



Home Loans Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness fxd 3 yrs
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Click Loans	Basic Home Loan Fixed PI 3 yrs 80%
Community First CU	True 3yr special P&I(newloans only) 3 yrs
CUA	3 Year Fixed Owner Occupier P&I
Easy Street Fin Services	New Money Offer Easy Street Fixed - P&I 3 yrs
Endeavour Mutual Bank	Fixed 3 yrs
Freedom Lend	Freedom Fixed PI 3 yrs 80%
Greater Bank	Great Rate Discount Fixed 3 yrs \$150k+
Greater Bank	Ultimate Discount Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
IMB	Residential Fixed P&I 3 yrs 90%
MOVE Bank	Flexi Fixed 3yr
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 3 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 3 yrs
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
QBANK	Fixed Home Loan 3 yrs
Qudos Bank	Fixed Rate 3 yrs
Teachers Mutual Bank	Fixed Rate 3 yrs
UBank	UHomeLoan Fixed IO 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs
UniBank	Fixed Rate 3 yrs



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Company	Product
★★★★	
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
Bank Australia	Residential Premium Fixed 3 yrs
Bank Australia	Residential Premium Package <80 3 yrs
Bank First	Complete Fixed - First Home Buyer 3 yrs
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankVic	Fixed 3 yrs
BankVic	Premium Home Fixed 3 yrs 50k+
bcu	Residential Fixed IO 3 yrs
Beyond Bank	Owner-Occupied Special 3 yrs
BOQ	Residential 3yr Fixed 3 yrs
Click Loans	Offset Home Loan Fixed PI 3 yrs 80%
Community First CU	True Fixed - P&I 3 yrs
CUA	3 Year Premium Fixed O/O P&I
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Gateway Bank	Premium Residential Fixed 3 yrs 150k+
Greater Bank	Great Rate Fixed 3 yr
Greater Bank	Standard Fixed 3 yrs
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Homestar Finance	Owner Occupied P&I Fixed 3 yrs
Illawarra CU NSW	Fixed Lite PI 3 yrs
ING	Orange Advantage Residential Fixed 3 yrs 150k+
ING	Residential Fixed 3 yrs
MyState	Residential Fixed 3 yrs 80%
RACQ Bank	Choices Residential Fixed 3 yrs 20k+
RACQ Bank	Residential Fixed 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 3 yrs
SCU	My Life Residential Fixed 3 yrs 150k+
SCU	Residential Fixed 3 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 3 yrs 150k+
The Rock	Residential Fixed 3 yrs 80%



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Owner Occupier 3 Year Fixed \$200,000

Company

Product

★★★★

The Rock

Residential Fixed IO 3 yrs 80%

Virgin Money

Reward Me - Owner Occupied Fixed 3 yrs 90%



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Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★★	
Adelaide Bank	SmartSaver Fixed P&I 3 yrs
AMO Group	Residential Fixed 3 yrs
AMO Group	Residential Fixed IO 3 yrs
AMP Bank	Affinity Package Residential Fixed P&I 3 yrs 100k+
AMP Bank	Professional Package Residential Fixed P&I 3 yrs 100k+
AMP Bank	Select Package Residential Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Inv Select Basic Fixed IO 3 yrs
Aussie	Inv Select Standard Fixed IO 3 yrs
Aussie	IQ Basic Fixed PI 3 yrs 80%
Aussie	IQ Offset Fixed PI 3 yrs 80%
Aussie	Select Basic Fixed IO 3 yrs
Aussie	Select Basic Fixed PI 3 yrs 80%
Aussie	Select Standard Fixed IO 3 yrs
Aussie	Select Standard Fixed PI 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 3 yrs 100k+
Auswide Bank	Standard Fixed P&I 3 yrs
Bank First	Complete Fixed - Owner Occupied 3 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 3 yrs 50k
Bank First	Premier Package Home Loan Fixed - Owner Occupied 3 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 150k+
Bank of Melbourne	Residential Fixed P&I 3 yrs
Bank of us	FlexiDiscount Fixed 3 yrs 80%
BankSA	Residential Fixed P&I 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 3 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 3 yrs



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Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★★	
bcu	Residential Fixed P&I 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Residential Fixed PI 3 yrs
BOQ	Home Loan Privileges Residential 3yr Fixed 3 yrs 150k+
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
Community First CU	True Fixed - IO 3 yrs
Delphi Bank	Standard Fixed 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
Firstmac	VIP Fixed P&I 3 yrs
Freedom Lend	Freedom Fixed IO 3 yrs 80%
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
Gateway Bank	Residential Fixed 3 yrs
Greater Bank	Ultimate Fixed 3 yrs
Holiday Coast CU	Fixed N Easy 3 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 3 yrs
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
HSBC	Premier Residential Fixed 3 yrs 50k+
HSBC	Premier Residential Fixed IO 3 yrs 50k+
HSBC	Residential Fixed IO 3 yrs
HSBC	Residential Fixed P&I 3 yrs
Hume Bank	Property Package Residential Fixed P&I 3 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 3 yrs
Hume Bank	Residential Fixed (Refinance) P&I 3 yrs
Hume Bank	Residential Fixed IO 3 yrs
Hume Bank	Residential Fixed P&I 3 yrs
Hunter United	Fixed 3 yrs
IMB	Residential Fixed IO 3 yrs
iMortgage	Fusion Fixed PI 80 3 yrs
Liberty Financial	Liberty Fixed 3 yrs
loans.com.au	Fixed - Owner Occupied Package Special - IO 3 yrs
loans.com.au	Fixed - Owner Occupied Package Special - P&I 3 yrs



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Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★★	
loans.com.au	Fixed - Owner Occupier IO 3 yrs
loans.com.au	Fixed - Owner Occupier P&I 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 80 3 yrs
ME	Flexible Fixed OO 3 yrs
ME	Member Package Flexible Fixed OO 3 yrs 40k+
Mortgage House	Advantage Fixed P&I 3 yrs 100-749k
MyState	Residential Fixed IO 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Choice Package Tailored Fixed - P&I 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
NAB	Tailored Fixed - P&I 3 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 3 yrs 5k+
Newcastle Permanent	Residential Fixed IO 3 yrs
Nexus Mutual	Platinum Standard Home Loan Fixed P&I 3 yrs 150k+
Nexus Mutual	Standard Home Loan Fixed IO 3 yrs
Nexus Mutual	Standard Home Loan Fixed P&I 3 yrs
P&N Bank	Residential Fixed IO 3 yrs 80%
P&N Bank	Residential Fixed PI 3 yrs 80%
Pacific Mortgage Group	Residential Fixed IO 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 3 yrs 100k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 100k+
People's Choice Credit Union	Residential Fixed IO 3 yrs
People's Choice Credit Union	Residential Fixed P&I 3 yrs
Police Bank	Premium Fixed 3 yrs
Queensland Country Credit Union	3 Year Fixed P+I
Queenslanders CU	Fixed Rate P&I 3 yrs
RAMS	Fixed Rate P&I 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 3 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 3 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%



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Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★★	
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
St.George Bank	Residential Fixed P&I 3 yrs
Summerland Credit Union	Standard Fixed 3 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 3 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 3 yrs
Suncorp Bank	Owner Occupied Fixed P&I 3 yrs
The Mac	Standard Fixed 3 yrs
The Mutual	Package Home Loan Premium Fixed 3 yrs 150k+
The Mutual	Premium Fixed 3 yrs
TicToc Home Loans	Live-in fixed 3 yr IO
TicToc Home Loans	Live-in fixed 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed IO 3 yrs
WAW Credit Union	Owner Occupied Fixed 3 year
Westpac	Fixed Options P&I 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+
Yellow Brick Road	Empower Fixed PI 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 80% 150k+



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Company	Product
★★	
Adelaide Bank	SmartFix IO 3 yrs
Adelaide Bank	SmartFix P&I 3 yrs
Adelaide Bank	SmartSaver Fixed IO 3 yrs
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
Aussie	IQ Basic Fixed IO 3 yrs 80%
Auswide Bank	Freedom Package Standard Fixed IO 3 yrs 100k+
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 150k+
Bank of Melbourne	Residential Fixed IO 3 yrs
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
BankSA	Residential Fixed IO 3 yrs
Bendigo Bank	Residential Fixed IO 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Click Loans	Basic Home Loan Fixed IO 3 yrs 80%
Click Loans	Offset Home Loan Fxd IO 3 yrs 80%
Commonwealth Bank	Residential Fixed IO 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
First Option Credit Union	Fixed Premium Home Loan L53 3 yrs
Firstmac	VIP Fixed IO 3 yrs
Illawarra CU NSW	Fixed Lite IO 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 3 yrs
Mortgage House	Advantage Fixed IO 3 yrs
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
Nexus Mutual	Platinum Standard Home Loan Fixed IO 3 yrs 150k+
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs
Queensland Country Credit Union	3 Year Fixed IO
Regional Australia Bank	Partnership Advantage Fixed IO 3 yrs



