

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 \$200,000 Interest Only	
Company	Product
**** Outstanding Value	
Arab Bank Australia	Essentials Home Loan
Freedom Lend	Freedom Variable
Greater Bank	Great Rate Variable Home Loan
homeloans.com.au	Low Rate Home Loan
Homestar Finance	Star Classic Variable Home Loan
HSBC	Home Value Variable
loans.com.au	Smart Home Loan
Newcastle Permanent	Real Deal
Pacific Mortgage Group	Variable
Qudos Bank	Construction Loan
RACQ Bank	Mortgage Breaker
Reduce Home Loans	Rate Lovers Variable
Suncorp Bank	Back to Basics Variable
Suncorp Bank	Home Package Plus First Home Buyer Variable

Home Loans Star Ratings 2021 - Page

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Owner Occupier Variable \$200,000 Interest Only	
Company	Product

Adelaide Bank	Smartfit Variable
AMO Group	Variable Home Loan
Athena	Owner Occupied Variable
Commonwealth Bank	Extra
CUA	Accelerate Variable Construction
CUA	Achieve Variable Construction
Endeavour Mutual Bank	Standard Variable
Firstmac	Basic Variable Home Loan
Firstmac	Offset Home Loan
Geelong Bank	HomeBuilder Home Loan
Greater Bank	Ultimate Variable Home Loan
IMB	Budget Home Loan
loans.com.au	Smart Home Loan with Offset
People's Choice Credit Union	Basic Variable
Qudos Bank	Low Cost Home Loan
Qudos Bank	No Frills Home Loan
Qudos Bank	Value Package Low Cost Home Loan
Suncorp Bank	Home Package Plus Variable
Sydney Mutual Bank	Standard Variable
The Capricornian	No Frills Owner Occupied Home Loan
UBank	UHomeLoan

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Home Loans Star Ratings used in Awards

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Owner Occupier Variable \$200,000 Interest Only	
Company	Product

86 400	Own Home Loan
Adelaide Bank	SmartSaver
AMP Bank	Basic Variable Loan
ANZ	Simplicity Plus
Aussie	Elevate Offset Variable
Aussie	Elevate Variable
Aussie	Select Basic Variable
Australian Military Bank	Standard Variable Offset
Australian Unity	Health Wealth Happiness Variable
Auswide Bank	Freedom Package Variable
Bank of China	Standard Variable
Bank of Melbourne	Advantage Package Variable
Bank of Melbourne	Basic Promo Variable
BankSA	Advantage Package Variable
BankSA	Basic Promo Variable
Bankwest	Complete Home Loan Variable
Bankwest	Regular Saver Home Loan
bcu	Standard Variable
Bendigo Bank	Complete Home Loan Variable
BOQ	Economy Variable Home Loan
Community First CU	Basic Variable Home Loan
Credit Union SA	Discounted Variable
Credit Union SA	Variable Home Loan Package
CUA	Accelerate Variable
CUA	Achieve Variable
Easy Street Fin Services	Standard Variable Home Loan
Firefighters Mutual Bank	My First Home Loan
Firefighters Mutual Bank	Solutions Plus Home Loan
Geelong Bank	Affinity Home Loan Package Variable
Geelong Bank	Mutual Home Loan Variable
Greater Bank	Standard Variable Home Loan
Health Professionals Bank	My First Home Loan

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Home Loans Star Ratings used in Awards

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	Owner Occupier Variable \$200,000 Interest Only
Company	Product

Health Professionals Bank	Solutions Plus Home Loan
Horizon Bank	Basic Home Loan
Horizon Bank	Mortgage Breaker Home Loan
HSBC	Standard Variable
Hume Bank	Interest Saver
Illawarra Credit Union	Variable
IMB	Essentials Home Loan
ING	Mortgage Simplifier
ING	Orange Advantage Variable
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Bank	Offset Home Loan Variable
Macquarie Credit Union	Power
ME	Basic Home Loan
ME	Member Package Flexible Home Loan
NAB	Base Variable Rate
Newcastle Permanent	Premium Plus Package Variable
Northern Inland CU	Dream Value Home Loan
People's Choice Credit Union	Home Loan Package Standard Variable
Qudos Bank	Standard Variable Rate
RACQ Bank	Choices Mortgage Breaker
Regional Australia Bank	Basic Variable Home Loan
Regional Australia Bank	Partnership Advantage Variable Home Loan
RESI Mortgage Corp	Essential Options Prime
St.George Bank	Advantage Package Variable
St.George Bank	Basic Promo Variable
Teachers Mutual Bank	My First Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	Premium Choice Variable
The Mac	Basic Variable
The Mac	Offset Home Loan

Report Date: February, 2021

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Owner Occupier Variable \$200,000 Interest Only	
Company	Product

The Mutual Bank	Mutual
The Mutual Bank	Package Home Loan Premium Variable
The Mutual Bank	Premium Variable
UniBank	My First Home Loan
UniBank	Solutions Plus Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Flexi First Option Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan
Yellow Brick Road	Essential Options Prime

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Owner Occupier Variable \$200,000 Interest Only	
Company	Product
**	
AMP Bank	Professional Package Variable
ANZ	Breakfree Variable
ANZ	Variable
Bank of Melbourne	Variable
BankSA	Variable
BOQ	Clear Path Variable Home Loan
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Wealth Package Standard Variable
Community First CU	Accelerator Package Variable
Credit Union SA	Standard Variable
Firefighters Mutual Bank	Interest Only Variable
G&C Mutual Bank	Standard Variable
Health Professionals Bank	Interest Only Variable
Hume Bank	Variable
Mortgage House	Advantage Standard Variable
MyState Bank	Standard Variable
NAB	Choice Package Tailored Variable
NAB	Tailored Variable
Newcastle Permanent	Premium Variable
Newcastle Permanent	Real Options
People's Choice Credit Union	Variable
Regional Australia Bank	Mortgage Offset Home Loan
RESI Mortgage Corp	Flexi Options
St.George Bank	Variable
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Lifestyle Variable
TicToc Home Loans	Variable Live-in
UniBank	Interest Only Variable
WAW Credit Union	Standard Variable
Westpac	Rocket Repay Home Loan
Yellow Brick Road	Flexi Options

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Owner Occupier Variable \$200,000 Interest Only	
Company	Product
*	
Auswide Bank	Standard Variable
Community First CU	Standard Variable Home Loan
Delphi Bank	Owner Occupied Home Loan Variable
IMB	Standard Variable
ME	Flexible Home Loan
Suncorp Bank	Variable
Transport Mutual Credit Union	Variable
Not rated	
Australian Unity	Health Wealth Happiness Package Variable
Illawarra Credit Union	Bare Essentials Home Loan Variable
Illawarra Credit Union	The Works Package Home Loan Variable

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Owner Occupier Variable \$200,000 Principal & Interest	
Company	Product
★★★★★ Outstanding Value	
AMO Group	Variable Home Loan
Athena	Owner Occupied Variable
Bank of Melbourne	Basic Promo Variable
BankSA	Basic Promo Variable
Freedom Lend	Freedom Variable
homeloans.com.au	Low Rate Home Loan
Homestar Finance	Star Classic Variable Home Loan
Homestar Finance	Star Essentials Home Loan
HSBC	Home Value Variable
ING	Mortgage Simplifier
loans.com.au	Smart Home Loan
Mortgage House	Advantage Home Loan Essentials
Newcastle Permanent	Real Deal
Newcastle Permanent	Real Deal First Home Buyer
Pacific Mortgage Group	Variable
People's Choice Credit Union	Basic Variable
Reduce Home Loans	Rate Lovers Variable
Reduce Home Loans	Super Saver Variable
St.George Bank	Basic Promo Variable
TicToc Home Loans	Variable Live-in
UBank	UHomeLoan
Yard	Home Loan
♦ Rising Star	
86 400	Neat Home Loan
Reduce Home Loans	Economizer Variable

