



# Home Loans Star Ratings

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## Owner Occupier Variable \$200,000

Company	Product
★★★★★ Outstanding Value	
AMO Group	Basic Variable - P&I
AMO Group	Variable Home Loan - P&I
ANZ	Simplicity Plus - P&I
Athena	Owner Occupied Variable - P&I
Bank of Melbourne	Basic Promo Variable - P&I
BankSA	Basic Promo Variable - P&I
Bankwest	Premium Select Home Loan - P&I
Commonwealth Bank	Extra - P&I
Easy Street Fin Services	Standard Variable Home Loan - P&I
Freedom Lend	Freedom Variable - IO
Freedom Lend	Freedom Variable - P&I
G&C Mutual Bank	First Home Premium Package Variable - P&I
homeloans.com.au	Low Rate Home Loan with Offset - P&I
Homestar Finance	Star Essentials Home Loan - P&I
Homestar Finance	Variable - IO
Homestar Finance	Variable - P&I
HSBC	Home Value Variable - P&I
IMB	Budget Home Loan - P&I
ING	Mortgage Simplifier - P&I
loans.com.au	Offset Variable Home Loan - P&I
loans.com.au	Smart Booster Home Loan - P&I
loans.com.au	Smart Home Loan - P&I
Mortgage House	Advantage Home Loan Essentials - P&I
Mortgage House	Advantage Standard Variable - P&I
MOVE Bank	Straightforward Home Loan - P&I
NAB	Base Variable Rate - P&I
Pacific Mortgage Group	Variable - IO
Pacific Mortgage Group	Variable - P&I
People's Choice Credit Union	Basic Variable - P&I
Reduce Home Loans	Rate Buster Variable - P&I
Reduce Home Loans	Rate Lovers Variable - P&I
Reduce Home Loans	Rate Slasher Variable - P&I



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### Company

### Product

#### ★★★★★ Outstanding Value

<b>St.George Bank</b>	Basic Promo Variable - P&I
<b>Suncorp Bank</b>	Back to Basics Variable - P&I
<b>Suncorp Bank</b>	Home Package Plus First Home Buyer Variable - P&I
<b>TicToc Home Loans</b>	Low Deposit Variable - P&I
<b>TicToc Home Loans</b>	Variable Live-in - P&I
<b>UBank</b>	UHomeLoan - P&I

#### ✦ Rising Star

<b>Firstmac</b>	Basic Home Loan - P&I
<b>Reduce Home Loans</b>	Cash Back Hero - P&I
<b>Reduce Home Loans</b>	Super Saver Variable - P&I



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Company	Product
★★★★★	
<b>86 400</b>	Own Home Loan - P&I
<b>Adelaide Bank</b>	Smartfit Variable - P&I
<b>Adelaide Bank</b>	SmartSaver - P&I
<b>AMP Bank</b>	Essential Home Loan - P&I
<b>Arab Bank Australia</b>	Essentials Home Loan - IO
<b>Arab Bank Australia</b>	Essentials Home Loan - P&I
<b>Arab Bank Australia</b>	The Basics Home Loan - P&I
<b>Aussie</b>	Elevate Offset Variable - P&I
<b>Aussie</b>	Elevate Variable - P&I
<b>Aussie</b>	Select Basic Variable - P&I
<b>Australian Unity</b>	Kick Starter Discounted Variable - P&I
<b>Bank Australia</b>	Basic Home Loan Variable - P&I
<b>Bank First</b>	First Rate Home Loan Variable - P&I
<b>Bank First</b>	First Rate Home Loan Variable First Home Buyer Package - P&I
<b>Bankwest</b>	Complete Home Loan Variable - P&I
<b>bcu</b>	OMG! Variable Rate - P&I
<b>Credit Union SA</b>	Variable Home Loan Package - P&I
<b>CUA</b>	Achieve Variable - P&I
<b>Endeavour Mutual Bank</b>	Basic Variable Home Loan - P&I
<b>Endeavour Mutual Bank</b>	First Home Buyer Loan Basic Variable - P&I
<b>Endeavour Mutual Bank</b>	First Home Buyer Loan Standard Variable - P&I
<b>Endeavour Mutual Bank</b>	Standard Variable - IO
<b>Endeavour Mutual Bank</b>	Standard Variable - P&I
<b>Firstmac</b>	Offset Home Loan - P&I
<b>Gateway Bank</b>	Low Rate Essentials - P&I
<b>Greater Bank</b>	Great Rate Variable Home Loan - P&I
<b>Heritage Bank</b>	Discount Variable - P&I
<b>homeloans.com.au</b>	Low Rate Home Loan with Offset - IO
<b>HSBC</b>	Home Value Variable - IO
<b>Hume Bank</b>	Flexi Low Rate - P&I
<b>IMB</b>	Essentials Home Loan - P&I
<b>ING</b>	Orange Advantage Variable - P&I



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## Owner Occupier Variable \$200,000

Company	Product
★★★★★	
loans.com.au	Essentials Variable - P&I
Macquarie Bank	Basic Flyer Home Loan Variable - P&I
Macquarie Bank	Basic Home Loan Variable - P&I
Macquarie Bank	Offset Flyer Home Loan Variable - P&I
Macquarie Bank	Offset Home Loan Variable - P&I
MyState Bank	Basic Variable - P&I
Newcastle Permanent	Real Deal - P&I
Newcastle Permanent	Real Deal First Home Buyer - P&I
QBANK	Classic Home Loan - P&I
Qudos Bank	Low Cost Home Loan - P&I
Qudos Bank	No Frills Home Loan - P&I
Qudos Bank	Value Package Low Cost Home Loan - P&I
RACQ Bank	Mortgage Breaker - IO
RACQ Bank	Mortgage Breaker - P&I
RACQ Bank	Mortgage Saver - P&I
Reduce Home Loans	Rate Lovers Variable - IO
Suncorp Bank	Back to Basics Variable - IO
Suncorp Bank	Home Package Plus First Home Buyer Variable - IO
Suncorp Bank	Home Package Plus Variable - P&I
Sydney Mutual Bank	Basic Variable Home Loan - P&I
Sydney Mutual Bank	First Home Buyer Loan Basic Variable - P&I
Sydney Mutual Bank	First Home Buyer Loan Standard Variable - P&I
Sydney Mutual Bank	Standard Variable - IO
Sydney Mutual Bank	Standard Variable - P&I
Westpac	Flexi First Option Home Loan - P&I



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## Owner Occupier Variable \$200,000

Company	Product
★★★	
<b>86 400</b>	Own Home Loan - IO
<b>Adelaide Bank</b>	Smartfit Variable - IO
<b>Adelaide Bank</b>	SmartSaver - IO
<b>AMO Group</b>	Variable Home Loan - IO
<b>AMP Bank</b>	Basic Variable Loan - IO
<b>AMP Bank</b>	Basic Variable Loan - P&I
<b>AMP Bank</b>	Professional Package Variable - P&I
<b>ANZ</b>	Breakfree Variable - P&I
<b>ANZ</b>	Simplicity Plus - IO
<b>Athena</b>	Owner Occupied Variable - IO
<b>Aussie</b>	Elevate Offset Variable - IO
<b>Aussie</b>	Elevate Variable - IO
<b>Aussie</b>	Select Basic Variable - IO
<b>Aussie</b>	Select Standard Variable - IO
<b>Aussie</b>	Select Standard Variable - P&I
<b>Australian Military Bank</b>	DHOAS RateSaver Home Loan - P&I
<b>Australian Military Bank</b>	RateSaver Home Loan - P&I
<b>Australian Military Bank</b>	Standard Variable Offset - IO
<b>Australian Military Bank</b>	Standard Variable Offset - P&I
<b>Australian Unity</b>	Health Wealth Happiness Package Variable - P&I
<b>Australian Unity</b>	Health Wealth Happiness Variable - IO
<b>Australian Unity</b>	Health Wealth Happiness Variable - P&I
<b>Auswide Bank</b>	Freedom Package Variable - P&I
<b>Bank Australia</b>	Premium Package Variable - P&I
<b>Bank Australia</b>	Premium Variable - P&I
<b>Bank First</b>	Complete Home Loan Variable - P&I
<b>Bank First</b>	Complete Home Loan Variable First Home Buyer Package - P&I
<b>Bank First</b>	Premier Package Home Loan Variable - P&I
<b>Bank First</b>	Premier Package Home Loan Variable First Home Buyer Package - P&I
<b>Bank First</b>	Standard Home Loan Variable - P&I
<b>Bank First</b>	Standard Home Loan Variable First Home Buyer Package - P&I
<b>Bank of China</b>	Discount Plus Home Loan - P&I



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## Owner Occupier Variable \$200,000

Company	Product
★★★	
Bank of Melbourne	Advantage Package Variable - IO
Bank of Melbourne	Advantage Package Variable - P&I
Bank of Sydney	Expect More Variable - P&I
Bank of us	FlexiDiscount Variable - P&I
Bank of us	Topline Variable - P&I
BankSA	Advantage Package Variable - IO
BankSA	Advantage Package Variable - P&I
BankVic	2 Year Introductory Variable - P&I
BankVic	Base Variable - P&I
BankVic	First Home Buyer Package Variable - IO
BankVic	First Home Buyer Package Variable - P&I
BankVic	Offset - P&I
BankVic	Premium Home Variable - IO
BankVic	Premium Home Variable - P&I
BankVic	Standard Variable - IO
BankVic	Standard Variable - P&I
Bankwest	Complete Home Loan Variable - IO
bcb	Standard Variable - IO
bcb	Standard Variable - P&I
Bendigo Bank	Complete Home Loan Variable - P&I
Beyond Bank	Basic Variable - P&I
Beyond Bank	First Home Buyers Variable Loan - P&I
Beyond Bank	Pinnacle Package Variable - P&I
Beyond Bank	Special Low Rate Variable Home Loan - P&I
BOQ	Clear Path Variable Home Loan - P&I
BOQ	Economy Variable Home Loan - IO
BOQ	Economy Variable Home Loan - P&I
BOQ	Intro Rate Home Loan Variable - IO
BOQ	Intro Rate Home Loan Variable - P&I
Commonwealth Bank	Extra - IO
Commonwealth Bank	Extra Intro - IO
Commonwealth Bank	Extra Intro - P&I



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## Owner Occupier Variable \$200,000

Company	Product
★★★	
Commonwealth Bank	Wealth Package Standard Variable - P&I
Community First CU	Accelerator Package Variable - P&I
Community First CU	Accelerator Package Variable Intro - P&I
Community First CU	Basic Variable Home Loan - IO
Community First CU	Basic Variable Home Loan - P&I
Credit Union SA	Discounted Variable - IO
Credit Union SA	Discounted Variable - P&I
Credit Union SA	Variable Home Loan Package - IO
CUA	Accelerate Variable - IO
CUA	Accelerate Variable - P&I
CUA	Accelerate Variable Construction - IO
CUA	Achieve Variable - IO
CUA	Achieve Variable Construction - IO
Easy Street Fin Services	Standard Variable Home Loan - IO
Firstmac	Offset Home Loan - IO
Firstmac	VIP Variable - IO
Firstmac	VIP Variable - P&I
Firstmac	Vital - IO
Firstmac	Vital - P&I
G&C Mutual Bank	Basic Home Loan - P&I
Gateway Bank	Premium Variable - P&I
Geelong Bank	Affinity Home Loan Package Variable - IO
Geelong Bank	Affinity Home Loan Package Variable - P&I
Geelong Bank	Mutual Home Loan Variable - IO
Geelong Bank	Mutual Home Loan Variable - P&I
Greater Bank	Great Rate Variable Home Loan - IO
Greater Bank	Standard Variable Home Loan - IO
Greater Bank	Standard Variable Home Loan - P&I
Greater Bank	Ultimate Variable Home Loan - IO
Greater Bank	Ultimate Variable Home Loan - P&I
Heritage Bank	Home Advantage Variable - P&I
Horizon Bank	Basic Home Loan - IO



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## Owner Occupier Variable \$200,000

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





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## Owner Occupier Variable \$200,000

