



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 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Basic Variable 90%
AMO Group	Variable Home Loan 90%
ANZ	Simplicity Plus P&I <80% Special Offer
Athena	Owner Occupied P&I Refinance only
Australian Unity	Kick Starter Discounted Variable P&I
Bank Australia	Basic Home Loan Special Offer
BankSA	Basic Promo Variable P&I
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200-499k
Bankwest	Premium Select Home Loan OO P&I 80%
CUA	Achieve Variable OO P&I
CUA	Achieve Variable OO P&I Special Offer
Easy Street Fin Services	Standard Variable Home Loan - P&I Special
Freedom Lend	Freedom Variable IO 80%
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+
Heritage Bank	Discount Variable 150k+ 80%
Homestar Finance	Owner Occupied P&I Variable 150-850k 80%
Homestar Finance	Star Essentials 80% OO 150-850k
HSBC	Home Value Promotional Offer P&I
IMB	Budget - Owner Occupied P&I 90%
ING	Mortgage Simplifier PI 150-499k 80%
ING	Orange Advantage Variable PI 150-499k 80%
loans.com.au	Essentials Variable PI
loans.com.au	Offset Variable-Owner Occ <80% P&I
loans.com.au	Smart Home Loan
Mortgage House	Advantage Home Loan 80
Mortgage House	Advantage Home Loan 80 - Essentials
Mortgage House	Home Loan Prime - Special 70-90%
MOVE Bank	Straightforward Home Loan 95%



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Company	Product
★★★★★ "Outstanding Value"	
NAB	Base Variable Rate P&I Special Offer <80%
Newcastle Permanent	Real Deal P&I Special Offer 90% 150k+
Pacific Mortgage Group	Variable IO
Pacific Mortgage Group	Variable P&I
Qudos Bank	Low Cost Home Loan Owner Occupied P&I 80%
RACQ Bank	Mortgage Breaker Special Offer
RACQ Bank	Mortgage Saver
St.George Bank	Basic Promo Variable P&I 60-80%
State Custodians	Low Rate Home Loan with Offset P&I 80%
Suncorp Bank	Back To Basics OO PI 150k+ 90%
TicToc Home Loans	Live-in Variable P&I
TicToc Home Loans	Low Deposit Variable P&I
UBank	Discount Offer O/O P&I +\$200k
◇ "Rising Star"	
Arab Bank Australia	The Basics Home Loan - Lowest Rate Offer



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Owner Occupier Variable \$200,000 Principal & Interest

Company	Product
★★★★★	
Adelaide Bank	Smartfit Variable P&I 90%
Adelaide Bank	SmartSaver P&I 90%
Australian Military Bank	DHOAS RateSaver Home Loan <80% 150-250k
Australian Military Bank	RateSaver Home Loan <80% 150-250k
Australian Unity	Health Wealth Happiness P&I
Australian Unity	Health Wealth Happiness Package Variable P&I
Auswide Bank	Freedom Package Standard Variable PI Special Offer 100k+
Bank Australia	Premium Package 70%-90% 150-499k
Bank First	First Rate Home Loan (with First Home Buyer Package) O/O P&I <80%
Bank First	First Rate Home Loan O/O P&I <80%
Bank of China	Discount Plus Home Loan P&I Special Offer
Bank of Melbourne	Basic Promo Variable P&I 60-80%
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+
bcu	OMG! Variable Rate P&I
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable O/O Special Offer
Beyond Bank	Special Low Rate Variable Home Loan
Commonwealth Bank	Extra P&I 95%
Credit Union SA	Variable Home Loan Package Special Offer P&I
CUA	Accelerate Variable OO Construction
CUA	Accelerate Variable OO P&I
CUA	Achieve Variable OO Construction
CUA	Achieve Variable OO Construction Special Offer
Firefighters Mutual Bank	Classic Owner Occupied Home Loan
Firstmac	Vital 80 P&I
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 150k+



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Owner Occupier Variable \$200,000 Principal & Interest

Company	Product
★★★★	
Greater Bank	Ultimate Discount Variable IO 150k+
Heritage Bank	Home Advantage Variable 80% 150-249k
Homestar Finance	Owner Occupied IO Variable 150-850k 80%
HSBC	Home Value Promotional Offer IO
Hume Bank	Flexi Low Rate
loans.com.au	Essentials Variable 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
Macquarie Bank	Offset Flyer Home Loan PI 80
Macquarie Bank	Offset Variable Owner Occupied PI 80
Mortgage House	Advantage Home Loan 80 - PAYG
Mortgage House	Advantage Standard Home Loan 80
MOVE Bank	First Home Owners Loan Intro 1 yr
Newcastle Permanent	Premium Plus Package Home Loan 90% 150-499k
Newcastle Permanent	Real Deal IO Special Offer 80% 150k+
People's Choice Credit Union	Home Loan Package Standard Variable Special Offer P&I 90%
Police Bank	Goldrate Home Loan Special Offer
QBANK	Classic Offer 90%
Qudos Bank	Value Package Low Cost Home Loan O/O P&I 80%
Queensland Country Credit Union	RateSaver Home Loan
Queenslanders CU	RateSaver Home Loan
RESI Mortgage Corp	Flexi Options 80%
RESI Mortgage Corp	Smart Pro P&I 200-m 80% Special
SCU	40 Year Term First Home Buyer Loan IO
SCU	40 Year Term First Home Buyer Loan P+I
SCU	Basic Home Loan IO Construction
SCU	Basic Home Loan P&I
SCU	My Life Variable Rate Home Loan P&I
State Custodians	Low Rate Home Loan with Offset IO
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% P&I
Teachers Mutual Bank	Classic Owner Occupied Home Loan



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Owner Occupier Variable \$200,000 Principal & Interest

Company	Product
★★★★	
UniBank	Classic Owner Occupied Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Flexi First Option P&I 95%
Yellow Brick Road	Flexi Options 80%
Yellow Brick Road	Smart Pro P&I 80% 200k+



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Owner Occupier Variable \$200,000 Principal & Interest

Company	Product
★★★	
Adelaide Bank	Smartfit Variable IO
Adelaide Bank	SmartSaver IO
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
Athena	Owner Occupied IO Refinance only
Aussie	Select Basic Variable IO 100-499k
Aussie	Select Basic Variable PI 100-499k 80%
Aussie	Select Standard Variable IO 100-499k
Aussie	Select Standard Variable PI 100-499k 80%
Australian Military Bank	Standard Variable Offset 80%
Australian Unity	Health Wealth Happiness IO
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium <80
Bank First	Complete Home Loan (with First Home Buyer Package) O/O P&I <80%
Bank First	Complete Home Loan O/O P&I <80%
Bank First	Premier Package Home Loan (with First Home Buyer Package) O/O P&I <80%
Bank First	Premier Package Home Loan O/O P&I <80%
Bank First	Standard Variable (with First Home Buyer Package) O/O P&I <80%
Bank First	Standard Variable O/O P&I <80%
Bank of China	Discount Plus Home Loan IO Special Offer
Bank of China	Standard Variable
Bank of Melbourne	Advantage Package Variable IO 60-80% 100k+
Bank of Melbourne	Advantage Package Variable P&I 60-80% 100k+
Bank of us	Topline 80%
BankSA	Advantage Package Variable P&I
BankVic	2 Year Introductory Variable 2 yrs



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Owner Occupier Variable \$200,000 Principal & Interest

Company	Product
★★★	
BankVic	Offset
BankVic	Premium Home standard variable 50-249k
BankVic	Standard Variable
Bankwest	Complete Home Loan Variable Owner Occupied IO 200k+
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	Standard Variable P&I
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+
BOQ	Clear Path Variable Home Loan
BOQ	Economy
BOQ	Intro Rate Variable IO 2 yr
BOQ	Intro Rate Variable P&I 2 yr
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	Wealth Package Standard Variable Rate P&I 150-349k
Community First CU	Accelerator Package Home Loan IO <250k
Community First CU	Accelerator Package Home Loan P&I <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 IO Special Offer
Credit Union SA	Discounted Variable Rate Home Loan P&I



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Owner Occupier Variable \$200,000 Principal & Interest

