Fixed IO 3 yrs
The Capricornian	Premium Choice Fixed IO 3 yrs
UniBank	Standard Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
Woolworths Employees CU	Owner Occupied Fixed 3 yrs
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
AMP Bank	Select Package Residential Classic Fixed IO 3 yrs 100k+
Citi	Standard Fixed P&I 3 yrs 80%
First Option Credit Union	Residential Fixed 3 yrs



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First Home Buyer 3 Year Fixed \$500,000

Company	Product
★	
Homeloans	Ultra Plus Fixed Owner Occupied IO 3 yrs
RAMS	Fixed Rate IO 3 yrs
Yellow Brick Road	Empower Fixed IO 3 yrs
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+



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First Home Buyer 3 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
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	Fixed - Owner Occupier 3 yrs
CUA	Premium Fixed - Owner Occupier 3 yrs
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs
Freedom Lend	Freedom Fixed PI 3 yrs 80%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
Greater Bank	Great Rate Discounted Fixed 3 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 3 yrs 40k+
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+
IMB	Residential Fixed 3 yrs 90%
QBANK	Residential Fixed 3 yrs
Queenslanders CU	Special Fixed Rate P&I 3 yrs 80%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs
Regional Australia Bank	Partnership Advantage Fixed 3 yrs
SCU	My Life Residential Fixed 3 yrs 150k+
SCU	Residential Fixed 3 yrs
Select Encompass Credit Union	Fixed 3 yrs 25-99m
The Mac	Standard Fixed Special 3 yrs
★★★★	
ANZ	Breakfree Residential Fixed 3 yrs 150k+
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
Bank Australia	Premium Fixed Package Residential Premium Fixed 3 yrs 10k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankVic	Fixed 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 3 yrs 200k+
bcu	Fixed Rate Special Residential 3 yrs
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Greater Bank	Ultimate Ultimate Fixed 3 yrs 40k+



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First Home Buyer 3 Year Fixed \$750,000

Company	Product
★★★★★	
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
Hume Bank	Residential Fixed (Refinance) P&I 3 yrs
ING	Orange Advantage Residential Fixed 3 yrs 150k+
MOVE - People Driven Banking	Lockit 3 yrs
NAB	Choice Package Tailored Fixed - P&I 3 yrs 150k+
Newcastle Permanent	Residential Fixed P&I 3 yrs
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs
Southern Cross Credit Union	Fixed Platinum Professional Loan 3 yrs
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 3 yrs
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 3 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 3 yrs
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+
★★★	
Adelaide Bank	SmartFix P&I 3 yrs
AMO Group	Residential Fixed 3 yrs
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Aussie	Optimizer Fixed PI 3 yrs
Aussie	Optimizer Plus Fixed PI 3 yrs
Aussie	Select Basic Fixed 3 yrs 80%
Aussie	Select Standard Fixed 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+
Auswide Bank	Standard Fixed 3 yrs 80%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank Australia	Residential Premium Fixed 3 yrs



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First Home Buyer 3 Year Fixed \$750,000

Company	Product
★★★	
Bank of Melbourne	Residential Fixed P&I 3 yrs
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 3 yrs 100k+
BankSA	Residential Fixed P&I 3 yrs
Bankwest	Fixed Rate Owner Occupied 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Residential Fixed IO 3 yrs
Bendigo Bank	Residential Fixed PI 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs
BOQ	Residential 3yr Fixed 3 yrs
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
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
Community First CU	True Fixed - IO 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
ECU Australia	Premium Plus Standard Fixed 3 yrs
ECU Australia	Standard Fixed 3 yrs
Freedom Lend	Freedom Fixed IO 3 yrs 80%
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+
Gateway Credit Union	Residential Fixed 3 yrs
Greater Bank	Great Rate Fixed 3 yrs
Greater Bank	Standard Fixed 3 yrs
Holiday Coast CU	Fixed N Easy 3 yrs
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs
HSBC	3 Year Fixed 3 yrs
HSBC	Premier 3 Year Fixed 3 yrs 50k+
Hume Bank	Residential Fixed (Refinance) IO 3 yrs
Hume Bank	Residential Fixed IO 3 yrs
Hume Bank	Residential Fixed P&I 3 yrs
Illawarra CU NSW	Fixed 3 yrs



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First Home Buyer 3 Year Fixed \$750,000

