



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.

Investor Variable \$200,000 Interest Only

Company	Product
★★★★★ "Outstanding Value"	
Click Loans	The Online Investor Home Loan 80%
Freedom Lend	Investment Freedom Variable IO 50-749k 80%
Gateway Credit Union	Premium Investment Variable 80% 150k+
Greater Bank	Ultimate Inv Ultimate Discount Variable 40k+
Homestar Finance	Investment IO Variable 150-749k 80%
Macquarie Credit Union	Inv Power 150.001-250k
MOVE - People Driven Banking	Wealth Builder
Pacific Mortgage Group	Investment Variable IO
QBANK	Classic Investor Offer 80%
Qudos Bank	Low Cost Home Loan- Inv 150-249k 90%
Reduce Home Loans	Inv Rate Buster 100% Offset Var
Reduce Home Loans	Investor Rate Buster Variable
State Custodians	Low Rate Home Loan with Offset- Inv 80%
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable
Woolworths Employees CU	Investment Special Offer
★★★★★	
Aussie	Inv Select Basic Variable 100-499k 80%
Aussie	Inv Select Standard Variable 100-499k 80%
Bankwest	Complete Home Loan Variable Investment 80% 200k+
Click Loans	The Online Investor Home Loan 80 80%
ECU Australia	Premium Plus Investment Standard Variable 150.00001-k
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k
Firstmac	Inv Home Loan 80
Firstmac	Inv VIP Pack 80 IO
Firstmac	Inv Vital 80 IO
Greater Bank	Great Rate Inv Discounted Variable
Homeloans	Optima Variable - Investment IO 80
Horizon Credit Union	Mortgage Breaker Investment Loan
ING	Inv Orange Advantage Variable IO 150-499k
loans.com.au	Essentials Variable - Investor IO
loans.com.au	INV Offset 80 IO
MOVE - People Driven Banking	myWealth Standard Variable Package
Regional Australia Bank	Inv Partnership Advantage Variable



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Company	Product
★★★★	
Regional Australia Bank	Investment Basic 25 yrs
RESI Mortgage Corp	Inv Flexi Options
RESI Mortgage Corp	Inv Smart Pro IO 200-499k 80%
Summerland Credit Union	Investment Eco Home Loan
UBank	Inv UHomeLoan Variable
UBank	Investor IO-Investor Extra IO Offer
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable
Victoria Teachers Mutual Bank	Inv Complete Variable
Virgin Money	Reward Me - Inv Variable 80 IO 75-499k
★★★	
ANZ	Breakfree Investment Variable IO 80% 150-249k
Aussie	Inv Optimizer Plus Variable IO 80%
Aussie	Inv Optimizer Variable IO 80%
Australian Military Bank	Investment Home Loan IO
Bank Australia	Basic Home Loan - Inv (LVR <80) IO
Bank Australia	Inv Premium - IO
Bank of Melbourne	Investment Basic Promo Variable IO
BankSA	Inv Basic Promo Variable IO
BankVic	Diversified Investor Inv standard variable 20-249k
BankVic	Inv standard variable
BankVic	Portfolio Inv standard variable 20-249k
BankVic	Premium Home Inv standard variable 20-249k
BankVic	Property Investor Inv standard variable 20-249k
Bankwest	Premium Select Home Loan Inv IO
Bankwest	Regular Saver Home Loan Investment
bcu	Inv Maximum Discount Variable IO
bcu	Inv OMG! Variable Rate IO
Bendigo Bank	Connect Package Variable Investment
Bendigo Bank	Connect Residential Investment Variable IO
BOQ	Inv Clear Path Var Home Loan IO
Click Loans	The Online Investor Offset IO 80%
Commonwealth Bank	Inv Discount Intro Variable IO 1 yr
Commonwealth Bank	Inv Economiser Intro Variable IO 3 yrs
Commonwealth Bank	Inv Extra IO
Commonwealth Bank	Inv No Fee Variable Rate IO



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Company	Product
★★★	
Commonwealth Bank	Inv Rate Saver Intro Variable IO 3 yrs
ECU Australia	Investment Standard Variable
FCCS Credit Union	Investment Rewards - IO
First Option Credit Union	Investment Standard Variable
G&C Mutual Bank	Solutions Package Inv Solutions- Package Only
G&C Mutual Bank	Solutions Package Investment Standard Variable IO
Gateway Credit Union	Inv Low Rate Essentials
Greater Bank	Great Rate Investment Variable IO
Greater Bank	Investment Standard Variable IO
Heritage Bank	Home Advantage Investment Variable IO 150-249k
Homeloans	Inv Ultra Plus Variable IO 80 200-499k
Homeloans	Investment Monipower
Horizon Credit Union	Basic Investment Residential Loan
Horizon Credit Union	Classic Investment Loan
HSBC	Investment Variable
Hume Bank	Inv Interest Saver (Refinance) IO
Hume Bank	Investment Interest Saver IO
iMortgage	Investment Fusion Variable IO 80
ING	Inv Mortgage Simplifier IO 150-499k
Macquarie Credit Union	Inv Property Variable
Mortgage House	Inv Advantage Complete Variable IO
Mortgage House	Inv Advantage Variable IO
MOVE - People Driven Banking	Standard Variable Rate Investment
My Credit Union	Inv Advantage Home Loan
My Credit Union	Inv Home Loan
NAB	Choice Package Investment Tailored Variable - IO 20-249k
NAB	Inv Base Variable Indicator Rate
NAB	Inv Base Variable Rate - IO
Newcastle Permanent	Investment Premium Variable IO
Newcastle Permanent	Investment Real Deal IO
Newcastle Permanent	Investment Real Options IO
Newcastle Permanent	Premium Plus Package Investment Premium Variable IO 150-499k
Northern Inland CU	Introductory Home Loan Inv 3 yrs
P&N Bank	& Investor Loan (IO)
P&N Bank	Inv Smooth Home Loan 80%



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Investor Variable \$200,000 Interest Only

Company	Product
★★★	
People's Choice Credit Union	Home Loan Package Inv Standard Variable <80 Pack IO 150k+
People's Choice Credit Union	Investment Basic Variable IO 80%
Police Bank	Inv Premium Variable
QBANK	Classic Plus Inv Classic Home Loan 100-249k
QBANK	Inv Classic Home Loan
QBANK	Inv Standard Variable
QT Mutual Bank	Choices Investment Mortgage Breaker 150-249k
QT Mutual Bank	Investment Mortgage Breaker
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 125-249k
RAMS	Inv Low Rate IO
Regional Australia Bank	Inv Mortgage Offset
St.George Bank	Investment Basic Promo Variable IO
Summerland Credit Union	Inv Premium
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable 50-249k
The Mac	Property Investment Loan
The Mutual	Inv Mutual
The Mutual	Inv Premium Variable
Victoria Teachers Mutual Bank	Inv Standard Variable
Westpac	Premier Advantage Rocket Investment Loan IO 150-249k
Westpac	Special - Inv Flexi First Option IO 3 yrs
Woolworths Employees CU	Standard Investment Variable
Yellow Brick Road	Inv Empower Variable IO 80%
★★	
ANZ	Investment Variable IO 80%
Auswide Bank	Freedom Package Investment Standard Variable IO 150-249k
B&E Personal Banking	Investment FlexiChoice
Bank of Melbourne	Advantage Package Investment Variable IO 150-249k
BankSA	Advantage Package Investment Variable IO 150-249k
Bankwest	Variable Investment 80%
bcu	Inv Discount Variable Rate IO
bcu	Inv Standard Variable IO



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Investor Variable \$200,000 Interest Only

Company	Product
★★	
Bendigo Bank	Basic Variable Investment IO
Bendigo Bank	Residential Investment Variable IO 50-249k
Catalyst Money	Variable Invest Lite IO
Commonwealth Bank	Inv Economiser IO
Commonwealth Bank	Inv Rate Saver IO
Commonwealth Bank	Inv Standard Variable Rate IO
Commonwealth Bank	Wealth Package Inv Standard Variable Rate IO 150-349k
G&C Mutual Bank	Investment Standard Variable IO
Gateway Credit Union	Investment Variable 80%
Heritage Bank	Investment Discount Variable IO
Heritage Bank	Investment Variable IO
Hume Bank	Investment Variable (Refinance) IO
Hume Bank	Investment Variable IO
Illawarra CU NSW	Variable Invest Lite IO
NAB	Investment Tailored Variable - IO
People's Choice Credit Union	Home Loan Package Investment Standard Variable IO 150k+
RAMS	Inv Full Feature IO
SERVICE ONE Alliance Bank	Investment Standard Variable IO 50-249k
St.George Bank	Advantage Package Investment Variable IO 150-249k
Summerland Credit Union	Home Investment
Summerland Credit Union	Inv ECO Home Loan Standard
Suncorp Bank	Standard Variable Investment
Teachers Mutual Bank	Inv Interest Only Variable
The Capricornian	Inv Premium Choice Variable IO 50-249k
UniBank	Inv Interest Only Variable
Westpac	Inv Flexi First Option IO
Westpac	Rocket Investment Loan IO
★	
Auswide Bank	Investment Standard Variable IO
Bank of Melbourne	Investment Variable IO
BankSA	Investment Variable IO
BOQ	Investment Standard Variable IO
Commonwealth Bank	Inv Viridian Line Of Credit
Delphi Bank	Residential Investment Home Loan
Gateway Credit Union	Investment Equitismart Home Loan



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Company	Product
★	
People's Choice Credit Union	Investment Standard Variable IO
St.George Bank	Investment Variable IO



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Investment Simplicity Plus P&I
Australian Unity	Wealth Builder Package Variable 200k+
Click Loans	The Online Investor Home Loan 80%
Firstmac	Inv VIP Pack 80
Freedom Lend	Investment Freedom Variable PI 50-749k 80%
Gateway Credit Union	Premium Investment Variable 80% 150k+
Greater Bank	Ultimate Inv Ultimate Discount Variable 40k+
Homestar Finance	Investment P&I Variable 150-749k 80%
Horizon Credit Union	Special Value Plus Investment Loan
loans.com.au	Essentials Variable - Investor P&I
loans.com.au	INV Offset 80 PI
MOVE - People Driven Banking	Wealth Builder
Pacific Mortgage Group	Investment Variable P&I
QBANK	Classic Investor Offer 80%
Reduce Home Loans	Inv Rate Buster 100% Offset Var
Reduce Home Loans	Investor Rate Buster Variable
State Custodians	Low Rate Home Loan with Offset- Inv 80%
Transport Mutual Credit Union	Switch and Save Investment
UBank	Investor PI-Investor Extra PI Offer
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer
Woolworths Employees CU	Investment Special Offer
★★★★	
AMO Group	Inv Basic Variable
Aussie	Inv Optimizer Plus Variable PI 80%
Aussie	Inv Optimizer Variable PI 80%
Aussie	Inv Select Basic Variable 100-499k 80%
Bank of Melbourne	Investment Basic Promo Variable P&I
BankSA	Inv Basic Promo Variable P&I
BOQ	Investment Economy
Click Loans	The Online Investor Home Loan 80 80%
Click Loans	The Online Investor Offset 80%
Easy Street Fin Services	Inv Std Var Rate Home Loan - P&I
Firstmac	Inv Vital 80 P&I
Greater Bank	Great Rate Inv Discounted Variable
Greater Bank	Ultimate Investment Ultimate Variable P&I 40k+



