



Home Loans Star Ratings

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

Investor Variable \$200,000 Interest Only

Company

Product

★★★★★ Outstanding Value

ANZ	Investment Simplicity Plus
Athena	Investor Variable
Freedom Lend	Investment Freedom Variable
homeloans.com.au	Investment Low Rate Home Loan with Offset
Homestar Finance	Investment Variable
loans.com.au	Smart Investment Home Loan
Mortgage House	Inv Advantage Variable
Newcastle Permanent	Investment Real Deal
Pacific Mortgage Group	Investment Variable
RACQ Bank	Mortgage Breaker Investor
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable

✦ Rising Star

Firstmac	Investor Basic Home Loan
RESI Mortgage Corp	Investment Essential Options Prime
Yellow Brick Road	Investment Essential Options Prime



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Investor Variable \$200,000 Interest Only

Company	Product
★★★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
AMO Group	Investment Variable
Aussie	Investment Elevate Offset Variable
Aussie	Investment Elevate Variable
Bank Australia	Investment Basic Home Loan Variable
Bank of Melbourne	Investment Basic Promo Variable
BankSA	Investment Basic Promo Variable
Bankwest	Investment Complete Home Loan Variable
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Premium Investment Variable
Greater Bank	Investment Great Rate Variable Home Loan
Heritage Bank	Investment Discount Variable
IMB	Investment Budget
IMB	Investment Essentials Home Loan
loans.com.au	Investment Essentials Variable
Mortgage House	Investment Advantage Variable
NAB	Inv Base Variable Rate
Newcastle Permanent	Investment Premium Plus Package Variable
People's Choice Credit Union	Investment Basic Variable
QBANK	Inv Classic Home Loan
St.George Bank	Investment Basic Promo Variable
Suncorp Bank	Investment Home Package Plus Variable
UBank	Investment UHomeLoan Variable
Westpac	Flexi First Option Investment Loan



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Investor Variable \$200,000 Interest Only

Company	Product
★★★	
86 400	Investment Own Home Loan
AMP Bank	Investment Basic Variable Loan
AMP Bank	Professional Package Investment Variable
Aussie	Investment Select Basic Variable
Aussie	Investment Select Standard Variable
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Premium Package Variable
Bank Australia	Investment Premium Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Plus Investment Home Loan
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Advantage Package Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
BankVic	Investment Property Investor Variable
bcu	Investment Standard Variable
Bendigo Bank	Investment Complete Home Loan Variable
Beyond Bank	Investment Total Home Loan Variable
BOQ	Investment Economy Variable Home Loan
BOQ	Investment Intro Rate Home Loan Variable
Commonwealth Bank	Investment Extra
Commonwealth Bank	Investment Extra Intro
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable
Credit Union SA	Investment Variable Home Loan Package
CUA	Investor Accelerate Variable



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Investor Variable \$200,000 Interest Only

Company	Product
★★★	
CUA	Investor Accelerate Variable Construction
CUA	Investor Achieve Variable
CUA	Investor Achieve Variable Construction
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
Firstmac	Inv Vital
Firstmac	Investment VIP Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Standard Variable Home Loan
Greater Bank	Investment Ultimate Variable Home Loan
Heritage Bank	Investment Home Advantage Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Mortgage Breaker Investment Loan
HSBC	Investment Home Value Variable
HSBC	Investment Variable
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
loans.com.au	Offset Variable Investor Home Loan
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Macquarie Credit Union	Inv Power
ME	Inv Basic Home Loan
ME	Inv Flexible Home Loan
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan
MOVE Bank	Complete Package Variable Investment Loan
MyState Bank	Investment Basic Variable
MyState Bank	Investment Special Residential Variable
Northern Inland CU	Investment Dream Value Home Loan



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Investor Variable \$200,000 Interest Only

Company	Product
★★★	
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Classic Plus Investor Home Loan
Qudos Bank	Investment Construction Loan
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Standard Variable Rate
Qudos Bank	Investment Value Package Low Cost Home Loan
RACQ Bank	Investment Choices Mortgage Breaker
Regional Australia Bank	Investment Basic Variable Home Loan
Regional Australia Bank	Investment Partnership Advantage Variable Home Loan
Reliance Bank	Investment First Rate
RESI Mortgage Corp	Inv Flexi Options
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Advantage Package Variable
Summerland Credit Union	Investment Premium
Sydney Mutual Bank	Investment Variable
Teachers Mutual Bank	Investment Interest Only Variable
The Capricornian	Inv Premium Choice Variable
The Capricornian	No Frills Investment Loan
The Mac	Standard Variable Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
The Mutual Bank	Investment Package Home Loan Premium Variable
WAW Credit Union	2 Year Intro Investment Loan
WAW Credit Union	Back to Basics Investment Loan
Westpac	Premier Advantage Rocket Investment Loan
Yellow Brick Road	Inv Flexi Options



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Investor Variable \$200,000 Interest Only

Company	Product
★★	
ANZ	Breakfree Investment Variable
ANZ	Investment Variable
Arab Bank Australia	Inv Essentials Home Loan
Australian Military Bank	Investment Home Loan
Bank of Melbourne	Investment Variable
Bank of us	Investment FlexiChoice
Bank of us	Investment FlexiChoice >90LVR
BankSA	Investment Variable
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Standard Variable Home Loan
Credit Union SA	Investment Standard Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
Hume Bank	Investment Interest Saver
Hume Bank	Investment Variable
Macquarie Credit Union	Inv Property Variable
MyState Bank	Investment Standard Variable
NAB	Investment Choice Package Tailored Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Investment Real Options
People's Choice Credit Union	Investment Variable
QBANK	Inv Standard Variable
Regional Australia Bank	Investment Mortgage Offset Home Loan
Reliance Bank	Investment All In One Discount Variable
Reliance Bank	Investment All In One Rewards Package
St.George Bank	Investment Variable
Summerland Credit Union	Investment Home Loan Plus



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Investor Variable \$200,000 Interest Only

Company	Product
★★	
The Capricornian	Inv Lifestyle Variable
Transport Mutual Credit Union	Investment Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
Auswide Bank	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
Illawarra Credit Union	Variable Invest
IMB	Investment Standard Variable
ME	Inv Flexible Home Loan
ME	Investment Flexible Home Loan
RAMS	Inv Full Feature
Reliance Bank	Investment All In One
Suncorp Bank	Investment Variable
Not rated	
Arab Bank Australia	Inv The Basics
Bankwest	Investment Premium Select Home Loan
Hume Bank	Investment Flexi Low Rate
Qudos Bank	Investment No Frills Home Loan



