



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Basic Variable
AMO Group	Variable Home Loan
ANZ	Simplicity Plus
Athena	Owner Occupied Variable
Australian Unity	Kick Starter Discounted Variable
Bank of Melbourne	Basic Promo Variable
BankSA	Basic Promo Variable
Bankwest	Complete Home Loan Variable
Bankwest	Premium Select Home Loan
Easy Street Fin Services	Standard Variable Home Loan
Firstmac	Basic Home Loan
Firstmac	Offset Home Loan
Freedom Lend	Freedom Variable
Freedom Lend	Freedom Variable
G&C Mutual Bank	First Home Premium - Package Only
Gateway Bank	Low Rate Essentials
Heritage Bank	Discount Variable
Homestar Finance	Star Essentials Home Loan
Homestar Finance	Variable
Homestar Finance	Variable
HSBC	Home Value Variable
ING	Mortgage Simplifier
ING	Orange Advantage Variable
loans.com.au	Essentials Variable
loans.com.au	Offset Variable
loans.com.au	Smart Home Loan
Mortgage House	Advantage Home Loan - Essentials
Mortgage House	Home Loan Prime
MOVE Bank	Straightforward Home Loan
NAB	Base Variable Rate
Newcastle Permanent	Real Deal P&I
Pacific Mortgage Group	Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
Pacific Mortgage Group	Variable
Qudos Bank	Low Cost Home Loan
Qudos Bank	No Frills Home Loan
RACQ Bank	Mortgage Saver
St.George Bank	Basic Promo Variable
State Custodians	Low Rate Home Loan with Offset
Suncorp Bank	Back to Basics Variable
TicToc Home Loans	Low Deposit Variable
TicToc Home Loans	Variable Live-in
UBank	UHomeLoan
✦ "Rising Star"	
86 400	Own Home Loan
Aussie	Activate Prime Full Doc
Aussie	Elevate Offset Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★★★★	
Adelaide Bank	Smartfit Variable
Adelaide Bank	SmartSaver
Arab Bank Australia	The Basics Home Loan
Australian Unity	Health Wealth Happiness Package Variable
Australian Unity	Health Wealth Happiness Variable
Auswide Bank	Freedom Package Variable
Bank Australia	Basic Home Loan
Bank First	First Rate Home Loan Variable
Bank First	First Rate Home Loan Variable First Home Buyer Package
Bank of China	Discount Plus Home Loan
Bank of Sydney	Expect More Variable
Bank of us	FlexiDiscount Variable
BankVic	Base Variable
BankVic	Base Variable
BankVic	First Home Buyer Package Variable
BankVic	First Home Buyer Package Variable
bcu	OMG! Variable Rate
Bendigo Bank	Basic Variable
Bendigo Bank	Connect Package Variable
Beyond Bank	Special Low Rate Variable Home Loan
Commonwealth Bank	Extra
Credit Union SA	Variable Home Loan Package
CUA	Achieve Variable
CUA	Achieve Variable Construction
Endeavour Mutual Bank	Basic Variable Home Loan
Endeavour Mutual Bank	First Home Buyer Loan Basic Variable
Endeavour Mutual Bank	First Home Buyer Loan Standard Variable
Firefighters Mutual Bank	Classic Owner Occupied Home Loan
Firstmac	Basic Home Loan
Firstmac	Offset Home Loan
G&C Mutual Bank	Standard Variable
Greater Bank	Great Rate Discount Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★★★★	
Greater Bank	Great Rate Discount Variable
Heritage Bank	Variable
HSBC	Home Smart Variable
HSBC	Home Value Variable
HSBC	Variable
Hume Bank	Flexi Low Rate
IMB	Budget Home Loan
IMB	Essentials Home Loan
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Bank	Offset Home Loan Variable
MyState Bank	Standard Variable
MyState Bank	Standard Variable
Newcastle Permanent	Premium Plus Package Home Loan - P&I
Newcastle Permanent	Real Deal First Home Buyer
Newcastle Permanent	Real Deal IO
People's Choice Credit Union	Basic Variable
QBANK	Classic Home Loan
QBANK	Classic Home Loan
Qudos Bank	Value Package Low Cost Home Loan
RACQ Bank	Mortgage Breaker
RACQ Bank	Mortgage Breaker
RESI Mortgage Corp	Smart Pro
State Custodians	Low Rate Home Loan with Offset
Suncorp Bank	Home Package Plus First Home Buyer Variable
Sydney Mutual Bank	Basic Variable Home Loan
Sydney Mutual Bank	First Home Buyer Loan Basic Variable
Sydney Mutual Bank	First Home Buyer Loan Standard Variable
Sydney Mutual Bank	Standard Variable
Sydney Mutual Bank	Standard Variable
Teachers Mutual Bank	Classic Owner Occupied Home Loan



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★★★	
UniBank	Classic Owner Occupied Home Loan
Westpac	Flexi First Option Home Loan
Yellow Brick Road	Smart Pro



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★★	
Adelaide Bank	Smartfit Variable
Adelaide Bank	SmartSaver
AMO Group	Variable Home Loan
AMP Bank	Basic Variable Loan
AMP Bank	Basic Variable Loan
AMP Bank	Essential Home Loan
AMP Bank	Professional Package Variable
ANZ	Breakfree Variable
ANZ	Simplicity Plus
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	Essentials Home Loan
Athena	Owner Occupied Variable
Aussie	Select Basic Variable
Aussie	Select Basic Variable
Aussie	Select Standard Variable
Aussie	Select Standard Variable
Australian Military Bank	RateSaver Home Loan
Australian Military Bank	RateSaver Home Loan
Australian Military Bank	Standard Variable Offset
Australian Military Bank	Standard Variable Offset
Australian Unity	Health Wealth Happiness Variable
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium Package Variable
Bank Australia	Premium Variable
Bank First	Complete Home Loan Variable
Bank First	Complete Home Loan Variable First Home Buyer Package
Bank First	Premier Package Home Loan Variable
Bank First	Premier Package Home Loan Variable First Home Buyer Package
Bank First	Standard Home Loan Variable
Bank First	Standard Home Loan Variable First Home Buyer Package
Bank of China	Standard Variable
Bank of Melbourne	Advantage Package Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★★	
Bank of Melbourne	Advantage Package Variable
Bank of us	Topline Variable
BankSA	Advantage Package Variable
BankSA	Advantage Package Variable
BankVic	2 Year Introductory Variable
BankVic	Offset
BankVic	Premium Home Variable
BankVic	Premium Home Variable
BankVic	Standard Variable
BankVic	Standard Variable
Bankwest	Complete Home Loan Variable
Bankwest	Regular Saver Home Loan
Bankwest	Regular Saver Home Loan
bcu	Standard Variable
bcu	Standard Variable
Bendigo Bank	Variable
Beyond Bank	Basic Variable
Beyond Bank	First Home Buyers Variable Loan
Beyond Bank	Pinnacle Package Variable
BOQ	Clear Path Variable Home Loan
BOQ	Economy Variable Home Loan
BOQ	Economy Variable Home Loan
BOQ	Intro Rate Home Loan Variable
BOQ	Intro Rate Home Loan Variable
Commonwealth Bank	Extra
Commonwealth Bank	Extra Intro
Commonwealth Bank	Wealth Package Standard Variable
Community First CU	Accelerator Package Variable
Community First CU	True Basic Variable Home Loan
Community First CU	True Basic Variable Home Loan
Credit Union SA	Discounted Variable
Credit Union SA	Discounted Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★★	
Credit Union SA	Variable Home Loan Package
CUA	Accelerate Variable
CUA	Accelerate Variable
CUA	Accelerate Variable Construction
CUA	Achieve Variable
Easy Street Fin Services	Standard Variable Home Loan
Endeavour Mutual Bank	Standard Variable
Endeavour Mutual Bank	Standard Variable
Firefighters Mutual Bank	My First Home Loan
Firefighters Mutual Bank	My First Home Loan
Firefighters Mutual Bank	Solutions Plus Home Loan
Firefighters Mutual Bank	Solutions Plus Home Loan
First Option Bank	Classic Home Loan Variable
First Option Bank	Home Loan Package Variable
First Option Bank	Home Loan Package Variable
First Option Bank	Smart Start Home Loan Variable
First Option Bank	Smart Start Home Loan Variable
Firstmac	VIP
Firstmac	VIP 80 IO
Firstmac	Vital
Firstmac	Vital
Gateway Bank	Variable
Geelong Bank	Affinity Home Loan Package Variable
Geelong Bank	Affinity Home Loan Package Variable
Geelong Bank	Mutual Home Loan Variable
Geelong Bank	Mutual Home Loan Variable
Greater Bank	Standard Variable
Greater Bank	Standard Variable
Greater Bank	Ultimate Discount Variable
Greater Bank	Ultimate Discount Variable
Horizon Bank	Basic Home Loan
Horizon Bank	Basic Home Loan



