



## Home Loans Star Ratings used in Awards

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

### Investor Variable \$200,000 Interest Only

Company	Product
★★★★★ Outstanding Value	
<b>ANZ</b>	Investment Simplicity Plus
<b>Athena</b>	Investor Variable
<b>Freedom Lend</b>	Investment Freedom Variable
<b>G&amp;C Mutual Bank</b>	Momentum Investor Loan
<b>Greater Bank</b>	Investment Great Rate Variable Home Loan
<b>homeloans.com.au</b>	Investment Low Rate Home Loan
<b>Homestar Finance</b>	Investment Star Classic Variable Home Loan
<b>loans.com.au</b>	Smart Investor Loan
<b>Newcastle Permanent</b>	Investment Real Deal
<b>Pacific Mortgage Group</b>	Investment Variable
<b>RACQ Bank</b>	Mortgage Breaker Investor
<b>Reduce Home Loans</b>	Investor Rate Lovers Variable
<b>Reduce Home Loans</b>	Investor Rate Slasher
<b>Suncorp Bank</b>	Investment Back To Basics Variable
<b>TicToc Home Loans</b>	Investment Variable
✦ Rising Star	
<b>86 400</b>	Investment Neat Home Loan
<b>MOVE Bank</b>	Straightforward Investment Loan



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### Investor Variable \$200,000 Interest Only

Company	Product
★★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
AMO Group	Investment Variable
Aussie	Investment Elevate Offset Variable
Bank of Melbourne	Investment Basic Promo Variable
BankSA	Investment Basic Promo Variable
Credit Union SA	Investment Discounted Variable
Firstmac	Investor Basic Home Loan
Heritage Bank	Investment Discount Variable
HSBC	Investment Home Value Variable
loans.com.au	Smart Investor Loan with Offset
Mortgage House	Advantage Investment Home Loan Essentials
NAB	Inv Base Variable Rate
Newcastle Permanent	Investment Premium Plus Package Variable
People's Choice Credit Union	Investment Basic Variable
QBANK	Inv Classic Home Loan
Qudos Bank	Investment No Frills Home Loan
RESI Mortgage Corp	Investment Essential Options Prime
St.George Bank	Investment Basic Promo Variable
Suncorp Bank	Investment Home Package Plus Variable
UBank	Investor UHomeLoan Variable
Westpac	Flexi First Option Investment Loan
Yard	Investor Home Loan
Yellow Brick Road	Investment Essential Options Prime



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## Investor Variable \$200,000 Interest Only

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



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## Investor Variable \$200,000 Interest Only

Company	Product
★★★	
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
Firefighters Mutual Bank	Investment Interest Only Variable
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Premium Investment Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Standard Variable Home Loan
Greater Bank	Investment Ultimate Variable Home Loan
Health Professionals Bank	Investment Interest Only Variable
Heritage Bank	Investment Home Advantage Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Mortgage Breaker Investment Loan
HSBC	Investor Standard Variable
Hume Bank	Investment Flexi Low Rate
Illawarra Credit Union	Variable Invest
IMB	Investment Budget
IMB	Investment Essentials Home Loan
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Macquarie Credit Union	Inv Power
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan
Mortgage House	Investment Advantage Variable
MOVE Bank	Complete Package Variable Investment Loan
MyState Bank	Investment Basic Variable
MyState Bank	Investment Special Residential Variable
Northern Inland CU	Investment Dream Value Home Loan



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### Investor Variable \$200,000 Interest Only

Company	Product
★★★	
<b>People's Choice Credit Union</b>	Investment Home Loan Package Variable
<b>QBANK</b>	Classic Plus Investor Home Loan
<b>Qudos Bank</b>	Investment Construction Loan
<b>Qudos Bank</b>	Investment Low Cost Home Loan
<b>Qudos Bank</b>	Investment Standard Variable Rate
<b>Qudos Bank</b>	Investment Value Package Low Cost Home Loan
<b>RACQ Bank</b>	Investment Choices Mortgage Breaker
<b>Regional Australia Bank</b>	Investment Basic Variable Home Loan
<b>Regional Australia Bank</b>	Investment Partnership Advantage Variable Home Loan
<b>Reliance Bank</b>	Investment First Rate
<b>RESI Mortgage Corp</b>	Investment Flexi Options
<b>St.George Bank</b>	Investment Advantage Package Variable
<b>Summerland Credit Union</b>	Investment Premium
<b>Sydney Mutual Bank</b>	Investment Variable
<b>Teachers Mutual Bank</b>	Investment Interest Only Variable
<b>The Mutual Bank</b>	Inv Mutual
<b>The Mutual Bank</b>	Inv Premium Variable
<b>The Mutual Bank</b>	Investment Package Home Loan Premium Variable
<b>UniBank</b>	Investment Interest Only Variable
<b>WAW Credit Union</b>	Back to Basics Investment Loan
<b>Westpac</b>	Premier Advantage Rocket Investment Loan
<b>Yellow Brick Road</b>	Investment Flexi Options



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## Investor Variable \$200,000 Interest Only

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



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## Investor Variable \$200,000 Interest Only

Company	Product
★★	
Transport Mutual Credit Union	Investment Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
Auswide Bank	Investment Standard Variable
Bank of us	Investment FlexiChoice
Community First CU	Investment Standard Variable Home Loan
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
ME	Investment Flexible Home Loan
Reliance Bank	Investment All In One
Suncorp Bank	Investment Variable
Not rated	
Auswide Bank	Basic Investment Loan
Firstmac	Investor Offset Home Loan
HSBC	Investment Home Loan Package Home Equity
Illawarra Credit Union	Bare Essentials Investment Loan Variable
Illawarra Credit Union	The Works Package Investment Loan Variable
MOVE Bank	Standard Variable Rate Investment



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### Investor Variable \$200,000 Principal & Interest

Company	Product
★★★★★ Outstanding Value	
AMO Group	Investment Variable
Athena	Investor Variable
Credit Union SA	Investment Discounted Variable
Credit Union SA	Investment Variable Home Loan Package
Easy Street Fin Services	Investment Standard Variable Home Loan
Freedom Lend	Investment Freedom Variable
homeloans.com.au	Investment Low Rate Home Loan
Homestar Finance	Investment Star Classic Variable Home Loan
loans.com.au	Smart Investor Loan
MOVE Bank	Straightforward Investment Loan
Pacific Mortgage Group	Investment Variable
Queensland Country Bank	Investment Ultimate Home Loan Package
Reduce Home Loans	Investor Rate Buster High Lend
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
TicToc Home Loans	Investment Variable
UBank	Investor UHomeLoan Variable
Yard	Investor Home Loan
✦ Rising Star	
86 400	Investment Neat Home Loan





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## Investor Variable \$200,000 Principal & Interest

Company	Product
★★★★★	
<b>86 400</b>	Investment Own Home Loan
<b>AMO Group</b>	Investment Basic Variable
<b>ANZ</b>	Investment Simplicity Plus
<b>Aussie</b>	Investment Elevate Offset Variable
<b>Bank of Melbourne</b>	Investment Basic Promo Variable
<b>BankSA</b>	Investment Basic Promo Variable
<b>BankVic</b>	Investment Base Variable
<b>Firstmac</b>	Investor Basic Home Loan
<b>G&amp;C Mutual Bank</b>	Momentum Investor Loan
<b>Greater Bank</b>	Investment Great Rate Variable Home Loan
<b>HSBC</b>	Investment Home Value Variable
<b>ING</b>	Inv Mortgage Simplifier
<b>ING</b>	Inv Orange Advantage Variable
<b>loans.com.au</b>	Smart Investor Loan with Offset
<b>Macquarie Bank</b>	Investment Basic Flyer Home Loan Variable
<b>Macquarie Bank</b>	Investment Basic Home Loan Variable
<b>Macquarie Bank</b>	Investment Offset Home Loan Variable
<b>Mortgage House</b>	Advantage Investment Home Loan Essentials
<b>Newcastle Permanent</b>	Investment Real Deal
<b>Northern Inland CU</b>	Investment Dream Value Home Loan
<b>People's Choice Credit Union</b>	Investment Basic Variable
<b>Qudos Bank</b>	Investment Low Cost Home Loan
<b>Qudos Bank</b>	Investment No Frills Home Loan
<b>RACQ Bank</b>	Mortgage Breaker Investor
<b>RESI Mortgage Corp</b>	Investment Essential Options Prime
<b>St.George Bank</b>	Investment Basic Promo Variable
<b>Suncorp Bank</b>	Investment Back To Basics Variable
<b>Yellow Brick Road</b>	Investment Essential Options Prime



