



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 1 Year Fixed \$200,000

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| BOQ | Residential 1yr Fixed 1 yr |
| Community First CU | Honeymoon Fixed - P&I 1 yr |
| Easy Street Fin Services | Honeymoon Intro Fixed - P&I 1 yr |
| Endeavour Mutual Bank | 1 Year Fixed Home Loan 1 yr |
| Freedom Lend | Freedom Fixed PI 1 yr 80% |
| G&C Mutual Bank | Get Ahead Start Fixed 1 Year 1 yr |
| Greater Bank | Great Rate Discount Fixed 1 yr \$150k+ |
| Greater Bank | Great Rate Fixed 1 yr |
| Greater Bank | Standard Fixed 1 yr |
| Greater Bank | Ultimate Discount Fixed 1 yr 150k+ |
| ING | Orange Advantage Residential Fixed 1 yr 150k+ |
| ING | Residential Fixed 1 yr |
| MOVE Bank | Flexi Fixed 1 yr |
| Newcastle Permanent | Premium Plus Package Residential Fixed P&I 1 yr 5k+ |
| Newcastle Permanent | Residential Fixed P&I 1 yr |
| QBANK | Residential Fixed <90% LVR 1 yrs |
| Qudos Bank | Fixed Rate 1 yr |
| RACQ Bank | Choices Residential Fixed 1 yr 20k+ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed P&I 1 yr 150k+ |
| UBank | UHomeLoan Fixed IO 1 yr |
| UBank | UHomeLoan Fixed PI 1 yr |



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| Company | Product |
|-------------------------|--|
| ★★★★ | |
| Aussie | Select Basic Fixed PI 1 yr 80% |
| Aussie | Select Standard Fixed PI 1 yr |
| Bank Australia | Basic Fixed (LVR <80%) 1 yr |
| Bank Australia | Residential Premium Package <80 1 yr |
| Bank First | Complete Fixed - First Home Buyer 1 yr |
| BankVic | Fixed 1 yr |
| BankVic | Premium Home Fixed 1 yr 50k+ |
| BOQ | Home Loan Privileges Residential 1yr Fixed 1 yr 150k+ |
| Click Loans | Basic Home Loan Fixed PI 1 yr 80% |
| Click Loans | Offset Home Loan Fixed PI 1 yr 80% |
| Community First CU | True Fixed - P&I 1 yr |
| CUA | 1 Year Fixed O/O Construction |
| CUA | 1 Year Fixed Owner Occupier P&I |
| G&C Mutual Bank | Residential 1yr Fixed P&I 1 yr |
| Gateway Bank | Premium Residential Fixed 1 yr 150k+ |
| Greater Bank | Ultimate Fixed 1 yr |
| Heritage Bank | Home Advantage Residential Fixed 1 yr 150k+ |
| Heritage Bank | Residential Fixed 1 yr |
| Homestar Finance | Owner Occupied P&I Fixed 1 yr |
| HSBC | Residential Fixed P&I 1 yr |
| Hume Bank | Honeymoon Intro Fixed(Refinance)P&I 1 yr |
| Hume Bank | Property Package Honeymoon Intro Fixed P&I 1 yr 150k+ |
| Hume Bank | Property Package Honeymoon Intro Fixed(Refinance)P&I 1 yr 15 |
| Illawarra CU NSW | Fixed Lite PI 1 yr |
| loans.com.au | Fixed - Owner Occupier P&I 1 yr |
| P&N Bank | Residential Fixed IO 1 yr 80% |
| P&N Bank | Residential Fixed PI 1 yr 80% |
| QBANK | Fixed Home Loan 1 yr |
| RACQ Bank | Residential Fixed 1 yr |
| Regional Australia Bank | Owner Occ Fixed Home Loan P&I 1 yr |
| Regional Australia Bank | Partnership Advantage Fixed P&I 1 yr |
| Teachers Mutual Bank | Fixed Rate 1 yr |



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Owner Occupier 1 Year Fixed \$200,000

Company

Product

★★★★

The Mac

Standard Fixed 1 yr

TicToc Home Loans

Live-in fixed 1 yr

UniBank

Fixed Rate 1 yr



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Owner Occupier 1 Year Fixed \$200,000

| Company | Product |
|---------------------|--|
| ★★★ | |
| Adelaide Bank | SmartFix P&I 1 yr |
| Adelaide Bank | SmartSaver Fixed IO 1 yr |
| Adelaide Bank | SmartSaver Fixed P&I 1 yr |
| AMO Group | Residential Fixed 1 yr |
| AMO Group | Residential Fixed IO 1 yr |
| AMP Bank | Affinity Package Residential Fixed P&I 1 yr 100k+ |
| AMP Bank | Basic Fixed P&I 1 yr |
| AMP Bank | Professional Package Residential Fixed P&I 1 yr 100k+ |
| AMP Bank | Select Package Residential Fixed P&I 1 yr 100k+ |
| ANZ | Breakfree Residential 1yr Fixed 1 yr 150k+ |
| ANZ | Residential 1yr Fixed 1 yr |
| Arab Bank Australia | Residential Fixed 1 yr |
| Aussie | Inv Select Basic Fixed IO 1 yr |
| Aussie | Inv Select Standard Fixed IO 1 yr |
| Aussie | IQ Basic Fixed PI 1 yr 80% |
| Aussie | IQ Offset Fixed PI 1 yr 80% |
| Aussie | Select Basic Fixed IO 1 yr |
| Aussie | Select Standard Fixed IO 1 yr |
| Australian Unity | Health Wealth and Happiness fxd 1 yr |
| Australian Unity | Health Wealth and Happiness Package fixed 1 yr 200k+ |
| Auswide Bank | Freedom Package Standard Fixed P&I 1 yr 100k+ |
| Auswide Bank | Standard Fixed P&I 1 yr |
| Bank Australia | Residential Premium Fixed 1 yr |
| Bank First | Complete Fixed - Owner Occupied 1 yr |
| Bank First | Premier Package Home Loan Fixed - First Home Buyer 1 yr 50k+ |
| Bank First | Premier Package Home Loan Fixed - Owner Occupied 1 yr 50k+ |
| Bank First | Standard Fixed - Owner Occupied 1 yr |
| Bank of Melbourne | Advantage Package Residential Fixed P&I 1 yr 150k+ |
| Bank of Melbourne | Residential Fixed P&I 1 yr |
| Bank of us | FlexiDiscount Fixed 1 yr 80% |
| BankSA | Advantage Package Residential Fixed P&I 1 yr 150k+ |
| BankSA | Residential Fixed P&I 1 yr |



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Owner Occupier 1 Year Fixed \$200,000

| Company | Product |
|---------------------------------|---|
| ★★★ | |
| Bankwest | Complete Home Loan Fixed Rate Owner Occupied P&I 1 yr 200k+ |
| bcb | Residential Fixed IO 1 yr |
| bcb | Residential Fixed P&I 1 yr |
| Bendigo Bank | Basic Fixed Owner Occupied PI 1 yr |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+ |
| Beyond Bank | Total Home Loan Residential Fixed 1 yr 1 yr 50k+ |
| Click Loans | Basic Home Loan Fixed IO 1 yr 80% |
| Commonwealth Bank | Residential Fixed P&I 1 yr |
| Commonwealth Bank | Wealth Package Residential Fixed P&I 1 yr 150k+ |
| Community First CU | Honeymoon Fixed - IO 1 yr |
| Community First CU | True Fixed - IO 1 yr |
| CUA | 1 Year Fixed Owner Occupier IO |
| CUA | 1 Year Premium Fixed O/O IO |
| CUA | 1 Year Premium Fixed O/O P&I |
| CUA | 1 Yr Premium Fixed O/O Construction |
| Easy Street Fin Services | Honeymoon Intro Fixed - IO 1 yr |
| Firstmac | VIP Fixed IO 1 yr |
| Firstmac | VIP Fixed P&I 1 yr |
| Freedom Lend | Freedom Fixed IO 1 yr 80% |
| G&C Mutual Bank | Residential 1yr Fixed IO 1 yr |
| Gateway Bank | Residential Fixed 1 yr |
| Holiday Coast CU | Fixed N Easy 1 yr 80% |
| Homestar Finance | Owner Occupied IO Fixed 1 yr |
| Horizon Credit Union | Fixed Rate Home Loan 1 yr |
| HSBC | Residential Fixed IO 1 yr |
| Hume Bank | 1 year Intro Fixed Rate IO 1 yr |
| Hume Bank | Honeymoon Intro Fixed P&I 1 yr |
| Hume Bank | Property Package Residential Fixed P&I 1 yr 150k+ |
| Hume Bank | Residential Fixed (Refinance) P&I 1 yr |
| Hume Bank | Residential Fixed P&I 1 yr |
| Hunter United | Fixed 1 yr |
| IMB | Residential Fixed P&I 1 yr 90% |



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Owner Occupier 1 Year Fixed \$200,000

| Company | Product |
|---------------------------------|--|
| ★★★ | |
| iMortgage | Fusion Fixed PI 80 1 yr |
| Liberty Financial | Liberty Fixed 1 yr |
| loans.com.au | Fixed - Owner Occupier IO 1 yr |
| Macquarie Bank | Offset Fixed Owner Occupied PI 80 1 yr |
| ME | Flexible Fixed OO 1 yr |
| ME | Member Package Flexible Fixed OO 1 yr 40k+ |
| Mortgage House | Advantage Fixed IO 1 yr |
| Mortgage House | Advantage Fixed P&I 1 yr 100-749k |
| MyState | Residential Fixed 1 yr 80% |
| MyState | Residential Fixed IO 1 yr |
| NAB | Choice Package Tailored Fixed - P&I 1 yr 150k+ |
| NAB | Private Tailored Pkg Tailored Fixed - P&I 1 yr 150k+ |
| NAB | Tailored Fixed - P&I 1 yr |
| Newcastle Permanent | Premium Plus Package Residential Fixed IO 1 yr 5k+ |
| Newcastle Permanent | Residential Fixed IO 1 yr |
| Nexus Mutual | Platinum Standard Home Loan Fixed IO 1 yr 150k+ |
| Nexus Mutual | Platinum Standard Home Loan Fixed P&I 1 yr 150k+ |
| Nexus Mutual | Standard Home Loan Fixed IO 1 yr |
| Nexus Mutual | Standard Home Loan Fixed P&I 1 yr |
| People's Choice Credit Union | Home Loan Package Residential Fixed IO 1 yr 100k+ |
| People's Choice Credit Union | Home Loan Package Residential Fixed P&I 1 yr 100k+ |
| People's Choice Credit Union | Residential Fixed P&I 1 yr |
| Queensland Country Credit Union | 1 Year Fixed P+I |
| Queenslanders CU | Fixed Rate P&I 1 yr |
| RAMS | Fixed Rate P&I 1 yr |
| Regional Australia Bank | Owner Occ Fixed Home Loan IO 1 yr |
| Regional Australia Bank | Partnership Advantage Fixed IO 1 yr |
| RESI Mortgage Corp | Flexi Options Fixed P&I 1 yr |
| RESI Mortgage Corp | Smart Pro Fixed P&I 1 yr 80% |
| SERVICE ONE Alliance Bank | Residential Fixed P&I 1 yr |
| St.George Bank | Advantage Package Residential Fixed P&I 1 yr 150k+ |
| St.George Bank | Residential Fixed P&I 1 yr |



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Owner Occupier 1 Year Fixed \$200,000

| Company | Product |
|-------------------------|---|
| ★★★ | |
| Summerland Credit Union | Standard Fixed 1 yr |
| Suncorp Bank | Owner Occupied Fixed IO 1 yr |
| Suncorp Bank | Owner Occupied Fixed P&I 1 yr |
| The Mutual | Package Home Loan Premium Fixed 1 yr 150k+ |
| The Mutual | Premium Fixed 1 yr |
| The Rock | Residential Fixed 1 yr 80% |
| The Rock | Residential Fixed IO 1 yr 80% |
| TicToc Home Loans | Live-in fixed 1 yr IO |
| Virgin Money | Reward Me - Owner Occupied Fixed 1 yr 90% |
| Virgin Money | Reward Me - Owner Occupied Fixed IO 1 yr |
| WAW Credit Union | Owner Occupied Fixed 1 year |
| WAW Credit Union | Owner Occupied Fixed IO 1 year |
| Westpac | Fixed Options P&I 1 yr |
| Westpac | Premier Advantage Fixed Options P&I 1 yr 150k+ |
| Yellow Brick Road | Empower Fixed PI 1 yr 80% |
| Yellow Brick Road | Empower Package Empower Fixed PI 1 yr 80% 150k+ |



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Owner Occupier 1 Year Fixed \$200,000

| Company | Product |
|---------------------------|---|
| ★★ | |
| Adelaide Bank | SmartFix IO 1 yr |
| AMP Bank | Affinity Package Residential Fixed IO 1 yr 100k+ |
| AMP Bank | Basic Fixed IO 1 yr |
| AMP Bank | Residential Classic Fixed P&I 1 yr |
| AMP Bank | Select Package Residential Fixed IO 1 yr 100k+ |
| ANZ | Breakfree Residential 1yr Fixed IO 1 yr 150k+ |
| ANZ | Residential 1yr Fixed IO 1 yr |
| Aussie | IQ Basic Fixed IO 1 yr 80% |
| Aussie | IQ Offset Fixed IO 1 yr 80% |
| Auswide Bank | Freedom Package Standard Fixed IO 1 yr 100k+ |
| Auswide Bank | Standard Fixed IO 1 yr |
| Bank of Melbourne | Advantage Package Residential Fixed IO 1 yr 150k+ |
| BankSA | Advantage Package Residential Fixed IO 1 yr 150k+ |
| Bankwest | Fixed Rate Owner Occupied P&I 1 yr |
| Bendigo Bank | Residential Fixed PI 1 yr |
| Beyond Bank | Residential Fixed 1 yr |
| Beyond Bank | Residential Fixed 1 yr 1 yr |
| Click Loans | Offset Home Loan Fxd IO 1 yr 80% |
| Commonwealth Bank | Residential Fixed IO 1 yr |
| Commonwealth Bank | Wealth Package Residential Fixed IO 1 yr 150k+ |
| Delphi Bank | Standard Fixed 1 yr |
| First Option Credit Union | Fixed Classic Home Loan L51 1 yr |
| First Option Credit Union | Fixed Premium Home Loan L53 1 yr |
| Hume Bank | Residential Fixed (Refinance) IO 1 yr |
| Hume Bank | Residential Fixed IO 1 yr |
| Illawarra CU NSW | Fixed Lite IO 1 yr |
| IMB | Residential Fixed IO 1 yr |
| iMortgage | Fusion Fixed IO 80 1 yr |
| Macquarie Bank | Basic Fixed Owner Occupied IO 80 1 yr |
| Macquarie Bank | Offset Fixed Owner Occupied IO 80 1 yr |
| NAB | Choice Package Tailored Fixed - IO 1 yr 150k+ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+ |



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Owner Occupier 1 Year Fixed \$200,000

| Company | Product |
|---------------------------------|--|
| ★★ | |
| NAB | Tailored Fixed - IO 1 yr |
| Northern Inland CU | Fixed Rate Owner Occupied 1 yr |
| People's Choice Credit Union | Residential Fixed IO 1 yr |
| Queensland Country Credit Union | 1 Year Fixed IO |
| RESI Mortgage Corp | Flexi Options Fixed IO 1 yr |
| RESI Mortgage Corp | Smart Pro Fixed IO 1 yr 80% |
| SCU | My Life Residential Fixed 1 yr 150k+ |
| SCU | Residential Fixed 1 yr |
| St.George Bank | Advantage Package Residential Fixed IO 1 yr 100k+ |
| Teachers Mutual Bank | Standard Fixed IO 1 yr |
| UniBank | Standard Fixed IO 1 yr |
| Westpac | Premier Advantage Fixed Options IO 1 yr 80% 150k+ |
| Yellow Brick Road | Empower Fixed IO 1 yr 80% |
| Yellow Brick Road | Empower Package Empower Fixed IO 1 yr 80% 150k+ |
| ★ | |
| AMP Bank | Professional Package Residential Fixed IO 1 yr 100k+ |
| AMP Bank | Residential Classic Fixed IO 1 yr |
| Bank of Melbourne | Residential Fixed IO 1 yr |
| BankSA | Residential Fixed IO 1 yr |
| Bendigo Bank | Basic Fixed Owner Occupied IO 1 yr |
| Bendigo Bank | Residential Fixed IO 1 yr |
| RAMS | Fixed Rate IO 1 yr |
| SERVICE ONE Alliance Bank | Residential Fixed IO 1 yr |
| St.George Bank | Residential Fixed IO 1 yr |
| Transport Mutual Credit Union | Residential Fixed 1 yr |
| Westpac | Fixed Options IO 1 yr 80% |
| Woolworths Employees CU | Owner Occupied Fixed 1 yr |



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Owner Occupier 1 Year Fixed \$350,000

