



# 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"	
Aussie	Select Basic Fixed PI 1 yr 80%
BOQ	Residential Fixed 1 yr Discount Rate
Community First CU	Honeymoon Fixed - P&I 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr
Freedom Lend	Freedom Fixed IO 1 yr 80%
Freedom Lend	Freedom Fixed PI 1 yr 80%
Greater Bank	Great Rate Discount Fixed 1 yr \$150k+
Greater Bank	Great Rate Discount Fixed IO 1 yr \$150k+
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Standard Fixed 1 yr
Greater Bank	Ultimate Discount Fixed 1 yr 150k+
Greater Bank	Ultimate Discount Fixed IO 1 yr 150k+
HSBC	Residential Fixed P&I 1 yr
MOVE Bank	Flexi Fixed 1 yr
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 1 yr 5k+
QBANK	Residential Fixed <90% LVR 1 yrs
Qudos Bank	Owner Occupied Fixed P&I 1 yr 80%
RACQ Bank	Choices Residential Fixed 1 yr 20k+
Reduce Home Loans	Home Owners Dream 1 Yr Fixed
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 1 yr 150k+
TicToc Home Loans	Live-in fixed 1 yr
UBank	UHomeLoan Fixed IO 1 yr
UBank	UHomeLoan Fixed PI 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 P&I 1 yr
Aussie	Select Standard Fixed PI 1 yr
Bank Australia	Basic Fixed (LVR <80%) 1 yr
Bank Australia	Residential Premium Package 70-90% 1 yr
Bank First	Complete Fixed - First Home Buyer 1 yr
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+
BankVic	Premium Home Fixed 1 yr 50k+
bcu	Residential Fixed P&I 1 yr
BOQ	Home Loan Privileges Residential Fixed 1 yr Discount Rate 150k+
Community First CU	True Fixed - P&I 1 yr
CUA	1 Year Fixed Owner Occupier P&I
Endeavour Mutual Bank	1 Year Fixed Home Loan 1 yr
Firefighters Mutual Bank	Fixed Rate 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
Gateway Bank	Premium Residential Fixed 1 yr 150k+
Greater Bank	Great Rate Fixed IO 1 yr
Greater Bank	Standard Fixed IO 1 yr
Greater Bank	Ultimate Fixed 1 yr
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+
Heritage Bank	Residential Fixed 1 yr
Illawarra Credit Union	Fixed Lite PI 1 yr
ING	Orange Advantage Residential Fixed 1 yr 150k+
ING	Residential Fixed 1 yr
loans.com.au	Fixed - Owner Occupier P&I 1 yr
Newcastle Permanent	Premium Plus Package Residential Fixed IO 1 yr 5k+
Newcastle Permanent	Residential Fixed P&I 1 yr
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



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## Owner Occupier 1 Year Fixed \$200,000

Company

Product

★★★★

**The Mac**

Standard Fixed 1 yr

**UniBank**

Fixed Rate 1 yr



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## Owner Occupier 1 Year Fixed \$200,000

Company	Product
★★★	
Adelaide Bank	SmartSaver Fixed IO 1 yr
AMO Group	Residential Fixed 1 yr
AMP Bank	Basic Fixed P&I 1 yr
AMP Bank	Professional Package Residential Fixed P&I 1 yr 100k+
ANZ	Breakfree Residential Fixed 1 yr 150k+
ANZ	Residential Fixed 1 yr
Arab Bank Australia	Residential Fixed 1 yr
Aussie	Select Basic Fixed IO 1 yr
Aussie	Select Standard Fixed IO 1 yr
Australian Unity	Health Wealth and Happiness Fixed P&I 1 yr
Australian Unity	Health Wealth and Happiness Package Fixed P&I 1 yr
Auswide Bank	Freedom Package Standard Fixed P&I 1 yr 90%
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 China	Fixed Rate Home Loan IO 1 yr
Bank of China	Fixed Rate Home Loan P&I 1 yr
Bank of Melbourne	Advantage Package Residential Fixed P&I 1 yr 60-80% 150k+
Bank of Melbourne	Residential Fixed P&I 1 yr 60-80%
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
BankVic	Fixed 1 yr
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 1 yr 200k+
Bankwest	Fixed Rate Owner Occupied P&I 1 yr
bcu	Residential Fixed IO 1 yr
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+
Beyond Bank	Residential Fixed 1 yr
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+



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## Owner Occupier 1 Year Fixed \$200,000

Company	Product
★★★	
BOQ	Home Loan Privileges Residential Fixed 1 yr 150k+
BOQ	Residential Fixed 1 yr
Click Loans	Basic Home Loan Fixed PI 1 yr 80%
Click Loans	Offset Home Loan Fixed PI 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
Credit Union SA	Fixed Home Loan Package P&I 1 yr
CUA	1 Year Fixed O/O Construction
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
Firefighters Mutual Bank	Standard Fixed IO 1 yr
Firstmac	VIP Fixed IO 1 yr
Firstmac	VIP Fixed P&I 1 yr
G&C Mutual Bank	Residential 1yr Fixed IO 1 yr
Gateway Bank	Residential Fixed 1 yr
Greater Bank	Ultimate Fixed 1 yr IO
Holiday Coast CU	Fixed N Easy 1 yr 80%
Homestar Finance	Owner Occupied IO Fixed 1 yr
Homestar Finance	Owner Occupied P&I Fixed 1 yr
Horizon Credit Union	Fixed Rate Home Loan 1 yr
HSBC	Residential Fixed IO 1 yr
Hume Bank	Property Package Residential Fixed P&I 1 yr 150k+
Hume Bank	Residential Fixed P&I 1 yr
Hunter United	Fixed 1 yr
IMB	Residential Fixed P&I 1 yr 90%
Liberty Financial	Liberty Fixed 1 yr
loans.com.au	Fixed - Owner Occupier IO 1 yr



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## Owner Occupier 1 Year Fixed \$200,000

Company	Product
★★★	
Macquarie Bank	Basic Flyer Home Loan PI 80 1yr
Macquarie Bank	Offset Fixed Owner Occupied PI 80 1 yr
Macquarie Bank	Offset Flyer Home Loan PI 80 1 yr
ME	Flexible Fixed OO 1 yr
ME	Member Package Flexible Fixed OO 1 yr 40k+
Mortgage House	Advantage Fixed P&I 1 yr
MyState Bank	Residential Fixed 1 yr 80%
MyState Bank	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
Northern Inland CU	Fixed Rate Owner Occupied 1 yr
P&N Bank	Residential Fixed IO 1 yr 80%
P&N Bank	Residential Fixed PI 1 yr 80%
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
Qudos Bank	Owner Occupied Fixed IO 1 yr 80%
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
Reliance Bank	Fixed Rate O/O 1 yr P&I
RESI Mortgage Corp	Flexi Options Fixed P&I 1 yr
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%
SCU	My Life Fixed Rate Home Loan 1 yr P&I



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## Owner Occupier 1 Year Fixed \$200,000

Company	Product
★★★	
<b>SERVICE ONE Alliance Bank</b>	Residential Fixed P&I 1 yr
<b>St.George Bank</b>	Advantage Package Residential Fixed P&I 1 yr 150k+
<b>St.George Bank</b>	Residential Fixed P&I 1 yr
<b>Summerland Credit Union</b>	Standard Fixed 1 yr
<b>Suncorp Bank</b>	Home Package Plus Owner Occupied Fixed IO 1 yr 150k+
<b>Suncorp Bank</b>	Owner Occupied Fixed IO 1 yr
<b>Suncorp Bank</b>	Owner Occupied Fixed P&I 1 yr
<b>Teachers Mutual Bank</b>	Standard Fixed IO 1 yr
<b>The Mutual Bank</b>	Package Home Loan Premium Fixed 1 yr 150k+
<b>The Mutual Bank</b>	Premium Fixed 1 yr
<b>UniBank</b>	Standard Fixed IO 1 yr
<b>Virgin Money</b>	Reward Me - Owner Occupied Fixed 1 yr 90%
<b>Virgin Money</b>	Reward Me - Owner Occupied Fixed IO 1 yr
<b>WAW Credit Union</b>	Owner Occupied Fixed 1 year
<b>WAW Credit Union</b>	Owner Occupied Fixed IO 1 year
<b>Westpac</b>	Fixed Options P&I 1 yr
<b>Westpac</b>	Premier Advantage Fixed Options P&I 1 yr 150k+
<b>Yellow Brick Road</b>	Empower Fixed PI 1 yr 80%
<b>Yellow Brick Road</b>	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
AMO Group	Residential Fixed IO 1 yr
AMP Bank	Basic Fixed IO 1 yr
AMP Bank	Residential Classic Fixed P&I 1 yr
ANZ	Breakfree Residential Fixed IO 1 yr 150k+
ANZ	Residential Fixed IO 1 yr
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 60-80% 150k+
BankSA	Advantage Package Residential Fixed IO 1 yr 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 1 yr 200k+
Bankwest	Fixed Rate Owner Occupied IO 1 yr
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr
Bendigo Bank	Residential Fixed PI 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+
Credit Union SA	Fixed Home Loan Package IO 1 yr
Credit Union SA	Fixed Rate Home Loan P&I 1 yr
Delphi Bank	Standard Fixed 1 yr
First Option Bank	Fixed Classic Home Loan L51 1 yr
First Option Bank	Fixed Premium Home Loan L53 1 yr
Hume Bank	Residential Fixed IO 1 yr
Illawarra Credit Union	Fixed Lite IO 1 yr
IMB	Residential Fixed IO 1 yr
Macquarie Bank	Basic Fixed Owner Occupied IO 80 1 yr
Macquarie Bank	Basic Flyer Home Loan IO 80 1 yr
Macquarie Bank	Offset Fixed Owner Occupied IO 80 1 yr
Macquarie Bank	Offset Flyer Home Loan 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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Company	Product
<b>★★</b>	
<b>NAB</b>	Tailored Fixed - IO 1 yr
<b>People's Choice Credit Union</b>	Home Loan Package Residential Fixed IO 1 yr 100k+
<b>People's Choice Credit Union</b>	Residential Fixed IO 1 yr
<b>Queensland Country Credit Union</b>	1 Year Fixed IO
<b>Reliance Bank</b>	Fixed Rate O/O 1 yr IO
<b>RESI Mortgage Corp</b>	Flexi Options Fixed IO 1 yr
<b>RESI Mortgage Corp</b>	Smart Pro Fixed IO 1 yr 80%
<b>SCU</b>	Residential Fixed 1 yr
<b>St.George Bank</b>	Advantage Package Residential Fixed IO 1 yr 100k+
<b>TicToc Home Loans</b>	Live-in fixed 1 yr IO
<b>Westpac</b>	Fixed Options IO 1 yr 80%
<b>Westpac</b>	Premier Advantage Fixed Options IO 1 yr 80% 150k+
<b>Yellow Brick Road</b>	Empower Fixed IO 1 yr 80%
<b>Yellow Brick Road</b>	Empower Package Empower Fixed IO 1 yr 80% 150k+
<b>★</b>	
<b>AMP Bank</b>	Professional Package Residential Fixed IO 1 yr 100k+
<b>AMP Bank</b>	Residential Classic Fixed IO 1 yr
<b>Australian Unity</b>	Health Wealth and Happiness Fixed IO 1 yr
<b>Bank of Melbourne</b>	Residential Fixed IO 1 yr 60-80%
<b>BankSA</b>	Residential Fixed IO 1 yr
<b>Bendigo Bank</b>	Basic Fixed Owner Occupied IO 1 yr
<b>Bendigo Bank</b>	Residential Fixed IO 1 yr
<b>Credit Union SA</b>	Fixed Rate Home Loan IO 1 yr
<b>RAMS</b>	Fixed Rate IO 1 yr
<b>SERVICE ONE Alliance Bank</b>	Residential Fixed IO 1 yr
<b>St.George Bank</b>	Residential Fixed IO 1 yr
<b>Transport Mutual Credit Union</b>	Residential Fixed 1 yr



