



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.

Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★★★★ "Outstanding Value"	
Aussie	IQ Basic Fixed PI 3 yrs 80%
Australian Unity	Health Wealth and Happiness fxd 3 yrs
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
CUA	3 Year Fixed Owner Occupier P&I
Endeavour Mutual Bank	Fixed 3 yrs
Freedom Lend	Freedom Fixed PI 3 yrs 80%
Greater Bank	Great Rate Discount Fixed 3 yrs
Greater Bank	Great Rate Fixed 3 yrs
Greater Bank	Standard Fixed 3 yrs
Greater Bank	Ultimate Discount Fixed 3 yrs 150k+
HSBC	Premier 3 Year Fixed 3 yrs 50k+
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs
MOVE - People Driven Banking	Lockit 3 yrs 80%
Newcastle Permanent	Residential Fixed P&I 3 yrs
Northern Inland CU	First Home Buyer Package Fixed Honeymoon Owner Occupied 3 yrs 20k+
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
QBANK	Residential Fixed 3 yrs
SCU	My Life Residential Fixed 3 yrs 150k+
SCU	Residential Fixed 3 yrs
Teachers Mutual Bank	Fixed Rate 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs
UniBank	Fixed Rate 3 yrs
★★★★	
AMO Group	Residential Fixed 3 yrs
Aussie	IQ Offset Fixed PI 3 yrs 80%
Bank Australia	Premium Fixed Package Residential Premium Fixed 3 yrs 10k+
Bank Australia	Residential Premium Fixed 3 yrs
Bank First	Complete Fixed - First Home Buyer 3 yrs
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs
BankVic	Fixed 3 yrs
BankVic	Premium Home Fixed 3 yrs 50k+
BOQ	Residential 3yr Fixed 3 yrs
Click Loans	Basic Home Loan Fixed PI 3 yrs 80%
Click Loans	Offset Home Loan Fixed PI 3 yrs 80%
Community First CU	True Fixed - P&I 3 yrs



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Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★★★	
CUA	3 Year Premium Fixed O/O P&I
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Heritage Bank	Residential Fixed 3 yrs
Homestar Finance	Owner Occupied P&I Fixed 3 yrs
HSBC	3 Year Fixed 3 yrs
IMB	Platinum Package Residential Fixed P&I 3 yrs 90% 150k+
IMB	Residential Fixed P&I 3 yrs 90%
ING	Orange Advantage Residential Fixed 3 yrs 150k+
ING	Residential Fixed 3 yrs
ME	Flexible Fixed OO 3 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 3 yrs 5k+
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs
Pacific Mortgage Group	Residential Fixed IO 3 yrs
Qudos Bank	Fixed Rate 3 yrs
RACQ Bank	Choices Residential Fixed 3 yrs 20k+
RACQ Bank	Residential Fixed 3 yrs
UBank	UHomeLoan Fixed IO 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 3 yrs 90%
Yellow Brick Road	Empower Fixed PI 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 80% 150k+
★★★	
Adelaide Bank	SmartSaver Fixed P&I 3 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Select Basic Fixed IO 3 yrs
Aussie	Select Basic Fixed PI 3 yrs 80%
Aussie	Select Standard Fixed IO 3 yrs
Aussie	Select Standard Fixed PI 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+



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Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★★	
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed IO 3 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 3 yrs 100k+
Bank First	Complete Fixed - Owner Occupied 3 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 3 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 3 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 150k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 150k+
Bank of Melbourne	Residential Fixed P&I 3 yrs
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 3 yrs 100k+
Bank of Sydney	Residential Fixed 3 yrs
Bank of us	FlexiDiscount Fixed 3 yrs 80%
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankSA	Residential Fixed P&I 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 3 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 3 yrs
bcu	Fixed Rate Special Residential 3 yrs
bcu	Residential Fixed IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Residential Fixed PI 3 yrs
BOQ	Home Loan Privileges Residential 3yr Fixed 3 yrs 150k+
Catalyst Money	Fixed Lite PI 3 yrs
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
Community First CU	True Fixed - IO 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
Firstmac	VIP Pack Fixed P&I 3 yrs
Freedom Lend	Freedom Fixed IO 3 yrs 150k+ 80%
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+



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Company	Product
★★★	
Gateway Credit Union	Residential Fixed 3 yrs
Greater Bank	Ultimate Fixed 3 yrs 150k+
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Holiday Coast CU	Fixed N Easy 3 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 3 yrs
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
Hume Bank	Property Package Residential Fixed P&I 3 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 3 yrs
Hume Bank	Residential Fixed (Refinance) P&I 3 yrs
Hume Bank	Residential Fixed IO 3 yrs
Hume Bank	Residential Fixed P&I 3 yrs
Hunter United	Fixed 3 yrs
Illawarra CU NSW	Fixed Lite PI 3 yrs
IMB	Residential Fixed IO 3 yrs
iMortgage	Fusion Fixed PI 80 3 yrs
Liberty Financial	Liberty Fixed 3 yrs
loans.com.au	Fixed - Owner Occupier IO 3 yrs
loans.com.au	Fixed - Owner Occupier P&I 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs
ME	Member Package Flexible Fixed OO 3 yrs 40k+
Mortgage House	Advantage Fixed IO 3 yrs
Mortgage House	Advantage Fixed P&I 3 yrs 100-749k
MyState	Residential Fixed 3 yrs 80%
MyState	Residential Fixed IO 3 yrs
NAB	Choice Package Tailored Fixed - P&I 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 3 yrs 150k+
NAB	Tailored Fixed - P&I 3 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 3 yrs 5k+
Newcastle Permanent	Residential Fixed IO 3 yrs
P&N Bank	Residential Fixed IO 3 yrs 80%
P&N Bank	Residential Fixed PI 3 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed IO 3 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 3 yrs
People's Choice Credit Union	Residential Fixed P&I 3 yrs



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Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★★	
Police Bank	Premium Fixed 3 yrs
Queenslanders CU	Fixed Rate P&I 3 yrs
RAMS	Fixed Rate P&I 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 3 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 3 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 3 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
St.George Bank	Residential Fixed P&I 3 yrs
Summerland Credit Union	Standard Fixed 3 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 3 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 3 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 3 yrs
Suncorp Bank	Owner Occupied Fixed P&I 3 yrs
The Capricornian	Premium Choice Fixed 3 yrs
The Mac	Standard Fixed 3 yrs
The Mutual	Package Home Loan Premium Fixed 3 yrs 150k+
The Mutual	Premium Fixed 3 yrs
The Rock	Residential Fixed 3 yrs 80%
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+
TicToc Home Loans	Live-in fixed 3 yr IO
TicToc Home Loans	Live-in fixed 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed IO 3 yrs
Westpac	Fixed Options P&I 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+
★★	
Adelaide Bank	SmartFix IO 3 yrs
Adelaide Bank	SmartFix P&I 3 yrs
Adelaide Bank	SmartSaver Fixed IO 3 yrs
AMP Bank	Affinity Package Residential Classic Fixed P&I 3 yrs 100k+
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
AMP Bank	Select Package Residential Classic Fixed P&I 3 yrs 100k+



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Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★	
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Aussie	IQ Basic Fixed IO 3 yrs 80%
Aussie	IQ Offset Fixed IO 3 yrs 80%
Auswide Bank	Standard Fixed IO 3 yrs
Auswide Bank	Standard Fixed P&I 3 yrs
Bank of Melbourne	Residential Fixed IO 3 yrs
BankSA	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Bendigo Bank	Residential Fixed IO 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Catalyst Money	Fixed Lite IO 3 yrs
Click Loans	Basic Home Loan Fixed IO 3 yrs 80%
Click Loans	Offset Home Loan Fxd IO 3 yrs 80%
Commonwealth Bank	Residential Fixed IO 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
Firstmac	VIP Pack Fixed IO 3 yrs
Illawarra CU NSW	Fixed Lite IO 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 3 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 3 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
St.George Bank	Residential Fixed IO 3 yrs
Teachers Mutual Bank	Standard Fixed IO 3 yrs
The Capricornian	Premium Choice Fixed IO 3 yrs
UniBank	Standard Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+



