



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.

Investor Variable \$200,000 Interest Only

Company	Product
★★★★★ "Outstanding Value"	
Athena	Investor Variable
Freedom Lend	Investment Freedom Variable
Gateway Bank	Investment Variable
Homestar Finance	Investment Variable
Mortgage House	Inv Advantage Variable
Newcastle Permanent	Premium Plus Package Home Loan - Investment IO
Newcastle Permanent	Real Deal - Investment IO
Pacific Mortgage Group	Investment Variable
QBANK	Inv Classic Home Loan
RACQ Bank	Mortgage Breaker Investor
State Custodians	Investment Low Rate Home Loan with Offset
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable
✦ "Rising Star"	
Aussie	Investment Elevate Offset Variable
BankVic	Investment Base Variable
Firstmac	Investment Basic Home Loan
loans.com.au	Smart Investment Home Loan
Qudos Bank	Investment No Frills Home Loan



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Investor Variable \$200,000 Interest Only

Company	Product
★★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
AMO Group	Investment Variable
ANZ	Investment Simplicity Plus
Aussie	Investment Elevate Variable
Auswide Bank	Investment Freedom Package Variable
Bank of Melbourne	Investment Basic Promo Variable
BankSA	Investment Basic Promo Variable
Bankwest	Investment Complete Home Loan Variable
BOQ	Investment Intro Rate Home Loan Variable
Credit Union SA	Investment Variable Home Loan Package
CUA	Investor Achieve Variable Construction
Gateway Bank	Inv Low Rate Essentials
Greater Bank	Great Rate Investment Variable
Greater Bank	Investment Ultimate Variable
Heritage Bank	Investment Discount Variable
IMB	Investment Budget
loans.com.au	Inv Offset
loans.com.au	Investment Essentials Variable
NAB	Inv Base Variable Rate
Qudos Bank	Investment Low Cost Home Loan
St.George Bank	Investment Basic Promo Variable
Sydney Mutual Bank	Investment Variable
The Capricornian	No Frills Investment Loan
UBank	Investment UHomeLoan Variable
Westpac	Flexi First Option Investment Loan



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Investor Variable \$200,000 Interest Only

Company	Product
★★★	
AMP Bank	Investment Basic Variable Loan
AMP Bank	Professional Package Investment Variable
Aussie	Investment Select Basic Variable
Aussie	Investment Select Standard Variable
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Bank Australia	Investment Basic Home Loan Variable
Bank Australia	Investment Premium Package Variable
Bank Australia	Investment Premium Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Sydney	Investment Expect More Variable
BankSA	Investment Advantage Package Variable
BankVic	Investment Premium Home Variable
BankVic	Investment Property Investor Variable
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
bcu	Investment Standard Variable
Bendigo Bank	Basic Variable Investment
Bendigo Bank	Investment Connect Package Variable
Bendigo Bank	Investment Variable
Beyond Bank	Investment Total Home Loan Variable
BOQ	Investment Economy Variable Home Loan
Commonwealth Bank	Investment Extra
Commonwealth Bank	Investment Extra Intro
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment True Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable
CUA	Investor Accelerate Variable



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Investor Variable \$200,000 Interest Only

Company	Product
★★★	
CUA	Investor Accelerate Variable Construction
CUA	Investor Achieve Variable
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
First Option Bank	Investment Home Loan Package Variable
First Option Bank	Investment Smart Start Home Loan
Firstmac	Inv VIP 80 IO
Firstmac	Inv Vital
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Standard Variable
Heritage Bank	Investment Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Mortgage Breaker Investment Loan
HSBC	Investment Home Value Variable
Hume Bank	Investment Interest Saver
IMB	Investment Essentials Home Loan
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Macquarie Credit Union	Inv Power
Macquarie Credit Union	Inv Property Variable
MyState Bank	Inv Standard Variable
MyState Bank	Inv Standard Variable
Nexus Mutual	Investment Variable
Nexus Mutual	Investment Variable
Northern Inland CU	Dream Value Investor IO 80
People's Choice Credit Union	Investment Basic Variable
People's Choice Credit Union	Investment Home Loan Package Variable



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Investor Variable \$200,000 Interest Only

Company	Product
★★★	
QBANK	Inv Classic Home Loan
QBANK	Inv Standard Variable
Qudos Bank	Investment Construction Loan
Qudos Bank	Investment Standard Variable Rate
Qudos Bank	Investment Value Package Low Cost Home Loan
Queensland Country Credit Union	Investment Interest Only Package Loan
RACQ Bank	Mortgage Breaker Investor
Regional Australia Bank	Inv Partnership Advantage Var P&I
Regional Australia Bank	Investment Basic
Reliance Bank	All In One Investment
Reliance Bank	First Rate Investment
RESI Mortgage Corp	Inv Flexi Options
RESI Mortgage Corp	Inv Smart Pro
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Variable
Summerland Credit Union	Inv Premium
Suncorp Bank	Investment Home Package Plus Variable
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable
The Mac	Standard Variable Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
The Mutual Bank	Inv Premium Variable
WAW Credit Union	Inv Variable
Westpac	Premier Advantage Rocket Investment Loan
Yellow Brick Road	Inv Flexi Options
Yellow Brick Road	Inv Smart Pro



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Investor Variable \$200,000 Interest Only

Company	Product
★★	
ANZ	Breakfree Investment Variable
ANZ	Investment Variable
Arab Bank Australia	Inv Essentials Home Loan
Australian Military Bank	Investment Home Loan
Bank of Melbourne	Investment Variable
Bank of us	Investment FlexiChoice
BankSA	Investment Variable
Bankwest	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment True Value Variable Home Loan
Credit Union SA	Investment Standard Variable
Firefighters Mutual Bank	Inv Interest Only Variable
First Option Bank	Investment Classic Home Loan Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
HSBC	Investment Variable
Hume Bank	Investment Variable
Illawarra Credit Union	Variable Invest
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Real Options - Investment IO
People's Choice Credit Union	Investment Variable
RAMS	Inv Full Feature
Regional Australia Bank	Inv Partnership Advantage Var P&I
Reliance Bank	All In One Investment
Reliance Bank	All In One Investment
St.George Bank	Investment Variable
Summerland Credit Union	Home Investment
Teachers Mutual Bank	Inv Interest Only Variable



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Investor Variable \$200,000 Interest Only

Company	Product
★★	
Transport Mutual Credit Union	Investment Variable
UniBank	Investment Interest Only Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
AMP Bank	Investment Intro Variable
AMP Bank	Investment Variable
Auswide Bank	Investment Standard Variable
Bank of Sydney	Investment Variable
BOQ	Investment Home Loan Privileges Standard Variable
BOQ	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
Suncorp Bank	Investment Variable
Not rated	
Beyond Bank	Investment Variable
WAW Credit Union	Back to Basics Investment Loan



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Investor Variable \$200,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Investment Basic Variable
AMO Group	Investment Variable
ANZ	Investment Simplicity Plus
Athena	Investor Variable
Freedom Lend	Investment Freedom Variable
Gateway Bank	Inv Low Rate Essentials
Heritage Bank	Investment Discount Variable
Homestar Finance	Investment Variable
Mortgage House	Inv Advantage Variable
NAB	Inv Base Variable Rate
Newcastle Permanent	Real Deal - Investment P&I
Pacific Mortgage Group	Investment Variable
RACQ Bank	Mortgage Breaker Investor
State Custodians	Investment Low Rate Home Loan with Offset
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable
UBank	Investment UHomeLoan Variable
✦ "Rising Star"	
Aussie	Investment Elevate Offset Variable
BankVic	Investment Base Variable
Firstmac	Investment Basic Home Loan
loans.com.au	Smart Investment Home Loan
Qudos Bank	Investment No Frills Home Loan