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## Owner Occupier 1 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
BOQ	Residential Fixed 1 yr Discount Rate
Community First CU	Honeymoon Fixed - P&I 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr
Freedom Lend	Freedom Fixed IO 1 yr 80%
Freedom Lend	Freedom Fixed PI 1 yr 80%
Greater Bank	Great Rate Discount Fixed 1 yr \$150k+
Greater Bank	Great Rate Discount Fixed IO 1 yr \$150k+
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Standard Fixed 1 yr
Greater Bank	Ultimate Discount Fixed 1 yr 150k+
Greater Bank	Ultimate Discount Fixed IO 1 yr 150k+
Greater Bank	Ultimate Fixed 1 yr
HSBC	Residential Fixed P&I 1 yr
ING	Orange Advantage Residential Fixed 1 yr 150k+
MOVE Bank	Flexi Fixed 1 yr
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 1 yr 5k+
QBANK	Residential Fixed <90% LVR 1 yrs
RACQ Bank	Choices Residential Fixed 1 yr 20k+
Reduce Home Loans	Home Owners Dream 1 Yr Fixed
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 1 yr 150k+
TicToc Home Loans	Live-in fixed 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
★★★★★	
Adelaide Bank	SmartFix P&I 1 yr
Adelaide Bank	SmartSaver Fixed P&I 1 yr
AMO Group	Residential Fixed 1 yr
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 70-90% 1 yr
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+
BankVic	Premium Home Fixed 1 yr 50k+
bcu	Residential Fixed P&I 1 yr
BOQ	Home Loan Privileges Residential Fixed 1 yr Discount Rate 150k+
Community First CU	True Fixed - P&I 1 yr
CUA	1 Year Fixed Owner Occupier P&I
Endeavour Mutual Bank	1 Year Fixed Home Loan 1 yr
Firefighters Mutual Bank	Fixed Rate 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
Gateway Bank	Premium Residential Fixed 1 yr 150k+
Greater Bank	Great Rate Fixed IO 1 yr
Greater Bank	Standard Fixed IO 1 yr
Greater Bank	Ultimate Fixed 1 yr IO
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+
Heritage Bank	Residential Fixed 1 yr
Illawarra Credit Union	Fixed PI 1 yr
ING	Residential Fixed 1 yr
loans.com.au	Fixed - Owner Occupier P&I 1 yr
Mortgage House	Advantage Fixed P&I 1 yr
Newcastle Permanent	Premium Plus Package Residential Fixed IO 1 yr 5k+
Newcastle Permanent	Residential Fixed P&I 1 yr
Qudos Bank	Owner Occupied Fixed P&I 1 yr 80%
RACQ Bank	Residential Fixed 1 yr
Regional Australia Bank	Partnership Advantage Fixed P&I 1 yr



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## Owner Occupier 1 Year Fixed \$350,000

Company

Product

★★★★

**Teachers Mutual Bank**

Fixed Rate 1 yr

**The Mac**

Standard Fixed 1 yr

**UniBank**

Fixed Rate 1 yr



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## Owner Occupier 1 Year Fixed \$350,000

Company	Product
★★★	
Adelaide Bank	SmartFix IO 1 yr
Adelaide Bank	SmartSaver Fixed IO 1 yr
AMP Bank	Basic Fixed P&I 1 yr
AMP Bank	Professional Package Residential Fixed P&I 1 yr 100k+
ANZ	Breakfree Residential Fixed 1 yr 150k+
ANZ	Residential Fixed 1 yr
Arab Bank Australia	Residential Fixed 1 yr
Aussie	Select Basic Fixed IO 1 yr
Aussie	Select Standard Fixed IO 1 yr
Australian Unity	Health Wealth and Happiness Fixed P&I 1 yr
Australian Unity	Health Wealth and Happiness Package Fixed P&I 1 yr
Auswide Bank	Freedom Package Standard Fixed IO 1 yr 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 1 yr 90%
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 - 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 China	Fixed Rate Home Loan IO 1 yr
Bank of China	Fixed Rate Home Loan P&I 1 yr
Bank of Melbourne	Advantage Package Residential Fixed P&I 1 yr 60-80% 150k+
Bank of Melbourne	Residential Fixed P&I 1 yr 60-80%
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
BankVic	Fixed 1 yr
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 1 yr 200k+
Bankwest	Fixed Rate Owner Occupied P&I 1 yr
bcu	Residential Fixed IO 1 yr
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr



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Company	Product
★★★	
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+
BOQ	Home Loan Privileges Residential Fixed 1 yr 150k+
BOQ	Residential Fixed 1 yr
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%
Click Loans	Offset Home Loan Fixed PI 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
Credit Union SA	Fixed Home Loan Package P&I 1 yr
CUA	1 Year Fixed O/O Construction
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
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
Homestar Finance	Owner Occupied P&I Fixed 1 yr
Horizon Credit Union	Fixed Rate Home Loan 1 yr
HSBC	Residential Fixed IO 1 yr
Hume Bank	Property Package Residential Fixed P&I 1 yr 150k+
Hume Bank	Residential Fixed P&I 1 yr
Hunter United	Fixed 1 yr
Illawarra Credit Union	Fixed IO 1 yr



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## Owner Occupier 1 Year Fixed \$350,000

Company	Product
★★★	
IMB	Residential Fixed P&I 1 yr 90%
Liberty Financial	Liberty Fixed 1 yr
loans.com.au	Fixed - Owner Occupier IO 1 yr
Macquarie Bank	Basic Flyer Home Loan PI 80 1yr
Macquarie Bank	Offset Fixed Owner Occupied PI 80 1 yr
Macquarie Bank	Offset Flyer Home Loan PI 80 1 yr
ME	Flexible Fixed OO 1 yr
ME	Member Package Flexible Fixed OO 1 yr 40k+
MyState Bank	Residential Fixed 1 yr 80%
MyState Bank	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
Northern Inland CU	Fixed Rate Owner Occupied 1 yr
P&N Bank	Residential Fixed IO 1 yr 80%
P&N Bank	Residential Fixed PI 1 yr 80%
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
Qudos Bank	Owner Occupied Fixed IO 1 yr 80%
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



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## Owner Occupier 1 Year Fixed \$350,000

Company	Product
★★★	
Reliance Bank	Fixed Rate O/O 1 yr P&I
RESI Mortgage Corp	Flexi Options Fixed P&I 1 yr
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%
SCU	My Life Fixed Rate Home Loan 1 yr P&I
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	Home Package Plus Owner Occupied Fixed IO 1 yr 150k+
Suncorp Bank	Owner Occupied Fixed IO 1 yr
Suncorp Bank	Owner Occupied Fixed P&I 1 yr
The Mutual Bank	Package Home Loan Premium Fixed 1 yr 150k+
The Mutual Bank	Premium Fixed 1 yr
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 \$350,000