Company	Product
★★★	
ME	Basic Home Loan - P&I
ME	Flexible Home Loan - IO
ME	Flexible Home Loan - P&I
ME	Member Package Flexible Home Loan - IO
ME	Member Package Flexible Home Loan - P&I
Mortgage House	Home Loan Prime - P&I
MOVE Bank	Complete Package Variable Home Loan - P&I
MOVE Bank	Standard Variable Rate - P&I
MyState Bank	Basic Variable - IO
MyState Bank	Special Residential Variable - IO
MyState Bank	Special Residential Variable - P&I
NAB	Base Variable Rate - IO
NAB	Choice Package Tailored Variable - P&I
Newcastle Permanent	3 yr Intro Discounted Real Deal - IO
Newcastle Permanent	3 yr Intro Discounted Real Deal - P&I
Newcastle Permanent	Premium Plus Package Variable - IO
Newcastle Permanent	Premium Plus Package Variable - P&I
Newcastle Permanent	Real Deal - IO
Northern Inland CU	Dream Value Home Loan - IO
Northern Inland CU	Dream Value Home Loan - P&I
Northern Inland CU	Introductory Home Loan - P&I
People's Choice Credit Union	Basic Variable - IO
People's Choice Credit Union	Home Loan Package Standard Variable - P&I
QBANK	Classic Plus Home Loan - P&I
Qudos Bank	Construction Loan - IO
Qudos Bank	Low Cost Home Loan - IO
Qudos Bank	Standard Variable Rate - IO
Qudos Bank	Standard Variable Rate - P&I
Qudos Bank	Value Package Low Cost Home Loan - IO
Queensland Country Bank	Ultimate Home Loan Package Variable - P&I
RACQ Bank	Choices Mortgage Breaker - IO
RACQ Bank	Choices Mortgage Breaker - P&I



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## Owner Occupier Variable \$200,000

Company	Product
★★★	
Regional Australia Bank	Basic Variable Home Loan - IO
Regional Australia Bank	Basic Variable Home Loan - P&I
Regional Australia Bank	Basic Variable Intro Home Loan - IO
Regional Australia Bank	Basic Variable Intro Home Loan - P&I
Regional Australia Bank	Partnership Advantage Variable Home Loan - IO
Regional Australia Bank	Partnership Advantage Variable Home Loan - P&I
Reliance Bank	All In One Discount Variable - P&I
Reliance Bank	All In One Rewards Package - P&I
Reliance Bank	First Home Buyer First Rate - P&I
Reliance Bank	First Rate - P&I
RESI Mortgage Corp	Flexi Options - P&I
SERVICE ONE Alliance Bank	Standard Variable - P&I
St.George Bank	Advantage Package Variable - IO
St.George Bank	Advantage Package Variable - P&I
Summerland Credit Union	Eco Home Loan - P&I
Summerland Credit Union	Offset Home Loan - P&I
Summerland Credit Union	Premium Home Loan - P&I
Suncorp Bank	Home Package Plus Variable - IO
Teachers Mutual Bank	Classic Owner Occupied Home Loan - P&I
Teachers Mutual Bank	My First Home Loan - IO
Teachers Mutual Bank	My First Home Loan - P&I
Teachers Mutual Bank	Solutions Plus Home Loan - IO
Teachers Mutual Bank	Solutions Plus Home Loan - P&I
The Capricornian	No Frills Owner Occupied Home Loan - IO
The Capricornian	No Frills Owner Occupied Home Loan - P&I
The Mac	Basic Variable - IO
The Mac	Basic Variable - P&I
The Mutual Bank	Budget - P&I
The Mutual Bank	Intro Discounted Package Home Loan - IO
The Mutual Bank	Intro Discounted Package Home Loan - P&I
The Mutual Bank	Mutual - IO
The Mutual Bank	Mutual - P&I



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## Owner Occupier Variable \$200,000

### Company

### Product

★★★

<b>The Mutual Bank</b>	Package Home Loan Premium Variable - IO
<b>The Mutual Bank</b>	Package Home Loan Premium Variable - P&I
<b>The Mutual Bank</b>	Premium Variable - IO
<b>The Mutual Bank</b>	Premium Variable - P&I
<b>Transport Mutual Credit Union</b>	Switch and Save - P&I
<b>UBank</b>	UHomeLoan - IO
<b>WAW Credit Union</b>	2 Year Intro Home Loan - IO
<b>WAW Credit Union</b>	2 Year Intro Home Loan - P&I
<b>WAW Credit Union</b>	Back to Basics Home Loan - IO
<b>WAW Credit Union</b>	Back to Basics Home Loan - P&I
<b>Westpac</b>	Premier Advantage Rocket Repay Home Loan - IO
<b>Westpac</b>	Premier Advantage Rocket Repay Home Loan - P&I
<b>Yellow Brick Road</b>	Flexi Options - P&I



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## Owner Occupier Variable \$200,000

Company	Product
★★	
AMP Bank	Professional Package Variable - IO
ANZ	Breakfree Variable - IO
ANZ	Variable - IO
ANZ	Variable - P&I
Bank of China	Standard Variable - IO
Bank of China	Standard Variable - P&I
Bank of Melbourne	Basic Promo Variable - IO
Bank of Melbourne	Variable - IO
Bank of Melbourne	Variable - P&I
BankSA	Basic Promo Variable - IO
BankSA	Variable - P&I
Bankwest	Regular Saver Home Loan - IO
Bankwest	Regular Saver Home Loan - P&I
Bendigo Bank	Complete Home Loan Variable - IO
Beyond Bank	Variable - P&I
BOQ	Clear Path Variable Home Loan - IO
Commonwealth Bank	Standard Variable Rate - IO
Commonwealth Bank	Standard Variable Rate - P&I
Commonwealth Bank	Wealth Package Standard Variable - IO
Community First CU	Accelerator Package Variable - IO
Community First CU	Standard Variable Home Loan - P&I
Credit Union SA	Standard Variable - IO
Credit Union SA	Standard Variable - P&I
G&C Mutual Bank	Standard Variable - IO
G&C Mutual Bank	Standard Variable - P&I
Gateway Bank	Variable - P&I
Heritage Bank	Variable - P&I
Hume Bank	Interest Saver - IO
Hume Bank	Variable - IO
Hume Bank	Variable - P&I
Illawarra Credit Union	Bare Essentials - P&I
Illawarra Credit Union	Variable - P&I



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Company	Product
★★	
IMB	Standard Variable - P&I
Macquarie Credit Union	Basic Home Loan - P&I
Macquarie Credit Union	Discounted Variable Rate O/O - P&I
Macquarie Credit Union	First Home Buyers - P&I
Macquarie Credit Union	Home Loan Variable - P&I
ME	Basic Home Loan - IO
ME	Flexible Home Loan - P&I
Mortgage House	Advantage Standard Variable - IO
MyState Bank	Standard Variable - P&I
NAB	Choice Package Tailored Variable - IO
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable - IO
Newcastle Permanent	Premium Variable - P&I
Newcastle Permanent	Real Options - IO
Newcastle Permanent	Real Options - P&I
Northern Inland CU	Basic Home Loan - P&I
People's Choice Credit Union	Home Loan Package Standard Variable - IO
People's Choice Credit Union	Variable - P&I
QBANK	Classic Home Loan - P&I
QBANK	Classic Plus Overdraft - P&I
QBANK	Standard Variable - P&I
Queensland Country Bank	Standard Variable - P&I
RAMS	Full Feature - P&I
Regional Australia Bank	Mortgage Offset Home Loan - IO
Regional Australia Bank	Mortgage Offset Home Loan - P&I
Reliance Bank	All In One - P&I
RESI Mortgage Corp	Flexi Options - IO
SERVICE ONE Alliance Bank	Standard Variable - IO
St.George Bank	Basic Promo Variable - IO
St.George Bank	Variable - IO
St.George Bank	Variable - P&I



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Company	Product
★★	
Summerland Credit Union	Home Loan Plus - P&I
Suncorp Bank	Variable - P&I
Teachers Mutual Bank	Flexi Choice - P&I
Teachers Mutual Bank	Interest Only Variable - IO
The Capricornian	Lifestyle Variable - IO
The Capricornian	Lifestyle Variable - P&I
The Capricornian	Premium Choice Variable - IO
The Capricornian	Premium Choice Variable - P&I
The Mac	Offset Home Loan - IO
The Mac	Offset Home Loan - P&I
The Mac	Standard Variable Home Loan - IO
The Mac	Standard Variable Home Loan - P&I
TicToc Home Loans	Variable Live-in - IO
Transport Mutual Credit Union	Basic Variable - P&I
WAW Credit Union	Standard Variable - IO
WAW Credit Union	Standard Variable - P&I
Westpac	Flexi First Option Home Loan - IO
Westpac	Rocket Repay Home Loan - IO
Westpac	Rocket Repay Home Loan - P&I
Yellow Brick Road	Flexi Options - IO



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## Owner Occupier Variable \$200,000

Company	Product
★	
Arab Bank Australia	12 Month HeadStart Home Loan - P&I
Aussie	Activate Near-Prime Full Doc - P&I
Auswide Bank	Standard Variable - IO
Auswide Bank	Standard Variable - P&I
Bank of Sydney	Variable - IO
Bank of Sydney	Variable - P&I
BankSA	Variable - IO
Community First CU	Standard Variable Home Loan - IO
Delphi Bank	Owner Occupied Home Loan Variable - IO
Delphi Bank	Owner Occupied Home Loan Variable - P&I
Illawarra Credit Union	Variable - IO
IMB	Standard Variable - IO
ME	Flexible Home Loan - IO
MyState Bank	Standard Variable - IO
Northern Inland CU	First Home Buyer Smart Home Loan - P&I
Northern Inland CU	Smart Home Loan - P&I
People's Choice Credit Union	Variable - IO
RAMS	Full Feature - IO
Suncorp Bank	Variable - IO
Transport Mutual Credit Union	Variable - IO
Transport Mutual Credit Union	Variable - P&I
Not rated	
Firstmac	Basic Home Loan - IO
Geelong Bank	HomeBuilder Home Loan - IO
Geelong Bank	HomeBuilder Home Loan - P&I
Illawarra Credit Union	Bare Essentials First Home Loan Offer - P&I
Qudos Bank	No Frills Home Loan - IO
RESI Mortgage Corp	Essential Options Prime - IO
RESI Mortgage Corp	Essential Options Prime - P&I
Yellow Brick Road	Essential Options Prime - IO
Yellow Brick Road	Essential Options Prime - P&I



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## Owner Occupier Variable \$350,000

Company	Product
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## Owner Occupier Variable \$350,000

### Company

### Product

★★★★★ Outstanding Value

AMO Group	Basic Variable - P&I
AMO Group	Variable Home Loan - P&I
ANZ	Simplicity Plus - P&I
Athena	Owner Occupied Variable - P&I
Bank of Melbourne	Basic Promo Variable - P&I
BankSA	Basic Promo Variable - P&I
Bankwest	Complete Home Loan Variable - P&I
Bankwest	Premium Select Home Loan - P&I
Commonwealth Bank	Extra - P&I
Credit Union SA	Variable Home Loan Package - P&I
Easy Street Fin Services	Standard Variable Home Loan - P&I
Freedom Lend	Freedom Variable - IO
Freedom Lend	Freedom Variable - P&I
G&C Mutual Bank	First Home Premium Package Variable - P&I
homeloans.com.au	Low Rate Home Loan with Offset - P&I
Homestar Finance	Star Essentials Home Loan - P&I
Homestar Finance	Variable - IO
Homestar Finance	Variable - P&I
HSBC	Home Value Variable - P&I
Hunter United	No Regrets 1st Home Buyers Loan - P&I
IMB	Budget Home Loan - P&I
ING	Orange Advantage Variable - P&I
loans.com.au	Smart Booster Home Loan - P&I
loans.com.au	Smart Home Loan - P&I
Mortgage House	Advantage Home Loan Essentials - P&I
Mortgage House	Advantage Standard Variable - P&I
MOVE Bank	Straightforward Home Loan - P&I
NAB	Base Variable Rate - P&I
Pacific Mortgage Group	Variable - IO
Pacific Mortgage Group	Variable - P&I
People's Choice Credit Union	Basic Variable - P&I
Reduce Home Loans	Rate Buster Variable - 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 Variable \$350,000

### Company

### Product

#### ★★★★★ Outstanding Value

<b>Reduce Home Loans</b>	Rate Lovers Variable - P&I
<b>Reduce Home Loans</b>	Rate Slasher Variable - P&I
<b>St.George Bank</b>	Basic Promo Variable - P&I
<b>Suncorp Bank</b>	Back to Basics Variable - P&I
<b>Suncorp Bank</b>	Home Package Plus First Home Buyer Variable - P&I
<b>TicToc Home Loans</b>	Low Deposit Variable - P&I
<b>TicToc Home Loans</b>	Variable Live-in - P&I
<b>UBank</b>	UHomeLoan - P&I

