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.

#### Company **Product** Adelaide Bank SmartFix SmartSaver Fixed Adelaide Bank **Bank of Melbourne** Advantage Package Fixed BankSA Advantage Package Fixed **Residential Fixed** bcu Freedom Fixed **Freedom Lend G&C Mutual Bank Residential Fixed Greater Bank** Great Rate Discount Fixed **Greater Bank** Great Rate Discount Fixed **Greater Bank** Standard Fixed **Greater Bank** Standard Fixed Ultimate Discount Fixed **Greater Bank Greater Bank** Ultimate Discount Fixed **HSBC** Fixed **Residential Fixed** IMB Home Loan Package Fixed **People's Choice Credit Union** QBANK **Residential Fixed Qudos Bank** Fixed St.George Bank **Residential Fixed TicToc Home Loans** Live-in Fixed UBank **UHomeLoan** Fixed UBank **UHomeLoan** Fixed

CANSTAR

Home Loans Star Ratings 2020 - Page

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**Owner Occupier 1 Year Fixed \$200,000 Principle & Interest** 

Company	Product
****	
AMO Group	Residential Fixed
Arab Bank Australia	Residential Fixed
Arab Bank Australia	Residential Fixed
Australian Unity	Health Wealth Happiness Fixed
Australian Unity	Health Wealth Happiness Package Fixed
Bank of Melbourne	Residential Fixed
BankSA	Residential Fixed
bcu	Residential Fixed
Firefighters Mutual Bank	Standard Fixed
G&C Mutual Bank	Residential Fixed
Heritage Bank	Residential Fixed
Heritage Bank	Residential Fixed
Heritage Bank	Residential Fixed
Homestar Finance	Fixed
HSBC	Fixed
IMB	Residential Fixed
Macquarie Bank	Basic Flyer Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
MOVE Bank	Flexi Fixed
Newcastle Permanent	Fixed Rate - IO
Newcastle Permanent	Fixed Rate - P&I
Newcastle Permanent	Premium Plus Package Fixed Rate - P&I
Northern Inland CU	Introductory Home Loan Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
RESI Mortgage Corp	Smart Pro Fixed
St.George Bank	Residential Fixed
Teachers Mutual Bank	Standard Fixed
UniBank	Standard Fixed

CANSTAR



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Owner Occupier 1 Year Fixed \$200,000 Principle & Interest	
Company	Product
****	
WAW Credit Union	OO Fixed
Yellow Brick Road	Smart Pro Fixed

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#### Company **Product** $\star\star\star$ Adelaide Bank SmartFix Adelaide Bank SmartSaver Fixed **Residential Fixed AMO Group Breakfree Fixed** ANZ **Breakfree Fixed** ANZ ANZ **Residential Fixed** ANZ **Residential Fixed** Select Basic Fixed Aussie Aussie Select Basic Fixed Aussie Select Standard Fixed Aussie Select Standard Fixed **Australian Unity** Health Wealth Happiness Fixed **Auswide Bank** Freedom Package Fixed **Auswide Bank** Standard Fixed **Basic Home Loan Fixed Bank Australia** Premium Fixed **Bank Australia Bank Australia Premium Package Fixed Bank First** Compete Home Loan Fixed **Bank First** Complete Home Loan Fixed First Home Buyer Package **Bank First** Premier Package Home Loan Fixed **Bank First** Premier Package Home Loan Fixed First Home Buyer Package **Bank First** Standard Home Loan Fixed **Bank of Sydney Expect More Fixed FlexiDiscount Fixed** Bank of us BankVic Fixed **BankVic** Fixed BankVic **Premium Home Fixed BankVic** Premium Home Fixed **Basic Fixed Bendigo Bank Bendigo Bank** Fixed **Beyond Bank** First Home Buyers Fixed Rate Loan **Beyond Bank** Fixed

#### **Owner Occupier 1 Year Fixed \$200,000 Principle & Interest**



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Company	Product
***	
Beyond Bank	Pinnacle Package Fixed
Beyond Bank	Total Home Loan Package Fixed
Commonwealth Bank	Fixed
Commonwealth Bank	Wealth Package Fixed
Community First CU	Honeymoon Fixed
Community First CU	Honeymoon Fixed
Community First CU	True Fixed
Community First CU	True Fixed
Credit Union SA	Fixed Home Loan Package
Credit Union SA	Fixed Home Loan Package
Credit Union SA	Fixed Rate Home Loan
CUA	Fixed
CUA	Fixed
CUA	Premium Fixed
Endeavour Mutual Bank	Residential Fixed
Firefighters Mutual Bank	Standard Fixed
Firstmac	VIP Fixed
Firstmac	VIP Fixed
Freedom Lend	Freedom Fixed
Gateway Bank	Residential Fixed
Horizon Bank	Fixed Rate Home Loan
Horizon Bank	Fixed Rate Home Loan
Hume Bank	Residential Fixed
Hume Bank	Residential Fixed
Hunter United	Fixed
Illawarra Credit Union	Fixed
ING	Residential Fixed
ING	Residential Fixed
loans.com.au	Fixed - Owner Occupier
loans.com.au	Fixed - Owner Occupier
Macquarie Bank	Basic Flyer Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed

#### **Owner Occupier 1 Year Fixed \$200,000 Principle & Interest**

CANSTAR

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Company	Product	
***		
Macquarie Bank	Offset Flyer Home Loan Fixed	
Macquarie Bank	Offset Home Loan Fixed	
ME	Flexible Fixed	
ME	Flexible Fixed	
Mortgage House	Advantage Fixed	
MyState Bank	Residential Fixed	
NAB	Tailored Fixed	
NAB	Tailored Fixed	
NAB	Tailored Fixed	
Newcastle Permanent	Premium Plus Package Fixed Rate - IO	
Nexus Mutual	Residential Fixed	
Northern Inland CU	Fixed Rate Owner Occupied	
People's Choice Credit Union	Fixed	
People's Choice Credit Union	Home Loan Package Fixed	
QBANK	Residential Fixed <80% LVR	
Qudos Bank	Fixed	
Queensland Country Credit Union	Fixed Rate Home Loan	
Queensland Country Credit Union	Fixed Rate Home Loan	
Queensland Country Credit Union	Fixed Rate Home Loan	
RAMS	Fixed Rate	
Regional Australia Bank	Owner Occ Fixed Home Loan P&I	
Regional Australia Bank	Residential Fixed	
Regional Australia Bank	Residential Fixed	
Regional Australia Bank	Residential Fixed	
Reliance Bank	Fixed Rate Owner Occupied	
Reliance Bank	Fixed Rate Owner Occupied	
RESI Mortgage Corp	Flexi Options Fixed	
RESI Mortgage Corp	Smart Pro Fixed	
SERVICE ONE Alliance Bank	Residential Fixed	

#### **Owner Occupier 1 Year Fixed \$200,000 Principle & Interest**

CANSTAR

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Company	Product
***	
Summerland Credit Union	Standard Fixed
Suncorp Bank	Fixed
Suncorp Bank	Home Package Plus Fixed
Sydney Mutual Bank	Fixed
Teachers Mutual Bank	Standard Fixed
The Mac	Standard Fixed
The Mac	Standard Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
UniBank	Standard Fixed
WAW Credit Union	OO Fixed
Westpac	Fixed Options Home Loan
Westpac	Premier Advantage Fixed Options
Westpac	Premier Advantage Fixed Options
Yellow Brick Road	Flexi Options Fixed
Yellow Brick Road	Smart Pro Fixed

#### Owner Occupier 1 Year Fixed \$200,000 Principle & Interest

CANSTAR

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	Product
Company	Product
**	
AMP Bank	Basic Fixed
AMP Bank	Professional Package Residential Fixed
Australian Military Bank	Fixed Rate
Auswide Bank	Freedom Package Fixed
Auswide Bank	Standard Fixed
Bank of China	Fixed Rate Home Loan
Bank of China	Fixed Rate Home Loan
Bank of Melbourne	Advantage Package Fixed
Bank of Melbourne	Residential Fixed
BankSA	Advantage Package Fixed
BankSA	Residential Fixed
Bankwest	Complete Home Loan Fixed Rate
Bankwest	Complete Home Loan Fixed Rate
Bankwest	Fixed Rate
Bankwest	Fixed Rate
Bendigo Bank	Basic Fixed
BOQ	Fixed
BOQ	Fixed
BOQ	Home Loan Privileges Fixed
BOQ	Home Loan Privileges Fixed
Commonwealth Bank	Fixed
Commonwealth Bank	Wealth Package Fixed
Credit Union SA	Fixed Rate Home Loan
CUA	Premium Fixed
Delphi Bank	Standard Fixed
Delphi Bank	Standard Fixed
First Option Bank	Home Loan Package Fixed
First Option Bank	Home Loan Package Fixed
Gateway Bank	Residential Fixed

#### **Owner Occupier 1 Year Fixed \$200,000 Principle & Interest**

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Owner Occupier 1 Year Fixed \$200,000 Principle & Interest		
Company	Product	
**		
Hume Bank	Residential Fixed	
Hume Bank	Residential Fixed	
MyState Bank	Residential Fixed	
NAB	Tailored Fixed	
People's Choice Credit Union	Fixed	
Queensland Country Credit Union	Fixed Rate Home Loan	
RAMS	Fixed Rate	
SERVICE ONE Alliance Bank	Residential Fixed	
St.George Bank	Residential Fixed	
St.George Bank	Residential Fixed	
Suncorp Bank	Fixed	
Suncorp Bank	Home Package Plus Fixed	
Westpac	Fixed Options Home Loan	
*		
AMP Bank	Basic Fixed	
AMP Bank	Professional Package Residential Fixed	
AMP Bank	Residential Fixed	
AMP Bank	Residential Fixed	
Bendigo Bank	Fixed	
First Option Bank	Classic Home Loan Fixed	
First Option Bank	Classic Home Loan Fixed	
Illawarra Credit Union	Fixed	
RESI Mortgage Corp	Flexi Options Fixed	
TicToc Home Loans	Live-in Fixed	
Transport Mutual Credit Union	Fixed	
Yellow Brick Road	Flexi Options Fixed	

#### Owner Occupier 1 Year Fixed \$200,000 Principle & Interest

CANSTAR

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Owner Occupier 1 Year Fixed \$550,000 Principle & Interest	
Company	Product
★★★★★ "Outstanding Value"	
Adelaide Bank	SmartFix
AMO Group	Residential Fixed
Bank of Melbourne	Advantage Package Fixed
BankSA	Advantage Package Fixed
Freedom Lend	Freedom Fixed
G&C Mutual Bank	Residential Fixed
Greater Bank	Great Rate Discount Fixed
Greater Bank	Great Rate Discount Fixed
Greater Bank	Standard Fixed
Greater Bank	Standard Fixed
Greater Bank	Ultimate Discount Fixed
Greater Bank	Ultimate Discount Fixed
HSBC	Fixed
IMB	Residential Fixed
People's Choice Credit Union	Home Loan Package Fixed
Qudos Bank	Fixed
St.George Bank	Residential Fixed
TicToc Home Loans	Live-in Fixed
UBank	UHomeLoan Fixed
UBank	UHomeLoan Fixed
♦ "Rising Star"	
Firefighters Mutual Bank	Classic Owner Occupied Home Loan Fixed 1 Yr Special Offer
Teachers Mutual Bank	Classic Owner Occupied Home Loan Fixed 1 Yr Special Offer
UniBank	Classic Owner Occupied Home Loan Fixed 1 Yr Special Offer

#### **Owner Occupier 1 Year Fixed \$350,000 Principle & Interest**

CANSTAR

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**Owner Occupier 1 Year Fixed \$350,000 Principle & Interest** 

Company	Product
****	
Adelaide Bank	SmartSaver Fixed
Arab Bank Australia	Residential Fixed
Arab Bank Australia	Residential Fixed
Australian Unity	Health Wealth Happiness Fixed
Australian Unity	Health Wealth Happiness Package Fixed
Bank of Melbourne	Residential Fixed
BankSA	Residential Fixed
bcu	Residential Fixed
bcu	Residential Fixed
Citi	Mortgage Plus Fixed
Citi	Standard Fixed
Firefighters Mutual Bank	Standard Fixed
Heritage Bank	Residential Fixed
Heritage Bank	Residential Fixed
Heritage Bank	Residential Fixed
HSBC	Fixed
IMB	Residential Fixed
Macquarie Bank	Basic Flyer Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
MOVE Bank	Flexi Fixed
Newcastle Permanent	Fixed Rate - IO
Newcastle Permanent	Fixed Rate - P&I
Newcastle Permanent	Premium Plus Package Fixed Rate - P&I
Northern Inland CU	Introductory Home Loan Fixed
QBANK	Residential Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
RESI Mortgage Corp	Smart Pro Fixed
St.George Bank	Residential Fixed

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### **Owner Occupier 1 Year Fixed \$350,000 Principle & Interest**

Company	Product
****	
Teachers Mutual Bank	Standard Fixed
UniBank	Standard Fixed
Yellow Brick Road	Smart Pro Fixed

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#### Company **Product** $\star\star\star$ Adelaide Bank SmartFix Adelaide Bank SmartSaver Fixed **Residential Fixed** AMO Group **Breakfree Fixed** ANZ **Breakfree Fixed** ANZ ANZ **Residential Fixed** Aussie Select Basic Fixed Select Basic Fixed Aussie Aussie Select Standard Fixed Aussie Select Standard Fixed **Australian Unity** Health Wealth Happiness Fixed **Auswide Bank** Freedom Package Fixed Auswide Bank Standard Fixed **Bank Australia Basic Home Loan Fixed Bank Australia Premium Fixed Bank Australia** Premium Package Fixed Bank First Compete Home Loan Fixed **Bank First** Complete Home Loan Fixed First Home Buyer Package **Bank First** Premier Package Home Loan Fixed **Bank First** Premier Package Home Loan Fixed First Home Buyer Package **Bank First** Standard Home Loan Fixed **Bank of Sydney Expect More Fixed** Bank of us **FlexiDiscount Fixed** BankVic Fixed BankVic Fixed **BankVic** Premium Home Fixed BankVic **Premium Home Fixed Bendigo Bank Basic Fixed Bendigo Bank Connect Package Fixed Bendigo Bank** Fixed **Beyond Bank** First Home Buyers Fixed Rate Loan **Beyond Bank** Fixed

#### **Owner Occupier 1 Year Fixed \$350,000 Principle & Interest**

Report Date: March, 2020

CANSTAR

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

**Owner Occupier 1 Year Fixed \$350,000 Principle & Interest** 

Company	Product
***	
Beyond Bank	Pinnacle Package Fixed
Beyond Bank	Total Home Loan Package Fixed
Commonwealth Bank	Fixed
Commonwealth Bank	Wealth Package Fixed
Community First CU	Honeymoon Fixed
Community First CU	Honeymoon Fixed
Community First CU	True Fixed
Community First CU	True Fixed
Credit Union SA	Fixed Home Loan Package
Credit Union SA	Fixed Home Loan Package
Credit Union SA	Fixed Rate Home Loan
CUA	Fixed
CUA	Premium Fixed
Endeavour Mutual Bank	Residential Fixed
Firefighters Mutual Bank	Standard Fixed
Firstmac	VIP Fixed
Firstmac	VIP Fixed
Freedom Lend	Freedom Fixed
G&C Mutual Bank	Residential Fixed
Gateway Bank	Residential Fixed
Homestar Finance	Fixed
Horizon Bank	Fixed Rate Home Loan
Horizon Bank	Fixed Rate Home Loan
Hume Bank	Residential Fixed
Hume Bank	Residential Fixed
Hunter United	Fixed
Illawarra Credit Union	Fixed
ING	Residential Fixed
ING	Residential Fixed
LCU	Intelligent Mortgage Fixed
loans.com.au	Fixed - Owner Occupier
loans.com.au	Fixed - Owner Occupier