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Investor Variable \$200,000 Principle & Interest

Company	Product
★★★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
Aussie	Investment Elevate Variable
Bank Australia	Investment Basic Home Loan Variable
Bank of Melbourne	Investment Basic Promo Variable
BankSA	Investment Basic Promo Variable
Bankwest	Investment Complete Home Loan Variable
Bankwest	Investment Premium Select Home Loan
bcu	Investment OMG! Variable Rate
Commonwealth Bank	Investment Extra
Firefighters Mutual Bank	Classic Investor Home Loan
Heritage Bank	Investment Variable
IMB	Investment Budget
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
loans.com.au	Inv Offset
loans.com.au	Investment Essentials Variable
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
MOVE Bank	Straightforward Investment Loan
Newcastle Permanent	Premium Plus Package Home Loan - Investment P&I
Nexus Mutual	Investment Variable
Northern Inland CU	Dream Value Investor PI 80
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Value Package Low Cost Home Loan
Queensland Country Credit Union	Investment Ultimate Home Loan Package
St.George Bank	Investment Basic Promo Variable
Teachers Mutual Bank	Classic Investor Home Loan
UniBank	Classic Investor Home Loan
Westpac	Flexi First Option Investment Loan



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Investor Variable \$200,000 Principle & Interest

Company	Product
★★★	
AMP Bank	Investment Basic Variable Loan
Aussie	Investment Select Basic Variable
Aussie	Investment Select Standard Variable
Australian Military Bank	Investment Home Loan
Australian Military Bank	Investment RateSaver Home Loan
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Premium Package Variable
Bank Australia	Investment Premium Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Plus Investment Home Loan
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Advantage Package Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
BankVic	Investment Premium Home Variable
BankVic	Investment Property Investor Variable
bcu	Investment Standard Variable
Bendigo Bank	Basic Variable Investment
Bendigo Bank	Investment Connect Package Variable
Bendigo Bank	Investment Variable
Beyond Bank	Investment Basic Variable
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Total Home Loan Variable
BOQ	Investment Economy Variable Home Loan
BOQ	Investment Intro Rate Variable
Commonwealth Bank	Investment Extra Intro



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Investor Variable \$200,000 Principle & Interest

Company	Product
★★★	
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment True Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable
Credit Union SA	Investment Variable Home Loan Package
CUA	Investor Accelerate Variable
CUA	Investor Achieve Variable
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
Firefighters Mutual Bank	Inv Flexi Choice
First Option Bank	Investment Home Loan Package Variable
First Option Bank	Investment Smart Start Home Loan
Firstmac	Inv VIP
Firstmac	Inv Vital
Gateway Bank	Investment Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Great Rate Investment Variable
Greater Bank	Investment Standard Variable
Greater Bank	Investment Ultimate Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Investment Loan
Horizon Bank	Kickstart First Home Buyer Inv Loan
Horizon Bank	Mortgage Breaker Investment Loan
Horizon Bank	Special Value Plus Investment Loan
HSBC	Investment Home Value Variable
Hume Bank	Flexi Low Rate
Hume Bank	Investment Interest Saver
Hume Bank	Investment Variable
IMB	Investment Essentials Home Loan
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Credit Union	Discounted Variable Rate Inv
Macquarie Credit Union	Inv Basic Home Loan



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Investor Variable \$200,000 Principle & Interest

Company	Product
★★★	
Macquarie Credit Union	Inv Power
ME	Inv Basic Home Loan
ME	Inv Flexible Home Loan
Mortgage House	Inv Advantage Variable
MOVE Bank	Standard Variable Package
MOVE Bank	Wealth Builder
MyState Bank	Inv Standard Variable
MyState Bank	Inv Standard Variable
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Real Options - Investment P&I
Nexus Mutual	Investment Variable
Northern Inland CU	Basic Investor
Northern Inland CU	Introductory Home Loan Investor
People's Choice Credit Union	Investment Basic Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Standard Variable Rate
Queensland Country Credit Union	RateSaver Investment Home Loan
RACQ Bank	Mortgage Breaker Investor
Regional Australia Bank	Inv Partnership Advantage Var P&I
Regional Australia Bank	Investment Basic
Reliance Bank	All In One Investment
Reliance Bank	First Rate Investment
RESI Mortgage Corp	Inv Flexi Options
RESI Mortgage Corp	Inv Smart Pro
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Variable
Summerland Credit Union	Inv Premium
Suncorp Bank	Investment Home Package Plus Variable
Sydney Mutual Bank	Investment Variable
Teachers Mutual Bank	Inv Flexi Choice



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Investor Variable \$200,000 Principle & Interest

Company	Product
★★★	
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable
The Capricornian	No Frills Investment Loan
The Mac	Standard Variable Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
Transport Mutual Credit Union	Investment Switch and Save
UniBank	Investment Flexi Choice
WAW Credit Union	Back to Basics Investment Loan
Westpac	Premier Advantage Rocket Investment Loan
Yellow Brick Road	Inv Flexi Options
Yellow Brick Road	Inv Smart Pro



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Investor Variable \$200,000 Principle & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
AMP Bank	Professional Package Investment Variable
ANZ	Breakfree Investment Variable
ANZ	Investment Variable
Arab Bank Australia	12 Month HeadStart Investment Home Loan
Arab Bank Australia	Inv Essentials Home Loan
Arab Bank Australia	Inv The Basics
Bank of Melbourne	Investment Variable
BankSA	Investment Variable
BankVic	Investment Offset
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment True Value Variable Home Loan
Credit Union SA	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
First Option Bank	Investment Classic Home Loan Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
HSBC	Investment Home Smart Variable
HSBC	Investment Variable
Hume Bank	Investment Variable
Illawarra Credit Union	Variable Invest
Macquarie Credit Union	Inv Property Variable
ME	Inv Flexible Home Loan
MOVE Bank	Standard Variable Rate Investment
NAB	Investment Tailored Variable
Newcastle Permanent	Premium Variable- Investment P&I
Northern Inland CU	Smart Variable Investment



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Investor Variable \$200,000 Principle & Interest

Company	Product
★★	
People's Choice Credit Union	Investment Variable
QBANK	Inv Standard Variable
RAMS	Inv Full Feature
Regional Australia Bank	Inv Mortgage Offset P&I
Reliance Bank	All In One Investment
Reliance Bank	All In One Investment
St.George Bank	Investment Variable
Summerland Credit Union	Home Investment
Transport Mutual Credit Union	Investment Variable
WAW Credit Union	Inv Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
AMP Bank	Investment Intro Variable
AMP Bank	Investment Variable
Auswide Bank	Investment Standard Variable
Bank of Sydney	Investment Variable
Bank of us	Investment FlexiChoice
Bankwest	Investment Variable
BOQ	Investment Home Loan Privileges Standard Variable
BOQ	Investment Standard Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
Suncorp Bank	Investment Variable
The Capricornian	Inv Access Equity



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Investor Variable \$350,000 Interest Only