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Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★	
Yellow Brick Road	Empower Fixed IO 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
AMP Bank	Select Package Residential Classic Fixed IO 3 yrs 100k+
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
First Option Credit Union	Fixed Classic Home Loan L51 3 yrs
First Option Credit Union	Fixed Premium Home Loan L53 3 yrs
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs
RAMS	Fixed Rate IO 3 yrs
The Capricornian	Lifestyle Fixed 3 yrs
The Capricornian	Lifestyle Fixed IO 3 yrs
Woolworths Employees CU	Owner Occupied Fixed 3 yrs



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Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness fxd 3 yrs
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
BOQ	Residential 3yr Fixed 3 yrs
CUA	3 Year Fixed Owner Occupier P&I
Endeavour Mutual Bank	Fixed 3 yrs
Freedom Lend	Freedom Fixed PI 3 yrs 80%
Greater Bank	Great Rate Discount Fixed 3 yrs
Greater Bank	Great Rate Fixed 3 yrs
Greater Bank	Standard Fixed 3 yrs
Greater Bank	Ultimate Discount Fixed 3 yrs 150k+
IMB	Platinum Package Residential Fixed P&I 3 yrs 90% 150k+
MOVE - People Driven Banking	Lockit 3 yrs 80%
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 3 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 3 yrs
Northern Inland CU	First Home Buyer Package Fixed Honeymoon Owner Occupied 3 yrs 20k+
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
QBank	Residential Fixed 3 yrs
Queenslanders CU	Special Fixed Rate P&I 3 yrs 80%
SCU	My Life Residential Fixed 3 yrs 150k+
SCU	Residential Fixed 3 yrs
Teachers Mutual Bank	Fixed Rate 3 yrs
UniBank	Fixed Rate 3 yrs
Virgin Money	Reward Me - OO Fixed Special 3 yrs
★★★★★	
AMO Group	Residential Fixed 3 yrs
Aussie	IQ Basic Fixed PI 3 yrs 80%
Aussie	IQ Offset Fixed PI 3 yrs 80%
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
Bank Australia	Premium Fixed Package Residential Premium Fixed 3 yrs 10k+
BankVic	Premium Home Fixed 3 yrs 50k+
Click Loans	Basic Home Loan Fixed PI 3 yrs 80%
Click Loans	Offset Home Loan Fixed PI 3 yrs 80%
Community First CU	True Fixed - P&I 3 yrs
CUA	3 Year Premium Fixed O/O P&I
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs



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Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★★★	
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+
Greater Bank	Ultimate Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
Homestar Finance	Owner Occupied P&I Fixed 3 yrs
HSBC	Premier 3 Year Fixed 3 yrs 50k+
IMB	Residential Fixed P&I 3 yrs 90%
iMortgage	Fusion Fixed PI 80 3 yrs
ING	Orange Advantage Residential Fixed 3 yrs 150k+
ING	Residential Fixed 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs
ME	Flexible Fixed OO 3 yrs
NAB	Choice Package Tailored Fixed - P&I 3 yrs 150k+
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 150k+
Qudos Bank	Fixed Rate 3 yrs
RACQ Bank	Choices Residential Fixed 3 yrs 20k+
RACQ Bank	Residential Fixed 3 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 3 yrs 150k+
UBank	UHomeLoan Fixed IO 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 3 yrs 90%
Yellow Brick Road	Empower Fixed PI 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 80% 150k+
★★★	
AMP Bank	Professional Package Residential Classic Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Select Basic Fixed IO 3 yrs
Aussie	Select Basic Fixed PI 3 yrs 80%
Aussie	Select Standard Fixed IO 3 yrs
Aussie	Select Standard Fixed PI 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+



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Company	Product
★★★	
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed IO 3 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 3 yrs 100k+
Bank Australia	Residential Premium Fixed 3 yrs
Bank First	Complete Fixed - First Home Buyer 3 yrs
Bank First	Complete Fixed - Owner Occupied 3 yrs
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 3 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 3 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 150k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 150k+
Bank of Melbourne	Residential Fixed P&I 3 yrs
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 3 yrs 100k+
Bank of Sydney	Residential Fixed 3 yrs
Bank of us	FlexiDiscount Fixed 3 yrs 80%
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankSA	Residential Fixed P&I 3 yrs
BankVic	Fixed 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 3 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 3 yrs
bcu	Fixed Rate Special Residential 3 yrs
bcu	Residential Fixed IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Connect Package Fixed Owner Occupied 3 yrs 250k+
Bendigo Bank	Residential Fixed PI 3 yrs
BOQ	Home Loan Privileges Residential 3yr Fixed 3 yrs 150k+
Catalyst Money	Fixed PI 3 yrs
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 250k+
Citi	Standard Fixed P&I 3 yrs 80%
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+



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Company	Product
★★★	
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
Community First CU	True Fixed - IO 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
Firstmac	VIP Pack Fixed P&I 3 yrs
Freedom Lend	Freedom Fixed IO 3 yrs 150k+ 80%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Gateway Credit Union	Residential Fixed 3 yrs
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Holiday Coast CU	Fixed N Easy 3 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 3 yrs
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
HSBC	3 Year Fixed 3 yrs
Hume Bank	Property Package Residential Fixed P&I 3 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 3 yrs
Hume Bank	Residential Fixed (Refinance) P&I 3 yrs
Hume Bank	Residential Fixed IO 3 yrs
Hume Bank	Residential Fixed P&I 3 yrs
Hunter United	Fixed 3 yrs
Illawarra CU NSW	Fixed PI 3 yrs
IMB	Residential Fixed IO 3 yrs
Liberty Financial	Liberty Fixed 3 yrs
loans.com.au	Fixed - Owner Occupier IO 3 yrs
loans.com.au	Fixed - Owner Occupier P&I 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs
ME	Member Package Flexible Fixed OO 3 yrs 40k+
Mortgage House	Advantage Fixed IO 3 yrs
Mortgage House	Advantage Fixed P&I 3 yrs 100-749k
MyState	Residential Fixed 3 yrs 80%
MyState	Residential Fixed IO 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 3 yrs 150k+
NAB	Tailored Fixed - P&I 3 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 3 yrs 5k+



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Company	Product
★★★	
Newcastle Permanent	Residential Fixed IO 3 yrs
P&N Bank	Residential Fixed IO 3 yrs 80%
P&N Bank	Residential Fixed PI 3 yrs 80%
Pacific Mortgage Group	Residential Fixed IO 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 3 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 3 yrs
People's Choice Credit Union	Residential Fixed P&I 3 yrs
Police Bank	Premium Fixed 3 yrs
Queenslanders CU	Fixed Rate P&I 3 yrs
RAMS	Fixed Rate P&I 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 3 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 3 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
St.George Bank	Residential Fixed P&I 3 yrs
Summerland Credit Union	Standard Fixed 3 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 3 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 3 yrs
Suncorp Bank	Owner Occupied Fixed P&I 3 yrs
The Capricornian	Premium Choice Fixed 3 yrs
The Mac	Standard Fixed 3 yrs
The Mac	Standard Fixed Special 3 yrs
The Mutual	Package Home Loan Premium Fixed 3 yrs 150k+
The Mutual	Premium Fixed 3 yrs
The Rock	Residential Fixed 3 yrs 80%
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+
TicToc Home Loans	Live-in fixed 3 yr IO
TicToc Home Loans	Live-in fixed 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed IO 3 yrs
Westpac	Fixed Options P&I 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+
★★	
Adelaide Bank	SmartFix IO 3 yrs



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Company	Product
★★	
Adelaide Bank	SmartFix P&I 3 yrs
Adelaide Bank	SmartSaver Fixed IO 3 yrs
Adelaide Bank	SmartSaver Fixed P&I 3 yrs
AMP Bank	Affinity Package Residential Classic Fixed P&I 3 yrs 100k+
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
AMP Bank	Select Package Residential Classic Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Aussie	IQ Basic Fixed IO 3 yrs 80%
Aussie	IQ Offset Fixed IO 3 yrs 80%
Auswide Bank	Standard Fixed IO 3 yrs
Auswide Bank	Standard Fixed P&I 3 yrs
Bank of Melbourne	Residential Fixed IO 3 yrs
BankSA	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Bendigo Bank	Connect Residential Fixed IO 3 yrs 250k+
Bendigo Bank	Residential Fixed IO 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Catalyst Money	Fixed IO 3 yrs
Click Loans	Basic Home Loan Fixed IO 3 yrs 80%
Click Loans	Offset Home Loan Fxd IO 3 yrs 80%
Commonwealth Bank	Residential Fixed IO 3 yrs
Firstmac	VIP Pack Fixed IO 3 yrs
Illawarra CU NSW	Fixed IO 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 3 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 3 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 3 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%