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★★	
Horizon Bank	Home Sweet Home Loan
Horizon Bank	Home Sweet Home Loan
Horizon Bank	Kickstart First Home Buyer Loan
Horizon Bank	Mortgage Breaker Home Loan
Horizon Bank	Mortgage Breaker Home Loan
Horizon Bank	Platinum Loan
Horizon Bank	Special Value Plus Home Loan
HSBC	Variable
Hume Bank	Interest Saver
Hume Bank	Interest Saver
Hume Bank	Variable
Hunter United	Basic Variable
Hunter United	Green Home Loan
IMB	Accelerator Home Loan
IMB	Budget Home Loan
IMB	Essentials Home Loan
IMB	Introductory Variable Home Loan
ING	Mortgage Simplifier
ING	Orange Advantage Variable
LCU	Intelligent Mortgage Variable
LCU	Savvy First Home Buyer Loan
loans.com.au	Essentials Variable
loans.com.au	Offset Var-Owner Occupier
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Bank	Offset Home Loan Variable
Macquarie Credit Union	Power
Macquarie Credit Union	Power
Macquarie Credit Union	Special Low Rate Home Loan
ME	Basic Home Loan
ME	Flexible Home Loan



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★★	
Mortgage House	Advantage Home Loan
Mortgage House	Advantage Standard Variable
Mortgage House	Pure & Simple Special-OO
MOVE Bank	Economy
MOVE Bank	First Home Owners Loan
MOVE Bank	Standard Variable Package
MOVE Bank	Standard Variable Rate
MyState Bank	Standard Variable
MyState Bank	Standard Variable
NAB	Base Variable Rate
NAB	Tailored Variable
Newcastle Permanent	Discounted Real Deal - P&I (3 Yrs)
Newcastle Permanent	Discounted Real Deal IO
Newcastle Permanent	Premium Plus Package Home Loan - IO
Newcastle Permanent	Real Options P&I
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Northern Inland CU	Dream Value Owner Occupied
Northern Inland CU	Dream Value Owner Occupied
Northern Inland CU	Introductory Home Loan
People's Choice Credit Union	Basic Variable
People's Choice Credit Union	Home Loan Package Standard Variable
QBANK	Classic Home Loan
QBANK	Classic Home Loan
QBANK	Classic Home Loan
Qudos Bank	Construction Loan
Qudos Bank	Low Cost Home Loan
Qudos Bank	Standard Variable Rate



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★★	
Qudos Bank	Standard Variable Rate
Qudos Bank	Value Package Low Cost Home Loan
Queensland Country Credit Union	Low Deposit Package Loan P&I
Queensland Country Credit Union	RateSaver Home Loan
Queensland Country Credit Union	Ultimate Home Loan Package Variable
RACQ Bank	Mortgage Breaker
RACQ Bank	Mortgage Breaker
Regional Australia Bank	Basic P&I
Regional Australia Bank	Basic P&I
Regional Australia Bank	Basic Special P&I
Regional Australia Bank	Basic Special P&I
Regional Australia Bank	Partnership Advantage Variable P&I
Regional Australia Bank	Partnership Advantage Variable P&I
Reliance Bank	All In One Owner Occupied
Reliance Bank	All In One Owner Occupied
Reliance Bank	First Rate Owner Occupied
Reliance Bank	First Rate Owner Occupied
RESI Mortgage Corp	Flexi Options
RESI Mortgage Corp	Flexi Options
RESI Mortgage Corp	Smart Pro
SERVICE ONE Alliance Bank	Standard Variable
St.George Bank	Variable
St.George Bank	Variable
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium
Summerland Credit Union	Premium
Suncorp Bank	Back to Basics Variable
Suncorp Bank	Home Package Plus First Home Buyer Variable
Suncorp Bank	Home Package Plus Variable
Suncorp Bank	Home Package Plus Variable
Teachers Mutual Bank	My First Home Loan



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★★	
Teachers Mutual Bank	My First Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
The Capricornian	Premium Choice Variable
The Capricornian	Premium Choice Variable
The Mac	Basic Variable
The Mac	Basic Variable
The Mac	Intro Basic Variable
The Mac	Intro Basic Variable
The Mutual Bank	Budget
The Mutual Bank	Mutual
The Mutual Bank	Mutual
The Mutual Bank	Premium Variable
The Mutual Bank	Premium Variable
The Mutual Bank	Premium Variable
The Mutual Bank	Premium Variable
Transport Mutual Credit Union	Switch and Save
UBank	UHomeLoan
UniBank	My First Home Loan
UniBank	My First Home Loan
UniBank	Solutions Plus
UniBank	Solutions Plus
WAW Credit Union	2 Year Intro Home Loan
WAW Credit Union	2 Year Intro Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan
Yellow Brick Road	Flexi Options
Yellow Brick Road	Smart Pro



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★	
AMP Bank	Intro Variable
AMP Bank	Intro Variable
AMP Bank	Professional Package Variable
AMP Bank	Standard Variable
ANZ	Breakfree Variable
ANZ	Variable
ANZ	Variable
Aussie	Activate Near-Prime Full Doc
Auswide Bank	Standard Variable
Bank of Melbourne	Basic Promo Variable
Bank of Melbourne	Variable
Bank of Melbourne	Variable
BankSA	Basic Promo Variable
BankSA	Variable
BankSA	Variable
Bankwest	Variable
Bankwest	Variable
Bendigo Bank	Basic Variable
Bendigo Bank	Connect Package Variable
Bendigo Bank	Variable
Beyond Bank	Variable
BOQ	Clear Path Variable Home Loan
BOQ	Home Loan Privileges Standard Variable
Commonwealth Bank	Extra Intro
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Wealth Package Standard Variable
Community First CU	Accelerator Package Variable
Community First CU	True Value Variable Home Loan
Community First CU	True Value Variable Home Loan
Credit Union SA	Standard Variable
Credit Union SA	Standard Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★	
Firefighters Mutual Bank	Flexi Choice
First Option Bank	Classic Home Loan Variable
G&C Mutual Bank	Standard Variable
G&C Mutual Bank	Standard Variable
Gateway Bank	Variable
Heritage Bank	Variable
Hume Bank	Variable
Hume Bank	Variable
Hunter United	Variable - Package Only
Illawarra Credit Union	Bare Essentials
Illawarra Credit Union	Variable
Illawarra Credit Union	Variable
IMB	Standard Variable
IMB	Standard Variable
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	Discounted Variable Rate O/O
Macquarie Credit Union	First Home Buyers
Macquarie Credit Union	Home Loan Variable
ME	Flexible Home Loan
Mortgage House	Advantage Home Loan
MyState Bank	Standard Variable
NAB	Tailored Variable
NAB	Tailored Variable
NAB	Tailored Variable
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I
Newcastle Permanent	Real Options IO
Northern Inland CU	Basic Owner Occupied
Northern Inland CU	Smart Variable Owner Occupied
People's Choice Credit Union	Home Loan Package Standard Variable
People's Choice Credit Union	Variable
QBANK	Standard Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★★	
QBANK	Standard Variable
Queensland Country Credit Union	Standard Variable
RAMS	Full Feature
Regional Australia Bank	Mortgage Offset P&I
Regional Australia Bank	Partnership Advantage Variable P&I
Reliance Bank	All In One Owner Occupied
SERVICE ONE Alliance Bank	Standard Variable
St.George Bank	Basic Promo Variable
St.George Bank	Variable
St.George Bank	Variable
Summerland Credit Union	Home Loan Plus
Suncorp Bank	Variable
Teachers Mutual Bank	Flexi Choice
The Capricornian	Lifestyle Variable
The Capricornian	Lifestyle Variable
The Mac	Offset Home Loan
The Mac	Offset Home Loan
The Mac	Standard Variable Home Loan
The Mac	Standard Variable Home Loan
TicToc Home Loans	Variable Live-in
Transport Mutual Credit Union	Basic Variable
UniBank	Flexi Choice
WAW Credit Union	Standard Variable
WAW Credit Union	Standard Variable
Westpac	Flexi First Option Home Loan
Westpac	Rocket Repay Home Loan
Westpac	Rocket Repay Home Loan
Yellow Brick Road	Flexi Options



Home Loans Star Ratings

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

Owner Occupier Variable \$200,000 Principle & Interest

Company	Product
★	
AMP Bank	Standard Variable
Arab Bank Australia	12 Month HeadStart Home Loan
Aussie	Activate Specialist Full Doc
Auswide Bank	Standard Variable
Bank of Sydney	Variable
Bank of Sydney	Variable
BOQ	Home Loan Privileges Standard Variable
BOQ	Standard Variable
BOQ	Standard Variable
Delphi Bank	Owner Occupied Home Loan Variable
Delphi Bank	Owner Occupied Home Loan Variable
Firefighters Mutual Bank	Interest Only Variable
Hunter United	Interest Only
MyState Bank	Standard Variable
Northern Inland CU	Smart Variable Owner Occupied
People's Choice Credit Union	Variable
RAMS	Full Feature
Suncorp Bank	Variable
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	Access Equity
Transport Mutual Credit Union	Variable
Transport Mutual Credit Union	Variable
UniBank	Interest Only Variable
Not rated	
WAW Credit Union	Back to Basics Home Loan



