



# Home Loans Star Ratings

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## First Home Buyer Variable \$200,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness Package Variable 200k+
Bank Australia	Basic Home Loan -OO (LVR <80%) 80%
Bank of Sydney	Expect More Variable PAYG - Package Only 100k+
Click Loans	The Online Home Loan 150k+ 80%
Commonwealth Bank	Extra P&I
CUA	Fresh Start Basic
CUA	Fresh Start Variable
Freedom Lend	Freedom Variable IO 80%
Freedom Lend	Freedom Variable PI 80%
G&C Mutual Bank	Get Ahead Start Home Ln
Heritage Bank	Discount Variable 150k+
Homeloans	Optima Variable - Owner Occ PI 80
Homestar Finance	Owner Occupied P&I Variable 150-749k 80%
HSBC	Home Value - OO (Fee Free Option)
HSBC	Home Value - Owner Occupier
IMB	Budget - Owner Occupied 90%
IMB	Budget - Owner Occupied Special
IMB	Essentials - Owner Occupied
ING	Orange Advantage Orange Advantage Variable PI 80% 150-499k
ING	Orange Advantage Variable PI 150-499k 80%
loans.com.au	Essentials - Owner Occ - PI
loans.com.au	Offset Variable-Owner Occ <80% P&I
Macquarie Credit Union	Power 200-k
Mortgage House	Advantage Home Loan 70 (No Offset)
MOVE - People Driven Banking	Economy
MOVE - People Driven Banking	First Home Owners Loan
MyState	Special Residential Home Loan 80%
P&N Bank	Home Loan & Bag & Home Loan 10k+
Pacific Mortgage Group	Variable IO
Pacific Mortgage Group	Variable P&I
QBANK	Classic Offer 80%
Reduce Home Loans	Rate Buster 100% Offset Variable 50-k 80%
Reduce Home Loans	Rate Buster Standard Variable
SCU	Basic Home Loan
Select Encompass Credit Union	Variable Home Loan



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Company	Product
★★★★★ "Outstanding Value"	
State Custodians	Low Rate Home Loan with Offset 80%
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%
★★★★	
AMO Group	Basic Variable
AMO Group	Variable Home Loan
AMP Bank	Basic Variable Loan P+I
ANZ	Simplicity Plus P&I
Aussie	Optimizer Plus Variable PI 80%
Aussie	Optimizer Variable PI 80%
Aussie	Select Basic Variable 100-499k 80%
Australian Unity	Kick Starter Package Variable 200k+
Bank Australia	Premium Fixed Package Premium 100-399k
Bank Australia	Premium Package Premium 100-399k
Bank of Melbourne	Basic Promo Variable P&I
BankVic	Base Variable
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Bankwest	Premium Select Home Loan OO P&I 80%
Click Loans	The Online Home Loan IO 150k+ 80%
Click Loans	The Online Offset Home Loan 80%
CUA	Fresh Start Access
CUA	Kick Start Variable -Owner Occupier 2 yrs
Firstmac	VIP Pack 80 P&I
Firstmac	Vital 80 P&I
G&C Mutual Bank	Premium Package First Home Premium- Package Only
Gateway Credit Union	Premium Variable 80% 150k+
Greater Bank	Great Rate Discounted Variable
Greater Bank	Ultimate Ultimate Discount Variable 40k+
Greater Bank	Ultimate Ultimate Variable 40k+
Heritage Bank	Home Advantage Variable 150-249k
Homestar Finance	Owner Occupied IO Variable 150-749k 80%
Horizon Credit Union	Special Value Plus Home Loan
ING	Mortgage Simplifier PI 150-499k 80%
ING	Orange Advantage Variable IO 150-499k



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## First Home Buyer Variable \$200,000

Company	Product
★★★★	
loans.com.au	Offset Variable-Owner Occ <80 IO
Mortgage House	Advantage Home Loan 80
Mortgage House	Essentials 80
MOVE - People Driven Banking	Straight forward Home Loan
MyState	Special Residential Home Loan IO 80%
NAB	Base Variable Rate - P&I
Newcastle Permanent	Premium Plus Package Home Loan 80% 150-499k
P&N Bank	& Home Loan
P&N Bank	Simple Home Loan
Police Bank	Goldrate Home Loan 30 yrs
QT Mutual Bank	Mortgage Saver
Qudos Bank	Low Cost Home Loan- OO 150-249k 90%
RESI Mortgage Corp	Flexi Options 80%
SCU	My Life Variable Rate Package 150-249k
St.George Bank	Basic Promo Variable P&I
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% 150k+
Suncorp Bank	Special Home Pkg Plus Variable OO 150-499k
Suncorp Bank	Special Offer Back To Basics OO 90%
Teachers Mutual Bank	Solutions Plus <\$250k P&I 80%
The Rock	Essentials Special 80%
Transport Mutual Credit Union	Switch and Save Residential
UBank	Value Offer - 20% Deposit Minimum
UniBank	Solutions Plus <\$250k IO 80%
UniBank	Solutions Plus <\$250k P&I 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable OO 80%
Woolworths Employees CU	Owner Occupied Special Offer
★★★	
Adelaide Bank	Smartfit Variable P&I 90%
Adelaide Bank	SmartSaver P&I 90%
AMP Bank	Affinity Package Classic Variable IO 100-249k
AMP Bank	Affinity Package Classic Variable P+I 100-249k
AMP Bank	Basic Variable Loan IO
AMP Bank	Essential Home Loan
AMP Bank	Professional Package Classic Variable P+I 100-249k



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## First Home Buyer Variable \$200,000

Company	Product
★ ★ ★	
AMP Bank	Select Package Classic Variable IO 100-249k
AMP Bank	Select Package Classic Variable P+I 100-249k
ANZ	Breakfree Variable P&I 80% 150-249k
ANZ	Variable P&I 80%
Aussie	Optimizer Plus Variable IO 80%
Aussie	Optimizer Variable IO 80%
Aussie	Select Standard Variable 100-499k 80%
Australian Military Bank	Standard Variable Offset 80%
Auswide Bank	Freedom Package Standard Variable 150k+
Auswide Bank	RBA Rate Tracker Home Loan
B&E Personal Banking	FlexiDiscount LVR Special
B&E Personal Banking	Topline 90%
Bank Australia	Premium
Bank of Melbourne	Advantage Package Variable P&I 150-249k
Bank of Melbourne	Basic Promo Variable IO
Bank of Sydney	Expect More Variable 100k+
BankSA	Advantage Package Variable P&I 150-249k
BankSA	Basic Promo Variable IO
BankSA	Basic Promo Variable P&I
BankVic	2 Year Introductory Variable 2 yrs
BankVic	offset
BankVic	Premium Home standard variable 50-249k
BankVic	standard variable
Bankwest	Premium Select Home Loan OO IO
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Maximum Discount Variable IO
bcu	Maximum Discount Variable P&I
bcu	OMG! Variable Rate P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied
Bendigo Bank	Connect Residential Variable IO
Beyond Bank	Basic Variable 90%
Beyond Bank	Low Rate Variable Special OO
Beyond Bank	Pinnacle +Plus Pkg Variable 200-299k



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Company	Product
★★★	
Beyond Bank	Total Home Loan Variable 50-299k
BOQ	Clear Path Variable Home Loan
BOQ	Economy
Click Loans	The Online Home Loan 80 80%
Click Loans	The Online Offset Home Loan IO 80%
Commonwealth Bank	Discount Intro Variable P&I 1 yr
Commonwealth Bank	Economiser Intro Variable P&I 3 yrs
Commonwealth Bank	Economiser P&I
Commonwealth Bank	Extra IO
Commonwealth Bank	No Fee Variable Rate P&I
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Standard Variable Rate P&I
Commonwealth Bank	Wealth Package Discount Intro Variable P&I 1 yr 150k+
Commonwealth Bank	Wealth Package Standard Variable Rate P&I 150-349k
Community First CU	Accelerator Home Loan True Value Var HI - P&I 100-249k
Community First CU	True Basic Home Loan - IO 80%
Community First CU	True Basic Home Loan - P&I 80%
CUA	Rate Breaker
Easy Street Fin Services	Std VarRate Home Loan - IO
Easy Street Fin Services	Std VarRate Home Loan - P&I
ECU Australia	Premium Plus Standard Variable 150.00001-k
ECU Australia	Standard Variable
FCCS Credit Union	Rewards
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k
Firstmac	Home Loan 80
Firstmac	VIP Pack 80 IO
Firstmac	Vital 80 IO
G&C Mutual Bank	Solutions Package Solutions - Package Only
G&C Mutual Bank	Solutions Package Standard Variable IO
Gateway Credit Union	Low Rate Essentials
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Heritage Bank	Variable
Holiday Coast CU	Home Sweet Home Standard
Homeloans	Monipower IO 80%



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Company	Product
★★★	
Homeloans	Monipower P&I 80%
Homeloans	Optima Variable - Owner Occ IO 80
Homeloans	Ultra Plus Variable IO 80 200-499k
Homeloans	Ultra Plus Variable PI 80 200-499k
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Classic Home Loan
Horizon Credit Union	Kickstart First Home Buyer Loan
Horizon Credit Union	Mortgage Breaker Home Loan
Horizon Credit Union	Platinum Loan 150k+
HSBC	Home Smart
HSBC	Variable
Hume Bank	Interest Saver (Refinance) IO
Hume Bank	Interest Saver (Refinance) P&I
Hume Bank	Interest Saver 2 Year Intro Var P&I 2 yrs
Hume Bank	Interest Saver IO
Hume Bank	Interest Saver P&I
Hume Bank	Property Package Variable P&I 150-249k
Hume Bank	Variable (Refinance) P&I
Hume Bank	Variable P&I
Hunter United	Basic Variable
Hunter United	Green Home Loan
Hunter United	Package Home Loan Variable - Package Only 100k+
IMB	Introductory Variable 1 yr
IMB	Platinum Package Standard Variable 90% 150-249k
iMortgage	Fusion Variable IO 80
iMortgage	Fusion Variable PI 80
ING	Mortgage Simplifier IO 150-499k
Liberty Financial	Liberty Free 70 - 80 LVR
Liberty Financial	Liberty Star 70 - 80 LVR
loans.com.au	Essentials - Owner Occ - IO
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%
Macquarie Credit Union	Home Loan Variable
ME	Basic Home Loan OO Max 80 LVR
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k