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Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★	
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
St.George Bank	Residential Fixed IO 3 yrs
Teachers Mutual Bank	Standard Fixed IO 3 yrs
The Capricornian	Premium Choice Fixed IO 3 yrs
UniBank	Standard Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
AMP Bank	Select Package Residential Classic Fixed IO 3 yrs 100k+
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
First Option Credit Union	Fixed Classic Home Loan L51 3 yrs
First Option Credit Union	Fixed Premium Home Loan L53 3 yrs
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs
RAMS	Fixed Rate IO 3 yrs
The Capricornian	Lifestyle Fixed 3 yrs
The Capricornian	Lifestyle Fixed IO 3 yrs
Woolworths Employees CU	Owner Occupied Fixed 3 yrs



Home Loans Star Ratings

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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness fxd 3 yrs
BOQ	Residential 3yr Fixed 3 yrs
CUA	3 Year Fixed Owner Occupier P&I
Endeavour Mutual Bank	Fixed 3 yrs
Freedom Lend	Freedom Fixed PI 3 yrs 80%
Greater Bank	Great Rate Discount Fixed 3 yrs
Greater Bank	Ultimate Discount Fixed 3 yrs 150k+
IMB	Platinum Package Residential Fixed P&I 3 yrs 90% 150k+
IMB	Residential Fixed P&I 3 yrs 90%
ING	Orange Advantage Residential Fixed 3 yrs 150k+
MOVE - People Driven Banking	Lockit 3 yrs 80%
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 3 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 3 yrs
Northern Inland CU	First Home Buyer Package Fixed Honeymoon Owner Occupied 3 yrs 20k+
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
QBank	Residential Fixed 3 yrs
Queenslanders CU	Special Fixed Rate P&I 3 yrs 80%
SCU	My Life Residential Fixed 3 yrs 150k+
SCU	Residential Fixed 3 yrs
Teachers Mutual Bank	Fixed Rate 3 yrs
UniBank	Fixed Rate 3 yrs
Virgin Money	Reward Me - OO Fixed Special 3 yrs
★★★★	
AMO Group	Residential Fixed 3 yrs
Aussie	IQ Basic Fixed PI 3 yrs 80%
Aussie	IQ Offset Fixed PI 3 yrs 80%
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank Australia	Premium Fixed Package Residential Premium Fixed 3 yrs 10k+
BankVic	Premium Home Fixed 3 yrs 50k+
bcu	Fixed Rate Special Residential 3 yrs
Click Loans	Basic Home Loan Fixed PI 3 yrs 80%
Click Loans	Offset Home Loan Fixed PI 3 yrs 80%
Community First CU	True Fixed - P&I 3 yrs
CUA	3 Year Premium Fixed O/O P&I



Home Loans Star Ratings

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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★★	
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+
Greater Bank	Great Rate Fixed 3 yrs
Greater Bank	Standard Fixed 3 yrs
Greater Bank	Ultimate Fixed 3 yrs 150k+
Homestar Finance	Owner Occupied P&I Fixed 3 yrs
HSBC	Premier 3 Year Fixed 3 yrs 50k+
iMortgage	Fusion Fixed PI 80 3 yrs
ING	Residential Fixed 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs
NAB	Choice Package Tailored Fixed - P&I 3 yrs 150k+
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 150k+
Qudos Bank	Fixed Rate 3 yrs
RACQ Bank	Choices Residential Fixed 3 yrs 20k+
Regional Australia Bank	Partnership Advantage Fixed P&I 3 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 3 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 3 yrs 150k+
UBank	UHomeLoan Fixed IO 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs
Yellow Brick Road	Empower Fixed PI 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 80% 150k+
★★★	
AMP Bank	Professional Package Residential Classic Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Select Basic Fixed IO 3 yrs
Aussie	Select Basic Fixed PI 3 yrs 80%
Aussie	Select Standard Fixed IO 3 yrs
Aussie	Select Standard Fixed PI 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+



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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★	
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed IO 3 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 3 yrs 100k+
Bank Australia	Residential Premium Fixed 3 yrs
Bank First	Complete Fixed - First Home Buyer 3 yrs
Bank First	Complete Fixed - Owner Occupied 3 yrs
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 3 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 3 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 150k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 150k+
Bank of Melbourne	Residential Fixed P&I 3 yrs
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 3 yrs 100k+
Bank of Sydney	Residential Fixed 3 yrs
Bank of us	FlexiDiscount Fixed 3 yrs 80%
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankSA	Residential Fixed P&I 3 yrs
BankVic	Fixed 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 3 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 3 yrs
bcu	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Residential Fixed PI 3 yrs
BOQ	Home Loan Privileges Residential 3yr Fixed 3 yrs 150k+
Catalyst Money	Fixed PI 3 yrs
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 250k+
Citi	Standard Fixed P&I 3 yrs 80%
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
Community First CU	True Fixed - IO 3 yrs



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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★	
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
Freedom Lend	Freedom Fixed IO 3 yrs 150k+ 80%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Gateway Credit Union	Residential Fixed 3 yrs
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
Holiday Coast CU	Fixed N Easy 3 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 3 yrs
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
HSBC	3 Year Fixed 3 yrs
Hume Bank	Property Package Residential Fixed P&I 3 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 3 yrs
Hume Bank	Residential Fixed (Refinance) P&I 3 yrs
Hume Bank	Residential Fixed P&I 3 yrs
Hunter United	Fixed 3 yrs
Illawarra CU NSW	Fixed PI 3 yrs
IMB	Residential Fixed IO 3 yrs
Liberty Financial	Liberty Fixed 3 yrs
loans.com.au	Fixed - Owner Occupier IO 3 yrs
loans.com.au	Fixed - Owner Occupier P&I 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs
ME	Flexible Fixed OO 3 yrs
ME	Member Package Flexible Fixed OO 3 yrs 40k+
Mortgage House	Advantage Fixed IO 3 yrs
Mortgage House	Advantage Fixed P&I 3 yrs 100-749k
MyState	Residential Fixed 3 yrs 80%
MyState	Residential Fixed IO 3 yrs
NAB	Private Tailored Pkg Tailored Fixed - P&I 3 yrs 150k+
NAB	Tailored Fixed - P&I 3 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 3 yrs 5k+
Newcastle Permanent	Residential Fixed IO 3 yrs
P&N Bank	Residential Fixed IO 3 yrs 80%
P&N Bank	Residential Fixed PI 3 yrs 80%



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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★	
Pacific Mortgage Group	Residential Fixed IO 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 3 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 3 yrs
People's Choice Credit Union	Residential Fixed P&I 3 yrs
Police Bank	Premium Fixed 3 yrs
Queenslanders CU	Fixed Rate P&I 3 yrs
RACQ Bank	Residential Fixed 3 yrs
RAMS	Fixed Rate P&I 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 3 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 3 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
St.George Bank	Residential Fixed P&I 3 yrs
Summerland Credit Union	Standard Fixed 3 yrs
Suncorp Bank	Owner Occupied Fixed IO 3 yrs
Suncorp Bank	Owner Occupied Fixed P&I 3 yrs
The Capricornian	Premium Choice Fixed 3 yrs
The Mac	Standard Fixed 3 yrs
The Mac	Standard Fixed Special 3 yrs
The Mutual	Package Home Loan Premium Fixed 3 yrs 150k+
The Mutual	Premium Fixed 3 yrs
The Rock	Residential Fixed 3 yrs 80%
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+
TicToc Home Loans	Live-in fixed 3 yr IO
TicToc Home Loans	Live-in fixed 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 3 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 3 yrs
Westpac	Fixed Options P&I 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+
★★	
Adelaide Bank	SmartFix IO 3 yrs
Adelaide Bank	SmartFix P&I 3 yrs
Adelaide Bank	SmartSaver Fixed IO 3 yrs