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★★	
Heritage Bank	Investment Discount Variable P&I 150k+
Homeloans	Optima Variable - Investment PI 80
Horizon Credit Union	Kickstart First Home Buyer Inv Loan
iMortgage	Investment Fusion Variable PI 80
ING	Inv Orange Advantage Variable PI 150-499k 80%
Macquarie Credit Union	Inv Power 150.001-250k
MOVE - People Driven Banking	myWealth Standard Variable Package
NAB	Inv Base Variable Rate - P&I
Qudos Bank	Low Cost Home Loan- Inv 150-249k 90%
RESI Mortgage Corp	Inv Smart Pro P&I 200-499k 80%
St.George Bank	Investment Basic Promo Variable P&I
Summerland Credit Union	Investment Eco Home Loan
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable
Victoria Teachers Mutual Bank	Inv Complete Variable
Virgin Money	Reward Me - Inv Variable 80 P&I 75-499k
★★★	
Adelaide Bank	Investment Smartfit Variable P&I
Adelaide Bank	Investment SmartSaver P&I
ANZ	Breakfree Investment Variable P&I 80% 150-249k
Aussie	Inv Select Standard Variable 100-499k 80%
Australian Military Bank	Investment Home Loan PI
Auswide Bank	Freedom Package Investment Standard Variable 150-249k
B&E Personal Banking	Inv Topline 90%
Bank Australia	Basic Home Loan - Inv (LVR <80) P&I
Bank Australia	Inv Premium - P&I
Bank Australia	Premium Package Inv Premium - P&I 100-399k
Bank of Melbourne	Advantage Package Investment Variable P&I 150-249k
BankSA	Advantage Package Investment Variable P&I 150-249k
BankVic	Diversified Investor Inv standard variable 20-249k
BankVic	Inv standard variable
BankVic	Investment offset
BankVic	Portfolio Inv standard variable 20-249k
BankVic	Premium Home Inv standard variable 20-249k



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★	
BankVic	Property Investor Inv standard variable 20-249k
Bankwest	Complete Home Loan Variable Investment 80% 200k+
Bankwest	Premium Select Home Loan Inv P&I 20-499k
Bankwest	Regular Saver Home Loan Investment
bcu	Inv Maximum Discount Variable P&I
bcu	Inv OMG! Variable Rate P&I
Bendigo Bank	Connect Package Variable Investment
BOQ	Inv Clear Path Variable Home Loan
Commonwealth Bank	Inv Economiser Intro Variable P&I 3 yrs
Commonwealth Bank	Inv No Fee Variable Rate P&I
Commonwealth Bank	Wealth Package Inv Standard Variable Rate P&I 150-349k
Community First CU	Accelerator Home Loan Inv True Value Var HI - P&I 100-249k
ECU Australia	Investment Standard Variable
ECU Australia	Premium Plus Investment Standard Variable 150.00001-k
FCCS Credit Union	Investment Rewards - P&I
First Option Credit Union	Investment Standard Variable
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k
Firstmac	Inv Home Loan 80
G&C Mutual Bank	Solutions Package Inv Solutions- Package Only
Gateway Credit Union	Inv Low Rate Essentials
Greater Bank	Great Rate Investment Variable P&I
Greater Bank	Investment Standard Variable P&I
Heritage Bank	Home Advantage Investment Variable P&I 150-249k
Homeloans	Inv Ultra Plus Variable PI 80 200-499k
Homeloans	Investment Monipower
Horizon Credit Union	Basic Investment Residential Loan
Horizon Credit Union	Classic Investment Loan
Horizon Credit Union	Mortgage Breaker Investment Loan
Horizon Credit Union	Platinum Investment Loan 150k+
Hume Bank	Inv Interest Saver (Refinance) P&I
Hume Bank	Inv Interest Saver 2 Year Intro Var 2 yrs
Hume Bank	Investment Interest Saver P&I
Hume Bank	Property Package Investment Variable P&I 150-249k
ING	Inv Mortgage Simplifier PI 150-499k 80%
Liberty Financial	Inv Liberty Free 70 - 80 LVR



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Company	Product
★★★	
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR
Liberty Financial	Inv Liberty Star 70 - 80 LVR
Macquarie Bank	Basic Variable Investment PI 80 150-749k
Macquarie Bank	Offset Variable Investment PI 150-749k 80%
Macquarie Credit Union	Inv Property Variable
ME	Inv Basic Home Loan Max 80 LVR
ME	Member Package Inv Flexible Home Loan Max 80 LVR 150-399k
Mortgage House	Inv Advantage Complete Variable P&I
Mortgage House	Inv Advantage Variable P&I 100-749k
MOVE - People Driven Banking	Standard Variable Rate Investment
My Credit Union	Inv Advantage Home Loan
My Credit Union	Inv Home Loan
NAB	Choice Package Investment Tailored Variable - P&I 100-249k
Newcastle Permanent	Investment Premium Variable P&I
Newcastle Permanent	Investment Real Deal P&I
Newcastle Permanent	Investment Real Options IO
Newcastle Permanent	Investment Real Options P&I
Newcastle Permanent	Premium Plus Package Investment Premium Variable P&I 150-499k
Northern Inland CU	Basic Investor
P&N Bank	& Investor Loan (P&I)
P&N Bank	Inv Smooth Home Loan 80%
People's Choice Credit Union	Home Loan Package Inv Standard Var <80 Package P&I 150k+
People's Choice Credit Union	Investment Basic Variable P&I 80%
QBANK	Classic Plus Inv Classic Home Loan 100-249k
QBANK	Inv Classic Home Loan
QT Mutual Bank	Choices Investment Mortgage Breaker 150-249k
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 125-249k
RAMS	Inv Low Rate P&I
Regional Australia Bank	Inv Partnership Advantage Variable
Regional Australia Bank	Investment Basic 25 yrs
RESI Mortgage Corp	Inv Flexi Options
St.George Bank	Advantage Package Investment Variable P&I 150-249k
Summerland Credit Union	Inv Premium
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★	
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Teachers Mutual Bank	Inv Flexi Choice
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable 50-249k
The Mac	Property Investment Loan
The Mutual	Inv Mutual
The Mutual	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
Transport Mutual Credit Union	Investment Variable
UBank	Inv UHomeLoan Variable
UniBank	Inv Flexi Choice
Victoria Teachers Mutual Bank	Inv Standard Variable
Westpac	Investment Flexi First Option P&I
Westpac	Premier Advantage Rocket Investment Loan P&I 150-249k
Westpac	Special-Inv Flexi First Option P&I 3 yrs
Woolworths Employees CU	Standard Investment Variable
Yellow Brick Road	Empower Package Inv Empower Variable PI 80% 100k+
Yellow Brick Road	Inv Empower Variable PI 80%
★★	
ANZ	Investment Variable P&I 80%
Arab Bank Australia	Inv HeadStart Intro Variable 1 yr
Arab Bank Australia	Inv The Basics
Bank of Melbourne	Investment Variable P&I
BankSA	Investment Variable P&I
Bankwest	Variable Investment 80%
bcu	Inv Discount Variable Rate P&I
bcu	Inv Standard Variable P&I
Bendigo Bank	Basic Variable Investment PI
Bendigo Bank	Residential Investment Variable PI 50-249k
Catalyst Money	Variable Invest Lite PI
Commonwealth Bank	Inv Discount Intro Variable P&I 1 yr
Commonwealth Bank	Inv Economiser P&I
Commonwealth Bank	Inv Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Inv Rate Saver P&I
Commonwealth Bank	Inv Standard Variable Rate P&I



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★	
Community First CU	Inv True Value Var HI - P&I
G&C Mutual Bank	Investment Standard Variable P&I
Gateway Credit Union	Investment Variable 80%
Heritage Bank	Investment Variable P&I
HSBC	Investment Home Smart
HSBC	Investment Variable
Hume Bank	Investment Variable (Refinance) P&I
Hume Bank	Investment Variable P&I
Illawarra CU NSW	Variable Invest Lite PI
Macquarie Credit Union	Inv Basic Home Loan
Macquarie Credit Union	Inv Introductory Rate Home Loan 1 yr
NAB	Inv Base Variable Indicator Rate
NAB	Investment Tailored Variable - P&I
NAB	Private Tailored Pkg Investment Tailored Variable - P&I 100-249k
Northern Inland CU	Introductory Home Loan Inv 3 yrs
People's Choice Credit Union	Investment Standard Variable P&I
Police Bank	Inv Premium Variable
QBANK	Inv Standard Variable
QT Mutual Bank	Investment Mortgage Breaker
RAMS	Inv Full Feature P&I
Regional Australia Bank	Inv Mortgage Offset
SERVICE ONE Alliance Bank	Investment Standard Variable P&I 50-249k
St.George Bank	Investment Variable P&I
Summerland Credit Union	Home Investment
Summerland Credit Union	Inv ECO Home Loan Standard
Westpac	Rocket Investment Loan P&I
★	
Auswide Bank	Investment Standard Variable
B&E Personal Banking	Investment FlexiChoice
B&E Personal Banking	Investment FlexiLine
Bankwest	Investment Equaliser Home Loan 3 yrs
BOQ	Investment Standard Variable
Commonwealth Bank	Inv Viridian Line Of Credit
Delphi Bank	Residential Investment Home Loan
ME	Inv Flexible Home Loan Max 80 LVR



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Investor Variable \$200,000 Principal & Interest

Company	Product
★	
Northern Inland CU	Smart Variable Investment
Suncorp Bank	Standard Variable Investment
The Capricornian	Inv Introductory Rate 3 yrs



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Investor Variable \$350,000 Interest Only

Company	Product
★★★★★ "Outstanding Value"	
Click Loans	The Online Investor Home Loan 80%
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+
Freedom Lend	Investment Freedom Variable IO 50-749k 80%
Gateway Credit Union	Premium Investment Variable 80% 150k+
Greater Bank	Ultimate Inv Ultimate Discount Variable 40k+
Homestar Finance	Investment IO Variable 150-749k 80%
Macquarie Credit Union	Inv Power 250.001-400k
MOVE - People Driven Banking	myWealth Standard Variable Package 250-499k
MOVE - People Driven Banking	Wealth Builder
Pacific Mortgage Group	Investment Variable IO
QBANK	Classic Investor Offer 80%
Qudos Bank	Low Cost Home Loan- Inv 250-499k 90%
Reduce Home Loans	Inv Rate Buster 100% Offset Var
Reduce Home Loans	Investor Rate Buster Variable
State Custodians	Low Rate Home Loan with Offset- Inv 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable
Woolworths Employees CU	Investment Special Offer
★★★★	
AMO Group	Investment Variable
Aussie	Inv Select Basic Variable 100-499k 80%
BankVic	Premium Home Inv standard variable 250-749k
BankVic	Property Investor Inv standard variable 250-749k
Click Loans	The Online Investor Home Loan 80 80%
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k
Firstmac	Inv Home Loan 80
Firstmac	Inv VIP Pack 80 IO
G&C Mutual Bank	Premium Package Inv Premium- Package Only 300k+
Greater Bank	Great Rate Inv Discounted Variable
ING	Inv Orange Advantage Variable IO 150-499k
loans.com.au	Essentials Variable - Investor IO
loans.com.au	INV Offset 80 IO
Northern Inland CU	Dream Value Investor IO 80
QT Mutual Bank	Choices Investment Mortgage Breaker 250-499k
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 250-499k