#### ✦ Rising Star

<b>Firstmac</b>	Basic Home Loan - P&I
<b>Reduce Home Loans</b>	Cash Back Hero - P&I
<b>Reduce Home Loans</b>	Super Saver Variable - P&I



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## Owner Occupier Variable \$350,000

Company	Product
★★★★★	
86 400	Own Home Loan - P&I
Adelaide Bank	Smartfit Variable - P&I
Adelaide Bank	SmartSaver - P&I
AMP Bank	Essential Home Loan - P&I
Arab Bank Australia	Essentials Home Loan - IO
Arab Bank Australia	Essentials Home Loan - P&I
Arab Bank Australia	The Basics Home Loan - P&I
Aussie	Elevate Offset Variable - P&I
Aussie	Elevate Variable - P&I
Aussie	Select Basic Variable - P&I
Australian Unity	Kick Starter Discounted Variable - P&I
Bank Australia	Basic Home Loan Variable - P&I
Bank First	First Rate Home Loan Variable - P&I
Bank First	First Rate Home Loan Variable First Home Buyer Package - P&I
Bank of China	Discount Plus Home Loan - P&I
bcu	OMG! Variable Rate - P&I
Citi	Basic Variable - P&I
Citi	Mortgage Plus Offset Variable - P&I
Citi	Offset Variable - P&I
CUA	Achieve Variable - P&I
Endeavour Mutual Bank	Basic Variable Home Loan - P&I
Endeavour Mutual Bank	First Home Buyer Loan Basic Variable - P&I
Endeavour Mutual Bank	First Home Buyer Loan Standard Variable - P&I
Firstmac	Offset Home Loan - P&I
Gateway Bank	Low Rate Essentials - P&I
Heritage Bank	Discount Variable - P&I
homeloans.com.au	Low Rate Home Loan with Offset - IO
HSBC	Home Value Variable - IO
Hume Bank	Flexi Low Rate - P&I
IMB	Essentials Home Loan - P&I
ING	Mortgage Simplifier - P&I
loans.com.au	Essentials Variable - P&I



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## Owner Occupier Variable \$350,000

Company	Product
★★★★★	
loans.com.au	Offset Variable Home Loan - P&I
loans.com.au	ZIP Home Loan - P&I
Macquarie Bank	Basic Flyer Home Loan Variable - P&I
Macquarie Bank	Basic Home Loan Variable - P&I
Macquarie Bank	Offset Flyer Home Loan Variable - P&I
Macquarie Bank	Offset Home Loan Variable - P&I
MyState Bank	Basic Variable - P&I
Newcastle Permanent	Premium Plus Package Variable - P&I
Newcastle Permanent	Real Deal - P&I
Newcastle Permanent	Real Deal First Home Buyer - P&I
QBANK	Classic Home Loan - P&I
Qudos Bank	Low Cost Home Loan - P&I
Qudos Bank	No Frills Home Loan - P&I
Qudos Bank	Value Package Low Cost Home Loan - P&I
RACQ Bank	Mortgage Breaker - IO
RACQ Bank	Mortgage Breaker - P&I
RACQ Bank	Mortgage Saver - P&I
Reduce Home Loans	Rate Lovers Variable - IO
RESI Mortgage Corp	Flexi Options - P&I
Suncorp Bank	Back to Basics Variable - IO
Suncorp Bank	Home Package Plus First Home Buyer Variable - IO
Suncorp Bank	Home Package Plus Variable - P&I
Sydney Mutual Bank	Basic Variable Home Loan - P&I
Sydney Mutual Bank	First Home Buyer Loan Basic Variable - P&I
Sydney Mutual Bank	First Home Buyer Loan Standard Variable - P&I
Westpac	Flexi First Option Home Loan - P&I
Yellow Brick Road	Flexi Options - P&I



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
<b>86 400</b>	Own Home Loan - IO
<b>Adelaide Bank</b>	Smartfit Variable - IO
<b>Adelaide Bank</b>	SmartSaver - IO
<b>AMO Group</b>	Variable Home Loan - IO
<b>AMP Bank</b>	Basic Variable Loan - IO
<b>AMP Bank</b>	Basic Variable Loan - P&I
<b>AMP Bank</b>	Professional Package Variable - P&I
<b>ANZ</b>	Breakfree Variable - P&I
<b>ANZ</b>	Simplicity Plus - IO
<b>Athena</b>	Owner Occupied Variable - IO
<b>Aussie</b>	Elevate Offset Variable - IO
<b>Aussie</b>	Elevate Variable - IO
<b>Aussie</b>	Select Basic Variable - IO
<b>Aussie</b>	Select Standard Variable - IO
<b>Aussie</b>	Select Standard Variable - P&I
<b>Australian Military Bank</b>	DHOAS RateSaver Home Loan - P&I
<b>Australian Military Bank</b>	RateSaver Home Loan - P&I
<b>Australian Unity</b>	Health Wealth Happiness Package Variable - P&I
<b>Australian Unity</b>	Health Wealth Happiness Variable - IO
<b>Australian Unity</b>	Health Wealth Happiness Variable - P&I
<b>Auswide Bank</b>	Freedom Package Variable - P&I
<b>Bank Australia</b>	Premium Package Variable - P&I
<b>Bank Australia</b>	Premium Variable - P&I
<b>Bank First</b>	Complete Home Loan Variable - P&I
<b>Bank First</b>	Complete Home Loan Variable First Home Buyer Package - P&I
<b>Bank First</b>	Premier Package Home Loan Variable - P&I
<b>Bank First</b>	Premier Package Home Loan Variable First Home Buyer Package - P&I
<b>Bank First</b>	Standard Home Loan Variable - P&I
<b>Bank First</b>	Standard Home Loan Variable First Home Buyer Package - P&I
<b>Bank of China</b>	Discount Home Loan - P&I
<b>Bank of Melbourne</b>	Advantage Package Variable - IO
<b>Bank of Melbourne</b>	Advantage Package Variable - P&I



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
Bank of Sydney	Expect More Variable - P&I
Bank of us	FlexiDiscount Variable - P&I
Bank of us	Topline Variable - P&I
BankSA	Advantage Package Variable - IO
BankSA	Advantage Package Variable - P&I
BankVic	2 Year Introductory Variable - P&I
BankVic	Base Variable - P&I
BankVic	First Home Buyer Package Variable - IO
BankVic	First Home Buyer Package Variable - P&I
BankVic	Offset - P&I
BankVic	Premium Home Variable - IO
BankVic	Premium Home Variable - P&I
BankVic	Standard Variable - IO
BankVic	Standard Variable - P&I
Bankwest	Complete Home Loan Variable - IO
bcu	Standard Variable - IO
bcu	Standard Variable - P&I
Bendigo Bank	Complete Home Loan Variable - P&I
Beyond Bank	Basic Variable - P&I
Beyond Bank	First Home Buyers Variable Loan - P&I
Beyond Bank	Pinnacle Package Variable - P&I
Beyond Bank	Special Low Rate Variable Home Loan - P&I
BOQ	Clear Path Variable Home Loan - P&I
BOQ	Economy Variable Home Loan - IO
BOQ	Economy Variable Home Loan - P&I
BOQ	Intro Rate Home Loan Variable - IO
BOQ	Intro Rate Home Loan Variable - P&I
Citi	Mortgage Plus Variable - P&I
Citi	Variable - P&I
Commonwealth Bank	Extra - IO
Commonwealth Bank	Extra Intro - IO
Commonwealth Bank	Extra Intro - P&I



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
Commonwealth Bank	Wealth Package Standard Variable - P&I
Community First CU	Accelerator Package Variable - P&I
Community First CU	Accelerator Package Variable Intro - P&I
Community First CU	Basic Variable Home Loan - IO
Community First CU	Basic Variable Home Loan - P&I
Credit Union SA	Discounted Variable - IO
Credit Union SA	Discounted Variable - P&I
Credit Union SA	Variable Home Loan Package - IO
CUA	Accelerate Variable - IO
CUA	Accelerate Variable - P&I
CUA	Accelerate Variable Construction - IO
CUA	Achieve Variable - IO
CUA	Achieve Variable Construction - IO
Easy Street Fin Services	Standard Variable Home Loan - IO
Endeavour Mutual Bank	Standard Variable - IO
Endeavour Mutual Bank	Standard Variable - P&I
Firstmac	Offset Home Loan - IO
Firstmac	VIP Variable - IO
Firstmac	VIP Variable - P&I
Firstmac	Vital - IO
Firstmac	Vital - P&I
G&C Mutual Bank	Basic Home Loan - P&I
G&C Mutual Bank	Premium Package Variable - IO
G&C Mutual Bank	Premium Package Variable - P&I
Gateway Bank	Premium Variable - P&I
Geelong Bank	Affinity Home Loan Package Variable - IO
Geelong Bank	Affinity Home Loan Package Variable - P&I
Geelong Bank	Mutual Home Loan Variable - IO
Geelong Bank	Mutual Home Loan Variable - P&I
Greater Bank	Great Rate Variable Home Loan - IO
Greater Bank	Great Rate Variable Home Loan - P&I
Greater Bank	Standard Variable Home Loan - IO



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
Greater Bank	Standard Variable Home Loan - P&I
Greater Bank	Ultimate Variable Home Loan - IO
Greater Bank	Ultimate Variable Home Loan - P&I
Heritage Bank	Home Advantage Variable - P&I
Horizon Bank	Basic Home Loan - IO
Horizon Bank	Basic Home Loan - P&I
Horizon Bank	Home Sweet Home Loan - IO
Horizon Bank	Home Sweet Home Loan - P&I
Horizon Bank	Kickstart First Home Buyer Loan - P&I
Horizon Bank	Mortgage Breaker Home Loan - IO
Horizon Bank	Mortgage Breaker Home Loan - P&I
Horizon Bank	Platinum Loan - P&I
Horizon Bank	Value Plus Home Loan - P&I
HSBC	Home Smart Variable - P&I
HSBC	Variable - IO
HSBC	Variable - P&I
Hume Bank	Interest Saver - P&I
Hume Bank	Property Package Variable - P&I
Hunter United	Green Home Loan - P&I
Hunter United	Interest Only Home Loan O/O - IO
Hunter United	Platinum Home Loan - P&I
Illawarra Credit Union	Variable - IO
Illawarra Credit Union	Variable - P&I
IMB	Accelerator Home Loan - P&I
IMB	Budget Home Loan - IO
IMB	Essentials Home Loan - IO
IMB	Introductory Variable Home Loan - P&I
ING	Mortgage Simplifier - IO
ING	Orange Advantage Variable - IO
LCU	Intelligent Mortgage Variable - P&I
LCU	Savvy First Home Buyer Loan - P&I
loans.com.au	Essentials Variable - IO





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## Owner Occupier Variable \$350,000

Company	Product
★★★	
loans.com.au	Offset Variable Home Loan - IO
Macquarie Bank	Basic Flyer Home Loan Variable - IO
Macquarie Bank	Basic Home Loan Variable - IO
Macquarie Bank	Offset Flyer Home Loan Variable - IO
Macquarie Bank	Offset Home Loan Variable - IO
Macquarie Credit Union	Power - IO
Macquarie Credit Union	Power - P&I
Macquarie Credit Union	Special Low Rate Home Loan - P&I
ME	Basic Home Loan - P&I
ME	Flexible Home Loan - IO
ME	Flexible Home Loan - P&I
ME	Member Package Flexible Home Loan - IO
ME	Member Package Flexible Home Loan - P&I
Mortgage House	Home Loan Prime - P&I
MOVE Bank	Complete Package Variable Home Loan - P&I
MOVE Bank	Standard Variable Rate - P&I
MyState Bank	Basic Variable - IO
MyState Bank	Special Residential Variable - IO
MyState Bank	Special Residential Variable - P&I
NAB	Base Variable Rate - IO
NAB	Choice Package Tailored Variable - P&I
Newcastle Permanent	3 yr Intro Discounted Real Deal - IO
Newcastle Permanent	3 yr Intro Discounted Real Deal - P&I
Newcastle Permanent	Premium Plus Package Variable - IO
Newcastle Permanent	Real Deal - IO
Northern Inland CU	Dream Value Home Loan - IO
Northern Inland CU	Dream Value Home Loan - P&I
Northern Inland CU	Introductory Home Loan - P&I
People's Choice Credit Union	Basic Variable - IO
People's Choice Credit Union	Home Loan Package Standard Variable - P&I
QBANK	Classic Plus Home Loan - P&I
QBANK	Classic Plus Overdraft - P&I