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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★	
Adelaide Bank	SmartSaver Fixed P&I 3 yrs
AMP Bank	Affinity Package Residential Classic Fixed P&I 3 yrs 100k+
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
AMP Bank	Select Package Residential Classic Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Aussie	IQ Basic Fixed IO 3 yrs 80%
Aussie	IQ Offset Fixed IO 3 yrs 80%
Auswide Bank	Standard Fixed IO 3 yrs
Auswide Bank	Standard Fixed P&I 3 yrs
Bank of Melbourne	Residential Fixed IO 3 yrs
BankSA	Residential Fixed IO 3 yrs
Bendigo Bank	Residential Fixed IO 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Catalyst Money	Fixed IO 3 yrs
Click Loans	Basic Home Loan Fixed IO 3 yrs 80%
Click Loans	Offset Home Loan Fxd IO 3 yrs 80%
Commonwealth Bank	Residential Fixed IO 3 yrs
Firstmac	VIP Pack Fixed IO 3 yrs
Firstmac	VIP Pack Fixed P&I 3 yrs
Hume Bank	Residential Fixed IO 3 yrs
Illawarra CU NSW	Fixed IO 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 3 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 3 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
St.George Bank	Residential Fixed IO 3 yrs



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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★	
Teachers Mutual Bank	Standard Fixed IO 3 yrs
The Capricornian	Premium Choice Fixed IO 3 yrs
UniBank	Standard Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
AMP Bank	Select Package Residential Classic Fixed IO 3 yrs 100k+
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
First Option Credit Union	Fixed Classic Home Loan L51 3 yrs
First Option Credit Union	Fixed Premium Home Loan L53 3 yrs
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs
RAMS	Fixed Rate IO 3 yrs
The Capricornian	Lifestyle Fixed 3 yrs
The Capricornian	Lifestyle Fixed IO 3 yrs
Woolworths Employees CU	Owner Occupied Fixed 3 yrs



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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Residential Fixed 3 yrs
Australian Unity	Health Wealth and Happiness fxd 3 yrs
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
BOQ	Residential 3yr Fixed 3 yrs
CUA	3 Year Fixed Owner Occupier P&I
Endeavour Mutual Bank	Fixed 3 yrs
Freedom Lend	Freedom Fixed PI 3 yrs 80%
Greater Bank	Great Rate Discount Fixed 3 yrs
Greater Bank	Ultimate Discount Fixed 3 yrs 150k+
IMB	Platinum Package Residential Fixed P&I 3 yrs 90% 150k+
IMB	Residential Fixed P&I 3 yrs 90%
ING	Orange Advantage Residential Fixed 3 yrs 150k+
MOVE - People Driven Banking	Lockit 3 yrs 80%
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 3 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 3 yrs
Northern Inland CU	First Home Buyer Package Fixed Honeymoon Owner Occupied 3 yrs 20k+
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
QBANK	Residential Fixed 3 yrs
Queenslanders CU	Special Fixed Rate P&I 3 yrs 80%
SCU	My Life Residential Fixed 3 yrs 150k+
SCU	Residential Fixed 3 yrs
Virgin Money	Reward Me - OO Fixed Special 3 yrs
★★★★	
Aussie	IQ Basic Fixed PI 3 yrs 80%
Aussie	IQ Offset Fixed PI 3 yrs 80%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank Australia	Premium Fixed Package Residential Premium Fixed 3 yrs 10k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankVic	Premium Home Fixed 3 yrs 50k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 3 yrs 200k+
bcu	Fixed Rate Special Residential 3 yrs
Click Loans	Basic Home Loan Fixed PI 3 yrs 80%
Click Loans	Offset Home Loan Fixed PI 3 yrs 80%
CUA	3 Year Premium Fixed O/O P&I
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs



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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★★	
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+
Greater Bank	Great Rate Fixed 3 yrs
Greater Bank	Standard Fixed 3 yrs
Greater Bank	Ultimate Fixed 3 yrs 150k+
Homestar Finance	Owner Occupied P&I Fixed 3 yrs
HSBC	Premier 3 Year Fixed 3 yrs 50k+
iMortgage	Fusion Fixed PI 80 3 yrs
ING	Residential Fixed 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs
NAB	Choice Package Tailored Fixed - P&I 3 yrs 150k+
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 150k+
RACQ Bank	Choices Residential Fixed 3 yrs 20k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 3 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 3 yrs 150k+
Teachers Mutual Bank	Fixed Rate 3 yrs
UBank	UHomeLoan Fixed IO 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs
UniBank	Fixed Rate 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+
Yellow Brick Road	Empower Fixed PI 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 80% 150k+
★★★	
AMP Bank	Professional Package Residential Classic Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Select Basic Fixed IO 3 yrs
Aussie	Select Basic Fixed PI 3 yrs 80%
Aussie	Select Standard Fixed IO 3 yrs
Aussie	Select Standard Fixed PI 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+



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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★	
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed IO 3 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 3 yrs 100k+
Bank Australia	Residential Premium Fixed 3 yrs
Bank First	Complete Fixed - First Home Buyer 3 yrs
Bank First	Complete Fixed - Owner Occupied 3 yrs
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 3 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 3 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 150k+
Bank of Melbourne	Residential Fixed P&I 3 yrs
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 3 yrs 100k+
Bank of Sydney	Residential Fixed 3 yrs
Bank of us	FlexiDiscount Fixed 3 yrs 80%
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankSA	Residential Fixed P&I 3 yrs
BankVic	Fixed 3 yrs
Bankwest	Fixed Rate Owner Occupied P&I 3 yrs
bcu	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Residential Fixed PI 3 yrs
BOQ	Home Loan Privileges Residential 3yr Fixed 3 yrs 150k+
Catalyst Money	Fixed PI 3 yrs
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 250k+
Citi	Standard Fixed P&I 3 yrs 80%
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
Community First CU	True Fixed - IO 3 yrs
Community First CU	True Fixed - P&I 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs



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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★	
Freedom Lend	Freedom Fixed IO 3 yrs 150k+ 80%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Gateway Credit Union	Residential Fixed 3 yrs
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
Holiday Coast CU	Fixed N Easy 3 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 3 yrs
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
HSBC	3 Year Fixed 3 yrs
Hume Bank	Property Package Residential Fixed P&I 3 yrs 150k+
Hume Bank	Residential Fixed (Refinance) P&I 3 yrs
Hume Bank	Residential Fixed P&I 3 yrs
Illawarra CU NSW	Fixed PI 3 yrs
IMB	Residential Fixed IO 3 yrs
Liberty Financial	Liberty Fixed 3 yrs
loans.com.au	Fixed - Owner Occupier IO 3 yrs
loans.com.au	Fixed - Owner Occupier P&I 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs
ME	Flexible Fixed OO 3 yrs
ME	Member Package Flexible Fixed OO 3 yrs 40k+
Mortgage House	Advantage Fixed IO 3 yrs
Mortgage House	Advantage Fixed P&I 3 yrs 750k+
MyState	Residential Fixed 3 yrs 80%
MyState	Residential Fixed IO 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 3 yrs 150k+
NAB	Tailored Fixed - P&I 3 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 3 yrs 5k+
Newcastle Permanent	Residential Fixed IO 3 yrs
P&N Bank	Residential Fixed IO 3 yrs 80%
P&N Bank	Residential Fixed PI 3 yrs 80%
Pacific Mortgage Group	Residential Fixed IO 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 3 yrs 150k+



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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★	
People's Choice Credit Union	Residential Fixed IO 3 yrs
People's Choice Credit Union	Residential Fixed P&I 3 yrs
Police Bank	Premium Fixed 3 yrs
Qudos Bank	Fixed Rate 3 yrs
Queenslanders CU	Fixed Rate P&I 3 yrs
RACQ Bank	Residential Fixed 3 yrs
RAMS	Fixed Rate P&I 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 3 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 3 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 3 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
St.George Bank	Residential Fixed P&I 3 yrs
Summerland Credit Union	Standard Fixed 3 yrs
Suncorp Bank	Owner Occupied Fixed IO 3 yrs
Suncorp Bank	Owner Occupied Fixed P&I 3 yrs
The Capricornian	Premium Choice Fixed 3 yrs
The Mac	Standard Fixed 3 yrs
The Mac	Standard Fixed Special 3 yrs
The Mutual	Package Home Loan Premium Fixed 3 yrs 150k+
The Mutual	Premium Fixed 3 yrs
The Rock	Residential Fixed 3 yrs 80%
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+
TicToc Home Loans	Live-in fixed 3 yr IO
TicToc Home Loans	Live-in fixed 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 3 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 3 yrs
Westpac	Fixed Options P&I 3 yrs
★★	
Adelaide Bank	SmartFix IO 3 yrs
Adelaide Bank	SmartFix P&I 3 yrs
Adelaide Bank	SmartSaver Fixed IO 3 yrs
Adelaide Bank	SmartSaver Fixed P&I 3 yrs



