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 3 Year Fixed \$200,000	
Company	Product	
★★★★★ Outstanding Value		
Adelaide Bank	SmartFix - P&I	
Adelaide Bank	SmartSaver Fixed - P&I	
AMO Group	Residential Fixed - P&I	
ANZ	Breakfree Fixed - P&I	
Aussie	Elevate Fixed - P&I	
Aussie	Elevate Offset Fixed - P&I	
Aussie	Select Basic Fixed - P&I	
Bank Australia	Basic Home Loan Fixed - P&I	
Bank Australia	Premium Package Fixed - P&I	
bcu	Residential Fixed - P&I	
Freedom Lend	Freedom Fixed - P&I	
HSBC	Fixed - P&I	
ING	Residential Fixed - P&I	
Pacific Mortgage Group	Residential Fixed - P&I	
QBANK	Residential Fixed - P&I	
Reduce Home Loans	Home Owners Dream Fixed - P&I	
St.George Bank	Advantage Package Fixed - P&I	
Teachers Mutual Bank	Fixed - P&I	
TicToc Home Loans	Live-in Fixed - P&I	
UBank	UHomeLoan Fixed - IO	
UBank	UHomeLoan Fixed - P&I	

Owner Occupier 3 Year Fixed \$200,000

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

Owner Occupier 3 Year Fixed \$200,000	
Company	Product

86 400	Own Home Loan Fixed - P&I
ANZ	Residential Fixed - P&I
Aussie	Select Standard Fixed - P&I
Auswide Bank	Freedom Package Fixed - P&I
Bank Australia	Premium Fixed - P&I
Bank of China	Fixed Rate Home Loan - P&I
Bank of Melbourne	Advantage Package Fixed - P&I
BankSA	Advantage Package Fixed - P&I
Bankwest	Complete Home Loan Fixed Rate - P&I
Bendigo Bank	Complete Home Loan Fixed - P&I
Beyond Bank	Total Home Loan Package Fixed - P&I
Endeavour Mutual Bank	Fixed - P&I
Endeavour Mutual Bank	Residential Fixed - P&I
Greater Bank	Great Rate Fixed Home Loan - P&I
Greater Bank	Standard Fixed Home Loan - IO
Greater Bank	Standard Fixed Home Loan - P&I
ІМВ	Residential Fixed - P&I
ING	Orange Advantage Fixed - P&I
Macquarie Bank	Basic Flyer Home Loan Fixed - P&I
Macquarie Bank	Basic Home Loan Fixed - P&I
Macquarie Bank	Offset Home Loan Fixed - P&I
Mortgage House	Advantage Standard Fixed Home Loan - P&I
MOVE Bank	Complete Package Fixed Home Loan - P&I
NAB	Choice Package Tailored Fixed - P&I
NAB	Tailored Fixed - P&I
People's Choice Credit Union	Home Loan Package Fixed - P&I
Qudos Bank	Fixed - P&I
RACQ Bank	Choices Fixed - P&I
RACQ Bank	Residential Fixed - IO
RACQ Bank	Residential Fixed - P&I
SERVICE ONE Alliance Bank	Residential Fixed - P&I
Sydney Mutual Bank	Fixed - P&I

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Owner Occupier 3 Year Fixed \$200,000	
Company	Product

Teachers Mutual Bank	Fixed - IO
Westpac	Premier Advantage Fixed Options Home Loan - P&I

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CANSTAR

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	Owner Occupier 3 Year Fixed \$200,000	
Company	Product	

86 400	Own Home Loan Fixed - IO	
Adelaide Bank	SmartFix - IO	
Adelaide Bank	SmartSaver Fixed - IO	
AMO Group	Residential Fixed - IO	
AMP Bank	Professional Package Residential Fixed - IO	
AMP Bank	Professional Package Residential Fixed - P&I	
Arab Bank Australia	Residential Fixed - IO	
Arab Bank Australia	Residential Fixed - P&I	
Aussie	Elevate Fixed - IO	
Aussie	Elevate Offset Fixed - IO	
Australian Military Bank	DHOAS Fixed Rate - IO	
Australian Military Bank	DHOAS Fixed Rate - P&I	
Australian Military Bank	Fixed Rate - IO	
Australian Military Bank	Fixed Rate - P&I	
Australian Unity	Health Wealth Happiness Fixed - P&I	
Australian Unity	Health Wealth Happiness Package Fixed - P&I	
Auswide Bank	Standard Fixed - P&I	
Bank First	Compete Home Loan Fixed - P&I	
Bank First	Complete Home Loan Fixed First Home Buyer Package - P&I	
Bank First	Premier Package Home Loan Fixed - P&I	
Bank First	Premier Package Home Loan Fixed First Home Buyer Package - P&I	
Bank of Melbourne	Residential Fixed - P&I	
Bank of Sydney	Expect More Fixed - P&I	
Bank of us	FlexiDiscount Fixed - P&I	
BankSA	Residential Fixed - P&I	
BankVic	Fixed - IO	
BankVic	Fixed - P&I	
BankVic	Premium Home Fixed - IO	
BankVic	Premium Home Fixed - P&I	
Bankwest	Fixed Rate - P&I	
bcu	Residential Fixed - IO	
Beyond Bank	First Home Buyers Fixed Rate Loan - P&I	

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

	Owner Occupier 3 Year Fixed \$200,000
Company	Product

Beyond Bank	Pinnacle Package Fixed - P&I
BOQ	Fixed - P&I
Commonwealth Bank	Fixed - P&I
Commonwealth Bank	Wealth Package Fixed - P&I
Community First CU	Fixed - IO
Community First CU	Fixed - P&I
Credit Union SA	Fixed Home Loan Package - P&I
Credit Union SA	Fixed Rate Home Loan - P&I
CUA	Fixed - P&I
Delphi Bank	Standard Fixed - P&I
Easy Street Fin Services	Easy Street Fixed - IO
Easy Street Fin Services	Easy Street Fixed - P&I
Firstmac	VIP Fixed - P&I
Freedom Lend	Freedom Fixed - IO
G&C Mutual Bank	Residential Fixed - IO
G&C Mutual Bank	Residential Fixed - P&I
Gateway Bank	Premium Residential Fixed - P&I
Greater Bank	Great Rate Fixed Home Loan - IO
Greater Bank	Ultimate Fixed Home Loan - IO
Greater Bank	Ultimate Fixed Home Loan - P&I
Heritage Bank	Home Advantage Fixed - P&I
Heritage Bank	Residential Fixed - IO
Heritage Bank	Residential Fixed - P&I
Homestar Finance	Fixed - IO
Homestar Finance	Fixed - P&I
Horizon Bank	Fixed Rate Home Loan - IO
Horizon Bank	Fixed Rate Home Loan - P&I
HSBC	Fixed - IO
Hume Bank	Property Package Fixed - P&I
Hume Bank	Residential Fixed - P&I
IMB	Residential Fixed - IO
loans.com.au	Fixed - Owner Occupier - IO

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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.

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Owner Occupier 3 Year Fixed \$200,000	
Company	Product

The Mac	Standard Fixed - P&I
The Mutual Bank	Package Home Loan Premium Fixed - IO
The Mutual Bank	Package Home Loan Premium Fixed - P&I
The Mutual Bank	Premium Fixed - IO
The Mutual Bank	Premium Fixed - P&I
TicToc Home Loans	Live-in Fixed - IO
WAW Credit Union	OO Fixed - IO
WAW Credit Union	OO Fixed - P&I
Westpac	Fixed Options Home Loan - P&I
Yellow Brick Road	Flexi Options Fixed - P&I

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Home Loans Star Ratings 2020 - Page 7

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 3 Year Fixed \$200,000	
Company	Product
**	
ANZ	Breakfree Fixed - IO
ANZ	Residential Fixed - IO
Aussie	Select Basic Fixed - IO
Aussie	Select Standard Fixed - IO
Australian Unity	Health Wealth Happiness Fixed - IO
Auswide Bank	Freedom Package Fixed - IO
Auswide Bank	Standard Fixed - IO
Bank of China	Fixed Rate Home Loan - IO
Bank of Melbourne	Advantage Package Fixed - IO
Bank of Melbourne	Residential Fixed - IO
BankSA	Advantage Package Fixed - IO
BankSA	Residential Fixed - IO
Bankwest	Complete Home Loan Fixed Rate - IO
Bankwest	Fixed Rate - IO
Bendigo Bank	Complete Home Loan Fixed - IO
Beyond Bank	Fixed - P&I
Commonwealth Bank	Fixed - IO
Commonwealth Bank	Wealth Package Fixed - IO
Credit Union SA	Fixed Home Loan Package - IO
Credit Union SA	Fixed Rate Home Loan - IO
Delphi Bank	Standard Fixed - IO
Firstmac	VIP Fixed - IO
Hume Bank	Property Package Fixed - IO
Hume Bank	Residential Fixed - IO
Macquarie Bank	Basic Flyer Home Loan Fixed - IO
Macquarie Bank	Offset Flyer Home Loan Fixed - IO
Macquarie Bank	Offset Home Loan Fixed - IO
MyState Bank	Residential Fixed - IO
NAB	Choice Package Tailored Fixed - IO
NAB	Tailored Fixed - IO
People's Choice Credit Union	Fixed - IO
People's Choice Credit Union	Home Loan Package Fixed - IO

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Home Loans Star Ratings 2020 - Page 8

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 3 Year Fixed \$200,000
Company	Product
**	
Queensland Country Bank	Fixed Rate Home Loan - IO
Queensland Country Bank	Fixed Rate Package Home Loan - IO
Reliance Bank	Fixed Rate - IO
RESI Mortgage Corp	Flexi Options Fixed - IO
SERVICE ONE Alliance Bank	Residential Fixed - IO
St.George Bank	Advantage Package Fixed - IO
St.George Bank	Residential Fixed - IO
The Capricornian	Lifestyle Fixed - IO
The Capricornian	Lifestyle Fixed - P&I
Westpac	Fixed Options Home Loan - IO
Westpac	Premier Advantage Fixed Options Home Loan - IO
Yellow Brick Road	Flexi Options Fixed - IO
*	
AMP Bank	Basic Fixed - IO
AMP Bank	Basic Fixed - P&I
BOQ	Fixed - IO
Gateway Bank	Residential Fixed - P&I
Illawarra Credit Union	Fixed - IO
Illawarra Credit Union	Fixed - P&I
ME	Flexible Fixed - IO
ME	Flexible Fixed OO - IO
ME	Member Package Flexible Fixed - IO
RAMS	Fixed Rate - IO
Suncorp Bank	Fixed - IO
Suncorp Bank	Home Package Plus Fixed - IO
Not rated	
Australian Unity	Health Wealth Happiness Package Fixed - IO
Australian Onity	
Community First CU	Accelerator Packaged Fixed - IO

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Home Loans Star Ratings 2020 - Page 9

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 3 Year Fixed \$350,000

Owner Occupier 3 Year Fixed \$350,000	
Company	Product
**** Outstanding Value	
Adelaide Bank	SmartFix - P&I
Adelaide Bank	SmartSaver Fixed - P&I
AMO Group	Residential Fixed - P&I
ANZ	Breakfree Fixed - P&I
Aussie	Elevate Offset Fixed - P&I
Aussie	Select Basic Fixed - P&I
Bank Australia	Basic Home Loan Fixed - P&I
Bank Australia	Premium Package Fixed - P&I
Bank of Melbourne	Advantage Package Fixed - P&I
BankSA	Advantage Package Fixed - P&I
bcu	Residential Fixed - P&I
Freedom Lend	Freedom Fixed - P&I
HSBC	Fixed - P&I
ING	Orange Advantage Fixed - P&I
Mortgage House	Advantage Standard Fixed Home Loan - P&I
Pacific Mortgage Group	Residential Fixed - P&I
Reduce Home Loans	Home Owners Dream Fixed - P&I
St.George Bank	Advantage Package Fixed - P&I
Teachers Mutual Bank	Fixed - P&I
TicToc Home Loans	Live-in Fixed - P&I
UBank	UHomeLoan Fixed - P&I
Westpac	Premier Advantage Fixed Options Home Loan - P&I

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

Owner Occupier 3 Year Fixed \$350,000	
Company	Product

86 400	Own Home Loan Fixed - P&I
ANZ	Residential Fixed - P&I
Aussie	Elevate Fixed - P&I
Aussie	Select Standard Fixed - P&I
Auswide Bank	Freedom Package Fixed - P&I
Bank Australia	Premium Fixed - P&I
Bank of China	Fixed Rate Home Loan - P&I
Bankwest	Complete Home Loan Fixed Rate - P&I
Bendigo Bank	Complete Home Loan Fixed - P&I
Beyond Bank	Total Home Loan Package Fixed - P&I
Commonwealth Bank	Wealth Package Fixed - P&I
Endeavour Mutual Bank	Fixed - P&I
Endeavour Mutual Bank	Residential Fixed - P&I
IMB	Residential Fixed - P&I
ING	Residential Fixed - P&I
Macquarie Bank	Basic Flyer Home Loan Fixed - P&I
Macquarie Bank	Basic Home Loan Fixed - P&I
Macquarie Bank	Offset Home Loan Fixed - P&I
MOVE Bank	Complete Package Fixed Home Loan - P&I
NAB	Choice Package Tailored Fixed - P&I
NAB	Tailored Fixed - P&I
Newcastle Permanent	Premium Plus Package Fixed - P&I
People's Choice Credit Union	Home Loan Package Fixed - P&I
QBANK	Residential Fixed - P&I
Qudos Bank	Fixed - P&I
RACQ Bank	Choices Fixed - P&I
RACQ Bank	Residential Fixed - IO
RACQ Bank	Residential Fixed - P&I
RESI Mortgage Corp	Flexi Options Fixed - P&I
SERVICE ONE Alliance Bank	Residential Fixed - P&I
Sydney Mutual Bank	Fixed - P&I
Teachers Mutual Bank	Fixed - IO

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Home Loans Star Ratings 2020 - Page 11

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 3 Year Fixed \$350,000	
Company	Product

UBank	UHomeLoan Fixed - IO
Yellow Brick Road	Flexi Options Fixed - P&I

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Home Loans Star Ratings 2020 - Page 12

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 3 Year Fixed \$350,000	
Company	Product

86 400	Own Home Loan Fixed - IO
Adelaide Bank	SmartFix - IO
Adelaide Bank	SmartSaver Fixed - IO
AMO Group	Residential Fixed - IO
AMP Bank	Professional Package Residential Fixed - IO
AMP Bank	Professional Package Residential Fixed - P&I
Arab Bank Australia	Residential Fixed - IO
Arab Bank Australia	Residential Fixed - P&I
Aussie	Elevate Fixed - IO
Aussie	Elevate Offset Fixed - IO
Australian Military Bank	DHOAS Fixed Rate - IO
Australian Military Bank	DHOAS Fixed Rate - P&I
Australian Military Bank	Fixed Rate - IO
Australian Military Bank	Fixed Rate - P&I
Australian Unity	Health Wealth Happiness Fixed - P&I
Australian Unity	Health Wealth Happiness Package Fixed - P&I
Auswide Bank	Standard Fixed - P&I
Bank First	Compete Home Loan Fixed - P&I
Bank First	Complete Home Loan Fixed First Home Buyer Package - P&I
Bank First	Premier Package Home Loan Fixed - P&I
Bank First	Premier Package Home Loan Fixed First Home Buyer Package - P&I
Bank of Melbourne	Residential Fixed - P&I
Bank of Sydney	Expect More Fixed - P&I
Bank of us	FlexiDiscount Fixed - P&I
BankSA	Residential Fixed - P&I
BankVic	Fixed - IO
BankVic	Fixed - P&I
BankVic	Premium Home Fixed - IO
BankVic	Premium Home Fixed - P&I
Bankwest	Fixed Rate - P&I
bcu	Residential Fixed - IO
Beyond Bank	First Home Buyers Fixed Rate Loan - P&I