Company	Product
★ ★ ★	
Credit Union SA	Discounted Variable Rate Home Loan P&I Special Offer
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	Achieve Variable OO IO Special Offer
Easy Street Fin Services	Standard Variable Home Loan - IO
Easy Street Fin Services	Standard Variable Home Loan - P&I
Endeavour Mutual Bank	Special Offer 2yr Discounted Variable
Endeavour Mutual Bank	Variable 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 L53
First Option Bank	Premium Home Loan L53 IO
First Option Bank	Smart Start Home Loan L41
First Option Bank	Smart Start Home Loan L41 IO
Firstmac	VIP 80 P&I
Firstmac	Vital 80 IO
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+
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 Loan P&I



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Owner Occupier Variable \$200,000 Principal & Interest

Company	Product
★★★	
Holiday Coast CU	Home Sweet Home Loan P&I Special Offer
Horizon Bank	Basic Home Loan
Horizon Bank	Home Sweet Home Loan Intro 2 yrs
Horizon Bank	Kickstart First Home Buyer Loan
Horizon Bank	Mortgage Breaker Home Loan
Horizon Bank	Platinum Loan 150k+
Horizon Bank	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	Green Home Loan Special
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	Essentials - Owner Occupied IO
IMB	Essentials - Owner Occupied P&I 90%
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
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 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



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Company	Product
★★★	
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
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k
Mortgage House	Pure and Simple 80
MOVE Bank	Economy
MOVE Bank	myHome Standard Variable Package
MOVE Bank	Standard Variable Rate
MyState Bank	Basic Variable Home Loan IO
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 P&I
Newcastle Permanent	Real Options P&I
Nexus Mutual	Essentials Home Loan IO 50-80%
Nexus Mutual	Essentials Home Loan PI 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
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
Police Bank	Goldrate Home Loan
Police Bank	Premium Variable
QBANK	Classic
QBANK	Classic Plus 100-249k



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Owner Occupier Variable \$200,000 Principal & Interest

Company	Product
★★★	
QBANK	Classic Plus Offer 100-249k
Qudos Bank	Construction Home Loan 80%
Qudos Bank	Low Cost Home Loan Owner Occupied IO 80%
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	Special Variable Package Rate P&I
Queenslanders CU	Special Variable Package Rate P&I
RACQ Bank	Choices Mortgage Breaker 150-249k
RACQ Bank	Mortgage Breaker
RAMS	Low Rate P&I
Regional Australia Bank	Basic IO
Regional Australia Bank	Basic P&I
Regional Australia Bank	Basic Variable Special Offer 3 yrs Intro IO
Regional Australia Bank	Basic Variable Special Offer 3 yrs Intro P&I
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
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 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 IO 80%
RESI Mortgage Corp	Smart Pro IO 200k+ 80%
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable P&I 50-249k
St.George Bank	Advantage Package Variable IO 60-80%
St.George Bank	Advantage Package Variable P&I 60-80%
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium



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Owner Occupier Variable \$200,000 Principal & Interest

Company	Product
★★★	
Summerland Credit Union	Premium Home Loan 2 yr Introductory Special
Suncorp Bank	Back To Basics OO IO 150k+
Suncorp Bank	Home Package Plus First Home Buyer Variable <90% IO
Suncorp Bank	Home Package Plus Standard Variable OO IO 80% 150k+
Suncorp Bank	Home Package Plus Variable O/O P&I 90% Special Offer
Suncorp Bank	Home Package Plus Variable OO 80% 150k+
Suncorp Bank	Home Package Plus Variable OO IO 90% Special Offer
Teachers Mutual Bank	Solutions Plus <\$250k IO 80%
Teachers Mutual Bank	Solutions Plus <\$250k P&I 80%
The Capricornian	3 Year Introductory Rate Home Loan <80%
The Capricornian	3 Year Introductory Rate Investment Home Loan <80%
The Capricornian	Premium Choice Variable 50-250k
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	Switch and Save Residential
UBank	UHomeLoan - Real Reward Offer IO
UBank	UHomeLoan - Standard Variable IO
UBank	UHomeLoan - Standard Variable PI
UniBank	Solutions Plus <\$250k IO 80%
UniBank	Solutions Plus <\$250k P&I 80%
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	Premier Advantage Rocket Repay Home Loan P&I 95%



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Owner Occupier Variable \$200,000 Principal & Interest

Company	Product
★★★	
Yellow Brick Road	Smart Pro IO 80% 200k+



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Owner Occupier Variable \$200,000 Principal & Interest

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
Bank of Melbourne	Basic Promo Variable IO 80%
Bank of Melbourne	Variable P&I 60-80%
BankSA	Advantage Package Variable IO
BankSA	Basic Home Loan Variable IO
BankSA	Variable P&I
Bankwest	Variable Owner Occupied 80%
Bankwest	Variable Owner Occupied IO
bcu	Standard Variable IO
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Connect Residential Variable IO
Bendigo Bank	Residential Variable IO 50-249k
Beyond Bank	Variable
BOQ	Clear Path Variable Home Loan IO
BOQ	Home Loan Privileges Standard Variable 150-249k
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	True Value Var HI - IO
Community First CU	True Value Var HI - P&I
Credit Union SA	Standard Variable
Credit Union SA	Standard Variable IO
Firefighters Mutual Bank	Flexi Choice
Firefighters Mutual Bank	My First Home Loan
First Option Bank	Classic Home Loan L51 IO
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



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Owner Occupier Variable \$200,000 Principal & Interest

Company	Product
★★	
G&C Mutual Bank	Standard Variable P&I
Gateway Bank	Variable
Heritage Bank	Variable P&I
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
Illawarra Credit Union	Variable Lite IO
Illawarra Credit Union	Variable Lite PI
IMB	Standard Variable P&I 90%
Mortgage House	Advantage Home Loan 80 IO
MyState Bank	Standard Variable
MyState Bank	Standard Variable IO
NAB	Choice Package Tailored Variable - IO 20-249k
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Deal IO
Newcastle Permanent	Real Options IO
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
People's Choice Credit Union	Home Loan Package Standard Variable IO 100k+
People's Choice Credit Union	Standard Variable P&I
QBANK	Classic Plus Overdraft Home Loan 100-249k
QBANK	Standard Variable



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Owner Occupier Variable \$200,000 Principal & Interest

Company	Product
★★	
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
SERVICE ONE Alliance Bank	Standard Variable IO 50-249k
St.George Bank	Basic Promo Variable IO 60-80%
St.George Bank	Standard Variable IO 60-80%
St.George Bank	Standard Variable P&I 60-80%
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
Teachers Mutual Bank	My First Home Loan
The Capricornian	Lifestyle Variable
TicToc Home Loans	Live-in Variable IO
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Interest Only Variable
Transport Mutual Credit Union	Variable
UniBank	Flexi Choice
UniBank	My First Home Loan
WAW Credit Union	Basic Home Loan IO
Westpac	Flexi First Option IO 95%
Westpac	Premier Advantage Rocket Repay Home Loan IO 95%
Westpac	Rocket Repay Home Loan IO 95%
Westpac	Rocket Repay Home Loan P&I 95%



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Owner Occupier Variable \$200,000 Principal & Interest

Company	Product
★	
AMP Bank	Classic Variable IO
AMP Bank	Classic Variable P+I
AMP Bank	Intro 1yr Variable IO
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	HeadStart Home Loan 1 yr Intro
Arab Bank Australia	The Basics Home Loan
Auswide Bank	Standard Variable IO
Auswide Bank	Standard Variable PI
Bank of Melbourne	Variable IO 60-80%
Bank of Sydney	Variable
BankSA	Variable IO
BOQ	Home Loan Privileges Standard Variable IO 150-249k
BOQ	Standard Variable
BOQ	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
People's Choice Credit Union	Standard Variable IO
RAMS	Full Feature IO
Suncorp Bank	Standard Variable OO IO 80%
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Access Equity
UniBank	Interest Only Variable
Not rated	
Hume Bank	2 Year Fixed Intro P&I
Northern Inland CU	Introductory Home Loan P&I
Queensland Country Credit Union	Low Deposit Package Loan P&I
Queenslanders CU	Low Deposit Package Loan P&I
Yellow Brick Road	Flexi Options IO 80%



