



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 Variable \$200,000

| Company | Product |
|---------------------------|--|
| ★★★★★ "Outstanding Value" | |
| AMO Group | Basic Variable |
| AMO Group | Variable Home Loan |
| ANZ | Simplicity Plus P&I <80% Special Offer |
| Australian Unity | Kick Starter Discounted Variable P&I |
| Bank Australia | Basic Home Loan Special Offer |
| Bank of Melbourne | Basic Promo Variable P&I 60-80% |
| BankSA | Basic Promo Variable P&I |
| BankVic | Base Variable |
| BankVic | First Home Buyer Package standard variable 20k+ |
| Commonwealth Bank | Extra P&I 90% |
| CUA | Accelerate Variable OO P&I |
| CUA | Achieve Variable OO P&I |
| Easy Street Fin Services | Standard Var Rate Home Loan - P&I Special |
| Freedom Lend | Freedom Construction |
| Freedom Lend | Freedom Variable PI 80% |
| Freedom Lend | Freedom Variable PI Special 80% |
| G&C Mutual Bank | Basic Home Loan |
| Gateway Bank | Low Rate Essentials |
| Greater Bank | Great Rate Discount Variable \$150k+ |
| Heritage Bank | Discount Variable 150k+ 80% |
| Homestar Finance | Owner Occupied P&I (\$700 cashback on \$200k+ refinance) |
| HSBC | Home Value - Owner Occupier PI |
| IMB | Budget - Owner Occupied Special |
| ING | Mortgage Simplifier PI 150-499k 80% |
| ING | Orange Advantage Variable PI 150-499k 80% |
| loans.com.au | Essentials - Owner Occ - PI |
| loans.com.au | Offset Variable-Owner Occ <80% P&I |
| ME | Member Package Flexible Home Loan OO Max 80 LVR 150-399k |
| Mortgage House | Advantage Home Loan 80 |
| Mortgage House | Advantage Home Loan 80 - Essentials |
| Mortgage House | Advantage Home Loan 80 - PAYG |
| MOVE Bank | Straight forward Home Loan |



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| Company | Product |
|---------------------------------|---|
| ★★★★★ "Outstanding Value" | |
| NAB | Base Variable Rate P&I Special Offer <80% |
| Nexus Mutual | Essentials Home Loan PI 50-80% |
| Pacific Mortgage Group | Variable P&I |
| Qudos Bank | Low Cost Home Loan Owner Occupied P&I 80% |
| Qudos Bank | Value Package Low Cost Home Loan O/O P&I 80% |
| RACQ Bank | Mortgage Saver |
| Reduce Home Loans | Rate Buster High Lend |
| Reduce Home Loans | Rate Lovers Variable |
| SCU | Basic Home Loan |
| SCU | My Life Variable Rate Home Loan P&I |
| State Custodians | Low Rate Home Loan with Offset P&I 80% |
| Suncorp Bank | Back To Basics OO PI 150k+ 90% |
| UBank | Discount Offer O/O P&I +\$200k |
| Westpac | First Time Buyer Flexi First Option P&I Intro 5 yrs |
| ✦ "Rising Star" | |
| Queensland Country Credit Union | RateSaver Home Loan |



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| Company | Product |
|--------------------------|--|
| ★★★★★ | |
| Aussie | Select Basic Variable PI 100-499k 80% |
| Aussie | Select Standard Variable PI 100-499k 80% |
| Australian Unity | Health, Wealth and Happiness P&I |
| Auswide Bank | Freedom Package Standard Variable PI Special Offer 100k+ |
| Bank First | Complete Variable - First Home Buyer 80% |
| Bank First | Complete Variable - Owner Occupied 80% |
| Bank of Sydney | Expect More Owner Occupied Home Loan - Package Fee |
| Bank of us | FlexiDiscount 80% |
| Bankwest | Complete Home Loan Variable Owner Occupied 80% 200k+ |
| Bankwest | Premium Select Home Loan OO P&I 80% |
| bcu | OMG! Variable Rate P&I |
| Bendigo Bank | Connect Package Variable O/O Special Offer |
| Beyond Bank | Special Low Rate Variable Home Loan |
| BOQ | Economy |
| Click Loans | Basic Home Loan PI 80% |
| Click Loans | Offset Home Loan PI 80% |
| Click Loans | The Online Home Loan 80 PI 80% |
| Click Loans | The Online Home Loan PI 150k+ 80% |
| Click Loans | The Online Offset Home Loan PI 80% |
| Community First CU | Accelerator Package Home Loan P&I <250k |
| Credit Union SA | Variable Home Loan Package Special Offer P&I |
| CUA | Accelerate Variable OO Construction |
| CUA | Achieve Variable OO Construction |
| Endeavour Mutual Bank | Special Offer 2yr Discounted Var 2 yrs |
| Firefighters Mutual Bank | Classic |
| Freedom Lend | Freedom Variable IO 80% |
| Gateway Bank | Premium Variable 80% 150k+ |
| Geelong Bank | Mutual Home Loan Owner Occ P+I 80% |
| Greater Bank | Great Rate Discount Variable IO \$150k+ |
| Greater Bank | Ultimate Discount Variable 150k+ |
| Heritage Bank | Home Advantage Variable 80% 150-249k |
| Homestar Finance | Owner Occupied IO Variable 150-749k 80% |



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| Company | Product |
|------------------------------|---|
| ★★★★★ | |
| HSBC | Home Value - Owner Occupier IO |
| Hume Bank | Flexi Low Rate - Owner Occupied |
| Hume Bank | Standard Variable Rate 2yr Discount |
| loans.com.au | Essentials - Owner Occ - IO |
| loans.com.au | Offset Variable-Owner Occ <80 IO |
| Macquarie Bank | Basic Flyer Home Loan PI 80 |
| Macquarie Bank | Basic Variable Owner Occupied PI 80 |
| MOVE Bank | Economy |
| MOVE Bank | First Home Owners Loan Intro 1 yr |
| MyState Bank | Basic Variable Home Loan 80% |
| Newcastle Permanent | Premium Plus Package Home Loan 90% 150-499k |
| Newcastle Permanent | Real Deal P&I Special Offer 90% 150k+ |
| P&N Bank | & Home Loan |
| P&N Bank | & Home Loan Intro 1 yr |
| P&N Bank | Home Loan & Bag & Home Loan 50k+ |
| Pacific Mortgage Group | Variable IO |
| People's Choice Credit Union | Home Loan Package Standard Variable <80 Package P&I 100k+ |
| Police Bank | Goldrate Home Loan Special Offer |
| QBANK | Classic Offer 90% |
| Qudos Bank | Low Cost Home Loan Owner Occupied IO 80% |
| Reliance Bank | First Home Buyer First Rate Special O/O P&I |
| Reliance Bank | First Rate Special Owner Occupied P&I |
| RESI Mortgage Corp | Flexi Options 80% Special Offer |
| RESI Mortgage Corp | Smart Pro P&I 200-m 80% |
| SCU | 40 Year Term First Home Buyer Loan IO |
| SCU | 40 Year Term First Home Buyer Loan P+I |
| St.George Bank | Basic Promo Variable P&I |
| State Custodians | Low Rate Home Loan with Offset IO |
| Suncorp Bank | Home Package Plus First Home Buyer Variable <95% PI 150k+ |
| Teachers Mutual Bank | Classic |
| TicToc Home Loans | Variable Live In P&I |
| UniBank | Classic |



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Owner Occupier Variable \$200,000

| Company | Product |
|--------------------------|---|
| ★★★★ | |
| Virgin Money | Reward Me - Owner Occ Var 80 P&I 75-499k |
| WAW Credit Union | Back to Basics Home Loan |
| Yellow Brick Road | Empower Package Empower Variable PI 80% 150k+ |
| Yellow Brick Road | Empower Variable PI 80% |



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| Company | Product |
|--------------------------|---|
| ★★★ | |
| Adelaide Bank | Smartfit Variable IO |
| Adelaide Bank | Smartfit Variable P&I 90% |
| Adelaide Bank | SmartSaver IO |
| Adelaide Bank | SmartSaver P&I 90% |
| AMO Group | Variable Home Loan IO |
| AMP Bank | Basic Variable Loan IO |
| AMP Bank | Basic Variable Loan P+I |
| AMP Bank | Essential Home Loan 100k+ |
| AMP Bank | Professional Package Variable P+I 100-249k |
| ANZ | Breakfree Variable P&I 150-249k |
| ANZ | Simplicity Plus IO Special Offer |
| Arab Bank Australia | The Basics Home Loan - Owner Occupier Loan |
| Aussie | Select Basic Variable IO 100-499k |
| Aussie | Select Standard Variable IO 100-499k |
| Australian Military Bank | Standard Variable Offset 80% |
| Australian Unity | Health Wealth and Happiness Package Variable P&I |
| Australian Unity | Health, Wealth and Happiness IO |
| Auswide Bank | RBA Rate Tracker Home Loan |
| Bank Australia | Premium <80 |
| Bank Australia | Premium Package 70%-90% 150-499k |
| Bank First | Premier Package Home Loan Variable First Home Buyer 80% |
| Bank First | Premier Package Home Loan Variable OO 80% |
| Bank First | Standard Variable OO 80% |
| Bank of China | Discount Plus Home Loan IO |
| Bank of China | Discount Plus Home Loan P&I Special Offer |
| Bank of Melbourne | Advantage Package Variable P&I 60-80% 100k+ |
| Bank of us | Topline 80% |
| BankSA | Advantage Package Variable P&I 150-249k |
| BankVic | 2 Year Introductory Variable 2 yrs |
| BankVic | Offset |
| BankVic | Premium Home standard variable 50-249k |
| BankVic | Standard Variable |



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Owner Occupier Variable \$200,000

| Company | Product |
|---------------------------|--|
| ★★★ | |
| Bankwest | Equaliser Home Loan 3 yr Intro Variable |
| Bankwest | Regular Saver Home Loan Owner Occ |
| bcu | Maximum Discount Variable IO |
| bcu | Maximum Discount Variable P&I |
| bcu | OMG! Variable Rate IO |
| Bendigo Bank | Basic Variable Owner Occupied PI |
| Bendigo Bank | Connect Package Variable Owner Occupied |
| Bendigo Bank | Residential Variable PI 50-249k |
| Beyond Bank | Basic Variable |
| Beyond Bank | Low Rate Variable Special OO |
| Beyond Bank | Pinnacle +Plus Pkg Variable 200-299k |
| Beyond Bank | Total Home Loan Variable 50k+ |
| Beyond Bank | Total Home Loan Variable New Money Offer 50k+ |
| BOQ | Clear Path Variable Home Loan |
| Click Loans | Basic Home Loan IO 80% |
| Click Loans | Offset Home Loan IO 80% |
| Click Loans | The Online Home Loan 80 IO 80% |
| Click Loans | The Online Home Loan IO 150k+ 80% |
| Commonwealth Bank | Extra (2 Year Intro) IO 2 yrs |
| Commonwealth Bank | Extra (2 Year Intro) P&I 2 yrs |
| Commonwealth Bank | Extra (4 Year Intro) IO 4 yrs |
| Commonwealth Bank | Extra (4 Year Intro) P&I 4 yrs |
| Commonwealth Bank | Extra IO 90% |
| Commonwealth Bank | No Fee Variable Rate P&I |
| Commonwealth Bank | Rate Saver Intro Variable IO 3 yrs |
| Commonwealth Bank | Rate Saver Intro Variable P&I 3 yrs |
| Commonwealth Bank | Rate Saver P&I |
| Commonwealth Bank | Wealth Package Standard Variable Rate P&I 150-349k |
| Community First CU | True Basic Home Loan - IO 80% |
| Community First CU | True Basic Home Loan - P&I 80% |
| Credit Union SA | Discounted Variable Rate Home Loan IO |
| Credit Union SA | Discounted Variable Rate Home Loan P&I |



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Owner Occupier Variable \$200,000

| Company | Product |
|--------------------------|--|
| ★★★ | |
| Credit Union SA | Variable Home Loan Package IO |
| Credit Union SA | Variable Home Loan Package P&I |
| Credit Union SA | Variable Home Loan Package Special Offer IO |
| CUA | Accelerate Variable OO IO |
| CUA | Achieve Variable OO IO |
| CUA | Fresh Start Basic O/O Construction |
| CUA | Fresh Start Basic O/O P&I |
| CUA | Fresh Start Basic Owner Occupier IO |
| CUA | Fresh Start Variable Owner Occupier Construction |
| CUA | Fresh Start Variable Owner Occupier IO |
| CUA | Fresh Start Variable Owner Occupier P&I |
| Easy Street Fin Services | Std VarRate Home Loan - IO |
| Easy Street Fin Services | Std VarRate Home Loan - P&I |
| Endeavour Mutual Bank | Variable Home Loan |
| Firefighters Mutual Bank | My First Home Loan |
| Firefighters Mutual Bank | Solutions Plus <\$250k IO 80% |
| Firefighters Mutual Bank | Solutions Plus <\$250k P&I 80% |
| First Option Bank | Classic Home Loan L51 |
| First Option Bank | Premium Home Loan Intro 12 mths |
| First Option Bank | Premium Home Loan L53 |
| First Option Bank | Premium Home Loan L53 IO |
| First Option Bank | Smart Start Home Loan Intro 12 mths |
| First Option Bank | Smart Start Home Loan L41 |
| First Option Bank | Smart Start Home Loan L41 IO |
| Firstmac | Home Loan 80 |
| Firstmac | VIP 80 P&I |
| Firstmac | Vital 80 IO |
| Firstmac | Vital 80 P&I |
| G&C Mutual Bank | First Home Premium Package Variable P&I |
| G&C Mutual Bank | Get Ahead Start Home Ln |
| Geelong Bank | Affinity Home Loan Package Owner Occ IO 80% 150k+ |
| Geelong Bank | Affinity Home Loan Package Owner Occ P+I 80% 150k+ |



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| Company | Product |
|------------------------|---|
| ★★★ | |
| Geelong Bank | Mutual Home Loan Owner Occ IO 80% |
| Greater Bank | Great Rate Variable |
| Greater Bank | Great Rate Variable IO |
| Greater Bank | Standard Variable |
| Greater Bank | Standard Variable IO |
| Greater Bank | Ultimate Discount Variable IO 150k+ |
| Greater Bank | Ultimate Variable |
| Greater Bank | Ultimate Variable IO |
| Holiday Coast CU | Home Sweet Home Standard |
| Holiday Coast CU | Keep It Simple Standard |
| Horizon Credit Union | Basic Home Loan |
| Horizon Credit Union | Home Sweet Home Loan Intro 2 yrs |
| Horizon Credit Union | Kickstart First Home Buyer Loan |
| Horizon Credit Union | Mortgage Breaker Home Loan |
| Horizon Credit Union | Platinum Loan 150k+ |
| Horizon Credit Union | Special Value Plus Home Loan |
| Hume Bank | Interest Saver IO |
| Hume Bank | Interest Saver P&I |
| Hume Bank | Property Package Variable P&I 150-249k |
| Hunter United | Basic Variable |
| Hunter United | Green Home Loan |
| Hunter United | Package Home Loan Variable - Package Only 100k+ |
| Illawarra Credit Union | Bare Essentials |
| IMB | Accelerator - Owner Occupied Intro 2 yrs |
| IMB | Budget - Owner Occupied IO |
| IMB | Budget - Owner Occupied P&I 90% |
| IMB | Essentials - Owner Occupied IO |
| IMB | Essentials - Owner Occupied P&I |
| IMB | Introductory Variable 1 yr |
| ING | Mortgage Simplifier IO 150-499k |
| ING | Orange Advantage Variable IO 150-499k |
| Liberty Financial | Liberty Free 70 - 80 LVR |