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Company	Product
***	
Macquarie Bank	Basic Flyer Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
ME	Flexible Fixed
ME	Flexible Fixed
Mortgage House	Advantage Fixed
MyState Bank	Residential Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
Newcastle Permanent	Premium Plus Package Fixed Rate - IO
Nexus Mutual	Residential Fixed
Northern Inland CU	Fixed Rate Owner Occupied
People's Choice Credit Union	Fixed
People's Choice Credit Union	Home Loan Package Fixed
QBANK	Residential Fixed <80% LVR
Qudos Bank	Fixed
Queensland Country Credit Union	Fixed Rate Home Loan
Queensland Country Credit Union	Fixed Rate Home Loan
Queensland Country Credit Union	Fixed Rate Home Loan
RAMS	Fixed Rate
Regional Australia Bank	Owner Occ Fixed Home Loan P&I
Regional Australia Bank	Residential Fixed
Regional Australia Bank	Residential Fixed
Regional Australia Bank	Residential Fixed
Reliance Bank	Fixed Rate Owner Occupied
Reliance Bank	Fixed Rate Owner Occupied
RESI Mortgage Corp	Flexi Options Fixed

### **Owner Occupier 1 Year Fixed \$350,000 Principle & Interest**

CANSTAR

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owner occupier i real rixed \$550,000 rimelpie & interest	
Company	Product
***	
RESI Mortgage Corp	Smart Pro Fixed
SERVICE ONE Alliance Bank	Residential Fixed
St.George Bank	Residential Fixed
Summerland Credit Union	Standard Fixed
Suncorp Bank	Fixed
Suncorp Bank	Home Package Plus Fixed
Sydney Mutual Bank	Fixed
Teachers Mutual Bank	Standard Fixed
The Mac	Standard Fixed
The Mac	Standard Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
UniBank	Standard Fixed
WAW Credit Union	OO Fixed
WAW Credit Union	OO Fixed
Westpac	Fixed Options Home Loan
Westpac	Premier Advantage Fixed Options
Westpac	Premier Advantage Fixed Options
Yellow Brick Road	Flexi Options Fixed
Yellow Brick Road	Smart Pro Fixed

#### **Owner Occupier 1 Year Fixed \$350,000 Principle & Interest**

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Company	Product
**	
AMP Bank	Basic Fixed
-	
AMP Bank	Professional Package Residential Fixed
ANZ	Residential Fixed
Australian Military Bank	Fixed Rate
Auswide Bank	Freedom Package Fixed
Auswide Bank	Standard Fixed
Bank of China	Fixed Rate Home Loan
Bank of China	Fixed Rate Home Loan
Bank of Melbourne	Advantage Package Fixed
Bank of Melbourne	Residential Fixed
BankSA	Advantage Package Fixed
BankSA	Residential Fixed
Bankwest	Complete Home Loan Fixed Rate
Bankwest	Complete Home Loan Fixed Rate
Bankwest	Fixed Rate
Bankwest	Fixed Rate
Bendigo Bank	Basic Fixed
BOQ	Fixed
BOQ	Fixed
BOQ	Home Loan Privileges Fixed
BOQ	Home Loan Privileges Fixed
Commonwealth Bank	Fixed
Commonwealth Bank	Wealth Package Fixed
Credit Union SA	Fixed Rate Home Loan
CUA	Fixed
CUA	Premium Fixed
Delphi Bank	Standard Fixed
Delphi Bank	Standard Fixed
First Option Bank	Home Loan Package Fixed
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### **Owner Occupier 1 Year Fixed \$350,000 Principle & Interest**

CANSTAR

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Owner Occupier 1 Year Fixed \$350,000 Principle & Interest

Owner Occupier 1 Year Fixed \$350,000 Principle & Interest	
Company	Product
**	
First Option Bank	Home Loan Package Fixed
Gateway Bank	Residential Fixed
Hume Bank	Residential Fixed
Hume Bank	Residential Fixed
Illawarra Credit Union	Fixed
MyState Bank	Residential Fixed
NAB	Tailored Fixed
People's Choice Credit Union	Fixed
Queensland Country Credit Union	Fixed Rate Home Loan
RAMS	Fixed Rate
SERVICE ONE Alliance Bank	Residential Fixed
St.George Bank	Residential Fixed
Suncorp Bank	Fixed
Suncorp Bank	Home Package Plus Fixed
Westpac	Fixed Options Home Loan
*	
AMP Bank	Basic Fixed
AMP Bank	Professional Package Residential Fixed
AMP Bank	Residential Fixed
AMP Bank	Residential Fixed
Bendigo Bank	Connect Package Fixed
Bendigo Bank	Fixed
First Option Bank	Classic Home Loan Fixed
First Option Bank	Classic Home Loan Fixed
RESI Mortgage Corp	Flexi Options Fixed
TicToc Home Loans	Live-in Fixed
Transport Mutual Credit Union	Fixed
Yellow Brick Road	Flexi Options Fixed

CANSTAR

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Owner Occupier 1 Year Fixed \$500,000 Principle & Interest	
Company	Product
***** "Outstanding Value"	
Adelaide Bank	SmartFix
AMO Group	Residential Fixed
Bank of Melbourne	Advantage Package Fixed
BankSA	Advantage Package Fixed
Citi	Mortgage Plus Fixed
Greater Bank	Great Rate Discount Fixed
Greater Bank	Great Rate Discount Fixed
Greater Bank	Standard Fixed
Greater Bank	Standard Fixed
Greater Bank	Ultimate Discount Fixed
Greater Bank	Ultimate Discount Fixed
HSBC	Fixed
HSBC	Premier Fixed
IMB	Residential Fixed
People's Choice Credit Union	Home Loan Package Fixed
Qudos Bank	Fixed
St.George Bank	Residential Fixed
TicToc Home Loans	Live-in Fixed
UBank	UHomeLoan Fixed
UBank	UHomeLoan Fixed
♦ "Rising Star"	
Firefighters Mutual Bank	Classic Owner Occupied Home Loan Fixed 1 Yr Special Offer
Teachers Mutual Bank	Classic Owner Occupied Home Loan Fixed 1 Yr Special Offer
UniBank	Classic Owner Occupied Home Loan Fixed 1 Yr Special Offer

#### **Owner Occupier 1 Year Fixed \$500,000 Principle & Interest**

CANSTAR

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Company	Product
****	
Adelaide Bank	SmartSaver Fixed
Arab Bank Australia	Residential Fixed
Arab Bank Australia	Residential Fixed
Australian Unity	Health Wealth Happiness Fixed
Australian Unity	Health Wealth Happiness Package Fixed
Bank of Melbourne	Residential Fixed
BankSA	Residential Fixed
bcu	Residential Fixed
bcu	Residential Fixed
Citi	Standard Fixed
Firefighters Mutual Bank	Standard Fixed
Freedom Lend	Freedom Fixed
G&C Mutual Bank	Residential Fixed
Heritage Bank	Residential Fixed
Heritage Bank	Residential Fixed
Heritage Bank	Residential Fixed
IMB	Residential Fixed
Macquarie Bank	Basic Flyer Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
MOVE Bank	Flexi Fixed
Newcastle Permanent	Fixed Rate - P&I
Newcastle Permanent	Premium Plus Package Fixed Rate - IO
Newcastle Permanent	Premium Plus Package Fixed Rate - P&I
Northern Inland CU	Introductory Home Loan Fixed
People's Choice Credit Union	Fixed
QBANK	Residential Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
RESI Mortgage Corp	Smart Pro Fixed

### **Owner Occupier 1 Year Fixed \$500,000 Principle & Interest**

CANSTAR



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#### **Owner Occupier 1 Year Fixed \$500,000 Principle & Interest**

Company	Product
****	
St.George Bank	Residential Fixed
<b>Teachers Mutual Bank</b>	Standard Fixed
UniBank	Standard Fixed
Yellow Brick Road	Smart Pro Fixed

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.

#### Company **Product** $\star\star\star$ Adelaide Bank SmartFix Adelaide Bank SmartSaver Fixed **Residential Fixed** AMO Group **Breakfree Fixed** ANZ **Breakfree Fixed** ANZ ANZ **Residential Fixed** Aussie Select Basic Fixed Select Basic Fixed Aussie Aussie Select Standard Fixed Aussie Select Standard Fixed **Australian Unity** Health Wealth Happiness Fixed **Auswide Bank** Freedom Package Fixed **Auswide Bank** Standard Fixed **Bank Australia Basic Home Loan Fixed Bank Australia Premium Fixed Bank Australia** Premium Package Fixed Bank First Compete Home Loan Fixed **Bank First** Complete Home Loan Fixed First Home Buyer Package **Bank First** Premier Package Home Loan Fixed **Bank First** Premier Package Home Loan Fixed First Home Buyer Package **Bank First** Standard Home Loan Fixed **Bank of Sydney Expect More Fixed** Bank of us **FlexiDiscount Fixed** BankSA Advantage Package Fixed BankVic Fixed **BankVic** Fixed BankVic **Premium Home Fixed BankVic Premium Home Fixed Bendigo Bank Basic Fixed Bendigo Bank Connect Package Fixed Bendigo Bank** Fixed **Beyond Bank** First Home Buyers Fixed Rate Loan

#### **Owner Occupier 1 Year Fixed \$500,000 Principle & Interest**

Report Date: March, 2020

CANSTAR

Home Loans Star Ratings 2020 - Page 22

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.

Company	Product
Company	Flouder
***	
Beyond Bank	Fixed
Beyond Bank	Pinnacle Package Fixed
Beyond Bank	Total Home Loan Package Fixed
Commonwealth Bank	Fixed
Commonwealth Bank	Wealth Package Fixed
Community First CU	Honeymoon Fixed
Community First CU	Honeymoon Fixed
Community First CU	True Fixed
Community First CU	True Fixed
Credit Union SA	Fixed Home Loan Package
Credit Union SA	Fixed Home Loan Package
Credit Union SA	Fixed Rate Home Loan
CUA	Fixed
CUA	Premium Fixed
Endeavour Mutual Bank	Residential Fixed
Firstmac	VIP Fixed
Firstmac	VIP Fixed
Freedom Lend	Freedom Fixed
G&C Mutual Bank	Residential Fixed
Gateway Bank	Residential Fixed
Homestar Finance	Fixed
Horizon Bank	Fixed Rate Home Loan
Horizon Bank	Fixed Rate Home Loan
HSBC	Fixed
HSBC	Premier Fixed
Hume Bank	Residential Fixed
Hume Bank	Residential Fixed
Hunter United	Fixed
Illawarra Credit Union	Fixed
ING	Residential Fixed
ING	Residential Fixed
LCU	Intelligent Mortgage Fixed

#### **Owner Occupier 1 Year Fixed \$500,000 Principle & Interest**

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Company	Product
***	
loans.com.au	Fixed - Owner Occupier
loans.com.au	Fixed - Owner Occupier
Macquarie Bank	Basic Flyer Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
ME	Flexible Fixed
ME	Flexible Fixed
Mortgage House	Advantage Fixed
MyState Bank	Residential Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
Newcastle Permanent	Fixed Rate - IO
Nexus Mutual	Residential Fixed
Northern Inland CU	Fixed Rate Owner Occupied
People's Choice Credit Union	Home Loan Package Fixed
QBANK	Residential Fixed <80% LVR
Qudos Bank	Fixed
Queensland Country Credit Union	Fixed Rate Home Loan
Queensland Country Credit Union	Fixed Rate Home Loan
Queensland Country Credit Union	Fixed Rate Home Loan
RAMS	Fixed Rate
Regional Australia Bank	Owner Occ Fixed Home Loan P&I
Regional Australia Bank	Residential Fixed
Regional Australia Bank	Residential Fixed
Regional Australia Bank	Residential Fixed
Reliance Bank	Fixed Rate Owner Occupied
Reliance Bank	Fixed Rate Owner Occupied

### **Owner Occupier 1 Year Fixed \$500,000 Principle & Interest**

CANSTAR

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Owner Occupier 1 Year Fixed \$500,000 Principle & Interest	
Company	Product
***	
RESI Mortgage Corp	Flexi Options Fixed
RESI Mortgage Corp	Smart Pro Fixed
SERVICE ONE Alliance Bank	Residential Fixed
St.George Bank	Residential Fixed
Summerland Credit Union	Standard Fixed
Suncorp Bank	Fixed
Suncorp Bank	Home Package Plus Fixed
Sydney Mutual Bank	Fixed
Teachers Mutual Bank	Standard Fixed
The Mac	Standard Fixed
The Mac	Standard Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
UniBank	Standard Fixed
WAW Credit Union	OO Fixed
WAW Credit Union	OO Fixed
Westpac	Fixed Options Home Loan
Westpac	Premier Advantage Fixed Options
Yellow Brick Road	Flexi Options Fixed
Yellow Brick Road	Smart Pro Fixed

#### Owner Occupier 1 Year Fixed \$500.000 Principle & Interest

CANSTAR

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.

Company	Product
**	
AMP Bank	Basic Fixed
AMP Bank	Professional Package Residential Fixed
ANZ	Residential Fixed
Australian Military Bank	Fixed Rate
Auswide Bank	Freedom Package Fixed
Auswide Bank	Standard Fixed
Bank of China	Fixed Rate Home Loan
Bank of China	Fixed Rate Home Loan
Bank of Melbourne	Advantage Package Fixed
Bank of Melbourne	Residential Fixed
BankSA	Residential Fixed
Bankwest	Complete Home Loan Fixed Rate
Bankwest	Complete Home Loan Fixed Rate
Bankwest	Fixed Rate
Bankwest	Fixed Rate
Bendigo Bank	Basic Fixed
BOQ	Fixed
BOQ	Fixed
BOQ	Home Loan Privileges Fixed
BOQ	Home Loan Privileges Fixed
Commonwealth Bank	Fixed
Commonwealth Bank	Wealth Package Fixed
Credit Union SA	Fixed Rate Home Loan
CUA	Fixed
CUA	Premium Fixed
Delphi Bank	Standard Fixed
Delphi Bank	Standard Fixed
Firefighters Mutual Bank	Standard Fixed
First Option Bank	Home Loan Package Fixed

**Owner Occupier 1 Year Fixed \$500,000 Principle & Interest** 



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Owner Occupier 1 Year Fixed \$500.000 Principle & Interest

	Occupier 1 Year Fixed \$500,000 Principle & Interest
Company	Product
**	
First Option Bank	Home Loan Package Fixed
Gateway Bank	Residential Fixed
Hume Bank	Residential Fixed
Hume Bank	Residential Fixed
Illawarra Credit Union	Fixed
MyState Bank	Residential Fixed
NAB	Tailored Fixed
People's Choice Credit Union	Fixed
Queensland Country Credit Union	Fixed Rate Home Loan
RAMS	Fixed Rate
SERVICE ONE Alliance Bank	Residential Fixed
St.George Bank	Residential Fixed
Suncorp Bank	Fixed
Suncorp Bank	Home Package Plus Fixed
Westpac	Fixed Options Home Loan
Westpac	Premier Advantage Fixed Options
*	
AMP Bank	Basic Fixed
AMP Bank	Professional Package Residential Fixed
AMP Bank	Residential Fixed
AMP Bank	Residential Fixed
Bendigo Bank	Connect Package Fixed
Bendigo Bank	Fixed
First Option Bank	Classic Home Loan Fixed
First Option Bank	Classic Home Loan Fixed
RESI Mortgage Corp	Flexi Options Fixed
TicToc Home Loans	Live-in Fixed
Transport Mutual Credit Union	Fixed
Yellow Brick Road	Flexi Options Fixed

CANSTAR

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Owner Occupier 1 Year Fixed \$750,000 Principle & Interest	
Company	Product
***** "Outstanding Value"	
Adelaide Bank	SmartFix
AMO Group	Residential Fixed
Bank of Melbourne	Advantage Package Fixed
BankSA	Advantage Package Fixed
Citi	Mortgage Plus Fixed
Greater Bank	Great Rate Discount Fixed
Greater Bank	Great Rate Discount Fixed
Greater Bank	Standard Fixed
Greater Bank	Standard Fixed
Greater Bank	Ultimate Discount Fixed
Greater Bank	Ultimate Discount Fixed
HSBC	Fixed
HSBC	Premier Fixed
IMB	Residential Fixed
People's Choice Credit Union	Home Loan Package Fixed
Qudos Bank	Fixed
St.George Bank	Residential Fixed
TicToc Home Loans	Live-in Fixed
UBank	UHomeLoan Fixed
UBank	UHomeLoan Fixed
♦ "Rising Star"	
Firefighters Mutual Bank	Classic Owner Occupied Home Loan Fixed 1 Yr Special Offer
Teachers Mutual Bank	Classic Owner Occupied Home Loan Fixed 1 Yr Special Offer
UniBank	Classic Owner Occupied Home Loan Fixed 1 Yr Special Offer

#### Owner Occupier 1 Year Fixed \$750.000 Principle & Interest

CANSTAR

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.