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

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



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
Adelaide Bank	Smartfit Variable
AMO Group	Basic Variable
AMO Group	Variable Home Loan
ANZ	Simplicity Plus
Athena	Owner Occupied Variable
Australian Unity	Kick Starter Discounted Variable
Bank of Melbourne	Basic Promo Variable
BankSA	Basic Promo Variable
Bankwest	Complete Home Loan Variable
Bankwest	Premium Select Home Loan
Credit Union SA	Variable Home Loan Package
Easy Street Fin Services	Standard Variable Home Loan
Firstmac	Basic Home Loan
Firstmac	Offset Home Loan
Freedom Lend	Freedom Variable
Freedom Lend	Freedom Variable
G&C Mutual Bank	First Home Premium - Package Only
Heritage Bank	Discount Variable
Homestar Finance	Star Essentials Home Loan
Homestar Finance	Variable
Homestar Finance	Variable
HSBC	Home Value Variable
Hunter United	No Regrets Home Loan
ING	Mortgage Simplifier
ING	Orange Advantage Variable
loans.com.au	Essentials Variable
loans.com.au	Offset Variable
loans.com.au	Smart Home Loan
Mortgage House	Advantage Home Loan - Essentials
Mortgage House	Home Loan Prime
MOVE Bank	Straightforward Home Loan
NAB	Base Variable Rate



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
Pacific Mortgage Group	Variable
Pacific Mortgage Group	Variable
Qudos Bank	Low Cost Home Loan
RACQ Bank	Mortgage Saver
RESI Mortgage Corp	Flexi Options
St.George Bank	Basic Promo Variable
State Custodians	Low Rate Home Loan with Offset
Suncorp Bank	Back to Basics Variable
TicToc Home Loans	Low Deposit Variable
TicToc Home Loans	Variable Live-in
UBank	UHomeLoan
Yellow Brick Road	Flexi Options
◆ "Rising Star"	
86 400	Own Home Loan
Aussie	Activate Prime Full Doc
Aussie	Elevate Offset Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★★★★	
Adelaide Bank	SmartSaver
AMP Bank	Professional Package Variable
Arab Bank Australia	The Basics Home Loan
Australian Unity	Health Wealth Happiness Package Variable
Australian Unity	Health Wealth Happiness Variable
Auswide Bank	Freedom Package Variable
Bank Australia	Basic Home Loan
Bank First	First Rate Home Loan Variable
Bank First	First Rate Home Loan Variable First Home Buyer Package
Bank of China	Discount Home Loan
Bank of China	Discount Plus Home Loan
Bank of Sydney	Expect More Variable
Bank of us	FlexiDiscount Variable
bcu	OMG! Variable Rate
Bendigo Bank	Basic Variable
Bendigo Bank	Connect Package Variable
Beyond Bank	Special Low Rate Variable Home Loan
Citi	Basic Variable
Citi	Mortgage Plus Offset Variable
Citi	Offset Variable
Citi	Variable
Commonwealth Bank	Extra
CUA	Achieve Variable
CUA	Achieve Variable Construction
Endeavour Mutual Bank	Basic Variable Home Loan
Endeavour Mutual Bank	First Home Buyer Loan Basic Variable
Endeavour Mutual Bank	First Home Buyer Loan Standard Variable
Firstmac	Basic Home Loan
Firstmac	Offset Home Loan
Gateway Bank	Low Rate Essentials
Gateway Bank	Variable
Greater Bank	Great Rate Discount Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★★★★	
Greater Bank	Ultimate Discount Variable
Heritage Bank	Variable
HSBC	Home Smart Variable
HSBC	Home Value Variable
HSBC	Variable
Hume Bank	Flexi Low Rate
IMB	Budget Home Loan
IMB	Essentials Home Loan
loans.com.au	ZIP Home Loan
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Bank	Offset Home Loan Variable
MyState Bank	Standard Variable
MyState Bank	Standard Variable
Newcastle Permanent	Premium Plus Package Home Loan - IO
Newcastle Permanent	Premium Plus Package Home Loan - P&I
Newcastle Permanent	Real Deal First Home Buyer
Newcastle Permanent	Real Deal IO
Newcastle Permanent	Real Deal P&I
People's Choice Credit Union	Basic Variable
QBANK	Classic Home Loan
QBANK	Classic Home Loan
Qudos Bank	No Frills Home Loan
Qudos Bank	Value Package Low Cost Home Loan
RACQ Bank	Mortgage Breaker
RACQ Bank	Mortgage Breaker
RESI Mortgage Corp	Smart Pro
State Custodians	Low Rate Home Loan with Offset
Suncorp Bank	Home Package Plus First Home Buyer Variable
Sydney Mutual Bank	Basic Variable Home Loan
Sydney Mutual Bank	First Home Buyer Loan Basic Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★★★	
Sydney Mutual Bank	First Home Buyer Loan Standard Variable
Sydney Mutual Bank	Standard Variable
Sydney Mutual Bank	Standard Variable
Westpac	Flexi First Option Home Loan
Yellow Brick Road	Smart Pro



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★★	
Adelaide Bank	Smartfit Variable
Adelaide Bank	SmartSaver
AMO Group	Variable Home Loan
AMP Bank	Basic Variable Loan
AMP Bank	Basic Variable Loan
AMP Bank	Essential Home Loan
ANZ	Breakfree Variable
ANZ	Simplicity Plus
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	Essentials Home Loan
Athena	Owner Occupied Variable
Aussie	Select Basic Variable
Aussie	Select Basic Variable
Aussie	Select Standard Variable
Aussie	Select Standard Variable
Australian Military Bank	RateSaver Home Loan
Australian Military Bank	RateSaver Home Loan
Australian Military Bank	Standard Variable Offset
Australian Military Bank	Standard Variable Offset
Australian Unity	Health Wealth Happiness Variable
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium Package Variable
Bank Australia	Premium Variable
Bank First	Complete Home Loan Variable
Bank First	Complete Home Loan Variable First Home Buyer Package
Bank First	Premier Package Home Loan Variable
Bank First	Premier Package Home Loan Variable First Home Buyer Package
Bank First	Standard Home Loan Variable
Bank First	Standard Home Loan Variable First Home Buyer Package
Bank of Melbourne	Advantage Package Variable
Bank of Melbourne	Advantage Package Variable
Bank of us	Topline Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★★	
BankSA	Advantage Package Variable
BankSA	Advantage Package Variable
BankVic	2 Year Introductory Variable
BankVic	Base Variable
BankVic	Base Variable
BankVic	First Home Buyer Package Variable
BankVic	First Home Buyer Package Variable
BankVic	Offset
BankVic	Premium Home Variable
BankVic	Premium Home Variable
BankVic	Standard Variable
BankVic	Standard Variable
Bankwest	Complete Home Loan Variable
Bankwest	Regular Saver Home Loan
Bankwest	Regular Saver Home Loan
bcu	Standard Variable
bcu	Standard Variable
Bendigo Bank	Variable
Beyond Bank	Basic Variable
Beyond Bank	First Home Buyers Variable Loan
Beyond Bank	Pinnacle Package Variable
BOQ	Clear Path Variable Home Loan
BOQ	Economy Variable Home Loan
BOQ	Economy Variable Home Loan
BOQ	Intro Rate Home Loan Variable
BOQ	Intro Rate Home Loan Variable
Citi	Mortgage Plus Variable
Commonwealth Bank	Extra
Commonwealth Bank	Extra Intro
Commonwealth Bank	Wealth Package Standard Variable
Community First CU	Accelerator Package Variable
Community First CU	Accelerator Package Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★★	
Community First CU	True Basic Variable Home Loan
Community First CU	True Basic Variable Home Loan
Credit Union SA	Discounted Variable
Credit Union SA	Discounted Variable
Credit Union SA	Variable Home Loan Package
CUA	Accelerate Variable
CUA	Accelerate Variable
CUA	Accelerate Variable Construction
CUA	Achieve Variable
Easy Street Fin Services	Standard Variable Home Loan
Endeavour Mutual Bank	Standard Variable
Endeavour Mutual Bank	Standard Variable
Firefighters Mutual Bank	Classic Owner Occupied Home Loan
Firefighters Mutual Bank	My First Home Loan
Firefighters Mutual Bank	My First Home Loan
Firefighters Mutual Bank	Solutions Plus Home Loan
Firefighters Mutual Bank	Solutions Plus Home Loan
First Option Bank	Home Loan Package Variable
First Option Bank	Home Loan Package Variable
First Option Bank	Smart Start Home Loan Variable
First Option Bank	Smart Start Home Loan Variable
Firstmac	VIP
Firstmac	VIP 80 IO
Firstmac	Vital
Firstmac	Vital
G&C Mutual Bank	Standard Variable
G&C Mutual Bank	Standard Variable
G&C Mutual Bank	Standard Variable
Geelong Bank	Affinity Home Loan Package Variable
Geelong Bank	Affinity Home Loan Package Variable
Geelong Bank	Mutual Home Loan Variable
Geelong Bank	Mutual Home Loan Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★★	
Greater Bank	Great Rate Discount Variable
Greater Bank	Standard Variable
Greater Bank	Standard Variable
Greater Bank	Ultimate Discount Variable
Horizon Bank	Basic Home Loan
Horizon Bank	Basic Home Loan
Horizon Bank	Home Sweet Home Loan
Horizon Bank	Home Sweet Home Loan
Horizon Bank	Kickstart First Home Buyer Loan
Horizon Bank	Mortgage Breaker Home Loan
Horizon Bank	Mortgage Breaker Home Loan
Horizon Bank	Platinum Loan
Horizon Bank	Special Value Plus Home Loan
HSBC	Variable
Hume Bank	Interest Saver
Hume Bank	Interest Saver
Hume Bank	Variable
Hunter United	Green Home Loan
Hunter United	Interest Only Home Loan O/O
Hunter United	Platinum Home Loan OO, LVR <90%
Illawarra Credit Union	Variable
Illawarra Credit Union	Variable
IMB	Accelerator Home Loan
IMB	Budget Home Loan
IMB	Essentials Home Loan
IMB	Introductory Variable Home Loan
ING	Mortgage Simplifier
ING	Orange Advantage Variable
LCU	Intelligent Mortgage Variable
LCU	Savvy First Home Buyer Loan
loans.com.au	Essentials Variable
loans.com.au	Offset Var-Owner Occupier