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| Company | Product |
|------------------------|--|
| ★ ★ ★ | |
| Liberty Financial | Liberty Sharp 70 - 80 LVR |
| Liberty Financial | Liberty Star 70 - 80 LVR |
| loans.com.au | Construction - Owner Occupier |
| Macquarie Bank | Basic Flyer Home Loan IO 80 |
| Macquarie Bank | Basic Variable Owner Occupied IO 80 |
| Macquarie Bank | Offset Flyer Home Loan IO 80 |
| Macquarie Bank | Offset Flyer Home Loan PI 80 |
| Macquarie Bank | Offset Variable Owner Occupied IO 80 |
| Macquarie Bank | Offset Variable Owner Occupied PI 80 |
| Macquarie Credit Union | Basic Home Loan |
| Macquarie Credit Union | Discounted Variable Rate Owner Occupied 2 yr Intro |
| Macquarie Credit Union | First Home Buyers Intro 3 yrs |
| Macquarie Credit Union | Home Loan Variable |
| Macquarie Credit Union | Power Home Loan Package Power 150-249k |
| Macquarie Credit Union | Special Low Rate Home Loan |
| ME | Basic Home Loan OO Max 80 LVR |
| ME | Flexible Home Loan OO Max 80 LVR |
| Mortgage House | Advantage Home Loan 80 IO |
| Mortgage House | Advantage Standard Home Loan 80 |
| Mortgage House | Pure and Simple 80 |
| MOVE Bank | myHome Standard Variable Package |
| MOVE Bank | Standard Variable Rate |
| MyState Bank | Basic Variable Home Loan IO |
| MyState Bank | Special Residential Home Loan 80% |
| MyState Bank | Special Residential Home Loan IO |
| NAB | Base Variable Rate - IO |
| NAB | Choice Package Tailored Variable - P&I 100-249k |
| Newcastle Permanent | Discounted Real Deal - P&I (3 Yrs) |
| Newcastle Permanent | Discounted Real Deal IO 3 yrs |
| Newcastle Permanent | Premium Plus Package Premium Variable IO 150-499k |
| Newcastle Permanent | Real Deal IO Special Offer 80% 150k+ |
| Newcastle Permanent | Real Deal P&I |



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| Company | Product |
|---------------------------------|--|
| ★★★ | |
| Nexus Mutual | Essentials Home Loan IO 50-80% |
| Nexus Mutual | Platinum Home Loan IO 50-80% |
| Nexus Mutual | Platinum Home Loan P&I 50-80% |
| Northern Inland CU | Basic Owner Occupied |
| Northern Inland CU | Dream Value Owner Occupied IO 80 |
| Northern Inland CU | Dream Value Owner Occupied PI 80 |
| P&N Bank | Simple Home Loan |
| P&N Bank | Smooth Home Loan 80% |
| People's Choice Credit Union | Basic Variable IO 80% |
| People's Choice Credit Union | Basic Variable P&I 80% |
| People's Choice Credit Union | Home Loan Package Standard Variable <80 Package IO 100k+ |
| Police Bank | Premium Variable |
| QBANK | Classic |
| QBANK | Classic Plus 100-249k |
| QBANK | Classic Plus Offer 100-249k |
| QBANK | Standard Variable |
| Qudos Bank | Owner Occupied Variable Rate Home Loan IO 90% |
| Qudos Bank | Owner Occupied Variable Rate Home Loan P&I 90% |
| Qudos Bank | Value Package Low Cost Home Loan O/O IO 80% |
| Queensland Country Credit Union | Discount Variable Package Rate (LVR <80%) |
| Queenslanders CU | Discount Variable Package Rate (LVR <80%) |
| RACQ Bank | Choices Mortgage Breaker 150-249k |
| RACQ Bank | Mortgage Breaker |
| RAMS | Low Rate IO |
| RAMS | Low Rate P&I |
| Regional Australia Bank | Basic IO |
| Regional Australia Bank | Basic P&I |
| Regional Australia Bank | Basic Special IO 3 yrs |
| Regional Australia Bank | Basic Special P&I 3 yrs |
| Regional Australia Bank | Partnership Advantage Variable IO |
| Regional Australia Bank | Partnership Advantage Variable P&I |
| Reliance Bank | All In One 2 yr Discount Variable O/O P&I |



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Owner Occupier Variable \$200,000

| Company | Product |
|-------------------------------|---|
| ★★★ | |
| Reliance Bank | All In One Owner Occupied P&I |
| Reliance Bank | All In One Rewards Package O/O P&I 30-349k |
| Reliance Bank | First Rate Owner Occupied P&I |
| RESI Mortgage Corp | Flexi Options 80% |
| RESI Mortgage Corp | Smart Pro IO 200k+ 80% |
| SCU | ProPack 150-249k |
| SCU | Standard Variable |
| SERVICE ONE Alliance Bank | Standard Variable P&I 50-249k |
| St.George Bank | Advantage Package Variable P&I 150-249k |
| Summerland Credit Union | Eco Home Loan |
| Summerland Credit Union | Offset Home Loan |
| Summerland Credit Union | Premium |
| Suncorp Bank | Back To Basics OO IO 150k+ |
| Suncorp Bank | Home Package Plus Standard Variable OO IO 80% 150k+ |
| Suncorp Bank | Home Package Plus Variable OO 80% 150k+ |
| Suncorp Bank | Home Package Plus Variable OO IO 90% |
| Suncorp Bank | Home Pkg Plus Variable OO P&I 90% |
| Teachers Mutual Bank | My First Home Loan |
| Teachers Mutual Bank | Solutions Plus <\$250k IO 80% |
| Teachers Mutual Bank | Solutions Plus <\$250k P&I 80% |
| The Mac | Basic Variable 150-249k |
| The Mac | Home Loan |
| The Mac | Intro Basic Variable 2 yrs 150-499k |
| The Mac | Offset Home Loan |
| The Mutual Bank | Budget |
| The Mutual Bank | Mutual |
| The Mutual Bank | Package Home Loan Premium Variable 150k+ |
| The Mutual Bank | Premium Variable |
| Transport Mutual Credit Union | Basic Variable |
| Transport Mutual Credit Union | Switch and Save Residential |
| UBank | UHomeLoan - Real Reward Offer IO |
| UBank | UHomeLoan - Standard Variable IO |



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| Company | Product |
|--------------------------|---|
| ★ ★ ★ | |
| UBank | UHomeLoan - Standard Variable PI |
| UniBank | My First Home Loan |
| UniBank | Solutions Plus <\$250k IO 80% |
| UniBank | Solutions Plus <\$250k P&I 80% |
| Virgin Money | Reward Me - Owner Occ Variable IO 75-499k |
| WAW Credit Union | Basic Home Loan |
| WAW Credit Union | Essentials 2 Year Intro Home Loan |
| WAW Credit Union | Essentials 2 Year Intro Home Loan IO |
| WAW Credit Union | Essentials Home Loan |
| WAW Credit Union | Essentials Home Loan IO |
| Westpac | Flexi First Option P&I |
| Westpac | Premier Advantage Rocket Repay Home Loan P&I 150-249k |
| Yellow Brick Road | Empower Package Empower Variable IO 80% 150k+ |
| Yellow Brick Road | Empower Variable IO 80% |



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Owner Occupier Variable \$200,000

| Company | Product |
|--------------------------|---|
| ★★ | |
| AMP Bank | Intro 1yr Variable P+I |
| AMP Bank | Professional Package Variable IO 100-249k |
| ANZ | Breakfree Variable IO 150-249k |
| ANZ | Variable IO |
| ANZ | Variable P&I |
| Arab Bank Australia | Essentials Home Loan |
| Bank of China | Standard Variable |
| Bank of Melbourne | Advantage Package Variable IO 60-80% 100k+ |
| Bank of Melbourne | Basic Promo Variable IO 80% |
| Bank of Melbourne | Variable IO 60-80% |
| Bank of Melbourne | Variable P&I 60-80% |
| Bank of us | FlexiLine |
| BankSA | Advantage Package Variable IO 150-249k |
| BankSA | Basic Promo Variable IO |
| BankSA | Variable P&I |
| Bankwest | Variable Owner Occupied 80% |
| bcu | Standard Variable IO |
| bcu | Standard Variable P&I |
| Beyond Bank | Variable |
| BOQ | Home Loan Privileges Standard Variable 150-249k |
| Commonwealth Bank | No Fee Variable Rate IO |
| Commonwealth Bank | Rate Saver IO |
| Commonwealth Bank | Standard Variable Rate IO |
| Commonwealth Bank | Standard Variable Rate P&I |
| Commonwealth Bank | Wealth Package Standard Variable Rate IO 150-349k |
| Community First CU | Accelerator Package Home Loan IO <250k |
| Community First CU | True Value Var HI - IO |
| Community First CU | True Value Var HI - P&I |
| Credit Union SA | Standard Variable |
| Firefighters Mutual Bank | Flexi Choice |
| First Option Bank | Classic Home Loan L51 IO |
| Firstmac | Construction OO 90 |



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Owner Occupier Variable \$200,000

| Company | Product |
|------------------------|---|
| ★★ | |
| G&C Mutual Bank | Solutions Package Solutions - Package Only |
| G&C Mutual Bank | Solutions Package Standard Variable IO |
| G&C Mutual Bank | Standard Variable IO |
| G&C Mutual Bank | Standard Variable P&I |
| Gateway Bank | Construction Loan |
| Gateway Bank | Variable |
| Heritage Bank | Variable 80% |
| HSBC | Home Smart |
| HSBC | Variable PI |
| Hume Bank | Variable IO |
| Hume Bank | Variable P&I |
| Hunter United | Interest Only |
| Illawarra Credit Union | Variable Lite IO |
| Illawarra Credit Union | Variable Lite PI |
| IMB | Standard Variable IO |
| IMB | Standard Variable P&I 90% |
| MyState Bank | Standard Variable |
| MyState Bank | Standard Variable IO |
| NAB | Base Variable Indicator Rate |
| NAB | Choice Package Tailored Variable - IO 20-249k |
| NAB | Private Tailored Pkg Tailored Variable - P&I 100-249k |
| NAB | Tailored Variable - IO |
| NAB | Tailored Variable - P&I |
| Newcastle Permanent | Premium Variable P&I 80% |
| Newcastle Permanent | Real Options IO |
| Newcastle Permanent | Real Options P&I |
| Nexus Mutual | Standard Home Loan IO |
| Nexus Mutual | Standard Home Loan P&I |
| Northern Inland CU | First Home Buyer Package Smart Variable Owner Occupied 20k+ |
| Northern Inland CU | Home Loan Value Owner Occupied 150-349k |
| Northern Inland CU | Smart Variable Owner Occupied |
| P&N Bank | Easypay Variable 80% |



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Owner Occupier Variable \$200,000

| Company | Product |
|---------------------------------|--|
| ★★ | |
| P&N Bank | Easypay Variable 95% |
| People's Choice Credit Union | Home Loan Package Standard Variable IO 100k+ |
| People's Choice Credit Union | Standard Variable IO |
| People's Choice Credit Union | Standard Variable P&I |
| QBANK | Classic Plus Overdraft Home Loan 100-249k |
| Queensland Country Credit Union | Standard Variable |
| Queenslanders CU | Standard Variable |
| RAMS | Full Feature IO |
| RAMS | Full Feature P&I |
| Regional Australia Bank | Mortgage Offset IO |
| Regional Australia Bank | Mortgage Offset P&I |
| SERVICE ONE Alliance Bank | Standard Variable IO 50-249k |
| St.George Bank | Advantage Package Variable IO 150-249k |
| St.George Bank | Basic Promo Variable IO |
| St.George Bank | Variable P&I |
| Summerland Credit Union | ECO Home Loan Standard |
| Summerland Credit Union | Home Loan Plus |
| Summerland Credit Union | Offset Home Loan Standard |
| Suncorp Bank | Standard Variable OO P&I 80% |
| Teachers Mutual Bank | Flexi Choice |
| TicToc Home Loans | Variable Live In IO |
| Transport Mutual Credit Union | Interest Only Variable |
| Transport Mutual Credit Union | Variable |
| UniBank | Flexi Choice |
| WAW Credit Union | Basic Home Loan IO |
| Westpac | Flexi First Option IO |
| Westpac | Premier Advantage Rocket Repay Home Loan IO 150-249k |
| Westpac | Rocket Repay Home Loan IO |
| Westpac | Rocket Repay Home Loan P&I |



Home Loans Star Ratings

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Owner Occupier Variable \$200,000

| Company | Product |
|--------------------------|--|
| ★ | |
| AMP Bank | Classic Variable IO |
| AMP Bank | Classic Variable P+I |
| AMP Bank | Intro 1yr Variable IO |
| Arab Bank Australia | HeadStart Home Loan 1 yr Intro |
| Arab Bank Australia | The Basics Home Loan |
| Australian Military Bank | Construction Loan |
| Australian Military Bank | DHOAS Construction Loan |
| Auswide Bank | Standard Variable IO |
| Auswide Bank | Standard Variable PI |
| Bank of Sydney | Variable |
| BankSA | Variable IO |
| Bendigo Bank | Basic Variable Owner Occupied IO |
| Bendigo Bank | Connect Residential Variable IO |
| Bendigo Bank | Residential Variable IO 50-249k |
| BOQ | Standard Variable |
| Credit Union SA | Standard Variable IO |
| Delphi Bank | Owner Occupied Home Loan IO |
| Delphi Bank | Owner Occupied Home Loan P&I |
| Firefighters Mutual Bank | Interest Only Variable |
| Newcastle Permanent | Premium Variable IO |
| St.George Bank | Variable IO |
| Suncorp Bank | Standard Variable OO IO 80% |
| Teachers Mutual Bank | Interest Only Variable |
| UniBank | Interest Only Variable |
| Not rated | |
| Bank First | First Rate Home Loan - First Home Buyers Owner Occupied <80% |
| Bank First | First Rate Home Loan - Owner Occupied <80% |
| Bank of Melbourne | Advantage Package Variable IO <60% 100k+ |
| Bank of Sydney | BOSBasic Home Loan P&I |
| Hume Bank | Investment Standard Variable Rate 2yr Discount |



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Owner Occupier Variable \$350,000

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



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Owner Occupier Variable \$350,000

| Company | Product |
|---------------------------|--|
| ★★★★★ "Outstanding Value" | |
| AMO Group | Basic Variable |
| AMO Group | Variable Home Loan |
| ANZ | Simplicity Plus P&I <80% Special Offer |
| Australian Unity | Kick Starter Discounted Variable P&I |
| Bank Australia | Basic Home Loan Special Offer |
| Bank of Melbourne | Basic Promo Variable P&I 60-80% |
| BankSA | Basic Promo Variable P&I |
| BankVic | Base Variable |
| BankVic | First Home Buyer Package standard variable 20k+ |
| Commonwealth Bank | Extra P&I 90% |
| Community First CU | Accelerator Package Home Loan P&I 250k+ |
| CUA | Accelerate Variable OO P&I |
| CUA | Achieve Variable OO P&I |
| Easy Street Fin Services | Standard Var Rate Home Loan - P&I Special |
| Freedom Lend | Freedom Construction |
| Freedom Lend | Freedom Variable PI 80% |
| Freedom Lend | Freedom Variable PI Special 80% |
| Gateway Bank | Low Rate Essentials |
| Greater Bank | Great Rate Discount Variable \$150k+ |
| Greater Bank | Ultimate Discount Variable 150k+ |
| Heritage Bank | Discount Variable 150k+ 80% |
| Homestar Finance | Owner Occupied P&I (\$700 cashback on \$200k+ refinance) |
| HSBC | Home Value - Owner Occupier PI |
| Illawarra Credit Union | Bare Essentials Special Offer |
| IMB | Budget - Owner Occupied Special |
| ING | Mortgage Simplifier PI 150-499k 80% |
| ING | Orange Advantage Variable PI 150-499k 80% |
| loans.com.au | Essentials - Owner Occ - PI |
| loans.com.au | Offset Variable-Owner Occ <80% P&I |
| ME | Member Package Flexible Home Loan OO Max 80 LVR 150-399k |
| Mortgage House | Advantage Home Loan 80 |
| Mortgage House | Advantage Home Loan 80 - Essentials |