Owner Occupier 3 Year Fixed \$350,000

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

Owner Occupier 3 Year Fixed \$350,000	
Company	Product

Beyond Bank	Pinnacle Package Fixed - P&I
BOQ	Fixed - P&I
Citi	Mortgage Plus Fixed - P&I
Citi	Standard Fixed - P&I
Commonwealth Bank	Fixed - P&I
Community First CU	Fixed - IO
Community First CU	Fixed - P&I
Credit Union SA	Fixed Home Loan Package - P&I
Credit Union SA	Fixed Rate Home Loan - P&I
CUA	Fixed - P&I
Delphi Bank	Standard Fixed - P&I
Easy Street Fin Services	Easy Street Fixed - IO
Easy Street Fin Services	Easy Street Fixed - P&I
Firstmac	VIP Fixed - P&I
Freedom Lend	Freedom Fixed - IO
G&C Mutual Bank	Residential Fixed - IO
G&C Mutual Bank	Residential Fixed - P&I
Gateway Bank	Premium Residential Fixed - P&I
Greater Bank	Great Rate Fixed Home Loan - IO
Greater Bank	Great Rate Fixed Home Loan - P&I
Greater Bank	Standard Fixed Home Loan - IO
Greater Bank	Standard Fixed Home Loan - P&I
Greater Bank	Ultimate Fixed Home Loan - IO
Greater Bank	Ultimate Fixed Home Loan - P&I
Heritage Bank	Home Advantage Fixed - P&I
Heritage Bank	Residential Fixed - IO
Heritage Bank	Residential Fixed - P&I
Homestar Finance	Fixed - IO
Homestar Finance	Fixed - P&I
Horizon Bank	Fixed Rate Home Loan - IO
Horizon Bank	Fixed Rate Home Loan - P&I
HSBC	Fixed - IO

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Home Loans Star Ratings 2020 - Page 14

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 3 Year Fixed \$350,000	
Company	Product

Hume Bank	Property Package Fixed - P&I
Hume Bank	Residential Fixed - P&I
Illawarra Credit Union	Fixed - P&I
IMB	Residential Fixed - IO
LCU	Intelligent Mortgage Fixed - P&I
loans.com.au	Fixed - Owner Occupier - IO
loans.com.au	Fixed - Owner Occupier - P&I
Macquarie Bank	Offset Flyer Home Loan Fixed - P&I
Macquarie Credit Union	Fixed Rate Home Loan - P&I
ME	Flexible Fixed - P&I
ME	Flexible Fixed OO - P&I
ME	Member Package Flexible Fixed - P&I
MyState Bank	Residential Fixed - P&I
Newcastle Permanent	Premium Plus Package Fixed - IO
Newcastle Permanent	Residential Fixed - IO
Newcastle Permanent	Residential Fixed - P&I
Northern Inland CU	Fixed Rate Home Loan - P&I
Northern Inland CU	Introductory Home Loan Fixed - P&I
People's Choice Credit Union	Fixed - P&I
Qudos Bank	Fixed - IO
Queensland Country Bank	Fixed Rate Home Loan - P&I
Queensland Country Bank	Fixed Rate Package Home Loan - P&I
RAMS	Fixed Rate - P&I
Regional Australia Bank	Fixed Home Loan - IO
Regional Australia Bank	Fixed Home Loan - P&I
Regional Australia Bank	Partnership Advantage Fixed Home Loan - IO
Regional Australia Bank	Partnership Advantage Fixed Home Loan - P&I
Reliance Bank	Fixed Rate - P&I
St.George Bank	Residential Fixed - P&I
Summerland Credit Union	Standard Fixed - P&I
Suncorp Bank	Fixed - P&I
Suncorp Bank	Home Package Plus Fixed - P&I

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Home Loans Star Ratings 2020 - Page 15

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 3 Year Fixed \$350,000	
Company	Product

The Capricornian	Premium Choice Fixed - IO
The Capricornian	Premium Choice Fixed - P&I
The Mac	Standard Fixed - IO
The Mac	Standard Fixed - P&I
The Mutual Bank	Package Home Loan Premium Fixed - IO
The Mutual Bank	Package Home Loan Premium Fixed - P&I
The Mutual Bank	Premium Fixed - IO
The Mutual Bank	Premium Fixed - P&I
TicToc Home Loans	Live-in Fixed - IO
WAW Credit Union	OO Fixed - IO
WAW Credit Union	OO Fixed - P&I
Westpac	Fixed Options Home Loan - P&I

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

	Owner Occupier 3 Year Fixed \$350,000
Company	Product
**	
ANZ	Breakfree Fixed - IO
ANZ	Residential Fixed - IO
Aussie	Select Basic Fixed - IO
Aussie	Select Standard Fixed - IO
Australian Unity	Health Wealth Happiness Fixed - IO
Auswide Bank	Freedom Package Fixed - IO
Auswide Bank	Standard Fixed - IO
Bank of China	Fixed Rate Home Loan - IO
Bank of Melbourne	Advantage Package Fixed - IO
Bank of Melbourne	Residential Fixed - IO
BankSA	Advantage Package Fixed - IO
BankSA	Residential Fixed - IO
Bankwest	Complete Home Loan Fixed Rate - IO
Bankwest	Fixed Rate - IO
Bendigo Bank	Complete Home Loan Fixed - IO
Beyond Bank	Fixed - P&I
Commonwealth Bank	Fixed - IO
Commonwealth Bank	Wealth Package Fixed - IO
Credit Union SA	Fixed Home Loan Package - IO
Credit Union SA	Fixed Rate Home Loan - IO
Delphi Bank	Standard Fixed - IO
Firstmac	VIP Fixed - IO
Hume Bank	Property Package Fixed - IO
Hume Bank	Residential Fixed - IO
Macquarie Bank	Basic Flyer Home Loan Fixed - IO
Macquarie Bank	Basic Home Loan Fixed - IO
Macquarie Bank	Offset Flyer Home Loan Fixed - IO
Macquarie Bank	Offset Home Loan Fixed - IO
MyState Bank	Residential Fixed - IO
NAB	Choice Package Tailored Fixed - IO
NAB	Tailored Fixed - IO
People's Choice Credit Union	Fixed - IO

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 3 Year Fixed \$350,000	
Company	Product
**	
People's Choice Credit Union	Home Loan Package Fixed - IO
Queensland Country Bank	Fixed Rate Home Loan - IO
Queensland Country Bank	Fixed Rate Package Home Loan - IO
Reliance Bank	Fixed Rate - IO
RESI Mortgage Corp	Flexi Options Fixed - IO
SERVICE ONE Alliance Bank	Residential Fixed - IO
St.George Bank	Advantage Package Fixed - IO
St.George Bank	Residential Fixed - IO
The Capricornian	Lifestyle Fixed - IO
The Capricornian	Lifestyle Fixed - P&I
Westpac	Premier Advantage Fixed Options Home Loan - IO
Yellow Brick Road	Flexi Options Fixed - IO
*	
AMP Bank	Basic Fixed - IO
AMP Bank	Basic Fixed - P&I
BOQ	Fixed - IO
Gateway Bank	Residential Fixed - P&I
Illawarra Credit Union	Fixed - IO
ME	Flexible Fixed - IO
ME	Flexible Fixed OO - IO
ME	Member Package Flexible Fixed - IO
RAMS	Fixed Rate - IO
Suncorp Bank	Fixed - IO
Suncorp Bank	Home Package Plus Fixed - IO
Westpac	Fixed Options Home Loan - IO
Not rated	
Australian Unity	Health Wealth Happiness Package Fixed - IO
Community First CU	Accelerator Packaged Fixed - IO
Community First CU	Accelerator Packaged Fixed - P&I

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Home Loans Star Ratings 2020 - Page 18

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 3 Year Fixed \$500,000	
Company	Product
**** Outstanding Value	
Adelaide Bank	SmartFix - P&I
AMO Group	Residential Fixed - P&I
ANZ	Breakfree Fixed - P&I
Aussie	Elevate Offset Fixed - P&I
Aussie	Select Basic Fixed - P&I
Bank Australia	Basic Home Loan Fixed - P&I
Bank Australia	Premium Package Fixed - P&I
Bank of Melbourne	Advantage Package Fixed - P&I
BankSA	Advantage Package Fixed - P&I
bcu	Residential Fixed - P&I
Freedom Lend	Freedom Fixed - P&I
HSBC	Fixed - P&I
HSBC	Premier Fixed - P&I
ING	Orange Advantage Fixed - P&I
Mortgage House	Advantage Standard Fixed Home Loan - P&I
Pacific Mortgage Group	Residential Fixed - P&I
Reduce Home Loans	Home Owners Dream Fixed - P&I
St.George Bank	Advantage Package Fixed - P&I
Teachers Mutual Bank	Fixed - P&I
TicToc Home Loans	Live-in Fixed - P&I
UBank	UHomeLoan Fixed - P&I
Westpac	Premier Advantage Fixed Options Home Loan - P&I

Owner Occupier 3 Year Fixed \$500,000

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

Owner Occupier 3 Year Fixed \$500,000	
Company	Product

86 400	Own Home Loan Fixed - P&I
Adelaide Bank	SmartSaver Fixed - P&I
ANZ	Residential Fixed - P&I
Aussie	Elevate Fixed - P&I
Aussie	Select Standard Fixed - P&I
Auswide Bank	Freedom Package Fixed - P&I
Bank Australia	Premium Fixed - P&I
Bank of China	Fixed Rate Home Loan - P&I
Bankwest	Complete Home Loan Fixed Rate - P&I
Bendigo Bank	Complete Home Loan Fixed - P&I
Beyond Bank	Total Home Loan Package Fixed - P&I
Commonwealth Bank	Wealth Package Fixed - P&I
Credit Union SA	Fixed Home Loan Package - P&I
Endeavour Mutual Bank	Fixed - P&I
Endeavour Mutual Bank	Residential Fixed - P&I
ІМВ	Residential Fixed - P&I
ING	Residential Fixed - P&I
Macquarie Bank	Basic Home Loan Fixed - P&I
Macquarie Bank	Offset Home Loan Fixed - P&I
MOVE Bank	Complete Package Fixed Home Loan - P&I
NAB	Choice Package Tailored Fixed - P&I
NAB	Tailored Fixed - P&I
Newcastle Permanent	Premium Plus Package Fixed - P&I
People's Choice Credit Union	Home Loan Package Fixed - P&I
QBANK	Residential Fixed - P&I
Qudos Bank	Fixed - P&I
RACQ Bank	Choices Fixed - P&I
RACQ Bank	Residential Fixed - IO
RACQ Bank	Residential Fixed - P&I
RESI Mortgage Corp	Flexi Options Fixed - P&I
SERVICE ONE Alliance Bank	Residential Fixed - P&I
Sydney Mutual Bank	Fixed - P&I

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Home Loans Star Ratings 2020 - Page 20

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 3 Year Fixed \$500,000	
Company	Product

UBank	UHomeLoan Fixed - IO
Yellow Brick Road	Flexi Options Fixed - P&I

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Home Loans Star Ratings 2020 - Page 2

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 3 Year Fixed \$500,000	
Company	Product

86 400	Own Home Loan Fixed - IO
Adelaide Bank	SmartFix - IO
Adelaide Bank	SmartSaver Fixed - IO
AMO Group	Residential Fixed - IO
AMP Bank	Professional Package Residential Fixed - IO
AMP Bank	Professional Package Residential Fixed - P&I
Arab Bank Australia	Residential Fixed - IO
Arab Bank Australia	Residential Fixed - P&I
Aussie	Elevate Fixed - IO
Aussie	Elevate Offset Fixed - IO
Australian Military Bank	DHOAS Fixed Rate - IO
Australian Military Bank	DHOAS Fixed Rate - P&I
Australian Military Bank	Fixed Rate - IO
Australian Military Bank	Fixed Rate - P&I
Australian Unity	Health Wealth Happiness Fixed - P&I
Australian Unity	Health Wealth Happiness Package Fixed - P&I
Auswide Bank	Standard Fixed - P&I
Bank First	Compete Home Loan Fixed - P&I
Bank First	Complete Home Loan Fixed First Home Buyer Package - P&I
Bank First	Premier Package Home Loan Fixed - P&I
Bank First	Premier Package Home Loan Fixed First Home Buyer Package - P&I
Bank of Melbourne	Residential Fixed - P&I
Bank of Sydney	Expect More Fixed - P&I
Bank of us	FlexiDiscount Fixed - P&I
BankSA	Residential Fixed - P&I
BankVic	Fixed - IO
BankVic	Fixed - P&I
BankVic	Premium Home Fixed - IO
BankVic	Premium Home Fixed - P&I
Bankwest	Fixed Rate - P&I
bcu	Residential Fixed - IO
Beyond Bank	First Home Buyers Fixed Rate Loan - P&I

Owner Occupier 3 Year Fixed \$500,000

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Home Loans Star Ratings 2020 - Page 22

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

Owner Occupier 3 Year Fixed \$500,000	
Company	Product

Beyond Bank	Pinnacle Package Fixed - P&I
BOQ	Fixed - P&I
Citi	Mortgage Plus Fixed - P&I
Citi	Standard Fixed - P&I
Commonwealth Bank	Fixed - P&I
Community First CU	Fixed - IO
Community First CU	Fixed - P&I
Credit Union SA	Fixed Rate Home Loan - P&I
CUA	Fixed - P&I
Delphi Bank	Standard Fixed - P&I
Easy Street Fin Services	Easy Street Fixed - IO
Easy Street Fin Services	Easy Street Fixed - P&I
Firstmac	VIP Fixed - P&I
Freedom Lend	Freedom Fixed - IO
G&C Mutual Bank	Residential Fixed - IO
G&C Mutual Bank	Residential Fixed - P&I
Gateway Bank	Premium Residential Fixed - P&I
Greater Bank	Great Rate Fixed Home Loan - IO
Greater Bank	Great Rate Fixed Home Loan - P&I
Greater Bank	Standard Fixed Home Loan - IO
Greater Bank	Standard Fixed Home Loan - P&I
Greater Bank	Ultimate Fixed Home Loan - IO
Greater Bank	Ultimate Fixed Home Loan - P&I
Heritage Bank	Home Advantage Fixed - P&I
Heritage Bank	Residential Fixed - IO
Heritage Bank	Residential Fixed - P&I
Homestar Finance	Fixed - IO
Homestar Finance	Fixed - P&I
Horizon Bank	Fixed Rate Home Loan - IO
Horizon Bank	Fixed Rate Home Loan - P&I
HSBC	Fixed - IO
HSBC	Premier Fixed - IO