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★★★ Outstanding Value	
AMO Group	Investment Basic Variable
AMO Group	Investment Variable
ANZ	Investment Simplicity Plus
Freedom Lend	Investment Freedom Variable
homeloans.com.au	Investment Low Rate Home Loan with Offset
Homestar Finance	Investment Variable
loans.com.au	Smart Investment Home Loan
Mortgage House	Inv Advantage Variable
Mortgage House	Investment Advantage Variable
MOVE Bank	Straightforward Investment Loan
NAB	Inv Base Variable Rate
Pacific Mortgage Group	Investment Variable
RACQ Bank	Mortgage Breaker Investor
Reduce Home Loans	Investor Rate Buster High Lend
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable
UBank	Investment UHomeLoan Variable
✦ Rising Star	
Firstmac	Investor Basic Home Loan



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
Athena	Investor Variable
Aussie	Investment Elevate Offset Variable
Aussie	Investment Elevate Variable
Bank Australia	Investment Basic Home Loan Variable
Bank of Melbourne	Investment Basic Promo Variable
BankSA	Investment Basic Promo Variable
Bankwest	Investment Premium Select Home Loan
bcu	Investment OMG! Variable Rate
Commonwealth Bank	Investment Extra
Credit Union SA	Investment Variable Home Loan Package
Gateway Bank	Inv Low Rate Essentials
Heritage Bank	Investment Discount Variable
IMB	Investment Budget
IMB	Investment Essentials Home Loan
ING	Inv Mortgage Simplifier
loans.com.au	Investment Essentials Variable
loans.com.au	Offset Variable Investor Home Loan
Macquarie Bank	Investment Basic Home Loan Variable
Newcastle Permanent	Investment Real Deal
People's Choice Credit Union	Investment Basic Variable
Qudos Bank	Investment Low Cost Home Loan
St.George Bank	Investment Basic Promo Variable
Suncorp Bank	Investment Home Package Plus Variable
Teachers Mutual Bank	Classic Investor Home Loan
Westpac	Flexi First Option Investment Loan



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★	
86 400	Investment Own Home Loan
AMP Bank	Investment Basic Variable Loan
AMP Bank	Professional Package Investment Variable
ANZ	Breakfree Investment Variable
Aussie	Investment Select Basic Variable
Aussie	Investment Select Standard Variable
Australian Military Bank	Investment Home Loan
Australian Military Bank	Investment RateSaver Home Loan
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Premium Package Variable
Bank Australia	Investment Premium Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment FlexiChoice
Bank of us	Investment FlexiChoice >90LVR
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
BankVic	Investment Base Variable
BankVic	Investment Property Investor Variable
Bankwest	Investment Complete Home Loan Variable
bcu	Investment Standard Variable
Bendigo Bank	Investment Complete Home Loan Variable
Beyond Bank	Investment Basic Variable
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Total Home Loan Variable



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★	
BOQ	Investment Economy Variable Home Loan
BOQ	Investment Intro Rate Home Loan Variable
Commonwealth Bank	Investment Extra Intro
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable
CUA	Investor Accelerate Variable
CUA	Investor Achieve Variable
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
Firstmac	Inv Vital
Firstmac	Investment VIP Variable
Gateway Bank	Premium Investment Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Great Rate Variable Home Loan
Greater Bank	Investment Standard Variable Home Loan
Greater Bank	Investment Ultimate Variable Home Loan
Heritage Bank	Investment Home Advantage Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Investment Loan
Horizon Bank	Kickstart First Home Buyer Inv Loan
Horizon Bank	Mortgage Breaker Investment Loan
Horizon Bank	Value Plus Investment Loan
HSBC	Investment Home Smart Variable
HSBC	Investment Home Value Variable
HSBC	Investment Variable
Hume Bank	Investment Flexi Low Rate
Hume Bank	Investment Interest Saver
Hume Bank	Investment Property Package Variable
ING	Inv Orange Advantage Variable



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★	
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Macquarie Credit Union	Inv Basic Home Loan
Macquarie Credit Union	Inv Power
ME	Inv Basic Home Loan
ME	Inv Flexible Home Loan
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan
MOVE Bank	Complete Package Variable Investment Loan
MOVE Bank	Standard Variable Rate Investment
MyState Bank	Investment Basic Variable
MyState Bank	Investment Special Residential Variable
Newcastle Permanent	Investment Premium Plus Package Variable
Northern Inland CU	Investment Basic Home Loan
Northern Inland CU	Investment Dream Value Home Loan
Northern Inland CU	Investment Introductory Home Loan
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Classic Plus Investor Home Loan
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Standard Variable Rate
Qudos Bank	Investment Value Package Low Cost Home Loan
Queensland Country Bank	Investment Ultimate Home Loan Package
RACQ Bank	Investment Choices Mortgage Breaker
Regional Australia Bank	Investment Basic Variable Home Loan
Regional Australia Bank	Investment Partnership Advantage Variable Home Loan
Reliance Bank	Investment First Rate
RESI Mortgage Corp	Inv Flexi Options
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Advantage Package Variable
Summerland Credit Union	Investment Premium
Sydney Mutual Bank	Investment Variable



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★	
Teachers Mutual Bank	Investment Flexi Choice
The Capricornian	No Frills Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
The Mutual Bank	Investment Package Home Loan Premium Variable
Transport Mutual Credit Union	Investment Switch and Save
WAW Credit Union	Back to Basics Investment Loan
Westpac	Premier Advantage Rocket Investment Loan
Yellow Brick Road	Inv Flexi Options



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Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Investment Variable
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
BankSA	Investment Variable
BankVic	Investment Offset
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Community First CU	Investment Standard Variable Home Loan
Credit Union SA	Investment Standard Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
Hume Bank	Investment Variable
Macquarie Credit Union	Discounted Variable Rate Inv
Macquarie Credit Union	Inv Property Variable
ME	Inv Flexible Home Loan
ME	Investment Flexible Home Loan
MyState Bank	Investment Standard Variable
NAB	Investment Choice Package Tailored Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Investment Premium Variable
Newcastle Permanent	Investment Real Options
People's Choice Credit Union	Investment Variable
QBANK	Inv Standard Variable
RAMS	Inv Full Feature
Regional Australia Bank	Investment Mortgage Offset Home Loan
Reliance Bank	Investment All In One
Reliance Bank	Investment All In One Discount Variable
Reliance Bank	Investment All In One Rewards Package