Company	Product
★★★★★ "Outstanding Value"	
Adelaide Bank	Investment Smartfit Variable
Athena	Investor Variable
Citi	Investment Offset Variable
Freedom Lend	Investment Freedom Variable
Gateway Bank	Investment Variable
Homestar Finance	Investment Variable
Mortgage House	Inv Advantage Variable
Newcastle Permanent	Premium Plus Package Home Loan - Investment IO
Newcastle Permanent	Real Deal - Investment IO
Pacific Mortgage Group	Investment Variable
QBANK	Inv Classic Home Loan
RACQ Bank	Mortgage Breaker Investor
State Custodians	Investment Low Rate Home Loan with Offset
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable
◇ "Rising Star"	
Aussie	Investment Elevate Offset Variable
BankVic	Investment Base Variable
Firstmac	Investment Basic Home Loan
loans.com.au	Smart Investment Home Loan



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Investor Variable \$350,000 Interest Only

Company	Product
★★★★★	
Adelaide Bank	Investment SmartSaver
AMO Group	Investment Variable
ANZ	Investment Simplicity Plus
Aussie	Investment Elevate Variable
Auswide Bank	Investment Freedom Package Variable
Bankwest	Investment Complete Home Loan Variable
Citi	Investment Basic Variable
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Mortgage Plus Variable
Citi	Investment Variable
Credit Union SA	Investment Variable Home Loan Package
CUA	Investor Achieve Variable Construction
Gateway Bank	Inv Low Rate Essentials
Greater Bank	Great Rate Investment Variable
Greater Bank	Investment Ultimate Variable
Heritage Bank	Investment Discount Variable
Heritage Bank	Investment Variable
loans.com.au	Inv Offset
loans.com.au	Investment Essentials Variable
NAB	Inv Base Variable Rate
RESI Mortgage Corp	Inv Flexi Options
Suncorp Bank	Investment Home Package Plus Variable
Sydney Mutual Bank	Investment Variable
The Capricornian	No Frills Investment Loan
UBank	Investment UHomeLoan Variable
Yellow Brick Road	Inv Flexi Options



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Investor Variable \$350,000 Interest Only

Company	Product
★★★	
AMP Bank	Investment Basic Variable Loan
AMP Bank	Professional Package Investment Variable
Aussie	Investment Select Basic Variable
Aussie	Investment Select Standard Variable
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Bank Australia	Investment Basic Home Loan Variable
Bank Australia	Investment Premium Package Variable
Bank Australia	Investment Premium Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Melbourne	Investment Basic Promo Variable
Bank of Sydney	Investment Expect More Variable
BankSA	Investment Advantage Package Variable
BankSA	Investment Basic Promo Variable
BankVic	Investment Premium Home Variable
BankVic	Investment Property Investor Variable
BankVic	Investment Standard Variable
bcu	Investment Standard Variable
Bendigo Bank	Basic Variable Investment
Bendigo Bank	Investment Connect Package Variable
Bendigo Bank	Investment Variable
BOQ	Investment Economy Variable Home Loan
BOQ	Investment Intro Rate Home Loan Variable
Commonwealth Bank	Investment Extra
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment True Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable



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Investor Variable \$350,000 Interest Only

Company	Product
★★★	
CUA	Investor Accelerate Variable
CUA	Investor Accelerate Variable Construction
CUA	Investor Achieve Variable
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
First Option Bank	Investment Home Loan Package Variable
First Option Bank	Investment Smart Start Home Loan
Firstmac	Inv VIP 80 IO
Firstmac	Inv Vital
G&C Mutual Bank	Investment Standard Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Standard Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Mortgage Breaker Investment Loan
Hume Bank	Investment Interest Saver
Hunter United	Interest Only Home Loan Investment
Illawarra Credit Union	Variable Invest
IMB	Investment Budget
IMB	Investment Essentials Home Loan
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Macquarie Credit Union	Inv Power
Macquarie Credit Union	Inv Property Variable
MyState Bank	Inv Standard Variable
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable
Nexus Mutual	Investment Variable



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Investor Variable \$350,000 Interest Only

Company	Product
★★★	
Nexus Mutual	Investment Variable
Northern Inland CU	Dream Value Investor IO 80
People's Choice Credit Union	Investment Basic Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Construction Loan
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Standard Variable Rate
Qudos Bank	Investment Value Package Low Cost Home Loan
Queensland Country Credit Union	Investment Interest Only Package Loan
RACQ Bank	Mortgage Breaker Investor
Regional Australia Bank	Inv Partnership Advantage Var P&I
Regional Australia Bank	Investment Basic
Reliance Bank	All In One Investment
Reliance Bank	First Rate Investment
RESI Mortgage Corp	Inv Smart Pro
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Basic Promo Variable
St.George Bank	Investment Variable
Summerland Credit Union	Inv Premium
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable
The Mac	Standard Variable Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
The Mutual Bank	Inv Premium Variable
WAW Credit Union	Inv Variable
Westpac	Flexi First Option Investment Loan
Westpac	Premier Advantage Rocket Investment Loan
Yellow Brick Road	Inv Smart Pro



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Investor Variable \$350,000 Interest Only

Company	Product
★★	
ANZ	Breakfree Investment Variable
ANZ	Investment Variable
Arab Bank Australia	Inv Essentials Home Loan
Australian Military Bank	Investment Home Loan
Bank of Melbourne	Investment Variable
Bank of us	Investment FlexiChoice
BankSA	Investment Variable
Bankwest	Investment Regular Saver Home Loan
Bankwest	Investment Variable
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
BOQ	Investment Home Loan Privileges Standard Variable
Commonwealth Bank	Investment Extra Intro
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment True Value Variable Home Loan
Credit Union SA	Investment Standard Variable
Firefighters Mutual Bank	Inv Interest Only Variable
First Option Bank	Investment Classic Home Loan Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
HSBC	Investment Home Value Variable
HSBC	Investment Variable
Hume Bank	Investment Variable
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Real Options - Investment IO
QBANK	Inv Standard Variable
RAMS	Inv Full Feature
Regional Australia Bank	Inv Partnership Advantage Var P&I
Reliance Bank	All In One Investment
Reliance Bank	All In One Investment



Home Loans Star Ratings

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Investor Variable \$350,000 Interest Only

Company	Product
★★	
St.George Bank	Investment Variable
Summerland Credit Union	Home Investment
Teachers Mutual Bank	Inv Interest Only Variable
Transport Mutual Credit Union	Investment Variable
UniBank	Investment Interest Only Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
AMP Bank	Investment Intro Variable
AMP Bank	Investment Variable
Auswide Bank	Investment Standard Variable
Bank of Sydney	Investment Variable
BOQ	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
People's Choice Credit Union	Investment Variable
Suncorp Bank	Investment Variable
Not rated	
Beyond Bank	Investment Total Home Loan Variable
WAW Credit Union	Back to Basics Investment Loan



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Investor Variable \$350,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
Adelaide Bank	Investment Smartfit Variable
AMO Group	Investment Basic Variable
AMO Group	Investment Variable
ANZ	Investment Simplicity Plus
Athena	Investor Variable
Freedom Lend	Investment Freedom Variable
Heritage Bank	Investment Discount Variable
Homestar Finance	Investment Variable
Mortgage House	Inv Advantage Variable
NAB	Inv Base Variable Rate
Northern Inland CU	Dream Value Investor PI 80
Pacific Mortgage Group	Investment Variable
RACQ Bank	Mortgage Breaker Investor
State Custodians	Investment Low Rate Home Loan with Offset
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable
UBank	Investment UHomeLoan Variable
✦ "Rising Star"	
Aussie	Investment Elevate Offset Variable
BankVic	Investment Base Variable
Firstmac	Investment Basic Home Loan
loans.com.au	Smart Investment Home Loan
Qudos Bank	Investment No Frills Home Loan



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Investor Variable \$350,000 Principle & Interest