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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 3 yrs 100k+
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Select Package Residential Classic Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Aussie	IQ Basic Fixed IO 3 yrs 80%
Aussie	IQ Offset Fixed IO 3 yrs 80%
Auswide Bank	Standard Fixed IO 3 yrs
Auswide Bank	Standard Fixed P&I 3 yrs
Bank of Melbourne	Residential Fixed IO 3 yrs
BankSA	Residential Fixed IO 3 yrs
Bendigo Bank	Residential Fixed IO 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Catalyst Money	Fixed IO 3 yrs
Click Loans	Basic Home Loan Fixed IO 3 yrs 80%
Click Loans	Offset Home Loan Fxd IO 3 yrs 80%
Commonwealth Bank	Residential Fixed IO 3 yrs
First Option Credit Union	Fixed Premium Plus Home Loan L55 3 yrs
Firstmac	VIP Pack Fixed IO 3 yrs
Firstmac	VIP Pack Fixed P&I 3 yrs
Hume Bank	Residential Fixed (Refinance) IO 3 yrs
Hume Bank	Residential Fixed IO 3 yrs
Hunter United	Fixed 3 yrs
Illawarra CU NSW	Fixed IO 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 3 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 3 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
St.George Bank	Residential Fixed IO 3 yrs



Home Loans Star Ratings

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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★	
Teachers Mutual Bank	Standard Fixed IO 3 yrs
The Capricornian	Premium Choice Fixed IO 3 yrs
UniBank	Standard Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
AMP Bank	Select Package Residential Classic Fixed IO 3 yrs 100k+
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
First Option Credit Union	Fixed Classic Home Loan L51 3 yrs
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs
RAMS	Fixed Rate IO 3 yrs
The Capricornian	Lifestyle Fixed 3 yrs
The Capricornian	Lifestyle Fixed IO 3 yrs
Woolworths Employees CU	Owner Occupied Fixed 3 yrs



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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★★★ "Outstanding Value"	
Commonwealth Bank	Wealth Package Residential Fixed P&I 5 yrs 150k+
CUA	5 Year Fixed Owner Occupier P&I
Freedom Lend	Freedom Fixed PI 5 yrs 80%
Gateway Credit Union	Residential Fixed 5 yrs
Greater Bank	Great Rate Discount Fixed 5 yrs
Greater Bank	Great Rate Fixed 5 yrs
Greater Bank	Standard Fixed 5 yrs
Greater Bank	Ultimate Discount Fixed 5 yrs 150k+
Greater Bank	Ultimate Fixed 5 yrs 150k+
HSBC	Residential Fixed 5 yrs
ING	Orange Advantage Residential Fixed 5 yrs 150k+
ING	Residential Fixed 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 5 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 5 yrs
Qudos Bank	Fixed Rate 5 yrs
RACQ Bank	Residential Fixed 5 yrs
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed <95% PI 5 yrs 150k+
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed 90% IO 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 5 yrs 150k+
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+
★★★★	
Aussie	IQ Basic Fixed PI 5 yrs 80%
Aussie	Select Basic Fixed PI 5 yrs 80%
Australian Unity	Health Wealth and Happiness fxd 5 yrs
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankVic	Fixed 5 yrs
BankVic	Premium Home Fixed 5 yrs 50k+
Click Loans	Basic Home Loan Fixed PI 5 yrs 80%
Commonwealth Bank	Residential Fixed P&I 5 yrs
CUA	5 Year Premium Fixed O/O P&I
Gateway Credit Union	Premium Residential Fixed 5 yrs 150k+
Heritage Bank	Residential Fixed 5 yrs
Homestar Finance	Owner Occupied P&I Fixed 5 yrs



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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★★★	
IMB	Platinum Package Residential Fixed P&I 5 yrs 90% 150k+
IMB	Residential Fixed P&I 5 yrs 90%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs
RACQ Bank	Choices Residential Fixed 5 yrs 20k+
RAMS	Fixed Rate P&I 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 5 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 5 yrs
Suncorp Bank	Owner Occupied Fixed P&I 5 yrs
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs
Westpac	Fixed Options P&I 5 yrs
Yellow Brick Road	Empower Fixed PI 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 80% 150k+
★★★	
Adelaide Bank	SmartFix IO 5 yrs
Adelaide Bank	SmartFix P&I 5 yrs
Adelaide Bank	SmartSaver Fixed IO 5 yrs
Adelaide Bank	SmartSaver Fixed P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
ANZ	Breakfree Residential Fixed 5 yrs 150k+
ANZ	Residential Fixed 5 yrs
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	IQ Basic Fixed IO 5 yrs 80%
Aussie	IQ Offset Fixed IO 5 yrs 80%
Aussie	IQ Offset Fixed PI 5 yrs 80%
Aussie	Select Basic Fixed IO 5 yrs
Aussie	Select Standard Fixed IO 5 yrs
Aussie	Select Standard Fixed PI 5 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 5 yrs
Australian Military Bank	Fixed Rate 5 yrs 80%
Australian Unity	Health Wealth and Happiness Package fixed 5 yrs 200k+
Auswide Bank	Freedom Package Standard Fixed P&I 5 yrs 100k+
Auswide Bank	Standard Fixed P&I 5 yrs
Bank Australia	Premium Fixed Package Residential Premium Fixed 5 yrs 10k+



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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★	
Bank Australia	Residential Premium Fixed 5 yrs
Bank First	Complete Fixed - First Home Buyer 5 yrs
Bank First	Complete Fixed - Owner Occupied 5 yrs
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 5 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 5 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 5 yrs
Bank of Melbourne	Residential Fixed P&I 5 yrs
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 5 yrs 100k+
Bank of Sydney	Residential Fixed 5 yrs
BankSA	Residential Fixed P&I 5 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 5 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 5 yrs
bcu	Fixed Rate Special Residential 5 yrs
bcu	Residential Fixed IO 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs
Bendigo Bank	Residential Fixed PI 5 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
BOQ	Home Loan Privileges Residential Fixed 5 yrs 150k+
BOQ	Residential Fixed 5 yrs
Catalyst Money	Fixed Lite PI 5 yrs
Click Loans	Basic Home Loan Fixed IO 5 yrs 80%
Click Loans	Offset Home Loan Fixed PI 5 yrs 80%
Click Loans	Offset Home Loan Fxd IO 5 yrs 80%
Freedom Lend	Freedom Fixed IO 5 yrs 80%
G&C Mutual Bank	Residential 5yr Fixed IO 5 yrs
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Holiday Coast CU	Fixed N Easy 5 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 5 yrs
Horizon Credit Union	Fixed Rate Home Loan 5 yrs
Hume Bank	Property Package Residential Fixed P&I 5 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 5 yrs
Hume Bank	Residential Fixed (Refinance) P&I 5 yrs



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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★	
Hume Bank	Residential Fixed IO 5 yrs
Hume Bank	Residential Fixed P&I 5 yrs
Illawarra CU NSW	Fixed Lite PI 5 yrs
IMB	Residential Fixed IO 5 yrs
iMortgage	Fusion Fixed PI 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed P&I 5 yrs 100-749k
MyState	Residential Fixed 5 yrs 80%
MyState	Residential Fixed IO 5 yrs
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
NAB	Tailored Fixed - P&I 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 5 yrs 5k+
Newcastle Permanent	Residential Fixed IO 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
P&N Bank	Residential Fixed PI 5 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 150k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
QBANK	Residential Fixed 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 5 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%
SCU	My Life Residential Fixed 5 yrs 150k+
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard Fixed 5 yrs
Teachers Mutual Bank	Fixed Rate 5 yrs
The Rock	Residential Fixed 5 yrs 80%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+
TicToc Home Loans	Live-in fixed 5 yr IO
TicToc Home Loans	Live-in fixed 5 yrs
UniBank	Fixed Rate 5 yrs