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Basic Variable 90%
AMO Group	Variable Home Loan 90%
ANZ	Simplicity Plus P&I <80% Special Offer
Athena	Owner Occupied P&I Refinance only
Australian Unity	Kick Starter Discounted Variable P&I
Bank Australia	Basic Home Loan Special Offer
BankSA	Basic Promo Variable P&I
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200-499k
Bankwest	Premium Select Home Loan OO P&I 80%
CUA	Achieve Variable OO P&I
CUA	Achieve Variable OO P&I Special Offer
Easy Street Fin Services	Standard Variable Home Loan - P&I Special
Freedom Lend	Freedom Variable IO 80%
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+
Heritage Bank	Discount Variable 150k+ 80%
Homestar Finance	Owner Occupied P&I Variable 150-850k 80%
Homestar Finance	Star Essentials 80% OO 150-850k
HSBC	Home Value Promotional Offer P&I
Hunter United	No Regrets 1st Home Buyers Loan
ING	Mortgage Simplifier PI 150-499k 80%
ING	Orange Advantage Variable PI 150-499k 80%
loans.com.au	Essentials Variable PI
loans.com.au	Offset Variable-Owner Occ <80% P&I
loans.com.au	Smart Home Loan
loans.com.au	ZIP Home Loan
Mortgage House	Advantage Home Loan 80
Mortgage House	Advantage Home Loan 80 - Essentials
Mortgage House	Home Loan Prime - Special 70-90%



Home Loans Star Ratings

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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
MOVE Bank	Straightforward Home Loan 95%
Newcastle Permanent	Real Deal P&I Special Offer 90% 150k+
Pacific Mortgage Group	Variable P&I
People's Choice Credit Union	Home Loan Package Standard Variable Special Offer P&I 90%
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 Breaker Special Offer
RACQ Bank	Mortgage Saver
RESI Mortgage Corp	Flexi Options 80% Special Offer
State Custodians	Low Rate Home Loan with Offset P&I 80%
Suncorp Bank	Back To Basics OO PI 150k+ 90%
TicToc Home Loans	Live-in Variable P&I
TicToc Home Loans	Low Deposit Variable P&I
UBank	Discount Offer O/O P&I +\$200k
Yellow Brick Road	Flexi Options 80% Special Offer
◇ "Rising Star"	
Arab Bank Australia	The Basics Home Loan - Lowest Rate Offer



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★★★	
Adelaide Bank	Smartfit Variable P&I 90%
Adelaide Bank	SmartSaver P&I 90%
Australian Military Bank	DHOAS RateSaver Home Loan <80% 250-500k
Australian Military Bank	RateSaver Home Loan <80% 250-500k
Australian Unity	Health Wealth Happiness P&I
Australian Unity	Health Wealth Happiness Package Variable P&I
Auswide Bank	Freedom Package Standard Variable PI Special Offer 100k+
Bank Australia	Premium Package 70%-90% 150-499k
Bank First	First Rate Home Loan (with First Home Buyer Package) O/O P&I <80%
Bank First	First Rate Home Loan O/O P&I <80%
Bank of China	Discount Home Loan P&I Special Offer
Bank of China	Discount Plus Home Loan P&I Special Offer
Bank of China	Home Buyer 3 Year Introductory Rate
Bank of Melbourne	Basic Promo Variable P&I 60-80%
Bank of Sydney	BOSBasic Home Loan P&I
Bank of Sydney	Expect More Owner Occupied Home Loan - Package Fee
BankVic	Base Variable
BankVic	First Home Buyer Package standard variable 20k+
bcu	OMG! Variable Rate P&I
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable O/O Special Offer
Beyond Bank	Special Low Rate Variable Home Loan
Commonwealth Bank	Extra P&I 95%
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	Accelerate Variable OO P&I
CUA	Achieve Variable OO Construction
CUA	Achieve Variable OO Construction Special Offer
Firefighters Mutual Bank	Classic Owner Occupied Home Loan
G&C Mutual Bank	Basic Home Loan
G&C Mutual Bank	First Home Premium Package Variable P&I



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★★★	
Greater Bank	Great Rate Discount Variable IO \$150k+
Greater Bank	Ultimate Discount Variable 150k+
Greater Bank	Ultimate Discount Variable IO 150k+
Heritage Bank	Home Advantage Variable 80% 250-699k
Homestar Finance	Owner Occupied IO Variable 150-850k 80%
HSBC	Home Value Promotional Offer IO
Hume Bank	Flexi Low Rate
IMB	Budget - Owner Occupied P&I 90%
loans.com.au	Essentials Variable 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
Macquarie Bank	Offset Flyer Home Loan PI 80
Macquarie Bank	Offset Variable Owner Occupied PI 80
Mortgage House	Advantage Home Loan 80 - PAYG
Mortgage House	Advantage Standard Home Loan 80
MOVE Bank	First Home Owners Loan Intro 1 yr
NAB	Base Variable Rate P&I Special Offer <80%
Newcastle Permanent	Premium Plus Package Home Loan 90% 150-499k
Pacific Mortgage Group	Variable IO
Police Bank	Goldrate Home Loan Special Offer
QBANK	Classic Offer 90%
Queensland Country Credit Union	RateSaver Home Loan
Queenslanders CU	RateSaver Home Loan
RESI Mortgage Corp	Flexi Options 80%
RESI Mortgage Corp	Smart Pro P&I 200-m 80% Special
SCU	40 Year Term First Home Buyer Loan IO
SCU	40 Year Term First Home Buyer Loan P+I
SCU	Basic Home Loan IO Construction
SCU	Basic Home Loan P&I
SCU	My Life Variable Rate Home Loan P&I
St.George Bank	Basic Promo Variable P&I 60-80%



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★★★	
State Custodians	Low Rate Home Loan with Offset IO
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% P&I
Suncorp Bank	Home Package Plus Variable O/O P&I 90% Special Offer
Teachers Mutual Bank	Classic Owner Occupied Home Loan
UniBank	Classic Owner Occupied Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Flexi First Option P&I 95%
Yellow Brick Road	Flexi Options 80%
Yellow Brick Road	Smart Pro P&I 80% 200k+



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★★	
Adelaide Bank	Smartfit Variable IO
Adelaide Bank	SmartSaver IO
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 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
Athena	Owner Occupied IO Refinance only
Aussie	Select Basic Variable IO 100-499k
Aussie	Select Basic Variable PI 100-499k 80%
Aussie	Select Standard Variable IO 100-499k
Aussie	Select Standard Variable PI 100-499k 80%
Australian Military Bank	Standard Variable Offset 80%
Australian Unity	Health Wealth Happiness IO
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium <80
Bank First	Complete Home Loan (with First Home Buyer Package) O/O P&I <80%
Bank First	Complete Home Loan O/O P&I <80%
Bank First	Premier Package Home Loan (with First Home Buyer Package) O/O P&I <80%
Bank First	Premier Package Home Loan O/O P&I <80%
Bank First	Standard Variable (with First Home Buyer Package) O/O P&I <80%
Bank First	Standard Variable O/O P&I <80%
Bank of China	Discount Home Loan IO Special Offer
Bank of China	Discount Plus Home Loan IO Special Offer
Bank of Melbourne	Advantage Package Variable IO 60-80% 100k+
Bank of Melbourne	Advantage Package Variable P&I 60-80% 100k+
Bank of us	FlexiDiscount 80%
Bank of us	Topline 80%



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★★	
BankSA	Advantage Package Variable P&I
BankVic	2 Year Introductory Variable 2 yrs
BankVic	Offset
BankVic	Premium Home standard variable 250-749k
BankVic	Standard Variable
Bankwest	Complete Home Loan Variable Owner Occupied IO 200k+
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
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+
BOQ	Clear Path Variable Home Loan
BOQ	Economy
BOQ	Intro Rate Variable IO 2 yr
BOQ	Intro Rate Variable P&I 2 yr
Citi	Basic Variable P&I 250-750k
Citi	Mortgage Plus Offset Variable P&I 250-750k
Citi	Mortgage Plus Variable P&I 250-750k
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	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%



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★★	
Credit Union SA	Discounted Variable Rate Home Loan IO
Credit Union SA	Discounted Variable Rate Home Loan IO Special Offer
Credit Union SA	Discounted Variable Rate Home Loan P&I
Credit Union SA	Discounted Variable Rate Home Loan P&I Special Offer
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	Achieve Variable OO IO Special Offer
Easy Street Fin Services	Standard Variable Home Loan - IO
Easy Street Fin Services	Standard Variable Home Loan - P&I
Endeavour Mutual Bank	Special Offer 2yr Discounted Variable
Endeavour Mutual Bank	Variable Home Loan
Firefighters Mutual Bank	Solutions Plus 250-499k IO 80%
Firefighters Mutual Bank	Solutions Plus 250-499k P&I 80%
First Option Bank	Classic Home Loan L51
First Option Bank	Premium Home Loan L53
First Option Bank	Premium Home Loan L53 IO
First Option Bank	Smart Start Home Loan L41
First Option Bank	Smart Start Home Loan L41 IO
Firstmac	VIP 80 P&I
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%