Company	Product
****	
Adelaide Bank	SmartSaver Fixed
Arab Bank Australia	Residential Fixed
Arab Bank Australia	Residential Fixed
Australian Unity	Health Wealth Happiness Fixed
Australian Unity	Health Wealth Happiness Package Fixed
Bank of Melbourne	Residential Fixed
BankSA	Residential Fixed
bcu	Residential Fixed
bcu	Residential Fixed
Citi	Standard Fixed
Firefighters Mutual Bank	Standard Fixed
Freedom Lend	Freedom Fixed
G&C Mutual Bank	Residential Fixed
Heritage Bank	Residential Fixed
Heritage Bank	Residential Fixed
Heritage Bank	Residential Fixed
IMB	Residential Fixed
Macquarie Bank	Basic Flyer Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
MOVE Bank	Flexi Fixed
Newcastle Permanent	Fixed Rate - P&I
Newcastle Permanent	Premium Plus Package Fixed Rate - IO
Newcastle Permanent	Premium Plus Package Fixed Rate - P&I
Northern Inland CU	Introductory Home Loan Fixed
People's Choice Credit Union	Fixed
QBANK	Residential Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
RESI Mortgage Corp	Smart Pro Fixed

**Owner Occupier 1 Year Fixed \$750,000 Principle & Interest** 





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

#### **Owner Occupier 1 Year Fixed \$750,000 Principle & Interest**

Company	Product
****	
St.George Bank	Residential Fixed
Teachers Mutual Bank	Standard Fixed
UniBank	Standard Fixed
Yellow Brick Road	Smart Pro Fixed

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.

#### Company **Product** $\star\star\star$ Adelaide Bank SmartFix Adelaide Bank SmartSaver Fixed **Residential Fixed** AMO Group **Breakfree Fixed** ANZ **Breakfree Fixed** ANZ ANZ **Residential Fixed** Aussie Select Basic Fixed Select Basic Fixed Aussie Aussie Select Standard Fixed Aussie Select Standard Fixed **Australian Unity** Health Wealth Happiness Fixed **Auswide Bank** Freedom Package Fixed **Auswide Bank** Standard Fixed **Bank Australia** Basic Home Loan Fixed **Bank Australia Premium Fixed Bank Australia** Premium Package Fixed Bank First Compete Home Loan Fixed **Bank First** Complete Home Loan Fixed First Home Buyer Package **Bank First** Premier Package Home Loan Fixed **Bank First** Premier Package Home Loan Fixed First Home Buyer Package **Bank First** Standard Home Loan Fixed **Bank of Sydney Expect More Fixed** Bank of us **FlexiDiscount Fixed** BankSA Advantage Package Fixed BankVic Fixed **BankVic** Fixed BankVic **Premium Home Fixed BankVic Premium Home Fixed** Bankwest **Complete Home Loan Fixed Rate Bendigo Bank Basic Fixed Bendigo Bank Connect Package Fixed Bendigo Bank** Fixed

#### **Owner Occupier 1 Year Fixed \$750,000 Principle & Interest**

Report Date: March, 2020

CANSTAR

Home Loans Star Ratings 2020 - Page 31

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.

Company	Product
***	
Beyond Bank	First Home Buyers Fixed Rate Loan
Beyond Bank	Fixed
Beyond Bank	Pinnacle Package Fixed
Beyond Bank	Total Home Loan Package Fixed
Commonwealth Bank	Fixed
Commonwealth Bank	Wealth Package Fixed
Community First CU	Honeymoon Fixed
Community First CU	Honeymoon Fixed
Community First CU	True Fixed
Community First CU	True Fixed
Credit Union SA	Fixed Home Loan Package
Credit Union SA	Fixed Home Loan Package
Credit Union SA	Fixed Rate Home Loan
CUA	Fixed
CUA	Premium Fixed
Endeavour Mutual Bank	Residential Fixed
Firstmac	VIP Fixed
Firstmac	VIP Fixed
Freedom Lend	Freedom Fixed
G&C Mutual Bank	Residential Fixed
Gateway Bank	Residential Fixed
Homestar Finance	Fixed
Horizon Bank	Fixed Rate Home Loan
Horizon Bank	Fixed Rate Home Loan
HSBC	Fixed
HSBC	Premier Fixed
Hume Bank	Residential Fixed
Hume Bank	Residential Fixed
Hunter United	Fixed
Illawarra Credit Union	Fixed
ING	Residential Fixed
ING	Residential Fixed

#### **Owner Occupier 1 Year Fixed \$750,000 Principle & Interest**

CANSTAR

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**Owner Occupier 1 Year Fixed \$750,000 Principle & Interest** 

Company	Product
***	
LCU	Intelligent Mortgage Fixed
loans.com.au	Fixed - Owner Occupier
loans.com.au	Fixed - Owner Occupier
Macquarie Bank	Basic Flyer Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
ME	Flexible Fixed
ME	Flexible Fixed
Mortgage House	Advantage Fixed
MyState Bank	Residential Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
Newcastle Permanent	Fixed Rate - IO
Nexus Mutual	Residential Fixed
Northern Inland CU	Fixed Rate Owner Occupied
People's Choice Credit Union	Home Loan Package Fixed
QBANK	Residential Fixed <80% LVR
Qudos Bank	Fixed
Queensland Country Credit Union	Fixed Rate Home Loan
Queensland Country Credit Union	Fixed Rate Home Loan
Queensland Country Credit Union	Fixed Rate Home Loan
RAMS	Fixed Rate
Regional Australia Bank	Owner Occ Fixed Home Loan P&I
Regional Australia Bank	Residential Fixed
Regional Australia Bank	Residential Fixed
Regional Australia Bank	Residential Fixed
Reliance Bank	Fixed Rate Owner Occupied

CANSTAR

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owner occupier i real rixed \$750,000 rinicipie & interest	
Company	Product
***	
Reliance Bank	Fixed Rate Owner Occupied
RESI Mortgage Corp	Flexi Options Fixed
RESI Mortgage Corp	Smart Pro Fixed
SERVICE ONE Alliance Bank	Residential Fixed
St.George Bank	Residential Fixed
Summerland Credit Union	Standard Fixed
Suncorp Bank	Fixed
Suncorp Bank	Home Package Plus Fixed
Sydney Mutual Bank	Fixed
Teachers Mutual Bank	Standard Fixed
The Mac	Standard Fixed
The Mac	Standard Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
WAW Credit Union	OO Fixed
WAW Credit Union	OO Fixed
Westpac	Fixed Options Home Loan
Westpac	Premier Advantage Fixed Options
Yellow Brick Road	Flexi Options Fixed
Yellow Brick Road	Smart Pro Fixed

CANSTAR

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.

MP Bank NZ ustralian Military Bank	Basic Fixed Professional Package Residential Fixed Residential Fixed Fixed Rate Fixed Rate Fixed Rate
MP Bank NZ ustralian Military Bank	Professional Package Residential Fixed Residential Fixed Fixed Rate Fixed Rate
NZ ustralian Military Bank	Residential Fixed Fixed Rate Fixed Rate
ustralian Military Bank	Fixed Rate Fixed Rate
	Fixed Rate
ustralian Military Bank	
	Fixed Rate
ustralian Military Bank	
ustralian Military Bank	Fixed Rate
uswide Bank	Freedom Package Fixed
uswide Bank	Standard Fixed
ank of China	Fixed Rate Home Loan
ank of China	Fixed Rate Home Loan
ank of Melbourne	Advantage Package Fixed
ank of Melbourne	Residential Fixed
ankSA	Residential Fixed
ankwest	Complete Home Loan Fixed Rate
ankwest	Fixed Rate
ankwest	Fixed Rate
endigo Bank	Basic Fixed
OQ	Fixed
OQ	Fixed
OQ	Home Loan Privileges Fixed
OQ	Home Loan Privileges Fixed
ommonwealth Bank	Fixed
ommonwealth Bank	Wealth Package Fixed
redit Union SA	Fixed Rate Home Loan
UA	Fixed
UA	Premium Fixed
elphi Bank	Standard Fixed
elphi Bank	Standard Fixed
refighters Mutual Bank	Standard Fixed
rst Option Bank	Home Loan Package Fixed
rst Option Bank	Home Loan Package Fixed

### **Owner Occupier 1 Year Fixed \$750,000 Principle & Interest**

CANSTAR

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Company	Product
**	
Gateway Bank	Residential Fixed
Hume Bank	Residential Fixed
Hume Bank	Residential Fixed
Illawarra Credit Union	Fixed
MyState Bank	Residential Fixed
NAB	Tailored Fixed
People's Choice Credit Union	Fixed
Queensland Country Credit Union	Fixed Rate Home Loan
RAMS	Fixed Rate
SERVICE ONE Alliance Bank	Residential Fixed
St.George Bank	Residential Fixed
Suncorp Bank	Fixed
Suncorp Bank	Home Package Plus Fixed
UniBank	Standard Fixed
Westpac	Fixed Options Home Loan
Westpac	Premier Advantage Fixed Options
*	
AMP Bank	Basic Fixed
AMP Bank	Professional Package Residential Fixed
AMP Bank	Residential Fixed
AMP Bank	Residential Fixed
Bendigo Bank	Connect Package Fixed
Bendigo Bank	Fixed
First Option Bank	Classic Home Loan Fixed
First Option Bank	Classic Home Loan Fixed
RESI Mortgage Corp	Flexi Options Fixed
TicToc Home Loans	Live-in Fixed
Transport Mutual Credit Union	Fixed
Yellow Brick Road	Flexi Options Fixed

#### Owner Occupier 1 Year Fixed \$750,000 Principle & Interest

CANSTAR

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#### **Owner Occupier 2 Year Fixed \$200,000 Principle & Interest** Company **Product** Adelaide Bank SmartFix Adelaide Bank SmartSaver Fixed **Residential Fixed AMO Group** Select Basic Fixed Aussie **Bank Australia Basic Home Loan Fixed Bank Australia Premium Package Fixed BankVic** Premium Home Fixed **BankVic Premium Home Fixed** bcu **Residential Fixed Greater Bank** Great Rate Discount Fixed **Greater Bank** Great Rate Discount Fixed Standard Fixed **Greater Bank** Standard Fixed **Greater Bank HSBC** Fixed 2 Year Fixed Intro Hume Bank **Residential Fixed** IMB **Residential Fixed Pacific Mortgage Group Residential Fixed Pacific Mortgage Group Qudos Bank** Fixed St.George Bank **Residential Fixed Teachers Mutual Bank** Standard Fixed TicToc Home Loans Live-in Fixed

**First Option Bank** 

CANSTAR

2 Year Intro Package Fixed

Report Date: March. 2020

Home Loans Star Ratings 2020 - Page 37

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

**Owner Occupier 2 Year Fixed \$200,000 Principle & Interest** 

Company	Product
****	
ANZ	Breakfree Fixed
Arab Bank Australia	Residential Fixed
Arab Bank Australia	Residential Fixed
Aussie	Select Standard Fixed
Bank Australia	Premium Fixed
BankSA	Advantage Package Fixed
BankVic	Fixed
BankVic	Fixed
bcu	Residential Fixed
Bendigo Bank	Basic Fixed
Firefighters Mutual Bank	Standard Fixed
Freedom Lend	Freedom Fixed
G&C Mutual Bank	Residential Fixed
Greater Bank	Ultimate Discount Fixed
Heritage Bank	Residential Fixed
Heritage Bank	Residential Fixed
Heritage Bank	Residential Fixed
Hume Bank	2 Year Fixed Intro
Hume Bank	Residential Fixed
loans.com.au	Fixed - Owner Occupier
Macquarie Bank	Basic Home Loan Fixed
Mortgage House	Advantage Fixed
NAB	Choice Package First Home Buyer Special
Newcastle Permanent	Fixed Rate - IO
Newcastle Permanent	Fixed Rate - P&I
Newcastle Permanent	Premium Plus Package Fixed Rate - P&I
People's Choice Credit Union	Home Loan Package Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
SERVICE ONE Alliance Bank	Residential Fixed
Suncorp Bank	Home Package Plus Fixed

CANSTAR



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Owner Occupier 2 Year Fixed \$200,000 Principle & Interest	
Company	Product
****	
UniBank	Standard Fixed
Westpac	Premier Advantage Fixed Options

\*\*\*

CANSTAR

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.