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Investor Variable \$350,000 Interest Only

Company	Product
★★★★	
Regional Australia Bank	Inv Partnership Advantage Variable 250k+
RESI Mortgage Corp	Inv Flexi Options
RESI Mortgage Corp	Inv Smart Pro IO 200-499k 80%
Summerland Credit Union	Investment Eco Home Loan
Summerland Credit Union	Investment Eco PI 80
The Mac	Property Investment Loan 250k+
UBank	Investor IO-Investor Extra IO Offer
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable
Victoria Teachers Mutual Bank	Inv Complete Variable
Virgin Money	Reward Me - Inv Variable 80 IO 75-499k
★★★	
ANZ	Breakfree Investment Variable IO 80% 250-499k
Aussie	Inv Optimizer Plus Variable IO 80%
Aussie	Inv Optimizer Variable IO 80%
Aussie	Inv Select Standard Variable 100-499k 80%
Australian Military Bank	Investment Home Loan IO
Bank Australia	Basic Home Loan - Inv (LVR <80) IO
Bank Australia	Inv Premium - IO
Bank of Melbourne	Advantage Package Investment Variable IO 250-499k
Bank of Melbourne	Investment Basic Promo Variable IO
BankSA	Advantage Package Investment Variable IO 250-499k
BankSA	Inv Basic Promo Variable IO
BankVic	Diversified Investor Inv standard variable 250-749k
BankVic	Inv standard variable
BankVic	Portfolio Inv standard variable 250-749k
Bankwest	Complete Home Loan Variable Investment 80% 200k+
Bankwest	Premium Select Home Loan Inv IO
Bankwest	Regular Saver Home Loan Investment
bcu	Inv Maximum Discount Variable IO
bcu	Inv OMG! Variable Rate IO
Bendigo Bank	Connect Package Variable Investment 250-499k
Bendigo Bank	Connect Residential Investment Variable IO 250-499k
BOQ	Inv Clear Path Var Home Loan IO
Catalyst Money	Variable Invest IO



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Investor Variable \$350,000 Interest Only

Company	Product
★★★	
Citi	Mortgage Plus Investment Offset Variable IO 250k+
Citi	Mortgage Plus Investment Variable IO 250k+
Click Loans	The Online Investor Offset IO 80%
Commonwealth Bank	Inv Discount Intro Variable IO 1 yr
Commonwealth Bank	Inv Economiser Intro Variable IO 3 yrs
Commonwealth Bank	Inv Extra IO
Commonwealth Bank	Inv Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Wealth Package Inv Standard Variable Rate IO 350-749k
ECU Australia	Investment Standard Variable
FCCS Credit Union	Investment Rewards - IO
First Option Credit Union	Investment Standard Variable
Firstmac	Inv Vital 80 IO
G&C Mutual Bank	Premium Package Investment Standard Variable IO 300k+
G&C Mutual Bank	Solutions Package Inv Solutions- Package Only
Gateway Credit Union	Inv Low Rate Essentials
Greater Bank	Great Rate Investment Variable IO
Greater Bank	Investment Standard Variable IO
Heritage Bank	Home Advantage Investment Variable IO 250-699k
Homeloans	Inv Ultra Plus Variable IO 80 200-499k
Homeloans	Investment Monipower
Homeloans	Optima Variable - Investment IO 80
Horizon Credit Union	Basic Investment Residential Loan
Horizon Credit Union	Classic Investment Loan
Horizon Credit Union	Mortgage Breaker Investment Loan
HSBC	Investment Variable
Hume Bank	Inv Interest Saver (Refinance) IO
Hume Bank	Investment Interest Saver IO
Illawarra CU NSW	Variable Invest IO
iMortgage	Investment Fusion Variable IO 80
ING	Inv Mortgage Simplifier IO 150-499k
Macquarie Credit Union	Inv Property Variable
Mortgage House	Inv Advantage Complete Variable IO
Mortgage House	Inv Advantage Variable IO
MOVE - People Driven Banking	Standard Variable Rate Investment
My Credit Union	Inv Advantage Home Loan



Home Loans Star Ratings

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Investor Variable \$350,000 Interest Only

Company	Product
★★★	
My Credit Union	Inv Home Loan
My Credit Union	Inv Ideal Home Loan
NAB	Choice Package Investment Tailored Variable - IO 250-749k
NAB	Inv Base Variable Rate - IO
Newcastle Permanent	Investment Real Deal IO
Newcastle Permanent	Investment Real Options IO
Newcastle Permanent	Premium Plus Package Investment Premium Variable IO 150-499k
Northern Inland CU	Introductory Home Loan Inv 3 yrs
P&N Bank	& Investor Loan (IO)
P&N Bank	Inv Smooth Home Loan 80%
People's Choice Credit Union	Home Loan Package Inv Standard Variable <80 Pack IO 150k+
Police Bank	Inv Premium Variable
QBANK	Classic Plus Inv Classic Home Loan 250k+
QBANK	Inv Classic Home Loan
QBANK	Inv Standard Variable
RAMS	Inv Low Rate IO
Regional Australia Bank	Inv Mortgage Offset
Regional Australia Bank	Investment Basic 25 yrs
SERVICE ONE Alliance Bank	Investment Standard Variable IO 250-499k
St.George Bank	Advantage Package Investment Variable IO 250-499k
St.George Bank	Investment Basic Promo Variable IO
Summerland Credit Union	Inv Premium
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable 250-499k
The Mutual	Inv Mutual
The Mutual	Inv Premium Variable
UBank	Inv UHomeLoan Variable
Victoria Teachers Mutual Bank	Inv Standard Variable
Westpac	Premier Advantage Rocket Investment Loan IO 250-499k
Westpac	Special - Inv Flexi First Option IO 3 yrs
Woolworths Employees CU	Standard Investment Variable
Yellow Brick Road	Inv Empower Variable IO 80%



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Investor Variable \$350,000 Interest Only

Company	Product
★★	
ANZ	Investment Variable IO 80%
Auswide Bank	Freedom Package Investment Standard Variable IO 250-499k
B&E Personal Banking	Investment FlexiChoice
Bankwest	Variable Investment 80%
bcu	Inv Discount Variable Rate IO
bcu	Inv Standard Variable IO
Bendigo Bank	Basic Variable Investment IO
Bendigo Bank	Residential Investment Variable IO 250-499k
Citi	Investment Basic Variable IO
Commonwealth Bank	Inv Economiser IO
Commonwealth Bank	Inv No Fee Variable Rate IO
Commonwealth Bank	Inv Rate Saver IO
Commonwealth Bank	Inv Standard Variable Rate IO
G&C Mutual Bank	Investment Standard Variable IO
G&C Mutual Bank	Solutions Package Investment Standard Variable IO
Gateway Credit Union	Investment Variable 80%
Heritage Bank	Investment Discount Variable IO
Heritage Bank	Investment Variable IO
Hume Bank	Investment Variable (Refinance) IO
Hume Bank	Investment Variable IO
NAB	Inv Base Variable Indicator Rate
NAB	Investment Tailored Variable - IO
Newcastle Permanent	Investment Premium Variable IO
People's Choice Credit Union	Home Loan Package Investment Standard Variable IO 150k+
People's Choice Credit Union	Investment Basic Variable IO 80%
QT Mutual Bank	Investment Mortgage Breaker
RAMS	Inv Full Feature IO
St.George Bank	Investment Variable IO
Summerland Credit Union	Home Investment
Summerland Credit Union	Inv ECO Home Loan Standard
Suncorp Bank	Standard Variable Investment
Teachers Mutual Bank	Inv Interest Only Variable
The Capricornian	Inv Premium Choice Variable IO 250-499k
UniBank	Inv Interest Only Variable
Westpac	Inv Flexi First Option IO



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Investor Variable \$350,000 Interest Only

Company	Product
★★	
Westpac	Rocket Investment Loan IO
★	
Auswide Bank	Investment Standard Variable IO
Bank of Melbourne	Investment Variable IO
BankSA	Investment Variable IO
BOQ	Investment Standard Variable IO
Citi	Investment Offset Variable IO
Citi	Investment Variable IO
Commonwealth Bank	Inv Viridian Line Of Credit
Delphi Bank	Residential Investment Home Loan
Gateway Credit Union	Investment Equitismart Home Loan
People's Choice Credit Union	Investment Standard Variable IO



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Investment Simplicity Plus P&I
Australian Unity	Wealth Builder Package Variable 200k+
Click Loans	The Online Investor Home Loan 80%
Firstmac	Inv VIP Pack 80
Freedom Lend	Investment Freedom Variable PI 50-749k 80%
Gateway Credit Union	Premium Investment Variable 80% 150k+
Greater Bank	Ultimate Inv Ultimate Discount Variable 40k+
Homestar Finance	Investment P&I Variable 150-749k 80%
Horizon Credit Union	Special Value Plus Investment Loan
loans.com.au	Essentials Variable - Investor P&I
loans.com.au	INV Offset 80 PI
Macquarie Credit Union	Inv Power 250.001-400k
MOVE - People Driven Banking	Wealth Builder
Pacific Mortgage Group	Investment Variable P&I
QBANK	Classic Investor Offer 80%
Reduce Home Loans	Inv Rate Buster 100% Offset Var
Reduce Home Loans	Investor Rate Buster Variable
State Custodians	Low Rate Home Loan with Offset- Inv 80%
Transport Mutual Credit Union	Switch and Save Investment
UBank	Investor PI-Investor Extra PI Offer
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable
★★★★	
AMO Group	Inv Basic Variable
AMO Group	Investment Variable
Aussie	Inv Optimizer Plus Variable PI 80%
Aussie	Inv Optimizer Variable PI 80%
Bank of Melbourne	Investment Basic Promo Variable P&I
BankSA	Inv Basic Promo Variable P&I
bcu	Inv OMG! Variable Rate P&I
BOQ	Investment Economy
Click Loans	The Online Investor Home Loan 80 80%
Click Loans	The Online Investor Offset 80%
Easy Street Fin Services	Inv Std Var Rate Home Loan - P&I
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★★★	
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k
Firstmac	Inv Vital 80 P&I
G&C Mutual Bank	Premium Package Inv Premium- Package Only 300k+
Greater Bank	Great Rate Inv Discounted Variable
Greater Bank	Ultimate Investment Ultimate Variable P&I 40k+
Homeloans	Optima Variable - Investment PI 80
Horizon Credit Union	Kickstart First Home Buyer Inv Loan
iMortgage	Investment Fusion Variable PI 80
ING	Inv Orange Advantage Variable PI 150-499k 80%
MOVE - People Driven Banking	myWealth Standard Variable Package 250-499k
Northern Inland CU	Dream Value Investor PI 80
Qudos Bank	Low Cost Home Loan- Inv 250-499k 90%
Regional Australia Bank	Inv Partnership Advantage Variable 250k+
RESI Mortgage Corp	Inv Smart Pro P&I 200-499k 80%
St.George Bank	Investment Basic Promo Variable P&I
Summerland Credit Union	Investment Eco PI 80
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable
Victoria Teachers Mutual Bank	Inv Complete Variable
Virgin Money	Reward Me - Inv Variable 80 P&I 75-499k
Woolworths Employees CU	Investment Special Offer
★★★	
Adelaide Bank	Investment Smartfit Variable P&I
Adelaide Bank	Investment SmartSaver P&I
ANZ	Breakfree Investment Variable P&I 80% 250-499k
Aussie	Inv Select Basic Variable 100-499k 80%
Aussie	Inv Select Standard Variable 100-499k 80%
Australian Military Bank	Investment Home Loan PI
Auswide Bank	Freedom Package Investment Standard Variable 250-499k
B&E Personal Banking	Inv Topline 90%
Bank Australia	Basic Home Loan - Inv (LVR <80) P&I
Bank Australia	Inv Premium - P&I
Bank Australia	Premium Package Inv Premium - P&I 100-399k
Bank of Melbourne	Advantage Package Investment Variable P&I 250-499k
BankSA	Advantage Package Investment Variable P&I 250-499k