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## First Home Buyer Variable \$200,000

Company	Product
★★★	
Mortgage House	Advantage Standard Variable
Mortgage House	Advantage Variable 100-749k
Mortgage House	Pure and Simple 80
MOVE - People Driven Banking	myHome Standard Variable Package
MOVE - People Driven Banking	Standard Variable Rate
My Credit Union	Advantage Home Loan
My Credit Union	Home Loan
NAB	Base Variable Indicator Rate
NAB	Base Variable Rate - IO
NAB	Choice Package Tailored Variable - IO 20-249k
NAB	Choice Package Tailored Variable - P&I 100-249k
NAB	Private Tailored Pkg Tailored Variable - P&I 100-249k
NAB	Tailored Variable - P&I
Newcastle Permanent	Discounted Real Deal IO 3 yrs
Newcastle Permanent	Discounted Real Deal P&I 3 yrs
Newcastle Permanent	Premium Plus Package Premium Variable IO 150-499k
Newcastle Permanent	Real Deal P&I
Northern Inland CU	Basic Owner Occupied
Northern Inland CU	Introductory Home Loan OO 3 yrs
P&N Bank	Smooth Home Loan 80%
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack IO 150k+
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack P&I 150k+
People's Choice Credit Union	Home Loan Package Standard Variable IO 150k+
Police Bank	Premium Variable
QBANK	Classic Home Loan
QBANK	Classic Plus Classic Home Loan 100-249k
QBANK	Classic Plus Classic Offer 80% 100-249k
QBANK	Classic Plus Residential Variable - Package Only 100-249k
QT Mutual Bank	Choices Mortgage Breaker 150-249k
QT Mutual Bank	Mortgage Breaker
QT Mutual Bank	Teachers' Life Mortgage Breaker 125-249k
Qudos Bank	Standard Variable Rate
Queenslanders CU	Original Home Loan



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## First Home Buyer Variable \$200,000

Company	Product
★★★	
Queenslanders CU	Queenslanders Ultimate Home Loan
RAMS	Low Rate IO
RAMS	Low Rate P&I
Regional Australia Bank	Basic 25 yrs
Regional Australia Bank	Basic Special 3 yrs
Regional Australia Bank	Mortgage Offset
Regional Australia Bank	Partnership Advantage Variable
RESI Mortgage Corp	Smart Pro IO 200-499k 80%
RESI Mortgage Corp	Smart Pro P&I 200-499k 80%
SCU	ProPack 150-249k
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable IO 50-249k
SERVICE ONE Alliance Bank	Standard Variable P&I 50-249k
St.George Bank	Advantage Package Variable P&I 150-249k
St.George Bank	Basic Promo Variable IO
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Offset Home Loan PI 80
Summerland Credit Union	Premium
Suncorp Bank	Home Package Plus Variable OO 80% 150-499k
Teachers Mutual Bank	Classic
Teachers Mutual Bank	My First Home Loan
Teachers Mutual Bank	Solutions Plus <\$250k IO 80%
The Capricornian	Premium Choice Variable 50-249k
The Mac	Basic Variable 150-249k
The Mac	Home Loan
The Mac	Offset Home Loan
The Mutual	Budget
The Mutual	Mutual
The Mutual	Premium Variable
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+
Transport Mutual Credit Union	Basic Variable
UBank	UHomeLoan - Real Reward Offer IO
UBank	UHomeLoan - Standard Variable IO
UBank	UHomeLoan - Standard Variable PI





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## First Home Buyer Variable \$200,000

Company	Product
★ ★ ★	
UniBank	Classic
UniBank	My First Home Loan
Victoria Teachers Mutual Bank	Standard Variable OO 80%
Virgin Money	Reward Me - Owner Occ Var 80 P&I 75-499k
Westpac	Flexi First Option P&I
Westpac	Premier Advantage Rocket Repay Home Loan IO 150-249k
Westpac	Premier Advantage Rocket Repay Home Loan P&I 150-249k
Westpac	Special Flexi First Option IO 3 yrs
Westpac	Special Flexi First Option P&I 3 yrs
Woolworths Employees CU	Standard Variable
Yellow Brick Road	Empower Variable IO 80%
Yellow Brick Road	Empower Variable PI 80%
★ ★	
AMP Bank	Professional Package Classic Variable IO 100-249k
ANZ	Breakfree Variable IO 80% 150-249k
ANZ	Variable IO 80%
Arab Bank Australia	Essentials Home Loan
B&E Personal Banking	Residential FlexiChoice
Bank of Melbourne	Advantage Package Variable IO 150-249k
Bank of Melbourne	Variable P&I
BankSA	Advantage Package Variable IO 150-249k
BankSA	Variable P&I
Bankwest	Variable Owner Occupied 80%
bcu	Discount Variable Rate IO
bcu	Discount Variable Rate P&I
bcu	OMG! Variable Rate IO
bcu	Standard Variable P&I
Bendigo Bank	Residential Variable IO 50-249k
Bendigo Bank	Residential Variable PI 50-249k
Beyond Bank	Variable
Catalyst Money	Variable Lite IO
Catalyst Money	Variable Lite PI
Commonwealth Bank	Discount Intro Variable IO 1 yr
Commonwealth Bank	Economiser Intro Variable IO 3 yrs
Commonwealth Bank	Economiser IO



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Company	Product
★★	
Commonwealth Bank	No Fee Variable Rate IO
Commonwealth Bank	Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Rate Saver IO
Commonwealth Bank	Rate Saver P&I
Commonwealth Bank	Standard Variable Rate IO
Commonwealth Bank	Wealth Package Standard Variable Rate IO 150-349k
Community First CU	Accelerator Home Loan True Value Var HI - IO 100-249k
Community First CU	True Value Var HI - IO
Community First CU	True Value Var HI - P&I
First Option Credit Union	Standard Variable
G&C Mutual Bank	Standard Variable IO
G&C Mutual Bank	Standard Variable P&I
Gateway Credit Union	Variable 80%
Holiday Coast CU	Keep It Simple Standard
Hume Bank	Intrst Svr 2y Intr Var(Refnace)P&I 2 yrs
Hume Bank	Variable (Refinance) IO
Hume Bank	Variable IO
Illawarra CU NSW	Variable Lite IO
Illawarra CU NSW	Variable Lite PI
IMB	Standard Variable 90%
Liberty Financial	Liberty Sharp 70 - 80 LVR
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	First Home Buyers 3 yrs
ME	Flexible Home Loan OO Max 80 LVR
MyState	Standard Variable
MyState	Standard Variable IO
NAB	Tailored Variable - IO
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Options IO
Newcastle Permanent	Real Options P&I
Northern Inland CU	Smart Variable Owner Occupied
P&N Bank	Easypay Variable 80%
P&N Bank	Easypay Variable 95%
People's Choice Credit Union	Standard Variable IO



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Company	Product
<b>★★</b>	
People's Choice Credit Union	Standard Variable P&I
QBANK	Standard Variable
RAMS	Full Feature IO
RAMS	Full Feature P&I
St.George Bank	Advantage Package Variable IO 150-249k
St.George Bank	Variable P&I
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Summerland Credit Union	Offset Home Loan Standard
Suncorp Bank	Standard Variable Owner Occupied 80%
Teachers Mutual Bank	Flexi Choice
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Lifestyle Variable
The Capricornian	Lifestyle Variable IO
The Capricornian	Premium Choice Variable IO 50-249k
Transport Mutual Credit Union	Variable
UniBank	Flexi Choice
UniBank	Interest Only Variable
Westpac	Flexi First Option IO
Westpac	Rocket Repay Home Loan IO
Westpac	Rocket Repay Home Loan P&I
<b>★</b>	
AMP Bank	Classic Variable IO
AMP Bank	Classic Variable P+I
Arab Bank Australia	HeadStart Intro Variable 1 yr
Arab Bank Australia	The Basics
Auswide Bank	Standard Variable
B&E Personal Banking	FlexiDiscount
B&E Personal Banking	FlexiLine
Bank of Melbourne	Variable IO
Bank of Sydney	Variable
BankSA	Variable IO
Bankwest	Equaliser HL OO, 3yr Intro Variable 3 yrs
bcu	Standard Variable IO
BOQ	First Start 1 yr



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Company	Product
★	
<b>BOQ</b>	Standard Variable
<b>Click Loans</b>	The Online Home Loan 80 IO 80%
<b>Delphi Bank</b>	Owner Occupied Home Loan
<b>Macquarie Credit Union</b>	Introductory Rate Home Loan 1 yr
<b>St.George Bank</b>	Variable IO
<b>The Capricornian</b>	Introductory Rate 3 yrs 95%
<b>The Rock</b>	Variable



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## First Home Buyer Variable \$350,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness Package Variable 200k+
Bank Australia	Basic Home Loan -OO (LVR <80%) 80%
Bank of Sydney	Expect More Variable PAYG - Package Only 100k+
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Click Loans	The Online Home Loan 150k+ 80%
Commonwealth Bank	Extra P&I
CUA	Fresh Start Basic
CUA	Fresh Start Variable
Freedom Lend	Freedom Variable IO 80%
Freedom Lend	Freedom Variable PI 80%
G&C Mutual Bank	Get Ahead Start Home Ln
Greater Bank	Ultimate Ultimate Discount Variable 40k+
Heritage Bank	Discount Variable 150k+
Heritage Bank	Home Advantage Variable 250-699k
Homeloans	Optima Variable - Owner Occ PI 80
Homestar Finance	Owner Occupied P&I Variable 150-749k 80%
HSBC	Home Value - OO (Fee Free Option)
HSBC	Home Value - Owner Occupier
Hunter United	Platinum Home Loan OO, LVR <90%
IMB	Budget - Owner Occupied 90%
IMB	Budget - Owner Occupied Special
IMB	Essentials - Owner Occupied
ING	Orange Advantage Orange Advantage Variable PI 80% 150-499k
ING	Orange Advantage Variable PI 150-499k 80%
loans.com.au	Essentials - Owner Occ - PI
loans.com.au	Offset Variable-Owner Occ <80% P&I
Macquarie Credit Union	Power 250.00001-k
Mortgage House	Advantage Home Loan 70 (No Offset)
MOVE - People Driven Banking	Economy
MOVE - People Driven Banking	First Home Owners Loan
Northern Inland CU	Dream Value Owner Occupied PI 80
Pacific Mortgage Group	Variable IO
Pacific Mortgage Group	Variable P&I
QBANK	Classic Offer 80%
Qudos Bank	Low Cost Home Loan- OO 250-499k 90%