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Company	Product
★★	
RESI Mortgage Corp	Flexi Options Fixed IO 3 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
St.George Bank	Residential Fixed IO 3 yrs
Teachers Mutual Bank	Standard Fixed IO 3 yrs
UniBank	Standard Fixed IO 3 yrs
WAW Credit Union	Owner Occupied Fixed IO 3 year
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Fixed IO 3 yrs 100k+
AMP Bank	Basic Fixed IO 3 yrs
AMP Bank	Professional Package Residential Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
AMP Bank	Select Package Residential Fixed IO 3 yrs 100k+
ANZ	Residential Fixed IO 3 yrs
Aussie	IQ Offset Fixed IO 3 yrs 80%
Auswide Bank	Standard Fixed IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
First Option Credit Union	Fixed Classic Home Loan L51 3 yrs
RAMS	Fixed Rate IO 3 yrs
Woolworths Employees CU	Owner Occupied Fixed 3 yrs



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Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness fxd 3 yrs
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Community First CU	True 3yr special P&I(newloans only) 3 yrs
CUA	3 Year Fixed Owner Occupier P&I
Easy Street Fin Services	New Money Offer Easy Street Fixed - P&I 3 yrs
Endeavour Mutual Bank	Fixed 3 yrs
Freedom Lend	Freedom Fixed PI 3 yrs 80%
Gateway Bank	Premium Residential Fixed 3 yrs 150k+
Greater Bank	Great Rate Discount Fixed 3 yrs \$150k+
Greater Bank	Ultimate Discount Fixed 3 yrs 150k+
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
IMB	Residential Fixed P&I 3 yrs 90%
ING	Orange Advantage Residential Fixed 3 yrs 150k+
MOVE Bank	Flexi Fixed 3yr
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 3 yrs 5k+
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
QBANK	Fixed Home Loan 3 yrs
RACQ Bank	Choices Residential Fixed 3 yrs 20k+
Teachers Mutual Bank	Fixed Rate 3 yrs
UBank	UHomeLoan Fixed IO 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs
UniBank	Fixed Rate 3 yrs



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Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★★★	
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
Bank Australia	Residential Premium Package <80 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankVic	Premium Home Fixed 3 yrs 50k+
Beyond Bank	Owner-Occupied Special 3 yrs
BOQ	Residential 3yr Fixed 3 yrs
Click Loans	Basic Home Loan Fixed PI 3 yrs 80%
Click Loans	Offset Home Loan Fixed PI 3 yrs 80%
Community First CU	True Fixed - P&I 3 yrs
CUA	3 Year Premium Fixed O/O P&I
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Greater Bank	Great Rate Fixed 3 yr
Greater Bank	Standard Fixed 3 yrs
Homestar Finance	Owner Occupied P&I Fixed 3 yrs
Illawarra CU NSW	Fixed PI 3 yrs
iMortgage	Fusion Fixed PI 80 3 yrs
ING	Residential Fixed 3 yrs
MyState	Residential Fixed 3 yrs 80%
Newcastle Permanent	Residential Fixed P&I 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 100k+
Qudos Bank	Fixed Rate 3 yrs
RACQ Bank	Residential Fixed 3 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 3 yrs
SCU	My Life Residential Fixed 3 yrs 150k+
SCU	Residential Fixed 3 yrs
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 3 yrs 150k+
The Mac	Standard Fixed Special 3 yrs
The Rock	Residential Fixed 3 yrs 80%



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Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★★★	
The Rock	Residential Fixed IO 3 yrs 80%
Virgin Money	Reward Me - OO Fixed Special 3 yrs
Westpac	Premier Advantage Fixed Options P&I 3 yrs 150k+



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Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★★	
AMO Group	Residential Fixed 3 yrs
AMO Group	Residential Fixed IO 3 yrs
AMP Bank	Affinity Package Residential Fixed P&I 3 yrs 100k+
AMP Bank	Professional Package Residential Fixed P&I 3 yrs 100k+
AMP Bank	Select Package Residential Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Inv Select Basic Fixed IO 3 yrs
Aussie	Inv Select Standard Fixed IO 3 yrs
Aussie	IQ Basic Fixed PI 3 yrs 80%
Aussie	IQ Offset Fixed PI 3 yrs 80%
Aussie	Select Basic Fixed IO 3 yrs
Aussie	Select Basic Fixed PI 3 yrs 80%
Aussie	Select Standard Fixed IO 3 yrs
Aussie	Select Standard Fixed PI 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 3 yrs 100k+
Auswide Bank	Standard Fixed P&I 3 yrs
Bank Australia	Residential Premium Fixed 3 yrs
Bank First	Complete Fixed - First Home Buyer 3 yrs
Bank First	Complete Fixed - Owner Occupied 3 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 3 yrs 50k
Bank First	Premier Package Home Loan Fixed - Owner Occupied 3 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 3 yrs
Bank of Melbourne	Residential Fixed P&I 3 yrs
Bank of us	FlexiDiscount Fixed 3 yrs 80%
BankSA	Residential Fixed P&I 3 yrs
BankVic	Fixed 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 3 yrs 200k+



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Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★★	
Bankwest	Fixed Rate Owner Occupied P&I 3 yrs
bcu	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Connect Package Fixed Owner Occupied 3 yrs 250k+
Bendigo Bank	Residential Fixed PI 3 yrs
BOQ	Home Loan Privileges Residential 3yr Fixed 3 yrs 150k+
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 250k+
Citi	Standard Fixed P&I 3 yrs 80%
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
Community First CU	True Fixed - IO 3 yrs
Delphi Bank	Standard Fixed 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
Freedom Lend	Freedom Fixed IO 3 yrs 80%
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
Gateway Bank	Residential Fixed 3 yrs
Greater Bank	Ultimate Fixed 3 yrs
Holiday Coast CU	Fixed N Easy 3 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 3 yrs
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
HSBC	Premier Residential Fixed 3 yrs 50k+
HSBC	Premier Residential Fixed IO 3 yrs 50k+
HSBC	Residential Fixed IO 3 yrs
HSBC	Residential Fixed P&I 3 yrs
Hume Bank	Property Package Residential Fixed P&I 3 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 3 yrs
Hume Bank	Residential Fixed (Refinance) P&I 3 yrs
Hume Bank	Residential Fixed IO 3 yrs
Hume Bank	Residential Fixed P&I 3 yrs
Hunter United	Fixed 3 yrs



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Company	Product
★★★	
IMB	Residential Fixed IO 3 yrs
Liberty Financial	Liberty Fixed 3 yrs
loans.com.au	Fixed - Owner Occupied Package Special - IO 3 yrs
loans.com.au	Fixed - Owner Occupied Package Special - P&I 3 yrs
loans.com.au	Fixed - Owner Occupier IO 3 yrs
loans.com.au	Fixed - Owner Occupier P&I 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 80 3 yrs
ME	Flexible Fixed OO 3 yrs
ME	Member Package Flexible Fixed OO 3 yrs 40k+
Mortgage House	Advantage Fixed P&I 3 yrs 100-749k
MyState	Residential Fixed IO 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Choice Package Tailored Fixed - P&I 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
NAB	Tailored Fixed - P&I 3 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 3 yrs 5k+
Newcastle Permanent	Residential Fixed IO 3 yrs
Nexus Mutual	Platinum Standard Home Loan Fixed IO 3 yrs 150k+
Nexus Mutual	Platinum Standard Home Loan Fixed P&I 3 yrs 150k+
Nexus Mutual	Standard Home Loan Fixed IO 3 yrs
Nexus Mutual	Standard Home Loan Fixed P&I 3 yrs
P&N Bank	Residential Fixed IO 3 yrs 80%
P&N Bank	Residential Fixed PI 3 yrs 80%
Pacific Mortgage Group	Residential Fixed IO 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 3 yrs 100k+
People's Choice Credit Union	Residential Fixed IO 3 yrs
People's Choice Credit Union	Residential Fixed P&I 3 yrs
Police Bank	Premium Fixed 3 yrs
Queensland Country Credit Union	3 Year Fixed P+I
Queenslanders CU	Fixed Rate P&I 3 yrs



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Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★★	
RAMS	Fixed Rate P&I 3 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 3 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 3 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
St.George Bank	Residential Fixed P&I 3 yrs
Summerland Credit Union	Standard Fixed 3 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 3 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 3 yrs
Suncorp Bank	Owner Occupied Fixed P&I 3 yrs
The Mac	Standard Fixed 3 yrs
The Mutual	Package Home Loan Premium Fixed 3 yrs 150k+
The Mutual	Premium Fixed 3 yrs
TicToc Home Loans	Live-in fixed 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 3 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 3 yrs
WAW Credit Union	Owner Occupied Fixed 3 year
Westpac	Fixed Options P&I 3 yrs
Yellow Brick Road	Empower Fixed PI 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 80% 150k+