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★★	
BankVic	Diversified Investor Inv standard variable 250-749k
BankVic	Inv standard variable
BankVic	Investment offset
BankVic	Portfolio Inv standard variable 250-749k
BankVic	Premium Home Inv standard variable 250-749k
BankVic	Property Investor Inv standard variable 250-749k
Bankwest	Complete Home Loan Variable Investment 80% 200k+
Bankwest	Premium Select Home Loan Inv P&I 20-499k
bcu	Inv Discount Variable Rate P&I
bcu	Inv Maximum Discount Variable P&I
Bendigo Bank	Connect Package Variable Investment 250-499k
BOQ	Inv Clear Path Variable Home Loan
Catalyst Money	Variable Invest PI
Citi	Investment Basic Variable P&I 80%
Citi	Mortgage Plus Investment Offset Variable P&I 80% 250k+
Citi	Mortgage Plus Investment Variable P&I 80% 250k+
Commonwealth Bank	Inv No Fee Variable Rate P&I
Commonwealth Bank	Wealth Package Inv Standard Variable Rate P&I 350-749k
Community First CU	Accelerator Home Loan Inv True Value Var HI - P&I 250k+
ECU Australia	Investment Standard Variable
FCCS Credit Union	Investment Rewards - P&I
First Option Credit Union	Investment Standard Variable
Firstmac	Inv Home Loan 80
G&C Mutual Bank	Solutions Package Inv Solutions- Package Only
Greater Bank	Great Rate Investment Variable P&I
Greater Bank	Investment Standard Variable P&I
Heritage Bank	Home Advantage Investment Variable P&I 250-699k
Heritage Bank	Investment Discount Variable P&I 150k+
Homeloans	Inv Ultra Plus Variable PI 80 200-499k
Homeloans	Investment Monipower
Horizon Credit Union	Basic Investment Residential Loan
Horizon Credit Union	Classic Investment Loan
Horizon Credit Union	Mortgage Breaker Investment Loan
Horizon Credit Union	Platinum Investment Loan 150k+
Hume Bank	Inv Interest Saver (Refinance) P&I



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★★	
Hume Bank	Inv Interest Saver 2 Year Intro Var 2 yrs
Hume Bank	Investment Interest Saver P&I
Hume Bank	Property Package Investment Variable P&I 250-499k
Illawarra CU NSW	Variable Invest PI
ING	Inv Mortgage Simplifier PI 150-499k 80%
Liberty Financial	Inv Liberty Free 70 - 80 LVR
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR
Liberty Financial	Inv Liberty Star 70 - 80 LVR
Macquarie Bank	Basic Variable Investment PI 80 150-749k
Macquarie Bank	Offset Variable Investment PI 150-749k 80%
Macquarie Credit Union	Inv Property Variable
ME	Inv Basic Home Loan Max 80 LVR
ME	Member Package Inv Flexible Home Loan Max 80 LVR 150-399k
Mortgage House	Inv Advantage Complete Variable P&I
Mortgage House	Inv Advantage Variable P&I 100-749k
MOVE - People Driven Banking	Standard Variable Rate Investment
My Credit Union	Inv Advantage Home Loan
My Credit Union	Inv Home Loan
My Credit Union	Inv Ideal Home Loan
NAB	Choice Package Investment Tailored Variable - P&I 250-499k
NAB	Inv Base Variable Rate - P&I
NAB	Private Tailored Pkg Investment Tailored Variable - P&I 250-499k
Newcastle Permanent	Investment Real Deal P&I
Newcastle Permanent	Investment Real Options IO
Newcastle Permanent	Investment Real Options P&I
Newcastle Permanent	Premium Plus Package Investment Premium Variable P&I 150-499k
Northern Inland CU	Basic Investor
Northern Inland CU	Home Loan Value Investor 350-499k
P&N Bank	& Investor Loan (P&I)
P&N Bank	Inv Smooth Home Loan 80%
People's Choice Credit Union	Home Loan Package Inv Standard Var <80 Package P&I 150k+
People's Choice Credit Union	Investment Basic Variable P&I 80%
QBANK	Classic Plus Inv Classic Home Loan 250k+
QBANK	Inv Classic Home Loan
QT Mutual Bank	Choices Investment Mortgage Breaker 250-499k



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★★	
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 250-499k
RAMS	Inv Low Rate P&I
Regional Australia Bank	Investment Basic 25 yrs
RESI Mortgage Corp	Inv Flexi Options
SERVICE ONE Alliance Bank	Investment Standard Variable P&I 250-499k
St.George Bank	Advantage Package Investment Variable P&I 250-499k
Summerland Credit Union	Inv Premium
Summerland Credit Union	Inv Premium PI 80
Summerland Credit Union	Investment Eco Home Loan
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Teachers Mutual Bank	Inv Flexi Choice
The Capricornian	Inv Premium Choice Variable 250-499k
The Mac	Property Investment Loan 250k+
The Mutual	Inv Mutual
The Mutual	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
UBank	Inv UHomeLoan Variable
UniBank	Inv Flexi Choice
Victoria Teachers Mutual Bank	Inv Standard Variable
Westpac	Investment Flexi First Option P&I
Westpac	Premier Advantage Rocket Investment Loan P&I 250-499k
Westpac	Special-Inv Flexi First Option P&I 3 yrs
Woolworths Employees CU	Standard Investment Variable
Yellow Brick Road	Empower Package Inv Empower Variable PI 80% 100k+
Yellow Brick Road	Inv Empower Variable PI 80%
★★	
ANZ	Investment Variable P&I 80%
Arab Bank Australia	Inv HeadStart Intro Variable 1 yr
Arab Bank Australia	Inv The Basics
Bank of Melbourne	Investment Variable P&I
BankSA	Investment Variable P&I
Bankwest	Regular Saver Home Loan Investment
Bankwest	Variable Investment 80%



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★	
bcu	Inv Standard Variable P&I
Bendigo Bank	Basic Variable Investment PI
Bendigo Bank	Residential Investment Variable PI 250-499k
Commonwealth Bank	Inv Discount Intro Variable P&I 1 yr
Commonwealth Bank	Inv Economiser Intro Variable P&I 3 yrs
Commonwealth Bank	Inv Economiser P&I
Commonwealth Bank	Inv Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Inv Rate Saver P&I
Commonwealth Bank	Inv Standard Variable Rate P&I
Community First CU	Inv True Value Var HI - P&I
G&C Mutual Bank	Investment Standard Variable P&I
Gateway Credit Union	Inv Low Rate Essentials
Gateway Credit Union	Investment Variable 80%
Heritage Bank	Investment Variable P&I
HSBC	Investment Home Smart
HSBC	Investment Variable
Hume Bank	Investment Variable (Refinance) P&I
Hume Bank	Investment Variable P&I
Macquarie Credit Union	Inv Basic Home Loan
Macquarie Credit Union	Inv Introductory Rate Home Loan 1 yr
NAB	Inv Base Variable Indicator Rate
NAB	Investment Tailored Variable - P&I
Newcastle Permanent	Investment Premium Variable P&I
Northern Inland CU	Introductory Home Loan Inv 3 yrs
Northern Inland CU	Smart Variable Investment
People's Choice Credit Union	Investment Standard Variable P&I
Police Bank	Inv Premium Variable
QBANK	Inv Standard Variable
QT Mutual Bank	Investment Mortgage Breaker
RAMS	Inv Full Feature P&I
Regional Australia Bank	Inv Mortgage Offset
St.George Bank	Investment Variable P&I
Summerland Credit Union	Home Investment
Summerland Credit Union	Inv ECO Home Loan Standard
The Capricornian	Inv Lifestyle Variable



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★	
Transport Mutual Credit Union	Investment Variable
Westpac	Rocket Investment Loan P&I
★	
Auswide Bank	Investment Standard Variable
B&E Personal Banking	Investment FlexiChoice
B&E Personal Banking	Investment FlexiLine
Bankwest	Investment Equaliser Home Loan 3 yrs
BOQ	Investment Standard Variable
Citi	Investment Offset Variable P&I 80%
Citi	Investment Variable P&I 80%
Commonwealth Bank	Inv Viridian Line Of Credit
Delphi Bank	Residential Investment Home Loan
ME	Inv Flexible Home Loan Max 80 LVR
Suncorp Bank	Standard Variable Investment
The Capricornian	Inv Introductory Rate 3 yrs



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Investor Variable \$500,000 Interest Only

Company	Product
★★★★★ "Outstanding Value"	
Click Loans	The Online Investor Home Loan 80%
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+
Freedom Lend	Investment Freedom Variable IO 50-749k 80%
Gateway Credit Union	Premium Investment Variable 80% 150k+
Greater Bank	Ultimate Inv Ultimate Discount Variable 40k+
Homestar Finance	Investment IO Variable 150-749k 80%
Macquarie Credit Union	Inv Power 400.001k+
MOVE - People Driven Banking	myWealth Standard Variable Package 500-749k
MOVE - People Driven Banking	Wealth Builder
Pacific Mortgage Group	Investment Variable IO
Qudos Bank	Low Cost Home Loan- Inv 500-749k 90%
Reduce Home Loans	Inv Rate Buster 100% Offset Var
Reduce Home Loans	Investor Rate Buster Variable
Southern Cross Credit Union	Inv Platinum Professional Home Loan
State Custodians	Low Rate Home Loan with Offset- Inv 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable
Woolworths Employees CU	Investment Special Offer
★★★★	
AMO Group	Investment Variable
Aussie	Inv Select Basic Variable 500k+ 80%
BankVic	Premium Home Inv standard variable 250-749k
BankVic	Property Investor Inv standard variable 250-749k
Click Loans	The Online Investor Home Loan 80 80%
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k
Firstmac	Inv Home Loan 80
Firstmac	Inv VIP Pack 80 IO
G&C Mutual Bank	Premium Package Inv Premium- Package Only 300k+
Greater Bank	Great Rate Inv Discounted Variable
ING	Inv Orange Advantage Variable IO 500k+
loans.com.au	Essentials Variable - Investor IO
loans.com.au	INV Offset 80 IO
Northern Inland CU	Dream Value Investor IO 80
QBANK	Classic Investor Offer 80%
QBANK	Classic Plus Classic Investor Offer 80% 500k+