Company	Product
★★	
AMO Group	Residential Fixed IO 1 yr
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
ANZ	Breakfree Residential Fixed IO 1 yr 150k+
ANZ	Residential Fixed IO 1 yr
Auswide Bank	Standard Fixed IO 1 yr
Bank of Melbourne	Advantage Package Residential Fixed IO 1 yr 60-80% 150k+
Bank of Melbourne	Residential Fixed IO 1 yr 60-80%
BankSA	Advantage Package Residential Fixed IO 1 yr 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 1 yr 200k+
Bankwest	Fixed Rate Owner Occupied IO 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
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+
Credit Union SA	Fixed Home Loan Package IO 1 yr
Credit Union SA	Fixed Rate Home Loan P&I 1 yr
Delphi Bank	Standard Fixed 1 yr
Firefighters Mutual Bank	Standard Fixed IO 1 yr
First Option Bank	Fixed Classic Home Loan L51 1 yr
First Option Bank	Fixed Premium Home Loan L53 1 yr
Hume Bank	Residential Fixed IO 1 yr
IMB	Residential Fixed IO 1 yr
Macquarie Bank	Basic Fixed Owner Occupied IO 80 1 yr
Macquarie Bank	Basic Flyer Home Loan IO 80 1 yr
Macquarie Bank	Offset Fixed Owner Occupied IO 80 1 yr
Macquarie Bank	Offset Flyer Home Loan IO 80 1 yr
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+



# Home Loans Star Ratings

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## Owner Occupier 1 Year Fixed \$350,000

Company	Product
★★	
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+
NAB	Tailored Fixed - IO 1 yr
People's Choice Credit Union	Residential Fixed IO 1 yr
Queensland Country Credit Union	1 Year Fixed IO
Reliance Bank	Fixed Rate O/O 1 yr 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
TicToc Home Loans	Live-in fixed 1 yr IO
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	Residential Classic Fixed IO 1 yr
Australian Unity	Health Wealth and Happiness 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
Credit Union SA	Fixed Rate Home Loan 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%



# Home Loans Star Ratings

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## Owner Occupier 1 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
BOQ	Home Loan Privileges Residential Fixed 1 yr Discount Rate 150k+
BOQ	Residential Fixed 1 yr Discount Rate
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%
Greater Bank	Great Rate Discount Fixed 1 yr \$150k+
Greater Bank	Great Rate Discount Fixed IO 1 yr \$150k+
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Standard Fixed 1 yr
Greater Bank	Ultimate Discount Fixed 1 yr 150k+
Greater Bank	Ultimate Discount Fixed IO 1 yr 150k+
Greater Bank	Ultimate Fixed 1 yr
HSBC	Residential Fixed P&I 1 yr
ING	Orange Advantage Residential Fixed 1 yr 150k+
MOVE Bank	Flexi Fixed 1 yr
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 1 yr 5k+
QBANK	Residential Fixed <90% LVR 1 yrs
RACQ Bank	Choices Residential Fixed 1 yr 20k+
Reduce Home Loans	Home Owners Dream 1 Yr Fixed
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 1 yr 150k+
TicToc Home Loans	Live-in fixed 1 yr
UBank	UHomeLoan Fixed IO 1 yr
UBank	UHomeLoan Fixed PI 1 yr



# 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 \$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
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 70-90% 1 yr
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+
BankVic	Premium Home Fixed 1 yr 50k+
bcu	Residential Fixed P&I 1 yr
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
Firefighters Mutual Bank	Fixed Rate 1 yr
Freedom Lend	Freedom Fixed IO 1 yr 80%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr
G&C Mutual Bank	Residential 1yr Fixed P&I 1 yr
Gateway Bank	Premium Residential Fixed 1 yr 150k+
Greater Bank	Great Rate Fixed IO 1 yr
Greater Bank	Standard Fixed IO 1 yr
Greater Bank	Ultimate Fixed 1 yr IO
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+
Heritage Bank	Residential Fixed 1 yr
HSBC	Premier Residential Fixed 1 yr 500k+
Illawarra Credit Union	Fixed PI 1 yr
ING	Residential Fixed 1 yr
Mortgage House	Advantage Fixed P&I 1 yr
Newcastle Permanent	Premium Plus Package Residential Fixed IO 1 yr 5k+
Newcastle Permanent	Residential Fixed P&I 1 yr
Nexus Mutual	Platinum Standard Home Loan Fixed P&I 1 yr 150k+
Qudos Bank	Owner Occupied Fixed P&I 1 yr 80%



# Home Loans Star Ratings

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## Owner Occupier 1 Year Fixed \$500,000

Company

Product

★★★★

**RACQ Bank**

Residential Fixed 1 yr

**Regional Australia Bank**

Partnership Advantage Fixed P&I 1 yr

**Teachers Mutual Bank**

Fixed Rate 1 yr

**UniBank**

Fixed Rate 1 yr



# Home Loans Star Ratings

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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	Basic Fixed P&I 1 yr
AMP Bank	Professional Package Residential Fixed P&I 1 yr 100k+
ANZ	Breakfree Residential Fixed 1 yr 150k+
ANZ	Residential Fixed 1 yr
Arab Bank Australia	Residential Fixed 1 yr
Aussie	Select Basic Fixed IO 1 yr
Aussie	Select Standard Fixed IO 1 yr
Australian Unity	Health Wealth and Happiness Fixed P&I 1 yr
Australian Unity	Health Wealth and Happiness Package Fixed P&I 1 yr
Auswide Bank	Freedom Package Standard Fixed IO 1 yr 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 1 yr 90%
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 - 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 China	Fixed Rate Home Loan IO 1 yr
Bank of China	Fixed Rate Home Loan P&I 1 yr
Bank of Melbourne	Advantage Package Residential Fixed P&I 1 yr 60-80% 150k+
Bank of Melbourne	Residential Fixed P&I 1 yr 60-80%
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
BankVic	Fixed 1 yr
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 1 yr 200k+
Bankwest	Fixed Rate Owner Occupied P&I 1 yr
bcu	Residential Fixed IO 1 yr
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr



# 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 \$500,000

Company	Product
★★★	
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+
BOQ	Home Loan Privileges Residential Fixed 1 yr 150k+
BOQ	Residential Fixed 1 yr
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%
Click Loans	Offset Home Loan Fixed PI 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
Credit Union SA	Fixed Home Loan Package P&I 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
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
Homestar Finance	Owner Occupied P&I 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	Property Package Residential Fixed P&I 1 yr 150k+
Hume Bank	Residential Fixed P&I 1 yr
Hunter United	Fixed 1 yr
Illawarra Credit Union	Fixed IO 1 yr



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## Owner Occupier 1 Year Fixed \$500,000

Company	Product
★★★	
IMB	Residential Fixed P&I 1 yr 90%
Liberty Financial	Liberty Fixed 1 yr
loans.com.au	Fixed - Owner Occupier IO 1 yr
loans.com.au	Fixed - Owner Occupier P&I 1 yr
Macquarie Bank	Basic Flyer Home Loan PI 80 1yr
Macquarie Bank	Offset Fixed Owner Occupied PI 80 1 yr
Macquarie Bank	Offset Flyer Home Loan PI 80 1 yr
ME	Flexible Fixed OO 1 yr
ME	Member Package Flexible Fixed OO 1 yr 40k+
MyState Bank	Residential Fixed 1 yr 80%
MyState Bank	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	Standard Home Loan Fixed IO 1 yr
Nexus Mutual	Standard Home Loan Fixed P&I 1 yr
Northern Inland CU	Fixed Rate Owner Occupied 1 yr
P&N Bank	Residential Fixed IO 1 yr 80%
P&N Bank	Residential Fixed PI 1 yr 80%
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
Qudos Bank	Owner Occupied Fixed IO 1 yr 80%
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





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## Owner Occupier 1 Year Fixed \$500,000

Company	Product
★★★	
Reliance Bank	Fixed Rate O/O 1 yr P&I
RESI Mortgage Corp	Flexi Options Fixed P&I 1 yr
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%
SCU	My Life Fixed Rate Home Loan 1 yr P&I
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	Home Package Plus Owner Occupied Fixed IO 1 yr 150k+
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 Bank	Package Home Loan Premium Fixed 1 yr 150k+
The Mutual Bank	Premium Fixed 1 yr
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
★★	
AMO Group	Residential Fixed IO 1 yr
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
ANZ	Breakfree Residential Fixed IO 1 yr 150k+
ANZ	Residential Fixed IO 1 yr
Auswide Bank	Standard Fixed IO 1 yr
Bank of Melbourne	Advantage Package Residential Fixed IO 1 yr 60-80% 150k+
Bank of Melbourne	Residential Fixed IO 1 yr 60-80%
BankSA	Advantage Package Residential Fixed IO 1 yr 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 1 yr 200k+
Bankwest	Fixed Rate Owner Occupied IO 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
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+
Credit Union SA	Fixed Home Loan Package IO 1 yr
Credit Union SA	Fixed Rate Home Loan P&I 1 yr
Delphi Bank	Standard Fixed 1 yr
Firefighters Mutual Bank	Standard Fixed IO 1 yr
First Option Bank	Fixed Classic Home Loan L51 1 yr
First Option Bank	Fixed Premium Home Loan L53 1 yr
Hume Bank	Residential Fixed IO 1 yr
IMB	Residential Fixed IO 1 yr
Macquarie Bank	Basic Fixed Owner Occupied IO 80 1 yr
Macquarie Bank	Basic Flyer Home Loan IO 80 1 yr
Macquarie Bank	Offset Fixed Owner Occupied IO 80 1 yr
Macquarie Bank	Offset Flyer Home Loan IO 80 1 yr
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+