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| BankVic | Premium Home Fixed 1 yr 50k+ |
| BOQ | Home Loan Privileges Residential 1yr Fixed 1 yr 150k+ |
| BOQ | Residential 1yr Fixed 1 yr |
| Community First CU | Honeymoon Fixed - P&I 1 yr |
| Easy Street Fin Services | Honeymoon Intro Fixed - P&I 1 yr |
| Freedom Lend | Freedom Fixed PI 1 yr 80% |
| Gateway Bank | Premium Residential Fixed 1 yr 150k+ |
| Greater Bank | Great Rate Discount Fixed 1 yr \$150k+ |
| Greater Bank | Ultimate Discount Fixed 1 yr 150k+ |
| Greater Bank | Ultimate Fixed 1 yr |
| Illawarra CU NSW | Fixed PI 1 yr |
| ING | Orange Advantage Residential Fixed 1 yr 150k+ |
| ING | Residential Fixed 1 yr |
| MOVE Bank | Flexi Fixed 1 yr |
| Newcastle Permanent | Premium Plus Package Residential Fixed P&I 1 yr 5k+ |
| Newcastle Permanent | Residential Fixed P&I 1 yr |
| QBANK | Residential Fixed <90% LVR 1 yrs |
| Qudos Bank | Fixed Rate 1 yr |
| RACQ Bank | Choices Residential Fixed 1 yr 20k+ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed P&I 1 yr 150k+ |
| The Mac | Standard Fixed Special 1 yr |
| UBank | UHomeLoan Fixed IO 1 yr |
| UBank | UHomeLoan Fixed PI 1 yr |



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Owner Occupier 1 Year Fixed \$350,000

| Company | Product |
|-------------------------|--|
| ★★★★ | |
| Aussie | Select Basic Fixed PI 1 yr 80% |
| Aussie | Select Standard Fixed PI 1 yr |
| Bank Australia | Basic Fixed (LVR <80%) 1 yr |
| Bank Australia | Residential Premium Package <80 1 yr |
| Bank First | Complete Fixed - First Home Buyer 1 yr |
| BankVic | Fixed 1 yr |
| Click Loans | Basic Home Loan Fixed PI 1 yr 80% |
| Click Loans | Offset Home Loan Fixed PI 1 yr 80% |
| Community First CU | True Fixed - P&I 1 yr |
| CUA | 1 Year Fixed O/O Construction |
| CUA | 1 Year Fixed Owner Occupier P&I |
| Endeavour Mutual Bank | 1 Year Fixed Home Loan 1 yr |
| G&C Mutual Bank | Get Ahead Start Fixed 1 Year 1 yr |
| G&C Mutual Bank | Residential 1yr Fixed P&I 1 yr |
| Greater Bank | Great Rate Fixed 1 yr |
| Greater Bank | Standard Fixed 1 yr |
| Heritage Bank | Home Advantage Residential Fixed 1 yr 150k+ |
| Heritage Bank | Residential Fixed 1 yr |
| Homestar Finance | Owner Occupied P&I Fixed 1 yr |
| HSBC | Residential Fixed P&I 1 yr |
| Hume Bank | Honeymoon Intro Fixed(Refinance)P&I 1 yr |
| Hume Bank | Property Package Honeymoon Intro Fixed P&I 1 yr 150k+ |
| Hume Bank | Property Package Honeymoon Intro Fixed(Refinance)P&I 1 yr 15 |
| loans.com.au | Fixed - Owner Occupier P&I 1 yr |
| Newcastle Permanent | Premium Plus Package Residential Fixed IO 1 yr 5k+ |
| P&N Bank | Residential Fixed IO 1 yr 80% |
| P&N Bank | Residential Fixed PI 1 yr 80% |
| QBANK | Fixed Home Loan 1 yr |
| RACQ Bank | Residential Fixed 1 yr |
| Regional Australia Bank | Partnership Advantage Fixed P&I 1 yr |
| Teachers Mutual Bank | Fixed Rate 1 yr |
| The Mac | Standard Fixed 1 yr |



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Owner Occupier 1 Year Fixed \$350,000

Company

Product

★★★★

TicToc Home Loans

Live-in fixed 1 yr

UniBank

Fixed Rate 1 yr



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Owner Occupier 1 Year Fixed \$350,000

| Company | Product |
|---------------------|--|
| ★★★ | |
| Adelaide Bank | SmartFix P&I 1 yr |
| Adelaide Bank | SmartSaver Fixed IO 1 yr |
| Adelaide Bank | SmartSaver Fixed P&I 1 yr |
| AMO Group | Residential Fixed 1 yr |
| AMO Group | Residential Fixed IO 1 yr |
| AMP Bank | Affinity Package Residential Fixed P&I 1 yr 100k+ |
| AMP Bank | Basic Fixed P&I 1 yr |
| AMP Bank | Professional Package Residential Fixed P&I 1 yr 100k+ |
| AMP Bank | Select Package Residential Fixed P&I 1 yr 100k+ |
| ANZ | Breakfree Residential 1yr Fixed 1 yr 150k+ |
| ANZ | Residential 1yr Fixed 1 yr |
| Arab Bank Australia | Residential Fixed 1 yr |
| Aussie | Inv Select Basic Fixed IO 1 yr |
| Aussie | Inv Select Standard Fixed IO 1 yr |
| Aussie | IQ Basic Fixed PI 1 yr 80% |
| Aussie | IQ Offset Fixed PI 1 yr 80% |
| Aussie | Select Basic Fixed IO 1 yr |
| Aussie | Select Standard Fixed IO 1 yr |
| Australian Unity | Health Wealth and Happiness fxd 1 yr |
| Australian Unity | Health Wealth and Happiness Package fixed 1 yr 200k+ |
| Auswide Bank | Freedom Package Standard Fixed P&I 1 yr 100k+ |
| Auswide Bank | Standard Fixed P&I 1 yr |
| Bank Australia | Residential Premium Fixed 1 yr |
| Bank First | Complete Fixed - Owner Occupied 1 yr |
| Bank First | Premier Package Home Loan Fixed - First Home Buyer 1 yr 50k+ |
| Bank First | Premier Package Home Loan Fixed - Owner Occupied 1 yr 50k+ |
| Bank First | Standard Fixed - Owner Occupied 1 yr |
| Bank of Melbourne | Advantage Package Residential Fixed P&I 1 yr 150k+ |
| Bank of Melbourne | Residential Fixed P&I 1 yr |
| Bank of us | FlexiDiscount Fixed 1 yr 80% |
| BankSA | Advantage Package Residential Fixed P&I 1 yr 150k+ |
| BankSA | Residential Fixed P&I 1 yr |



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Owner Occupier 1 Year Fixed \$350,000

| Company | Product |
|---------------------------------|---|
| ★★★ | |
| Bankwest | Complete Home Loan Fixed Rate Owner Occupied P&I 1 yr 200k+ |
| bcu | Residential Fixed IO 1 yr |
| bcu | Residential Fixed P&I 1 yr |
| Bendigo Bank | Basic Fixed Owner Occupied PI 1 yr |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+ |
| Beyond Bank | Total Home Loan Residential Fixed 1 yr 1 yr 50k+ |
| Citi | Mortgage Plus Standard Fixed P&I 1 yr 80% 250k+ |
| Citi | Standard Fixed P&I 1 yr 80% |
| Click Loans | Basic Home Loan Fixed IO 1 yr 80% |
| Commonwealth Bank | Residential Fixed P&I 1 yr |
| Commonwealth Bank | Wealth Package Residential Fixed P&I 1 yr 150k+ |
| Community First CU | Honeymoon Fixed - IO 1 yr |
| Community First CU | True Fixed - IO 1 yr |
| CUA | 1 Year Fixed Owner Occupier IO |
| CUA | 1 Year Premium Fixed O/O IO |
| CUA | 1 Year Premium Fixed O/O P&I |
| CUA | 1 Yr Premium Fixed O/O Construction |
| Easy Street Fin Services | Honeymoon Intro Fixed - IO 1 yr |
| Firstmac | VIP Fixed IO 1 yr |
| Firstmac | VIP Fixed P&I 1 yr |
| Freedom Lend | Freedom Fixed IO 1 yr 80% |
| G&C Mutual Bank | Residential 1yr Fixed IO 1 yr |
| Gateway Bank | Residential Fixed 1 yr |
| Holiday Coast CU | Fixed N Easy 1 yr 80% |
| Homestar Finance | Owner Occupied IO Fixed 1 yr |
| Horizon Credit Union | Fixed Rate Home Loan 1 yr |
| HSBC | Residential Fixed IO 1 yr |
| Hume Bank | 1 year Intro Fixed Rate IO 1 yr |
| Hume Bank | Honeymoon Intro Fixed P&I 1 yr |
| Hume Bank | Property Package Residential Fixed P&I 1 yr 150k+ |
| Hume Bank | Residential Fixed (Refinance) P&I 1 yr |
| Hume Bank | Residential Fixed P&I 1 yr |



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| Company | Product |
|---------------------------------|--|
| ★★★ | |
| Hunter United | Fixed 1 yr |
| Illawarra CU NSW | Fixed IO 1 yr |
| IMB | Residential Fixed P&I 1 yr 90% |
| iMortgage | Fusion Fixed PI 80 1 yr |
| Liberty Financial | Liberty Fixed 1 yr |
| loans.com.au | Fixed - Owner Occupier IO 1 yr |
| Macquarie Bank | Offset Fixed Owner Occupied PI 80 1 yr |
| ME | Flexible Fixed OO 1 yr |
| ME | Member Package Flexible Fixed OO 1 yr 40k+ |
| Mortgage House | Advantage Fixed IO 1 yr |
| Mortgage House | Advantage Fixed P&I 1 yr 100-749k |
| MyState | Residential Fixed 1 yr 80% |
| MyState | Residential Fixed IO 1 yr |
| NAB | Choice Package Tailored Fixed - P&I 1 yr 150k+ |
| NAB | Private Tailored Pkg Tailored Fixed - P&I 1 yr 150k+ |
| NAB | Tailored Fixed - P&I 1 yr |
| Newcastle Permanent | Residential Fixed IO 1 yr |
| Nexus Mutual | Platinum Standard Home Loan Fixed IO 1 yr 150k+ |
| Nexus Mutual | Platinum Standard Home Loan Fixed P&I 1 yr 150k+ |
| Nexus Mutual | Standard Home Loan Fixed IO 1 yr |
| Nexus Mutual | Standard Home Loan Fixed P&I 1 yr |
| People's Choice Credit Union | Home Loan Package Residential Fixed IO 1 yr 100k+ |
| People's Choice Credit Union | Home Loan Package Residential Fixed P&I 1 yr 100k+ |
| People's Choice Credit Union | Residential Fixed P&I 1 yr |
| Queensland Country Credit Union | 1 Year Fixed P+I |
| Queenslanders CU | Fixed Rate P&I 1 yr |
| RAMS | Fixed Rate P&I 1 yr |
| Regional Australia Bank | Owner Occ Fixed Home Loan IO 1 yr |
| Regional Australia Bank | Owner Occ Fixed Home Loan P&I 1 yr |
| Regional Australia Bank | Partnership Advantage Fixed IO 1 yr |
| RESI Mortgage Corp | Flexi Options Fixed P&I 1 yr |
| RESI Mortgage Corp | Smart Pro Fixed P&I 1 yr 80% |



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Owner Occupier 1 Year Fixed \$350,000

| Company | Product |
|---------------------------|--|
| ★★★ | |
| SCU | My Life Residential Fixed 1 yr 150k+ |
| SERVICE ONE Alliance Bank | Residential Fixed P&I 1 yr |
| St.George Bank | Advantage Package Residential Fixed P&I 1 yr 150k+ |
| St.George Bank | Residential Fixed P&I 1 yr |
| Summerland Credit Union | Standard Fixed 1 yr |
| Suncorp Bank | Owner Occupied Fixed IO 1 yr |
| Suncorp Bank | Owner Occupied Fixed P&I 1 yr |
| The Mutual | Package Home Loan Premium Fixed 1 yr 150k+ |
| The Mutual | Premium Fixed 1 yr |
| The Rock | Residential Fixed 1 yr 80% |
| The Rock | Residential Fixed IO 1 yr 80% |
| TicToc Home Loans | Live-in fixed 1 yr IO |
| Virgin Money | Reward Me - Owner Occupied Fixed 1 yr 90% |
| Virgin Money | Reward Me - Owner Occupied Fixed IO 1 yr |
| WAW Credit Union | Owner Occupied Fixed 1 year |
| WAW Credit Union | Owner Occupied Fixed IO 1 year |
| Westpac | Fixed Options P&I 1 yr |
| Westpac | Premier Advantage Fixed Options P&I 1 yr 150k+ |
| Yellow Brick Road | Empower Fixed PI 1 yr 80% |
| Yellow Brick Road | Empower Package Empower Fixed PI 1 yr 80% 150k+ |



Home Loans Star Ratings

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Owner Occupier 1 Year Fixed \$350,000

| Company | Product |
|---------------------------|--|
| ★★ | |
| Adelaide Bank | SmartFix IO 1 yr |
| AMP Bank | Affinity Package Residential Fixed IO 1 yr 100k+ |
| AMP Bank | Basic Fixed IO 1 yr |
| AMP Bank | Professional Package Residential Fixed IO 1 yr 100k+ |
| AMP Bank | Residential Classic Fixed P&I 1 yr |
| AMP Bank | Select Package Residential Fixed IO 1 yr 100k+ |
| ANZ | Breakfree Residential 1yr Fixed IO 1 yr 150k+ |
| ANZ | Residential 1yr Fixed IO 1 yr |
| Aussie | IQ Basic Fixed IO 1 yr 80% |
| Aussie | IQ Offset Fixed IO 1 yr 80% |
| Auswide Bank | Freedom Package Standard Fixed IO 1 yr 100k+ |
| Auswide Bank | Standard Fixed IO 1 yr |
| Bank of Melbourne | Advantage Package Residential Fixed IO 1 yr 150k+ |
| BankSA | Advantage Package Residential Fixed IO 1 yr 150k+ |
| Bankwest | Fixed Rate Owner Occupied P&I 1 yr |
| Bendigo Bank | Connect Package Fixed Owner Occupied 1 yr 250k+ |
| Bendigo Bank | Residential Fixed PI 1 yr |
| Beyond Bank | Residential Fixed 1 yr |
| Beyond Bank | Residential Fixed 1 yr 1 yr |
| Click Loans | Offset Home Loan Fxd IO 1 yr 80% |
| Commonwealth Bank | Residential Fixed IO 1 yr |
| Commonwealth Bank | Wealth Package Residential Fixed IO 1 yr 150k+ |
| Delphi Bank | Standard Fixed 1 yr |
| First Option Credit Union | Fixed Premium Home Loan L53 1 yr |
| Hume Bank | Residential Fixed (Refinance) IO 1 yr |
| Hume Bank | Residential Fixed IO 1 yr |
| IMB | Residential Fixed IO 1 yr |
| iMortgage | Fusion Fixed IO 80 1 yr |
| Macquarie Bank | Basic Fixed Owner Occupied IO 80 1 yr |
| Macquarie Bank | Offset Fixed Owner Occupied IO 80 1 yr |
| NAB | Choice Package Tailored Fixed - IO 1 yr 150k+ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+ |



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Owner Occupier 1 Year Fixed \$350,000

| Company | Product |
|---------------------------------|---|
| ★★ | |
| NAB | Tailored Fixed - IO 1 yr |
| Northern Inland CU | Fixed Rate Owner Occupied 1 yr |
| People's Choice Credit Union | Residential Fixed IO 1 yr |
| Queensland Country Credit Union | 1 Year Fixed IO |
| RESI Mortgage Corp | Flexi Options Fixed IO 1 yr |
| RESI Mortgage Corp | Smart Pro Fixed IO 1 yr 80% |
| SCU | Residential Fixed 1 yr |
| St.George Bank | Advantage Package Residential Fixed IO 1 yr 100k+ |
| Teachers Mutual Bank | Standard Fixed IO 1 yr |
| UniBank | Standard Fixed IO 1 yr |
| Westpac | Fixed Options IO 1 yr 80% |
| Westpac | Premier Advantage Fixed Options IO 1 yr 80% 150k+ |
| Yellow Brick Road | Empower Fixed IO 1 yr 80% |
| Yellow Brick Road | Empower Package Empower Fixed IO 1 yr 80% 150k+ |
| ★ | |
| AMP Bank | Residential Classic Fixed IO 1 yr |
| Bank of Melbourne | Residential Fixed IO 1 yr |
| BankSA | Residential Fixed IO 1 yr |
| Bendigo Bank | Basic Fixed Owner Occupied IO 1 yr |
| Bendigo Bank | Connect Residential Fixed IO 1 yr 250k+ |
| Bendigo Bank | Residential Fixed IO 1 yr |
| First Option Credit Union | Fixed Classic Home Loan L51 1 yr |
| RAMS | Fixed Rate IO 1 yr |
| SERVICE ONE Alliance Bank | Residential Fixed IO 1 yr |
| St.George Bank | Residential Fixed IO 1 yr |
| Transport Mutual Credit Union | Residential Fixed 1 yr |
| Woolworths Employees CU | Owner Occupied Fixed 1 yr |



Home Loans Star Ratings

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Owner Occupier 1 Year Fixed \$500,000