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## Investor Variable \$200,000 Principal & Interest

Company	Product
★★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
AMP Bank	Investment Basic Variable Loan
AMP Bank	Professional Package Investment Variable
Aussie	Investment Elevate Variable
Aussie	Investment Select Basic Variable
Australian Military Bank	Investment RateSaver Home Loan
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Basic Home Loan Variable
Bank Australia	Investment Premium Package Variable
Bank Australia	Investment Premium Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment FlexiChoice
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
Bankwest	Investment Complete Home Loan Variable
Bankwest	Investment Premium Select Home Loan
bcu	Investment OMG! Variable Rate
bcu	Investment Standard Variable
Bendigo Bank	Investment Complete Home Loan Variable
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Total Home Loan Variable
BOQ	Investment Economy Variable Home Loan
Commonwealth Bank	Investment Extra
Community First CU	Investment Accelerator Package Variable



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## Investor Variable \$200,000 Principal & Interest

Company	Product
★★★	
Community First CU	Investment Basic Variable Home Loan
CUA	Investor Accelerate Variable
CUA	Investor Achieve Variable
Endeavour Mutual Bank	Investment Variable
Firefighters Mutual Bank	Classic Investor Home Loan
Firefighters Mutual Bank	Investment Flexi Choice
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Premium Investment Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Standard Variable Home Loan
Greater Bank	Investment Ultimate Variable Home Loan
Health Professionals Bank	Classic Investor Home Loan
Health Professionals Bank	Investment Flexi Choice
Heritage Bank	Investment Discount Variable
Heritage Bank	Investment Home Advantage Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Investment Loan
Horizon Bank	Kickstart First Home Buyer Inv Loan
Horizon Bank	Mortgage Breaker Investment Loan
Horizon Bank	Value Plus Investment Loan
HSBC	Investor Standard Variable
Hume Bank	Investment Flexi Low Rate
Hume Bank	Investment Interest Saver
Hume Bank	Investment Property Package Variable
Illawarra Credit Union	Variable Invest
IMB	Investment Budget
IMB	Investment Essentials Home Loan
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Credit Union	Inv Power
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan



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## Investor Variable \$200,000 Principal & Interest

Company	Product
★★★	
<b>Mortgage House</b>	Investment Advantage Variable
<b>MOVE Bank</b>	Complete Package Variable Investment Loan
<b>MOVE Bank</b>	Standard Variable Rate Investment
<b>MyState Bank</b>	Investment Basic Variable
<b>MyState Bank</b>	Investment Special Residential Variable
<b>NAB</b>	Inv Base Variable Rate
<b>Newcastle Permanent</b>	Investment Premium Plus Package Variable
<b>Northern Inland CU</b>	Investment Basic Home Loan
<b>People's Choice Credit Union</b>	Investment Home Loan Package Variable
<b>QBANK</b>	Classic Plus Investor Home Loan
<b>QBANK</b>	Inv Classic Home Loan
<b>Qudos Bank</b>	Investment Standard Variable Rate
<b>Qudos Bank</b>	Investment Value Package Low Cost Home Loan
<b>Regional Australia Bank</b>	Investment Basic Variable Home Loan
<b>Regional Australia Bank</b>	Investment Partnership Advantage Variable Home Loan
<b>Reliance Bank</b>	Investment First Rate
<b>RESI Mortgage Corp</b>	Investment Flexi Options
<b>St.George Bank</b>	Investment Advantage Package Variable
<b>Summerland Credit Union</b>	Investment Premium
<b>Suncorp Bank</b>	Investment Home Package Plus Variable
<b>Sydney Mutual Bank</b>	Investment Variable
<b>Teachers Mutual Bank</b>	Classic Investor Home Loan
<b>Teachers Mutual Bank</b>	Investment Flexi Choice
<b>The Capricornian</b>	No Frills Investment Loan
<b>The Mutual Bank</b>	Inv Mutual
<b>The Mutual Bank</b>	Investment Package Home Loan Premium Variable
<b>Transport Mutual Credit Union</b>	Refi Home Loan Investment Loan
<b>UniBank</b>	Classic Investor Home Loan
<b>UniBank</b>	Investment Flexi Choice
<b>WAW Credit Union</b>	Back to Basics Investment Loan
<b>Westpac</b>	Flexi First Option Investment Loan
<b>Westpac</b>	Premier Advantage Rocket Investment Loan



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### Investor Variable \$200,000 Principal & Interest

Company	Product
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★★★

Yellow Brick Road	Investment Flexi Options
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## Investor Variable \$200,000 Principal & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Breakfree Investment Variable
ANZ	Investment Variable
Australian Military Bank	Investment Home Loan
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
BankSA	Investment Variable
BankVic	Investment Offset
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Standard Variable Home Loan
Credit Union SA	Investment Standard Variable
G&C Mutual Bank	Investment Variable
Heritage Bank	Investment Variable
Hume Bank	Investment Variable
Macquarie Credit Union	Inv Property Variable
Macquarie Credit Union	Investment Basic Home Loan
ME	Investment Flexible Home Loan
MyState Bank	Investment Standard Variable
NAB	Investment Choice Package Tailored Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Investment Premium Variable
Newcastle Permanent	Investment Real Options
QBANK	Inv Standard Variable
RACQ Bank	Investment Choices Mortgage Breaker
Regional Australia Bank	Investment Mortgage Offset Home Loan
Reliance Bank	Investment All In One
Reliance Bank	Investment All In One Rewards Package



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Company	Product
<b>★★</b>	
St. George Bank	Investment Variable
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
<b>★</b>	
Arab Bank Australia	Inv Essentials Home Loan
Arab Bank Australia	Inv The Basics
Auswide Bank	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
People's Choice Credit Union	Investment Variable
Summerland Credit Union	Investment Home Loan Plus
Suncorp Bank	Investment Variable
Transport Mutual Credit Union	Investment Variable
<b>Not rated</b>	
Auswide Bank	Basic Investment Loan
Credit Union SA	Investment First Home Buyer Variable Home Loan Package
Firstmac	Investor Offset Home Loan
Illawarra Credit Union	Bare Essentials Investment Loan Variable
Illawarra Credit Union	The Works Package Investment Loan Variable
LCU	Property Investment Mortgage Variable
Macquarie Credit Union	Investment Basic Home Loan Special



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## Investor Variable \$350,000 Interest Only

Company	Product
★★★★★ Outstanding Value	
Athena	Investor Variable
Firstmac	Investor Basic Home Loan
Freedom Lend	Investment Freedom Variable
G&C Mutual Bank	Momentum Investor Loan
Greater Bank	Investment Great Rate Variable Home Loan
homeloans.com.au	Investment Low Rate Home Loan
Homestar Finance	Investment Star Classic Variable Home Loan
loans.com.au	Smart Investor Loan
Newcastle Permanent	Investment Real Deal
Pacific Mortgage Group	Investment Variable
QBANK	Inv Classic Home Loan
RACQ Bank	Mortgage Breaker Investor
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable
✦ Rising Star	
86 400	Investment Neat Home Loan
MOVE Bank	Straightforward Investment Loan





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Adelaide Bank	Investment SmartSaver
AMO Group	Investment Variable
ANZ	Investment Simplicity Plus
Aussie	Investment Elevate Offset Variable
Bank of Melbourne	Investment Basic Promo Variable
BankSA	Investment Basic Promo Variable
Citi	Investment Basic Variable
Credit Union SA	Investment Variable Home Loan Package
Greater Bank	Investment Ultimate Variable Home Loan
Heritage Bank	Investment Discount Variable
HSBC	Investment Home Value Variable
loans.com.au	Smart Investor Loan with Offset
Mortgage House	Advantage Investment Home Loan Essentials
NAB	Inv Base Variable Rate
Newcastle Permanent	Investment Premium Plus Package Variable
People's Choice Credit Union	Investment Basic Variable
RESI Mortgage Corp	Investment Essential Options Prime
RESI Mortgage Corp	Investment Flexi Options
St.George Bank	Investment Basic Promo Variable
Suncorp Bank	Investment Home Package Plus Variable
UBank	Investor UHomeLoan Variable
Yard	Investor Home Loan
Yellow Brick Road	Investment Essential Options Prime