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

Owner Occupier 3 Year Fixed \$500,000	
Company	Product

Hume Bank	Property Package Fixed - P&I
Hume Bank	Residential Fixed - P&I
Illawarra Credit Union	Fixed - P&I
IMB	Residential Fixed - IO
LCU	Intelligent Mortgage Fixed - P&I
loans.com.au	Fixed - Owner Occupier - IO
loans.com.au	Fixed - Owner Occupier - P&I
Macquarie Bank	Basic Flyer Home Loan Fixed - P&I
Macquarie Bank	Offset Flyer Home Loan Fixed - P&I
Macquarie Credit Union	Fixed Rate Home Loan - P&I
ME	Flexible Fixed - P&I
ME	Flexible Fixed OO - P&I
ME	Member Package Flexible Fixed - P&I
MyState Bank	Residential Fixed - P&I
Newcastle Permanent	Premium Plus Package Fixed - IO
Newcastle Permanent	Residential Fixed - IO
Newcastle Permanent	Residential Fixed - P&I
Northern Inland CU	Fixed Rate Home Loan - P&I
Northern Inland CU	Introductory Home Loan Fixed - P&I
People's Choice Credit Union	Fixed - P&I
Qudos Bank	Fixed - IO
Queensland Country Bank	Fixed Rate Home Loan - P&I
Queensland Country Bank	Fixed Rate Package Home Loan - P&I
RAMS	Fixed Rate - P&I
Regional Australia Bank	Fixed Home Loan - P&I
Regional Australia Bank	Partnership Advantage Fixed Home Loan - IO
Regional Australia Bank	Partnership Advantage Fixed Home Loan - P&I
Reliance Bank	Fixed Rate - P&I
St.George Bank	Residential Fixed - P&I
Summerland Credit Union	Standard Fixed - P&I
Suncorp Bank	Fixed - P&I
Suncorp Bank	Home Package Plus Fixed - P&I

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

Owner Occupier 3 Year Fixed \$500,000	
Company	Product

Teachers Mutual Bank	Fixed - IO
The Capricornian	Premium Choice Fixed - IO
The Capricornian	Premium Choice Fixed - P&I
The Mac	Standard Fixed - IO
The Mac	Standard Fixed - P&I
The Mutual Bank	Package Home Loan Premium Fixed - IO
The Mutual Bank	Package Home Loan Premium Fixed - P&I
The Mutual Bank	Premium Fixed - IO
The Mutual Bank	Premium Fixed - P&I
TicToc Home Loans	Live-in Fixed - IO
WAW Credit Union	OO Fixed - IO
WAW Credit Union	OO Fixed - P&I
Westpac	Fixed Options Home Loan - P&I

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

Owner Occupier 3 Year Fixed \$500,000	
Company	Product
**	
ANZ	Breakfree Fixed - IO
ANZ	Residential Fixed - IO
Aussie	Select Basic Fixed - IO
Aussie	Select Standard Fixed - IO
Australian Unity	Health Wealth Happiness Fixed - IO
Auswide Bank	Freedom Package Fixed - IO
Auswide Bank	Standard Fixed - IO
Bank of China	Fixed Rate Home Loan - IO
Bank of Melbourne	Advantage Package Fixed - IO
Bank of Melbourne	Residential Fixed - IO
BankSA	Advantage Package Fixed - IO
Bankwest	Complete Home Loan Fixed Rate - IO
Bankwest	Fixed Rate - IO
Bendigo Bank	Complete Home Loan Fixed - IO
Beyond Bank	Fixed - P&I
Commonwealth Bank	Fixed - IO
Commonwealth Bank	Wealth Package Fixed - IO
Credit Union SA	Fixed Home Loan Package - IO
Credit Union SA	Fixed Rate Home Loan - IO
Delphi Bank	Standard Fixed - IO
Firstmac	VIP Fixed - IO
Hume Bank	Property Package Fixed - IO
Hume Bank	Residential Fixed - IO
Macquarie Bank	Basic Flyer Home Loan Fixed - IO
Macquarie Bank	Basic Home Loan Fixed - IO
Macquarie Bank	Offset Flyer Home Loan Fixed - IO
Macquarie Bank	Offset Home Loan Fixed - IO
MyState Bank	Residential Fixed - IO
NAB	Choice Package Tailored Fixed - IO
NAB	Tailored Fixed - IO
People's Choice Credit Union	Fixed - IO
People's Choice Credit Union	Home Loan Package Fixed - IO

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

	Owner Occupier 3 Year Fixed \$500,000
Company	Product
**	
Queensland Country Bank	Fixed Rate Home Loan - IO
Queensland Country Bank	Fixed Rate Package Home Loan - IO
Regional Australia Bank	Fixed Home Loan - IO
Reliance Bank	Fixed Rate - IO
RESI Mortgage Corp	Flexi Options Fixed - IO
SERVICE ONE Alliance Bank	Residential Fixed - IO
St.George Bank	Advantage Package Fixed - IO
St.George Bank	Residential Fixed - IO
The Capricornian	Lifestyle Fixed - IO
The Capricornian	Lifestyle Fixed - P&I
Westpac	Premier Advantage Fixed Options Home Loan - IO
Yellow Brick Road	Flexi Options Fixed - IO
*	
AMP Bank	Basic Fixed - IO
AMP Bank	Basic Fixed - P&I
BankSA	Residential Fixed - IO
BOQ	Fixed - IO
Gateway Bank	Residential Fixed - P&I
Illawarra Credit Union	Fixed - IO
ME	Flexible Fixed - IO
ME	Flexible Fixed OO - IO
ME	Member Package Flexible Fixed - IO
RAMS	Fixed Rate - IO
Suncorp Bank	Fixed - IO
Suncorp Bank	Home Package Plus Fixed - IO
Westpac	Fixed Options Home Loan - IO
Not rated	
Australian Unity	Health Wealth Happiness Package Fixed - IO
Community First CU	Accelerator Packaged Fixed - IO
Community First CU	Accelerator Packaged Fixed - P&I

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

Owner Occupier 3 Year Fixed \$750,000	
Company	Product
★★★★★ Outstanding Value	
Adelaide Bank	SmartFix - P&I
AMO Group	Residential Fixed - P&I
ANZ	Breakfree Fixed - P&I
Aussie	Select Basic Fixed - P&I
Aussie	Select Standard Fixed - P&I
Bank Australia	Basic Home Loan Fixed - P&I
Bank Australia	Premium Package Fixed - P&I
Bank of Melbourne	Advantage Package Fixed - P&I
BankSA	Advantage Package Fixed - P&I
bcu	Residential Fixed - P&I
Freedom Lend	Freedom Fixed - P&I
HSBC	Fixed - P&I
HSBC	Premier Fixed - P&I
ING	Orange Advantage Fixed - P&I
Mortgage House	Advantage Standard Fixed Home Loan - P&I
Pacific Mortgage Group	Residential Fixed - P&I
Reduce Home Loans	Home Owners Dream Fixed - P&I
St.George Bank	Advantage Package Fixed - P&I
Teachers Mutual Bank	Fixed - P&I
TicToc Home Loans	Live-in Fixed - P&I
UBank	UHomeLoan Fixed - P&I
Westpac	Premier Advantage Fixed Options Home Loan - P&I

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Home Loans Star Ratings 2020 - Page 28

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 3 Year Fixed \$750,000
Company	Product

86 400	Own Home Loan Fixed - P&I
Adelaide Bank	SmartSaver Fixed - P&I
ANZ	Residential Fixed - P&I
Aussie	Elevate Fixed - P&I
Aussie	Elevate Offset Fixed - P&I
Auswide Bank	Freedom Package Fixed - P&I
Bank Australia	Premium Fixed - P&I
Bank of China	Fixed Rate Home Loan - P&I
Bank of Melbourne	Residential Fixed - P&I
Bankwest	Complete Home Loan Fixed Rate - P&I
Bendigo Bank	Complete Home Loan Fixed - P&I
Beyond Bank	Total Home Loan Package Fixed - P&I
Commonwealth Bank	Wealth Package Fixed - P&I
Credit Union SA	Fixed Home Loan Package - P&I
Endeavour Mutual Bank	Fixed - P&I
Endeavour Mutual Bank	Residential Fixed - P&I
IMB	Residential Fixed - P&I
ING	Residential Fixed - P&I
Macquarie Bank	Basic Home Loan Fixed - P&I
Macquarie Bank	Offset Home Loan Fixed - P&I
MOVE Bank	Complete Package Fixed Home Loan - P&I
NAB	Choice Package Tailored Fixed - P&I
NAB	Tailored Fixed - P&I
Newcastle Permanent	Premium Plus Package Fixed - P&I
People's Choice Credit Union	Home Loan Package Fixed - P&I
QBANK	Residential Fixed - P&I
RACQ Bank	Choices Fixed - P&I
RESI Mortgage Corp	Flexi Options Fixed - P&I
SERVICE ONE Alliance Bank	Residential Fixed - P&I
St.George Bank	Residential Fixed - P&I
Sydney Mutual Bank	Fixed - P&I
UBank	UHomeLoan Fixed - IO

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Home Loans Star Ratings 2020 - Page 29

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 3 Year Fixed \$750,000	
Company	Product

Yellow Brick Road	Flexi Options Fixed - P&I

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

	Owner Occupier 3 Year Fixed \$750,000
Company	Product

86 400	Own Home Loan Fixed - IO
Adelaide Bank	SmartFix - IO
Adelaide Bank	SmartSaver Fixed - IO
AMO Group	Residential Fixed - IO
AMP Bank	Professional Package Residential Fixed - IO
AMP Bank	Professional Package Residential Fixed - P&I
Arab Bank Australia	Residential Fixed - IO
Arab Bank Australia	Residential Fixed - P&I
Aussie	Elevate Fixed - IO
Aussie	Elevate Offset Fixed - IO
Australian Military Bank	DHOAS Fixed Rate - IO
Australian Military Bank	DHOAS Fixed Rate - P&I
Australian Military Bank	Fixed Rate - IO
Australian Military Bank	Fixed Rate - P&I
Australian Unity	Health Wealth Happiness Fixed - P&I
Australian Unity	Health Wealth Happiness Package Fixed - P&I
Auswide Bank	Standard Fixed - P&I
Bank First	Compete Home Loan Fixed - P&I
Bank First	Complete Home Loan Fixed First Home Buyer Package - P&I
Bank First	Premier Package Home Loan Fixed - P&I
Bank First	Premier Package Home Loan Fixed First Home Buyer Package - P&I
Bank of Sydney	Expect More Fixed - P&I
Bank of us	FlexiDiscount Fixed - P&I
BankSA	Residential Fixed - P&I
BankVic	Fixed - IO
BankVic	Fixed - P&I
BankVic	Premium Home Fixed - IO
BankVic	Premium Home Fixed - P&I
Bankwest	Fixed Rate - P&I
bcu	Residential Fixed - IO
Beyond Bank	First Home Buyers Fixed Rate Loan - P&I
BOQ	Fixed - P&I

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

Owner Occupier 3 Year Fixed \$750,000	
Company	Product

Citi	Mortgage Plus Fixed - P&I
Citi	Standard Fixed - P&I
Commonwealth Bank	Fixed - P&I
Community First CU	Fixed - IO
Community First CU	Fixed - P&I
Credit Union SA	Fixed Rate Home Loan - P&I
CUA	Fixed - P&I
Delphi Bank	Standard Fixed - P&I
Easy Street Fin Services	Easy Street Fixed - IO
Easy Street Fin Services	Easy Street Fixed - P&I
Firstmac	VIP Fixed - P&I
Freedom Lend	Freedom Fixed - IO
G&C Mutual Bank	Residential Fixed - IO
G&C Mutual Bank	Residential Fixed - P&I
Gateway Bank	Premium Residential Fixed - P&I
Greater Bank	Great Rate Fixed Home Loan - IO
Greater Bank	Great Rate Fixed Home Loan - P&I
Greater Bank	Standard Fixed Home Loan - IO
Greater Bank	Standard Fixed Home Loan - P&I
Greater Bank	Ultimate Fixed Home Loan - IO
Greater Bank	Ultimate Fixed Home Loan - P&I
Heritage Bank	Home Advantage Fixed - P&I
Heritage Bank	Residential Fixed - IO
Heritage Bank	Residential Fixed - P&I
Homestar Finance	Fixed - IO
Homestar Finance	Fixed - P&I
Horizon Bank	Fixed Rate Home Loan - IO
Horizon Bank	Fixed Rate Home Loan - P&I
HSBC	Fixed - IO
HSBC	Premier Fixed - IO
Hume Bank	Property Package Fixed - P&I
Hume Bank	Residential Fixed - P&I

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Owner Occupier 3 Year Fixed \$750,000	
Company	Product

Illawarra Credit Union	Fixed - P&I
IMB	Residential Fixed - IO
LCU	Intelligent Mortgage Fixed - P&I
loans.com.au	Fixed - Owner Occupier - IO
loans.com.au	Fixed - Owner Occupier - P&I
Macquarie Bank	Basic Flyer Home Loan Fixed - P&I
Macquarie Bank	Offset Flyer Home Loan Fixed - P&I
Macquarie Credit Union	Fixed Rate Home Loan - P&I
ME	Flexible Fixed - P&I
ME	Flexible Fixed OO - P&I
ME	Member Package Flexible Fixed - P&I
MyState Bank	Residential Fixed - P&I
Newcastle Permanent	Premium Plus Package Fixed - IO
Newcastle Permanent	Residential Fixed - IO
Newcastle Permanent	Residential Fixed - P&I
Northern Inland CU	Fixed Rate Home Loan - P&I
Northern Inland CU	Introductory Home Loan Fixed - P&I
People's Choice Credit Union	Fixed - P&I
Qudos Bank	Fixed - IO
Qudos Bank	Fixed - P&I
Queensland Country Bank	Fixed Rate Home Loan - P&I
Queensland Country Bank	Fixed Rate Package Home Loan - IO
Queensland Country Bank	Fixed Rate Package Home Loan - P&I
RACQ Bank	Residential Fixed - IO
RACQ Bank	Residential Fixed - P&I
RAMS	Fixed Rate - P&I
Regional Australia Bank	Fixed Home Loan - P&I
Regional Australia Bank	Partnership Advantage Fixed Home Loan - IO
Regional Australia Bank	Partnership Advantage Fixed Home Loan - P&I
Reliance Bank	Fixed Rate - P&I
Summerland Credit Union	Standard Fixed - P&I
Suncorp Bank	Fixed - P&I

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

Owner Occupier 3 Year Fixed \$750,000	
Company	Product

Suncorp Bank	Home Package Plus Fixed - P&I
Teachers Mutual Bank	Fixed - IO
The Capricornian	Premium Choice Fixed - IO
The Capricornian	Premium Choice Fixed - P&I
The Mac	Standard Fixed - IO
The Mac	Standard Fixed - P&I
The Mutual Bank	Package Home Loan Premium Fixed - IO
The Mutual Bank	Package Home Loan Premium Fixed - P&I
The Mutual Bank	Premium Fixed - IO
The Mutual Bank	Premium Fixed - P&I
TicToc Home Loans	Live-in Fixed - IO
WAW Credit Union	OO Fixed - IO
WAW Credit Union	OO Fixed - P&I
Westpac	Fixed Options Home Loan - P&I

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Owner Occupier 3 Year Fixed \$750,000	
Company	Product
**	
ANZ	Breakfree Fixed - IO
ANZ	Residential Fixed - IO
Aussie	Select Basic Fixed - IO
Aussie	Select Standard Fixed - IO
Australian Unity	Health Wealth Happiness Fixed - IO
Auswide Bank	Freedom Package Fixed - IO
Auswide Bank	Standard Fixed - IO
Bank of China	Fixed Rate Home Loan - IO
Bank of Melbourne	Advantage Package Fixed - IO
Bank of Melbourne	Residential Fixed - IO
BankSA	Advantage Package Fixed - IO
Bankwest	Complete Home Loan Fixed Rate - IO
Bankwest	Fixed Rate - IO
Bendigo Bank	Complete Home Loan Fixed - IO
Beyond Bank	Fixed - P&I
Beyond Bank	Pinnacle Package Fixed - P&I
Commonwealth Bank	Fixed - IO
Commonwealth Bank	Wealth Package Fixed - IO
Credit Union SA	Fixed Home Loan Package - IO
Credit Union SA	Fixed Rate Home Loan - IO
Delphi Bank	Standard Fixed - IO
Firstmac	VIP Fixed - IO
Hume Bank	Property Package Fixed - IO
Hume Bank	Residential Fixed - IO
Macquarie Bank	Basic Flyer Home Loan Fixed - IO
Macquarie Bank	Basic Home Loan Fixed - IO
Macquarie Bank	Offset Flyer Home Loan Fixed - IO
Macquarie Bank	Offset Home Loan Fixed - IO
MyState Bank	Residential Fixed - IO
NAB	Choice Package Tailored Fixed - IO
NAB	Tailored Fixed - IO
People's Choice Credit Union	Fixed - IO