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Company	Product
★★	
Adelaide Bank	SmartFix IO 3 yrs
Adelaide Bank	SmartFix P&I 3 yrs
Adelaide Bank	SmartSaver Fixed IO 3 yrs
Adelaide Bank	SmartSaver Fixed P&I 3 yrs
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
Aussie	IQ Basic Fixed IO 3 yrs 80%
Aussie	IQ Offset Fixed IO 3 yrs 80%
Auswide Bank	Freedom Package Standard Fixed IO 3 yrs 100k+
Auswide Bank	Standard Fixed IO 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 150k+
Bank of Melbourne	Residential Fixed IO 3 yrs
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
BankSA	Residential Fixed IO 3 yrs
Bendigo Bank	Connect Residential Fixed IO 3 yrs 250k+
Bendigo Bank	Residential Fixed IO 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Click Loans	Basic Home Loan Fixed IO 3 yrs 80%
Click Loans	Offset Home Loan Fxd IO 3 yrs 80%
Commonwealth Bank	Residential Fixed IO 3 yrs
First Option Credit Union	Fixed Premium Home Loan L53 3 yrs
Firstmac	VIP Fixed IO 3 yrs
Firstmac	VIP Fixed P&I 3 yrs
Illawarra CU NSW	Fixed IO 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 3 yrs
Mortgage House	Advantage Fixed IO 3 yrs
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+



Home Loans Star Ratings

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Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★	
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs
Queensland Country Credit Union	3 Year Fixed IO
Regional Australia Bank	Owner Occ Fixed Home Loan IO 3 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 3 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
St.George Bank	Residential Fixed IO 3 yrs
Teachers Mutual Bank	Standard Fixed IO 3 yrs
TicToc Home Loans	Live-in fixed 3 yr IO
UniBank	Standard Fixed IO 3 yrs
WAW Credit Union	Owner Occupied Fixed IO 3 year
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Fixed IO 3 yrs 100k+
AMP Bank	Basic Fixed IO 3 yrs
AMP Bank	Professional Package Residential Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
AMP Bank	Select Package Residential Fixed IO 3 yrs 100k+
ANZ	Residential Fixed IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
First Option Credit Union	Fixed Classic Home Loan L51 3 yrs
RAMS	Fixed Rate IO 3 yrs
Woolworths Employees CU	Owner Occupied Fixed 3 yrs
Yellow Brick Road	Empower Fixed IO 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 80% 150k+



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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness fxd 3 yrs
Community First CU	True 3yr special P&I(newloans only) 3 yrs
CUA	3 Year Fixed Owner Occupier P&I
Easy Street Fin Services	New Money Offer Easy Street Fixed - P&I 3 yrs
Endeavour Mutual Bank	Fixed 3 yrs
Freedom Lend	Freedom Fixed PI 3 yrs 80%
Gateway Bank	Premium Residential Fixed 3 yrs 150k+
Greater Bank	Great Rate Discount Fixed 3 yrs \$150k+
Greater Bank	Ultimate Discount Fixed 3 yrs 150k+
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
IMB	Residential Fixed P&I 3 yrs 90%
ING	Orange Advantage Residential Fixed 3 yrs 150k+
MOVE Bank	Flexi Fixed 3yr
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 3 yrs 5k+
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
QBANK	Fixed Home Loan 3 yrs
RACQ Bank	Choices Residential Fixed 3 yrs 20k+
SCU	My Life Residential Fixed 3 yrs 150k+
Teachers Mutual Bank	Fixed Rate 3 yrs
UBank	UHomeLoan Fixed IO 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs
UniBank	Fixed Rate 3 yrs



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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★★	
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank Australia	Residential Premium Package <80 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankVic	Premium Home Fixed 3 yrs 50k+
Beyond Bank	Owner-Occupied Special 3 yrs
BOQ	Residential 3yr Fixed 3 yrs
Click Loans	Basic Home Loan Fixed PI 3 yrs 80%
Click Loans	Offset Home Loan Fixed PI 3 yrs 80%
Community First CU	True Fixed - P&I 3 yrs
CUA	3 Year Premium Fixed O/O P&I
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
Greater Bank	Great Rate Fixed 3 yr
Greater Bank	Standard Fixed 3 yrs
Homestar Finance	Owner Occupied P&I Fixed 3 yrs
Illawarra CU NSW	Fixed PI 3 yrs
iMortgage	Fusion Fixed PI 80 3 yrs
ING	Residential Fixed 3 yrs
MyState	Residential Fixed 3 yrs 80%
NAB	Choice Package Tailored Fixed - P&I 3 yrs 150k+
Newcastle Permanent	Residential Fixed P&I 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 100k+
Qudos Bank	Fixed Rate 3 yrs
RACQ Bank	Residential Fixed 3 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 3 yrs
SCU	Residential Fixed 3 yrs
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 3 yrs 150k+
The Rock	Residential Fixed 3 yrs 80%
The Rock	Residential Fixed IO 3 yrs 80%



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Owner Occupier 3 Year Fixed \$500,000

Company

Product

★★★★

Virgin Money

Reward Me - OO Fixed Special 3 yrs

Westpac

Premier Advantage Fixed Options P&I 3 yrs 150k+



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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★	
AMO Group	Residential Fixed 3 yrs
AMO Group	Residential Fixed IO 3 yrs
AMP Bank	Affinity Package Residential Fixed P&I 3 yrs 100k+
AMP Bank	Professional Package Residential Fixed P&I 3 yrs 100k+
AMP Bank	Select Package Residential Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Inv Select Basic Fixed IO 3 yrs
Aussie	Inv Select Standard Fixed IO 3 yrs
Aussie	IQ Basic Fixed PI 3 yrs 80%
Aussie	IQ Offset Fixed PI 3 yrs 80%
Aussie	Select Basic Fixed IO 3 yrs
Aussie	Select Basic Fixed PI 3 yrs 80%
Aussie	Select Standard Fixed IO 3 yrs
Aussie	Select Standard Fixed PI 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 3 yrs 100k+
Auswide Bank	Standard Fixed P&I 3 yrs
Bank Australia	Residential Premium Fixed 3 yrs
Bank First	Complete Fixed - First Home Buyer 3 yrs
Bank First	Complete Fixed - Owner Occupied 3 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 3 yrs 50k
Bank First	Premier Package Home Loan Fixed - Owner Occupied 3 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 3 yrs
Bank of Melbourne	Residential Fixed P&I 3 yrs
Bank of us	FlexiDiscount Fixed 3 yrs 80%
BankSA	Residential Fixed P&I 3 yrs
BankVic	Fixed 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 3 yrs 200k+



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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★	
Bankwest	Fixed Rate Owner Occupied P&I 3 yrs
bcu	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Residential Fixed PI 3 yrs
BOQ	Home Loan Privileges Residential 3yr Fixed 3 yrs 150k+
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 250k+
Citi	Standard Fixed P&I 3 yrs 80%
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
Community First CU	True Fixed - IO 3 yrs
Delphi Bank	Standard Fixed 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
Freedom Lend	Freedom Fixed IO 3 yrs 80%
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Gateway Bank	Residential Fixed 3 yrs
Greater Bank	Ultimate Fixed 3 yrs
Holiday Coast CU	Fixed N Easy 3 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 3 yrs
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
HSBC	Premier Residential Fixed 3 yrs 50k+
HSBC	Premier Residential Fixed IO 3 yrs 50k+
HSBC	Residential Fixed IO 3 yrs
HSBC	Residential Fixed P&I 3 yrs
Hume Bank	Property Package Residential Fixed P&I 3 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 3 yrs
Hume Bank	Residential Fixed (Refinance) P&I 3 yrs
Hume Bank	Residential Fixed P&I 3 yrs
Hunter United	Fixed 3 yrs
IMB	Residential Fixed IO 3 yrs



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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★	
Liberty Financial	Liberty Fixed 3 yrs
loans.com.au	Fixed - Owner Occupied Package Special - IO 3 yrs
loans.com.au	Fixed - Owner Occupied Package Special - P&I 3 yrs
loans.com.au	Fixed - Owner Occupier IO 3 yrs
loans.com.au	Fixed - Owner Occupier P&I 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 80 3 yrs
ME	Flexible Fixed OO 3 yrs
ME	Member Package Flexible Fixed OO 3 yrs 40k+
Mortgage House	Advantage Fixed P&I 3 yrs 100-749k
MyState	Residential Fixed IO 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
NAB	Tailored Fixed - P&I 3 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 3 yrs 5k+
Newcastle Permanent	Residential Fixed IO 3 yrs
Nexus Mutual	Platinum Standard Home Loan Fixed IO 3 yrs 150k+
Nexus Mutual	Platinum Standard Home Loan Fixed P&I 3 yrs 150k+
Nexus Mutual	Standard Home Loan Fixed IO 3 yrs
Nexus Mutual	Standard Home Loan Fixed P&I 3 yrs
P&N Bank	Residential Fixed IO 3 yrs 80%
P&N Bank	Residential Fixed PI 3 yrs 80%
Pacific Mortgage Group	Residential Fixed IO 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 3 yrs 100k+
People's Choice Credit Union	Residential Fixed IO 3 yrs
People's Choice Credit Union	Residential Fixed P&I 3 yrs
Police Bank	Premium Fixed 3 yrs
Queensland Country Credit Union	3 Year Fixed P+I
Queenslanders CU	Fixed Rate P&I 3 yrs
RAMS	Fixed Rate P&I 3 yrs