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Investor Variable \$500,000 Interest Only

Company	Product
★★★★	
QT Mutual Bank	Choices Investment Mortgage Breaker 500k+
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 500k+
Regional Australia Bank	Inv Partnership Advantage Variable 250k+
RESI Mortgage Corp	Inv Flexi Options
RESI Mortgage Corp	Inv Smart Pro IO 500k+ 80%
Southern Cross Credit Union	Inv Platinum Home Loan
Summerland Credit Union	Investment Eco Home Loan
Summerland Credit Union	Investment Eco PI 80
The Mac	Property Investment Loan 250k+
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable
Victoria Teachers Mutual Bank	Inv Complete Variable
Virgin Money	Reward Me - Inv Variable 80 IO 500-749k
★★★	
ANZ	Breakfree Investment Variable IO 80% 500k+
Aussie	Inv Optimizer Plus Variable IO 80%
Aussie	Inv Optimizer Variable IO 80%
Aussie	Inv Select Standard Variable 500k+ 80%
Australian Military Bank	Investment Home Loan IO
Bank Australia	Basic Home Loan - Inv (LVR <80) IO
Bank Australia	Inv Premium - IO
Bank of Melbourne	Advantage Package Investment Variable IO 500-749k
Bank of Melbourne	Investment Basic Promo Variable IO
BankSA	Advantage Package Investment Variable IO 500-749k
BankSA	Inv Basic Promo Variable IO
BankVic	Diversified Investor Inv standard variable 250-749k
BankVic	Inv standard variable
BankVic	Portfolio Inv standard variable 250-749k
Bankwest	Complete Home Loan Variable Investment 80% 200k+
Bankwest	Premium Select Home Loan Inv IO
Bankwest	Regular Saver Home Loan Investment
bcu	Inv Discount Variable Rate IO
bcu	Inv Maximum Discount Variable IO
bcu	Inv OMG! Variable Rate IO
Bendigo Bank	Connect Package Variable Investment 500k+



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Investor Variable \$500,000 Interest Only

Company	Product
★★★	
Bendigo Bank	Connect Residential Investment Variable IO 500k+
BOQ	Inv Clear Path Var Home Loan IO
Catalyst Money	Variable Invest IO
Citi	Mortgage Plus Investment Offset Variable IO 250k+
Citi	Mortgage Plus Investment Variable IO 250k+
Click Loans	The Online Investor Offset IO 80%
Commonwealth Bank	Inv Discount Intro Variable IO 1 yr
Commonwealth Bank	Inv Economiser Intro Variable IO 3 yrs
Commonwealth Bank	Inv Extra IO
Commonwealth Bank	Inv Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Wealth Package Inv Standard Variable Rate IO 350-749k
ECU Australia	Investment Standard Variable
FCCS Credit Union	Investment Rewards - IO
First Option Credit Union	Investment Standard Variable
Firstmac	Inv Vital 80 IO
G&C Mutual Bank	Premium Package Investment Standard Variable IO 300k+
G&C Mutual Bank	Solutions Package Inv Solutions- Package Only
Gateway Credit Union	Inv Low Rate Essentials
Greater Bank	Great Rate Investment Variable IO
Greater Bank	Investment Standard Variable IO
Heritage Bank	Home Advantage Investment Variable IO 250-699k
Homeloans	Inv Ultra Plus Variable IO 80 500k+
Homeloans	Investment Monipower
Homeloans	Optima Variable - Investment IO 80
Horizon Credit Union	Basic Investment Residential Loan
Horizon Credit Union	Classic Investment Loan
Horizon Credit Union	Mortgage Breaker Investment Loan
HSBC	Investment Variable
HSBC	Premier Investment Variable 500-749k
Hume Bank	Inv Interest Saver (Refinance) IO
Hume Bank	Investment Interest Saver IO
Illawarra CU NSW	Variable Invest IO
ING	Inv Mortgage Simplifier IO 500k+
Macquarie Credit Union	Inv Property Variable
Mortgage House	Inv Advantage Complete Variable IO



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Investor Variable \$500,000 Interest Only

Company	Product
★★★	
Mortgage House	Inv Advantage Variable IO
MOVE - People Driven Banking	Standard Variable Rate Investment
My Credit Union	Inv Advantage Home Loan
My Credit Union	Inv Home Loan
My Credit Union	Inv Ideal Home Loan
NAB	Choice Package Investment Tailored Variable - IO 250-749k
NAB	Inv Base Variable Rate - IO
Newcastle Permanent	Investment Real Deal IO
Newcastle Permanent	Investment Real Options IO
Newcastle Permanent	Premium Plus Package Investment Premium Variable IO 500-749k
Northern Inland CU	Introductory Home Loan Inv 3 yrs
P&N Bank	& Investor Loan (IO)
P&N Bank	Inv Smooth Home Loan 80%
People's Choice Credit Union	Home Loan Package Inv Standard Variable <80 Pack IO 150k+
QBANK	Classic Plus Inv Classic Home Loan 250k+
QBANK	Inv Classic Home Loan
RAMS	Inv Low Rate IO
Regional Australia Bank	Inv Mortgage Offset
Regional Australia Bank	Investment Basic 25 yrs
SERVICE ONE Alliance Bank	Investment Standard Variable IO 500k+
St.George Bank	Advantage Package Investment Variable IO 500-749k
St.George Bank	Investment Basic Promo Variable IO
Summerland Credit Union	Inv Premium
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable 500k+
The Capricornian	Inv Premium Choice Variable IO 500k+
The Mutual	Inv Mutual
The Mutual	Inv Premium Variable
UBank	Inv UHomeLoan Variable
UBank	Investor IO-Investor Extra IO Offer
Victoria Teachers Mutual Bank	Inv Standard Variable
Westpac	Premier Advantage Rocket Investment Loan IO 500-749k



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Investor Variable \$500,000 Interest Only

Company	Product
★★★	
Westpac	Special - Inv Flexi First Option IO 3 yrs
Woolworths Employees CU	Standard Investment Variable
Yellow Brick Road	Inv Empower Variable IO 80%
★★	
ANZ	Investment Variable IO 80%
Auswide Bank	Freedom Package Investment Standard Variable IO 500k+
B&E Personal Banking	Investment FlexiChoice
Bankwest	Variable Investment 80%
bcu	Inv Standard Variable IO
Bendigo Bank	Basic Variable Investment IO
Bendigo Bank	Residential Investment Variable IO 500k+
Citi	Investment Basic Variable IO
Commonwealth Bank	Inv Economiser IO
Commonwealth Bank	Inv No Fee Variable Rate IO
Commonwealth Bank	Inv Rate Saver IO
Commonwealth Bank	Inv Standard Variable Rate IO
G&C Mutual Bank	Investment Standard Variable IO
G&C Mutual Bank	Solutions Package Investment Standard Variable IO
Gateway Credit Union	Investment Variable 80%
Heritage Bank	Investment Discount Variable IO
Heritage Bank	Investment Variable IO
Hume Bank	Investment Variable (Refinance) IO
Hume Bank	Investment Variable IO
NAB	Inv Base Variable Indicator Rate
NAB	Investment Tailored Variable - IO
Newcastle Permanent	Investment Premium Variable IO
People's Choice Credit Union	Home Loan Package Investment Standard Variable IO 150k+
People's Choice Credit Union	Investment Basic Variable IO 80%
Police Bank	Inv Premium Variable
QBANK	Inv Standard Variable
QT Mutual Bank	Investment Mortgage Breaker
RAMS	Inv Full Feature IO
Southern Cross Credit Union	Investment Variable
St.George Bank	Investment Variable IO
Summerland Credit Union	Home Investment



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Investor Variable \$500,000 Interest Only

Company	Product
★★	
Summerland Credit Union	Inv ECO Home Loan Standard
Suncorp Bank	Standard Variable Investment
Teachers Mutual Bank	Inv Interest Only Variable
UniBank	Inv Interest Only Variable
Westpac	Inv Flexi First Option IO
Westpac	Rocket Investment Loan IO
★	
Auswide Bank	Investment Standard Variable IO
Bank of Melbourne	Investment Variable IO
BankSA	Investment Variable IO
BOQ	Investment Standard Variable IO
Citi	Investment Offset Variable IO
Citi	Investment Variable IO
Commonwealth Bank	Inv Viridian Line Of Credit
Delphi Bank	Residential Investment Home Loan
Gateway Credit Union	Investment Equitismart Home Loan
People's Choice Credit Union	Investment Standard Variable IO



Home Loans Star Ratings

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Investor Variable \$500,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Investment Simplicity Plus P&I
Australian Unity	Wealth Builder Package Variable 200k+
Click Loans	The Online Investor Home Loan 80%
Freedom Lend	Investment Freedom Variable PI 50-749k 80%
Gateway Credit Union	Premium Investment Variable 80% 150k+
Greater Bank	Ultimate Inv Ultimate Discount Variable 40k+
Homestar Finance	Investment P&I Variable 150-749k 80%
Horizon Credit Union	Special Value Plus Investment Loan
loans.com.au	Essentials Variable - Investor P&I
loans.com.au	INV Offset 80 PI
Macquarie Credit Union	Inv Power 400.001k+
MOVE - People Driven Banking	myWealth Standard Variable Package 500-749k
MOVE - People Driven Banking	Wealth Builder
Pacific Mortgage Group	Investment Variable P&I
Reduce Home Loans	Inv Rate Buster 100% Offset Var
Reduce Home Loans	Investor Rate Buster Variable
Southern Cross Credit Union	Inv Platinum Professional Home Loan
State Custodians	Low Rate Home Loan with Offset- Inv 80%
Transport Mutual Credit Union	Switch and Save Investment
UBank	Investor PI-Investor Extra PI Offer
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable
★★★★	
AMO Group	Inv Basic Variable
AMO Group	Investment Variable
Aussie	Inv Optimizer Plus Variable PI 80%
Aussie	Inv Optimizer Variable PI 80%
Bank of Melbourne	Investment Basic Promo Variable P&I
BankSA	Inv Basic Promo Variable P&I
bcu	Inv OMG! Variable Rate P&I
BOQ	Investment Economy
Click Loans	The Online Investor Home Loan 80 80%
Click Loans	The Online Investor Offset 80%
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+
Firstmac	Inv VIP Pack 80