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## First Home Buyer Variable \$350,000

Company	Product
★★★★★ "Outstanding Value"	
Reduce Home Loans	Rate Buster 100% Offset Variable 50-k 80%
Reduce Home Loans	Rate Buster Standard Variable
SCU	Basic Home Loan
Select Encompass Credit Union	Variable Home Loan
State Custodians	Low Rate Home Loan with Offset 80%
★★★★	
AMO Group	Basic Variable
AMO Group	Variable Home Loan
AMP Bank	Affinity Package Classic Variable P+I 250-499k
AMP Bank	Select Package Classic Variable P+I 250-499k
ANZ	Simplicity Plus P&I
Aussie	Optimizer Plus Variable PI 80%
Aussie	Optimizer Variable PI 80%
Aussie	Select Basic Variable 100-499k 80%
Australian Unity	Kick Starter Package Variable 200k+
Bank Australia	Premium Fixed Package Premium 100-399k
Bank Australia	Premium Package Premium 100-399k
Bank of Melbourne	Basic Promo Variable P&I
Bank of Sydney	Expect More Variable 100k+
Bankwest	Premium Select Home Loan OO P&I 80%
bcu	Maximum Discount Variable IO
bcu	OMG! Variable Rate P&I
Click Loans	The Online Offset Home Loan 80%
CUA	Fresh Start Access
CUA	Kick Start Variable -Owner Occupier 2 yrs
Firstmac	VIP Pack 80 P&I
G&C Mutual Bank	Premium Package First Home Premium- Package Only
G&C Mutual Bank	Premium Package Premium - Package Only 300k+
Gateway Credit Union	Premium Variable 80% 150k+
Greater Bank	Great Rate Discounted Variable
Greater Bank	Ultimate Ultimate Variable 40k+
Homestar Finance	Owner Occupied IO Variable 150-749k 80%
Horizon Credit Union	Special Value Plus Home Loan
ING	Orange Advantage Variable IO 150-499k
loans.com.au	Offset Variable-Owner Occ <80 IO



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## First Home Buyer Variable \$350,000

Company	Product
★★★★	
Mortgage House	Essentials 80
MOVE - People Driven Banking	myHome Standard Variable Package 250-499k
MOVE - People Driven Banking	Straight forward Home Loan
MyState	Special Residential Home Loan 80%
NAB	Base Variable Rate - P&I
Newcastle Permanent	Premium Plus Package Home Loan 80% 150-499k
Northern Inland CU	Dream Value Owner Occupied IO 80
P&N Bank	& Home Loan
P&N Bank	Home Loan & Bag & Home Loan 10k+
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack P&I 150k+
QT Mutual Bank	Mortgage Saver
QT Mutual Bank	Teachers' Life Mortgage Breaker 250-499k
Queenslanders CU	Special Variable Rate P&I 250-499k
Regional Australia Bank	Partnership Advantage Variable 250k+
RESI Mortgage Corp	Flexi Options 80%
SCU	My Life Variable Rate Package 250-499k
St.George Bank	Basic Promo Variable P&I
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% 150k+
Suncorp Bank	Special Home Pkg Plus Variable OO 150-499k
Suncorp Bank	Special Offer Back To Basics OO 90%
Teachers Mutual Bank	Solutions Plus Home Loan IO 250-499k 80%
Teachers Mutual Bank	Solutions Plus Home Loan P&I 250-499k 80%
The Mac	Basic Variable 250-499k
The Mac	Intro Basic Variable 2 yrs 250-499k
The Rock	Essentials Special 80%
UBank	Value Offer - 20% Deposit Minimum
UniBank	Solutions Plus Home Loan IO 250-499k 80%
UniBank	Solutions Plus Home Loan P&I 250-499k 80%
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable OO 80%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%
★★★	
Adelaide Bank	Smartfit Variable P&I 90%



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## First Home Buyer Variable \$350,000

Company	Product
★ ★ ★	
Adelaide Bank	SmartSaver P&I 90%
AMP Bank	Affinity Package Classic Variable IO 250-749k
AMP Bank	Basic Variable Loan IO
AMP Bank	Basic Variable Loan P+I
AMP Bank	Essential Home Loan
AMP Bank	Professional Package Classic Variable IO 250-749k
AMP Bank	Professional Package Classic Variable P+I 250-499k
AMP Bank	Professional Package Special Offer Variable P+I 250k+
AMP Bank	Select Package Classic Variable IO 250-749k
ANZ	Breakfree Variable IO 80% 250-499k
ANZ	Breakfree Variable P&I 80% 250-499k
ANZ	Variable P&I 80%
Aussie	Optimizer Plus Variable IO 80%
Aussie	Optimizer Variable IO 80%
Aussie	Select Standard Variable 100-499k 80%
Australian Military Bank	Standard Variable Offset 80%
Auswide Bank	Freedom Package Standard Variable 150k+
Auswide Bank	RBA Rate Tracker Home Loan
B&E Personal Banking	FlexiDiscount LVR Special
B&E Personal Banking	Topline 90%
Bank Australia	Premium
Bank of Melbourne	Advantage Package Variable P&I 250-499k
Bank of Melbourne	Basic Promo Variable IO
BankSA	Advantage Package Variable IO 250-499k
BankSA	Advantage Package Variable P&I 250-499k
BankSA	Basic Promo Variable IO
BankSA	Basic Promo Variable P&I
BankVic	2 Year Introductory Variable 2 yrs
BankVic	Base Variable
BankVic	offset
BankVic	Premium Home standard variable 250-749k
BankVic	standard variable
Bankwest	Premium Select Home Loan OO IO
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Discount Variable Rate P&I





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Company	Product
★★★	
bcu	Maximum Discount Variable P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied 250-499k
Bendigo Bank	Connect Residential Variable IO 250-499k
Bendigo Bank	Residential Variable PI 250-499k
Beyond Bank	Basic Variable 90%
Beyond Bank	Low Rate Variable Special OO
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+
Beyond Bank	Total Home Loan Variable 300-499k
BOQ	Clear Path Variable Home Loan
BOQ	Economy
Catalyst Money	2 Year Intro Variable Home Loan 2 yrs
Catalyst Money	Variable IO
Catalyst Money	Variable PI
Citi	Mortgage Plus Offset Variable P&I 80% 250k+
Click Loans	The Online Home Loan 80 80%
Click Loans	The Online Home Loan IO 150k+ 80%
Click Loans	The Online Offset Home Loan IO 80%
Commonwealth Bank	Discount Intro Variable P&I 1 yr
Commonwealth Bank	Economiser Intro Variable P&I 3 yrs
Commonwealth Bank	Economiser P&I
Commonwealth Bank	Extra IO
Commonwealth Bank	No Fee Variable Rate P&I
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Standard Variable Rate P&I
Commonwealth Bank	Wealth Package Discount Intro Variable P&I 1 yr 150k+
Commonwealth Bank	Wealth Package Standard Variable Rate P&I 350-749k
Community First CU	Accelerator Home Loan True Value Var HI - IO 250k+
Community First CU	Accelerator Home Loan True Value Var HI - P&I 250k+
Community First CU	True Basic Home Loan - IO 80%
Community First CU	True Basic Home Loan - P&I 80%
CUA	Rate Breaker
CUA	Rate Breaker Package Rate Breaker 250k+
Easy Street Fin Services	Std VarRate Home Loan - IO



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## First Home Buyer Variable \$350,000

Company	Product
★★★	
Easy Street Fin Services	Std VarRate Home Loan - P&I
ECU Australia	Premium Plus Standard Variable 250.00001k+
FCCS Credit Union	Easy Start Home Loan
FCCS Credit Union	Rewards
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k
Firstmac	Home Loan 80
Firstmac	VIP Pack 80 IO
Firstmac	Vital 80 IO
Firstmac	Vital 80 P&I
G&C Mutual Bank	Premium Package Standard Variable IO 300k+
G&C Mutual Bank	Solutions Package Solutions - Package Only
Gateway Credit Union	Low Rate Essentials
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Heritage Bank	Variable
Holiday Coast CU	Home Sweet Home Standard
Homeloans	Monipower IO 80%
Homeloans	Monipower P&I 80%
Homeloans	Optima Variable - Owner Occ IO 80
Homeloans	Ultra Plus Variable IO 80 200-499k
Homeloans	Ultra Plus Variable PI 80 200-499k
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Classic Home Loan
Horizon Credit Union	Kickstart First Home Buyer Loan
Horizon Credit Union	Mortgage Breaker Home Loan
Horizon Credit Union	Platinum Loan 150k+
HSBC	Variable
Hume Bank	Interest Saver (Refinance) IO
Hume Bank	Interest Saver (Refinance) P&I
Hume Bank	Interest Saver 2 Year Intro Var P&I 2 yrs
Hume Bank	Interest Saver IO
Hume Bank	Interest Saver P&I
Hume Bank	Property Package Variable P&I 250-499k
Hunter United	Basic Variable
Hunter United	Green Home Loan



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## First Home Buyer Variable \$350,000