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
<b>Qudos Bank</b>	Construction Loan - IO
<b>Qudos Bank</b>	Low Cost Home Loan - IO
<b>Qudos Bank</b>	Standard Variable Rate - IO
<b>Qudos Bank</b>	Standard Variable Rate - P&I
<b>Qudos Bank</b>	Value Package Low Cost Home Loan - IO
<b>Queensland Country Bank</b>	Ultimate Home Loan Package Variable - P&I
<b>RACQ Bank</b>	Choices Mortgage Breaker - IO
<b>RACQ Bank</b>	Choices Mortgage Breaker - P&I
<b>Regional Australia Bank</b>	Basic Variable Home Loan - IO
<b>Regional Australia Bank</b>	Basic Variable Home Loan - P&I
<b>Regional Australia Bank</b>	Basic Variable Intro Home Loan - IO
<b>Regional Australia Bank</b>	Basic Variable Intro Home Loan - P&I
<b>Regional Australia Bank</b>	Partnership Advantage Variable Home Loan - IO
<b>Regional Australia Bank</b>	Partnership Advantage Variable Home Loan - P&I
<b>Reliance Bank</b>	All In One Discount Variable - P&I
<b>Reliance Bank</b>	All In One Rewards Package - P&I
<b>Reliance Bank</b>	First Home Buyer First Rate - P&I
<b>Reliance Bank</b>	First Rate - P&I
<b>SERVICE ONE Alliance Bank</b>	Standard Variable - P&I
<b>St.George Bank</b>	Advantage Package Variable - IO
<b>St.George Bank</b>	Advantage Package Variable - P&I
<b>Summerland Credit Union</b>	Eco Home Loan - P&I
<b>Summerland Credit Union</b>	Offset Home Loan - P&I
<b>Summerland Credit Union</b>	Premium Home Loan - P&I
<b>Summerland Credit Union</b>	Premium Home Loan 2 yr Introductory Special - P&I
<b>Suncorp Bank</b>	Home Package Plus Variable - IO
<b>Sydney Mutual Bank</b>	Standard Variable - IO
<b>Sydney Mutual Bank</b>	Standard Variable - P&I
<b>Teachers Mutual Bank</b>	Classic Owner Occupied Home Loan - P&I
<b>Teachers Mutual Bank</b>	Solutions Plus Home Loan - IO
<b>Teachers Mutual Bank</b>	Solutions Plus Home Loan - P&I
<b>The Capricornian</b>	No Frills Owner Occupied Home Loan - IO



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
<b>The Capricornian</b>	No Frills Owner Occupied Home Loan - P&I
<b>The Mac</b>	Basic Variable - IO
<b>The Mac</b>	Basic Variable - P&I
<b>The Mac</b>	Intro Basic Variable - IO
<b>The Mac</b>	Intro Basic Variable - P&I
<b>The Mutual Bank</b>	Budget - P&I
<b>The Mutual Bank</b>	Intro Discounted Package Home Loan - IO
<b>The Mutual Bank</b>	Intro Discounted Package Home Loan - P&I
<b>The Mutual Bank</b>	Mutual - IO
<b>The Mutual Bank</b>	Mutual - P&I
<b>The Mutual Bank</b>	Package Home Loan Premium Variable - IO
<b>The Mutual Bank</b>	Package Home Loan Premium Variable - P&I
<b>Transport Mutual Credit Union</b>	Switch and Save - P&I
<b>UBank</b>	UHomeLoan - IO
<b>WAW Credit Union</b>	2 Year Intro Home Loan - IO
<b>WAW Credit Union</b>	2 Year Intro Home Loan - P&I
<b>WAW Credit Union</b>	Back to Basics Home Loan - IO
<b>WAW Credit Union</b>	Back to Basics Home Loan - P&I
<b>Westpac</b>	Premier Advantage Rocket Repay Home Loan - IO
<b>Westpac</b>	Premier Advantage Rocket Repay Home Loan - P&I



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## Owner Occupier Variable \$350,000

Company	Product
★★	
AMP Bank	Professional Package Variable - IO
ANZ	Breakfree Variable - IO
ANZ	Variable - IO
ANZ	Variable - P&I
Bank of China	Standard Variable - IO
Bank of China	Standard Variable - P&I
Bank of Melbourne	Basic Promo Variable - IO
Bank of Melbourne	Variable - IO
Bank of Melbourne	Variable - P&I
BankSA	Basic Promo Variable - IO
BankSA	Variable - P&I
Bankwest	Regular Saver Home Loan - IO
Bankwest	Regular Saver Home Loan - P&I
Bendigo Bank	Complete Home Loan Variable - IO
Beyond Bank	Variable - P&I
BOQ	Clear Path Variable Home Loan - IO
Commonwealth Bank	Standard Variable Rate - IO
Commonwealth Bank	Standard Variable Rate - P&I
Commonwealth Bank	Wealth Package Standard Variable - IO
Community First CU	Accelerator Package Variable - IO
Community First CU	Standard Variable Home Loan - P&I
Credit Union SA	Standard Variable - P&I
G&C Mutual Bank	Standard Variable - IO
G&C Mutual Bank	Standard Variable - P&I
Gateway Bank	Variable - P&I
Heritage Bank	Variable - P&I
Hume Bank	Interest Saver - IO
Hume Bank	Variable - P&I
Hunter United	Basic Variable - P&I
Illawarra Credit Union	2 Year Intro Variable Home Loan - P&I
Illawarra Credit Union	Bare Essentials - P&I
IMB	Standard Variable - P&I



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## Owner Occupier Variable \$350,000

Company	Product
★★	
Macquarie Credit Union	Basic Home Loan - P&I
Macquarie Credit Union	Discounted Variable Rate O/O - P&I
Macquarie Credit Union	First Home Buyers - P&I
Macquarie Credit Union	Home Loan Variable - P&I
ME	Basic Home Loan - IO
ME	Flexible Home Loan - P&I
Mortgage House	Advantage Standard Variable - IO
MyState Bank	Standard Variable - P&I
NAB	Choice Package Tailored Variable - IO
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable - IO
Newcastle Permanent	Premium Variable - P&I
Newcastle Permanent	Real Options - IO
Newcastle Permanent	Real Options - P&I
Northern Inland CU	Basic Home Loan - P&I
People's Choice Credit Union	Home Loan Package Standard Variable - IO
People's Choice Credit Union	Variable - P&I
QBANK	Classic Home Loan - P&I
QBANK	Standard Variable - P&I
Queensland Country Bank	Standard Variable - P&I
RAMS	Full Feature - P&I
Regional Australia Bank	Mortgage Offset Home Loan - IO
Regional Australia Bank	Mortgage Offset Home Loan - P&I
Reliance Bank	All In One - P&I
RESI Mortgage Corp	Flexi Options - IO
SERVICE ONE Alliance Bank	Standard Variable - IO
St.George Bank	Basic Promo Variable - IO
St.George Bank	Variable - IO
St.George Bank	Variable - P&I
Summerland Credit Union	Home Loan Plus - P&I
Suncorp Bank	Variable - P&I



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## Owner Occupier Variable \$350,000

Company	Product
★★	
Teachers Mutual Bank	Flexi Choice - P&I
Teachers Mutual Bank	Interest Only Variable - IO
Teachers Mutual Bank	My First Home Loan - IO
Teachers Mutual Bank	My First Home Loan - P&I
The Capricornian	Lifestyle Variable - IO
The Capricornian	Lifestyle Variable - P&I
The Capricornian	Premium Choice Variable - IO
The Capricornian	Premium Choice Variable - P&I
The Mac	Offset Home Loan - IO
The Mac	Offset Home Loan - P&I
The Mac	Standard Variable Home Loan - IO
The Mac	Standard Variable Home Loan - P&I
The Mutual Bank	Premium Variable - IO
The Mutual Bank	Premium Variable - P&I
TicToc Home Loans	Variable Live-in - IO
Transport Mutual Credit Union	Basic Variable - P&I
WAW Credit Union	Standard Variable - IO
WAW Credit Union	Standard Variable - P&I
Westpac	Flexi First Option Home Loan - IO
Westpac	Rocket Repay Home Loan - IO
Westpac	Rocket Repay Home Loan - P&I
Yellow Brick Road	Flexi Options - IO



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## Owner Occupier Variable \$350,000

Company	Product
★	
<b>Arab Bank Australia</b>	12 Month HeadStart Home Loan - P&I
<b>Aussie</b>	Activate Near-Prime Full Doc - P&I
<b>Auswide Bank</b>	Standard Variable - IO
<b>Auswide Bank</b>	Standard Variable - P&I
<b>Bank of Sydney</b>	Variable - IO
<b>Bank of Sydney</b>	Variable - P&I
<b>BankSA</b>	Variable - IO
<b>Community First CU</b>	Standard Variable Home Loan - IO
<b>Credit Union SA</b>	Standard Variable - IO
<b>Delphi Bank</b>	Owner Occupied Home Loan Variable - IO
<b>Delphi Bank</b>	Owner Occupied Home Loan Variable - P&I
<b>Hume Bank</b>	Variable - IO
<b>IMB</b>	Standard Variable - IO
<b>ME</b>	Flexible Home Loan - IO
<b>MyState Bank</b>	Standard Variable - IO
<b>Northern Inland CU</b>	First Home Buyer Smart Home Loan - P&I
<b>Northern Inland CU</b>	Smart Home Loan - P&I
<b>People's Choice Credit Union</b>	Variable - IO
<b>RAMS</b>	Full Feature - IO
<b>Suncorp Bank</b>	Variable - IO
<b>Transport Mutual Credit Union</b>	Variable - IO
<b>Transport Mutual Credit Union</b>	Variable - P&I



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## Owner Occupier Variable \$350,000

Company	Product
Not rated	
Australian Military Bank	DHOAS Value Home Loan - P&I
Australian Military Bank	Value Home Loan - P&I
Firstmac	Basic Home Loan - IO
Firstmac	ZIP Home Loan - P&I
Geelong Bank	HomeBuilder Home Loan - IO
Geelong Bank	HomeBuilder Home Loan - P&I
Illawarra Credit Union	Bare Essentials First Home Loan Offer - P&I
Qudos Bank	No Frills Home Loan - IO
RESI Mortgage Corp	Essential Options Prime - IO
RESI Mortgage Corp	Essential Options Prime - P&I
Yellow Brick Road	Essential Options Prime - IO
Yellow Brick Road	Essential Options Prime - P&I





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## Owner Occupier Variable \$500,000

Company	Product
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## Owner Occupier Variable \$500,000

Company	Product
★★★★★ Outstanding Value	
AMO Group	Basic Variable - P&I
AMO Group	Variable Home Loan - P&I
AMP Bank	Professional Package Variable - P&I
ANZ	Simplicity Plus - P&I
Athena	Owner Occupied Variable - P&I
Bank of Melbourne	Basic Promo Variable - P&I
BankSA	Basic Promo Variable - P&I
Bankwest	Complete Home Loan Variable - P&I
Bankwest	Premium Select Home Loan - P&I
Credit Union SA	Variable Home Loan Package - P&I
CUA	Achieve Variable - P&I
Easy Street Fin Services	Standard Variable Home Loan - P&I
Freedom Lend	Freedom Variable - IO
Freedom Lend	Freedom Variable - P&I
G&C Mutual Bank	First Home Premium Package Variable - P&I
homeloans.com.au	Low Rate Home Loan with Offset - P&I
Homestar Finance	Star Essentials Home Loan - P&I
Homestar Finance	Variable - P&I
HSBC	Home Value Variable - P&I
HSBC	Premier Home Smart Variable - P&I
HSBC	Premier Variable - P&I
IMB	Budget Home Loan - P&I
ING	Orange Advantage Variable - P&I
loans.com.au	Smart Booster Home Loan - P&I
loans.com.au	Smart Home Loan - P&I
Mortgage House	Advantage Home Loan Essentials - P&I
Mortgage House	Advantage Standard Variable - P&I
MOVE Bank	Straightforward Home Loan - P&I
NAB	Base Variable Rate - P&I
Pacific Mortgage Group	Variable - IO
Pacific Mortgage Group	Variable - P&I
People's Choice Credit Union	Basic Variable - P&I



# Home Loans Star Ratings

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## Owner Occupier Variable \$500,000

