



# Home Loans Star Ratings

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

## Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★★★★ "Outstanding Value"	
<b>Australian Unity</b>	Health Wealth and Happiness Fixed P&I 3 yrs
<b>Bank Australia</b>	Basic Fixed (LVR <80%) 3 yrs
<b>Bank of China</b>	Fixed Rate Home Loan P&I 3 yrs Intro Rate
<b>CUA</b>	3 Year Fixed Owner Occupier P&I
<b>Endeavour Mutual Bank</b>	Fixed 3 yrs
<b>Freedom Lend</b>	Freedom Fixed IO 3 yrs 80%
<b>Freedom Lend</b>	Freedom Fixed PI 3 yrs 80%
<b>Greater Bank</b>	Great Rate Discount Fixed 3 yrs \$150k+
<b>Greater Bank</b>	Great Rate Discount Fixed IO 3 yrs \$150k+
<b>Heritage Bank</b>	Residential Fixed 3 yrs
<b>IMB</b>	Residential Fixed P&I 3 yrs 90%
<b>ING</b>	Residential Fixed 3 yrs
<b>MOVE Bank</b>	Flexi Fixed 3yr
<b>Pacific Mortgage Group</b>	Residential Fixed P&I 3 yrs
<b>QBANK</b>	Fixed Home Loan 3 yrs
<b>QBANK</b>	Residential Fixed <90% LVR 3 yrs
<b>Qudos Bank</b>	Owner Occupied Fixed P&I 3 yrs 80%
<b>RACQ Bank</b>	Choices Residential Fixed 3 yrs 20k+
<b>Reduce Home Loans</b>	Home Owners Dream 3 Yr Fixed
<b>SCU</b>	My Life Fixed Rate Home Loan 3 yrs P&I
<b>TicToc Home Loans</b>	Live-in fixed 3 yrs
<b>UBank</b>	UHomeLoan Fixed IO 3 yrs
<b>UBank</b>	UHomeLoan Fixed PI 3 yrs



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## Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★★★	
Adelaide Bank	SmartSaver Fixed P&I 3 yrs
Aussie	Select Basic Fixed PI 3 yrs 80%
Australian Unity	Health Wealth and Happiness Package Fixed P&I 3 yrs
Auswide Bank	Freedom Package 3 yr Fixed Special 100k+
Bank Australia	Residential Premium Fixed 3 yrs
Bank Australia	Residential Premium Package 70-90% 3 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 3 yrs 50k+
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankVic	Fixed 3 yrs
BankVic	Premium Home Fixed 3 yrs 50k+
bcu	Residential Fixed P&I 3 yrs
Beyond Bank	Owner-Occupied Special 3 yrs
Community First CU	True Fixed - P&I 3 yrs
CUA	3 Year Premium Fixed O/O P&I
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
Firefighters Mutual Bank	Fixed Rate 3 yr
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Gateway Bank	Premium Residential Fixed 3 yrs 150k+
Greater Bank	Great Rate Fixed 3 yr
Greater Bank	Ultimate Discount Fixed 3 yrs 150k+
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Homestar Finance	Owner Occupied P&I Fixed 3 yrs
HSBC	Residential Fixed P&I 3 yrs
ING	Orange Advantage Residential Fixed 3 yrs 150k+
loans.com.au	Fixed - Owner Occupier P&I 3 yrs
MyState Bank	Residential Fixed 3 yrs 80%
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 3 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 3 yrs
RACQ Bank	Residential Fixed 3 yrs
SCU	Residential Fixed 3 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 3 yrs 150k+



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## Owner Occupier 3 Year Fixed \$200,000

Company

Product

★★★★

**Teachers Mutual Bank**

Fixed Rate 3 yrs

**UniBank**

Fixed Rate 3 yrs

**WAW Credit Union**

Owner Occupied Fixed 3 year



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## Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★★	
Adelaide Bank	SmartFix P&I 3 yrs
AMO Group	Residential Fixed 3 yrs
AMP Bank	Professional Package Residential Fixed P&I 3 yrs 100k+
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Select Basic Fixed IO 3 yrs
Aussie	Select Standard Fixed IO 3 yrs
Aussie	Select Standard Fixed PI 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package Standard Fixed P&I 3 yrs 90%
Auswide Bank	Standard Fixed P&I 3 yrs
Bank First	Complete Fixed - First Home Buyer 3 yrs
Bank First	Complete Fixed - Owner Occupied 3 yrs
Bank First	Premier Package Home Loan Fixed - Owner Occupied 3 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed P&I 3 yrs 60-80%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+
Bank of us	FlexiDiscount Fixed 3 yrs 80%
BankSA	Residential Fixed P&I 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 3 yrs 200k+
Bankwest	Fixed Rate Owner Occupied IO 3 yrs
Bankwest	Fixed Rate Owner Occupied P&I 3 yrs
bcu	Residential Fixed IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Residential Fixed PI 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 3 yrs Discount Rate 150k+
BOQ	Residential Fixed 3 yrs



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## Owner Occupier 3 Year Fixed \$200,000

Company	Product
★ ★ ★	
BOQ	Residential Fixed 3 yrs Discount Rate
Click Loans	Basic Home Loan Fixed PI 3 yrs 80%
Click Loans	Offset Home Loan Fixed PI 3 yrs 80%
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
Community First CU	True Fixed - IO 3 yrs
Credit Union SA	Fixed Home Loan Package P&I 3 yrs
Credit Union SA	Fixed Rate Home Loan P&I 3 yrs
Delphi Bank	Standard Fixed 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
Firstmac	VIP Fixed P&I 3 yrs
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
Gateway Bank	Residential Fixed 3 yrs
Greater Bank	Great Rate Fixed IO 3 yrs
Greater Bank	Standard Fixed 3 yrs
Greater Bank	Standard Fixed IO 3 yrs
Greater Bank	Ultimate Discount Fixed IO 3 yrs 150k+
Greater Bank	Ultimate Fixed 3 yrs
Greater Bank	Ultimate Fixed 3 yrs IO
Homestar Finance	Owner Occupied IO Fixed 3 yrs
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
HSBC	Premier Residential Fixed 3 yrs 50k+
HSBC	Premier Residential Fixed IO 3 yrs 50k+
HSBC	Residential Fixed IO 3 yrs
Hume Bank	Property Package Residential Fixed P&I 3 yrs 150k+
Hume Bank	Residential Fixed IO 3 yrs
Hume Bank	Residential Fixed P&I 3 yrs
Hunter United	Fixed 3 yrs
Illawarra Credit Union	Fixed Lite PI 3 yrs
IMB	Residential Fixed IO 3 yrs
Liberty Financial	Liberty Fixed 3 yrs
loans.com.au	Fixed - Owner Occupier IO 3 yrs



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## Owner Occupier 3 Year Fixed \$200,000

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



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



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## Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★	
Adelaide Bank	SmartFix IO 3 yrs
Adelaide Bank	SmartSaver Fixed IO 3 yrs
AMO Group	Residential Fixed IO 3 yrs
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Auswide Bank	Freedom Package Standard Fixed IO 3 yrs 100k+
Auswide Bank	Standard Fixed IO 3 yrs
Bank of China	Fixed Rate Home Loan IO 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed IO 3 yrs 60-80%
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 3 yrs 200k+
Bendigo Bank	Residential Fixed IO 3 yrs
Beyond Bank	Residential Fixed 3 yrs
BOQ	Home Loan Privileges Residential Fixed 3 yrs 150k+
Click Loans	Basic Home Loan Fixed IO 3 yrs 80%
Click Loans	Offset Home Loan Fxd IO 3 yrs 80%
Commonwealth Bank	Residential Fixed IO 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
Credit Union SA	Fixed Home Loan Package IO 3 yrs
Credit Union SA	Fixed Rate Home Loan IO 3 yrs
Firefighters Mutual Bank	Standard Fixed IO 3 yrs
First Option Bank	Fixed Premium Home Loan L53 3 yrs
Firstmac	VIP Fixed IO 3 yrs
Holiday Coast CU	Fixed N Easy 3 yrs 80%
Macquarie Bank	Basic Fixed Owner Occupied IO 80 3 yrs
Macquarie Bank	Basic Flyer Home Loan IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+





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## Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★	
NAB	Tailored Fixed - IO 3 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 3 yrs 100k+
People's Choice Credit Union	Residential Fixed IO 3 yrs
Queensland Country Credit Union	3 Year Fixed IO
Reliance Bank	Fixed Rate O/O 3 yrs IO
RESI Mortgage Corp	Flexi Options Fixed IO 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
Teachers Mutual Bank	Standard Fixed IO 3 yrs
TicToc Home Loans	Live-in fixed 3 yr IO
UniBank	Standard Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 80% 150k+
★	
AMP Bank	Basic Fixed IO 3 yrs
AMP Bank	Professional Package Residential Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
Australian Unity	Health Wealth and Happiness Fixed IO 3 yrs
BankSA	Residential Fixed IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
First Option Bank	Fixed Classic Home Loan L51 3 yrs
Illawarra Credit Union	Fixed Lite IO 3 yrs
Macquarie Bank	Offset Flyer Home Loan IO 80 3 yrs
RAMS	Fixed Rate IO 3 yrs
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
St.George Bank	Residential Fixed IO 3 yrs



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## Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness Fixed P&I 3 yrs
Auswide Bank	Freedom Package 3 yr Fixed Special 100k+
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank Australia	Residential Premium Package 70-90% 3 yrs
Bank of China	Fixed Rate Home Loan P&I 3 yrs Intro Rate
Endeavour Mutual Bank	Fixed 3 yrs
Freedom Lend	Freedom Fixed PI 3 yrs 80%
Greater Bank	Great Rate Discount Fixed 3 yrs \$150k+
Greater Bank	Great Rate Discount Fixed IO 3 yrs \$150k+
Heritage Bank	Residential Fixed 3 yrs
IMB	Residential Fixed P&I 3 yrs 90%
ING	Orange Advantage Residential Fixed 3 yrs 150k+
MOVE Bank	Flexi Fixed 3yr
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 3 yrs 5k+
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
QBANK	Fixed Home Loan 3 yrs
QBANK	Residential Fixed <90% LVR 3 yrs
RACQ Bank	Choices Residential Fixed 3 yrs 20k+
Reduce Home Loans	Home Owners Dream 3 Yr Fixed
SCU	My Life Fixed Rate Home Loan 3 yrs P&I
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 3 yrs 150k+
TicToc Home Loans	Live-in fixed 3 yrs
UBank	UHomeLoan Fixed IO 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs