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★★	
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Bank	Offset Home Loan Variable
Macquarie Credit Union	Power
Macquarie Credit Union	Power
Macquarie Credit Union	Special Low Rate Home Loan
ME	Basic Home Loan
ME	Flexible Home Loan
Mortgage House	Advantage Home Loan
Mortgage House	Advantage Standard Variable
Mortgage House	Pure & Simple Special-OO
MOVE Bank	Economy
MOVE Bank	First Home Owners Loan
MOVE Bank	Standard Variable Package
MOVE Bank	Standard Variable Rate
MyState Bank	Standard Variable
MyState Bank	Standard Variable
NAB	Base Variable Rate
NAB	Tailored Variable
Newcastle Permanent	Discounted Real Deal - P&I (3 Yrs)
Newcastle Permanent	Discounted Real Deal IO
Newcastle Permanent	Real Options P&I
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Northern Inland CU	Dream Value Owner Occupied
Northern Inland CU	Dream Value Owner Occupied
Northern Inland CU	Introductory Home Loan



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★★	
People's Choice Credit Union	Basic Variable
People's Choice Credit Union	Home Loan Package Standard Variable
QBANK	Classic Home Loan
QBANK	Classic Home Loan
QBANK	Classic Home Loan
Qudos Bank	Construction Loan
Qudos Bank	Low Cost Home Loan
Qudos Bank	Standard Variable Rate
Qudos Bank	Standard Variable Rate
Qudos Bank	Value Package Low Cost Home Loan
Queensland Country Credit Union	Low Deposit Package Loan P&I
Queensland Country Credit Union	RateSaver Home Loan
Queensland Country Credit Union	Ultimate Home Loan Package Variable
RACQ Bank	Mortgage Breaker
RACQ Bank	Mortgage Breaker
Regional Australia Bank	Basic P&I
Regional Australia Bank	Basic P&I
Regional Australia Bank	Basic Special P&I
Regional Australia Bank	Basic Special P&I
Regional Australia Bank	Partnership Advantage Variable P&I
Regional Australia Bank	Partnership Advantage Variable P&I
Reliance Bank	All In One Owner Occupied
Reliance Bank	All In One Owner Occupied
Reliance Bank	First Rate Owner Occupied
Reliance Bank	First Rate Owner Occupied
RESI Mortgage Corp	Smart Pro
SERVICE ONE Alliance Bank	Standard Variable
St.George Bank	Variable
St.George Bank	Variable
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★★	
Summerland Credit Union	Premium
Suncorp Bank	Back to Basics Variable
Suncorp Bank	Home Package Plus First Home Buyer Variable
Suncorp Bank	Home Package Plus Variable
Suncorp Bank	Home Package Plus Variable
Teachers Mutual Bank	Classic Owner Occupied Home Loan
Teachers Mutual Bank	My First Home Loan
Teachers Mutual Bank	My First Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
The Capricornian	Premium Choice Variable
The Capricornian	Premium Choice Variable
The Mac	Basic Variable
The Mac	Basic Variable
The Mac	Intro Basic Variable
The Mac	Intro Basic Variable
The Mutual Bank	Budget
The Mutual Bank	Mutual
The Mutual Bank	Mutual
The Mutual Bank	Premium Variable
The Mutual Bank	Premium Variable
The Mutual Bank	Premium Variable
The Mutual Bank	Premium Variable
Transport Mutual Credit Union	Switch and Save
UBank	UHomeLoan
UniBank	Classic Owner Occupied Home Loan
UniBank	My First Home Loan
UniBank	My First Home Loan
UniBank	Solutions Plus
UniBank	Solutions Plus



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★★	
WAW Credit Union	2 Year Intro Home Loan
WAW Credit Union	2 Year Intro Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan
Yellow Brick Road	Smart Pro



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★	
AMP Bank	Intro Variable
AMP Bank	Intro Variable
AMP Bank	Professional Package Variable
AMP Bank	Standard Variable
ANZ	Breakfree Variable
ANZ	Variable
ANZ	Variable
Aussie	Activate Near-Prime Full Doc
Auswide Bank	Standard Variable
Bank of China	Standard Variable
Bank of Melbourne	Basic Promo Variable
Bank of Melbourne	Variable
Bank of Melbourne	Variable
BankSA	Basic Promo Variable
BankSA	Variable
BankSA	Variable
Bankwest	Variable
Bankwest	Variable
Bendigo Bank	Basic Variable
Bendigo Bank	Connect Package Variable
Bendigo Bank	Variable
Beyond Bank	Variable
BOQ	Clear Path Variable Home Loan
BOQ	Home Loan Privileges Standard Variable
BOQ	Home Loan Privileges Standard Variable
Commonwealth Bank	Extra Intro
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Wealth Package Standard Variable
Community First CU	True Value Variable Home Loan
Credit Union SA	Standard Variable
Credit Union SA	Standard Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★	
Firefighters Mutual Bank	Flexi Choice
First Option Bank	Classic Home Loan Variable
First Option Bank	Classic Home Loan Variable
G&C Mutual Bank	Standard Variable
G&C Mutual Bank	Standard Variable
Gateway Bank	Variable
Heritage Bank	Variable
Hume Bank	Variable
Hume Bank	Variable
Hunter United	Basic Variable
Hunter United	Variable - Package Only
Illawarra Credit Union	2 Year Intro Variable Home Loan
Illawarra Credit Union	Bare Essentials
IMB	Standard Variable
IMB	Standard Variable
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	Discounted Variable Rate O/O
Macquarie Credit Union	First Home Buyers
Macquarie Credit Union	Home Loan Variable
ME	Flexible Home Loan
Mortgage House	Advantage Home Loan
MyState Bank	Standard Variable
NAB	Tailored Variable
NAB	Tailored Variable
NAB	Tailored Variable
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I
Newcastle Permanent	Real Options IO
Northern Inland CU	Basic Owner Occupied
People's Choice Credit Union	Home Loan Package Standard Variable
People's Choice Credit Union	Variable
QBANK	Standard Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★★	
QBANK	Standard Variable
Queensland Country Credit Union	Standard Variable
RAMS	Full Feature
Regional Australia Bank	Mortgage Offset P&I
Regional Australia Bank	Partnership Advantage Variable P&I
Reliance Bank	All In One Owner Occupied
RESI Mortgage Corp	Flexi Options
SERVICE ONE Alliance Bank	Standard Variable
St.George Bank	Basic Promo Variable
St.George Bank	Variable
St.George Bank	Variable
Summerland Credit Union	Home Loan Plus
Suncorp Bank	Variable
Teachers Mutual Bank	Flexi Choice
The Capricornian	Lifestyle Variable
The Capricornian	Lifestyle Variable
The Mac	Offset Home Loan
The Mac	Offset Home Loan
The Mac	Standard Variable Home Loan
The Mac	Standard Variable Home Loan
TicToc Home Loans	Variable Live-in
Transport Mutual Credit Union	Basic Variable
UniBank	Flexi Choice
WAW Credit Union	Standard Variable
WAW Credit Union	Standard Variable
Westpac	Flexi First Option Home Loan
Westpac	Rocket Repay Home Loan
Westpac	Rocket Repay Home Loan
Yellow Brick Road	Flexi Options



Home Loans Star Ratings

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

Owner Occupier Variable \$350,000 Principle & Interest

Company	Product
★	
AMP Bank	Standard Variable
Arab Bank Australia	12 Month HeadStart Home Loan
Aussie	Activate Specialist Full Doc
Auswide Bank	Standard Variable
Bank of Sydney	Variable
Bank of Sydney	Variable
BOQ	Standard Variable
BOQ	Standard Variable
Community First CU	True Value Variable Home Loan
Delphi Bank	Owner Occupied Home Loan Variable
Delphi Bank	Owner Occupied Home Loan Variable
Firefighters Mutual Bank	Interest Only Variable
Hunter United	Interest Only
MyState Bank	Standard Variable
Northern Inland CU	Smart Variable Owner Occupied
Northern Inland CU	Smart Variable Owner Occupied
People's Choice Credit Union	Variable
RAMS	Full Feature
Suncorp Bank	Variable
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	Access Equity
Transport Mutual Credit Union	Variable
Transport Mutual Credit Union	Variable
UniBank	Interest Only Variable
Not rated	
WAW Credit Union	Back to Basics Home Loan