### Company

### Product

#### ★★★★★ Outstanding Value

<b>Reduce Home Loans</b>	Rate Buster Variable - P&I
<b>Reduce Home Loans</b>	Rate Lovers Variable - P&I
<b>Reduce Home Loans</b>	Rate Slasher Variable - P&I
<b>St.George Bank</b>	Basic Promo Variable - P&I
<b>Suncorp Bank</b>	Home Package Plus First Home Buyer Variable - P&I
<b>TicToc Home Loans</b>	Low Deposit Variable - P&I
<b>TicToc Home Loans</b>	Variable Live-in - P&I
<b>UBank</b>	UHomeLoan - P&I

#### ✦ Rising Star

<b>Firstmac</b>	Basic Home Loan - P&I
<b>Reduce Home Loans</b>	Cash Back Hero - P&I
<b>Reduce Home Loans</b>	Super Saver Variable - P&I



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## Owner Occupier Variable \$500,000

Company	Product
★★★★★	
<b>86 400</b>	Own Home Loan - P&I
<b>Adelaide Bank</b>	Smartfit Variable - P&I
<b>Adelaide Bank</b>	SmartSaver - P&I
<b>AMP Bank</b>	Essential Home Loan - P&I
<b>Arab Bank Australia</b>	Essentials Home Loan - IO
<b>Arab Bank Australia</b>	Essentials Home Loan - P&I
<b>Arab Bank Australia</b>	The Basics Home Loan - P&I
<b>Aussie</b>	Elevate Offset Variable - P&I
<b>Aussie</b>	Elevate Variable - P&I
<b>Aussie</b>	Select Basic Variable - P&I
<b>Aussie</b>	Select Standard Variable - P&I
<b>Australian Unity</b>	Kick Starter Discounted Variable - P&I
<b>Bank First</b>	First Rate Home Loan Variable - P&I
<b>Bank First</b>	First Rate Home Loan Variable First Home Buyer Package - P&I
<b>Bank of China</b>	Discount Plus Home Loan - P&I
<b>bcu</b>	OMG! Variable Rate - P&I
<b>Bendigo Bank</b>	Complete Home Loan Variable - P&I
<b>Citi</b>	Basic Variable - P&I
<b>Citi</b>	Mortgage Plus Offset Variable - P&I
<b>Citi</b>	Offset Variable - P&I
<b>Commonwealth Bank</b>	Extra - P&I
<b>Endeavour Mutual Bank</b>	First Home Buyer Loan Basic Variable - P&I
<b>Firstmac</b>	Offset Home Loan - P&I
<b>Gateway Bank</b>	Low Rate Essentials - P&I
<b>Heritage Bank</b>	Discount Variable - P&I
<b>homeloans.com.au</b>	Low Rate Home Loan with Offset - IO
<b>Homestar Finance</b>	Variable - IO
<b>HSBC</b>	Home Value Variable - IO
<b>Hume Bank</b>	Flexi Low Rate - P&I
<b>Hunter United</b>	No Regrets 1st Home Buyers Loan - P&I
<b>Hunter United</b>	No Regrets Home Loan - P&I
<b>IMB</b>	Essentials Home Loan - P&I



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## Owner Occupier Variable \$500,000

Company	Product
★★★★★	
ING	Mortgage Simplifier - P&I
loans.com.au	Essentials Variable - P&I
loans.com.au	Offset Variable Home Loan - P&I
loans.com.au	ZIP Home Loan - P&I
Macquarie Bank	Basic Flyer Home Loan Variable - P&I
Macquarie Bank	Basic Home Loan Variable - P&I
Macquarie Bank	Offset Flyer Home Loan Variable - P&I
Macquarie Bank	Offset Home Loan Variable - P&I
ME	Flexible Home Loan - P&I
ME	Member Package Flexible Home Loan - P&I
MOVE Bank	Complete Package Variable Home Loan - P&I
MyState Bank	Basic Variable - P&I
Newcastle Permanent	Premium Plus Package Variable - P&I
Newcastle Permanent	Real Deal - P&I
Newcastle Permanent	Real Deal First Home Buyer - P&I
QBANK	Classic Home Loan - P&I
Qudos Bank	Low Cost Home Loan - P&I
Qudos Bank	No Frills Home Loan - P&I
Qudos Bank	Value Package Low Cost Home Loan - P&I
RACQ Bank	Mortgage Saver - P&I
Reduce Home Loans	Rate Lovers Variable - IO
RESI Mortgage Corp	Flexi Options - P&I
Suncorp Bank	Back to Basics Variable - IO
Suncorp Bank	Back to Basics Variable - P&I
Suncorp Bank	Home Package Plus First Home Buyer Variable - IO
Suncorp Bank	Home Package Plus Variable - P&I
Sydney Mutual Bank	First Home Buyer Loan Basic Variable - P&I
Westpac	Flexi First Option Home Loan - P&I
Yellow Brick Road	Flexi Options - P&I



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
<b>86 400</b>	Own Home Loan - IO
<b>Adelaide Bank</b>	Smartfit Variable - IO
<b>Adelaide Bank</b>	SmartSaver - IO
<b>AMO Group</b>	Variable Home Loan - IO
<b>AMP Bank</b>	Basic Variable Loan - IO
<b>AMP Bank</b>	Basic Variable Loan - P&I
<b>AMP Bank</b>	Professional Package Variable - IO
<b>ANZ</b>	Breakfree Variable - IO
<b>ANZ</b>	Breakfree Variable - P&I
<b>ANZ</b>	Simplicity Plus - IO
<b>Athena</b>	Owner Occupied Variable - IO
<b>Aussie</b>	Elevate Offset Variable - IO
<b>Aussie</b>	Elevate Variable - IO
<b>Aussie</b>	Select Basic Variable - IO
<b>Aussie</b>	Select Standard Variable - IO
<b>Australian Military Bank</b>	DHOAS RateSaver Home Loan - P&I
<b>Australian Military Bank</b>	DHOAS Value Home Loan - P&I
<b>Australian Military Bank</b>	RateSaver Home Loan - P&I
<b>Australian Military Bank</b>	Value Home Loan - P&I
<b>Australian Unity</b>	Health Wealth Happiness Package Variable - P&I
<b>Australian Unity</b>	Health Wealth Happiness Variable - IO
<b>Australian Unity</b>	Health Wealth Happiness Variable - P&I
<b>Auswide Bank</b>	Freedom Package Variable - P&I
<b>Bank Australia</b>	Basic Home Loan Variable - P&I
<b>Bank Australia</b>	Premium Package Variable - P&I
<b>Bank Australia</b>	Premium Variable - P&I
<b>Bank First</b>	Complete Home Loan Variable - P&I
<b>Bank First</b>	Complete Home Loan Variable First Home Buyer Package - P&I
<b>Bank First</b>	Premier Package Home Loan Variable - P&I
<b>Bank First</b>	Premier Package Home Loan Variable First Home Buyer Package - P&I
<b>Bank First</b>	Standard Home Loan Variable - P&I
<b>Bank First</b>	Standard Home Loan Variable First Home Buyer Package - P&I



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
Bank of China	Discount Home Loan - P&I
Bank of Melbourne	Advantage Package Variable - IO
Bank of Melbourne	Advantage Package Variable - P&I
Bank of Sydney	Expect More Variable - P&I
Bank of us	FlexiDiscount Variable - P&I
Bank of us	Topline Variable - P&I
BankSA	Advantage Package Variable - IO
BankSA	Advantage Package Variable - P&I
BankVic	2 Year Introductory Variable - P&I
BankVic	Base Variable - P&I
BankVic	First Home Buyer Package Variable - IO
BankVic	First Home Buyer Package Variable - P&I
BankVic	Offset - P&I
BankVic	Premium Home Variable - IO
BankVic	Premium Home Variable - P&I
BankVic	Standard Variable - IO
BankVic	Standard Variable - P&I
Bankwest	Complete Home Loan Variable - IO
bcu	Standard Variable - IO
bcu	Standard Variable - P&I
Beyond Bank	Basic Variable - P&I
Beyond Bank	First Home Buyers Variable Loan - P&I
Beyond Bank	Pinnacle Package Variable - P&I
Beyond Bank	Special Low Rate Variable Home Loan - P&I
BOQ	Clear Path Variable Home Loan - P&I
BOQ	Economy Variable Home Loan - IO
BOQ	Economy Variable Home Loan - P&I
BOQ	Intro Rate Home Loan Variable - IO
BOQ	Intro Rate Home Loan Variable - P&I
Citi	Mortgage Plus Variable - P&I
Citi	Variable - P&I
Commonwealth Bank	Extra - IO



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
Commonwealth Bank	Extra Intro - IO
Commonwealth Bank	Extra Intro - P&I
Commonwealth Bank	Wealth Package Standard Variable - P&I
Community First CU	Accelerator Package Variable - P&I
Community First CU	Accelerator Package Variable Intro - P&I
Community First CU	Basic Variable Home Loan - IO
Community First CU	Basic Variable Home Loan - P&I
Credit Union SA	Discounted Variable - IO
Credit Union SA	Discounted Variable - P&I
Credit Union SA	Variable Home Loan Package - IO
CUA	Accelerate Variable - IO
CUA	Accelerate Variable - P&I
CUA	Accelerate Variable Construction - IO
CUA	Achieve Variable - IO
CUA	Achieve Variable Construction - IO
Endeavour Mutual Bank	Basic Variable Home Loan - P&I
Endeavour Mutual Bank	First Home Buyer Loan Standard Variable - P&I
Endeavour Mutual Bank	Standard Variable - IO
Endeavour Mutual Bank	Standard Variable - P&I
Firstmac	Offset Home Loan - IO
Firstmac	VIP Variable - IO
Firstmac	VIP Variable - P&I
Firstmac	Vital - IO
Firstmac	Vital - P&I
G&C Mutual Bank	Basic Home Loan - P&I
G&C Mutual Bank	Premium Package Variable - IO
G&C Mutual Bank	Premium Package Variable - P&I
Gateway Bank	Premium Variable - P&I
Geelong Bank	Affinity Home Loan Package Variable - IO
Geelong Bank	Affinity Home Loan Package Variable - P&I
Geelong Bank	Mutual Home Loan Variable - IO
Geelong Bank	Mutual Home Loan Variable - P&I





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## Owner Occupier Variable \$500,000

Company	Product
★★★	
Greater Bank	Great Rate Variable Home Loan - IO
Greater Bank	Great Rate Variable Home Loan - P&I
Greater Bank	Standard Variable Home Loan - IO
Greater Bank	Standard Variable Home Loan - P&I
Greater Bank	Ultimate Variable Home Loan - IO
Greater Bank	Ultimate Variable Home Loan - P&I
Heritage Bank	Home Advantage Variable - P&I
Horizon Bank	Basic Home Loan - IO
Horizon Bank	Basic Home Loan - P&I
Horizon Bank	Home Sweet Home Loan - IO
Horizon Bank	Home Sweet Home Loan - P&I
Horizon Bank	Kickstart First Home Buyer Loan - P&I
Horizon Bank	Mortgage Breaker Home Loan - IO
Horizon Bank	Mortgage Breaker Home Loan - P&I
Horizon Bank	Platinum Loan - P&I
Horizon Bank	Value Plus Home Loan - P&I
HSBC	Home Smart Variable - P&I
HSBC	Premier Variable - IO
HSBC	Variable - IO
HSBC	Variable - P&I
Hume Bank	Interest Saver - P&I
Hume Bank	Property Package Variable - P&I
Hunter United	Green Home Loan - P&I
Hunter United	Interest Only Home Loan O/O - IO
Hunter United	Platinum Home Loan - P&I
Illawarra Credit Union	Variable - IO
Illawarra Credit Union	Variable - P&I
IMB	Accelerator Home Loan - P&I
IMB	Budget Home Loan - IO
IMB	Essentials Home Loan - IO
IMB	Introductory Variable Home Loan - P&I
ING	Mortgage Simplifier - IO