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AMP Bank	Professional Package Investment Variable
ANZ	Breakfree Investment Variable
Aussie	Investment Elevate Variable
Aussie	Investment Select Basic Variable
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Basic Home Loan Variable
Bank Australia	Investment Premium Package Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
Bankwest	Investment Complete Home Loan Variable
Bankwest	Investment Premium Select Home Loan
bcu	Investment Standard Variable
Bendigo Bank	Investment Complete Home Loan Variable
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Total Home Loan Variable
BOQ	Investment Economy Variable Home Loan
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Mortgage Plus Variable
Citi	Investment Offset Variable
Citi	Investment Variable
Commonwealth Bank	Investment Extra
Community First CU	Investment Basic Variable Home Loan



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## Investor Variable \$350,000 Interest Only

Company	Product
★★★	
Credit Union SA	Investment Discounted Variable
CUA	Investor Accelerate Variable
CUA	Investor Accelerate Variable Construction
CUA	Investor Achieve Variable
CUA	Investor Achieve Variable Construction
Easy Street Fin Services	Investment Standard Variable Home Loan
Endeavour Mutual Bank	Investment Variable
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Premium Investment Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Standard Variable Home Loan
Heritage Bank	Investment Home Advantage Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Mortgage Breaker Investment Loan
HSBC	Investor Standard Variable
Hume Bank	Investment Flexi Low Rate
Hunter United	Interest Only Home Loan Investment
Illawarra Credit Union	Variable Invest
IMB	Investment Budget
IMB	Investment Essentials Home Loan
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Macquarie Credit Union	Inv Power
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan
Mortgage House	Investment Advantage Variable
MOVE Bank	Complete Package Variable Investment Loan



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### Investor Variable \$350,000 Interest Only

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



# Home Loans Star Ratings used in Awards

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

## Investor Variable \$350,000 Interest Only

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



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## Investor Variable \$350,000 Interest Only

Company	Product
<b>★★</b>	
Teachers Mutual Bank	Investment Interest Only Variable
The Capricornian	Inv Lifestyle Variable
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Variable
UniBank	Investment Interest Only Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
<b>★</b>	
Auswide Bank	Investment Standard Variable
Bank of us	Investment FlexiChoice
Community First CU	Investment Standard Variable Home Loan
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
ME	Investment Flexible Home Loan
People's Choice Credit Union	Investment Variable
Reliance Bank	Investment All In One
Suncorp Bank	Investment Variable
<b>Not rated</b>	
Auswide Bank	Basic Investment Loan
Firstmac	Investor Offset Home Loan
HSBC	Investment Home Loan Package Home Equity
Illawarra Credit Union	Bare Essentials Investment Loan Variable
Illawarra Credit Union	The Works Package Investment Loan Variable
MOVE Bank	Standard Variable Rate Investment



## Home Loans Star Ratings used in Awards

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### Investor Variable \$350,000 Principal & Interest

Company	Product
★★★★★ Outstanding Value	
AMO Group	Investment Basic Variable
AMO Group	Investment Variable
Athena	Investor Variable
Credit Union SA	Investment Discounted Variable
Credit Union SA	Investment Variable Home Loan Package
Easy Street Fin Services	Investment Standard Variable Home Loan
Freedom Lend	Investment Freedom Variable
homeloans.com.au	Investment Low Rate Home Loan
Homestar Finance	Investment Star Classic Variable Home Loan
loans.com.au	Smart Investor Loan
MOVE Bank	Straightforward Investment Loan
Pacific Mortgage Group	Investment Variable
Queensland Country Bank	Investment Ultimate Home Loan Package
Reduce Home Loans	Investor Rate Buster High Lend
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
TicToc Home Loans	Investment Variable
UBank	Investor UHomeLoan Variable
Yard	Investor Home Loan
◆ Rising Star	
86 400	Investment Neat Home Loan



## Home Loans Star Ratings used in Awards

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### Investor Variable \$350,000 Principal & Interest

Company	Product
★★★★★	
86 400	Investment Own Home Loan
ANZ	Investment Simplicity Plus
Aussie	Investment Elevate Offset Variable
Bank of Melbourne	Investment Basic Promo Variable
BankSA	Investment Basic Promo Variable
BankVic	Investment Base Variable
Citi	Investment Basic Variable
CUA	Investor Achieve Variable
Firstmac	Investor Basic Home Loan
G&C Mutual Bank	Momentum Investor Loan
Greater Bank	Investment Great Rate Variable Home Loan
HSBC	Investment Home Value Variable
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
loans.com.au	Smart Investor Loan with Offset
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Mortgage House	Advantage Investment Home Loan Essentials
Newcastle Permanent	Investment Real Deal
Northern Inland CU	Investment Dream Value Home Loan
People's Choice Credit Union	Investment Basic Variable
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment No Frills Home Loan
RACQ Bank	Mortgage Breaker Investor
Reduce Home Loans	Investor Cash Back Hero
RESI Mortgage Corp	Investment Essential Options Prime
St.George Bank	Investment Basic Promo Variable
Suncorp Bank	Investment Back To Basics Variable
Yellow Brick Road	Investment Essential Options Prime





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

## Investor Variable \$350,000 Principal & Interest

Company	Product
★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
AMP Bank	Investment Basic Variable Loan
AMP Bank	Professional Package Investment Variable
ANZ	Breakfree Investment Variable
Aussie	Investment Elevate Variable
Aussie	Investment Select Basic Variable
Australian Military Bank	Investment RateSaver Home Loan
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Basic Home Loan Variable
Bank Australia	Investment Premium Package Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment FlexiChoice
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
Bankwest	Investment Complete Home Loan Variable
Bankwest	Investment Premium Select Home Loan
bcu	Investment OMG! Variable Rate
bcu	Investment Standard Variable
Bendigo Bank	Investment Complete Home Loan Variable
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Total Home Loan Variable
BOQ	Investment Economy Variable Home Loan
Citi	Investment Mortgage Plus Offset Variable



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## Investor Variable \$350,000 Principal & Interest

Company	Product
★★★	
Citi	Investment Mortgage Plus Variable
Citi	Investment Offset Variable
Citi	Investment Variable
Commonwealth Bank	Investment Extra
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment Basic Variable Home Loan
CUA	Investor Accelerate Variable
Endeavour Mutual Bank	Investment Variable
Firefighters Mutual Bank	Classic Investor Home Loan
G&C Mutual Bank	Investment Premium Package Variable
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Premium Investment Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Standard Variable Home Loan
Greater Bank	Investment Ultimate Variable Home Loan
Health Professionals Bank	Classic Investor Home Loan
Heritage Bank	Investment Discount Variable
Heritage Bank	Investment Home Advantage Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Investment Loan
Horizon Bank	Kickstart First Home Buyer Inv Loan
Horizon Bank	Mortgage Breaker Investment Loan
Horizon Bank	Value Plus Investment Loan
HSBC	Investor Standard Variable
Hume Bank	Investment Flexi Low Rate
Hume Bank	Investment Property Package Variable
Hunter United	Platinum Investment Home Loan
IMB	Investment Budget
IMB	Investment Essentials Home Loan
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable



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## Investor Variable \$350,000 Principal & Interest