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★	
St.George Bank	Investment Variable
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable
The Mac	Standard Variable Investment Loan
Transport Mutual Credit Union	Investment Basic Variable
Transport Mutual Credit Union	Investment Variable
WAW Credit Union	2 Year Intro Investment Loan
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
Arab Bank Australia	12 Month HeadStart Investment Home Loan
Arab Bank Australia	Inv Essentials Home Loan
Arab Bank Australia	Inv The Basics
Auswide Bank	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
Illawarra Credit Union	Variable Invest
IMB	Investment Standard Variable
Northern Inland CU	Investment Smart Home Loan
Summerland Credit Union	Investment Home Loan Plus
Suncorp Bank	Investment Variable
Not rated	
Qudos Bank	Investment No Frills Home Loan
RESI Mortgage Corp	Investment Essential Options Prime
Yellow Brick Road	Investment Essential Options Prime



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Company

Product

★★★★★ Outstanding Value

ANZ	Investment Simplicity Plus
Athena	Investor Variable
Freedom Lend	Investment Freedom Variable
homeloans.com.au	Investment Low Rate Home Loan with Offset
Homestar Finance	Investment Variable
Mortgage House	Inv Advantage Variable
Newcastle Permanent	Investment Premium Plus Package Variable
Newcastle Permanent	Investment Real Deal
Pacific Mortgage Group	Investment Variable
RACQ Bank	Mortgage Breaker Investor
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable

✦ Rising Star

Firstmac	Investor Basic Home Loan
Reduce Home Loans	Investor Cash Back Hero
RESI Mortgage Corp	Investment Essential Options Prime
Yellow Brick Road	Investment Essential Options Prime



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Company	Product
★★★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
AMO Group	Investment Variable
Aussie	Investment Elevate Offset Variable
Aussie	Investment Elevate Variable
Bank Australia	Investment Basic Home Loan Variable
Bank of Melbourne	Investment Basic Promo Variable
BankSA	Investment Basic Promo Variable
Bankwest	Investment Complete Home Loan Variable
Citi	Investment Basic Variable
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Offset Variable
Citi	Investment Variable
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Premium Investment Variable
Greater Bank	Investment Great Rate Variable Home Loan
Heritage Bank	Investment Discount Variable
IMB	Investment Budget
loans.com.au	Smart Investment Home Loan
Mortgage House	Investment Advantage Variable
NAB	Inv Base Variable Rate
QBANK	Inv Classic Home Loan
RESI Mortgage Corp	Inv Flexi Options
St.George Bank	Investment Basic Promo Variable
Suncorp Bank	Investment Home Package Plus Variable
UBank	Investment UHomeLoan Variable
Yellow Brick Road	Inv Flexi Options



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Company	Product
★★★	
86 400	Investment Own Home Loan
AMP Bank	Investment Basic Variable Loan
AMP Bank	Professional Package Investment Variable
ANZ	Breakfree Investment Variable
Aussie	Investment Select Basic Variable
Aussie	Investment Select Standard Variable
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Premium Package Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
BankVic	Investment Property Investor Variable
bcu	Investment Standard Variable
Bendigo Bank	Investment Complete Home Loan Variable
Beyond Bank	Investment Total Home Loan Variable
BOQ	Investment Economy Variable Home Loan
BOQ	Investment Intro Rate Home Loan Variable
Citi	Investment Mortgage Plus Variable
Commonwealth Bank	Investment Extra
Commonwealth Bank	Investment Extra Intro
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable
Credit Union SA	Investment Variable Home Loan Package



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Investor Variable \$350,000 Interest Only

Company	Product
★★★	
CUA	Investor Accelerate Variable
CUA	Investor Accelerate Variable Construction
CUA	Investor Achieve Variable
CUA	Investor Achieve Variable Construction
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
Firstmac	Inv Vital
Firstmac	Investment VIP Variable
G&C Mutual Bank	Investment Premium Package Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Standard Variable Home Loan
Greater Bank	Investment Ultimate Variable Home Loan
Heritage Bank	Investment Home Advantage Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Mortgage Breaker Investment Loan
HSBC	Investment Home Value Variable
HSBC	Investment Variable
Hunter United	Interest Only Home Loan Investment
Illawarra Credit Union	Variable Invest
IMB	Investment Essentials Home Loan
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
loans.com.au	Investment Essentials Variable
loans.com.au	Offset Variable Investor Home Loan
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Macquarie Credit Union	Inv Power
ME	Inv Basic Home Loan
ME	Inv Flexible Home Loan



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Investor Variable \$350,000 Interest Only

Company	Product
★★★	
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan
MOVE Bank	Complete Package Variable Investment Loan
MyState Bank	Investment Basic Variable
MyState Bank	Investment Special Residential Variable
Northern Inland CU	Investment Dream Value Home Loan
People's Choice Credit Union	Investment Basic Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Classic Plus Investor Home Loan
Qudos Bank	Investment Construction Loan
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Standard Variable Rate
Qudos Bank	Investment Value Package Low Cost Home Loan
RACQ Bank	Investment Choices Mortgage Breaker
Regional Australia Bank	Investment Basic Variable Home Loan
Regional Australia Bank	Investment Partnership Advantage Variable Home Loan
Reliance Bank	Investment First Rate
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Advantage Package Variable
Sydney Mutual Bank	Investment Variable
The Capricornian	No Frills Investment Loan
The Mac	Standard Variable Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
The Mutual Bank	Investment Package Home Loan Premium Variable
WAW Credit Union	2 Year Intro Investment Loan
WAW Credit Union	Back to Basics Investment Loan
Westpac	Flexi First Option Investment Loan
Westpac	Premier Advantage Rocket Investment Loan



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Investor Variable \$350,000 Interest Only

Company	Product
★★	
ANZ	Investment Variable
Arab Bank Australia	Inv Essentials Home Loan
Australian Military Bank	Investment Home Loan
Bank Australia	Investment Premium Variable
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
BankSA	Investment Variable
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Standard Variable Home Loan
Credit Union SA	Investment Standard Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
Hume Bank	Investment Interest Saver
Hume Bank	Investment Variable
Macquarie Credit Union	Inv Property Variable
MyState Bank	Investment Standard Variable
NAB	Investment Choice Package Tailored Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Investment Real Options
QBank	Inv Standard Variable
Regional Australia Bank	Investment Mortgage Offset Home Loan
Reliance Bank	Investment All In One Discount Variable
Reliance Bank	Investment All In One Rewards Package
St.George Bank	Investment Variable
Summerland Credit Union	Investment Home Loan Plus
Teachers Mutual Bank	Investment Interest Only Variable
The Capricornian	Inv Lifestyle 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.