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
ING	Orange Advantage Variable - IO
LCU	Intelligent Mortgage Variable - P&I
LCU	Savvy First Home Buyer Loan - P&I
loans.com.au	Essentials Variable - IO
loans.com.au	Offset Variable Home Loan - IO
Macquarie Bank	Basic Flyer Home Loan Variable - IO
Macquarie Bank	Basic Home Loan Variable - IO
Macquarie Bank	Offset Flyer Home Loan Variable - IO
Macquarie Bank	Offset Home Loan Variable - IO
Macquarie Credit Union	Power - IO
Macquarie Credit Union	Power - P&I
Macquarie Credit Union	Special Low Rate Home Loan - P&I
ME	Basic Home Loan - P&I
ME	Flexible Home Loan - IO
ME	Member Package Flexible Home Loan - IO
Mortgage House	Home Loan Prime - P&I
MOVE Bank	Standard Variable Rate - P&I
MyState Bank	Basic Variable - IO
MyState Bank	Special Residential Variable - IO
MyState Bank	Special Residential Variable - P&I
NAB	Base Variable Rate - IO
NAB	Choice Package Tailored Variable - P&I
Newcastle Permanent	3 yr Intro Discounted Real Deal - IO
Newcastle Permanent	3 yr Intro Discounted Real Deal - P&I
Newcastle Permanent	Premium Plus Package Variable - IO
Newcastle Permanent	Real Deal - IO
Northern Inland CU	Dream Value Home Loan - IO
Northern Inland CU	Dream Value Home Loan - P&I
Northern Inland CU	Introductory Home Loan - P&I
People's Choice Credit Union	Basic Variable - IO
People's Choice Credit Union	Home Loan Package Standard Variable - P&I
QBANK	Classic Plus Home Loan - P&I



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
<b>Qudos Bank</b>	Construction Loan - IO
<b>Qudos Bank</b>	Low Cost Home Loan - IO
<b>Qudos Bank</b>	Standard Variable Rate - IO
<b>Qudos Bank</b>	Standard Variable Rate - P&I
<b>Qudos Bank</b>	Value Package Low Cost Home Loan - IO
<b>Queensland Country Bank</b>	Ultimate Home Loan Package Variable - P&I
<b>RACQ Bank</b>	Choices Mortgage Breaker - IO
<b>RACQ Bank</b>	Choices Mortgage Breaker - P&I
<b>RACQ Bank</b>	Mortgage Breaker - IO
<b>RACQ Bank</b>	Mortgage Breaker - P&I
<b>Regional Australia Bank</b>	Basic Variable Home Loan - IO
<b>Regional Australia Bank</b>	Basic Variable Home Loan - P&I
<b>Regional Australia Bank</b>	Basic Variable Intro Home Loan - IO
<b>Regional Australia Bank</b>	Basic Variable Intro Home Loan - P&I
<b>Regional Australia Bank</b>	Partnership Advantage Variable Home Loan - IO
<b>Regional Australia Bank</b>	Partnership Advantage Variable Home Loan - P&I
<b>Reliance Bank</b>	All In One Rewards Package - P&I
<b>Reliance Bank</b>	First Home Buyer First Rate - P&I
<b>Reliance Bank</b>	First Rate - P&I
<b>SERVICE ONE Alliance Bank</b>	Standard Variable - P&I
<b>St.George Bank</b>	Advantage Package Variable - IO
<b>St.George Bank</b>	Advantage Package Variable - P&I
<b>Summerland Credit Union</b>	Eco Home Loan - P&I
<b>Summerland Credit Union</b>	Offset Home Loan - P&I
<b>Summerland Credit Union</b>	Premium Home Loan - P&I
<b>Summerland Credit Union</b>	Premium Home Loan 2 yr Introductory Special - P&I
<b>Suncorp Bank</b>	Home Package Plus Variable - IO
<b>Sydney Mutual Bank</b>	Basic Variable Home Loan - P&I
<b>Sydney Mutual Bank</b>	First Home Buyer Loan Standard Variable - P&I
<b>Sydney Mutual Bank</b>	Standard Variable - IO
<b>Sydney Mutual Bank</b>	Standard Variable - P&I
<b>Teachers Mutual Bank</b>	Classic Owner Occupied Home Loan - P&I



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
Teachers Mutual Bank	Solutions Plus Home Loan - IO
Teachers Mutual Bank	Solutions Plus Home Loan - P&I
The Capricornian	No Frills Owner Occupied Home Loan - IO
The Capricornian	No Frills Owner Occupied Home Loan - P&I
The Mac	Basic Variable - IO
The Mac	Basic Variable - P&I
The Mac	Intro Basic Variable - IO
The Mac	Intro Basic Variable - P&I
The Mutual Bank	Budget - P&I
The Mutual Bank	Intro Discounted Package Home Loan - IO
The Mutual Bank	Intro Discounted Package Home Loan - P&I
The Mutual Bank	Mutual - IO
The Mutual Bank	Mutual - P&I
The Mutual Bank	Package Home Loan Premium Variable - IO
The Mutual Bank	Package Home Loan Premium Variable - P&I
Transport Mutual Credit Union	Switch and Save - P&I
UBank	UHomeLoan - IO
WAW Credit Union	2 Year Intro Home Loan - IO
WAW Credit Union	2 Year Intro Home Loan - P&I
WAW Credit Union	Back to Basics Home Loan - IO
WAW Credit Union	Back to Basics Home Loan - P&I
Westpac	Premier Advantage Rocket Repay Home Loan - IO
Westpac	Premier Advantage Rocket Repay Home Loan - P&I



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## Owner Occupier Variable \$500,000

Company	Product
★★	
ANZ	Variable - IO
ANZ	Variable - P&I
Bank of China	Standard Variable - IO
Bank of China	Standard Variable - P&I
Bank of Melbourne	Basic Promo Variable - IO
Bank of Melbourne	Variable - IO
Bank of Melbourne	Variable - P&I
BankSA	Basic Promo Variable - IO
BankSA	Variable - P&I
Bankwest	Regular Saver Home Loan - IO
Bankwest	Regular Saver Home Loan - P&I
Bendigo Bank	Complete Home Loan Variable - IO
Beyond Bank	Variable - P&I
BOQ	Clear Path Variable Home Loan - IO
Commonwealth Bank	Standard Variable Rate - IO
Commonwealth Bank	Standard Variable Rate - P&I
Commonwealth Bank	Wealth Package Standard Variable - IO
Community First CU	Accelerator Package Variable - IO
Community First CU	Standard Variable Home Loan - P&I
Credit Union SA	Standard Variable - P&I
Easy Street Fin Services	Standard Variable Home Loan - IO
G&C Mutual Bank	Standard Variable - IO
G&C Mutual Bank	Standard Variable - P&I
Gateway Bank	Variable - P&I
Heritage Bank	Variable - P&I
Hume Bank	Interest Saver - IO
Hume Bank	Variable - P&I
Hunter United	Basic Variable - P&I
Illawarra Credit Union	2 Year Intro Variable Home Loan - P&I
Illawarra Credit Union	Bare Essentials - P&I
IMB	Standard Variable - P&I
Macquarie Credit Union	Basic Home Loan - P&I



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## Owner Occupier Variable \$500,000

Company	Product
★★	
Macquarie Credit Union	Discounted Variable Rate O/O - P&I
Macquarie Credit Union	First Home Buyers - P&I
Macquarie Credit Union	Home Loan Variable - P&I
ME	Basic Home Loan - IO
ME	Flexible Home Loan - P&I
Mortgage House	Advantage Standard Variable - IO
MyState Bank	Standard Variable - P&I
NAB	Choice Package Tailored Variable - IO
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable - IO
Newcastle Permanent	Premium Variable - P&I
Newcastle Permanent	Real Options - IO
Newcastle Permanent	Real Options - P&I
Northern Inland CU	Basic Home Loan - P&I
People's Choice Credit Union	Home Loan Package Standard Variable - IO
People's Choice Credit Union	Variable - P&I
QBANK	Classic Home Loan - P&I
QBANK	Classic Plus Overdraft - P&I
QBANK	Standard Variable - P&I
Queensland Country Bank	Standard Variable - P&I
RAMS	Full Feature - P&I
Regional Australia Bank	Mortgage Offset Home Loan - IO
Regional Australia Bank	Mortgage Offset Home Loan - P&I
Reliance Bank	All In One - P&I
Reliance Bank	All In One Discount Variable - P&I
RESI Mortgage Corp	Flexi Options - IO
SERVICE ONE Alliance Bank	Standard Variable - IO
St.George Bank	Basic Promo Variable - IO
St.George Bank	Variable - IO
St.George Bank	Variable - P&I
Summerland Credit Union	Home Loan Plus - P&I



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## Owner Occupier Variable \$500,000

Company	Product
★★	
<b>Suncorp Bank</b>	Variable - P&I
<b>Teachers Mutual Bank</b>	Flexi Choice - P&I
<b>Teachers Mutual Bank</b>	Interest Only Variable - IO
<b>Teachers Mutual Bank</b>	My First Home Loan - IO
<b>Teachers Mutual Bank</b>	My First Home Loan - P&I
<b>The Capricornian</b>	Lifestyle Variable - IO
<b>The Capricornian</b>	Lifestyle Variable - P&I
<b>The Capricornian</b>	Premium Choice Variable - IO
<b>The Capricornian</b>	Premium Choice Variable - P&I
<b>The Mac</b>	Offset Home Loan - IO
<b>The Mac</b>	Offset Home Loan - P&I
<b>The Mac</b>	Standard Variable Home Loan - IO
<b>The Mac</b>	Standard Variable Home Loan - P&I
<b>The Mutual Bank</b>	Premium Variable - IO
<b>The Mutual Bank</b>	Premium Variable - P&I
<b>TicToc Home Loans</b>	Variable Live-in - IO
<b>Transport Mutual Credit Union</b>	Basic Variable - P&I
<b>WAW Credit Union</b>	Standard Variable - IO
<b>WAW Credit Union</b>	Standard Variable - P&I
<b>Westpac</b>	Flexi First Option Home Loan - IO
<b>Westpac</b>	Rocket Repay Home Loan - IO
<b>Westpac</b>	Rocket Repay Home Loan - P&I
<b>Yellow Brick Road</b>	Flexi Options - IO



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## Owner Occupier Variable \$500,000

Company	Product
★	
<b>Arab Bank Australia</b>	12 Month HeadStart Home Loan - P&I
<b>Aussie</b>	Activate Near-Prime Full Doc - P&I
<b>Auswide Bank</b>	Standard Variable - IO
<b>Auswide Bank</b>	Standard Variable - P&I
<b>Bank of Sydney</b>	Variable - IO
<b>Bank of Sydney</b>	Variable - P&I
<b>BankSA</b>	Variable - IO
<b>Community First CU</b>	Standard Variable Home Loan - IO
<b>Credit Union SA</b>	Standard Variable - IO
<b>Delphi Bank</b>	Owner Occupied Home Loan Variable - IO
<b>Delphi Bank</b>	Owner Occupied Home Loan Variable - P&I
<b>Hume Bank</b>	Variable - IO
<b>IMB</b>	Standard Variable - IO
<b>ME</b>	Flexible Home Loan - IO
<b>MyState Bank</b>	Standard Variable - IO
<b>Northern Inland CU</b>	First Home Buyer Smart Home Loan - P&I
<b>Northern Inland CU</b>	Smart Home Loan - P&I
<b>People's Choice Credit Union</b>	Variable - IO
<b>RAMS</b>	Full Feature - IO
<b>Suncorp Bank</b>	Variable - IO
<b>Transport Mutual Credit Union</b>	Variable - IO
<b>Transport Mutual Credit Union</b>	Variable - P&I





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## Owner Occupier Variable \$500,000

Company	Product
Not rated	
Firstmac	Basic Home Loan - IO
Firstmac	ZIP Home Loan - P&I
Geelong Bank	HomeBuilder Home Loan - IO
Geelong Bank	HomeBuilder Home Loan - P&I
Illawarra Credit Union	Bare Essentials First Home Loan Offer - P&I
Qudos Bank	No Frills Home Loan - IO
RESI Mortgage Corp	Essential Options Prime - IO
RESI Mortgage Corp	Essential Options Prime - P&I
Yellow Brick Road	Essential Options Prime - IO
Yellow Brick Road	Essential Options Prime - P&I





# Home Loans Star Ratings

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## Owner Occupier Variable \$750,000