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Owner Occupier 3 Year Fixed \$750,000	
Company	Product
**	
People's Choice Credit Union	Home Loan Package Fixed - IO
Queensland Country Bank	Fixed Rate Home Loan - IO
Regional Australia Bank	Fixed Home Loan - IO
Reliance Bank	Fixed Rate - IO
RESI Mortgage Corp	Flexi Options Fixed - IO
SERVICE ONE Alliance Bank	Residential Fixed - IO
St.George Bank	Advantage Package Fixed - IO
St.George Bank	Residential Fixed - IO
The Capricornian	Lifestyle Fixed - IO
The Capricornian	Lifestyle Fixed - P&I
Westpac	Premier Advantage Fixed Options Home Loan - IO
Yellow Brick Road	Flexi Options Fixed - IO
*	
AMP Bank	Basic Fixed - IO
AMP Bank	Basic Fixed - P&I
BankSA	Residential Fixed - IO
BOQ	Fixed - IO
Gateway Bank	Residential Fixed - P&I
Illawarra Credit Union	Fixed - IO
ME	Flexible Fixed - IO
ME	Flexible Fixed OO - IO
ME	Member Package Flexible Fixed - IO
RAMS	Fixed Rate - IO
Suncorp Bank	Fixed - IO
Suncorp Bank	Home Package Plus Fixed - IO
Westpac	Fixed Options Home Loan - IO
Not rated	
Australian Unity	Health Wealth Happiness Package Fixed - IO
Community First CU	Accelerator Packaged Fixed - IO
Community First CU	Accelerator Packaged Fixed - P&I

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

	Owner Occupier 5 Year Fixed \$200,000
Company	Product
★★★★★ Outstanding Value	
AMO Group	Residential Fixed - P&I
Freedom Lend	Freedom Fixed - P&I
Greater Bank	Great Rate Fixed Home Loan - P&I
Greater Bank	Standard Fixed Home Loan - IO
Greater Bank	Standard Fixed Home Loan - P&I
HSBC	Fixed - P&I
ING	Orange Advantage Fixed - P&I
ING	Residential Fixed - P&I
Macquarie Bank	Basic Home Loan Fixed - P&I
Mortgage House	Advantage Standard Fixed Home Loan - P&I
RACQ Bank	Choices Fixed - P&I
RACQ Bank	Residential Fixed - IO
RACQ Bank	Residential Fixed - P&I
St.George Bank	Advantage Package Fixed - P&I
Suncorp Bank	Home Package Plus First Home Buyer Fixed - P&I
UBank	UHomeLoan Fixed - IO
UBank	UHomeLoan Fixed - P&I

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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.

CompanyProduct*****Adelaide BankSmartSaver Fixed - P&IAdelaide BankSmartSaver Fixed - P&IANZBreakfree Fixed - P&IANZBreakfree Fixed - P&IANZResidential Fixed - P&IArab Bank AustraliaResidential Fixed - P&IArab Bank AustraliaResidential Fixed - P&IArab Bank AustraliaResidential Fixed - P&IAussieElevate Offset Fixed - P&IAussieElevate Offset Fixed - P&IBank of MelbourneAdvantage Package Fixed - P&IBank of MelbourneResidential Fixed - P&IBankVicFixed - DBankVicFixed - DBankVicFixed - D&IBankVicPernilum Home Fixed - IOBankVicPremilum Home Fixed - DBankVicGreat Rate Fixed - P&IBankVicGreat Rate Fixed - DHeritage BankResidential Fixed - DHeritage BankResidential Fixed - DHeritage BankGreat Rate Fixed - P&IMacquarie BankOffset Fiyer Home Loan Fixed - P&IMacquarie BankOffset Fiyer Home Loan Fixed - P&IMacquarie BankOffset Fiyer Home Loan Fixed - P&IMacquarie BankFixed - DHeritage BankFixed - P&IMacquarie BankOffset Fiyer - P&IMacquarie BankFixed - P&I <th></th> <th>Owner Occupier 5 Year Fixed \$200,000</th>		Owner Occupier 5 Year Fixed \$200,000
Adelaide BankSmartfix - P&IAdelaide BankSmartSaver Fixed - P&IANZBreakfree Fixed - P&IANZResidential Fixed - P&IANZResidential Fixed - P&IArab Bank AustraliaResidential Fixed - P&IArab Bank AustraliaResidential Fixed - P&IAussieElevate Offset Fixed - P&IBank of MelbourneAdvantage Package Fixed - P&IBank of MelbourneResidential Fixed - P&IBank of MelbourneFixed - P&IBank of MelbourneResidential Fixed - P&IBank of SankGreat Rate Fixed Home Loan Fixed - P&IMacquarie BankOffset Home Loan Fixed - P&IMacquarie BankOffset Home Loan Fixed - P&IMacquarie B	Company	Product
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Teachers Mutual Bank Fixed - P&I	St.George Bank	Residential Fixed - P&I
	Suncorp Bank	Home Package Plus Fixed - P&I
TicToc Home Loans Live-in Fixed - P&I	Teachers Mutual Bank	Fixed - P&I
	TicToc Home Loans	Live-in Fixed - P&I

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

	Owner Occupier 5 Year Fixed \$200,000
Company	Product

86 400	Own Home Loan Fixed - IO
86 400	Own Home Loan Fixed - P&I
Adelaide Bank	SmartFix - IO
Adelaide Bank	SmartSaver Fixed - IO
AMO Group	Residential Fixed - IO
AMP Bank	Professional Package Residential Fixed - P&I
Aussie	Elevate Fixed - IO
Aussie	Elevate Offset Fixed - IO
Aussie	Select Basic Fixed - IO
Aussie	Select Basic Fixed - P&I
Aussie	Select Standard Fixed - IO
Aussie	Select Standard Fixed - P&I
Australian Military Bank	DHOAS Fixed Rate - IO
Australian Military Bank	DHOAS Fixed Rate - P&I
Australian Military Bank	Fixed Rate - IO
Australian Military Bank	Fixed Rate - P&I
Australian Unity	Health Wealth Happiness Fixed - IO
Australian Unity	Health Wealth Happiness Fixed - P&I
Australian Unity	Health Wealth Happiness Package Fixed - P&I
Auswide Bank	Freedom Package Fixed - P&I
Auswide Bank	Standard Fixed - P&I
Bank Australia	Basic Home Loan Fixed - P&I
Bank Australia	Premium Fixed - P&I
Bank Australia	Premium Package Fixed - P&I
Bank First	Compete Home Loan Fixed - P&I
Bank First	Complete Home Loan Fixed First Home Buyer Package - P&I
Bank First	Premier Package Home Loan Fixed - P&I
Bank First	Premier Package Home Loan Fixed First Home Buyer Package - P&I
Bank of Sydney	Expect More Fixed - P&I
BankSA	Residential Fixed - P&I
Bankwest	Complete Home Loan Fixed Rate - P&I
Bankwest	Fixed Rate - P&I

CANSTAR

CANSTAR

Macquarie Bank

Macquarie Bank

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	Owner Occupier 5 Year Fixed \$200,000
Company	Product

bcu	Residential Fixed - IO
bcu	Residential Fixed - P&I
Bendigo Bank	Complete Home Loan Fixed - P&I
Beyond Bank	Fixed - P&I
Beyond Bank	Pinnacle Package Fixed - P&I
Beyond Bank	Total Home Loan Package Fixed - P&I
BOQ	Fixed - P&I
Commonwealth Bank	Fixed - P&I
Commonwealth Bank	Wealth Package Fixed - P&I
CUA	Fixed - P&I
Delphi Bank	Standard Fixed - P&I
Endeavour Mutual Bank	Fixed - P&I
Endeavour Mutual Bank	Residential Fixed - P&I
Firstmac	VIP Fixed - IO
Firstmac	VIP Fixed - P&I
Freedom Lend	Freedom Fixed - IO
G&C Mutual Bank	Residential Fixed - IO
G&C Mutual Bank	Residential Fixed - P&I
Gateway Bank	Premium Residential Fixed - P&I
Greater Bank	Ultimate Fixed Home Loan - IO
Greater Bank	Ultimate Fixed Home Loan - P&I
Heritage Bank	Home Advantage Fixed - P&I
Homestar Finance	Fixed - IO
Homestar Finance	Fixed - P&I
Horizon Bank	Fixed Rate Home Loan - IO
Horizon Bank	Fixed Rate Home Loan - P&I
Hume Bank	Property Package Fixed - P&I
Hume Bank	Residential Fixed - P&I
IMB	Residential Fixed - IO
IMB	Residential Fixed - P&I

Basic Flyer Home Loan Fixed - IO

Basic Home Loan Fixed - IO

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.

CompanyProduct***Macquarie BankOffset Flyer Home Loan Fixed - IOMacquarie BankOffset Home Loan Fixed - IOMOVE BankComplete Package Fixed Home Loan - P&INABChoice Package Tailored Fixed - P&INewcastle PermanentPremium Plus Package Fixed - IONewcastle PermanentPremium Plus Package Fixed - P&INewcastle PermanentResidential Fixed - P&INewcastle PermanentResidential Fixed - P&INewcastle PermanentResidential Fixed - P&INorthern Inland CUFixed Atac Home Loan - P&IPeople's Choice Credit UnionFixed - P&IPeople's Choice Credit UnionHome Loan P&IRegional Australia BankFixed - IORAMSFixed Home Loan - IORegional Australia BankFixed Home Loan - P&IRegional Australia BankPriced Home Loan - P&IRegional Australia BankPartnership Advantage Fixed Home Loan - P&IRegional Australia BankFixed - P&IRegional Australia BankPartnership Advantage Fixed Home Loan - IORegional Australia BankPartnership Advantage Fixed Home Loan - P&IRefisch Chor E Chei UnionStandard Fixed - P&IRegional Australia BankPartnership Advantage Fixed Home Loan - P&IRegional Australia BankPartnership Advantage Fixed Home Loan - P&IRegional Australia BankFixed Rete - P&IStandard Fixed - P&IStandard Fixed - P&IStandard Fixed - P&IPartnership Advantage Fixed Home Loan - P&IStandard Fixed - P&IStandard Fixed -		Owner Occupier 5 Year Fixed \$200,000
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	Yellow Brick Road	Flexi Options Fixed - P&I

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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.

CompanyProductK*AMP BankBasic Fixed - P&IAMZBreak/ree Fixed - IOAAZResidential Fixed - IOAuswide BankFreedom Package Fixed - IOAuswide BankStandard Fixed - IOBank of ChinaFixed Rate Home Loan - IOBank of ChinaFixed Rate Home Loan - P&IBank of MelbourneAdvantage Package Fixed - IOBank of MelbourneResidential Fixed - IOBank of MelbourneResidential Fixed - IOBanksAResidential Fixed - IOBankwestComplete Home Loan Fixed Rate - IOBankwestComplete Home Loan Fixed Rate - IOBondigo BankComplete Home Loan Fixed - IOBodFixed - IOCommonwealth BankPixed - IOGateway BankResidential Fixed - IOMatherResidential Fixed - IOMyState BankResidential Fixed - IOMyState BankResidential Fixed - IOMaBTailored Fixed - IOMaBTailored Fixed - IOPopele's Choice Credit UnionHome Loan Package Fixed - IOPopele's Choice Credit UnionHome Loan Package Fixed - IOResidential Fixed - IOResidential Fixed - IOPopele's Choice Credit UnionHome Loan Package Fixed - IOResidential Fixed - IOResidential Fixed - IOResidential Fixed - IOResidential Fixed - IO </th <th></th> <th>Owner Occupier 5 Year Fixed \$200,000</th>		Owner Occupier 5 Year Fixed \$200,000
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-	St.George Bank	Residential Fixed - IO
Suncorp Bank Home Package Plus Fixed - IO	Suncorp Bank	Fixed - IO
	Suncorp Bank	Home Package Plus Fixed - IO

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

	Owner Occupier 5 Year Fixed \$200,000
Company	Product
**	
WAW Credit Union	OO Fixed - IO
WAW Credit Union	OO Fixed - P&I
Westpac	Fixed Options Home Loan - IO
Westpac	Premier Advantage Fixed Options Home Loan - IO
Yellow Brick Road	Flexi Options Fixed - IO
*	
AMP Bank	Basic Fixed - IO
AMP Bank	Professional Package Residential Fixed - IO
Delphi Bank	Standard Fixed - IO
Illawarra Credit Union	Fixed - IO
Illawarra Credit Union	Fixed - P&I
ME	Flexible Fixed - IO
ME	Flexible Fixed OO - IO
ME	Member Package Flexible Fixed - IO
MyState Bank	Residential Fixed - IO
RAMS	Fixed Rate - IO
TicToc Home Loans	Live-in Fixed - IO
Not rated	
Australian Unity	Health Wealth Happiness Package Fixed - IO

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Owner Occupier 5 Year Fixed \$350,000	
Company	Product
★★★★★ Outstanding Value	
AMO Group	Residential Fixed - P&I
ANZ	Breakfree Fixed - P&I
Bank of Melbourne	Advantage Package Fixed - P&I
BankSA	Advantage Package Fixed - P&I
BankVic	Premium Home Fixed - IO
BankVic	Premium Home Fixed - P&I
Freedom Lend	Freedom Fixed - P&I
HSBC	Fixed - P&I
ING	Orange Advantage Fixed - P&I
ING	Residential Fixed - P&I
Mortgage House	Advantage Standard Fixed Home Loan - P&I
RACQ Bank	Choices Fixed - P&I
RACQ Bank	Residential Fixed - IO
RACQ Bank	Residential Fixed - P&I
St.George Bank	Advantage Package Fixed - P&I
Suncorp Bank	Home Package Plus First Home Buyer Fixed - P&I
UBank	UHomeLoan Fixed - IO
UBank	UHomeLoan Fixed - P&I

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	Owner Occupier 5 Year Fixed \$350,000
Company	Product

Adelaide Bank	SmartFix - P&I
Adelaide Bank	SmartSaver Fixed - P&I
ANZ	Residential Fixed - P&I
Aussie	Elevate Fixed - P&I
Aussie	Elevate Offset Fixed - P&I
Bank of Melbourne	Residential Fixed - P&I
BankVic	Fixed - IO
BankVic	Fixed - P&I
Citi	Mortgage Plus Fixed - P&I
Citi	Standard Fixed - P&I
Greater Bank	Great Rate Fixed Home Loan - P&I
Greater Bank	Standard Fixed Home Loan - IO
Greater Bank	Standard Fixed Home Loan - P&I
Heritage Bank	Home Advantage Fixed - P&I
Heritage Bank	Residential Fixed - IO
Heritage Bank	Residential Fixed - P&I
Macquarie Bank	Basic Flyer Home Loan Fixed - P&I
Macquarie Bank	Basic Home Loan Fixed - P&I
Macquarie Bank	Offset Flyer Home Loan Fixed - P&I
Macquarie Bank	Offset Home Loan Fixed - P&I
ME	Flexible Fixed - P&I
ME	Flexible Fixed OO - P&I
ME	Member Package Flexible Fixed - P&I
NAB	Choice Package Tailored Fixed - P&I
NAB	Tailored Fixed - P&I
Qudos Bank	Fixed - P&I
St.George Bank	Residential Fixed - P&I
Suncorp Bank	Home Package Plus Fixed - P&I
Teachers Mutual Bank	Fixed - P&I