Investor Variable \$350,000 Interest Only

Company	Product
★★	
The Capricornian	Inv Premium Choice Variable
Transport Mutual Credit Union	Investment Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
Auswide Bank	Investment Standard Variable
Bank of us	Investment FlexiChoice
Bank of us	Investment FlexiChoice >90LVR
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
ME	Inv Flexible Home Loan
ME	Investment Flexible Home Loan
People's Choice Credit Union	Investment Variable
RAMS	Inv Full Feature
Reliance Bank	Investment All In One
Suncorp Bank	Investment Variable
Not rated	
Arab Bank Australia	Inv The Basics
Bankwest	Investment Premium Select Home Loan
Hume Bank	Investment Flexi Low Rate
Qudos Bank	Investment No Frills Home Loan
Summerland Credit Union	Investment Premium



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Investor Variable \$350,000 Principal & Interest

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

★★★★★ Outstanding Value

AMO Group	Investment Basic Variable
AMO Group	Investment Variable
ANZ	Investment Simplicity Plus
Credit Union SA	Investment Variable Home Loan Package
Freedom Lend	Investment Freedom Variable
homeloans.com.au	Investment Low Rate Home Loan with Offset
Homestar Finance	Investment Variable
loans.com.au	Smart Investment Home Loan
Mortgage House	Inv Advantage Variable
Mortgage House	Investment Advantage Variable
MOVE Bank	Straightforward Investment Loan
Pacific Mortgage Group	Investment Variable
Reduce Home Loans	Investor Rate Buster High Lend
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
TicToc Home Loans	Investment Variable
UBank	Investment UHomeLoan Variable

✦ Rising Star

Firstmac	Investor Basic Home Loan
Reduce Home Loans	Investor Cash Back Hero
RESI Mortgage Corp	Investment Essential Options Prime
Yellow Brick Road	Investment Essential Options Prime



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★★★★	
86 400	Investment Own Home Loan
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
Athena	Investor Variable
Aussie	Investment Elevate Offset Variable
Aussie	Investment Elevate Variable
Bank Australia	Investment Basic Home Loan Variable
Bank of Melbourne	Investment Basic Promo Variable
bcu	Investment OMG! Variable Rate
Citi	Investment Basic Variable
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Offset Variable
CUA	Investor Achieve Variable
Gateway Bank	Inv Low Rate Essentials
Heritage Bank	Investment Discount Variable
IMB	Investment Budget
IMB	Investment Essentials Home Loan
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
NAB	Inv Base Variable Rate
Newcastle Permanent	Investment Real Deal
People's Choice Credit Union	Investment Basic Variable
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Value Package Low Cost Home Loan
Queensland Country Bank	Investment Ultimate Home Loan Package
RACQ Bank	Mortgage Breaker Investor
RESI Mortgage Corp	Inv Flexi Options
St.George Bank	Investment Basic Promo Variable
Suncorp Bank	Investment Back To Basics Variable
Suncorp Bank	Investment Home Package Plus Variable
Yellow Brick Road	Inv Flexi Options



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Investor Variable \$350,000 Principal & Interest

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



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Investor Variable \$350,000 Principal & Interest

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



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★★	
Hume Bank	Investment Property Package Variable
Hunter United	Platinum Investment Home Loan
Illawarra Credit Union	Variable Invest
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
loans.com.au	Investment Essentials Variable
loans.com.au	Offset Variable Investor Home Loan
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Credit Union	Inv Power
ME	Inv Basic Home Loan
ME	Inv Flexible Home Loan
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan
MOVE Bank	Complete Package Variable Investment Loan
MyState Bank	Investment Basic Variable
MyState Bank	Investment Special Residential Variable
NAB	Investment Choice Package Tailored Variable
Newcastle Permanent	Investment Premium Plus Package Variable
Northern Inland CU	Investment Basic Home Loan
Northern Inland CU	Investment Dream Value Home Loan
Northern Inland CU	Investment Introductory Home Loan
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Classic Plus Investor Home Loan
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Standard Variable Rate
RACQ Bank	Investment Choices Mortgage Breaker
Regional Australia Bank	Investment Basic Variable Home Loan
Regional Australia Bank	Investment Partnership Advantage Variable Home Loan
Reliance Bank	Investment First Rate
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Advantage Package Variable



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★★★	
Summerland Credit Union	Investment Premium
Sydney Mutual Bank	Investment Variable
Teachers Mutual Bank	Classic Investor Home Loan
Teachers Mutual Bank	Investment Flexi Choice
The Capricornian	No Frills Investment Loan
The Mac	Standard Variable Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Investment Package Home Loan Premium Variable
Transport Mutual Credit Union	Investment Switch and Save
WAW Credit Union	Back to Basics Investment Loan
Westpac	Flexi First Option Investment Loan
Westpac	Premier Advantage Rocket Investment Loan



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Investment Variable
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
Bank of us	Investment FlexiChoice
Bank of us	Investment FlexiChoice >90LVR
BankSA	Investment Variable
BankVic	Investment Offset
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Standard Variable Home Loan
Credit Union SA	Investment Standard Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
Hume Bank	Investment Variable
Macquarie Credit Union	Discounted Variable Rate Inv
Macquarie Credit Union	Inv Basic Home Loan
Macquarie Credit Union	Inv Property Variable
ME	Inv Flexible Home Loan
ME	Investment Flexible Home Loan
MOVE Bank	Standard Variable Rate Investment
MyState Bank	Investment Standard Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Investment Premium Variable
Newcastle Permanent	Investment Real Options
People's Choice Credit Union	Investment Variable
QBANK	Inv Standard Variable
RAMS	Inv Full Feature



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★	
Regional Australia Bank	Investment Mortgage Offset Home Loan
Reliance Bank	Investment All In One
Reliance Bank	Investment All In One Discount Variable
Reliance Bank	Investment All In One Rewards Package
St.George Bank	Investment Variable
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
WAW Credit Union	2 Year Intro Investment Loan
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
Arab Bank Australia	12 Month HeadStart Investment Home Loan
Arab Bank Australia	Inv Essentials Home Loan
Arab Bank Australia	Inv The Basics
Auswide Bank	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
Northern Inland CU	Investment Smart Home Loan
Summerland Credit Union	Investment Home Loan Plus
Suncorp Bank	Investment Variable
Transport Mutual Credit Union	Investment Variable
Not rated	
Qudos Bank	Investment No Frills Home Loan



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Investor Variable \$500,000 Interest Only