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★★	
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 Loan P&I
Holiday Coast CU	Home Sweet Home Loan P&I Special Offer
Horizon Bank	Basic Home Loan
Horizon Bank	Home Sweet Home Loan Intro 2 yrs
Horizon Bank	Kickstart First Home Buyer Loan
Horizon Bank	Mortgage Breaker Home Loan
Horizon Bank	Platinum Loan 150k+
Horizon Bank	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	Green Home Loan Special
Hunter United	Interest Only Home Loan Owner Occupied
Hunter United	Package Home Loan Variable - Package Only 100k+
Hunter United	Platinum Home Loan OO, LVR <90%
Illawarra Credit Union	2 Year Intro Variable Home Loan 2 yrs
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	Essentials - Owner Occupied IO
IMB	Essentials - Owner Occupied P&I 90%
IMB	Introductory Variable 1 yr



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★★	
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
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 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
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k
Mortgage House	Advantage Home Loan 95
Mortgage House	Pure and Simple 80
MOVE Bank	Economy
MOVE Bank	myHome Standard Variable Package 250-499k
MOVE Bank	Standard Variable Rate
MyState Bank	Basic Variable Home Loan IO
MyState Bank	Special Residential Home Loan IO
NAB	Base Variable Rate - IO
NAB	Choice Package 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
Nexus Mutual	Essentials Home Loan IO 50-80%
Nexus Mutual	Essentials Home Loan PI 50-80%



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★★	
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	Introductory Home Loan P&I
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 IO 100k+
Police Bank	Goldrate Home Loan
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	Construction Home Loan 80%
Qudos Bank	Low Cost Home Loan Owner Occupied IO 80%
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	Special Variable Package Rate P&I
Queenslanders CU	Special Variable Package Rate P&I
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 Variable Special Offer 3 yrs Intro IO
Regional Australia Bank	Basic Variable Special Offer 3 yrs Intro P&I
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



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★★	
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	Smart Pro IO 200k+ 80%
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable P&I 250-499k
St.George Bank	Advantage Package Variable IO 60-80%
St.George Bank	Advantage Package Variable P&I 60-80%
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 Home Loan 2 yr Introductory Special
Summerland Credit Union	Premium PI 80
Suncorp Bank	Back To Basics OO IO 150k+
Suncorp Bank	Home Package Plus First Home Buyer Variable <90% IO
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% Special Offer
Teachers Mutual Bank	Solutions Plus Home Loan IO 250-499k 80%
Teachers Mutual Bank	Solutions Plus Home Loan P&I 250-499k 80%
The Capricornian	3 Year Introductory Rate Home Loan <80%
The Capricornian	3 Year Introductory Rate Investment Home Loan <80%
The Capricornian	Premium Choice Variable 250-500k
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



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★ ★ ★	
The Mutual Bank	Package Home Loan Premium Variable 150k+
The Mutual Bank	Premium 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	Solutions Plus Home Loan IO 250-499k 80%
UniBank	Solutions Plus Home Loan P&I 250-499k 80%
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	Premier Advantage Rocket Repay Home Loan P&I 95%
Yellow Brick Road	Smart Pro IO 80% 200k+



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★	
AMP Bank	Intro 1yr Variable P+I
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
Bank of China	Standard Variable
Bank of Melbourne	Basic Promo Variable IO 80%
Bank of Melbourne	Variable P&I 60-80%
BankSA	Advantage Package Variable IO
BankSA	Basic Home Loan Variable IO
BankSA	Variable P&I
Bankwest	Variable Owner Occupied 80%
Bankwest	Variable Owner Occupied IO
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Connect Residential Variable IO 250-499k
Bendigo Bank	Residential Variable IO 250-499k
Beyond Bank	Variable
BOQ	Clear Path Variable Home Loan IO
BOQ	Home Loan Privileges Standard Variable 250-999k
BOQ	Home Loan Privileges Standard Variable IO 250-999k
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
Credit Union SA	Standard Variable IO
Firefighters Mutual Bank	Flexi Choice
Firefighters Mutual Bank	My First Home Loan



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★	
First Option Bank	Classic Home Loan L51 IO
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	Variable
Heritage Bank	Variable P&I
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
Mortgage House	Advantage Home Loan 80 IO
MyState Bank	Standard Variable
MyState Bank	Standard Variable IO
NAB	Choice Package Tailored Variable - IO 250-749k
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Deal IO
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 Principal & Interest

Company	Product
★★	
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
RESI Mortgage Corp	Flexi Options IO 80%
SERVICE ONE Alliance Bank	Standard Variable IO 250-499k
St.George Bank	Basic Promo Variable IO 60-80%
St.George Bank	Standard Variable IO 60-80%
St.George Bank	Standard Variable P&I 60-80%
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
Teachers Mutual Bank	My First Home Loan
The Capricornian	Lifestyle Variable
TicToc Home Loans	Live-in Variable IO
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Interest Only Variable
Transport Mutual Credit Union	Variable
UniBank	Flexi Choice
UniBank	My First Home Loan
WAW Credit Union	Basic Home Loan
WAW Credit Union	Basic Home Loan IO
Westpac	Flexi First Option IO 95%
Westpac	Premier Advantage Rocket Repay Home Loan IO 95%
Westpac	Rocket Repay Home Loan IO 95%



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★	
Westpac	Rocket Repay Home Loan P&I 95%
★	
AMP Bank	Classic Variable IO
AMP Bank	Classic Variable P+I
AMP Bank	Intro 1yr Variable IO
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	HeadStart Home Loan 1 yr Intro
Arab Bank Australia	The Basics Home Loan
Auswide Bank	Standard Variable IO
Auswide Bank	Standard Variable PI
Bank of Melbourne	Variable IO 60-80%
Bank of Sydney	Variable
BankSA	Variable IO
BOQ	Standard Variable
BOQ	Standard Variable IO
Citi	Offset Variable P&I 250-750k
Citi	Variable P&I 250-750k
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
People's Choice Credit Union	Standard Variable IO
RAMS	Full Feature IO
Suncorp Bank	Standard Variable OO IO 80%
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Access Equity
UniBank	Interest Only Variable



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
Not rated	
Hume Bank	2 Year Fixed Intro P&I
Queensland Country Credit Union	Low Deposit Package Loan P&I
Queenslanders CU	Low Deposit Package Loan P&I
Yellow Brick Road	Flexi Options IO 80%



Home Loans Star Ratings

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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Basic Variable 90%
AMO Group	Variable Home Loan 90%
ANZ	Simplicity Plus P&I <80% Special Offer
Athena	Owner Occupied P&I Refinance only
Australian Unity	Kick Starter Discounted Variable P&I
Bank of China	Discount Plus Home Loan P&I Special Offer
BankSA	Basic Promo Variable P&I
Bankwest	Premium Select Home Loan OO P&I 80%
CUA	Achieve Variable OO P&I
CUA	Achieve Variable OO P&I Special Offer
Easy Street Fin Services	Standard Variable Home Loan - P&I Special
Freedom Lend	Freedom Variable IO 80%
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%
Homestar Finance	Owner Occupied P&I Variable 150-850k 80%
Homestar Finance	Star Essentials 80% OO 150-850k
HSBC	Home Value Promotional Offer P&I
HSBC	Premier Home Smart Promotional Offer P&I 500-749k
HSBC	Premier Variable Promotional Offer P&I 500-749k
Hunter United	No Regrets 1st Home Buyers Loan
Hunter United	No Regrets Home Loan 400k+
ING	Mortgage Simplifier PI 500-999k 80%
ING	Orange Advantage Variable PI 500-999k 80%
loans.com.au	Essentials Variable PI
loans.com.au	Offset Variable-Owner Occ <80% P&I
loans.com.au	Smart Home Loan
loans.com.au	ZIP Home Loan
Mortgage House	Advantage Home Loan 80



