



Home Loans Star Ratings

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

Owner Occupier 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



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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
IMB	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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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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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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Owner Occupier 3 Year Fixed \$200,000

Company	Product
★★★	
loans.com.au	Fixed - Owner Occupier - P&I
Macquarie Bank	Basic Home Loan Fixed - IO
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	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
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
RESI Mortgage Corp	Flexi Options Fixed - 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
The Capricornian	Premium Choice Fixed - IO
The Capricornian	Premium Choice Fixed - P&I
The Mac	Standard Fixed - IO



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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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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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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
Community First CU	Accelerator Packaged Fixed - IO
Community First CU	Accelerator Packaged Fixed - P&I



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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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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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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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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



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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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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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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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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



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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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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



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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
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
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



Home Loans Star Ratings

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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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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



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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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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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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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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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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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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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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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Owner Occupier 3 Year Fixed \$750,000

Company	Product
★★★★★	
Yellow Brick Road	Flexi Options Fixed - P&I



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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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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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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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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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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★★★	
Adelaide Bank	SmartFix - P&I
Adelaide Bank	SmartSaver Fixed - P&I
ANZ	Breakfree Fixed - P&I
ANZ	Residential Fixed - P&I
Arab Bank Australia	Residential Fixed - IO
Arab Bank Australia	Residential Fixed - P&I
Aussie	Elevate Fixed - P&I
Aussie	Elevate Offset Fixed - P&I
Bank of Melbourne	Advantage Package Fixed - P&I
Bank of Melbourne	Residential Fixed - P&I
BankSA	Advantage Package Fixed - P&I
BankVic	Fixed - IO
BankVic	Fixed - P&I
BankVic	Premium Home Fixed - IO
BankVic	Premium Home Fixed - P&I
Greater Bank	Great Rate Fixed Home Loan - IO
Heritage Bank	Residential Fixed - IO
Heritage Bank	Residential Fixed - P&I
Macquarie Bank	Basic Flyer 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	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
TicToc Home Loans	Live-in Fixed - P&I



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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



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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
Macquarie Bank	Basic Flyer Home Loan Fixed - IO
Macquarie Bank	Basic Home Loan Fixed - IO



Home Loans Star Ratings

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Owner Occupier 5 Year Fixed \$200,000

Company	Product
★★★	
Macquarie Bank	Offset Flyer Home Loan Fixed - IO
Macquarie Bank	Offset Home Loan Fixed - IO
MOVE Bank	Complete Package Fixed Home Loan - P&I
NAB	Choice Package 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
Westpac	Fixed Options Home Loan - P&I
Westpac	Premier Advantage Fixed Options Home Loan - P&I
Yellow Brick Road	Flexi Options Fixed - P&I



Home Loans Star Ratings

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Owner Occupier 5 Year Fixed \$200,000

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
BankSA	Residential 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
Gateway Bank	Residential Fixed - P&I
Hume Bank	Property Package Fixed - IO
Hume Bank	Residential 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
St.George Bank	Residential Fixed - IO
Suncorp Bank	Fixed - IO
Suncorp Bank	Home Package Plus Fixed - IO



Home Loans Star Ratings

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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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Home Loans Star Ratings

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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



Home Loans Star Ratings

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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



Home Loans Star Ratings

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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



Home Loans Star Ratings

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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
IMB	Residential Fixed - IO
IMB	Residential Fixed - P&I



Home Loans Star Ratings

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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



Home Loans Star Ratings

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Owner Occupier 5 Year Fixed \$350,000

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



Home Loans Star Ratings

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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



Home Loans Star Ratings

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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



Home Loans Star Ratings

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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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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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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
IMB	Residential Fixed - IO
IMB	Residential Fixed - P&I
Macquarie Bank	Basic Flyer Home Loan Fixed - IO
Macquarie Bank	Basic Home Loan Fixed - IO



Home Loans Star Ratings

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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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Owner Occupier 5 Year Fixed \$500,000

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



Home Loans Star Ratings

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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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Home Loans Star Ratings

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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



Home Loans Star Ratings

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

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

Company	Product
★★★	
Bankwest	Fixed Rate - P&I
bcb	Residential Fixed - IO
bcb	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