Company

Product

★★★★★ Outstanding Value

AMP Bank	Professional Package Investment Variable
Athena	Investor Variable
Citi	Investment Basic Variable
Freedom Lend	Investment Freedom Variable
homeloans.com.au	Investment Low Rate Home Loan with Offset
Homestar Finance	Investment Variable
Mortgage House	Inv Advantage Variable
Newcastle Permanent	Investment Premium Plus Package Variable
Newcastle Permanent	Investment Real Deal
Pacific Mortgage Group	Investment Variable
RACQ Bank	Mortgage Breaker Investor
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
TicToc Home Loans	Investment Variable

✦ Rising Star

Firstmac	Investor Basic Home Loan
Reduce Home Loans	Investor Cash Back Hero
RESI Mortgage Corp	Investment Essential Options Prime
Yellow Brick Road	Investment Essential Options Prime



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Investor Variable \$500,000 Interest Only

Company	Product
★★★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
AMO Group	Investment Variable
ANZ	Investment Simplicity Plus
Aussie	Investment Elevate Offset Variable
Aussie	Investment Elevate Variable
Bank Australia	Investment Basic Home Loan Variable
Bankwest	Investment Complete Home Loan Variable
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Offset Variable
Citi	Investment Variable
CUA	Investor Achieve Variable
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Premium Investment Variable
Greater Bank	Investment Great Rate Variable Home Loan
Heritage Bank	Investment Discount Variable
HSBC	Investment Premier Variable
IMB	Investment Budget
loans.com.au	Smart Investment Home Loan
ME	Inv Flexible Home Loan
ME	Investment Member Package Flexible Home Loan
Mortgage House	Investment Advantage Variable
NAB	Inv Base Variable Rate
QBANK	Inv Classic Home Loan
RESI Mortgage Corp	Inv Flexi Options
Suncorp Bank	Investment Back To Basics Variable
Suncorp Bank	Investment Home Package Plus Variable
UBank	Investment UHomeLoan Variable
Yellow Brick Road	Inv Flexi Options



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Investor Variable \$500,000 Interest Only

Company	Product
★★★	
86 400	Investment Own Home Loan
AMP Bank	Investment Basic Variable Loan
ANZ	Breakfree Investment Variable
Aussie	Investment Select Basic Variable
Aussie	Investment Select Standard Variable
Australian Military Bank	Investment Home Loan
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Premium Package Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Melbourne	Investment Basic Promo Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
BankSA	Investment Basic Promo Variable
BankVic	Investment Property Investor Variable
bcu	Investment Standard Variable
Bendigo Bank	Investment Complete Home Loan Variable
Beyond Bank	Investment Total Home Loan Variable
BOQ	Investment Economy Variable Home Loan
BOQ	Investment Intro Rate Home Loan Variable
Citi	Investment Mortgage Plus Variable
Commonwealth Bank	Investment Extra
Commonwealth Bank	Investment Extra Intro
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment Basic Variable Home Loan



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Investor Variable \$500,000 Interest Only

Company	Product
★★★	
Credit Union SA	Investment Discounted Variable
Credit Union SA	Investment Variable Home Loan Package
CUA	Investor Accelerate Variable
CUA	Investor Accelerate Variable Construction
CUA	Investor Achieve Variable Construction
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
Firstmac	Inv Vital
Firstmac	Investment VIP Variable
G&C Mutual Bank	Investment Premium Package Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Standard Variable Home Loan
Greater Bank	Investment Ultimate Variable Home Loan
Heritage Bank	Investment Home Advantage Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Mortgage Breaker Investment Loan
HSBC	Investment Home Value Variable
HSBC	Investment Premier Home Equity
HSBC	Investment Variable
Hunter United	Interest Only Home Loan Investment
Illawarra Credit Union	Variable Invest
IMB	Investment Essentials Home Loan
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
loans.com.au	Investment Essentials Variable
loans.com.au	Offset Variable Investor Home Loan
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Macquarie Credit Union	Inv Power



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Investor Variable \$500,000 Interest Only

Company	Product
★★★	
ME	Inv Basic Home Loan
ME	Investment Basic Home Loan
MOVE Bank	Complete Package Variable Investment Loan
MyState Bank	Investment Basic Variable
MyState Bank	Investment Special Residential Variable
Northern Inland CU	Investment Dream Value Home Loan
People's Choice Credit Union	Investment Basic Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Classic Plus Investor Home Loan
Qudos Bank	Investment Construction Loan
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Standard Variable Rate
Qudos Bank	Investment Value Package Low Cost Home Loan
RACQ Bank	Investment Choices Mortgage Breaker
Regional Australia Bank	Investment Basic Variable Home Loan
Regional Australia Bank	Investment Partnership Advantage Variable Home Loan
Reliance Bank	Investment First Rate
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Advantage Package Variable
St.George Bank	Investment Basic Promo Variable
Sydney Mutual Bank	Investment Variable
The Capricornian	No Frills Investment Loan
The Mac	Standard Variable Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Investment Package Home Loan Premium Variable
WAW Credit Union	Back to Basics Investment Loan
Westpac	Flexi First Option Investment Loan
Westpac	Premier Advantage Rocket Investment Loan



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Investor Variable \$500,000 Interest Only

Company	Product
★★	
ANZ	Investment Variable
Arab Bank Australia	Inv Essentials Home Loan
Bank Australia	Investment Premium Variable
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
BankSA	Investment Variable
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Standard Variable Home Loan
Credit Union SA	Investment Standard Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
Hume Bank	Investment Interest Saver
Hume Bank	Investment Variable
Macquarie Credit Union	Inv Property Variable
MyState Bank	Investment Standard Variable
NAB	Investment Choice Package Tailored Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Investment Real Options
QBANK	Inv Standard Variable
Regional Australia Bank	Investment Mortgage Offset Home Loan
Reliance Bank	Investment All In One Discount Variable
Reliance Bank	Investment All In One Rewards Package
St.George Bank	Investment Variable
Summerland Credit Union	Investment Home Loan Plus
Teachers Mutual Bank	Investment Interest Only Variable
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable



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Investor Variable \$500,000 Interest Only

Company	Product
★★	
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Variable
WAW Credit Union	2 Year Intro Investment Loan
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
Auswide Bank	Investment Standard Variable
Bank of us	Investment FlexiChoice
Bank of us	Investment FlexiChoice >90LVR
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
ME	Inv Flexible Home Loan
ME	Investment Flexible Home Loan
People's Choice Credit Union	Investment Variable
RAMS	Inv Full Feature
Reliance Bank	Investment All In One
Suncorp Bank	Investment Variable
Not rated	
Arab Bank Australia	Inv The Basics
Bankwest	Investment Premium Select Home Loan
Hume Bank	Investment Flexi Low Rate
Qudos Bank	Investment No Frills Home Loan
Summerland Credit Union	Investment Premium