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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★	
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 3 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 3 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
St.George Bank	Residential Fixed P&I 3 yrs
Summerland Credit Union	Standard Fixed 3 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 3 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 3 yrs
Suncorp Bank	Owner Occupied Fixed P&I 3 yrs
The Mac	Standard Fixed 3 yrs
The Mac	Standard Fixed Special 3 yrs
The Mutual	Package Home Loan Premium Fixed 3 yrs 150k+
The Mutual	Premium Fixed 3 yrs
TicToc Home Loans	Live-in fixed 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 3 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 3 yrs
WAW Credit Union	Owner Occupied Fixed 3 year
Westpac	Fixed Options P&I 3 yrs
Yellow Brick Road	Empower Fixed PI 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 80% 150k+



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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★	
Adelaide Bank	SmartFix IO 3 yrs
Adelaide Bank	SmartFix P&I 3 yrs
Adelaide Bank	SmartSaver Fixed IO 3 yrs
Adelaide Bank	SmartSaver Fixed P&I 3 yrs
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
Aussie	IQ Basic Fixed IO 3 yrs 80%
Aussie	IQ Offset Fixed IO 3 yrs 80%
Auswide Bank	Freedom Package Standard Fixed IO 3 yrs 100k+
Auswide Bank	Standard Fixed IO 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 150k+
Bank of Melbourne	Residential Fixed IO 3 yrs
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
BankSA	Residential Fixed IO 3 yrs
Bendigo Bank	Residential Fixed IO 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Click Loans	Basic Home Loan Fixed IO 3 yrs 80%
Click Loans	Offset Home Loan Fxd IO 3 yrs 80%
Commonwealth Bank	Residential Fixed IO 3 yrs
First Option Credit Union	Fixed Premium Home Loan L53 3 yrs
Firstmac	VIP Fixed IO 3 yrs
Firstmac	VIP Fixed P&I 3 yrs
Hume Bank	Residential Fixed IO 3 yrs
Illawarra CU NSW	Fixed IO 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 3 yrs
Mortgage House	Advantage Fixed IO 3 yrs
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs



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Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★	
Queensland Country Credit Union	3 Year Fixed IO
Regional Australia Bank	Owner Occ Fixed Home Loan IO 3 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 3 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
St.George Bank	Residential Fixed IO 3 yrs
Teachers Mutual Bank	Standard Fixed IO 3 yrs
TicToc Home Loans	Live-in fixed 3 yr IO
UniBank	Standard Fixed IO 3 yrs
WAW Credit Union	Owner Occupied Fixed IO 3 year
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Fixed IO 3 yrs 100k+
AMP Bank	Basic Fixed IO 3 yrs
AMP Bank	Professional Package Residential Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
AMP Bank	Select Package Residential Fixed IO 3 yrs 100k+
ANZ	Residential Fixed IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
First Option Credit Union	Fixed Classic Home Loan L51 3 yrs
RAMS	Fixed Rate IO 3 yrs
Woolworths Employees CU	Owner Occupied Fixed 3 yrs
Yellow Brick Road	Empower Fixed IO 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 80% 150k+



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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness fxd 3 yrs
Australian Unity	Health Wealth and Happiness Package fixed 3 yrs 200k+
Beyond Bank	Owner-Occupied Special 3 yrs
Community First CU	True 3yr special P&I(newloans only) 3 yrs
Easy Street Fin Services	New Money Offer Easy Street Fixed - P&I 3 yrs
Freedom Lend	Freedom Fixed PI 3 yrs 80%
Gateway Bank	Premium Residential Fixed 3 yrs 150k+
Greater Bank	Great Rate Discount Fixed 3 yrs \$150k+
Greater Bank	Ultimate Discount Fixed 3 yrs 150k+
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
IMB	Residential Fixed P&I 3 yrs 90%
ING	Orange Advantage Residential Fixed 3 yrs 150k+
MOVE Bank	Flexi Fixed 3yr
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 3 yrs 5k+
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
QBANK	Fixed Home Loan 3 yrs
RACQ Bank	Choices Residential Fixed 3 yrs 20k+
SCU	My Life Residential Fixed 3 yrs 150k+
Teachers Mutual Bank	Fixed Rate 3 yrs
UBank	UHomeLoan Fixed IO 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs
UniBank	Fixed Rate 3 yrs



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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★★	
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank Australia	Residential Premium Package <80 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankVic	Premium Home Fixed 3 yrs 50k+
BOQ	Home Loan Privileges Residential 3yr Fixed 3 yrs 150k+
BOQ	Residential 3yr Fixed 3 yrs
Click Loans	Basic Home Loan Fixed PI 3 yrs 80%
Click Loans	Offset Home Loan Fixed PI 3 yrs 80%
CUA	3 Year Fixed Owner Occupier P&I
CUA	3 Year Premium Fixed O/O P&I
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
Endeavour Mutual Bank	Fixed 3 yrs
Greater Bank	Great Rate Fixed 3 yr
Greater Bank	Standard Fixed 3 yrs
Homestar Finance	Owner Occupied P&I Fixed 3 yrs
HSBC	Premier Residential Fixed 3 yrs 50k+
Illawarra CU NSW	Fixed PI 3 yrs
iMortgage	Fusion Fixed PI 80 3 yrs
ING	Residential Fixed 3 yrs
MyState	Residential Fixed 3 yrs 80%
NAB	Choice Package Tailored Fixed - P&I 3 yrs 150k+
Newcastle Permanent	Residential Fixed P&I 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 100k+
Qudos Bank	Fixed Rate 3 yrs
RACQ Bank	Residential Fixed 3 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 3 yrs
SCU	Residential Fixed 3 yrs
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 3 yrs 150k+
The Rock	Residential Fixed 3 yrs 80%
The Rock	Residential Fixed IO 3 yrs 80%



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Owner Occupier 3 Year Fixed \$750,000

Company

Product

★★★★

Virgin Money

Reward Me - OO Fixed Special 3 yrs

Westpac

Premier Advantage Fixed Options P&I 3 yrs 150k+



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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★	
AMO Group	Residential Fixed 3 yrs
AMO Group	Residential Fixed IO 3 yrs
AMP Bank	Affinity Package Residential Fixed P&I 3 yrs 100k+
AMP Bank	Professional Package Residential Fixed P&I 3 yrs 100k+
AMP Bank	Select Package Residential Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Inv Select Basic Fixed IO 3 yrs
Aussie	Inv Select Standard Fixed IO 3 yrs
Aussie	IQ Basic Fixed PI 3 yrs 80%
Aussie	IQ Offset Fixed PI 3 yrs 80%
Aussie	Select Basic Fixed IO 3 yrs
Aussie	Select Basic Fixed PI 3 yrs 80%
Aussie	Select Standard Fixed IO 3 yrs
Aussie	Select Standard Fixed PI 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package 3 YR Fixed Special 3 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 3 yrs 100k+
Auswide Bank	Standard Fixed P&I 3 yrs
Bank Australia	Residential Premium Fixed 3 yrs
Bank First	Complete Fixed - First Home Buyer 3 yrs
Bank First	Complete Fixed - Owner Occupied 3 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 3 yrs 50k
Bank First	Premier Package Home Loan Fixed - Owner Occupied 3 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 3 yrs
Bank of Melbourne	Residential Fixed P&I 3 yrs
Bank of us	FlexiDiscount Fixed 3 yrs 80%
BankSA	Residential Fixed P&I 3 yrs
BankVic	Fixed 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 3 yrs 200k+



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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★	
Bankwest	Fixed Rate Owner Occupied P&I 3 yrs
bcu	Residential Fixed IO 3 yrs
bcu	Residential Fixed P&I 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Residential Fixed PI 3 yrs
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 250k+
Citi	Standard Fixed P&I 3 yrs 80%
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
Community First CU	True Fixed - IO 3 yrs
Community First CU	True Fixed - P&I 3 yrs
Delphi Bank	Standard Fixed 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
Freedom Lend	Freedom Fixed IO 3 yrs 80%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Gateway Bank	Residential Fixed 3 yrs
Greater Bank	Ultimate Fixed 3 yrs
Holiday Coast CU	Fixed N Easy 3 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 3 yrs
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
HSBC	Premier Residential Fixed IO 3 yrs 50k+
HSBC	Residential Fixed IO 3 yrs
HSBC	Residential Fixed P&I 3 yrs
Hume Bank	Property Package Residential Fixed P&I 3 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 3 yrs
Hume Bank	Residential Fixed (Refinance) P&I 3 yrs
Hume Bank	Residential Fixed P&I 3 yrs
Hunter United	Fixed 3 yrs
IMB	Residential Fixed IO 3 yrs