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★★★★	
Firstmac	Inv Vital 80 P&I
G&C Mutual Bank	Premium Package Inv Premium- Package Only 300k+
Greater Bank	Great Rate Inv Discounted Variable
Greater Bank	Ultimate Investment Ultimate Variable P&I 40k+
Homeloans	Optima Variable - Investment PI 80
Hume Bank	Property Package Investment Variable P&I 500k+
ING	Inv Orange Advantage Variable PI 500-749k 80%
Northern Inland CU	Dream Value Investor PI 80
QBANK	Classic Investor Offer 80%
QT Mutual Bank	Choices Investment Mortgage Breaker 500k+
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 500k+
Qudos Bank	Low Cost Home Loan- Inv 500-749k 90%
Regional Australia Bank	Inv Partnership Advantage Variable 250k+
RESI Mortgage Corp	Inv Smart Pro P&I 500k+ 80%
Southern Cross Credit Union	Inv Platinum Home Loan
St.George Bank	Investment Basic Promo Variable P&I
Summerland Credit Union	Investment Eco PI 80
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable
Victoria Teachers Mutual Bank	Inv Complete Variable
Virgin Money	Reward Me - Inv Variable 80 P&I 500-749k
Woolworths Employees CU	Investment Special Offer
★★★	
Adelaide Bank	Investment Smartfit Variable P&I
Adelaide Bank	Investment SmartSaver P&I
ANZ	Breakfree Investment Variable P&I 80% 500k+
Aussie	Inv Select Basic Variable 500k+ 80%
Aussie	Inv Select Standard Variable 500k+ 80%
Australian Military Bank	Investment Home Loan PI
Auswide Bank	Freedom Package Investment Standard Variable 500k+
B&E Personal Banking	Inv Topline 90%
Bank Australia	Basic Home Loan - Inv (LVR <80) P&I
Bank Australia	Inv Premium - P&I
Bank Australia	Premium Package Inv Premium - P&I 400-699k
Bank of Melbourne	Advantage Package Investment Variable P&I 500-749k



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★★	
BankSA	Advantage Package Investment Variable P&I 500-749k
BankVic	Diversified Investor Inv standard variable 250-749k
BankVic	Inv standard variable
BankVic	Investment offset
BankVic	Portfolio Inv standard variable 250-749k
BankVic	Premium Home Inv standard variable 250-749k
BankVic	Property Investor Inv standard variable 250-749k
Bankwest	Complete Home Loan Variable Investment 80% 200k+
Bankwest	Premium Select Home Loan Inv P&I 500k+
bcu	Inv Discount Variable Rate P&I
bcu	Inv Maximum Discount Variable P&I
Bendigo Bank	Connect Package Variable Investment 500k+
BOQ	Inv Clear Path Variable Home Loan
Catalyst Money	Variable Invest PI
Citi	Investment Basic Variable P&I 80%
Citi	Mortgage Plus Investment Offset Variable P&I 80% 250k+
Citi	Mortgage Plus Investment Variable P&I 80% 250k+
Commonwealth Bank	Inv No Fee Variable Rate P&I
Commonwealth Bank	Wealth Package Inv Standard Variable Rate P&I 350-749k
Community First CU	Accelerator Home Loan Inv True Value Var HI - P&I 250k+
Easy Street Fin Services	Inv Std Var Rate Home Loan - P&I
ECU Australia	Investment Standard Variable
FCCS Credit Union	Investment Rewards - P&I
First Option Credit Union	Investment Standard Variable
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k
Firstmac	Inv Home Loan 80
G&C Mutual Bank	Solutions Package Inv Solutions- Package Only
Greater Bank	Great Rate Investment Variable P&I
Greater Bank	Investment Standard Variable P&I
Heritage Bank	Home Advantage Investment Variable P&I 250-699k
Heritage Bank	Investment Discount Variable P&I 150k+
Homeloans	Inv Ultra Plus Variable PI 80 500k+
Homeloans	Investment Monipower
Horizon Credit Union	Basic Investment Residential Loan
Horizon Credit Union	Classic Investment Loan



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★★	
Horizon Credit Union	Kickstart First Home Buyer Inv Loan
Horizon Credit Union	Mortgage Breaker Investment Loan
Horizon Credit Union	Platinum Investment Loan 150k+
HSBC	Premier Investment Home Smart 500-749k
HSBC	Premier Investment Variable 500-749k
Hume Bank	Inv Interest Saver (Refinance) P&I
Hume Bank	Inv Interest Saver 2 Year Intro Var 2 yrs
Hume Bank	Investment Interest Saver P&I
Illawarra CU NSW	Variable Invest PI
ING	Inv Mortgage Simplifier PI 500k+ 80%
Liberty Financial	Inv Liberty Free 70 - 80 LVR
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR
Liberty Financial	Inv Liberty Star 70 - 80 LVR
Macquarie Bank	Basic Variable Investment PI 80 150-749k
Macquarie Bank	Offset Variable Investment PI 150-749k 80%
Macquarie Credit Union	Inv Property Variable
ME	Inv Basic Home Loan Max 80 LVR
ME	Member Package Inv Flexible Home Loan Max 80 LVR 400-699k
Mortgage House	Inv Advantage Complete Variable P&I
Mortgage House	Inv Advantage Variable P&I 100-749k
MOVE - People Driven Banking	Standard Variable Rate Investment
My Credit Union	Inv Advantage Home Loan
My Credit Union	Inv Home Loan
My Credit Union	Inv Ideal Home Loan
NAB	Choice Package Investment Tailored Variable - P&I 500-749k
NAB	Inv Base Variable Rate - P&I
NAB	Private Tailored Pkg Investment Tailored Variable - P&I 500-749k
Newcastle Permanent	Investment Real Deal P&I
Newcastle Permanent	Investment Real Options IO
Newcastle Permanent	Investment Real Options P&I
Newcastle Permanent	Premium Plus Package Investment Premium Variable P&I 500-749k
Northern Inland CU	Basic Investor
Northern Inland CU	Home Loan Value Investor 500-749k
P&N Bank	& Investor Loan (P&I)
P&N Bank	Inv Smooth Home Loan 80%



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★★	
People's Choice Credit Union	Home Loan Package Inv Standard Var <80 Package P&I 150k+
People's Choice Credit Union	Investment Basic Variable P&I 80%
QBANK	Classic Plus Classic Investor Offer 80% 500k+
QBANK	Classic Plus Inv Classic Home Loan 250k+
QBANK	Inv Classic Home Loan
RAMS	Inv Low Rate P&I
Regional Australia Bank	Investment Basic 25 yrs
RESI Mortgage Corp	Inv Flexi Options
SERVICE ONE Alliance Bank	Investment Standard Variable P&I 500k+
St.George Bank	Advantage Package Investment Variable P&I 500-749k
Summerland Credit Union	Inv Premium
Summerland Credit Union	Inv Premium PI 80
Summerland Credit Union	Investment Eco Home Loan
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Teachers Mutual Bank	Inv Flexi Choice
The Capricornian	Inv Premium Choice Variable 500k+
The Mac	Property Investment Loan 250k+
The Mutual	Inv Mutual
The Mutual	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
UBank	Inv UHomeLoan Variable
UniBank	Inv Flexi Choice
Victoria Teachers Mutual Bank	Inv Standard Variable
Westpac	Investment Flexi First Option P&I
Westpac	Premier Advantage Rocket Investment Loan P&I 500-749k
Westpac	Special-Inv Flexi First Option P&I 3 yrs
Woolworths Employees CU	Standard Investment Variable
Yellow Brick Road	Empower Package Inv Empower Variable PI 80% 100k+
Yellow Brick Road	Inv Empower Variable PI 80%
★★	
ANZ	Investment Variable P&I 80%
Arab Bank Australia	Inv HeadStart Intro Variable 1 yr
Arab Bank Australia	Inv The Basics



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★	
Bank of Melbourne	Investment Variable P&I
BankSA	Investment Variable P&I
Bankwest	Regular Saver Home Loan Investment
Bankwest	Variable Investment 80%
bcu	Inv Standard Variable P&I
Bendigo Bank	Basic Variable Investment PI
Bendigo Bank	Residential Investment Variable PI 500k+
Commonwealth Bank	Inv Discount Intro Variable P&I 1 yr
Commonwealth Bank	Inv Economiser Intro Variable P&I 3 yrs
Commonwealth Bank	Inv Economiser P&I
Commonwealth Bank	Inv Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Inv Rate Saver P&I
Commonwealth Bank	Inv Standard Variable Rate P&I
Community First CU	Inv True Value Var HI - P&I
G&C Mutual Bank	Investment Standard Variable P&I
Gateway Credit Union	Inv Low Rate Essentials
Gateway Credit Union	Investment Variable 80%
Heritage Bank	Investment Variable P&I
HSBC	Investment Home Smart
HSBC	Investment Variable
Hume Bank	Investment Variable (Refinance) P&I
Hume Bank	Investment Variable P&I
Macquarie Credit Union	Inv Basic Home Loan
Macquarie Credit Union	Inv Introductory Rate Home Loan 1 yr
NAB	Inv Base Variable Indicator Rate
NAB	Investment Tailored Variable - P&I
Newcastle Permanent	Investment Premium Variable P&I
Northern Inland CU	Introductory Home Loan Inv 3 yrs
Northern Inland CU	Smart Variable Investment
People's Choice Credit Union	Investment Standard Variable P&I
Police Bank	Inv Premium Variable
QBANK	Inv Standard Variable
QT Mutual Bank	Investment Mortgage Breaker
RAMS	Inv Full Feature P&I
Regional Australia Bank	Inv Mortgage Offset



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★	
Southern Cross Credit Union	Investment Variable
St.George Bank	Investment Variable P&I
Summerland Credit Union	Home Investment
Summerland Credit Union	Inv ECO Home Loan Standard
The Capricornian	Inv Lifestyle Variable
Transport Mutual Credit Union	Investment Variable
Westpac	Rocket Investment Loan P&I
★	
Auswide Bank	Investment Standard Variable
B&E Personal Banking	Investment FlexiChoice
B&E Personal Banking	Investment FlexiLine
Bankwest	Investment Equaliser Home Loan 3 yrs
BOQ	Investment Standard Variable
Citi	Investment Offset Variable P&I 80%
Citi	Investment Variable P&I 80%
Commonwealth Bank	Inv Viridian Line Of Credit
Delphi Bank	Residential Investment Home Loan
ME	Inv Flexible Home Loan Max 80 LVR
Suncorp Bank	Standard Variable Investment
The Capricornian	Inv Introductory Rate 3 yrs



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Investor Variable \$750,000 Interest Only