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## Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★★★	
AMP Bank	Professional Package Residential Fixed P&I 3 yrs 100k+
Australian Unity	Health Wealth and Happiness Package Fixed P&I 3 yrs
Bank Australia	Residential Premium Fixed 3 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 3 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 3 yrs 50k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 60-80% 150k+
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankVic	Premium Home Fixed 3 yrs 50k+
bcu	Residential Fixed P&I 3 yrs
Beyond Bank	Owner-Occupied Special 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
CUA	3 Year Fixed Owner Occupier P&I
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
Firefighters Mutual Bank	Fixed Rate 3 yr
Freedom Lend	Freedom Fixed IO 3 yrs 80%
Gateway Bank	Premium Residential Fixed 3 yrs 150k+
Greater Bank	Ultimate Discount Fixed 3 yrs 150k+
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Homestar Finance	Owner Occupied P&I Fixed 3 yrs
HSBC	Premier Residential Fixed 3 yrs 50k+
HSBC	Residential Fixed P&I 3 yrs
ING	Residential Fixed 3 yrs
loans.com.au	Fixed - Owner Occupier P&I 3 yrs
MyState Bank	Residential Fixed 3 yrs 80%
Newcastle Permanent	Residential Fixed P&I 3 yrs
People's Choice Credit Union	Home Loan Package First Home Loan Package 3 yrs 100k+
Qudos Bank	Owner Occupied Fixed P&I 3 yrs 80%
RACQ Bank	Residential Fixed 3 yrs
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
Summerland Credit Union	Standard Fixed 3 yrs
Teachers Mutual Bank	Fixed Rate 3 yrs
UniBank	Fixed Rate 3 yrs



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Company

Product

★★★★

**Virgin Money**

Reward Me - OO Fixed Special 3 yrs

**WAW Credit Union**

Owner Occupied Fixed 3 year

**Westpac**

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



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## Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★★	
Adelaide Bank	SmartFix P&I 3 yrs
Adelaide Bank	SmartSaver Fixed P&I 3 yrs
AMO Group	Residential Fixed 3 yrs
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Select Basic Fixed IO 3 yrs
Aussie	Select Basic Fixed PI 3 yrs 80%
Aussie	Select Standard Fixed IO 3 yrs
Aussie	Select Standard Fixed PI 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package Standard Fixed P&I 3 yrs 90%
Auswide Bank	Standard Fixed P&I 3 yrs
Bank First	Complete Fixed - First Home Buyer 3 yrs
Bank First	Complete Fixed - Owner Occupied 3 yrs
Bank First	Standard Fixed - Owner Occupied 3 yrs
Bank of Melbourne	Residential Fixed P&I 3 yrs 60-80%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+
Bank of us	FlexiDiscount Fixed 3 yrs 80%
BankSA	Residential Fixed P&I 3 yrs
BankVic	Fixed 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 3 yrs 200k+
Bankwest	Fixed Rate Owner Occupied IO 3 yrs
Bankwest	Fixed Rate Owner Occupied P&I 3 yrs
bcu	Residential Fixed IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Connect Package Fixed Owner Occupied 3 yrs 250k+
Bendigo Bank	Residential Fixed PI 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 3 yrs Discount Rate 150k+



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Company	Product
★★★	
BOQ	Residential Fixed 3 yrs Discount Rate
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 250k+
Citi	Standard Fixed P&I 3 yrs 80%
Click Loans	Basic Home Loan Fixed PI 3 yrs 80%
Click Loans	Offset Home Loan Fixed PI 3 yrs 80%
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
Community First CU	True Fixed - IO 3 yrs
Community First CU	True Fixed - P&I 3 yrs
Credit Union SA	Fixed Home Loan Package P&I 3 yrs
Credit Union SA	Fixed Rate Home Loan P&I 3 yrs
CUA	3 Year Premium Fixed O/O P&I
Delphi Bank	Standard Fixed 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
Firstmac	VIP Fixed P&I 3 yrs
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Gateway Bank	Residential Fixed 3 yrs
Greater Bank	Great Rate Fixed 3 yr
Greater Bank	Great Rate Fixed IO 3 yrs
Greater Bank	Standard Fixed 3 yrs
Greater Bank	Standard Fixed IO 3 yrs
Greater Bank	Ultimate Discount Fixed IO 3 yrs 150k+
Greater Bank	Ultimate Fixed 3 yrs
Greater Bank	Ultimate Fixed 3 yrs IO
Homestar Finance	Owner Occupied IO Fixed 3 yrs
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
HSBC	Premier Residential Fixed IO 3 yrs 50k+
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Hume Bank	Property Package Residential Fixed P&I 3 yrs 150k+
Hume Bank	Residential Fixed P&I 3 yrs



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



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## Owner Occupier 3 Year Fixed \$350,000

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





# Home Loans Star Ratings

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

## Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★	
Adelaide Bank	SmartFix IO 3 yrs
Adelaide Bank	SmartSaver Fixed IO 3 yrs
AMO Group	Residential Fixed IO 3 yrs
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Auswide Bank	Freedom Package Standard Fixed IO 3 yrs 100k+
Auswide Bank	Standard Fixed IO 3 yrs
Bank of China	Fixed Rate Home Loan IO 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed IO 3 yrs 60-80%
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 3 yrs 200k+
Bendigo Bank	Residential Fixed IO 3 yrs
Beyond Bank	Residential Fixed 3 yrs
BOQ	Home Loan Privileges Residential Fixed 3 yrs 150k+
BOQ	Residential Fixed 3 yrs
Click Loans	Basic Home Loan Fixed IO 3 yrs 80%
Click Loans	Offset Home Loan Fxd IO 3 yrs 80%
Commonwealth Bank	Residential Fixed IO 3 yrs
Credit Union SA	Fixed Home Loan Package IO 3 yrs
Credit Union SA	Fixed Rate Home Loan IO 3 yrs
Firefighters Mutual Bank	Standard Fixed IO 3 yrs
First Option Bank	Fixed Premium Home Loan L53 3 yrs
Firstmac	VIP Fixed IO 3 yrs
Holiday Coast CU	Fixed N Easy 3 yrs 80%
Hume Bank	Residential Fixed IO 3 yrs
Illawarra Credit Union	Fixed IO 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 3 yrs
Macquarie Bank	Basic Flyer Home Loan IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 3 yrs



# Home Loans Star Ratings

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## Owner Occupier 3 Year Fixed \$350,000

Company	Product
★★	
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
People's Choice Credit Union	Residential Fixed IO 3 yrs
Queensland Country Credit Union	3 Year Fixed IO
Reliance Bank	Fixed Rate O/O 3 yrs IO
RESI Mortgage Corp	Flexi Options Fixed IO 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
Teachers Mutual Bank	Standard Fixed IO 3 yrs
TicToc Home Loans	Live-in fixed 3 yr IO
UniBank	Standard Fixed IO 3 yrs
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 80% 150k+
★	
AMP Bank	Basic Fixed IO 3 yrs
AMP Bank	Professional Package Residential Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
Australian Unity	Health Wealth and Happiness Fixed IO 3 yrs
BankSA	Residential Fixed IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
Bendigo Bank	Connect Residential Fixed IO 3 yrs 250k+
First Option Bank	Fixed Classic Home Loan L51 3 yrs
Macquarie Bank	Offset Flyer Home Loan IO 80 3 yrs
RAMS	Fixed Rate IO 3 yrs
St.George Bank	Residential Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
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Northern Inland CU	Introductory Home Loan P&I Fixed 3 yrs



# Home Loans Star Ratings

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## Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Health Wealth and Happiness Fixed P&I 3 yrs
Auswide Bank	Freedom Package 3 yr Fixed Special 100k+
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank Australia	Residential Premium Package 70-90% 3 yrs
Bank of China	Fixed Rate Home Loan P&I 3 yrs Intro Rate
Freedom Lend	Freedom Fixed PI 3 yrs 80%
Greater Bank	Great Rate Discount Fixed 3 yrs \$150k+
Greater Bank	Ultimate Discount Fixed 3 yrs 150k+
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+
Heritage Bank	Residential Fixed 3 yrs
IMB	Residential Fixed P&I 3 yrs 90%
ING	Orange Advantage Residential Fixed 3 yrs 150k+
MOVE Bank	Flexi Fixed 3yr
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 3 yrs 5k+
Pacific Mortgage Group	Residential Fixed P&I 3 yrs
QBANK	Fixed Home Loan 3 yrs
QBANK	Residential Fixed <90% LVR 3 yrs
RACQ Bank	Choices Residential Fixed 3 yrs 20k+
Reduce Home Loans	Home Owners Dream 3 Yr Fixed
SCU	My Life Fixed Rate Home Loan 3 yrs P&I
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 3 yrs 150k+
TicToc Home Loans	Live-in fixed 3 yrs
UBank	UHomeLoan Fixed IO 3 yrs
UBank	UHomeLoan Fixed PI 3 yrs



