

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+

This report should be read together with the <u>Methodology</u> document. Together the two documents form the research report in relation to the subject matter.



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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 -Pakage 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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Owner Occupier 3 Year Fixed \$200,000

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 -Pakage 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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Owner Occupier 3 Year Fixed \$350,000

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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Owner Occupier 3 Year Fixed \$350,000

Adelaide Bank SmartFix P&I 3 yrs Adelaide Bank SmartSaver Fixed I O 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 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 150k+ ANZ Residential Fixed IO 3 yrs 80% Aussie IQ Basic Fixed IO 3 yrs 80% Aussie IQ Offset Fixed IO 3 yrs 80% Ausside Bank Standard Fixed IO 3 yrs Auswide Bank Standard Fixed IO 3 yrs Bank of Melbourne Residential Fixed IO 3 yrs Bank of Melbourne Residential Fixed IO 3 yrs Bendigo Bank Residential Fixed IO 3 yrs Bendigo Bank Residential Fixed IO 3 yrs 250k+ Beyond Bank Residential Fixed IO 3 yrs 250k+ Beyond Bank Residential Fixed IO 3 yrs 250k+ Beyond Bank Residential Fixed IO 3 yrs 80% Citck Loans Basic Home Loan Residential Fixed 3 yrs 50k+ Catalyst Money Fixed IO 3 yrs Beyond Bank Residential Fixed IO 3 yrs 80% Citck Loans Urly Pack Fixed IO 3 yrs 80% Firstmac VIP Pack Fixed IO 3 yrs Fixed IO 3 yrs Fixed IO 3 yrs Residential Fixed IO 3 yrs Residential 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 Fixed IO Fixed IO 3 yrs 80% RESI Mortgage Corp Fixed IO Fixed IO S yrs 50%	Company	Product	
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RESI Mortgage Corp Smart Pro Fixed IO 3 yrs 80%	RESI Mortgage Corp	Flexi Options Fixed P&I 3 yrs	
	RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%	

Report Date: March, 2018



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.

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Company	Product	
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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+	
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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 \$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

port Date: March, 2018. 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 -Pakage 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

port Date: March. 2018. Home Loans Star Ratings 2018 -



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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%	

Report Date: March, 2018



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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

eport Date: March, 2018.



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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	

Report Date: March, 2018



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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

ort Date: March, 2018. Home Loans Star Ratings 2018 - Page 2



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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+

Off Date: March, 2018.



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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 -Pakage 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

Report Date: March, 2018



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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+

Report Date: March, 2018



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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

Report Date: March, 2018



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		S Veal Blyen	
	Occupici	J ICUI I INCU	9/30,000

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



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 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

port Date: March, 2018. Home Loans Star Ratings 2



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 Occi	unier 5 Year	Fixed 9	\$200,000
OWINCE OCC	upici 3 icui	I IACU	7200,000

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+	

ort Date: March, 2018. Hollie Loans Star Ratings 2016 - Page 30



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 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 -Pakage 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

Report Date: March, 2018



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 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

Report Date: March, 2018



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Owner Occupier 5 Year Fixed \$200,000

gin Money Rev low Brick Road Em low Brick Road Em	ward Me - Owner Occupied Fixed 5 yrs 90% ward Me - Owner Occupied Fixed IO 5 yrs spower Fixed IO 5 yrs 80% spower Package Empower Fixed IO 5 yrs 80% 150k+ sinity Package Residential Classic Fixed P&I 5 yrs 100k+ sic Fixed 5 yrs
gin Money Rev low Brick Road Em low Brick Road Em	ward Me - Owner Occupied Fixed IO 5 yrs power Fixed IO 5 yrs 80% power Package Empower Fixed IO 5 yrs 80% 150k+ inity Package Residential Classic Fixed P&I 5 yrs 100k+
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k .	inity Package Residential Classic Fixed P&I 5 yrs 100k+
IP Bank Affi	
	sic Fixed 5 yrs
IP Bank Bas	
IP Bank Pro	ofessional Package Residential Classic Fixed P&I 5 yrs 100k+
IP Bank Res	sidential Classic Fixed P&I 5 yrs
IP Bank Selo	ect Package Residential Classic Fixed P&I 5 yrs 100k+
swide Bank Fre	edom Package Standard Fixed IO 5 yrs 100k+
swide Bank Sta	indard Fixed IO 5 yrs
nk of Melbourne Adv	vantage Package Residential Fixed IO 5 yrs 150k+
nk of Melbourne Res	sidential Fixed IO 5 yrs
nk SA Adv	vantage Package Residential Fixed IO 5 yrs 150k+
nk SA Res	sidential Fixed IO 5 yrs
Res	sidential Fixed P&I 5 yrs
ndigo Bank Res	sidential Fixed IO 5 yrs
yond Bank Res	sidential Fixed 5 yrs
yond Bank Tot	al Home Loan Residential Fixed 5 yrs 50k+
alyst Money Fixe	ed Lite IO 5 yrs
mmonwealth Bank Res	sidential Fixed IO 5 yrs
mmonwealth Bank We	ealth Package Residential Fixed IO 5 yrs 150k+
warra CU NSW Fixe	ed Lite IO 5 yrs
ortgage House Adv	vantage Fixed IO 5 yrs
B Cho	oice Package Tailored Fixed - IO 5 yrs 150k+
B Priv	vate Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
B Tail	lored Fixed - IO 5 yrs
ople's Choice Credit Union Hor	me Loan Package Residential Fixed IO 5 yrs 150k+
ople's Choice Credit Union Res	sidential Fixed IO 5 yrs
eenslanders CU Fixe	ed Rate P&I 5 yrs
gional Australia Bank Ow	vner Occ Fixed Home Loan IO 5 yrs
gional Australia Bank Par	rtnership Advantage Fixed IO 5 yrs
SI Mortgage Corp Flex	xi Options Fixed IO 5 yrs
SI Mortgage Corp Flex	xi Options Fixed P&I 5 yrs

Report Date: March, 2018.



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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% Pl 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+

Off Date: March, 2018.



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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

ort Date: March, 2018. Home Loans Star Ratings 2018 - Page



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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 -Pakage 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

Report Date: March, 2018



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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+

Report Date: March, 2018



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 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

Report Date: March, 2018



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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%



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 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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This report should be read together with the <u>Methodology</u> document. Together the two documents form the research report in relation to the subject matter.



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O	Occursion F	Year Fixed :	CEAA AAA
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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+

1011 Date: March, 2018.



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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 -Pakage 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

Report Date: March, 2018



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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

Report Date: March, 2018



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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

port Date: March, 2018. Home Loans Star Ratings 2018 - Page 4



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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

ort Date: March, 2018. Home Loans Star Ratings 2018 - Page 47



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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

ort Date: March, 2018. Home Loans Star Ratings 2018 - Page 48



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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 -Pakage 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

Report Date: March. 2018. Home Loans Star Rating



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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

Report Date: March, 2018



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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

eport Date: March. 2018. Home Loans Star R



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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%