Owner Occupier Variable \$200,000 Principal & Interest

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 \$200,000 Principal & Interest	
Company	Product	

AMO Group	Basic Variable	
AMP Bank	Professional Package Variable	
ANZ	Simplicity Plus	
Aussie	Elevate Offset Variable	
Aussie	Elevate Variable	
Aussie	Select Basic Variable	
Bankwest	Premium Select Home Loan	
bcu	OMG! Variable Rate	
Commonwealth Bank	Extra	
Credit Union SA	Discounted Variable	
Credit Union SA	Variable Home Loan Package	
Firstmac	Basic Variable Home Loan	
Firstmac	Offset Home Loan	
G&C Mutual Bank	First Home Premium Package Variable	
G&C Mutual Bank	Momentum Home Loan	
Gateway Bank	Low Rate Essentials	
Greater Bank	Great Rate Variable Home Loan	
Heritage Bank	Discount Variable	
Hume Bank	Flexi Low Rate	
Illawarra Credit Union	Bare Essentials First Home Loan Offer	
ІМВ	Budget Home Loan	
ING	Orange Advantage Variable	
loans.com.au	Smart Home Loan with Offset	
Macquarie Bank	Basic Home Loan Variable	
Mortgage House	Advantage Standard Variable	
Mortgage House	Home Loan Prime	
MOVE Bank	Straightforward Home Loan	
NAB	Base Variable Rate	
QBANK	Classic Home Loan	
Qudos Bank	Low Cost Home Loan	
Qudos Bank	No Frills Home Loan	
RACQ Bank	Mortgage Saver	

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Owner Occupier Variable \$200,000 Principal & Interest	
Company	Product

Suncorp Bank	Back to Basics Variable
Suncorp Bank	Home Package Plus First Home Buyer Variable

Report Date: February, 2021

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

Company	Product

86 400	Own Home Loan
Adelaide Bank	Smartfit Variable
Adelaide Bank	SmartSaver
AMP Bank	Basic Variable Loan
AMP Bank	Essential Home Loan
ANZ	Breakfree Variable
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	The Basics Home Loan
Australian Military Bank	DHOAS RateSaver Home Loan
Australian Military Bank	RateSaver Home Loan
Australian Unity	Health Wealth Happiness Package Variable
Australian Unity	Health Wealth Happiness Variable
Australian Unity	Kick Starter Discounted Variable
Auswide Bank	Basic Home Loan
Auswide Bank	Freedom Package Variable
Bank Australia	Basic Home Loan Variable
Bank Australia	Premium Package Variable
Bank First	Complete Home Loan Variable
Bank First	Complete Home Loan Variable First Home Buyer Package
Bank First	First Rate Home Loan Variable
Bank First	First Rate Home Loan Variable First Home Buyer Package
Bank First	Premier Package Home Loan Variable
Bank First	Premier Package Home Loan Variable First Home Buyer Package
Bank First	Standard Home Loan Variable
Bank First	Standard Home Loan Variable First Home Buyer Package
Bank of China	Discount Plus Home Loan
Bank of Melbourne	Advantage Package Variable
Bank of Sydney	Expect More Variable
Bank of us	FlexiDiscount Variable
Bank of us	Topline Variable
BankSA	Advantage Package Variable
BankVic	Base Variable

Owner Occupier Variable \$200,000 Principal & Interest

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Owner Occupier Variable \$200,000 Principal & Interest

Company Product	

BankVic	First Home Buyer Package Variable
BankVic	Premium Home Variable
Bankwest	Complete Home Loan Variable
bcu	Standard Variable
Bendigo Bank	Complete Home Loan Variable
Beyond Bank	First Home Buyers Variable Loan
Beyond Bank	Pinnacle Package Variable
Beyond Bank	Special Low Rate Variable Home Loan
Beyond Bank	Total Home Loan Package Variable
BOQ	Economy Variable Home Loan
Commonwealth Bank	Wealth Package Standard Variable
Community First CU	Basic Variable Home Loan
CUA	Accelerate Variable
CUA	Achieve Variable
Easy Street Fin Services	Standard Variable Home Loan
Endeavour Mutual Bank	Basic Variable Home Loan
Endeavour Mutual Bank	First Home Buyer Loan Basic Variable
Endeavour Mutual Bank	First Home Buyer Loan Standard Variable
Endeavour Mutual Bank	Standard Variable
Firefighters Mutual Bank	Classic Owner Occupied Home Loan
Firefighters Mutual Bank	Solutions Plus Home Loan
G&C Mutual Bank	Basic Home Loan
Gateway Bank	Premium Variable
Geelong Bank	Affinity Home Loan Package Variable
Geelong Bank	HomeBuilder Home Loan
Geelong Bank	Mutual Home Loan Variable
Greater Bank	Standard Variable Home Loan
Greater Bank	Ultimate Variable Home Loan
Health Professionals Bank	Classic Owner Occupied Home Loan
Health Professionals Bank	Solutions Plus Home Loan
Heritage Bank	Home Advantage Variable
Horizon Bank	Kickstart First Home Buyer Loan

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Owner Occupier Variable \$200,000 Principal & Interest

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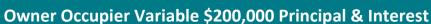
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Company	Product

RESI Mortgage Corp	Flexi Options
St.George Bank	Advantage Package Variable
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium Home Loan
Suncorp Bank	Home Package Plus Variable
Sydney Mutual Bank	Basic Variable Home Loan
Sydney Mutual Bank	First Home Buyer Loan Basic Variable
Sydney Mutual Bank	First Home Buyer Loan Standard Variable
Sydney Mutual Bank	Standard Variable
Teachers Mutual Bank	Classic Owner Occupied Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
The Mac	Basic Variable
The Mutual Bank	Budget
The Mutual Bank	First Home Buyer Package Home Loan
The Mutual Bank	Mutual
The Mutual Bank	Package Home Loan Premium Variable
Transport Mutual Credit Union	Refi Home Loan
UniBank	Classic Owner Occupied Home Loan
UniBank	Solutions Plus Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Flexi First Option Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan
Yellow Brick Road	Essential Options Prime
Yellow Brick Road	Flexi Options



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Home Loans Star Ratings used in Awards

cupier Variable \$200,000 Principal &

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Owner Occupier Variable \$200,000 Principal & Interest	
Company	Product
**	
ANZ	Variable
Aussie	Activate Near-Prime Full Doc
Australian Military Bank	Standard Variable Offset
Bank Australia	Premium Variable
Bank of China	Standard Variable
Bank of Melbourne	Variable
BankSA	Variable
BankVic	Offset
BankVic	Standard Variable
Bankwest	Regular Saver Home Loan
Beyond Bank	Variable
BOQ	Clear Path Variable Home Loan
Commonwealth Bank	Standard Variable Rate
Community First CU	Accelerator Package Variable
Credit Union SA	Standard Variable
Firefighters Mutual Bank	Flexi Choice
Firefighters Mutual Bank	My First Home Loan
G&C Mutual Bank	Standard Variable
Gateway Bank	Variable
Health Professionals Bank	Flexi Choice
Health Professionals Bank	My First Home Loan
Heritage Bank	Variable
Horizon Bank	Basic Home Loan
Horizon Bank	Mortgage Breaker Home Loan
Hume Bank	Variable
Hunter United	Basic Variable
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	Power
Macquarie Credit Union	Special Low Rate Home Loan
Macquarie Credit Union	Standard Variable Loan
ME	Flexible Home Loan
MyState Bank	Standard Variable

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cupier Variable \$200,000 Principal &