Adelaide Bank         SmartFix           Adelaide Bank         SmartSaver Fixed           AMO Group         Residential Fixed           AMV Garoup         Residential Fixed           AMV Bank         Professional Package Residential Fixed           ANZ         Breakfree Fixed           ANZ         Residential Fixed           Australian Military Bank         Fixed Rate           Bank First         Complete Home Loan Fixed           Bank First         Complete Home Loan Fixed           Bank First         Premier Package Home Loan Fixed Home Buyer Package           Bank First         Standard Home Loan Fixed           Bank of Melbourne         Residential Fixed	Company	Product
Adelaide Bank         Smart Fix           Adelaide Bank         Smart Saver Fixed           AMO Group         Residential Fixed           AMP Bank         Professional Package Residential Fixed           ANZ         Breakfree Fixed           ANZ         Residential Fixed           ANZ         Residential Fixed           ANZ         Residential Fixed           Ausie         Select Bask Fixed           Australian Military Bank         Fixed Rate           Bank First         Compete Home Loan Fixed           Bank First         Compete Home Loan Fixed           Bank First         Standard Home Loan Fixed           Bank of China         Fixed Rate Home Loan           Bank of Sudenze         Avantage Package Fixed           Bank of Sudenze         Keistental Fixed           Bank of Sudenze         Fixed Nore Fixed </th <th></th> <th></th>		
Adelaide BankSmartSaver FixedAMO GroupResidential FixedAMP BankProfessional Package Residential FixedANZBreakfree FixedANZResidential FixedANZResidential FixedANZResidential FixedANZResidential FixedAustralian Military BankFixed RateAustralian Military BankFixed RateBank FirstCompete Home Loan Fixed First Home Buyer PackageBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank FirstStandard Home Loan Fixed First Home Buyer PackageBank of ChinaFixed Rate Home Loan Fixed First Home Buyer PackageBank of SydneyExpect More FixedBank of SydneyExpect More FixedBank of SydneyExpect More FixedBank of SydneyFixed Rate Home Loan Fixed RateBank of SydneyFixed Tixed Rate LoanBank SydneyFixed Tixed Rate LoanBank GrupFixed Rate LoanBank SydneyFixed Tixed Rate LoanBank SydneyFixed Home Loan Fixed Rate LoanBank SydneyFixed Tixed Rate LoanBank GrupFixet Home Buyers Fixed Rate LoanBank GrupFixet Home Buyers Fixed Rate LoanBank GrupFirst Home		SmartFix
AMO GroupResidential FixedAMP BankProfessional Package Residential FixedANZBreakfree FixedANZResidential FixedANZResidential FixedANZResidential FixedAustralian Military BankSelect Basic FixedAustralian Military BankFixed RateAustralian Military BankFixed RateBank FirstComplete Home Loan Fixed First Home Buyer PackageBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank of ChinaFixed Rate Home Loan Fixed First Home Buyer PackageBank of MelbourneAdvantage Package FixedBank of SydneyExpect More FixedBank of SydneyExpect More Fixed RateBank ShitaFixed Rate Home Loan Fixed RateBank GankFixed Rate Home Loan Fixed RateBank GankFixed Rate Home Loan Fixed First Home Buyer PackageBank of SydneyExpect More FixedBank of SydneyFixed Rate LoanBank of SydneyFixed Rate LoanBank GankFixed Rate LoanBank GankFixed Rate LoanBank GankFixet Home Buyers Fixed Rate Loan <th></th> <th>SmartSaver Fixed</th>		SmartSaver Fixed
AMP BankProfessional Package Residential FixedANZBreakfree FixedANZResidential FixedANZResidential FixedAussieSelect Basic FixedAustralian Military BankFixed RateAustralian Military BankFixed RateBank FirstComplete Home Loan FixedBank FirstComplete Home Loan Fixed Home Buyer PackageBank FirstStandard Home Loan Fixed First Home Buyer PackageBank FirstStandard Home Loan Fixed First Home Buyer PackageBank of ChinaFixed Rate Home Loan Fixed First Home Buyer PackageBank of MelbourneResidential FixedBank of SydneyExpect More FixedBank of SydneyResidential FixedBank SandFixed Rate Home Loan Fixed RateBank SandFixed Mate Loan Fixed RateBank SandFixed More Loan Fixed RateBank SandFixed More Loan Fixed RateBank SandFixed Rate Home Loan Fixed RateBank SandFixed Rate Home Loan Fixed RateBank of MelbourneResidential FixedBank SandFixed More Loan Fixed RateBank SandFixed RateBank SandFixed RateBank SandFixed Rate LoanBeyond BankFixed Home Loan Fixed Rat	AMO Group	
ANZBreakfree FixedANZResidential FixedANZResidential FixedAussieSelect Basic FixedAustralian Military BankFixed RateAustralian Military BankFixed RateAuswide BankFreedom Package FixedBank FirstComplete Home Loan Fixed Birst Home Buyer PackageBank FirstComplete Home Loan Fixed First Home Buyer PackageBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank FirstStandard Home Loan Fixed First Home Buyer PackageBank forstPremier Package Home Loan Fixed First Home Buyer PackageBank of ChinaFixed Rate Home Loan FixedBank of SydneyExpect More FixedBank of SydneyExpect More FixedBank of SydneyExpect More FixedBank SAResidential FixedBank SAComplete Home Loan Fixed RateBank SAFixed Rate Home Loan FixedBank of MelbourneResidential FixedBank Of SydneyExpect More FixedBank SAFixed Rate Home Loan FixedBank SAFixed Residential FixedBank SAFixed RateBank SAFixed Rate Home Loan Fixed RateBank SAFixed Residential FixedBank SAFixed Residential FixedBank SAFixed Residential Fi		
ANZResidential FixedAussieSelect Basic FixedAustralian Military BankFixed RateAustralian Military BankFixed RateBank FirstCompete Home Loan Fixed First Home Buyer PackageBank FirstOrmlete Home Loan Fixed First Home Buyer PackageBank FirstStandard Home Loan Fixed First Home Buyer PackageBank of ChinaFixed Rate Home Loan Fixed First Home Buyer PackageBank of MelbourneAdvantage Package FixedBank of SydneyExpect More FixedBank of SydneyExpect More FixedBankwestComplete Home Loan Fixed RateBendigo BankFirst Home Buyers Fixed Rate LoanBeyond BankFixedBoQHome Loan Privileges FixedBOQHome Loan Privileges Fixed	ANZ	
AussieSelect Basic FixedAustralian Military BankFixed RateAustralian Military BankComplete Home Loan FixedBank FirstComplete Home Loan Fixed First Home Buyer PackageBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank FirstStandard Home Loan Fixed First Home Buyer PackageBank of ChinaFixed Rate Home Loan Fixed First Home Buyer PackageBank of MelbourneAdvantage Package FixedBank of SydneyExpect More FixedBank of syFixel Mare Loan Fixed RateBank of syFixed Mate Loan Fixed RateBank of syFixedBank of syFixedBank of syFixedBank of SydneyFixed Mate Loan Fixed Rate LoanBank of SydneyFixed Mate Loan Fixed Rate LoanBank of BankFixed Mate Loan Package FixedBank of BankFixed Nate Loan Package FixedBank of BankFixed Nate Loan Package FixedBank of BankFixed Nate Loan Package FixedBank of SydneyFixed Nate Loan Package FixedBank of Sydney	ANZ	Residential Fixed
Australian Military BankFixed RateAustralian Military BankFixed RateBank FirstCompete Home Loan FixedBank FirstComplete Home Loan Fixed First Home Buyer PackageBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank FirstStandard Home Loan Fixed First Home Buyer PackageBank of ChinaFixed Rate Home Loan FixedBank of MelbourneAdvantage Package FixedBank of SydneyExpect More FixedBanksAResidential FixedBanksAResidential FixedBanksAResidential FixedBanksAFixedBendigo BankFixedBeyond BankFirst Home Buyers Fixed Rate LoanBeyond BankTotal Home Loan Package FixedBeyond BankTotal Home Loan Package FixedBoQHome Loan Package FixedBOQHome Loan Pivileges Fixed	ANZ	Residential Fixed
Australian Military BankFixed RateAustralian Military BankFixed RateAustralian Military BankFixed RateAustralian Military BankFixed RateAuswide BankFreedom Package FixedBank FirstCompete Home Loan Fixed First Home Buyer PackageBank FirstComplete Home Loan Fixed First Home Buyer PackageBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank FirstStandard Home Loan Fixed First Home Buyer PackageBank of ChinaFixed Rate Home Loan Fixed First Home Buyer PackageBank of MelbourneAdvantage Package FixedBank of SydneyExpect More Fixed RateBank of usFixel Ratel Home Loan Fixed RateBank of usFixel Home Loan Fixed RateBankoftComplete Home Loan Fixed RateBankoftFixel Ratel More Fixed RateBank of usFixel Home Eixed RateBank of usFixel Home Eixed RateBankoftFixed Rate Icoan Fixed RateBankoftFixed Rate LoanBeyond BankFirst Home Buyers Fixed Rate LoanBeyond BankFirst Home Buyers Fixed Rate LoanBeyond BankTotal Home Loan Package FixedBoQFixedBoQHome Loan Privileges Fixed	Aussie	Select Basic Fixed
Australian Military BankFixed RateAustralian Military BankFixed RateAuswide BankFreedom Package FixedBank FirstCompete Home Loan Fixed First Home Buyer PackageBank FirstComplete Home Loan Fixed First Home Buyer PackageBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank FirstStandard Home Loan Fixed First Home Buyer PackageBank of ChinaFixed Rate Home Loan Fixed First Home Buyer PackageBank of MelbourneAdvantage Package FixedBank of SydneyExpect More FixedBank SAResidential FixedBankostComplete Home Loan Fixed RateBankostScount FixedBankostFirst Home Buyer Package FixedBankostComplete RisedBankostFixed Rate Home Loan Fixed FixedBankostComplete RisedBankostFixedBankostFixed Rate Home Loan Fixed RateBankostComplete RisedBankostFixedBankostFixedBankostFixedBankostFixed Rate LoanBeyond BankFirst Home Buyers Fixed Rate LoanBeyond BankFixed Home Loan Package FixedBoQHome Loan Privileges FixedBOQHome Loan Privileges Fixed	Australian Military Bank	Fixed Rate
Australian Military BankFixed RateAuswide BankFreedom Package FixedBank FirstCompete Home Loan FixedBank FirstComplete Home Loan Fixed First Home Buyer PackageBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank FirstStandard Home Loan Fixed First Home Buyer PackageBank of ChinaFixed Rate Home LoanBank of MelbourneAdvantage Package FixedBank of MelbourneResidential FixedBank of SydneyExpect More FixedBanksofResidential FixedBanksofStondur FixedBankofsFirst Home Buyer Fixed RateBank of usFirst Home Buyer Fixed RateBankoftStondur FixedBankoftFirst Home FixedBank of SydneyExpect More FixedBankoftFirst Home Buyers Fixed RateBankoftStondur FixedBankoftFirst Home Buyers Fixed Rate LoanBankoftFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBoquFixedBoquFixedBoquHome Loan Privileges FixedBoquHome Loan Privileges Fixed		Fixed Rate
Australian Military BankFixed RateAuswide BankFreedom Package FixedBank FirstCompete Home Loan FixedBank FirstComplete Home Loan Fixed First Home Buyer PackageBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank FirstStandard Home Loan Fixed First Home Buyer PackageBank of ChinaFixed Rate Home LoanBank of MelbourneAdvantage Package FixedBank of MelbourneResidential FixedBank of SydneyExpect More FixedBanksofResidential FixedBanksofStondur FixedBankofsFirst Home Buyer Fixed RateBank of usFirst Home Buyer Fixed RateBankoftStondur FixedBankoftFirst Home FixedBank of SydneyExpect More FixedBankoftFirst Home Buyers Fixed RateBankoftStondur FixedBankoftFirst Home Buyers Fixed Rate LoanBankoftFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBoquFixedBoquFixedBoquHome Loan Privileges FixedBoquHome Loan Privileges Fixed	Australian Military Bank	Fixed Rate
Bank FirstCompete Home Loan FixedBank FirstComplete Home Loan Fixed First Home Buyer PackageBank FirstPremier Package Home Loan FixedBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank firstStandard Home Loan Fixed First Home Buyer PackageBank of ChinaFixed Rate Home LoanBank of MelbourneAdvantage Package FixedBank of MelbourneResidential FixedBank of SydneyExpect More FixedBank SAResidential FixedBankwestComplete Home Loan Fixed RateBendigo BankFirst Home Buyers Fixed Rate LoanBeyond BankPinacle Package FixedBeyond BankTotal Home Loan Package FixedBoQHome Loan Package FixedBOQHome Loan Privileges Fixed		Fixed Rate
Bank FirstComplete Home Loan Fixed First Home Buyer PackageBank FirstPremier Package Home Loan FixedBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank FirstStandard Home Loan Fixed First Home Buyer PackageBank of ChinaFixed Rate Home LoanBank of MelbourneAdvantage Package FixedBank of MelbourneResidential FixedBank of SydneyExpect More FixedBank of usFlexiDiscount FixedBanksAResidential FixedBankwestComplete Home Loan Fixed Rate LoanBendigo BankFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBeyond BankTotal Home Loan Package FixedBoQFixedBOQHome Loan Privileges Fixed	Auswide Bank	Freedom Package Fixed
Bank FirstPremier Package Home Loan FixedBank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank of ChinaStandard Home LoanBank of ChinaFixed Rate Home LoanBank of MelbourneAdvantage Package FixedBank of MelbourneResidential FixedBank of SydneyExpect More FixedBank of usFlexiDiscount FixedBankSAResidential FixedBankoft SydneyExpect More Fixed RateBank of usFlexiDiscount FixedBanksAResidential FixedBankoft SydneyFixedBankSAResidential FixedBankoft SydneyFixedBankSAResidential FixedBankoft SydneyFixedBankSAResidential FixedBankSAResidential FixedBankoft SydneyFixedBankSAResidential Fixed Rate LoanBeyond BankFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBoQFixedBOQHome Loan Privileges Fixed	Bank First	Compete Home Loan Fixed
Bank FirstPremier Package Home Loan Fixed First Home Buyer PackageBank FirstStandard Home Loan FixedBank of ChinaFixed Rate Home LoanBank of MelbourneAdvantage Package FixedBank of MelbourneResidential FixedBank of SydneyExpect More FixedBank of usFlexiDiscount FixedBankSAResidential FixedBankwestComplete Home Loan Fixed RateBendigo BankFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBoQHome Loan Privileges Fixed	Bank First	Complete Home Loan Fixed First Home Buyer Package
Bank FirstStandard Home Loan FixedBank of ChinaFixed Rate Home LoanBank of MelbourneAdvantage Package FixedBank of MelbourneResidential FixedBank of MelbourneResidential FixedBank of SydneyExpect More FixedBank of usFlexiDiscount FixedBankSAResidential FixedBankwestComplete Home Loan Fixed RateBendigo BankFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBoQHome Loan Privileges Fixed	Bank First	Premier Package Home Loan Fixed
Bank of ChinaFixed Rate Home LoanBank of MelbourneAdvantage Package FixedBank of MelbourneResidential FixedBank of SydneyExpect More FixedBank of usFlexiDiscount FixedBankSAResidential FixedBankwestComplete Home Loan Fixed RateBendigo BankFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBeyond BankTotal Home Loan Package FixedBoQHome Loan Privileges Fixed	Bank First	Premier Package Home Loan Fixed First Home Buyer Package
Bank of MelbourneAdvantage Package FixedBank of MelbourneResidential FixedBank of SydneyExpect More FixedBank of usFlexiDiscount FixedBankSAResidential FixedBankwestComplete Home Loan Fixed RateBendigo BankFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBeyond BankTotal Home Loan Package FixedBoQHome Loan Privileges Fixed	Bank First	Standard Home Loan Fixed
Bank of MelbourneResidential FixedBank of SydneyExpect More FixedBank of usFlexiDiscount FixedBankSAResidential FixedBankwestComplete Home Loan Fixed RateBendigo BankFixedBeyond BankFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBoQFixedBoQHome Loan Privileges Fixed	Bank of China	Fixed Rate Home Loan
Bank of SydneyExpect More FixedBank of usFlexiDiscount FixedBankSAResidential FixedBankwestComplete Home Loan Fixed RateBendigo BankFixedBeyond BankFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBeyond BankTotal Home Loan Package FixedBoQFixedBOQHome Loan Privileges Fixed	Bank of Melbourne	Advantage Package Fixed
Bank of usFlexiDiscount FixedBankSAResidential FixedBankwestComplete Home Loan Fixed RateBendigo BankFixedBeyond BankFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBeyond BankTotal Home Loan Package FixedBoQFixedBOQHome Loan Privileges Fixed	Bank of Melbourne	Residential Fixed
BankSAResidential FixedBankwestComplete Home Loan Fixed RateBendigo BankFixedBeyond BankFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBeyond BankTotal Home Loan Package FixedBOQFixedBOQHome Loan Privileges Fixed	Bank of Sydney	Expect More Fixed
BankwestComplete Home Loan Fixed RateBendigo BankFixedBeyond BankFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBeyond BankTotal Home Loan Package FixedBOQFixedBOQHome Loan Privileges Fixed	Bank of us	FlexiDiscount Fixed
Bendigo BankFixedBeyond BankFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBeyond BankTotal Home Loan Package FixedBOQFixedBOQHome Loan Privileges Fixed	BankSA	Residential Fixed
Beyond BankFirst Home Buyers Fixed Rate LoanBeyond BankPinnacle Package FixedBeyond BankTotal Home Loan Package FixedBOQFixedBOQHome Loan Privileges Fixed	Bankwest	Complete Home Loan Fixed Rate
Beyond BankPinnacle Package FixedBeyond BankTotal Home Loan Package FixedBOQFixedBOQHome Loan Privileges Fixed	Bendigo Bank	Fixed
Beyond Bank     Total Home Loan Package Fixed       BOQ     Fixed       BOQ     Home Loan Privileges Fixed	Beyond Bank	First Home Buyers Fixed Rate Loan
BOQ     Fixed       BOQ     Home Loan Privileges Fixed	Beyond Bank	Pinnacle Package Fixed
BOQ     Home Loan Privileges Fixed	Beyond Bank	Total Home Loan Package Fixed
	BOQ	Fixed
Commonwealth Bank Fixed	BOQ	Home Loan Privileges Fixed
	Commonwealth Bank	Fixed

#### **Owner Occupier 2 Year Fixed \$200,000 Principle & Interest**

Report Date: March, 2020

Home Loans Star Ratings 2020 - Page 40

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.