Company	Product
★★★★★	
Adelaide Bank	Investment SmartSaver
Aussie	Investment Elevate Variable
Bank of Melbourne	Investment Basic Promo Variable
Bankwest	Investment Complete Home Loan Variable
bcb	Investment OMG! Variable Rate
Citi	Investment Basic Variable
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Offset Variable
Citi	Investment Variable
Credit Union SA	Investment Variable Home Loan Package
CUA	Investor Achieve Variable
Firefighters Mutual Bank	Classic Investor Home Loan
Gateway Bank	Inv Low Rate Essentials
Heritage Bank	Investment Variable
IMB	Investment Budget
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
loans.com.au	Inv Offset
loans.com.au	Investment Essentials Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
MOVE Bank	Straightforward Investment Loan
Newcastle Permanent	Premium Plus Package Home Loan - Investment P&I
Newcastle Permanent	Real Deal - Investment P&I
Nexus Mutual	Investment Variable
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Value Package Low Cost Home Loan
Queensland Country Credit Union	Investment Ultimate Home Loan Package
RESI Mortgage Corp	Inv Flexi Options
St.George Bank	Investment Basic Promo Variable
Teachers Mutual Bank	Classic Investor Home Loan



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Investor Variable \$350,000 Principle & Interest

Company	Product
★★★★	
UniBank	Classic Investor Home Loan
Yellow Brick Road	Inv Flexi Options



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Investor Variable \$350,000 Principle & Interest

Company	Product
★★★	
AMP Bank	Investment Basic Variable Loan
AMP Bank	Professional Package Investment Variable
ANZ	Breakfree Investment Variable
Aussie	Investment Select Basic Variable
Aussie	Investment Select Standard Variable
Australian Military Bank	Investment Home Loan
Australian Military Bank	Investment RateSaver Home Loan
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Basic Home Loan Variable
Bank Australia	Investment Premium Package Variable
Bank Australia	Investment Premium Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
BankSA	Investment Basic Promo Variable
BankVic	Investment Premium Home Variable
BankVic	Investment Property Investor Variable
Bankwest	Investment Premium Select Home Loan
bcu	Investment Standard Variable
Bendigo Bank	Basic Variable Investment
Bendigo Bank	Investment Connect Package Variable
Bendigo Bank	Investment Variable
Beyond Bank	Investment Basic Variable
Beyond Bank	Investment Pinnacle Variable



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Investor Variable \$350,000 Principle & Interest

Company	Product
★★★	
BOQ	Investment Economy Variable Home Loan
BOQ	Investment Intro Rate Variable
Citi	Investment Mortgage Plus Variable
Commonwealth Bank	Investment Extra
Commonwealth Bank	Investment Extra Intro
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment True Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable
CUA	Investor Accelerate Variable
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
Firefighters Mutual Bank	Inv Flexi Choice
First Option Bank	Investment Home Loan Package Variable
First Option Bank	Investment Smart Start Home Loan
Firstmac	Inv VIP
Firstmac	Inv Vital
G&C Mutual Bank	Investment Standard Variable
Gateway Bank	Investment Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Great Rate Investment Variable
Greater Bank	Investment Standard Variable
Greater Bank	Investment Ultimate Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Investment Loan
Horizon Bank	Kickstart First Home Buyer Inv Loan
Horizon Bank	Mortgage Breaker Investment Loan
Horizon Bank	Special Value Plus Investment Loan
Hume Bank	Flexi Low Rate
Hume Bank	Investment Interest Saver
Hume Bank	Investment Variable



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Investor Variable \$350,000 Principle & Interest

Company	Product
★★★	
Hunter United	Platinum Home Loan OO, LVR <90%
Illawarra Credit Union	Variable Invest
IMB	Investment Essentials Home Loan
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Credit Union	Discounted Variable Rate Inv
Macquarie Credit Union	Inv Basic Home Loan
Macquarie Credit Union	Inv Power
ME	Inv Basic Home Loan
ME	Inv Flexible Home Loan
Mortgage House	Inv Advantage Variable
MOVE Bank	Standard Variable Package
MOVE Bank	Wealth Builder
MyState Bank	Inv Standard Variable
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable
Nexus Mutual	Investment Variable
Northern Inland CU	Basic Investor
Northern Inland CU	Introductory Home Loan Investor
People's Choice Credit Union	Investment Basic Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Standard Variable Rate
Queensland Country Credit Union	RateSaver Investment Home Loan
RACQ Bank	Mortgage Breaker Investor
Regional Australia Bank	Inv Partnership Advantage Var P&I
Regional Australia Bank	Investment Basic
Reliance Bank	First Rate Investment
RESI Mortgage Corp	Inv Smart Pro
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Variable
Summerland Credit Union	Inv Premium



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Investor Variable \$350,000 Principle & Interest

Company	Product
★★★	
Suncorp Bank	Investment Home Package Plus Variable
Sydney Mutual Bank	Investment Variable
Teachers Mutual Bank	Inv Flexi Choice
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable
The Capricornian	No Frills Investment Loan
The Mac	Standard Variable Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
Transport Mutual Credit Union	Investment Switch and Save
UniBank	Investment Flexi Choice
WAW Credit Union	Back to Basics Investment Loan
Westpac	Flexi First Option Investment Loan
Westpac	Premier Advantage Rocket Investment Loan
Yellow Brick Road	Inv Smart Pro



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Investor Variable \$350,000 Principle & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Investment Variable
Arab Bank Australia	12 Month HeadStart Investment Home Loan
Arab Bank Australia	Inv Essentials Home Loan
Arab Bank Australia	Inv The Basics
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
BankSA	Investment Variable
BankVic	Investment Offset
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
BOQ	Investment Home Loan Privileges Standard Variable
Commonwealth Bank	Investment Standard Variable Rate
Community First CU	Investment True Value Variable Home Loan
Credit Union SA	Investment Standard Variable
First Option Bank	Investment Classic Home Loan Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
HSBC	Investment Home Smart Variable
HSBC	Investment Home Value Variable
HSBC	Investment Variable
Hume Bank	Investment Variable
Macquarie Credit Union	Inv Property Variable
ME	Inv Flexible Home Loan
MOVE Bank	Standard Variable Rate Investment
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Premium Variable- Investment P&I
Newcastle Permanent	Real Options - Investment P&I
Northern Inland CU	Smart Variable Investment



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Investor Variable \$350,000 Principle & Interest

Company	Product
★★	
People's Choice Credit Union	Investment Variable
QBANK	Inv Standard Variable
RAMS	Inv Full Feature
Regional Australia Bank	Inv Mortgage Offset P&I
Reliance Bank	All In One Investment
Reliance Bank	All In One Investment
Reliance Bank	All In One Investment
St.George Bank	Investment Variable
Summerland Credit Union	Home Investment
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Variable
WAW Credit Union	Inv Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
AMP Bank	Investment Intro Variable
AMP Bank	Investment Variable
Auswide Bank	Investment Standard Variable
Bank of Sydney	Investment Variable
Bank of us	Investment FlexiChoice
Bankwest	Investment Variable
BOQ	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
Suncorp Bank	Investment Variable
The Capricornian	Inv Access Equity
Not rated	
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Total Home Loan Variable



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Investor Variable \$500,000 Interest Only

Company	Product
★★★★★ "Outstanding Value"	
Athena	Investor Variable
Freedom Lend	Investment Freedom Variable
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Investment Variable
Homestar Finance	Investment Variable
HSBC	Investment Premier Variable
Mortgage House	Inv Advantage Variable
Newcastle Permanent	Premium Plus Package Home Loan - Investment IO
Newcastle Permanent	Real Deal - Investment IO
Pacific Mortgage Group	Investment Variable
QBANK	Inv Classic Home Loan
RACQ Bank	Mortgage Breaker Investor
State Custodians	Investment Low Rate Home Loan with Offset
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable
✦ "Rising Star"	
Aussie	Investment Elevate Offset Variable
BankVic	Investment Base Variable
Firstmac	Investment Basic Home Loan
loans.com.au	Smart Investment Home Loan