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| BankVic | Premium Home Fixed 1 yr 50k+ |
| BOQ | Home Loan Privileges Residential 1yr Fixed 1 yr 150k+ |
| BOQ | Residential 1yr Fixed 1 yr |
| Community First CU | Honeymoon Fixed - P&I 1 yr |
| Easy Street Fin Services | Honeymoon Intro Fixed - P&I 1 yr |
| Freedom Lend | Freedom Fixed PI 1 yr 80% |
| Gateway Bank | Premium Residential Fixed 1 yr 150k+ |
| Greater Bank | Great Rate Discount Fixed 1 yr \$150k+ |
| Greater Bank | Ultimate Discount Fixed 1 yr 150k+ |
| Greater Bank | Ultimate Fixed 1 yr |
| Illawarra CU NSW | Fixed PI 1 yr |
| ING | Orange Advantage Residential Fixed 1 yr 150k+ |
| ING | Residential Fixed 1 yr |
| MOVE Bank | Flexi Fixed 1 yr |
| Newcastle Permanent | Premium Plus Package Residential Fixed P&I 1 yr 5k+ |
| Newcastle Permanent | Residential Fixed P&I 1 yr |
| QBANK | Residential Fixed <90% LVR 1 yrs |
| Qudos Bank | Fixed Rate 1 yr |
| RACQ Bank | Choices Residential Fixed 1 yr 20k+ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed P&I 1 yr 150k+ |
| The Mac | Standard Fixed Special 1 yr |
| UBank | UHomeLoan Fixed IO 1 yr |
| UBank | UHomeLoan Fixed PI 1 yr |



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Owner Occupier 1 Year Fixed \$500,000

| Company | Product |
|-------------------------|--|
| ★★★★ | |
| Aussie | Select Basic Fixed PI 1 yr 80% |
| Aussie | Select Standard Fixed PI 1 yr |
| Bank Australia | Basic Fixed (LVR <80%) 1 yr |
| Bank Australia | Residential Premium Package <80 1 yr |
| Bank First | Premier Package Home Loan Fixed - First Home Buyer 1 yr 50k+ |
| BankVic | Fixed 1 yr |
| Click Loans | Basic Home Loan Fixed PI 1 yr 80% |
| Click Loans | Offset Home Loan Fixed PI 1 yr 80% |
| Community First CU | True Fixed - P&I 1 yr |
| CUA | 1 Year Fixed O/O Construction |
| CUA | 1 Year Fixed Owner Occupier P&I |
| Endeavour Mutual Bank | 1 Year Fixed Home Loan 1 yr |
| G&C Mutual Bank | Get Ahead Start Fixed 1 Year 1 yr |
| G&C Mutual Bank | Residential 1yr Fixed P&I 1 yr |
| Greater Bank | Great Rate Fixed 1 yr |
| Greater Bank | Standard Fixed 1 yr |
| Heritage Bank | Home Advantage Residential Fixed 1 yr 150k+ |
| Heritage Bank | Residential Fixed 1 yr |
| Homestar Finance | Owner Occupied P&I Fixed 1 yr |
| HSBC | Premier Residential Fixed 1 yr 500k+ |
| HSBC | Residential Fixed P&I 1 yr |
| Hume Bank | Property Package Honeymoon Intro Fixed P&I 1 yr 150k+ |
| Hume Bank | Property Package Honeymoon Intro Fixed(Refinance)P&I 1 yr 15 |
| loans.com.au | Fixed - Owner Occupier P&I 1 yr |
| NAB | Choice Package Tailored Fixed - P&I 1 yr 150k+ |
| Newcastle Permanent | Premium Plus Package Residential Fixed IO 1 yr 5k+ |
| P&N Bank | Residential Fixed IO 1 yr 80% |
| P&N Bank | Residential Fixed PI 1 yr 80% |
| RACQ Bank | Residential Fixed 1 yr |
| Regional Australia Bank | Partnership Advantage Fixed P&I 1 yr |
| Teachers Mutual Bank | Fixed Rate 1 yr |
| The Mac | Standard Fixed 1 yr |



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Owner Occupier 1 Year Fixed \$500,000

Company

Product

★★★★

TicToc Home Loans

Live-in fixed 1 yr

UniBank

Fixed Rate 1 yr



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Owner Occupier 1 Year Fixed \$500,000

| Company | Product |
|---------------------|--|
| ★★★ | |
| Adelaide Bank | SmartFix P&I 1 yr |
| Adelaide Bank | SmartSaver Fixed P&I 1 yr |
| AMO Group | Residential Fixed 1 yr |
| AMO Group | Residential Fixed IO 1 yr |
| AMP Bank | Affinity Package Residential Fixed P&I 1 yr 100k+ |
| AMP Bank | Basic Fixed P&I 1 yr |
| AMP Bank | Professional Package Residential Fixed P&I 1 yr 100k+ |
| AMP Bank | Select Package Residential Fixed P&I 1 yr 100k+ |
| ANZ | Breakfree Residential 1yr Fixed 1 yr 150k+ |
| ANZ | Residential 1yr Fixed 1 yr |
| Arab Bank Australia | Residential Fixed 1 yr |
| Aussie | Inv Select Basic Fixed IO 1 yr |
| Aussie | Inv Select Standard Fixed IO 1 yr |
| Aussie | IQ Basic Fixed PI 1 yr 80% |
| Aussie | IQ Offset Fixed PI 1 yr 80% |
| Aussie | Select Basic Fixed IO 1 yr |
| Aussie | Select Standard Fixed IO 1 yr |
| Australian Unity | Health Wealth and Happiness fxd 1 yr |
| Australian Unity | Health Wealth and Happiness Package fixed 1 yr 200k+ |
| Auswide Bank | Freedom Package Standard Fixed IO 1 yr 100k+ |
| Auswide Bank | Freedom Package Standard Fixed P&I 1 yr 100k+ |
| Auswide Bank | Standard Fixed P&I 1 yr |
| Bank Australia | Residential Premium Fixed 1 yr |
| Bank First | Complete Fixed - First Home Buyer 1 yr |
| Bank First | Complete Fixed - Owner Occupied 1 yr |
| Bank First | Premier Package Home Loan Fixed - Owner Occupied 1 yr 50k+ |
| Bank First | Standard Fixed - Owner Occupied 1 yr |
| Bank of Melbourne | Advantage Package Residential Fixed P&I 1 yr 150k+ |
| Bank of Melbourne | Residential Fixed P&I 1 yr |
| Bank of us | FlexiDiscount Fixed 1 yr 80% |
| BankSA | Advantage Package Residential Fixed P&I 1 yr 150k+ |
| BankSA | Residential Fixed P&I 1 yr |



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Owner Occupier 1 Year Fixed \$500,000

| Company | Product |
|---------------------------------|---|
| ★★★ | |
| Bankwest | Complete Home Loan Fixed Rate Owner Occupied P&I 1 yr 200k+ |
| bcu | Residential Fixed IO 1 yr |
| bcu | Residential Fixed P&I 1 yr |
| Bendigo Bank | Basic Fixed Owner Occupied PI 1 yr |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+ |
| Beyond Bank | Total Home Loan Residential Fixed 1 yr 1 yr 50k+ |
| Citi | Mortgage Plus Standard Fixed P&I 1 yr 80% 250k+ |
| Citi | Standard Fixed P&I 1 yr 80% |
| Commonwealth Bank | Residential Fixed P&I 1 yr |
| Commonwealth Bank | Wealth Package Residential Fixed P&I 1 yr 150k+ |
| Community First CU | Honeymoon Fixed - IO 1 yr |
| Community First CU | True Fixed - IO 1 yr |
| CUA | 1 Year Fixed Owner Occupier IO |
| CUA | 1 Year Premium Fixed O/O IO |
| CUA | 1 Year Premium Fixed O/O P&I |
| CUA | 1 Yr Premium Fixed O/O Construction |
| Easy Street Fin Services | Honeymoon Intro Fixed - IO 1 yr |
| Firstmac | VIP Fixed IO 1 yr |
| Firstmac | VIP Fixed P&I 1 yr |
| Freedom Lend | Freedom Fixed IO 1 yr 80% |
| G&C Mutual Bank | Residential 1yr Fixed IO 1 yr |
| Gateway Bank | Residential Fixed 1 yr |
| Holiday Coast CU | Fixed N Easy 1 yr 80% |
| Homestar Finance | Owner Occupied IO Fixed 1 yr |
| Horizon Credit Union | Fixed Rate Home Loan 1 yr |
| HSBC | Premier Residential Fixed IO 1 yr 500k+ |
| HSBC | Residential Fixed IO 1 yr |
| Hume Bank | 1 year Intro Fixed Rate IO 1 yr |
| Hume Bank | Honeymoon Intro Fixed P&I 1 yr |
| Hume Bank | Honeymoon Intro Fixed(Refinance)P&I 1 yr |
| Hume Bank | Property Package Residential Fixed P&I 1 yr 150k+ |
| Hume Bank | Residential Fixed (Refinance) P&I 1 yr |



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Owner Occupier 1 Year Fixed \$500,000

| Company | Product |
|---------------------------------|--|
| ★★★ | |
| Hume Bank | Residential Fixed P&I 1 yr |
| Hunter United | Fixed 1 yr |
| Illawarra CU NSW | Fixed IO 1 yr |
| IMB | Residential Fixed P&I 1 yr 90% |
| iMortgage | Fusion Fixed PI 80 1 yr |
| Liberty Financial | Liberty Fixed 1 yr |
| loans.com.au | Fixed - Owner Occupier IO 1 yr |
| Macquarie Bank | Offset Fixed Owner Occupied PI 80 1 yr |
| ME | Flexible Fixed OO 1 yr |
| ME | Member Package Flexible Fixed OO 1 yr 40k+ |
| Mortgage House | Advantage Fixed IO 1 yr |
| Mortgage House | Advantage Fixed P&I 1 yr 100-749k |
| MyState | Residential Fixed 1 yr 80% |
| MyState | Residential Fixed IO 1 yr |
| NAB | Private Tailored Pkg Tailored Fixed - P&I 1 yr 150k+ |
| NAB | Tailored Fixed - P&I 1 yr |
| Newcastle Permanent | Residential Fixed IO 1 yr |
| Nexus Mutual | Platinum Standard Home Loan Fixed IO 1 yr 150k+ |
| Nexus Mutual | Platinum Standard Home Loan Fixed P&I 1 yr 150k+ |
| Nexus Mutual | Standard Home Loan Fixed IO 1 yr |
| Nexus Mutual | Standard Home Loan Fixed P&I 1 yr |
| People's Choice Credit Union | Home Loan Package Residential Fixed IO 1 yr 100k+ |
| People's Choice Credit Union | Home Loan Package Residential Fixed P&I 1 yr 100k+ |
| People's Choice Credit Union | Residential Fixed P&I 1 yr |
| QBANK | Fixed Home Loan 1 yr |
| Queensland Country Credit Union | 1 Year Fixed P+I |
| Queenslanders CU | Fixed Rate P&I 1 yr |
| RAMS | Fixed Rate P&I 1 yr |
| Regional Australia Bank | Owner Occ Fixed Home Loan IO 1 yr |
| Regional Australia Bank | Owner Occ Fixed Home Loan P&I 1 yr |
| Regional Australia Bank | Partnership Advantage Fixed IO 1 yr |
| RESI Mortgage Corp | Flexi Options Fixed P&I 1 yr |



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Owner Occupier 1 Year Fixed \$500,000

| Company | Product |
|-------------------------|--|
| ★★★ | |
| RESI Mortgage Corp | Smart Pro Fixed P&I 1 yr 80% |
| SCU | My Life Residential Fixed 1 yr 150k+ |
| St.George Bank | Advantage Package Residential Fixed P&I 1 yr 150k+ |
| St.George Bank | Residential Fixed P&I 1 yr |
| Summerland Credit Union | Standard Fixed 1 yr |
| Suncorp Bank | Owner Occupied Fixed IO 1 yr |
| Suncorp Bank | Owner Occupied Fixed P&I 1 yr |
| The Mutual | Package Home Loan Premium Fixed 1 yr 150k+ |
| The Mutual | Premium Fixed 1 yr |
| The Rock | Residential Fixed 1 yr 80% |
| The Rock | Residential Fixed IO 1 yr 80% |
| TicToc Home Loans | Live-in fixed 1 yr IO |
| Virgin Money | Reward Me - Owner Occupied Fixed 1 yr 90% |
| Virgin Money | Reward Me - Owner Occupied Fixed IO 1 yr |
| WAW Credit Union | Owner Occupied Fixed 1 year |
| WAW Credit Union | Owner Occupied Fixed IO 1 year |
| Westpac | Fixed Options P&I 1 yr |
| Westpac | Premier Advantage Fixed Options P&I 1 yr 150k+ |
| Yellow Brick Road | Empower Fixed PI 1 yr 80% |
| Yellow Brick Road | Empower Package Empower Fixed PI 1 yr 80% 150k+ |



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Owner Occupier 1 Year Fixed \$500,000

| Company | Product |
|---------------------------|--|
| ★★ | |
| Adelaide Bank | SmartFix IO 1 yr |
| Adelaide Bank | SmartSaver Fixed IO 1 yr |
| AMP Bank | Affinity Package Residential Fixed IO 1 yr 100k+ |
| AMP Bank | Basic Fixed IO 1 yr |
| AMP Bank | Professional Package Residential Fixed IO 1 yr 100k+ |
| AMP Bank | Select Package Residential Fixed IO 1 yr 100k+ |
| ANZ | Breakfree Residential 1yr Fixed IO 1 yr 150k+ |
| ANZ | Residential 1yr Fixed IO 1 yr |
| Aussie | IQ Basic Fixed IO 1 yr 80% |
| Aussie | IQ Offset Fixed IO 1 yr 80% |
| Auswide Bank | Standard Fixed IO 1 yr |
| Bank of Melbourne | Advantage Package Residential Fixed IO 1 yr 150k+ |
| BankSA | Advantage Package Residential Fixed IO 1 yr 150k+ |
| Bankwest | Fixed Rate Owner Occupied P&I 1 yr |
| Bendigo Bank | Residential Fixed PI 1 yr |
| Beyond Bank | Residential Fixed 1 yr |
| Beyond Bank | Residential Fixed 1 yr 1 yr |
| Click Loans | Basic Home Loan Fixed IO 1 yr 80% |
| Click Loans | Offset Home Loan Fxd IO 1 yr 80% |
| Commonwealth Bank | Residential Fixed IO 1 yr |
| Commonwealth Bank | Wealth Package Residential Fixed IO 1 yr 150k+ |
| Delphi Bank | Standard Fixed 1 yr |
| First Option Credit Union | Fixed Premium Home Loan L53 1 yr |
| Hume Bank | Residential Fixed (Refinance) IO 1 yr |
| Hume Bank | Residential Fixed IO 1 yr |
| IMB | Residential Fixed IO 1 yr |
| iMortgage | Fusion Fixed IO 80 1 yr |
| Macquarie Bank | Basic Fixed Owner Occupied IO 80 1 yr |
| Macquarie Bank | Offset Fixed Owner Occupied IO 80 1 yr |
| NAB | Choice Package Tailored Fixed - IO 1 yr 150k+ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+ |
| NAB | Tailored Fixed - IO 1 yr |



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Owner Occupier 1 Year Fixed \$500,000

| Company | Product |
|---------------------------------|---|
| ★★ | |
| Northern Inland CU | Fixed Rate Owner Occupied 1 yr |
| People's Choice Credit Union | Residential Fixed IO 1 yr |
| Queensland Country Credit Union | 1 Year Fixed IO |
| RESI Mortgage Corp | Flexi Options Fixed IO 1 yr |
| RESI Mortgage Corp | Smart Pro Fixed IO 1 yr 80% |
| SCU | Residential Fixed 1 yr |
| SERVICE ONE Alliance Bank | Residential Fixed P&I 1 yr |
| St.George Bank | Advantage Package Residential Fixed IO 1 yr 100k+ |
| Teachers Mutual Bank | Standard Fixed IO 1 yr |
| UniBank | Standard Fixed IO 1 yr |
| Westpac | Fixed Options IO 1 yr 80% |
| Westpac | Premier Advantage Fixed Options IO 1 yr 80% 150k+ |
| Yellow Brick Road | Empower Fixed IO 1 yr 80% |
| Yellow Brick Road | Empower Package Empower Fixed IO 1 yr 80% 150k+ |
| ★ | |
| AMP Bank | Residential Classic Fixed IO 1 yr |
| AMP Bank | Residential Classic Fixed P&I 1 yr |
| Bank of Melbourne | Residential Fixed IO 1 yr |
| BankSA | Residential Fixed IO 1 yr |
| Bendigo Bank | Basic Fixed Owner Occupied IO 1 yr |
| Bendigo Bank | Residential Fixed IO 1 yr |
| First Option Credit Union | Fixed Classic Home Loan L51 1 yr |
| RAMS | Fixed Rate IO 1 yr |
| SERVICE ONE Alliance Bank | Residential Fixed IO 1 yr |
| St.George Bank | Residential Fixed IO 1 yr |
| Transport Mutual Credit Union | Residential Fixed 1 yr |
| Woolworths Employees CU | Owner Occupied Fixed 1 yr |



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Owner Occupier 1 Year Fixed \$750,000