	Dreduct
Company	Product
***	
Commonwealth Bank	Wealth Package Fixed
Community First CU	True Fixed
Community First CU	True Fixed
Credit Union SA	Fixed Home Loan Package
Credit Union SA	Fixed Home Loan Package
Credit Union SA	Fixed Rate Home Loan
CUA	Fixed
CUA	Premium Fixed
Delphi Bank	Standard Fixed
Delphi Bank	Standard Fixed
Easy Street Fin Services	Easy Street Fixed
Easy Street Fin Services	Easy Street Fixed
Endeavour Mutual Bank	Residential Fixed
Firstmac	VIP Fixed
Freedom Lend	Freedom Fixed
G&C Mutual Bank	Residential Fixed
Gateway Bank	Residential Fixed
Greater Bank	Ultimate Discount Fixed
Homestar Finance	Fixed
Horizon Bank	Fixed Rate Home Loan
Horizon Bank	Fixed Rate Home Loan
HSBC	Fixed
Hume Bank	Residential Fixed
Hume Bank	Residential Fixed
Hunter United	Fixed
ІМВ	Residential Fixed
ING	Residential Fixed
ING	Residential Fixed
loans.com.au	Fixed - Owner Occupier
Macquarie Bank	Basic Flyer Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed

#### **Owner Occupier 2 Year Fixed \$200,000 Principle & Interest**

CANSTAR

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Company	Product
***	
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
ME	Flexible Fixed
ME	Flexible Fixed
MOVE Bank	Flexi Fixed
MyState Bank	Residential Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
Newcastle Permanent	Premium Plus Package Fixed Rate - IO
Nexus Mutual	Residential Fixed
Northern Inland CU	Fixed Rate Owner Occupied
Northern Inland CU	Introductory Home Loan Fixed
People's Choice Credit Union	Fixed
People's Choice Credit Union	Home Loan Package Fixed
QBANK	Residential Fixed
QBANK	Residential Fixed <80% LVR
Qudos Bank	Fixed
Queensland Country Credit Union	Fixed Rate Home Loan
RAMS	Fixed Rate
Regional Australia Bank	Owner Occ Fixed Home Loan P&I
Regional Australia Bank	Residential Fixed
Regional Australia Bank	Residential Fixed
Regional Australia Bank	Residential Fixed
Reliance Bank	Fixed Rate Owner Occupied
Reliance Bank	Fixed Rate Owner Occupied
RESI Mortgage Corp	Flexi Options Fixed

#### **Owner Occupier 2 Year Fixed \$200,000 Principle & Interest**

CANSTAR

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#### Company **Product** $\star\star\star$ Smart Pro Fixed **RESI Mortgage Corp RESI Mortgage Corp** Smart Pro Fixed **Residential Fixed** St.George Bank **Summerland Credit Union** Standard Fixed Suncorp Bank Fixed Sydney Mutual Bank Fixed The Capricornian Premium Choice Fixed The Capricornian **Premium Choice Fixed** The Mac Standard Fixed The Mac Standard Fixed The Mutual Bank **Premium Fixed** The Mutual Bank **Premium Fixed** Premium Fixed The Mutual Bank The Mutual Bank **Premium Fixed WAW Credit Union** OO Fixed WAW Credit Union OO Fixed Fixed Options Home Loan Westpac **Yellow Brick Road** Flexi Options Fixed **Yellow Brick Road** Smart Pro Fixed **Yellow Brick Road** Smart Pro Fixed

Owner Occupier 2 Year Fixed \$200,000 Principle & Interest

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Home Loans Star Ratings 2020 - Page 43

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Company	Product
**	
Aussie	Select Standard Fixed
Auswide Bank	Freedom Package Fixed
Auswide Bank	Standard Fixed
Auswide Bank	Standard Fixed
Bank of China	Fixed Rate Home Loan
Bank of Melbourne	Advantage Package Fixed
Bank of Melbourne	Residential Fixed
BankSA	Advantage Package Fixed
BankSA	Residential Fixed
Bankwest	Complete Home Loan Fixed Rate
Bankwest	Fixed Rate
Bankwest	Fixed Rate
Bendigo Bank	Basic Fixed
Bendigo Bank	Fixed
Beyond Bank	Fixed
BOQ	Fixed
BOQ	Home Loan Privileges Fixed
Commonwealth Bank	Fixed
Commonwealth Bank	Wealth Package Fixed
Credit Union SA	Fixed Rate Home Loan
CUA	Fixed
CUA	Premium Fixed
Firefighters Mutual Bank	Standard Fixed
Firstmac	VIP Fixed
Gateway Bank	Residential Fixed
Hume Bank	Residential Fixed
Hume Bank	Residential Fixed
Illawarra Credit Union	Fixed
MyState Bank	Residential Fixed
People's Choice Credit Union	Fixed
Queensland Country Credit Union	Fixed Rate Home Loan
Queensland Country Credit Union	Fixed Rate Home Loan

#### **Owner Occupier 2 Year Fixed \$200,000 Principle & Interest**

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Home Loans Star Ratings CANSTAR

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Owner	Occupier 2 Year Fixed \$200,000 Principle & Interest
Company	Product
**	
Queensland Country Credit Union	Fixed Rate Home Loan
RAMS	Fixed Rate
SERVICE ONE Alliance Bank	Residential Fixed
St.George Bank	Residential Fixed
St.George Bank	Residential Fixed
Suncorp Bank	Fixed
Suncorp Bank	Home Package Plus Fixed
Teachers Mutual Bank	Standard Fixed
The Capricornian	Lifestyle Fixed
The Capricornian	Lifestyle Fixed
UniBank	Standard Fixed
Westpac	Fixed Options Home Loan
Westpac	Premier Advantage Fixed Options
*	
AMP Bank	Basic Fixed
AMP Bank	Basic Fixed
AMP Bank	Professional Package Residential Fixed
AMP Bank	Residential Fixed
AMP Bank	Residential Fixed
First Option Bank	Classic Home Loan Fixed
First Option Bank	Classic Home Loan Fixed
First Option Bank	Home Loan Package Fixed
First Option Bank	Home Loan Package Fixed
Illawarra Credit Union	Fixed
RESI Mortgage Corp	Flexi Options Fixed
TicToc Home Loans	Live-in Fixed
Yellow Brick Road	Flexi Options Fixed

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.

#### Company **Product** Adelaide Bank SmartFix Adelaide Bank SmartSaver Fixed **Residential Fixed AMO Group Bank Australia Basic Home Loan Fixed Bank Australia Premium Package Fixed** BankSA Advantage Package Fixed **BankVic** Premium Home Fixed **BankVic** Premium Home Fixed **Greater Bank** Great Rate Discount Fixed **Greater Bank** Standard Fixed **Greater Bank** Standard Fixed HSBC Fixed Hume Bank 2 Year Fixed Intro IMB **Residential Fixed Pacific Mortgage Group Residential Fixed Residential Fixed Pacific Mortgage Group** Fixed **Qudos Bank** Flexi Options Fixed **RESI Mortgage Corp** St.George Bank **Residential Fixed** Live-in Fixed **TicToc Home Loans** Yellow Brick Road Flexi Options Fixed **First Option Bank** 2 Year Intro Package Fixed LCU Introductory Home Loan

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Home Loans Star Ratings 2020 - Page 46

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.

Company	Product
****	
ANZ	Breakfree Fixed
Aussie	Select Basic Fixed
Aussie	Select Standard Fixed
Bank Australia	Premium Fixed
Bank First	Premier Package Home Loan Fixed
Bank of Melbourne	Advantage Package Fixed
bcu	Residential Fixed
Bendigo Bank	Basic Fixed
BOQ	Fixed
Citi	Mortgage Plus Fixed
Firefighters Mutual Bank	Standard Fixed
Freedom Lend	Freedom Fixed
G&C Mutual Bank	Residential Fixed
Greater Bank	Great Rate Discount Fixed
Greater Bank	Ultimate Discount Fixed
Heritage Bank	Residential Fixed
Heritage Bank	Residential Fixed
Heritage Bank	Residential Fixed
Hume Bank	2 Year Fixed Intro
Hume Bank	Residential Fixed
loans.com.au	Fixed - Owner Occupier
Macquarie Bank	Basic Home Loan Fixed
Mortgage House	Advantage Fixed
NAB	Choice Package First Home Buyer Special
Newcastle Permanent	Fixed Rate - P&I
Newcastle Permanent	Premium Plus Package Fixed Rate - P&I
Northern Inland CU	Introductory Home Loan Fixed
People's Choice Credit Union	Home Loan Package Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
SERVICE ONE Alliance Bank	Residential Fixed

#### **Owner Occupier 2 Year Fixed \$350,000 Principle & Interest**

CANSTAR

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

owner occupier 2 rear rixed \$550,000 Finicipie & interest	
Company	Product
****	
Suncorp Bank	Home Package Plus Fixed
Teachers Mutual Bank	Standard Fixed
UniBank	Standard Fixed
Westpac	Premier Advantage Fixed Options

Owner Occupier 2 Year Fixed \$350,000 Principle & Interest

Home Loans Star Ratings 2020 - Page 48

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.

#### Company **Product** $\star\star\star$ Adelaide Bank SmartFix Adelaide Bank SmartSaver Fixed **Residential Fixed** AMO Group Professional Package Residential Fixed **AMP Bank** ANZ **Breakfree Fixed** ANZ **Residential Fixed** ANZ **Residential Fixed** Arab Bank Australia **Residential Fixed** Arab Bank Australia **Residential Fixed Australian Military Bank Fixed Rate Australian Military Bank Fixed Rate Fixed Rate Australian Military Bank Australian Military Bank Fixed Rate Auswide Bank** Freedom Package Fixed **Bank First** Compete Home Loan Fixed **Bank First** Complete Home Loan Fixed First Home Buyer Package Bank First Premier Package Home Loan Fixed First Home Buyer Package **Bank First** Standard Home Loan Fixed **Bank of China** Fixed Rate Home Loan **Bank of Melbourne Residential Fixed Bank of Sydney Expect More Fixed** FlexiDiscount Fixed Bank of us BankSA **Residential Fixed** BankVic Fixed BankVic Fixed **Bankwest Complete Home Loan Fixed Rate Residential Fixed** bcu **Bendigo Bank Connect Package Fixed Bendigo Bank** Fixed **Beyond Bank** First Home Buyers Fixed Rate Loan **Beyond Bank Pinnacle Package Fixed Beyond Bank Total Home Loan Package Fixed**