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Investor Variable \$500,000 Principal & Interest

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

★★★★★ Outstanding Value

AMO Group	Investment Basic Variable
AMO Group	Investment Variable
Credit Union SA	Investment Variable Home Loan Package
CUA	Investor Achieve Variable
Freedom Lend	Investment Freedom Variable
homeloans.com.au	Investment Low Rate Home Loan with Offset
Homestar Finance	Investment Variable
Hunter United	No Regrets Investment Loan
loans.com.au	Smart Investment Home Loan
Mortgage House	Inv Advantage Variable
Mortgage House	Investment Advantage Variable
MOVE Bank	Straightforward Investment Loan
Pacific Mortgage Group	Investment Variable
Reduce Home Loans	Investor Rate Buster High Lend
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
TicToc Home Loans	Investment Variable
UBank	Investment UHomeLoan Variable

✦ Rising Star

Firstmac	Investor Basic Home Loan
Reduce Home Loans	Investor Cash Back Hero



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★★★★	
86 400	Investment Own Home Loan
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
AMP Bank	Professional Package Investment Variable
ANZ	Investment Simplicity Plus
Athena	Investor Variable
Aussie	Investment Elevate Offset Variable
Aussie	Investment Elevate Variable
Bank Australia	Investment Basic Home Loan Variable
Bankwest	Investment Complete Home Loan Variable
bcu	Investment OMG! Variable Rate
Citi	Investment Basic Variable
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Offset Variable
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Premium Investment Variable
Heritage Bank	Investment Discount Variable
HSBC	Investment Premier Home Smart Variable
HSBC	Investment Premier Variable
IMB	Investment Budget
IMB	Investment Essentials Home Loan
Macquarie Bank	Investment Offset Home Loan Variable
NAB	Inv Base Variable Rate
Newcastle Permanent	Investment Real Deal
People's Choice Credit Union	Investment Basic Variable
Qudos Bank	Investment Value Package Low Cost Home Loan
Queensland Country Bank	Investment Ultimate Home Loan Package
RACQ Bank	Mortgage Breaker Investor
Suncorp Bank	Investment Back To Basics Variable
Suncorp Bank	Investment Home Package Plus Variable



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

Investor Variable \$500,000 Principal & Interest

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



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★★	
Citi	Investment Mortgage Plus Variable
Citi	Investment Variable
Commonwealth Bank	Investment Extra
Commonwealth Bank	Investment Extra Intro
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable
CUA	Investor Accelerate Variable
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
Firstmac	Inv Vital
Firstmac	Investment VIP Variable
G&C Mutual Bank	Investment Premium Package Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Great Rate Variable Home Loan
Greater Bank	Investment Standard Variable Home Loan
Greater Bank	Investment Ultimate Variable Home Loan
Heritage Bank	Investment Home Advantage Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Investment Loan
Horizon Bank	Kickstart First Home Buyer Inv Loan
Horizon Bank	Mortgage Breaker Investment Loan
Horizon Bank	Value Plus Investment Loan
HSBC	Investment Home Smart Variable
HSBC	Investment Home Value Variable
HSBC	Investment Variable
Hume Bank	Investment Flexi Low Rate
Hume Bank	Investment Interest Saver
Hume Bank	Investment Property Package Variable
Hunter United	Platinum Investment Home Loan
Illawarra Credit Union	Variable Invest



Home Loans Star Ratings

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Investor Variable \$500,000 Principal & Interest

Company	Product
★★★	
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
loans.com.au	Investment Essentials Variable
loans.com.au	Offset Variable Investor Home Loan
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Credit Union	Inv Power
ME	Inv Basic Home Loan
ME	Inv Flexible Home Loan
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan
MOVE Bank	Complete Package Variable Investment Loan
MyState Bank	Investment Basic Variable
MyState Bank	Investment Special Residential Variable
NAB	Investment Choice Package Tailored Variable
Newcastle Permanent	Investment Premium Plus Package Variable
Northern Inland CU	Investment Basic Home Loan
Northern Inland CU	Investment Dream Value Home Loan
Northern Inland CU	Investment Introductory Home Loan
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Classic Plus Investor Home Loan
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Standard Variable Rate
RACQ Bank	Investment Choices Mortgage Breaker
Regional Australia Bank	Investment Basic Variable Home Loan
Regional Australia Bank	Investment Partnership Advantage Variable Home Loan
Reliance Bank	Investment First Rate
RESI Mortgage Corp	Inv Flexi Options
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Advantage Package Variable



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Investor Variable \$500,000 Principal & Interest

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



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Investment Variable
Bank Australia	Investment Premium Variable
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
Bank of us	Investment FlexiChoice
Bank of us	Investment FlexiChoice >90LVR
BankSA	Investment Variable
BankVic	Investment Offset
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Standard Variable Home Loan
Credit Union SA	Investment Standard Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
Hume Bank	Investment Variable
Macquarie Credit Union	Discounted Variable Rate Inv
Macquarie Credit Union	Inv Basic Home Loan
Macquarie Credit Union	Inv Property Variable
ME	Inv Flexible Home Loan
ME	Investment Flexible Home Loan
MOVE Bank	Standard Variable Rate Investment
MyState Bank	Investment Standard Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Investment Premium Variable
Newcastle Permanent	Investment Real Options
People's Choice Credit Union	Investment Variable
QBANK	Inv Standard Variable



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★	
RAMS	Inv Full Feature
Regional Australia Bank	Investment Mortgage Offset Home Loan
Reliance Bank	Investment All In One
Reliance Bank	Investment All In One Discount Variable
Reliance Bank	Investment All In One Rewards Package
St.George Bank	Investment Variable
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
WAW Credit Union	2 Year Intro Investment Loan
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
Arab Bank Australia	12 Month HeadStart Investment Home Loan
Arab Bank Australia	Inv Essentials Home Loan
Arab Bank Australia	Inv The Basics
Auswide Bank	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
Northern Inland CU	Investment Smart Home Loan
Summerland Credit Union	Investment Home Loan Plus
Suncorp Bank	Investment Variable
Transport Mutual Credit Union	Investment Variable
Not rated	
Qudos Bank	Investment No Frills Home Loan
RESI Mortgage Corp	Investment Essential Options Prime
Yellow Brick Road	Investment Essential Options Prime



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Investor Variable \$750,000 Interest Only