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	Owner Occupier 5 Year Fixed \$350,000
Company	Product

86 400	Own Home Loan Fixed - IO
86 400	Own Home Loan Fixed - P&I
Adelaide Bank	SmartFix - IO
Adelaide Bank	SmartSaver Fixed - IO
AMO Group	Residential Fixed - IO
AMP Bank	Professional Package Residential Fixed - P&I
Arab Bank Australia	Residential Fixed - IO
Arab Bank Australia	Residential Fixed - P&I
Aussie	Elevate Fixed - IO
Aussie	Elevate Offset Fixed - IO
Aussie	Select Basic Fixed - IO
Aussie	Select Basic Fixed - P&I
Aussie	Select Standard Fixed - IO
Aussie	Select Standard Fixed - P&I
Australian Military Bank	DHOAS Fixed Rate - IO
Australian Military Bank	DHOAS Fixed Rate - P&I
Australian Military Bank	Fixed Rate - IO
Australian Military Bank	Fixed Rate - P&I
Australian Unity	Health Wealth Happiness Fixed - IO
Australian Unity	Health Wealth Happiness Fixed - P&I
Australian Unity	Health Wealth Happiness Package Fixed - P&I
Auswide Bank	Freedom Package Fixed - P&I
Auswide Bank	Standard Fixed - P&I
Bank Australia	Basic Home Loan Fixed - P&I
Bank Australia	Premium Fixed - P&I
Bank Australia	Premium Package Fixed - P&I
Bank First	Compete Home Loan Fixed - P&I
Bank First	Complete Home Loan Fixed First Home Buyer Package - P&I
Bank First	Premier Package Home Loan Fixed - P&I
Bank First	Premier Package Home Loan Fixed First Home Buyer Package - P&I
Bank of Sydney	Expect More Fixed - P&I
BankSA	Residential Fixed - P&I

Owner Occupier 5 Year Fixed \$350,000

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

	Owner Occupier 5 Year Fixed \$350,000
Company	Product

Bankwest	Complete Home Loan Fixed Rate - P&I
Bankwest	Fixed Rate - P&I
bcu	Residential Fixed - IO
bcu	Residential Fixed - P&I
Bendigo Bank	Complete Home Loan Fixed - P&I
Beyond Bank	Fixed - P&I
Beyond Bank	Pinnacle Package Fixed - P&I
Beyond Bank	Total Home Loan Package Fixed - P&I
BOQ	Fixed - P&I
Commonwealth Bank	Fixed - P&I
Commonwealth Bank	Wealth Package Fixed - P&I
CUA	Fixed - P&I
Delphi Bank	Standard Fixed - P&I
Endeavour Mutual Bank	Fixed - P&I
Endeavour Mutual Bank	Residential Fixed - P&I
Firstmac	VIP Fixed - P&I
Freedom Lend	Freedom Fixed - IO
G&C Mutual Bank	Residential Fixed - IO
G&C Mutual Bank	Residential Fixed - P&I
Gateway Bank	Premium Residential Fixed - P&I
Greater Bank	Great Rate Fixed Home Loan - IO
Greater Bank	Ultimate Fixed Home Loan - IO
Greater Bank	Ultimate Fixed Home Loan - P&I
Homestar Finance	Fixed - IO
Homestar Finance	Fixed - P&I
Horizon Bank	Fixed Rate Home Loan - IO
Horizon Bank	Fixed Rate Home Loan - P&I
Hume Bank	Property Package Fixed - P&I
Hume Bank	Residential Fixed - P&I
Illawarra Credit Union	Fixed - P&I
ІМВ	Residential Fixed - IO
IMB	Residential Fixed - P&I

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

	Owner Occupier 5 Year Fixed \$350,000
Company	Product

Macquarie Bank	Basic Flyer Home Loan Fixed - IO
Macquarie Bank	Basic Home Loan Fixed - IO
Macquarie Bank	Offset Flyer Home Loan Fixed - IO
Macquarie Bank	Offset Home Loan Fixed - IO
MOVE Bank	Complete Package Fixed Home Loan - P&I
Newcastle Permanent	Premium Plus Package Fixed - IO
Newcastle Permanent	Premium Plus Package Fixed - P&I
Newcastle Permanent	Residential Fixed - IO
Newcastle Permanent	Residential Fixed - P&I
Northern Inland CU	Fixed Rate Home Loan - P&I
People's Choice Credit Union	Fixed - P&I
People's Choice Credit Union	Home Loan Package Fixed - P&I
QBANK	Residential Fixed - P&I
Qudos Bank	Fixed - IO
RAMS	Fixed Rate - P&I
Regional Australia Bank	Fixed Home Loan - IO
Regional Australia Bank	Fixed Home Loan - P&I
Regional Australia Bank	Partnership Advantage Fixed Home Loan - IO
Regional Australia Bank	Partnership Advantage Fixed Home Loan - P&I
Reliance Bank	Fixed Rate - P&I
RESI Mortgage Corp	Flexi Options Fixed - P&I
SERVICE ONE Alliance Bank	Residential Fixed - P&I
Summerland Credit Union	Standard Fixed - P&I
Suncorp Bank	Fixed - P&I
Sydney Mutual Bank	Fixed - P&I
Teachers Mutual Bank	Fixed - IO
TicToc Home Loans	Live-in Fixed - P&I
Westpac	Fixed Options Home Loan - P&I
Westpac	Premier Advantage Fixed Options Home Loan - P&I
Yellow Brick Road	Flexi Options Fixed - P&I

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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.

Company Product AMP Bank Basic Fixed - P&I ANZ Breakfree Fixed - IO ANZ Breakfree Fixed - IO ANZ Residential Fixed - IO Auswide Bank Freedom Package Fixed - IO Auswide Bank Standard Fixed - IO Bank of China Fixed Rate Home Loan - IO Bank of China Fixed Rate Home Loan - P&I Bank of Melbourne Residential Fixed - IO Bank of Melbourne Residential Fixed - IO Bankwest Complete Home Loan Fixed Rate - IO Bankwest Complete Home Loan Fixed - IO Bong Gabank Complete Home Loan Fixed - IO Bonkwest Complete Home Loan Fixed - IO Bonkwest Complete Home Loan Fixed - IO Gommonwealth Bank Fixed - IO Gateway Bank Residential Fixed - IO Breatrace VIP Fixed - IO Gateway Bank Residential Fixed - P&I Hume Bank Residential Fixed - P&I Mawe Bank Residential Fixed - P&I Mawe Choice Credit Union Fixed - IO MyState Bank<	Owner Occupier 5 Year Fixed \$350,000	
AMP BankBasic Fixed - P&IANZBreakfree Fixed - IOANZResidential Fixed - IOAuswide BankFreedom Package Fixed - IOAuswide BankStandard Fixed - IOBank of ChinaFixed Rate Home Loan - IOBank of ChinaFixed Rate Home Loan - P&IBank of AleibourneAdvantage Package Fixed - IOBank of MelbourneResidential Fixed - IOBank of MelbourneResidential Fixed - IOBanksAGomplete Home Loan Fixed Rate - IOBankwestComplete Home Loan Fixed Rate - IOBankwestComplete Home Loan Fixed Ale - IOBondigo BankComplete Home Loan Fixed Ale - IOBondigo BankFixed Rate - IOBondigo BankKeid Rate - IOBondigo BankKeid Ale - IOBondigo BankKeidential Fixed - IOBondigo BankFixed - IOCommonwealth BankFixed - IOGateway BankResidential Fixed - IOHume BankResidential Fixed - P&IHume BankResidential Fixed - IOHume BankResidential Fixed - IOMyState BankResidential Fixed - IOMata Credit UnionFixed - IOMata Credit UnionFixed - IONAColice Package Fixed - IOPopel's Choice Credit UnionFixed - IOPopel's Choice Credit UnionFixe	Company	Product
ANZBreakfree Fixed - 10ANZResidential Fixed - 10Auswide BankFreedom Package Fixed - 10Auswide BankStandard Fixed - 10Bank of ChinaFixed Rate Home Loan - 10Bank of ChinaFixed Rate Home Loan - P&IBank of MelbourneResidential Fixed - 10Bank of MelbourneResidential Fixed - 10Bank of MelbourneResidential Fixed - 10BankwestComplete Home Loan Fixed Rate - 10BankwestComplete Home Loan Fixed Rate - 10BongFixed - 10Commonwealth BankFixed - 10BongFixed - 10Commonwealth BankResidential Fixed - 10Hume BankResidential Fixed - P&IHume BankResidential Fixed - P&IHume BankResidential Fixed - 0MyState BankResidential Fixed - 10NABCoice Cackage Tailored Fixed - 10NABChice Package Fixed - 10Papel's Choice Credit UnionFixed - 10Papel's Choice Credit UnionFixed - 10Reliance BankFixed - 10 <th>**</th> <th></th>	**	
ANZResidential Fixed - 10Ausvide BankFreedom Package Fixed - 10Ausvide BankStandard Fixed - 10Bank of ChinaFixed Rate Home Loan - 10Bank of ChinaFixed Rate Home Loan - P&IBank of MelbourneAdvantage Package Fixed - 10Bank of MelbourneResidential Fixed - 10BanksAAdvantage Package Fixed - 10BankwestComplete Home Loan Fixed Rate - 10BankwestFixed Rate - 10BongFixed - 10BongFixed - 10BongFixed - 10BongFixed - 10Componeelth BankFixed - 10BongFixed - 10Commonwealth BankFixed - 10BankageResidential Fixed - 10BankageResidential Fixed - 10BankageFixed - 10Commonwealth BankFixed - 10BankageResidential Fixed - P&IHume BankResidential Fixed - P&IHume BankResidential Fixed - P&IHume BankResidential Fixed - P&IRustResidential Fixed - P&IMustResidential Fixed - P&IMustChoice Package Fixed - 10NatTailored Fixed - 10Residential Fixed - 10	AMP Bank	Basic Fixed - P&I
Auswide BankFreedom Package Fixed - IOAuswide BankStandard Fixed - IOBank of ChinaFixed Rate Home Loan - IOBank of ChinaFixed Rate Home Loan - P&IBank of MelbourneAdvantage Package Fixed - IOBank of MelbourneResidential Fixed - IOBank of MelbourneResidential Fixed - IOBank of MelbourneComplete Home Loan Fixed Rate - IOBankwestComplete Home Loan Fixed Rate - IOBankwestFixed Rate - IOBondigo BankComplete Home Loan Fixed - IOBondigo BankComplete Home Loan Fixed - IOBondigo BankViP Fixed - IOCommonwealth BankFixed - IOFirstmacVIP Fixed - IOGateway BankResidential Fixed - IOHume BankProperty Package Fixed - IOHume BankResidential Fixed - IOHume BankResidential Fixed - IOHume BankResidential Fixed - IOMageNage Tailored Fixed - IONageChoice Package Tailored Fixed - IONageChoice Package Tailored Fixed - IONageTailored Fixed - IONageChoice Package Fixed - IONageTailored Fixed - IOPeople's Choice Credit UnionFixed - IOResidential Fixed - IOFixed - IOResidential Fixed - IOFixed - IORegider Come Loan Package Fixed - IOFixed - IORegider Caredit UnionFixed - IORegider Caredit UnionFixed - IORegider Caredit UnionFixed - IORegider Caredi	ANZ	Breakfree Fixed - IO
Auswide BankStandard Fixed - 10Bank of ChinaFixed Rate Home Loan - 10Bank of ChinaFixed Rate Home Loan - P&IBank of MelbourneAdvantage Package Fixed - 10Bank of MelbourneResidential Fixed - 10BankSAAdvantage Package Fixed - 10BankwestComplete Home Loan Fixed Rate - 10BankwestComplete Home Loan Fixed - 10BankwestComplete Home Loan Fixed - 10BongFixed - 10BongFixed - 10BongFixed - 10BongFixed - 10Commonwealth BankKeide - 10Gateway BankResidential Fixed - 10Hume BankProperty Package Fixed - 10Hume BankResidential Fixed - P&IHume BankResidential Fixed - P&IMyState BankResidential Fixed - 10Hume BankResidential Fixed - 10Hume BankResidential Fixed - 10Hume BankResidential Fixed - P&INABChoice Package Tialored Fixed - 10NABTailored Fixed - 10NABTailored Fixed - 10Pople's Choice Credit UnionFixed - 10Pople's Choice Credit UnionFixed - 10Reliance BankFixed - 10Reliance	ANZ	Residential Fixed - IO
Bank of ChinaFixed Rate Home Loan - IOBank of ChinaFixed Rate Home Loan - P&IBank of MelbourneAdvantage Package Fixed - IOBank of MelbourneResidential Fixed - IOBank of MelbourneResidential Fixed - IOBanksAAdvantage Package Fixed - IOBankwestComplete Home Loan Fixed Rate - IOBankwestComplete Home Loan Fixed Rate - IOBongo BankComplete Home Loan Fixed - IOBongo BankComplete Home Loan Fixed - IOBongo BankFixed - IOBongo BankVier Home Loan Fixed - IOBongo BankFixed - IOCommowealth BankFixed - IOCommowealth BankVier Fixed - IOBankwestVier Fixed - IOBank of LiniaResidential Fixed - P&IHume BankProperty Package Fixed - IOHume BankResidential Fixed - P&IMyState BankResidential Fixed - P&INBChoice Package Tailored Fixed - IONgTailored Fixed - IOPople's Choice Credit UnionFixed - IOResidential Fixed - IOFixed - IOPople's Choice Credit UnionFixed - IOResidential Fixed - IOFixed - IOPople's Choice Credit UnionFixed - IOResidence BankFixed Reside - IOR	Auswide Bank	Freedom Package Fixed - IO
Bank of ChinaFixed Rate Home Loan - P&IBank of MelbourneAdvantage Package Fixed - IOBank of MelbourneResidential Fixed - IOBankSAAdvantage Package Fixed - IOBankwestComplete Home Loan Fixed Rate - IOBankwestComplete Home Loan Fixed Rate - IOBondigo BankComplete Home Loan Fixed Rate - IOBondigo BankComplete Home Loan Fixed Rate - IOBondigo BankComplete Home Loan Fixed - IOBondigo BankComplete Home Loan Fixed - IOBondigo BankComplete Home Loan Fixed - IOBondigo BankReide - IOBondigo BankReide - IOBondigo BankReide - IOBondigo BankReidential Fixed - IOBondigo BankReidential Fixed - IOBondigo BankResidential Fixed - IOCommonwealth BankResidential Fixed - IOHume BankResidential Fixed - IOHume BankResidential Fixed - IOMyState BankResidential Fixed - IOMyState BankResidential Fixed - IONABColice Package Tailored Fixed - IONABTailored Fixed - IOPopele's Choice Credit UnionFixed - IOPopele's Choice Credit UnionHome Loan Package Fixed - IOPopele's Choice Credit UnionFixed - IOPopele's Choice Credit UnionFixed - IOPopele's Choice Credit UnionFixed - IOReiance BankFixed - IOReiance BankFixed - IOReiance BankFixed - IOReiance BankFixed - IO<	Auswide Bank	Standard Fixed - IO
Bank of MelbourneAdvantage Package Fixed - 10Bank of MelbourneResidential Fixed - 10BankSAAdvantage Package Fixed - 10BankwestComplete Home Loan Fixed Rate - 10BankwestFixed Rate - 10BankwestComplete Home Loan Fixed - 10Bondigo BankExder JOBOQFixed - 10Commonwealth BankFixed - 10Commonwealth BankWealth Package Fixed - 10FirstmacVIP Fixed - 10Gateway BankResidential Fixed - P&IHume BankResidential Fixed - 10Illawarra Credit UnionFixed - 10NBChoice Package Tailored Fixed - 10NBChoice Package Tailored Fixed - 10NBChoice Package Tailored Fixed - 10Residential Fixed - P&IIllawarra Credit UnionFixed - 10NBChoice Package Tailored Fixed - 10NBChoice Package Tailored Fixed - 10Residential Fixed - 10Fixed - 10Residential Fixed - 10Fixed - 10Residential Fixed - 10Fixed - 10People's Choice Credit UnionFixed - 10People's Choice Credit UnionFixed - 10Reliance BankFixed - 10Reliance BankFixed - 10Reliance BankFixed - 10Reliance BankFixed - 10Reliance Credit UnionFixed - 10Reliance BankFixed - 10Reliance Credit UnionFixed - 10Reliance Credit UnionFixed - 10Reliance BankFixed - 10Reliance Credi	Bank of China	Fixed Rate Home Loan - IO
Bank of MelbourneResidential Fixed - 10BankSAAdvantage Package Fixed - 10BankwestComplete Home Loan Fixed Rate - 10BankwestFixed Rate - 10BankwestFixed Rate - 10Bondigo BankComplete Home Loan Fixed - 10BOQFixed - 10Commonwealth BankFixed - 10Commonwealth BankWealth Package Fixed - 10FirstmacVIP Fixed - 10Gateway BankResidential Fixed - P&IHume BankProperty Package Fixed - 10Hume BankResidential Fixed - 10Ilawarra Credit UnionFixed - 10NABChoice Package Tailored Fixed - 10NABChoice Package Tailored Fixed - 10Popel's Choice Credit UnionFixed - 10Popel's Choice Credit UnionFixed - 10Residential Fixed - 10Fixed - 10Residential F	Bank of China	Fixed Rate Home Loan - P&I
BankSAAdvantage Package Fixed - 10BankwestComplete Home Loan Fixed Rate - 10BankwestFixed Rate - 10Bendigo BankComplete Home Loan Fixed - 10BOQFixed - 10BOQFixed - 10Commonwealth BankVealth Package Fixed - 10Commonwealth BankWealth Package Fixed - 10Gateway BankResidential Fixed - P&IHume BankProperty Package Fixed - 10Hume BankResidential Fixed - P&IHume BankResidential Fixed - 10Hume BankChoice Package Tailored Fixed - 10MagChoice Package Tailored Fixed - 10NagTailored Fixed - 10People's Choice Credit UnionFixed - 10Residential Fixed - 10Home Loan Package Fixed - 10Residence BankFixed - 10Residence Credit UnionFixed - 10Residence Credit UnionFixed - 10Residence BankFixed Rate - 10Residence Credit UnionFixed - 10Residence C	Bank of Melbourne	Advantage Package Fixed - IO
BankwestComplete Home Loan Fixed Rate - IOBankwestFixed Rate - IOBendigo BankComplete Home Loan Fixed - IOBOQFixed - IOBOQFixed - IOCommonwealth BankFixed - IOCommonwealth BankWealth Package Fixed - IOGateway BankResidential Fixed - P&IHume BankProperty Package Fixed - IOHume BankResidential Fixed - IOIlawarra Credit UnionFixed - IOMS4Residential Fixed - P&INABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOReident EankHome Loan Package Fixed - IOReident EankFixed - IOReidence BankFixed - IOReidence Credit UnionHome Loan Package Fixed - IOReidence BankFixed - IOReidence Credit UnionHome Loan Package Fixed - IOReidence Credit UnionFixed - IOReidence BankFixed Rate - IOReidence Credit UnionFixed - IOReidence Credit UnionFixed Rate - IO	Bank of Melbourne	Residential Fixed - IO
BankwestFixed Rate - IOBendigo BankComplete Home Loan Fixed - IOBOQFixed - IOCommonwealth BankFixed - IOCommonwealth BankWealth Package Fixed - IOFirstmacVIP Fixed - IOGateway BankResidential Fixed - P&IHume BankProperty Package Fixed - IOHume BankResidential Fixed - IOIllawarra Credit UnionFixed - IOMSBChoice Package Tailored Fixed - IONABTailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOResidential Fixed - IOHome Loan Package Fixed - IOResidential Fixed - IOFixed - IOResider Credit UnionFixed - IOResidence BankFixed Rate - IOREsil Mortgage CorpFixel Options Fixed - IO	BankSA	Advantage Package Fixed - IO
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BOQFixed - IOCommonwealth BankWealth Package Fixed - IOCommonwealth BankWealth Package Fixed - IOFirstmacVIP Fixed - IOGateway BankResidential Fixed - P&IHume BankProperty Package Fixed - IOHume BankResidential Fixed - IOIllawarra Credit UnionFixed - IOMSAChoice Package Tailored Fixed - IONABTailored Fixed - IOPople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionFixed - IOReliance BankFixed - IOReliance BankFixed Rate - IOReliance CorpFixed Rate - IO	Bankwest	Fixed Rate - IO
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Commonwealth BankWealth Package Fixed - IOFirstmacVIP Fixed - IOGateway BankResidential Fixed - P&IHume BankProperty Package Fixed - IOHume BankResidential Fixed - IOIllawarra Credit UnionFixed - IOMyState BankResidential Fixed - P&INABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionFixed - IOResidential Fixed - IOFixed - IOResidential Fixed - IOFixed - IOPeople's Choice Credit UnionFixed - IOResidential Fixed - IOFixed Rate - IO	BOQ	Fixed - IO
FirstmacVIP Fixed - IOGateway BankResidential Fixed - P&IHume BankProperty Package Fixed - IOHume BankResidential Fixed - IOIllawarra Credit UnionFixed - IOMyState BankResidential Fixed - P&INABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOResidential Fixed - IOFixed - IORealiance BankFixed - IOReliance BankFixed Rate - IOReliance BankFixed Rate - IOReliance BankFixed Rate - IOReliance BankFixed Rate - IO	Commonwealth Bank	Fixed - IO
Gateway BankResidential Fixed - P&IHume BankProperty Package Fixed - IOHume BankResidential Fixed - IOIllawarra Credit UnionFixed - IOMyState BankResidential Fixed - P&INABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOResidential Fixed - IOFixed - IOResidential Fixed - IOFixed - IOResidential Fixed - IOFixed - IOPeople's Choice Credit UnionFixed - IOResidential Fixed - IOFixed Rate - IO	Commonwealth Bank	Wealth Package Fixed - IO
Hume BankProperty Package Fixed - IOHume BankResidential Fixed - IOIllawarra Credit UnionFixed - IOMyState BankResidential Fixed - P&INABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionFixed - IOReliance BankFixed - IOReliance BankFixed Rate - IOReliance Credit UnionFixed Rate - IOReliance Credit UnionFixed Rate - IOReliance Credit UnionFixed Rate - IOReliance BankFixed Rate - IOReliance CorpFixed Rate - IO	Firstmac	VIP Fixed - IO
Hume BankResidential Fixed - IOIllawarra Credit UnionFixed - IOMyState BankResidential Fixed - P&INABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionFixed - IOReliance BankFixed Rate - IOReliance BankFixed Rate - IOReliance Credit UnionFixed Rate - IOReliance BankFixed Rate - IO	Gateway Bank	Residential Fixed - P&I
Illawarra Credit UnionFixed - IOMyState BankResidential Fixed - P&INABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionFixed - IOReliance BankFixed Rate - IORESI Mortgage CorpFlexi Options Fixed - IO	Hume Bank	Property Package Fixed - IO
MyState BankResidential Fixed - P&INABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionHome Loan Package Fixed - IOReliance BankFixed Rate - IORESI Mortgage CorpFlexi Options Fixed - IO	Hume Bank	Residential Fixed - IO
NABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionHome Loan Package Fixed - IOReliance BankFixed Rate - IORESI Mortgage CorpFlexi Options Fixed - IO	Illawarra Credit Union	Fixed - IO
NABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionHome Loan Package Fixed - IOReliance BankFixed Rate - IORESI Mortgage CorpFlexi Options Fixed - IO	MyState Bank	Residential Fixed - P&I
People's Choice Credit UnionFixed - IOPeople's Choice Credit UnionHome Loan Package Fixed - IOReliance BankFixed Rate - IORESI Mortgage CorpFlexi Options Fixed - IO	NAB	Choice Package Tailored Fixed - IO
People's Choice Credit Union Home Loan Package Fixed - IO Reliance Bank Fixed Rate - IO RESI Mortgage Corp Flexi Options Fixed - IO	NAB	Tailored Fixed - IO
Reliance Bank Fixed Rate - IO RESI Mortgage Corp Flexi Options Fixed - IO	People's Choice Credit Union	Fixed - IO
RESI Mortgage Corp Flexi Options Fixed - IO	People's Choice Credit Union	Home Loan Package Fixed - IO
	Reliance Bank	Fixed Rate - IO
SERVICE ONE Alliance Bank Residential Fixed - IO	RESI Mortgage Corp	Flexi Options Fixed - IO
	SERVICE ONE Alliance Bank	Residential Fixed - IO
St.George Bank Advantage Package Fixed - IO	St.George Bank	Advantage Package Fixed - IO
Suncorp Bank Fixed - IO	Suncorp Bank	Fixed - IO
Suncorp Bank Home Package Plus Fixed - IO	Suncorp Bank	Home Package Plus Fixed - IO