Company	Product
★★★	
Hunter United	Package Home Loan Variable - Package Only 100k+
Illawarra CU NSW	2 Year Intro Variable Home Loan 2 yrs
Illawarra CU NSW	Variable IO
Illawarra CU NSW	Variable PI
IMB	Accelerator - Owner Occupied 2 yrs
IMB	Introductory Variable 1 yr
IMB	Platinum Package Standard Variable 90% 250-499k
iMortgage	Fusion Variable IO 80
iMortgage	Fusion Variable PI 80
ING	Mortgage Simplifier IO 150-499k
ING	Mortgage Simplifier PI 150-499k 80%
Liberty Financial	Liberty Free 70 - 80 LVR
Liberty Financial	Liberty Star 70 - 80 LVR
loans.com.au	Essentials - Owner Occ - IO
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%
Macquarie Credit Union	Home Loan Variable
ME	Basic Home Loan OO Max 80 LVR
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k
Mortgage House	Advantage Home Loan 80
Mortgage House	Advantage Standard Variable
Mortgage House	Advantage Variable 100-749k
MOVE - People Driven Banking	Standard Variable Rate
My Credit Union	Advantage Home Loan
My Credit Union	Home Loan
My Credit Union	Ideal Home Loan
MyState	Special Residential Home Loan IO 80%
NAB	Base Variable Rate - IO
NAB	Choice Package Tailored Variable - IO 250-749k
NAB	Choice Package Tailored Variable - P&I 250-499k
NAB	Private Tailored Pkg Tailored Variable - P&I 250-499k
Newcastle Permanent	Discounted Real Deal IO 3 yrs
Newcastle Permanent	Discounted Real Deal P&I 3 yrs
Newcastle Permanent	Premium Plus Package Premium Variable IO 150-499k
Newcastle Permanent	Real Deal P&I



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## First Home Buyer Variable \$350,000

Company	Product
★★★	
Northern Inland CU	Basic Owner Occupied
Northern Inland CU	Home Loan Value Owner Occupied 350-499k
Northern Inland CU	Introductory Home Loan OO 3 yrs
P&N Bank	Simple Home Loan
P&N Bank	Smooth Home Loan 80%
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack IO 150k+
People's Choice Credit Union	Home Loan Package Standard Variable IO 150k+
Police Bank	Goldrate Home Loan 30 yrs
Police Bank	Premium Variable
QBANK	Classic Home Loan
QBANK	Classic Plus Classic Home Loan 250k+
QBANK	Classic Plus Classic Offer 80% 250-499k
QBANK	Classic Plus Residential Variable - Package Only 250-499k
QT Mutual Bank	Choices Mortgage Breaker 250-499k
QT Mutual Bank	Mortgage Breaker
Qudos Bank	Standard Variable Rate
Queenslanders CU	Queenslanders Ultimate Home Loan
RAMS	Low Rate IO
RAMS	Low Rate P&I
Regional Australia Bank	Basic 25 yrs
Regional Australia Bank	Basic Special 3 yrs
Regional Australia Bank	Mortgage Offset
RESI Mortgage Corp	Smart Pro IO 200-499k 80%
RESI Mortgage Corp	Smart Pro P&I 200-499k 80%
SCU	ProPack 250k+
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable IO 250-499k
SERVICE ONE Alliance Bank	Standard Variable P&I 250-499k
St.George Bank	Advantage Package Variable IO 250-499k
St.George Bank	Advantage Package Variable P&I 250-499k
St.George Bank	Basic Promo Variable IO
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Eco PI 80



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## First Home Buyer Variable \$350,000

Company	Product
★★★	
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Offset Home Loan PI 80
Summerland Credit Union	Premium
Summerland Credit Union	Premium PI 80
Suncorp Bank	Home Package Plus Variable OO 80% 150-499k
Teachers Mutual Bank	Classic
Teachers Mutual Bank	My First Home Loan
The Capricornian	Premium Choice Variable 250-499k
The Capricornian	Premium Choice Variable IO 250-499k
The Mac	Home Loan 250k+
The Mac	Offset Home Loan
The Mutual	Budget
The Mutual	Mutual
The Mutual	Premium Variable
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+
Transport Mutual Credit Union	Switch and Save Residential
UBank	UHomeLoan - Real Reward Offer IO
UBank	UHomeLoan - Standard Variable PI
UniBank	Classic
UniBank	My First Home Loan
Victoria Teachers Mutual Bank	Standard Variable OO 80%
Virgin Money	Reward Me - Owner Occ Var 80 P&I 75-499k
Westpac	Flexi First Option P&I
Westpac	Premier Advantage Rocket Repay Home Loan IO 250-499k
Westpac	Premier Advantage Rocket Repay Home Loan P&I 250-499k
Westpac	Special Flexi First Option P&I 3 yrs
Woolworths Employees CU	Owner Occupied Special Offer
Woolworths Employees CU	Standard Variable
Yellow Brick Road	Empower Variable PI 80%
★★	
ANZ	Variable IO 80%
Arab Bank Australia	Essentials Home Loan
B&E Personal Banking	Residential FlexiChoice
Bank of Melbourne	Advantage Package Variable IO 250-499k
Bank of Melbourne	Variable P&I



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## First Home Buyer Variable \$350,000

Company	Product
★★	
BankSA	Variable P&I
Bankwest	Variable Owner Occupied 80%
bcu	Discount Variable Rate IO
bcu	OMG! Variable Rate IO
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Residential Variable IO 250-499k
Beyond Bank	Variable
BOQ	Standard Variable
Citi	Basic Variable P&I 80%
Citi	Mortgage Plus Variable P&I 80% 250k+
Commonwealth Bank	Discount Intro Variable IO 1 yr
Commonwealth Bank	Economiser Intro Variable IO 3 yrs
Commonwealth Bank	Economiser IO
Commonwealth Bank	No Fee Variable Rate IO
Commonwealth Bank	Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Rate Saver IO
Commonwealth Bank	Rate Saver P&I
Commonwealth Bank	Standard Variable Rate IO
Commonwealth Bank	Wealth Package Standard Variable Rate IO 350-749k
Community First CU	True Value Var HI - IO
Community First CU	True Value Var HI - P&I
ECU Australia	Standard Variable
FCCS Credit Union	Easy Start Home Loan - IO
First Option Credit Union	Standard Variable
G&C Mutual Bank	Solutions Package Standard Variable IO
G&C Mutual Bank	Standard Variable IO
G&C Mutual Bank	Standard Variable P&I
Gateway Credit Union	Variable 80%
Holiday Coast CU	Keep It Simple Standard
HSBC	Home Smart
Hume Bank	Intrst Svr 2y Intr Var(Refnance)P&I 2 yrs
Hume Bank	Variable (Refinance) IO
Hume Bank	Variable (Refinance) P&I
Hume Bank	Variable IO



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## First Home Buyer Variable \$350,000

Company	Product
★★	
Hume Bank	Variable P&I
IMB	Standard Variable 90%
Liberty Financial	Liberty Sharp 70 - 80 LVR
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	First Home Buyers 3 yrs
ME	Flexible Home Loan OO Max 80 LVR
Mortgage House	Pure and Simple 80
MyState	Standard Variable
MyState	Standard Variable IO
NAB	Base Variable Indicator Rate
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Options IO
Newcastle Permanent	Real Options P&I
Northern Inland CU	Smart Variable Owner Occupied
P&N Bank	Easypay Variable 80%
P&N Bank	Easypay Variable 95%
People's Choice Credit Union	Standard Variable IO
People's Choice Credit Union	Standard Variable P&I
QBANK	Standard Variable
RAMS	Full Feature P&I
St.George Bank	Variable P&I
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Summerland Credit Union	Offset Home Loan Standard
Suncorp Bank	Standard Variable Owner Occupied 80%
Teachers Mutual Bank	Flexi Choice
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Lifestyle Variable
The Capricornian	Lifestyle Variable IO
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Variable
UBank	UHomeLoan - Standard Variable IO



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## First Home Buyer Variable \$350,000

Company	Product
<b>★★</b>	
UniBank	Flexi Choice
UniBank	Interest Only Variable
Westpac	Flexi First Option IO
Westpac	Rocket Repay Home Loan IO
Westpac	Rocket Repay Home Loan P&I
Westpac	Special Flexi First Option IO 3 yrs
Yellow Brick Road	Empower Variable IO 80%
<b>★</b>	
AMP Bank	Classic Variable IO
AMP Bank	Classic Variable P+i
Arab Bank Australia	HeadStart Intro Variable 1 yr
Arab Bank Australia	The Basics
Auswide Bank	Standard Variable
B&E Personal Banking	FlexiDiscount
B&E Personal Banking	FlexiLine
Bank of Melbourne	Variable IO
Bank of Sydney	Variable
BankSA	Variable IO
Bankwest	Equaliser HL OO, 3yr Intro Variable 3 yrs
BOQ	First Start 1 yr
Citi	Offset Variable P&I 80%
Citi	Variable P&I 80%
Click Loans	The Online Home Loan 80 IO 80%
Delphi Bank	Owner Occupied Home Loan
Macquarie Credit Union	Introductory Rate Home Loan 1 yr
RAMS	Full Feature IO
St.George Bank	Variable IO
The Capricornian	Introductory Rate 3 yrs 95%
The Rock	Variable





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## First Home Buyer Variable \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Bank Australia	Basic Home Loan -OO (LVR <80%) 80%
Bank Australia	Premium Fixed Package Premium 400-699k
Bank Australia	Premium Package Premium 400-699k
Bank of Sydney	Expect More Variable PAYG - Package Only 100k+
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Click Loans	The Online Home Loan 150k+ 80%
Commonwealth Bank	Extra P&I
Freedom Lend	Freedom Variable IO 80%
Freedom Lend	Freedom Variable PI 80%
G&C Mutual Bank	Get Ahead Start Home Ln
G&C Mutual Bank	Premium Package First Home Premium- Package Only
Greater Bank	Ultimate Ultimate Discount Variable 40k+
Heritage Bank	Home Advantage Variable 250-699k
Homeloans	Optima Variable - Owner Occ PI 80
Homestar Finance	Owner Occupied P&I Variable 150-749k 80%
HSBC	Home Value - OO (Fee Free Option)
HSBC	Home Value - Owner Occupier
HSBC	Premier Home Smart 500-749k
HSBC	Premier Variable 500-749k
Hunter United	Platinum Home Loan OO, LVR <90%
IMB	Budget - Owner Occupied 90%
IMB	Budget - Owner Occupied Special
ING	Orange Advantage Orange Advantage Variable PI 80% 500k+
ING	Orange Advantage Variable PI 500k+ 80%
loans.com.au	Essentials - Owner Occ - PI
loans.com.au	Offset Variable-Owner Occ <80% P&I
Macquarie Credit Union	Power 400.00001k+
Mortgage House	Advantage Home Loan 70 (No Offset)
MOVE - People Driven Banking	Economy
MOVE - People Driven Banking	First Home Owners Loan
Newcastle Permanent	Premium Plus Package Home Loan 80% 500-749k
Northern Inland CU	Dream Value Owner Occupied PI 80
Pacific Mortgage Group	Variable IO
Pacific Mortgage Group	Variable P&I
QBANK	Classic Offer 80%