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

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



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
Adelaide Bank	Smartfit Variable
AMO Group	Basic Variable
AMO Group	Variable Home Loan
Athena	Owner Occupied Variable
Australian Unity	Kick Starter Discounted Variable
Bank of Melbourne	Basic Promo Variable
BankSA	Basic Promo Variable
Bankwest	Complete Home Loan Variable
Bankwest	Premium Select Home Loan
Credit Union SA	Variable Home Loan Package
CUA	Achieve Variable
Easy Street Fin Services	Standard Variable Home Loan
Firstmac	Basic Home Loan
Firstmac	Offset Home Loan
Freedom Lend	Freedom Variable
Freedom Lend	Freedom Variable
G&C Mutual Bank	First Home Premium - Package Only
Heritage Bank	Discount Variable
Homestar Finance	Star Essentials Home Loan
Homestar Finance	Variable
Homestar Finance	Variable
HSBC	Home Value Variable
HSBC	Premier Home Smart Variable
HSBC	Premier Variable
Hunter United	No Regrets Home Loan
ING	Mortgage Simplifier
ING	Orange Advantage Variable
loans.com.au	Essentials Variable
loans.com.au	Offset Variable
loans.com.au	Smart Home Loan
Mortgage House	Advantage Home Loan - Essentials
Mortgage House	Home Loan Prime



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
MOVE Bank	Straightforward Home Loan
NAB	Base Variable Rate
Pacific Mortgage Group	Variable
Pacific Mortgage Group	Variable
Qudos Bank	Value Package Low Cost Home Loan
RACQ Bank	Mortgage Saver
St.George Bank	Basic Promo Variable
State Custodians	Low Rate Home Loan with Offset
Suncorp Bank	Back to Basics Variable
TicToc Home Loans	Low Deposit Variable
TicToc Home Loans	Variable Live-in
UBank	UHomeLoan
✦ "Rising Star"	
86 400	Own Home Loan
Aussie	Activate Prime Full Doc
Aussie	Elevate Offset Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★★★★	
Adelaide Bank	SmartSaver
AMP Bank	Professional Package Variable
ANZ	Simplicity Plus
Arab Bank Australia	The Basics Home Loan
Australian Unity	Health Wealth Happiness Package Variable
Australian Unity	Health Wealth Happiness Variable
Auswide Bank	Freedom Package Variable
Bank Australia	Basic Home Loan
Bank Australia	Premium Package Variable
Bank First	First Rate Home Loan Variable
Bank First	First Rate Home Loan Variable First Home Buyer Package
Bank of China	Discount Home Loan
Bank of China	Discount Plus Home Loan
Bank of Sydney	Expect More Variable
Bank of us	FlexiDiscount Variable
bcu	OMG! Variable Rate
Bendigo Bank	Basic Variable
Bendigo Bank	Connect Package Variable
Citi	Basic Variable
Citi	Mortgage Plus Offset Variable
Citi	Mortgage Plus Variable
Citi	Offset Variable
Citi	Variable
Commonwealth Bank	Extra
Endeavour Mutual Bank	Basic Variable Home Loan
Endeavour Mutual Bank	First Home Buyer Loan Basic Variable
Firstmac	Basic Home Loan
Firstmac	Offset Home Loan
Gateway Bank	Low Rate Essentials
Gateway Bank	Variable
Greater Bank	Great Rate Discount Variable
Greater Bank	Ultimate Discount Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★★★★	
Heritage Bank	Variable
HSBC	Home Smart Variable
HSBC	Home Value Variable
HSBC	Premier Variable
HSBC	Variable
Hume Bank	Flexi Low Rate
Hunter United	No Regrets Home Loan
IMB	Budget Home Loan
IMB	Essentials Home Loan
loans.com.au	ZIP Home Loan
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Bank	Offset Home Loan Variable
ME	Flexible Home Loan
MOVE Bank	Standard Variable Package
MyState Bank	Standard Variable
MyState Bank	Standard Variable
Newcastle Permanent	Premium Plus Package Home Loan - IO
Newcastle Permanent	Premium Plus Package Home Loan - P&I
Newcastle Permanent	Real Deal First Home Buyer
Newcastle Permanent	Real Deal IO
Newcastle Permanent	Real Deal P&I
QBANK	Classic Home Loan
QBANK	Classic Home Loan
Qudos Bank	Low Cost Home Loan
Qudos Bank	No Frills Home Loan
RACQ Bank	Mortgage Breaker
RACQ Bank	Mortgage Breaker
RESI Mortgage Corp	Flexi Options
RESI Mortgage Corp	Smart Pro
State Custodians	Low Rate Home Loan with Offset



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★★★	
Suncorp Bank	Home Package Plus First Home Buyer Variable
Suncorp Bank	Home Package Plus Variable
Sydney Mutual Bank	First Home Buyer Loan Basic Variable
Sydney Mutual Bank	First Home Buyer Loan Standard Variable
Westpac	Flexi First Option Home Loan
Yellow Brick Road	Flexi Options
Yellow Brick Road	Smart Pro



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★★	
Adelaide Bank	Smartfit Variable
Adelaide Bank	SmartSaver
AMO Group	Variable Home Loan
AMP Bank	Basic Variable Loan
AMP Bank	Basic Variable Loan
AMP Bank	Essential Home Loan
AMP Bank	Professional Package Variable
ANZ	Breakfree Variable
ANZ	Breakfree Variable
ANZ	Simplicity Plus
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	Essentials Home Loan
Athena	Owner Occupied Variable
Aussie	Select Basic Variable
Aussie	Select Basic Variable
Aussie	Select Standard Variable
Aussie	Select Standard Variable
Australian Military Bank	RateSaver Home Loan
Australian Military Bank	RateSaver Home Loan
Australian Military Bank	Standard Variable Offset
Australian Military Bank	Standard Variable Offset
Australian Military Bank	Value Home Loan
Australian Military Bank	Value Home Loan
Australian Unity	Health Wealth Happiness Variable
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium Variable
Bank First	Complete Home Loan Variable
Bank First	Complete Home Loan Variable First Home Buyer Package
Bank First	Premier Package Home Loan Variable
Bank First	Premier Package Home Loan Variable First Home Buyer Package
Bank First	Standard Home Loan Variable
Bank First	Standard Home Loan Variable First Home Buyer Package



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★★	
Bank of Melbourne	Advantage Package Variable
Bank of Melbourne	Advantage Package Variable
Bank of us	Topline Variable
BankSA	Advantage Package Variable
BankSA	Advantage Package Variable
BankVic	2 Year Introductory Variable
BankVic	Base Variable
BankVic	Base Variable
BankVic	First Home Buyer Package Variable
BankVic	First Home Buyer Package Variable
BankVic	Offset
BankVic	Premium Home Variable
BankVic	Premium Home Variable
BankVic	Standard Variable
BankVic	Standard Variable
Bankwest	Complete Home Loan Variable
Bankwest	Regular Saver Home Loan
Bankwest	Regular Saver Home Loan
bcu	Standard Variable
bcu	Standard Variable
Bendigo Bank	Variable
Beyond Bank	Basic Variable
Beyond Bank	First Home Buyers Variable Loan
Beyond Bank	Pinnacle Package Variable
Beyond Bank	Special Low Rate Variable Home Loan
BOQ	Clear Path Variable Home Loan
BOQ	Economy Variable Home Loan
BOQ	Economy Variable Home Loan
BOQ	Intro Rate Home Loan Variable
BOQ	Intro Rate Home Loan Variable
Commonwealth Bank	Extra
Commonwealth Bank	Extra Intro



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★★	
Commonwealth Bank	Wealth Package Standard Variable
Community First CU	Accelerator Package Variable
Community First CU	Accelerator Package Variable
Community First CU	True Basic Variable Home Loan
Community First CU	True Basic Variable Home Loan
Credit Union SA	Discounted Variable
Credit Union SA	Discounted Variable
Credit Union SA	Variable Home Loan Package
CUA	Accelerate Variable
CUA	Accelerate Variable
CUA	Accelerate Variable Construction
CUA	Achieve Variable
CUA	Achieve Variable Construction
Easy Street Fin Services	Standard Variable Home Loan
Endeavour Mutual Bank	First Home Buyer Loan Standard Variable
Endeavour Mutual Bank	Standard Variable
Endeavour Mutual Bank	Standard Variable
Firefighters Mutual Bank	Classic Owner Occupied Home Loan
Firefighters Mutual Bank	Solutions Plus Home Loan
Firefighters Mutual Bank	Solutions Plus Home Loan
First Option Bank	Home Loan Package Variable
First Option Bank	Home Loan Package Variable
First Option Bank	Smart Start Home Loan Variable
First Option Bank	Smart Start Home Loan Variable
Firstmac	VIP
Firstmac	VIP 80 IO
Firstmac	Vital
Firstmac	Vital
G&C Mutual Bank	Standard Variable
G&C Mutual Bank	Standard Variable
G&C Mutual Bank	Standard Variable
Geelong Bank	Affinity Home Loan Package Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★★	
Geelong Bank	Affinity Home Loan Package Variable
Geelong Bank	Mutual Home Loan Variable
Geelong Bank	Mutual Home Loan Variable
Greater Bank	Great Rate Discount Variable
Greater Bank	Standard Variable
Greater Bank	Standard Variable
Greater Bank	Ultimate Discount Variable
Horizon Bank	Basic Home Loan
Horizon Bank	Basic Home Loan
Horizon Bank	Home Sweet Home Loan
Horizon Bank	Home Sweet Home Loan
Horizon Bank	Kickstart First Home Buyer Loan
Horizon Bank	Mortgage Breaker Home Loan
Horizon Bank	Mortgage Breaker Home Loan
Horizon Bank	Platinum Loan
Horizon Bank	Special Value Plus Home Loan
HSBC	Variable
Hume Bank	Interest Saver
Hume Bank	Interest Saver
Hume Bank	Variable
Hunter United	Green Home Loan
Hunter United	Interest Only Home Loan O/O
Hunter United	Platinum Home Loan OO, LVR <90%
Illawarra Credit Union	Variable
Illawarra Credit Union	Variable
IMB	Accelerator Home Loan
IMB	Budget Home Loan
IMB	Essentials Home Loan
IMB	Introductory Variable Home Loan
ING	Mortgage Simplifier
ING	Orange Advantage Variable
LCU	Intelligent Mortgage Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★ ★ ★	
LCU	Savvy First Home Buyer Loan
loans.com.au	Essentials Variable
loans.com.au	Offset Var-Owner Occupier
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Bank	Offset Home Loan Variable
Macquarie Credit Union	Power
Macquarie Credit Union	Power
Macquarie Credit Union	Special Low Rate Home Loan
ME	Basic Home Loan
Mortgage House	Advantage Home Loan
Mortgage House	Advantage Standard Variable
Mortgage House	Pure & Simple Special-OO
MOVE Bank	Economy
MOVE Bank	First Home Owners Loan
MOVE Bank	Standard Variable Rate
MyState Bank	Standard Variable
MyState Bank	Standard Variable
NAB	Base Variable Rate
NAB	Tailored Variable
NAB	Tailored Variable
Newcastle Permanent	Discounted Real Deal - P&I (3 Yrs)
Newcastle Permanent	Discounted Real Deal IO
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Northern Inland CU	Dream Value Owner Occupied
Northern Inland CU	Dream Value Owner Occupied