Company	Product
★★★★★ "Outstanding Value"	
Click Loans	The Online Investor Home Loan 80%
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+
First Option Credit Union	Packaged Home Loan Investment Standard Variable 600k+
Freedom Lend	Investment Freedom Variable IO 750k+ 80%
Gateway Credit Union	Premium Investment Variable 80% 150k+
Greater Bank	Ultimate Inv Ultimate Discount Variable 40k+
Macquarie Credit Union	Inv Power 400.001k+
MOVE - People Driven Banking	myWealth Standard Variable Package 750k+
MOVE - People Driven Banking	Wealth Builder
Pacific Mortgage Group	Investment Variable IO
Qudos Bank	Low Cost Home Loan- Inv 750-999k 90%
Reduce Home Loans	Inv Rate Buster 100% Offset Var
Reduce Home Loans	Investor Rate Buster Variable
Southern Cross Credit Union	Inv Platinum Professional Home Loan
State Custodians	Low Rate Home Loan with Offset- Inv 80%
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable
Woolworths Employees CU	Investment Special Offer
★★★★	
AMO Group	Investment Variable
Aussie	Inv Select Basic Variable 500k+ 80%
BankVic	Diversified Investor Inv standard variable 750k+
BankVic	Portfolio Inv standard variable 750k+
BankVic	Premium Home Inv standard variable 750k+
BankVic	Property Investor Inv standard variable 750k+
bcu	Inv OMG! Variable Rate IO
Click Loans	The Online Investor Home Loan 80 80%
Firstmac	Inv VIP Pack 80 IO
G&C Mutual Bank	Premium Package Inv Premium- Package Only 300k+
Greater Bank	Great Rate Inv Discounted Variable
Homestar Finance	Investment IO Variable 750k+ 80%
ING	Inv Orange Advantage Variable IO 500k+
loans.com.au	Essentials Variable - Investor IO
loans.com.au	INV Offset 80 IO
Northern Inland CU	Dream Value Investor IO 80



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Investor Variable \$750,000 Interest Only

Company	Product
★★★★	
QBANK	Classic Investor Offer 80%
QBANK	Classic Plus Classic Investor Offer 80% 500k+
QT Mutual Bank	Choices Investment Mortgage Breaker 500k+
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 500k+
Regional Australia Bank	Inv Partnership Advantage Variable 250k+
RESI Mortgage Corp	Inv Flexi Options
RESI Mortgage Corp	Inv Smart Pro IO 500k+ 80%
Southern Cross Credit Union	Inv Platinum Home Loan
Summerland Credit Union	Investment Eco PI 80
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable
Victoria Teachers Mutual Bank	Inv Complete Variable
Virgin Money	Reward Me - Inv Variable 80 IO 750k+
★★★	
ANZ	Breakfree Investment Variable IO 80% 500k+
Aussie	Inv Optimizer Plus Variable IO 80%
Aussie	Inv Optimizer Variable IO 80%
Aussie	Inv Select Standard Variable 500k+ 80%
Australian Military Bank	Investment Home Loan IO
Bank Australia	Basic Home Loan - Inv (LVR <80) IO
Bank Australia	Inv Premium - IO
Bank of Melbourne	Advantage Package Investment Variable IO 750k+
Bank of Melbourne	Investment Basic Promo Variable IO
BankSA	Advantage Package Investment Variable IO 750k+
BankSA	Inv Basic Promo Variable IO
BankVic	Inv standard variable
Bankwest	Complete Home Loan Variable Investment 80% 200k+
Bankwest	Premium Select Home Loan Inv IO
Bankwest	Regular Saver Home Loan Investment
bcu	Inv Discount Variable Rate IO
bcu	Inv Maximum Discount Variable IO
Bendigo Bank	Connect Package Variable Investment 500k+
Bendigo Bank	Connect Residential Investment Variable IO 500k+
BOQ	Inv Clear Path Var Home Loan IO
Catalyst Money	Variable Invest IO



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Investor Variable \$750,000 Interest Only

Company	Product
★★★	
Citi	Mortgage Plus Investment Offset Variable IO 250k+
Citi	Mortgage Plus Investment Variable IO 250k+
Click Loans	The Online Investor Offset IO 80%
Commonwealth Bank	Inv Discount Intro Variable IO 1 yr
Commonwealth Bank	Inv Economiser Intro Variable IO 3 yrs
Commonwealth Bank	Inv Extra IO
Commonwealth Bank	Inv Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Wealth Package Inv Standard Variable Rate IO 750k+
ECU Australia	Investment Standard Variable
FCCS Credit Union	Investment Rewards - IO
First Option Credit Union	Investment Standard Variable
Firstmac	Inv Home Loan 80
Firstmac	Inv Vital 80 IO
G&C Mutual Bank	Premium Package Investment Standard Variable IO 300k+
G&C Mutual Bank	Solutions Package Inv Solutions- Package Only
Gateway Credit Union	Inv Low Rate Essentials
Greater Bank	Great Rate Investment Variable IO
Greater Bank	Investment Standard Variable IO
Heritage Bank	Home Advantage Investment Variable IO 700k+
Homeloans	Inv Ultra Plus Variable IO 80 500k+
Homeloans	Investment Monipower
Homeloans	Optima Variable - Investment IO 80
Horizon Credit Union	Basic Investment Residential Loan
Horizon Credit Union	Classic Investment Loan
Horizon Credit Union	Mortgage Breaker Investment Loan
HSBC	Premier Investment Variable 750-1m
Hume Bank	Inv Interest Saver (Refinance) IO
Hume Bank	Investment Interest Saver IO
Illawarra CU NSW	Variable Invest IO
ING	Inv Mortgage Simplifier IO 500k+
Macquarie Credit Union	Inv Property Variable
Mortgage House	Inv Advantage Complete Variable IO
Mortgage House	Inv Advantage Variable IO
MOVE - People Driven Banking	Standard Variable Rate Investment
My Credit Union	Inv Advantage Home Loan



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Investor Variable \$750,000 Interest Only

Company	Product
★★★	
My Credit Union	Inv Home Loan
My Credit Union	Inv Ideal Home Loan
NAB	Choice Package Investment Tailored Variable - IO 750k+
NAB	Inv Base Variable Rate - IO
Newcastle Permanent	Investment Real Deal IO
Newcastle Permanent	Investment Real Options IO
Newcastle Permanent	Premium Plus Package Investment Premium Variable IO 750-899k
Northern Inland CU	Introductory Home Loan Inv 3 yrs
P&N Bank	& Investor Loan (IO)
P&N Bank	Inv Smooth Home Loan 80%
People's Choice Credit Union	Home Loan Package Inv Standard Variable <80 Pack IO 150k+
Police Bank	Inv Premium Variable
QBANK	Classic Plus Inv Classic Home Loan 250k+
QBANK	Inv Classic Home Loan
RAMS	Inv Low Rate IO
Regional Australia Bank	Inv Mortgage Offset
Regional Australia Bank	Investment Basic 25 yrs
SERVICE ONE Alliance Bank	Investment Standard Variable IO 500k+
St.George Bank	Advantage Package Investment Variable IO 750k+
St.George Bank	Investment Basic Promo Variable IO
Summerland Credit Union	Inv Premium
Summerland Credit Union	Investment Eco Home Loan
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable 500k+
The Capricornian	Inv Premium Choice Variable IO 500k+
The Mac	Property Investment Loan 250k+
The Mutual	Inv Mutual
The Mutual	Inv Premium Variable
UBank	Inv UHomeLoan Variable
UBank	Investor IO-Investor Extra IO Offer
Victoria Teachers Mutual Bank	Inv Standard Variable
Westpac	Premier Advantage Rocket Investment Loan IO 750k+



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Investor Variable \$750,000 Interest Only

Company	Product
★★★	
Westpac	Special - Inv Flexi First Option IO 3 yrs
Woolworths Employees CU	Standard Investment Variable
Yellow Brick Road	Inv Empower Variable IO 80%
★★	
ANZ	Investment Variable IO 80%
Auswide Bank	Freedom Package Investment Standard Variable IO 500k+
B&E Personal Banking	Investment FlexiChoice
Bankwest	Variable Investment 80%
bcu	Inv Standard Variable IO
Bendigo Bank	Basic Variable Investment IO
Bendigo Bank	Residential Investment Variable IO 500k+
Citi	Investment Basic Variable IO
Commonwealth Bank	Inv Economiser IO
Commonwealth Bank	Inv No Fee Variable Rate IO
Commonwealth Bank	Inv Rate Saver IO
Commonwealth Bank	Inv Standard Variable Rate IO
G&C Mutual Bank	Investment Standard Variable IO
G&C Mutual Bank	Solutions Package Investment Standard Variable IO
Gateway Credit Union	Investment Variable 80%
Heritage Bank	Investment Discount Variable IO
Heritage Bank	Investment Variable IO
HSBC	Investment Variable
Hume Bank	Investment Variable (Refinance) IO
Hume Bank	Investment Variable IO
NAB	Inv Base Variable Indicator Rate
NAB	Investment Tailored Variable - IO
Newcastle Permanent	Investment Premium Variable IO
People's Choice Credit Union	Home Loan Package Investment Standard Variable IO 150k+
People's Choice Credit Union	Investment Basic Variable IO 80%
QBANK	Inv Standard Variable
QT Mutual Bank	Investment Mortgage Breaker
RAMS	Inv Full Feature IO
Southern Cross Credit Union	Investment Variable
St.George Bank	Investment Variable IO
Summerland Credit Union	Home Investment



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Investor Variable \$750,000 Interest Only

Company	Product
★★	
Summerland Credit Union	Inv ECO Home Loan Standard
Suncorp Bank	Standard Variable Investment
Teachers Mutual Bank	Inv Interest Only Variable
UniBank	Inv Interest Only Variable
Westpac	Inv Flexi First Option IO
Westpac	Rocket Investment Loan IO
★	
Auswide Bank	Investment Standard Variable IO
Bank of Melbourne	Investment Variable IO
BankSA	Investment Variable IO
BOQ	Investment Standard Variable IO
Citi	Investment Offset Variable IO
Citi	Investment Variable IO
Commonwealth Bank	Inv Viridian Line Of Credit
Delphi Bank	Residential Investment Home Loan
Gateway Credit Union	Investment Equitismart Home Loan
People's Choice Credit Union	Investment Standard Variable IO



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Investment Simplicity Plus P&I
Australian Unity	Wealth Builder Package Variable 200k+
bcu	Inv OMG! Variable Rate P&I
Click Loans	The Online Investor Home Loan 80%
First Option Credit Union	Packaged Home Loan Investment Standard Variable 600k+
Freedom Lend	Investment Freedom Variable PI 750k+ 80%
Gateway Credit Union	Premium Investment Variable 80% 150k+
Greater Bank	Ultimate Inv Ultimate Discount Variable 40k+
Homestar Finance	Investment P&I Variable 750k+ 80%
loans.com.au	Essentials Variable - Investor P&I
loans.com.au	INV Offset 80 PI
Macquarie Credit Union	Inv Power 400.001k+
MOVE - People Driven Banking	myWealth Standard Variable Package 750k+
MOVE - People Driven Banking	Wealth Builder
Pacific Mortgage Group	Investment Variable P&I
Reduce Home Loans	Inv Rate Buster 100% Offset Var
Reduce Home Loans	Investor Rate Buster Variable
Southern Cross Credit Union	Inv Platinum Professional Home Loan
State Custodians	Low Rate Home Loan with Offset- Inv 80%
Transport Mutual Credit Union	Switch and Save Investment
UBank	Investor PI-Investor Extra PI Offer
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer
★★★★	
AMO Group	Inv Basic Variable
AMO Group	Investment Variable
Aussie	Inv Optimizer Plus Variable PI 80%
Aussie	Inv Optimizer Variable PI 80%
Bank of Melbourne	Investment Basic Promo Variable P&I
BankSA	Inv Basic Promo Variable P&I
BOQ	Investment Economy
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+
Firstmac	Inv VIP Pack 80
Firstmac	Inv Vital 80 P&I
G&C Mutual Bank	Premium Package Inv Premium- Package Only 300k+
Greater Bank	Ultimate Investment Ultimate Variable P&I 40k+