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## First Home Buyer Variable \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Qudos Bank	Low Cost Home Loan- OO 500-749k 90%
Queenslanders CU	Special Variable Rate P&I 500k+
Reduce Home Loans	Rate Buster 100% Offset Variable 50-k 80%
Reduce Home Loans	Rate Buster Standard Variable
SCU	Basic Home Loan
SCU	My Life Variable Rate Package 500k+
State Custodians	Low Rate Home Loan with Offset 80%
★★★★	
AMO Group	Variable Home Loan
AMP Bank	Affinity Package Classic Variable P+I 500-749k
AMP Bank	Select Package Classic Variable P+I 500-749k
ANZ	Simplicity Plus P&I
Aussie	Optimizer Plus Variable PI 80%
Aussie	Optimizer Variable PI 80%
Australian Military Bank	DHOAS Value Home Loan (Defence HL)
Australian Unity	Health Wealth and Happiness Package Variable 200k+
Australian Unity	Kick Starter Package Variable 200k+
Bank of Melbourne	Basic Promo Variable P&I
Bank of Sydney	Expect More Variable 100k+
Bankwest	Premium Select Home Loan OO P&I 80%
bcu	Maximum Discount Variable IO
Click Loans	The Online Offset Home Loan 80%
CUA	Fresh Start Access
CUA	Fresh Start Basic
CUA	Fresh Start Variable
CUA	Kick Start Variable -Owner Occupier 2 yrs
Firstmac	VIP Pack 80 P&I
G&C Mutual Bank	Premium Package Premium - Package Only 300k+
Gateway Credit Union	Premium Variable 80% 150k+
Greater Bank	Great Rate Discounted Variable
Greater Bank	Ultimate Ultimate Variable 40k+
Heritage Bank	Discount Variable 150k+
Homestar Finance	Owner Occupied IO Variable 150-749k 80%
Horizon Credit Union	Special Value Plus Home Loan
Hume Bank	Property Package Variable P&I 500k+



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## First Home Buyer Variable \$500,000

Company	Product
★★★★★	
IMB	Essentials - Owner Occupied
ING	Orange Advantage Variable IO 500k+
ME	Member Package Flexible Home Loan OO Max 80 LVR 400-699k
Mortgage House	Essentials 80
MOVE - People Driven Banking	myHome Standard Variable Package 500-749k
MOVE - People Driven Banking	Straight forward Home Loan
MyState	Special Residential Home Loan 80%
Northern Inland CU	Dream Value Owner Occupied IO 80
P&N Bank	& Home Loan
P&N Bank	Home Loan & Bag & Home Loan 10k+
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack P&I 150k+
QBANK	Classic Plus Residential Variable - Package Only 500k+
QT Mutual Bank	Choices Mortgage Breaker 500k+
QT Mutual Bank	Mortgage Saver
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+
Regional Australia Bank	Partnership Advantage Variable 250k+
Select Encompass Credit Union	Variable Home Loan
Southern Cross Credit Union	Platinum Professional Home Loan
St.George Bank	Basic Promo Variable P&I
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% 150k+
Suncorp Bank	Special Home Pkg Plus Variable OO 500k+
Suncorp Bank	Special Offer Back To Basics OO 90%
Teachers Mutual Bank	Solutions Plus Home Loan IO 500-749k 80%
Teachers Mutual Bank	Solutions Plus Home Loan P&I 500-749k 80%
The Mac	Basic Variable 500k+
The Mac	Intro Basic Variable 2 yrs 500k+
The Rock	Essentials Special 80%
UBank	Value Offer - 20% Deposit Minimum
UniBank	Solutions Plus Home Loan IO 500-749k 80%
UniBank	Solutions Plus Home Loan P&I 500-749k 80%
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable OO 80%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%



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## First Home Buyer Variable \$500,000

Company	Product
★★★	
Adelaide Bank	Smartfit Variable P&I 90%
Adelaide Bank	SmartSaver P&I 90%
AMO Group	Basic Variable
AMP Bank	Affinity Package Classic Variable IO 250-749k
AMP Bank	Basic Variable Loan IO
AMP Bank	Basic Variable Loan P+I
AMP Bank	Essential Home Loan
AMP Bank	Professional Package Classic Variable IO 250-749k
AMP Bank	Professional Package Classic Variable P+I 500-749k
AMP Bank	Professional Package Special Offer Variable P+I 250k+
AMP Bank	Select Package Classic Variable IO 250-749k
ANZ	Breakfree Variable IO 80% 500k+
ANZ	Breakfree Variable P&I 80% 500k+
Aussie	Optimizer Plus Variable IO 80%
Aussie	Optimizer Variable IO 80%
Aussie	Select Basic Variable 500k+ 80%
Aussie	Select Standard Variable 500k+ 80%
Australian Military Bank	Standard Variable Offset 80%
Australian Military Bank	Value Home Loan 500k+ 80%
Auswide Bank	Freedom Package Standard Variable 150k+
Auswide Bank	RBA Rate Tracker Home Loan
B&E Personal Banking	FlexiDiscount LVR Special
B&E Personal Banking	Topline 90%
Bank Australia	Premium
Bank of Melbourne	Advantage Package Variable P&I 500-749k
Bank of Melbourne	Basic Promo Variable IO
BankSA	Advantage Package Variable IO 500-749k
BankSA	Advantage Package Variable P&I 500-749k
BankSA	Basic Promo Variable IO
BankSA	Basic Promo Variable P&I
BankVic	2 Year Introductory Variable 2 yrs
BankVic	Base Variable
BankVic	offset
BankVic	Premium Home standard variable 250-749k
BankVic	standard variable



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## First Home Buyer Variable \$500,000

Company	Product
★★★	
Bankwest	Premium Select Home Loan OO IO
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Discount Variable Rate P&I
bcu	Maximum Discount Variable P&I
bcu	OMG! Variable Rate P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied 500k+
Bendigo Bank	Connect Residential Variable IO 500k+
Bendigo Bank	Residential Variable PI 500k+
Beyond Bank	Basic Variable 90%
Beyond Bank	Low Rate Variable Special OO
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+
Beyond Bank	Total Home Loan Variable 500k+
BOQ	Clear Path Variable Home Loan
BOQ	Economy
Catalyst Money	2 Year Intro Variable Home Loan 2 yrs
Catalyst Money	Variable IO
Catalyst Money	Variable PI
Citi	Mortgage Plus Offset Variable P&I 80% 250k+
Click Loans	The Online Home Loan 80 80%
Click Loans	The Online Home Loan IO 150k+ 80%
Click Loans	The Online Offset Home Loan IO 80%
Commonwealth Bank	Discount Intro Variable P&I 1 yr
Commonwealth Bank	Economiser Intro Variable P&I 3 yrs
Commonwealth Bank	Economiser P&I
Commonwealth Bank	Extra IO
Commonwealth Bank	No Fee Variable Rate P&I
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Standard Variable Rate P&I
Commonwealth Bank	Wealth Package Discount Intro Variable P&I 1 yr 150k+
Commonwealth Bank	Wealth Package Standard Variable Rate IO 350-749k
Commonwealth Bank	Wealth Package Standard Variable Rate P&I 350-749k
Community First CU	Accelerator Home Loan True Value Var HI - IO 250k+
Community First CU	Accelerator Home Loan True Value Var HI - P&I 250k+



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## First Home Buyer Variable \$500,000

Company	Product
★★★	
Community First CU	True Basic Home Loan - IO 80%
Community First CU	True Basic Home Loan - P&I 80%
CUA	Rate Breaker
CUA	Rate Breaker Package Rate Breaker 250k+
Easy Street Fin Services	Std VarRate Home Loan - IO
Easy Street Fin Services	Std VarRate Home Loan - P&I
ECU Australia	Premium Plus Standard Variable 250.00001k+
FCCS Credit Union	Easy Start Home Loan
FCCS Credit Union	Rewards
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k
Firstmac	Home Loan 80
Firstmac	VIP Pack 80 IO
Firstmac	Vital 80 IO
Firstmac	Vital 80 P&I
G&C Mutual Bank	Premium Package Standard Variable IO 300k+
G&C Mutual Bank	Solutions Package Solutions - Package Only
Gateway Credit Union	Low Rate Essentials
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Heritage Bank	Variable
Holiday Coast CU	Home Sweet Home Standard
Homeloans	Monipower IO 80%
Homeloans	Monipower P&I 80%
Homeloans	Optima Variable - Owner Occ IO 80
Homeloans	Ultra Plus Variable IO 80 500k+
Homeloans	Ultra Plus Variable PI 80 500k+
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Classic Home Loan
Horizon Credit Union	Kickstart First Home Buyer Loan
Horizon Credit Union	Mortgage Breaker Home Loan
Horizon Credit Union	Platinum Loan 150k+
HSBC	Variable
Hume Bank	Interest Saver (Refinance) IO
Hume Bank	Interest Saver (Refinance) P&I
Hume Bank	Interest Saver 2 Year Intro Var P&I 2 yrs



# Home Loans Star Ratings

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## First Home Buyer Variable \$500,000