Company	Product
★★★	
Macquarie Credit Union	Inv Power
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan
Mortgage House	Investment Advantage Variable
MOVE Bank	Complete Package Variable Investment Loan
MOVE Bank	Standard Variable Rate Investment
MyState Bank	Investment Basic Variable
MyState Bank	Investment Special Residential Variable
NAB	Inv Base Variable Rate
NAB	Investment Choice Package Tailored Variable
Newcastle Permanent	Investment Premium Plus Package Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Classic Plus Investor Home Loan
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Standard Variable Rate
Qudos Bank	Investment Value Package Low Cost Home Loan
RACQ Bank	Investment Choices Mortgage Breaker
Regional Australia Bank	Investment Basic Variable Home Loan
Regional Australia Bank	Investment Partnership Advantage Variable Home Loan
Reliance Bank	Investment First Rate
RESI Mortgage Corp	Investment Flexi Options
St.George Bank	Investment Advantage Package Variable
Summerland Credit Union	Investment Premium
Suncorp Bank	Investment Home Package Plus Variable
Sydney Mutual Bank	Investment Variable
Teachers Mutual Bank	Classic Investor Home Loan
The Capricornian	No Frills Investment Loan
The Mutual Bank	Inv Mutual
The Mutual Bank	Investment Package Home Loan Premium Variable
Transport Mutual Credit Union	Refi Home Loan Investment Loan
UniBank	Classic Investor Home Loan
WAW Credit Union	Back to Basics Investment Loan



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### Investor Variable \$350,000 Principal & Interest

Company	Product
★★★	
Westpac	Flexi First Option Investment Loan
Westpac	Premier Advantage Rocket Investment Loan
Yellow Brick Road	Investment Flexi Options



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## Investor Variable \$350,000 Principal & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Investment Variable
Australian Military Bank	Investment Home Loan
Bank Australia	Investment Premium Variable
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
BankSA	Investment Variable
BankVic	Investment Offset
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Standard Variable Home Loan
Credit Union SA	Investment Standard Variable
Firefighters Mutual Bank	Investment Flexi Choice
G&C Mutual Bank	Investment Variable
Health Professionals Bank	Investment Flexi Choice
Heritage Bank	Investment Variable
Hume Bank	Investment Interest Saver
Hume Bank	Investment Variable
Illawarra Credit Union	Variable Invest
Macquarie Credit Union	Inv Property Variable
Macquarie Credit Union	Investment Basic Home Loan
MyState Bank	Investment Standard Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Investment Premium Variable
Newcastle Permanent	Investment Real Options
Northern Inland CU	Investment Basic Home Loan
QBANK	Inv Standard Variable
Regional Australia Bank	Investment Mortgage Offset Home Loan



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## Investor Variable \$350,000 Principal & Interest

Company	Product
<b>★★</b>	
Reliance Bank	Investment All In One
Reliance Bank	Investment All In One Rewards Package
St.George Bank	Investment Variable
Teachers Mutual Bank	Investment Flexi Choice
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
UniBank	Investment Flexi Choice
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
<b>★</b>	
Arab Bank Australia	Inv Essentials Home Loan
Arab Bank Australia	Inv The Basics
Auswide Bank	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
ME	Investment Flexible Home Loan
People's Choice Credit Union	Investment Variable
Summerland Credit Union	Investment Home Loan Plus
Suncorp Bank	Investment Variable
Transport Mutual Credit Union	Investment Variable
<b>Not rated</b>	
Auswide Bank	Basic Investment Loan
Credit Union SA	Investment First Home Buyer Variable Home Loan Package
Firstmac	Investor Offset Home Loan
Illawarra Credit Union	Bare Essentials Investment Loan Variable
Illawarra Credit Union	The Works Package Investment Loan Variable
LCU	Property Investment Mortgage Variable
Macquarie Credit Union	Investment Basic Home Loan Special



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### Investor Variable \$500,000 Interest Only

Company	Product
★★★★★ Outstanding Value	
Athena	Investor Variable
Firstmac	Investor Basic Home Loan
Freedom Lend	Investment Freedom Variable
G&C Mutual Bank	Momentum Investor Loan
Greater Bank	Investment Great Rate Variable Home Loan
homeloans.com.au	Investment Low Rate Home Loan
Homestar Finance	Investment Star Classic Variable Home Loan
loans.com.au	Smart Investor Loan
Newcastle Permanent	Investment Real Deal
Pacific Mortgage Group	Investment Variable
QBANK	Inv Classic Home Loan
RACQ Bank	Mortgage Breaker Investor
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable
✦ Rising Star	
86 400	Investment Neat Home Loan
MOVE Bank	Straightforward Investment Loan



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## Investor Variable \$500,000 Interest Only

Company	Product
★★★★★	
<b>86 400</b>	Investment Own Home Loan
<b>Adelaide Bank</b>	Investment Smartfit Variable
<b>AMO Group</b>	Investment Variable
<b>AMP Bank</b>	Professional Package Investment Variable
<b>ANZ</b>	Investment Simplicity Plus
<b>Aussie</b>	Investment Elevate Offset Variable
<b>Bank of Melbourne</b>	Investment Basic Promo Variable
<b>BankSA</b>	Investment Basic Promo Variable
<b>Citi</b>	Investment Basic Variable
<b>Credit Union SA</b>	Investment Variable Home Loan Package
<b>Greater Bank</b>	Investment Ultimate Variable Home Loan
<b>Heritage Bank</b>	Investment Discount Variable
<b>HSBC</b>	Investment Home Loan Package Variable
<b>HSBC</b>	Investment Home Value Variable
<b>loans.com.au</b>	Smart Investor Loan with Offset
<b>Mortgage House</b>	Advantage Investment Home Loan Essentials
<b>MOVE Bank</b>	Complete Package Variable Investment Loan
<b>NAB</b>	Inv Base Variable Rate
<b>Newcastle Permanent</b>	Investment Premium Plus Package Variable
<b>People's Choice Credit Union</b>	Investment Basic Variable
<b>RESI Mortgage Corp</b>	Investment Essential Options Prime
<b>St.George Bank</b>	Investment Basic Promo Variable
<b>Suncorp Bank</b>	Investment Home Package Plus Variable
<b>UBank</b>	Investor UHomeLoan Variable
<b>Yard</b>	Investor Home Loan
<b>Yellow Brick Road</b>	Investment Essential Options Prime





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## Investor Variable \$500,000 Interest Only

Company	Product
★★★	
Adelaide Bank	Investment SmartSaver
AMP Bank	Investment Basic Variable Loan
ANZ	Breakfree Investment Variable
Aussie	Investment Elevate Variable
Aussie	Investment Select Basic Variable
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Basic Home Loan Variable
Bank Australia	Investment Premium Package Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
Bankwest	Investment Complete Home Loan Variable
Bankwest	Investment Premium Select Home Loan
bcu	Investment Standard Variable
Bendigo Bank	Investment Complete Home Loan Variable
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Total Home Loan Variable
BOQ	Investment Economy Variable Home Loan
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Mortgage Plus Variable
Citi	Investment Offset Variable
Citi	Investment Variable
Commonwealth Bank	Investment Extra
Community First CU	Investment Basic Variable Home Loan



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## Investor Variable \$500,000 Interest Only

Company	Product
★★★	
Credit Union SA	Investment Discounted Variable
CUA	Investor Accelerate Variable
CUA	Investor Accelerate Variable Construction
CUA	Investor Achieve Variable
CUA	Investor Achieve Variable Construction
Endeavour Mutual Bank	Investment Variable
G&C Mutual Bank	Investment Premium Package Variable
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Premium Investment Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Standard Variable Home Loan
Heritage Bank	Investment Home Advantage Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Mortgage Breaker Investment Loan
HSBC	Investment Home Loan Package Home Equity
HSBC	Investor Standard Variable
Hume Bank	Investment Flexi Low Rate
Hunter United	Interest Only Home Loan Investment
Illawarra Credit Union	Variable Invest
IMB	Investment Budget
IMB	Investment Essentials Home Loan
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Macquarie Credit Union	Inv Power
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan
Mortgage House	Investment Advantage Variable



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## Investor Variable \$500,000 Interest Only

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



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## Investor Variable \$500,000 Interest Only