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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★	
Liberty Financial	Liberty Fixed 3 yrs
loans.com.au	Fixed - Owner Occupied Package Special - IO 3 yrs
loans.com.au	Fixed - Owner Occupied Package Special - P&I 3 yrs
loans.com.au	Fixed - Owner Occupier IO 3 yrs
loans.com.au	Fixed - Owner Occupier P&I 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 80 3 yrs
ME	Flexible Fixed OO 3 yrs
ME	Member Package Flexible Fixed OO 3 yrs 40k+
Mortgage House	Advantage Fixed P&I 3 yrs 750k+
MyState	Residential Fixed IO 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
NAB	Tailored Fixed - P&I 3 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 3 yrs 5k+
Newcastle Permanent	Residential Fixed IO 3 yrs
Nexus Mutual	Platinum Standard Home Loan Fixed IO 3 yrs 150k+
Nexus Mutual	Platinum Standard Home Loan Fixed P&I 3 yrs 150k+
Nexus Mutual	Standard Home Loan Fixed IO 3 yrs
Nexus Mutual	Standard Home Loan Fixed P&I 3 yrs
P&N Bank	Residential Fixed IO 3 yrs 80%
P&N Bank	Residential Fixed PI 3 yrs 80%
Pacific Mortgage Group	Residential Fixed IO 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 3 yrs 100k+
People's Choice Credit Union	Residential Fixed IO 3 yrs
People's Choice Credit Union	Residential Fixed P&I 3 yrs
Police Bank	Premium Fixed 3 yrs
Queensland Country Credit Union	3 Year Fixed P+I
Queenslanders CU	Fixed Rate P&I 3 yrs
RAMS	Fixed Rate P&I 3 yrs



Home Loans Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★	
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 3 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 3 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed P&I 3 yrs
St.George Bank	Residential Fixed P&I 3 yrs
Summerland Credit Union	Standard Fixed 3 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 3 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 3 yrs
Suncorp Bank	Owner Occupied Fixed P&I 3 yrs
The Mac	Standard Fixed 3 yrs
The Mac	Standard Fixed Special 3 yrs
The Mutual	Package Home Loan Premium Fixed 3 yrs 150k+
The Mutual	Premium Fixed 3 yrs
TicToc Home Loans	Live-in fixed 3 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 3 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 3 yrs
WAW Credit Union	Owner Occupied Fixed 3 year
Westpac	Fixed Options P&I 3 yrs
Yellow Brick Road	Empower Fixed PI 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 80% 150k+



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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★	
Adelaide Bank	SmartFix IO 3 yrs
Adelaide Bank	SmartFix P&I 3 yrs
Adelaide Bank	SmartSaver Fixed IO 3 yrs
Adelaide Bank	SmartSaver Fixed P&I 3 yrs
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Aussie	IQ Offset Fixed IO 3 yrs 80%
Auswide Bank	Freedom Package Standard Fixed IO 3 yrs 100k+
Auswide Bank	Standard Fixed IO 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 150k+
Bank of Melbourne	Residential Fixed IO 3 yrs
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
BankSA	Residential Fixed IO 3 yrs
Bendigo Bank	Residential Fixed IO 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Residential Fixed 3 yrs
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
Click Loans	Basic Home Loan Fixed IO 3 yrs 80%
Click Loans	Offset Home Loan Fxd IO 3 yrs 80%
Commonwealth Bank	Residential Fixed IO 3 yrs
First Option Credit Union	Fixed Premium Plus Home Loan L55 3 yrs
Firstmac	VIP Fixed IO 3 yrs
Firstmac	VIP Fixed P&I 3 yrs
Hume Bank	Residential Fixed IO 3 yrs
Illawarra CU NSW	Fixed IO 3 yrs
iMortgage	Fusion Fixed IO 80 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 3 yrs
Mortgage House	Advantage Fixed IO 3 yrs
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs



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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★	
Queensland Country Credit Union	3 Year Fixed IO
Regional Australia Bank	Owner Occ Fixed Home Loan IO 3 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 3 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
St.George Bank	Residential Fixed IO 3 yrs
Teachers Mutual Bank	Standard Fixed IO 3 yrs
TicToc Home Loans	Live-in fixed 3 yr IO
UniBank	Standard Fixed IO 3 yrs
WAW Credit Union	Owner Occupied Fixed IO 3 year
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Fixed IO 3 yrs 100k+
AMP Bank	Basic Fixed IO 3 yrs
AMP Bank	Professional Package Residential Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
AMP Bank	Select Package Residential Fixed IO 3 yrs 100k+
Aussie	IQ Basic Fixed IO 3 yrs 80%
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
First Option Credit Union	Fixed Classic Home Loan L51 3 yrs
RAMS	Fixed Rate IO 3 yrs
Woolworths Employees CU	Owner Occupied Fixed 3 yrs
Yellow Brick Road	Empower Fixed IO 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 80% 150k+



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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★★★ "Outstanding Value"	
Freedom Lend	Freedom Fixed PI 5 yrs 80%
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Gateway Bank	Residential Fixed 5 yrs
Greater Bank	Great Rate Discount Fixed 5 yrs \$150k+
Greater Bank	Great Rate Fixed 5 yr
Greater Bank	Standard Fixed 5 yrs
Greater Bank	Ultimate Discount Fixed 5 yrs 150k+
IMB	Residential Fixed P&I 5 yrs 90%
ING	Orange Advantage Residential Fixed 5 yrs 150k+
ING	Residential Fixed 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 5 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 5 yrs
Qudos Bank	Fixed Rate 5 yrs
RACQ Bank	Choices Residential Fixed 5 yrs 20k+
RACQ Bank	Residential Fixed 5 yrs
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed <95% PI 5 yrs
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed 90% IO 5 yrs 1
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs



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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★★	
Aussie	Select Basic Fixed PI 5 yrs 80%
Australian Unity	Health Wealth and Happiness fxd 5 yrs
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankVic	Fixed 5 yrs
BankVic	Premium Home Fixed 5 yrs 50k+
Click Loans	Basic Home Loan Fixed PI 5 yrs 80%
Click Loans	Offset Home Loan Fixed PI 5 yrs 80%
Commonwealth Bank	Wealth Package Residential Fixed P&I 5 yrs 150k+
CUA	5 Year Fixed Owner Occupier P&I
CUA	5 Year Premium Fixed O/O P&I
Gateway Bank	Premium Residential Fixed 5 yrs 150k+
Greater Bank	Ultimate Fixed 5 yrs
Heritage Bank	Residential Fixed 5 yrs
Homestar Finance	Owner Occupied P&I Fixed 5 yrs
HSBC	Residential Fixed P&I 5 yrs
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
NAB	Tailored Fixed - P&I 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 5 yrs 5k+
Newcastle Permanent	Residential Fixed IO 5 yrs
RAMS	Fixed Rate P&I 5 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 5 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 5 yrs
Suncorp Bank	Owner Occupied Fixed P&I 5 yrs
Teachers Mutual Bank	Fixed Rate 5 yrs
UniBank	Fixed Rate 5 yrs
Westpac	Fixed Options P&I 5 yrs
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+



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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★	
Adelaide Bank	SmartFix IO 5 yrs
Adelaide Bank	SmartFix P&I 5 yrs
Adelaide Bank	SmartSaver Fixed IO 5 yrs
Adelaide Bank	SmartSaver Fixed P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
AMO Group	Residential Fixed IO 5 yrs
AMP Bank	Basic Fixed P&I 5 yrs
ANZ	Breakfree Residential Fixed 5 yrs 150k+
ANZ	Residential Fixed 5 yrs
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	Inv Select Basic Fixed IO 5 yrs
Aussie	Inv Select Standard Fixed IO 5 yrs
Aussie	IQ Basic Fixed PI 5 yrs 80%
Aussie	IQ Offset Fixed PI 5 yrs 80%
Aussie	Select Basic Fixed IO 5 yrs
Aussie	Select Standard Fixed IO 5 yrs
Aussie	Select Standard Fixed PI 5 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 5 yrs
Australian Military Bank	Fixed Rate 5 yrs 80%
Australian Unity	Health Wealth and Happiness Package fixed 5 yrs 200k+
Bank Australia	Residential Premium Fixed 5 yrs
Bank Australia	Residential Premium Package <80 5 yrs
Bank First	Complete Fixed - First Home Buyer 5 yrs
Bank First	Complete Fixed - Owner Occupied 5 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 5 yrs 50k
Bank First	Premier Package Home Loan Fixed - Owner Occupied 5 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 5 yrs
Bank of Melbourne	Residential Fixed P&I 5 yrs
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankSA	Residential Fixed P&I 5 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 5 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 5 yrs



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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★	
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs
Bendigo Bank	Residential Fixed PI 5 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 5 yrs 150k+
BOQ	Residential Fixed 5 yrs
Click Loans	Basic Home Loan Fixed IO 5 yrs 80%
Click Loans	Offset Home Loan Fxd IO 5 yrs 80%
Commonwealth Bank	Residential Fixed P&I 5 yrs
Delphi Bank	Standard Fixed 5 yrs
Freedom Lend	Freedom Fixed IO 5 yrs 80%
G&C Mutual Bank	Residential 5yr Fixed IO 5 yrs
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Holiday Coast CU	Fixed N Easy 5 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 5 yrs
HSBC	Residential Fixed IO 5 yrs
Hume Bank	Property Package Residential Fixed P&I 5 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 5 yrs
Hume Bank	Residential Fixed (Refinance) P&I 5 yrs
Hume Bank	Residential Fixed IO 5 yrs
Hume Bank	Residential Fixed P&I 5 yrs
Illawarra CU NSW	Fixed Lite PI 5 yrs
IMB	Residential Fixed IO 5 yrs
iMortgage	Fusion Fixed PI 80 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 80 5 yrs
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed P&I 5 yrs 100-749k



