



# Home Loans Star Ratings

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

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

| Company                      | Product                   |
|------------------------------|---------------------------|
| ★★★★★ "Outstanding Value"    |                           |
| Adelaide Bank                | SmartFix                  |
| Adelaide Bank                | SmartSaver Fixed          |
| Bank of Melbourne            | Advantage Package Fixed   |
| BankSA                       | Advantage Package Fixed   |
| bcu                          | Residential 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   |
| QBANK                        | Residential Fixed         |
| Qudos Bank                   | Fixed                     |
| St.George Bank               | Residential Fixed         |
| TicToc Home Loans            | Live-in Fixed             |
| UBank                        | UHomeLoan Fixed           |
| UBank                        | UHomeLoan Fixed           |



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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                        |



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

| Company                  | Product         |
|--------------------------|-----------------|
| ★★★★                     |                 |
| <b>WAW Credit Union</b>  | OO Fixed        |
| <b>Yellow Brick Road</b> | Smart Pro Fixed |



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

| Company          | Product  |
|------------------|--|
| ★★★              |  |
| Adelaide Bank    | SmartFix   |
| Adelaide Bank    | SmartSaver Fixed   |
| AMO Group        | Residential Fixed  |
| ANZ              | Breakfree Fixed  |
| ANZ              | Breakfree Fixed  |
| ANZ              | Residential Fixed  |
| ANZ              | Residential Fixed  |
| Aussie           | Select Basic Fixed                                       |
| 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   |
| 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     | Fixed  |
| Beyond Bank      | First Home Buyers Fixed Rate Loan                        |
| Beyond Bank      | Fixed  |



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## Owner Occupier 1 Year Fixed \$200,000 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                      | 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         |



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

| 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                    |
| 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 <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                    |



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

| 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                 |



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

| Company                  | Product                                |
|--------------------------|--|
| ★★                       |  |
| AMP Bank                 | Basic Fixed                            |
| AMP Bank                 | Professional Package Residential Fixed |
| Australian Military Bank | Fixed Rate                             |
| Australian Military Bank | Fixed Rate                             |
| Australian Military Bank | Fixed Rate                             |
| 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                      |





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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                    |



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## Owner Occupier 1 Year Fixed \$350,000 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 |



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

| Company          | Product  |
|------------------|--|
| ★★★              |  |
| Adelaide Bank    | SmartFix   |
| Adelaide Bank    | SmartSaver Fixed   |
| AMO Group        | Residential Fixed  |
| ANZ              | Breakfree Fixed  |
| ANZ              | Breakfree Fixed  |
| ANZ              | Residential Fixed  |
| Aussie           | Select Basic Fixed                                       |
| 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   |
| 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  |



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

| 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                    |
| 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 <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                  |



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| 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                 |





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

| Company                  | Product                                |
|--------------------------|--|
| ★★                       |  |
| AMP Bank                 | Basic Fixed                            |
| AMP Bank                 | Professional Package Residential Fixed |
| ANZ                      | Residential Fixed                      |
| Australian Military Bank | Fixed Rate                             |
| Australian Military Bank | Fixed Rate                             |
| Australian Military Bank | Fixed Rate                             |
| 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

| 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                    |



# Home Loans Star Ratings

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

## Owner Occupier 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 |



# Home Loans Star Ratings

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## Owner Occupier 1 Year Fixed \$500,000 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                         | 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                       |



# Home Loans Star Ratings

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

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



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

| Company          | Product  |
|------------------|--|
| ★★★              |  |
| Adelaide Bank    | SmartFix   |
| Adelaide Bank    | SmartSaver Fixed   |
| AMO Group        | Residential Fixed  |
| ANZ              | Breakfree Fixed  |
| ANZ              | Breakfree Fixed  |
| ANZ              | Residential Fixed  |
| Aussie           | Select Basic Fixed                                       |
| 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   |
| 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                        |



# Home Loans Star Ratings

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

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



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

| 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             |
| Nexus Mutual                    | Residential Fixed             |
| Nexus Mutual                    | Residential Fixed             |
| 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     |





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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                 |



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

| Company                  | Product                                |
|--------------------------|--|
| ★★                       |  |
| AMP Bank                 | Basic Fixed                            |
| AMP Bank                 | Professional Package Residential Fixed |
| ANZ                      | Residential Fixed                      |
| Australian Military Bank | Fixed Rate                             |
| Australian Military Bank | Fixed Rate                             |
| Australian Military Bank | Fixed Rate                             |
| 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                |