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Investor Variable \$500,000 Interest Only

Company	Product
★★★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
AMO Group	Investment Variable
AMP Bank	Professional Package Investment Variable
ANZ	Investment Simplicity Plus
Aussie	Investment Elevate Variable
Auswide Bank	Investment Freedom Package Variable
Bankwest	Investment Complete Home Loan Variable
Citi	Investment Basic Variable
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Mortgage Plus Variable
Citi	Investment Offset Variable
Credit Union SA	Investment Variable Home Loan Package
CUA	Investor Achieve Variable Construction
Greater Bank	Investment Ultimate Variable
Heritage Bank	Investment Discount Variable
Heritage Bank	Investment Variable
loans.com.au	Inv Offset
loans.com.au	Investment Essentials Variable
NAB	Inv Base Variable Rate
Nexus Mutual	Investment Variable
RESI Mortgage Corp	Inv Flexi Options
Suncorp Bank	Investment Home Package Plus Variable
Sydney Mutual Bank	Investment Variable
The Capricornian	No Frills Investment Loan
UBank	Investment UHomeLoan Variable
Yellow Brick Road	Inv Flexi Options



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Investor Variable \$500,000 Interest Only

Company	Product
★★★	
AMP Bank	Investment Basic Variable Loan
ANZ	Breakfree Investment Variable
Aussie	Investment Select Basic Variable
Aussie	Investment Select Standard Variable
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Bank Australia	Investment Basic Home Loan Variable
Bank Australia	Investment Premium Package Variable
Bank Australia	Investment Premium Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Melbourne	Investment Basic Promo Variable
Bank of Sydney	Investment Expect More Variable
BankSA	Investment Advantage Package Variable
BankSA	Investment Basic Promo Variable
BankVic	Investment Premium Home Variable
BankVic	Investment Property Investor Variable
BankVic	Investment Standard Variable
bcu	Investment Standard Variable
Bendigo Bank	Basic Variable Investment
Bendigo Bank	Investment Connect Package Variable
Bendigo Bank	Investment Variable
BOQ	Investment Economy Variable Home Loan
BOQ	Investment Intro Rate Home Loan Variable
Commonwealth Bank	Investment Extra
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment True Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable



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Investor Variable \$500,000 Interest Only

Company	Product
★★★	
CUA	Investor Accelerate Variable
CUA	Investor Accelerate Variable Construction
CUA	Investor Achieve Variable
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
First Option Bank	Investment Home Loan Package Variable
Firstmac	Inv VIP 80 IO
Firstmac	Inv Vital
G&C Mutual Bank	Investment Standard Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Great Rate Investment Variable
Greater Bank	Investment Standard Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Mortgage Breaker Investment Loan
HSBC	Investment Premier Home Equity
Hume Bank	Investment Interest Saver
Hunter United	Interest Only Home Loan Investment
Illawarra Credit Union	Variable Invest
IMB	Investment Budget
IMB	Investment Essentials Home Loan
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Macquarie Credit Union	Inv Power
Macquarie Credit Union	Inv Property Variable
MyState Bank	Inv Standard Variable
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable



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Investor Variable \$500,000 Interest Only

Company	Product
★★★	
Nexus Mutual	Investment Variable
Northern Inland CU	Dream Value Investor IO 80
People's Choice Credit Union	Investment Basic Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Construction Loan
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Standard Variable Rate
Qudos Bank	Investment Value Package Low Cost Home Loan
Queensland Country Credit Union	Investment Interest Only Package Loan
RACQ Bank	Mortgage Breaker Investor
Regional Australia Bank	Inv Partnership Advantage Var P&I
Regional Australia Bank	Investment Basic
Reliance Bank	All In One Investment
Reliance Bank	First Rate Investment
RESI Mortgage Corp	Inv Smart Pro
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Basic Promo Variable
St.George Bank	Investment Variable
Summerland Credit Union	Inv Premium
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable
The Mac	Standard Variable Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
The Mutual Bank	Inv Premium Variable
WAW Credit Union	Inv Variable
Westpac	Flexi First Option Investment Loan
Westpac	Premier Advantage Rocket Investment Loan
Yellow Brick Road	Inv Smart Pro



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Investor Variable \$500,000 Interest Only

Company	Product
★★	
ANZ	Investment Variable
Arab Bank Australia	Inv Essentials Home Loan
Australian Military Bank	Investment Home Loan
Bank of Melbourne	Investment Variable
Bank of us	Investment FlexiChoice
BankSA	Investment Variable
Bankwest	Investment Regular Saver Home Loan
Bankwest	Investment Variable
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
BOQ	Investment Home Loan Privileges Standard Variable
Commonwealth Bank	Investment Extra Intro
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment True Value Variable Home Loan
Credit Union SA	Investment Standard Variable
Firefighters Mutual Bank	Inv Interest Only Variable
First Option Bank	Investment Classic Home Loan Variable
First Option Bank	Investment Smart Start Home Loan
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
HSBC	Investment Home Value Variable
HSBC	Investment Variable
Hume Bank	Investment Variable
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Real Options - Investment IO
QBANK	Inv Standard Variable
RAMS	Inv Full Feature
Regional Australia Bank	Inv Partnership Advantage Var P&I
Reliance Bank	All In One Investment
Reliance Bank	All In One Investment



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Investor Variable \$500,000 Interest Only

Company	Product
★★	
St.George Bank	Investment Variable
Summerland Credit Union	Home Investment
Teachers Mutual Bank	Inv Interest Only Variable
Transport Mutual Credit Union	Investment Variable
UniBank	Investment Interest Only Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
AMP Bank	Investment Intro Variable
AMP Bank	Investment Variable
Auswide Bank	Investment Standard Variable
Bank of Sydney	Investment Variable
BOQ	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
People's Choice Credit Union	Investment Variable
Suncorp Bank	Investment Variable
Not rated	
Beyond Bank	Investment Total Home Loan Variable
Citi	Investment Variable
WAW Credit Union	Back to Basics Investment Loan



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Investor Variable \$500,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Investment Basic Variable
AMO Group	Investment Variable
Athena	Investor Variable
Bankwest	Investment Complete Home Loan Variable
Freedom Lend	Investment Freedom Variable
Gateway Bank	Inv Low Rate Essentials
Heritage Bank	Investment Discount Variable
Homestar Finance	Investment Variable
HSBC	Investment Premier Home Smart Variable
Mortgage House	Inv Advantage Variable
Northern Inland CU	Dream Value Investor PI 80
Pacific Mortgage Group	Investment Variable
RACQ Bank	Mortgage Breaker Investor
State Custodians	Investment Low Rate Home Loan with Offset
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable
UBank	Investment UHomeLoan Variable
✦ "Rising Star"	
Aussie	Investment Elevate Offset Variable
BankVic	Investment Base Variable
Firstmac	Investment Basic Home Loan
Hunter United	No Regrets Investment Loan
loans.com.au	Smart Investment Home Loan
Qudos Bank	Investment No Frills Home Loan



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Investor Variable \$500,000 Principle & Interest