# Home Loans Star Ratings

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## Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★★	
AMP Bank	Professional Package Residential Fixed P&I 3 yrs 100k+
Australian Unity	Health Wealth and Happiness Package Fixed P&I 3 yrs
Bank Australia	Residential Premium Fixed 3 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 3 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 3 yrs 50k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 3 yrs 60-80% 150k+
BankSA	Advantage Package Residential Fixed P&I 3 yrs 150k+
BankVic	Premium Home Fixed 3 yrs 50k+
bcu	Residential Fixed P&I 3 yrs
Beyond Bank	Owner-Occupied Special 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
CUA	3 Year Fixed Owner Occupier P&I
Easy Street Fin Services	Easy Street Fixed - P&I 3 yrs
Endeavour Mutual Bank	Fixed 3 yrs
Firefighters Mutual Bank	Fixed Rate 3 yr
Freedom Lend	Freedom Fixed IO 3 yrs 80%
Gateway Bank	Premium Residential Fixed 3 yrs 150k+
Greater Bank	Great Rate Discount Fixed IO 3 yrs \$150k+
Greater Bank	Ultimate Discount Fixed IO 3 yrs 150k+
Homestar Finance	Owner Occupied P&I Fixed 3 yrs
HSBC	Premier Residential Fixed 3 yrs 50k+
ING	Residential Fixed 3 yrs
Mortgage House	Advantage Fixed P&I 3 yrs
MyState Bank	Residential Fixed 3 yrs 80%
People's Choice Credit Union	Home Loan Package First Home Loan Package 3 yrs 100k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 100k+
Qudos Bank	Owner Occupied Fixed P&I 3 yrs 80%
RACQ Bank	Residential Fixed 3 yrs
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
Summerland Credit Union	Standard Fixed 3 yrs
Teachers Mutual Bank	Fixed Rate 3 yrs
UniBank	Fixed Rate 3 yrs



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## Owner Occupier 3 Year Fixed \$500,000

Company

Product

★★★★

**Virgin Money**

Reward Me - OO Fixed Special 3 yrs

**WAW Credit Union**

Owner Occupied Fixed 3 year

**Westpac**

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



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## Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★	
Adelaide Bank	SmartFix P&I 3 yrs
Adelaide Bank	SmartSaver Fixed P&I 3 yrs
AMO Group	Residential Fixed 3 yrs
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Select Basic Fixed IO 3 yrs
Aussie	Select Basic Fixed PI 3 yrs 80%
Aussie	Select Standard Fixed IO 3 yrs
Aussie	Select Standard Fixed PI 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package Standard Fixed P&I 3 yrs 90%
Auswide Bank	Standard Fixed P&I 3 yrs
Bank First	Complete Fixed - First Home Buyer 3 yrs
Bank First	Complete Fixed - Owner Occupied 3 yrs
Bank First	Standard Fixed - Owner Occupied 3 yrs
Bank of Melbourne	Residential Fixed P&I 3 yrs 60-80%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+
Bank of us	FlexiDiscount Fixed 3 yrs 80%
BankSA	Residential Fixed P&I 3 yrs
BankVic	Fixed 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 3 yrs 200k+
Bankwest	Fixed Rate Owner Occupied IO 3 yrs
Bankwest	Fixed Rate Owner Occupied P&I 3 yrs
bcu	Residential Fixed IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Connect Package Fixed Owner Occupied 3 yrs 250k+
Bendigo Bank	Residential Fixed PI 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 3 yrs Discount Rate 150k+



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## Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★★	
BOQ	Residential Fixed 3 yrs Discount Rate
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 250k+
Citi	Standard Fixed P&I 3 yrs 80%
Click Loans	Basic Home Loan Fixed PI 3 yrs 80%
Click Loans	Offset Home Loan Fixed PI 3 yrs 80%
Commonwealth Bank	Residential Fixed P&I 3 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 3 yrs 150k+
Community First CU	True Fixed - IO 3 yrs
Community First CU	True Fixed - P&I 3 yrs
Credit Union SA	Fixed Home Loan Package P&I 3 yrs
Credit Union SA	Fixed Rate Home Loan P&I 3 yrs
CUA	3 Year Premium Fixed O/O P&I
Delphi Bank	Standard Fixed 3 yrs
Easy Street Fin Services	Easy Street Fixed - IO 3 yrs
Firstmac	VIP Fixed P&I 3 yrs
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs
G&C Mutual Bank	Residential 3yr Fixed IO 3 yrs
G&C Mutual Bank	Residential 3yr Fixed P&I 3 yrs
Gateway Bank	Residential Fixed 3 yrs
Greater Bank	Great Rate Fixed 3 yr
Greater Bank	Great Rate Fixed IO 3 yrs
Greater Bank	Standard Fixed 3 yrs
Greater Bank	Standard Fixed IO 3 yrs
Greater Bank	Ultimate Fixed 3 yrs
Greater Bank	Ultimate Fixed 3 yrs IO
Homestar Finance	Owner Occupied IO Fixed 3 yrs
Horizon Credit Union	Fixed Rate Home Loan 3 yrs
HSBC	Premier Residential Fixed IO 3 yrs 50k+
HSBC	Residential Fixed IO 3 yrs
HSBC	Residential Fixed P&I 3 yrs
Hume Bank	Property Package Residential Fixed P&I 3 yrs 150k+
Hume Bank	Residential Fixed P&I 3 yrs



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## Owner Occupier 3 Year Fixed \$500,000

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





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## Owner Occupier 3 Year Fixed \$500,000

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



# Home Loans Star Ratings

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## Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★	
Adelaide Bank	SmartFix IO 3 yrs
Adelaide Bank	SmartSaver Fixed IO 3 yrs
AMO Group	Residential Fixed IO 3 yrs
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Auswide Bank	Freedom Package Standard Fixed IO 3 yrs 100k+
Auswide Bank	Standard Fixed IO 3 yrs
Bank of China	Fixed Rate Home Loan IO 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed IO 3 yrs 60-80%
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 3 yrs 200k+
Bendigo Bank	Connect Residential Fixed IO 3 yrs 250k+
Bendigo Bank	Residential Fixed IO 3 yrs
Beyond Bank	Residential Fixed 3 yrs
BOQ	Home Loan Privileges Residential Fixed 3 yrs 150k+
BOQ	Residential Fixed 3 yrs
Click Loans	Basic Home Loan Fixed IO 3 yrs 80%
Click Loans	Offset Home Loan Fxd IO 3 yrs 80%
Commonwealth Bank	Residential Fixed IO 3 yrs
Credit Union SA	Fixed Home Loan Package IO 3 yrs
Credit Union SA	Fixed Rate Home Loan IO 3 yrs
Firefighters Mutual Bank	Standard Fixed IO 3 yrs
First Option Bank	Fixed Premium Home Loan L53 3 yrs
Firstmac	VIP Fixed IO 3 yrs
Holiday Coast CU	Fixed N Easy 3 yrs 80%
Hume Bank	Residential Fixed IO 3 yrs
Illawarra Credit Union	Fixed IO 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 3 yrs



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## Owner Occupier 3 Year Fixed \$500,000

Company	Product
★★	
Macquarie Bank	Offset Flyer Home Loan IO 80 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
People's Choice Credit Union	Residential Fixed IO 3 yrs
Queensland Country Credit Union	3 Year Fixed IO
Reliance Bank	Fixed Rate O/O 3 yrs IO
RESI Mortgage Corp	Flexi Options Fixed IO 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
Teachers Mutual Bank	Standard Fixed IO 3 yrs
TicToc Home Loans	Live-in fixed 3 yr IO
UniBank	Standard Fixed IO 3 yrs
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 80% 150k+
★	
AMP Bank	Basic Fixed IO 3 yrs
AMP Bank	Professional Package Residential Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
Australian Unity	Health Wealth and Happiness Fixed IO 3 yrs
BankSA	Residential Fixed IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
First Option Bank	Fixed Classic Home Loan L51 3 yrs
Macquarie Bank	Basic Flyer Home Loan IO 80 3 yrs
RAMS	Fixed Rate IO 3 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
St.George Bank	Residential Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
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Northern Inland CU	Introductory Home Loan P&I Fixed 3 yrs



# Home Loans Star Ratings

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## Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
<b>Australian Unity</b>	Health Wealth and Happiness Package Fixed P&I 3 yrs
<b>Auswide Bank</b>	Freedom Package 3 yr Fixed Special 100k+
<b>Bank Australia</b>	Residential Premium Package 70-90% 3 yrs
<b>Bank of China</b>	Fixed Rate Home Loan P&I 3 yrs Intro Rate
<b>Bank of Melbourne</b>	Advantage Package Residential Fixed P&I 3 yrs 60-80% 150k+
<b>BankSA</b>	Advantage Package Residential Fixed P&I 3 yrs 150k+
<b>Beyond Bank</b>	Owner-Occupied Special 3 yrs
<b>Freedom Lend</b>	Freedom Fixed PI 3 yrs 80%
<b>Greater Bank</b>	Great Rate Discount Fixed 3 yrs \$150k+
<b>Greater Bank</b>	Ultimate Discount Fixed 3 yrs 150k+
<b>Heritage Bank</b>	Home Advantage Residential Fixed 3 yrs 150k+
<b>Heritage Bank</b>	Residential Fixed 3 yrs
<b>IMB</b>	Residential Fixed P&I 3 yrs 90%
<b>ING</b>	Orange Advantage Residential Fixed 3 yrs 150k+
<b>MOVE Bank</b>	Flexi Fixed 3yr
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed P&I 3 yrs 5k+
<b>Pacific Mortgage Group</b>	Residential Fixed P&I 3 yrs
<b>QBANK</b>	Residential Fixed <90% LVR 3 yrs
<b>RACQ Bank</b>	Choices Residential Fixed 3 yrs 20k+
<b>Reduce Home Loans</b>	Home Owners Dream 3 Yr Fixed
<b>SCU</b>	My Life Fixed Rate Home Loan 3 yrs P&I
<b>Suncorp Bank</b>	Home Package Plus Owner Occupied Fixed P&I 3 yrs 150k+
<b>UBank</b>	UHomeLoan Fixed IO 3 yrs
<b>UBank</b>	UHomeLoan Fixed PI 3 yrs