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## Owner 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                    |



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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 |



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## Owner Occupier 1 Year Fixed \$750,000 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                         | 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                       |



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

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



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

| Company          | Product  |
|------------------|--|
| ★★★              |  |
| Adelaide Bank    | SmartFix   |
| Adelaide Bank    | SmartSaver Fixed   |
| AMO Group        | Residential Fixed  |
| ANZ              | Breakfree Fixed  |
| ANZ              | Breakfree Fixed  |
| ANZ              | Residential Fixed  |
| Aussie           | Select Basic Fixed                                       |
| 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   |
| 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  |



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

| 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                 |





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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             |
| Nexus Mutual                    | Residential Fixed             |
| Nexus Mutual                    | Residential Fixed             |
| 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     |



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



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

| Company                  | Product                                |
|--------------------------|--|
| ★★                       |  |
| AMP Bank                 | Basic Fixed                            |
| AMP Bank                 | Professional Package Residential Fixed |
| ANZ                      | Residential Fixed                      |
| Australian Military Bank | Fixed Rate                             |
| Australian Military Bank | Fixed Rate                             |
| Australian Military Bank | Fixed Rate                             |
| 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                 | 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                |
| First Option Bank        | Home Loan Package Fixed                |



# Home Loans Star Ratings

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

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

| 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                    |



# Home Loans Star Ratings

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

| Company                   | Product                    |
|---------------------------|----------------------------|
| ★★★★★ "Outstanding Value" |                            |
| Adelaide Bank             | SmartFix                   |
| Adelaide Bank             | SmartSaver Fixed           |
| AMO Group                 | Residential Fixed          |
| Aussie                    | Select Basic Fixed         |
| 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  |
| Greater Bank              | Standard Fixed             |
| Greater Bank              | Standard Fixed             |
| HSBC                      | Fixed                      |
| Hume Bank                 | 2 Year Fixed Intro         |
| IMB                       | Residential Fixed          |
| Pacific Mortgage Group    | Residential Fixed          |
| Pacific Mortgage Group    | Residential Fixed          |
| Qudos Bank                | Fixed                      |
| St.George Bank            | Residential Fixed          |
| Teachers Mutual Bank      | Standard Fixed             |
| TicToc Home Loans         | Live-in Fixed              |
| ✦ "Rising Star"           |                            |
| First Option Bank         | 2 Year Intro Package Fixed |



# Home Loans Star Ratings

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

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



# Home Loans Star Ratings

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

| Company | Product                         |
|---------|---------------------------------|
| ★★★★    |                                 |
| UniBank | Standard Fixed                  |
| Westpac | Premier Advantage Fixed Options |



# Home Loans Star Ratings

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

| Company                  | Product  |
|--------------------------|--|
| ★★★                      |  |
| Adelaide Bank            | SmartFix   |
| Adelaide Bank            | SmartSaver Fixed   |
| AMO Group                | Residential Fixed  |
| AMP Bank                 | Professional Package Residential Fixed                   |
| ANZ                      | Breakfree Fixed  |
| ANZ                      | Residential Fixed  |
| ANZ                      | Residential Fixed  |
| Aussie                   | Select Basic Fixed                                       |
| Australian Military Bank | Fixed Rate   |
| Australian Military Bank | Fixed Rate   |
| Australian Military Bank | Fixed Rate   |
| 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                          |
| 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        | Advantage Package Fixed                                  |
| Bank of Melbourne        | Residential Fixed  |
| Bank of Sydney           | Expect More Fixed  |
| Bank of us               | FlexiDiscount Fixed                                      |
| BankSA                   | Residential Fixed  |
| Bankwest                 | Complete Home Loan Fixed Rate                            |
| Bendigo Bank             | Fixed  |
| Beyond Bank              | First Home Buyers Fixed Rate Loan                        |
| Beyond Bank              | Pinnacle Package Fixed                                   |
| Beyond Bank              | Total Home Loan Package Fixed                            |
| BOQ                      | Fixed  |
| BOQ                      | Home Loan Privileges Fixed                               |
| Commonwealth Bank        | Fixed  |





# Home Loans Star Ratings

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

| 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                        |
| IMB                      | 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 |



# Home Loans Star Ratings

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

| 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                    |
| Nexus Mutual                    | Residential Fixed                    |
| Nexus Mutual                    | Residential Fixed                    |
| 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                  |