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★★	
Northern Inland CU	Introductory Home Loan
People's Choice Credit Union	Basic Variable
People's Choice Credit Union	Basic Variable
People's Choice Credit Union	Home Loan Package Standard Variable
QBANK	Classic Home Loan
QBANK	Classic Home Loan
QBANK	Classic Home Loan
Qudos Bank	Construction Loan
Qudos Bank	Low Cost Home Loan
Qudos Bank	Standard Variable Rate
Qudos Bank	Standard Variable Rate
Qudos Bank	Value Package Low Cost Home Loan
Queensland Country Credit Union	Low Deposit Package Loan P&I
Queensland Country Credit Union	RateSaver Home Loan
Queensland Country Credit Union	Ultimate Home Loan Package Variable
RACQ Bank	Mortgage Breaker
RACQ Bank	Mortgage Breaker
Regional Australia Bank	Basic P&I
Regional Australia Bank	Basic P&I
Regional Australia Bank	Basic Special P&I
Regional Australia Bank	Basic Special P&I
Regional Australia Bank	Partnership Advantage Variable P&I
Regional Australia Bank	Partnership Advantage Variable P&I
Reliance Bank	All In One Owner Occupied
Reliance Bank	All In One Owner Occupied
Reliance Bank	First Rate Owner Occupied
Reliance Bank	First Rate Owner Occupied
RESI Mortgage Corp	Smart Pro
SERVICE ONE Alliance Bank	Standard Variable
St.George Bank	Variable
St.George Bank	Variable
Summerland Credit Union	ECO Home Loan Standard



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★★	
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium
Summerland Credit Union	Premium
Suncorp Bank	Back to Basics Variable
Suncorp Bank	Home Package Plus First Home Buyer Variable
Suncorp Bank	Home Package Plus Variable
Sydney Mutual Bank	Basic Variable Home Loan
Sydney Mutual Bank	Standard Variable
Sydney Mutual Bank	Standard Variable
Teachers Mutual Bank	Classic Owner Occupied Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
The Capricornian	Premium Choice Variable
The Capricornian	Premium Choice Variable
The Mac	Basic Variable
The Mac	Basic Variable
The Mac	Intro Basic Variable
The Mac	Intro Basic Variable
The Mutual Bank	Budget
The Mutual Bank	Mutual
The Mutual Bank	Mutual
The Mutual Bank	Premium Variable
The Mutual Bank	Premium Variable
The Mutual Bank	Premium Variable
The Mutual Bank	Premium Variable
Transport Mutual Credit Union	Switch and Save
UBank	UHomeLoan
UniBank	Classic Owner Occupied Home Loan
UniBank	My First Home Loan
UniBank	My First Home Loan



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★★★	
UniBank	Solutions Plus
UniBank	Solutions Plus
WAW Credit Union	2 Year Intro Home Loan
WAW Credit Union	2 Year Intro Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan
Yellow Brick Road	Smart Pro



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★	
AMP Bank	Intro Variable
AMP Bank	Intro Variable
AMP Bank	Standard Variable
ANZ	Variable
ANZ	Variable
Aussie	Activate Near-Prime Full Doc
Auswide Bank	Standard Variable
Bank of China	Standard Variable
Bank of Melbourne	Basic Promo Variable
Bank of Melbourne	Variable
Bank of Melbourne	Variable
BankSA	Basic Promo Variable
BankSA	Variable
BankSA	Variable
Bankwest	Variable
Bankwest	Variable
Bendigo Bank	Basic Variable
Bendigo Bank	Connect Package Variable
Bendigo Bank	Variable
Beyond Bank	Variable
BOQ	Clear Path Variable Home Loan
BOQ	Home Loan Privileges Standard Variable
BOQ	Home Loan Privileges Standard Variable
Commonwealth Bank	Extra Intro
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Wealth Package Standard Variable
Community First CU	True Value Variable Home Loan
Credit Union SA	Standard Variable
Credit Union SA	Standard Variable
Firefighters Mutual Bank	Flexi Choice
Firefighters Mutual Bank	My First Home Loan



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★	
Firefighters Mutual Bank	My First Home Loan
First Option Bank	Classic Home Loan Variable
First Option Bank	Classic Home Loan Variable
G&C Mutual Bank	Standard Variable
G&C Mutual Bank	Standard Variable
Gateway Bank	Variable
Heritage Bank	Variable
Hume Bank	Variable
Hume Bank	Variable
Hunter United	Basic Variable
Hunter United	Variable - Package Only
Illawarra Credit Union	2 Year Intro Variable Home Loan
Illawarra Credit Union	Bare Essentials
IMB	Standard Variable
IMB	Standard Variable
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	Discounted Variable Rate O/O
Macquarie Credit Union	First Home Buyers
Macquarie Credit Union	Home Loan Variable
ME	Flexible Home Loan
Mortgage House	Advantage Home Loan
MyState Bank	Standard Variable
NAB	Tailored Variable
NAB	Tailored Variable
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I
Newcastle Permanent	Real Options IO
Newcastle Permanent	Real Options P&I
Northern Inland CU	Basic Owner Occupied
People's Choice Credit Union	Home Loan Package Standard Variable
People's Choice Credit Union	Variable
QBANK	Standard Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★★	
QBANK	Standard Variable
Queensland Country Credit Union	Standard Variable
RAMS	Full Feature
Regional Australia Bank	Mortgage Offset P&I
Regional Australia Bank	Partnership Advantage Variable P&I
Reliance Bank	All In One Owner Occupied
RESI Mortgage Corp	Flexi Options
SERVICE ONE Alliance Bank	Standard Variable
St.George Bank	Basic Promo Variable
St.George Bank	Variable
St.George Bank	Variable
Summerland Credit Union	Home Loan Plus
Suncorp Bank	Variable
Teachers Mutual Bank	Flexi Choice
Teachers Mutual Bank	My First Home Loan
Teachers Mutual Bank	My First Home Loan
The Capricornian	Lifestyle Variable
The Capricornian	Lifestyle Variable
The Mac	Offset Home Loan
The Mac	Offset Home Loan
The Mac	Standard Variable Home Loan
The Mac	Standard Variable Home Loan
TicToc Home Loans	Variable Live-in
Transport Mutual Credit Union	Basic Variable
UniBank	Flexi Choice
WAW Credit Union	Standard Variable
WAW Credit Union	Standard Variable
Westpac	Flexi First Option Home Loan
Westpac	Rocket Repay Home Loan
Westpac	Rocket Repay Home Loan
Yellow Brick Road	Flexi Options



Home Loans Star Ratings

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

Owner Occupier Variable \$500,000 Principle & Interest

Company	Product
★	
AMP Bank	Standard Variable
Arab Bank Australia	12 Month HeadStart Home Loan
Aussie	Activate Specialist Full Doc
Auswide Bank	Standard Variable
Bank of Sydney	Variable
Bank of Sydney	Variable
BOQ	Standard Variable
BOQ	Standard Variable
Community First CU	True Value Variable Home Loan
Delphi Bank	Owner Occupied Home Loan Variable
Delphi Bank	Owner Occupied Home Loan Variable
Firefighters Mutual Bank	Interest Only Variable
Hunter United	Interest Only
MyState Bank	Standard Variable
Northern Inland CU	Smart Variable Owner Occupied
Northern Inland CU	Smart Variable Owner Occupied
People's Choice Credit Union	Variable
RAMS	Full Feature
Suncorp Bank	Variable
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	Access Equity
Transport Mutual Credit Union	Variable
Transport Mutual Credit Union	Variable
UniBank	Interest Only Variable
Not rated	
WAW Credit Union	Back to Basics Home Loan