Company	Product
★★★	
iMortgage	Fusion Fixed PI 80 3 yrs
ING	Residential Fixed 3 yrs
Liberty Financial	Liberty Fixed 3 yrs
loans.com.au	Fixed - Owner Occupier 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+
My Credit Union	Fixed Rate 3 yrs
MyState	Residential Fixed 3 yrs 80%
MyState	Residential Fixed IO 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
NAB	Tailored Fixed - P&I 3 yrs
Newcastle Permanent	Residential Fixed IO 3 yrs
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs
P&N Bank	Residential Fixed PI 3 yrs 80%
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
QT Mutual Bank	Residential Fixed 3 yrs
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+
Qudos Bank	Fixed Rate 3 yrs
Queenslanders CU	Fixed Rate P&I 3 yrs
RAMS	Fixed Rate P&I 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs



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First Home Buyer 3 Year Fixed \$750,000

Company	Product
★★★	
Southern Cross Credit Union	Owner Occupied Fixed 3 yrs
St.George Bank	Residential Fixed P&I 3 yrs
Summerland Credit Union	Standard Fixed 3 yrs
Suncorp Bank	Owner Occupied Fixed 3 yrs
Teachers Mutual Bank	Fixed Rate 3 yrs
The Capricornian	Premium Choice Fixed 3 yrs
The Mac	Standard Fixed 3 yrs
The Mutual	Premium Fixed 3 yrs
The Rock	Residential Fixed 3 yrs
The Rock	Rockstar Package Residential Fixed 3 yrs 150k+
UBank	UHomeLoan Fixed IO 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs
UniBank	Fixed Rate 3 yrs
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs
Virgin Money	Reward Me - OO Fixed Special 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 3 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 3 yrs
Westpac	Fixed Options P&I 3 yrs
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
Yellow Brick Road	Empower Fixed PI 3 yrs
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 3 yrs 100k+
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 3 yrs 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 3 yrs 100k+
ANZ	Residential Fixed IO 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Optimizer Fixed IO 3 yrs
Aussie	Optimizer Plus Fixed IO 3 yrs
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 150k+
Bank of Melbourne	Residential Fixed IO 3 yrs
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+
Bank of Sydney	Residential Fixed 3 yrs



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First Home Buyer 3 Year Fixed \$750,000

Company	Product
★★	
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
BankSA	Residential Fixed IO 3 yrs
bcu	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 250k+
Click Loans	The Online Home Loan Fixed IO 3 yrs
Commonwealth Bank	Residential Fixed IO 3 yrs
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 600k+
Firstmac	VIP Pack Fixed 3 yrs
Homeloans	MoniPower Fixed IO 3 yrs
Homeloans	MoniPower Fixed P&I 3 yrs
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs
Homeloans	Ultra Plus Fixed Owner Occupied PI 3 yrs
Hunter United	Fixed 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs
P&N Bank	Residential Fixed IO 3 yrs 80%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
St.George Bank	Residential Fixed IO 3 yrs
Teachers Mutual Bank	Standard Fixed IO 3 yrs
The Capricornian	Lifestyle Fixed 3 yrs
The Capricornian	Lifestyle Fixed IO 3 yrs
The Capricornian	Premium Choice Fixed IO 3 yrs
UniBank	Standard Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
Woolworths Employees CU	Owner Occupied Fixed 3 yrs
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
AMP Bank	Select Package Residential Classic Fixed IO 3 yrs 100k+
Citi	Standard Fixed P&I 3 yrs 80%
First Option Credit Union	Residential Fixed 3 yrs



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First Home Buyer 3 Year Fixed \$750,000

Company	Product
★	
Homeloans	Ultra Plus Fixed Owner Occupied IO 3 yrs
RAMS	Fixed Rate IO 3 yrs
Yellow Brick Road	Empower Fixed IO 3 yrs
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+



Home Loans Star Ratings

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First Home Buyer 5 Year Fixed \$200,000

Company	Product
★★★★★ "Outstanding Value"	
CUA	Fixed - Owner Occupier 5 yrs
CUA	Premium Fixed - Owner Occupier 5 yrs
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+
Heritage Bank	Residential Fixed 5 yrs
Horizon Credit Union	Fixed Rate Home Loan 5 yrs
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+
IMB	Residential Fixed 5 yrs 90%
Newcastle Permanent	Residential Fixed P&I 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	Basic Fixed (LVR <80%) 5 yrs
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+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 5 yrs 200k+
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Freedom Lend	Freedom Fixed IO 5 yrs 80%
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+
HSBC	Residential Fixed 5 yrs
Hume Bank	Residential Fixed (Refinance) P&I 5 yrs
ING	Orange Advantage Residential Fixed 5 yrs 150k+
ING	Residential Fixed 5 yrs
QBANK	Residential Fixed 5 yrs
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+