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Owner Occupier Variable \$200,000 Principal & Interest	
Company	Product
**	
NAB	Choice Package Tailored Variable
NAB	Tailored Variable
Newcastle Permanent	Premium Variable
Newcastle Permanent	Real Options
Northern Inland CU	Basic Home Loan
People's Choice Credit Union	Variable
QBANK	Classic Plus Overdraft
RACQ Bank	Choices Mortgage Breaker
Regional Australia Bank	Mortgage Offset Home Loan
Reliance Bank	All In One
St.George Bank	Variable
Teachers Mutual Bank	Flexi Choice
Teachers Mutual Bank	My First Home Loan
The Capricornian	Premium Choice Variable
The Mac	Offset Home Loan
The Mutual Bank	Premium Variable
UniBank	Flexi Choice
UniBank	My First Home Loan
WAW Credit Union	Standard Variable
Westpac	Rocket Repay Home Loan

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Owner Occupier Variable \$200,000 Principal & Interest	
Company	Product
*	
Auswide Bank	Standard Variable
Community First CU	Standard Variable Home Loan
Delphi Bank	Owner Occupied Home Loan Variable
IMB	Standard Variable
Northern Inland CU	First Home Buyer Smart Home Loan
QBANK	Standard Variable
Queensland Country Bank	Standard Variable
Summerland Credit Union	Home Loan Plus
Suncorp Bank	Variable
The Capricornian	Lifestyle Variable
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Variable
Not rated	
Credit Union SA	First Home Buyers Variable Home Loan Package
First Option Bank	Classic Home Loan Variable
Illawarra Credit Union	The Works Package Home Loan Variable
Macquarie Credit Union	Basic Home Loan Special

Owner Occupier Variable \$200.000 Principal & Interest

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Owner Occupier Variable \$350,000 Interest Only	
Company	Product
★★★★★ Outstanding Value	
Arab Bank Australia	Essentials Home Loan
Endeavour Mutual Bank	Standard Variable
Freedom Lend	Freedom Variable
Greater Bank	Great Rate Variable Home Loan
homeloans.com.au	Low Rate Home Loan
Homestar Finance	Star Classic Variable Home Loan
loans.com.au	Smart Home Loan
Newcastle Permanent	Real Deal
Pacific Mortgage Group	Variable
Qudos Bank	Construction Loan
RACQ Bank	Mortgage Breaker
Reduce Home Loans	Rate Lovers Variable
Suncorp Bank	Home Package Plus First Home Buyer Variable
Sydney Mutual Bank	Standard Variable

Home Loans Star Ratings 2021 - Page 18

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Owner Occupier Variable \$350,000 Interest Only	
Company	Product

Adelaide Bank	Smartfit Variable
AMO Group	Variable Home Loan
Athena	Owner Occupied Variable
Commonwealth Bank	Extra
CUA	Achieve Variable
CUA	Achieve Variable Construction
Firstmac	Basic Variable Home Loan
Firstmac	Offset Home Loan
Geelong Bank	HomeBuilder Home Loan
Greater Bank	Ultimate Variable Home Loan
HSBC	Home Value Variable
IMB	Budget Home Loan
loans.com.au	Smart Home Loan with Offset
People's Choice Credit Union	Basic Variable
Qudos Bank	Low Cost Home Loan
Qudos Bank	No Frills Home Loan
Qudos Bank	Value Package Low Cost Home Loan
Suncorp Bank	Back to Basics Variable
Suncorp Bank	Home Package Plus Variable
The Capricornian	No Frills Owner Occupied Home Loan
UBank	UHomeLoan

Owner Occupier Variable \$350,000 Interest Only

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Home Loans Star Ratings used in Awards

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Owner Occupier Variable \$350,000 Interest Only	
Company	Product

86 400	Own Home Loan
Adelaide Bank	SmartSaver
AMP Bank	Basic Variable Loan
ANZ	Breakfree Variable
ANZ	Simplicity Plus
Aussie	Elevate Offset Variable
Aussie	Elevate Variable
Aussie	Select Basic Variable
Australian Unity	Health Wealth Happiness Variable
Auswide Bank	Freedom Package Variable
Bank of Melbourne	Advantage Package Variable
Bank of Melbourne	Basic Promo Variable
BankSA	Advantage Package Variable
BankSA	Basic Promo Variable
Bankwest	Complete Home Loan Variable
Bankwest	Regular Saver Home Loan
bcu	Standard Variable
Bendigo Bank	Complete Home Loan Variable
BOQ	Economy Variable Home Loan
Community First CU	Accelerator Package Variable
Community First CU	Basic Variable Home Loan
Credit Union SA	Discounted Variable
Credit Union SA	Variable Home Loan Package
CUA	Accelerate Variable
CUA	Accelerate Variable Construction
Easy Street Fin Services	Standard Variable Home Loan
Firefighters Mutual Bank	My First Home Loan
Firefighters Mutual Bank	Solutions Plus Home Loan
G&C Mutual Bank	Premium Package Variable
Geelong Bank	Affinity Home Loan Package Variable
Geelong Bank	Mutual Home Loan Variable
Greater Bank	Standard Variable Home Loan

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Home Loans Star Ratings used in Awards

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Owner Occupier Variable \$350,000 Interest Only	
Company	Product

Health Professionals Bank	My First Home Loan
Health Professionals Bank	Solutions Plus Home Loan
Horizon Bank	Basic Home Loan
Horizon Bank	Mortgage Breaker Home Loan
HSBC	Standard Variable
Hunter United	Interest Only Home Loan O/O
Illawarra Credit Union	Variable
IMB	Essentials Home Loan
ING	Mortgage Simplifier
ING	Orange Advantage Variable
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Bank	Offset Home Loan Variable
Macquarie Credit Union	Power
ME	Member Package Flexible Home Loan
NAB	Base Variable Rate
NAB	Choice Package Tailored Variable
Newcastle Permanent	Premium Plus Package Variable
Northern Inland CU	Dream Value Home Loan
People's Choice Credit Union	Home Loan Package Standard Variable
Qudos Bank	Standard Variable Rate
RACQ Bank	Choices Mortgage Breaker
Regional Australia Bank	Basic Variable Home Loan
Regional Australia Bank	Partnership Advantage Variable Home Loan
RESI Mortgage Corp	Essential Options Prime
St.George Bank	Advantage Package Variable
St.George Bank	Basic Promo Variable
Teachers Mutual Bank	My First Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	Premium Choice Variable
The Mac	Basic Variable

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

Owner Occupier Variable \$350,000 Interest Only	
Company	Product

The Mutual Bank	Mutual
The Mutual Bank	Package Home Loan Premium Variable
The Mutual Bank	Premium Variable
UniBank	My First Home Loan
UniBank	Solutions Plus Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Flexi First Option Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan
Yellow Brick Road	Essential Options Prime

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Home Loans Star Ratings used in Awards

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	Owner Occupier Variable \$350,000 Interest Only
Company	Product
**	
AMP Bank	Professional Package Variable
ANZ	Variable
Bank of China	Standard Variable
Bank of Melbourne	Variable
BankSA	Variable
BOQ	Clear Path Variable Home Loan
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Wealth Package Standard Variable
Credit Union SA	Standard Variable
Firefighters Mutual Bank	Interest Only Variable
G&C Mutual Bank	Standard Variable
Health Professionals Bank	Interest Only Variable
Hume Bank	Interest Saver
Hume Bank	Variable
ME	Basic Home Loan
Mortgage House	Advantage Standard Variable
MyState Bank	Standard Variable
NAB	Tailored Variable
Newcastle Permanent	Premium Variable
Newcastle Permanent	Real Options
Regional Australia Bank	Mortgage Offset Home Loan
RESI Mortgage Corp	Flexi Options
St.George Bank	Variable
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Lifestyle Variable
The Mac	Offset Home Loan
TicToc Home Loans	Variable Live-in
UniBank	Interest Only Variable
WAW Credit Union	Standard Variable
Westpac	Rocket Repay Home Loan
Yellow Brick Road	Flexi Options