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

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



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
Adelaide Bank	Smartfit Variable
AMO Group	Basic Variable
AMO Group	Variable Home Loan
Athena	Owner Occupied Variable
Australian Unity	Kick Starter Discounted Variable
Bank of Melbourne	Basic Promo Variable
BankSA	Basic Promo Variable
Bankwest	Complete Home Loan Variable
Bankwest	Premium Select Home Loan
Credit Union SA	Variable Home Loan Package
CUA	Achieve Variable
Easy Street Fin Services	Standard Variable Home Loan
Firstmac	Basic Home Loan
Firstmac	Offset Home Loan
Freedom Lend	Freedom Variable
Freedom Lend	Freedom Variable
G&C Mutual Bank	First Home Premium - Package Only
Heritage Bank	Discount Variable
Homestar Finance	Star Essentials Home Loan
Homestar Finance	Variable
Homestar Finance	Variable
HSBC	Home Value Variable
HSBC	Premier Home Smart Variable
HSBC	Premier Variable
Hunter United	No Regrets Home Loan
ING	Mortgage Simplifier
ING	Orange Advantage Variable
loans.com.au	Essentials Variable
loans.com.au	Offset Variable
loans.com.au	Smart Home Loan
Mortgage House	Advantage Home Loan - Essentials
Mortgage House	Home Loan Prime



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
MOVE Bank	Straightforward Home Loan
NAB	Base Variable Rate
Pacific Mortgage Group	Variable
Pacific Mortgage Group	Variable
Qudos Bank	Value Package Low Cost Home Loan
RACQ Bank	Mortgage Saver
St.George Bank	Basic Promo Variable
State Custodians	Low Rate Home Loan with Offset
Suncorp Bank	Back to Basics Variable
TicToc Home Loans	Low Deposit Variable
TicToc Home Loans	Variable Live-in
UBank	UHomeLoan
✦ "Rising Star"	
86 400	Own Home Loan
Aussie	Activate Prime Full Doc
Aussie	Elevate Offset Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★★★★	
Adelaide Bank	SmartSaver
AMP Bank	Professional Package Variable
ANZ	Simplicity Plus
Arab Bank Australia	The Basics Home Loan
Australian Unity	Health Wealth Happiness Package Variable
Australian Unity	Health Wealth Happiness Variable
Auswide Bank	Freedom Package Variable
Bank Australia	Basic Home Loan
Bank Australia	Premium Package Variable
Bank First	First Rate Home Loan Variable
Bank First	First Rate Home Loan Variable First Home Buyer Package
Bank of China	Discount Home Loan
Bank of China	Discount Plus Home Loan
Bank of Sydney	Expect More Variable
Bank of us	FlexiDiscount Variable
bcu	OMG! Variable Rate
Bendigo Bank	Basic Variable
Bendigo Bank	Connect Package Variable
Citi	Basic Variable
Citi	Mortgage Plus Offset Variable
Citi	Mortgage Plus Variable
Citi	Offset Variable
Citi	Variable
Commonwealth Bank	Extra
Endeavour Mutual Bank	First Home Buyer Loan Basic Variable
Firstmac	Basic Home Loan
Firstmac	Offset Home Loan
Gateway Bank	Low Rate Essentials
Gateway Bank	Variable
Greater Bank	Great Rate Discount Variable
Greater Bank	Ultimate Discount Variable
Heritage Bank	Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★★★★	
HSBC	Home Smart Variable
HSBC	Home Value Variable
HSBC	Premier Variable
HSBC	Variable
Hume Bank	Flexi Low Rate
Hunter United	No Regrets Home Loan
IMB	Budget Home Loan
IMB	Essentials Home Loan
loans.com.au	ZIP Home Loan
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Bank	Offset Home Loan Variable
ME	Flexible Home Loan
MOVE Bank	Standard Variable Package
MyState Bank	Standard Variable
MyState Bank	Standard Variable
Newcastle Permanent	Premium Plus Package Home Loan - IO
Newcastle Permanent	Premium Plus Package Home Loan - P&I
Newcastle Permanent	Real Deal First Home Buyer
Newcastle Permanent	Real Deal IO
Newcastle Permanent	Real Deal P&I
QBANK	Classic Home Loan
QBANK	Classic Home Loan
Qudos Bank	Low Cost Home Loan
Qudos Bank	No Frills Home Loan
RACQ Bank	Mortgage Breaker
RACQ Bank	Mortgage Breaker
RESI Mortgage Corp	Flexi Options
RESI Mortgage Corp	Smart Pro
State Custodians	Low Rate Home Loan with Offset
Suncorp Bank	Home Package Plus First Home Buyer Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★★★	
Suncorp Bank	Home Package Plus Variable
Sydney Mutual Bank	First Home Buyer Loan Basic Variable
Sydney Mutual Bank	First Home Buyer Loan Standard Variable
Westpac	Flexi First Option Home Loan
Yellow Brick Road	Flexi Options
Yellow Brick Road	Smart Pro



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★★	
Adelaide Bank	Smartfit Variable
Adelaide Bank	SmartSaver
AMO Group	Variable Home Loan
AMP Bank	Basic Variable Loan
AMP Bank	Basic Variable Loan
AMP Bank	Essential Home Loan
AMP Bank	Professional Package Variable
ANZ	Breakfree Variable
ANZ	Breakfree Variable
ANZ	Simplicity Plus
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	Essentials Home Loan
Athena	Owner Occupied Variable
Aussie	Select Basic Variable
Aussie	Select Basic Variable
Aussie	Select Standard Variable
Aussie	Select Standard Variable
Australian Military Bank	RateSaver Home Loan
Australian Military Bank	RateSaver Home Loan
Australian Military Bank	Standard Variable Offset
Australian Military Bank	Standard Variable Offset
Australian Military Bank	Value Home Loan
Australian Military Bank	Value Home Loan
Australian Unity	Health Wealth Happiness Variable
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium Variable
Bank First	Complete Home Loan Variable
Bank First	Complete Home Loan Variable First Home Buyer Package
Bank First	Premier Package Home Loan Variable
Bank First	Premier Package Home Loan Variable First Home Buyer Package
Bank First	Standard Home Loan Variable
Bank First	Standard Home Loan Variable First Home Buyer Package



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★★	
Bank of Melbourne	Advantage Package Variable
Bank of Melbourne	Advantage Package Variable
Bank of us	Topline Variable
BankSA	Advantage Package Variable
BankSA	Advantage Package Variable
BankVic	2 Year Introductory Variable
BankVic	Base Variable
BankVic	Base Variable
BankVic	First Home Buyer Package Variable
BankVic	First Home Buyer Package Variable
BankVic	Offset
BankVic	Premium Home Variable
BankVic	Premium Home Variable
BankVic	Standard Variable
BankVic	Standard Variable
Bankwest	Complete Home Loan Variable
Bankwest	Regular Saver Home Loan
Bankwest	Regular Saver Home Loan
bcu	Standard Variable
bcu	Standard Variable
Bendigo Bank	Variable
Beyond Bank	Basic Variable
Beyond Bank	First Home Buyers Variable Loan
Beyond Bank	Pinnacle Package Variable
Beyond Bank	Special Low Rate Variable Home Loan
BOQ	Clear Path Variable Home Loan
BOQ	Economy Variable Home Loan
BOQ	Economy Variable Home Loan
BOQ	Intro Rate Home Loan Variable
BOQ	Intro Rate Home Loan Variable
Commonwealth Bank	Extra
Commonwealth Bank	Extra Intro



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★★	
Commonwealth Bank	Wealth Package Standard Variable
Community First CU	Accelerator Package Variable
Community First CU	Accelerator Package Variable
Community First CU	True Basic Variable Home Loan
Community First CU	True Basic Variable Home Loan
Credit Union SA	Discounted Variable
Credit Union SA	Discounted Variable
Credit Union SA	Variable Home Loan Package
CUA	Accelerate Variable
CUA	Accelerate Variable
CUA	Accelerate Variable Construction
CUA	Achieve Variable
CUA	Achieve Variable Construction
Easy Street Fin Services	Standard Variable Home Loan
Endeavour Mutual Bank	Basic Variable Home Loan
Endeavour Mutual Bank	First Home Buyer Loan Standard Variable
Endeavour Mutual Bank	Standard Variable
Endeavour Mutual Bank	Standard Variable
Firefighters Mutual Bank	Classic Owner Occupied Home Loan
Firefighters Mutual Bank	Solutions Plus Home Loan
Firefighters Mutual Bank	Solutions Plus Home Loan
First Option Bank	Home Loan Package Variable
First Option Bank	Home Loan Package Variable
Firstmac	VIP
Firstmac	VIP 80 IO
Firstmac	Vital
Firstmac	Vital
G&C Mutual Bank	Standard Variable
G&C Mutual Bank	Standard Variable
G&C Mutual Bank	Standard Variable
Geelong Bank	Affinity Home Loan Package Variable
Geelong Bank	Affinity Home Loan Package Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★★	
Geelong Bank	Mutual Home Loan Variable
Geelong Bank	Mutual Home Loan Variable
Greater Bank	Great Rate Discount Variable
Greater Bank	Standard Variable
Greater Bank	Standard Variable
Greater Bank	Ultimate Discount Variable
Horizon Bank	Basic Home Loan
Horizon Bank	Basic Home Loan
Horizon Bank	Home Sweet Home Loan
Horizon Bank	Home Sweet Home Loan
Horizon Bank	Kickstart First Home Buyer Loan
Horizon Bank	Mortgage Breaker Home Loan
Horizon Bank	Mortgage Breaker Home Loan
Horizon Bank	Platinum Loan
Horizon Bank	Special Value Plus Home Loan
HSBC	Variable
Hume Bank	Interest Saver
Hume Bank	Interest Saver
Hume Bank	Variable
Hunter United	Green Home Loan
Hunter United	Interest Only Home Loan O/O
Hunter United	Platinum Home Loan OO, LVR <90%
Illawarra Credit Union	Variable
Illawarra Credit Union	Variable
IMB	Accelerator Home Loan
IMB	Budget Home Loan
IMB	Essentials Home Loan
IMB	Introductory Variable Home Loan
ING	Mortgage Simplifier
ING	Orange Advantage Variable
LCU	Intelligent Mortgage Variable
LCU	Savvy First Home Buyer Loan