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| BankVic | Premium Home Fixed 1 yr 50k+ |
| BOQ | Home Loan Privileges Residential 1yr Fixed 1 yr 150k+ |
| BOQ | Residential 1yr Fixed 1 yr |
| Community First CU | Honeymoon Fixed - P&I 1 yr |
| Easy Street Fin Services | Honeymoon Intro Fixed - P&I 1 yr |
| Freedom Lend | Freedom Fixed PI 1 yr 80% |
| Gateway Bank | Premium Residential Fixed 1 yr 150k+ |
| Greater Bank | Great Rate Discount Fixed 1 yr \$150k+ |
| Greater Bank | Ultimate Discount Fixed 1 yr 150k+ |
| Greater Bank | Ultimate Fixed 1 yr |
| HSBC | Premier Residential Fixed 1 yr 500k+ |
| Illawarra CU NSW | Fixed PI 1 yr |
| ING | Orange Advantage Residential Fixed 1 yr 150k+ |
| ING | Residential Fixed 1 yr |
| MOVE Bank | Flexi Fixed 1 yr |
| Newcastle Permanent | Premium Plus Package Residential Fixed P&I 1 yr 5k+ |
| Newcastle Permanent | Residential Fixed P&I 1 yr |
| QBANK | Residential Fixed <90% LVR 1 yrs |
| RACQ Bank | Choices Residential Fixed 1 yr 20k+ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed P&I 1 yr 150k+ |
| The Mac | Standard Fixed Special 1 yr |
| UBank | UHomeLoan Fixed IO 1 yr |
| UBank | UHomeLoan Fixed PI 1 yr |



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Owner Occupier 1 Year Fixed \$750,000

| Company | Product |
|-------------------------|--|
| ★★★★ | |
| Aussie | Select Basic Fixed PI 1 yr 80% |
| Aussie | Select Standard Fixed PI 1 yr |
| Bank Australia | Basic Fixed (LVR <80%) 1 yr |
| Bank Australia | Residential Premium Package <80 1 yr |
| Bank First | Premier Package Home Loan Fixed - First Home Buyer 1 yr 50k+ |
| BankVic | Fixed 1 yr |
| Click Loans | Offset Home Loan Fixed PI 1 yr 80% |
| Commonwealth Bank | Wealth Package Residential Fixed P&I 1 yr 150k+ |
| Community First CU | True Fixed - P&I 1 yr |
| CUA | 1 Year Fixed O/O Construction |
| CUA | 1 Year Fixed Owner Occupier P&I |
| Endeavour Mutual Bank | 1 Year Fixed Home Loan 1 yr |
| G&C Mutual Bank | Get Ahead Start Fixed 1 Year 1 yr |
| G&C Mutual Bank | Residential 1yr Fixed P&I 1 yr |
| Greater Bank | Great Rate Fixed 1 yr |
| Greater Bank | Standard Fixed 1 yr |
| Heritage Bank | Home Advantage Residential Fixed 1 yr 150k+ |
| Heritage Bank | Residential Fixed 1 yr |
| Holiday Coast CU | Fixed N Easy 1 yr 80% |
| Homestar Finance | Owner Occupied P&I Fixed 1 yr |
| HSBC | Residential Fixed P&I 1 yr |
| Hume Bank | Property Package Honeymoon Intro Fixed P&I 1 yr 150k+ |
| Hume Bank | Property Package Honeymoon Intro Fixed(Refinance)P&I 1 yr 15 |
| loans.com.au | Fixed - Owner Occupier P&I 1 yr |
| NAB | Choice Package Tailored Fixed - P&I 1 yr 150k+ |
| Newcastle Permanent | Premium Plus Package Residential Fixed IO 1 yr 5k+ |
| P&N Bank | Residential Fixed IO 1 yr 80% |
| P&N Bank | Residential Fixed PI 1 yr 80% |
| Qudos Bank | Fixed Rate 1 yr |
| RACQ Bank | Residential Fixed 1 yr |
| Regional Australia Bank | Partnership Advantage Fixed P&I 1 yr |
| Teachers Mutual Bank | Fixed Rate 1 yr |



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Owner Occupier 1 Year Fixed \$750,000

Company

Product

★★★★

TicToc Home Loans

Live-in fixed 1 yr

UniBank

Fixed Rate 1 yr



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Owner Occupier 1 Year Fixed \$750,000

| Company | Product |
|---------------------|--|
| ★★★ | |
| Adelaide Bank | SmartFix P&I 1 yr |
| Adelaide Bank | SmartSaver Fixed P&I 1 yr |
| AMO Group | Residential Fixed 1 yr |
| AMO Group | Residential Fixed IO 1 yr |
| AMP Bank | Affinity Package Residential Fixed P&I 1 yr 100k+ |
| AMP Bank | Basic Fixed P&I 1 yr |
| AMP Bank | Professional Package Residential Fixed P&I 1 yr 100k+ |
| AMP Bank | Select Package Residential Fixed P&I 1 yr 100k+ |
| ANZ | Breakfree Residential 1yr Fixed 1 yr 150k+ |
| ANZ | Residential 1yr Fixed 1 yr |
| Arab Bank Australia | Residential Fixed 1 yr |
| Aussie | Inv Select Basic Fixed IO 1 yr |
| Aussie | Inv Select Standard Fixed IO 1 yr |
| Aussie | IQ Basic Fixed PI 1 yr 80% |
| Aussie | IQ Offset Fixed PI 1 yr 80% |
| Aussie | Select Basic Fixed IO 1 yr |
| Aussie | Select Standard Fixed IO 1 yr |
| Australian Unity | Health Wealth and Happiness fxd 1 yr |
| Australian Unity | Health Wealth and Happiness Package fixed 1 yr 200k+ |
| Auswide Bank | Freedom Package Standard Fixed IO 1 yr 100k+ |
| Auswide Bank | Freedom Package Standard Fixed P&I 1 yr 100k+ |
| Auswide Bank | Standard Fixed P&I 1 yr |
| Bank Australia | Residential Premium Fixed 1 yr |
| Bank First | Complete Fixed - First Home Buyer 1 yr |
| Bank First | Complete Fixed - Owner Occupied 1 yr |
| Bank First | Premier Package Home Loan Fixed - Owner Occupied 1 yr 50k+ |
| Bank First | Standard Fixed - Owner Occupied 1 yr |
| Bank of Melbourne | Advantage Package Residential Fixed P&I 1 yr 150k+ |
| Bank of Melbourne | Residential Fixed P&I 1 yr |
| Bank of us | FlexiDiscount Fixed 1 yr 80% |
| BankSA | Advantage Package Residential Fixed P&I 1 yr 150k+ |
| BankSA | Residential Fixed P&I 1 yr |



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Owner Occupier 1 Year Fixed \$750,000

| Company | Product |
|----------------------------------|---|
| ★★★ | |
| Bankwest | Complete Home Loan Fixed Rate Owner Occupied P&I 1 yr 200k+ |
| bcu | Residential Fixed IO 1 yr |
| bcu | Residential Fixed P&I 1 yr |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+ |
| Beyond Bank | Total Home Loan Residential Fixed 1 yr 1 yr 50k+ |
| Citi | Mortgage Plus Standard Fixed P&I 1 yr 80% 250k+ |
| Citi | Standard Fixed P&I 1 yr 80% |
| Click Loans | Basic Home Loan Fixed PI 1 yr 80% |
| Commonwealth Bank | Residential Fixed P&I 1 yr |
| Community First CU | Honeymoon Fixed - IO 1 yr |
| Community First CU | True Fixed - IO 1 yr |
| CUA | 1 Year Fixed Owner Occupier IO |
| CUA | 1 Year Premium Fixed O/O IO |
| CUA | 1 Year Premium Fixed O/O P&I |
| CUA | 1 Yr Premium Fixed O/O Construction |
| Easy Street Fin Services | Honeymoon Intro Fixed - IO 1 yr |
| First Option Credit Union | Fixed Premium Plus Home Loan L55 1 yr |
| Firstmac | VIP Fixed IO 1 yr |
| Firstmac | VIP Fixed P&I 1 yr |
| Freedom Lend | Freedom Fixed IO 1 yr 80% |
| G&C Mutual Bank | Residential 1yr Fixed IO 1 yr |
| Gateway Bank | Residential Fixed 1 yr |
| Homestar Finance | Owner Occupied IO Fixed 1 yr |
| Horizon Credit Union | Fixed Rate Home Loan 1 yr |
| HSBC | Premier Residential Fixed IO 1 yr 500k+ |
| HSBC | Residential Fixed IO 1 yr |
| Hume Bank | 1 year Intro Fixed Rate IO 1 yr |
| Hume Bank | Honeymoon Intro Fixed P&I 1 yr |
| Hume Bank | Honeymoon Intro Fixed(Refinance)P&I 1 yr |
| Hume Bank | Property Package Residential Fixed P&I 1 yr 150k+ |
| Hume Bank | Residential Fixed (Refinance) P&I 1 yr |
| Hume Bank | Residential Fixed P&I 1 yr |



Home Loans Star Ratings

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Owner Occupier 1 Year Fixed \$750,000

| Company | Product |
|---------------------------------|--|
| ★★★ | |
| Hunter United | Fixed 1 yr |
| Illawarra CU NSW | Fixed IO 1 yr |
| IMB | Residential Fixed P&I 1 yr 90% |
| iMortgage | Fusion Fixed PI 80 1 yr |
| Liberty Financial | Liberty Fixed 1 yr |
| loans.com.au | Fixed - Owner Occupier IO 1 yr |
| Macquarie Bank | Offset Fixed Owner Occupied PI 80 1 yr |
| ME | Flexible Fixed OO 1 yr |
| ME | Member Package Flexible Fixed OO 1 yr 40k+ |
| Mortgage House | Advantage Fixed IO 1 yr |
| Mortgage House | Advantage Fixed P&I 1 yr 750k+ |
| MyState | Residential Fixed 1 yr 80% |
| MyState | Residential Fixed IO 1 yr |
| NAB | Private Tailored Pkg Tailored Fixed - P&I 1 yr 150k+ |
| NAB | Tailored Fixed - P&I 1 yr |
| Newcastle Permanent | Residential Fixed IO 1 yr |
| Nexus Mutual | Platinum Standard Home Loan Fixed IO 1 yr 150k+ |
| Nexus Mutual | Platinum Standard Home Loan Fixed P&I 1 yr 150k+ |
| Nexus Mutual | Standard Home Loan Fixed IO 1 yr |
| Nexus Mutual | Standard Home Loan Fixed P&I 1 yr |
| People's Choice Credit Union | Home Loan Package Residential Fixed IO 1 yr 100k+ |
| People's Choice Credit Union | Home Loan Package Residential Fixed P&I 1 yr 100k+ |
| People's Choice Credit Union | Residential Fixed P&I 1 yr |
| QBANK | Fixed Home Loan 1 yr |
| Queensland Country Credit Union | 1 Year Fixed P+I |
| Queenslanders CU | Fixed Rate P&I 1 yr |
| RAMS | Fixed Rate P&I 1 yr |
| Regional Australia Bank | Owner Occ Fixed Home Loan IO 1 yr |
| Regional Australia Bank | Owner Occ Fixed Home Loan P&I 1 yr |
| Regional Australia Bank | Partnership Advantage Fixed IO 1 yr |
| RESI Mortgage Corp | Flexi Options Fixed P&I 1 yr |
| RESI Mortgage Corp | Smart Pro Fixed P&I 1 yr 80% |



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Owner Occupier 1 Year Fixed \$750,000

| Company | Product |
|-------------------------|--|
| ★★★ | |
| SCU | My Life Residential Fixed 1 yr 150k+ |
| St.George Bank | Advantage Package Residential Fixed P&I 1 yr 150k+ |
| St.George Bank | Residential Fixed P&I 1 yr |
| Summerland Credit Union | Standard Fixed 1 yr |
| Suncorp Bank | Owner Occupied Fixed IO 1 yr |
| Suncorp Bank | Owner Occupied Fixed P&I 1 yr |
| The Mac | Standard Fixed 1 yr |
| The Mutual | Package Home Loan Premium Fixed 1 yr 150k+ |
| The Mutual | Premium Fixed 1 yr |
| The Rock | Residential Fixed 1 yr 80% |
| The Rock | Residential Fixed IO 1 yr 80% |
| TicToc Home Loans | Live-in fixed 1 yr IO |
| Virgin Money | Reward Me - Owner Occupied Fixed 1 yr 90% |
| Virgin Money | Reward Me - Owner Occupied Fixed IO 1 yr |
| WAW Credit Union | Owner Occupied Fixed 1 year |
| WAW Credit Union | Owner Occupied Fixed IO 1 year |
| Westpac | Fixed Options P&I 1 yr |
| Westpac | Premier Advantage Fixed Options P&I 1 yr 150k+ |
| Yellow Brick Road | Empower Fixed PI 1 yr 80% |
| Yellow Brick Road | Empower Package Empower Fixed PI 1 yr 80% 150k+ |



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Owner Occupier 1 Year Fixed \$750,000

| Company | Product |
|-------------------|--|
| ★★ | |
| Adelaide Bank | SmartFix IO 1 yr |
| Adelaide Bank | SmartSaver Fixed IO 1 yr |
| AMP Bank | Affinity Package Residential Fixed IO 1 yr 100k+ |
| AMP Bank | Basic Fixed IO 1 yr |
| AMP Bank | Professional Package Residential Fixed IO 1 yr 100k+ |
| AMP Bank | Select Package Residential Fixed IO 1 yr 100k+ |
| ANZ | Breakfree Residential 1yr Fixed IO 1 yr 150k+ |
| ANZ | Residential 1yr Fixed IO 1 yr |
| Aussie | IQ Basic Fixed IO 1 yr 80% |
| Aussie | IQ Offset Fixed IO 1 yr 80% |
| Auswide Bank | Standard Fixed IO 1 yr |
| Bank of Melbourne | Advantage Package Residential Fixed IO 1 yr 150k+ |
| BankSA | Advantage Package Residential Fixed IO 1 yr 150k+ |
| Bankwest | Fixed Rate Owner Occupied P&I 1 yr |
| Bendigo Bank | Basic Fixed Owner Occupied PI 1 yr |
| Bendigo Bank | Residential Fixed PI 1 yr |
| Beyond Bank | Residential Fixed 1 yr |
| Beyond Bank | Residential Fixed 1 yr 1 yr |
| Click Loans | Basic Home Loan Fixed IO 1 yr 80% |
| Click Loans | Offset Home Loan Fxd IO 1 yr 80% |
| Commonwealth Bank | Residential Fixed IO 1 yr |
| Commonwealth Bank | Wealth Package Residential Fixed IO 1 yr 150k+ |
| Delphi Bank | Standard Fixed 1 yr |
| Hume Bank | Residential Fixed (Refinance) IO 1 yr |
| Hume Bank | Residential Fixed IO 1 yr |
| IMB | Residential Fixed IO 1 yr |
| iMortgage | Fusion Fixed IO 80 1 yr |
| Macquarie Bank | Basic Fixed Owner Occupied IO 80 1 yr |
| Macquarie Bank | Offset Fixed Owner Occupied IO 80 1 yr |
| NAB | Choice Package Tailored Fixed - IO 1 yr 150k+ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+ |
| NAB | Tailored Fixed - IO 1 yr |



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Owner Occupier 1 Year Fixed \$750,000

| Company | Product |
|---------------------------------|---|
| ★★ | |
| Northern Inland CU | Fixed Rate Owner Occupied 1 yr |
| People's Choice Credit Union | Residential Fixed IO 1 yr |
| Queensland Country Credit Union | 1 Year Fixed IO |
| RESI Mortgage Corp | Flexi Options Fixed IO 1 yr |
| RESI Mortgage Corp | Smart Pro Fixed IO 1 yr 80% |
| SCU | Residential Fixed 1 yr |
| SERVICE ONE Alliance Bank | Residential Fixed P&I 1 yr |
| St.George Bank | Advantage Package Residential Fixed IO 1 yr 100k+ |
| Teachers Mutual Bank | Standard Fixed IO 1 yr |
| UniBank | Standard Fixed IO 1 yr |
| Westpac | Fixed Options IO 1 yr 80% |
| Westpac | Premier Advantage Fixed Options IO 1 yr 80% 150k+ |
| Yellow Brick Road | Empower Fixed IO 1 yr 80% |
| Yellow Brick Road | Empower Package Empower Fixed IO 1 yr 80% 150k+ |
| ★ | |
| AMP Bank | Residential Classic Fixed IO 1 yr |
| AMP Bank | Residential Classic Fixed P&I 1 yr |
| Bank of Melbourne | Residential Fixed IO 1 yr |
| BankSA | Residential Fixed IO 1 yr |
| Bendigo Bank | Basic Fixed Owner Occupied IO 1 yr |
| Bendigo Bank | Residential Fixed IO 1 yr |
| First Option Credit Union | Fixed Classic Home Loan L51 1 yr |
| RAMS | Fixed Rate IO 1 yr |
| SERVICE ONE Alliance Bank | Residential Fixed IO 1 yr |
| St.George Bank | Residential Fixed IO 1 yr |
| Transport Mutual Credit Union | Residential Fixed 1 yr |
| Woolworths Employees CU | Owner Occupied Fixed 1 yr |