Company	Product
★ ★ ★	
Hume Bank	Interest Saver IO
Hume Bank	Interest Saver P&I
Hunter United	Basic Variable
Hunter United	Green Home Loan
Hunter United	Package Home Loan Variable - Package Only 100k+
Illawarra CU NSW	2 Year Intro Variable Home Loan 2 yrs
Illawarra CU NSW	Variable IO
Illawarra CU NSW	Variable PI
IMB	Accelerator - Owner Occupied 2 yrs
IMB	Introductory Variable 1 yr
IMB	Platinum Package Standard Variable 90% 500k+
iMortgage	Fusion Variable IO 80
iMortgage	Fusion Variable PI 80
ING	Mortgage Simplifier IO 500k+
ING	Mortgage Simplifier PI 500k+ 80%
Liberty Financial	Liberty Free 70 - 80 LVR
Liberty Financial	Liberty Star 70 - 80 LVR
loans.com.au	Essentials - Owner Occ - IO
loans.com.au	Offset Variable-Owner Occ <80 IO
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%
Macquarie Credit Union	Home Loan Variable
ME	Basic Home Loan OO Max 80 LVR
Mortgage House	Advantage Home Loan 80
Mortgage House	Advantage Standard Variable
Mortgage House	Advantage Variable 100-749k
MOVE - People Driven Banking	Standard Variable Rate
My Credit Union	Advantage Home Loan
My Credit Union	Home Loan
My Credit Union	Ideal Home Loan
My Credit Union	Platinum
MyState	Special Residential Home Loan IO 80%
NAB	Base Variable Rate - IO
NAB	Base Variable Rate - P&I
NAB	Choice Package Tailored Variable - IO 250-749k



# Home Loans Star Ratings

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## First Home Buyer Variable \$500,000

Company	Product
★★★	
NAB	Choice Package Tailored Variable - P&I 500-749k
NAB	Private Tailored Pkg Tailored Variable - P&I 500-749k
Newcastle Permanent	Discounted Real Deal IO 3 yrs
Newcastle Permanent	Discounted Real Deal P&I 3 yrs
Newcastle Permanent	Premium Plus Package Premium Variable IO 500-749k
Newcastle Permanent	Real Deal P&I
Northern Inland CU	Basic Owner Occupied
Northern Inland CU	Home Loan Value Owner Occupied 500-749k
Northern Inland CU	Introductory Home Loan OO 3 yrs
P&N Bank	Simple Home Loan
P&N Bank	Smooth Home Loan 80%
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack IO 150k+
People's Choice Credit Union	Home Loan Package Standard Variable IO 150k+
Police Bank	Goldrate Home Loan 30 yrs
Police Bank	Premium Variable
QBANK	Classic Home Loan
QBANK	Classic Plus Classic Home Loan 250k+
QBANK	Classic Plus Classic Offer 80% 500k+
QT Mutual Bank	Mortgage Breaker
Qudos Bank	Standard Variable Rate
Queenslanders CU	Queenslanders Ultimate Home Loan
RAMS	Low Rate IO
RAMS	Low Rate P&I
Regional Australia Bank	Basic 25 yrs
Regional Australia Bank	Basic Special 3 yrs
Regional Australia Bank	Mortgage Offset
RESI Mortgage Corp	Flexi Options 80%
RESI Mortgage Corp	Smart Pro IO 500k+ 80%
RESI Mortgage Corp	Smart Pro P&I 500k+ 80%
SCU	ProPack 250k+
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable IO 500k+
SERVICE ONE Alliance Bank	Standard Variable P&I 500k+





# Home Loans Star Ratings

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## First Home Buyer Variable \$500,000

Company	Product
★ ★ ★	
Southern Cross Credit Union	Platinum Home Loan
St.George Bank	Advantage Package Variable IO 500-749k
St.George Bank	Advantage Package Variable P&I 500-749k
St.George Bank	Basic Promo Variable IO
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Eco PI 80
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Offset Home Loan PI 80
Summerland Credit Union	Premium
Summerland Credit Union	Premium PI 80
Suncorp Bank	Home Package Plus Variable OO 80% 500-749k
Teachers Mutual Bank	Classic
Teachers Mutual Bank	My First Home Loan
The Capricornian	Premium Choice Variable 500k+
The Capricornian	Premium Choice Variable IO 500k+
The Mac	Home Loan 250k+
The Mac	Offset Home Loan
The Mutual	Mutual
The Mutual	Premium Variable
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+
Transport Mutual Credit Union	Switch and Save Residential
UBank	UHomeLoan - Real Reward Offer IO
UBank	UHomeLoan - Standard Variable PI
UniBank	Classic
UniBank	My First Home Loan
Victoria Teachers Mutual Bank	Standard Variable OO 80%
Virgin Money	Reward Me - Owner Occ Var 80 P&I 500-749k
Westpac	Flexi First Option P&I
Westpac	Premier Advantage Rocket Repay Home Loan IO 500-749k
Westpac	Premier Advantage Rocket Repay Home Loan P&I 500-749k
Westpac	Special Flexi First Option P&I 3 yrs
Woolworths Employees CU	Owner Occupied Special Offer
Woolworths Employees CU	Standard Variable
Yellow Brick Road	Empower Variable PI 80%
★ ★	



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## First Home Buyer Variable \$500,000

Company	Product
★★	
ANZ	Variable IO 80%
ANZ	Variable P&I 80%
Arab Bank Australia	Essentials Home Loan
B&E Personal Banking	Residential FlexiChoice
Bank of Melbourne	Advantage Package Variable IO 500-749k
Bank of Melbourne	Variable P&I
BankSA	Variable P&I
Bankwest	Variable Owner Occupied 80%
bcu	Discount Variable Rate IO
bcu	OMG! Variable Rate IO
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Residential Variable IO 500k+
Beyond Bank	Variable
BOQ	Standard Variable
Citi	Basic Variable P&I 80%
Citi	Mortgage Plus Variable P&I 80% 250k+
Commonwealth Bank	Discount Intro Variable IO 1 yr
Commonwealth Bank	Economiser Intro Variable IO 3 yrs
Commonwealth Bank	Economiser IO
Commonwealth Bank	No Fee Variable Rate IO
Commonwealth Bank	Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Rate Saver IO
Commonwealth Bank	Rate Saver P&I
Commonwealth Bank	Standard Variable Rate IO
Community First CU	True Value Var HI - IO
Community First CU	True Value Var HI - P&I
ECU Australia	Standard Variable
FCCS Credit Union	Easy Start Home Loan - IO
First Option Credit Union	Standard Variable
G&C Mutual Bank	Solutions Package Standard Variable IO
G&C Mutual Bank	Standard Variable IO
G&C Mutual Bank	Standard Variable P&I
Gateway Credit Union	Variable 80%
Holiday Coast CU	Keep It Simple Standard



# Home Loans Star Ratings

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## First Home Buyer Variable \$500,000

Company	Product
★★	
HSBC	Home Smart
Hume Bank	Intrst Svr 2y Intr Var(Refnace)P&I 2 yrs
Hume Bank	Variable (Refinance) IO
Hume Bank	Variable (Refinance) P&I
Hume Bank	Variable IO
Hume Bank	Variable P&I
IMB	Standard Variable 90%
Liberty Financial	Liberty Sharp 70 - 80 LVR
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	First Home Buyers 3 yrs
ME	Flexible Home Loan OO Max 80 LVR
Mortgage House	Pure and Simple 80
MyState	Standard Variable
MyState	Standard Variable IO
NAB	Base Variable Indicator Rate
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Options IO
Newcastle Permanent	Real Options P&I
Northern Inland CU	Smart Variable Owner Occupied
P&N Bank	Easypay Variable 80%
P&N Bank	Easypay Variable 95%
People's Choice Credit Union	Standard Variable IO
People's Choice Credit Union	Standard Variable P&I
QBANK	Standard Variable
RAMS	Full Feature P&I
Southern Cross Credit Union	Owner Occupied Variable
St.George Bank	Variable P&I
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Summerland Credit Union	Offset Home Loan Standard
Suncorp Bank	Standard Variable Owner Occupied 80%
Teachers Mutual Bank	Flexi Choice



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## First Home Buyer Variable \$500,000

Company	Product
<b>★★</b>	
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Lifestyle Variable
The Capricornian	Lifestyle Variable IO
The Mutual	Budget
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Variable
UBank	UHomeLoan - Standard Variable IO
UniBank	Flexi Choice
UniBank	Interest Only Variable
Westpac	Flexi First Option IO
Westpac	Rocket Repay Home Loan IO
Westpac	Rocket Repay Home Loan P&I
Westpac	Special Flexi First Option IO 3 yrs
Yellow Brick Road	Empower Variable IO 80%
<b>★</b>	
AMP Bank	Classic Variable IO
AMP Bank	Classic Variable P+I
Arab Bank Australia	HeadStart Intro Variable 1 yr
Arab Bank Australia	The Basics
Auswide Bank	Standard Variable
B&E Personal Banking	FlexiDiscount
B&E Personal Banking	FlexiLine
Bank of Melbourne	Variable IO
Bank of Sydney	Variable
BankSA	Variable IO
Bankwest	Equaliser HL OO, 3yr Intro Variable 3 yrs
BOQ	First Start 1 yr
Citi	Offset Variable P&I 80%
Citi	Variable P&I 80%
Click Loans	The Online Home Loan 80 IO 80%
Delphi Bank	Owner Occupied Home Loan
Macquarie Credit Union	Introductory Rate Home Loan 1 yr
RAMS	Full Feature IO
St.George Bank	Variable IO
The Capricornian	Introductory Rate 3 yrs 95%



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## First Home Buyer Variable \$500,000

Company	Product
★ The Rock	Variable



# Home Loans Star Ratings

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## First Home Buyer Variable \$750,000