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
Mortgage House	Advantage Home Loan 80 - Essentials
Mortgage House	Home Loan Prime - Special 70-90%
MOVE Bank	Straightforward Home Loan 95%
Newcastle Permanent	Real Deal P&I Special Offer 90% 150k+
Pacific Mortgage Group	Variable P&I
People's Choice Credit Union	Home Loan Package Standard Variable Special Offer P&I 90%
Qudos Bank	Value Package Low Cost Home Loan O/O P&I 80%
RACQ Bank	Mortgage Breaker Special Offer
RACQ Bank	Mortgage Saver
RESI Mortgage Corp	Flexi Options 80% Special Offer
State Custodians	Low Rate Home Loan with Offset P&I 80%
Suncorp Bank	Back To Basics OO PI 150k+ 90%
TicToc Home Loans	Live-in Variable P&I
TicToc Home Loans	Low Deposit Variable P&I
UBank	Discount Offer O/O P&I +\$200k
Yellow Brick Road	Flexi Options 80% Special Offer
✦ "Rising Star"	
Arab Bank Australia	The Basics Home Loan - Lowest Rate Offer



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★★★★★	
Adelaide Bank	Smartfit Variable P&I 90%
Adelaide Bank	SmartSaver P&I 90%
AMP Bank	Professional Package Variable P+I 500-749k
Australian Unity	Health Wealth Happiness P&I
Australian Unity	Health Wealth Happiness Package Variable P&I
Auswide Bank	Freedom Package Standard Variable PI Special Offer 100k+
Bank Australia	Basic Home Loan Special Offer
Bank Australia	Premium Package 70%-90% 500k+
Bank First	First Rate Home Loan (with First Home Buyer Package) O/O P&I <80%
Bank First	First Rate Home Loan O/O P&I <80%
Bank of China	Discount Home Loan P&I Special Offer
Bank of Melbourne	Basic Promo Variable P&I 60-80%
Bank of Sydney	BOSBasic Home Loan P&I
Bank of Sydney	Expect More Owner Occupied Home Loan - Package Fee
BankVic	Base Variable
BankVic	First Home Buyer Package standard variable 20k+
bcu	OMG! Variable Rate P&I
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable O/O Special Offer
Beyond Bank	Special Low Rate Variable Home Loan
Commonwealth Bank	Extra P&I 95%
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	Accelerate Variable OO P&I
CUA	Achieve Variable OO Construction
CUA	Achieve Variable OO Construction Special Offer
Firefighters Mutual Bank	Classic Owner Occupied Home Loan
G&C Mutual Bank	Basic Home Loan
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+



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★★★★★	
Greater Bank	Ultimate Discount Variable IO 150k+
Heritage Bank	Home Advantage Variable 80% 250-699k
Homestar Finance	Owner Occupied IO Variable 150-850k 80%
HSBC	Home Value Promotional Offer IO
HSBC	Premier Variable Promotional Offer IO 500-749k
Hume Bank	Flexi Low Rate
IMB	Budget - Owner Occupied P&I 90%
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
Macquarie Bank	Offset Flyer Home Loan PI 80
Macquarie Bank	Offset Variable Owner Occupied PI 80
ME	Member Package Flexible Home Loan OO Max 80 LVR 400-699k
Mortgage House	Advantage Home Loan 80 - PAYG
Mortgage House	Advantage Standard Home Loan 80
MOVE Bank	First Home Owners Loan Intro 1 yr
MOVE Bank	myHome Standard Variable Package 500-749k
NAB	Base Variable Rate P&I Special Offer <80%
Newcastle Permanent	Premium Plus Package Home Loan 90% 500-749k
Pacific Mortgage Group	Variable IO
Police Bank	Goldrate Home Loan Special Offer
QBANK	Classic Offer 90%
Qudos Bank	Low Cost Home Loan Owner Occupied P&I 80%
Queensland Country Credit Union	RateSaver Home Loan
Queenslanders CU	RateSaver Home Loan
RESI Mortgage Corp	Flexi Options 80%
RESI Mortgage Corp	Smart Pro P&I 200-m 80% Special
SCU	40 Year Term First Home Buyer Loan IO
SCU	40 Year Term First Home Buyer Loan P+I
SCU	Basic Home Loan IO Construction
SCU	Basic Home Loan P&I
SCU	My Life Variable Rate Home Loan P&I



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★★★★	
St.George Bank	Basic Promo Variable P&I 60-80%
State Custodians	Low Rate Home Loan with Offset IO
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% P&I
Suncorp Bank	Home Package Plus Variable O/O P&I 90% Special Offer
Teachers Mutual Bank	Classic Owner Occupied Home Loan
UniBank	Classic Owner Occupied Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Flexi First Option P&I 95%
Yellow Brick Road	Smart Pro P&I 80% 200k+



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★ ★ ★	
Adelaide Bank	Smartfit Variable IO
Adelaide Bank	SmartSaver IO
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 IO Special 500k+
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
Athena	Owner Occupied IO Refinance only
Aussie	Select Basic Variable IO 500k+
Aussie	Select Basic Variable PI 500k+ 80%
Aussie	Select Standard Variable IO 500k+
Aussie	Select Standard Variable PI 500k+ 80%
Australian Military Bank	DHOAS RateSaver Home Loan <80% 250-500k
Australian Military Bank	DHOAS Value Home Loan (Defence HL)
Australian Military Bank	RateSaver Home Loan <80% 250-500k
Australian Military Bank	Standard Variable Offset 80%
Australian Military Bank	Value Home Loan 250k+ 80%
Australian Unity	Health Wealth Happiness IO
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium <80
Bank First	Complete Home Loan (with First Home Buyer Package) O/O P&I <80%
Bank First	Complete Home Loan O/O P&I <80%
Bank First	Premier Package Home Loan (with First Home Buyer Package) O/O P&I <80%
Bank First	Premier Package Home Loan O/O P&I <80%
Bank First	Standard Variable (with First Home Buyer Package) O/O P&I <80%
Bank First	Standard Variable O/O P&I <80%
Bank of China	Discount Home Loan IO Special Offer



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★★★	
Bank of China	Discount Plus Home Loan IO Special Offer
Bank of China	Home Buyer 3 Year Introductory Rate
Bank of Melbourne	Advantage Package Variable IO 60-80% 100k+
Bank of Melbourne	Advantage Package Variable P&I 60-80% 100k+
Bank of us	FlexiDiscount 80%
Bank of us	Topline 80%
BankSA	Advantage Package Variable P&I
BankVic	2 Year Introductory Variable 2 yrs
BankVic	Offset
BankVic	Premium Home standard variable 250-749k
BankVic	Standard Variable
Bankwest	Complete Home Loan Variable Owner Occupied IO 200k+
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
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+
BOQ	Clear Path Variable Home Loan
BOQ	Economy
BOQ	Intro Rate Variable IO 2 yr
BOQ	Intro Rate Variable P&I 2 yr
Citi	Basic Variable P&I 250-750k
Citi	Mortgage Plus Offset Variable P&I 250-750k
Citi	Mortgage Plus Variable P&I 250-750k
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



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★ ★ ★	
Commonwealth Bank	Extra (4 Year Intro) P&I 4 yrs
Commonwealth Bank	Extra IO 90%
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 IO Special Offer
Credit Union SA	Discounted Variable Rate Home Loan P&I
Credit Union SA	Discounted Variable Rate Home Loan P&I Special Offer
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	Achieve Variable OO IO Special Offer
Easy Street Fin Services	Standard Variable Home Loan - IO
Easy Street Fin Services	Standard Variable Home Loan - P&I
Endeavour Mutual Bank	Special Offer 2yr Discounted Variable
Endeavour Mutual Bank	Variable Home Loan
Firefighters Mutual Bank	Solutions Plus 500-749k IO 80%
Firefighters Mutual Bank	Solutions Plus 500-749k P&I 80%
First Option Bank	Classic Home Loan L51
First Option Bank	Premium Home Loan L53
First Option Bank	Premium Home Loan L53 IO
First Option Bank	Smart Start Home Loan L41
First Option Bank	Smart Start Home Loan L41 IO
Firstmac	VIP 80 P&I
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+