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Owner Occupier Variable \$350,000

| Company | Product |
|--|---|
| ★★★★★ "Outstanding Value" | |
| Mortgage House | Advantage Home Loan 80 - PAYG |
| MOVE Bank | Straight forward Home Loan |
| NAB | Base Variable Rate P&I Special Offer <80% |
| Nexus Mutual | Essentials Home Loan PI 50-80% |
| Pacific Mortgage Group | Variable P&I |
| People's Choice Credit Union | Home Loan Package Standard Variable <80 Package P&I 100k+ |
| Qudos Bank | Low Cost Home Loan Owner Occupied P&I 80% |
| Qudos Bank | Value Package Low Cost Home Loan O/O P&I 80% |
| RACQ Bank | Mortgage Saver |
| Reduce Home Loans | Rate Buster High Lend |
| Reduce Home Loans | Rate Lovers Variable |
| SCU | Basic Home Loan |
| SCU | My Life Variable Rate Home Loan P&I |
| State Custodians | Low Rate Home Loan with Offset P&I 80% |
| Suncorp Bank | Back To Basics OO PI 150k+ 90% |
| UBank | Discount Offer O/O P&I +\$200k |
| Westpac | First Time Buyer Flexi First Option P&I Intro 5 yrs |
| ◇ "Rising Star" | |
| Queensland Country Credit Union | RateSaver Home Loan |



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Owner Occupier Variable \$350,000

| Company | Product |
|--------------------------|--|
| ★★★★★ | |
| Aussie | Select Basic Variable PI 100-499k 80% |
| Aussie | Select Standard Variable PI 100-499k 80% |
| Australian Military Bank | Value Home Loan 250k+ 80% |
| Australian Unity | Health Wealth and Happiness Package Variable P&I |
| Australian Unity | Health, Wealth and Happiness P&I |
| Auswide Bank | Freedom Package Standard Variable PI Special Offer 100k+ |
| Bank First | Complete Variable First Home Buyer 80% |
| Bank First | Complete Variable - Owner Occupied 80% |
| Bank First | First Home Buyers Package Complete Variable - Owner Occupied 80% 250k+ |
| Bank First | First Rate Home Loan - First Home Buyers Owner Occupied <80% |
| Bank First | First Rate Home Loan - Owner Occupied <80% |
| Bank of China | Discount Home Loan P&I New Purchase Special Offer |
| Bank of China | Discount Plus Home Loan P&I Special Offer |
| Bank of Sydney | Expect More Owner Occupied Home Loan - Package Fee |
| Bank of us | FlexiDiscount 80% |
| Bankwest | Complete Home Loan Variable Owner Occupied 80% 200k+ |
| Bankwest | Premium Select Home Loan OO P&I 80% |
| bcu | OMG! Variable Rate P&I |
| Bendigo Bank | Connect Package Variable O/O Special Offer |
| Beyond Bank | Special Low Rate Variable Home Loan |
| Click Loans | Basic Home Loan PI 80% |
| Click Loans | Offset Home Loan PI 80% |
| Click Loans | The Online Home Loan 80 PI 80% |
| Click Loans | The Online Home Loan PI 150k+ 80% |
| Click Loans | The Online Offset Home Loan PI 80% |
| Credit Union SA | Variable Home Loan Package Special Offer P&I |
| CUA | Accelerate Variable OO Construction |
| CUA | Achieve Variable OO Construction |
| Firefighters Mutual Bank | Classic |
| Freedom Lend | Freedom Variable IO 80% |
| G&C Mutual Bank | Basic Home Loan |
| Gateway Bank | Premium Variable 80% 150k+ |



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Owner Occupier Variable \$350,000

| Company | Product |
|------------------------|---|
| ★★★★ | |
| Greater Bank | Great Rate Discount Variable IO \$150k+ |
| Greater Bank | Ultimate Discount Variable IO 150k+ |
| Heritage Bank | Home Advantage Variable 80% 250-699k |
| Homestar Finance | Owner Occupied IO Variable 150-749k 80% |
| HSBC | Home Value - Owner Occupier IO |
| Hume Bank | Flexi Low Rate - Owner Occupied |
| Hume Bank | Standard Variable Rate 2yr Discount |
| Hunter United | Platinum Home Loan OO, LVR <90% |
| IMB | Essentials - Owner Occ Special P&I |
| loans.com.au | ZIP Home Loan |
| Macquarie Bank | Basic Flyer Home Loan PI 80 |
| Macquarie Bank | Basic Variable Owner Occupied PI 80 |
| Macquarie Bank | Offset Variable Owner Occupied PI 80 |
| MOVE Bank | Economy |
| MOVE Bank | First Home Owners Loan Intro 1 yr |
| MyState Bank | Basic Variable Home Loan 80% |
| Newcastle Permanent | Premium Plus Package Home Loan 90% 150-499k |
| P&N Bank | & Home Loan |
| P&N Bank | & Home Loan Intro 1 yr |
| P&N Bank | Home Loan & Bag & Home Loan 50k+ |
| Pacific Mortgage Group | Variable IO |
| Police Bank | Goldrate Home Loan Special Offer |
| QBANK | Classic Offer 90% |
| Qudos Bank | Low Cost Home Loan Owner Occupied IO 80% |
| Reliance Bank | First Home Buyer First Rate Special O/O P&I |
| Reliance Bank | First Rate Special Owner Occupied P&I |
| RESI Mortgage Corp | Flexi Options 80% Special Offer |
| RESI Mortgage Corp | Smart Pro P&I 200-m 80% |
| SCU | 40 Year Term First Home Buyer Loan IO |
| SCU | 40 Year Term First Home Buyer Loan P+I |
| St.George Bank | Basic Promo Variable P&I |
| State Custodians | Low Rate Home Loan with Offset IO |



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Owner Occupier Variable \$350,000

| Company | Product |
|----------------------|---|
| ★★★★★ | |
| Suncorp Bank | Home Package Plus First Home Buyer Variable <95% PI 150k+ |
| Teachers Mutual Bank | Classic |
| Teachers Mutual Bank | Solutions Plus Home Loan P&I 250-499k 80% |
| TicToc Home Loans | Variable Live In P&I |
| UniBank | Classic |
| Virgin Money | Reward Me - Owner Occ Var 80 P&I 75-499k |
| WAW Credit Union | Back to Basics Home Loan |
| Yellow Brick Road | Empower Package Empower Variable PI 80% 150k+ |
| Yellow Brick Road | Empower Variable PI 80% |



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Owner Occupier Variable \$350,000

| Company | Product |
|--------------------------|---|
| ★★★ | |
| Adelaide Bank | Smartfit Variable IO |
| Adelaide Bank | Smartfit Variable P&I 90% |
| Adelaide Bank | SmartSaver IO |
| Adelaide Bank | SmartSaver P&I 90% |
| AMO Group | Variable Home Loan IO |
| AMP Bank | Basic Variable Loan IO |
| AMP Bank | Basic Variable Loan P+I |
| AMP Bank | Essential Home Loan 100k+ |
| AMP Bank | Professional Package Variable IO 500-749k |
| AMP Bank | Professional Package Variable P+I 250-499k |
| ANZ | Breakfree Variable P&I 80% 250-699k |
| ANZ | Breakfree Variable P&I Special 80% 250-499k |
| ANZ | Simplicity Plus IO Special Offer |
| Arab Bank Australia | The Basics Home Loan - Owner Occupier Loan |
| Aussie | Select Basic Variable IO 100-499k |
| Aussie | Select Standard Variable IO 100-499k |
| Australian Military Bank | Standard Variable Offset 80% |
| Australian Unity | Health, Wealth and Happiness IO |
| Auswide Bank | RBA Rate Tracker Home Loan |
| Bank Australia | Premium <80 |
| Bank Australia | Premium Package 70%-90% 150-499k |
| Bank First | Premier Package Home Loan Variable First Home Buyer 80% |
| Bank First | Premier Package Home Loan Variable OO 80% |
| Bank First | Standard Variable OO 80% |
| Bank of China | Discount Home Loan IO |
| Bank of China | Discount Plus Home Loan IO |
| Bank of China | Home Buyer 3 Year Introductory Rate |
| Bank of Melbourne | Advantage Package Variable P&I 60-80% 100k+ |
| Bank of us | Topline 80% |
| BankSA | Advantage Package Variable P&I 250-499k |
| BankVic | 2 Year Introductory Variable 2 yrs |
| BankVic | Offset |



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Owner Occupier Variable \$350,000

| Company | Product |
|-------------------|--|
| ★★★ | |
| BankVic | Premium Home standard variable 250-749k |
| BankVic | Standard Variable |
| Bankwest | Equaliser Home Loan 3 yr Intro Variable |
| Bankwest | Regular Saver Home Loan Owner Occ |
| bcu | Maximum Discount Variable IO |
| bcu | Maximum Discount Variable P&I |
| bcu | OMG! Variable Rate IO |
| Bendigo Bank | Basic Variable Owner Occupied PI |
| Bendigo Bank | Connect Package Variable Owner Occupied 250-499k |
| Bendigo Bank | Residential Variable PI 250-499k |
| Beyond Bank | Basic Variable |
| Beyond Bank | Low Rate Variable Special OO |
| Beyond Bank | Pinnacle +Plus Pkg Variable 300k+ |
| Beyond Bank | Total Home Loan Variable 50k+ |
| Beyond Bank | Total Home Loan Variable New Money Offer 50k+ |
| BOQ | Clear Path Variable Home Loan |
| BOQ | Economy |
| Citi | Basic Variable P&I 80% |
| Citi | Mortgage Plus Offset Variable P&I 80% 250k+ |
| Citi | Mortgage Plus Variable P&I 80% 250k+ |
| Click Loans | Basic Home Loan IO 80% |
| Click Loans | Offset Home Loan IO 80% |
| Click Loans | The Online Home Loan 80 IO 80% |
| Click Loans | The Online Home Loan IO 150k+ 80% |
| Commonwealth Bank | Extra (2 Year Intro) IO 2 yrs |
| Commonwealth Bank | Extra (2 Year Intro) P&I 2 yrs |
| Commonwealth Bank | Extra (4 Year Intro) IO 4 yrs |
| Commonwealth Bank | Extra (4 Year Intro) P&I 4 yrs |
| Commonwealth Bank | Extra IO 90% |
| Commonwealth Bank | No Fee Variable Rate P&I |
| Commonwealth Bank | Rate Saver Intro Variable IO 3 yrs |
| Commonwealth Bank | Rate Saver Intro Variable P&I 3 yrs |



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Owner Occupier Variable \$350,000

| Company | Product |
|--------------------------|--|
| ★★★ | |
| Commonwealth Bank | Rate Saver P&I |
| Commonwealth Bank | Wealth Package Standard Variable Rate P&I 350-749k |
| Community First CU | Accelerator Package Home Loan IO 250k+ |
| Community First CU | True Basic Home Loan - IO 80% |
| Community First CU | True Basic Home Loan - P&I 80% |
| Credit Union SA | Discounted Variable Rate Home Loan IO |
| Credit Union SA | Discounted Variable Rate Home Loan P&I |
| Credit Union SA | Variable Home Loan Package IO |
| Credit Union SA | Variable Home Loan Package P&I |
| Credit Union SA | Variable Home Loan Package Special Offer IO |
| CUA | Accelerate Variable OO IO |
| CUA | Achieve Variable OO IO |
| CUA | Fresh Start Basic O/O Construction |
| CUA | Fresh Start Basic O/O P&I |
| CUA | Fresh Start Basic Owner Occupier IO |
| CUA | Fresh Start Variable Owner Occupier Construction |
| CUA | Fresh Start Variable Owner Occupier IO |
| CUA | Fresh Start Variable Owner Occupier P&I |
| Easy Street Fin Services | Std VarRate Home Loan - IO |
| Easy Street Fin Services | Std VarRate Home Loan - P&I |
| Endeavour Mutual Bank | Special Offer 2yr Discounted Var 2 yrs |
| Endeavour Mutual Bank | Variable Home Loan |
| Firefighters Mutual Bank | My First Home Loan |
| Firefighters Mutual Bank | Solutions Plus 250-499k IO 80% |
| Firefighters Mutual Bank | Solutions Plus 250-499k P&I 80% |
| First Option Bank | Premium Home Loan Intro 12 mths |
| First Option Bank | Premium Home Loan L53 |
| First Option Bank | Premium Home Loan L53 IO |
| First Option Bank | Smart Start Home Loan Intro 12 mths |
| First Option Bank | Smart Start Home Loan L41 |
| First Option Bank | Smart Start Home Loan L41 IO |
| Firstmac | Home Loan 80 |



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Owner Occupier Variable \$350,000

| Company | Product |
|------------------------|--|
| ★ ★ ★ | |
| Firstmac | VIP 80 P&I |
| Firstmac | Vital 80 IO |
| Firstmac | Vital 80 P&I |
| G&C Mutual Bank | First Home Premium Package Variable P&I |
| G&C Mutual Bank | Get Ahead Start Home Ln |
| G&C Mutual Bank | Premium Package Premium - Package Only 300k+ |
| G&C Mutual Bank | Premium Package Standard Variable IO 300k+ |
| Geelong Bank | Affinity Home Loan Package Owner Occ IO 80% 150k+ |
| Geelong Bank | Affinity Home Loan Package Owner Occ P+I 80% 150k+ |
| Geelong Bank | Mutual Home Loan Owner Occ IO 80% |
| Geelong Bank | Mutual Home Loan Owner Occ P+I 80% |
| Greater Bank | Great Rate Variable |
| Greater Bank | Great Rate Variable IO |
| Greater Bank | Standard Variable |
| Greater Bank | Standard Variable IO |
| Greater Bank | Ultimate Variable |
| Greater Bank | Ultimate Variable IO |
| Holiday Coast CU | Home Sweet Home Standard |
| Horizon Credit Union | Basic Home Loan |
| Horizon Credit Union | Home Sweet Home Loan Intro 2 yrs |
| Horizon Credit Union | Kickstart First Home Buyer Loan |
| Horizon Credit Union | Mortgage Breaker Home Loan |
| Horizon Credit Union | Platinum Loan 150k+ |
| Horizon Credit Union | Special Value Plus Home Loan |
| Hume Bank | Interest Saver IO |
| Hume Bank | Interest Saver P&I |
| Hume Bank | Property Package Variable P&I 250-499k |
| Hunter United | Basic Variable |
| Hunter United | Green Home Loan |
| Hunter United | Interest Only Home Loan Owner Occupied |
| Hunter United | Package Home Loan Variable - Package Only 100k+ |
| Illawarra Credit Union | 2 Year Intro Variable Home Loan 2 yrs |