Company	Product
★★★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
ANZ	Investment Simplicity Plus
Aussie	Investment Elevate Variable
Bank of Melbourne	Investment Basic Promo Variable
bcu	Investment OMG! Variable Rate
Citi	Investment Basic Variable
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Offset Variable
Credit Union SA	Investment Variable Home Loan Package
CUA	Investor Achieve Variable
Firefighters Mutual Bank	Classic Investor Home Loan
Gateway Bank	Investment Variable
Heritage Bank	Investment Variable
HSBC	Investment Premier Variable
IMB	Investment Budget
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
loans.com.au	Inv Offset
loans.com.au	Investment Essentials Variable
Macquarie Bank	Investment Offset Home Loan Variable
MOVE Bank	Straightforward Investment Loan
NAB	Inv Base Variable Rate
Newcastle Permanent	Premium Plus Package Home Loan - Investment P&I
Newcastle Permanent	Real Deal - Investment P&I
Nexus Mutual	Investment Variable
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Value Package Low Cost Home Loan
Queensland Country Credit Union	Investment Ultimate Home Loan Package
RESI Mortgage Corp	Inv Flexi Options
St.George Bank	Investment Basic Promo Variable
Teachers Mutual Bank	Classic Investor Home Loan



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

Investor Variable \$500,000 Principle & Interest

Company	Product
---------	---------

★★★★

UniBank	Classic Investor Home Loan
Yellow Brick Road	Inv Flexi Options



Home Loans Star Ratings

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Investor Variable \$500,000 Principle & Interest

Company	Product
★★★	
AMP Bank	Investment Basic Variable Loan
AMP Bank	Professional Package Investment Variable
ANZ	Breakfree Investment Variable
Aussie	Investment Select Basic Variable
Aussie	Investment Select Standard Variable
Australian Military Bank	Investment Home Loan
Australian Military Bank	Investment RateSaver Home Loan
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Basic Home Loan Variable
Bank Australia	Investment Premium Package Variable
Bank Australia	Investment Premium Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
BankSA	Investment Basic Promo Variable
BankVic	Investment Premium Home Variable
BankVic	Investment Property Investor Variable
Bankwest	Investment Premium Select Home Loan
bcu	Investment Standard Variable
Bendigo Bank	Basic Variable Investment
Bendigo Bank	Investment Connect Package Variable
Bendigo Bank	Investment Variable
Beyond Bank	Investment Basic Variable
Beyond Bank	Investment Pinnacle Variable



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Investor Variable \$500,000 Principle & Interest

Company	Product
★★★	
BOQ	Investment Economy Variable Home Loan
BOQ	Investment Intro Rate Variable
Citi	Investment Mortgage Plus Variable
Citi	Investment Variable
Commonwealth Bank	Investment Extra
Commonwealth Bank	Investment Extra Intro
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment True Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable
CUA	Investor Accelerate Variable
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
Firefighters Mutual Bank	Inv Flexi Choice
First Option Bank	Investment Home Loan Package Variable
First Option Bank	Investment Smart Start Home Loan
Firstmac	Inv VIP
Firstmac	Inv Vital
G&C Mutual Bank	Investment Standard Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Great Rate Investment Variable
Greater Bank	Investment Standard Variable
Greater Bank	Investment Ultimate Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Investment Loan
Horizon Bank	Kickstart First Home Buyer Inv Loan
Horizon Bank	Mortgage Breaker Investment Loan
Horizon Bank	Special Value Plus Investment Loan
Hume Bank	Flexi Low Rate
Hume Bank	Investment Interest Saver
Hume Bank	Investment Variable



Home Loans Star Ratings

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Investor Variable \$500,000 Principle & Interest

Company	Product
★★★	
Hunter United	Platinum Home Loan OO, LVR <90%
Illawarra Credit Union	Variable Invest
IMB	Investment Essentials Home Loan
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Credit Union	Discounted Variable Rate Inv
Macquarie Credit Union	Inv Basic Home Loan
Macquarie Credit Union	Inv Power
ME	Inv Basic Home Loan
ME	Inv Flexible Home Loan
Mortgage House	Inv Advantage Variable
MOVE Bank	Standard Variable Package
MOVE Bank	Wealth Builder
MyState Bank	Inv Standard Variable
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable
Nexus Mutual	Investment Variable
Northern Inland CU	Basic Investor
Northern Inland CU	Introductory Home Loan Investor
People's Choice Credit Union	Investment Basic Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Inv Classic Home Loan
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Standard Variable Rate
Queensland Country Credit Union	RateSaver Investment Home Loan
RACQ Bank	Mortgage Breaker Investor
Regional Australia Bank	Inv Partnership Advantage Var P&I
Regional Australia Bank	Investment Basic
Reliance Bank	All In One Investment
Reliance Bank	First Rate Investment
RESI Mortgage Corp	Inv Smart Pro



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Investor Variable \$500,000 Principle & Interest

Company	Product
★★★	
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Variable
Summerland Credit Union	Inv Premium
Suncorp Bank	Investment Home Package Plus Variable
Sydney Mutual Bank	Investment Variable
Teachers Mutual Bank	Inv Flexi Choice
The Capricornian	Inv Premium Choice Variable
The Capricornian	No Frills Investment Loan
The Mac	Standard Variable Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
Transport Mutual Credit Union	Investment Switch and Save
UniBank	Investment Flexi Choice
WAW Credit Union	Back to Basics Investment Loan
Westpac	Flexi First Option Investment Loan
Westpac	Premier Advantage Rocket Investment Loan
Yellow Brick Road	Inv Smart Pro



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Investor Variable \$500,000 Principle & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Investment Variable
Arab Bank Australia	12 Month HeadStart Investment Home Loan
Arab Bank Australia	Inv Essentials Home Loan
Arab Bank Australia	Inv The Basics
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
BankSA	Investment Variable
BankVic	Investment Offset
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
BOQ	Investment Home Loan Privileges Standard Variable
Commonwealth Bank	Investment Standard Variable Rate
Community First CU	Investment True Value Variable Home Loan
Credit Union SA	Investment Standard Variable
First Option Bank	Investment Classic Home Loan Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
HSBC	Investment Home Smart Variable
HSBC	Investment Home Value Variable
HSBC	Investment Variable
Hume Bank	Investment Variable
Macquarie Credit Union	Inv Property Variable
ME	Inv Flexible Home Loan
MOVE Bank	Standard Variable Rate Investment
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Premium Variable- Investment P&I
Newcastle Permanent	Real Options - Investment P&I
Northern Inland CU	Smart Variable Investment



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Investor Variable \$500,000 Principle & Interest

Company	Product
★★	
People's Choice Credit Union	Investment Variable
QBANK	Inv Standard Variable
RAMS	Inv Full Feature
Regional Australia Bank	Inv Mortgage Offset P&I
Reliance Bank	All In One Investment
Reliance Bank	All In One Investment
St.George Bank	Investment Variable
Summerland Credit Union	Home Investment
The Capricornian	Inv Lifestyle Variable
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Variable
WAW Credit Union	Inv Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
AMP Bank	Investment Intro Variable
AMP Bank	Investment Variable
Auswide Bank	Investment Standard Variable
Bank of Sydney	Investment Variable
Bank of us	Investment FlexiChoice
Bankwest	Investment Variable
BOQ	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
Suncorp Bank	Investment Variable
The Capricornian	Inv Access Equity
Not rated	
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Total Home Loan Variable



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Investor Variable \$750,000 Interest Only