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## Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★★	
AMP Bank	Professional Package Residential Fixed P&I 3 yrs 100k+
Australian Unity	Health Wealth and Happiness Fixed P&I 3 yrs
Bank Australia	Basic Fixed (LVR <80%) 3 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 3 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 3 yrs 50k+
BankVic	Premium Home Fixed 3 yrs 50k+
bcu	Residential Fixed P&I 3 yrs
BOQ	Home Loan Privileges Residential Fixed 3 yrs Discount Rate 150k+
BOQ	Residential Fixed 3 yrs Discount Rate
Commonwealth Bank	Wealth Package Residential Fixed P&I 3 yrs 150k+
CUA	3 Year Fixed Owner Occupier P&I
Endeavour Mutual Bank	Fixed 3 yrs
Freedom Lend	Freedom Fixed IO 3 yrs 80%
Gateway Bank	Premium Residential Fixed 3 yrs 150k+
Greater Bank	Great Rate Discount Fixed IO 3 yrs \$150k+
Greater Bank	Ultimate Discount Fixed IO 3 yrs 150k+
Homestar Finance	Owner Occupied P&I Fixed 3 yrs
HSBC	Premier Residential Fixed 3 yrs 50k+
ING	Residential Fixed 3 yrs
Mortgage House	Advantage Fixed P&I 3 yrs
MyState Bank	Residential Fixed 3 yrs 80%
Newcastle Permanent	Premium Plus Package Residential Fixed IO 3 yrs 5k+
People's Choice Credit Union	Home Loan Package First Home Loan Package 3 yrs 100k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 3 yrs 100k+
QBANK	Fixed Home Loan 3 yrs
Qudos Bank	Owner Occupied Fixed P&I 3 yrs 80%
RACQ Bank	Residential Fixed 3 yrs
St.George Bank	Advantage Package Residential Fixed P&I 3 yrs 150k+
Summerland Credit Union	Standard Fixed 3 yrs
Teachers Mutual Bank	Fixed Rate 3 yrs
TicToc Home Loans	Live-in fixed 3 yrs
UniBank	Fixed Rate 3 yrs



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## Owner Occupier 3 Year Fixed \$750,000

Company

Product

★★★★

**Virgin Money**

Reward Me - OO Fixed Special 3 yrs

**WAW Credit Union**

Owner Occupied Fixed 3 year

**Westpac**

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



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## Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★	
Adelaide Bank	SmartFix P&I 3 yrs
Adelaide Bank	SmartSaver Fixed P&I 3 yrs
AMO Group	Residential Fixed 3 yrs
ANZ	Breakfree Residential Fixed 3 yrs 150k+
ANZ	Residential Fixed 3 yrs
Arab Bank Australia	Residential Fixed 3 yrs
Aussie	Select Basic Fixed IO 3 yrs
Aussie	Select Basic Fixed PI 3 yrs 80%
Aussie	Select Standard Fixed IO 3 yrs
Aussie	Select Standard Fixed PI 3 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 3 yrs
Australian Military Bank	Fixed Rate 3 yrs 80%
Auswide Bank	Freedom Package Standard Fixed P&I 3 yrs 90%
Auswide Bank	Standard Fixed P&I 3 yrs
Bank Australia	Residential Premium Fixed 3 yrs
Bank First	Complete Fixed - First Home Buyer 3 yrs
Bank First	Complete Fixed - Owner Occupied 3 yrs
Bank First	Standard Fixed - Owner Occupied 3 yrs
Bank of Melbourne	Residential Fixed P&I 3 yrs 60-80%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+
Bank of us	FlexiDiscount Fixed 3 yrs 80%
BankSA	Residential Fixed P&I 3 yrs
BankVic	Fixed 3 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 3 yrs 200k+
Bankwest	Fixed Rate Owner Occupied IO 3 yrs
Bankwest	Fixed Rate Owner Occupied P&I 3 yrs
bcu	Residential Fixed IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 3 yrs
Bendigo Bank	Connect Package Fixed Owner Occupied 3 yrs 250k+
Bendigo Bank	Residential Fixed PI 3 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+



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## Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★	
<b>BOQ</b>	Residential Fixed 3 yrs
<b>Citi</b>	Mortgage Plus Standard Fixed P&I 3 yrs 80% 250k+
<b>Citi</b>	Standard Fixed P&I 3 yrs 80%
<b>Click Loans</b>	Basic Home Loan Fixed PI 3 yrs 80%
<b>Click Loans</b>	Offset Home Loan Fixed PI 3 yrs 80%
<b>Commonwealth Bank</b>	Residential Fixed P&I 3 yrs
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed IO 3 yrs 150k+
<b>Community First CU</b>	True Fixed - IO 3 yrs
<b>Community First CU</b>	True Fixed - P&I 3 yrs
<b>Credit Union SA</b>	Fixed Home Loan Package P&I 3 yrs
<b>Credit Union SA</b>	Fixed Rate Home Loan P&I 3 yrs
<b>CUA</b>	3 Year Premium Fixed O/O P&I
<b>Delphi Bank</b>	Standard Fixed 3 yrs
<b>Easy Street Fin Services</b>	Easy Street Fixed - IO 3 yrs
<b>Easy Street Fin Services</b>	Easy Street Fixed - P&I 3 yrs
<b>Firefighters Mutual Bank</b>	Fixed Rate 3 yr
<b>Firstmac</b>	VIP Fixed P&I 3 yrs
<b>G&amp;C Mutual Bank</b>	Get Ahead Start Fixed 3 Year 3 yrs
<b>G&amp;C Mutual Bank</b>	Residential 3yr Fixed IO 3 yrs
<b>G&amp;C Mutual Bank</b>	Residential 3yr Fixed P&I 3 yrs
<b>Gateway Bank</b>	Residential Fixed 3 yrs
<b>Greater Bank</b>	Great Rate Fixed 3 yr
<b>Greater Bank</b>	Great Rate Fixed IO 3 yrs
<b>Greater Bank</b>	Standard Fixed 3 yrs
<b>Greater Bank</b>	Standard Fixed IO 3 yrs
<b>Greater Bank</b>	Ultimate Fixed 3 yrs
<b>Greater Bank</b>	Ultimate Fixed 3 yrs IO
<b>Homestar Finance</b>	Owner Occupied IO Fixed 3 yrs
<b>Horizon Credit Union</b>	Fixed Rate Home Loan 3 yrs
<b>HSBC</b>	Premier Residential Fixed IO 3 yrs 50k+
<b>HSBC</b>	Residential Fixed IO 3 yrs
<b>HSBC</b>	Residential Fixed P&I 3 yrs





# Home Loans Star Ratings

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## Owner Occupier 3 Year Fixed \$750,000

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



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## Owner Occupier 3 Year Fixed \$750,000

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



# Home Loans Star Ratings

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## Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★	
Adelaide Bank	SmartFix IO 3 yrs
Adelaide Bank	SmartSaver Fixed IO 3 yrs
AMO Group	Residential Fixed IO 3 yrs
AMP Bank	Basic Fixed P&I 3 yrs
AMP Bank	Residential Classic Fixed P&I 3 yrs
ANZ	Breakfree Residential Fixed IO 3 yrs 150k+
ANZ	Residential Fixed IO 3 yrs
Auswide Bank	Freedom Package Standard Fixed IO 3 yrs 100k+
Auswide Bank	Standard Fixed IO 3 yrs
Bank of China	Fixed Rate Home Loan IO 3 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 3 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed IO 3 yrs 60-80%
BankSA	Advantage Package Residential Fixed IO 3 yrs 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 3 yrs 200k+
Bendigo Bank	Connect Residential Fixed IO 3 yrs 250k+
Bendigo Bank	Residential Fixed IO 3 yrs
Beyond Bank	Residential Fixed 3 yrs
BOQ	Home Loan Privileges Residential Fixed 3 yrs 150k+
Click Loans	Basic Home Loan Fixed IO 3 yrs 80%
Click Loans	Offset Home Loan Fxd IO 3 yrs 80%
Commonwealth Bank	Residential Fixed IO 3 yrs
Credit Union SA	Fixed Home Loan Package IO 3 yrs
Credit Union SA	Fixed Rate Home Loan IO 3 yrs
Firefighters Mutual Bank	Standard Fixed IO 3 yrs
First Option Bank	Fixed Premium Plus Home Loan L55 3 yrs
Firstmac	VIP Fixed IO 3 yrs
Holiday Coast CU	Fixed N Easy 3 yrs 80%
Hume Bank	Residential Fixed IO 3 yrs
Hunter United	Fixed 3 yrs
Illawarra Credit Union	Fixed IO 3 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 3 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 3 yrs



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## Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★	
Macquarie Bank	Offset Flyer Home Loan IO 80 3 yrs
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+
NAB	Tailored Fixed - IO 3 yrs
People's Choice Credit Union	Residential Fixed IO 3 yrs
Queensland Country Credit Union	3 Year Fixed IO
Reliance Bank	Fixed Rate O/O 3 yrs IO
RESI Mortgage Corp	Flexi Options Fixed IO 3 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%
St.George Bank	Advantage Package Residential Fixed IO 3 yrs 100k+
Teachers Mutual Bank	Standard Fixed IO 3 yrs
TicToc Home Loans	Live-in fixed 3 yr IO
UniBank	Standard Fixed IO 3 yrs
Westpac	Premier Advantage Fixed Options IO 3 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 3 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 80% 150k+
★	
AMP Bank	Basic Fixed IO 3 yrs
AMP Bank	Professional Package Residential Fixed IO 3 yrs 100k+
AMP Bank	Residential Classic Fixed IO 3 yrs
Australian Unity	Health Wealth and Happiness Fixed IO 3 yrs
BankSA	Residential Fixed IO 3 yrs
Bendigo Bank	Basic Fixed Owner Occupied IO 3 yrs
First Option Bank	Fixed Classic Home Loan L51 3 yrs
Macquarie Bank	Basic Flyer Home Loan IO 80 3 yrs
RAMS	Fixed Rate IO 3 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 3 yrs
St.George Bank	Residential Fixed IO 3 yrs
Westpac	Fixed Options IO 3 yrs 80%
🏠🔍📄📊📈	
Northern Inland CU	Introductory Home Loan P&I Fixed 3 yrs



# Home Loans Star Ratings

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## Owner Occupier 5 Year Fixed \$200,000