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★★★★	
Homeloans	Optima Variable - Investment PI 80
Horizon Credit Union	Special Value Plus Investment Loan
Hume Bank	Property Package Investment Variable P&I 500k+
ING	Inv Orange Advantage Variable PI 750k+ 80%
ME	Member Package Inv Flexible Home Loan Max 80 LVR 700k+
Newcastle Permanent	Premium Plus Package Investment Premium Variable P&I 750-899k
Northern Inland CU	Dream Value Investor PI 80
QBANK	Classic Investor Offer 80%
QT Mutual Bank	Choices Investment Mortgage Breaker 500k+
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 500k+
Qudos Bank	Low Cost Home Loan- Inv 750-999k 90%
Regional Australia Bank	Inv Partnership Advantage Variable 250k+
RESI Mortgage Corp	Inv Smart Pro P&I 500k+ 80%
Southern Cross Credit Union	Inv Platinum Home Loan
St.George Bank	Investment Basic Promo Variable P&I
Summerland Credit Union	Investment Eco PI 80
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable
Victoria Teachers Mutual Bank	Inv Complete Variable
Virgin Money	Reward Me - Inv Variable 80 P&I 750k+
Woolworths Employees CU	Investment Special Offer
★★★	
Adelaide Bank	Investment Smartfit Variable P&I
Adelaide Bank	Investment SmartSaver P&I
ANZ	Breakfree Investment Variable P&I 80% 500k+
Aussie	Inv Select Basic Variable 500k+ 80%
Aussie	Inv Select Standard Variable 500k+ 80%
Australian Military Bank	Investment Home Loan PI
Auswide Bank	Freedom Package Investment Standard Variable 500k+
B&E Personal Banking	Inv Topline 90%
Bank Australia	Basic Home Loan - Inv (LVR <80) P&I
Bank Australia	Inv Premium - P&I
Bank Australia	Premium Package Inv Premium - P&I 700k+
Bank of Melbourne	Advantage Package Investment Variable P&I 750k+



Home Loans Star Ratings

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Investor Variable \$750,000 Principal & Interest

Company	Product
★★★	
BankSA	Advantage Package Investment Variable P&I 750k+
BankVic	Diversified Investor Inv standard variable 750k+
BankVic	Inv standard variable
BankVic	Investment offset
BankVic	Portfolio Inv standard variable 750k+
BankVic	Premium Home Inv standard variable 750k+
BankVic	Property Investor Inv standard variable 750k+
Bankwest	Complete Home Loan Variable Investment 80% 200k+
Bankwest	Premium Select Home Loan Inv P&I 500k+
bcu	Inv Discount Variable Rate P&I
bcu	Inv Maximum Discount Variable P&I
Bendigo Bank	Connect Package Variable Investment 500k+
BOQ	Inv Clear Path Variable Home Loan
Catalyst Money	Variable Invest PI
Citi	Investment Basic Variable P&I 80%
Citi	Mortgage Plus Investment Offset Variable P&I 80% 250k+
Citi	Mortgage Plus Investment Variable P&I 80% 250k+
Click Loans	The Online Investor Home Loan 80 80%
Click Loans	The Online Investor Offset 80%
Commonwealth Bank	Inv No Fee Variable Rate P&I
Commonwealth Bank	Wealth Package Inv Standard Variable Rate P&I 750k+
Community First CU	Accelerator Home Loan Inv True Value Var HI - P&I 250k+
Easy Street Fin Services	Inv Std Var Rate Home Loan - P&I
ECU Australia	Investment Standard Variable
FCCS Credit Union	Investment Rewards - P&I
First Option Credit Union	Investment Standard Variable
Firstmac	Inv Home Loan 80
G&C Mutual Bank	Solutions Package Inv Solutions- Package Only
Greater Bank	Great Rate Inv Discounted Variable
Greater Bank	Great Rate Investment Variable P&I
Greater Bank	Investment Standard Variable P&I
Heritage Bank	Home Advantage Investment Variable P&I 700k+
Heritage Bank	Investment Discount Variable P&I 150k+
Homeloans	Inv Ultra Plus Variable PI 80 500k+
Homeloans	Investment Monipower



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★★	
Horizon Credit Union	Basic Investment Residential Loan
Horizon Credit Union	Classic Investment Loan
Horizon Credit Union	Kickstart First Home Buyer Inv Loan
Horizon Credit Union	Mortgage Breaker Investment Loan
Horizon Credit Union	Platinum Investment Loan 150k+
HSBC	Premier Investment Home Smart 750-1m
HSBC	Premier Investment Variable 750-1m
Hume Bank	Inv Interest Saver (Refinance) P&I
Hume Bank	Inv Interest Saver 2 Year Intro Var 2 yrs
Hume Bank	Investment Interest Saver P&I
Illawarra CU NSW	Variable Invest PI
ING	Inv Mortgage Simplifier PI 500k+ 80%
Liberty Financial	Inv Liberty Free 70 - 80 LVR
Liberty Financial	Inv Liberty Star 70 - 80 LVR
Macquarie Bank	Basic Variable Investment PI 80 750k+
Macquarie Bank	Offset Variable Investment PI 750k+ 80%
Macquarie Credit Union	Inv Property Variable
ME	Inv Basic Home Loan Max 80 LVR
Mortgage House	Inv Advantage Complete Variable P&I
Mortgage House	Inv Advantage Variable P&I 750k+
MOVE - People Driven Banking	Standard Variable Rate Investment
My Credit Union	Inv Advantage Home Loan
My Credit Union	Inv Home Loan
My Credit Union	Inv Ideal Home Loan
NAB	Choice Package Investment Tailored Variable - P&I 750k+
NAB	Inv Base Variable Rate - P&I
NAB	Private Tailored Pkg Investment Tailored Variable - P&I 750k+
Newcastle Permanent	Investment Real Deal P&I
Newcastle Permanent	Investment Real Options IO
Newcastle Permanent	Investment Real Options P&I
Northern Inland CU	Basic Investor
Northern Inland CU	Home Loan Value Investor 750k+
P&N Bank	& Investor Loan (P&I)
P&N Bank	Inv Smooth Home Loan 80%
People's Choice Credit Union	Home Loan Package Inv Standard Var <80 Package P&I 150k+



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★★	
People's Choice Credit Union	Investment Basic Variable P&I 80%
QBANK	Classic Plus Classic Investor Offer 80% 500k+
QBANK	Classic Plus Inv Classic Home Loan 250k+
QBANK	Inv Classic Home Loan
RAMS	Inv Low Rate P&I
Regional Australia Bank	Investment Basic 25 yrs
RESI Mortgage Corp	Inv Flexi Options
SERVICE ONE Alliance Bank	Investment Standard Variable P&I 500k+
St.George Bank	Advantage Package Investment Variable P&I 750k+
Summerland Credit Union	Inv Premium
Summerland Credit Union	Inv Premium PI 80
Summerland Credit Union	Investment Eco Home Loan
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Teachers Mutual Bank	Inv Flexi Choice
The Capricornian	Inv Premium Choice Variable 500k+
The Mac	Property Investment Loan 250k+
The Mutual	Inv Mutual
The Mutual	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
UBank	Inv UHomeLoan Variable
UniBank	Inv Flexi Choice
Victoria Teachers Mutual Bank	Inv Standard Variable
Westpac	Investment Flexi First Option P&I
Westpac	Premier Advantage Rocket Investment Loan P&I 750k+
Westpac	Special-Inv Flexi First Option P&I 3 yrs
Woolworths Employees CU	Standard Investment Variable
Yellow Brick Road	Empower Package Inv Empower Variable PI 80% 100k+
Yellow Brick Road	Inv Empower Variable PI 80%
★★	
ANZ	Investment Variable P&I 80%
Arab Bank Australia	Inv HeadStart Intro Variable 1 yr
Arab Bank Australia	Inv The Basics
Bank of Melbourne	Investment Variable P&I



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★	
BankSA	Investment Variable P&I
Bankwest	Regular Saver Home Loan Investment
Bankwest	Variable Investment 80%
bcu	Inv Standard Variable P&I
Bendigo Bank	Basic Variable Investment PI
Bendigo Bank	Residential Investment Variable PI 500k+
Commonwealth Bank	Inv Discount Intro Variable P&I 1 yr
Commonwealth Bank	Inv Economiser Intro Variable P&I 3 yrs
Commonwealth Bank	Inv Economiser P&I
Commonwealth Bank	Inv Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Inv Rate Saver P&I
Commonwealth Bank	Inv Standard Variable Rate P&I
Community First CU	Inv True Value Var HI - P&I
G&C Mutual Bank	Investment Standard Variable P&I
Gateway Credit Union	Inv Low Rate Essentials
Gateway Credit Union	Investment Variable 80%
Heritage Bank	Investment Variable P&I
HSBC	Investment Home Smart
HSBC	Investment Variable
Hume Bank	Investment Variable (Refinance) P&I
Hume Bank	Investment Variable P&I
Macquarie Credit Union	Inv Basic Home Loan
Macquarie Credit Union	Inv Introductory Rate Home Loan 1 yr
NAB	Inv Base Variable Indicator Rate
NAB	Investment Tailored Variable - P&I
Newcastle Permanent	Investment Premium Variable P&I
Northern Inland CU	Introductory Home Loan Inv 3 yrs
Northern Inland CU	Smart Variable Investment
People's Choice Credit Union	Investment Standard Variable P&I
Police Bank	Inv Premium Variable
QBANK	Inv Standard Variable
QT Mutual Bank	Investment Mortgage Breaker
RAMS	Inv Full Feature P&I
Regional Australia Bank	Inv Mortgage Offset
Southern Cross Credit Union	Investment Variable



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★	
St.George Bank	Investment Variable P&I
Summerland Credit Union	Home Investment
Summerland Credit Union	Inv ECO Home Loan Standard
The Capricornian	Inv Lifestyle Variable
Transport Mutual Credit Union	Investment Variable
Westpac	Rocket Investment Loan P&I
★	
Auswide Bank	Investment Standard Variable
B&E Personal Banking	Investment FlexiChoice
B&E Personal Banking	Investment FlexiLine
Bankwest	Investment Equaliser Home Loan 3 yrs
BOQ	Investment Standard Variable
Citi	Investment Offset Variable P&I 80%
Citi	Investment Variable P&I 80%
Commonwealth Bank	Inv Viridian Line Of Credit
Delphi Bank	Residential Investment Home Loan
ME	Inv Flexible Home Loan Max 80 LVR
Suncorp Bank	Standard Variable Investment
The Capricornian	Inv Introductory Rate 3 yrs