Company

Product

★★★★★ Outstanding Value

AMP Bank	Professional Package Investment Variable
Athena	Investor Variable
Citi	Investment Basic Variable
Freedom Lend	Investment Freedom Variable
homeloans.com.au	Investment Low Rate Home Loan with Offset
Homestar Finance	Investment Variable
Mortgage House	Inv Advantage Variable
Newcastle Permanent	Investment Premium Plus Package Variable
Newcastle Permanent	Investment Real Deal
Pacific Mortgage Group	Investment Variable
RACQ Bank	Mortgage Breaker Investor
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
TicToc Home Loans	Investment Variable

✦ Rising Star

Firstmac	Investor Basic Home Loan
Reduce Home Loans	Investor Cash Back Hero
RESI Mortgage Corp	Investment Essential Options Prime
Yellow Brick Road	Investment Essential Options Prime



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Investor Variable \$750,000 Interest Only

Company	Product
★★★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
AMO Group	Investment Variable
ANZ	Investment Simplicity Plus
Aussie	Investment Elevate Offset Variable
Aussie	Investment Elevate Variable
Bank Australia	Investment Basic Home Loan Variable
Bankwest	Investment Complete Home Loan Variable
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Offset Variable
CUA	Investor Achieve Variable
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Premium Investment Variable
Greater Bank	Investment Great Rate Variable Home Loan
Heritage Bank	Investment Discount Variable
Heritage Bank	Investment Home Advantage Variable
HSBC	Investment Premier Variable
IMB	Investment Budget
loans.com.au	Smart Investment Home Loan
ME	Inv Flexible Home Loan
ME	Investment Member Package Flexible Home Loan
Mortgage House	Investment Advantage Variable
NAB	Inv Base Variable Rate
QBANK	Inv Classic Home Loan
RESI Mortgage Corp	Inv Flexi Options
Suncorp Bank	Investment Back To Basics Variable
Suncorp Bank	Investment Home Package Plus Variable
UBank	Investment UHomeLoan Variable
Yellow Brick Road	Inv Flexi Options



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Investor Variable \$750,000 Interest Only

Company	Product
★★★	
86 400	Investment Own Home Loan
AMP Bank	Investment Basic Variable Loan
ANZ	Breakfree Investment Variable
Aussie	Investment Select Basic Variable
Aussie	Investment Select Standard Variable
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Premium Package Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Melbourne	Investment Basic Promo Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
BankSA	Investment Basic Promo Variable
BankVic	Investment Property Investor Variable
bcu	Investment Standard Variable
Bendigo Bank	Investment Complete Home Loan Variable
Beyond Bank	Investment Total Home Loan Variable
BOQ	Investment Economy Variable Home Loan
BOQ	Investment Intro Rate Home Loan Variable
Citi	Investment Mortgage Plus Variable
Citi	Investment Variable
Commonwealth Bank	Investment Extra
Commonwealth Bank	Investment Extra Intro
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment Basic Variable Home Loan



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Investor Variable \$750,000 Interest Only

Company	Product
★★★	
Credit Union SA	Investment Discounted Variable
Credit Union SA	Investment Variable Home Loan Package
CUA	Investor Accelerate Variable
CUA	Investor Accelerate Variable Construction
CUA	Investor Achieve Variable Construction
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
Firstmac	Inv Vital
Firstmac	Investment VIP Variable
G&C Mutual Bank	Investment Premium Package Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Standard Variable Home Loan
Greater Bank	Investment Ultimate Variable Home Loan
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Mortgage Breaker Investment Loan
HSBC	Investment Home Value Variable
HSBC	Investment Premier Home Equity
HSBC	Investment Variable
Hunter United	Interest Only Home Loan Investment
Illawarra Credit Union	Variable Invest
IMB	Investment Essentials Home Loan
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
loans.com.au	Investment Essentials Variable
loans.com.au	Offset Variable Investor Home Loan
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Macquarie Credit Union	Inv Power
ME	Inv Basic Home Loan



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Investor Variable \$750,000 Interest Only

Company	Product
★★★	
ME	Investment Basic Home Loan
MOVE Bank	Complete Package Variable Investment Loan
MyState Bank	Investment Basic Variable
MyState Bank	Investment Special Residential Variable
Northern Inland CU	Investment Dream Value Home Loan
People's Choice Credit Union	Investment Basic Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Classic Plus Investor Home Loan
Qudos Bank	Investment Construction Loan
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Standard Variable Rate
Qudos Bank	Investment Value Package Low Cost Home Loan
RACQ Bank	Investment Choices Mortgage Breaker
Regional Australia Bank	Investment Basic Variable Home Loan
Regional Australia Bank	Investment Partnership Advantage Variable Home Loan
Reliance Bank	Investment First Rate
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Advantage Package Variable
St.George Bank	Investment Basic Promo Variable
Sydney Mutual Bank	Investment Variable
The Capricornian	Inv Premium Choice Variable
The Capricornian	No Frills Investment Loan
The Mac	Standard Variable Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Investment Package Home Loan Premium Variable
WAW Credit Union	Back to Basics Investment Loan
Westpac	Flexi First Option Investment Loan
Westpac	Premier Advantage Rocket Investment Loan



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Investor Variable \$750,000 Interest Only

Company	Product
★★	
ANZ	Investment Variable
Arab Bank Australia	Inv Essentials Home Loan
Australian Military Bank	Investment Home Loan
Bank Australia	Investment Premium Variable
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
BankSA	Investment Variable
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Standard Variable Home Loan
Credit Union SA	Investment Standard Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
Hume Bank	Investment Interest Saver
Hume Bank	Investment Variable
Macquarie Credit Union	Inv Property Variable
MyState Bank	Investment Standard Variable
NAB	Investment Choice Package Tailored Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Investment Real Options
QBank	Inv Standard Variable
Regional Australia Bank	Investment Mortgage Offset Home Loan
Reliance Bank	Investment All In One Discount Variable
Reliance Bank	Investment All In One Rewards Package
St.George Bank	Investment Variable
Summerland Credit Union	Investment Home Loan Plus
Teachers Mutual Bank	Investment Interest Only Variable
The Capricornian	Inv Lifestyle Variable



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Investor Variable \$750,000 Interest Only

Company	Product
★★	
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Variable
WAW Credit Union	2 Year Intro Investment Loan
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
Auswide Bank	Investment Standard Variable
Bank of us	Investment FlexiChoice
Bank of us	Investment FlexiChoice >90LVR
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
ME	Inv Flexible Home Loan
ME	Investment Flexible Home Loan
People's Choice Credit Union	Investment Variable
RAMS	Inv Full Feature
Reliance Bank	Investment All In One
Suncorp Bank	Investment Variable
Not rated	
Arab Bank Australia	Inv The Basics
Bankwest	Investment Premium Select Home Loan
Hume Bank	Investment Flexi Low Rate
Qudos Bank	Investment No Frills Home Loan
Summerland Credit Union	Investment Premium