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

Owner Occupier 5 Year Fixed \$350,000	
Company	Product
**	
WAW Credit Union	OO Fixed - IO
WAW Credit Union	OO Fixed - P&I
Westpac	Fixed Options Home Loan - IO
Westpac	Premier Advantage Fixed Options Home Loan - IO
Yellow Brick Road	Flexi Options Fixed - IO
*	
AMP Bank	Basic Fixed - IO
AMP Bank	Professional Package Residential Fixed - IO
BankSA	Residential Fixed - IO
Delphi Bank	Standard Fixed - IO
ME	Flexible Fixed - IO
ME	Flexible Fixed OO - IO
ME	Member Package Flexible Fixed - IO
MyState Bank	Residential Fixed - IO
RAMS	Fixed Rate - IO
St.George Bank	Residential Fixed - IO
TicToc Home Loans	Live-in Fixed - IO
Not rated	
Australian Unity	Health Wealth Happiness Package Fixed - IO

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

Owner Occupier 5 Year Fixed \$500,000	
Company	Product
★★★★★ Outstanding Value	
AMO Group	Residential Fixed - P&I
ANZ	Breakfree Fixed - P&I
Bank of Melbourne	Advantage Package Fixed - P&I
BankSA	Advantage Package Fixed - P&I
BankVic	Premium Home Fixed - IO
BankVic	Premium Home Fixed - P&I
Freedom Lend	Freedom Fixed - P&I
HSBC	Fixed - P&I
HSBC	Premier Fixed - P&I
ING	Orange Advantage Fixed - P&I
ING	Residential Fixed - P&I
Mortgage House	Advantage Standard Fixed Home Loan - P&I
RACQ Bank	Choices Fixed - P&I
RACQ Bank	Residential Fixed - IO
RACQ Bank	Residential Fixed - P&I
St.George Bank	Advantage Package Fixed - P&I
Suncorp Bank	Home Package Plus First Home Buyer Fixed - P&I
UBank	UHomeLoan Fixed - P&I

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

Owner Occupier 5 Year Fixed \$500,000	
Company	Product

86 400	Own Home Loan Fixed - P&I
Adelaide Bank	SmartFix - P&I
Adelaide Bank	SmartSaver Fixed - P&I
ANZ	Residential Fixed - P&I
Aussie	Elevate Fixed - P&I
Aussie	Elevate Offset Fixed - P&I
Bank of Melbourne	Residential Fixed - P&I
BankVic	Fixed - IO
BankVic	Fixed - P&I
Citi	Mortgage Plus Fixed - P&I
Citi	Standard Fixed - P&I
Greater Bank	Great Rate Fixed Home Loan - P&I
Greater Bank	Standard Fixed Home Loan - IO
Greater Bank	Standard Fixed Home Loan - P&I
Greater Bank	Ultimate Fixed Home Loan - P&I
Heritage Bank	Home Advantage Fixed - P&I
Heritage Bank	Residential Fixed - IO
Heritage Bank	Residential Fixed - P&I
Macquarie Bank	Basic Flyer Home Loan Fixed - P&I
Macquarie Bank	Basic Home Loan Fixed - P&I
Macquarie Bank	Offset Flyer Home Loan Fixed - P&I
Macquarie Bank	Offset Home Loan Fixed - P&I
ME	Flexible Fixed OO - P&I
ME	Member Package Flexible Fixed - P&I
NAB	Choice Package Tailored Fixed - P&I
Qudos Bank	Fixed - P&I
St.George Bank	Residential Fixed - P&I
Suncorp Bank	Home Package Plus Fixed - P&I
Teachers Mutual Bank	Fixed - P&I
UBank	UHomeLoan Fixed - IO

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

Owner Occupier 5 Year Fixed \$500,000	
Company	Product

86 400	Own Home Loan Fixed - IO
Adelaide Bank	SmartFix - IO
Adelaide Bank	SmartSaver Fixed - IO
AMO Group	Residential Fixed - IO
AMP Bank	Professional Package Residential Fixed - P&I
Arab Bank Australia	Residential Fixed - IO
Arab Bank Australia	Residential Fixed - P&I
Aussie	Elevate Fixed - IO
Aussie	Elevate Offset Fixed - IO
Aussie	Select Basic Fixed - IO
Aussie	Select Basic Fixed - P&I
Aussie	Select Standard Fixed - IO
Aussie	Select Standard Fixed - P&I
Australian Military Bank	DHOAS Fixed Rate - IO
Australian Military Bank	DHOAS Fixed Rate - P&I
Australian Military Bank	Fixed Rate - IO
Australian Military Bank	Fixed Rate - P&I
Australian Unity	Health Wealth Happiness Fixed - IO
Australian Unity	Health Wealth Happiness Fixed - P&I
Australian Unity	Health Wealth Happiness Package Fixed - P&I
Auswide Bank	Freedom Package Fixed - P&I
Auswide Bank	Standard Fixed - P&I
Bank Australia	Basic Home Loan Fixed - P&I
Bank Australia	Premium Fixed - P&I
Bank Australia	Premium Package Fixed - P&I
Bank First	Compete Home Loan Fixed - P&I
Bank First	Complete Home Loan Fixed First Home Buyer Package - P&I
Bank First	Premier Package Home Loan Fixed - P&I
Bank First	Premier Package Home Loan Fixed First Home Buyer Package - P&I
Bank of Sydney	Expect More Fixed - P&I
BankSA	Residential Fixed - P&I
Bankwest	Complete Home Loan Fixed Rate - P&I