Company	Product
★★★★★ Outstanding Value	
AMO Group	Basic Variable - P&I
AMO Group	Variable Home Loan - P&I
AMP Bank	Professional Package Variable - P&I
ANZ	Simplicity Plus - P&I
Athena	Owner Occupied Variable - P&I
Bank of Melbourne	Basic Promo Variable - P&I
BankSA	Basic Promo Variable - P&I
Bankwest	Complete Home Loan Variable - P&I
Credit Union SA	Variable Home Loan Package - P&I
CUA	Achieve Variable - P&I
Easy Street Fin Services	Standard Variable Home Loan - P&I
Freedom Lend	Freedom Variable - IO
Freedom Lend	Freedom Variable - P&I
G&C Mutual Bank	First Home Premium Package Variable - P&I
homeloans.com.au	Low Rate Home Loan with Offset - P&I
Homestar Finance	Star Essentials Home Loan - P&I
Homestar Finance	Variable - P&I
HSBC	Home Value Variable - P&I
HSBC	Premier Home Smart Variable - P&I
HSBC	Premier Variable - P&I
IMB	Budget Home Loan - P&I
ING	Orange Advantage Variable - P&I
loans.com.au	Smart Booster Home Loan - P&I
loans.com.au	Smart Home Loan - P&I
Mortgage House	Advantage Home Loan Essentials - P&I
Mortgage House	Advantage Standard Variable - P&I
MOVE Bank	Complete Package Variable Home Loan - P&I
MOVE Bank	Straightforward Home Loan - P&I
NAB	Base Variable Rate - P&I
Pacific Mortgage Group	Variable - IO
Pacific Mortgage Group	Variable - P&I
People's Choice Credit Union	Basic Variable - P&I



# Home Loans Star Ratings

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## Owner Occupier Variable \$750,000

### Company

### Product

#### ★★★★★ Outstanding Value

<b>Reduce Home Loans</b>	Rate Buster Variable - P&I
<b>Reduce Home Loans</b>	Rate Lovers Variable - P&I
<b>Reduce Home Loans</b>	Rate Slasher Variable - P&I
<b>St.George Bank</b>	Basic Promo Variable - P&I
<b>Suncorp Bank</b>	Home Package Plus First Home Buyer Variable - P&I
<b>TicToc Home Loans</b>	Low Deposit Variable - P&I
<b>TicToc Home Loans</b>	Variable Live-in - P&I
<b>UBank</b>	UHomeLoan - P&I

#### ✦ Rising Star

<b>Firstmac</b>	Basic Home Loan - P&I
<b>Reduce Home Loans</b>	Cash Back Hero - P&I
<b>Reduce Home Loans</b>	Super Saver Variable - P&I



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## Owner Occupier Variable \$750,000

Company	Product
★★★★★	
86 400	Own Home Loan - P&I
Adelaide Bank	Smartfit Variable - P&I
Adelaide Bank	SmartSaver - P&I
AMP Bank	Essential Home Loan - P&I
Arab Bank Australia	Essentials Home Loan - IO
Arab Bank Australia	Essentials Home Loan - P&I
Arab Bank Australia	The Basics Home Loan - P&I
Aussie	Elevate Offset Variable - P&I
Aussie	Elevate Variable - P&I
Aussie	Select Basic Variable - P&I
Aussie	Select Standard Variable - P&I
Australian Unity	Health Wealth Happiness Package Variable - P&I
Australian Unity	Kick Starter Discounted Variable - P&I
Bank First	First Rate Home Loan Variable - P&I
Bank First	First Rate Home Loan Variable First Home Buyer Package - P&I
Bank of China	Discount Plus Home Loan - P&I
Bankwest	Premium Select Home Loan - P&I
bcu	OMG! Variable Rate - P&I
Bendigo Bank	Complete Home Loan Variable - P&I
Citi	Basic Variable - P&I
Citi	Mortgage Plus Offset Variable - P&I
Citi	Offset Variable - P&I
Commonwealth Bank	Extra - P&I
Endeavour Mutual Bank	First Home Buyer Loan Basic Variable - P&I
Firstmac	Offset Home Loan - P&I
Gateway Bank	Low Rate Essentials - P&I
Heritage Bank	Discount Variable - P&I
Heritage Bank	Home Advantage Variable - P&I
homeloans.com.au	Low Rate Home Loan with Offset - IO
Homestar Finance	Variable - IO
Hume Bank	Flexi Low Rate - P&I
Hunter United	No Regrets 1st Home Buyers Loan - P&I



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## Owner Occupier Variable \$750,000

Company	Product
★★★★★	
Hunter United	No Regrets Home Loan - P&I
IMB	Essentials Home Loan - P&I
ING	Mortgage Simplifier - P&I
loans.com.au	Essentials Variable - P&I
loans.com.au	Offset Variable Home Loan - P&I
loans.com.au	ZIP Home Loan - P&I
Macquarie Bank	Basic Flyer Home Loan Variable - P&I
Macquarie Bank	Basic Home Loan Variable - P&I
Macquarie Bank	Offset Flyer Home Loan Variable - P&I
Macquarie Bank	Offset Home Loan Variable - P&I
ME	Flexible Home Loan - P&I
ME	Member Package Flexible Home Loan - P&I
MyState Bank	Basic Variable - P&I
Newcastle Permanent	Premium Plus Package Variable - P&I
Newcastle Permanent	Real Deal - P&I
Newcastle Permanent	Real Deal First Home Buyer - P&I
QBANK	Classic Home Loan - P&I
Qudos Bank	Low Cost Home Loan - P&I
Qudos Bank	No Frills Home Loan - P&I
Qudos Bank	Value Package Low Cost Home Loan - P&I
RACQ Bank	Mortgage Saver - P&I
Reduce Home Loans	Rate Lovers Variable - IO
RESI Mortgage Corp	Flexi Options - P&I
Suncorp Bank	Back to Basics Variable - IO
Suncorp Bank	Back to Basics Variable - P&I
Suncorp Bank	Home Package Plus Variable - P&I
Sydney Mutual Bank	First Home Buyer Loan Basic Variable - P&I
Westpac	Flexi First Option Home Loan - P&I
Yellow Brick Road	Flexi Options - P&I



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
<b>86 400</b>	Own Home Loan - IO
<b>Adelaide Bank</b>	Smartfit Variable - IO
<b>Adelaide Bank</b>	SmartSaver - IO
<b>AMO Group</b>	Variable Home Loan - IO
<b>AMP Bank</b>	Basic Variable Loan - IO
<b>AMP Bank</b>	Basic Variable Loan - P&I
<b>AMP Bank</b>	Professional Package Variable - IO
<b>ANZ</b>	Breakfree Variable - IO
<b>ANZ</b>	Breakfree Variable - P&I
<b>ANZ</b>	Simplicity Plus - IO
<b>Athena</b>	Owner Occupied Variable - IO
<b>Aussie</b>	Elevate Offset Variable - IO
<b>Aussie</b>	Elevate Variable - IO
<b>Aussie</b>	Select Basic Variable - IO
<b>Aussie</b>	Select Standard Variable - IO
<b>Australian Military Bank</b>	DHOAS RateSaver Home Loan - P&I
<b>Australian Military Bank</b>	DHOAS Value Home Loan - P&I
<b>Australian Military Bank</b>	RateSaver Home Loan - P&I
<b>Australian Military Bank</b>	Value Home Loan - P&I
<b>Australian Unity</b>	Health Wealth Happiness Variable - IO
<b>Australian Unity</b>	Health Wealth Happiness Variable - P&I
<b>Auswide Bank</b>	Freedom Package Variable - P&I
<b>Bank Australia</b>	Basic Home Loan Variable - P&I
<b>Bank Australia</b>	Premium Package Variable - P&I
<b>Bank Australia</b>	Premium Variable - P&I
<b>Bank First</b>	Complete Home Loan Variable - P&I
<b>Bank First</b>	Complete Home Loan Variable First Home Buyer Package - P&I
<b>Bank First</b>	Premier Package Home Loan Variable - P&I
<b>Bank First</b>	Premier Package Home Loan Variable First Home Buyer Package - P&I
<b>Bank First</b>	Standard Home Loan Variable - P&I
<b>Bank First</b>	Standard Home Loan Variable First Home Buyer Package - P&I
<b>Bank of China</b>	Discount Home Loan - P&I



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
Bank of Melbourne	Advantage Package Variable - IO
Bank of Melbourne	Advantage Package Variable - P&I
Bank of Sydney	Expect More Variable - P&I
Bank of us	FlexiDiscount Variable - P&I
Bank of us	Topline Variable - P&I
BankSA	Advantage Package Variable - IO
BankSA	Advantage Package Variable - P&I
BankVic	2 Year Introductory Variable - P&I
BankVic	Base Variable - P&I
BankVic	First Home Buyer Package Variable - IO
BankVic	First Home Buyer Package Variable - P&I
BankVic	Offset - P&I
BankVic	Premium Home Variable - IO
BankVic	Premium Home Variable - P&I
BankVic	Standard Variable - IO
BankVic	Standard Variable - P&I
Bankwest	Complete Home Loan Variable - IO
bcu	Standard Variable - IO
bcu	Standard Variable - P&I
Beyond Bank	Basic Variable - P&I
Beyond Bank	First Home Buyers Variable Loan - P&I
Beyond Bank	Pinnacle Package Variable - P&I
Beyond Bank	Special Low Rate Variable Home Loan - P&I
BOQ	Clear Path Variable Home Loan - P&I
BOQ	Economy Variable Home Loan - IO
BOQ	Economy Variable Home Loan - P&I
BOQ	Intro Rate Home Loan Variable - IO
BOQ	Intro Rate Home Loan Variable - P&I
Citi	Mortgage Plus Variable - P&I
Citi	Variable - P&I
Commonwealth Bank	Extra - IO
Commonwealth Bank	Extra Intro - IO





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## Owner Occupier Variable \$750,000

Company	Product
★★★	
Commonwealth Bank	Extra Intro - P&I
Commonwealth Bank	Wealth Package Standard Variable - P&I
Community First CU	Accelerator Package Variable - P&I
Community First CU	Accelerator Package Variable Intro - P&I
Community First CU	Basic Variable Home Loan - IO
Community First CU	Basic Variable Home Loan - P&I
Credit Union SA	Discounted Variable - IO
Credit Union SA	Discounted Variable - P&I
Credit Union SA	Variable Home Loan Package - IO
CUA	Accelerate Variable - IO
CUA	Accelerate Variable - P&I
CUA	Accelerate Variable Construction - IO
CUA	Achieve Variable - IO
CUA	Achieve Variable Construction - IO
Endeavour Mutual Bank	Basic Variable Home Loan - P&I
Endeavour Mutual Bank	First Home Buyer Loan Standard Variable - P&I
Endeavour Mutual Bank	Standard Variable - IO
Endeavour Mutual Bank	Standard Variable - P&I
Firstmac	Offset Home Loan - IO
Firstmac	VIP Variable - IO
Firstmac	VIP Variable - P&I
Firstmac	Vital - IO
Firstmac	Vital - P&I
G&C Mutual Bank	Basic Home Loan - P&I
G&C Mutual Bank	Premium Package Variable - IO
G&C Mutual Bank	Premium Package Variable - P&I
Gateway Bank	Premium Variable - P&I
Geelong Bank	Affinity Home Loan Package Variable - IO
Geelong Bank	Affinity Home Loan Package Variable - P&I
Geelong Bank	Mutual Home Loan Variable - P&I
Greater Bank	Great Rate Variable Home Loan - IO
Greater Bank	Great Rate Variable Home Loan - P&I



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
Greater Bank	Standard Variable Home Loan - IO
Greater Bank	Standard Variable Home Loan - P&I
Greater Bank	Ultimate Variable Home Loan - IO
Greater Bank	Ultimate Variable Home Loan - P&I
Horizon Bank	Basic Home Loan - IO
Horizon Bank	Basic Home Loan - P&I
Horizon Bank	Home Sweet Home Loan - IO
Horizon Bank	Home Sweet Home Loan - P&I
Horizon Bank	Kickstart First Home Buyer Loan - P&I
Horizon Bank	Mortgage Breaker Home Loan - IO
Horizon Bank	Mortgage Breaker Home Loan - P&I
Horizon Bank	Platinum Loan - P&I
Horizon Bank	Value Plus Home Loan - P&I
HSBC	Home Smart Variable - P&I
HSBC	Home Value Variable - IO
HSBC	Premier Variable - IO
HSBC	Variable - IO
HSBC	Variable - P&I
Hume Bank	Interest Saver - P&I
Hume Bank	Property Package Variable - P&I
Hunter United	Green Home Loan - P&I
Hunter United	Interest Only Home Loan O/O - IO
Hunter United	Platinum Home Loan - P&I
Illawarra Credit Union	Variable - IO
Illawarra Credit Union	Variable - P&I
IMB	Accelerator Home Loan - P&I
IMB	Budget Home Loan - IO
IMB	Essentials Home Loan - IO
IMB	Introductory Variable Home Loan - P&I
ING	Mortgage Simplifier - IO
ING	Orange Advantage Variable - IO
LCU	Intelligent Mortgage Variable - P&I