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## Owner Occupier 1 Year Fixed \$500,000

Company	Product
★★	
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+
NAB	Tailored Fixed - IO 1 yr
People's Choice Credit Union	Residential Fixed IO 1 yr
Queensland Country Credit Union	1 Year Fixed IO
Reliance Bank	Fixed Rate O/O 1 yr 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
TicToc Home Loans	Live-in fixed 1 yr IO
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	Residential Classic Fixed IO 1 yr
Australian Unity	Health Wealth and Happiness 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
Credit Union SA	Fixed Rate Home Loan 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%



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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 Fixed 1 yr Discount Rate 150k+
BOQ	Residential Fixed 1 yr Discount Rate
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%
Greater Bank	Great Rate Discount Fixed 1 yr \$150k+
Greater Bank	Great Rate Discount Fixed IO 1 yr \$150k+
Greater Bank	Ultimate Discount Fixed 1 yr 150k+
Greater Bank	Ultimate Discount Fixed IO 1 yr 150k+
Greater Bank	Ultimate Fixed 1 yr
HSBC	Premier Residential Fixed 1 yr 500k+
HSBC	Residential Fixed P&I 1 yr
ING	Orange Advantage Residential Fixed 1 yr 150k+
MOVE Bank	Flexi Fixed 1 yr
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 1 yr 5k+
QBANK	Residential Fixed <90% LVR 1 yrs
RACQ Bank	Choices Residential Fixed 1 yr 20k+
Reduce Home Loans	Home Owners Dream 1 Yr Fixed
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 1 yr 150k+
TicToc Home Loans	Live-in fixed 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
★★★★	
Adelaide Bank	SmartFix P&I 1 yr
Adelaide Bank	SmartSaver Fixed P&I 1 yr
AMO Group	Residential Fixed 1 yr
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 70-90% 1 yr
bcu	Residential Fixed P&I 1 yr
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
Firefighters Mutual Bank	Fixed Rate 1 yr
Freedom Lend	Freedom Fixed IO 1 yr 80%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr
G&C Mutual Bank	Residential 1yr Fixed P&I 1 yr
Gateway Bank	Premium Residential Fixed 1 yr 150k+
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Great Rate Fixed IO 1 yr
Greater Bank	Standard Fixed 1 yr
Greater Bank	Standard Fixed IO 1 yr
Greater Bank	Ultimate Fixed 1 yr IO
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+
Heritage Bank	Residential Fixed 1 yr
Illawarra Credit Union	Fixed PI 1 yr
ING	Residential Fixed 1 yr
Mortgage House	Advantage Fixed P&I 1 yr
Newcastle Permanent	Premium Plus Package Residential Fixed IO 1 yr 5k+
Newcastle Permanent	Residential Fixed P&I 1 yr
Nexus Mutual	Platinum Standard Home Loan Fixed P&I 1 yr 150k+
Qudos Bank	Owner Occupied Fixed P&I 1 yr 80%



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## Owner Occupier 1 Year Fixed \$750,000

Company

Product

★★★★

**RACQ Bank**

Residential Fixed 1 yr

**Regional Australia Bank**

Partnership Advantage Fixed P&I 1 yr

**Teachers Mutual Bank**

Fixed Rate 1 yr

**UniBank**

Fixed Rate 1 yr



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## Owner Occupier 1 Year Fixed \$750,000

Company	Product
★ ★ ★	
AMP Bank	Basic Fixed P&I 1 yr
AMP Bank	Professional Package Residential Fixed P&I 1 yr 100k+
ANZ	Breakfree Residential Fixed 1 yr 150k+
ANZ	Residential Fixed 1 yr
Arab Bank Australia	Residential Fixed 1 yr
Aussie	Select Basic Fixed IO 1 yr
Aussie	Select Standard Fixed IO 1 yr
Australian Unity	Health Wealth and Happiness Fixed P&I 1 yr
Australian Unity	Health Wealth and Happiness Package Fixed P&I 1 yr
Auswide Bank	Freedom Package Standard Fixed IO 1 yr 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 1 yr 90%
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 - 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 China	Fixed Rate Home Loan IO 1 yr
Bank of China	Fixed Rate Home Loan P&I 1 yr
Bank of Melbourne	Advantage Package Residential Fixed P&I 1 yr 60-80% 150k+
Bank of Melbourne	Residential Fixed P&I 1 yr 60-80%
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+
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
BankVic	Fixed 1 yr
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 1 yr 200k+
Bankwest	Fixed Rate Owner Occupied P&I 1 yr
bcu	Residential Fixed IO 1 yr
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr
Bendigo Bank	Connect Package Fixed Owner Occupied 1 yr 250k+



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## Owner Occupier 1 Year Fixed \$750,000

Company	Product
★★★	
Bendigo Bank	Residential Fixed PI 1 yr
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+
BOQ	Home Loan Privileges Residential Fixed 1 yr 150k+
BOQ	Residential Fixed 1 yr
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%
Click Loans	Offset 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
Credit Union SA	Fixed Home Loan Package P&I 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 Bank	Fixed Premium Plus Home Loan L55 1 yr
Firstmac	VIP Fixed IO 1 yr
Firstmac	VIP Fixed P&I 1 yr
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
Homestar Finance	Owner Occupied P&I 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	Property Package Residential Fixed P&I 1 yr 150k+
Hume Bank	Residential Fixed P&I 1 yr
Hunter United	Fixed 1 yr





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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 \$750,000

Company	Product
★★★	
<b>Illawarra Credit Union</b>	Fixed IO 1 yr
<b>IMB</b>	Residential Fixed P&I 1 yr 90%
<b>Liberty Financial</b>	Liberty Fixed 1 yr
<b>loans.com.au</b>	Fixed - Owner Occupier IO 1 yr
<b>loans.com.au</b>	Fixed - Owner Occupier P&I 1 yr
<b>Macquarie Bank</b>	Basic Flyer Home Loan PI 80 1yr
<b>Macquarie Bank</b>	Offset Fixed Owner Occupied PI 80 1 yr
<b>Macquarie Bank</b>	Offset Flyer Home Loan PI 80 1 yr
<b>ME</b>	Flexible Fixed OO 1 yr
<b>ME</b>	Member Package Flexible Fixed OO 1 yr 40k+
<b>MyState Bank</b>	Residential Fixed 1 yr 80%
<b>MyState Bank</b>	Residential Fixed IO 1 yr
<b>NAB</b>	Choice Package Tailored Fixed - P&I 1 yr 150k+
<b>NAB</b>	Private Tailored Pkg Tailored Fixed - P&I 1 yr 150k+
<b>NAB</b>	Tailored Fixed - P&I 1 yr
<b>Newcastle Permanent</b>	Residential Fixed IO 1 yr
<b>Nexus Mutual</b>	Platinum Standard Home Loan Fixed IO 1 yr 150k+
<b>Nexus Mutual</b>	Standard Home Loan Fixed IO 1 yr
<b>Nexus Mutual</b>	Standard Home Loan Fixed P&I 1 yr
<b>Northern Inland CU</b>	Fixed Rate Owner Occupied 1 yr
<b>P&amp;N Bank</b>	Residential Fixed IO 1 yr 80%
<b>P&amp;N Bank</b>	Residential Fixed PI 1 yr 80%
<b>People's Choice Credit Union</b>	Home Loan Package Residential Fixed IO 1 yr 100k+
<b>People's Choice Credit Union</b>	Home Loan Package Residential Fixed P&I 1 yr 100k+
<b>People's Choice Credit Union</b>	Residential Fixed P&I 1 yr
<b>QBANK</b>	Fixed Home Loan 1 yr
<b>Qudos Bank</b>	Owner Occupied Fixed IO 1 yr 80%
<b>Queensland Country Credit Union</b>	1 Year Fixed P+I
<b>Queenslanders CU</b>	Fixed Rate P&I 1 yr
<b>RAMS</b>	Fixed Rate P&I 1 yr
<b>Regional Australia Bank</b>	Owner Occ Fixed Home Loan IO 1 yr
<b>Regional Australia Bank</b>	Owner Occ Fixed Home Loan P&I 1 yr



# 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 \$750,000

Company	Product
★★★	
Regional Australia Bank	Partnership Advantage Fixed IO 1 yr
Reliance Bank	Fixed Rate O/O 1 yr P&I
RESI Mortgage Corp	Flexi Options Fixed P&I 1 yr
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%
SCU	My Life Fixed Rate Home Loan 1 yr P&I
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	Home Package Plus Owner Occupied Fixed IO 1 yr 150k+
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 Bank	Package Home Loan Premium Fixed 1 yr 150k+
The Mutual Bank	Premium Fixed 1 yr
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
AMO Group	Residential Fixed IO 1 yr
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
ANZ	Breakfree Residential Fixed IO 1 yr 150k+
ANZ	Residential Fixed IO 1 yr
Auswide Bank	Standard Fixed IO 1 yr
Bank of Melbourne	Advantage Package Residential Fixed IO 1 yr 60-80% 150k+
Bank of Melbourne	Residential Fixed IO 1 yr 60-80%
BankSA	Advantage Package Residential Fixed IO 1 yr 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 1 yr 200k+
Bankwest	Fixed Rate Owner Occupied IO 1 yr
Beyond Bank	Residential Fixed 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+
Credit Union SA	Fixed Home Loan Package IO 1 yr
Credit Union SA	Fixed Rate Home Loan P&I 1 yr
Delphi Bank	Standard Fixed 1 yr
Firefighters Mutual Bank	Standard Fixed IO 1 yr
First Option Bank	Fixed Classic Home Loan L51 1 yr
Hume Bank	Residential Fixed IO 1 yr
IMB	Residential Fixed IO 1 yr
Macquarie Bank	Basic Fixed Owner Occupied IO 80 1 yr
Macquarie Bank	Basic Flyer Home Loan IO 80 1 yr
Macquarie Bank	Offset Fixed Owner Occupied IO 80 1 yr
Macquarie Bank	Offset Flyer Home Loan 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 \$750,000