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Owner Occupier Variable \$350,000 Interest Only	
Company	Product
*	
Auswide Bank	Standard Variable
Community First CU	Standard Variable Home Loan
Delphi Bank	Owner Occupied Home Loan Variable
IMB	Standard Variable
ME	Flexible Home Loan
People's Choice Credit Union	Variable
Suncorp Bank	Variable
Transport Mutual Credit Union	Variable
Not rated	
Australian Unity	Health Wealth Happiness Package Variable
Illawarra Credit Union	Bare Essentials Home Loan Variable
Illawarra Credit Union	The Works Package Home Loan Variable

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Owner Occupier Variable \$350,000 Principal & Interest	
Company	Product
★★★★★ Outstanding Value	
AMO Group	Basic Variable
AMO Group	Variable Home Loan
Athena	Owner Occupied Variable
Bank of Melbourne	Basic Promo Variable
BankSA	Basic Promo Variable
Freedom Lend	Freedom Variable
homeloans.com.au	Low Rate Home Loan
Homestar Finance	Star Classic Variable Home Loan
Homestar Finance	Star Essentials Home Loan
HSBC	Home Value Variable
ING	Mortgage Simplifier
ING	Orange Advantage Variable
loans.com.au	Smart Home Loan
Mortgage House	Advantage Home Loan Essentials
Newcastle Permanent	Real Deal
Pacific Mortgage Group	Variable
People's Choice Credit Union	Basic Variable
Reduce Home Loans	Rate Buster Variable
Reduce Home Loans	Rate Lovers Variable
Reduce Home Loans	Super Saver Variable
St.George Bank	Basic Promo Variable
TicToc Home Loans	Variable Live-in
UBank	UHomeLoan
Yard	Home Loan
♦ Rising Star	
86 400	Neat Home Loan
Reduce Home Loans	Economizer Variable
Reduce Home Loans	Super Saver Cash Back

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

Company	Product
Company	Product

86 400	Own Home Loan
AMP Bank	Professional Package Variable
ANZ	Simplicity Plus
Aussie	Elevate Offset Variable
Aussie	Elevate Variable
Aussie	Select Basic Variable
Bankwest	Complete Home Loan Variable
Bankwest	Premium Select Home Loan
Citi	Basic Variable
Commonwealth Bank	Extra
Credit Union SA	Discounted Variable
Credit Union SA	Variable Home Loan Package
CUA	Achieve Variable
Firstmac	Basic Variable Home Loan
G&C Mutual Bank	First Home Premium Package Variable
G&C Mutual Bank	Momentum Home Loan
Gateway Bank	Low Rate Essentials
Greater Bank	Great Rate Variable Home Loan
Hume Bank	Flexi Low Rate
Hunter United	No Regrets 1st Home Buyers Loan
Illawarra Credit Union	Bare Essentials First Home Loan Offer
IMB	Budget Home Loan
loans.com.au	Smart Home Loan with Offset
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Home Loan Variable
Mortgage House	Advantage Standard Variable
Mortgage House	Home Loan Prime
MOVE Bank	Straightforward Home Loan
NAB	Base Variable Rate
Newcastle Permanent	Real Deal First Home Buyer
Qudos Bank	No Frills Home Loan
Reduce Home Loans	Cash Back Hero

Owner Occupier Variable \$350,000 Principal & Interest

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Owner Occupier Variable \$350,000 Principal & Interest	
Company	Product

Suncorp Bank	Back to Basics Variable
Suncorp Bank	Home Package Plus First Home Buyer Variable

Report Date: February, 2021

Home Loans Star Ratings 2021 - Page 27

Owner Occupier Variable \$350,000 Principal & Interest

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

Company	Product

Adelaide Bank	Smartfit Variable
Adelaide Bank	SmartSaver
AMP Bank	Basic Variable Loan
AMP Bank	Essential Home Loan
ANZ	Breakfree Variable
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	The Basics Home Loan
Australian Military Bank	DHOAS RateSaver Home Loan
Australian Military Bank	DHOAS Value Home Loan
Australian Military Bank	RateSaver Home Loan
Australian Military Bank	Value Home Loan
Australian Unity	Health Wealth Happiness Package Variable
Australian Unity	Health Wealth Happiness Variable
Australian Unity	Kick Starter Discounted Variable
Auswide Bank	Basic Home Loan
Auswide Bank	Freedom Package Variable
Bank Australia	Basic Home Loan Variable
Bank Australia	Premium Package Variable
Bank First	Complete Home Loan Variable
Bank First	Complete Home Loan Variable First Home Buyer Package
Bank First	First Rate Home Loan Variable
Bank First	First Rate Home Loan Variable First Home Buyer Package
Bank First	Premier Package Home Loan Variable
Bank First	Premier Package Home Loan Variable First Home Buyer Package
Bank First	Standard Home Loan Variable
Bank First	Standard Home Loan Variable First Home Buyer Package
Bank of China	Discount Home Loan
Bank of China	Discount Plus Home Loan
Bank of Melbourne	Advantage Package Variable
Bank of Sydney	Expect More Variable
Bank of us	FlexiDiscount Variable
Bank of us	Topline Variable

Report Date: February, 2021

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Home Loans Star Ratings 2021 - Page 28

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

Company	Product

BankSA	Advantage Package Variable
BankVic	Base Variable
BankVic	First Home Buyer Package Variable
BankVic	Premium Home Variable
bcu	OMG! Variable Rate
bcu	Standard Variable
Bendigo Bank	Complete Home Loan Variable
Beyond Bank	First Home Buyers Variable Loan
Beyond Bank	Pinnacle Package Variable
Beyond Bank	Special Low Rate Variable Home Loan
Beyond Bank	Total Home Loan Package Variable
BOQ	Economy Variable Home Loan
Citi	Mortgage Plus Offset Variable
Citi	Mortgage Plus Variable
Citi	Offset Variable
Citi	Variable
Community First CU	Basic Variable Home Loan
CUA	Accelerate Variable
Easy Street Fin Services	Standard Variable Home Loan
Endeavour Mutual Bank	Basic Variable Home Loan
Endeavour Mutual Bank	First Home Buyer Loan Basic Variable
Endeavour Mutual Bank	First Home Buyer Loan Standard Variable
Endeavour Mutual Bank	Standard Variable
Firefighters Mutual Bank	Classic Owner Occupied Home Loan
Firefighters Mutual Bank	Solutions Plus Home Loan
Firstmac	Offset Home Loan
Firstmac	ZIP Home Loan
G&C Mutual Bank	Basic Home Loan
G&C Mutual Bank	Premium Package Variable
Gateway Bank	Premium Variable
Geelong Bank	Affinity Home Loan Package Variable
Geelong Bank	HomeBuilder Home Loan

Owner Occupier Variable \$350,000 Principal & Interest

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Home Loans Star Ratings used in Awards

Owner Occupier Variable \$350,000 Principal & Interest

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.