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
LCU	Savvy First Home Buyer Loan - P&I
loans.com.au	Essentials Variable - IO
loans.com.au	Offset Variable Home Loan - IO
Macquarie Bank	Basic Flyer Home Loan Variable - IO
Macquarie Bank	Basic Home Loan Variable - IO
Macquarie Bank	Offset Flyer Home Loan Variable - IO
Macquarie Bank	Offset Home Loan Variable - IO
Macquarie Credit Union	Power - IO
Macquarie Credit Union	Power - P&I
Macquarie Credit Union	Special Low Rate Home Loan - P&I
ME	Basic Home Loan - P&I
ME	Flexible Home Loan - IO
ME	Member Package Flexible Home Loan - IO
Mortgage House	Home Loan Prime - P&I
MOVE Bank	Standard Variable Rate - P&I
MyState Bank	Basic Variable - IO
MyState Bank	Special Residential Variable - IO
MyState Bank	Special Residential Variable - P&I
NAB	Base Variable Rate - IO
NAB	Choice Package Tailored Variable - P&I
Newcastle Permanent	3 yr Intro Discounted Real Deal - IO
Newcastle Permanent	3 yr Intro Discounted Real Deal - P&I
Newcastle Permanent	Premium Plus Package Variable - IO
Newcastle Permanent	Real Deal - IO
Northern Inland CU	Dream Value Home Loan - IO
Northern Inland CU	Dream Value Home Loan - P&I
Northern Inland CU	Introductory Home Loan - P&I
People's Choice Credit Union	Basic Variable - IO
People's Choice Credit Union	Home Loan Package Standard Variable - P&I
QBANK	Classic Plus Home Loan - P&I
Qudos Bank	Construction Loan - IO
Qudos Bank	Low Cost Home Loan - IO



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
<b>Qudos Bank</b>	Standard Variable Rate - IO
<b>Qudos Bank</b>	Standard Variable Rate - P&I
<b>Qudos Bank</b>	Value Package Low Cost Home Loan - IO
<b>Queensland Country Bank</b>	Ultimate Home Loan Package Variable - P&I
<b>RACQ Bank</b>	Choices Mortgage Breaker - IO
<b>RACQ Bank</b>	Choices Mortgage Breaker - P&I
<b>RACQ Bank</b>	Mortgage Breaker - IO
<b>RACQ Bank</b>	Mortgage Breaker - P&I
<b>Regional Australia Bank</b>	Basic Variable Home Loan - IO
<b>Regional Australia Bank</b>	Basic Variable Home Loan - P&I
<b>Regional Australia Bank</b>	Basic Variable Intro Home Loan - IO
<b>Regional Australia Bank</b>	Basic Variable Intro Home Loan - P&I
<b>Regional Australia Bank</b>	Partnership Advantage Variable Home Loan - IO
<b>Regional Australia Bank</b>	Partnership Advantage Variable Home Loan - P&I
<b>Reliance Bank</b>	All In One Rewards Package - P&I
<b>Reliance Bank</b>	First Home Buyer First Rate - P&I
<b>Reliance Bank</b>	First Rate - P&I
<b>SERVICE ONE Alliance Bank</b>	Standard Variable - P&I
<b>St.George Bank</b>	Advantage Package Variable - IO
<b>St.George Bank</b>	Advantage Package Variable - P&I
<b>Summerland Credit Union</b>	Eco Home Loan - P&I
<b>Summerland Credit Union</b>	Offset Home Loan - P&I
<b>Summerland Credit Union</b>	Premium Home Loan - P&I
<b>Summerland Credit Union</b>	Premium Home Loan 2 yr Introductory Special - P&I
<b>Suncorp Bank</b>	Home Package Plus First Home Buyer Variable - IO
<b>Suncorp Bank</b>	Home Package Plus Variable - IO
<b>Sydney Mutual Bank</b>	Basic Variable Home Loan - P&I
<b>Sydney Mutual Bank</b>	First Home Buyer Loan Standard Variable - P&I
<b>Sydney Mutual Bank</b>	Standard Variable - IO
<b>Sydney Mutual Bank</b>	Standard Variable - P&I
<b>Teachers Mutual Bank</b>	Classic Owner Occupied Home Loan - P&I
<b>Teachers Mutual Bank</b>	Solutions Plus Home Loan - IO



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
<b>Teachers Mutual Bank</b>	Solutions Plus Home Loan - P&I
<b>The Capricornian</b>	No Frills Owner Occupied Home Loan - IO
<b>The Capricornian</b>	No Frills Owner Occupied Home Loan - P&I
<b>The Capricornian</b>	Premium Choice Variable - IO
<b>The Capricornian</b>	Premium Choice Variable - P&I
<b>The Mac</b>	Basic Variable - IO
<b>The Mac</b>	Basic Variable - P&I
<b>The Mac</b>	Intro Basic Variable - IO
<b>The Mac</b>	Intro Basic Variable - P&I
<b>The Mutual Bank</b>	Budget - P&I
<b>The Mutual Bank</b>	Intro Discounted Package Home Loan - IO
<b>The Mutual Bank</b>	Intro Discounted Package Home Loan - P&I
<b>The Mutual Bank</b>	Mutual - IO
<b>The Mutual Bank</b>	Mutual - P&I
<b>The Mutual Bank</b>	Package Home Loan Premium Variable - IO
<b>The Mutual Bank</b>	Package Home Loan Premium Variable - P&I
<b>Transport Mutual Credit Union</b>	Switch and Save - P&I
<b>UBank</b>	UHomeLoan - IO
<b>WAW Credit Union</b>	2 Year Intro Home Loan - P&I
<b>WAW Credit Union</b>	Back to Basics Home Loan - IO
<b>WAW Credit Union</b>	Back to Basics Home Loan - P&I
<b>Westpac</b>	Premier Advantage Rocket Repay Home Loan - IO
<b>Westpac</b>	Premier Advantage Rocket Repay Home Loan - P&I



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## Owner Occupier Variable \$750,000

Company	Product
★★	
ANZ	Variable - IO
ANZ	Variable - P&I
Bank of China	Standard Variable - IO
Bank of China	Standard Variable - P&I
Bank of Melbourne	Basic Promo Variable - IO
Bank of Melbourne	Variable - IO
Bank of Melbourne	Variable - P&I
BankSA	Basic Promo Variable - IO
BankSA	Variable - IO
BankSA	Variable - P&I
Bankwest	Regular Saver Home Loan - IO
Bankwest	Regular Saver Home Loan - P&I
Bendigo Bank	Complete Home Loan Variable - IO
Beyond Bank	Variable - P&I
BOQ	Clear Path Variable Home Loan - IO
Commonwealth Bank	Standard Variable Rate - IO
Commonwealth Bank	Standard Variable Rate - P&I
Commonwealth Bank	Wealth Package Standard Variable - IO
Community First CU	Accelerator Package Variable - IO
Community First CU	Standard Variable Home Loan - P&I
Credit Union SA	Standard Variable - P&I
Easy Street Fin Services	Standard Variable Home Loan - IO
G&C Mutual Bank	Standard Variable - IO
G&C Mutual Bank	Standard Variable - P&I
Gateway Bank	Variable - P&I
Geelong Bank	Mutual Home Loan Variable - IO
Heritage Bank	Variable - P&I
Hume Bank	Interest Saver - IO
Hume Bank	Variable - P&I
Hunter United	Basic Variable - P&I
Illawarra Credit Union	2 Year Intro Variable Home Loan - P&I
Illawarra Credit Union	Bare Essentials - P&I



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## Owner Occupier Variable \$750,000

Company	Product
★★	
IMB	Standard Variable - P&I
Macquarie Credit Union	Basic Home Loan - P&I
Macquarie Credit Union	Discounted Variable Rate O/O - P&I
Macquarie Credit Union	First Home Buyers - P&I
Macquarie Credit Union	Home Loan Variable - P&I
ME	Basic Home Loan - IO
ME	Flexible Home Loan - P&I
Mortgage House	Advantage Standard Variable - IO
MyState Bank	Standard Variable - P&I
NAB	Choice Package Tailored Variable - IO
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable - IO
Newcastle Permanent	Premium Variable - P&I
Newcastle Permanent	Real Options - IO
Newcastle Permanent	Real Options - P&I
Northern Inland CU	Basic Home Loan - P&I
People's Choice Credit Union	Home Loan Package Standard Variable - IO
People's Choice Credit Union	Variable - P&I
QBANK	Classic Home Loan - P&I
QBANK	Classic Plus Overdraft - P&I
QBANK	Standard Variable - P&I
Queensland Country Bank	Standard Variable - P&I
RAMS	Full Feature - P&I
Regional Australia Bank	Mortgage Offset Home Loan - IO
Regional Australia Bank	Mortgage Offset Home Loan - P&I
Reliance Bank	All In One - P&I
Reliance Bank	All In One Discount Variable - P&I
RESI Mortgage Corp	Flexi Options - IO
SERVICE ONE Alliance Bank	Standard Variable - IO
St.George Bank	Basic Promo Variable - IO
St.George Bank	Variable - IO



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## Owner Occupier Variable \$750,000

### Company

### Product

★★

<b>St.George Bank</b>	Variable - P&I
<b>Summerland Credit Union</b>	Home Loan Plus - P&I
<b>Suncorp Bank</b>	Variable - P&I
<b>Teachers Mutual Bank</b>	Flexi Choice - P&I
<b>Teachers Mutual Bank</b>	Interest Only Variable - IO
<b>Teachers Mutual Bank</b>	My First Home Loan - IO
<b>Teachers Mutual Bank</b>	My First Home Loan - P&I
<b>The Mac</b>	Offset Home Loan - IO
<b>The Mac</b>	Offset Home Loan - P&I
<b>The Mac</b>	Standard Variable Home Loan - IO
<b>The Mac</b>	Standard Variable Home Loan - P&I
<b>The Mutual Bank</b>	Premium Variable - IO
<b>The Mutual Bank</b>	Premium Variable - P&I
<b>TicToc Home Loans</b>	Variable Live-in - IO
<b>Transport Mutual Credit Union</b>	Basic Variable - P&I
<b>WAW Credit Union</b>	2 Year Intro Home Loan - IO
<b>WAW Credit Union</b>	Standard Variable - IO
<b>WAW Credit Union</b>	Standard Variable - P&I
<b>Westpac</b>	Flexi First Option Home Loan - IO
<b>Westpac</b>	Rocket Repay Home Loan - IO
<b>Westpac</b>	Rocket Repay Home Loan - P&I
<b>Yellow Brick Road</b>	Flexi Options - IO





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## Owner Occupier Variable \$750,000

Company	Product
★	
Arab Bank Australia	12 Month HeadStart Home Loan - P&I
Aussie	Activate Near-Prime Full Doc - P&I
Auswide Bank	Standard Variable - IO
Auswide Bank	Standard Variable - P&I
Bank of Sydney	Variable - IO
Bank of Sydney	Variable - P&I
Community First CU	Standard Variable Home Loan - IO
Credit Union SA	Standard Variable - IO
Delphi Bank	Owner Occupied Home Loan Variable - IO
Delphi Bank	Owner Occupied Home Loan Variable - P&I
Hume Bank	Variable - IO
IMB	Standard Variable - IO
ME	Flexible Home Loan - IO
MyState Bank	Standard Variable - IO
Northern Inland CU	First Home Buyer Smart Home Loan - P&I
Northern Inland CU	Smart Home Loan - P&I
People's Choice Credit Union	Variable - IO
RAMS	Full Feature - IO
Suncorp Bank	Variable - IO
The Capricornian	Lifestyle Variable - IO
The Capricornian	Lifestyle Variable - P&I
Transport Mutual Credit Union	Variable - IO
Transport Mutual Credit Union	Variable - P&I



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## Owner Occupier Variable \$750,000

Company	Product
Not rated	
Firstmac	Basic Home Loan - IO
Firstmac	ZIP Home Loan - P&I
Geelong Bank	HomeBuilder Home Loan - IO
Geelong Bank	HomeBuilder Home Loan - P&I
Illawarra Credit Union	Bare Essentials First Home Loan Offer - P&I
Qudos Bank	No Frills Home Loan - IO
RESI Mortgage Corp	Essential Options Prime - IO
RESI Mortgage Corp	Essential Options Prime - P&I
Yellow Brick Road	Essential Options Prime - IO
Yellow Brick Road	Essential Options Prime - P&I