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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★	
Virgin Money	Reward Me - Owner Occupied Fixed 5 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 5 yrs
Yellow Brick Road	Empower Fixed IO 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 80% 150k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 5 yrs 100k+
AMP Bank	Basic Fixed 5 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 5 yrs 100k+
AMP Bank	Residential Classic Fixed P&I 5 yrs
AMP Bank	Select Package Residential Classic Fixed P&I 5 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed IO 5 yrs 100k+
Auswide Bank	Standard Fixed IO 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 5 yrs 150k+
Bank of Melbourne	Residential Fixed IO 5 yrs
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
BankSA	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs
Bendigo Bank	Residential Fixed IO 5 yrs
Beyond Bank	Residential Fixed 5 yrs
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
Catalyst Money	Fixed Lite IO 5 yrs
Commonwealth Bank	Residential Fixed IO 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 5 yrs 150k+
Illawarra CU NSW	Fixed Lite IO 5 yrs
Mortgage House	Advantage Fixed IO 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 5 yrs
Queenslanders CU	Fixed Rate P&I 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 5 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 5 yrs



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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★	
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
St.George Bank	Residential Fixed IO 5 yrs
Teachers Mutual Bank	Standard Fixed IO 5 yrs
UniBank	Standard Fixed IO 5 yrs
Westpac	Fixed Options IO 5 yrs 80%
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Residential Classic Fixed IO 5 yrs
AMP Bank	Select Package Residential Classic Fixed IO 5 yrs 100k+
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
ANZ	Residential Fixed IO 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
iMortgage	Fusion Fixed IO 80 5 yrs
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
RAMS	Fixed Rate IO 5 yrs



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Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
Commonwealth Bank	Wealth Package Residential Fixed P&I 5 yrs 150k+
CUA	5 Year Fixed Owner Occupier P&I
Freedom Lend	Freedom Fixed PI 5 yrs 80%
Gateway Credit Union	Residential Fixed 5 yrs
Greater Bank	Great Rate Discount Fixed 5 yrs
Greater Bank	Great Rate Fixed 5 yrs
Greater Bank	Standard Fixed 5 yrs
Greater Bank	Ultimate Discount Fixed 5 yrs 150k+
Greater Bank	Ultimate Fixed 5 yrs 150k+
ING	Orange Advantage Residential Fixed 5 yrs 150k+
ING	Residential Fixed 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 5 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 5 yrs
RACQ Bank	Choices Residential Fixed 5 yrs 20k+
RACQ Bank	Residential Fixed 5 yrs
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed <95% PI 5 yrs 150k+
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed 90% IO 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 5 yrs 150k+
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+
★★★★	
Aussie	IQ Basic Fixed PI 5 yrs 80%
Aussie	IQ Offset Fixed PI 5 yrs 80%
Australian Unity	Health Wealth and Happiness fxd 5 yrs
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank Australia	Premium Fixed Package Residential Premium Fixed 5 yrs 10k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankVic	Fixed 5 yrs
BankVic	Premium Home Fixed 5 yrs 50k+
Click Loans	Basic Home Loan Fixed PI 5 yrs 80%
Click Loans	Offset Home Loan Fixed PI 5 yrs 80%
Commonwealth Bank	Residential Fixed P&I 5 yrs
CUA	5 Year Premium Fixed O/O P&I
Gateway Credit Union	Premium Residential Fixed 5 yrs 150k+



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Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★★★	
Homestar Finance	Owner Occupied P&I Fixed 5 yrs
HSBC	Residential Fixed 5 yrs
IMB	Platinum Package Residential Fixed P&I 5 yrs 90% 150k+
IMB	Residential Fixed P&I 5 yrs 90%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs
Qudos Bank	Fixed Rate 5 yrs
RAMS	Fixed Rate P&I 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 5 yrs
Suncorp Bank	Owner Occupied Fixed P&I 5 yrs
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs
Westpac	Fixed Options P&I 5 yrs
Yellow Brick Road	Empower Fixed PI 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 80% 150k+
★★★	
Adelaide Bank	SmartFix IO 5 yrs
Adelaide Bank	SmartFix P&I 5 yrs
Adelaide Bank	SmartSaver Fixed IO 5 yrs
Adelaide Bank	SmartSaver Fixed P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
ANZ	Breakfree Residential Fixed 5 yrs 150k+
ANZ	Residential Fixed 5 yrs
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	IQ Basic Fixed IO 5 yrs 80%
Aussie	IQ Offset Fixed IO 5 yrs 80%
Aussie	Select Basic Fixed IO 5 yrs
Aussie	Select Basic Fixed PI 5 yrs 80%
Aussie	Select Standard Fixed IO 5 yrs
Aussie	Select Standard Fixed PI 5 yrs
Australian Unity	Health Wealth and Happiness Package fixed 5 yrs 200k+
Auswide Bank	Freedom Package Standard Fixed IO 5 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 5 yrs 100k+
Auswide Bank	Standard Fixed P&I 5 yrs
Bank Australia	Residential Premium Fixed 5 yrs



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Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★	
Bank First	Complete Fixed - First Home Buyer 5 yrs
Bank First	Complete Fixed - Owner Occupied 5 yrs
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 5 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 5 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 5 yrs
Bank of Melbourne	Residential Fixed P&I 5 yrs
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 5 yrs 100k+
Bank of Sydney	Residential Fixed 5 yrs
BankSA	Residential Fixed P&I 5 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 5 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 5 yrs
bcu	Fixed Rate Special Residential 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs
Bendigo Bank	Connect Package Fixed Owner Occupied 5 yrs 250k+
Bendigo Bank	Residential Fixed PI 5 yrs
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 5 yrs 150k+
BOQ	Residential Fixed 5 yrs
Catalyst Money	Fixed PI 5 yrs
Citi	Mortgage Plus Standard Fixed P&I 5 yrs 80% 250k+
Citi	Standard Fixed P&I 5 yrs 80%
Click Loans	Basic Home Loan Fixed IO 5 yrs 80%
Click Loans	Offset Home Loan Fxd IO 5 yrs 80%
Freedom Lend	Freedom Fixed IO 5 yrs 80%
G&C Mutual Bank	Residential 5yr Fixed IO 5 yrs
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Heritage Bank	Residential Fixed 5 yrs
Holiday Coast CU	Fixed N Easy 5 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 5 yrs
Horizon Credit Union	Fixed Rate Home Loan 5 yrs



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Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★	
Hume Bank	Property Package Residential Fixed P&I 5 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 5 yrs
Hume Bank	Residential Fixed (Refinance) P&I 5 yrs
Hume Bank	Residential Fixed P&I 5 yrs
Illawarra CU NSW	Fixed PI 5 yrs
IMB	Residential Fixed IO 5 yrs
iMortgage	Fusion Fixed PI 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed P&I 5 yrs 100-749k
MyState	Residential Fixed 5 yrs 80%
MyState	Residential Fixed IO 5 yrs
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
NAB	Tailored Fixed - P&I 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 5 yrs 5k+
Newcastle Permanent	Residential Fixed IO 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
P&N Bank	Residential Fixed PI 5 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 150k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
QBANK	Residential Fixed 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 5 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%
SCU	My Life Residential Fixed 5 yrs 150k+
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard Fixed 5 yrs
Teachers Mutual Bank	Fixed Rate 5 yrs
The Rock	Residential Fixed 5 yrs 80%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+