Ow	Owner Occupier Variable \$350,000 Principal & Interest	
Company	Product	

Geelong Bank	Mutual Home Loan Variable	
Greater Bank	Ultimate Variable Home Loan	
Health Professionals Bank	Classic Owner Occupied Home Loan	
Health Professionals Bank	Solutions Plus Home Loan	
Heritage Bank	Discount Variable	
Heritage Bank	Home Advantage Variable	
Horizon Bank	Value Plus Home Loan	
HSBC	Standard Variable	
Hume Bank	Property Package Variable	
Hunter United	Green Home Loan	
Hunter United	Platinum Home Loan	
Illawarra Credit Union	Bare Essentials Home Loan Variable	
Illawarra Credit Union	Variable	
IMB	Essentials Home Loan	
LCU	Intelligent Mortgage Variable	
loans.com.au	ZIP Home Loan	
Macquarie Bank	Basic Flyer Home Loan Variable	
Macquarie Bank	Offset Flyer Home Loan Variable	
ME	Basic Home Loan	
ME	Member Package Flexible Home Loan	
MOVE Bank	Complete Package Variable Home Loan	
MOVE Bank	Standard Variable Rate	
MyState Bank	Basic Variable	
MyState Bank	Special Residential Variable	
NAB	Choice Package Tailored Variable	
Newcastle Permanent	Premium Plus Package Variable	
Northern Inland CU	Dream Value Home Loan	
People's Choice Credit Union	Home Loan Package Standard Variable	
QBANK	Classic Home Loan	
QBANK	Classic Plus Home Loan	
Qudos Bank	Low Cost Home Loan	
Qudos Bank	Standard Variable Rate	

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auniar Variable \$250,000 Dringing 9

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

Owner Occupier Variable \$350,000 Principal & Interest	
Company	Product

Qudos Bank	Value Package Low Cost Home Loan
Queensland Country Bank	Ultimate Home Loan Package Variable
RACQ Bank	Choices Mortgage Breaker
RACQ Bank	Mortgage Breaker
RACQ Bank	Mortgage Saver
Regional Australia Bank	Basic Variable Home Loan
Regional Australia Bank	Partnership Advantage Variable Home Loan
Reliance Bank	All In One Rewards Package
Reliance Bank	First Rate
RESI Mortgage Corp	Essential Options Prime
RESI Mortgage Corp	Flexi Options
St.George Bank	Advantage Package Variable
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium Home Loan
Suncorp Bank	Home Package Plus Variable
Sydney Mutual Bank	Basic Variable Home Loan
Sydney Mutual Bank	First Home Buyer Loan Basic Variable
Sydney Mutual Bank	First Home Buyer Loan Standard Variable
Sydney Mutual Bank	Standard Variable
Teachers Mutual Bank	Classic Owner Occupied Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
The Mutual Bank	Budget
The Mutual Bank	First Home Buyer Package Home Loan
The Mutual Bank	Package Home Loan Premium Variable
Transport Mutual Credit Union	Refi Home Loan
UniBank	Classic Owner Occupied Home Loan
UniBank	Solutions Plus Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Flexi First Option Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan

Report Date: February, 2021

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

Owner Occupier Variable \$350,000 Principal & Interest	
Company	Product

Yellow Brick Road	Essential Options Prime
Yellow Brick Road	Flexi Options

Report Date: February, 2021

Home Loans Star Ratings 2021 - Page 32

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 Principal & Interest

Owner Occupier Variable \$350,000 Principal & Interest	
Company	Product
**	
ANZ	Variable
Aussie	Activate Near-Prime Full Doc
Bank Australia	Premium Variable
Bank of China	Standard Variable
Bank of Melbourne	Variable
BankSA	Variable
BankVic	Offset
BankVic	Standard Variable
Bankwest	Regular Saver Home Loan
Beyond Bank	Variable
BOQ	Clear Path Variable Home Loan
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Wealth Package Standard Variable
Community First CU	Accelerator Package Variable
Credit Union SA	Standard Variable
Firefighters Mutual Bank	Flexi Choice
Firefighters Mutual Bank	My First Home Loan
G&C Mutual Bank	Standard Variable
Gateway Bank	Variable
Greater Bank	Standard Variable Home Loan
Health Professionals Bank	Flexi Choice
Health Professionals Bank	My First Home Loan
Heritage Bank	Variable
Horizon Bank	Basic Home Loan
Horizon Bank	Kickstart First Home Buyer Loan
Horizon Bank	Mortgage Breaker Home Loan
Horizon Bank	Platinum Loan
Hume Bank	Interest Saver
Hume Bank	Variable
Hunter United	Basic Variable
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	Power

Report Date: February, 2021

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

Owner Occupier Variable \$350,000 Principal & Interest	
Company	Product
**	
Macquarie Credit Union	Special Low Rate Home Loan
Macquarie Credit Union	Standard Variable Loan
ME	Flexible Home Loan
NAB	Tailored Variable
Newcastle Permanent	Premium Variable
Newcastle Permanent	Real Options
Northern Inland CU	Basic Home Loan
People's Choice Credit Union	Variable
QBANK	Classic Plus Overdraft
Regional Australia Bank	Mortgage Offset Home Loan
Reliance Bank	All In One
St.George Bank	Variable
Teachers Mutual Bank	Flexi Choice
Teachers Mutual Bank	My First Home Loan
The Capricornian	Premium Choice Variable
The Mac	Basic Variable
The Mac	Offset Home Loan
The Mutual Bank	Mutual
The Mutual Bank	Premium Variable
UniBank	Flexi Choice
UniBank	My First Home Loan
WAW Credit Union	Standard Variable
Westpac	Rocket Repay Home Loan

auniar Variable \$250,000 Dringing 9



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

Owner Occupier Variable \$350,000 Principal & Interest	
Company	Product
*	
Auswide Bank	Standard Variable
Community First CU	Standard Variable Home Loan
Delphi Bank	Owner Occupied Home Loan Variable
IMB	Standard Variable
MyState Bank	Standard Variable
Northern Inland CU	First Home Buyer Smart Home Loan
QBANK	Standard Variable
Queensland Country Bank	Standard Variable
Summerland Credit Union	Home Loan Plus
Suncorp Bank	Variable
The Capricornian	Lifestyle Variable
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Variable
Not rated	
Credit Union SA	First Home Buyers Variable Home Loan Package
First Option Bank	Classic Home Loan Variable
Illawarra Credit Union	The Works Package Home Loan Variable
Macquarie Credit Union	Basic Home Loan Special



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Owner Occupier Variable \$500,000 Interest Only	
Company	Product
★★★★★ Outstanding Value	
Arab Bank Australia	Essentials Home Loan
Endeavour Mutual Bank	Standard Variable
Freedom Lend	Freedom Variable
Greater Bank	Great Rate Variable Home Loan
homeloans.com.au	Low Rate Home Loan
Homestar Finance	Star Classic Variable Home Loan
loans.com.au	Smart Home Loan
Newcastle Permanent	Real Deal
Pacific Mortgage Group	Variable
Qudos Bank	Construction Loan
RACQ Bank	Mortgage Breaker
Reduce Home Loans	Rate Lovers Variable
Suncorp Bank	Back to Basics Variable
Suncorp Bank	Home Package Plus First Home Buyer Variable
Sydney Mutual Bank	Standard Variable

port Date: February, 2021

Home Loans Star Ratings 2021 - Page 36

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 \$500,000 Interest Only
Company	Product

AMO Group	Variable Home Loan
Athena	Owner Occupied Variable
CUA	Achieve Variable
CUA	Achieve Variable Construction
Firefighters Mutual Bank	Solutions Plus Home Loan
Firstmac	Basic Variable Home Loan
Firstmac	Offset Home Loan
Geelong Bank	HomeBuilder Home Loan
Greater Bank	Ultimate Variable Home Loan
Health Professionals Bank	Solutions Plus Home Loan
HSBC	Home Loan Package Variable
HSBC	Home Value Variable
IMB	Budget Home Loan
loans.com.au	Smart Home Loan with Offset
People's Choice Credit Union	Basic Variable
Qudos Bank	Low Cost Home Loan
Qudos Bank	No Frills Home Loan
Qudos Bank	Value Package Low Cost Home Loan
Suncorp Bank	Home Package Plus Variable
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
UBank	UHomeLoan
UniBank	Solutions Plus Home Loan

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Owner Occupier Variable \$500,000 Interest Only	
Company	Product