# Home Loans Star Ratings

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

| Company                 | Product                 |
|-------------------------|-------------------------|
| ★★★                     |                         |
| 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       | Flexi Options Fixed     |
| Yellow Brick Road       | Smart Pro Fixed         |
| Yellow Brick Road       | Smart Pro Fixed         |



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

| 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          |



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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                    |



# Home Loans Star Ratings

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

| Company                   | Product                    |
|---------------------------|----------------------------|
| ★★★★★ "Outstanding Value" |                            |
| Adelaide Bank             | SmartFix                   |
| Adelaide Bank             | SmartSaver Fixed           |
| AMO Group                 | Residential Fixed          |
| 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          |
| Pacific Mortgage Group    | Residential Fixed          |
| Qudos Bank                | Fixed                      |
| RESI Mortgage Corp        | Flexi Options Fixed        |
| St.George Bank            | Residential Fixed          |
| TicToc Home Loans         | Live-in Fixed              |
| Yellow Brick Road         | Flexi Options Fixed        |
| ◇ "Rising Star"           |                            |
| First Option Bank         | 2 Year Intro Package Fixed |
| LCU                       | Introductory Home Loan     |



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

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



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

| Company                     | Product                         |
|-----------------------------|---------------------------------|
| ★★★★                        |                                 |
| <b>Suncorp Bank</b>         | Home Package Plus Fixed         |
| <b>Teachers Mutual Bank</b> | Standard Fixed                  |
| <b>UniBank</b>              | Standard Fixed                  |
| <b>Westpac</b>              | Premier Advantage Fixed Options |





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

| Company                  | Product  |
|--------------------------|--|
| ★★★                      |  |
| Adelaide Bank            | SmartFix   |
| Adelaide Bank            | SmartSaver Fixed   |
| AMO Group                | Residential Fixed  |
| AMP Bank                 | Professional Package Residential Fixed                   |
| 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   |
| Australian Military Bank | Fixed Rate   |
| 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  |
| Bank of us               | FlexiDiscount Fixed                                      |
| BankSA                   | Residential Fixed  |
| 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                            |



# Home Loans Star Ratings

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

| Company                  | Product                    |
|--------------------------|----------------------------|
| ★★★                      |                            |
| BOQ                      | Home Loan Privileges Fixed |
| Citi                     | Standard Fixed             |
| Commonwealth Bank        | Fixed                      |
| 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                      |
| Illawarra Credit Union   | Fixed                      |
| IMB                      | Residential Fixed          |
| ING                      | Residential Fixed          |
| ING                      | Residential Fixed          |



# Home Loans Star Ratings

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

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

| 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                    |
| 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                    |
| Regional Australia Bank         | Residential Fixed                    |



# Home Loans Star Ratings

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

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

| 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           |



# Home Loans Star Ratings

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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                |



# Home Loans Star Ratings

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## 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                    |



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

| Company                   | Product                    |
|---------------------------|----------------------------|
| ★★★★★ "Outstanding Value" |                            |
| Adelaide Bank             | SmartFix                   |
| AMO Group                 | Residential Fixed          |
| 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                      |
| HSBC                      | Premier Fixed              |
| Hume Bank                 | 2 Year Fixed Intro         |
| IMB                       | Residential Fixed          |
| Pacific Mortgage Group    | Residential Fixed          |
| Pacific Mortgage Group    | Residential Fixed          |
| Qudos Bank                | Fixed                      |
| RESI Mortgage Corp        | Flexi Options Fixed        |
| St.George Bank            | Residential Fixed          |
| TicToc Home Loans         | Live-in Fixed              |
| Yellow Brick Road         | Flexi Options Fixed        |
| ◇ "Rising Star"           |                            |
| First Option Bank         | 2 Year Intro Package Fixed |
| LCU                       | Introductory Home Loan     |



# Home Loans Star Ratings

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## 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 Year Fixed \$500,000 Principle & Interest

| Company                     | Product                         |
|-----------------------------|---------------------------------|
| ★★★★★                       |                                 |
| <b>Suncorp Bank</b>         | Home Package Plus Fixed         |
| <b>Teachers Mutual Bank</b> | Standard Fixed                  |
| <b>UniBank</b>              | Standard Fixed                  |
| <b>Westpac</b>              | Premier Advantage Fixed Options |