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



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## Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★★★	
ANZ	Breakfree Residential Fixed 5 yrs 150k+
Aussie	Select Basic Fixed PI 5 yrs 80%
Australian Unity	Health Wealth and Happiness Fixed P&I 5 yrs
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+
BankVic	Fixed 5 yrs
BankVic	Premium Home Fixed 5 yrs 50k+
CUA	5 Year Fixed Owner Occupier P&I
CUA	5 Year Premium Fixed O/O P&I
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Gateway Bank	Premium Residential Fixed 5 yrs 150k+
Gateway Bank	Residential Fixed 5 yrs
Greater Bank	Great Rate Fixed IO 5 yrs
Greater Bank	Standard Fixed IO 5 yrs
Greater Bank	Ultimate Fixed 5 yrs
Greater Bank	Ultimate Fixed 5 yrs IO
Heritage Bank	Residential Fixed 5 yrs
Homestar Finance	Owner Occupied P&I Fixed 5 yrs
HSBC	Residential Fixed P&I 5 yrs
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
NAB	Tailored Fixed - P&I 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 5 yrs 5k+
Newcastle Permanent	Residential Fixed IO 5 yrs
RACQ Bank	Choices Residential Fixed 5 yrs 20k+
RACQ Bank	Residential Fixed 5 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 5 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 5 yrs
Suncorp Bank	Owner Occupied Fixed P&I 5 yrs
TicToc Home Loans	Live-in fixed 5 yrs



# Home Loans Star Ratings

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## Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★	
Adelaide Bank	SmartFix IO 5 yrs
Adelaide Bank	SmartFix P&I 5 yrs
Adelaide Bank	SmartSaver Fixed IO 5 yrs
Adelaide Bank	SmartSaver Fixed P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
ANZ	Residential Fixed 5 yrs
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	Select Basic Fixed IO 5 yrs
Aussie	Select Standard Fixed IO 5 yrs
Aussie	Select Standard Fixed PI 5 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 5 yrs
Australian Military Bank	Fixed Rate 5 yrs 80%
Australian Unity	Health Wealth and Happiness Package Fixed P&I 5 yrs
Bank Australia	Residential Premium Fixed 5 yrs
Bank Australia	Residential Premium Package 70-90% 5 yrs
Bank First	Complete Fixed - First Home Buyer 5 yrs
Bank First	Complete Fixed - Owner Occupied 5 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 5 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 5 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 5 yrs
Bank of China	Fixed Rate Home Loan IO 5 yrs
Bank of China	Fixed Rate Home Loan P&I 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed P&I 5 yrs 60-80%
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankSA	Residential Fixed P&I 5 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 5 yrs 200k+
Bankwest	Fixed Rate Owner Occupied IO 5 yrs
Bankwest	Fixed Rate Owner Occupied P&I 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 5 yrs



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## Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★	
Bendigo Bank	Residential Fixed PI 5 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
Beyond Bank	Residential Fixed 5 yrs
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 5 yrs 150k+
BOQ	Residential Fixed 5 yrs
Click Loans	Basic Home Loan Fixed PI 5 yrs 80%
Click Loans	Offset Home Loan Fixed PI 5 yrs 80%
Commonwealth Bank	Residential Fixed P&I 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed P&I 5 yrs 150k+
Delphi Bank	Standard Fixed 5 yrs
Firefighters Mutual Bank	Fixed Rate 5 yr
Firefighters Mutual Bank	Standard Fixed IO 5 yrs
Firstmac	VIP Fixed P&I 5 yrs
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+
Holiday Coast CU	Fixed N Easy 5 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 5 yrs
Horizon Credit Union	Fixed Rate Home Loan 5 yrs
HSBC	Residential Fixed IO 5 yrs
Hume Bank	Property Package Residential Fixed P&I 5 yrs 150k+
Hume Bank	Residential Fixed IO 5 yrs
Hume Bank	Residential Fixed P&I 5 yrs
Illawarra Credit Union	Fixed Lite PI 5 yrs
IMB	Residential Fixed IO 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 80 5 yrs
Macquarie Bank	Basic Flyer Home Loan PI 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 80 5 yrs
Macquarie Bank	Offset Flyer Home Loan PI 80 5 yrs
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed P&I 5 yrs
MyState Bank	Residential Fixed 5 yrs 80%





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## Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★	
MyState Bank	Residential Fixed IO 5 yrs
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
Nexus Mutual	Platinum Standard Home Loan Fixed IO 5 yr 150k+
Nexus Mutual	Platinum Standard Home Loan Fixed P&I 5 yr 150k+
Nexus Mutual	Standard Home Loan Fixed IO 5 yr
Nexus Mutual	Standard Home Loan Fixed P&I 5 yr
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
P&N Bank	Residential Fixed PI 5 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 100k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
QBANK	Fixed Home Loan 5 yrs
Qudos Bank	Owner Occupied Fixed IO 5 yrs 80%
RAMS	Fixed Rate P&I 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 5 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 5 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%
SCU	My Life Fixed Rate Home Loan 5 yrs P&I
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard Fixed 5 yrs
Teachers Mutual Bank	Fixed Rate 5 yrs
Teachers Mutual Bank	Standard Fixed IO 5 yrs
UniBank	Fixed Rate 5 yrs
UniBank	Standard Fixed IO 5 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 5 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 5 yrs



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## Owner Occupier 5 Year Fixed \$200,000

Company

Product

★★★

**Westpac**

Fixed Options P&I 5 yrs

**Yellow Brick Road**

Empower Fixed PI 5 yrs 80%

**Yellow Brick Road**

Empower Package Empower Fixed PI 5 yrs 80% 150k+



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## Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★	
AMO Group	Residential Fixed IO 5 yrs
AMP Bank	Basic Fixed P&I 5 yrs
AMP Bank	Professional Package Residential Fixed P&I 5 yrs 100k+
AMP Bank	Residential Classic Fixed P&I 5 yrs
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
ANZ	Residential Fixed IO 5 yrs
Auswide Bank	Freedom Package Standard Fixed P&I 5 yrs 90%
Auswide Bank	Standard Fixed P&I 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 5 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed IO 5 yrs 60-80%
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 5 yrs 200k+
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Bendigo Bank	Residential Fixed IO 5 yrs
Click Loans	Basic Home Loan Fixed IO 5 yrs 80%
Click Loans	Offset Home Loan Fxd IO 5 yrs 80%
Commonwealth Bank	Residential Fixed IO 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 5 yrs 150k+
Firstmac	VIP Fixed IO 5 yrs
G&C Mutual Bank	Residential 5yr Fixed IO 5 yrs
Illawarra Credit Union	Fixed Lite IO 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 5 yrs
Macquarie Bank	Basic Flyer Home Loan IO 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 5 yrs
Macquarie Bank	Offset Flyer Home Loan IO 80 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 100k+
People's Choice Credit Union	Residential Fixed IO 5 yrs
RAMS	Fixed Rate IO 5 yrs
Reliance Bank	Fixed Rate O/O 5 yrs IO
RESI Mortgage Corp	Flexi Options Fixed IO 5 yrs



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## Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★	
RESI Mortgage Corp	Flexi Options Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
Westpac	Fixed Options IO 5 yrs 80%
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 80% 150k+
★	
AMP Bank	Basic Fixed IO 5 yrs
AMP Bank	Professional Package Residential Fixed IO 5 yrs 100k+
AMP Bank	Residential Classic Fixed IO 5 yrs
Australian Unity	Health Wealth and Happiness Fixed IO 5 yrs
Auswide Bank	Freedom Package Standard Fixed IO 5 yrs 100k+
Auswide Bank	Standard Fixed IO 5 yrs
BankSA	Residential Fixed IO 5 yrs
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
St.George Bank	Residential Fixed IO 5 yrs
TicToc Home Loans	Live-in fixed 5 yr IO



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## Owner Occupier 5 Year Fixed \$350,000

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



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## Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★★	
<b>ANZ</b>	Breakfree Residential Fixed 5 yrs 150k+
<b>Aussie</b>	Select Basic Fixed PI 5 yrs 80%
<b>Australian Unity</b>	Health Wealth and Happiness Fixed P&I 5 yrs
<b>Bank Australia</b>	Basic Fixed (LVR <80%) 5 yrs
<b>Bank of Sydney</b>	Expect More Residential Fixed 5 yrs 100k+
<b>BankVic</b>	Fixed 5 yrs
<b>BankVic</b>	Premium Home Fixed 5 yrs 50k+
<b>CUA</b>	5 Year Fixed Owner Occupier P&I
<b>CUA</b>	5 Year Premium Fixed O/O P&I
<b>G&amp;C Mutual Bank</b>	Residential 5yr Fixed P&I 5 yrs
<b>Gateway Bank</b>	Premium Residential Fixed 5 yrs 150k+
<b>Gateway Bank</b>	Residential Fixed 5 yrs
<b>Greater Bank</b>	Great Rate Fixed IO 5 yrs
<b>Greater Bank</b>	Standard Fixed IO 5 yrs
<b>Greater Bank</b>	Ultimate Fixed 5 yrs IO
<b>Heritage Bank</b>	Residential Fixed 5 yrs
<b>Homestar Finance</b>	Owner Occupied P&I Fixed 5 yrs
<b>HSBC</b>	Residential Fixed P&I 5 yrs
<b>NAB</b>	Choice Package Tailored Fixed - P&I 5 yrs 150k+
<b>NAB</b>	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
<b>NAB</b>	Tailored Fixed - P&I 5 yrs
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed IO 5 yrs 5k+
<b>Newcastle Permanent</b>	Residential Fixed IO 5 yrs
<b>Newcastle Permanent</b>	Residential Fixed P&I 5 yrs
<b>Nexus Mutual</b>	Platinum Standard Home Loan Fixed P&I 5 yr 150k+
<b>RACQ Bank</b>	Residential Fixed 5 yrs
<b>Suncorp Bank</b>	Home Package Plus Owner Occupied Fixed IO 5 yrs 150k+
<b>Suncorp Bank</b>	Home Package Plus Owner Occupied Fixed P&I 5 yrs 150k+
<b>Suncorp Bank</b>	Owner Occupied Fixed IO 5 yrs
<b>Suncorp Bank</b>	Owner Occupied Fixed P&I 5 yrs