Company	Product
★★	
NAB	Tailored Fixed - IO 1 yr
People's Choice Credit Union	Residential Fixed IO 1 yr
Queensland Country Credit Union	1 Year Fixed IO
Reliance Bank	Fixed Rate O/O 1 yr 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
TicToc Home Loans	Live-in fixed 1 yr IO
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	Residential Classic Fixed IO 1 yr
Australian Unity	Health Wealth and Happiness 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
Credit Union SA	Fixed Rate Home Loan 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%



# Home Loans Star Ratings

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## Owner Occupier 2 Year Fixed \$200,000

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Breakfree Residential Fixed 2 yrs 150k+
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
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 IO 2 yrs 80%
Freedom Lend	Freedom Fixed PI 2 yrs 80%
Greater Bank	Great Rate Discount Fixed 2 yrs \$150k+
Greater Bank	Great Rate Discount Fixed IO 2 yrs \$150k+
Heritage Bank	Residential Fixed 2 yrs
HSBC	Residential Fixed P&I 2 yrs
Hume Bank	First Home Starters Package 2 year Intro 150k+
IMB	Residential Fixed P&I 2 yrs 90%
MOVE Bank	Flexi Fixed 2 yrs
NAB	Choice Package First Home Buyer Special- Pkg Only 2 yrs 150k+
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 2 yrs 5k+
Pacific Mortgage Group	Residential Fixed P&I 2 yrs
Qudos Bank	Owner Occupied Fixed P&I 2 yrs 80%
RACQ Bank	Choices Residential Fixed 2 yrs 20k+
SCU	My Life Fixed Rate Home Loan 2 yrs P&I
SCU	Residential Fixed 2 yrs
TicToc Home Loans	Live-in fixed 2 yrs



# Home Loans Star Ratings

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## Owner Occupier 2 Year Fixed \$200,000

Company	Product
★★★★★	
Adelaide Bank	SmartSaver Fixed P&I 2 yrs
ANZ	Residential Fixed 2 yrs
Aussie	Select Basic Fixed PI 2 yrs 80%
Bank Australia	Residential Premium Package 70-90% 2 yrs
Bank First	Complete Fixed - First Home Buyer 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+
BankVic	Fixed 2 yrs
bcu	Residential Fixed P&I 2 yrs
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
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Firefighters Mutual Bank	Fixed Rate 2 yr
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs
Gateway Bank	Premium Residential 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+
ING	Orange Advantage Residential Fixed 2 yrs 150k+
ING	Residential Fixed 2 yrs
loans.com.au	Fixed - Owner Occupier IO 2 yrs
loans.com.au	Fixed - Owner Occupier P&I 2 yrs
Mortgage House	Advantage Fixed P&I 2 yrs
MyState Bank	Residential Fixed 2 yrs 80%
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
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 2 yrs 150k+



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## Owner Occupier 2 Year Fixed \$200,000

Company

Product

★★★★

**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
★★★	
Adelaide Bank	SmartFix P&I 2 yrs
Adelaide Bank	SmartSaver Fixed IO 2 yrs
AMO Group	Residential Fixed 2 yrs
AMP Bank	Basic Fixed P&I 2 yrs
AMP Bank	Professional Package Residential Fixed P&I 2 yrs 100k+
Arab Bank Australia	Residential Fixed 2 yrs
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 90%
Bank Australia	Residential Premium Fixed 2 yrs
Bank First	Complete Fixed - Owner Occupied 2 yrs
Bank First	Standard Fixed - Owner Occupied 2 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 2 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed P&I 2 yrs 60-80%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+
BankSA	Advantage Package Residential Fixed P&I 2 yrs 150k+
BankSA	Residential Fixed P&I 2 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 2 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 2 yrs
bcu	Residential Fixed IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Bendigo Bank	Residential Fixed PI 2 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 2 yrs Discount Rate 150k+
BOQ	Residential Fixed 2 yrs
BOQ	Residential Fixed 2 yrs Discount Rate
Click Loans	Basic Home Loan Fixed PI 2 yrs 80%
Click Loans	Offset Home Loan Fixed PI 2 yrs 80%





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## Owner Occupier 2 Year Fixed \$200,000

Company	Product
★★★	
Commonwealth Bank	Residential Fixed P&I 2 yrs
Community First CU	True Fixed - IO 2 yrs
Credit Union SA	Fixed Home Loan Package P&I 2 yrs
Credit Union SA	Fixed Rate Home Loan P&I 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
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
Greater Bank	Great Rate Fixed IO 2 yrs
Greater Bank	Standard Fixed IO 2 yrs
Greater Bank	Ultimate Discount Fixed IO 2 yrs 150k+
Greater Bank	Ultimate Fixed 2 yrs
Greater Bank	Ultimate Fixed 2 yrs IO
Holiday Coast CU	Fixed N Easy 2 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 2 yrs
Homestar Finance	Owner Occupied P&I Fixed 2 yrs
Horizon Credit Union	Fixed Rate Home Loan 2 yrs
HSBC	Residential Fixed IO 2 yrs
Hume Bank	Property Package Residential Fixed P&I 2 yrs 150k+
Hume Bank	Residential Fixed IO 2 yrs
Hume Bank	Residential Fixed P&I 2 yrs
Hunter United	Fixed 2 yrs
Illawarra Credit Union	Fixed Lite PI 2 yrs
IMB	Residential Fixed IO 2 yrs
Liberty Financial	Liberty Fixed 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	Basic Flyer Home Loan PI 80 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 80 2 yrs
Macquarie Bank	Offset Flyer Home Loan PI 80 2 yrs
ME	Flexible Fixed OO 2 yrs
ME	Member Package Flexible Fixed OO 2 yrs 40k+
MyState Bank	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
Northern Inland CU	Fixed Rate Owner Occupied 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 P&I 2 yrs
Police Bank	Premium Fixed 2 yrs
Qudos Bank	Owner Occupied Fixed IO 2 yrs 80%
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
Reliance Bank	Fixed Rate O/O 2 yrs P&I
RESI Mortgage Corp	Flexi Options Fixed P&I 2 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%



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## Owner Occupier 2 Year Fixed \$200,000

Company	Product
★★★	
<b>SERVICE ONE Alliance Bank</b>	Residential Fixed P&I 2 yrs
<b>St.George Bank</b>	Advantage Package Residential Fixed P&I 2 yrs 150k+
<b>St.George Bank</b>	Residential Fixed P&I 2 yrs
<b>Summerland Credit Union</b>	Standard Fixed 2 yrs
<b>Suncorp Bank</b>	Home Package Plus Owner Occupied Fixed IO 2 yrs 150k+
<b>Suncorp Bank</b>	Owner Occupied Fixed IO 2 yrs
<b>Suncorp Bank</b>	Owner Occupied Fixed P&I 2 yrs
<b>The Mac</b>	Standard Fixed 2 yrs
<b>The Mutual Bank</b>	Package Home Loan Premium Fixed 2 yrs 150k+
<b>The Mutual Bank</b>	Premium Fixed 2 yrs
<b>Virgin Money</b>	Reward Me - Owner Occupied Fixed 2 yrs 90%
<b>Virgin Money</b>	Reward Me - Owner Occupied Fixed IO 2 yrs
<b>WAW Credit Union</b>	Owner Occupied Fixed 2 year
<b>WAW Credit Union</b>	Owner Occupied Fixed IO 2 year
<b>Westpac</b>	Fixed Options P&I 2 yrs
<b>Westpac</b>	Premier Advantage Fixed Options P&I 2 yrs 150k+
<b>Yellow Brick Road</b>	Empower Fixed PI 2 yrs 80%
<b>Yellow Brick Road</b>	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
AMO Group	Residential Fixed IO 2 yrs
AMP Bank	Basic Fixed IO 2 yrs
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed IO 2 yrs
Auswide Bank	Freedom Package Standard Fixed IO 2 yrs 100k+
Auswide Bank	Standard Fixed P&I 2 yrs
Bank of China	Fixed Rate Home Loan IO 2 yrs
Bank of China	Fixed Rate Home Loan P&I 2 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 2 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed IO 2 yrs 60-80%
BankSA	Advantage Package Residential Fixed IO 2 yrs 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 2 yrs 200k+
Bankwest	Fixed Rate Owner Occupied IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Bendigo Bank	Residential Fixed IO 2 yrs
Beyond Bank	Residential Fixed 2 yrs
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+
Credit Union SA	Fixed Home Loan Package IO 2 yrs
Credit Union SA	Fixed Rate Home Loan IO 2 yrs
Firefighters Mutual Bank	Standard Fixed IO 2 yrs
First Option Bank	Fixed Premium Home Loan L53 2 yrs
Firstmac	VIP Fixed IO 2 yrs
Illawarra Credit Union	Fixed Lite IO 2 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 2 yrs
Macquarie Bank	Basic Flyer Home Loan IO 80 2 yrs
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+



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## Owner Occupier 2 Year Fixed \$200,000