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Owner Occupier Variable \$350,000

| Company | Product |
|------------------------|--|
| ★ ★ ★ | |
| Illawarra Credit Union | Bare Essentials |
| Illawarra Credit Union | Variable IO |
| Illawarra Credit Union | Variable PI |
| IMB | Accelerator - Owner Occupied Intro 2 yrs |
| IMB | Budget - Owner Occupied IO |
| IMB | Budget - Owner Occupied P&I 90% |
| IMB | Essentials - Owner Occupied IO |
| IMB | Essentials - Owner Occupied P&I |
| IMB | Introductory Variable 1 yr |
| ING | Mortgage Simplifier IO 150-499k |
| ING | Orange Advantage Variable IO 150-499k |
| Liberty Financial | Liberty Free 70 - 80 LVR |
| Liberty Financial | Liberty Sharp 70 - 80 LVR |
| Liberty Financial | Liberty Star 70 - 80 LVR |
| loans.com.au | Construction - Owner Occupier |
| loans.com.au | Essentials - Owner Occ - IO |
| loans.com.au | Offset Variable-Owner Occ <80 IO |
| Macquarie Bank | Basic Flyer Home Loan IO 80 |
| Macquarie Bank | Basic Variable Owner Occupied IO 80 |
| Macquarie Bank | Offset Flyer Home Loan IO 80 |
| Macquarie Bank | Offset Flyer Home Loan PI 80 |
| Macquarie Bank | Offset Variable Owner Occupied IO 80 |
| Macquarie Credit Union | Basic Home Loan |
| Macquarie Credit Union | Discounted Variable Rate Owner Occupied 2 yr Intro |
| Macquarie Credit Union | First Home Buyers Intro 3 yrs |
| Macquarie Credit Union | Power Home Loan Package Power 250-399k |
| Macquarie Credit Union | Special Low Rate Home Loan |
| ME | Basic Home Loan OO Max 80 LVR |
| Mortgage House | Advantage Home Loan 80 IO |
| Mortgage House | Advantage Standard Home Loan 80 |
| Mortgage House | Pure and Simple 80 |
| MOVE Bank | myHome Standard Variable Package 250-499k |



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Owner Occupier Variable \$350,000

| Company | Product |
|-------------------------------------|--|
| ★ ★ ★ | |
| MOVE Bank | Standard Variable Rate |
| MyState Bank | Basic Variable Home Loan IO |
| MyState Bank | Special Residential Home Loan 80% |
| MyState Bank | Special Residential Home Loan IO |
| NAB | Base Variable Rate - IO |
| NAB | Choice Package Tailored Variable - P&I 250-499k |
| NAB | Private Tailored Pkg Tailored Variable - P&I 250-499k |
| Newcastle Permanent | Discounted Real Deal - P&I (3 Yrs) |
| Newcastle Permanent | Discounted Real Deal IO 3 yrs |
| Newcastle Permanent | Premium Plus Package Premium Variable IO 150-499k |
| Newcastle Permanent | Real Deal IO Special Offer 80% 150k+ |
| Newcastle Permanent | Real Deal P&I |
| Newcastle Permanent | Real Deal P&I Special Offer 90% 150k+ |
| Nexus Mutual | Essentials Home Loan IO 50-80% |
| Nexus Mutual | Platinum Home Loan IO 50-80% |
| Nexus Mutual | Platinum Home Loan P&I 50-80% |
| Northern Inland CU | Basic Owner Occupied |
| Northern Inland CU | Dream Value Owner Occupied IO 80 |
| Northern Inland CU | Dream Value Owner Occupied PI 80 |
| P&N Bank | Simple Home Loan |
| P&N Bank | Smooth Home Loan 80% |
| People's Choice Credit Union | Basic Variable IO 80% |
| People's Choice Credit Union | Basic Variable P&I 80% |
| People's Choice Credit Union | Home Loan Package Standard Variable <80 Package IO 100k+ |
| Police Bank | Premium Variable |
| QBANK | Classic |
| QBANK | Classic Plus 250k+ |
| QBANK | Classic Plus Offer 250-499k |
| QBANK | Classic Plus Overdraft Home Loan 250k+ |
| Qudos Bank | Owner Occupied Variable Rate Home Loan IO 90% |
| Qudos Bank | Owner Occupied Variable Rate Home Loan P&I 90% |
| Qudos Bank | Value Package Low Cost Home Loan O/O IO 80% |



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Owner Occupier Variable \$350,000

| Company | Product |
|---------------------------------|---|
| ★★★ | |
| Queensland Country Credit Union | Discount Variable Package Rate (LVR <80%) |
| Queenslanders CU | Discount Variable Package Rate (LVR <80%) |
| RACQ Bank | Choices Mortgage Breaker 250-499k |
| RACQ Bank | Mortgage Breaker |
| RAMS | Low Rate P&I |
| Regional Australia Bank | Basic IO |
| Regional Australia Bank | Basic P&I |
| Regional Australia Bank | Basic Special IO 3 yrs |
| Regional Australia Bank | Basic Special P&I 3 yrs |
| Regional Australia Bank | Partnership Advantage Variable IO 250k+ |
| Regional Australia Bank | Partnership Advantage Variable P&I 250k+ |
| Reliance Bank | All In One 2 yr Discount Variable O/O P&I |
| Reliance Bank | All In One Rewards Package O/O P&I 350-749k |
| Reliance Bank | First Rate Owner Occupied P&I |
| RESI Mortgage Corp | Flexi Options 80% |
| RESI Mortgage Corp | Smart Pro IO 200k+ 80% |
| SCU | ProPack 250k+ |
| SCU | Standard Variable |
| SERVICE ONE Alliance Bank | Standard Variable P&I 250-499k |
| St.George Bank | Advantage Package Variable P&I 250-499k |
| Summerland Credit Union | Eco Home Loan |
| Summerland Credit Union | Eco PI 80 |
| Summerland Credit Union | Offset Home Loan |
| Summerland Credit Union | Offset Home Loan PI 80 |
| Summerland Credit Union | Premium |
| Summerland Credit Union | Premium PI 80 |
| Suncorp Bank | Back To Basics OO IO 150k+ |
| Suncorp Bank | Home Package Plus Standard Variable OO IO 80% 150k+ |
| Suncorp Bank | Home Package Plus Variable OO 80% 150k+ |
| Suncorp Bank | Home Package Plus Variable OO IO 90% |
| Suncorp Bank | Home Pkg Plus Variable OO P&I 90% |
| Teachers Mutual Bank | My First Home Loan |



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Owner Occupier Variable \$350,000

| Company | Product |
|--------------------------------------|---|
| ★★★ | |
| Teachers Mutual Bank | Solutions Plus Home Loan IO 250-499k 80% |
| The Mac | Basic Variable 250-499k |
| The Mac | Home Loan 250k+ |
| The Mac | Intro Basic Variable 2 yrs 150-499k |
| The Mac | Offset Home Loan |
| The Mutual Bank | Budget |
| The Mutual Bank | Mutual |
| The Mutual Bank | Package Home Loan Premium Variable 150k+ |
| The Mutual Bank | Premium Variable |
| Transport Mutual Credit Union | Basic Variable |
| Transport Mutual Credit Union | Switch and Save Residential |
| UBank | UHomeLoan - Real Reward Offer IO |
| UBank | UHomeLoan - Standard Variable IO |
| UBank | UHomeLoan - Standard Variable PI |
| UniBank | My First Home Loan |
| UniBank | Solutions Plus Home Loan IO 250-499k 80% |
| UniBank | Solutions Plus Home Loan P&I 250-499k 80% |
| Virgin Money | Reward Me - Owner Occ Variable IO 75-499k |
| WAW Credit Union | Essentials 2 Year Intro Home Loan |
| WAW Credit Union | Essentials 2 Year Intro Home Loan IO |
| WAW Credit Union | Essentials Home Loan |
| WAW Credit Union | Essentials Home Loan IO |
| Westpac | Flexi First Option P&I |
| Westpac | Premier Advantage Rocket Repay Home Loan P&I 250-499k |
| Yellow Brick Road | Empower Package Empower Variable IO 80% 150k+ |
| Yellow Brick Road | Empower Variable IO 80% |



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Owner Occupier Variable \$350,000

| Company | Product |
|--------------------------|---|
| ★★ | |
| AMP Bank | Professional Package Variable IO 250-499k |
| ANZ | Breakfree Variable IO 250-699k |
| ANZ | Breakfree Variable IO Special 250-499k |
| ANZ | Variable IO |
| ANZ | Variable P&I |
| Arab Bank Australia | Essentials Home Loan |
| Bank of China | Standard Variable |
| Bank of Melbourne | Advantage Package Variable IO 60-80% 100k+ |
| Bank of Melbourne | Basic Promo Variable IO 80% |
| Bank of Melbourne | Variable IO 60-80% |
| Bank of Melbourne | Variable P&I 60-80% |
| Bank of us | FlexiLine |
| BankSA | Advantage Package Variable IO 250-499k |
| BankSA | Basic Promo Variable IO |
| BankSA | Variable IO |
| BankSA | Variable P&I |
| Bankwest | Variable Owner Occupied 80% |
| bcu | Standard Variable IO |
| bcu | Standard Variable P&I |
| Bendigo Bank | Connect Residential Variable IO 250-499k |
| Bendigo Bank | Residential Variable IO 250-499k |
| Beyond Bank | Variable |
| BOQ | Home Loan Privileges Standard Variable 250-999k |
| Commonwealth Bank | No Fee Variable Rate IO |
| Commonwealth Bank | Rate Saver IO |
| Commonwealth Bank | Standard Variable Rate IO |
| Commonwealth Bank | Standard Variable Rate P&I |
| Commonwealth Bank | Wealth Package Standard Variable Rate IO 350-749k |
| Community First CU | True Value Var HI - IO |
| Community First CU | True Value Var HI - P&I |
| Credit Union SA | Standard Variable |
| Firefighters Mutual Bank | Flexi Choice |



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Owner Occupier Variable \$350,000

| Company | Product |
|------------------------|---|
| ★★ | |
| First Option Bank | Classic Home Loan L51 |
| First Option Bank | Classic Home Loan L51 IO |
| Firstmac | Construction OO 90 |
| G&C Mutual Bank | Solutions Package Solutions - Package Only |
| G&C Mutual Bank | Solutions Package Standard Variable IO |
| G&C Mutual Bank | Standard Variable IO |
| G&C Mutual Bank | Standard Variable P&I |
| Gateway Bank | Construction Loan |
| Gateway Bank | Variable |
| Heritage Bank | Variable 80% |
| Holiday Coast CU | Keep It Simple Standard |
| HSBC | Home Smart |
| HSBC | Variable PI |
| Hume Bank | Variable IO |
| Hume Bank | Variable P&I |
| Hunter United | Interest Only |
| IMB | Standard Variable P&I 90% |
| Macquarie Credit Union | Home Loan Variable |
| ME | Flexible Home Loan OO Max 80 LVR |
| MyState Bank | Standard Variable |
| NAB | Base Variable Indicator Rate |
| NAB | Choice Package Tailored Variable - IO 250-749k |
| NAB | Tailored Variable - IO |
| NAB | Tailored Variable - P&I |
| Newcastle Permanent | Premium Variable P&I 80% |
| Newcastle Permanent | Real Options IO |
| Newcastle Permanent | Real Options P&I |
| Nexus Mutual | Standard Home Loan IO |
| Nexus Mutual | Standard Home Loan P&I |
| Northern Inland CU | First Home Buyer Package Smart Variable Owner Occupied 20k+ |
| Northern Inland CU | Home Loan Value Owner Occupied 350-499k |
| Northern Inland CU | Smart Variable Owner Occupied |



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Owner Occupier Variable \$350,000

| Company | Product |
|---------------------------------|--|
| ★★ | |
| P&N Bank | Easypay Variable 80% |
| P&N Bank | Easypay Variable 95% |
| People's Choice Credit Union | Home Loan Package Standard Variable IO 100k+ |
| People's Choice Credit Union | Standard Variable IO |
| People's Choice Credit Union | Standard Variable P&I |
| QBANK | Standard Variable |
| Queensland Country Credit Union | Standard Variable |
| Queenslanders CU | Standard Variable |
| RAMS | Full Feature IO |
| RAMS | Full Feature P&I |
| RAMS | Low Rate IO |
| Regional Australia Bank | Mortgage Offset IO |
| Regional Australia Bank | Mortgage Offset P&I |
| Reliance Bank | All In One Owner Occupied P&I |
| SERVICE ONE Alliance Bank | Standard Variable IO 250-499k |
| St.George Bank | Advantage Package Variable IO 250-499k |
| St.George Bank | Basic Promo Variable IO |
| St.George Bank | Variable IO |
| St.George Bank | Variable P&I |
| Summerland Credit Union | ECO Home Loan Standard |
| Summerland Credit Union | Home Loan Plus |
| Summerland Credit Union | Offset Home Loan Standard |
| Suncorp Bank | Standard Variable OO P&I 80% |
| Teachers Mutual Bank | Flexi Choice |
| TicToc Home Loans | Variable Live In IO |
| Transport Mutual Credit Union | Interest Only Variable |
| Transport Mutual Credit Union | Variable |
| UniBank | Flexi Choice |
| WAW Credit Union | Basic Home Loan |
| WAW Credit Union | Basic Home Loan IO |
| Westpac | Flexi First Option IO |
| Westpac | Premier Advantage Rocket Repay Home Loan IO 250-499k |



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Owner Occupier Variable \$350,000

| Company | Product |
|--------------------------|----------------------------------|
| ★★ | |
| Westpac | Rocket Repay Home Loan IO |
| Westpac | Rocket Repay Home Loan P&I |
| ★ | |
| AMP Bank | Classic Variable IO |
| AMP Bank | Classic Variable P+I |
| AMP Bank | Intro 1yr Variable IO |
| AMP Bank | Intro 1yr Variable P+I |
| Arab Bank Australia | HeadStart Home Loan 1 yr Intro |
| Arab Bank Australia | The Basics Home Loan |
| Australian Military Bank | Construction Loan |
| Australian Military Bank | DHOAS Construction Loan |
| Auswide Bank | Standard Variable IO |
| Auswide Bank | Standard Variable PI |
| Bank of Sydney | Variable |
| Bendigo Bank | Basic Variable Owner Occupied IO |
| BOQ | Standard Variable |
| Citi | Offset Variable P&I 80% |
| Citi | Variable P&I 80% |
| Credit Union SA | Standard Variable IO |
| Delphi Bank | Owner Occupied Home Loan IO |
| Delphi Bank | Owner Occupied Home Loan P&I |
| Firefighters Mutual Bank | Interest Only Variable |
| IMB | Standard Variable IO |
| MyState Bank | Standard Variable IO |
| Newcastle Permanent | Premium Variable IO |
| Suncorp Bank | Standard Variable OO IO 80% |
| Teachers Mutual Bank | Interest Only Variable |
| UniBank | Interest Only Variable |



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Owner Occupier Variable \$350,000

| Company | Product |
|---------------------------|--|
| Not rated | |
| Bank of Melbourne | Advantage Package Variable IO <60% 100k+ |
| Bank of Sydney | BOSBasic Home Loan P&I |
| Hume Bank | Investment Standard Variable Rate 2yr Discount |
| Northern Inland CU | Introductory Home Loan P&I |



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Owner Occupier Variable \$500,000