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

Owner Occupier 5 Year Fixed \$500,000	
Company	Product

Bankwest	Fixed Rate - P&I
bcu	Residential Fixed - IO
bcu	Residential Fixed - P&I
Bendigo Bank	Complete Home Loan Fixed - P&I
Beyond Bank	Fixed - P&I
Beyond Bank	Pinnacle Package Fixed - P&I
Beyond Bank	Total Home Loan Package Fixed - P&I
BOQ	Fixed - P&I
Commonwealth Bank	Fixed - P&I
Commonwealth Bank	Wealth Package Fixed - P&I
CUA	Fixed - P&I
Delphi Bank	Standard Fixed - P&I
Endeavour Mutual Bank	Fixed - P&I
Endeavour Mutual Bank	Residential Fixed - P&I
Firstmac	VIP Fixed - P&I
Freedom Lend	Freedom Fixed - IO
G&C Mutual Bank	Residential Fixed - IO
G&C Mutual Bank	Residential Fixed - P&I
Gateway Bank	Premium Residential Fixed - P&I
Greater Bank	Great Rate Fixed Home Loan - IO
Greater Bank	Ultimate Fixed Home Loan - IO
Homestar Finance	Fixed - IO
Homestar Finance	Fixed - P&I
Horizon Bank	Fixed Rate Home Loan - IO
Horizon Bank	Fixed Rate Home Loan - P&I
Hume Bank	Property Package Fixed - P&I
Hume Bank	Residential Fixed - P&I
Illawarra Credit Union	Fixed - P&I
ІМВ	Residential Fixed - IO
ІМВ	Residential Fixed - P&I
Macquarie Bank	Basic Flyer Home Loan Fixed - IO
Macquarie Bank	Basic Home Loan Fixed - IO

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

	Owner Occupier 5 Year Fixed \$500,000
Company	Product

Macquarie Bank	Offset Flyer Home Loan Fixed - IO
Macquarie Bank	Offset Home Loan Fixed - IO
ME	Flexible Fixed - P&I
ME	Flexible Fixed OO - P&I
MOVE Bank	Complete Package Fixed Home Loan - P&I
NAB	Tailored Fixed - P&I
Newcastle Permanent	Premium Plus Package Fixed - IO
Newcastle Permanent	Premium Plus Package Fixed - P&I
Newcastle Permanent	Residential Fixed - IO
Newcastle Permanent	Residential Fixed - P&I
Northern Inland CU	Fixed Rate Home Loan - P&I
People's Choice Credit Union	Fixed - P&I
People's Choice Credit Union	Home Loan Package Fixed - P&I
QBANK	Residential Fixed - P&I
Qudos Bank	Fixed - IO
RAMS	Fixed Rate - P&I
Regional Australia Bank	Fixed Home Loan - IO
Regional Australia Bank	Fixed Home Loan - P&I
Regional Australia Bank	Partnership Advantage Fixed Home Loan - IO
Regional Australia Bank	Partnership Advantage Fixed Home Loan - P&I
Reliance Bank	Fixed Rate - P&I
RESI Mortgage Corp	Flexi Options Fixed - P&I
SERVICE ONE Alliance Bank	Residential Fixed - P&I
Summerland Credit Union	Standard Fixed - P&I
Suncorp Bank	Fixed - P&I
Sydney Mutual Bank	Fixed - P&I
Teachers Mutual Bank	Fixed - IO
TicToc Home Loans	Live-in Fixed - P&I
Westpac	Fixed Options Home Loan - P&I
Westpac	Premier Advantage Fixed Options Home Loan - P&I
Yellow Brick Road	Flexi Options Fixed - P&I

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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.

CompanyProductXXAMP BankBasic Fixed - P&IAMZBreakfree Fixed - IOAMZResidential Fixed - IOAusvide BankFreedom Package Fixed - IOAusvide BankStandard Fixed - IOBank of ChinaFixed Rate Home Loan - IOBank of ChinaFixed Rate Home Loan - P&IBank of ChinaFixed Rate Home Loan - P&IBank of MelbourneAdvantage Package Fixed - IOBank of MelbourneResidential Fixed - IOBank of MelbourneResidential Fixed - IOBank of MelbourneResidential Fixed - IOBank of MelbourneComplete Home Loan Fixed Rate - IOBankwestComplete Home Loan Fixed Rate - IOBankwestFixed Rate - IOBankwestFixed Rate - IOBonkwestComplete Home Loan Fixed - IOBonkwestFixed - IOBonkwestFixed - IOBonkwestFixed - IOCommonwealth BankFixed - IOCommonwealth BankFixed - IOGateway BankResidential Fixed - IOHume BankResidential Fixed - IOHume BankResidential Fixed - IOMyState BankResidential Fixed - IONABTailored Fixed - IOPopele's Choice Credit UnionFixed - IOPopele's Choice Credit UnionFixed - IOPopele's Choice Credit UnionFixed - IOResidential Fixed - IOResidential Fixed - IOPopele's Choice Credit UnionFixed - IOPopele's Choice Credit UnionFixed - IO<	Owner Occupier 5 Year Fixed \$500,000	
AMP BankBasic Fixed - P&IANZBreakfree Fixed - IOANZResidential Fixed - IOAuswide BankFreedom Package Fixed - IOAuswide BankStandard Fixed - IOBank of ChinaFixed Rate Home Loan - IOBank of ChinaFixed Rate Home Loan - P&IBank of MelbourneAdvantage Package Fixed - IOBank of MelbourneResidential Fixed - IOBank of MelbourneResidential Fixed - IOBank of MelbourneResidential Fixed - IOBankwestComplete Home Loan Fixed Rate - IOBankwestFixed Rate - IOBondige BankComplete Home Loan Fixed - IOBond ge BankVIP Fixed - IOCommonwealth BankFixed - IOGateway BankResidential Fixed - IOHume BankProperty Package Fixed - IOHume BankResidential Fixed - IOMyState BankResidential Fixed - IONABTailored Fixed - IONABTailored Fixed - IOReliance BankFixed Rate IORelian	Company	Product
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Auswide BankFreedom Package Fixed - 10Auswide BankStandard Fixed - 10Bank of ChinaFixed Rate Home Loan - 10Bank of ChinaFixed Rate Home Loan - P&IBank of MelbourneAdvantage Package Fixed - 10Bank of MelbourneResidential Fixed - 10BankSAAdvantage Package Fixed - 10BankwestComplete Home Loan Fixed Rate - 10BankwestComplete Home Loan Fixed Rate - 10Bondigo BankComplete Home Loan Fixed - 10Bondigo BankComplete Home Loan Fixed - 10Bordigo BankComplete Home Loan Fixed - 10BodqFixed - 10Commonwealth BankFixed - 10Commonwealth BankResidential Fixed - 10Hume BankResidential Fixed - 10MyState BankResidential Fixed - 10MyState BankResidential Fixed - 10Residential Fixed - 10Fixed - 10Residential Fixed - 10SERVICE ONE Alliance BankR	ANZ	Breakfree Fixed - IO
Ausvide BankStandard Fixed - 10Bank of ChinaFixed Rate Home Loan - 10Bank of ChinaFixed Rate Home Loan - 18.1Bank of MelbourneAdvantage Package Fixed - 10Bank of MelbourneResidential Fixed - 10Bank of MelbourneResidential Fixed - 10BankwestComplete Home Loan Fixed Rate - 10BankwestFixed Rate - 10BankwestFixed Rate - 10Bondigo BankComplete Home Loan Fixed - 10Bondigo BankComplete Home Loan Fixed - 10Bondigo BankFixed - 10Commonwealth BankFixed - 10Commonwealth BankFixed - 10FirstmacVIP Fixed - 10Gateway BankResidential Fixed - P&1Hume BankResidential Fixed - 10Hume BankResidential Fixed - 10Hume BankResidential Fixed - 10MyState BankResidential Fixed - 10NABChoice Package Fixed - 10NABChoice Package Fixed - 10NABChoice Package Tailored Fixed - 10NABFixed - 10Pople's Choice Credit UnionFixed - 10Pople's Choice Credit UnionFixed - 10REIst Mortgage CorpFixed Reit - 10REIst Mortgage CorpFixed Acto - 10SERVICE ONE Alliance BankResidential Fixed - 10 <t< th=""><th>ANZ</th><th>Residential Fixed - IO</th></t<>	ANZ	Residential Fixed - IO
Bank of ChinaFixed Rate Home Loan - IOBank of ChinaFixed Rate Home Loan - P&IBank of MelbourneAdvantage Package Fixed - IOBank of MelbourneResidential Fixed - IOBank SAAdvantage Package Fixed - IOBankwestComplete Home Loan Fixed Rate - IOBankwestFixed Rate - IOBankogtComplete Home Loan Fixed Rate - IOBondigo BankComplete Home Loan Fixed - IOBOQFixed - IOCommonwealth BankFixed - IOGateway BankWealth Package Fixed - IOFirstmacVIP Fixed - IOGateway BankResidential Fixed - P&IHume BankProperty Package Fixed - IOHume BankResidential Fixed - P&IHume BankResidential Fixed - P&IMyState BankResidential Fixed - P&INABChoice Package Tailored Fixed - IONABTailored Fixed - IOPople's Choice Credit UnionFixed - IOPople's Choice Credit UnionFixed - IOResidential Fixed - P&IResidential Fixed - IOPople's Choice Credit UnionFixed - IOPople's Choice Credit UnionFixed - IOResidential Fixed - IORe	Auswide Bank	Freedom Package Fixed - IO
Bank of ChinaFixed Rate Home Loan - P&IBank of MelbourneAdvantage Package Fixed - IOBank of MelbourneResidential Fixed - IOBankSAAdvantage Package Fixed - IOBanksCAComplete Home Loan Fixed Rate - IOBankwestComplete Home Loan Fixed Rate - IOBankwestComplete Home Loan Fixed - IOBondigo BankComplete Home Loan Fixed - IOBondigo BankComplete Home Loan Fixed - IOBondigo BankFixed - IOCommonwealth BankFixed - IOCommonwealth BankWealth Package Fixed - IOFirstmacVIP Fixed - IOGateway BankResidential Fixed - P&IHume BankProperty Package Fixed - IOHume BankResidential Fixed - IOHume BankResidential Fixed - IONABChoice Package Tailored Fixed - IONABTailored Fixed - IONABTailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOResidential Fixed - IOSERVICE ONE Alliance BankResidential Fixed - IOSERVICE ONE Alli	Auswide Bank	Standard Fixed - IO
Bank of MelbourneAdvantage Package Fixed - 10Bank of MelbourneResidential Fixed - 10BankSAAdvantage Package Fixed - 10BankvestComplete Home Loan Fixed Rate - 10BankvestComplete Home Loan Fixed - 10BankvestComplete Home Loan Fixed - 10BodqFixed Rate - 10BodqFixed - 10BodqFixed - 10BodqFixed - 10Commonwealth BankWealth Package Fixed - 10Commonwealth BankWealth Package Fixed - 10FirstmacVIP Fixed - 10Gateway BankResidential Fixed - P&IHume BankResidential Fixed - 10Hume BankResidential Fixed - 10Hume BankResidential Fixed - 10MyState BankResidential Fixed - 10MagChoice Package Tialored Fixed - 10NaBTailored Fixed - 10People's Choice Credit UnionFixed - 10Residential Fixed - 10Home Loan Package Fixed - 10Residential Fixed - 10Home Loan Package Fixed - 10Residence BankFixed Rate - 10RESI Mortgage CorpFixed Rate - 10SERVICE ONE Alliance BankResidential Fixed - 10SERVICE ONE All	Bank of China	Fixed Rate Home Loan - IO
Bank of MelbourneResidential Fixed - IOBankSAAdvantage Package Fixed - IOBankwestComplete Home Loan Fixed Rate - IOBankwestFixed Rate - IOBendigo BankComplete Home Loan Fixed - IOBOQFixed - IOCommonwealth BankFixed - IOCommonwealth BankWealth Package Fixed - IOGateway BankWealth Package Fixed - IOGateway BankResidential Fixed - P&IHume BankProperty Package Fixed - IOHume BankResidential Fixed - IOMay Choice Package Tized - IOMay Choice Package Tized - IOMag Choice Package Tized - IOMag Choice Package Tized - IONABChoice Package Tized - IONABTailored Fixed - IOPacple's Choice Credit UnionFixed - IOResidential Fixed - IOResidential Fixed - IOPacple's Choice Credit UnionFixed - IOResidential Fixed - IOSERVICE OVE Alliance BankResidential Fixed - IOSERVICE OVE Alliance BankResidential Fixed - IOSERVICE OVE Alliance Bank <tr< th=""><th>Bank of China</th><th>Fixed Rate Home Loan - P&I</th></tr<>	Bank of China	Fixed Rate Home Loan - P&I
BankSAAdvantage Package Fixed - IOBankwestComplete Home Loan Fixed Rate - IOBankwestFixed Rate - IOBendigo BankComplete Home Loan Fixed - IOBOQFixed - IOCommonwealth BankFixed - IOCommonwealth BankWealth Package Fixed - IOCommonwealth BankWealth Package Fixed - IOGateway BankResidential Fixed - P&IHume BankProperty Package Fixed - IOHume BankResidential Fixed - IOHume BankResidential Fixed - IOMyState BankResidential Fixed - IOMyState BankResidential Fixed - IOMgetta DataFixed - IOHume BankResidential Fixed - IOHume BankResidential Fixed - IOMyState BankResidential Fixed - IOMgetta DataFixed - IOResidential Fixed - IOFixed - IOResidential Fixed - IOFixed - IOReple's Choice Credit UnionFixed - IOReple's Choice Credit UnionFixed - IOResidential Fixed - IOFixed - IOResidential Fixed - IOFixed Rate - IORESI Mortgage CorpFixed Residential Fixed - IOSERVICE ONE Alliance BankResidential Fixed - IOSERVICE ONE Alliance BankResidential Fixed - IOSt.George BankAdvantage Package Fixed - IOSt.George BankFixed -10St.George BankFixed -10St.George BankFixed -10St.George BankFixed -10St.George BankFixed -10St.Ge	Bank of Melbourne	Advantage Package Fixed - IO
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Bendigo BankComplete Home Loan Fixed - 10BOQFixed - 10Commonwealth BankFixed - 10Commonwealth BankWealth Package Fixed - 10FirstmacVIP Fixed - 10Gateway BankResidential Fixed - P&IHume BankProperty Package Fixed - 10Hume BankResidential Fixed - 10Hume BankResidential Fixed - 10Hume BankResidential Fixed - 10MyState BankResidential Fixed - 10MyState BankChoice Package Tailored Fixed - 10MyState BankTailored Fixed - 10NABTailored Fixed - 10People's Choice Credit UnionFixed - 10Residential Fixed - 10Fixed - 10Reliance BankFixed Residential Fixed - 10Reliance BankFixed Residential Fixed - 10RESI Mortgage CorpFixel Options Fixed - 10SERVICE ONE Alliance BankResidential Fixed - 10St.George BankAdvantage Package Fixed - 10St.George BankFixed - 10St.George BankF	Bankwest	Complete Home Loan Fixed Rate - IO
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Commonwealth BankWealth Package Fixed - IOFirstmacVIP Fixed - IOGateway BankResidential Fixed - P&IHume BankProperty Package Fixed - IOHume BankResidential Fixed - IOHume BankResidential Fixed - IOMyState BankResidential Fixed - P&IMyState BankResidential Fixed - P&INABChoice Package Tailored Fixed - IONABChoice Package Tailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionFixed - IOReliance BankFixed - IOReliance BankFixed Rate - IORESI Mortgage CorpFlexi Options Fixed - IOSERVICE ONE Alliance BankResidential Fixed - IOSt.George BankAdvantage Package Fixed - IOSt.George BankFixed - IOSt.George BankFixed - IO	BOQ	Fixed - IO
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Hume BankProperty Package Fixed - IOHume BankResidential Fixed - IOIllawarra Credit UnionFixed - IOMyState BankResidential Fixed - P&INABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionHome Loan Package Fixed - IOReliance BankFixed Rate - IOReliance BankFixed Rate - IOSERVICE ONE Alliance BankResidential Fixed - IOSt.George BankAdvantage Package Fixed - IOSuncorp BankFixed - IO	Firstmac	VIP Fixed - IO
Hume BankResidential Fixed - IOIllawarra Credit UnionFixed - IOMyState BankResidential Fixed - P&INABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionFixed - IOReliance BankFixed Rate - IOReliance BankFixed Rate - IOSt.George BankAdvantage Package Fixed - IOSt.George BankFixed - IOS	Gateway Bank	Residential Fixed - P&I
Illawarra Credit UnionFixed - IOMyState BankResidential Fixed - P&INABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionHome Loan Package Fixed - IOReliance BankFixed Rate - IORESI Mortgage CorpFlexi Options Fixed - IOSERVICE ONE Alliance BankResidential Fixed - IOSt.George BankAdvantage Package Fixed - IOSuncorp BankFixed - IO	Hume Bank	Property Package Fixed - IO
MyState BankResidential Fixed - P&INABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionHome Loan Package Fixed - IOReliance BankFixed Rate - IORESI Mortgage CorpFlexi Options Fixed - IOSERVICE ONE Alliance BankResidential Fixed - IOSt.George BankAdvantage Package Fixed - IOSuncorp BankFixed - IO	Hume Bank	Residential Fixed - IO
NABChoice Package Tailored Fixed - IONABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionHome Loan Package Fixed - IOReliance BankFixed Rate - IORESI Mortgage CorpFlexi Options Fixed - IOSERVICE ONE Alliance BankResidential Fixed - IOSt.George BankAdvantage Package Fixed - IOSuncorp BankFixed - IO	Illawarra Credit Union	Fixed - IO
NABTailored Fixed - IOPeople's Choice Credit UnionFixed - IOPeople's Choice Credit UnionHome Loan Package Fixed - IOReliance BankFixed Rate - IORESI Mortgage CorpFlexi Options Fixed - IOSERVICE ONE Alliance BankResidential Fixed - IOSt.George BankAdvantage Package Fixed - IOSuncorp BankFixed - IO	MyState Bank	Residential Fixed - P&I
People's Choice Credit UnionFixed - IOPeople's Choice Credit UnionHome Loan Package Fixed - IOReliance BankFixed Rate - IORESI Mortgage CorpFlexi Options Fixed - IOSERVICE ONE Alliance BankResidential Fixed - IOSt.George BankAdvantage Package Fixed - IOSuncorp BankFixed - IO	NAB	Choice Package Tailored Fixed - IO
People's Choice Credit UnionHome Loan Package Fixed - IOReliance BankFixed Rate - IORESI Mortgage CorpFlexi Options Fixed - IOSERVICE ONE Alliance BankResidential Fixed - IOSt.George BankAdvantage Package Fixed - IOSuncorp BankFixed - IO	NAB	Tailored Fixed - IO
Reliance BankFixed Rate - IORESI Mortgage CorpFlexi Options Fixed - IOSERVICE ONE Alliance BankResidential Fixed - IOSt.George BankAdvantage Package Fixed - IOSuncorp BankFixed - IO	People's Choice Credit Union	Fixed - IO
RESI Mortgage CorpFlexi Options Fixed - IOSERVICE ONE Alliance BankResidential Fixed - IOSt.George BankAdvantage Package Fixed - IOSuncorp BankFixed - IO	People's Choice Credit Union	Home Loan Package Fixed - IO
SERVICE ONE Alliance BankResidential Fixed - IOSt.George BankAdvantage Package Fixed - IOSuncorp BankFixed - IO	Reliance Bank	Fixed Rate - IO
St.George BankAdvantage Package Fixed - IOSuncorp BankFixed - IO	RESI Mortgage Corp	Flexi Options Fixed - IO
Suncorp Bank Fixed - IO	SERVICE ONE Alliance Bank	Residential Fixed - IO
-	St.George Bank	Advantage Package Fixed - IO
Suncorp Bank Home Package Plus Fixed - IO	Suncorp Bank	Fixed - IO
	Suncorp Bank	Home Package Plus Fixed - IO