Company	Product
★★	
NAB	Tailored Fixed - IO 2 yrs
People's Choice Credit Union	Residential Fixed IO 2 yrs
Queensland Country Credit Union	2 Year Fixed IO
Reliance Bank	Fixed Rate O/O 2 yrs 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
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	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
Auswide Bank	Standard Fixed IO 2 yrs
BankSA	Residential Fixed IO 2 yrs
First Option Bank	Fixed Classic Home Loan L51 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 2 yrs
Macquarie Bank	Offset Flyer Home Loan IO 80 2 yrs
RAMS	Fixed Rate IO 2 yrs
St.George Bank	Advantage Package Residential Fixed IO 2 yrs 100k+
St.George Bank	Residential Fixed IO 2 yrs
TicToc Home Loans	Live-in fixed 2 yr IO



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## Owner Occupier 2 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
<b>ANZ</b>	Breakfree Residential Fixed 2 yrs 150k+
<b>Bank of us</b>	FlexiDiscount Fixed 2 yrs 80%
<b>BankVic</b>	Premium Home Fixed 2 yrs 50k+
<b>Freedom Lend</b>	Freedom Fixed IO 2 yrs 80%
<b>Freedom Lend</b>	Freedom Fixed PI 2 yrs 80%
<b>Greater Bank</b>	Great Rate Discount Fixed 2 yrs \$150k+
<b>Greater Bank</b>	Great Rate Discount Fixed IO 2 yrs \$150k+
<b>Greater Bank</b>	Ultimate Discount Fixed 2 yrs 150k+
<b>Heritage Bank</b>	Residential Fixed 2 yrs
<b>HSBC</b>	Residential Fixed P&I 2 yrs
<b>Hume Bank</b>	First Home Starters Package 2 year Intro 150k+
<b>IMB</b>	Residential Fixed P&I 2 yrs 90%
<b>ING</b>	Orange Advantage Residential Fixed 2 yrs 150k+
<b>MOVE Bank</b>	Flexi Fixed 2 yrs
<b>NAB</b>	Choice Package First Home Buyer Special- Pkg Only 2 yrs 150k+
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed P&I 2 yrs 5k+
<b>Pacific Mortgage Group</b>	Residential Fixed P&I 2 yrs
<b>RACQ Bank</b>	Choices Residential Fixed 2 yrs 20k+
<b>SCU</b>	My Life Fixed Rate Home Loan 2 yrs P&I
<b>SCU</b>	Residential Fixed 2 yrs
<b>St.George Bank</b>	Advantage Package Residential Fixed P&I 2 yrs 250k+ and New Purchase Offer
<b>St.George Bank</b>	Advantage Package Residential Fixed P&I 2 yrs 250k+ and Refinance Offer
<b>TicToc Home Loans</b>	Live-in fixed 2 yrs



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## Owner Occupier 2 Year Fixed \$350,000

Company	Product
★★★★	
Adelaide Bank	SmartSaver Fixed P&I 2 yrs
ANZ	Residential Fixed 2 yrs
Aussie	Select Basic Fixed PI 2 yrs 80%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
Bank Australia	Residential Premium Package 70-90% 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+
BankSA	Advantage Package Residential Fixed P&I 2 yrs 150k+
BankVic	Fixed 2 yrs
bcu	Residential Fixed P&I 2 yrs
Commonwealth Bank	Wealth Package Residential Fixed P&I 2 yrs 150k+
Community First CU	True Fixed - P&I 2 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Endeavour Mutual Bank	Fixed 2 yrs
Firefighters Mutual Bank	Fixed Rate 2 yr
Gateway Bank	Premium Residential Fixed 2 yrs 150k+
Greater Bank	Great Rate Fixed 2 yr
Greater Bank	Standard Fixed 2 yrs
Greater Bank	Ultimate Discount Fixed IO 2 yrs 150k+
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+
ING	Residential Fixed 2 yrs
loans.com.au	Fixed - Owner Occupier P&I 2 yrs
Mortgage House	Advantage Fixed P&I 2 yrs
MyState Bank	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+
Qudos Bank	Owner Occupied Fixed P&I 2 yrs 80%
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+



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## Owner Occupier 2 Year Fixed \$350,000

Company

Product

★★★★

**Teachers Mutual Bank**

Fixed Rate 2 yrs

**UniBank**

Fixed Rate 2 yrs

**Virgin Money**

Reward Me - OO Fixed Special 2 yrs





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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
AMO Group	Residential Fixed 2 yrs
AMP Bank	Basic Fixed P&I 2 yrs
AMP Bank	Professional Package Residential Fixed P&I 2 yrs 100k+
Arab Bank Australia	Residential Fixed 2 yrs
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 90%
Auswide Bank	Standard Fixed P&I 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	Advantage Package Residential Fixed P&I 2 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed P&I 2 yrs 60-80%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+
BankSA	Residential Fixed P&I 2 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 2 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 2 yrs
bcu	Residential Fixed IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Bendigo Bank	Connect Package Fixed Owner Occupied 2 yrs 250k+
Bendigo Bank	Residential Fixed PI 2 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 2 yrs Discount Rate 150k+
BOQ	Residential Fixed 2 yrs
BOQ	Residential Fixed 2 yrs Discount Rate



# 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 2 Year Fixed \$350,000

Company	Product
★★★	
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 250k+
Citi	Standard Fixed P&I 2 yrs 80%
Click Loans	Basic Home Loan Fixed PI 2 yrs 80%
Click Loans	Offset Home Loan Fixed PI 2 yrs 80%
Commonwealth Bank	Residential Fixed P&I 2 yrs
Community First CU	True Fixed - IO 2 yrs
Credit Union SA	Fixed Home Loan Package P&I 2 yrs
Credit Union SA	Fixed Rate Home Loan P&I 2 yrs
CUA	2 Year Fixed Owner Occupier IO
CUA	2 Year Fixed Owner Occupier P&I
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
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
Greater Bank	Great Rate Fixed IO 2 yrs
Greater Bank	Standard Fixed IO 2 yrs
Greater Bank	Ultimate Fixed 2 yrs
Greater Bank	Ultimate Fixed 2 yrs IO
Holiday Coast CU	Fixed N Easy 2 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 2 yrs
Homestar Finance	Owner Occupied P&I Fixed 2 yrs
Horizon Credit Union	Fixed Rate Home Loan 2 yrs
HSBC	Residential Fixed IO 2 yrs
Hume Bank	Property Package Residential Fixed P&I 2 yrs 150k+
Hume Bank	Residential Fixed P&I 2 yrs
Hunter United	Fixed 2 yrs
Illawarra Credit Union	Fixed PI 2 yrs
IMB	Residential Fixed IO 2 yrs



# Home Loans Star Ratings

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## Owner Occupier 2 Year Fixed \$350,000

Company	Product
★★★	
Liberty Financial	Liberty Fixed 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
Macquarie Bank	Basic Flyer Home Loan PI 80 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 80 2 yrs
Macquarie Bank	Offset Flyer Home Loan PI 80 2 yrs
ME	Flexible Fixed OO 2 yrs
ME	Member Package Flexible Fixed OO 2 yrs 40k+
MyState Bank	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
Northern Inland CU	Fixed Rate Owner Occupied 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 P&I 2 yrs
Police Bank	Premium Fixed 2 yrs
QBANK	Fixed Home Loan 2 yrs
Qudos Bank	Owner Occupied Fixed IO 2 yrs 80%
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



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## Owner Occupier 2 Year Fixed \$350,000

Company	Product
★★★	
Regional Australia Bank	Partnership Advantage Fixed IO 2 yrs
Reliance Bank	Fixed Rate O/O 2 yrs P&I
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	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 Bank	Package Home Loan Premium Fixed 2 yrs 150k+
The Mutual Bank	Premium 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
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
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
AMO Group	Residential Fixed IO 2 yrs
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed IO 2 yrs
Auswide Bank	Freedom Package Standard Fixed IO 2 yrs 100k+
Bank of China	Fixed Rate Home Loan IO 2 yrs
Bank of China	Fixed Rate Home Loan P&I 2 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 2 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed IO 2 yrs 60-80%
BankSA	Advantage Package Residential Fixed IO 2 yrs 150k+
BankSA	Residential Fixed IO 2 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 2 yrs 200k+
Bankwest	Fixed Rate Owner Occupied IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Bendigo Bank	Connect Residential Fixed IO 2 yrs 250k+
Bendigo Bank	Residential Fixed IO 2 yrs
Beyond Bank	Residential Fixed 2 yrs
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+
Credit Union SA	Fixed Home Loan Package IO 2 yrs
CUA	2 Year Premium Fixed O/O IO
Firefighters Mutual Bank	Standard Fixed IO 2 yrs
First Option Bank	Fixed Premium Home Loan L53 2 yrs
Firstmac	VIP Fixed IO 2 yrs
Hume Bank	Residential Fixed IO 2 yrs
Illawarra Credit Union	Fixed IO 2 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 2 yrs
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+



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## Owner Occupier 2 Year Fixed \$350,000

Company	Product
★★	
NAB	Tailored Fixed - IO 2 yrs
People's Choice Credit Union	Residential Fixed IO 2 yrs
Queensland Country Credit Union	2 Year Fixed IO
Reliance Bank	Fixed Rate O/O 2 yrs 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
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	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
Auswide Bank	Standard Fixed IO 2 yrs
Credit Union SA	Fixed Rate Home Loan IO 2 yrs
First Option Bank	Fixed Classic Home Loan L51 2 yrs
Macquarie Bank	Basic Flyer Home Loan IO 80 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 2 yrs
Macquarie Bank	Offset Flyer Home Loan IO 80 2 yrs
RAMS	Fixed Rate IO 2 yrs
TicToc Home Loans	Live-in fixed 2 yr IO