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Owner Occupier 2 Year Fixed \$200,000

| Company | Product |
|---------------------------|--|
| ★★★★★ "Outstanding Value" | |
| Bank of us | FlexiDiscount Fixed 2 yrs 80% |
| BankVic | Premium Home Fixed 2 yrs 50k+ |
| Endeavour Mutual Bank | Fixed 2 yrs |
| Freedom Lend | Freedom Fixed PI 2 yrs 80% |
| Greater Bank | Great Rate Discount Fixed 2 yrs \$150k+ |
| Greater Bank | Great Rate Fixed 2 yr |
| Greater Bank | Standard Fixed 2 yrs |
| Greater Bank | Ultimate Discount Fixed 2 yrs 150k+ |
| Heritage Bank | Home Advantage Residential Fixed 2 yrs 150k+ |
| Heritage Bank | Residential Fixed 2 yrs |
| IMB | Residential Fixed P&I 2 yrs 90% |
| ING | Orange Advantage Residential Fixed 2 yrs 150k+ |
| ING | Residential Fixed 2 yrs |
| Newcastle Permanent | Premium Plus Package Residential Fixed P&I 2 yrs 5k+ |
| Newcastle Permanent | Residential Fixed P&I 2 yrs |
| Pacific Mortgage Group | Residential Fixed P&I 2 yrs |
| Qudos Bank | Fixed Rate 2 yrs |
| RACQ Bank | Choices Residential Fixed 2 yrs 20k+ |
| RACQ Bank | Residential Fixed 2 yrs |
| SCU | Residential Fixed 2 yrs |
| Teachers Mutual Bank | Fixed Rate 2 yrs |
| UniBank | Fixed Rate 2 yrs |



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Owner Occupier 2 Year Fixed \$200,000

| Company | Product |
|------------------------------|--|
| ★★★★ | |
| Aussie | Select Basic Fixed PI 2 yrs 80% |
| Bank Australia | Basic Fixed (LVR <80%) 2 yrs |
| Bank Australia | Residential Premium Package <80 2 yrs |
| Bank First | Complete Fixed - First Home Buyer 2 yrs |
| Bank First | Complete Fixed - Owner Occupied 2 yrs |
| BankSA | Advantage Package Residential Fixed P&I 2 yrs 150k+ |
| BankVic | Fixed 2 yrs |
| Click Loans | Basic Home Loan Fixed PI 2 yrs 80% |
| Click Loans | Offset Home Loan Fixed PI 2 yrs 80% |
| Community First CU | True Fixed - P&I 2 yrs |
| CUA | 2 Year Fixed Owner Occupier P&I |
| Easy Street Fin Services | Easy Street Fixed - P&I 2 yrs |
| G&C Mutual Bank | Get Ahead Start Fixed 2 Year 2 yrs |
| G&C Mutual Bank | Residential 2yr Fixed P&I 2 yrs |
| Gateway Bank | Premium Residential Fixed 2 yrs 150k+ |
| Homestar Finance | Owner Occupied P&I Fixed 2 yrs |
| HSBC | Residential Fixed P&I 2 yrs |
| Hume Bank | First Home Starters Package 2 year 2 yrs 150k+ |
| Hume Bank | Property Package Residential Fixed P&I 2 yrs 150k+ |
| Hume Bank | Residential Fixed (Refinance) P&I 2 yrs |
| Illawarra CU NSW | Fixed Lite PI 2 yrs |
| loans.com.au | Fixed - Owner Occupied Package Special - P&I 2 yrs |
| loans.com.au | Fixed - Owner Occupier P&I 2 yrs |
| MyState | Residential Fixed 2 yrs 80% |
| People's Choice Credit Union | Home Loan Package Residential Fixed P&I 2 yrs 100k+ |
| QBANK | Fixed Home Loan 2 yrs |
| Regional Australia Bank | Owner Occ Fixed Home Loan P&I 2 yrs |
| Regional Australia Bank | Partnership Advantage Fixed P&I 2 yrs |
| SCU | My Life Residential Fixed 2 yrs 150k+ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed P&I 2 yrs 150k+ |
| The Rock | Residential Fixed 2 yrs 80% |
| The Rock | Residential Fixed IO 2 yrs 80% |



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Owner Occupier 2 Year Fixed \$200,000

Company

Product

★★★★

Westpac

Premier Advantage Fixed Options P&I 2 yrs 150k+



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Owner Occupier 2 Year Fixed \$200,000

| Company | Product |
|--------------------------|--|
| ★★★ | |
| Adelaide Bank | SmartFix P&I 2 yrs |
| Adelaide Bank | SmartSaver Fixed IO 2 yrs |
| Adelaide Bank | SmartSaver Fixed P&I 2 yrs |
| AMO Group | Residential Fixed 2 yrs |
| AMO Group | Residential Fixed IO 2 yrs |
| AMP Bank | Affinity Package Residential Fixed P&I 2 yrs 100k+ |
| AMP Bank | Basic Fixed P&I 2 yrs |
| AMP Bank | Select Package Residential Fixed P&I 2 yrs 100k+ |
| ANZ | Breakfree Residential Fixed 2 yrs 150k+ |
| ANZ | Residential Fixed 2 yrs |
| Arab Bank Australia | Residential Fixed 2 yrs |
| Aussie | Inv Select Basic Fixed IO 2 yrs |
| Aussie | Inv Select Standard Fixed IO 2 yrs |
| Aussie | IQ Basic Fixed PI 2 yrs 80% |
| Aussie | IQ Offset Fixed PI 2 yrs 80% |
| Aussie | Select Basic Fixed IO 2 yrs |
| Aussie | Select Standard Fixed IO 2 yrs |
| Aussie | Select Standard Fixed PI 2 yrs |
| Australian Military Bank | DHOAS Fixed Rate (Defence HL) 2 yrs |
| Australian Military Bank | Fixed Rate 2 yrs 80% |
| Auswide Bank | Freedom Package Standard Fixed P&I 2 yrs 100k+ |
| Bank Australia | Residential Premium Fixed 2 yrs |
| Bank First | Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k |
| Bank First | Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ |
| Bank First | Standard Fixed - Owner Occupied 2 yrs |
| Bank of Melbourne | Advantage Package Residential Fixed P&I 2 yrs 150k+ |
| Bank of Melbourne | Residential Fixed P&I 2 yrs |
| BankSA | Residential Fixed P&I 2 yrs |
| Bankwest | Complete Home Loan Fixed Rate Owner Occupied P&I 2 yrs 200k+ |
| bcu | Residential Fixed IO 2 yrs |
| bcu | Residential Fixed P&I 2 yrs |
| Bendigo Bank | Basic Fixed Owner Occupied PI 2 yrs |



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Owner Occupier 2 Year Fixed \$200,000

| Company | Product |
|--------------------------|--|
| ★★★ | |
| Bendigo Bank | Residential Fixed PI 2 yrs |
| BOQ | Home Loan Privileges Residential 2yr Fixed P&I 2 yrs 150k+ |
| BOQ | Residential 2yr Fixed P&I 2 yrs |
| BOQ | Residential Fixed 2 yrs |
| Commonwealth Bank | Residential Fixed P&I 2 yrs |
| Commonwealth Bank | Wealth Package Residential Fixed P&I 2 yrs 150k+ |
| Community First CU | True Fixed - IO 2 yrs |
| CUA | 2 Year Fixed Owner Occupier IO |
| CUA | 2 Year Premium Fixed O/O IO |
| CUA | 2 Year Premium Fixed O/O P&I |
| Delphi Bank | Standard Fixed 2 yrs |
| Easy Street Fin Services | Easy Street Fixed - IO 2 yrs |
| Firstmac | VIP Fixed P&I 2 yrs |
| Freedom Lend | Freedom Fixed IO 2 yrs 80% |
| G&C Mutual Bank | Residential 2yr Fixed IO 2 yrs |
| Gateway Bank | Residential Fixed 2 yrs |
| Greater Bank | Ultimate Fixed 2 yrs |
| Holiday Coast CU | Fixed N Easy 2 yrs 80% |
| Homestar Finance | Owner Occupied IO Fixed 2 yrs |
| Horizon Credit Union | Fixed Rate Home Loan 2 yrs |
| HSBC | Residential Fixed IO 2 yrs |
| Hume Bank | Residential Fixed (Refinance) IO 2 yrs |
| Hume Bank | Residential Fixed IO 2 yrs |
| Hume Bank | Residential Fixed P&I 2 yrs |
| Hunter United | Fixed 2 yrs |
| IMB | Residential Fixed IO 2 yrs |
| iMortgage | Fusion Fixed PI 80 2 yrs |
| Liberty Financial | Liberty Fixed 2 yrs |
| loans.com.au | Fixed - Owner Occupied Package Special - IO 2 yrs |
| loans.com.au | Fixed - Owner Occupier IO 2 yrs |
| Macquarie Bank | Basic Fixed Owner Occupied PI 80 1 yr |
| Macquarie Bank | Basic Fixed Owner Occupied PI 80 2 yrs |



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Owner Occupier 2 Year Fixed \$200,000

| Company | Product |
|---------------------------------|---|
| ★★★ | |
| Macquarie Bank | Offset Fixed Owner Occupied PI 80 2 yrs |
| ME | Flexible Fixed OO 2 yrs |
| ME | Member Package Flexible Fixed OO 2 yrs 40k+ |
| Mortgage House | Advantage Fixed P&I 2 yrs 100-749k |
| MyState | Residential Fixed IO 2 yrs |
| NAB | Choice Package Tailored Fixed - P&I 2 yrs 150k+ |
| NAB | Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+ |
| NAB | Tailored Fixed - P&I 2 yrs |
| Newcastle Permanent | Premium Plus Package Residential Fixed IO 2 yrs 5k+ |
| Newcastle Permanent | Residential Fixed IO 2 yrs |
| Nexus Mutual | Platinum Standard Home Loan Fixed IO 2 yrs 150k+ |
| Nexus Mutual | Platinum Standard Home Loan Fixed P&I 2 yrs 150k+ |
| Nexus Mutual | Standard Home Loan Fixed IO 2 yrs |
| Nexus Mutual | Standard Home Loan Fixed P&I 2 yrs |
| P&N Bank | Residential Fixed IO 2 yrs 80% |
| P&N Bank | Residential Fixed PI 2 yrs 80% |
| Pacific Mortgage Group | Residential Fixed IO 2 yrs |
| People's Choice Credit Union | Home Loan Package Residential Fixed IO 2 yrs 100k+ |
| People's Choice Credit Union | Residential Fixed IO 2 yrs |
| People's Choice Credit Union | Residential Fixed P&I 2 yrs |
| Police Bank | Premium Fixed 2 yrs |
| Queensland Country Credit Union | 2 Year Fixed P+I |
| Queenslanders CU | Fixed Rate P&I 2 yrs |
| RAMS | Fixed Rate P&I 2 yrs |
| Regional Australia Bank | Owner Occ Fixed Home Loan IO 2 yrs |
| Regional Australia Bank | Partnership Advantage Fixed IO 2 yrs |
| RESI Mortgage Corp | Flexi Options Fixed P&I 2 yrs |
| RESI Mortgage Corp | Smart Pro Fixed P&I 2 yrs 80% |
| SERVICE ONE Alliance Bank | Residential Fixed P&I 2 yrs |
| St.George Bank | Advantage Package Residential Fixed P&I 2 yrs 150k+ |
| St.George Bank | Residential Fixed P&I 2 yrs |
| Summerland Credit Union | Standard Fixed 2 yrs |



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Owner Occupier 2 Year Fixed \$200,000

Company

Product

★★★

| | |
|--------------------------|---|
| Suncorp Bank | Home Package Plus Owner Occupied Fixed IO 2 yrs 150k+ |
| Suncorp Bank | Owner Occupied Fixed IO 2 yrs |
| Suncorp Bank | Owner Occupied Fixed P&I 2 yrs |
| The Mac | Standard Fixed 2 yrs |
| The Mutual | Package Home Loan Premium Fixed 2 yrs 150k+ |
| The Mutual | Premium Fixed 2 yrs |
| TicToc Home Loans | Live-in fixed 2 yr IO |
| TicToc Home Loans | Live-in fixed 2 yrs |
| Virgin Money | Reward Me - Owner Occupied Fixed 2 yrs 90% |
| Virgin Money | Reward Me - Owner Occupied Fixed IO 2 yrs |
| WAW Credit Union | Owner Occupied Fixed 2 year |
| WAW Credit Union | Owner Occupied Fixed IO 2 year |
| Westpac | Fixed Options P&I 2 yrs |
| Yellow Brick Road | Empower Fixed PI 2 yrs 80% |
| Yellow Brick Road | Empower Package Empower Fixed PI 2 yrs 80% 150k+ |



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Owner Occupier 2 Year Fixed \$200,000

| Company | Product |
|---------------------------|--|
| ★★ | |
| Adelaide Bank | SmartFix IO 2 yrs |
| AMP Bank | Basic Fixed IO 2 yrs |
| AMP Bank | Professional Package Residential Fixed P&I 2 yrs 100k+ |
| ANZ | Breakfree Residential Fixed IO 2 yrs 150k+ |
| ANZ | Residential Fixed IO 2 yrs |
| Aussie | IQ Basic Fixed IO 2 yrs 80% |
| Aussie | IQ Offset Fixed IO 2 yrs 80% |
| Auswide Bank | Freedom Package Standard Fixed IO 2 yrs 100k+ |
| Auswide Bank | Standard Fixed P&I 2 yrs |
| Bank of Melbourne | Advantage Package Residential Fixed IO 2 yrs 150k+ |
| Bank of Melbourne | Residential Fixed IO 2 yrs |
| BankSA | Advantage Package Residential Fixed IO 2 yrs 150k+ |
| BankSA | Residential Fixed IO 2 yrs |
| Bankwest | Fixed Rate Owner Occupied P&I 2 yrs |
| Bendigo Bank | Residential Fixed IO 2 yrs |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+ |
| Beyond Bank | Residential Fixed 2 yrs |
| Beyond Bank | Total Home Loan Residential Fixed 2 yrs 50k+ |
| BOQ | Home Loan Privileges Residential Fixed 2 yrs 150k+ |
| Click Loans | Basic Home Loan Fixed IO 2 yrs 80% |
| Click Loans | Offset Home Loan Fxd IO 2 yrs 80% |
| Commonwealth Bank | Residential Fixed IO 2 yrs |
| Commonwealth Bank | Wealth Package Residential Fixed IO 2 yrs 150k+ |
| First Option Credit Union | Fixed Premium Home Loan L53 2 yrs |
| Firstmac | VIP Fixed IO 2 yrs |
| Illawarra CU NSW | Fixed Lite IO 2 yrs |
| Macquarie Bank | Basic Fixed Owner Occupied IO 80 2 yrs |
| Macquarie Bank | Offset Fixed Owner Occupied IO 80 2 yrs |
| Mortgage House | Advantage Fixed IO 2 yrs |
| NAB | Choice Package Tailored Fixed - IO 2 yrs 150k+ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+ |
| NAB | Tailored Fixed - IO 2 yrs |



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Owner Occupier 2 Year Fixed \$200,000

| Company | Product |
|---------------------------------|---|
| ★★ | |
| Northern Inland CU | Fixed Rate Owner Occupied 2 yrs |
| Queensland Country Credit Union | 2 Year Fixed IO |
| RESI Mortgage Corp | Smart Pro Fixed IO 2 yrs 80% |
| SERVICE ONE Alliance Bank | Residential Fixed IO 2 yrs |
| St.George Bank | Advantage Package Residential Fixed IO 2 yrs 100k+ |
| St.George Bank | Residential Fixed IO 2 yrs |
| Teachers Mutual Bank | Standard Fixed IO 2 yrs |
| UniBank | Standard Fixed IO 2 yrs |
| Westpac | Fixed Options IO 2 yrs 80% |
| Westpac | Premier Advantage Fixed Options IO 2 yrs 80% 150k+ |
| Yellow Brick Road | Empower Fixed IO 2 yrs 80% |
| Yellow Brick Road | Empower Package Empower Fixed IO 2 yrs 80% 150k+ |
| ★ | |
| AMP Bank | Affinity Package Residential Fixed IO 2 yrs 100k+ |
| AMP Bank | Professional Package Residential Fixed IO 2 yrs 100k+ |
| AMP Bank | Residential Classic Fixed IO 2 yrs |
| AMP Bank | Residential Classic Fixed P&I 2 yrs |
| AMP Bank | Select Package Residential Fixed IO 2 yrs 100k+ |
| Auswide Bank | Standard Fixed IO 2 yrs |
| Bendigo Bank | Basic Fixed Owner Occupied IO 2 yrs |
| First Option Credit Union | Fixed Classic Home Loan L51 2 yrs |
| iMortgage | Fusion Fixed IO 80 2 yrs |
| RAMS | Fixed Rate IO 2 yrs |
| RESI Mortgage Corp | Flexi Options Fixed IO 2 yrs |
| Woolworths Employees CU | Owner Occupied Fixed 2 yrs |