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★ ★ ★	
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 Loan P&I
Holiday Coast CU	Home Sweet Home Loan P&I Special Offer
Horizon Bank	Basic Home Loan
Horizon Bank	Home Sweet Home Loan Intro 2 yrs
Horizon Bank	Kickstart First Home Buyer Loan
Horizon Bank	Mortgage Breaker Home Loan
Horizon Bank	Platinum Loan 150k+
Horizon Bank	Special Value Plus Home Loan
Hume Bank	Interest Saver IO
Hume Bank	Interest Saver P&I
Hume Bank	Property Package Variable P&I 500k+
Hunter United	Basic Variable
Hunter United	Green Home Loan
Hunter United	Green Home Loan Special
Hunter United	Interest Only Home Loan Owner Occupied
Hunter United	Package Home Loan Variable - Package Only 100k+
Hunter United	Platinum Home Loan OO, LVR <90%
Illawarra Credit Union	2 Year Intro Variable Home Loan 2 yrs
Illawarra Credit Union	Bare Essentials
Illawarra Credit Union	Variable IO
Illawarra Credit Union	Variable PI



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★★★	
IMB	Accelerator - Owner Occupied Intro 2 yrs
IMB	Budget - Owner Occupied IO
IMB	Essentials - Owner Occupied IO
IMB	Essentials - Owner Occupied P&I 90%
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	Essentials Variable 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 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 95
Mortgage House	Pure and Simple 80
MOVE Bank	Economy
MOVE Bank	Standard Variable Rate
MyState Bank	Basic Variable Home Loan IO
MyState Bank	Special Residential Home Loan IO
NAB	Base Variable Rate - IO
NAB	Choice Package 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



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★★★	
Newcastle Permanent	Real Deal IO Special Offer 80% 150k+
Newcastle Permanent	Real Deal P&I
Nexus Mutual	Essentials Home Loan IO 50-80%
Nexus Mutual	Essentials Home Loan PI 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
Northern Inland CU	Introductory Home Loan P&I
People's Choice Credit Union	Basic Variable P&I 80%
People's Choice Credit Union	Home Loan Package Standard Variable IO 100k+
Police Bank	Goldrate Home Loan
Police Bank	Premium Variable
QBANK	Classic
QBANK	Classic Plus 250k+
QBANK	Classic Plus Offer 500k+
QBANK	Classic Plus Overdraft Home Loan 250k+
Qudos Bank	Construction Home Loan 80%
Qudos Bank	Low Cost Home Loan Owner Occupied IO 80%
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	Special Variable Package Rate P&I
Queenslanders CU	Special Variable Package Rate P&I
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 Variable Special Offer 3 yrs Intro IO



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★★★	
Regional Australia Bank	Basic Variable Special Offer 3 yrs Intro P&I
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	Smart Pro IO 200k+ 80%
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable P&I 500k+
St.George Bank	Advantage Package Variable IO 60-80%
St.George Bank	Advantage Package Variable P&I 60-80%
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 Home Loan 2 yr Introductory Special
Summerland Credit Union	Premium PI 80
Suncorp Bank	Back To Basics OO IO 150k+
Suncorp Bank	Home Package Plus First Home Buyer Variable <90% IO
Suncorp Bank	Home Package Plus Standard Variable OO IO 80% 150k+
Suncorp Bank	Home Package Plus Variable OO 80% 150k+
Teachers Mutual Bank	Solutions Plus Home Loan IO 500-749k 80%
Teachers Mutual Bank	Solutions Plus Home Loan P&I 500-749k 80%
The Capricornian	3 Year Introductory Rate Home Loan <80%
The Capricornian	3 Year Introductory Rate Investment Home Loan <80%
The Capricornian	Premium Choice Variable 250-500k
The Mac	Basic Variable 500k+
The Mac	Home Loan 250k+
The Mac	Intro Basic Variable 2 yrs 500k+



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★★★	
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	Switch and Save Residential
UBank	UHomeLoan - Real Reward Offer IO
UBank	UHomeLoan - Standard Variable IO
UBank	UHomeLoan - Standard Variable PI
UniBank	Solutions Plus Home Loan IO 500-749k 80%
UniBank	Solutions Plus Home Loan P&I 500-749k 80%
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	Premier Advantage Rocket Repay Home Loan P&I 95%
Yellow Brick Road	Flexi Options 80%
Yellow Brick Road	Smart Pro IO 80% 200k+



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★★	
AMP Bank	Intro 1yr Variable P+I
AMP Bank	Professional Package Variable IO 250-499k
ANZ	Breakfree Variable IO 250-699k
ANZ	Variable IO
ANZ	Variable P&I
Bank of China	Standard Variable
Bank of Melbourne	Basic Promo Variable IO 80%
Bank of Melbourne	Variable P&I 60-80%
BankSA	Advantage Package Variable IO
BankSA	Basic Home Loan Variable IO
BankSA	Variable P&I
Bankwest	Variable Owner Occupied 80%
Bankwest	Variable Owner Occupied IO
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Connect Residential Variable IO 500k+
Bendigo Bank	Residential Variable IO 500k+
Beyond Bank	Variable
BOQ	Clear Path Variable Home Loan IO
BOQ	Home Loan Privileges Standard Variable 250-999k
BOQ	Home Loan Privileges Standard Variable IO 250-999k
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
Credit Union SA	Standard Variable IO
Firefighters Mutual Bank	Flexi Choice
Firefighters Mutual Bank	My First Home Loan
First Option Bank	Classic Home Loan L51 IO



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Owner Occupier Variable \$500,000 Principal & Interest

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	Variable
Heritage Bank	Variable P&I
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
Mortgage House	Advantage Home Loan 80 IO
MyState Bank	Standard Variable
MyState Bank	Standard Variable IO
NAB	Choice Package Tailored Variable - IO 250-749k
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Deal IO
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
People's Choice Credit Union	Basic Variable IO 80%



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★★	
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
RESI Mortgage Corp	Flexi Options IO 80%
SERVICE ONE Alliance Bank	Standard Variable IO 500k+
St.George Bank	Basic Promo Variable IO 60-80%
St.George Bank	Standard Variable IO 60-80%
St.George Bank	Standard Variable P&I 60-80%
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
Teachers Mutual Bank	My First Home Loan
The Capricornian	Lifestyle Variable
The Mac	Offset Home Loan
TicToc Home Loans	Live-in Variable IO
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Interest Only Variable
Transport Mutual Credit Union	Variable
UniBank	Flexi Choice
UniBank	My First Home Loan
WAW Credit Union	Basic Home Loan
WAW Credit Union	Basic Home Loan IO
Westpac	Flexi First Option IO 95%
Westpac	Premier Advantage Rocket Repay Home Loan IO 95%



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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
★★	
Westpac	Rocket Repay Home Loan IO 95%
Westpac	Rocket Repay Home Loan P&I 95%
★	
AMP Bank	Classic Variable IO
AMP Bank	Classic Variable P+I
AMP Bank	Intro 1yr Variable IO
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	HeadStart Home Loan 1 yr Intro
Arab Bank Australia	The Basics Home Loan
Auswide Bank	Standard Variable IO
Auswide Bank	Standard Variable PI
Bank of Melbourne	Variable IO 60-80%
Bank of Sydney	Variable
BankSA	Variable IO
BOQ	Standard Variable
BOQ	Standard Variable IO
Citi	Offset Variable P&I 250-750k
Citi	Variable P&I 250-750k
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
People's Choice Credit Union	Standard Variable IO
RAMS	Full Feature IO
Suncorp Bank	Standard Variable OO IO 80%
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Access Equity
UniBank	Interest Only Variable



Home Loans Star Ratings

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Owner Occupier Variable \$500,000 Principal & Interest

Company	Product
Not rated	
Hume Bank	2 Year Fixed Intro P&I
Queensland Country Credit Union	Low Deposit Package Loan P&I
Queenslanders CU	Low Deposit Package Loan P&I
Suncorp Bank	Home Package Plus Variable OO IO 90% Special Offer
Yellow Brick Road	Flexi Options IO 80%



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Basic Variable 90%
AMO Group	Variable Home Loan 90%
ANZ	Simplicity Plus P&I <80% Special Offer
Athena	Owner Occupied P&I Refinance only
Australian Unity	Kick Starter Discounted Variable P&I
Bank of China	Discount Plus Home Loan P&I Special Offer
Bank of Sydney	Expect More Owner Occupied Home Loan - Package Fee
Bankwest	Premium Select Home Loan OO P&I 80%
Credit Union SA	Variable Home Loan Package Special Offer P&I
CUA	Achieve Variable OO P&I Special Offer
Easy Street Fin Services	Standard Variable Home Loan - P&I Special
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	Home Advantage Variable 80% 700k+
Homestar Finance	Owner Occupied P&I Variable 150-850k 80%
Homestar Finance	Star Essentials 80% OO 150-850k
HSBC	Home Value Promotional Offer P&I
HSBC	Premier Home Smart Promotional Offer P&I 750k-1.5m
HSBC	Premier Variable Promotional Offer P&I 750k-1.5m
Hunter United	No Regrets 1st Home Buyers Loan
Hunter United	No Regrets Home Loan 400k+
ING	Orange Advantage Variable PI 500-999k 80%
loans.com.au	Essentials Variable PI
loans.com.au	Offset Variable-Owner Occ <80% P&I
loans.com.au	Smart Home Loan
loans.com.au	ZIP Home Loan
Mortgage House	Advantage Home Loan 80
Mortgage House	Advantage Home Loan 80 - Essentials
Mortgage House	Advantage Home Loan 80 - PAYG