Home Loans Star Ratings

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First Home Buyer 5 Year Fixed \$200,000

Company	Product
★★★★★	
QT Mutual Bank	Residential Fixed 5 yrs
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+
Qudos Bank	Fixed Rate 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 5 yrs
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 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	Expect More Residential Fixed 5 yrs 100k+
Bank of Sydney	Residential Fixed 5 yrs
BankSA	Residential Fixed P&I 5 yrs
BankVic	Fixed 5 yrs
BankVic	Premium Home Fixed 5 yrs 50k+
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



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First Home Buyer 5 Year Fixed \$200,000

Company	Product
★★★	
Catalyst Money	Fixed Lite 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
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
Homeloans	Optima Fixed - Owner Occupied PI 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
Macquarie Bank	Basic 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 - 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
Queenslanders CU	Fixed Rate P&I 5 yrs
RAMS	Fixed Rate P&I 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan 5 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%



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First Home Buyer 5 Year Fixed \$200,000

Company	Product
★ ★ ★	
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+
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs
UniBank	Fixed Rate 5 yrs
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 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
Westpac	Fixed Options IO 5 yrs 80%
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Fixed PI 5 yrs
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+
★ ★	
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+



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First Home Buyer 5 Year Fixed \$200,000

Company	Product
★★	
Bank of Melbourne	Residential Fixed IO 5 yrs
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
iMortgage	Fusion Fixed PI 80 5 yrs
Macquarie Bank	Offset 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+
NAB	Tailored Fixed - IO 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
RAMS	Fixed Rate IO 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%
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
Yellow Brick Road	Empower Fixed IO 5 yrs
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+
★	
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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First Home Buyer 5 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
CUA	Fixed - Owner Occupier 5 yrs
CUA	Premium Fixed - Owner Occupier 5 yrs
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+
Greater Bank	Ultimate Ultimate Fixed 5 yrs 40k+
Heritage Bank	Residential Fixed 5 yrs
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+
Newcastle Permanent	Residential Fixed P&I 5 yrs
Regional Australia Bank	Partnership Advantage Fixed 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+
★★★★★	
ANZ	Breakfree Residential Fixed 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+
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+
Bankwest	Fixed Rate Owner Occupied 5 yrs
Bendigo Bank	Connect Package Fixed Owner Occupied 5 yrs 250k+
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
Freedom Lend	Freedom Fixed IO 5 yrs 80%
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Horizon Credit Union	Fixed Rate Home Loan 5 yrs
Hume Bank	Residential Fixed (Refinance) P&I 5 yrs



Home Loans Star Ratings

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First Home Buyer 5 Year Fixed \$350,000

Company	Product
★★★★★	
IMB	Residential Fixed 5 yrs 90%
ING	Orange Advantage Residential Fixed 5 yrs 150k+
ING	Residential Fixed 5 yrs
QBANK	Residential Fixed 5 yrs
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+
Qudos Bank	Fixed Rate 5 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+
Westpac	Fixed Options P&I 5 yrs
★★★	
Adelaide Bank	SmartFix P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
ANZ	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	Expect More Residential Fixed 5 yrs 100k+
Bank of Sydney	Residential Fixed 5 yrs
BankSA	Residential Fixed P&I 5 yrs
BankVic	Fixed 5 yrs
bcu	Fixed Rate Special Residential 5 yrs
bcu	Residential Fixed P&I 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs
Bendigo Bank	Connect Residential Fixed IO 5 yrs 250k+
Bendigo Bank	Residential Fixed IO 5 yrs
Bendigo Bank	Residential Fixed PI 5 yrs
Beyond Bank	Residential Fixed 5 yrs
BOQ	Residential Fixed 5 yrs
Catalyst Money	Fixed 5 yrs
Click Loans	The Online Home Loan Fixed 5 yrs



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First Home Buyer 5 Year Fixed \$350,000

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
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs
HSBC	Residential Fixed 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 5 yrs
Macquarie Bank	Basic 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 - 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	Residential Fixed 5 yrs
Queenslanders CU	Fixed Rate P&I 5 yrs
RAMS	Fixed Rate P&I 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan 5 yrs
RESI Mortgage Corp	Flexi Options Fixed 5 yrs



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First Home Buyer 5 Year Fixed \$350,000