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## Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★	
Adelaide Bank	SmartFix IO 5 yrs
Adelaide Bank	SmartFix P&I 5 yrs
Adelaide Bank	SmartSaver Fixed IO 5 yrs
Adelaide Bank	SmartSaver Fixed P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
ANZ	Residential Fixed 5 yrs
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	Select Basic Fixed IO 5 yrs
Aussie	Select Standard Fixed IO 5 yrs
Aussie	Select Standard Fixed PI 5 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 5 yrs
Australian Military Bank	Fixed Rate 5 yrs 80%
Australian Unity	Health Wealth and Happiness Package Fixed P&I 5 yrs
Auswide Bank	Freedom Package Standard Fixed P&I 5 yrs 90%
Bank Australia	Residential Premium Fixed 5 yrs
Bank Australia	Residential Premium Package 70-90% 5 yrs
Bank First	Complete Fixed - First Home Buyer 5 yrs
Bank First	Complete Fixed - Owner Occupied 5 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 5 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 5 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 5 yrs
Bank of China	Fixed Rate Home Loan IO 5 yrs
Bank of China	Fixed Rate Home Loan P&I 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed P&I 5 yrs 60-80%
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankSA	Residential Fixed P&I 5 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 5 yrs 200k+
Bankwest	Fixed Rate Owner Occupied IO 5 yrs
Bankwest	Fixed Rate Owner Occupied P&I 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs



# Home Loans Star Ratings

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## Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★	
<b>Bendigo Bank</b>	Basic Fixed Owner Occupied PI 5 yrs
<b>Bendigo Bank</b>	Connect Package Fixed Owner Occupied 5 yrs 250k+
<b>Bendigo Bank</b>	Residential Fixed PI 5 yrs
<b>Beyond Bank</b>	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
<b>Beyond Bank</b>	Residential Fixed 5 yrs
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 5 yrs 50k+
<b>BOQ</b>	Home Loan Privileges Residential Fixed 5 yrs 150k+
<b>BOQ</b>	Residential Fixed 5 yrs
<b>Citi</b>	Mortgage Plus Standard Fixed P&I 5 yrs 80% 250k+
<b>Citi</b>	Standard Fixed P&I 5 yrs 80%
<b>Click Loans</b>	Basic Home Loan Fixed PI 5 yrs 80%
<b>Click Loans</b>	Offset Home Loan Fixed PI 5 yrs 80%
<b>Commonwealth Bank</b>	Residential Fixed P&I 5 yrs
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed P&I 5 yrs 150k+
<b>Delphi Bank</b>	Standard Fixed 5 yrs
<b>Firefighters Mutual Bank</b>	Fixed Rate 5 yr
<b>Firefighters Mutual Bank</b>	Standard Fixed IO 5 yrs
<b>Heritage Bank</b>	Home Advantage Residential Fixed 5 yrs 150k+
<b>Holiday Coast CU</b>	Fixed N Easy 5 yrs 80%
<b>Homestar Finance</b>	Owner Occupied IO Fixed 5 yrs
<b>Horizon Credit Union</b>	Fixed Rate Home Loan 5 yrs
<b>HSBC</b>	Residential Fixed IO 5 yrs
<b>Hume Bank</b>	Property Package Residential Fixed P&I 5 yrs 150k+
<b>Hume Bank</b>	Residential Fixed IO 5 yrs
<b>Hume Bank</b>	Residential Fixed P&I 5 yrs
<b>Illawarra Credit Union</b>	Fixed PI 5 yrs
<b>IMB</b>	Residential Fixed IO 5 yrs
<b>Macquarie Bank</b>	Basic Fixed Owner Occupied PI 80 5 yrs
<b>Macquarie Bank</b>	Basic Flyer Home Loan PI 80 5 yrs
<b>Macquarie Bank</b>	Offset Fixed Owner Occupied PI 80 5 yrs
<b>Macquarie Bank</b>	Offset Flyer Home Loan PI 80 5 yrs
<b>ME</b>	Flexible Fixed OO 5 yrs





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## Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★★	
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed P&I 5 yrs
MyState Bank	Residential Fixed 5 yrs 80%
MyState Bank	Residential Fixed IO 5 yrs
Nexus Mutual	Platinum Standard Home Loan Fixed IO 5 yr 150k+
Nexus Mutual	Standard Home Loan Fixed IO 5 yr
Nexus Mutual	Standard Home Loan Fixed P&I 5 yr
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
P&N Bank	Residential Fixed PI 5 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 100k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
QBANK	Fixed Home Loan 5 yrs
Qudos Bank	Owner Occupied Fixed IO 5 yrs 80%
RAMS	Fixed Rate P&I 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 5 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 5 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%
SCU	My Life Fixed Rate Home Loan 5 yrs P&I
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard Fixed 5 yrs
Teachers Mutual Bank	Fixed Rate 5 yrs
Teachers Mutual Bank	Standard Fixed IO 5 yrs
TicToc Home Loans	Live-in fixed 5 yrs
UniBank	Fixed Rate 5 yrs
UniBank	Standard Fixed IO 5 yrs



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## Owner Occupier 5 Year Fixed \$350,000

Company

Product

★★★

**Virgin Money**

Reward Me - Owner Occupied Fixed 5 yrs 90%

**Virgin Money**

Reward Me - Owner Occupied Fixed IO 5 yrs

**Westpac**

Fixed Options P&I 5 yrs

**Yellow Brick Road**

Empower Fixed PI 5 yrs 80%

**Yellow Brick Road**

Empower Package Empower Fixed PI 5 yrs 80% 150k+



# Home Loans Star Ratings

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## Owner Occupier 5 Year Fixed \$350,000

Company	Product
★★	
AMO Group	Residential Fixed IO 5 yrs
AMP Bank	Basic Fixed P&I 5 yrs
AMP Bank	Professional Package Residential Fixed P&I 5 yrs 100k+
AMP Bank	Residential Classic Fixed P&I 5 yrs
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
ANZ	Residential Fixed IO 5 yrs
Auswide Bank	Standard Fixed P&I 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 5 yrs 60-80% 150k+
Bank of Melbourne	Residential Fixed IO 5 yrs 60-80%
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 5 yrs 200k+
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Bendigo Bank	Connect Residential Fixed IO 5 yrs 250k+
Bendigo Bank	Residential Fixed IO 5 yrs
Click Loans	Basic Home Loan Fixed IO 5 yrs 80%
Click Loans	Offset Home Loan Fxd IO 5 yrs 80%
Commonwealth Bank	Residential Fixed IO 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 5 yrs 150k+
Firstmac	VIP Fixed IO 5 yrs
Firstmac	VIP Fixed P&I 5 yrs
G&C Mutual Bank	Residential 5yr Fixed IO 5 yrs
Illawarra Credit Union	Fixed IO 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 5 yrs
Macquarie Bank	Basic Flyer Home Loan IO 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 5 yrs
Macquarie Bank	Offset Flyer Home Loan IO 80 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 100k+
People's Choice Credit Union	Residential Fixed IO 5 yrs
RAMS	Fixed Rate IO 5 yrs



# Home Loans Star Ratings

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## Owner Occupier 5 Year Fixed \$350,000

Company	Product
<b>★★</b>	
Reliance Bank	Fixed Rate O/O 5 yrs IO
RESI Mortgage Corp	Flexi Options Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 80% 150k+
<b>★</b>	
AMP Bank	Basic Fixed IO 5 yrs
AMP Bank	Professional Package Residential Fixed IO 5 yrs 100k+
AMP Bank	Residential Classic Fixed IO 5 yrs
Australian Unity	Health Wealth and Happiness Fixed IO 5 yrs
Auswide Bank	Freedom Package Standard Fixed IO 5 yrs 100k+
Auswide Bank	Standard Fixed IO 5 yrs
BankSA	Residential Fixed IO 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%
St.George Bank	Residential Fixed IO 5 yrs
TicToc Home Loans	Live-in fixed 5 yr IO
Westpac	Fixed Options IO 5 yrs 80%



# Home Loans Star Ratings

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## Owner Occupier 5 Year Fixed \$500,000

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



# Home Loans Star Ratings

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## Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★★★★	
ANZ	Breakfree Residential Fixed 5 yrs 150k+
Aussie	Select Basic Fixed PI 5 yrs 80%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 60-80% 150k+
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+
BankVic	Fixed 5 yrs
BankVic	Premium Home Fixed 5 yrs 50k+
CUA	5 Year Fixed Owner Occupier P&I
CUA	5 Year Premium Fixed O/O P&I
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Gateway Bank	Premium Residential Fixed 5 yrs 150k+
Gateway Bank	Residential Fixed 5 yrs
Greater Bank	Great Rate Fixed IO 5 yrs
Greater Bank	Standard Fixed IO 5 yrs
Greater Bank	Ultimate Fixed 5 yrs IO
Heritage Bank	Residential Fixed 5 yrs
Homestar Finance	Owner Occupied P&I Fixed 5 yrs
HSBC	Premier Residential Fixed 5 yrs 500k+
HSBC	Residential Fixed P&I 5 yrs
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
NAB	Tailored Fixed - P&I 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 5 yrs 5k+
Newcastle Permanent	Residential Fixed IO 5 yrs
Newcastle Permanent	Residential Fixed P&I 5 yrs
Nexus Mutual	Platinum Standard Home Loan Fixed P&I 5 yr 150k+
RACQ Bank	Residential Fixed 5 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 5 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 5 yrs
Suncorp Bank	Owner Occupied Fixed P&I 5 yrs