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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★	
MyState	Residential Fixed 5 yrs 80%
MyState	Residential Fixed IO 5 yrs
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
P&N Bank	Residential Fixed IO 5 yrs 80%
P&N Bank	Residential Fixed PI 5 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 100k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 100k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
QBANK	Fixed Home Loan 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 5 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%
SCU	My Life Residential Fixed 5 yrs 150k+
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard Fixed 5 yrs
Teachers Mutual Bank	Standard Fixed IO 5 yrs
The Rock	Residential Fixed 5 yrs 80%
The Rock	Residential Fixed IO 5 yrs 80%
TicToc Home Loans	Live-in fixed 5 yr IO
TicToc Home Loans	Live-in fixed 5 yrs
UniBank	Standard Fixed IO 5 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 5 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 5 yrs
Yellow Brick Road	Empower Fixed PI 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 80% 150k+



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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★	
AMP Bank	Affinity Package Residential Fixed P&I 5 yrs 100k+
AMP Bank	Professional Package Residential Fixed P&I 5 yrs 100k+
AMP Bank	Residential Classic Fixed P&I 5 yrs
AMP Bank	Select Package Residential Fixed P&I 5 yrs 100k+
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
Aussie	IQ Basic Fixed IO 5 yrs 80%
Aussie	IQ Offset Fixed IO 5 yrs 80%
Auswide Bank	Freedom Package Standard Fixed P&I 5 yrs 100k+
Auswide Bank	Standard Fixed P&I 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 5 yrs 150k+
Bank of Melbourne	Residential Fixed IO 5 yrs
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
BankSA	Residential Fixed IO 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Bendigo Bank	Residential Fixed IO 5 yrs
Beyond Bank	Residential Fixed 5 yrs
Commonwealth Bank	Residential Fixed IO 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 5 yrs 150k+
Illawarra CU NSW	Fixed Lite IO 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 5 yrs
Mortgage House	Advantage Fixed IO 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
People's Choice Credit Union	Residential Fixed IO 5 yrs
RAMS	Fixed Rate IO 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 5 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+



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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★	
St. George Bank	Residential Fixed IO 5 yrs
Westpac	Fixed Options IO 5 yrs 80%
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Fixed IO 5 yrs 100k+
AMP Bank	Basic Fixed IO 5 yrs
AMP Bank	Professional Package Residential Fixed IO 5 yrs 100k+
AMP Bank	Residential Classic Fixed IO 5 yrs
AMP Bank	Select Package Residential Fixed IO 5 yrs 100k+
ANZ	Residential Fixed IO 5 yrs
Auswide Bank	Freedom Package Standard Fixed IO 5 yrs 100k+
Auswide Bank	Standard Fixed IO 5 yrs
iMortgage	Fusion Fixed IO 80 5 yrs
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+



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Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
Freedom Lend	Freedom Fixed PI 5 yrs 80%
Greater Bank	Great Rate Discount Fixed 5 yrs \$150k+
Greater Bank	Great Rate Fixed 5 yr
Greater Bank	Standard Fixed 5 yrs
Greater Bank	Ultimate Discount Fixed 5 yrs 150k+
Greater Bank	Ultimate Fixed 5 yrs
IMB	Residential Fixed P&I 5 yrs 90%
ING	Orange Advantage Residential Fixed 5 yrs 150k+
ING	Residential Fixed 5 yrs
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 5 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 5 yrs
Qudos Bank	Fixed Rate 5 yrs
RACQ Bank	Choices Residential Fixed 5 yrs 20k+
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed <95% PI 5 yrs
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed 90% IO 5 yrs 1
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+



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Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★★	
Australian Unity	Health Wealth and Happiness fxd 5 yrs
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank Australia	Residential Premium Package <80 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankVic	Fixed 5 yrs
BankVic	Premium Home Fixed 5 yrs 50k+
Click Loans	Basic Home Loan Fixed PI 5 yrs 80%
Click Loans	Offset Home Loan Fixed PI 5 yrs 80%
Commonwealth Bank	Wealth Package Residential Fixed P&I 5 yrs 150k+
CUA	5 Year Fixed Owner Occupier P&I
CUA	5 Year Premium Fixed O/O P&I
Freedom Lend	Freedom Fixed IO 5 yrs 80%
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Gateway Bank	Premium Residential Fixed 5 yrs 150k+
Gateway Bank	Residential Fixed 5 yrs
Homestar Finance	Owner Occupied P&I Fixed 5 yrs
HSBC	Residential Fixed P&I 5 yrs
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
NAB	Tailored Fixed - P&I 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 5 yrs 5k+
Newcastle Permanent	Residential Fixed IO 5 yrs
RACQ Bank	Residential Fixed 5 yrs
RAMS	Fixed Rate P&I 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 5 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 5 yrs
Suncorp Bank	Owner Occupied Fixed P&I 5 yrs
Westpac	Fixed Options P&I 5 yrs



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Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★	
Adelaide Bank	SmartFix IO 5 yrs
Adelaide Bank	SmartFix P&I 5 yrs
Adelaide Bank	SmartSaver Fixed IO 5 yrs
Adelaide Bank	SmartSaver Fixed P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
AMO Group	Residential Fixed IO 5 yrs
ANZ	Breakfree Residential Fixed 5 yrs 150k+
ANZ	Residential Fixed 5 yrs
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	Inv Select Basic Fixed IO 5 yrs
Aussie	Inv Select Standard Fixed IO 5 yrs
Aussie	IQ Basic Fixed PI 5 yrs 80%
Aussie	IQ Offset Fixed PI 5 yrs 80%
Aussie	Select Basic Fixed IO 5 yrs
Aussie	Select Basic Fixed PI 5 yrs 80%
Aussie	Select Standard Fixed IO 5 yrs
Aussie	Select Standard Fixed PI 5 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 5 yrs
Australian Military Bank	Fixed Rate 5 yrs 80%
Australian Unity	Health Wealth and Happiness Package fixed 5 yrs 200k+
Auswide Bank	Freedom Package Standard Fixed P&I 5 yrs 100k+
Bank Australia	Residential Premium Fixed 5 yrs
Bank First	Complete Fixed - First Home Buyer 5 yrs
Bank First	Complete Fixed - Owner Occupied 5 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 5 yrs 50k
Bank First	Premier Package Home Loan Fixed - Owner Occupied 5 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 5 yrs
Bank of Melbourne	Residential Fixed P&I 5 yrs
BankSA	Residential Fixed P&I 5 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 5 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 5 yrs
bcu	Residential Fixed IO 5 yrs



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Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★	
bcu	Residential Fixed P&I 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs
Bendigo Bank	Connect Package Fixed Owner Occupied 5 yrs 250k+
Bendigo Bank	Residential Fixed PI 5 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 5 yrs 150k+
BOQ	Residential Fixed 5 yrs
Citi	Mortgage Plus Standard Fixed P&I 5 yrs 80% 250k+
Citi	Standard Fixed P&I 5 yrs 80%
Click Loans	Basic Home Loan Fixed IO 5 yrs 80%
Click Loans	Offset Home Loan Fxd IO 5 yrs 80%
Commonwealth Bank	Residential Fixed P&I 5 yrs
Delphi Bank	Standard Fixed 5 yrs
G&C Mutual Bank	Residential 5yr Fixed IO 5 yrs
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Heritage Bank	Residential Fixed 5 yrs
Holiday Coast CU	Fixed N Easy 5 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 5 yrs
HSBC	Residential Fixed IO 5 yrs
Hume Bank	Property Package Residential Fixed P&I 5 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 5 yrs
Hume Bank	Residential Fixed (Refinance) P&I 5 yrs
Hume Bank	Residential Fixed IO 5 yrs
Hume Bank	Residential Fixed P&I 5 yrs
Illawarra CU NSW	Fixed PI 5 yrs
IMB	Residential Fixed IO 5 yrs
iMortgage	Fusion Fixed PI 80 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 80 5 yrs
ME	Flexible Fixed OO 5 yrs



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Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★	
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed P&I 5 yrs 100-749k
MyState	Residential Fixed 5 yrs 80%
MyState	Residential Fixed IO 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
P&N Bank	Residential Fixed PI 5 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 100k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 100k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
QBANK	Fixed Home Loan 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 5 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%
SCU	My Life Residential Fixed 5 yrs 150k+
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard Fixed 5 yrs
Teachers Mutual Bank	Fixed Rate 5 yrs
Teachers Mutual Bank	Standard Fixed IO 5 yrs
The Rock	Residential Fixed 5 yrs 80%
The Rock	Residential Fixed IO 5 yrs 80%
TicToc Home Loans	Live-in fixed 5 yr IO
TicToc Home Loans	Live-in fixed 5 yrs
UniBank	Fixed Rate 5 yrs
UniBank	Standard Fixed IO 5 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 5 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 5 yrs
Yellow Brick Road	Empower Fixed PI 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 80% 150k+