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★★	
loans.com.au	Essentials Variable
loans.com.au	Offset Var-Owner Occupier
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Bank	Offset Home Loan Variable
Macquarie Credit Union	Power
Macquarie Credit Union	Power
Macquarie Credit Union	Special Low Rate Home Loan
ME	Basic Home Loan
Mortgage House	Advantage Home Loan
Mortgage House	Advantage Standard Variable
MOVE Bank	Economy
MOVE Bank	First Home Owners Loan
MOVE Bank	Standard Variable Rate
MyState Bank	Standard Variable
MyState Bank	Standard Variable
NAB	Base Variable Rate
NAB	Tailored Variable
NAB	Tailored Variable
Newcastle Permanent	Discounted Real Deal - P&I (3 Yrs)
Newcastle Permanent	Discounted Real Deal IO
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Nexus Mutual	Residential Variable
Northern Inland CU	Basic Owner Occupied
Northern Inland CU	Dream Value Owner Occupied
Northern Inland CU	Dream Value Owner Occupied
Northern Inland CU	Introductory Home Loan



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★★	
People's Choice Credit Union	Basic Variable
People's Choice Credit Union	Basic Variable
People's Choice Credit Union	Home Loan Package Standard Variable
People's Choice Credit Union	Home Loan Package Standard Variable
QBANK	Classic Home Loan
QBANK	Classic Home Loan
QBANK	Classic Home Loan
Qudos Bank	Construction Loan
Qudos Bank	Low Cost Home Loan
Qudos Bank	Standard Variable Rate
Qudos Bank	Standard Variable Rate
Qudos Bank	Value Package Low Cost Home Loan
Queensland Country Credit Union	Low Deposit Package Loan P&I
Queensland Country Credit Union	RateSaver Home Loan
Queensland Country Credit Union	Ultimate Home Loan Package Variable
RACQ Bank	Mortgage Breaker
RACQ Bank	Mortgage Breaker
Regional Australia Bank	Basic P&I
Regional Australia Bank	Basic P&I
Regional Australia Bank	Basic Special P&I
Regional Australia Bank	Basic Special P&I
Regional Australia Bank	Partnership Advantage Variable P&I
Regional Australia Bank	Partnership Advantage Variable P&I
Reliance Bank	All In One Owner Occupied
Reliance Bank	All In One Owner Occupied
Reliance Bank	First Rate Owner Occupied
Reliance Bank	First Rate Owner Occupied
RESI Mortgage Corp	Smart Pro
SERVICE ONE Alliance Bank	Standard Variable
St.George Bank	Variable
St.George Bank	Variable
Summerland Credit Union	ECO Home Loan Standard



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★★	
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium
Summerland Credit Union	Premium
Suncorp Bank	Back to Basics Variable
Suncorp Bank	Home Package Plus First Home Buyer Variable
Suncorp Bank	Home Package Plus Variable
Sydney Mutual Bank	Basic Variable Home Loan
Sydney Mutual Bank	Standard Variable
Sydney Mutual Bank	Standard Variable
Teachers Mutual Bank	Classic Owner Occupied Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
The Capricornian	Premium Choice Variable
The Capricornian	Premium Choice Variable
The Mac	Basic Variable
The Mac	Basic Variable
The Mac	Intro Basic Variable
The Mac	Intro Basic Variable
The Mutual Bank	Budget
The Mutual Bank	Mutual
The Mutual Bank	Mutual
The Mutual Bank	Premium Variable
The Mutual Bank	Premium Variable
The Mutual Bank	Premium Variable
The Mutual Bank	Premium Variable
Transport Mutual Credit Union	Switch and Save
UBank	UHomeLoan
UniBank	Classic Owner Occupied Home Loan
UniBank	Solutions Plus
UniBank	Solutions Plus



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★★	
WAW Credit Union	2 Year Intro Home Loan
WAW Credit Union	2 Year Intro Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan
Yellow Brick Road	Smart Pro



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★	
AMP Bank	Intro Variable
AMP Bank	Intro Variable
AMP Bank	Standard Variable
ANZ	Variable
ANZ	Variable
Aussie	Activate Near-Prime Full Doc
Auswide Bank	Standard Variable
Bank of China	Standard Variable
Bank of Melbourne	Basic Promo Variable
Bank of Melbourne	Variable
Bank of Melbourne	Variable
BankSA	Basic Promo Variable
BankSA	Variable
BankSA	Variable
Bankwest	Variable
Bankwest	Variable
Bendigo Bank	Basic Variable
Bendigo Bank	Connect Package Variable
Bendigo Bank	Variable
Beyond Bank	Variable
BOQ	Clear Path Variable Home Loan
BOQ	Home Loan Privileges Standard Variable
BOQ	Home Loan Privileges Standard Variable
Commonwealth Bank	Extra Intro
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Wealth Package Standard Variable
Community First CU	True Value Variable Home Loan
Credit Union SA	Standard Variable
Credit Union SA	Standard Variable
Firefighters Mutual Bank	Flexi Choice
Firefighters Mutual Bank	My First Home Loan



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★	
Firefighters Mutual Bank	My First Home Loan
First Option Bank	Classic Home Loan Variable
First Option Bank	Classic Home Loan Variable
G&C Mutual Bank	Standard Variable
G&C Mutual Bank	Standard Variable
Gateway Bank	Variable
Heritage Bank	Variable
Hume Bank	Variable
Hume Bank	Variable
Hunter United	Basic Variable
Hunter United	Variable - Package Only
Illawarra Credit Union	2 Year Intro Variable Home Loan
Illawarra Credit Union	Bare Essentials
IMB	Standard Variable
IMB	Standard Variable
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	Discounted Variable Rate O/O
Macquarie Credit Union	First Home Buyers
Macquarie Credit Union	Home Loan Variable
ME	Flexible Home Loan
Mortgage House	Advantage Home Loan
MyState Bank	Standard Variable
NAB	Tailored Variable
NAB	Tailored Variable
Newcastle Permanent	Premium Variable IO
Newcastle Permanent	Premium Variable P&I
Newcastle Permanent	Real Options IO
Newcastle Permanent	Real Options P&I
People's Choice Credit Union	Variable
QBANK	Standard Variable
QBANK	Standard Variable
Queensland Country Credit Union	Standard Variable



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★★	
RAMS	Full Feature
Regional Australia Bank	Mortgage Offset P&I
Regional Australia Bank	Partnership Advantage Variable P&I
Reliance Bank	All In One Owner Occupied
RESI Mortgage Corp	Flexi Options
SERVICE ONE Alliance Bank	Standard Variable
St.George Bank	Basic Promo Variable
St.George Bank	Variable
St.George Bank	Variable
Summerland Credit Union	Home Loan Plus
Suncorp Bank	Variable
Teachers Mutual Bank	Flexi Choice
Teachers Mutual Bank	My First Home Loan
Teachers Mutual Bank	My First Home Loan
The Capricornian	Lifestyle Variable
The Capricornian	Lifestyle Variable
The Mac	Offset Home Loan
The Mac	Offset Home Loan
The Mac	Standard Variable Home Loan
The Mac	Standard Variable Home Loan
TicToc Home Loans	Variable Live-in
Transport Mutual Credit Union	Basic Variable
UniBank	Flexi Choice
UniBank	My First Home Loan
UniBank	My First Home Loan
WAW Credit Union	Standard Variable
WAW Credit Union	Standard Variable
Westpac	Flexi First Option Home Loan
Westpac	Rocket Repay Home Loan
Westpac	Rocket Repay Home Loan
Yellow Brick Road	Flexi Options



Home Loans Star Ratings

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

Owner Occupier Variable \$750,000 Principle & Interest

Company	Product
★	
AMP Bank	Standard Variable
Arab Bank Australia	12 Month HeadStart Home Loan
Aussie	Activate Specialist Full Doc
Auswide Bank	Standard Variable
Bank of Sydney	Variable
Bank of Sydney	Variable
BOQ	Standard Variable
BOQ	Standard Variable
Community First CU	True Value Variable Home Loan
Delphi Bank	Owner Occupied Home Loan Variable
Delphi Bank	Owner Occupied Home Loan Variable
Firefighters Mutual Bank	Interest Only Variable
Hunter United	Interest Only
MyState Bank	Standard Variable
Northern Inland CU	Smart Variable Owner Occupied
Northern Inland CU	Smart Variable Owner Occupied
People's Choice Credit Union	Variable
RAMS	Full Feature
Suncorp Bank	Variable
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	Access Equity
Transport Mutual Credit Union	Variable
Transport Mutual Credit Union	Variable
UniBank	Interest Only Variable
Not rated	
WAW Credit Union	Back to Basics Home Loan