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



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Owner Occupier Variable \$500,000

| Company | Product |
|---------------------------|--|
| ★★★★★ "Outstanding Value" | |
| AMO Group | Basic Variable |
| AMO Group | Variable Home Loan |
| ANZ | Simplicity Plus P&I <80% Special Offer |
| Australian Unity | Kick Starter Discounted Variable P&I |
| Bank Australia | Basic Home Loan Special Offer |
| Bank of Melbourne | Basic Promo Variable P&I 60-80% |
| BankSA | Basic Promo Variable P&I |
| BankVic | First Home Buyer Package standard variable 20k+ |
| Bankwest | Complete Home Loan Variable Owner Occupied 80% 200k+ |
| Community First CU | Accelerator Package Home Loan P&I 250k+ |
| CUA | Accelerate Variable OO P&I |
| CUA | Achieve Variable OO P&I |
| Easy Street Fin Services | Standard Var Rate Home Loan - P&I Special |
| Freedom Lend | Freedom Construction |
| Freedom Lend | Freedom Variable PI 80% |
| Freedom Lend | Freedom Variable PI Special 80% |
| Gateway Bank | Low Rate Essentials |
| Gateway Bank | Premium Variable 80% 150k+ |
| Greater Bank | Great Rate Discount Variable \$150k+ |
| Greater Bank | Ultimate Discount Variable 150k+ |
| Heritage Bank | Discount Variable 150k+ 80% |
| Heritage Bank | Home Advantage Variable 80% 250-699k |
| Homestar Finance | Owner Occupied P&I (\$700 cashback on \$200k+ refinance) |
| HSBC | Home Value - Owner Occupier PI |
| HSBC | Premier Home Smart 500-749k |
| HSBC | Premier Variable PI 500-749k |
| Hunter United | No Regrets Home Loan 400k+ |
| Illawarra Credit Union | Bare Essentials Special Offer |
| ING | Mortgage Simplifier PI 500-999k 80% |
| ING | Orange Advantage Variable PI 500-999k 80% |
| loans.com.au | Essentials - Owner Occ - PI |
| loans.com.au | Offset Variable-Owner Occ <80% P&I |



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Owner Occupier Variable \$500,000

| Company | Product |
|------------------------------|---|
| ★★★★★ "Outstanding Value" | |
| ME | Member Package Flexible Home Loan OO Max 80 LVR 400-699k |
| Mortgage House | Advantage Home Loan 80 |
| Mortgage House | Advantage Home Loan 80 - Essentials |
| Mortgage House | Advantage Home Loan 80 - PAYG |
| MOVE Bank | Straight forward Home Loan |
| NAB | Base Variable Rate P&I Special Offer <80% |
| Nexus Mutual | Essentials Home Loan PI 50-80% |
| Pacific Mortgage Group | Variable P&I |
| People's Choice Credit Union | Home Loan Package Standard Variable <80 Package P&I 100k+ |
| Qudos Bank | Low Cost Home Loan Owner Occupied P&I 80% |
| Qudos Bank | Value Package Low Cost Home Loan O/O P&I 80% |
| RACQ Bank | Mortgage Saver |
| Reduce Home Loans | Rate Buster High Lend |
| Reduce Home Loans | Rate Lovers Variable |
| SCU | My Life Variable Rate Home Loan P&I |
| State Custodians | Low Rate Home Loan with Offset P&I 80% |
| UBank | Discount Offer O/O P&I +\$200k |
| Westpac | First Time Buyer Flexi First Option P&I Intro 5 yrs |



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Owner Occupier Variable \$500,000

| Company | Product |
|---------------------------------|--|
| ★★★★ | |
| AMP Bank | Professional Package Variable P+I 500-749k |
| Aussie | Select Basic Variable PI 500k+ 80% |
| Australian Military Bank | DHOAS Value Home Loan (Defence HL) |
| Australian Military Bank | Value Home Loan 250k+ 80% |
| Australian Unity | Health Wealth and Happiness Package Variable P&I |
| Australian Unity | Health, Wealth and Happiness P&I |
| Auswide Bank | Freedom Package Standard Variable PI Special Offer 100k+ |
| Bank Australia | Premium Package 70%-90% 500k+ |
| Bank First | Complete Variable First Home Buyer 80% |
| Bank First | First Home Buyers Package Complete Variable - Owner Occupied 80% 250k+ |
| Bank First | First Rate Home Loan - First Home Buyers Owner Occupied <80% |
| Bank First | First Rate Home Loan - Owner Occupied <80% |
| Bank First | Premier Package Home Loan Variable First Home Buyer 80% |
| Bank of China | Discount Home Loan P&I New Purchase Special Offer |
| Bank of China | Discount Plus Home Loan P&I Special Offer |
| Bank of Sydney | Expect More Owner Occupied Home Loan - Package Fee |
| Bank of us | FlexiDiscount 80% |
| BankVic | Base Variable |
| Bankwest | Premium Select Home Loan OO P&I 80% |
| bcu | OMG! Variable Rate P&I |
| Bendigo Bank | Connect Package Variable O/O Special Offer |
| Beyond Bank | Special Low Rate Variable Home Loan |
| Click Loans | Basic Home Loan PI 80% |
| Click Loans | Offset Home Loan PI 80% |
| Click Loans | The Online Home Loan 80 PI 80% |
| Click Loans | The Online Home Loan PI 150k+ 80% |
| Click Loans | The Online Offset Home Loan PI 80% |
| Commonwealth Bank | Extra P&I 90% |
| Credit Union SA | Variable Home Loan Package Special Offer P&I |
| CUA | Accelerate Variable OO Construction |
| CUA | Achieve Variable OO Construction |
| Firefighters Mutual Bank | Classic |



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Owner Occupier Variable \$500,000

| Company | Product |
|---------------------|---|
| ★★★★ | |
| Freedom Lend | Freedom Variable IO 80% |
| G&C Mutual Bank | Basic Home Loan |
| G&C Mutual Bank | First Home Premium Package Variable P&I |
| Greater Bank | Great Rate Discount Variable IO \$150k+ |
| Greater Bank | Ultimate Discount Variable IO 150k+ |
| Homestar Finance | Owner Occupied IO Variable 150-749k 80% |
| HSBC | Home Value - Owner Occupier IO |
| Hume Bank | Flexi Low Rate - Owner Occupied |
| Hume Bank | Property Package Variable P&I 500k+ |
| Hume Bank | Standard Variable Rate 2yr Discount |
| Hunter United | Platinum Home Loan OO, LVR <90% |
| IMB | Budget - Owner Occupied Special |
| loans.com.au | ZIP Home Loan |
| Macquarie Bank | Basic Variable Owner Occupied PI 80 |
| Macquarie Bank | Offset Variable Owner Occupied PI 80 |
| MOVE Bank | Economy |
| MOVE Bank | First Home Owners Loan Intro 1 yr |
| MOVE Bank | myHome Standard Variable Package 500-749k |
| MyState Bank | Basic Variable Home Loan 80% |
| Newcastle Permanent | Premium Plus Package Home Loan 90% 500-749k |
| P&N Bank | & Home Loan Intro 1 yr |
| P&N Bank | Home Loan & Bag & Home Loan 50k+ |
| Police Bank | Goldrate Home Loan Special Offer |
| QBANK | Classic Offer 90% |
| Qudos Bank | Low Cost Home Loan Owner Occupied IO 80% |
| RESI Mortgage Corp | Flexi Options 80% Special Offer |
| RESI Mortgage Corp | Smart Pro P&I 200-m 80% |
| SCU | 40 Year Term First Home Buyer Loan IO |
| SCU | 40 Year Term First Home Buyer Loan P+I |
| SCU | Basic Home Loan |
| St.George Bank | Basic Promo Variable P&I |
| State Custodians | Low Rate Home Loan with Offset IO |



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Owner Occupier Variable \$500,000

| Company | Product |
|----------------------|---|
| ★★★★ | |
| Suncorp Bank | Back To Basics OO PI 150k+ 90% |
| Suncorp Bank | Home Package Plus First Home Buyer Variable <95% PI 150k+ |
| Teachers Mutual Bank | Classic |
| The Mac | Intro Basic Variable 2 yrs 500k+ |
| TicToc Home Loans | Variable Live In P&I |
| UniBank | Classic |
| Virgin Money | Reward Me - Owner Occ Var 80 P&I 500-749k |
| WAW Credit Union | Back to Basics Home Loan |
| Yellow Brick Road | Empower Package Empower Variable PI 80% 150k+ |
| Yellow Brick Road | Empower Variable PI 80% |



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Owner Occupier Variable \$500,000

| Company | Product |
|--------------------------|---|
| ★★★ | |
| Adelaide Bank | Smartfit Variable IO |
| Adelaide Bank | Smartfit Variable P&I 90% |
| Adelaide Bank | SmartSaver IO |
| Adelaide Bank | SmartSaver P&I 90% |
| AMO Group | Variable Home Loan IO |
| AMP Bank | Basic Variable Loan IO |
| AMP Bank | Basic Variable Loan P+I |
| AMP Bank | Essential Home Loan 100k+ |
| AMP Bank | Professional Package Variable IO 500-749k |
| ANZ | Breakfree Variable P&I 80% 250-699k |
| ANZ | Breakfree Variable P&I Special 80% 500k+ |
| ANZ | Simplicity Plus IO Special Offer |
| Arab Bank Australia | The Basics Home Loan - Owner Occupier Loan |
| Aussie | Select Basic Variable IO 500k+ |
| Aussie | Select Standard Variable IO 500k+ |
| Aussie | Select Standard Variable PI 500k+ 80% |
| Australian Military Bank | Standard Variable Offset 80% |
| Australian Unity | Health, Wealth and Happiness IO |
| Auswide Bank | RBA Rate Tracker Home Loan |
| Bank Australia | Premium <80 |
| Bank First | Complete Variable - Owner Occupied 80% |
| Bank First | Premier Package Home Loan Variable OO 80% |
| Bank First | Standard Variable OO 80% |
| Bank of China | Discount Home Loan IO |
| Bank of China | Discount Plus Home Loan IO |
| Bank of China | Home Buyer 3 Year Introductory Rate |
| Bank of Melbourne | Advantage Package Variable P&I 60-80% 100k+ |
| Bank of us | Topline 80% |
| BankSA | Advantage Package Variable P&I 500-749k |
| BankVic | 2 Year Introductory Variable 2 yrs |
| BankVic | Offset |
| BankVic | Premium Home standard variable 250-749k |



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Owner Occupier Variable \$500,000

| Company | Product |
|-------------------|---|
| ★★★ | |
| BankVic | Standard Variable |
| Bankwest | Equaliser Home Loan 3 yr Intro Variable |
| Bankwest | Regular Saver Home Loan Owner Occ |
| bcu | Maximum Discount Variable IO |
| bcu | Maximum Discount Variable P&I |
| bcu | OMG! Variable Rate IO |
| Bendigo Bank | Basic Variable Owner Occupied PI |
| Bendigo Bank | Connect Package Variable Owner Occupied 500k+ |
| Bendigo Bank | Residential Variable PI 500k+ |
| Beyond Bank | Basic Variable |
| Beyond Bank | Low Rate Variable Special OO |
| Beyond Bank | Pinnacle +Plus Pkg Variable 300k+ |
| Beyond Bank | Total Home Loan Variable 50k+ |
| Beyond Bank | Total Home Loan Variable New Money Offer 50k+ |
| BOQ | Clear Path Variable Home Loan |
| BOQ | Economy |
| Citi | Basic Variable P&I 80% |
| Citi | Mortgage Plus Offset Variable P&I 80% 250k+ |
| Citi | Mortgage Plus Variable P&I 80% 250k+ |
| Click Loans | Basic Home Loan IO 80% |
| Click Loans | Offset Home Loan IO 80% |
| Click Loans | The Online Home Loan 80 IO 80% |
| Click Loans | The Online Home Loan IO 150k+ 80% |
| Commonwealth Bank | Extra (2 Year Intro) IO 2 yrs |
| Commonwealth Bank | Extra (2 Year Intro) P&I 2 yrs |
| Commonwealth Bank | Extra (4 Year Intro) IO 4 yrs |
| Commonwealth Bank | Extra (4 Year Intro) P&I 4 yrs |
| Commonwealth Bank | Extra IO 90% |
| Commonwealth Bank | No Fee Variable Rate P&I |
| Commonwealth Bank | Rate Saver Intro Variable IO 3 yrs |
| Commonwealth Bank | Rate Saver Intro Variable P&I 3 yrs |
| Commonwealth Bank | Rate Saver P&I |



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Owner Occupier Variable \$500,000

| Company | Product |
|--------------------------|--|
| ★★★ | |
| Commonwealth Bank | Wealth Package Standard Variable Rate P&I 350-749k |
| Community First CU | Accelerator Package Home Loan IO 250k+ |
| Community First CU | True Basic Home Loan - IO 80% |
| Community First CU | True Basic Home Loan - P&I 80% |
| Credit Union SA | Discounted Variable Rate Home Loan IO |
| Credit Union SA | Discounted Variable Rate Home Loan P&I |
| Credit Union SA | Variable Home Loan Package IO |
| Credit Union SA | Variable Home Loan Package P&I |
| Credit Union SA | Variable Home Loan Package Special Offer IO |
| CUA | Accelerate Variable OO IO |
| CUA | Achieve Variable OO IO |
| CUA | Fresh Start Basic O/O Construction |
| CUA | Fresh Start Basic O/O P&I |
| CUA | Fresh Start Basic Owner Occupier IO |
| CUA | Fresh Start Variable Owner Occupier Construction |
| CUA | Fresh Start Variable Owner Occupier IO |
| CUA | Fresh Start Variable Owner Occupier P&I |
| Easy Street Fin Services | Std VarRate Home Loan - IO |
| Easy Street Fin Services | Std VarRate Home Loan - P&I |
| Endeavour Mutual Bank | Special Offer 2yr Discounted Var 2 yrs |
| Endeavour Mutual Bank | Variable Home Loan |
| Firefighters Mutual Bank | My First Home Loan |
| Firefighters Mutual Bank | Solutions Plus 500-749k IO 80% |
| Firefighters Mutual Bank | Solutions Plus 500-749k P&I 80% |
| First Option Bank | Premium Home Loan Intro 12 mths |
| First Option Bank | Premium Home Loan L53 |
| First Option Bank | Premium Home Loan L53 IO |
| First Option Bank | Smart Start Home Loan Intro 12 mths |
| First Option Bank | Smart Start Home Loan L41 |
| First Option Bank | Smart Start Home Loan L41 IO |
| Firstmac | Home Loan 80 |
| Firstmac | VIP 80 P&I |



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Owner Occupier Variable \$500,000

| Company | Product |
|------------------------|--|
| ★★★ | |
| Firstmac | Vital 80 IO |
| Firstmac | Vital 80 P&I |
| G&C Mutual Bank | Get Ahead Start Home Ln |
| G&C Mutual Bank | Premium Package Premium - Package Only 300k+ |
| G&C Mutual Bank | Premium Package Standard Variable IO 300k+ |
| Geelong Bank | Affinity Home Loan Package Owner Occ IO 80% 150k+ |
| Geelong Bank | Affinity Home Loan Package Owner Occ P+I 80% 150k+ |
| Geelong Bank | Mutual Home Loan Owner Occ IO 80% |
| Geelong Bank | Mutual Home Loan Owner Occ P+I 80% |
| Greater Bank | Great Rate Variable |
| Greater Bank | Great Rate Variable IO |
| Greater Bank | Standard Variable |
| Greater Bank | Standard Variable IO |
| Greater Bank | Ultimate Variable |
| Greater Bank | Ultimate Variable IO |
| Holiday Coast CU | Home Sweet Home Standard |
| Horizon Credit Union | Basic Home Loan |
| Horizon Credit Union | Home Sweet Home Loan Intro 2 yrs |
| Horizon Credit Union | Kickstart First Home Buyer Loan |
| Horizon Credit Union | Mortgage Breaker Home Loan |
| Horizon Credit Union | Platinum Loan 150k+ |
| Horizon Credit Union | Special Value Plus Home Loan |
| HSBC | Premier Variable IO 500-749k |
| Hume Bank | Interest Saver IO |
| Hume Bank | Interest Saver P&I |
| Hunter United | Basic Variable |
| Hunter United | Green Home Loan |
| Hunter United | Interest Only Home Loan Owner Occupied |
| Hunter United | Package Home Loan Variable - Package Only 100k+ |
| Illawarra Credit Union | 2 Year Intro Variable Home Loan 2 yrs |
| Illawarra Credit Union | Bare Essentials |
| Illawarra Credit Union | Variable IO |