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Owner Occupier 2 Year Fixed \$350,000

| Company | Product |
|---------------------------|--|
| ★★★★★ "Outstanding Value" | |
| Bank Australia | Residential Premium Package <80 2 yrs |
| Bank of us | FlexiDiscount Fixed 2 yrs 80% |
| BankVic | Premium Home Fixed 2 yrs 50k+ |
| Easy Street Fin Services | Easy Street Fixed - P&I 2 yrs |
| Endeavour Mutual Bank | Fixed 2 yrs |
| Freedom Lend | Freedom Fixed PI 2 yrs 80% |
| Gateway Bank | Premium Residential Fixed 2 yrs 150k+ |
| Greater Bank | Great Rate Discount Fixed 2 yrs \$150k+ |
| Greater Bank | Ultimate Discount Fixed 2 yrs 150k+ |
| Heritage Bank | Home Advantage Residential Fixed 2 yrs 150k+ |
| Heritage Bank | Residential Fixed 2 yrs |
| Hume Bank | First Home Starters Package 2 year 2 yrs 150k+ |
| IMB | Residential Fixed P&I 2 yrs 90% |
| ING | Orange Advantage Residential Fixed 2 yrs 150k+ |
| ING | Residential Fixed 2 yrs |
| Newcastle Permanent | Premium Plus Package Residential Fixed P&I 2 yrs 5k+ |
| Pacific Mortgage Group | Residential Fixed P&I 2 yrs |
| Qudos Bank | Fixed Rate 2 yrs |
| RACQ Bank | Choices Residential Fixed 2 yrs 20k+ |
| SCU | Residential Fixed 2 yrs |
| Teachers Mutual Bank | Fixed Rate 2 yrs |
| UniBank | Fixed Rate 2 yrs |



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Owner Occupier 2 Year Fixed \$350,000

| Company | Product |
|------------------------------|--|
| ★★★★ | |
| Aussie | Select Basic Fixed PI 2 yrs 80% |
| Bank Australia | Basic Fixed (LVR <80%) 2 yrs |
| Bank First | Complete Fixed - First Home Buyer 2 yrs |
| Bank of Melbourne | Advantage Package Residential Fixed P&I 2 yrs 150k+ |
| BankSA | Advantage Package Residential Fixed P&I 2 yrs 150k+ |
| BankVic | Fixed 2 yrs |
| Bankwest | Complete Home Loan Fixed Rate Owner Occupied P&I 2 yrs 200k+ |
| Click Loans | Basic Home Loan Fixed PI 2 yrs 80% |
| Click Loans | Offset Home Loan Fixed PI 2 yrs 80% |
| Commonwealth Bank | Wealth Package Residential Fixed P&I 2 yrs 150k+ |
| Community First CU | True Fixed - P&I 2 yrs |
| CUA | 2 Year Fixed Owner Occupier P&I |
| G&C Mutual Bank | Get Ahead Start Fixed 2 Year 2 yrs |
| G&C Mutual Bank | Residential 2yr Fixed P&I 2 yrs |
| Greater Bank | Great Rate Fixed 2 yr |
| Greater Bank | Standard Fixed 2 yrs |
| Homestar Finance | Owner Occupied P&I Fixed 2 yrs |
| HSBC | Residential Fixed P&I 2 yrs |
| Hume Bank | Property Package Residential Fixed P&I 2 yrs 150k+ |
| Illawarra CU NSW | Fixed PI 2 yrs |
| loans.com.au | Fixed - Owner Occupied Package Special - P&I 2 yrs |
| ME | Member Package Flexible Fixed OO 2 yrs 40k+ |
| MyState | Residential Fixed 2 yrs 80% |
| NAB | Choice Package Tailored Fixed - P&I 2 yrs 150k+ |
| Newcastle Permanent | Residential Fixed P&I 2 yrs |
| People's Choice Credit Union | Home Loan Package Residential Fixed P&I 2 yrs 100k+ |
| QBANK | Fixed Home Loan 2 yrs |
| RACQ Bank | Residential Fixed 2 yrs |
| Regional Australia Bank | Partnership Advantage Fixed P&I 2 yrs |
| SCU | My Life Residential Fixed 2 yrs 150k+ |
| St.George Bank | Advantage Package Residential Fixed P&I 2 yrs 150k+ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed P&I 2 yrs 150k+ |



Home Loans Star Ratings

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Owner Occupier 2 Year Fixed \$350,000

Company

Product

★★★★

The Rock

Residential Fixed 2 yrs 80%

Virgin Money

Reward Me - OO Fixed Special 2 yrs

Westpac

Premier Advantage Fixed Options P&I 2 yrs 150k+



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Owner Occupier 2 Year Fixed \$350,000

| Company | Product |
|--------------------------|--|
| ★★★ | |
| Adelaide Bank | SmartFix P&I 2 yrs |
| Adelaide Bank | SmartSaver Fixed IO 2 yrs |
| Adelaide Bank | SmartSaver Fixed P&I 2 yrs |
| AMO Group | Residential Fixed 2 yrs |
| AMO Group | Residential Fixed IO 2 yrs |
| AMP Bank | Affinity Package Residential Fixed P&I 2 yrs 100k+ |
| AMP Bank | Basic Fixed P&I 2 yrs |
| AMP Bank | Select Package Residential Fixed P&I 2 yrs 100k+ |
| ANZ | Breakfree Residential Fixed 2 yrs 150k+ |
| ANZ | Residential Fixed 2 yrs |
| Arab Bank Australia | Residential Fixed 2 yrs |
| Aussie | Inv Select Basic Fixed IO 2 yrs |
| Aussie | Inv Select Standard Fixed IO 2 yrs |
| Aussie | IQ Basic Fixed PI 2 yrs 80% |
| Aussie | IQ Offset Fixed PI 2 yrs 80% |
| Aussie | Select Basic Fixed IO 2 yrs |
| Aussie | Select Standard Fixed IO 2 yrs |
| Aussie | Select Standard Fixed PI 2 yrs |
| Australian Military Bank | DHOAS Fixed Rate (Defence HL) 2 yrs |
| Australian Military Bank | Fixed Rate 2 yrs 80% |
| Auswide Bank | Freedom Package Standard Fixed P&I 2 yrs 100k+ |
| Bank Australia | Residential Premium Fixed 2 yrs |
| Bank First | Complete Fixed - Owner Occupied 2 yrs |
| Bank First | Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k |
| Bank First | Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ |
| Bank First | Standard Fixed - Owner Occupied 2 yrs |
| Bank of Melbourne | Residential Fixed P&I 2 yrs |
| BankSA | Residential Fixed P&I 2 yrs |
| bcu | Residential Fixed IO 2 yrs |
| bcu | Residential Fixed P&I 2 yrs |
| Bendigo Bank | Basic Fixed Owner Occupied PI 2 yrs |
| Bendigo Bank | Connect Package Fixed Owner Occupied 2 yrs 250k+ |



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Owner Occupier 2 Year Fixed \$350,000

| Company | Product |
|--------------------------|--|
| ★★★ | |
| Bendigo Bank | Residential Fixed PI 2 yrs |
| BOQ | Home Loan Privileges Residential 2yr Fixed P&I 2 yrs 150k+ |
| BOQ | Home Loan Privileges Residential Fixed 2 yrs 150k+ |
| BOQ | Residential 2yr Fixed P&I 2 yrs |
| BOQ | Residential Fixed 2 yrs |
| Citi | Mortgage Plus Standard Fixed P&I 2 yrs 80% 250k+ |
| Citi | Standard Fixed P&I 2 yrs 80% |
| Commonwealth Bank | Residential Fixed P&I 2 yrs |
| Commonwealth Bank | Wealth Package Residential Fixed IO 2 yrs 150k+ |
| Community First CU | True Fixed - IO 2 yrs |
| CUA | 2 Year Fixed Owner Occupier IO |
| CUA | 2 Year Premium Fixed O/O P&I |
| Delphi Bank | Standard Fixed 2 yrs |
| Easy Street Fin Services | Easy Street Fixed - IO 2 yrs |
| Firstmac | VIP Fixed P&I 2 yrs |
| Freedom Lend | Freedom Fixed IO 2 yrs 80% |
| G&C Mutual Bank | Residential 2yr Fixed IO 2 yrs |
| Gateway Bank | Residential Fixed 2 yrs |
| Greater Bank | Ultimate Fixed 2 yrs |
| Holiday Coast CU | Fixed N Easy 2 yrs 80% |
| Homestar Finance | Owner Occupied IO Fixed 2 yrs |
| Horizon Credit Union | Fixed Rate Home Loan 2 yrs |
| HSBC | Residential Fixed IO 2 yrs |
| Hume Bank | Residential Fixed (Refinance) IO 2 yrs |
| Hume Bank | Residential Fixed (Refinance) P&I 2 yrs |
| Hume Bank | Residential Fixed IO 2 yrs |
| Hume Bank | Residential Fixed P&I 2 yrs |
| Hunter United | Fixed 2 yrs |
| IMB | Residential Fixed IO 2 yrs |
| iMortgage | Fusion Fixed PI 80 2 yrs |
| Liberty Financial | Liberty Fixed 2 yrs |
| loans.com.au | Fixed - Owner Occupied Package Special - IO 2 yrs |



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Owner Occupier 2 Year Fixed \$350,000

| Company | Product |
|---------------------------------|---|
| ★★★ | |
| loans.com.au | Fixed - Owner Occupier IO 2 yrs |
| loans.com.au | Fixed - Owner Occupier P&I 2 yrs |
| Macquarie Bank | Basic Fixed Owner Occupied PI 80 1 yr |
| Macquarie Bank | Basic Fixed Owner Occupied PI 80 2 yrs |
| Macquarie Bank | Offset Fixed Owner Occupied PI 80 2 yrs |
| ME | Flexible Fixed OO 2 yrs |
| Mortgage House | Advantage Fixed P&I 2 yrs 100-749k |
| MyState | Residential Fixed IO 2 yrs |
| NAB | Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+ |
| NAB | Tailored Fixed - P&I 2 yrs |
| Newcastle Permanent | Premium Plus Package Residential Fixed IO 2 yrs 5k+ |
| Newcastle Permanent | Residential Fixed IO 2 yrs |
| Nexus Mutual | Platinum Standard Home Loan Fixed IO 2 yrs 150k+ |
| Nexus Mutual | Platinum Standard Home Loan Fixed P&I 2 yrs 150k+ |
| Nexus Mutual | Standard Home Loan Fixed IO 2 yrs |
| Nexus Mutual | Standard Home Loan Fixed P&I 2 yrs |
| P&N Bank | Residential Fixed IO 2 yrs 80% |
| P&N Bank | Residential Fixed PI 2 yrs 80% |
| Pacific Mortgage Group | Residential Fixed IO 2 yrs |
| People's Choice Credit Union | Home Loan Package Residential Fixed IO 2 yrs 100k+ |
| People's Choice Credit Union | Residential Fixed IO 2 yrs |
| People's Choice Credit Union | Residential Fixed P&I 2 yrs |
| Police Bank | Premium Fixed 2 yrs |
| Queensland Country Credit Union | 2 Year Fixed P+I |
| Queenslanders CU | Fixed Rate P&I 2 yrs |
| RAMS | Fixed Rate P&I 2 yrs |
| Regional Australia Bank | Owner Occ Fixed Home Loan IO 2 yrs |
| Regional Australia Bank | Owner Occ Fixed Home Loan P&I 2 yrs |
| Regional Australia Bank | Partnership Advantage Fixed IO 2 yrs |
| RESI Mortgage Corp | Flexi Options Fixed P&I 2 yrs |
| RESI Mortgage Corp | Smart Pro Fixed P&I 2 yrs 80% |
| SERVICE ONE Alliance Bank | Residential Fixed P&I 2 yrs |



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Owner Occupier 2 Year Fixed \$350,000

| Company | Product |
|-------------------------|---|
| ★★★ | |
| St.George Bank | Residential Fixed P&I 2 yrs |
| Summerland Credit Union | Standard Fixed 2 yrs |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed IO 2 yrs 150k+ |
| Suncorp Bank | Owner Occupied Fixed IO 2 yrs |
| Suncorp Bank | Owner Occupied Fixed P&I 2 yrs |
| The Mac | Standard Fixed 2 yrs |
| The Mac | Standard Fixed Special 2 yrs |
| The Mutual | Package Home Loan Premium Fixed 2 yrs 150k+ |
| The Mutual | Premium Fixed 2 yrs |
| The Rock | Residential Fixed IO 2 yrs 80% |
| TicToc Home Loans | Live-in fixed 2 yrs |
| Virgin Money | Reward Me - Owner Occupied Fixed 2 yrs 90% |
| Virgin Money | Reward Me - Owner Occupied Fixed IO 2 yrs |
| WAW Credit Union | Owner Occupied Fixed 2 year |
| WAW Credit Union | Owner Occupied Fixed IO 2 year |
| Westpac | Fixed Options P&I 2 yrs |
| Yellow Brick Road | Empower Fixed PI 2 yrs 80% |
| Yellow Brick Road | Empower Package Empower Fixed PI 2 yrs 80% 150k+ |



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Owner Occupier 2 Year Fixed \$350,000

| Company | Product |
|---------------------------|--|
| ★★ | |
| Adelaide Bank | SmartFix IO 2 yrs |
| AMP Bank | Professional Package Residential Fixed P&I 2 yrs 100k+ |
| ANZ | Breakfree Residential Fixed IO 2 yrs 150k+ |
| ANZ | Residential Fixed IO 2 yrs |
| Aussie | IQ Basic Fixed IO 2 yrs 80% |
| Aussie | IQ Offset Fixed IO 2 yrs 80% |
| Auswide Bank | Freedom Package Standard Fixed IO 2 yrs 100k+ |
| Auswide Bank | Standard Fixed P&I 2 yrs |
| Bank of Melbourne | Advantage Package Residential Fixed IO 2 yrs 150k+ |
| Bank of Melbourne | Residential Fixed IO 2 yrs |
| BankSA | Advantage Package Residential Fixed IO 2 yrs 150k+ |
| BankSA | Residential Fixed IO 2 yrs |
| Bankwest | Fixed Rate Owner Occupied P&I 2 yrs |
| Bendigo Bank | Connect Residential Fixed IO 2 yrs 250k+ |
| Bendigo Bank | Residential Fixed IO 2 yrs |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+ |
| Beyond Bank | Residential Fixed 2 yrs |
| Beyond Bank | Total Home Loan Residential Fixed 2 yrs 50k+ |
| Click Loans | Basic Home Loan Fixed IO 2 yrs 80% |
| Click Loans | Offset Home Loan Fxd IO 2 yrs 80% |
| Commonwealth Bank | Residential Fixed IO 2 yrs |
| CUA | 2 Year Premium Fixed O/O IO |
| First Option Credit Union | Fixed Premium Home Loan L53 2 yrs |
| Firstmac | VIP Fixed IO 2 yrs |
| Illawarra CU NSW | Fixed IO 2 yrs |
| Macquarie Bank | Basic Fixed Owner Occupied IO 80 2 yrs |
| Macquarie Bank | Offset Fixed Owner Occupied IO 80 2 yrs |
| Mortgage House | Advantage Fixed IO 2 yrs |
| NAB | Choice Package Tailored Fixed - IO 2 yrs 150k+ |
| NAB | Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+ |
| NAB | Tailored Fixed - IO 2 yrs |
| Northern Inland CU | Fixed Rate Owner Occupied 2 yrs |



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Owner Occupier 2 Year Fixed \$350,000

| Company | Product |
|---------|---------|
|---------|---------|

★★

| | |
|---------------------------------|--|
| Queensland Country Credit Union | 2 Year Fixed IO |
| RESI Mortgage Corp | Flexi Options Fixed IO 2 yrs |
| RESI Mortgage Corp | Smart Pro Fixed IO 2 yrs 80% |
| SERVICE ONE Alliance Bank | Residential Fixed IO 2 yrs |
| St.George Bank | Advantage Package Residential Fixed IO 2 yrs 100k+ |
| St.George Bank | Residential Fixed IO 2 yrs |
| Teachers Mutual Bank | Standard Fixed IO 2 yrs |
| TicToc Home Loans | Live-in fixed 2 yr IO |
| UniBank | Standard Fixed IO 2 yrs |
| Westpac | Fixed Options IO 2 yrs 80% |
| Westpac | Premier Advantage Fixed Options IO 2 yrs 80% 150k+ |
| Yellow Brick Road | Empower Fixed IO 2 yrs 80% |
| Yellow Brick Road | Empower Package Empower Fixed IO 2 yrs 80% 150k+ |

★

| | |
|---------------------------|---|
| AMP Bank | Affinity Package Residential Fixed IO 2 yrs 100k+ |
| AMP Bank | Basic Fixed IO 2 yrs |
| AMP Bank | Professional Package Residential Fixed IO 2 yrs 100k+ |
| AMP Bank | Residential Classic Fixed IO 2 yrs |
| AMP Bank | Residential Classic Fixed P&I 2 yrs |
| AMP Bank | Select Package Residential Fixed IO 2 yrs 100k+ |
| Auswide Bank | Standard Fixed IO 2 yrs |
| Bendigo Bank | Basic Fixed Owner Occupied IO 2 yrs |
| First Option Credit Union | Fixed Classic Home Loan L51 2 yrs |
| iMortgage | Fusion Fixed IO 80 2 yrs |
| RAMS | Fixed Rate IO 2 yrs |
| Woolworths Employees CU | Owner Occupied Fixed 2 yrs |