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## Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★★	
Adelaide Bank	SmartFix IO 5 yrs
Adelaide Bank	SmartFix P&I 5 yrs
Adelaide Bank	SmartSaver Fixed IO 5 yrs
Adelaide Bank	SmartSaver Fixed P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
ANZ	Residential Fixed 5 yrs
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	Select Basic Fixed IO 5 yrs
Aussie	Select Standard Fixed IO 5 yrs
Aussie	Select Standard Fixed PI 5 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 5 yrs
Australian Military Bank	Fixed Rate 5 yrs 80%
Australian Unity	Health Wealth and Happiness Fixed P&I 5 yrs
Australian Unity	Health Wealth and Happiness Package Fixed P&I 5 yrs
Auswide Bank	Freedom Package Standard Fixed P&I 5 yrs 90%
Bank Australia	Residential Premium Fixed 5 yrs
Bank Australia	Residential Premium Package 70-90% 5 yrs
Bank First	Complete Fixed - First Home Buyer 5 yrs
Bank First	Complete Fixed - Owner Occupied 5 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 5 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 5 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 5 yrs
Bank of China	Fixed Rate Home Loan IO 5 yrs
Bank of China	Fixed Rate Home Loan P&I 5 yrs
Bank of Melbourne	Residential Fixed P&I 5 yrs 60-80%
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankSA	Residential Fixed P&I 5 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 5 yrs 200k+
Bankwest	Fixed Rate Owner Occupied IO 5 yrs
Bankwest	Fixed Rate Owner Occupied P&I 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs



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## Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★★	
<b>Bendigo Bank</b>	Basic Fixed Owner Occupied PI 5 yrs
<b>Bendigo Bank</b>	Connect Package Fixed Owner Occupied 5 yrs 250k+
<b>Bendigo Bank</b>	Residential Fixed PI 5 yrs
<b>Beyond Bank</b>	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
<b>Beyond Bank</b>	Residential Fixed 5 yrs
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 5 yrs 50k+
<b>BOQ</b>	Home Loan Privileges Residential Fixed 5 yrs 150k+
<b>BOQ</b>	Residential Fixed 5 yrs
<b>Citi</b>	Mortgage Plus Standard Fixed P&I 5 yrs 80% 250k+
<b>Citi</b>	Standard Fixed P&I 5 yrs 80%
<b>Click Loans</b>	Basic Home Loan Fixed PI 5 yrs 80%
<b>Click Loans</b>	Offset Home Loan Fixed PI 5 yrs 80%
<b>Commonwealth Bank</b>	Residential Fixed P&I 5 yrs
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed P&I 5 yrs 150k+
<b>Delphi Bank</b>	Standard Fixed 5 yrs
<b>Firefighters Mutual Bank</b>	Fixed Rate 5 yr
<b>Firefighters Mutual Bank</b>	Standard Fixed IO 5 yrs
<b>Heritage Bank</b>	Home Advantage Residential Fixed 5 yrs 150k+
<b>Holiday Coast CU</b>	Fixed N Easy 5 yrs 80%
<b>Homestar Finance</b>	Owner Occupied IO Fixed 5 yrs
<b>Horizon Credit Union</b>	Fixed Rate Home Loan 5 yrs
<b>HSBC</b>	Premier Residential Fixed IO 5 yrs 500k+
<b>HSBC</b>	Residential Fixed IO 5 yrs
<b>Hume Bank</b>	Property Package Residential Fixed P&I 5 yrs 150k+
<b>Hume Bank</b>	Residential Fixed IO 5 yrs
<b>Hume Bank</b>	Residential Fixed P&I 5 yrs
<b>Illawarra Credit Union</b>	Fixed PI 5 yrs
<b>IMB</b>	Residential Fixed IO 5 yrs
<b>Macquarie Bank</b>	Basic Fixed Owner Occupied PI 80 5 yrs
<b>Macquarie Bank</b>	Basic Flyer Home Loan PI 80 5 yrs
<b>Macquarie Bank</b>	Offset Fixed Owner Occupied PI 80 5 yrs
<b>Macquarie Bank</b>	Offset Flyer Home Loan PI 80 5 yrs





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## Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★★	
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed P&I 5 yrs
MyState Bank	Residential Fixed 5 yrs 80%
MyState Bank	Residential Fixed IO 5 yrs
Nexus Mutual	Platinum Standard Home Loan Fixed IO 5 yr 150k+
Nexus Mutual	Standard Home Loan Fixed IO 5 yr
Nexus Mutual	Standard Home Loan Fixed P&I 5 yr
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
P&N Bank	Residential Fixed PI 5 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 100k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
QBANK	Fixed Home Loan 5 yrs
Qudos Bank	Owner Occupied Fixed IO 5 yrs 80%
RAMS	Fixed Rate P&I 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 5 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 5 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 5 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%
SCU	My Life Fixed Rate Home Loan 5 yrs P&I
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard Fixed 5 yrs
Teachers Mutual Bank	Fixed Rate 5 yrs
Teachers Mutual Bank	Standard Fixed IO 5 yrs
TicToc Home Loans	Live-in fixed 5 yrs
UniBank	Fixed Rate 5 yrs



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## Owner Occupier 5 Year Fixed \$500,000

Company

Product

★★★

<b>UniBank</b>	Standard Fixed IO 5 yrs
<b>Virgin Money</b>	Reward Me - Owner Occupied Fixed 5 yrs 90%
<b>Virgin Money</b>	Reward Me - Owner Occupied Fixed IO 5 yrs
<b>Westpac</b>	Fixed Options P&I 5 yrs
<b>Yellow Brick Road</b>	Empower Fixed PI 5 yrs 80%
<b>Yellow Brick Road</b>	Empower Package Empower Fixed PI 5 yrs 80% 150k+



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## Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★	
AMO Group	Residential Fixed IO 5 yrs
AMP Bank	Basic Fixed P&I 5 yrs
AMP Bank	Professional Package Residential Fixed P&I 5 yrs 100k+
AMP Bank	Residential Classic Fixed P&I 5 yrs
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
ANZ	Residential Fixed IO 5 yrs
Auswide Bank	Freedom Package Standard Fixed IO 5 yrs 100k+
Auswide Bank	Standard Fixed P&I 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 5 yrs 60-80% 150k+
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 5 yrs 200k+
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Bendigo Bank	Connect Residential Fixed IO 5 yrs 250k+
Bendigo Bank	Residential Fixed IO 5 yrs
Click Loans	Basic Home Loan Fixed IO 5 yrs 80%
Click Loans	Offset Home Loan Fxd IO 5 yrs 80%
Commonwealth Bank	Residential Fixed IO 5 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 5 yrs 150k+
Firstmac	VIP Fixed IO 5 yrs
Firstmac	VIP Fixed P&I 5 yrs
G&C Mutual Bank	Residential 5yr Fixed IO 5 yrs
Illawarra Credit Union	Fixed IO 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 5 yrs
Macquarie Bank	Basic Flyer Home Loan IO 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 5 yrs
Macquarie Bank	Offset Flyer Home Loan IO 80 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 100k+
People's Choice Credit Union	Residential Fixed IO 5 yrs
RAMS	Fixed Rate IO 5 yrs



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## Owner Occupier 5 Year Fixed \$500,000

Company	Product
★★	
Regional Australia Bank	Owner Occ Fixed Home Loan IO 5 yrs
Reliance Bank	Fixed Rate O/O 5 yrs IO
RESI Mortgage Corp	Flexi Options Fixed IO 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 80% 150k+
★	
AMP Bank	Basic Fixed IO 5 yrs
AMP Bank	Professional Package Residential Fixed IO 5 yrs 100k+
AMP Bank	Residential Classic Fixed IO 5 yrs
Australian Unity	Health Wealth and Happiness Fixed IO 5 yrs
Auswide Bank	Standard Fixed IO 5 yrs
Bank of Melbourne	Residential Fixed IO 5 yrs 60-80%
BankSA	Residential Fixed IO 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%
St.George Bank	Residential Fixed IO 5 yrs
TicToc Home Loans	Live-in fixed 5 yr IO
Westpac	Fixed Options IO 5 yrs 80%



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## Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★★★ "Outstanding Value"	
Freedom Lend	Freedom Fixed IO 5 yrs 80%
Freedom Lend	Freedom Fixed PI 5 yrs 80%
Greater Bank	Great Rate Discount Fixed 5 yrs \$150k+
Greater Bank	Great Rate Discount Fixed IO 5 yrs \$150k+
Greater Bank	Great Rate Fixed 5 yr
Greater Bank	Ultimate Discount Fixed 5 yrs 150k+
Greater Bank	Ultimate Discount Fixed IO 5 yrs 150k+
Greater Bank	Ultimate Fixed 5 yrs
HSBC	Premier Residential Fixed 5 yrs 500k+
IMB	Residential Fixed P&I 5 yrs 90%
ING	Orange Advantage Residential Fixed 5 yrs 150k+
ING	Residential Fixed 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 5 yrs 5k+
Qudos Bank	Owner Occupied Fixed P&I 5 yrs 80%
RACQ Bank	Choices Residential Fixed 5 yrs 20k+
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed <95% PI 5 yrs 150k+
Suncorp Bank	Home Package Plus First Home Buyer 5 Yr Fixed 90% IO 5 yrs 150k+
UBank	UHomeLoan Fixed IO 5 yrs
UBank	UHomeLoan Fixed PI 5 yrs
Westpac	Premier Advantage Fixed Options P&I 5 yrs 150k+



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## Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★★★	
ANZ	Breakfree Residential Fixed 5 yrs 150k+
Aussie	Select Basic Fixed PI 5 yrs 80%
Bank of Melbourne	Advantage Package Residential Fixed P&I 5 yrs 60-80% 150k+
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+
BankSA	Advantage Package Residential Fixed P&I 5 yrs 150k+
BankVic	Fixed 5 yrs
BankVic	Premium Home Fixed 5 yrs 50k+
CUA	5 Year Fixed Owner Occupier P&I
CUA	5 Year Premium Fixed O/O P&I
G&C Mutual Bank	Residential 5yr Fixed P&I 5 yrs
Gateway Bank	Premium Residential Fixed 5 yrs 150k+
Gateway Bank	Residential Fixed 5 yrs
Greater Bank	Great Rate Fixed IO 5 yrs
Greater Bank	Standard Fixed 5 yrs
Greater Bank	Standard Fixed IO 5 yrs
Greater Bank	Ultimate Fixed 5 yrs IO
Heritage Bank	Residential Fixed 5 yrs
Homestar Finance	Owner Occupied P&I Fixed 5 yrs
HSBC	Residential Fixed P&I 5 yrs
NAB	Choice Package Tailored Fixed - P&I 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 5 yrs 150k+
NAB	Tailored Fixed - P&I 5 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 5 yrs 5k+
Newcastle Permanent	Residential Fixed IO 5 yrs
Newcastle Permanent	Residential Fixed P&I 5 yrs
Nexus Mutual	Platinum Standard Home Loan Fixed P&I 5 yr 150k+
RACQ Bank	Residential Fixed 5 yrs
St.George Bank	Advantage Package Residential Fixed P&I 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 5 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 5 yrs 150k+
Suncorp Bank	Owner Occupied Fixed P&I 5 yrs