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

| Company                  | Product  |
|--------------------------|--|
| ★★★                      |  |
| Adelaide Bank            | SmartFix   |
| Adelaide Bank            | SmartSaver Fixed   |
| AMO Group                | Residential Fixed  |
| ANZ                      | Breakfree Fixed  |
| ANZ                      | Residential Fixed  |
| Arab Bank Australia      | Residential Fixed  |
| Arab Bank Australia      | Residential Fixed  |
| Australian Military Bank | Fixed Rate   |
| Australian Military Bank | Fixed Rate   |
| Australian Military Bank | Fixed Rate   |
| 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  |
| Bank of us               | FlexiDiscount Fixed                                      |
| BankSA                   | Residential Fixed  |
| BankVic                  | Fixed  |
| BankVic                  | Fixed  |
| Bankwest                 | Complete Home Loan Fixed Rate                            |
| bcb                      | 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                               |



# Home Loans Star Ratings

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

| Company                  | Product                 |
|--------------------------|-------------------------|
| ★★★                      |                         |
| Commonwealth Bank        | Fixed                   |
| 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       |



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

| 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                    |



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



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

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



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

| Company                         | Product                                |
|---------------------------------|--|
| ★★                              |  |
| NAB                             | Tailored Fixed                         |
| 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                |
| ★                               |  |
| 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                    |



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

| Company                   | Product                    |
|---------------------------|----------------------------|
| ★★★★★ "Outstanding Value" |                            |
| Adelaide Bank             | SmartFix                   |
| AMO Group                 | Residential Fixed          |
| Bank Australia            | Basic Home Loan Fixed      |
| Bank Australia            | Premium Package Fixed      |
| Bank of Melbourne         | Advantage Package Fixed    |
| BankSA                    | Advantage Package Fixed    |
| BankVic                   | Premium Home Fixed         |
| BankVic                   | Premium Home Fixed         |
| Citi                      | Mortgage Plus Fixed        |
| Greater Bank              | Great Rate Discount Fixed  |
| Greater Bank              | Standard Fixed             |
| Greater Bank              | Standard Fixed             |
| HSBC                      | Fixed                      |
| HSBC                      | Premier Fixed              |
| Hume Bank                 | 2 Year Fixed Intro         |
| IMB                       | Residential Fixed          |
| Pacific Mortgage Group    | Residential Fixed          |
| Pacific Mortgage Group    | Residential Fixed          |
| RESI Mortgage Corp        | Flexi Options Fixed        |
| St.George Bank            | Residential Fixed          |
| TicToc Home Loans         | Live-in Fixed              |
| ◇ "Rising Star"           |                            |
| First Option Bank         | 2 Year Intro Package Fixed |
| LCU                       | Introductory Home Loan     |





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

| Company                  | Product  |
|--------------------------|--|
| ★★★                      |  |
| Adelaide Bank            | SmartFix   |
| Adelaide Bank            | SmartSaver Fixed   |
| AMO Group                | Residential Fixed  |
| ANZ                      | Breakfree Fixed  |
| ANZ                      | Residential Fixed  |
| Arab Bank Australia      | Residential Fixed  |
| Arab Bank Australia      | Residential Fixed  |
| Australian Military Bank | Fixed Rate   |
| Australian Military Bank | Fixed Rate   |
| Australian Military Bank | Fixed Rate   |
| 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  |
| Bank of us               | FlexiDiscount Fixed                                      |
| BankSA                   | Residential Fixed  |
| BankVic                  | Fixed  |
| BankVic                  | Fixed  |
| Bankwest                 | Complete Home Loan Fixed Rate                            |
| bcb                      | 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  |



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

| 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                    |



# Home Loans Star Ratings

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



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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                                |
|---------------------------------|--|
| ★★                              |  |
| MyState Bank                    | Residential Fixed                      |
| NAB                             | Tailored Fixed                         |
| 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                    | 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                |
| ★                               |  |
| AMP Bank                        | Basic Fixed                            |
| AMP Bank                        | Basic Fixed                            |
| AMP Bank                        | Professional Package Residential Fixed |
| AMP Bank                        | Residential Fixed                      |
| AMP Bank                        | Residential Fixed                      |
| Bankwest                        | Fixed Rate                             |
| First Option Bank               | Classic Home Loan Fixed                |
| First Option Bank               | Classic Home Loan Fixed                |
| RESI Mortgage Corp              | Flexi Options Fixed                    |
| Suncorp Bank                    | Fixed                                  |
| TicToc Home Loans               | Live-in Fixed                          |
| Yellow Brick Road               | Flexi Options Fixed                    |