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Owner Occupier 2 Year Fixed \$500,000

| Company | Product |
|---------------------------|--|
| ★★★★★ "Outstanding Value" | |
| Bank Australia | Residential Premium Package <80 2 yrs |
| Bank of us | FlexiDiscount Fixed 2 yrs 80% |
| BankVic | Premium Home Fixed 2 yrs 50k+ |
| Easy Street Fin Services | Easy Street Fixed - P&I 2 yrs |
| Freedom Lend | Freedom Fixed PI 2 yrs 80% |
| Gateway Bank | Premium Residential Fixed 2 yrs 150k+ |
| Greater Bank | Great Rate Discount Fixed 2 yrs \$150k+ |
| Greater Bank | Ultimate Discount Fixed 2 yrs 150k+ |
| Heritage Bank | Home Advantage Residential Fixed 2 yrs 150k+ |
| Heritage Bank | Residential Fixed 2 yrs |
| Hume Bank | First Home Starters Package 2 year 2 yrs 150k+ |
| IMB | Residential Fixed P&I 2 yrs 90% |
| ING | Orange Advantage Residential Fixed 2 yrs 150k+ |
| ING | Residential Fixed 2 yrs |
| Newcastle Permanent | Premium Plus Package Residential Fixed P&I 2 yrs 5k+ |
| Pacific Mortgage Group | Residential Fixed P&I 2 yrs |
| Qudos Bank | Fixed Rate 2 yrs |
| RACQ Bank | Choices Residential Fixed 2 yrs 20k+ |
| SCU | My Life Residential Fixed 2 yrs 150k+ |
| SCU | Residential Fixed 2 yrs |
| Teachers Mutual Bank | Fixed Rate 2 yrs |
| UniBank | Fixed Rate 2 yrs |



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Owner Occupier 2 Year Fixed \$500,000

| Company | Product |
|------------------------------|--|
| ★★★★ | |
| Bank First | Complete Fixed - First Home Buyer 2 yrs |
| Bank First | Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k |
| Bank of Melbourne | Advantage Package Residential Fixed P&I 2 yrs 150k+ |
| BankSA | Advantage Package Residential Fixed P&I 2 yrs 150k+ |
| BankVic | Fixed 2 yrs |
| Bankwest | Complete Home Loan Fixed Rate Owner Occupied P&I 2 yrs 200k+ |
| Click Loans | Basic Home Loan Fixed PI 2 yrs 80% |
| Click Loans | Offset Home Loan Fixed PI 2 yrs 80% |
| Commonwealth Bank | Wealth Package Residential Fixed P&I 2 yrs 150k+ |
| Community First CU | True Fixed - P&I 2 yrs |
| CUA | 2 Year Fixed Owner Occupier P&I |
| Endeavour Mutual Bank | Fixed 2 yrs |
| G&C Mutual Bank | Get Ahead Start Fixed 2 Year 2 yrs |
| G&C Mutual Bank | Residential 2yr Fixed P&I 2 yrs |
| Greater Bank | Great Rate Fixed 2 yr |
| Greater Bank | Standard Fixed 2 yrs |
| Greater Bank | Ultimate Fixed 2 yrs |
| Homestar Finance | Owner Occupied P&I Fixed 2 yrs |
| HSBC | Premier Residential Fixed 2 yrs 500k+ |
| HSBC | Residential Fixed P&I 2 yrs |
| Hume Bank | Property Package Residential Fixed P&I 2 yrs 150k+ |
| Illawarra CU NSW | Fixed PI 2 yrs |
| ME | Member Package Flexible Fixed OO 2 yrs 40k+ |
| MyState | Residential Fixed 2 yrs 80% |
| NAB | Choice Package Tailored Fixed - P&I 2 yrs 150k+ |
| Newcastle Permanent | Residential Fixed P&I 2 yrs |
| People's Choice Credit Union | Home Loan Package Residential Fixed P&I 2 yrs 100k+ |
| RACQ Bank | Residential Fixed 2 yrs |
| Regional Australia Bank | Partnership Advantage Fixed P&I 2 yrs |
| St.George Bank | Advantage Package Residential Fixed P&I 2 yrs 150k+ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed P&I 2 yrs 150k+ |
| The Rock | Residential Fixed 2 yrs 80% |



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Owner Occupier 2 Year Fixed \$500,000

Company

Product

★★★★

The Rock

Residential Fixed IO 2 yrs 80%

Virgin Money

Reward Me - OO Fixed Special 2 yrs

Westpac

Premier Advantage Fixed Options P&I 2 yrs 150k+



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Owner Occupier 2 Year Fixed \$500,000

| Company | Product |
|--------------------------|---|
| ★★★ | |
| Adelaide Bank | SmartFix P&I 2 yrs |
| Adelaide Bank | SmartSaver Fixed IO 2 yrs |
| Adelaide Bank | SmartSaver Fixed P&I 2 yrs |
| AMO Group | Residential Fixed 2 yrs |
| AMO Group | Residential Fixed IO 2 yrs |
| AMP Bank | Affinity Package Residential Fixed P&I 2 yrs 100k+ |
| AMP Bank | Basic Fixed P&I 2 yrs |
| AMP Bank | Select Package Residential Fixed P&I 2 yrs 100k+ |
| ANZ | Breakfree Residential Fixed 2 yrs 150k+ |
| ANZ | Residential Fixed 2 yrs |
| Arab Bank Australia | Residential Fixed 2 yrs |
| Aussie | Inv Select Basic Fixed IO 2 yrs |
| Aussie | Inv Select Standard Fixed IO 2 yrs |
| Aussie | IQ Basic Fixed PI 2 yrs 80% |
| Aussie | IQ Offset Fixed PI 2 yrs 80% |
| Aussie | Select Basic Fixed IO 2 yrs |
| Aussie | Select Basic Fixed PI 2 yrs 80% |
| Aussie | Select Standard Fixed IO 2 yrs |
| Aussie | Select Standard Fixed PI 2 yrs |
| Australian Military Bank | DHOAS Fixed Rate (Defence HL) 2 yrs |
| Australian Military Bank | Fixed Rate 2 yrs 80% |
| Auswide Bank | Freedom Package Standard Fixed P&I 2 yrs 100k+ |
| Bank Australia | Basic Fixed (LVR <80%) 2 yrs |
| Bank Australia | Residential Premium Fixed 2 yrs |
| Bank First | Complete Fixed - Owner Occupied 2 yrs |
| Bank First | Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ |
| Bank First | Standard Fixed - Owner Occupied 2 yrs |
| Bank of Melbourne | Residential Fixed P&I 2 yrs |
| BankSA | Residential Fixed P&I 2 yrs |
| bcu | Residential Fixed IO 2 yrs |
| bcu | Residential Fixed P&I 2 yrs |
| Bendigo Bank | Basic Fixed Owner Occupied PI 2 yrs |



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Owner Occupier 2 Year Fixed \$500,000

| Company | Product |
|---------------------------------|--|
| ★★★ | |
| Bendigo Bank | Residential Fixed PI 2 yrs |
| BOQ | Home Loan Privileges Residential 2yr Fixed P&I 2 yrs 150k+ |
| BOQ | Home Loan Privileges Residential Fixed 2 yrs 150k+ |
| BOQ | Residential 2yr Fixed P&I 2 yrs |
| BOQ | Residential Fixed 2 yrs |
| Citi | Mortgage Plus Standard Fixed P&I 2 yrs 80% 250k+ |
| Citi | Standard Fixed P&I 2 yrs 80% |
| Commonwealth Bank | Residential Fixed P&I 2 yrs |
| Commonwealth Bank | Wealth Package Residential Fixed IO 2 yrs 150k+ |
| Community First CU | True Fixed - IO 2 yrs |
| CUA | 2 Year Fixed Owner Occupier IO |
| CUA | 2 Year Premium Fixed O/O P&I |
| Delphi Bank | Standard Fixed 2 yrs |
| Easy Street Fin Services | Easy Street Fixed - IO 2 yrs |
| Firstmac | VIP Fixed P&I 2 yrs |
| Freedom Lend | Freedom Fixed IO 2 yrs 80% |
| G&C Mutual Bank | Residential 2yr Fixed IO 2 yrs |
| Gateway Bank | Residential Fixed 2 yrs |
| Holiday Coast CU | Fixed N Easy 2 yrs 80% |
| Homestar Finance | Owner Occupied IO Fixed 2 yrs |
| Horizon Credit Union | Fixed Rate Home Loan 2 yrs |
| HSBC | Premier Residential Fixed IO 2 yrs 500k+ |
| HSBC | Residential Fixed IO 2 yrs |
| Hume Bank | Residential Fixed (Refinance) IO 2 yrs |
| Hume Bank | Residential Fixed (Refinance) P&I 2 yrs |
| Hume Bank | Residential Fixed IO 2 yrs |
| Hume Bank | Residential Fixed P&I 2 yrs |
| Hunter United | Fixed 2 yrs |
| IMB | Residential Fixed IO 2 yrs |
| iMortgage | Fusion Fixed PI 80 2 yrs |
| Liberty Financial | Liberty Fixed 2 yrs |
| loans.com.au | Fixed - Owner Occupied Package Special - IO 2 yrs |



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Owner Occupier 2 Year Fixed \$500,000

| Company | Product |
|---------------------------------|---|
| ★★★ | |
| loans.com.au | Fixed - Owner Occupied Package Special - P&I 2 yrs |
| loans.com.au | Fixed - Owner Occupier IO 2 yrs |
| loans.com.au | Fixed - Owner Occupier P&I 2 yrs |
| Macquarie Bank | Basic Fixed Owner Occupied PI 80 1 yr |
| Macquarie Bank | Basic Fixed Owner Occupied PI 80 2 yrs |
| Macquarie Bank | Offset Fixed Owner Occupied PI 80 2 yrs |
| ME | Flexible Fixed OO 2 yrs |
| Mortgage House | Advantage Fixed P&I 2 yrs 100-749k |
| MyState | Residential Fixed IO 2 yrs |
| NAB | Choice Package Tailored Fixed - IO 2 yrs 150k+ |
| NAB | Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+ |
| NAB | Tailored Fixed - P&I 2 yrs |
| Newcastle Permanent | Premium Plus Package Residential Fixed IO 2 yrs 5k+ |
| Newcastle Permanent | Residential Fixed IO 2 yrs |
| Nexus Mutual | Platinum Standard Home Loan Fixed IO 2 yrs 150k+ |
| Nexus Mutual | Platinum Standard Home Loan Fixed P&I 2 yrs 150k+ |
| Nexus Mutual | Standard Home Loan Fixed IO 2 yrs |
| Nexus Mutual | Standard Home Loan Fixed P&I 2 yrs |
| P&N Bank | Residential Fixed IO 2 yrs 80% |
| P&N Bank | Residential Fixed PI 2 yrs 80% |
| Pacific Mortgage Group | Residential Fixed IO 2 yrs |
| People's Choice Credit Union | Home Loan Package Residential Fixed IO 2 yrs 100k+ |
| People's Choice Credit Union | Residential Fixed IO 2 yrs |
| People's Choice Credit Union | Residential Fixed P&I 2 yrs |
| Police Bank | Premium Fixed 2 yrs |
| QBANK | Fixed Home Loan 2 yrs |
| Queensland Country Credit Union | 2 Year Fixed P+I |
| Queenslanders CU | Fixed Rate P&I 2 yrs |
| RAMS | Fixed Rate P&I 2 yrs |
| Regional Australia Bank | Owner Occ Fixed Home Loan P&I 2 yrs |
| Regional Australia Bank | Partnership Advantage Fixed IO 2 yrs |
| RESI Mortgage Corp | Flexi Options Fixed P&I 2 yrs |



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Owner Occupier 2 Year Fixed \$500,000

| Company | Product |
|---------------------------|---|
| ★★★ | |
| RESI Mortgage Corp | Smart Pro Fixed P&I 2 yrs 80% |
| SERVICE ONE Alliance Bank | Residential Fixed P&I 2 yrs |
| St.George Bank | Residential Fixed P&I 2 yrs |
| Summerland Credit Union | Standard Fixed 2 yrs |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed IO 2 yrs 150k+ |
| Suncorp Bank | Owner Occupied Fixed IO 2 yrs |
| Suncorp Bank | Owner Occupied Fixed P&I 2 yrs |
| The Mac | Standard Fixed 2 yrs |
| The Mac | Standard Fixed Special 2 yrs |
| The Mutual | Package Home Loan Premium Fixed 2 yrs 150k+ |
| The Mutual | Premium Fixed 2 yrs |
| TicToc Home Loans | Live-in fixed 2 yrs |
| Virgin Money | Reward Me - Owner Occupied Fixed 2 yrs 90% |
| Virgin Money | Reward Me - Owner Occupied Fixed IO 2 yrs |
| WAW Credit Union | Owner Occupied Fixed 2 year |
| Westpac | Fixed Options P&I 2 yrs |
| Yellow Brick Road | Empower Fixed PI 2 yrs 80% |
| Yellow Brick Road | Empower Package Empower Fixed PI 2 yrs 80% 150k+ |



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Owner Occupier 2 Year Fixed \$500,000

| Company | Product |
|---------------------------------|--|
| ★★ | |
| Adelaide Bank | SmartFix IO 2 yrs |
| AMP Bank | Professional Package Residential Fixed P&I 2 yrs 100k+ |
| ANZ | Breakfree Residential Fixed IO 2 yrs 150k+ |
| ANZ | Residential Fixed IO 2 yrs |
| Aussie | IQ Basic Fixed IO 2 yrs 80% |
| Aussie | IQ Offset Fixed IO 2 yrs 80% |
| Auswide Bank | Freedom Package Standard Fixed IO 2 yrs 100k+ |
| Auswide Bank | Standard Fixed P&I 2 yrs |
| Bank of Melbourne | Advantage Package Residential Fixed IO 2 yrs 150k+ |
| Bank of Melbourne | Residential Fixed IO 2 yrs |
| BankSA | Advantage Package Residential Fixed IO 2 yrs 150k+ |
| BankSA | Residential Fixed IO 2 yrs |
| Bankwest | Fixed Rate Owner Occupied P&I 2 yrs |
| Bendigo Bank | Basic Fixed Owner Occupied IO 2 yrs |
| Bendigo Bank | Residential Fixed IO 2 yrs |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+ |
| Beyond Bank | Residential Fixed 2 yrs |
| Beyond Bank | Total Home Loan Residential Fixed 2 yrs 50k+ |
| Click Loans | Basic Home Loan Fixed IO 2 yrs 80% |
| Click Loans | Offset Home Loan Fxd IO 2 yrs 80% |
| Commonwealth Bank | Residential Fixed IO 2 yrs |
| CUA | 2 Year Premium Fixed O/O IO |
| First Option Credit Union | Fixed Premium Home Loan L53 2 yrs |
| Firstmac | VIP Fixed IO 2 yrs |
| Illawarra CU NSW | Fixed IO 2 yrs |
| Macquarie Bank | Basic Fixed Owner Occupied IO 80 2 yrs |
| Macquarie Bank | Offset Fixed Owner Occupied IO 80 2 yrs |
| Mortgage House | Advantage Fixed IO 2 yrs |
| NAB | Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+ |
| NAB | Tailored Fixed - IO 2 yrs |
| Northern Inland CU | Fixed Rate Owner Occupied 2 yrs |
| Queensland Country Credit Union | 2 Year Fixed IO |



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Owner Occupier 2 Year Fixed \$500,000

| Company | Product |
|---------------------------|---|
| ★★ | |
| Regional Australia Bank | Owner Occ Fixed Home Loan IO 2 yrs |
| RESI Mortgage Corp | Flexi Options Fixed IO 2 yrs |
| RESI Mortgage Corp | Smart Pro Fixed IO 2 yrs 80% |
| SERVICE ONE Alliance Bank | Residential Fixed IO 2 yrs |
| St.George Bank | Advantage Package Residential Fixed IO 2 yrs 100k+ |
| St.George Bank | Residential Fixed IO 2 yrs |
| Teachers Mutual Bank | Standard Fixed IO 2 yrs |
| TicToc Home Loans | Live-in fixed 2 yr IO |
| UniBank | Standard Fixed IO 2 yrs |
| WAW Credit Union | Owner Occupied Fixed IO 2 year |
| Westpac | Fixed Options IO 2 yrs 80% |
| Westpac | Premier Advantage Fixed Options IO 2 yrs 80% 150k+ |
| Yellow Brick Road | Empower Package Empower Fixed IO 2 yrs 80% 150k+ |
| ★ | |
| AMP Bank | Affinity Package Residential Fixed IO 2 yrs 100k+ |
| AMP Bank | Basic Fixed IO 2 yrs |
| AMP Bank | Professional Package Residential Fixed IO 2 yrs 100k+ |
| AMP Bank | Residential Classic Fixed IO 2 yrs |
| AMP Bank | Residential Classic Fixed P&I 2 yrs |
| AMP Bank | Select Package Residential Fixed IO 2 yrs 100k+ |
| Auswide Bank | Standard Fixed IO 2 yrs |
| First Option Credit Union | Fixed Classic Home Loan L51 2 yrs |
| iMortgage | Fusion Fixed IO 80 2 yrs |
| RAMS | Fixed Rate IO 2 yrs |
| Woolworths Employees CU | Owner Occupied Fixed 2 yrs |
| Yellow Brick Road | Empower Fixed IO 2 yrs 80% |