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Owner Occupier Variable \$500,000

| Company | Product |
|-------------------------------|--|
| ★★★ | |
| Illawarra Credit Union | Variable PI |
| IMB | Accelerator - Owner Occupied Intro 2 yrs |
| IMB | Budget - Owner Occupied IO |
| IMB | Budget - Owner Occupied P&I 90% |
| IMB | Essentials - Owner Occ Special P&I |
| IMB | Essentials - Owner Occupied IO |
| IMB | Essentials - Owner Occupied P&I |
| IMB | Introductory Variable 1 yr |
| ING | Mortgage Simplifier IO 500-999k |
| ING | Orange Advantage Variable IO 500-999k |
| Liberty Financial | Liberty Free 70 - 80 LVR |
| Liberty Financial | Liberty Sharp 70 - 80 LVR |
| Liberty Financial | Liberty Star 70 - 80 LVR |
| loans.com.au | Construction - Owner Occupier |
| loans.com.au | Essentials - Owner Occ - IO |
| loans.com.au | Offset Variable-Owner Occ <80 IO |
| Macquarie Bank | Basic Flyer Home Loan IO 80 |
| Macquarie Bank | Basic Flyer Home Loan PI 80 |
| Macquarie Bank | Basic Variable Owner Occupied IO 80 |
| Macquarie Bank | Offset Flyer Home Loan IO 80 |
| Macquarie Bank | Offset Flyer Home Loan PI 80 |
| Macquarie Bank | Offset Variable Owner Occupied IO 80 |
| Macquarie Credit Union | Basic Home Loan |
| Macquarie Credit Union | Discounted Variable Rate Owner Occupied 2 yr Intro |
| Macquarie Credit Union | First Home Buyers Intro 3 yrs |
| Macquarie Credit Union | Power Home Loan Package Power 400k+ |
| Macquarie Credit Union | Special Low Rate Home Loan |
| ME | Basic Home Loan OO Max 80 LVR |
| Mortgage House | Advantage Home Loan 80 IO |
| Mortgage House | Advantage Standard Home Loan 80 |
| Mortgage House | Pure and Simple 80 |
| MOVE Bank | Standard Variable Rate |



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Owner Occupier Variable \$500,000

| Company | Product |
|------------------------------|--|
| ★★★ | |
| MyState Bank | Basic Variable Home Loan IO |
| MyState Bank | Special Residential Home Loan 80% |
| MyState Bank | Special Residential Home Loan IO |
| NAB | Base Variable Rate - IO |
| NAB | Choice Package Tailored Variable - P&I 500-749k |
| NAB | Private Tailored Pkg Tailored Variable - P&I 500-749k |
| Newcastle Permanent | Discounted Real Deal - P&I (3 Yrs) |
| Newcastle Permanent | Discounted Real Deal IO 3 yrs |
| Newcastle Permanent | Premium Plus Package Premium Variable IO 500-749k |
| Newcastle Permanent | Real Deal IO Special Offer 80% 150k+ |
| Newcastle Permanent | Real Deal P&I |
| Newcastle Permanent | Real Deal P&I Special Offer 90% 150k+ |
| Nexus Mutual | Essentials Home Loan IO 50-80% |
| Nexus Mutual | Platinum Home Loan IO 50-80% |
| Nexus Mutual | Platinum Home Loan P&I 50-80% |
| Northern Inland CU | Basic Owner Occupied |
| Northern Inland CU | Dream Value Owner Occupied IO 80 |
| Northern Inland CU | Dream Value Owner Occupied PI 80 |
| Northern Inland CU | Home Loan Value Owner Occupied 500-749k |
| P&N Bank | & Home Loan |
| P&N Bank | Simple Home Loan |
| P&N Bank | Smooth Home Loan 80% |
| Pacific Mortgage Group | Variable IO |
| People's Choice Credit Union | Basic Variable IO 80% |
| People's Choice Credit Union | Basic Variable P&I 80% |
| People's Choice Credit Union | Home Loan Package Standard Variable <80 Package IO 100k+ |
| Police Bank | Premium Variable |
| QBANK | Classic |
| QBANK | Classic Plus 250k+ |
| QBANK | Classic Plus Offer 500k+ |
| QBANK | Classic Plus Overdraft Home Loan 250k+ |
| Qudos Bank | Owner Occupied Variable Rate Home Loan IO 90% |



Home Loans Star Ratings

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Owner Occupier Variable \$500,000

| Company | Product |
|---------------------------------|---|
| ★★★ | |
| Qudos Bank | Owner Occupied Variable Rate Home Loan P&I 90% |
| Qudos Bank | Value Package Low Cost Home Loan O/O IO 80% |
| Queensland Country Credit Union | Discount Variable Package Rate (LVR <80%) |
| Queenslanders CU | Discount Variable Package Rate (LVR <80%) |
| RACQ Bank | Choices Mortgage Breaker 500k+ |
| RACQ Bank | Mortgage Breaker |
| RAMS | Low Rate P&I |
| Regional Australia Bank | Basic IO |
| Regional Australia Bank | Basic P&I |
| Regional Australia Bank | Basic Special IO 3 yrs |
| Regional Australia Bank | Basic Special P&I 3 yrs |
| Regional Australia Bank | Partnership Advantage Variable IO 250k+ |
| Regional Australia Bank | Partnership Advantage Variable P&I 250k+ |
| Reliance Bank | All In One 2 yr Discount Variable O/O P&I |
| Reliance Bank | All In One Rewards Package O/O P&I 350-749k |
| Reliance Bank | First Home Buyer First Rate Special O/O P&I |
| Reliance Bank | First Rate Owner Occupied P&I |
| Reliance Bank | First Rate Special Owner Occupied P&I |
| RESI Mortgage Corp | Flexi Options 80% |
| RESI Mortgage Corp | Smart Pro IO 200k+ 80% |
| SCU | ProPack 250k+ |
| SCU | Standard Variable |
| SERVICE ONE Alliance Bank | Standard Variable P&I 500k+ |
| St.George Bank | Advantage Package Variable P&I 500-749k |
| Summerland Credit Union | Eco Home Loan |
| Summerland Credit Union | Eco PI 80 |
| Summerland Credit Union | Offset Home Loan |
| Summerland Credit Union | Offset Home Loan PI 80 |
| Summerland Credit Union | Premium |
| Summerland Credit Union | Premium PI 80 |
| Suncorp Bank | Back To Basics OO IO 150k+ |
| Suncorp Bank | Home Package Plus Standard Variable OO IO 80% 150k+ |



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Owner Occupier Variable \$500,000

| Company | Product |
|-------------------------------|---|
| ★★★ | |
| Suncorp Bank | Home Package Plus Variable OO 80% 150k+ |
| Suncorp Bank | Home Pkg Plus Variable OO P&I 90% |
| Teachers Mutual Bank | My First Home Loan |
| Teachers Mutual Bank | Solutions Plus Home Loan IO 500-749k 80% |
| Teachers Mutual Bank | Solutions Plus Home Loan P&I 500-749k 80% |
| The Mac | Basic Variable 500k+ |
| The Mac | Home Loan 250k+ |
| The Mac | Offset Home Loan |
| The Mutual Bank | Budget |
| The Mutual Bank | Mutual |
| The Mutual Bank | Package Home Loan Premium Variable 150k+ |
| Transport Mutual Credit Union | Switch and Save Residential |
| UBank | UHomeLoan - Real Reward Offer IO |
| UBank | UHomeLoan - Standard Variable IO |
| UBank | UHomeLoan - Standard Variable PI |
| UniBank | My First Home Loan |
| UniBank | Solutions Plus Home Loan IO 500-749k 80% |
| UniBank | Solutions Plus Home Loan P&I 500-749k 80% |
| Virgin Money | Reward Me - Owner Occ Variable IO 500-749k |
| WAW Credit Union | Essentials 2 Year Intro Home Loan |
| WAW Credit Union | Essentials 2 Year Intro Home Loan IO |
| WAW Credit Union | Essentials Home Loan |
| WAW Credit Union | Essentials Home Loan IO |
| Westpac | Flexi First Option P&I |
| Westpac | Premier Advantage Rocket Repay Home Loan P&I 500-749k |
| Yellow Brick Road | Empower Package Empower Variable IO 80% 150k+ |
| Yellow Brick Road | Empower Variable IO 80% |



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Owner Occupier Variable \$500,000

| Company | Product |
|--------------------------|---|
| ★★ | |
| AMP Bank | Professional Package Variable IO 250-499k |
| ANZ | Breakfree Variable IO 250-699k |
| ANZ | Breakfree Variable IO Special 500k+ |
| ANZ | Variable IO |
| ANZ | Variable P&I |
| Arab Bank Australia | Essentials Home Loan |
| Bank of China | Standard Variable |
| Bank of Melbourne | Advantage Package Variable IO 60-80% 100k+ |
| Bank of Melbourne | Basic Promo Variable IO 80% |
| Bank of Melbourne | Variable IO 60-80% |
| Bank of Melbourne | Variable P&I 60-80% |
| Bank of us | FlexiLine |
| BankSA | Advantage Package Variable IO 500-749k |
| BankSA | Basic Promo Variable IO |
| BankSA | Variable IO |
| BankSA | Variable P&I |
| Bankwest | Variable Owner Occupied 80% |
| bcu | Standard Variable IO |
| bcu | Standard Variable P&I |
| Bendigo Bank | Connect Residential Variable IO 500k+ |
| Bendigo Bank | Residential Variable IO 500k+ |
| Beyond Bank | Variable |
| BOQ | Home Loan Privileges Standard Variable 250-999k |
| Commonwealth Bank | No Fee Variable Rate IO |
| Commonwealth Bank | Rate Saver IO |
| Commonwealth Bank | Standard Variable Rate IO |
| Commonwealth Bank | Standard Variable Rate P&I |
| Commonwealth Bank | Wealth Package Standard Variable Rate IO 350-749k |
| Community First CU | True Value Var HI - IO |
| Community First CU | True Value Var HI - P&I |
| Credit Union SA | Standard Variable |
| Firefighters Mutual Bank | Flexi Choice |



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Owner Occupier Variable \$500,000

| Company | Product |
|------------------------|---|
| ★★ | |
| First Option Bank | Classic Home Loan L51 |
| First Option Bank | Classic Home Loan L51 IO |
| Firstmac | Construction OO 90 |
| G&C Mutual Bank | Solutions Package Solutions - Package Only |
| G&C Mutual Bank | Solutions Package Standard Variable IO |
| G&C Mutual Bank | Standard Variable IO |
| G&C Mutual Bank | Standard Variable P&I |
| Gateway Bank | Construction Loan |
| Gateway Bank | Variable |
| Heritage Bank | Variable 80% |
| Holiday Coast CU | Keep It Simple Standard |
| HSBC | Home Smart |
| HSBC | Variable IO |
| HSBC | Variable PI |
| Hume Bank | Variable IO |
| Hume Bank | Variable P&I |
| Hunter United | Interest Only |
| IMB | Standard Variable P&I 90% |
| Macquarie Credit Union | Home Loan Variable |
| ME | Flexible Home Loan OO Max 80 LVR |
| MyState Bank | Standard Variable |
| NAB | Base Variable Indicator Rate |
| NAB | Choice Package Tailored Variable - IO 250-749k |
| NAB | Tailored Variable - IO |
| NAB | Tailored Variable - P&I |
| Newcastle Permanent | Premium Variable P&I 80% |
| Newcastle Permanent | Real Options IO |
| Newcastle Permanent | Real Options P&I |
| Nexus Mutual | Standard Home Loan IO |
| Nexus Mutual | Standard Home Loan P&I |
| Northern Inland CU | First Home Buyer Package Smart Variable Owner Occupied 20k+ |
| Northern Inland CU | Smart Variable Owner Occupied |



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Owner Occupier Variable \$500,000

| Company | Product |
|---------------------------------|--|
| ★★ | |
| P&N Bank | Easypay Variable 80% |
| P&N Bank | Easypay Variable 95% |
| People's Choice Credit Union | Home Loan Package Standard Variable IO 100k+ |
| People's Choice Credit Union | Standard Variable IO |
| People's Choice Credit Union | Standard Variable P&I |
| QBANK | Standard Variable |
| Queensland Country Credit Union | Standard Variable |
| Queenslanders CU | Standard Variable |
| RAMS | Full Feature P&I |
| RAMS | Low Rate IO |
| Regional Australia Bank | Mortgage Offset IO |
| Regional Australia Bank | Mortgage Offset P&I |
| Reliance Bank | All In One Owner Occupied P&I |
| SERVICE ONE Alliance Bank | Standard Variable IO 500k+ |
| St.George Bank | Advantage Package Variable IO 500-749k |
| St.George Bank | Basic Promo Variable IO |
| St.George Bank | Variable IO |
| St.George Bank | Variable P&I |
| Summerland Credit Union | ECO Home Loan Standard |
| Summerland Credit Union | Home Loan Plus |
| Summerland Credit Union | Offset Home Loan Standard |
| Suncorp Bank | Standard Variable OO P&I 80% |
| Teachers Mutual Bank | Flexi Choice |
| The Mutual Bank | Premium Variable |
| TicToc Home Loans | Variable Live In IO |
| Transport Mutual Credit Union | Basic Variable |
| Transport Mutual Credit Union | Interest Only Variable |
| Transport Mutual Credit Union | Variable |
| UniBank | Flexi Choice |
| WAW Credit Union | Basic Home Loan |
| WAW Credit Union | Basic Home Loan IO |
| Westpac | Flexi First Option IO |



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Owner Occupier Variable \$500,000

| Company | Product |
|--------------------------|--|
| ★★ | |
| Westpac | Premier Advantage Rocket Repay Home Loan IO 500-749k |
| Westpac | Rocket Repay Home Loan IO |
| Westpac | Rocket Repay Home Loan P&I |
| ★ | |
| AMP Bank | Classic Variable IO |
| AMP Bank | Classic Variable P+I |
| AMP Bank | Intro 1yr Variable IO |
| AMP Bank | Intro 1yr Variable P+I |
| Arab Bank Australia | HeadStart Home Loan 1 yr Intro |
| Arab Bank Australia | The Basics Home Loan |
| Australian Military Bank | Construction Loan |
| Australian Military Bank | DHOAS Construction Loan |
| Auswide Bank | Standard Variable IO |
| Auswide Bank | Standard Variable PI |
| Bank of Sydney | Variable |
| Bendigo Bank | Basic Variable Owner Occupied IO |
| BOQ | Standard Variable |
| Citi | Offset Variable P&I 80% |
| Citi | Variable P&I 80% |
| Credit Union SA | Standard Variable IO |
| Delphi Bank | Owner Occupied Home Loan IO |
| Delphi Bank | Owner Occupied Home Loan P&I |
| Firefighters Mutual Bank | Interest Only Variable |
| IMB | Standard Variable IO |
| MyState Bank | Standard Variable IO |
| Newcastle Permanent | Premium Variable IO |
| RAMS | Full Feature IO |
| Suncorp Bank | Standard Variable OO IO 80% |
| Teachers Mutual Bank | Interest Only Variable |
| UniBank | Interest Only Variable |



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Owner Occupier Variable \$500,000

Company

Product

Not rated

| | |
|--|--|
| Bank of Melbourne | Advantage Package Variable IO <60% 100k+ |
| Bank of Sydney | BOSBasic Home Loan P&I |
| Hume Bank | Investment Standard Variable Rate 2yr Discount |
| Northern Inland CU | Introductory Home Loan P&I |
| Queensland Country Credit Union | RateSaver Home Loan |



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Owner Occupier Variable \$750,000

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



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Owner Occupier Variable \$750,000