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Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★	
AMP Bank	Affinity Package Residential Fixed P&I 5 yrs 100k+
AMP Bank	Basic Fixed P&I 5 yrs
AMP Bank	Professional Package Residential Fixed P&I 5 yrs 100k+
AMP Bank	Residential Classic Fixed P&I 5 yrs
AMP Bank	Select Package Residential Fixed P&I 5 yrs 100k+
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
Aussie	IQ Basic Fixed IO 5 yrs 80%
Aussie	IQ Offset Fixed IO 5 yrs 80%
Auswide Bank	Standard Fixed P&I 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 5 yrs 150k+
Bank of Melbourne	Residential Fixed IO 5 yrs
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
BankSA	Residential Fixed IO 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Bendigo Bank	Connect Residential Fixed IO 5 yrs 250k+
Bendigo Bank	Residential Fixed IO 5 yrs
Beyond Bank	Residential Fixed 5 yrs
Commonwealth Bank	Residential Fixed IO 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 5 yrs 150k+
Illawarra CU NSW	Fixed IO 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 5 yrs
Mortgage House	Advantage Fixed IO 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
People's Choice Credit Union	Residential Fixed IO 5 yrs
RAMS	Fixed Rate IO 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 5 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs



Home Loans Star Ratings

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Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★	
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
St.George Bank	Residential Fixed IO 5 yrs
Westpac	Fixed Options IO 5 yrs 80%
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Fixed IO 5 yrs 100k+
AMP Bank	Basic Fixed IO 5 yrs
AMP Bank	Professional Package Residential Fixed IO 5 yrs 100k+
AMP Bank	Residential Classic Fixed IO 5 yrs
AMP Bank	Select Package Residential Fixed IO 5 yrs 100k+
ANZ	Residential Fixed IO 5 yrs
Auswide Bank	Freedom Package Standard Fixed IO 5 yrs 100k+
Auswide Bank	Standard Fixed IO 5 yrs
iMortgage	Fusion Fixed IO 80 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%



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Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Freedom Lend	Freedom Fixed PI 5 yrs 80%
Greater Bank	Great Rate Discount Fixed 5 yrs \$150k+
Greater Bank	Great Rate Fixed 5 yr
Greater Bank	Standard Fixed 5 yrs
Greater Bank	Ultimate Discount Fixed 5 yrs 150k+
Greater Bank	Ultimate Fixed 5 yrs
IMB	Residential Fixed P&I 5 yrs 90%
ING	Orange Advantage Residential Fixed 5 yrs 150k+
ING	Residential Fixed 5 yrs
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 5 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 5 yrs
Qudos Bank	Fixed Rate 5 yrs
RACQ Bank	Choices Residential Fixed 5 yrs 20k+
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed <95% PI 5 yrs
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed 90% IO 5 yrs 1
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+



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Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★★★	
Australian Unity	Health Wealth and Happiness fxd 5 yrs
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank Australia	Residential Premium Package <80 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankVic	Fixed 5 yrs
BankVic	Premium Home Fixed 5 yrs 50k+
Click Loans	Basic Home Loan Fixed PI 5 yrs 80%
Click Loans	Offset Home Loan Fixed PI 5 yrs 80%
Commonwealth Bank	Wealth Package Residential Fixed P&I 5 yrs 150k+
CUA	5 Year Fixed Owner Occupier P&I
CUA	5 Year Premium Fixed O/O P&I
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Gateway Bank	Premium Residential Fixed 5 yrs 150k+
Gateway Bank	Residential Fixed 5 yrs
Homestar Finance	Owner Occupied P&I Fixed 5 yrs
HSBC	Premier Residential Fixed 5 yrs 500k+
HSBC	Residential Fixed P&I 5 yrs
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
NAB	Tailored Fixed - P&I 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 5 yrs 5k+
Newcastle Permanent	Residential Fixed IO 5 yrs
RACQ Bank	Residential Fixed 5 yrs
RAMS	Fixed Rate P&I 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 5 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 5 yrs
Suncorp Bank	Owner Occupied Fixed P&I 5 yrs
Westpac	Fixed Options P&I 5 yrs



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Owner Occupier 5 Year Fixed \$500,000

Company

Product

★★★

Adelaide Bank	SmartFix IO 5 yrs
Adelaide Bank	SmartFix P&I 5 yrs
Adelaide Bank	SmartSaver Fixed IO 5 yrs
Adelaide Bank	SmartSaver Fixed P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
AMO Group	Residential Fixed IO 5 yrs
ANZ	Breakfree Residential Fixed 5 yrs 150k+
ANZ	Residential Fixed 5 yrs
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	Inv Select Basic Fixed IO 5 yrs
Aussie	Inv Select Standard Fixed IO 5 yrs
Aussie	IQ Basic Fixed PI 5 yrs 80%
Aussie	IQ Offset Fixed PI 5 yrs 80%
Aussie	Select Basic Fixed IO 5 yrs
Aussie	Select Basic Fixed PI 5 yrs 80%
Aussie	Select Standard Fixed IO 5 yrs
Aussie	Select Standard Fixed PI 5 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 5 yrs
Australian Military Bank	Fixed Rate 5 yrs 80%
Australian Unity	Health Wealth and Happiness Package fixed 5 yrs 200k+
Auswide Bank	Freedom Package Standard Fixed P&I 5 yrs 100k+
Bank Australia	Residential Premium Fixed 5 yrs
Bank First	Complete Fixed - First Home Buyer 5 yrs
Bank First	Complete Fixed - Owner Occupied 5 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 5 yrs 50k
Bank First	Premier Package Home Loan Fixed - Owner Occupied 5 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 5 yrs
Bank of Melbourne	Residential Fixed P&I 5 yrs
BankSA	Residential Fixed P&I 5 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 5 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 5 yrs
bcu	Residential Fixed IO 5 yrs



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Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★★	
bcu	Residential Fixed P&I 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs
Bendigo Bank	Residential Fixed PI 5 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 5 yrs 150k+
BOQ	Residential Fixed 5 yrs
Citi	Mortgage Plus Standard Fixed P&I 5 yrs 80% 250k+
Citi	Standard Fixed P&I 5 yrs 80%
Click Loans	Basic Home Loan Fixed IO 5 yrs 80%
Click Loans	Offset Home Loan Fxd IO 5 yrs 80%
Commonwealth Bank	Residential Fixed P&I 5 yrs
Delphi Bank	Standard Fixed 5 yrs
Freedom Lend	Freedom Fixed IO 5 yrs 80%
G&C Mutual Bank	Residential 5yr Fixed IO 5 yrs
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Heritage Bank	Residential Fixed 5 yrs
Holiday Coast CU	Fixed N Easy 5 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 5 yrs
HSBC	Premier Residential Fixed IO 5 yrs 500k+
HSBC	Residential Fixed IO 5 yrs
Hume Bank	Property Package Residential Fixed P&I 5 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 5 yrs
Hume Bank	Residential Fixed (Refinance) P&I 5 yrs
Hume Bank	Residential Fixed IO 5 yrs
Hume Bank	Residential Fixed P&I 5 yrs
Illawarra CU NSW	Fixed PI 5 yrs
IMB	Residential Fixed IO 5 yrs
iMortgage	Fusion Fixed PI 80 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 5 yrs



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Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★★	
Macquarie Bank	Offset Fixed Owner Occupied PI 80 5 yrs
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed P&I 5 yrs 100-749k
MyState	Residential Fixed 5 yrs 80%
MyState	Residential Fixed IO 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
P&N Bank	Residential Fixed PI 5 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 100k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 100k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
QBANK	Fixed Home Loan 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 5 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%
SCU	My Life Residential Fixed 5 yrs 150k+
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard Fixed 5 yrs
Teachers Mutual Bank	Fixed Rate 5 yrs
The Rock	Residential Fixed 5 yrs 80%
The Rock	Residential Fixed IO 5 yrs 80%
TicToc Home Loans	Live-in fixed 5 yr IO
TicToc Home Loans	Live-in fixed 5 yrs
UniBank	Fixed Rate 5 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 5 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 5 yrs
Yellow Brick Road	Empower Fixed PI 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 80% 150k+



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Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★	
AMP Bank	Affinity Package Residential Fixed P&I 5 yrs 100k+
AMP Bank	Basic Fixed P&I 5 yrs
AMP Bank	Professional Package Residential Fixed P&I 5 yrs 100k+
AMP Bank	Residential Classic Fixed P&I 5 yrs
AMP Bank	Select Package Residential Fixed P&I 5 yrs 100k+
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
Aussie	IQ Basic Fixed IO 5 yrs 80%
Aussie	IQ Offset Fixed IO 5 yrs 80%
Auswide Bank	Freedom Package Standard Fixed IO 5 yrs 100k+
Auswide Bank	Standard Fixed P&I 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 5 yrs 150k+
Bank of Melbourne	Residential Fixed IO 5 yrs
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Bendigo Bank	Residential Fixed IO 5 yrs
Beyond Bank	Residential Fixed 5 yrs
Commonwealth Bank	Residential Fixed IO 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 5 yrs 150k+
Illawarra CU NSW	Fixed IO 5 yrs
Mortgage House	Advantage Fixed IO 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
People's Choice Credit Union	Residential Fixed IO 5 yrs
RAMS	Fixed Rate IO 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 5 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
St.George Bank	Residential Fixed IO 5 yrs