86 400	Own Home Loan
Adelaide Bank	Smartfit Variable
Adelaide Bank	SmartSaver
AMP Bank	Basic Variable Loan
AMP Bank	Professional Package Variable
ANZ	Breakfree Variable
ANZ	Simplicity Plus
Aussie	Elevate Offset Variable
Aussie	Elevate Variable
Aussie	Select Basic Variable
Australian Unity	Health Wealth Happiness Variable
Auswide Bank	Freedom Package Variable
Bank of Melbourne	Advantage Package Variable
Bank of Melbourne	Basic Promo Variable
BankSA	Advantage Package Variable
BankSA	Basic Promo Variable
Bankwest	Complete Home Loan Variable
Bankwest	Regular Saver Home Loan
bcu	Standard Variable
Bendigo Bank	Complete Home Loan Variable
BOQ	Economy Variable Home Loan
Commonwealth Bank	Extra
Community First CU	Accelerator Package Variable
Community First CU	Basic Variable Home Loan
Credit Union SA	Discounted Variable
Credit Union SA	Variable Home Loan Package
CUA	Accelerate Variable
CUA	Accelerate Variable Construction
Easy Street Fin Services	Standard Variable Home Loan
Firefighters Mutual Bank	My First Home Loan
G&C Mutual Bank	Premium Package Variable
Geelong Bank	Affinity Home Loan Package Variable



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01	wner Occupier Variable \$500,000 Interest Only
Company	Product

Geelong Bank	Mutual Home Loan Variable
Greater Bank	Standard Variable Home Loan
Health Professionals Bank	My First Home Loan
Horizon Bank	Basic Home Loan
Horizon Bank	Mortgage Breaker Home Loan
HSBC	Standard Variable
Hunter United	Interest Only Home Loan O/O
Illawarra Credit Union	Variable
IMB	Essentials Home Loan
ING	Mortgage Simplifier
ING	Orange Advantage Variable
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Bank	Offset Home Loan Variable
Macquarie Credit Union	Power
ME	Member Package Flexible Home Loan
NAB	Base Variable Rate
Newcastle Permanent	Premium Plus Package Variable
Northern Inland CU	Dream Value Home Loan
People's Choice Credit Union	Home Loan Package Standard Variable
Qudos Bank	Standard Variable Rate
RACQ Bank	Choices Mortgage Breaker
Regional Australia Bank	Basic Variable Home Loan
Regional Australia Bank	Partnership Advantage Variable Home Loan
RESI Mortgage Corp	Essential Options Prime
St.George Bank	Advantage Package Variable
St.George Bank	Basic Promo Variable
Teachers Mutual Bank	My First Home Loan
The Capricornian	Premium Choice Variable
The Mac	Basic Variable
The Mutual Bank	Mutual

Report Date: February, 202

Home Loans Star Ratings 2021 - Page 39

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 \$500,000 Interest Only	
Company	Product

The Mutual Bank	Package Home Loan Premium Variable
The Mutual Bank	Premium Variable
UniBank	My First Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Flexi First Option Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan
Yellow Brick Road	Essential Options Prime

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0	wner Occupier Variable \$500,000 Interest Only
Company	Product
**	
ANZ	Variable
Bank of China	Standard Variable
Bank of Melbourne	Variable
BankSA	Variable
BOQ	Clear Path Variable Home Loan
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Wealth Package Standard Variable
Credit Union SA	Standard Variable
Firefighters Mutual Bank	Interest Only Variable
G&C Mutual Bank	Standard Variable
Health Professionals Bank	Interest Only Variable
Hume Bank	Interest Saver
Hume Bank	Variable
ME	Basic Home Loan
Mortgage House	Advantage Standard Variable
MyState Bank	Standard Variable
NAB	Choice Package Tailored Variable
NAB	Tailored Variable
Newcastle Permanent	Premium Variable
Newcastle Permanent	Real Options
Regional Australia Bank	Mortgage Offset Home Loan
RESI Mortgage Corp	Flexi Options
St.George Bank	Variable
Teachers Mutual Bank	Interest Only Variable
The Capricornian	Lifestyle Variable
The Mac	Offset Home Loan
TicToc Home Loans	Variable Live-in
UniBank	Interest Only Variable
WAW Credit Union	Standard Variable
Westpac	Rocket Repay Home Loan
Yellow Brick Road	Flexi Options

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Owner Occupier Variable \$500,000 Interest Only	
Company	Product
*	
Auswide Bank	Standard Variable
Community First CU	Standard Variable Home Loan
Delphi Bank	Owner Occupied Home Loan Variable
ІМВ	Standard Variable
ME	Flexible Home Loan
People's Choice Credit Union	Variable
Suncorp Bank	Variable
Transport Mutual Credit Union	Variable
Not rated	
Australian Unity	Health Wealth Happiness Package Variable
Illawarra Credit Union	Bare Essentials Home Loan Variable
Illawarra Credit Union	The Works Package Home Loan Variable

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Own	Owner Occupier Variable \$500,000 Principal & Interest	
Company	Product	
**** Outstanding Value		
AMO Group	Basic Variable	
AMO Group	Variable Home Loan	
Athena	Owner Occupied Variable	
Freedom Lend	Freedom Variable	
homeloans.com.au	Low Rate Home Loan	
Homestar Finance	Star Classic Variable Home Loan	
Homestar Finance	Star Essentials Home Loan	
ING	Mortgage Simplifier	
ING	Orange Advantage Variable	
loans.com.au	Smart Home Loan	
Mortgage House	Advantage Home Loan Essentials	
Mortgage House	Home Loan Prime	
Newcastle Permanent	Real Deal	
Pacific Mortgage Group	Variable	
People's Choice Credit Union	Basic Variable	
Reduce Home Loans	Rate Buster Variable	
Reduce Home Loans	Rate Lovers Variable	
Reduce Home Loans	Super Saver Variable	
TicToc Home Loans	Variable Live-in	
UBank	UHomeLoan	
Yard	Home Loan	
Rising Star		
86 400	Neat Home Loan	
Illawarra Credit Union	The Works Package Home Loan Variable	
Reduce Home Loans	Economizer Variable	
Reduce Home Loans	Super Saver Cash Back	

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

Company	Product

86 400	Own Home Loan
AMP Bank	Professional Package Variable
ANZ	Simplicity Plus
Aussie	Elevate Offset Variable
Aussie	Elevate Variable
Aussie	Select Basic Variable
Bank of Melbourne	Basic Promo Variable
BankSA	Basic Promo Variable
Bankwest	Complete Home Loan Variable
Bankwest	Premium Select Home Loan
Commonwealth Bank	Extra
Credit Union SA	Discounted Variable
Credit Union SA	Variable Home Loan Package
CUA	Achieve Variable
Firstmac	Basic Variable Home Loan
G&C Mutual Bank	First Home Premium Package Variable
G&C Mutual Bank	Momentum Home Loan
Gateway Bank	Low Rate Essentials
Gateway Bank	Premium Variable
Greater Bank	Great Rate Variable Home Loan
HSBC	Home Loan Package Home Smart
HSBC	Home Loan Package Variable
HSBC	Home Value Variable
Hume Bank	Flexi Low Rate
Illawarra Credit Union	Bare Essentials First Home Loan Offer
IMB	Budget Home Loan
loans.com.au	Smart Home Loan with Offset
Macquarie Bank	Offset Home Loan Variable
Mortgage House	Advantage Standard Variable
MOVE Bank	Straightforward Home Loan
NAB	Base Variable Rate
Newcastle Permanent	Real Deal First Home Buyer