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| AMO Group | Basic Variable |
| AMO Group | Variable Home Loan |
| ANZ | Simplicity Plus P&I <80% Special Offer |
| Australian Unity | Kick Starter Discounted Variable P&I |
| Bank Australia | Basic Home Loan Special Offer |
| Bank of Melbourne | Basic Promo Variable P&I 60-80% |
| BankSA | Basic Promo Variable P&I |
| Bankwest | Complete Home Loan Variable Owner Occupied 80% 200k+ |
| Community First CU | Accelerator Package Home Loan P&I 250k+ |
| CUA | Accelerate Variable OO P&I |
| CUA | Achieve Variable OO P&I |
| Easy Street Fin Services | Standard Var Rate Home Loan - P&I Special |
| Freedom Lend | Freedom Construction |
| Freedom Lend | Freedom Variable PI 80% |
| Freedom Lend | Freedom Variable PI Special 80% |
| Gateway Bank | Low Rate Essentials |
| Gateway Bank | Premium Variable 80% 150k+ |
| Greater Bank | Ultimate Discount Variable 150k+ |
| Heritage Bank | Discount Variable 150k+ 80% |
| Heritage Bank | Home Advantage Variable 80% 700k+ |
| Homestar Finance | Owner Occupied P&I Variable 750k+ 80% |
| HSBC | Home Value - Owner Occupier PI |
| HSBC | Premier Home Smart 750-1m |
| Hunter United | No Regrets Home Loan 400k+ |
| Illawarra Credit Union | Bare Essentials Special Offer |
| ING | Mortgage Simplifier PI 500-999k 80% |
| ING | Orange Advantage Variable PI 500-999k 80% |
| loans.com.au | Essentials - Owner Occ - PI |
| loans.com.au | Offset Variable-Owner Occ <80% P&I |
| ME | Member Package Flexible Home Loan OO Max 80 LVR 700k+ |
| Mortgage House | Advantage Home Loan 80 |
| Mortgage House | Advantage Home Loan 80 - Essentials |



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Owner Occupier Variable \$750,000

| Company | Product |
|-------------------------------------|---|
| ★★★★★ "Outstanding Value" | |
| Mortgage House | Advantage Home Loan 80 - PAYG |
| MOVE Bank | myHome Standard Variable Package 750k+ |
| MOVE Bank | Straight forward Home Loan |
| NAB | Base Variable Rate P&I Special Offer <80% |
| Nexus Mutual | Essentials Home Loan PI 50-80% |
| Pacific Mortgage Group | Variable P&I |
| People's Choice Credit Union | Home Loan Package Standard Variable <80 Package P&I 100k+ |
| Qudos Bank | Low Cost Home Loan Owner Occupied P&I 80% |
| Qudos Bank | Value Package Low Cost Home Loan O/O P&I 80% |
| RACQ Bank | Mortgage Saver |
| Reduce Home Loans | Rate Buster High Lend |
| Reduce Home Loans | Rate Lovers Variable |
| SCU | My Life Variable Rate Home Loan P&I |
| State Custodians | Low Rate Home Loan with Offset P&I 80% |
| UBank | Discount Offer O/O P&I 700k+ |
| Virgin Money | Reward Me - Owner Occ Var 80 P&I 750k+ |
| Westpac | First Time Buyer Flexi First Option P&I Intro 5 yrs |



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Owner Occupier Variable \$750,000

| Company | Product |
|--------------------------|--|
| ★★★★ | |
| AMP Bank | Professional Package Variable P+I 750k+ |
| Aussie | Select Basic Variable PI 500k+ 80% |
| Aussie | Select Standard Variable PI 500k+ 80% |
| Australian Unity | Health Wealth and Happiness Package Variable P&I |
| Auswide Bank | Freedom Package Standard Variable PI Special Offer 100k+ |
| Bank Australia | Premium Package 70%-90% 500k+ |
| Bank First | First Rate Home Loan - First Home Buyers Owner Occupied <80% |
| Bank First | First Rate Home Loan - Owner Occupied <80% |
| Bank First | Premier Package Home Loan Variable First Home Buyer 80% |
| Bank First | Premier Package Home Loan Variable OO 80% |
| Bank of China | Discount Home Loan P&I New Purchase Special Offer |
| Bank of China | Discount Plus Home Loan P&I Special Offer |
| Bank of Sydney | Expect More Owner Occupied Home Loan - Package Fee |
| Bank of us | FlexiDiscount 80% |
| BankVic | Base Variable |
| BankVic | First Home Buyer Package standard variable 20k+ |
| Bankwest | Premium Select Home Loan OO P&I 80% |
| bcu | OMG! Variable Rate P&I |
| Bendigo Bank | Connect Package Variable O/O Special Offer |
| Beyond Bank | Special Low Rate Variable Home Loan |
| Click Loans | Basic Home Loan PI 80% |
| Click Loans | Offset Home Loan PI 80% |
| Click Loans | The Online Home Loan 80 PI 80% |
| Click Loans | The Online Home Loan PI 150k+ 80% |
| Click Loans | The Online Offset Home Loan PI 80% |
| Commonwealth Bank | Extra P&I 90% |
| Credit Union SA | Variable Home Loan Package Special Offer P&I |
| CUA | Accelerate Variable OO Construction |
| CUA | Achieve Variable OO Construction |
| Firefighters Mutual Bank | Classic |
| Freedom Lend | Freedom Variable IO 80% |
| G&C Mutual Bank | Basic Home Loan |



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Owner Occupier Variable \$750,000

| Company | Product |
|-------------------------|---|
| ★★★★ | |
| G&C Mutual Bank | First Home Premium Package Variable P&I |
| Greater Bank | Great Rate Discount Variable \$150k+ |
| Greater Bank | Great Rate Discount Variable IO \$150k+ |
| Greater Bank | Ultimate Discount Variable IO 150k+ |
| HSBC | Home Value - Owner Occupier IO |
| HSBC | Premier Variable IO 750-1m |
| HSBC | Premier Variable PI 750-1m |
| Hume Bank | Flexi Low Rate - Owner Occupied |
| Hume Bank | Property Package Variable P&I 500k+ |
| Hume Bank | Standard Variable Rate 2yr Discount |
| Hunter United | Platinum Home Loan OO, LVR <90% |
| IMB | Budget - Owner Occupied Special |
| loans.com.au | ZIP Home Loan |
| Macquarie Bank | Basic Variable Owner Occupied PI 80 |
| Macquarie Bank | Offset Variable Owner Occupied PI 80 |
| MOVE Bank | Economy |
| MOVE Bank | First Home Owners Loan Intro 1 yr |
| MyState Bank | Basic Variable Home Loan 80% |
| Newcastle Permanent | Premium Plus Package Home Loan 90% 750-899k |
| P&N Bank | & Home Loan Intro 1 yr |
| P&N Bank | Home Loan & Bag & Home Loan 50k+ |
| Police Bank | Goldrate Home Loan Special Offer |
| QBANK | Classic Offer 90% |
| Qudos Bank | Low Cost Home Loan Owner Occupied IO 80% |
| Regional Australia Bank | Partnership Advantage Variable P&I 250k+ |
| RESI Mortgage Corp | Flexi Options 80% Special Offer |
| RESI Mortgage Corp | Smart Pro P&I 200-m 80% |
| SCU | 40 Year Term First Home Buyer Loan IO |
| SCU | 40 Year Term First Home Buyer Loan P+I |
| SCU | Basic Home Loan |
| St.George Bank | Basic Promo Variable P&I |
| Suncorp Bank | Back To Basics OO PI 150k+ 90% |



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Owner Occupier Variable \$750,000

| Company | Product |
|----------------------|---|
| ★★★★ | |
| Suncorp Bank | Home Package Plus First Home Buyer Variable <95% PI 150k+ |
| Suncorp Bank | Home Pkg Plus Variable OO P&I 90% |
| Teachers Mutual Bank | Classic |
| The Mac | Intro Basic Variable 2 yrs 500k+ |
| TicToc Home Loans | Variable Live In P&I |
| UniBank | Classic |
| WAW Credit Union | Back to Basics Home Loan |
| Yellow Brick Road | Empower Package Empower Variable PI 80% 150k+ |
| Yellow Brick Road | Empower Variable PI 80% |



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Owner Occupier Variable \$750,000

| Company | Product |
|--------------------------|--|
| ★★★ | |
| Adelaide Bank | Smartfit Variable IO |
| Adelaide Bank | Smartfit Variable P&I 90% |
| Adelaide Bank | SmartSaver IO |
| Adelaide Bank | SmartSaver P&I 90% |
| AMO Group | Variable Home Loan IO |
| AMP Bank | Basic Variable Loan IO |
| AMP Bank | Basic Variable Loan P+I |
| AMP Bank | Essential Home Loan 100k+ |
| AMP Bank | Professional Package Variable IO 750k+ |
| ANZ | Breakfree Variable P&I 80% 700k+ |
| ANZ | Breakfree Variable P&I Special 80% 500k+ |
| ANZ | Simplicity Plus IO Special Offer |
| Arab Bank Australia | The Basics Home Loan - Owner Occupier Loan |
| Aussie | Select Basic Variable IO 500k+ |
| Aussie | Select Standard Variable IO 500k+ |
| Australian Military Bank | DHOAS Value Home Loan (Defence HL) |
| Australian Military Bank | Standard Variable Offset 80% |
| Australian Military Bank | Value Home Loan 250k+ 80% |
| Australian Unity | Health, Wealth and Happiness IO |
| Australian Unity | Health, Wealth and Happiness P&I |
| Auswide Bank | RBA Rate Tracker Home Loan |
| Bank Australia | Premium <80 |
| Bank First | Complete Variable First Home Buyer 80% |
| Bank First | Complete Variable - Owner Occupied 80% |
| Bank First | First Home Buyers Package Complete Variable - Owner Occupied 80% 250k+ |
| Bank First | Standard Variable OO 80% |
| Bank of China | Discount Home Loan IO |
| Bank of China | Discount Plus Home Loan IO |
| Bank of China | Home Buyer 3 Year Introductory Rate |
| Bank of Melbourne | Advantage Package Variable P&I 60-80% 100k+ |
| Bank of us | Topline 80% |
| BankSA | Advantage Package Variable P&I 750k+ |



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Owner Occupier Variable \$750,000

| Company | Product |
|-------------------|---|
| ★★★ | |
| BankVic | 2 Year Introductory Variable 2 yrs |
| BankVic | Offset |
| BankVic | Premium Home standard variable 750k+ |
| BankVic | Standard Variable |
| Bankwest | Equaliser Home Loan 3 yr Intro Variable |
| Bankwest | Regular Saver Home Loan Owner Occ |
| bcu | Maximum Discount Variable IO |
| bcu | Maximum Discount Variable P&I |
| bcu | OMG! Variable Rate IO |
| Bendigo Bank | Basic Variable Owner Occupied PI |
| Bendigo Bank | Connect Package Variable Owner Occupied 500k+ |
| Bendigo Bank | Residential Variable PI 500k+ |
| Beyond Bank | Basic Variable |
| Beyond Bank | Low Rate Variable Special OO |
| Beyond Bank | Pinnacle +Plus Pkg Variable 300k+ |
| Beyond Bank | Total Home Loan Variable 50k+ |
| Beyond Bank | Total Home Loan Variable New Money Offer 50k+ |
| BOQ | Clear Path Variable Home Loan |
| BOQ | Economy |
| Citi | Basic Variable P&I 80% |
| Citi | Mortgage Plus Offset Variable P&I 80% 250k+ |
| Citi | Mortgage Plus Variable P&I 80% 250k+ |
| Click Loans | Basic Home Loan IO 80% |
| Click Loans | Offset Home Loan IO 80% |
| Click Loans | The Online Home Loan 80 IO 80% |
| Click Loans | The Online Home Loan IO 150k+ 80% |
| Commonwealth Bank | Extra (2 Year Intro) IO 2 yrs |
| Commonwealth Bank | Extra (2 Year Intro) P&I 2 yrs |
| Commonwealth Bank | Extra (4 Year Intro) IO 4 yrs |
| Commonwealth Bank | Extra (4 Year Intro) P&I 4 yrs |
| Commonwealth Bank | Extra IO 90% |
| Commonwealth Bank | No Fee Variable Rate P&I |



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Owner Occupier Variable \$750,000

| Company | Product |
|--------------------------|--|
| ★★★ | |
| Commonwealth Bank | Rate Saver Intro Variable IO 3 yrs |
| Commonwealth Bank | Rate Saver Intro Variable P&I 3 yrs |
| Commonwealth Bank | Rate Saver P&I |
| Commonwealth Bank | Wealth Package Standard Variable Rate P&I 750k+ |
| Community First CU | Accelerator Package Home Loan IO 250k+ |
| Community First CU | True Basic Home Loan - IO 80% |
| Community First CU | True Basic Home Loan - P&I 80% |
| Credit Union SA | Discounted Variable Rate Home Loan IO |
| Credit Union SA | Discounted Variable Rate Home Loan P&I |
| Credit Union SA | Variable Home Loan Package IO |
| Credit Union SA | Variable Home Loan Package P&I |
| Credit Union SA | Variable Home Loan Package Special Offer IO |
| CUA | Accelerate Variable OO IO |
| CUA | Achieve Variable OO IO |
| CUA | Fresh Start Basic O/O Construction |
| CUA | Fresh Start Basic O/O P&I |
| CUA | Fresh Start Basic Owner Occupier IO |
| CUA | Fresh Start Variable Owner Occupier Construction |
| CUA | Fresh Start Variable Owner Occupier IO |
| CUA | Fresh Start Variable Owner Occupier P&I |
| Easy Street Fin Services | Std VarRate Home Loan - IO |
| Easy Street Fin Services | Std VarRate Home Loan - P&I |
| Endeavour Mutual Bank | Special Offer 2yr Discounted Var 2 yrs |
| Endeavour Mutual Bank | Variable Home Loan |
| Firefighters Mutual Bank | My First Home Loan |
| Firefighters Mutual Bank | Solutions Plus 750k+ IO 80% |
| Firefighters Mutual Bank | Solutions Plus 750k+ P&I 80% |
| First Option Bank | Premium Plus Home Loan Intro 12 mths |
| First Option Bank | Premium Plus Home Loan L55 |
| First Option Bank | Premium Plus Home Loan L55 IO |
| Firstmac | Home Loan 80 |
| Firstmac | VIP 80 P&I |



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Owner Occupier Variable \$750,000

| Company | Product |
|------------------------|--|
| ★ ★ ★ | |
| Firstmac | Vital 80 IO |
| Firstmac | Vital 80 P&I |
| G&C Mutual Bank | Get Ahead Start Home Ln |
| G&C Mutual Bank | Premium Package Premium - Package Only 300k+ |
| G&C Mutual Bank | Premium Package Standard Variable IO 300k+ |
| G&C Mutual Bank | Solutions Package Solutions - Package Only |
| Geelong Bank | Affinity Home Loan Package Owner Occ IO 80% 150k+ |
| Geelong Bank | Affinity Home Loan Package Owner Occ P+I 80% 150k+ |
| Geelong Bank | Mutual Home Loan Owner Occ IO 80% |
| Geelong Bank | Mutual Home Loan Owner Occ P+I 80% |
| Greater Bank | Great Rate Variable |
| Greater Bank | Great Rate Variable IO |
| Greater Bank | Standard Variable |
| Greater Bank | Standard Variable IO |
| Greater Bank | Ultimate Variable |
| Greater Bank | Ultimate Variable IO |
| Holiday Coast CU | Home Sweet Home Standard |
| Homestar Finance | Owner Occupied IO Variable 750k+ 80% |
| Horizon Credit Union | Basic Home Loan |
| Horizon Credit Union | Home Sweet Home Loan Intro 2 yrs |
| Horizon Credit Union | Kickstart First Home Buyer Loan |
| Horizon Credit Union | Mortgage Breaker Home Loan |
| Horizon Credit Union | Platinum Loan 150k+ |
| Horizon Credit Union | Special Value Plus Home Loan |
| Hume Bank | Interest Saver IO |
| Hume Bank | Interest Saver P&I |
| Hunter United | Basic Variable |
| Hunter United | Green Home Loan |
| Hunter United | Interest Only Home Loan Owner Occupied |
| Hunter United | Package Home Loan Variable - Package Only 100k+ |
| Illawarra Credit Union | 2 Year Intro Variable Home Loan 2 yrs |
| Illawarra Credit Union | Bare Essentials |