Company	Product
★★★	
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	Advantage Package Residential Fixed IO 5 yrs 100k+
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+
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs
UniBank	Fixed Rate 5 yrs
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 5 yrs
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 5 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 5 yrs
Victoria Teachers Mutual Bank	First Home Buyers Package Complete 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
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Fixed PI 5 yrs
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 5 yrs 100k+
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
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	Optimizer Fixed IO 5 yrs
Aussie	Optimizer Plus Fixed IO 5 yrs



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First Home Buyer 5 Year Fixed \$350,000

Company	Product
★★	
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 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
Citi	Mortgage Plus Standard Fixed P&I 5 yrs 80% 250k+
Citi	Standard Fixed P&I 5 yrs 80%
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
iMortgage	Fusion Fixed PI 80 5 yrs
Macquarie Bank	Offset 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+
NAB	Tailored Fixed - IO 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
RAMS	Fixed Rate IO 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%
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%
Yellow Brick Road	Empower Fixed IO 5 yrs
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Basic Fixed P&I 5 yrs
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



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First Home Buyer 5 Year Fixed \$350,000

Company	Product
★	
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



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First Home Buyer 5 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
CUA	Fixed - Owner Occupier 5 yrs
CUA	Premium Fixed - Owner Occupier 5 yrs
Freedom Lend	Freedom Fixed PI 5 yrs 80%
Gateway Credit Union	Premium Residential Fixed 5 yrs 150k+
Greater Bank	Great Rate Discounted Fixed 5 yrs
Greater Bank	Standard Fixed 5 yrs
Greater Bank	Ultimate Ultimate Discounted Fixed 5 yrs 40k+
Greater Bank	Ultimate Ultimate Fixed 5 yrs 40k+
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Heritage Bank	Residential Fixed 5 yrs
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+
Regional Australia Bank	Partnership Advantage Fixed 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+
★★★★	
ANZ	Breakfree Residential Fixed 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+
Bank Australia	Residential Premium Fixed 5 yrs
Bank of Melbourne	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+
Bankwest	Fixed Rate Owner Occupied 5 yrs
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
Freedom Lend	Freedom Fixed IO 5 yrs 80%
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Gateway Credit Union	Residential Fixed 5 yrs
Greater Bank	Great Rate Fixed 5 yrs
Horizon Credit Union	Fixed Rate Home Loan 5 yrs
HSBC	Premier Residential Fixed 5 yrs 500k+
Hume Bank	Residential Fixed (Refinance) P&I 5 yrs
IMB	Residential Fixed 5 yrs 90%



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First Home Buyer 5 Year Fixed \$500,000

Company	Product
★★★★★	
ING	Orange Advantage Residential Fixed 5 yrs 150k+
ING	Residential Fixed 5 yrs
Newcastle Permanent	Residential Fixed P&I 5 yrs
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+
Qudos Bank	Fixed Rate 5 yrs
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs
Suncorp Bank	Owner Occupied Fixed 5 yrs
Westpac	Fixed Options P&I 5 yrs
★★★	
Adelaide Bank	SmartFix P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
ANZ	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	Expect More Residential Fixed 5 yrs 100k+
Bank of Sydney	Residential Fixed 5 yrs
BankSA	Residential Fixed P&I 5 yrs
BankVic	Fixed 5 yrs
bcu	Fixed Rate Special Residential 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 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	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Residential Fixed 5 yrs
BOQ	Residential Fixed 5 yrs
Catalyst Money	Fixed 5 yrs



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First Home Buyer 5 Year Fixed \$500,000

Company	Product
★★★	
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
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
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs
HSBC	Residential Fixed 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 5 yrs
Macquarie Bank	Basic 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%
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
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
QBANK	Residential Fixed 5 yrs
QT Mutual Bank	Residential Fixed 5 yrs
Queenslanders CU	Fixed Rate P&I 5 yrs
RAMS	Fixed Rate P&I 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan 5 yrs



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First Home Buyer 5 Year Fixed \$500,000

Company	Product
★★★	
RESI Mortgage Corp	Flexi Options Fixed 5 yrs
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	Fixed Platinum Home Loan 5 yrs
Southern Cross Credit Union	Owner Occupied Fixed 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard 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+
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs
UniBank	Fixed Rate 5 yrs
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 5 yrs
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 5 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 5 yrs
Victoria Teachers Mutual Bank	First Home Buyers Package Complete 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
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Fixed PI 5 yrs
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 5 yrs 100k+
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
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	Optimizer Fixed IO 5 yrs



Home Loans Star Ratings

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First Home Buyer 5 Year Fixed \$500,000