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
Mortgage House	Home Loan Prime - Special 70-90%
MOVE Bank	Straightforward Home Loan 95%
Newcastle Permanent	Real Deal P&I Special Offer 90% 150k+
Pacific Mortgage Group	Variable P&I
People's Choice Credit Union	Home Loan Package Standard Variable Special Offer P&I 90%
Qudos Bank	Value Package Low Cost Home Loan O/O P&I 80%
RACQ Bank	Mortgage Breaker Special Offer
RACQ Bank	Mortgage Saver
RESI Mortgage Corp	Flexi Options 80% Special Offer
State Custodians	Low Rate Home Loan with Offset P&I 80%
Suncorp Bank	Back To Basics OO PI 150k+ 90%
TicToc Home Loans	Live-in Variable P&I
TicToc Home Loans	Low Deposit Variable P&I
UBank	Discount Offer O/O P&I 700k+
Yellow Brick Road	Flexi Options 80% Special Offer
◇ "Rising Star"	
Arab Bank Australia	The Basics Home Loan - Lowest Rate Offer



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★★★★	
Adelaide Bank	Smartfit Variable P&I 90%
Adelaide Bank	SmartSaver P&I 90%
AMP Bank	Professional Package Variable P+I 750k+
Australian Unity	Health Wealth Happiness P&I
Australian Unity	Health Wealth Happiness Package Variable P&I
Auswide Bank	Freedom Package Standard Variable PI Special Offer 100k+
Bank Australia	Basic Home Loan Special Offer
Bank Australia	Premium Package 70%-90% 500k+
Bank First	First Rate Home Loan (with First Home Buyer Package) O/O P&I <80%
Bank First	First Rate Home Loan O/O P&I <80%
Bank of China	Discount Home Loan P&I Special Offer
Bank of China	Home Buyer 3 Year Introductory Rate
Bank of Melbourne	Advantage Package Variable P&I 60-80% 100k+
Bank of Melbourne	Basic Promo Variable P&I 60-80%
Bank of Sydney	BOSBasic Home Loan P&I
BankSA	Basic Promo Variable P&I
BankVic	Base Variable
BankVic	First Home Buyer Package standard variable 20k+
bcu	OMG! Variable Rate P&I
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable O/O Special Offer
Beyond Bank	Special Low Rate Variable Home Loan
Commonwealth Bank	Extra P&I 95%
Community First CU	Accelerator Package Home Loan P&I 250k+
CUA	Accelerate Variable OO Construction
CUA	Accelerate Variable OO P&I
CUA	Achieve Variable OO Construction
CUA	Achieve Variable OO Construction Special Offer
CUA	Achieve Variable OO P&I
Firefighters Mutual Bank	Classic Owner Occupied Home Loan
Freedom Lend	Freedom Variable IO 80%
G&C Mutual Bank	Basic Home Loan



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Owner Occupier Variable \$750,000 Principal & Interest

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+
Heritage Bank	Discount Variable 150k+ 80%
Homestar Finance	Owner Occupied IO Variable 150-850k 80%
HSBC	Home Value Promotional Offer IO
HSBC	Premier Variable Promotional Offer IO 750k-1.5m
Hume Bank	Flexi Low Rate
IMB	Budget - Owner Occupied P&I 90%
ING	Mortgage Simplifier PI 500-999k 80%
Macquarie Bank	Basic Flyer Home Loan PI 80
Macquarie Bank	Basic Variable Owner Occupied PI 80
Macquarie Bank	Offset Variable Owner Occupied PI 80
ME	Member Package Flexible Home Loan OO Max 80 LVR 700k+
Mortgage House	Advantage Standard Home Loan 80
MOVE Bank	myHome Standard Variable Package 750k+
NAB	Base Variable Rate P&I Special Offer <80%
Newcastle Permanent	Premium Plus Package Home Loan 90% 750-899k
Pacific Mortgage Group	Variable IO
Police Bank	Goldrate Home Loan Special Offer
QBANK	Classic Offer 90%
Qudos Bank	Low Cost Home Loan Owner Occupied P&I 80%
Queensland Country Credit Union	RateSaver Home Loan
Queenslanders CU	RateSaver Home Loan
RESI Mortgage Corp	Flexi Options 80%
RESI Mortgage Corp	Smart Pro P&I 200-m 80% Special
SCU	40 Year Term First Home Buyer Loan IO
SCU	40 Year Term First Home Buyer Loan P+I
SCU	Basic Home Loan IO Construction
SCU	Basic Home Loan P&I
SCU	My Life Variable Rate Home Loan P&I



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★★★	
St.George Bank	Basic Promo Variable P&I 60-80%
State Custodians	Low Rate Home Loan with Offset IO
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% P&I
Suncorp Bank	Home Package Plus Variable O/O P&I 90% Special Offer
Teachers Mutual Bank	Classic Owner Occupied Home Loan
UniBank	Classic Owner Occupied Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Flexi First Option P&I 95%
Yellow Brick Road	Smart Pro P&I 80% 200k+



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★★	
Adelaide Bank	Smartfit Variable IO
Adelaide Bank	SmartSaver IO
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 IO Special 500k+
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
Athena	Owner Occupied IO Refinance only
Aussie	Select Basic Variable IO 500k+
Aussie	Select Basic Variable PI 500k+ 80%
Aussie	Select Standard Variable IO 500k+
Aussie	Select Standard Variable PI 500k+ 80%
Australian Military Bank	DHOAS RateSaver Home Loan <80% 500k+
Australian Military Bank	DHOAS Value Home Loan (Defence HL)
Australian Military Bank	RateSaver Home Loan <80% 500k+
Australian Military Bank	Standard Variable Offset 80%
Australian Military Bank	Value Home Loan 250k+ 80%
Australian Unity	Health Wealth Happiness IO
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium <80
Bank First	Complete Home Loan (with First Home Buyer Package) O/O P&I <80%
Bank First	Complete Home Loan O/O P&I <80%
Bank First	Premier Package Home Loan (with First Home Buyer Package) O/O P&I <80%
Bank First	Premier Package Home Loan O/O P&I <80%
Bank First	Standard Variable (with First Home Buyer Package) O/O P&I <80%
Bank First	Standard Variable O/O P&I <80%
Bank of China	Discount Home Loan IO Special Offer



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★ ★ ★	
Bank of China	Discount Plus Home Loan IO Special Offer
Bank of Melbourne	Advantage Package Variable IO 60-80% 100k+
Bank of us	FlexiDiscount 80%
Bank of us	Topline 80%
BankSA	Advantage Package Variable P&I
BankVic	2 Year Introductory Variable 2 yrs
BankVic	Offset
BankVic	Premium Home standard variable 750k+
BankVic	Standard Variable
Bankwest	Complete Home Loan Variable Owner Occupied IO 200k+
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
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+
BOQ	Clear Path Variable Home Loan
BOQ	Economy
BOQ	Intro Rate Variable IO 2 yr
BOQ	Intro Rate Variable P&I 2 yr
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	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%



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★★	
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 IO Special Offer
Credit Union SA	Discounted Variable Rate Home Loan P&I
Credit Union SA	Discounted Variable Rate Home Loan P&I Special Offer
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	Achieve Variable OO IO Special Offer
Easy Street Fin Services	Standard Variable Home Loan - IO
Easy Street Fin Services	Standard Variable Home Loan - P&I
Endeavour Mutual Bank	Special Offer 2yr Discounted Variable
Endeavour Mutual Bank	Variable Home Loan
Firefighters Mutual Bank	Solutions Plus 750k+ IO 80%
Firefighters Mutual Bank	Solutions Plus 750k+ P&I 80%
First Option Bank	Classic Home Loan L51
First Option Bank	Premium Plus Home Loan L55
First Option Bank	Premium Plus Home Loan L55 IO
Firstmac	VIP 80 P&I
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