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Owner Occupier Variable \$750,000

| Company | Product |
|------------------------|--|
| ★★★ | |
| Illawarra Credit Union | Variable IO |
| Illawarra Credit Union | Variable PI |
| IMB | Accelerator - Owner Occupied Intro 2 yrs |
| IMB | Budget - Owner Occupied IO |
| IMB | Budget - Owner Occupied P&I 90% |
| IMB | Essentials - Owner Occ Special P&I |
| IMB | Essentials - Owner Occupied IO |
| IMB | Essentials - Owner Occupied P&I |
| IMB | Introductory Variable 1 yr |
| ING | Mortgage Simplifier IO 500-999k |
| ING | Orange Advantage Variable IO 500-999k |
| Liberty Financial | Liberty Free 70 - 80 LVR |
| Liberty Financial | Liberty Star 70 - 80 LVR |
| loans.com.au | Construction - Owner Occupier |
| loans.com.au | Essentials - Owner Occ - IO |
| loans.com.au | Offset Variable-Owner Occ <80 IO |
| Macquarie Bank | Basic Flyer Home Loan IO 80 |
| Macquarie Bank | Basic Flyer Home Loan PI 80 |
| Macquarie Bank | Basic Variable Owner Occupied IO 80 |
| Macquarie Credit Union | Basic Home Loan |
| Macquarie Credit Union | Discounted Variable Rate Owner Occupied 2 yr Intro |
| Macquarie Credit Union | First Home Buyers Intro 3 yrs |
| Macquarie Credit Union | Power Home Loan Package Power 400k+ |
| Macquarie Credit Union | Special Low Rate Home Loan |
| ME | Basic Home Loan OO Max 80 LVR |
| Mortgage House | Advantage Home Loan 80 IO |
| Mortgage House | Advantage Standard Home Loan 80 |
| MOVE Bank | Standard Variable Rate |
| MyState Bank | Basic Variable Home Loan IO |
| MyState Bank | Special Residential Home Loan 80% |
| MyState Bank | Special Residential Home Loan IO |
| NAB | Base Variable Rate - IO |



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Owner Occupier Variable \$750,000

| Company | Product |
|---------------------------------|--|
| ★★★ | |
| NAB | Choice Package Tailored Variable - IO 750k+ |
| NAB | Choice Package Tailored Variable - P&I 750k+ |
| NAB | Private Tailored Pkg Tailored Variable - P&I 750k+ |
| Newcastle Permanent | Discounted Real Deal - P&I (3 Yrs) |
| Newcastle Permanent | Discounted Real Deal IO 3 yrs |
| Newcastle Permanent | Premium Plus Package Premium Variable IO 750-899k |
| Newcastle Permanent | Real Deal IO Special Offer 80% 150k+ |
| Newcastle Permanent | Real Deal P&I |
| Newcastle Permanent | Real Deal P&I Special Offer 90% 150k+ |
| Nexus Mutual | Essentials Home Loan IO 50-80% |
| Nexus Mutual | Platinum Home Loan IO 50-80% |
| Nexus Mutual | Platinum Home Loan P&I 50-80% |
| Northern Inland CU | Basic Owner Occupied |
| Northern Inland CU | Dream Value Owner Occupied IO 80 |
| Northern Inland CU | Dream Value Owner Occupied PI 80 |
| Northern Inland CU | Home Loan Value Owner Occupied 750k+ |
| P&N Bank | & Home Loan |
| P&N Bank | Simple Home Loan |
| P&N Bank | Smooth Home Loan 80% |
| Pacific Mortgage Group | Variable IO |
| People's Choice Credit Union | Basic Variable IO 80% |
| People's Choice Credit Union | Basic Variable P&I 80% |
| People's Choice Credit Union | Home Loan Package Standard Variable <80 Package IO 100k+ |
| Police Bank | Premium Variable |
| QBANK | Classic |
| QBANK | Classic Plus 250k+ |
| QBANK | Classic Plus Offer 500k+ |
| QBANK | Classic Plus Overdraft Home Loan 250k+ |
| Qudos Bank | Owner Occupied Variable Rate Home Loan IO 90% |
| Qudos Bank | Owner Occupied Variable Rate Home Loan P&I 90% |
| Qudos Bank | Value Package Low Cost Home Loan O/O IO 80% |
| Queensland Country Credit Union | Discount Variable Package Rate (LVR <80%) |



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Owner Occupier Variable \$750,000

| Company | Product |
|---------------------------|---|
| ★★★ | |
| Queenslanders CU | Discount Variable Package Rate (LVR <80%) |
| RACQ Bank | Choices Mortgage Breaker 500k+ |
| RACQ Bank | Mortgage Breaker |
| RAMS | Low Rate P&I |
| Regional Australia Bank | Basic IO |
| Regional Australia Bank | Basic P&I |
| Regional Australia Bank | Basic Special IO 3 yrs |
| Regional Australia Bank | Basic Special P&I 3 yrs |
| Regional Australia Bank | Partnership Advantage Variable IO 250k+ |
| Reliance Bank | All In One 2 yr Discount Variable O/O P&I |
| Reliance Bank | All In One Rewards Package O/O P&I 750k+ |
| Reliance Bank | First Home Buyer First Rate Special O/O P&I |
| Reliance Bank | First Rate Owner Occupied P&I |
| Reliance Bank | First Rate Special Owner Occupied P&I |
| RESI Mortgage Corp | Flexi Options 80% |
| RESI Mortgage Corp | Smart Pro IO 200k+ 80% |
| SCU | ProPack 250k+ |
| SCU | Standard Variable |
| SERVICE ONE Alliance Bank | Standard Variable P&I 500k+ |
| St.George Bank | Advantage Package Variable P&I 750k+ |
| State Custodians | Low Rate Home Loan with Offset IO |
| Summerland Credit Union | Eco Home Loan |
| Summerland Credit Union | Eco PI 80 |
| Summerland Credit Union | Offset Home Loan |
| Summerland Credit Union | Offset Home Loan PI 80 |
| Summerland Credit Union | Premium |
| Summerland Credit Union | Premium PI 80 |
| Suncorp Bank | Back To Basics OO IO 150k+ |
| Suncorp Bank | Home Package Plus Standard Variable OO IO 80% 150k+ |
| Suncorp Bank | Home Package Plus Variable OO 80% 150k+ |
| Teachers Mutual Bank | My First Home Loan |
| Teachers Mutual Bank | Solutions Plus Home Loan IO 750k+ 80% |



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Owner Occupier Variable \$750,000

| Company | Product |
|--------------------------------------|--|
| ★★★ | |
| Teachers Mutual Bank | Solutions Plus Home Loan P&I 750k+ 80% |
| The Mac | Basic Variable 500k+ |
| The Mac | Home Loan 250k+ |
| The Mac | Offset Home Loan |
| The Mutual Bank | Budget |
| The Mutual Bank | Mutual |
| The Mutual Bank | Package Home Loan Premium Variable 150k+ |
| Transport Mutual Credit Union | Switch and Save Residential |
| UBank | UHomeLoan - Real Reward Offer IO |
| UBank | UHomeLoan - Standard Variable IO |
| UBank | UHomeLoan - Standard Variable PI |
| UniBank | My First Home Loan |
| UniBank | Solutions Plus Home Loan IO 750k+ 80% |
| UniBank | Solutions Plus Home Loan P&I 750k+ 80% |
| Virgin Money | Reward Me - Owner Occ Variable IO 750k+ |
| WAW Credit Union | Essentials 2 Year Intro Home Loan |
| WAW Credit Union | Essentials 2 Year Intro Home Loan IO |
| WAW Credit Union | Essentials Home Loan |
| WAW Credit Union | Essentials Home Loan IO |
| Westpac | Flexi First Option P&I |
| Westpac | Premier Advantage Rocket Repay Home Loan P&I 750k+ |
| Yellow Brick Road | Empower Package Empower Variable IO 80% 150k+ |
| Yellow Brick Road | Empower Variable IO 80% |



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Owner Occupier Variable \$750,000

| Company | Product |
|--------------------------|---|
| ★★ | |
| AMP Bank | Intro 1yr Variable P+I |
| ANZ | Breakfree Variable IO 700k+ |
| ANZ | Breakfree Variable IO Special 500k+ |
| ANZ | Variable IO |
| ANZ | Variable P&I |
| Arab Bank Australia | Essentials Home Loan |
| Bank of China | Standard Variable |
| Bank of Melbourne | Advantage Package Variable IO 60-80% 100k+ |
| Bank of Melbourne | Basic Promo Variable IO 80% |
| Bank of Melbourne | Variable IO 60-80% |
| Bank of Melbourne | Variable P&I 60-80% |
| Bank of us | FlexiLine |
| BankSA | Advantage Package Variable IO 750k+ |
| BankSA | Basic Promo Variable IO |
| BankSA | Variable IO |
| BankSA | Variable P&I |
| Bankwest | Variable Owner Occupied 80% |
| bcu | Standard Variable IO |
| bcu | Standard Variable P&I |
| Bendigo Bank | Connect Residential Variable IO 500k+ |
| Bendigo Bank | Residential Variable IO 500k+ |
| Beyond Bank | Variable |
| BOQ | Home Loan Privileges Standard Variable 250-999k |
| Commonwealth Bank | No Fee Variable Rate IO |
| Commonwealth Bank | Rate Saver IO |
| Commonwealth Bank | Standard Variable Rate IO |
| Commonwealth Bank | Standard Variable Rate P&I |
| Commonwealth Bank | Wealth Package Standard Variable Rate IO 750k+ |
| Community First CU | True Value Var HI - P&I |
| Credit Union SA | Standard Variable |
| Firefighters Mutual Bank | Flexi Choice |
| First Option Bank | Classic Home Loan L51 |



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Owner Occupier Variable \$750,000

| Company | Product |
|------------------------------|---|
| ★★ | |
| First Option Bank | Classic Home Loan L51 IO |
| Firstmac | Construction OO 90 |
| G&C Mutual Bank | Solutions Package Standard Variable IO |
| G&C Mutual Bank | Standard Variable IO |
| G&C Mutual Bank | Standard Variable P&I |
| Gateway Bank | Construction Loan |
| Gateway Bank | Variable |
| Heritage Bank | Variable 80% |
| Holiday Coast CU | Keep It Simple Standard |
| HSBC | Home Smart |
| HSBC | Variable IO |
| HSBC | Variable PI |
| Hume Bank | Variable IO |
| Hume Bank | Variable P&I |
| Hunter United | Interest Only |
| IMB | Standard Variable P&I 90% |
| Macquarie Credit Union | Home Loan Variable |
| ME | Flexible Home Loan OO Max 80 LVR |
| MyState Bank | Standard Variable |
| NAB | Base Variable Indicator Rate |
| NAB | Tailored Variable - IO |
| NAB | Tailored Variable - P&I |
| Newcastle Permanent | Premium Variable P&I 80% |
| Newcastle Permanent | Real Options IO |
| Newcastle Permanent | Real Options P&I |
| Nexus Mutual | Standard Home Loan IO |
| Nexus Mutual | Standard Home Loan P&I |
| Northern Inland CU | First Home Buyer Package Smart Variable Owner Occupied 20k+ |
| Northern Inland CU | Smart Variable Owner Occupied |
| P&N Bank | Easypay Variable 80% |
| P&N Bank | Easypay Variable 95% |
| People's Choice Credit Union | Home Loan Package Standard Variable IO 100k+ |



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Owner Occupier Variable \$750,000

| Company | Product |
|---------------------------------|---|
| ★★ | |
| People's Choice Credit Union | Standard Variable IO |
| People's Choice Credit Union | Standard Variable P&I |
| QBANK | Standard Variable |
| Queensland Country Credit Union | Standard Variable |
| Queenslanders CU | Standard Variable |
| RAMS | Full Feature IO |
| RAMS | Full Feature P&I |
| RAMS | Low Rate IO |
| Regional Australia Bank | Mortgage Offset IO |
| Regional Australia Bank | Mortgage Offset P&I |
| Reliance Bank | All In One Owner Occupied P&I |
| SERVICE ONE Alliance Bank | Standard Variable IO 500k+ |
| St.George Bank | Advantage Package Variable IO 750k+ |
| St.George Bank | Basic Promo Variable IO |
| St.George Bank | Variable IO |
| St.George Bank | Variable P&I |
| Summerland Credit Union | ECO Home Loan Standard |
| Summerland Credit Union | Home Loan Plus |
| Summerland Credit Union | Offset Home Loan Standard |
| Suncorp Bank | Standard Variable OO P&I 80% |
| Teachers Mutual Bank | Flexi Choice |
| The Mutual Bank | Premium Variable |
| TicToc Home Loans | Variable Live In IO |
| Transport Mutual Credit Union | Basic Variable |
| Transport Mutual Credit Union | Interest Only Variable |
| Transport Mutual Credit Union | Variable |
| UniBank | Flexi Choice |
| WAW Credit Union | Basic Home Loan |
| WAW Credit Union | Basic Home Loan IO |
| Westpac | Flexi First Option IO |
| Westpac | Premier Advantage Rocket Repay Home Loan IO 750k+ |
| Westpac | Rocket Repay Home Loan IO |



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Owner Occupier Variable \$750,000

| Company | Product |
|--------------------------|----------------------------------|
| ★★ | |
| Westpac | Rocket Repay Home Loan P&I |
| ★ | |
| AMP Bank | Classic Variable IO |
| AMP Bank | Classic Variable P+I |
| AMP Bank | Intro 1yr Variable IO |
| Arab Bank Australia | HeadStart Home Loan 1 yr Intro |
| Arab Bank Australia | The Basics Home Loan |
| Australian Military Bank | Construction Loan |
| Australian Military Bank | DHOAS Construction Loan |
| Auswide Bank | Standard Variable IO |
| Auswide Bank | Standard Variable PI |
| Bank of Sydney | Variable |
| Bendigo Bank | Basic Variable Owner Occupied IO |
| BOQ | Standard Variable |
| Citi | Offset Variable P&I 80% |
| Citi | Variable P&I 80% |
| Community First CU | True Value Var HI - IO |
| Credit Union SA | Standard Variable IO |
| Delphi Bank | Owner Occupied Home Loan IO |
| Delphi Bank | Owner Occupied Home Loan P&I |
| Firefighters Mutual Bank | Interest Only Variable |
| IMB | Standard Variable IO |
| MyState Bank | Standard Variable IO |
| Newcastle Permanent | Premium Variable IO |
| Suncorp Bank | Standard Variable OO IO 80% |
| Teachers Mutual Bank | Interest Only Variable |
| UniBank | Interest Only Variable |



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Owner Occupier Variable \$750,000

| Company | Product |
|--|--|
| Not rated | |
| Bank of Melbourne | Advantage Package Variable IO <60% 100k+ |
| Bank of Sydney | BOSBasic Home Loan P&I |
| Hume Bank | Investment Standard Variable Rate 2yr Discount |
| Northern Inland CU | Introductory Home Loan P&I |
| Queensland Country Credit Union | RateSaver Home Loan |