#### Owner Occupier 2 Year Fixed \$350,000 Principle & Interest

Report Date: March, 2020

CANSTAR

Home Loans Star Ratings 2020 - Page 49

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

**Owner Occupier 2 Year Fixed \$350,000 Principle & Interest** 

Company         Product           #***         BOQ         Home Loan Privileges Fixed           Ctti         Standard Fixed           Commonwealth Bank         Fixed           Commonive First CU         True Fixed           Community First CU         True Fixed           Credit Union SA         Fixed Home Loan Package           Credit Union SA         Fixed Home Loan Package           Credit Union SA         Fixed Home Loan Package           Cuedit Union SA         Fixed Ate Home Loan Package           Cuedit Union SA         Fixed Ate Home Loan           CuA         Fixed Ate Home Loan           CuA         Fixed Ate Home Loan           CuA         Premium Fixed           Delphi Bank         Standard Fixed           Easy Street Fixed Time Fixed         Easy Street Fixed           Easy Street Fixed Time Fixed         Easy Street Fixed           Easy Street Fixed Time Fixed         Gateway Bank           Residential Fixed         Gateway Bank           Greater Bank         Uttimate Discount Fixed           Horizon Bank </th <th>o which</th> <th>ei Occupiei z real rixed \$550,000 Principie &amp; interest</th>	o which	ei Occupiei z real rixed \$550,000 Principie & interest
BOQ         Home Loan Privileges Fixed           Citi         Standard Fixed           Commonwealth Bank         Fixed           Commonwealth Bank         Wealth Package Fixed           Commonwealth Bank         Wealth Package Fixed           Commonwealth Bank         Wealth Package Fixed           Community First CU         True Fixed           Community First CU         True Fixed           Commons First CU         Fixed Home Loan Package           Credit Union SA         Fixed Home Loan Package           Credit Union SA         Fixed Home Loan Package           CulA         Fixed           CUA         Fixed Rate Home Loan           CUA         Fixed           Standard Fixed         Fixed           Standard Fixed         Fixed           Easy Street Fixed         Fixed Fixed           Easy Street Fixed         Fixed Fixed           Easy Street Fixed         Fixed           Freedom End         Freedom Fixed           Gateway Bank         Residential Fixed           Horizon Bank         VIP Fixed           Horizon Bank         Fixed Rate Home Loan           Horizon Bank         Fixed Rate Home Loan           Horizon Bank         Fixed Rate Home Loan	Company	Product
CitiStandard FixedCommowelth BankFixedCommowelth BankWelth Package FixedCommunity First CUTrue FixedCommunity First CUTrue FixedCredit Union SAFixed Home Loan PackageCredit Union SAFixed Rate Home LoanCurdit Union SAFixed Rate Home LoanCudaFixed Rate Home LoanEasy Street Fin ServicesEasy Street FixedEasy Street Fix ServicesEasy Street FixedEndeavor Mutual BankResidential FixedGateway BankResidential FixedGateway BankResidential FixedGateway BankResidential FixedHorton BankResidential FixedHorton BankResidential FixedHune BankResidential FixedHune BankResidential FixedHune BankResidential FixedHune Cutit HondFixedHune Cutit HondFixedHune Cutit HondFixedHune Cutit HondFixedHune Cutit HondFixed	***	
Commonwealth BankFixedCommonwealth BankWealth Package FixedCommunity First CUTrue FixedCommunity First CUTrue FixedCredit Union SAFixed Home Loan PackageCredit Union SAFixed Home Loan PackageCuAFixed Rate Home LoanCUAPremium FixedDelphi BankStandard FixedDelphi BankStandard FixedSandard FixedStandard FixedEasy Street Fin ServicesEasy Street FixedEasy Street Fin ServicesEasy Street FixedEndeavour Mutual BankResidential FixedGateway BankResidential FixedGateway BankResidential FixedGateway BankResidential FixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHume BankResidential FixedHume BankResidential FixedHume BankResidential FixedHume BankResidential FixedHume BankResidential FixedIllavara Credit UnionFixedIllavara Credit UnionFixedIllavara Credit UnionFixedIllavara Credit UnionFixedIllavara Credit UnionFixedIllavara Credit UnionFixedIllavara Credit UnionFixed </th <th>BOQ</th> <th>Home Loan Privileges Fixed</th>	BOQ	Home Loan Privileges Fixed
Commonwealth BankWealth Package FixedCommunity First CUTrue FixedCommunity First CUTrue FixedCredit Union SAFixed Home Loan PackageCredit Union SAFixed Home Loan PackageCredit Union SAFixed Rate Home LoanCUAFixed Rate Home LoanCUAFixed Rate Home LoanCUAStandard FixedDelphi BankStandard FixedSary Street Fin ServicesEasy Street FixedEasy Street Fin ServicesEasy Street FixedEasy Street Fin ServicesEasy Street FixedEadeavour Mutual BankResidential FixedFiredom LendFreedom FixedGateway BankResidential FixedGreater BankUttimate Discount FixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHorizon BankResidential FixedGateway BankResidential FixedGreater BankUttimate Discount FixedHorizon BankFixed Rate Home LoanHorizon BankResidential FixedHume BankResidential Fix	Citi	Standard Fixed
Community First CUTrue FixedCommunity First CUTrue FixedCredit Union SAFixed Home Loan PackageCredit Union SAFixed Home LoanCuAFixedCUAFixedCUAPremium FixedDelphi BankStandard FixedEasy Street Fin ServicesEasy Street FixedEasy Street Fin ServicesEasy Street FixedEndeavour Mutual BankResidential FixedFreedom LendPreedom FixedGateway BankResidential FixedGateway BankResidential FixedHorizon BankFixedHorizon BankResidential FixedGateway BankResidential FixedHorizon BankFixedHorizon BankFixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHure BankResidential FixedHure	Commonwealth Bank	Fixed
Community First CUTrue FixedCredit Union SAFixed Home Loan PackageCredit Union SAFixed Home Loan PackageCredit Union SAFixed Rate Home LoanCUAFixedCUAPremium FixedDelphi BankStandard FixedBelphi BankStandard FixedEasy Street Fin ServicesEasy Street FixedEasy Street Fin ServicesEasy Street FixedEndeavour Mutual BankResidential FixedFirstmacVIP FixedFreedom LendFreedom FixedGace Mutual BankResidential FixedGace Mutual BankResidential FixedFreedom LendFixed Home LoanHorizon BankFixed Home LoanHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHorizon BankResidential FixedHume BankResidential FixedH	Commonwealth Bank	Wealth Package Fixed
Credit Union SAFixed Home Loan PackageCredit Union SAFixed Home LoanCredit Union SAFixed Rate Home LoanCUAFixedCUAPremium FixedDelphi BankStandard FixedDelphi BankStandard FixedEasy Street Fin ServicesEasy Street FixedEasy Street Fin ServicesEasy Street FixedEndeavour Mutual BankResidential FixedFreedom LendYIP FixedG&C Mutual BankResidential FixedGateway BankResidential FixedGreetor BankUltimate Discount FixedHorizon BankFixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHume BankResidential FixedHume BankResidential FixedHume BankResidential FixedHume BankResidential FixedHume SankResidential Fixed <t< th=""><th>Community First CU</th><th>True Fixed</th></t<>	Community First CU	True Fixed
Credit Union SAFixed Home Loan PackageCredit Union SAFixed Rate Home LoanCUAFixedCUAPremium FixedDelphi BankStandard FixedDelphi BankStandard FixedEasy Street Fin ServicesEasy Street FixedEasy Street Fin ServicesEasy Street FixedEndeavour Mutual BankResidential FixedFirstmacVIP FixedFreedom LendFreedom FixedG&C Mutual BankResidential FixedGateway BankResidential FixedGreater BankUltimate Discount FixedHomestar FinanceFixedHorizon BankFixed Rate Home LoanHorizon BankResidential FixedHume BankReside	Community First CU	True Fixed
Credit Union SAFixed Rate Home LoanCUAFixedCUAPremium FixedDelphi BankStandard FixedDelphi BankStandard FixedEasy Street Fin ServicesEasy Street FixedEasy Street Fin ServicesEasy Street FixedEndeavour Mutual BankResidential FixedFiredom LendYIP FixedGateway BankResidential FixedGateway BankResidential FixedHorestar FinanceVIP FixedHorestar FinanceFixed Residential FixedHorestar FinanceFixed Residential FixedHorizon BankResidential FixedHorizon BankResidential FixedHorizon BankResidential FixedHume BankResidential FixedHume BankResidential FixedHume BankResidential FixedHume CommonFixedHume BankResidential FixedHume BankResidential FixedHume CommonFixedHume CommonFixed <th>Credit Union SA</th> <th>Fixed Home Loan Package</th>	Credit Union SA	Fixed Home Loan Package
CUAFixedCUAPremium FixedDelphi BankStandard FixedDelphi BankStandard FixedEasy Street Fin ServicesEasy Street FixedEasy Street Fin ServicesEasy Street FixedEndeavour Mutual BankResidential FixedFirstmacVIP FixedFreedom LendFreedom FixedG&C Mutual BankResidential FixedGateway BankResidential FixedGreater BankUltimate Discount FixedHorizon BankFixed Ret Home LoanHorizon BankResidential FixedHume BankResidential FixedHume BankResidential FixedHume BankResidential FixedHume BankResidential FixedHume BankResidential FixedHume DiricolFixedHume BankResidential FixedHume BankResidential Fixed<	Credit Union SA	Fixed Home Loan Package
CUAPremium FixedDelphi BankStandard FixedDelphi BankStandard FixedEasy Street Fin ServicesEasy Street FixedEasy Street Fin ServicesEasy Street FixedEndeavour Mutual BankResidential FixedFiredom LendFiredom FixedGateway BankResidential FixedGreater BankUltimate Discount FixedHorizon BankFixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHume BankResidential FixedHume BankResidential FixedIltimate Discount FixedFixedHume BankResidential FixedHume BankResid	Credit Union SA	Fixed Rate Home Loan
Delphi BankStandard FixedDelphi BankStandard FixedEasy Street Fin ServicesEasy Street FixedEasy Street Fin ServicesEasy Street FixedEndeavour Mutual BankResidential FixedFiredom LendFreedom FixedG&C Mutual BankResidential FixedGateway BankResidential FixedGreater BankUltimate Discount FixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHume BankResidential FixedHume DitedFixedHume DitedFixed <tr< th=""><th>CUA</th><th>Fixed</th></tr<>	CUA	Fixed
Delphi BankStandard FixedEasy Street Fin ServicesEasy Street FixedEasy Street Fin ServicesEasy Street FixedEndeavour Mutual BankResidential FixedFirstmacVIP FixedFreedom LendFreedom FixedG&C Mutual BankResidential FixedGateway BankResidential FixedGreater BankUltimate Discount FixedHomestar FinanceFixedHorizon BankFixed Rate Home LoanHorizon BankResidential FixedHume BankResidential FixedHume BankResidential FixedHume TuritedFixedHunter UnitedFixedIllawarra Credit UnionFixedINGResidential Fixed	CUA	Premium Fixed
Easy Street Fin ServicesEasy Street FixedEasy Street Fin ServicesEasy Street FixedEndeavour Mutual BankResidential FixedFirstmacVIP FixedFreedom LendFreedom FixedG&C Mutual BankResidential FixedGateway BankResidential FixedGreater BankUltimate Discount FixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHSBCFixedHume BankResidential FixedHume BankResidential FixedHume TunitedFixedHume TunitedFixedHume BankResidential FixedHume TunitedFixedHume BankResidential FixedHume TunitedFixedHume BankResidential FixedHume TunitedFixedHume TunitedFixed<	Delphi Bank	Standard Fixed
Easy Street Fin ServicesEasy Street FixedEndeavour Mutual BankResidential FixedFirstmacVIP FixedFreedom LendFreedom FixedG&C Mutual BankResidential FixedGateway BankResidential FixedGreater BankUltimate Discount FixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHSBCFixedHume BankResidential FixedHume BankResidential FixedHume TuritedFixedHume TuritedResidential FixedHume BankResidential FixedHume BankResidential FixedHume TuritedFixedHume BankResidential FixedHume TuritedFixedHume TuritedFixedHume BankResidential FixedHume TuritedFixedHume TuritedFixed	Delphi Bank	Standard Fixed
Endeavour Mutual BankResidential FixedFirstmacVIP FixedFreedom LendFreedom FixedG&C Mutual BankResidential FixedGateway BankResidential FixedGreater BankUltimate Discount FixedHomestar FinanceFixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHume BankResidential FixedHume BankResidential FixedHume TunitedFixedHume TunitedFixedIlawarra Credit UnionFixedINGResidential Fixed	Easy Street Fin Services	Easy Street Fixed
FirstmacVIP FixedFreedom LendFreedom FixedG&C Mutual BankResidential FixedGateway BankResidential FixedGreater BankUltimate Discount FixedHomestar FinanceFixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHSBCFixedHume BankResidential FixedHume BankResidential FixedHume TunitedFixedHume TunitedFixedIlawarra Credit UnionFixedINGResidential Fixed	Easy Street Fin Services	Easy Street Fixed
Freedom LendFreedom FixedG&C Mutual BankResidential FixedGateway BankResidential FixedGreater BankUltimate Discount FixedHomestar FinanceFixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHSBCFixedHume BankResidential FixedHume BankResidential FixedHume TunitedFixedHume TunitedFixedHade Home LoanFixedHume BankResidential FixedHume BankResidential FixedHume TunitedFixedHume TunitedFixedHume TunitedFixedHume HankResidential FixedHume Han	Endeavour Mutual Bank	Residential Fixed
G&C Mutual BankResidential FixedGateway BankResidential FixedGreater BankUltimate Discount FixedHomestar FinanceFixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHSBCFixed Rate Home LoanHume BankResidential FixedHume BankResidential FixedHume TunitedFixed Rate Home LoanHume BankResidential FixedHume BankResidential Fixed	Firstmac	VIP Fixed
Gateway BankResidential FixedGreater BankUltimate Discount FixedHomestar FinanceFixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHSBCFixedHume BankResidential FixedHume BankResidential FixedHumer UnitedFixedIlawarra Credit UnionFixedINGResidential Fixed	Freedom Lend	Freedom Fixed
Greater BankUltimate Discount FixedHomestar FinanceFixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHSBCFixed Rate Home LoanHume BankResidential FixedHume BankResidential FixedHumer UnitedFixedFixedResidential FixedIllawarra Credit UnionFixedINGResidential Fixed	G&C Mutual Bank	Residential Fixed
Homestar FinanceFixedHorizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHSBCFixedHume BankResidential FixedHume BankResidential FixedHumer UnitedFixedIllawarra Credit UnionFixedIMBResidential FixedINGResidential Fixed	Gateway Bank	Residential Fixed
Horizon BankFixed Rate Home LoanHorizon BankFixed Rate Home LoanHSBCFixed Rate Home LoanHume BankResidential FixedHume BankResidential FixedHunter UnitedFixedIllawarra Credit UnionFixedIMBResidential FixedINGResidential Fixed	Greater Bank	Ultimate Discount Fixed
Horizon BankFixed Rate Home LoanHSBCFixedHume BankResidential FixedHume BankResidential FixedHunter UnitedFixedIllawarra Credit UnionFixedIMBResidential FixedINGResidential Fixed	Homestar Finance	Fixed
HSBCFixedHume BankResidential FixedHume BankResidential FixedHunter UnitedFixedIllawarra Credit UnionFixedIMBResidential FixedINGResidential Fixed	Horizon Bank	Fixed Rate Home Loan
Hume BankResidential FixedHume BankResidential FixedHunter UnitedFixedIllawarra Credit UnionFixedIMBResidential FixedINGResidential Fixed	Horizon Bank	Fixed Rate Home Loan
Hume BankResidential FixedHunter UnitedFixedIllawarra Credit UnionFixedIMBResidential FixedINGResidential Fixed	HSBC	Fixed
Hunter UnitedFixedIllawarra Credit UnionFixedIMBResidential FixedINGResidential Fixed	Hume Bank	Residential Fixed
Illawarra Credit Union     Fixed       IMB     Residential Fixed       ING     Residential Fixed	Hume Bank	Residential Fixed
IMB     Residential Fixed       ING     Residential Fixed	Hunter United	Fixed
ING Residential Fixed	Illawarra Credit Union	Fixed
	IMB	Residential Fixed
ING Residential Fixed	ING	Residential Fixed
	ING	Residential Fixed

CANSTAR

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Company	Product
***	
LCU	Intelligent Mortgage Fixed
loans.com.au	Fixed - Owner Occupier
Macquarie Bank	Basic Flyer Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
ME	Flexible Fixed
ME	Flexible Fixed
MOVE Bank	Flexi Fixed
MyState Bank	Residential Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
Newcastle Permanent	Fixed Rate - IO
Newcastle Permanent	Premium Plus Package Fixed Rate - IO
Nexus Mutual	Residential Fixed
Northern Inland CU	Fixed Rate Owner Occupied
People's Choice Credit Union	Fixed
People's Choice Credit Union	Home Loan Package Fixed
QBANK	Residential Fixed
QBANK	Residential Fixed <80% LVR
Qudos Bank	Fixed
Queensland Country Credit Union	Fixed Rate Home Loan
RAMS	Fixed Rate
Regional Australia Bank	Owner Occ Fixed Home Loan P&I
Regional Australia Bank	Residential Fixed
Regional Australia Bank	Residential Fixed

#### **Owner Occupier 2 Year Fixed \$350,000 Principle & Interest**

CANSTAR

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Company	Product
***	
Regional Australia Bank	Residential Fixed
Reliance Bank	Fixed Rate Owner Occupied
Reliance Bank	Fixed Rate Owner Occupied
RESI Mortgage Corp	Smart Pro Fixed
RESI Mortgage Corp	Smart Pro Fixed
St.George Bank	Residential Fixed
Summerland Credit Union	Standard Fixed
Suncorp Bank	Fixed
Sydney Mutual Bank	Fixed
The Capricornian	Premium Choice Fixed
The Capricornian	Premium Choice Fixed
The Mac	Standard Fixed
The Mac	Standard Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
WAW Credit Union	OO Fixed
WAW Credit Union	OO Fixed
Westpac	Fixed Options Home Loan
Yellow Brick Road	Smart Pro Fixed
Yellow Brick Road	Smart Pro Fixed

#### **Owner Occupier 2 Year Fixed \$350,000 Principle & Interest**

CANSTAR

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**Owner Occupier 2 Year Fixed \$350,000 Principle & Interest** 