Company	Product
★★★★★ "Outstanding Value"	
Bank Australia	Basic Home Loan -OO (LVR <80%) 80%
Bank Australia	Premium Fixed Package Premium 700k+
Bank Australia	Premium Package Premium 700k+
Bank of Sydney	Expect More Variable PAYG - Package Only 100k+
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Click Loans	The Online Home Loan 150k+ 80%
Commonwealth Bank	Extra P&I
Freedom Lend	Freedom Variable IO 80%
Freedom Lend	Freedom Variable PI 80%
G&C Mutual Bank	Premium Package First Home Premium- Package Only
Gateway Credit Union	Premium Variable 80% 150k+
Greater Bank	Ultimate Ultimate Discount Variable 40k+
Heritage Bank	Home Advantage Variable 700k+
Homeloans	Optima Variable - Owner Occ PI 80
Homestar Finance	Owner Occupied P&I Variable 750k+ 80%
HSBC	Home Value - OO (Fee Free Option)
HSBC	Home Value - Owner Occupier
HSBC	Premier Home Smart 750-1m
HSBC	Premier Variable 750-1m
IMB	Budget - Owner Occupied 90%
IMB	Budget - Owner Occupied Special
ING	Orange Advantage Orange Advantage Variable PI 80% 500k+
ING	Orange Advantage Variable PI 500k+ 80%
loans.com.au	Offset Variable-Owner Occ <80% P&I
Macquarie Credit Union	Power 400.00001k+
Mortgage House	Advantage Home Loan 70 (No Offset)
MOVE - People Driven Banking	Economy
MOVE - People Driven Banking	First Home Owners Loan
MOVE - People Driven Banking	myHome Standard Variable Package 750k+
Newcastle Permanent	Premium Plus Package Home Loan 80% 750-899k
Northern Inland CU	Dream Value Owner Occupied PI 80
Pacific Mortgage Group	Variable IO
Pacific Mortgage Group	Variable P&I
QBANK	Classic Offer 80%
Qudos Bank	Low Cost Home Loan- OO 750-999k 90%



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## First Home Buyer Variable \$750,000

Company	Product
★★★★★ "Outstanding Value"	
Queenslanders CU	Special Variable Rate P&I 500k+
Reduce Home Loans	Rate Buster 100% Offset Variable 50-k 80%
SCU	Basic Home Loan
SCU	My Life Variable Rate Package 500k+
Southern Cross Credit Union	Platinum Professional Home Loan
State Custodians	Low Rate Home Loan with Offset 80%
★★★★	
AMO Group	Variable Home Loan
AMP Bank	Affinity Package Classic Variable P+I 750k+
AMP Bank	Select Package Classic Variable P+I 750k+
ANZ	Simplicity Plus P&I
Aussie	Optimizer Plus Variable PI 80%
Australian Unity	Health Wealth and Happiness Package Variable 200k+
Australian Unity	Kick Starter Package Variable 200k+
Bank of Melbourne	Basic Promo Variable P&I
Bank of Sydney	Expect More Variable 100k+
BankVic	Premium Home standard variable 750k+
Bankwest	Premium Select Home Loan OO P&I 80%
bcu	Maximum Discount Variable IO
Click Loans	The Online Offset Home Loan 80%
CUA	Fresh Start Access
CUA	Fresh Start Basic
CUA	Fresh Start Variable
CUA	Kick Start Variable -Owner Occupier 2 yrs
Firstmac	VIP Pack 80 P&I
G&C Mutual Bank	Get Ahead Start Home Ln
G&C Mutual Bank	Premium Package Premium - Package Only 300k+
Greater Bank	Great Rate Discounted Variable
Greater Bank	Ultimate Ultimate Variable 40k+
Heritage Bank	Discount Variable 150k+
Hume Bank	Property Package Variable P&I 500k+
Hunter United	Platinum Home Loan OO, LVR <90%
IMB	Essentials - Owner Occupied
ING	Orange Advantage Variable IO 500k+
loans.com.au	Essentials - Owner Occ - PI



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## First Home Buyer Variable \$750,000

Company	Product
★★★★	
Macquarie Bank	Offset Variable Owner Occupied PI 750k+ 80%
ME	Member Package Flexible Home Loan OO Max 80 LVR 700k+
Mortgage House	Essentials 80
MOVE - People Driven Banking	Straight forward Home Loan
MyState	Special Residential Home Loan 80%
Northern Inland CU	Dream Value Owner Occupied IO 80
P&N Bank	& Home Loan
P&N Bank	Home Loan & Bag & Home Loan 10k+
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack P&I 150k+
QBANK	Classic Plus Residential Variable - Package Only 500k+
QT Mutual Bank	Choices Mortgage Breaker 500k+
QT Mutual Bank	Mortgage Saver
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+
Regional Australia Bank	Partnership Advantage Variable 250k+
Select Encompass Credit Union	Variable Home Loan
Southern Cross Credit Union	Platinum Home Loan
St.George Bank	Basic Promo Variable P&I
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% 150k+
Suncorp Bank	Special Home Pkg Plus Variable OO 500k+
Suncorp Bank	Special Offer Back To Basics OO 90%
Teachers Mutual Bank	Solutions Plus Home Loan IO 750k+ 80%
Teachers Mutual Bank	Solutions Plus Home Loan P&I 750k+ 80%
The Mac	Basic Variable 500k+
The Mac	Intro Basic Variable 2 yrs 500k+
The Rock	Essentials Special 80%
UBank	Value Offer - 20% Deposit Minimum
UniBank	Solutions Plus Home Loan IO 750k+ 80%
UniBank	Solutions Plus Home Loan P&I 750k+ 80%
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable OO 80%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%
Virgin Money	Reward Me - Owner Occ Var 80 P&I 750k+
★★★	





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## First Home Buyer Variable \$750,000

Company	Product
★★★	
Adelaide Bank	Smartfit Variable P&I 90%
Adelaide Bank	SmartSaver P&I 90%
AMO Group	Basic Variable
AMP Bank	Affinity Package Classic Variable IO 750k+
AMP Bank	Basic Variable Loan IO
AMP Bank	Basic Variable Loan P+I
AMP Bank	Essential Home Loan
AMP Bank	Professional Package Classic Variable IO 750k+
AMP Bank	Professional Package Classic Variable P+I 750k+
AMP Bank	Professional Package Special Offer Variable P+I 250k+
AMP Bank	Select Package Classic Variable IO 750k+
ANZ	Breakfree Variable IO 80% 500k+
ANZ	Breakfree Variable P&I 80% 500k+
Aussie	Optimizer Plus Variable IO 80%
Aussie	Optimizer Variable IO 80%
Aussie	Optimizer Variable PI 80%
Aussie	Select Basic Variable 500k+ 80%
Aussie	Select Standard Variable 500k+ 80%
Australian Military Bank	DHOAS Value Home Loan (Defence HL)
Australian Military Bank	Standard Variable Offset 80%
Australian Military Bank	Value Home Loan 500k+ 80%
Auswide Bank	Freedom Package Standard Variable 150k+
Auswide Bank	RBA Rate Tracker Home Loan
B&E Personal Banking	FlexiDiscount LVR Special
B&E Personal Banking	Topline 90%
Bank Australia	Premium
Bank of Melbourne	Advantage Package Variable IO 750k+
Bank of Melbourne	Advantage Package Variable P&I 750k+
Bank of Melbourne	Basic Promo Variable IO
BankSA	Advantage Package Variable IO 750k+
BankSA	Advantage Package Variable P&I 750k+
BankSA	Basic Promo Variable IO
BankSA	Basic Promo Variable P&I
BankVic	2 Year Introductory Variable 2 yrs
BankVic	Base Variable



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## First Home Buyer Variable \$750,000

Company	Product
★★★	
BankVic	offset
BankVic	standard variable
Bankwest	Premium Select Home Loan OO IO
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Discount Variable Rate P&I
bcu	Maximum Discount Variable P&I
bcu	OMG! Variable Rate P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied 500k+
Bendigo Bank	Connect Residential Variable IO 500k+
Bendigo Bank	Residential Variable PI 500k+
Beyond Bank	Basic Variable 90%
Beyond Bank	Low Rate Variable Special OO
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+
Beyond Bank	Total Home Loan Variable 500k+
BOQ	Clear Path Variable Home Loan
BOQ	Economy
Catalyst Money	2 Year Intro Variable Home Loan 2 yrs
Catalyst Money	Variable IO
Catalyst Money	Variable PI
Citi	Mortgage Plus Offset Variable P&I 80% 250k+
Click Loans	The Online Home Loan 80 80%
Click Loans	The Online Home Loan IO 150k+ 80%
Click Loans	The Online Offset Home Loan IO 80%
Commonwealth Bank	Discount Intro Variable P&I 1 yr
Commonwealth Bank	Economiser Intro Variable P&I 3 yrs
Commonwealth Bank	Extra IO
Commonwealth Bank	No Fee Variable Rate P&I
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Standard Variable Rate P&I
Commonwealth Bank	Wealth Package Discount Intro Variable P&I 1 yr 150k+
Commonwealth Bank	Wealth Package Standard Variable Rate IO 750k+
Commonwealth Bank	Wealth Package Standard Variable Rate P&I 750k+
Community First CU	Accelerator Home Loan True Value Var HI - IO 250k+



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## First Home Buyer Variable \$750,000

Company	Product
★ ★ ★	
Community First CU	Accelerator Home Loan True Value Var HI - P&I 250k+
Community First CU	True Basic Home Loan - IO 80%
Community First CU	True Basic Home Loan - P&I 80%
CUA	Rate Breaker
CUA	Rate Breaker Package Rate Breaker 250k+
Easy Street Fin Services	Std VarRate Home Loan - IO
Easy Street Fin Services	Std VarRate Home Loan - P&I
ECU Australia	Premium Plus Standard Variable 250.00001k+
FCCS Credit Union	Easy Start Home Loan
FCCS Credit Union	Rewards
First Option Credit Union	Packaged Home Loan Standard Variable 600k+
Firstmac	Home Loan 80
Firstmac	VIP Pack 80 IO
Firstmac	Vital 80 IO
Firstmac	Vital 80 P&I
G&C Mutual Bank	Premium Package Standard Variable IO 300k+
G&C Mutual Bank	Solutions Package Solutions - Package Only
Gateway Credit Union	Low Rate Essentials
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Heritage Bank	Variable
Holiday Coast CU	Home Sweet Home Standard
Homeloans	Monipower IO 80%
Homeloans	Monipower P&I 80%
Homeloans	Optima Variable - Owner Occ IO 80
Homeloans	Ultra Plus Variable IO 80 500k+
Homeloans	Ultra Plus Variable PI 80 500k+
Homestar Finance	Owner Occupied IO Variable 750k+ 80%
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Classic Home Loan
Horizon Credit Union	Kickstart First Home Buyer Loan
Horizon Credit Union	Mortgage Breaker Home Loan
Horizon Credit Union	Platinum Loan 150k+
Horizon Credit Union	Special Value Plus Home Loan
HSBC	Variable