Company	Product
★★	
<b>ANZ</b>	Investment Variable
<b>Arab Bank Australia</b>	Inv Essentials Home Loan
<b>Arab Bank Australia</b>	Inv The Basics
<b>Australian Military Bank</b>	Investment Home Loan
<b>Bank Australia</b>	Investment Premium Variable
<b>Bank of China</b>	Investment Standard Variable
<b>Bank of Melbourne</b>	Investment Variable
<b>BankSA</b>	Investment Variable
<b>Bankwest</b>	Investment Regular Saver Home Loan
<b>Beyond Bank</b>	Investment Variable
<b>BOQ</b>	Investment Clear Path Variable Home Loan
<b>Commonwealth Bank</b>	Investment Standard Variable Rate
<b>Commonwealth Bank</b>	Investment Wealth Package Standard Variable
<b>Community First CU</b>	Investment Accelerator Package Variable
<b>Credit Union SA</b>	Investment Standard Variable
<b>Easy Street Fin Services</b>	Investment Standard Variable Home Loan
<b>Firefighters Mutual Bank</b>	Investment Interest Only Variable
<b>G&amp;C Mutual Bank</b>	Investment Variable
<b>Health Professionals Bank</b>	Investment Interest Only Variable
<b>Heritage Bank</b>	Investment Variable
<b>Hume Bank</b>	Investment Interest Saver
<b>Hume Bank</b>	Investment Variable
<b>Macquarie Credit Union</b>	Inv Property Variable
<b>MyState Bank</b>	Investment Standard Variable
<b>NAB</b>	Investment Choice Package Tailored Variable
<b>NAB</b>	Investment Tailored Variable
<b>Newcastle Permanent</b>	Investment Real Options
<b>QBANK</b>	Inv Standard Variable
<b>Regional Australia Bank</b>	Investment Mortgage Offset Home Loan
<b>Reliance Bank</b>	Investment All In One Rewards Package
<b>St.George Bank</b>	Investment Variable
<b>Summerland Credit Union</b>	Investment Home Loan Plus



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## Investor Variable \$500,000 Interest Only

Company	Product
<b>★★</b>	
Teachers Mutual Bank	Investment Interest Only Variable
The Capricornian	Inv Lifestyle Variable
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Variable
UniBank	Investment Interest Only Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
<b>★</b>	
Auswide Bank	Investment Standard Variable
Bank of us	Investment FlexiChoice
Community First CU	Investment Standard Variable Home Loan
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
ME	Investment Flexible Home Loan
People's Choice Credit Union	Investment Variable
Reliance Bank	Investment All In One
Suncorp Bank	Investment Variable
<b>Not rated</b>	
Auswide Bank	Basic Investment Loan
Firstmac	Investor Offset Home Loan
Illawarra Credit Union	Bare Essentials Investment Loan Variable
Illawarra Credit Union	The Works Package Investment Loan Variable
MOVE Bank	Standard Variable Rate Investment



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## Investor Variable \$500,000 Principal & Interest

Company	Product
★★★★★ Outstanding Value	
AMO Group	Investment Basic Variable
AMO Group	Investment Variable
Athena	Investor Variable
Credit Union SA	Investment Discounted Variable
Credit Union SA	Investment Variable Home Loan Package
Easy Street Fin Services	Investment Standard Variable Home Loan
Freedom Lend	Investment Freedom Variable
homeloans.com.au	Investment Low Rate Home Loan
Homestar Finance	Investment Star Classic Variable Home Loan
loans.com.au	Smart Investor Loan
MOVE Bank	Straightforward Investment Loan
Pacific Mortgage Group	Investment Variable
Queensland Country Bank	Investment Ultimate Home Loan Package
Reduce Home Loans	Investor Rate Buster High Lend
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
TicToc Home Loans	Investment Variable
UBank	Investor UHomeLoan Variable
Yard	Investor Home Loan
✦ Rising Star	
86 400	Investment Neat Home Loan



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## Investor Variable \$500,000 Principal & Interest

Company	Product
★★★★★	
86 400	Investment Own Home Loan
AMP Bank	Professional Package Investment Variable
ANZ	Investment Simplicity Plus
Aussie	Investment Elevate Offset Variable
BankSA	Investment Basic Promo Variable
BankVic	Investment Base Variable
Citi	Investment Basic Variable
CUA	Investor Achieve Variable
Firstmac	Investor Basic Home Loan
G&C Mutual Bank	Momentum Investor Loan
Greater Bank	Investment Great Rate Variable Home Loan
HSBC	Investment Home Value Variable
Hunter United	No Regrets Investment Loan
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
loans.com.au	Smart Investor Loan with Offset
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Mortgage House	Advantage Investment Home Loan Essentials
Newcastle Permanent	Investment Real Deal
Northern Inland CU	Investment Dream Value Home Loan
People's Choice Credit Union	Investment Basic Variable
Qudos Bank	Investment No Frills Home Loan
Reduce Home Loans	Investor Cash Back Hero
RESI Mortgage Corp	Investment Essential Options Prime
St.George Bank	Investment Basic Promo Variable
Suncorp Bank	Investment Back To Basics Variable
Yellow Brick Road	Investment Essential Options Prime



# Home Loans Star Ratings used in Awards

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## Investor Variable \$500,000 Principal & Interest

Company	Product
★★★	
Adelaide Bank	Investment Smartfit Variable
Adelaide Bank	Investment SmartSaver
AMP Bank	Investment Basic Variable Loan
ANZ	Breakfree Investment Variable
Aussie	Investment Elevate Variable
Aussie	Investment Select Basic Variable
Australian Military Bank	Investment RateSaver Home Loan
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Basic Home Loan Variable
Bank Australia	Investment Premium Package Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Melbourne	Investment Basic Promo Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment FlexiChoice
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
Bankwest	Investment Complete Home Loan Variable
Bankwest	Investment Premium Select Home Loan
bcu	Investment OMG! Variable Rate
bcu	Investment Standard Variable
Bendigo Bank	Investment Complete Home Loan Variable
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Total Home Loan Variable
BOQ	Investment Economy Variable Home Loan
Citi	Investment Mortgage Plus Offset Variable





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## Investor Variable \$500,000 Principal & Interest

Company	Product
★★★	
<b>Citi</b>	Investment Mortgage Plus Variable
<b>Citi</b>	Investment Offset Variable
<b>Citi</b>	Investment Variable
<b>Commonwealth Bank</b>	Investment Extra
<b>Community First CU</b>	Investment Accelerator Package Variable
<b>Community First CU</b>	Investment Basic Variable Home Loan
<b>CUA</b>	Investor Accelerate Variable
<b>Endeavour Mutual Bank</b>	Investment Variable
<b>Firefighters Mutual Bank</b>	Classic Investor Home Loan
<b>G&amp;C Mutual Bank</b>	Investment Premium Package Variable
<b>Gateway Bank</b>	Inv Low Rate Essentials
<b>Gateway Bank</b>	Premium Investment Variable
<b>Geelong Bank</b>	Investment Affinity Home Loan Package Variable
<b>Geelong Bank</b>	Investment Mutual Home Loan Variable
<b>Greater Bank</b>	Investment Standard Variable Home Loan
<b>Greater Bank</b>	Investment Ultimate Variable Home Loan
<b>Health Professionals Bank</b>	Classic Investor Home Loan
<b>Heritage Bank</b>	Investment Discount Variable
<b>Heritage Bank</b>	Investment Home Advantage Variable
<b>Horizon Bank</b>	Basic Investment Residential Loan
<b>Horizon Bank</b>	Investment Loan
<b>Horizon Bank</b>	Kickstart First Home Buyer Inv Loan
<b>Horizon Bank</b>	Mortgage Breaker Investment Loan
<b>Horizon Bank</b>	Value Plus Investment Loan
<b>HSBC</b>	Investment Home Loan Package Home Smart Variable
<b>HSBC</b>	Investment Home Loan Package Variable
<b>HSBC</b>	Investor Standard Variable
<b>Hume Bank</b>	Investment Flexi Low Rate
<b>Hume Bank</b>	Investment Property Package Variable
<b>Hunter United</b>	Platinum Investment Home Loan
<b>IMB</b>	Investment Budget
<b>IMB</b>	Investment Essentials Home Loan