Owner Occupier Variable \$500,000 Principal & Interest

Report Date: February, 2021

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

Owner Occupier Variable \$500,000 Principal & Interest	
Company	Product

Qudos Bank	No Frills Home Loan
Queensland Country Bank	Ultimate Home Loan Package Variable
Reduce Home Loans	Cash Back Hero
St.George Bank	Basic Promo Variable
Suncorp Bank	Back to Basics Variable
Suncorp Bank	Home Package Plus First Home Buyer Variable

Report Date: February, 2021

Home Loans Star Ratings 2021 - Page 45

Owner Occupier Variable \$500,000 Principal & Interest

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

Company	Product

Adelaide Bank	Smartfit Variable
Adelaide Bank	SmartSaver
AMP Bank	Basic Variable Loan
AMP Bank	Essential Home Loan
ANZ	Breakfree Variable
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	The Basics Home Loan
Australian Military Bank	DHOAS RateSaver Home Loan
Australian Military Bank	DHOAS Value Home Loan
Australian Military Bank	RateSaver Home Loan
Australian Military Bank	Value Home Loan
Australian Unity	Health Wealth Happiness Package Variable
Australian Unity	Health Wealth Happiness Variable
Australian Unity	Kick Starter Discounted Variable
Auswide Bank	Basic Home Loan
Auswide Bank	Freedom Package Variable
Bank Australia	Basic Home Loan Variable
Bank Australia	Premium Package Variable
Bank First	Complete Home Loan Variable
Bank First	Complete Home Loan Variable First Home Buyer Package
Bank First	First Rate Home Loan Variable
Bank First	First Rate Home Loan Variable First Home Buyer Package
Bank First	Premier Package Home Loan Variable
Bank First	Premier Package Home Loan Variable First Home Buyer Package
Bank First	Standard Home Loan Variable
Bank First	Standard Home Loan Variable First Home Buyer Package
Bank of China	Discount Home Loan
Bank of China	Discount Plus Home Loan
Bank of Melbourne	Advantage Package Variable
Bank of Sydney	Expect More Variable
Bank of us	FlexiDiscount Variable
Bank of us	Topline Variable

Report Date: February, 2021

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CANSTAR 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 \$500,000 Principal & Interest

Company	Product
	- Houdet

BankSA	Advantage Package Variable
BankVic	Base Variable
BankVic	First Home Buyer Package Variable
BankVic	Premium Home Variable
bcu	OMG! Variable Rate
bcu	Standard Variable
Bendigo Bank	Complete Home Loan Variable
Beyond Bank	First Home Buyers Variable Loan
Beyond Bank	Pinnacle Package Variable
Beyond Bank	Special Low Rate Variable Home Loan
Beyond Bank	Total Home Loan Package Variable
BOQ	Economy Variable Home Loan
Citi	Basic Variable
Citi	Mortgage Plus Offset Variable
Citi	Mortgage Plus Variable
Citi	Offset Variable
Citi	Variable
CUA	Accelerate Variable
Easy Street Fin Services	Standard Variable Home Loan
Endeavour Mutual Bank	Basic Variable Home Loan
Endeavour Mutual Bank	First Home Buyer Loan Basic Variable
Endeavour Mutual Bank	First Home Buyer Loan Standard Variable
Endeavour Mutual Bank	Standard Variable
Firefighters Mutual Bank	Classic Owner Occupied Home Loan
Firefighters Mutual Bank	Solutions Plus Home Loan
Firstmac	Offset Home Loan
Firstmac	ZIP Home Loan
G&C Mutual Bank	Basic Home Loan
G&C Mutual Bank	Premium Package Variable
Geelong Bank	Affinity Home Loan Package Variable
Geelong Bank	HomeBuilder Home Loan
Geelong Bank	Mutual Home Loan Variable

Report Date: February, 2021

Home Loans Star Ratings 2021 - Page 47

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 \$500,000 Principal & Interest

Owner Occupier Variable \$500,000 Principal & Interest	
Company	Product

Greater Bank	Ultimate Variable Home Loan
Health Professionals Bank	Classic Owner Occupied Home Loan
Health Professionals Bank	Solutions Plus Home Loan
Heritage Bank	Discount Variable
Heritage Bank	Home Advantage Variable
Horizon Bank	Value Plus Home Loan
HSBC	Standard Variable
Hume Bank	Property Package Variable
Hunter United	Green Home Loan
Hunter United	No Regrets 1st Home Buyers Loan
Hunter United	No Regrets Home Loan
Hunter United	Platinum Home Loan
Illawarra Credit Union	Bare Essentials Home Loan Variable
Illawarra Credit Union	Variable
IMB	Essentials Home Loan
LCU	Intelligent Mortgage Variable
loans.com.au	ZIP Home Loan
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Credit Union	Power
ME	Basic Home Loan
ME	Member Package Flexible Home Loan
MOVE Bank	Complete Package Variable Home Loan
MOVE Bank	Standard Variable Rate
MyState Bank	Basic Variable
MyState Bank	Special Residential Variable
Newcastle Permanent	Premium Plus Package Variable
Northern Inland CU	Dream Value Home Loan
People's Choice Credit Union	Home Loan Package Standard Variable
QBANK	Classic Home Loan
QBANK	Classic Plus Home Loan

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	Product
Company	Product

Qudos Bank	Low Cost Home Loan
Qudos Bank	Standard Variable Rate
Qudos Bank	Value Package Low Cost Home Loan
RACQ Bank	Choices Mortgage Breaker
RACQ Bank	Mortgage Breaker
RACQ Bank	Mortgage Saver
Regional Australia Bank	Basic Variable Home Loan
Regional Australia Bank	Partnership Advantage Variable Home Loan
Reliance Bank	All In One Rewards Package
Reliance Bank	First Rate
RESI Mortgage Corp	Essential Options Prime
RESI Mortgage Corp	Flexi Options
St.George Bank	Advantage Package Variable
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium Home Loan
Suncorp Bank	Home Package Plus Variable
Sydney Mutual Bank	Basic Variable Home Loan
Sydney Mutual Bank	First Home Buyer Loan Basic Variable
Sydney Mutual Bank	First Home Buyer Loan Standard Variable
Sydney Mutual Bank	Standard Variable
Teachers Mutual Bank	Classic Owner Occupied Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
The Mac	Basic Variable
The Mutual Bank	First Home Buyer Package Home Loan
The Mutual Bank	Package Home Loan Premium Variable
Transport Mutual Credit Union	Refi Home Loan
UniBank	Classic Owner Occupied Home Loan
UniBank	Solutions Plus Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Flexi First Option Home Loan

Owner Occupier Variable \$500,000 Principal & Interest

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

Owner Occupier Variable \$500,000 Principal & Interest	
Company	Product

Westpac	Premier Advantage Rocket Repay Home Loan
Yellow Brick Road	Essential Options Prime
Yellow Brick Road	Flexi Options

Owner Occupier Variable \$500,000 Principal & Interest

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	Owner Occupier Variable \$500,000 Principal & Interest	
Company	Product	
**		
ANZ	Variable	
Aussie	Activate Near-Prime Full Doc	
Bank Australia	Premium Variable	
Bank of China	Standard Variable	
Bank of Melbourne	Variable	
BankSA	Variable	
BankVic	Offset	
BankVic	Standard Variable	
Bankwest	Regular Saver Home Loan	
Beyond Bank	Variable	
BOQ	Clear Path Variable Home Loan	
Commonwealth Bank	Standard Variable Rate	
Commonwealth Bank	Wealth Package Standard Variable	
Community First CU	Accelerator Package Variable	
Community First CU	Basic Variable Home Loan	
Credit Union SA	Standard Variable	
Firefighters Mutual Bank	Flexi Choice	
Firefighters Mutual Bank	My First Home Loan	
G&C Mutual Bank	Standard Variable	
Gateway Bank	Variable	
Greater Bank	Standard Variable Home Loan	
Health Professionals Bank	Flexi Choice	
Health Professionals Bank	My First Home Loan	
Heritage Bank	Variable	
Horizon Bank	Basic Home Loan	
Horizon Bank	Kickstart First Home Buyer Loan	
Horizon Bank	Mortgage Breaker Home Loan	
Horizon Bank	Platinum Loan	
Hume Bank	Interest Saver	
Hume Bank	Variable	
Hunter United	Basic Variable	
Macquarie Credit Union	Basic Home Loan	