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★★	
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 Loan P&I
Holiday Coast CU	Home Sweet Home Loan P&I Special Offer
Horizon Bank	Basic Home Loan
Horizon Bank	Home Sweet Home Loan Intro 2 yrs
Horizon Bank	Kickstart First Home Buyer Loan
Horizon Bank	Mortgage Breaker Home Loan
Horizon Bank	Platinum Loan 150k+
Horizon Bank	Special Value Plus Home Loan
Hume Bank	Interest Saver IO
Hume Bank	Interest Saver P&I
Hume Bank	Property Package Variable P&I 500k+
Hunter United	Basic Variable
Hunter United	Green Home Loan
Hunter United	Green Home Loan Special
Hunter United	Interest Only Home Loan Owner Occupied
Hunter United	Package Home Loan Variable - Package Only 100k+
Hunter United	Platinum Home Loan OO, LVR <90%
Illawarra Credit Union	2 Year Intro Variable Home Loan 2 yrs
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	Essentials - Owner Occupied IO
IMB	Essentials - Owner Occupied P&I 90%
IMB	Introductory Variable 1 yr
ING	Mortgage Simplifier IO 500-999k



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★ ★ ★	
ING	Orange Advantage Variable IO 500-999k
Liberty Financial	Liberty Free 70 - 80 LVR
Liberty Financial	Liberty Star 70 - 80 LVR
loans.com.au	Essentials Variable 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 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 95
MOVE Bank	Economy
MOVE Bank	First Home Owners Loan Intro 1 yr
MOVE Bank	Standard Variable Rate
MyState Bank	Basic Variable Home Loan IO
MyState Bank	Special Residential Home Loan IO
NAB	Base Variable Rate - IO
NAB	Choice Package Tailored Variable - IO 750k+
NAB	Choice Package 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
Nexus Mutual	Essentials Home Loan IO 50-80%
Nexus Mutual	Essentials Home Loan PI 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



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★★	
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+
Northern Inland CU	Introductory Home Loan P&I
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 IO 100k+
Police Bank	Goldrate Home Loan
Police Bank	Premium Variable
QBANK	Classic
QBANK	Classic Plus 250k+
QBANK	Classic Plus Offer 500k+
QBANK	Classic Plus Overdraft Home Loan 250k+
Qudos Bank	Construction Home Loan 80%
Qudos Bank	Low Cost Home Loan Owner Occupied IO 80%
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	Special Variable Package Rate P&I
Queenslanders CU	Special Variable Package Rate P&I
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 Variable Special Offer 3 yrs Intro IO
Regional Australia Bank	Basic Variable Special Offer 3 yrs Intro P&I
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 750k+
Reliance Bank	First Home Buyer First Rate Special O/O P&I



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★★	
Reliance Bank	First Rate Owner Occupied P&I
Reliance Bank	First Rate Special Owner Occupied P&I
RESI Mortgage Corp	Flexi Options IO 80%
RESI Mortgage Corp	Smart Pro IO 200k+ 80%
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable P&I 500k+
St.George Bank	Advantage Package Variable IO 60-80%
St.George Bank	Advantage Package Variable P&I 60-80%
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 Home Loan 2 yr Introductory Special
Summerland Credit Union	Premium PI 80
Suncorp Bank	Back To Basics OO IO 150k+
Suncorp Bank	Home Package Plus First Home Buyer Variable <90% IO
Suncorp Bank	Home Package Plus Standard Variable OO IO 80% 150k+
Suncorp Bank	Home Package Plus Variable OO 80% 150k+
Teachers Mutual Bank	Solutions Plus Home Loan IO 750k+ 80%
Teachers Mutual Bank	Solutions Plus Home Loan P&I 750k+ 80%
The Capricornian	3 Year Introductory Rate Home Loan <80%
The Capricornian	3 Year Introductory Rate Investment Home Loan <80%
The Capricornian	Premium Choice Variable 500k+
The Mac	Basic Variable 500k+
The Mac	Home Loan 250k+
The Mac	Intro Basic Variable 2 yrs 500k+
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



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★★	
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	Solutions Plus Home Loan IO 750k+ 80%
UniBank	Solutions Plus Home Loan P&I 750k+ 80%
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	Premier Advantage Rocket Repay Home Loan P&I 95%
Yellow Brick Road	Flexi Options 80%
Yellow Brick Road	Smart Pro IO 80% 200k+



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★	
AMP Bank	Classic Variable P+I
AMP Bank	Intro 1yr Variable P+I
ANZ	Breakfree Variable IO 700k+
ANZ	Variable IO
ANZ	Variable P&I
Bank of China	Standard Variable
Bank of Melbourne	Basic Promo Variable IO 80%
Bank of Melbourne	Variable IO 60-80%
Bank of Melbourne	Variable P&I 60-80%
BankSA	Advantage Package Variable IO
BankSA	Basic Home Loan Variable IO
BankSA	Variable P&I
Bankwest	Variable Owner Occupied 80%
Bankwest	Variable Owner Occupied IO
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Connect Residential Variable IO 500k+
Bendigo Bank	Residential Variable IO 500k+
Beyond Bank	Variable
BOQ	Clear Path Variable Home Loan IO
BOQ	Home Loan Privileges Standard Variable 250-999k
BOQ	Home Loan Privileges Standard Variable IO 250-999k
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 - IO
Community First CU	True Value Var HI - P&I
Credit Union SA	Standard Variable
Credit Union SA	Standard Variable IO
Firefighters Mutual Bank	Flexi Choice
Firefighters Mutual Bank	My First Home Loan



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★	
First Option Bank	Classic Home Loan L51 IO
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	Variable
Heritage Bank	Variable P&I
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 IO
IMB	Standard Variable P&I 90%
Macquarie Credit Union	Home Loan Variable
ME	Flexible Home Loan OO Max 80 LVR
Mortgage House	Advantage Home Loan 80 IO
MyState Bank	Standard Variable
MyState Bank	Standard Variable IO
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Deal IO
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
People's Choice Credit Union	Standard Variable P&I



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★	
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	Basic Promo Variable IO 60-80%
St.George Bank	Standard Variable IO 60-80%
St.George Bank	Standard Variable P&I 60-80%
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 IO 80%
Suncorp Bank	Standard Variable OO P&I 80%
Teachers Mutual Bank	Flexi Choice
Teachers Mutual Bank	My First Home Loan
The Capricornian	Lifestyle Variable
TicToc Home Loans	Live-in Variable IO
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Interest Only Variable
Transport Mutual Credit Union	Variable
UniBank	Flexi Choice
UniBank	My First Home Loan
WAW Credit Union	Basic Home Loan
WAW Credit Union	Basic Home Loan IO
Westpac	Flexi First Option IO 95%
Westpac	Premier Advantage Rocket Repay Home Loan IO 95%
Westpac	Rocket Repay Home Loan IO 95%
Westpac	Rocket Repay Home Loan P&I 95%



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 \$750,000 Principal & Interest

Company	Product
★	
AMP Bank	Classic Variable IO
AMP Bank	Intro 1yr Variable IO
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	HeadStart Home Loan 1 yr Intro
Arab Bank Australia	The Basics Home Loan
Auswide Bank	Standard Variable IO
Auswide Bank	Standard Variable PI
Bank of Sydney	Variable
Bank of us	FlexiDiscount 80% Special Offer
BankSA	Variable IO
BOQ	Standard Variable
BOQ	Standard Variable IO
Citi	Basic Variable P&I 750k+
Citi	Mortgage Plus Offset Variable P&I 750k+
Citi	Mortgage Plus Variable P&I 750k+
Citi	Offset Variable P&I 750k+
Citi	Variable P&I 750k+
Delphi Bank	Owner Occupied Home Loan IO
Delphi Bank	Owner Occupied Home Loan P&I
Firefighters Mutual Bank	Interest Only Variable
People's Choice Credit Union	Standard Variable IO
RAMS	Full Feature IO
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Access Equity
UniBank	Interest Only Variable
Not rated	
Hume Bank	2 Year Fixed Intro P&I
Queensland Country Credit Union	Low Deposit Package Loan P&I
Queenslanders CU	Low Deposit Package Loan P&I
Suncorp Bank	Home Package Plus Variable OO IO 90% Special Offer
Yellow Brick Road	Flexi Options IO 80%