# Home Loans Star Ratings used in Awards

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

## Investor Variable \$500,000 Principal & Interest

Company	Product
★★★	
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Credit Union	Inv Power
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan
Mortgage House	Investment Advantage Variable
MOVE Bank	Complete Package Variable Investment Loan
MOVE Bank	Standard Variable Rate Investment
MyState Bank	Investment Basic Variable
MyState Bank	Investment Special Residential Variable
NAB	Inv Base Variable Rate
NAB	Investment Choice Package Tailored Variable
Newcastle Permanent	Investment Premium Plus Package Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Classic Plus Investor Home Loan
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Standard Variable Rate
Qudos Bank	Investment Value Package Low Cost Home Loan
RACQ Bank	Investment Choices Mortgage Breaker
RACQ Bank	Mortgage Breaker Investor
Regional Australia Bank	Investment Basic Variable Home Loan
Regional Australia Bank	Investment Partnership Advantage Variable Home Loan
Reliance Bank	Investment First Rate
RESI Mortgage Corp	Investment Flexi Options
St.George Bank	Investment Advantage Package Variable
Summerland Credit Union	Investment Premium
Suncorp Bank	Investment Home Package Plus Variable
Sydney Mutual Bank	Investment Variable
Teachers Mutual Bank	Classic Investor Home Loan
The Capricornian	No Frills Investment Loan
The Mutual Bank	Investment Package Home Loan Premium Variable
Transport Mutual Credit Union	Refi Home Loan Investment Loan



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

### Investor Variable \$500,000 Principal & Interest

Company	Product
★★★	
<b>UniBank</b>	Classic Investor Home Loan
<b>WAW Credit Union</b>	Back to Basics Investment Loan
<b>Westpac</b>	Flexi First Option Investment Loan
<b>Westpac</b>	Premier Advantage Rocket Investment Loan
<b>Yellow Brick Road</b>	Investment Flexi Options



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## Investor Variable \$500,000 Principal & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Investment Variable
Australian Military Bank	Investment Home Loan
Bank Australia	Investment Premium Variable
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
BankSA	Investment Variable
BankVic	Investment Offset
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Standard Variable Home Loan
Credit Union SA	Investment Standard Variable
Firefighters Mutual Bank	Investment Flexi Choice
G&C Mutual Bank	Investment Variable
Health Professionals Bank	Investment Flexi Choice
Heritage Bank	Investment Variable
Hume Bank	Investment Interest Saver
Hume Bank	Investment Variable
Illawarra Credit Union	Variable Invest
Macquarie Credit Union	Inv Property Variable
Macquarie Credit Union	Investment Basic Home Loan
MyState Bank	Investment Standard Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Investment Premium Variable
Newcastle Permanent	Investment Real Options
Northern Inland CU	Investment Basic Home Loan
QBANK	Inv Standard Variable
Regional Australia Bank	Investment Mortgage Offset Home Loan



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

### Investor Variable \$500,000 Principal & Interest

Company	Product
★★	
Reliance Bank	Investment All In One
Reliance Bank	Investment All In One Rewards Package
St.George Bank	Investment Variable
Teachers Mutual Bank	Investment Flexi Choice
The Capricornian	Inv Lifestyle Variable
The Capricornian	Inv Premium Choice Variable
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Basic Variable
UniBank	Investment Flexi Choice
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
★	
Arab Bank Australia	Inv Essentials Home Loan
Arab Bank Australia	Inv The Basics
Auswide Bank	Investment Standard Variable
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
ME	Investment Flexible Home Loan
People's Choice Credit Union	Investment Variable
Summerland Credit Union	Investment Home Loan Plus
Suncorp Bank	Investment Variable
Transport Mutual Credit Union	Investment Variable



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### Investor Variable \$500,000 Principal & Interest

Company	Product
Not rated	
<b>Auswide Bank</b>	Basic Investment Loan
<b>Credit Union SA</b>	Investment First Home Buyer Variable Home Loan Package
<b>Firstmac</b>	Investor Offset Home Loan
<b>Illawarra Credit Union</b>	Bare Essentials Investment Loan Variable
<b>Illawarra Credit Union</b>	The Works Package Investment Loan Variable
<b>LCU</b>	Property Investment Mortgage Variable
<b>Macquarie Credit Union</b>	Investment Basic Home Loan Special



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### Investor Variable \$750,000 Interest Only

Company	Product
★★★★★ Outstanding Value	
Athena	Investor Variable
Firstmac	Investor Basic Home Loan
Freedom Lend	Investment Freedom Variable
G&C Mutual Bank	Momentum Investor Loan
Greater Bank	Investment Great Rate Variable Home Loan
homeloans.com.au	Investment Low Rate Home Loan
Homestar Finance	Investment Star Classic Variable Home Loan
loans.com.au	Smart Investor Loan
MOVE Bank	Complete Package Variable Investment Loan
Newcastle Permanent	Investment Real Deal
Pacific Mortgage Group	Investment Variable
QBANK	Inv Classic Home Loan
RACQ Bank	Mortgage Breaker Investor
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
Suncorp Bank	Investment Back To Basics Variable
TicToc Home Loans	Investment Variable
✦ Rising Star	
86 400	Investment Neat Home Loan
MOVE Bank	Straightforward Investment Loan



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### Investor Variable \$750,000 Interest Only

Company	Product
★★★★★	
86 400	Investment Own Home Loan
Adelaide Bank	Investment Smartfit Variable
AMO Group	Investment Variable
AMP Bank	Professional Package Investment Variable
ANZ	Investment Simplicity Plus
Aussie	Investment Elevate Offset Variable
Bank Australia	Investment Premium Package Variable
Bank of Melbourne	Investment Basic Promo Variable
BankSA	Investment Basic Promo Variable
Citi	Investment Basic Variable
Credit Union SA	Investment Variable Home Loan Package
Greater Bank	Investment Ultimate Variable Home Loan
Heritage Bank	Investment Discount Variable
HSBC	Investment Home Loan Package Variable
HSBC	Investment Home Value Variable
loans.com.au	Smart Investor Loan with Offset
Macquarie Bank	Investment Offset Home Loan Variable
Mortgage House	Advantage Investment Home Loan Essentials
Newcastle Permanent	Investment Premium Plus Package Variable
RESI Mortgage Corp	Investment Essential Options Prime
St.George Bank	Investment Basic Promo Variable
Suncorp Bank	Investment Home Package Plus Variable
UBank	Investor UHomeLoan Variable
Yard	Investor Home Loan
Yellow Brick Road	Investment Essential Options Prime





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## Investor Variable \$750,000 Interest Only

Company	Product
★★★	
Adelaide Bank	Investment SmartSaver
AMP Bank	Investment Basic Variable Loan
ANZ	Breakfree Investment Variable
Aussie	Investment Elevate Variable
Aussie	Investment Select Basic Variable
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Basic Home Loan Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
Bankwest	Investment Complete Home Loan Variable
Bankwest	Investment Premium Select Home Loan
bcu	Investment Standard Variable
Bendigo Bank	Investment Complete Home Loan Variable
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Total Home Loan Variable
BOQ	Investment Economy Variable Home Loan
Citi	Investment Mortgage Plus Offset Variable
Citi	Investment Mortgage Plus Variable
Citi	Investment Offset Variable
Citi	Investment Variable
Commonwealth Bank	Investment Extra
Community First CU	Investment Basic Variable Home Loan
Credit Union SA	Investment Discounted Variable



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### Investor Variable \$750,000 Interest Only

Company	Product
★★★	
CUA	Investor Accelerate Variable
CUA	Investor Accelerate Variable Construction
CUA	Investor Achieve Variable
CUA	Investor Achieve Variable Construction
Endeavour Mutual Bank	Investment Variable
G&C Mutual Bank	Investment Premium Package Variable
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Premium Investment Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Standard Variable Home Loan
Heritage Bank	Investment Home Advantage Variable
Horizon Bank	Basic Investment Residential Loan
Horizon Bank	Mortgage Breaker Investment Loan
HSBC	Investment Home Loan Package Home Equity
HSBC	Investor Standard Variable
Hume Bank	Investment Flexi Low Rate
Hunter United	Interest Only Home Loan Investment
Illawarra Credit Union	Variable Invest
IMB	Investment Budget
IMB	Investment Essentials Home Loan
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Credit Union	Inv Power
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan
Mortgage House	Investment Advantage Variable
MyState Bank	Investment Basic Variable
MyState Bank	Investment Special Residential Variable



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### Investor Variable \$750,000 Interest Only