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## First Home Buyer Variable \$750,000

Company	Product
★★★	
Hume Bank	Interest Saver (Refinance) IO
Hume Bank	Interest Saver (Refinance) P&I
Hume Bank	Interest Saver 2 Year Intro Var P&I 2 yrs
Hume Bank	Interest Saver IO
Hume Bank	Interest Saver P&I
Hunter United	Basic Variable
Hunter United	Green Home Loan
Hunter United	Package Home Loan Variable - Package Only 100k+
Illawarra CU NSW	2 Year Intro Variable Home Loan 2 yrs
Illawarra CU NSW	Variable IO
Illawarra CU NSW	Variable PI
IMB	Accelerator - Owner Occupied 2 yrs
IMB	Introductory Variable 1 yr
IMB	Platinum Package Standard Variable 90% 500k+
iMortgage	Fusion Variable IO 80
iMortgage	Fusion Variable PI 80
ING	Mortgage Simplifier IO 500k+
ING	Mortgage Simplifier PI 500k+ 80%
Liberty Financial	Liberty Free 70 - 80 LVR
Liberty Financial	Liberty Star 70 - 80 LVR
loans.com.au	Essentials - Owner Occ - IO
loans.com.au	Offset Variable-Owner Occ <80 IO
Macquarie Bank	Basic Variable Owner Occupied PI 80 750k+
Macquarie Credit Union	Home Loan Variable
ME	Basic Home Loan OO Max 80 LVR
Mortgage House	Advantage Home Loan 80
Mortgage House	Advantage Standard Variable
Mortgage House	Advantage Variable 750k+
MOVE - People Driven Banking	Standard Variable Rate
My Credit Union	Home Loan
My Credit Union	Ideal Home Loan
My Credit Union	Platinum
MyState	Special Residential Home Loan IO 80%
NAB	Base Variable Rate - IO
NAB	Base Variable Rate - P&I



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## First Home Buyer Variable \$750,000

Company	Product
★★★	
NAB	Choice Package Tailored Variable - IO 750k+
NAB	Choice Package Tailored Variable - P&I 750k+
NAB	Private Tailored Pkg Tailored Variable - P&I 750k+
Newcastle Permanent	Discounted Real Deal IO 3 yrs
Newcastle Permanent	Discounted Real Deal P&I 3 yrs
Newcastle Permanent	Premium Plus Package Premium Variable IO 750-899k
Newcastle Permanent	Real Deal P&I
Northern Inland CU	Basic Owner Occupied
Northern Inland CU	Home Loan Value Owner Occupied 750k+
P&N Bank	Simple Home Loan
P&N Bank	Smooth Home Loan 80%
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
People's Choice Credit Union	Home Loan Package Standard Variable 60 to 80 Pack IO 150k+
People's Choice Credit Union	Home Loan Package Standard Variable IO 150k+
Police Bank	Goldrate Home Loan 30 yrs
Police Bank	Premium Variable
QBANK	Classic Home Loan
QBANK	Classic Plus Classic Home Loan 250k+
QBANK	Classic Plus Classic Offer 80% 500k+
QT Mutual Bank	Mortgage Breaker
Qudos Bank	Standard Variable Rate
Queenslanders CU	Queenslanders Ultimate Home Loan
RAMS	Low Rate IO
RAMS	Low Rate P&I
Regional Australia Bank	Basic 25 yrs
Regional Australia Bank	Basic Special 3 yrs
Regional Australia Bank	Mortgage Offset
RESI Mortgage Corp	Flexi Options 80%
RESI Mortgage Corp	Smart Pro IO 500k+ 80%
RESI Mortgage Corp	Smart Pro P&I 500k+ 80%
SCU	ProPack 250k+
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable IO 500k+
SERVICE ONE Alliance Bank	Standard Variable P&I 500k+



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## First Home Buyer Variable \$750,000

Company	Product
<b>★ ★ ★</b>	
St.George Bank	Advantage Package Variable IO 750k+
St.George Bank	Advantage Package Variable P&I 750k+
St.George Bank	Basic Promo Variable IO
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Eco PI 80
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Offset Home Loan PI 80
Summerland Credit Union	Premium
Summerland Credit Union	Premium PI 80
Suncorp Bank	Home Package Plus Variable OO 80% 750k+
Teachers Mutual Bank	Classic
Teachers Mutual Bank	My First Home Loan
The Capricornian	Premium Choice Variable 500k+
The Capricornian	Premium Choice Variable IO 500k+
The Mac	Home Loan 250k+
The Mac	Offset Home Loan
The Mutual	Mutual
The Mutual	Premium Variable
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+
Transport Mutual Credit Union	Switch and Save Residential
UBank	UHomeLoan - Real Reward Offer IO
UBank	UHomeLoan - Standard Variable PI
UniBank	Classic
UniBank	My First Home Loan
Victoria Teachers Mutual Bank	Standard Variable OO 80%
Westpac	Flexi First Option P&I
Westpac	Premier Advantage Rocket Repay Home Loan IO 750k+
Westpac	Premier Advantage Rocket Repay Home Loan P&I 750k+
Westpac	Special Flexi First Option P&I 3 yrs
Woolworths Employees CU	Owner Occupied Special Offer
Woolworths Employees CU	Standard Variable
Yellow Brick Road	Empower Variable PI 80%
<b>★ ★</b>	
ANZ	Variable IO 80%
ANZ	Variable P&I 80%



# 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 Variable \$750,000

Company	Product
★★	
Arab Bank Australia	Essentials Home Loan
B&E Personal Banking	Residential FlexiChoice
Bank of Melbourne	Variable P&I
BankSA	Variable P&I
Bankwest	Variable Owner Occupied 80%
bcu	Discount Variable Rate IO
bcu	OMG! Variable Rate IO
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Residential Variable IO 500k+
Beyond Bank	Variable
BOQ	Standard Variable
Citi	Basic Variable P&I 80%
Citi	Mortgage Plus Variable P&I 80% 250k+
Commonwealth Bank	Discount Intro Variable IO 1 yr
Commonwealth Bank	Economiser Intro Variable IO 3 yrs
Commonwealth Bank	Economiser IO
Commonwealth Bank	Economiser P&I
Commonwealth Bank	No Fee Variable Rate IO
Commonwealth Bank	Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Rate Saver IO
Commonwealth Bank	Rate Saver P&I
Commonwealth Bank	Standard Variable Rate IO
Community First CU	True Value Var HI - IO
Community First CU	True Value Var HI - P&I
ECU Australia	Standard Variable
FCCS Credit Union	Easy Start Home Loan - IO
First Option Credit Union	Standard Variable
G&C Mutual Bank	Solutions Package Standard Variable IO
G&C Mutual Bank	Standard Variable IO
G&C Mutual Bank	Standard Variable P&I
Gateway Credit Union	Variable 80%
Holiday Coast CU	Keep It Simple Standard
HSBC	Home Smart
Hume Bank	Intrst Svr 2y Intr Var(Refnace)P&I 2 yrs



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## First Home Buyer Variable \$750,000

Company	Product
★★	
Hume Bank	Variable (Refinance) IO
Hume Bank	Variable (Refinance) P&I
Hume Bank	Variable IO
Hume Bank	Variable P&I
IMB	Standard Variable 90%
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	First Home Buyers 3 yrs
ME	Flexible Home Loan OO Max 80 LVR
My Credit Union	Advantage Home Loan
MyState	Standard Variable
MyState	Standard Variable IO
NAB	Base Variable Indicator Rate
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Options IO
Newcastle Permanent	Real Options P&I
Northern Inland CU	Introductory Home Loan OO 3 yrs
Northern Inland CU	Smart Variable Owner Occupied
P&N Bank	Easypay Variable 80%
P&N Bank	Easypay Variable 95%
People's Choice Credit Union	Standard Variable IO
People's Choice Credit Union	Standard Variable P&I
QBANK	Standard Variable
RAMS	Full Feature P&I
Southern Cross Credit Union	Owner Occupied Variable
St.George Bank	Variable P&I
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Summerland Credit Union	Offset Home Loan Standard
Suncorp Bank	Standard Variable Owner Occupied 80%
Teachers Mutual Bank	Flexi Choice
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Lifestyle Variable





# Home Loans Star Ratings

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## First Home Buyer Variable \$750,000

Company	Product
★★	
The Capricornian	Lifestyle Variable IO
The Mutual	Budget
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Variable
UBank	UHomeLoan - Standard Variable IO
UniBank	Flexi Choice
UniBank	Interest Only Variable
Westpac	Flexi First Option IO
Westpac	Rocket Repay Home Loan IO
Westpac	Rocket Repay Home Loan P&I
Westpac	Special Flexi First Option IO 3 yrs
Yellow Brick Road	Empower Variable IO 80%
★	
AMP Bank	Classic Variable IO
AMP Bank	Classic Variable P+I
Arab Bank Australia	HeadStart Intro Variable 1 yr
Arab Bank Australia	The Basics
Auswide Bank	Standard Variable
B&E Personal Banking	FlexiDiscount
B&E Personal Banking	FlexiLine
Bank of Melbourne	Variable IO
Bank of Sydney	Variable
BankSA	Variable IO
Bankwest	Equaliser HL OO, 3yr Intro Variable 3 yrs
BOQ	First Start 1 yr
Citi	Offset Variable P&I 80%
Citi	Variable P&I 80%
Click Loans	The Online Home Loan 80 IO 80%
Delphi Bank	Owner Occupied Home Loan
Macquarie Credit Union	Introductory Rate Home Loan 1 yr
RAMS	Full Feature IO
St.George Bank	Variable IO
The Capricornian	Introductory Rate 3 yrs 95%
The Rock	Variable