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## Owner Occupier 2 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
<b>ANZ</b>	Breakfree Residential Fixed 2 yrs 150k+
<b>Bank of us</b>	FlexiDiscount Fixed 2 yrs 80%
<b>BankVic</b>	Premium Home Fixed 2 yrs 50k+
<b>Freedom Lend</b>	Freedom Fixed IO 2 yrs 80%
<b>Freedom Lend</b>	Freedom Fixed PI 2 yrs 80%
<b>Greater Bank</b>	Great Rate Discount Fixed 2 yrs \$150k+
<b>Greater Bank</b>	Great Rate Discount Fixed IO 2 yrs \$150k+
<b>Greater Bank</b>	Ultimate Discount Fixed 2 yrs 150k+
<b>Heritage Bank</b>	Home Advantage Residential Fixed 2 yrs 150k+
<b>Heritage Bank</b>	Residential Fixed 2 yrs
<b>Hume Bank</b>	First Home Starters Package 2 year Intro 150k+
<b>IMB</b>	Residential Fixed P&I 2 yrs 90%
<b>ING</b>	Orange Advantage Residential Fixed 2 yrs 150k+
<b>MOVE Bank</b>	Flexi Fixed 2 yrs
<b>NAB</b>	Choice Package First Home Buyer Special- Pkg Only 2 yrs 150k+
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed P&I 2 yrs 5k+
<b>Pacific Mortgage Group</b>	Residential Fixed P&I 2 yrs
<b>RACQ Bank</b>	Choices Residential Fixed 2 yrs 20k+
<b>SCU</b>	My Life Fixed Rate Home Loan 2 yrs P&I
<b>SCU</b>	Residential Fixed 2 yrs
<b>St.George Bank</b>	Advantage Package Residential Fixed P&I 2 yrs 250k+ and New Purchase Offer
<b>St.George Bank</b>	Advantage Package Residential Fixed P&I 2 yrs 250k+ and Refinance Offer
<b>TicToc Home Loans</b>	Live-in fixed 2 yrs



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## Owner Occupier 2 Year Fixed \$500,000

Company	Product
★★★★	
Adelaide Bank	SmartSaver Fixed P&I 2 yrs
ANZ	Residential Fixed 2 yrs
Aussie	Select Basic Fixed PI 2 yrs 80%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
Bank Australia	Residential Premium Package 70-90% 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 of Melbourne	Advantage Package Residential Fixed P&I 2 yrs 60-80% 150k+
BankSA	Advantage Package Residential Fixed P&I 2 yrs 150k+
BankVic	Fixed 2 yrs
bcu	Residential Fixed P&I 2 yrs
Commonwealth Bank	Wealth Package Residential Fixed P&I 2 yrs 150k+
Community First CU	True Fixed - P&I 2 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Endeavour Mutual Bank	Fixed 2 yrs
Firefighters Mutual Bank	Fixed Rate 2 yr
Gateway Bank	Premium Residential Fixed 2 yrs 150k+
Greater Bank	Standard Fixed 2 yrs
Greater Bank	Ultimate Discount Fixed IO 2 yrs 150k+
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+
ING	Residential Fixed 2 yrs
loans.com.au	Fixed - Owner Occupier P&I 2 yrs
Mortgage House	Advantage Fixed P&I 2 yrs
MyState Bank	Residential Fixed 2 yrs 80%
NAB	Choice Package Tailored Fixed - P&I 2 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 2 yrs 100k+
Qudos Bank	Owner Occupied Fixed P&I 2 yrs 80%
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+





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## Owner Occupier 2 Year Fixed \$500,000

Company

Product

★★★★★

**Suncorp Bank**

Home Package Plus Owner Occupied Fixed P&I 2 yrs 150k+

**Teachers Mutual Bank**

Fixed Rate 2 yrs

**UniBank**

Fixed Rate 2 yrs

**Virgin Money**

Reward Me - OO Fixed Special 2 yrs



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## Owner Occupier 2 Year Fixed \$500,000

Company	Product
★★★	
Adelaide Bank	SmartFix P&I 2 yrs
AMO Group	Residential Fixed 2 yrs
AMP Bank	Basic Fixed P&I 2 yrs
AMP Bank	Professional Package Residential Fixed P&I 2 yrs 100k+
Arab Bank Australia	Residential Fixed 2 yrs
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 90%
Auswide Bank	Standard Fixed P&I 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 60-80%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+
BankSA	Residential Fixed P&I 2 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 2 yrs 200k+
Bankwest	Fixed Rate Owner Occupied P&I 2 yrs
bcu	Residential Fixed IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Bendigo Bank	Connect Package Fixed Owner Occupied 2 yrs 250k+
Bendigo Bank	Residential Fixed PI 2 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 2 yrs 150k+
BOQ	Home Loan Privileges Residential Fixed 2 yrs Discount Rate 150k+
BOQ	Residential Fixed 2 yrs
BOQ	Residential Fixed 2 yrs Discount Rate
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 250k+



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## Owner Occupier 2 Year Fixed \$500,000

Company	Product
★★★	
Citi	Standard Fixed P&I 2 yrs 80%
Click Loans	Basic Home Loan Fixed PI 2 yrs 80%
Click Loans	Offset Home Loan Fixed PI 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
Credit Union SA	Fixed Home Loan Package P&I 2 yrs
Credit Union SA	Fixed Rate Home Loan P&I 2 yrs
CUA	2 Year Fixed Owner Occupier IO
CUA	2 Year Fixed Owner Occupier P&I
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
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	Residential Fixed 2 yrs
Greater Bank	Great Rate Fixed 2 yr
Greater Bank	Great Rate Fixed IO 2 yrs
Greater Bank	Standard Fixed IO 2 yrs
Greater Bank	Ultimate Fixed 2 yrs
Greater Bank	Ultimate Fixed 2 yrs IO
Holiday Coast CU	Fixed N Easy 2 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 2 yrs
Homestar Finance	Owner Occupied P&I 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 P&I 2 yrs
Hunter United	Fixed 2 yrs
Illawarra Credit Union	Fixed PI 2 yrs
IMB	Residential Fixed IO 2 yrs



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## Owner Occupier 2 Year Fixed \$500,000

Company	Product
★★★	
Liberty Financial	Liberty Fixed 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
Macquarie Bank	Basic Flyer Home Loan PI 80 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 80 2 yrs
Macquarie Bank	Offset Flyer Home Loan PI 80 2 yrs
ME	Flexible Fixed OO 2 yrs
ME	Member Package Flexible Fixed OO 2 yrs 40k+
MyState Bank	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
Newcastle Permanent	Residential Fixed P&I 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
Northern Inland CU	Fixed Rate Owner Occupied 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 P&I 2 yrs
Police Bank	Premium Fixed 2 yrs
QBANK	Fixed Home Loan 2 yrs
Qudos Bank	Owner Occupied Fixed IO 2 yrs 80%
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



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## Owner Occupier 2 Year Fixed \$500,000

Company	Product
★★★	
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 2 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 2 yrs
Reliance Bank	Fixed Rate O/O 2 yrs P&I
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	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 Bank	Package Home Loan Premium Fixed 2 yrs 150k+
The Mutual Bank	Premium 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
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
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
Adelaide Bank	SmartSaver Fixed IO 2 yrs
AMO Group	Residential Fixed IO 2 yrs
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed IO 2 yrs
Auswide Bank	Freedom Package Standard Fixed IO 2 yrs 100k+
Auswide Bank	Standard Fixed IO 2 yrs
Bank of China	Fixed Rate Home Loan IO 2 yrs
Bank of China	Fixed Rate Home Loan P&I 2 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 2 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed IO 2 yrs 60-80%
BankSA	Advantage Package Residential Fixed IO 2 yrs 150k+
BankSA	Residential Fixed IO 2 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 2 yrs 200k+
Bankwest	Fixed Rate Owner Occupied IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Bendigo Bank	Connect Residential Fixed IO 2 yrs 250k+
Bendigo Bank	Residential Fixed IO 2 yrs
Beyond Bank	Residential Fixed 2 yrs
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
Credit Union SA	Fixed Home Loan Package IO 2 yrs
CUA	2 Year Premium Fixed O/O IO
Firefighters Mutual Bank	Standard Fixed IO 2 yrs
First Option Bank	Fixed Premium Home Loan L53 2 yrs
Firstmac	VIP Fixed IO 2 yrs
G&C Mutual Bank	Residential 2yr Fixed IO 2 yrs
Hume Bank	Residential Fixed IO 2 yrs
Illawarra Credit Union	Fixed IO 2 yrs
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+



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## Owner Occupier 2 Year Fixed \$500,000

Company	Product
★★	
NAB	Tailored Fixed - IO 2 yrs
People's Choice Credit Union	Residential Fixed IO 2 yrs
Queensland Country Credit Union	2 Year Fixed IO
Reliance Bank	Fixed Rate O/O 2 yrs 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
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	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
Credit Union SA	Fixed Rate Home Loan IO 2 yrs
First Option Bank	Fixed Classic Home Loan L51 2 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 2 yrs
Macquarie Bank	Basic Flyer Home Loan IO 80 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 2 yrs
Macquarie Bank	Offset Flyer Home Loan IO 80 2 yrs
RAMS	Fixed Rate IO 2 yrs
TicToc Home Loans	Live-in fixed 2 yr IO