Company	Product
**	
Aussie	Select Basic Fixed
Aussie	Select Standard Fixed
Auswide Bank	Freedom Package Fixed
Auswide Bank	Standard Fixed
Auswide Bank	Standard Fixed
Bank of China	Fixed Rate Home Loan
Bank of Melbourne	Advantage Package Fixed
Bank of Melbourne	Residential Fixed
BankSA	Advantage Package Fixed
BankSA	Residential Fixed
Bankwest	Complete Home Loan Fixed Rate
Bankwest	Fixed Rate
Bankwest	Fixed Rate
Bendigo Bank	Basic Fixed
Bendigo Bank	Connect Package Fixed
Bendigo Bank	Fixed
Beyond Bank	Fixed
BOQ	Fixed
BOQ	Home Loan Privileges Fixed
Commonwealth Bank	Fixed
Commonwealth Bank	Wealth Package Fixed
Credit Union SA	Fixed Rate Home Loan
CUA	Fixed
CUA	Premium Fixed
Firefighters Mutual Bank	Standard Fixed
Firstmac	VIP Fixed
Gateway Bank	Residential Fixed
Hume Bank	Residential Fixed
Hume Bank	Residential Fixed
Illawarra Credit Union	Fixed
MyState Bank	Residential Fixed
NAB	Tailored Fixed

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Owner Occupier 2 Year Fixed \$350,000 Principle & Interest

Owner Occupier 2 Year Fixed \$350,000 Principle & Interest	
Company	Product
**	
People's Choice Credit Union	Fixed
Queensland Country Credit Union	Fixed Rate Home Loan
Queensland Country Credit Union	Fixed Rate Home Loan
Queensland Country Credit Union	Fixed Rate Home Loan
RAMS	Fixed Rate
SERVICE ONE Alliance Bank	Residential Fixed
St.George Bank	Residential Fixed
St.George Bank	Residential Fixed
Suncorp Bank	Fixed
Suncorp Bank	Home Package Plus Fixed
Teachers Mutual Bank	Standard Fixed
The Capricornian	Lifestyle Fixed
The Capricornian	Lifestyle Fixed
UniBank	Standard Fixed
Westpac	Fixed Options Home Loan
Westpac	Premier Advantage Fixed Options
*	
AMP Bank	Basic Fixed
AMP Bank	Basic Fixed
AMP Bank	Professional Package Residential Fixed
AMP Bank	Residential Fixed
AMP Bank	Residential Fixed
First Option Bank	Classic Home Loan Fixed
First Option Bank	Classic Home Loan Fixed
First Option Bank	Home Loan Package Fixed
First Option Bank	Home Loan Package Fixed
RESI Mortgage Corp	Flexi Options Fixed
TicToc Home Loans	Live-in Fixed
Yellow Brick Road	Flexi Options Fixed

CANSTAR

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#### Company **Product** Adelaide Bank SmartFix **Residential Fixed AMO Group** Basic Home Loan Fixed **Bank Australia Bank Australia** Premium Package Fixed BankSA Advantage Package Fixed BankVic Premium Home Fixed Premium Home Fixed **BankVic Greater Bank** Great Rate Discount Fixed **Greater Bank** Standard Fixed **Greater Bank** Standard Fixed Fixed HSBC HSBC **Premier Fixed** Hume Bank 2 Year Fixed Intro IMB **Residential Fixed Pacific Mortgage Group Residential Fixed Residential Fixed Pacific Mortgage Group** Fixed **Qudos Bank** Flexi Options Fixed **RESI Mortgage Corp** St.George Bank **Residential Fixed** Live-in Fixed **TicToc Home Loans** Yellow Brick Road Flexi Options Fixed **First Option Bank** 2 Year Intro Package Fixed LCU Introductory Home Loan

Report Date: March. 2020

CANSTAR

Home Loans Star Ratings 2020 - Page 55

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

**Owner Occupier 2 Year Fixed \$500,000 Principle & Interest** 

Company	Product
****	
Adelaide Bank	SmartSaver Fixed
AMP Bank	Professional Package Residential Fixed
ANZ	Breakfree Fixed
Aussie	Select Basic Fixed
Aussie	Select Standard Fixed
Bank First	Premier Package Home Loan Fixed
Bank of Melbourne	Advantage Package Fixed
bcu	Residential Fixed
Bendigo Bank	Basic Fixed
BOQ	Fixed
Citi	Mortgage Plus Fixed
Citi	Standard Fixed
Firefighters Mutual Bank	Standard Fixed
Freedom Lend	Freedom Fixed
Greater Bank	Great Rate Discount Fixed
Greater Bank	Ultimate Discount Fixed
Heritage Bank	Residential Fixed
Hume Bank	2 Year Fixed Intro
Hume Bank	Residential Fixed
loans.com.au	Fixed - Owner Occupier
ME	Flexible Fixed
Mortgage House	Advantage Fixed
NAB	Choice Package First Home Buyer Special
Newcastle Permanent	Fixed Rate - P&I
Newcastle Permanent	Premium Plus Package Fixed Rate - P&I
Nexus Mutual	Residential Fixed
Northern Inland CU	Introductory Home Loan Fixed
People's Choice Credit Union	Home Loan Package Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
SERVICE ONE Alliance Bank	Residential Fixed

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Owner Occupier 2 Tear Fixed \$500,000 Finicipie & interest	
Company	Product
****	
Suncorp Bank	Home Package Plus Fixed
Teachers Mutual Bank	Standard Fixed
UniBank	Standard Fixed
Westpac	Premier Advantage Fixed Options

#### Owner Occupier 2 Year Fixed \$500,000 Principle & Interest

Report Date: March, 2020

Home Loans Star Ratings 2020 - Page 57

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.

#### Company **Product** $\star\star\star$ Adelaide Bank SmartFix Adelaide Bank SmartSaver Fixed **Residential Fixed** AMO Group **Breakfree Fixed** ANZ **Residential Fixed** ANZ **Arab Bank Australia Residential Fixed** Arab Bank Australia **Residential Fixed Australian Military Bank Fixed Rate Auswide Bank** Freedom Package Fixed **Bank Australia Premium Fixed Bank First** Compete Home Loan Fixed **Bank First** Complete Home Loan Fixed First Home Buyer Package **Bank First** Premier Package Home Loan Fixed First Home Buyer Package Bank First Standard Home Loan Fixed **Bank of China** Fixed Rate Home Loan **Bank of Melbourne Residential Fixed** Bank of Sydney Expect More Fixed **FlexiDiscount Fixed** Bank of us **Residential Fixed** BankSA BankVic Fixed **BankVic** Fixed Bankwest **Complete Home Loan Fixed Rate** bcu **Residential Fixed Bendigo Bank Connect Package Fixed Bendigo Bank** Fixed **Beyond Bank** First Home Buyers Fixed Rate Loan **Beyond Bank** Pinnacle Package Fixed **Beyond Bank Total Home Loan Package Fixed** BOQ Home Loan Privileges Fixed

#### Owner Occupier 2 Year Fixed \$500,000 Principle & Interest

Report Date: March, 2020

CANSTAR

Home Loans Star Ratings 2020 - Page 58

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.

#### Company **Product** $\star\star\star$ **Commonwealth Bank** Fixed Wealth Package Fixed **Commonwealth Bank Community First CU** True Fixed True Fixed **Community First CU Credit Union SA Fixed Home Loan Package Credit Union SA Fixed Home Loan Package Credit Union SA** Fixed Rate Home Loan CUA Fixed CUA **Premium Fixed Delphi Bank** Standard Fixed **Delphi Bank** Standard Fixed **Easy Street Fin Services** Easy Street Fixed **Easy Street Fin Services** Easy Street Fixed **Endeavour Mutual Bank Residential Fixed VIP** Fixed Firstmac Freedom Fixed Freedom Lend **G&C Mutual Bank Residential Fixed G&C Mutual Bank Residential Fixed Gateway Bank Residential Fixed Greater Bank** Ultimate Discount Fixed **Residential Fixed Heritage Bank Residential Fixed Heritage Bank Homestar Finance** Fixed Fixed Rate Home Loan Horizon Bank **Horizon Bank** Fixed Rate Home Loan HSBC Fixed **HSBC Premier Fixed Hume Bank Residential Fixed Residential Fixed Hume Bank Hunter United** Fixed Illawarra Credit Union Fixed IMB **Residential Fixed**

Owner Occupier 2 Year Fixed \$500,000 Principle & Interest

Report Date: March, 2020

CANSTAR

Home Loans Star Ratings 2020 - Page 59

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.

Company	Product
***	
ING	Residential Fixed
ING	Residential Fixed
LCU	Intelligent Mortgage Fixed
loans.com.au	Fixed - Owner Occupier
Macquarie Bank	Basic Flyer Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
ME	Flexible Fixed
MOVE Bank	Flexi Fixed
MyState Bank	Residential Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
Newcastle Permanent	Fixed Rate - IO
Newcastle Permanent	Premium Plus Package Fixed Rate - IO
Nexus Mutual	Residential Fixed
Nexus Mutual	Residential Fixed
Nexus Mutual	Residential Fixed
Northern Inland CU	Fixed Rate Owner Occupied
People's Choice Credit Union	Fixed
People's Choice Credit Union	Home Loan Package Fixed
QBANK	Residential Fixed
QBANK	Residential Fixed <80% LVR
Qudos Bank	Fixed
Queensland Country Credit Union	Fixed Rate Home Loan
RAMS	Fixed Rate
Regional Australia Bank	Owner Occ Fixed Home Loan P&I
Regional Australia Bank	Residential Fixed

#### **Owner Occupier 2 Year Fixed \$500,000 Principle & Interest**

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Company	Product
***	
Regional Australia Bank	Residential Fixed
Regional Australia Bank	Residential Fixed
Reliance Bank	Fixed Rate Owner Occupied
Reliance Bank	Fixed Rate Owner Occupied
RESI Mortgage Corp	Smart Pro Fixed
RESI Mortgage Corp	Smart Pro Fixed
St.George Bank	Residential Fixed
Summerland Credit Union	Standard Fixed
Suncorp Bank	Fixed
Sydney Mutual Bank	Fixed
The Capricornian	Premium Choice Fixed
The Capricornian	Premium Choice Fixed
The Mac	Standard Fixed
The Mac	Standard Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
The Mutual Bank	Premium Fixed
WAW Credit Union	OO Fixed
WAW Credit Union	OO Fixed
Westpac	Fixed Options Home Loan
Westpac	Premier Advantage Fixed Options
Yellow Brick Road	Smart Pro Fixed
Yellow Brick Road	Smart Pro Fixed

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**Owner Occupier 2 Year Fixed \$500,000 Principle & Interest** 

Company	Product
**	
ANZ	Residential Fixed
Aussie	Select Basic Fixed
Aussie	Select Standard Fixed
Auswide Bank	Freedom Package Fixed
Auswide Bank	Standard Fixed
Auswide Bank	Standard Fixed
Bank of China	Fixed Rate Home Loan
Bank of Melbourne	Advantage Package Fixed
Bank of Melbourne	Residential Fixed
BankSA	Advantage Package Fixed
BankSA	Residential Fixed
Bankwest	Complete Home Loan Fixed Rate
Bankwest	Fixed Rate
Bankwest	Fixed Rate
Bendigo Bank	Basic Fixed
Bendigo Bank	Connect Package Fixed
Bendigo Bank	Fixed
Beyond Bank	Fixed
BOQ	Fixed
BOQ	Home Loan Privileges Fixed
Commonwealth Bank	Fixed
Commonwealth Bank	Wealth Package Fixed
Credit Union SA	Fixed Rate Home Loan
CUA	Fixed
CUA	Premium Fixed
Firefighters Mutual Bank	Standard Fixed
Firstmac	VIP Fixed
Gateway Bank	Residential Fixed
Hume Bank	Residential Fixed
Hume Bank	Residential Fixed
Illawarra Credit Union	Fixed
MyState Bank	Residential Fixed

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Owner Occupier 2 Year Fixed \$500,000 Principle & Interest

People's Choice Credit UnionFQueensland Country Credit UnionFQueensland Country Credit UnionF	Product Tailored Fixed Fixed Fixed Rate Home Loan Fixed Rate Home Loan
NABTPeople's Choice Credit UnionFQueensland Country Credit UnionFQueensland Country Credit UnionF	Fixed Fixed Rate Home Loan
People's Choice Credit UnionFQueensland Country Credit UnionFQueensland Country Credit UnionF	Fixed Fixed Rate Home Loan
Queensland Country Credit Union F Queensland Country Credit Union F	Fixed Rate Home Loan
Queensland Country Credit Union F	
	Fixed Rate Home Loan
Queensland Country Credit Union F	
	Fixed Rate Home Loan
RAMS	Fixed Rate
SERVICE ONE Alliance Bank	Residential Fixed
St.George Bank	Residential Fixed
St.George Bank	Residential Fixed
Suncorp Bank F	Fixed
Suncorp Bank	Home Package Plus Fixed
Teachers Mutual Bank	Standard Fixed
The Capricornian	Lifestyle Fixed
The Capricornian	Lifestyle Fixed
UniBank S	Standard Fixed
Westpac F	Fixed Options Home Loan
*	
AMP Bank E	Basic Fixed
AMP Bank E	Basic Fixed
AMP Bank P	Professional Package Residential Fixed
AMP Bank	Residential Fixed
AMP Bank	Residential Fixed
First Option Bank	Classic Home Loan Fixed
First Option Bank	Classic Home Loan Fixed
First Option Bank	Home Loan Package Fixed
First Option Bank	Home Loan Package Fixed
RESI Mortgage Corp F	Flexi Options Fixed
TicToc Home Loans	Live-in Fixed
Yellow Brick Road	Flexi Options Fixed

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Product
1100000

#### **Owner Occupier 2 Year Fixed \$750,000 Principle & Interest**

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**Owner Occupier 2 Year Fixed \$750,000 Principle & Interest** 

Company	Product
****	
Adelaide Bank	SmartSaver Fixed
AMP Bank	Professional Package Residential Fixed
ANZ	Breakfree Fixed
Aussie	Select Basic Fixed
Aussie	Select Standard Fixed
Bank First	Premier Package Home Loan Fixed
bcu	Residential Fixed
Bendigo Bank	Basic Fixed
BOQ	Fixed
BOQ	Home Loan Privileges Fixed
Citi	Standard Fixed
Firefighters Mutual Bank	Standard Fixed
Freedom Lend	Freedom Fixed
Greater Bank	Great Rate Discount Fixed
Greater Bank	Ultimate Discount Fixed
Heritage Bank	Residential Fixed
Hume Bank	2 Year Fixed Intro
Hume Bank	Residential Fixed
ME	Flexible Fixed
Mortgage House	Advantage Fixed
NAB	Choice Package First Home Buyer Special
NAB	Tailored Fixed
Newcastle Permanent	Premium Plus Package Fixed Rate - P&I
Nexus Mutual	Residential Fixed
Northern Inland CU	Introductory Home Loan Fixed
People's Choice Credit Union	Home Loan Package Fixed
Qudos Bank	Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
RACQ Bank	Residential Fixed
SERVICE ONE Alliance Bank	Residential Fixed
Suncorp Bank	Home Package Plus Fixed

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#### **Owner Occupier 2 Year Fixed \$750,000 Principle & Interest**