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

Owner Occupier 5 Year Fixed \$500,000	
Company	Product
**	
WAW Credit Union	OO Fixed - IO
WAW Credit Union	OO Fixed - P&I
Westpac	Fixed Options Home Loan - IO
Westpac	Premier Advantage Fixed Options Home Loan - IO
Yellow Brick Road	Flexi Options Fixed - IO
*	
AMP Bank	Basic Fixed - IO
AMP Bank	Professional Package Residential Fixed - IO
BankSA	Residential Fixed - IO
Delphi Bank	Standard Fixed - IO
ME	Flexible Fixed - IO
ME	Flexible Fixed OO - IO
ME	Member Package Flexible Fixed - IO
MyState Bank	Residential Fixed - IO
RAMS	Fixed Rate - IO
St.George Bank	Residential Fixed - IO
TicToc Home Loans	Live-in Fixed - IO
Not rated	
Australian Unity	Health Wealth Happiness Package Fixed - IO

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

Owner Occupier 5 Year Fixed \$750,000	
Company	Product
**** Outstanding Value	
AMO Group	Residential Fixed - P&I
ANZ	Breakfree Fixed - P&I
Bank of Melbourne	Advantage Package Fixed - P&I
BankSA	Advantage Package Fixed - P&I
BankVic	Premium Home Fixed - IO
BankVic	Premium Home Fixed - P&I
Freedom Lend	Freedom Fixed - P&I
HSBC	Fixed - P&I
HSBC	Premier Fixed - P&I
ING	Orange Advantage Fixed - P&I
ING	Residential Fixed - P&I
Mortgage House	Advantage Standard Fixed Home Loan - P&I
RACQ Bank	Choices Fixed - P&I
RACQ Bank	Residential Fixed - IO
RACQ Bank	Residential Fixed - P&I
St.George Bank	Advantage Package Fixed - P&I
Suncorp Bank	Home Package Plus First Home Buyer Fixed - P&I
UBank	UHomeLoan Fixed - P&I

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

Owner Occupier 5 Year Fixed \$750,000	
Company	Product

86 400	Own Home Loan Fixed - P&I
Adelaide Bank	SmartFix - P&I
Adelaide Bank	SmartSaver Fixed - P&I
ANZ	Residential Fixed - P&I
Aussie	Elevate Fixed - P&I
Aussie	Elevate Offset Fixed - P&I
Bank of Melbourne	Residential Fixed - P&I
BankVic	Fixed - IO
BankVic	Fixed - P&I
Citi	Mortgage Plus Fixed - P&I
Citi	Standard Fixed - P&I
Greater Bank	Great Rate Fixed Home Loan - P&I
Greater Bank	Standard Fixed Home Loan - IO
Greater Bank	Standard Fixed Home Loan - P&I
Greater Bank	Ultimate Fixed Home Loan - P&I
Heritage Bank	Home Advantage Fixed - P&I
Heritage Bank	Residential Fixed - IO
Heritage Bank	Residential Fixed - P&I
Macquarie Bank	Basic Flyer Home Loan Fixed - P&I
Macquarie Bank	Basic Home Loan Fixed - P&I
Macquarie Bank	Offset Flyer Home Loan Fixed - P&I
Macquarie Bank	Offset Home Loan Fixed - P&I
ME	Flexible Fixed OO - P&I
ME	Member Package Flexible Fixed - P&I
NAB	Choice Package Tailored Fixed - P&I
Qudos Bank	Fixed - P&I
St.George Bank	Residential Fixed - P&I
Suncorp Bank	Home Package Plus Fixed - P&I
Teachers Mutual Bank	Fixed - P&I
UBank	UHomeLoan Fixed - IO

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

Owner Occupier 5 Year Fixed \$750,000	
Company	Product

86 400	Own Home Loan Fixed - IO
Adelaide Bank	SmartFix - IO
Adelaide Bank	SmartSaver Fixed - IO
AMO Group	Residential Fixed - IO
AMP Bank	Professional Package Residential Fixed - P&I
Arab Bank Australia	Residential Fixed - IO
Arab Bank Australia	Residential Fixed - P&I
Aussie	Elevate Fixed - IO
Aussie	Elevate Offset Fixed - IO
Aussie	Select Basic Fixed - IO
Aussie	Select Basic Fixed - P&I
Aussie	Select Standard Fixed - IO
Aussie	Select Standard Fixed - P&I
Australian Military Bank	DHOAS Fixed Rate - IO
Australian Military Bank	DHOAS Fixed Rate - P&I
Australian Military Bank	Fixed Rate - IO
Australian Military Bank	Fixed Rate - P&I
Australian Unity	Health Wealth Happiness Fixed - IO
Australian Unity	Health Wealth Happiness Fixed - P&I
Australian Unity	Health Wealth Happiness Package Fixed - P&I
Auswide Bank	Freedom Package Fixed - P&I
Auswide Bank	Standard Fixed - P&I
Bank Australia	Basic Home Loan Fixed - P&I
Bank Australia	Premium Fixed - P&I
Bank Australia	Premium Package Fixed - P&I
Bank First	Compete Home Loan Fixed - P&I
Bank First	Complete Home Loan Fixed First Home Buyer Package - P&I
Bank First	Premier Package Home Loan Fixed - P&I
Bank First	Premier Package Home Loan Fixed First Home Buyer Package - P&I
Bank of Sydney	Expect More Fixed - P&I
BankSA	Residential Fixed - P&I
Bankwest	Complete Home Loan Fixed Rate - P&I

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

Owner Occupier 5 Year Fixed \$750,000		
Company	Product	

Bankwest	Fixed Rate - P&I	
bcu	Residential Fixed - IO	
bcu	Residential Fixed - P&I	
Bendigo Bank	Complete Home Loan Fixed - P&I	
Beyond Bank	Fixed - P&I	
Beyond Bank	Pinnacle Package Fixed - P&I	
Beyond Bank	Total Home Loan Package Fixed - P&I	
BOQ	Fixed - P&I	
Commonwealth Bank	Fixed - P&I	
Commonwealth Bank	Wealth Package Fixed - P&I	
CUA	Fixed - P&I	
Delphi Bank	Standard Fixed - P&I	
Endeavour Mutual Bank	Fixed - P&I	
Endeavour Mutual Bank	Residential Fixed - P&I	
Firstmac	VIP Fixed - P&I	
Freedom Lend	Freedom Fixed - IO	
G&C Mutual Bank	Residential Fixed - IO	
G&C Mutual Bank	Residential Fixed - P&I	
Gateway Bank	Premium Residential Fixed - P&I	
Greater Bank	Great Rate Fixed Home Loan - IO	
Greater Bank	Ultimate Fixed Home Loan - IO	
Homestar Finance	Fixed - IO	
Homestar Finance	Fixed - P&I	
Horizon Bank	Fixed Rate Home Loan - IO	
Horizon Bank	Fixed Rate Home Loan - P&I	
Hume Bank	Property Package Fixed - P&I	
Hume Bank	Residential Fixed - P&I	
Illawarra Credit Union	Fixed - P&I	
IMB	Residential Fixed - IO	
IMB	Residential Fixed - P&I	
Macquarie Bank	Basic Flyer Home Loan Fixed - IO	
Macquarie Bank	Basic Home Loan Fixed - IO	

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Owner Occupier 5 Year Fixed \$750,000		
Company	Product	

Macquarie Bank	Offset Flyer Home Loan Fixed - IO	
Macquarie Bank	Offset Home Loan Fixed - IO	
ME	Flexible Fixed - P&I	
ME	Flexible Fixed OO - P&I	
MOVE Bank	Complete Package Fixed Home Loan - P&I	
NAB	Tailored Fixed - P&I	
Newcastle Permanent	Premium Plus Package Fixed - IO	
Newcastle Permanent	Premium Plus Package Fixed - P&I	
Newcastle Permanent	Residential Fixed - IO	
Newcastle Permanent	Residential Fixed - P&I	
Northern Inland CU	Fixed Rate Home Loan - P&I	
People's Choice Credit Union	Fixed - P&I	
People's Choice Credit Union	Home Loan Package Fixed - P&I	
QBANK	Residential Fixed - P&I	
Qudos Bank	Fixed - IO	
RAMS	Fixed Rate - P&I	
Regional Australia Bank	Fixed Home Loan - IO	
Regional Australia Bank	Fixed Home Loan - P&I	
Regional Australia Bank	Partnership Advantage Fixed Home Loan - IO	
Regional Australia Bank	Partnership Advantage Fixed Home Loan - P&I	
Reliance Bank	Fixed Rate - P&I	
RESI Mortgage Corp	Flexi Options Fixed - P&I	
SERVICE ONE Alliance Bank	Residential Fixed - P&I	
Summerland Credit Union	Standard Fixed - P&I	
Suncorp Bank	Fixed - P&I	
Sydney Mutual Bank	Fixed - P&I	
Teachers Mutual Bank	Fixed - IO	
TicToc Home Loans	Live-in Fixed - P&I	
Westpac	Fixed Options Home Loan - P&I	
Westpac	Premier Advantage Fixed Options Home Loan - P&I	
Yellow Brick Road	Flexi Options Fixed - P&I	

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Owner Occupier 5 Year Fixed \$750,000		
Company	Product	
**		
AMP Bank	Basic Fixed - P&I	
ANZ	Breakfree Fixed - IO	
ANZ	Residential Fixed - IO	
Auswide Bank	Freedom Package Fixed - IO	
Auswide Bank	Standard Fixed - IO	
Bank of China	Fixed Rate Home Loan - IO	
Bank of China	Fixed Rate Home Loan - P&I	
Bank of Melbourne	Advantage Package Fixed - IO	
Bank of Melbourne	Residential Fixed - IO	
BankSA	Advantage Package Fixed - IO	
Bankwest	Complete Home Loan Fixed Rate - IO	
Bankwest	Fixed Rate - IO	
Bendigo Bank	Complete Home Loan Fixed - IO	
BOQ	Fixed - IO	
Commonwealth Bank	Fixed - IO	
Commonwealth Bank	Wealth Package Fixed - IO	
Firstmac	VIP Fixed - IO	
Gateway Bank	Residential Fixed - P&I	
Hume Bank	Property Package Fixed - IO	
Hume Bank	Residential Fixed - IO	
Illawarra Credit Union	Fixed - IO	
MyState Bank	Residential Fixed - P&I	
NAB	Choice Package Tailored Fixed - IO	
NAB	Tailored Fixed - IO	
People's Choice Credit Union	Fixed - IO	
People's Choice Credit Union	Home Loan Package Fixed - IO	
Reliance Bank	Fixed Rate - IO	
RESI Mortgage Corp	Flexi Options Fixed - IO	
SERVICE ONE Alliance Bank	Residential Fixed - IO	
St.George Bank	Advantage Package Fixed - IO	
Suncorp Bank	Fixed - IO	
Suncorp Bank	Home Package Plus Fixed - IO	

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Owner Occupier 5 Year Fixed \$750,000		
Company	Product	
**		
WAW Credit Union	OO Fixed - IO	
WAW Credit Union	OO Fixed - P&I	
Westpac	Fixed Options Home Loan - IO	
Westpac	Premier Advantage Fixed Options Home Loan - IO	
Yellow Brick Road	Flexi Options Fixed - IO	
*		
AMP Bank	Basic Fixed - IO	
AMP Bank	Professional Package Residential Fixed - IO	
BankSA	Residential Fixed - IO	
Delphi Bank	Standard Fixed - IO	
ME	Flexible Fixed - IO	
ME	Flexible Fixed OO - IO	
ME	Member Package Flexible Fixed - IO	
MyState Bank	Residential Fixed - IO	
RAMS	Fixed Rate - IO	
St.George Bank	Residential Fixed - IO	
TicToc Home Loans	Live-in Fixed - IO	
Not rated		
Australian Unity	Health Wealth Happiness Package Fixed - IO	

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