# Home Loans Star Ratings

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## Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★	
Adelaide Bank	SmartFix IO 5 yrs
Adelaide Bank	SmartFix P&I 5 yrs
Adelaide Bank	SmartSaver Fixed IO 5 yrs
Adelaide Bank	SmartSaver Fixed P&I 5 yrs
AMO Group	Residential Fixed 5 yrs
ANZ	Residential Fixed 5 yrs
Arab Bank Australia	Residential Fixed 5 yrs
Aussie	Select Basic Fixed IO 5 yrs
Aussie	Select Standard Fixed IO 5 yrs
Aussie	Select Standard Fixed PI 5 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 5 yrs
Australian Military Bank	Fixed Rate 5 yrs 80%
Australian Unity	Health Wealth and Happiness Fixed P&I 5 yrs
Australian Unity	Health Wealth and Happiness Package Fixed P&I 5 yrs
Auswide Bank	Freedom Package Standard Fixed P&I 5 yrs 90%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs
Bank Australia	Residential Premium Fixed 5 yrs
Bank Australia	Residential Premium Package 70-90% 5 yrs
Bank First	Complete Fixed - First Home Buyer 5 yrs
Bank First	Complete Fixed - Owner Occupied 5 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 5 yrs 50k+
Bank First	Premier Package Home Loan Fixed - Owner Occupied 5 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 5 yrs
Bank of China	Fixed Rate Home Loan IO 5 yrs
Bank of China	Fixed Rate Home Loan P&I 5 yrs
Bank of Melbourne	Residential Fixed P&I 5 yrs 60-80%
BankSA	Residential Fixed P&I 5 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 5 yrs 200k+
Bankwest	Fixed Rate Owner Occupied IO 5 yrs
Bankwest	Fixed Rate Owner Occupied P&I 5 yrs
bcu	Residential Fixed IO 5 yrs
bcu	Residential Fixed P&I 5 yrs



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## Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★	
<b>Bendigo Bank</b>	Basic Fixed Owner Occupied PI 5 yrs
<b>Bendigo Bank</b>	Connect Package Fixed Owner Occupied 5 yrs 250k+
<b>Bendigo Bank</b>	Residential Fixed PI 5 yrs
<b>Beyond Bank</b>	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+
<b>Beyond Bank</b>	Residential Fixed 5 yrs
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 5 yrs 50k+
<b>BOQ</b>	Home Loan Privileges Residential Fixed 5 yrs 150k+
<b>BOQ</b>	Residential Fixed 5 yrs
<b>Citi</b>	Mortgage Plus Standard Fixed P&I 5 yrs 80% 250k+
<b>Citi</b>	Standard Fixed P&I 5 yrs 80%
<b>Click Loans</b>	Basic Home Loan Fixed PI 5 yrs 80%
<b>Click Loans</b>	Offset Home Loan Fixed PI 5 yrs 80%
<b>Commonwealth Bank</b>	Residential Fixed P&I 5 yrs
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed IO 5 yrs 150k+
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed P&I 5 yrs 150k+
<b>Delphi Bank</b>	Standard Fixed 5 yrs
<b>Firefighters Mutual Bank</b>	Fixed Rate 5 yr
<b>Firefighters Mutual Bank</b>	Standard Fixed IO 5 yrs
<b>Heritage Bank</b>	Home Advantage Residential Fixed 5 yrs 150k+
<b>Holiday Coast CU</b>	Fixed N Easy 5 yrs 80%
<b>Homestar Finance</b>	Owner Occupied IO Fixed 5 yrs
<b>Horizon Credit Union</b>	Fixed Rate Home Loan 5 yrs
<b>HSBC</b>	Premier Residential Fixed IO 5 yrs 500k+
<b>HSBC</b>	Residential Fixed IO 5 yrs
<b>Hume Bank</b>	Property Package Residential Fixed P&I 5 yrs 150k+
<b>Hume Bank</b>	Residential Fixed IO 5 yrs
<b>Hume Bank</b>	Residential Fixed P&I 5 yrs
<b>Illawarra Credit Union</b>	Fixed PI 5 yrs
<b>IMB</b>	Residential Fixed IO 5 yrs
<b>Macquarie Bank</b>	Basic Fixed Owner Occupied PI 80 5 yrs
<b>Macquarie Bank</b>	Basic Flyer Home Loan PI 80 5 yrs
<b>Macquarie Bank</b>	Offset Fixed Owner Occupied PI 80 5 yrs





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## Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★	
Macquarie Bank	Offset Flyer Home Loan PI 80 5 yrs
ME	Flexible Fixed OO 5 yrs
ME	Member Package Flexible Fixed OO 5 yrs 40k+
Mortgage House	Advantage Fixed P&I 5 yrs
MyState Bank	Residential Fixed 5 yrs 80%
MyState Bank	Residential Fixed IO 5 yrs
Nexus Mutual	Platinum Standard Home Loan Fixed IO 5 yr 150k+
Nexus Mutual	Standard Home Loan Fixed IO 5 yr
Nexus Mutual	Standard Home Loan Fixed P&I 5 yr
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs
P&N Bank	Residential Fixed IO 5 yrs 80%
P&N Bank	Residential Fixed PI 5 yrs 80%
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 5 yrs 100k+
People's Choice Credit Union	Residential Fixed P&I 5 yrs
Police Bank	Premium Fixed 5 yrs
QBANK	Fixed Home Loan 5 yrs
Qudos Bank	Owner Occupied Fixed IO 5 yrs 80%
RAMS	Fixed Rate P&I 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 5 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 5 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 5 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%
SCU	My Life Fixed Rate Home Loan 5 yrs P&I
SCU	Residential Fixed 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 5 yrs
St.George Bank	Residential Fixed P&I 5 yrs
Summerland Credit Union	Standard Fixed 5 yrs
Suncorp Bank	Owner Occupied Fixed IO 5 yrs
Teachers Mutual Bank	Fixed Rate 5 yrs
Teachers Mutual Bank	Standard Fixed IO 5 yrs
TicToc Home Loans	Live-in fixed 5 yrs
UniBank	Fixed Rate 5 yrs



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## Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★★	
UniBank	Standard Fixed IO 5 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 5 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 5 yrs
Westpac	Fixed Options P&I 5 yrs
Yellow Brick Road	Empower Fixed PI 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 80% 150k+



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## Owner Occupier 5 Year Fixed \$750,000

Company	Product
★★	
AMO Group	Residential Fixed IO 5 yrs
AMP Bank	Basic Fixed P&I 5 yrs
AMP Bank	Professional Package Residential Fixed P&I 5 yrs 100k+
AMP Bank	Residential Classic Fixed P&I 5 yrs
ANZ	Breakfree Residential Fixed IO 5 yrs 150k+
ANZ	Residential Fixed IO 5 yrs
Auswide Bank	Freedom Package Standard Fixed IO 5 yrs 100k+
Auswide Bank	Standard Fixed P&I 5 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 5 yrs 60-80% 150k+
BankSA	Advantage Package Residential Fixed IO 5 yrs 150k+
Bankwest	Complete Home Loan Fixed Rate Owner Occupied IO 5 yrs 200k+
Bendigo Bank	Basic Fixed Owner Occupied IO 5 yrs
Bendigo Bank	Connect Residential Fixed IO 5 yrs 250k+
Bendigo Bank	Residential Fixed IO 5 yrs
Click Loans	Basic Home Loan Fixed IO 5 yrs 80%
Click Loans	Offset Home Loan Fxd IO 5 yrs 80%
Commonwealth Bank	Residential Fixed IO 5 yrs
Firstmac	VIP Fixed IO 5 yrs
Firstmac	VIP Fixed P&I 5 yrs
G&C Mutual Bank	Residential 5yr Fixed IO 5 yrs
Illawarra Credit Union	Fixed IO 5 yrs
Macquarie Bank	Basic Fixed Owner Occupied IO 80 5 yrs
Macquarie Bank	Basic Flyer Home Loan IO 80 5 yrs
Macquarie Bank	Offset Fixed Owner Occupied IO 80 5 yrs
Macquarie Bank	Offset Flyer Home Loan IO 80 5 yrs
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+
NAB	Tailored Fixed - IO 5 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 5 yrs 100k+
People's Choice Credit Union	Residential Fixed IO 5 yrs
RAMS	Fixed Rate IO 5 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 5 yrs



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## Owner Occupier 5 Year Fixed \$750,000

Company	Product
<b>★★</b>	
Reliance Bank	Fixed Rate O/O 5 yrs IO
RESI Mortgage Corp	Flexi Options Fixed IO 5 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 5 yrs
SERVICE ONE Alliance Bank	Residential Fixed IO 5 yrs
St.George Bank	Advantage Package Residential Fixed IO 5 yrs 100k+
Westpac	Premier Advantage Fixed Options IO 5 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 5 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 80% 150k+
<b>★</b>	
AMP Bank	Basic Fixed IO 5 yrs
AMP Bank	Professional Package Residential Fixed IO 5 yrs 100k+
AMP Bank	Residential Classic Fixed IO 5 yrs
Australian Unity	Health Wealth and Happiness Fixed IO 5 yrs
Auswide Bank	Standard Fixed IO 5 yrs
Bank of Melbourne	Residential Fixed IO 5 yrs 60-80%
BankSA	Residential Fixed IO 5 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%
St.George Bank	Residential Fixed IO 5 yrs
TicToc Home Loans	Live-in fixed 5 yr IO
Westpac	Fixed Options IO 5 yrs 80%