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Owner Occupier 2 Year Fixed \$750,000

| Company | Product |
|------------------------------|--|
| ★★★★★ "Outstanding Value" | |
| Bank Australia | Residential Premium Package <80 2 yrs |
| Bank of us | FlexiDiscount Fixed 2 yrs 80% |
| BankVic | Premium Home Fixed 2 yrs 50k+ |
| Easy Street Fin Services | Easy Street Fixed - P&I 2 yrs |
| Freedom Lend | Freedom Fixed PI 2 yrs 80% |
| Gateway Bank | Premium Residential Fixed 2 yrs 150k+ |
| Greater Bank | Great Rate Discount Fixed 2 yrs \$150k+ |
| Greater Bank | Ultimate Discount Fixed 2 yrs 150k+ |
| Heritage Bank | Home Advantage Residential Fixed 2 yrs 150k+ |
| Heritage Bank | Residential Fixed 2 yrs |
| Hume Bank | First Home Starters Package 2 year 2 yrs 150k+ |
| IMB | Residential Fixed P&I 2 yrs 90% |
| ING | Orange Advantage Residential Fixed 2 yrs 150k+ |
| Newcastle Permanent | Premium Plus Package Residential Fixed P&I 2 yrs 5k+ |
| Pacific Mortgage Group | Residential Fixed P&I 2 yrs |
| People's Choice Credit Union | Home Loan Package Residential Fixed P&I 2 yrs 100k+ |
| Qudos Bank | Fixed Rate 2 yrs |
| RACQ Bank | Choices Residential Fixed 2 yrs 20k+ |
| SCU | My Life Residential Fixed 2 yrs 150k+ |
| SCU | Residential Fixed 2 yrs |
| Teachers Mutual Bank | Fixed Rate 2 yrs |
| UniBank | Fixed Rate 2 yrs |



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Owner Occupier 2 Year Fixed \$750,000

| Company | Product |
|-------------------------|--|
| ★★★★ | |
| Bank First | Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k |
| Bank First | Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ |
| Bank of Melbourne | Advantage Package Residential Fixed P&I 2 yrs 150k+ |
| BankSA | Advantage Package Residential Fixed P&I 2 yrs 150k+ |
| BankVic | Fixed 2 yrs |
| Bankwest | Complete Home Loan Fixed Rate Owner Occupied P&I 2 yrs 200k+ |
| BOQ | Residential 2yr Fixed P&I 2 yrs |
| Click Loans | Basic Home Loan Fixed PI 2 yrs 80% |
| Click Loans | Offset Home Loan Fixed PI 2 yrs 80% |
| Commonwealth Bank | Wealth Package Residential Fixed P&I 2 yrs 150k+ |
| Community First CU | True Fixed - P&I 2 yrs |
| CUA | 2 Year Fixed Owner Occupier P&I |
| Endeavour Mutual Bank | Fixed 2 yrs |
| Greater Bank | Great Rate Fixed 2 yr |
| Greater Bank | Standard Fixed 2 yrs |
| Greater Bank | Ultimate Fixed 2 yrs |
| Homestar Finance | Owner Occupied P&I Fixed 2 yrs |
| HSBC | Premier Residential Fixed 2 yrs 500k+ |
| HSBC | Residential Fixed P&I 2 yrs |
| Hume Bank | Property Package Residential Fixed P&I 2 yrs 150k+ |
| Illawarra CU NSW | Fixed PI 2 yrs |
| ING | Residential Fixed 2 yrs |
| ME | Member Package Flexible Fixed OO 2 yrs 40k+ |
| MyState | Residential Fixed 2 yrs 80% |
| NAB | Choice Package Tailored Fixed - P&I 2 yrs 150k+ |
| Newcastle Permanent | Residential Fixed P&I 2 yrs |
| RACQ Bank | Residential Fixed 2 yrs |
| Regional Australia Bank | Partnership Advantage Fixed P&I 2 yrs |
| St.George Bank | Advantage Package Residential Fixed P&I 2 yrs 150k+ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed IO 2 yrs 150k+ |
| Suncorp Bank | Home Package Plus Owner Occupied Fixed P&I 2 yrs 150k+ |
| The Rock | Residential Fixed 2 yrs 80% |



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Owner Occupier 2 Year Fixed \$750,000

| Company | Product |
|---------------------|---|
| ★★★★ | |
| The Rock | Residential Fixed IO 2 yrs 80% |
| Virgin Money | Reward Me - OO Fixed Special 2 yrs |
| Westpac | Premier Advantage Fixed Options P&I 2 yrs 150k+ |



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Owner Occupier 2 Year Fixed \$750,000

| Company | Product |
|--------------------------|--|
| ★★★ | |
| Adelaide Bank | SmartFix P&I 2 yrs |
| Adelaide Bank | SmartSaver Fixed P&I 2 yrs |
| AMO Group | Residential Fixed 2 yrs |
| AMO Group | Residential Fixed IO 2 yrs |
| AMP Bank | Affinity Package Residential Fixed P&I 2 yrs 100k+ |
| AMP Bank | Basic Fixed P&I 2 yrs |
| AMP Bank | Select Package Residential Fixed P&I 2 yrs 100k+ |
| ANZ | Breakfree Residential Fixed 2 yrs 150k+ |
| ANZ | Residential Fixed 2 yrs |
| Arab Bank Australia | Residential Fixed 2 yrs |
| Aussie | Inv Select Basic Fixed IO 2 yrs |
| Aussie | Inv Select Standard Fixed IO 2 yrs |
| Aussie | IQ Basic Fixed PI 2 yrs 80% |
| Aussie | IQ Offset Fixed PI 2 yrs 80% |
| Aussie | Select Basic Fixed IO 2 yrs |
| Aussie | Select Basic Fixed PI 2 yrs 80% |
| Aussie | Select Standard Fixed IO 2 yrs |
| Aussie | Select Standard Fixed PI 2 yrs |
| Australian Military Bank | DHOAS Fixed Rate (Defence HL) 2 yrs |
| Australian Military Bank | Fixed Rate 2 yrs 80% |
| Auswide Bank | Freedom Package Standard Fixed P&I 2 yrs 100k+ |
| Auswide Bank | Standard Fixed P&I 2 yrs |
| Bank Australia | Basic Fixed (LVR <80%) 2 yrs |
| Bank Australia | Residential Premium Fixed 2 yrs |
| Bank First | Complete Fixed - First Home Buyer 2 yrs |
| Bank First | Complete Fixed - Owner Occupied 2 yrs |
| Bank First | Standard Fixed - Owner Occupied 2 yrs |
| Bank of Melbourne | Residential Fixed P&I 2 yrs |
| BankSA | Residential Fixed P&I 2 yrs |
| bcu | Residential Fixed IO 2 yrs |
| bcu | Residential Fixed P&I 2 yrs |
| Bendigo Bank | Basic Fixed Owner Occupied PI 2 yrs |



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Owner Occupier 2 Year Fixed \$750,000

| Company | Product |
|---------------------------------|--|
| ★★★ | |
| Bendigo Bank | Residential Fixed PI 2 yrs |
| BOQ | Home Loan Privileges Residential 2yr Fixed P&I 2 yrs 150k+ |
| BOQ | Home Loan Privileges Residential Fixed 2 yrs 150k+ |
| BOQ | Residential Fixed 2 yrs |
| Citi | Mortgage Plus Standard Fixed P&I 2 yrs 80% 250k+ |
| Citi | Standard Fixed P&I 2 yrs 80% |
| Commonwealth Bank | Residential Fixed P&I 2 yrs |
| Commonwealth Bank | Wealth Package Residential Fixed IO 2 yrs 150k+ |
| Community First CU | True Fixed - IO 2 yrs |
| CUA | 2 Year Fixed Owner Occupier IO |
| CUA | 2 Year Premium Fixed O/O P&I |
| Delphi Bank | Standard Fixed 2 yrs |
| Easy Street Fin Services | Easy Street Fixed - IO 2 yrs |
| Firstmac | VIP Fixed P&I 2 yrs |
| Freedom Lend | Freedom Fixed IO 2 yrs 80% |
| G&C Mutual Bank | Get Ahead Start Fixed 2 Year 2 yrs |
| G&C Mutual Bank | Residential 2yr Fixed IO 2 yrs |
| G&C Mutual Bank | Residential 2yr Fixed P&I 2 yrs |
| Gateway Bank | Residential Fixed 2 yrs |
| Holiday Coast CU | Fixed N Easy 2 yrs 80% |
| Homestar Finance | Owner Occupied IO Fixed 2 yrs |
| Horizon Credit Union | Fixed Rate Home Loan 2 yrs |
| HSBC | Premier Residential Fixed IO 2 yrs 500k+ |
| HSBC | Residential Fixed IO 2 yrs |
| Hume Bank | Residential Fixed (Refinance) IO 2 yrs |
| Hume Bank | Residential Fixed (Refinance) P&I 2 yrs |
| Hume Bank | Residential Fixed IO 2 yrs |
| Hume Bank | Residential Fixed P&I 2 yrs |
| Hunter United | Fixed 2 yrs |
| IMB | Residential Fixed IO 2 yrs |
| iMortgage | Fusion Fixed PI 80 2 yrs |
| Liberty Financial | Liberty Fixed 2 yrs |



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Owner Occupier 2 Year Fixed \$750,000

| Company | Product |
|---------------------------------|---|
| ★★★ | |
| loans.com.au | Fixed - Owner Occupied Package Special - IO 2 yrs |
| loans.com.au | Fixed - Owner Occupied Package Special - P&I 2 yrs |
| loans.com.au | Fixed - Owner Occupier IO 2 yrs |
| loans.com.au | Fixed - Owner Occupier P&I 2 yrs |
| Macquarie Bank | Basic Fixed Owner Occupied PI 80 1 yr |
| Macquarie Bank | Basic Fixed Owner Occupied PI 80 2 yrs |
| Macquarie Bank | Offset Fixed Owner Occupied PI 80 2 yrs |
| ME | Flexible Fixed OO 2 yrs |
| Mortgage House | Advantage Fixed P&I 2 yrs 750k+ |
| MyState | Residential Fixed IO 2 yrs |
| NAB | Choice Package Tailored Fixed - IO 2 yrs 150k+ |
| NAB | Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+ |
| NAB | Tailored Fixed - P&I 2 yrs |
| Newcastle Permanent | Premium Plus Package Residential Fixed IO 2 yrs 5k+ |
| Newcastle Permanent | Residential Fixed IO 2 yrs |
| Nexus Mutual | Platinum Standard Home Loan Fixed IO 2 yrs 150k+ |
| Nexus Mutual | Platinum Standard Home Loan Fixed P&I 2 yrs 150k+ |
| Nexus Mutual | Standard Home Loan Fixed IO 2 yrs |
| Nexus Mutual | Standard Home Loan Fixed P&I 2 yrs |
| P&N Bank | Residential Fixed IO 2 yrs 80% |
| P&N Bank | Residential Fixed PI 2 yrs 80% |
| Pacific Mortgage Group | Residential Fixed IO 2 yrs |
| People's Choice Credit Union | Home Loan Package Residential Fixed IO 2 yrs 100k+ |
| People's Choice Credit Union | Residential Fixed IO 2 yrs |
| People's Choice Credit Union | Residential Fixed P&I 2 yrs |
| Police Bank | Premium Fixed 2 yrs |
| QBANK | Fixed Home Loan 2 yrs |
| Queensland Country Credit Union | 2 Year Fixed P+I |
| Queenslanders CU | Fixed Rate P&I 2 yrs |
| RAMS | Fixed Rate P&I 2 yrs |
| Regional Australia Bank | Owner Occ Fixed Home Loan P&I 2 yrs |
| Regional Australia Bank | Partnership Advantage Fixed IO 2 yrs |



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Owner Occupier 2 Year Fixed \$750,000

| Company | Product |
|---------------------------|--|
| ★★★ | |
| RESI Mortgage Corp | Flexi Options Fixed P&I 2 yrs |
| RESI Mortgage Corp | Smart Pro Fixed P&I 2 yrs 80% |
| SERVICE ONE Alliance Bank | Residential Fixed P&I 2 yrs |
| St.George Bank | Residential Fixed P&I 2 yrs |
| Summerland Credit Union | Standard Fixed 2 yrs |
| Suncorp Bank | Owner Occupied Fixed IO 2 yrs |
| Suncorp Bank | Owner Occupied Fixed P&I 2 yrs |
| The Mac | Standard Fixed 2 yrs |
| The Mac | Standard Fixed Special 2 yrs |
| The Mutual | Package Home Loan Premium Fixed 2 yrs 150k+ |
| The Mutual | Premium Fixed 2 yrs |
| TicToc Home Loans | Live-in fixed 2 yrs |
| Virgin Money | Reward Me - Owner Occupied Fixed 2 yrs 90% |
| Virgin Money | Reward Me - Owner Occupied Fixed IO 2 yrs |
| WAW Credit Union | Owner Occupied Fixed 2 year |
| Westpac | Fixed Options P&I 2 yrs |
| Yellow Brick Road | Empower Fixed PI 2 yrs 80% |
| Yellow Brick Road | Empower Package Empower Fixed PI 2 yrs 80% 150k+ |



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Owner Occupier 2 Year Fixed \$750,000

| Company | Product |
|---------------------------------|--|
| ★★ | |
| Adelaide Bank | SmartFix IO 2 yrs |
| Adelaide Bank | SmartSaver Fixed IO 2 yrs |
| AMP Bank | Professional Package Residential Fixed P&I 2 yrs 100k+ |
| ANZ | Breakfree Residential Fixed IO 2 yrs 150k+ |
| ANZ | Residential Fixed IO 2 yrs |
| Aussie | IQ Basic Fixed IO 2 yrs 80% |
| Aussie | IQ Offset Fixed IO 2 yrs 80% |
| Auswide Bank | Freedom Package Standard Fixed IO 2 yrs 100k+ |
| Bank of Melbourne | Advantage Package Residential Fixed IO 2 yrs 150k+ |
| Bank of Melbourne | Residential Fixed IO 2 yrs |
| BankSA | Advantage Package Residential Fixed IO 2 yrs 150k+ |
| BankSA | Residential Fixed IO 2 yrs |
| Bankwest | Fixed Rate Owner Occupied P&I 2 yrs |
| Bendigo Bank | Basic Fixed Owner Occupied IO 2 yrs |
| Bendigo Bank | Residential Fixed IO 2 yrs |
| Beyond Bank | Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+ |
| Beyond Bank | Residential Fixed 2 yrs |
| Beyond Bank | Total Home Loan Residential Fixed 2 yrs 50k+ |
| Click Loans | Basic Home Loan Fixed IO 2 yrs 80% |
| Click Loans | Offset Home Loan Fxd IO 2 yrs 80% |
| Commonwealth Bank | Residential Fixed IO 2 yrs |
| CUA | 2 Year Premium Fixed O/O IO |
| First Option Credit Union | Fixed Premium Plus Home Loan L55 2 yrs |
| Firstmac | VIP Fixed IO 2 yrs |
| Illawarra CU NSW | Fixed IO 2 yrs |
| Macquarie Bank | Basic Fixed Owner Occupied IO 80 2 yrs |
| Macquarie Bank | Offset Fixed Owner Occupied IO 80 2 yrs |
| Mortgage House | Advantage Fixed IO 2 yrs |
| NAB | Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+ |
| NAB | Tailored Fixed - IO 2 yrs |
| Northern Inland CU | Fixed Rate Owner Occupied 2 yrs |
| Queensland Country Credit Union | 2 Year Fixed IO |



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Owner Occupier 2 Year Fixed \$750,000

| Company | Product |
|---------------------------|---|
| ★★ | |
| Regional Australia Bank | Owner Occ Fixed Home Loan IO 2 yrs |
| RESI Mortgage Corp | Flexi Options Fixed IO 2 yrs |
| RESI Mortgage Corp | Smart Pro Fixed IO 2 yrs 80% |
| SERVICE ONE Alliance Bank | Residential Fixed IO 2 yrs |
| St.George Bank | Advantage Package Residential Fixed IO 2 yrs 100k+ |
| St.George Bank | Residential Fixed IO 2 yrs |
| Teachers Mutual Bank | Standard Fixed IO 2 yrs |
| TicToc Home Loans | Live-in fixed 2 yr IO |
| UniBank | Standard Fixed IO 2 yrs |
| WAW Credit Union | Owner Occupied Fixed IO 2 year |
| Westpac | Fixed Options IO 2 yrs 80% |
| Westpac | Premier Advantage Fixed Options IO 2 yrs 80% 150k+ |
| Woolworths Employees CU | Owner Occupied Fixed 2 yrs |
| ★ | |
| AMP Bank | Affinity Package Residential Fixed IO 2 yrs 100k+ |
| AMP Bank | Basic Fixed IO 2 yrs |
| AMP Bank | Professional Package Residential Fixed IO 2 yrs 100k+ |
| AMP Bank | Residential Classic Fixed IO 2 yrs |
| AMP Bank | Residential Classic Fixed P&I 2 yrs |
| AMP Bank | Select Package Residential Fixed IO 2 yrs 100k+ |
| Auswide Bank | Standard Fixed IO 2 yrs |
| First Option Credit Union | Fixed Classic Home Loan L51 2 yrs |
| iMortgage | Fusion Fixed IO 80 2 yrs |
| RAMS | Fixed Rate IO 2 yrs |
| Yellow Brick Road | Empower Fixed IO 2 yrs 80% |
| Yellow Brick Road | Empower Package Empower Fixed IO 2 yrs 80% 150k+ |