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Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★	
TicToc Home Loans	Live-in fixed 5 yr IO
TicToc Home Loans	Live-in fixed 5 yrs
UniBank	Fixed Rate 5 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 5 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 5 yrs
Yellow Brick Road	Empower Fixed IO 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 80% 150k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 5 yrs 100k+
AMP Bank	Basic Fixed 5 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 5 yrs 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 5 yrs 100k+
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 5 yrs
Australian Military Bank	Fixed Rate 5 yrs 80%
Auswide Bank	Standard Fixed IO 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 5 yrs 150k+
Bank of Melbourne	Residential Fixed IO 5 yrs
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
BankSA	Residential Fixed IO 5 yrs
Bendigo Bank	Connect Residential Fixed IO 5 yrs 250k+
Bendigo Bank	Residential Fixed IO 5 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Residential Fixed 5 yrs
Catalyst Money	Fixed IO 5 yrs
Commonwealth Bank	Residential Fixed IO 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 5 yrs 150k+
Hume Bank	Residential Fixed IO 5 yrs
Illawarra CU NSW	Fixed IO 5 yrs
Mortgage House	Advantage Fixed IO 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 5 yrs



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Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★	
Queenslanders CU	Fixed Rate P&I 5 yrs
RAMS	Fixed Rate IO 5 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
St.George Bank	Residential Fixed IO 5 yrs
Teachers Mutual Bank	Standard Fixed IO 5 yrs
UniBank	Standard Fixed IO 5 yrs
Westpac	Fixed Options IO 5 yrs 80%
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Residential Classic Fixed IO 5 yrs
AMP Bank	Residential Classic Fixed P&I 5 yrs
AMP Bank	Select Package Residential Classic Fixed IO 5 yrs 100k+
ANZ	Residential Fixed IO 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
iMortgage	Fusion Fixed IO 80 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%



Home Loans Star Ratings

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Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Commonwealth Bank	Wealth Package Residential Fixed P&I 5 yrs 150k+
CUA	5 Year Fixed Owner Occupier P&I
Freedom Lend	Freedom Fixed PI 5 yrs 80%
Gateway Credit Union	Residential Fixed 5 yrs
Greater Bank	Great Rate Discount Fixed 5 yrs
Greater Bank	Great Rate Fixed 5 yrs
Greater Bank	Standard Fixed 5 yrs
Greater Bank	Ultimate Discount Fixed 5 yrs 150k+
Greater Bank	Ultimate Fixed 5 yrs 150k+
HSBC	Premier Residential Fixed 5 yrs 500k+
ING	Orange Advantage Residential Fixed 5 yrs 150k+
ING	Residential Fixed 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 5 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 5 yrs
RACQ Bank	Choices Residential Fixed 5 yrs 20k+
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed <95% PI 5 yrs 150k+
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed 90% IO 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 5 yrs 150k+
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+
★★★★	
Aussie	IQ Basic Fixed PI 5 yrs 80%
Australian Unity	Health Wealth and Happiness fxd 5 yrs
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankVic	Fixed 5 yrs
BankVic	Premium Home Fixed 5 yrs 50k+
Click Loans	Basic Home Loan Fixed PI 5 yrs 80%
Click Loans	Offset Home Loan Fixed PI 5 yrs 80%
Commonwealth Bank	Residential Fixed P&I 5 yrs
CUA	5 Year Premium Fixed O/O P&I
Gateway Credit Union	Premium Residential Fixed 5 yrs 150k+
Homestar Finance	Owner Occupied P&I Fixed 5 yrs
HSBC	Residential Fixed 5 yrs



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Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★★★★	
IMB	Platinum Package Residential Fixed P&I 5 yrs 90% 150k+
IMB	Residential Fixed P&I 5 yrs 90%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs
Qudos Bank	Fixed Rate 5 yrs
RACQ Bank	Residential Fixed 5 yrs
RAMS	Fixed Rate P&I 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 5 yrs
Suncorp Bank	Owner Occupied Fixed P&I 5 yrs
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs
Westpac	Fixed Options P&I 5 yrs
Yellow Brick Road	Empower Fixed PI 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 80% 150k+
★★★	
Adelaide Bank	SmartFix IO 5 yrs
Adelaide Bank	SmartFix P&I 5 yrs
Adelaide Bank	SmartSaver Fixed IO 5 yrs
Adelaide Bank	SmartSaver Fixed P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
ANZ	Breakfree Residential Fixed 5 yrs 150k+
ANZ	Residential Fixed 5 yrs
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	IQ Basic Fixed IO 5 yrs 80%
Aussie	IQ Offset Fixed IO 5 yrs 80%
Aussie	IQ Offset Fixed PI 5 yrs 80%
Aussie	Select Basic Fixed IO 5 yrs
Aussie	Select Basic Fixed PI 5 yrs 80%
Aussie	Select Standard Fixed IO 5 yrs
Aussie	Select Standard Fixed PI 5 yrs
Australian Unity	Health Wealth and Happiness Package fixed 5 yrs 200k+
Auswide Bank	Freedom Package Standard Fixed IO 5 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 5 yrs 100k+
Auswide Bank	Standard Fixed P&I 5 yrs
Bank Australia	Premium Fixed Package Residential Premium Fixed 5 yrs 10k+



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Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★★	
Bank Australia	Residential Premium Fixed 5 yrs
Bank First	Complete Fixed - First Home Buyer 5 yrs
Bank First	Complete Fixed - Owner Occupied 5 yrs
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 5 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 5 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 5 yrs
Bank of Melbourne	Residential Fixed P&I 5 yrs
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 5 yrs 100k+
Bank of Sydney	Residential Fixed 5 yrs
BankSA	Residential Fixed P&I 5 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 5 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 5 yrs
bcu	Fixed Rate Special Residential 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs
Bendigo Bank	Residential Fixed PI 5 yrs
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 5 yrs 150k+
BOQ	Residential Fixed 5 yrs
Catalyst Money	Fixed PI 5 yrs
Citi	Mortgage Plus Standard Fixed P&I 5 yrs 80% 250k+
Citi	Standard Fixed P&I 5 yrs 80%
Click Loans	Basic Home Loan Fixed IO 5 yrs 80%
Click Loans	Offset Home Loan Fxd IO 5 yrs 80%
Freedom Lend	Freedom Fixed IO 5 yrs 80%
G&C Mutual Bank	Residential 5yr Fixed IO 5 yrs
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Heritage Bank	Residential Fixed 5 yrs
Holiday Coast CU	Fixed N Easy 5 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 5 yrs
Horizon Credit Union	Fixed Rate Home Loan 5 yrs



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Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★★	
Hume Bank	Property Package Residential Fixed P&I 5 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 5 yrs
Hume Bank	Residential Fixed (Refinance) P&I 5 yrs
Hume Bank	Residential Fixed P&I 5 yrs
Illawarra CU NSW	Fixed PI 5 yrs
IMB	Residential Fixed IO 5 yrs
iMortgage	Fusion Fixed PI 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed P&I 5 yrs 100-749k
MyState	Residential Fixed 5 yrs 80%
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
NAB	Tailored Fixed - P&I 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 5 yrs 5k+
Newcastle Permanent	Residential Fixed IO 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
P&N Bank	Residential Fixed PI 5 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 150k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
QBANK	Residential Fixed 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 5 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%
SCU	My Life Residential Fixed 5 yrs 150k+
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard Fixed 5 yrs
Teachers Mutual Bank	Fixed Rate 5 yrs
The Rock	Residential Fixed 5 yrs 80%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+
TicToc Home Loans	Live-in fixed 5 yr IO



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Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★★	
TicToc Home Loans	Live-in fixed 5 yrs
UniBank	Fixed Rate 5 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 5 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 5 yrs
Yellow Brick Road	Empower Fixed IO 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 80% 150k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 5 yrs 100k+
AMP Bank	Basic Fixed 5 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 5 yrs 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 5 yrs 100k+
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 5 yrs
Australian Military Bank	Fixed Rate 5 yrs 80%
Auswide Bank	Standard Fixed IO 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 5 yrs 150k+
Bank of Melbourne	Residential Fixed IO 5 yrs
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
BankSA	Residential Fixed IO 5 yrs
Bendigo Bank	Residential Fixed IO 5 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Residential Fixed 5 yrs
Catalyst Money	Fixed IO 5 yrs
Commonwealth Bank	Residential Fixed IO 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 5 yrs 150k+
Hume Bank	Residential Fixed IO 5 yrs
Illawarra CU NSW	Fixed IO 5 yrs
Mortgage House	Advantage Fixed IO 5 yrs
MyState	Residential Fixed IO 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 5 yrs
Queenslanders CU	Fixed Rate P&I 5 yrs