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Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★	
Teachers Mutual Bank	Standard Fixed IO 5 yrs
UniBank	Standard Fixed IO 5 yrs
Westpac	Fixed Options IO 5 yrs 80%
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Fixed IO 5 yrs 100k+
AMP Bank	Basic Fixed IO 5 yrs
AMP Bank	Professional Package Residential Fixed IO 5 yrs 100k+
AMP Bank	Residential Classic Fixed IO 5 yrs
AMP Bank	Select Package Residential Fixed IO 5 yrs 100k+
ANZ	Residential Fixed IO 5 yrs
Auswide Bank	Standard Fixed IO 5 yrs
BankSA	Residential Fixed IO 5 yrs
iMortgage	Fusion Fixed IO 80 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%



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Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
BankVic	Premium Home Fixed 5 yrs 50k+
Freedom Lend	Freedom Fixed PI 5 yrs 80%
Greater Bank	Great Rate Discount Fixed 5 yrs \$150k+
Greater Bank	Standard Fixed 5 yrs
Greater Bank	Ultimate Discount Fixed 5 yrs 150k+
Greater Bank	Ultimate Fixed 5 yrs
ING	Orange Advantage Residential Fixed 5 yrs 150k+
ING	Residential Fixed 5 yrs
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 5 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 5 yrs
Qudos Bank	Fixed Rate 5 yrs
RACQ Bank	Choices Residential Fixed 5 yrs 20k+
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed <95% PI 5 yrs
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed 90% IO 5 yrs 1
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 5 yrs 150k+
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+



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Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★★	
Australian Unity	Health Wealth and Happiness fxd 5 yrs
Australian Unity	Health Wealth and Happiness Package fixed 5 yrs 200k+
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank Australia	Residential Premium Package <80 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankVic	Fixed 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed P&I 5 yrs 150k+
CUA	5 Year Fixed Owner Occupier P&I
CUA	5 Year Premium Fixed O/O P&I
Freedom Lend	Freedom Fixed IO 5 yrs 80%
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Gateway Bank	Premium Residential Fixed 5 yrs 150k+
Gateway Bank	Residential Fixed 5 yrs
Greater Bank	Great Rate Fixed 5 yr
Homestar Finance	Owner Occupied P&I Fixed 5 yrs
HSBC	Premier Residential Fixed 5 yrs 500k+
HSBC	Residential Fixed P&I 5 yrs
IMB	Residential Fixed P&I 5 yrs 90%
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
NAB	Tailored Fixed - P&I 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 5 yrs 5k+
Newcastle Permanent	Residential Fixed IO 5 yrs
RACQ Bank	Residential Fixed 5 yrs
RAMS	Fixed Rate P&I 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 5 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 5 yrs
Suncorp Bank	Owner Occupied Fixed P&I 5 yrs
Westpac	Fixed Options P&I 5 yrs



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Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★	
Adelaide Bank	SmartFix IO 5 yrs
Adelaide Bank	SmartFix P&I 5 yrs
Adelaide Bank	SmartSaver Fixed IO 5 yrs
Adelaide Bank	SmartSaver Fixed P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
AMO Group	Residential Fixed IO 5 yrs
ANZ	Breakfree Residential Fixed 5 yrs 150k+
ANZ	Residential Fixed 5 yrs
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	Inv Select Basic Fixed IO 5 yrs
Aussie	Inv Select Standard Fixed IO 5 yrs
Aussie	IQ Basic Fixed PI 5 yrs 80%
Aussie	IQ Offset Fixed PI 5 yrs 80%
Aussie	Select Basic Fixed IO 5 yrs
Aussie	Select Basic Fixed PI 5 yrs 80%
Aussie	Select Standard Fixed IO 5 yrs
Aussie	Select Standard Fixed PI 5 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 5 yrs
Australian Military Bank	Fixed Rate 5 yrs 80%
Auswide Bank	Freedom Package Standard Fixed P&I 5 yrs 100k+
Bank Australia	Residential Premium Fixed 5 yrs
Bank First	Complete Fixed - First Home Buyer 5 yrs
Bank First	Complete Fixed - Owner Occupied 5 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 5 yrs 50k
Bank First	Premier Package Home Loan Fixed - Owner Occupied 5 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 5 yrs
Bank of Melbourne	Residential Fixed P&I 5 yrs
BankSA	Residential Fixed P&I 5 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 5 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs



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Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★	
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs
Bendigo Bank	Residential Fixed PI 5 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 5 yrs 150k+
BOQ	Residential Fixed 5 yrs
Citi	Mortgage Plus Standard Fixed P&I 5 yrs 80% 250k+
Citi	Standard Fixed P&I 5 yrs 80%
Click Loans	Basic Home Loan Fixed IO 5 yrs 80%
Click Loans	Basic Home Loan Fixed PI 5 yrs 80%
Click Loans	Offset Home Loan Fixed PI 5 yrs 80%
Click Loans	Offset Home Loan Fxd IO 5 yrs 80%
Commonwealth Bank	Residential Fixed P&I 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 5 yrs 150k+
Delphi Bank	Standard Fixed 5 yrs
G&C Mutual Bank	Residential 5yr Fixed IO 5 yrs
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Heritage Bank	Residential Fixed 5 yrs
Holiday Coast CU	Fixed N Easy 5 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 5 yrs
HSBC	Premier Residential Fixed IO 5 yrs 500k+
HSBC	Residential Fixed IO 5 yrs
Hume Bank	Property Package Residential Fixed P&I 5 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 5 yrs
Hume Bank	Residential Fixed (Refinance) P&I 5 yrs
Hume Bank	Residential Fixed IO 5 yrs
Hume Bank	Residential Fixed P&I 5 yrs
Illawarra CU NSW	Fixed PI 5 yrs
IMB	Residential Fixed IO 5 yrs
iMortgage	Fusion Fixed PI 80 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 80 5 yrs



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Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★	
Macquarie Bank	Offset Fixed Owner Occupied IO 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 80 5 yrs
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed P&I 5 yrs 750k+
MyState	Residential Fixed 5 yrs 80%
MyState	Residential Fixed IO 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
P&N Bank	Residential Fixed PI 5 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 100k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 100k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
QBANK	Fixed Home Loan 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 5 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%
SCU	My Life Residential Fixed 5 yrs 150k+
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard Fixed 5 yrs
Teachers Mutual Bank	Fixed Rate 5 yrs
The Rock	Residential Fixed 5 yrs 80%
The Rock	Residential Fixed IO 5 yrs 80%
TicToc Home Loans	Live-in fixed 5 yrs
UniBank	Fixed Rate 5 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 5 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 5 yrs
Yellow Brick Road	Empower Fixed PI 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 80% 150k+



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Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★	
AMP Bank	Affinity Package Residential Fixed P&I 5 yrs 100k+
AMP Bank	Basic Fixed P&I 5 yrs
AMP Bank	Professional Package Residential Fixed P&I 5 yrs 100k+
AMP Bank	Residential Classic Fixed P&I 5 yrs
AMP Bank	Select Package Residential Fixed P&I 5 yrs 100k+
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
Aussie	IQ Basic Fixed IO 5 yrs 80%
Aussie	IQ Offset Fixed IO 5 yrs 80%
Auswide Bank	Freedom Package Standard Fixed IO 5 yrs 100k+
Auswide Bank	Standard Fixed P&I 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 5 yrs 150k+
Bank of Melbourne	Residential Fixed IO 5 yrs
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Bendigo Bank	Residential Fixed IO 5 yrs
Beyond Bank	Residential Fixed 5 yrs
Commonwealth Bank	Residential Fixed IO 5 yrs
Illawarra CU NSW	Fixed IO 5 yrs
Mortgage House	Advantage Fixed IO 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
People's Choice Credit Union	Residential Fixed IO 5 yrs
RAMS	Fixed Rate IO 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 5 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
St.George Bank	Residential Fixed IO 5 yrs
Teachers Mutual Bank	Standard Fixed IO 5 yrs



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Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★	
TicToc Home Loans	Live-in fixed 5 yr IO
UniBank	Standard Fixed IO 5 yrs
Westpac	Fixed Options IO 5 yrs 80%
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 80% 150k+
★	
AMP Bank	Affinity Package Residential Fixed IO 5 yrs 100k+
AMP Bank	Basic Fixed IO 5 yrs
AMP Bank	Professional Package Residential Fixed IO 5 yrs 100k+
AMP Bank	Residential Classic Fixed IO 5 yrs
AMP Bank	Select Package Residential Fixed IO 5 yrs 100k+
ANZ	Residential Fixed IO 5 yrs
Auswide Bank	Standard Fixed IO 5 yrs
BankSA	Residential Fixed IO 5 yrs
iMortgage	Fusion Fixed IO 80 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%