# Home Loans Star Ratings

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## Owner Occupier 2 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
<b>ANZ</b>	Breakfree Residential Fixed 2 yrs 150k+
<b>Bank Australia</b>	Residential Premium Package 70-90% 2 yrs
<b>Bank First</b>	Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+
<b>BankVic</b>	Premium Home Fixed 2 yrs 50k+
<b>Freedom Lend</b>	Freedom Fixed IO 2 yrs 80%
<b>Freedom Lend</b>	Freedom Fixed PI 2 yrs 80%
<b>Greater Bank</b>	Great Rate Discount Fixed 2 yrs \$150k+
<b>Greater Bank</b>	Ultimate Discount Fixed 2 yrs 150k+
<b>Heritage Bank</b>	Home Advantage Residential Fixed 2 yrs 150k+
<b>Heritage Bank</b>	Residential Fixed 2 yrs
<b>Hume Bank</b>	First Home Starters Package 2 year Intro 150k+
<b>IMB</b>	Residential Fixed P&I 2 yrs 90%
<b>ING</b>	Orange Advantage Residential Fixed 2 yrs 150k+
<b>MOVE Bank</b>	Flexi Fixed 2 yrs
<b>NAB</b>	Choice Package First Home Buyer Special- Pkg Only 2 yrs 150k+
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed P&I 2 yrs 5k+
<b>Pacific Mortgage Group</b>	Residential Fixed P&I 2 yrs
<b>RACQ Bank</b>	Choices Residential Fixed 2 yrs 20k+
<b>SCU</b>	My Life Fixed Rate Home Loan 2 yrs P&I
<b>SCU</b>	Residential Fixed 2 yrs
<b>St.George Bank</b>	Advantage Package Residential Fixed P&I 2 yrs 250k+ and New Purchase Offer
<b>St.George Bank</b>	Advantage Package Residential Fixed P&I 2 yrs 250k+ and Refinance Offer
<b>TicToc Home Loans</b>	Live-in fixed 2 yrs





# Home Loans Star Ratings

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## Owner Occupier 2 Year Fixed \$750,000

Company	Product
★★★★	
Adelaide Bank	SmartFix P&I 2 yrs
ANZ	Residential Fixed 2 yrs
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
Bank First	Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 2 yrs 60-80% 150k+
Bank of us	FlexiDiscount Fixed 2 yrs 80%
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+
bcu	Residential Fixed P&I 2 yrs
Commonwealth Bank	Wealth Package Residential Fixed P&I 2 yrs 150k+
Community First CU	True Fixed - P&I 2 yrs
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Endeavour Mutual Bank	Fixed 2 yrs
Firefighters Mutual Bank	Fixed Rate 2 yr
Gateway Bank	Premium Residential Fixed 2 yrs 150k+
Greater Bank	Great Rate Discount Fixed IO 2 yrs \$150k+
Greater Bank	Ultimate Discount Fixed IO 2 yrs 150k+
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+
ING	Residential Fixed 2 yrs
loans.com.au	Fixed - Owner Occupier P&I 2 yrs
Mortgage House	Advantage Fixed P&I 2 yrs
MyState Bank	Residential Fixed 2 yrs 80%
NAB	Choice Package Tailored Fixed - P&I 2 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 2 yrs 100k+
Qudos Bank	Owner Occupied Fixed P&I 2 yrs 80%
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+



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## Owner Occupier 2 Year Fixed \$750,000

Company

Product

★★★★

**Teachers Mutual Bank**

Fixed Rate 2 yrs

**UniBank**

Fixed Rate 2 yrs

**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	SmartSaver Fixed P&I 2 yrs
AMO Group	Residential Fixed 2 yrs
AMP Bank	Basic Fixed P&I 2 yrs
AMP Bank	Professional Package Residential Fixed P&I 2 yrs 100k+
Arab Bank Australia	Residential Fixed 2 yrs
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 90%
Auswide Bank	Standard Fixed P&I 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 60-80%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+
BankSA	Residential Fixed P&I 2 yrs
Bankwest	Fixed Rate Owner Occupied P&I 2 yrs
bcu	Residential Fixed IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Bendigo Bank	Connect Package Fixed Owner Occupied 2 yrs 250k+
Bendigo Bank	Residential Fixed PI 2 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 2 yrs 150k+
BOQ	Home Loan Privileges Residential Fixed 2 yrs Discount Rate 150k+
BOQ	Residential Fixed 2 yrs
BOQ	Residential Fixed 2 yrs Discount Rate
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 250k+



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## Owner Occupier 2 Year Fixed \$750,000

Company	Product
★★★	
Citi	Standard Fixed P&I 2 yrs 80%
Click Loans	Basic Home Loan Fixed PI 2 yrs 80%
Click Loans	Offset Home Loan Fixed PI 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
Credit Union SA	Fixed Home Loan Package P&I 2 yrs
Credit Union SA	Fixed Rate Home Loan P&I 2 yrs
CUA	2 Year Fixed Owner Occupier IO
CUA	2 Year Fixed Owner Occupier P&I
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
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	Residential Fixed 2 yrs
Greater Bank	Great Rate Fixed 2 yr
Greater Bank	Great Rate Fixed IO 2 yrs
Greater Bank	Standard Fixed 2 yrs
Greater Bank	Standard Fixed IO 2 yrs
Greater Bank	Ultimate Fixed 2 yrs
Greater Bank	Ultimate Fixed 2 yrs IO
Holiday Coast CU	Fixed N Easy 2 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 2 yrs
Homestar Finance	Owner Occupied P&I 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 P&I 2 yrs
Hunter United	Fixed 2 yrs
Illawarra Credit Union	Fixed PI 2 yrs



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## Owner Occupier 2 Year Fixed \$750,000

Company	Product
★★★	
IMB	Residential Fixed IO 2 yrs
Liberty Financial	Liberty Fixed 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
Macquarie Bank	Basic Flyer Home Loan PI 80 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 80 2 yrs
Macquarie Bank	Offset Flyer Home Loan PI 80 2 yrs
ME	Flexible Fixed OO 2 yrs
ME	Member Package Flexible Fixed OO 2 yrs 40k+
MyState Bank	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
Newcastle Permanent	Residential Fixed P&I 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
Northern Inland CU	Fixed Rate Owner Occupied 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 P&I 2 yrs
Police Bank	Premium Fixed 2 yrs
QBANK	Fixed Home Loan 2 yrs
Qudos Bank	Owner Occupied Fixed IO 2 yrs 80%
Queensland Country Credit Union	2 Year Fixed P+I
Queenslanders CU	Fixed Rate P&I 2 yrs
RAMS	Fixed Rate P&I 2 yrs



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## Owner Occupier 2 Year Fixed \$750,000

Company	Product
★★★	
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
Reliance Bank	Fixed Rate O/O 2 yrs P&I
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	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 Bank	Package Home Loan Premium Fixed 2 yrs 150k+
The Mutual Bank	Premium 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 \$750,000

Company	Product
★★	
Adelaide Bank	SmartFix IO 2 yrs
Adelaide Bank	SmartSaver Fixed IO 2 yrs
AMO Group	Residential Fixed IO 2 yrs
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed IO 2 yrs
Auswide Bank	Freedom Package Standard Fixed IO 2 yrs 100k+
Auswide Bank	Standard Fixed IO 2 yrs
Bank of China	Fixed Rate Home Loan IO 2 yrs
Bank of China	Fixed Rate Home Loan P&I 2 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 2 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed IO 2 yrs 60-80%
BankSA	Advantage Package Residential Fixed IO 2 yrs 150k+
BankSA	Residential Fixed IO 2 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 2 yrs 200k+
Bankwest	Fixed Rate Owner Occupied IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Bendigo Bank	Connect Residential Fixed IO 2 yrs 250k+
Bendigo Bank	Residential Fixed IO 2 yrs
Beyond Bank	Residential Fixed 2 yrs
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
Credit Union SA	Fixed Home Loan Package IO 2 yrs
CUA	2 Year Premium Fixed O/O IO
Firefighters Mutual Bank	Standard Fixed IO 2 yrs
First Option Bank	Fixed Premium Plus Home Loan L55 2 yrs
Firstmac	VIP Fixed IO 2 yrs
G&C Mutual Bank	Residential 2yr Fixed IO 2 yrs
Hume Bank	Residential Fixed IO 2 yrs
Illawarra Credit Union	Fixed IO 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 2 yrs
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+



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## Owner Occupier 2 Year Fixed \$750,000

Company	Product
★★	
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+
NAB	Tailored Fixed - IO 2 yrs
People's Choice Credit Union	Residential Fixed IO 2 yrs
Queensland Country Credit Union	2 Year Fixed IO
Reliance Bank	Fixed Rate O/O 2 yrs 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
UniBank	Standard Fixed IO 2 yrs
Westpac	Fixed Options IO 2 yrs 80%
Westpac	Premier Advantage Fixed Options IO 2 yrs 80% 150k+
★	
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
Credit Union SA	Fixed Rate Home Loan IO 2 yrs
First Option Bank	Fixed Classic Home Loan L51 2 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 2 yrs
Macquarie Bank	Basic Flyer Home Loan IO 80 2 yrs
Macquarie Bank	Offset Flyer Home Loan IO 80 2 yrs
RAMS	Fixed Rate IO 2 yrs
TicToc Home Loans	Live-in fixed 2 yr IO
Yellow Brick Road	Empower Fixed IO 2 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 80% 150k+