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Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★	
RAMS	Fixed Rate IO 5 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
St.George Bank	Residential Fixed IO 5 yrs
Teachers Mutual Bank	Standard Fixed IO 5 yrs
UniBank	Standard Fixed IO 5 yrs
Westpac	Fixed Options IO 5 yrs 80%
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Residential Classic Fixed IO 5 yrs
AMP Bank	Residential Classic Fixed P&I 5 yrs
AMP Bank	Select Package Residential Classic Fixed IO 5 yrs 100k+
ANZ	Residential Fixed IO 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
iMortgage	Fusion Fixed IO 80 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%



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Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 150k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 5 yrs 150k+
Freedom Lend	Freedom Fixed PI 5 yrs 80%
Gateway Credit Union	Residential Fixed 5 yrs
Greater Bank	Great Rate Discount Fixed 5 yrs
Greater Bank	Great Rate Fixed 5 yrs
Greater Bank	Standard Fixed 5 yrs
Greater Bank	Ultimate Discount Fixed 5 yrs 150k+
Greater Bank	Ultimate Fixed 5 yrs 150k+
HSBC	Premier Residential Fixed 5 yrs 500k+
ING	Orange Advantage Residential Fixed 5 yrs 150k+
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 5 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 5 yrs
RACQ Bank	Choices Residential Fixed 5 yrs 20k+
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed <95% PI 5 yrs 150k+
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed 90% IO 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 5 yrs 150k+
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+
★★★★	
Aussie	IQ Basic Fixed PI 5 yrs 80%
Aussie	IQ Offset Fixed PI 5 yrs 80%
Australian Unity	Health Wealth and Happiness fxd 5 yrs
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank Australia	Premium Fixed Package Residential Premium Fixed 5 yrs 10k+
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankVic	Fixed 5 yrs
BankVic	Premium Home Fixed 5 yrs 50k+
Click Loans	Basic Home Loan Fixed PI 5 yrs 80%
Click Loans	Offset Home Loan Fixed PI 5 yrs 80%
Commonwealth Bank	Residential Fixed P&I 5 yrs
CUA	5 Year Fixed Owner Occupier P&I
CUA	5 Year Premium Fixed O/O P&I
Gateway Credit Union	Premium Residential Fixed 5 yrs 150k+
Homestar Finance	Owner Occupied P&I Fixed 5 yrs



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Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★★★	
HSBC	Residential Fixed 5 yrs
IMB	Platinum Package Residential Fixed P&I 5 yrs 90% 150k+
IMB	Residential Fixed P&I 5 yrs 90%
ING	Residential Fixed 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs
Qudos Bank	Fixed Rate 5 yrs
RACQ Bank	Residential Fixed 5 yrs
RAMS	Fixed Rate P&I 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 5 yrs
Suncorp Bank	Owner Occupied Fixed P&I 5 yrs
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs
Westpac	Fixed Options P&I 5 yrs
★★★	
Adelaide Bank	SmartFix IO 5 yrs
Adelaide Bank	SmartFix P&I 5 yrs
Adelaide Bank	SmartSaver Fixed IO 5 yrs
Adelaide Bank	SmartSaver Fixed P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
ANZ	Breakfree Residential Fixed 5 yrs 150k+
ANZ	Residential Fixed 5 yrs
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	IQ Basic Fixed IO 5 yrs 80%
Aussie	IQ Offset Fixed IO 5 yrs 80%
Aussie	Select Basic Fixed IO 5 yrs
Aussie	Select Basic Fixed PI 5 yrs 80%
Aussie	Select Standard Fixed IO 5 yrs
Aussie	Select Standard Fixed PI 5 yrs
Australian Unity	Health Wealth and Happiness Package fixed 5 yrs 200k+
Auswide Bank	Freedom Package Standard Fixed IO 5 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 5 yrs 100k+
Auswide Bank	Standard Fixed P&I 5 yrs
Bank Australia	Residential Premium Fixed 5 yrs
Bank First	Complete Fixed - First Home Buyer 5 yrs



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Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★	
Bank First	Complete Fixed - Owner Occupied 5 yrs
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 5 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 5 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 5 yrs
Bank of Melbourne	Residential Fixed P&I 5 yrs
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Package Only 5 yrs 100k+
Bank of Sydney	Residential Fixed 5 yrs
BankSA	Residential Fixed P&I 5 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 5 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 5 yrs
bcu	Fixed Rate Special Residential 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs
Bendigo Bank	Residential Fixed PI 5 yrs
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 5 yrs 150k+
BOQ	Residential Fixed 5 yrs
Catalyst Money	Fixed PI 5 yrs
Citi	Mortgage Plus Standard Fixed P&I 5 yrs 80% 250k+
Citi	Standard Fixed P&I 5 yrs 80%
Click Loans	Basic Home Loan Fixed IO 5 yrs 80%
Click Loans	Offset Home Loan Fxd IO 5 yrs 80%
Freedom Lend	Freedom Fixed IO 5 yrs 80%
G&C Mutual Bank	Residential 5yr Fixed IO 5 yrs
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Heritage Bank	Residential Fixed 5 yrs
Holiday Coast CU	Fixed N Easy 5 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 5 yrs
Horizon Credit Union	Fixed Rate Home Loan 5 yrs
Hume Bank	Property Package Residential Fixed P&I 5 yrs 150k+
Hume Bank	Residential Fixed (Refinance) P&I 5 yrs



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Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★	
Hume Bank	Residential Fixed P&I 5 yrs
Illawarra CU NSW	Fixed PI 5 yrs
IMB	Residential Fixed IO 5 yrs
iMortgage	Fusion Fixed PI 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed P&I 5 yrs 750k+
MyState	Residential Fixed 5 yrs 80%
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
NAB	Tailored Fixed - P&I 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 5 yrs 5k+
Newcastle Permanent	Residential Fixed IO 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
P&N Bank	Residential Fixed PI 5 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 150k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
QBANK	Residential Fixed 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 5 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%
SCU	My Life Residential Fixed 5 yrs 150k+
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard Fixed 5 yrs
Teachers Mutual Bank	Fixed Rate 5 yrs
The Rock	Residential Fixed 5 yrs 80%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+
TicToc Home Loans	Live-in fixed 5 yr IO
TicToc Home Loans	Live-in fixed 5 yrs
UniBank	Fixed Rate 5 yrs



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Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★	
Virgin Money	Reward Me - Owner Occupied Fixed 5 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 5 yrs
Yellow Brick Road	Empower Fixed IO 5 yrs 80%
Yellow Brick Road	Empower Fixed PI 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 80% 150k+
★★	
AMP Bank	Affinity Package Residential Classic Fixed P&I 5 yrs 100k+
AMP Bank	Basic Fixed 5 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 5 yrs 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 5 yrs 100k+
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 5 yrs
Australian Military Bank	Fixed Rate 5 yrs 80%
Auswide Bank	Standard Fixed IO 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 5 yrs 150k+
Bank of Melbourne	Residential Fixed IO 5 yrs
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
BankSA	Residential Fixed IO 5 yrs
Bendigo Bank	Residential Fixed IO 5 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Residential Fixed 5 yrs
Catalyst Money	Fixed IO 5 yrs
Commonwealth Bank	Residential Fixed IO 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 5 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 5 yrs
Hume Bank	Residential Fixed IO 5 yrs
Illawarra CU NSW	Fixed IO 5 yrs
Mortgage House	Advantage Fixed IO 5 yrs
MyState	Residential Fixed IO 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
People's Choice Credit Union	Residential Fixed IO 5 yrs
Queenslanders CU	Fixed Rate P&I 5 yrs



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Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★	
RAMS	Fixed Rate IO 5 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
St.George Bank	Residential Fixed IO 5 yrs
Teachers Mutual Bank	Standard Fixed IO 5 yrs
UniBank	Standard Fixed IO 5 yrs
Westpac	Fixed Options IO 5 yrs 80%
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 5 yrs 100k+
AMP Bank	Residential Classic Fixed IO 5 yrs
AMP Bank	Residential Classic Fixed P&I 5 yrs
AMP Bank	Select Package Residential Classic Fixed IO 5 yrs 100k+
ANZ	Residential Fixed IO 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
iMortgage	Fusion Fixed IO 80 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%