Company	Product
★★★★★ "Outstanding Value"	
Adelaide Bank	Investment Smartfit Variable
Athena	Investor Variable
Freedom Lend	Investment Freedom Variable
Gateway Bank	Investment Variable
Homestar Finance	Investment Variable
HSBC	Investment Premier Variable
Mortgage House	Inv Advantage Variable
Newcastle Permanent	Premium Plus Package Home Loan - Investment IO
Newcastle Permanent	Real Deal - Investment IO
Pacific Mortgage Group	Investment Variable
QBANK	Inv Classic Home Loan
RACQ Bank	Mortgage Breaker Investor
State Custodians	Investment Low Rate Home Loan with Offset
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable
✦ "Rising Star"	
Aussie	Investment Elevate Offset Variable
BankVic	Investment Base Variable
Firstmac	Investment Basic Home Loan
loans.com.au	Smart Investment Home Loan



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Investor Variable \$750,000 Interest Only

Company	Product
★★★★★	
Adelaide Bank	Investment SmartSaver
AMO Group	Investment Variable
AMP Bank	Professional Package Investment Variable
ANZ	Investment Simplicity Plus
Aussie	Investment Elevate Variable
Auswide Bank	Investment Freedom Package Variable
Bankwest	Investment Complete Home Loan Variable
Citi	Investment Basic Variable
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Mortgage Plus Variable
Citi	Investment Offset Variable
Credit Union SA	Investment Variable Home Loan Package
CUA	Investor Achieve Variable Construction
Gateway Bank	Inv Low Rate Essentials
Greater Bank	Investment Ultimate Variable
Heritage Bank	Investment Discount Variable
Heritage Bank	Investment Variable
loans.com.au	Inv Offset
loans.com.au	Investment Essentials Variable
NAB	Inv Base Variable Rate
Nexus Mutual	Investment Variable
RESI Mortgage Corp	Inv Flexi Options
Suncorp Bank	Investment Home Package Plus Variable
The Capricornian	No Frills Investment Loan
UBank	Investment UHomeLoan Variable
Yellow Brick Road	Inv Flexi Options



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Investor Variable \$750,000 Interest Only

Company	Product
★★★	
AMP Bank	Investment Basic Variable Loan
ANZ	Breakfree Investment Variable
Aussie	Investment Select Basic Variable
Aussie	Investment Select Standard Variable
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Bank Australia	Investment Basic Home Loan Variable
Bank Australia	Investment Premium Package Variable
Bank Australia	Investment Premium Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Melbourne	Investment Basic Promo Variable
Bank of Sydney	Investment Expect More Variable
BankSA	Investment Advantage Package Variable
BankSA	Investment Basic Promo Variable
BankVic	Investment Premium Home Variable
BankVic	Investment Property Investor Variable
BankVic	Investment Standard Variable
bcu	Investment Standard Variable
Bendigo Bank	Basic Variable Investment
Bendigo Bank	Investment Connect Package Variable
Bendigo Bank	Investment Variable
BOQ	Investment Economy Variable Home Loan
BOQ	Investment Intro Rate Home Loan Variable
Commonwealth Bank	Investment Extra
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment True Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable



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Investor Variable \$750,000 Interest Only

Company	Product
★★★	
CUA	Investor Accelerate Variable
CUA	Investor Accelerate Variable Construction
CUA	Investor Achieve Variable
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
First Option Bank	Investment Home Loan Package Variable
Firstmac	Inv VIP 80 IO
Firstmac	Inv Vital
G&C Mutual Bank	Investment Standard Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Great Rate Investment Variable
Greater Bank	Investment Standard Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Mortgage Breaker Investment Loan
HSBC	Investment Premier Home Equity
Hume Bank	Investment Interest Saver
Hunter United	Interest Only Home Loan Investment
Illawarra Credit Union	Variable Invest
IMB	Investment Budget
IMB	Investment Essentials Home Loan
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Macquarie Credit Union	Inv Power
Macquarie Credit Union	Inv Property Variable
MyState Bank	Inv Standard Variable
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable



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Investor Variable \$750,000 Interest Only

Company	Product
★★★	
Nexus Mutual	Investment Variable
Northern Inland CU	Dream Value Investor IO 80
People's Choice Credit Union	Investment Basic Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Construction Loan
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Standard Variable Rate
Qudos Bank	Investment Value Package Low Cost Home Loan
Queensland Country Credit Union	Investment Interest Only Package Loan
RACQ Bank	Mortgage Breaker Investor
Regional Australia Bank	Inv Partnership Advantage Var P&I
Regional Australia Bank	Investment Basic
Reliance Bank	First Rate Investment
RESI Mortgage Corp	Inv Smart Pro
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Basic Promo Variable
St.George Bank	Investment Variable
Summerland Credit Union	Inv Premium
Sydney Mutual Bank	Investment Variable
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable
The Mac	Standard Variable Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
The Mutual Bank	Inv Premium Variable
WAW Credit Union	Inv Variable
Westpac	Flexi First Option Investment Loan
Westpac	Premier Advantage Rocket Investment Loan
Yellow Brick Road	Inv Smart Pro



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Investor Variable \$750,000 Interest Only

Company	Product
★★	
ANZ	Investment Variable
Arab Bank Australia	Inv Essentials Home Loan
Australian Military Bank	Investment Home Loan
Bank of Melbourne	Investment Variable
Bank of us	Investment FlexiChoice
BankSA	Investment Variable
Bankwest	Investment Regular Saver Home Loan
Bankwest	Investment Variable
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
BOQ	Investment Home Loan Privileges Standard Variable
Commonwealth Bank	Investment Extra Intro
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment True Value Variable Home Loan
Credit Union SA	Investment Standard Variable
Firefighters Mutual Bank	Inv Interest Only Variable
First Option Bank	Investment Classic Home Loan Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
HSBC	Investment Home Value Variable
HSBC	Investment Variable
Hume Bank	Investment Variable
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Real Options - Investment IO
QBANK	Inv Standard Variable
RAMS	Inv Full Feature
Regional Australia Bank	Inv Partnership Advantage Var P&I
Reliance Bank	All In One Investment
Reliance Bank	All In One Investment
Reliance Bank	All In One Investment



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Investor Variable \$750,000 Interest Only

Company	Product
★★	
St.George Bank	Investment Variable
Summerland Credit Union	Home Investment
Teachers Mutual Bank	Inv Interest Only Variable
Transport Mutual Credit Union	Investment Variable
UniBank	Investment Interest Only Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
AMP Bank	Investment Intro Variable
AMP Bank	Investment Variable
Auswide Bank	Investment Standard Variable
Bank of Sydney	Investment Variable
BOQ	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
People's Choice Credit Union	Investment Variable
Suncorp Bank	Investment Variable
Not rated	
Beyond Bank	Investment Total Home Loan Variable
Citi	Investment Variable
WAW Credit Union	Back to Basics Investment Loan



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Investor Variable \$750,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Investment Basic Variable
AMO Group	Investment Variable
Athena	Investor Variable
Bankwest	Investment Complete Home Loan Variable
Freedom Lend	Investment Freedom Variable
Gateway Bank	Inv Low Rate Essentials
Heritage Bank	Investment Variable
Homestar Finance	Investment Variable
HSBC	Investment Premier Home Smart Variable
Mortgage House	Inv Advantage Variable
Northern Inland CU	Dream Value Investor PI 80
Pacific Mortgage Group	Investment Variable
RACQ Bank	Mortgage Breaker Investor
State Custodians	Investment Low Rate Home Loan with Offset
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable
UBank	Investment UHomeLoan Variable
✦ "Rising Star"	
Aussie	Investment Elevate Offset Variable
BankVic	Investment Base Variable
Firstmac	Investment Basic Home Loan
Hunter United	No Regrets Investment Loan
loans.com.au	Smart Investment Home Loan
Qudos Bank	Investment No Frills Home Loan