Company	Product
★★★	
<b>NAB</b>	Inv Base Variable Rate
<b>Northern Inland CU</b>	Investment Dream Value Home Loan
<b>People's Choice Credit Union</b>	Investment Basic Variable
<b>People's Choice Credit Union</b>	Investment Home Loan Package Variable
<b>QBANK</b>	Classic Plus Investor Home Loan
<b>Qudos Bank</b>	Investment Construction Loan
<b>Qudos Bank</b>	Investment Low Cost Home Loan
<b>Qudos Bank</b>	Investment No Frills Home Loan
<b>Qudos Bank</b>	Investment Standard Variable Rate
<b>Qudos Bank</b>	Investment Value Package Low Cost Home Loan
<b>RACQ Bank</b>	Investment Choices Mortgage Breaker
<b>Regional Australia Bank</b>	Investment Basic Variable Home Loan
<b>Regional Australia Bank</b>	Investment Partnership Advantage Variable Home Loan
<b>Reliance Bank</b>	Investment First Rate
<b>RESI Mortgage Corp</b>	Investment Flexi Options
<b>St.George Bank</b>	Investment Advantage Package Variable
<b>Sydney Mutual Bank</b>	Investment Variable
<b>The Mutual Bank</b>	Inv Mutual
<b>The Mutual Bank</b>	Investment Package Home Loan Premium Variable
<b>WAW Credit Union</b>	Back to Basics Investment Loan
<b>Westpac</b>	Flexi First Option Investment Loan
<b>Westpac</b>	Premier Advantage Rocket Investment Loan
<b>Yellow Brick Road</b>	Investment Flexi Options



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## Investor Variable \$750,000 Interest Only

Company	Product
★★	
<b>ANZ</b>	Investment Variable
<b>Arab Bank Australia</b>	Inv Essentials Home Loan
<b>Arab Bank Australia</b>	Inv The Basics
<b>Australian Military Bank</b>	Investment Home Loan
<b>Bank Australia</b>	Investment Premium Variable
<b>Bank of China</b>	Investment Standard Variable
<b>Bank of Melbourne</b>	Investment Variable
<b>BankSA</b>	Investment Variable
<b>Bankwest</b>	Investment Regular Saver Home Loan
<b>Beyond Bank</b>	Investment Variable
<b>BOQ</b>	Investment Clear Path Variable Home Loan
<b>Commonwealth Bank</b>	Investment Standard Variable Rate
<b>Commonwealth Bank</b>	Investment Wealth Package Standard Variable
<b>Community First CU</b>	Investment Accelerator Package Variable
<b>Credit Union SA</b>	Investment Standard Variable
<b>Easy Street Fin Services</b>	Investment Standard Variable Home Loan
<b>Firefighters Mutual Bank</b>	Investment Interest Only Variable
<b>G&amp;C Mutual Bank</b>	Investment Variable
<b>Health Professionals Bank</b>	Investment Interest Only Variable
<b>Heritage Bank</b>	Investment Variable
<b>Hume Bank</b>	Investment Interest Saver
<b>Hume Bank</b>	Investment Variable
<b>Macquarie Credit Union</b>	Inv Property Variable
<b>MyState Bank</b>	Investment Standard Variable
<b>NAB</b>	Investment Choice Package Tailored Variable
<b>NAB</b>	Investment Tailored Variable
<b>Newcastle Permanent</b>	Investment Real Options
<b>QBANK</b>	Inv Standard Variable
<b>Regional Australia Bank</b>	Investment Mortgage Offset Home Loan
<b>Reliance Bank</b>	Investment All In One Rewards Package
<b>St.George Bank</b>	Investment Variable
<b>Summerland Credit Union</b>	Investment Home Loan Plus



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## Investor Variable \$750,000 Interest Only

Company	Product
<b>★★</b>	
Teachers Mutual Bank	Investment Interest Only Variable
The Capricornian	Inv Lifestyle Variable
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Variable
UniBank	Investment Interest Only Variable
WAW Credit Union	Inv Variable
Westpac	Rocket Investment Loan
<b>★</b>	
Auswide Bank	Investment Standard Variable
Bank of us	Investment FlexiChoice
Community First CU	Investment Standard Variable Home Loan
Delphi Bank	Residential Investment Home Loan Variable
Gateway Bank	Investment Variable
IMB	Investment Standard Variable
ME	Investment Flexible Home Loan
People's Choice Credit Union	Investment Variable
Reliance Bank	Investment All In One
Suncorp Bank	Investment Variable
<b>Not rated</b>	
Auswide Bank	Basic Investment Loan
Firstmac	Investor Offset Home Loan
Illawarra Credit Union	Bare Essentials Investment Loan Variable
Illawarra Credit Union	The Works Package Investment Loan Variable
MOVE Bank	Standard Variable Rate Investment



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### Investor Variable \$750,000 Principal & Interest

Company	Product
★★★★★ Outstanding Value	
AMO Group	Investment Basic Variable
AMO Group	Investment Variable
AMP Bank	Professional Package Investment Variable
Credit Union SA	Investment Discounted Variable
Credit Union SA	Investment Variable Home Loan Package
Easy Street Fin Services	Investment Standard Variable Home Loan
Freedom Lend	Investment Freedom Variable
homeloans.com.au	Investment Low Rate Home Loan
Homestar Finance	Investment Star Classic Variable Home Loan
loans.com.au	Smart Investor Loan
MOVE Bank	Straightforward Investment Loan
Northern Inland CU	Investment Dream Value Home Loan
Pacific Mortgage Group	Investment Variable
Queensland Country Bank	Investment Ultimate Home Loan Package
Reduce Home Loans	Investor Rate Buster High Lend
Reduce Home Loans	Investor Rate Lovers Variable
Reduce Home Loans	Investor Rate Slasher
TicToc Home Loans	Investment Variable
Yard	Investor Home Loan
✦ Rising Star	
86 400	Investment Neat Home Loan



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### Investor Variable \$750,000 Principal & Interest

Company	Product
★★★★★	
86 400	Investment Own Home Loan
Adelaide Bank	Investment Smartfit Variable
Athena	Investor Variable
Aussie	Investment Elevate Offset Variable
BankSA	Investment Basic Promo Variable
BankVic	Investment Base Variable
Citi	Investment Basic Variable
CUA	Investor Achieve Variable
Firstmac	Investor Basic Home Loan
Greater Bank	Investment Great Rate Variable Home Loan
HSBC	Investment Home Value Variable
Hunter United	No Regrets Investment Loan
ING	Inv Mortgage Simplifier
ING	Inv Orange Advantage Variable
loans.com.au	Smart Investor Loan with Offset
Macquarie Bank	Investment Basic Home Loan Variable
Macquarie Bank	Investment Offset Flyer Home Loan Variable
Macquarie Bank	Investment Offset Home Loan Variable
Mortgage House	Advantage Investment Home Loan Essentials
Newcastle Permanent	Investment Real Deal
People's Choice Credit Union	Investment Basic Variable
Qudos Bank	Investment No Frills Home Loan
Qudos Bank	Investment Value Package Low Cost Home Loan
Reduce Home Loans	Investor Cash Back Hero
RESI Mortgage Corp	Investment Essential Options Prime
Suncorp Bank	Investment Back To Basics Variable
Suncorp Bank	Investment Home Package Plus Variable
UBank	Investor UHomeLoan Variable
Yellow Brick Road	Investment Essential Options Prime



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## Investor Variable \$750,000 Principal & Interest

Company	Product
★★★	
Adelaide Bank	Investment SmartSaver
AMP Bank	Investment Basic Variable Loan
ANZ	Breakfree Investment Variable
ANZ	Investment Simplicity Plus
Aussie	Investment Elevate Variable
Aussie	Investment Select Basic Variable
Australian Military Bank	Investment RateSaver Home Loan
Australian Unity	Wealth Builder Investor Package Variable
Australian Unity	Wealth Builder Investor Variable
Auswide Bank	Investment Freedom Package Variable
Bank Australia	Investment Basic Home Loan Variable
Bank Australia	Investment Premium Package Variable
Bank First	Investment Complete Home Loan Variable
Bank First	Investment Premier Package Home Loan Variable
Bank First	Investment Standard Home Loan Variable
Bank of China	Discount Investment Home Loan
Bank of China	Discount Plus Investment Home Loan
Bank of Melbourne	Investment Advantage Package Variable
Bank of Melbourne	Investment Basic Promo Variable
Bank of Sydney	Investment Expect More Variable
Bank of us	Investment FlexiChoice
Bank of us	Investment Topline Variable
BankSA	Investment Advantage Package Variable
Bankwest	Investment Complete Home Loan Variable
Bankwest	Investment Premium Select Home Loan
bcu	Investment OMG! Variable Rate
bcu	Investment Standard Variable
Bendigo Bank	Investment Complete Home Loan Variable
Beyond Bank	Investment Pinnacle Variable
Beyond Bank	Investment Total Home Loan Variable
BOQ	Investment Economy Variable Home Loan
Citi	Investment Mortgage Plus Offset Variable