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Investor Variable \$750,000 Principal & Interest

Company	Product
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★★★★★ Outstanding Value

AMO Group	Investment Basic Variable
AMO Group	Investment Variable
Credit Union SA	Investment Variable Home Loan Package
CUA	Investor Achieve Variable
Freedom Lend	Investment Freedom Variable
homeloans.com.au	Investment Low Rate Home Loan with Offset
Homestar Finance	Investment Variable
Hunter United	No Regrets Investment Loan
loans.com.au	Smart Investment Home Loan
Mortgage House	Inv Advantage Variable
Mortgage House	Investment Advantage Variable
MOVE Bank	Straightforward Investment Loan
Pacific Mortgage Group	Investment Variable
Reduce Home Loans	Investor Rate Buster High Lend
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
TicToc Home Loans	Investment Variable

✦ Rising Star

Firstmac	Investor Basic Home Loan
Reduce Home Loans	Investor Cash Back Hero
RESI Mortgage Corp	Investment Essential Options Prime
Yellow Brick Road	Investment Essential Options Prime



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★★★★	
86 400	Investment Own Home Loan
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
AMP Bank	Professional Package Investment Variable
ANZ	Investment Simplicity Plus
Athena	Investor Variable
Aussie	Investment Elevate Offset Variable
Aussie	Investment Elevate Variable
Bank Australia	Investment Basic Home Loan Variable
Bankwest	Investment Complete Home Loan Variable
bcu	Investment OMG! Variable Rate
Citi	Investment Basic Variable
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Offset Variable
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Premium Investment Variable
Heritage Bank	Investment Discount Variable
Heritage Bank	Investment Home Advantage Variable
HSBC	Investment Premier Home Smart Variable
HSBC	Investment Premier Variable
IMB	Investment Budget
IMB	Investment Essentials Home Loan
Macquarie Bank	Investment Offset Home Loan Variable
NAB	Inv Base Variable Rate
Newcastle Permanent	Investment Real Deal
Qudos Bank	Investment Value Package Low Cost Home Loan
Queensland Country Bank	Investment Ultimate Home Loan Package
RACQ Bank	Mortgage Breaker Investor
Suncorp Bank	Investment Back To Basics Variable
Suncorp Bank	Investment Home Package Plus Variable
UBank	Investment UHomeLoan Variable



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Investor Variable \$750,000 Principal & Interest

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



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★★	
Citi	Investment Mortgage Plus Variable
Citi	Investment Variable
Commonwealth Bank	Investment Extra
Commonwealth Bank	Investment Extra Intro
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable
CUA	Investor Accelerate Variable
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
Firstmac	Inv Vital
Firstmac	Investment VIP Variable
G&C Mutual Bank	Investment Premium Package Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Great Rate Variable Home Loan
Greater Bank	Investment Standard Variable Home Loan
Greater Bank	Investment Ultimate Variable Home Loan
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Investment Loan
Horizon Bank	Kickstart First Home Buyer Inv Loan
Horizon Bank	Mortgage Breaker Investment Loan
Horizon Bank	Value Plus Investment Loan
HSBC	Investment Home Smart Variable
HSBC	Investment Home Value Variable
HSBC	Investment Variable
Hume Bank	Investment Flexi Low Rate
Hume Bank	Investment Interest Saver
Hume Bank	Investment Property Package Variable
Hunter United	Platinum Investment Home Loan
Illawarra Credit Union	Variable Invest
ING	Inv Mortgage Simplifier



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★★	
ING	Inv Orange Advantage Variable
loans.com.au	Investment Essentials Variable
loans.com.au	Offset Variable Investor Home Loan
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Credit Union	Inv Power
ME	Inv Basic Home Loan
ME	Inv Flexible Home Loan
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan
MOVE Bank	Complete Package Variable Investment Loan
MyState Bank	Investment Basic Variable
MyState Bank	Investment Special Residential Variable
NAB	Investment Choice Package Tailored Variable
Newcastle Permanent	Investment Premium Plus Package Variable
Northern Inland CU	Investment Basic Home Loan
Northern Inland CU	Investment Dream Value Home Loan
Northern Inland CU	Investment Introductory Home Loan
People's Choice Credit Union	Investment Basic Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Classic Plus Investor Home Loan
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Standard Variable Rate
RACQ Bank	Investment Choices Mortgage Breaker
Regional Australia Bank	Investment Basic Variable Home Loan
Regional Australia Bank	Investment Partnership Advantage Variable Home Loan
Reliance Bank	Investment First Rate
RESI Mortgage Corp	Inv Flexi Options
SERVICE ONE Alliance Bank	Investment Standard Variable
St.George Bank	Investment Advantage Package Variable



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Investor Variable \$750,000 Principal & Interest

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



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Investment Variable
Bank Australia	Investment Premium Variable
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
Bank of us	Investment FlexiChoice
Bank of us	Investment FlexiChoice >90LVR
BankSA	Investment Variable
BankVic	Investment Offset
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Standard Variable Home Loan
Credit Union SA	Investment Standard Variable
G&C Mutual Bank	Investment Standard Variable
Heritage Bank	Investment Variable
Hume Bank	Investment Variable
Macquarie Credit Union	Discounted Variable Rate Inv
Macquarie Credit Union	Inv Basic Home Loan
Macquarie Credit Union	Inv Property Variable
MOVE Bank	Standard Variable Rate Investment
MyState Bank	Investment Standard Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Investment Premium Variable
Newcastle Permanent	Investment Real Options
Northern Inland CU	Investment Smart Home Loan
People's Choice Credit Union	Investment Variable
QBANK	Inv Standard Variable
RAMS	Inv Full Feature



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Investor Variable \$750,000 Principal & Interest

Company	Product
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★★

Regional Australia Bank	Investment Mortgage Offset Home Loan
Reliance Bank	Investment All In One
Reliance Bank	Investment All In One Discount Variable
Reliance Bank	Investment All In One Rewards Package
St.George Bank	Investment Variable
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
WAW Credit Union	2 Year Intro Investment Loan
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan

★

Arab Bank Australia	12 Month HeadStart Investment Home Loan
Arab Bank Australia	Inv Essentials Home Loan
Arab Bank Australia	Inv The Basics
Auswide Bank	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
ME	Inv Flexible Home Loan
ME	Investment Flexible Home Loan
Summerland Credit Union	Investment Home Loan Plus
Suncorp Bank	Investment Variable
Transport Mutual Credit Union	Investment Variable

Not rated

Qudos Bank	Investment No Frills Home Loan
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