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Investor Variable \$750,000 Principle & Interest

Company	Product
★★★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
AMP Bank	Professional Package Investment Variable
ANZ	Investment Simplicity Plus
Aussie	Investment Elevate Variable
Bank of Melbourne	Investment Basic Promo Variable
bcu	Investment OMG! Variable Rate
Citi	Investment Basic Variable
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Offset Variable
Credit Union SA	Investment Variable Home Loan Package
CUA	Investor Achieve Variable
Firefighters Mutual Bank	Classic Investor Home Loan
Gateway Bank	Investment Variable
Heritage Bank	Investment Discount Variable
HSBC	Investment Premier Variable
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
loans.com.au	Inv Offset
loans.com.au	Investment Essentials Variable
Macquarie Bank	Investment Offset Home Loan Variable
MOVE Bank	Straightforward Investment Loan
NAB	Inv Base Variable Rate
Newcastle Permanent	Premium Plus Package Home Loan - Investment P&I
Newcastle Permanent	Real Deal - Investment P&I
Nexus Mutual	Investment Variable
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Value Package Low Cost Home Loan
Queensland Country Credit Union	Investment Ultimate Home Loan Package
RESI Mortgage Corp	Inv Flexi Options
Teachers Mutual Bank	Classic Investor Home Loan
UniBank	Classic Investor Home Loan



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Investor Variable \$750,000 Principle & Interest

Company	Product
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★★★★

Yellow Brick Road

Inv Flexi Options



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Investor Variable \$750,000 Principle & Interest

Company	Product
★★★	
AMP Bank	Investment Basic Variable Loan
ANZ	Breakfree Investment Variable
Aussie	Investment Select Basic Variable
Aussie	Investment Select Standard Variable
Australian Military Bank	Investment Home Loan
Australian Military Bank	Investment RateSaver Home Loan
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Basic Home Loan Variable
Bank Australia	Investment Premium Package Variable
Bank Australia	Investment Premium Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
BankSA	Investment Basic Promo Variable
BankVic	Investment Premium Home Variable
BankVic	Investment Property Investor Variable
Bankwest	Investment Premium Select Home Loan
bcu	Investment Standard Variable
Bendigo Bank	Basic Variable Investment
Bendigo Bank	Investment Connect Package Variable
Bendigo Bank	Investment Variable
Beyond Bank	Investment Basic Variable
Beyond Bank	Investment Pinnacle Variable
BOQ	Investment Economy Variable Home Loan



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Investor Variable \$750,000 Principle & Interest

Company	Product
★★★	
BOQ	Investment Intro Rate Variable
Citi	Investment Mortgage Plus Variable
Citi	Investment Variable
Commonwealth Bank	Investment Extra
Commonwealth Bank	Investment Extra Intro
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment True Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable
CUA	Investor Accelerate Variable
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
Firefighters Mutual Bank	Inv Flexi Choice
First Option Bank	Investment Home Loan Package Variable
Firstmac	Inv VIP
Firstmac	Inv Vital
G&C Mutual Bank	Investment Standard Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Great Rate Investment Variable
Greater Bank	Investment Standard Variable
Greater Bank	Investment Ultimate Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Investment Loan
Horizon Bank	Kickstart First Home Buyer Inv Loan
Horizon Bank	Mortgage Breaker Investment Loan
Horizon Bank	Special Value Plus Investment Loan
Hume Bank	Flexi Low Rate
Hume Bank	Investment Interest Saver
Hume Bank	Investment Variable
Hunter United	Platinum Home Loan OO, LVR <90%
Illawarra Credit Union	Variable Invest



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Investor Variable \$750,000 Principle & Interest

Company	Product
★★★	
IMB	Investment Budget
IMB	Investment Essentials Home Loan
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Credit Union	Discounted Variable Rate Inv
Macquarie Credit Union	Inv Basic Home Loan
Macquarie Credit Union	Inv Power
ME	Inv Basic Home Loan
ME	Inv Flexible Home Loan
Mortgage House	Inv Advantage Variable
MOVE Bank	Standard Variable Package
MOVE Bank	Wealth Builder
MyState Bank	Inv Standard Variable
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable
Nexus Mutual	Investment Variable
Northern Inland CU	Basic Investor
Northern Inland CU	Introductory Home Loan Investor
People's Choice Credit Union	Investment Basic Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Inv Classic Home Loan
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Standard Variable Rate
Queensland Country Credit Union	RateSaver Investment Home Loan
RACQ Bank	Mortgage Breaker Investor
Regional Australia Bank	Inv Partnership Advantage Var P&I
Regional Australia Bank	Investment Basic
Reliance Bank	All In One Investment
Reliance Bank	First Rate Investment
RESI Mortgage Corp	Inv Smart Pro
SERVICE ONE Alliance Bank	Investment Standard Variable



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Investor Variable \$750,000 Principle & Interest

Company	Product
★★★	
St.George Bank	Investment Basic Promo Variable
St.George Bank	Investment Variable
Summerland Credit Union	Inv Premium
Suncorp Bank	Investment Home Package Plus Variable
Sydney Mutual Bank	Investment Variable
Teachers Mutual Bank	Inv Flexi Choice
The Capricornian	Inv Premium Choice Variable
The Capricornian	No Frills Investment Loan
The Mac	Standard Variable Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
Transport Mutual Credit Union	Investment Switch and Save
UniBank	Investment Flexi Choice
WAW Credit Union	Back to Basics Investment Loan
Westpac	Flexi First Option Investment Loan
Westpac	Premier Advantage Rocket Investment Loan
Yellow Brick Road	Inv Smart Pro



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Investor Variable \$750,000 Principle & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Investment Variable
Arab Bank Australia	12 Month HeadStart Investment Home Loan
Arab Bank Australia	Inv Essentials Home Loan
Arab Bank Australia	Inv The Basics
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
BankSA	Investment Variable
BankVic	Investment Offset
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
BOQ	Investment Home Loan Privileges Standard Variable
Commonwealth Bank	Investment Standard Variable Rate
Community First CU	Investment True Value Variable Home Loan
Credit Union SA	Investment Standard Variable
First Option Bank	Investment Classic Home Loan Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
HSBC	Investment Home Smart Variable
HSBC	Investment Home Value Variable
HSBC	Investment Variable
Hume Bank	Investment Variable
Macquarie Credit Union	Inv Property Variable
ME	Inv Flexible Home Loan
MOVE Bank	Standard Variable Rate Investment
MyState Bank	Inv Standard Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Premium Variable- Investment P&I
Newcastle Permanent	Real Options - Investment P&I
Northern Inland CU	Smart Variable Investment



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Investor Variable \$750,000 Principle & Interest

Company	Product
★★	
People's Choice Credit Union	Investment Variable
QBANK	Inv Standard Variable
RAMS	Inv Full Feature
Regional Australia Bank	Inv Mortgage Offset P&I
Reliance Bank	All In One Investment
Reliance Bank	All In One Investment
St.George Bank	Investment Variable
Summerland Credit Union	Home Investment
The Capricornian	Inv Lifestyle Variable
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Variable
WAW Credit Union	Inv Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
AMP Bank	Investment Intro Variable
AMP Bank	Investment Variable
Auswide Bank	Investment Standard Variable
Bank of Sydney	Investment Variable
Bank of us	Investment FlexiChoice
Bankwest	Investment Variable
BOQ	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
Suncorp Bank	Investment Variable
The Capricornian	Inv Access Equity
Not rated	
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Total Home Loan Variable