Company	Product
★★	
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 PAYG -Package Only 5 yrs 100k+
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
BankSA	Residential Fixed IO 5 yrs
Citi	Mortgage Plus Standard Fixed P&I 5 yrs 80% 250k+
Citi	Standard Fixed P&I 5 yrs 80%
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
iMortgage	Fusion Fixed PI 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs
MyState	Residential Fixed IO 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
RAMS	Fixed Rate IO 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%
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%
Yellow Brick Road	Empower Fixed IO 5 yrs
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Basic Fixed P&I 5 yrs
AMP Bank	Professional Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed P&I 5 yrs 100k+



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First Home Buyer 5 Year Fixed \$500,000

Company	Product
★	
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



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First Home Buyer 5 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
CUA	Fixed - Owner Occupier 5 yrs
CUA	Premium Fixed - Owner Occupier 5 yrs
Freedom Lend	Freedom Fixed PI 5 yrs 80%
Gateway Credit Union	Premium Residential Fixed 5 yrs 150k+
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+
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Heritage Bank	Residential Fixed 5 yrs
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+
Regional Australia Bank	Partnership Advantage Fixed 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+
★★★★★	
ANZ	Breakfree Residential Fixed 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+
Bank Australia	Residential Premium Fixed 5 yrs
BankVic	Premium Home Fixed 5 yrs 50k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 5 yrs 200k+
Bankwest	Fixed Rate Owner Occupied 5 yrs
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 5 yrs 150k+
Freedom Lend	Freedom Fixed IO 5 yrs 80%
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Gateway Credit Union	Residential Fixed 5 yrs
Greater Bank	Great Rate Fixed 5 yrs
Greater Bank	Standard Fixed 5 yrs
Horizon Credit Union	Fixed Rate Home Loan 5 yrs
HSBC	Premier Residential Fixed 5 yrs 500k+
Hume Bank	Residential Fixed (Refinance) P&I 5 yrs



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First Home Buyer 5 Year Fixed \$750,000

Company	Product
★★★★★	
IMB	Residential Fixed 5 yrs 90%
ING	Orange Advantage Residential Fixed 5 yrs 150k+
ING	Residential Fixed 5 yrs
Newcastle Permanent	Residential Fixed P&I 5 yrs
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+
Qudos Bank	Fixed Rate 5 yrs
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs
Westpac	Fixed Options P&I 5 yrs
★★★	
Adelaide Bank	SmartFix P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
ANZ	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	Expect More Residential Fixed 5 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 5 yrs 100k+
Bank of Sydney	Residential Fixed 5 yrs
BankSA	Residential Fixed P&I 5 yrs
BankVic	Fixed 5 yrs
bcu	Fixed Rate Special Residential 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 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	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Residential Fixed 5 yrs
BOQ	Residential Fixed 5 yrs
Catalyst Money	Fixed 5 yrs



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First Home Buyer 5 Year Fixed \$750,000

Company	Product
★★★	
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
Commonwealth Bank	Residential Fixed P&I 5 yrs
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
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs
HSBC	Residential Fixed 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 5 yrs
Macquarie Bank	Basic 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+
MyState	Residential Fixed 5 yrs 80%
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
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
QBANK	Residential Fixed 5 yrs
QT Mutual Bank	Residential Fixed 5 yrs
Queenslanders CU	Fixed Rate P&I 5 yrs
RAMS	Fixed Rate P&I 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan 5 yrs
RESI Mortgage Corp	Flexi Options Fixed 5 yrs



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First Home Buyer 5 Year Fixed \$750,000

Company	Product
★★★	
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	Fixed Platinum Home Loan 5 yrs
Southern Cross Credit Union	Owner Occupied Fixed 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
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+
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs
UniBank	Fixed Rate 5 yrs
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 5 yrs
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 5 yrs
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 5 yrs
Victoria Teachers Mutual Bank	First Home Buyers Package Complete 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
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Fixed PI 5 yrs
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 5 yrs 100k+
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
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	Optimizer Fixed IO 5 yrs



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First Home Buyer 5 Year Fixed \$750,000

Company	Product
★★	
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
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
BankSA	Residential Fixed IO 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Citi	Mortgage Plus Standard Fixed P&I 5 yrs 80% 250k+
Citi	Standard Fixed P&I 5 yrs 80%
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
iMortgage	Fusion Fixed PI 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs
MyState	Residential Fixed IO 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
RAMS	Fixed Rate IO 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%
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%
Yellow Brick Road	Empower Fixed IO 5 yrs
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Basic Fixed P&I 5 yrs
AMP Bank	Professional Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed P&I 5 yrs 100k+



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First Home Buyer 5 Year Fixed \$750,000

Company	Product
★	
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