Company	Product
****	
Teachers Mutual Bank	Standard Fixed
UniBank	Standard Fixed
Westpac	Premier Advantage Fixed Options
Yellow Brick Road	Flexi Options Fixed

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#### Company **Product** $\star\star\star$ Adelaide Bank SmartFix Adelaide Bank SmartSaver Fixed **Residential Fixed** AMO Group **Breakfree Fixed** ANZ **Residential Fixed** ANZ **Arab Bank Australia Residential Fixed** Arab Bank Australia **Residential Fixed Australian Military Bank Fixed Rate Auswide Bank** Freedom Package Fixed **Bank Australia Premium Fixed Bank First** Compete Home Loan Fixed Complete Home Loan Fixed First Home Buyer Package **Bank First Bank First** Premier Package Home Loan Fixed First Home Buyer Package Bank First Standard Home Loan Fixed **Bank of China** Fixed Rate Home Loan **Bank of Melbourne Residential Fixed** Bank of Sydney Expect More Fixed Bank of us **FlexiDiscount Fixed Residential Fixed** BankSA BankVic Fixed **BankVic** Fixed Bankwest **Complete Home Loan Fixed Rate** bcu **Residential Fixed Bendigo Bank Connect Package Fixed Bendigo Bank** Fixed **Beyond Bank** First Home Buyers Fixed Rate Loan **Beyond Bank** Pinnacle Package Fixed **Beyond Bank Total Home Loan Package Fixed Commonwealth Bank** Fixed

#### Owner Occupier 2 Year Fixed \$750,000 Principle & Interest

Report Date: March, 2020

CANSTAR

Home Loans Star Ratings 2020 - Page 67

CANSTAR

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**Owner Occupier 2 Year Fixed \$750,000 Principle & Interest** 

	Product
Company	Product
***	
Commonwealth Bank	Wealth Package Fixed
Community First CU	True Fixed
Community First CU	True Fixed
Credit Union SA	Fixed Home Loan Package
Credit Union SA	Fixed Home Loan Package
Credit Union SA	Fixed Rate Home Loan
CUA	Fixed
CUA	Premium Fixed
Delphi Bank	Standard Fixed
Delphi Bank	Standard Fixed
Easy Street Fin Services	Easy Street Fixed
Easy Street Fin Services	Easy Street Fixed
Endeavour Mutual Bank	Residential Fixed
Firstmac	VIP Fixed
Freedom Lend	Freedom Fixed
G&C Mutual Bank	Residential Fixed
G&C Mutual Bank	Residential Fixed
Gateway Bank	Residential Fixed
Greater Bank	Ultimate Discount Fixed
Heritage Bank	Residential Fixed
Heritage Bank	Residential Fixed
Homestar Finance	Fixed
Horizon Bank	Fixed Rate Home Loan
Horizon Bank	Fixed Rate Home Loan
HSBC	Fixed
HSBC	Premier Fixed
Hume Bank	Residential Fixed
Hume Bank	Residential Fixed
Hunter United	Fixed
Illawarra Credit Union	Fixed
IMB	Residential Fixed
ING	Residential Fixed

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**Owner Occupier 2 Year Fixed \$750,000 Principle & Interest** 

Company	Product
***	
ING	Residential Fixed
LCU	Intelligent Mortgage Fixed
loans.com.au	Fixed - Owner Occupier
loans.com.au	Fixed - Owner Occupier
Macquarie Bank	Basic Flyer Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed
Macquarie Bank	Basic Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Flyer Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
Macquarie Bank	Offset Home Loan Fixed
ME	Flexible Fixed
MOVE Bank	Flexi Fixed
MyState Bank	Residential Fixed
NAB	Tailored Fixed
NAB	Tailored Fixed
Newcastle Permanent	Fixed Rate - IO
Newcastle Permanent	Fixed Rate - P&I
Newcastle Permanent	Premium Plus Package Fixed Rate - IO
Nexus Mutual	Residential Fixed
Nexus Mutual	Residential Fixed
Nexus Mutual	Residential Fixed
Northern Inland CU	Fixed Rate Owner Occupied
People's Choice Credit Union	Fixed
People's Choice Credit Union	Home Loan Package Fixed
QBANK	Residential Fixed
QBANK	Residential Fixed <80% LVR
Qudos Bank	Fixed
Queensland Country Credit Union	Fixed Rate Home Loan
RAMS	Fixed Rate
Regional Australia Bank	Owner Occ Fixed Home Loan P&I
Regional Australia Bank	Residential Fixed

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owner occupier 2 real rixed \$750,000 rinicipie & interest		
Company	Product	
***		
Regional Australia Bank	Residential Fixed	
Regional Australia Bank	Residential Fixed	
Reliance Bank	Fixed Rate Owner Occupied	
Reliance Bank	Fixed Rate Owner Occupied	
RESI Mortgage Corp	Smart Pro Fixed	
RESI Mortgage Corp	Smart Pro Fixed	
St.George Bank	Residential Fixed	
Summerland Credit Union	Standard Fixed	
Suncorp Bank	Fixed	
Sydney Mutual Bank	Fixed	
The Capricornian	Premium Choice Fixed	
The Capricornian	Premium Choice Fixed	
The Mac	Standard Fixed	
The Mac	Standard Fixed	
The Mutual Bank	Premium Fixed	
The Mutual Bank	Premium Fixed	
The Mutual Bank	Premium Fixed	
The Mutual Bank	Premium Fixed	
WAW Credit Union	OO Fixed	
WAW Credit Union	OO Fixed	
Westpac	Fixed Options Home Loan	
Westpac	Premier Advantage Fixed Options	
Yellow Brick Road	Smart Pro Fixed	
Yellow Brick Road	Smart Pro Fixed	

#### **Owner Occupier 2 Year Fixed \$750,000 Principle & Interest**

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**Owner Occupier 2 Year Fixed \$750,000 Principle & Interest** 

Company	Product
**	
ANZ	Residential Fixed
Aussie	Select Basic Fixed
Aussie	Select Standard Fixed
Auswide Bank	Freedom Package Fixed
Auswide Bank	Standard Fixed
Auswide Bank	Standard Fixed
Bank of China	Fixed Rate Home Loan
Bank of Melbourne	Advantage Package Fixed
Bank of Melbourne	Residential Fixed
BankSA	Advantage Package Fixed
BankSA	Residential Fixed
Bankwest	Complete Home Loan Fixed Rate
Bankwest	Fixed Rate
Bendigo Bank	Basic Fixed
Bendigo Bank	Connect Package Fixed
Bendigo Bank	Fixed
Beyond Bank	Fixed
BOQ	Fixed
BOQ	Home Loan Privileges Fixed
Commonwealth Bank	Fixed
Commonwealth Bank	Wealth Package Fixed
Credit Union SA	Fixed Rate Home Loan
CUA	Fixed
CUA	Premium Fixed
Firefighters Mutual Bank	Standard Fixed
First Option Bank	Home Loan Package Fixed
First Option Bank	Home Loan Package Fixed
Firstmac	VIP Fixed
Gateway Bank	Residential Fixed
Hume Bank	Residential Fixed
Hume Bank	Residential Fixed
Illawarra Credit Union	Fixed

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Owner Occupier 2 Year Fixed \$750,000 Principle & Interest

Company         Product           FX           MyState Bank         Residential Fixed           NAB         Tailored Fixed           People's Choice Credit Union         Fixed Rate Home Loan           Queensland Country Credit Union         Fixed Rate           StGorge Bank         Residential Fixed           StGorge Bank         Residential Fixed           StGorge Bank         Standard Fixed           The Capricornian         Lifestyle Fixed           The Capricornian         Lifestyle Fixed           Westpac         Fixed Options Home Loan           *         AMP Bank         Basic Fixed           AMP Bank         Basic Fixed           AMP Bank         Residential Fixed           AMP Bank         Residential Fixed           AMP Bank         Residential Fixed           AMP Bank <th>Owner</th> <th>Occupier 2 Year Fixed \$750,000 Principle &amp; Interest</th>	Owner	Occupier 2 Year Fixed \$750,000 Principle & Interest
Mystate BankResidential FixedNABTallored FixedPeople's Choice Credit UnionFixed Rate Home LoanQueensland Country Credit UnionFixed Rate Home LoanRAMSResidential FixedSERVICE ONE Alliance BankResidential FixedSt.George BankResidential FixedSuncorp BankHome Package Plus FixedTeachers Mutual BankStandard FixedThe CapricornianLifestyle FixedUniBankStandard FixedWestpacFixed Options Home LoanVVAMP BankBasic FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankResidential FixedFirst Option BankClasic Home Loan FixedFirst Option BankClasic Home Loan FixedFirst Option BankClasic Home Loan FixedFirst Option BankFixed RateFirst Option BankClasic Home Loan FixedFirst Option BankFixed RateFirst Option BankFixed RateFirst Option Bank </th <th>Company</th> <th>Product</th>	Company	Product
NBTallored FixedPeople's Choice Credit UnionFixed Rate Home LoanQueensland Country Credit UnionFixed Rate Home LoanQueensland Country Credit UnionFixed Rate Home LoanQueensland Country Credit UnionFixed Rate Home LoanRAMSFixed Rate Home LoanSt.George BankResidential FixedSt.George BankResidential FixedSt.George BankResidential FixedSt.George BankResidential FixedSt.George BankResidential FixedSt.George BankSt.dadard FixedSt.George BankSt.dadard FixedTeachers Mutual BankStandard FixedThe CapricornianLifestyle FixedThe CapricornianLifestyle FixedNiBankStandard FixedMP BankBasic FixedAMP BankBasic FixedAMP BankResidential FixedStrotor BankClassic Home Loan FixedFirst Option Ban	**	
People's Choice Credit UnionFixedQueensland Country Credit UnionFixed Rate Home LoanQueensland Country Credit UnionFixed Rate Home LoanQueensland Country Credit UnionFixed Rate Home LoanRAMSFixed Rate Home LoanSERVICE ONE Alliance BankResidential FixedSE.George BankResidential FixedSt.George BankResidential FixedSuncorp BankHome Package Plus FixedTeachers Mutual BankStandard FixedThe CapricornianLifestyle FixedUniBankStandard FixedVestpaceFixed Options Home LoanXVestpaceAMP BankBasic FixedAMP BankBasic FixedAMP BankResidential FixedFirst Option BankClassic Home Loan FixedFirst Option BankFixed Topton Fixed <tr <td="">Standard Fixed Topt</tr>	MyState Bank	Residential Fixed
Queensland Country Credit UnioFixed Rate Home LoanQueensland Country Credit UnioFixed Rate Home LoanQueensland Country Credit UnioFixed Rate Home LoanRAMSFixed RateSRVICE ONE Alliance BankResidential FixedSt.George BankResidential FixedSt.George BankResidential FixedSuncorp BankHome Package Plus FixedTeachers Mutual BankStandard FixedThe CapricornianLifestyle FixedUniBankStandard FixedAVP BankBasic Fixed Options Home LoanAVP BankResidential FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankClassic Home Loan FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankClassic Home Loan FixedFirst Option BankFixed Options FixedFirst Option BankLifesti Options FixedFirst Option BankFixed Options FixedFirst Option BankFixed Options FixedStort Home Loan FixedFixed<	NAB	Tailored Fixed
Queensland Country Credit UnionFixed Rate Home LoanQueensland Country Credit UnionFixed Rate Home LoanRAMSFixed RateSRVICE ONE Alliance BankResidential FixedSt.George BankResidential FixedSt.George BankResidential FixedSuncorp BankHome Package Plus FixedTeachers Mutual BankStandard FixedThe CapricornianLifestyle FixedUniBankStandard FixedVVestpacAMP BankBasic FixedAMP BankResidential FixedAMP BankClassic Home Loan FixedFirst Option BankFixed Tome Loan FixedFi	People's Choice Credit Union	Fixed
Queensland Country Credit UnionFixed Rate Home LoanRAMSFixed RateRAMSResidential FixedSt.George BankResidential FixedSt.George BankResidential FixedSt.George BankHome Package Plus FixedTeachers Mutual BankStandard FixedThe CapricornianLifestyle FixedThe CapricornianStandard FixedWestpacFixed Options Home Loan**AMP BankBasic FixedAMP BankBasic FixedAMP BankResidential FixedBarkwestFixed Neu Loan FixedFirst Option BankClassic Home Loan FixedFirst Option BankClassic Home Loan FixedFirst Option BankFixed RateFirst Option BankFixed RateFirst Option BankFixed Neu Loan FixedFirst Option BankFixed Neu Loan FixedSt.Mort gase Neu Loan FixedFixe	Queensland Country Credit Union	Fixed Rate Home Loan
RAMSFixed RateSERVICE ONE Alliance BankResidential FixedSt.George BankResidential FixedSt.George BankResidential FixedSuncorp BankHome Package Plus FixedTeachers Mutual BankStandard FixedThe CapricornianLifestyle FixedUniBankStandard FixedVestpacFixed Options Home LoanXTereforentialAMP BankBaic FixedAMP BankResidential FixedBankwestFixed RateFirst Option BankClassic Home Loan FixedFirst Option BankFixed TixedSincorp SinceFixed TixedSincorp SinceFixed Tixed Tixed <th>Queensland Country Credit Union</th> <th>Fixed Rate Home Loan</th>	Queensland Country Credit Union	Fixed Rate Home Loan
SERVICE ONE Alliance BankResidential FixedSt.George BankResidential FixedSt.George BankResidential FixedSuncorp BankHome Package Plus FixedTeachers Mutual BankStandard FixedThe CapricornianLifestyle FixedUniBankStandard FixedWestpacFixed Options Home Loan*AMP BankBasic FixedAMP BankResidential FixedBankwestFixed RateFirst Option BankClassic Home Loan FixedFirst Option BankFixed Not Loan FixedSt.Goorge BankFixedSt.Goorge BankFixedSt.Goorge BankLive-in FixedSt.Goorge BankLive-in Fixed	Queensland Country Credit Union	Fixed Rate Home Loan
St. George BankResidential FixedSt. George BankResidential FixedSuncorp BankHome Package Plus FixedTeachers Mutual BankStandard FixedThe CapricornianLifestyle FixedUniBankStandard FixedWestpacFixed Options Home Loan*AMP BankBasic FixedAMP BankBasic FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankClassic Home Loan FixedFirst Option BankClassic Home Loan FixedFirst Option BankFixed RateFirst Option BankClassic Home Loan FixedFirst Option BankClassic Home Loan FixedFirst Option BankClassic Home Loan FixedFirst Option BankLisei Home Loan FixedFirst Option BankLisei Options FixedFirst Option BankLisei Home Loan FixedFirst Option BankLisei Options FixedFirst Option ExemptionLisei Options Fixed<	RAMS	Fixed Rate
St. George BankResidential FixedSuncorp BankHome Package Plus FixedTeachers Mutual BankStandard FixedThe CapricornianLifestyle FixedThe CapricornianLifestyle FixedUniBankStandard FixedWestpacFixed Options Home Loan*Image: Standard SixedAMP BankBasic FixedAMP BankBasic FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankResidential FixedAMP BankClassic Home Loan FixedFirst Option BankLive-in FixedLive-in FixedLive-in Fixed	SERVICE ONE Alliance Bank	Residential Fixed
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TicToc Home Loans     Live-in Fixed	RESI Mortgage Corp	Flexi Options Fixed
	Suncorp Bank	Fixed
Yellow Brick Road         Flexi Options Fixed	TicToc Home Loans	Live-in Fixed
	Yellow Brick Road	Flexi Options Fixed

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