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## Investor Variable \$750,000 Principal & Interest

Company	Product
★★★	
Citi	Investment Mortgage Plus Variable
Citi	Investment Offset Variable
Citi	Investment Variable
Commonwealth Bank	Investment Extra
Community First CU	Investment Accelerator Package Variable
Community First CU	Investment Basic Variable Home Loan
CUA	Investor Accelerate Variable
Endeavour Mutual Bank	Investment Variable
Firefighters Mutual Bank	Classic Investor Home Loan
G&C Mutual Bank	Investment Premium Package Variable
G&C Mutual Bank	Momentum Investor Loan
Gateway Bank	Inv Low Rate Essentials
Gateway Bank	Premium Investment Variable
Geelong Bank	Investment Affinity Home Loan Package Variable
Geelong Bank	Investment Mutual Home Loan Variable
Greater Bank	Investment Standard Variable Home Loan
Greater Bank	Investment Ultimate Variable Home Loan
Health Professionals Bank	Classic Investor Home Loan
Heritage Bank	Investment Discount Variable
Heritage Bank	Investment Home Advantage Variable
Horizon Bank	Investment Loan
Horizon Bank	Kickstart First Home Buyer Inv Loan
Horizon Bank	Mortgage Breaker Investment Loan
Horizon Bank	Value Plus Investment Loan
HSBC	Investment Home Loan Package Home Smart Variable
HSBC	Investment Home Loan Package Variable
HSBC	Investor Standard Variable
Hume Bank	Investment Flexi Low Rate
Hume Bank	Investment Property Package Variable
Hunter United	Platinum Investment Home Loan
IMB	Investment Budget
IMB	Investment Essentials Home Loan



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## Investor Variable \$750,000 Principal & Interest

Company	Product
★★★	
Macquarie Bank	Investment Basic Flyer Home Loan Variable
Macquarie Credit Union	Inv Power
ME	Investment Basic Home Loan
ME	Investment Member Package Flexible Home Loan
Mortgage House	Investment Advantage Variable
MOVE Bank	Complete Package Variable Investment Loan
MOVE Bank	Standard Variable Rate Investment
MyState Bank	Investment Basic Variable
MyState Bank	Investment Special Residential Variable
NAB	Inv Base Variable Rate
NAB	Investment Choice Package Tailored Variable
Newcastle Permanent	Investment Premium Plus Package Variable
People's Choice Credit Union	Investment Home Loan Package Variable
QBANK	Classic Plus Investor Home Loan
QBANK	Inv Classic Home Loan
Qudos Bank	Investment Low Cost Home Loan
Qudos Bank	Investment Standard Variable Rate
RACQ Bank	Investment Choices Mortgage Breaker
RACQ Bank	Mortgage Breaker Investor
Regional Australia Bank	Investment Basic Variable Home Loan
Regional Australia Bank	Investment Partnership Advantage Variable Home Loan
Reliance Bank	Investment All In One Rewards Package
Reliance Bank	Investment First Rate
RESI Mortgage Corp	Investment Flexi Options
St.George Bank	Investment Advantage Package Variable
St.George Bank	Investment Basic Promo Variable
Summerland Credit Union	Investment Premium
Sydney Mutual Bank	Investment Variable
Teachers Mutual Bank	Classic Investor Home Loan
The Capricornian	No Frills Investment Loan
The Mutual Bank	Investment Package Home Loan Premium Variable
Transport Mutual Credit Union	Refi Home Loan Investment Loan



## Home Loans Star Ratings used in Awards

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

### Investor Variable \$750,000 Principal & Interest

Company	Product
★★★	
<b>UniBank</b>	Classic Investor Home Loan
<b>WAW Credit Union</b>	Back to Basics Investment Loan
<b>Westpac</b>	Flexi First Option Investment Loan
<b>Westpac</b>	Premier Advantage Rocket Investment Loan
<b>Yellow Brick Road</b>	Investment Flexi Options



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## Investor Variable \$750,000 Principal & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Investment Variable
Australian Military Bank	Investment Home Loan
Bank Australia	Investment Premium Variable
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable
BankSA	Investment Variable
BankVic	Investment Offset
BankVic	Investment Standard Variable
Bankwest	Investment Regular Saver Home Loan
Beyond Bank	Investment Variable
BOQ	Investment Clear Path Variable Home Loan
Commonwealth Bank	Investment Standard Variable Rate
Commonwealth Bank	Investment Wealth Package Standard Variable
Community First CU	Investment Standard Variable Home Loan
Credit Union SA	Investment Standard Variable
Firefighters Mutual Bank	Investment Flexi Choice
G&C Mutual Bank	Investment Variable
Health Professionals Bank	Investment Flexi Choice
Heritage Bank	Investment Variable
Horizon Bank	Basic Investment Residential Loan
Hume Bank	Investment Interest Saver
Hume Bank	Investment Variable
Illawarra Credit Union	Variable Invest
Macquarie Credit Union	Inv Property Variable
Macquarie Credit Union	Investment Basic Home Loan
MyState Bank	Investment Standard Variable
NAB	Investment Tailored Variable
Newcastle Permanent	Investment Premium Variable
Newcastle Permanent	Investment Real Options
Northern Inland CU	Investment Basic Home Loan
QBANK	Inv Standard Variable



## Home Loans Star Ratings used in Awards

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### Investor Variable \$750,000 Principal & Interest

Company	Product
★★	
<b>Regional Australia Bank</b>	Investment Mortgage Offset Home Loan
<b>Reliance Bank</b>	Investment All In One
<b>St.George Bank</b>	Investment Variable
<b>Teachers Mutual Bank</b>	Investment Flexi Choice
<b>The Capricornian</b>	Inv Lifestyle Variable
<b>The Capricornian</b>	Inv Premium Choice Variable
<b>The Mutual Bank</b>	Inv Mutual
<b>The Mutual Bank</b>	Inv Premium Variable
<b>Transport Mutual Credit Union</b>	Investment Basic Variable
<b>UniBank</b>	Investment Flexi Choice
<b>WAW Credit Union</b>	Inv Variable
<b>Westpac</b>	Rocket Investment Loan
★	
<b>Arab Bank Australia</b>	Inv Essentials Home Loan
<b>Arab Bank Australia</b>	Inv The Basics
<b>Auswide Bank</b>	Investment Standard Variable
<b>Delphi Bank</b>	Residential Investment Home Loan Variable
<b>Gateway Bank</b>	Investment Variable
<b>IMB</b>	Investment Standard Variable
<b>ME</b>	Investment Flexible Home Loan
<b>People's Choice Credit Union</b>	Investment Variable
<b>Summerland Credit Union</b>	Investment Home Loan Plus
<b>Suncorp Bank</b>	Investment Variable
<b>Transport Mutual Credit Union</b>	Investment Variable



## Home Loans Star Ratings used in Awards

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

### Investor Variable \$750,000 Principal & Interest

Company	Product
Not rated	
<b>Auswide Bank</b>	Basic Investment Loan
<b>Credit Union SA</b>	Investment First Home Buyer Variable Home Loan Package
<b>Firstmac</b>	Investor Offset Home Loan
<b>Illawarra Credit Union</b>	Bare Essentials Investment Loan Variable
<b>Illawarra Credit Union</b>	The Works Package Investment Loan Variable
<b>LCU</b>	Property Investment Mortgage Variable
<b>Macquarie Credit Union</b>	Investment Basic Home Loan Special