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	ded in the rating nor every feature compared that is relevant to you.
Owner Occupier Variable \$500,000 Principal & Interest	
Company	Product
**	
Macquarie Credit Union	Special Low Rate Home Loan
Macquarie Credit Union	Standard Variable Loan
ME	Flexible Home Loan
NAB	Choice Package Tailored Variable
NAB	Tailored Variable

NAB	Choice Package Tailored Variable
NAB	Tailored Variable
Newcastle Permanent	Premium Variable
Newcastle Permanent	Real Options
Northern Inland CU	Basic Home Loan
People's Choice Credit Union	Variable
QBANK	Classic Plus Overdraft
Regional Australia Bank	Mortgage Offset Home Loan
Reliance Bank	All In One
St.George Bank	Variable
Teachers Mutual Bank	Flexi Choice
Teachers Mutual Bank	My First Home Loan
The Capricornian	Premium Choice Variable
The Mac	Offset Home Loan
The Mutual Bank	Budget
The Mutual Bank	Mutual
The Mutual Bank	Premium Variable
UniBank	Flexi Choice
UniBank	My First Home Loan
WAW Credit Union	Standard Variable
Westpac	Rocket Repay Home Loan



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Owner Occupier Variable \$500,000 Principal & Interest	
Company	Product
*	
Auswide Bank	Standard Variable
Community First CU	Standard Variable Home Loan
Delphi Bank	Owner Occupied Home Loan Variable
IMB	Standard Variable
MyState Bank	Standard Variable
Northern Inland CU	First Home Buyer Smart Home Loan
QBANK	Standard Variable
Queensland Country Bank	Standard Variable
Summerland Credit Union	Home Loan Plus
Suncorp Bank	Variable
The Capricornian	Lifestyle Variable
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Variable
Not rated	
Credit Union SA	First Home Buyers Variable Home Loan Package
First Option Bank	Classic Home Loan Variable
Macquarie Credit Union	Basic Home Loan Special



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Owner Occupier Variable \$750,000 Interest Only	
Company	Product
**** Outstanding Value	
Arab Bank Australia	Essentials Home Loan
Endeavour Mutual Bank	Standard Variable
Freedom Lend	Freedom Variable
Greater Bank	Great Rate Variable Home Loan
homeloans.com.au	Low Rate Home Loan
Homestar Finance	Star Classic Variable Home Loan
loans.com.au	Smart Home Loan
Pacific Mortgage Group	Variable
Qudos Bank	Construction Loan
RACQ Bank	Mortgage Breaker
Reduce Home Loans	Rate Lovers Variable
Suncorp Bank	Home Package Plus First Home Buyer Variable
Suncorp Bank	Home Package Plus Variable
Sydney Mutual Bank	Standard Variable

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countar Variable \$750,000 Interact

Owner Occupier Variable \$750,000 Interest Only	
Company	Product

AMO Group	Variable Home Loan
Athena	Owner Occupied Variable
CUA	Achieve Variable
CUA	Achieve Variable Construction
Firefighters Mutual Bank	Solutions Plus Home Loan
Firstmac	Basic Variable Home Loan
Firstmac	Offset Home Loan
Geelong Bank	HomeBuilder Home Loan
Greater Bank	Ultimate Variable Home Loan
Health Professionals Bank	Solutions Plus Home Loan
HSBC	Home Loan Package Variable
HSBC	Home Value Variable
IMB	Budget Home Loan
loans.com.au	Smart Home Loan with Offset
Newcastle Permanent	Real Deal
People's Choice Credit Union	Basic Variable
Qudos Bank	Low Cost Home Loan
Qudos Bank	No Frills Home Loan
Qudos Bank	Value Package Low Cost Home Loan
Suncorp Bank	Back to Basics Variable
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
UBank	UHomeLoan
UniBank	Solutions Plus 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.

Owner Occupier Variable \$750,000 Interest Only	
Company	Product

86 400	Own Home Loan
Adelaide Bank	Smartfit Variable
Adelaide Bank	SmartSaver
AMP Bank	Basic Variable Loan
AMP Bank	Professional Package Variable
ANZ	Breakfree Variable
ANZ	Simplicity Plus
Aussie	Elevate Offset Variable
Aussie	Elevate Variable
Aussie	Select Basic Variable
Australian Unity	Health Wealth Happiness Variable
Auswide Bank	Freedom Package Variable
Bank of Melbourne	Advantage Package Variable
Bank of Melbourne	Basic Promo Variable
BankSA	Advantage Package Variable
BankSA	Basic Promo Variable
Bankwest	Complete Home Loan Variable
bcu	Standard Variable
Bendigo Bank	Complete Home Loan Variable
BOQ	Economy Variable Home Loan
Commonwealth Bank	Extra
Community First CU	Accelerator Package Variable
Community First CU	Basic Variable Home Loan
Credit Union SA	Discounted Variable
Credit Union SA	Variable Home Loan Package
CUA	Accelerate Variable
CUA	Accelerate Variable Construction
Easy Street Fin Services	Standard Variable Home Loan
Firefighters Mutual Bank	My First Home Loan
G&C Mutual Bank	Premium Package Variable
Geelong Bank	Affinity Home Loan Package Variable
Geelong Bank	Mutual Home Loan Variable

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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.

****Greater BankStandard Variable Home LoanHealth Professionals BankMy First Home LoanHorizon BankBasic Home LoanHorizon BankMortgage Breaker Home LoanHorizon BankMortgage Breaker Home LoanHorizon BankMortgage Breaker Home LoanHunter UnitedInterest Only Home Loan O/OIllawarra Credit UnionVariableIMBEssentials Home LoanINGOrange Advantage VariableMacquarie BankBasic Flyer Home Loan VariableMacquarie BankBasic Flyer Home Loan VariableMacquarie BankOffset Home Loan VariableMacquarie Credit UnionPowerMEMember Package Flexible Home LoanNABBase Variable RateNABChoice Package Tailored VariableNewcastle PermanentPremium Plus Package VariableNorthern Inland CUDream Value Home LoanPeople's Choice Credit UnionHome Loan Package Standard VariableQudos BankStandard Variable RateRACQ BankChoices Mortgage BreakerRegional Australia BankPartnership Advantage Variable Home LoanRESI Mortgage CorpEssential Options Prime	Owner Occupier Variable \$750,000 Interest Only	
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St Coorea Bank		
St.George Bank Advantage Package Variable		
St.George Bank Basic Promo Variable		
Teachers Mutual Bank My First Home Loan		
The Capricornian Premium Choice Variable		
The Mac Basic Variable		
The Mutual Bank Mutual		

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Owner Occupier Variable \$750,000 Interest Only	
Company	Product

The Mutual Bank	Package Home Loan Premium Variable
The Mutual Bank	Premium Variable
UniBank	My First Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Flexi First Option Home Loan
Westpac	Premier Advantage Rocket Repay Home Loan
Yellow Brick Road	Essential Options Prime

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ANZVariableBank of ChinaStandard VariableBank of MelbourneVariableBank of MelbourneVariableBankSAVariableBankwestRegular Saver Home LoanBOQClear Path Variable Home LoanCommonwealth BankWealth Package Standard VariableCommonwealth BankWealth Package Standard VariableCommonwealth BankWealth Package Standard VariableCommonwealth BankWealth Package Standard VariableComdit Urion SAStandard VariableCredit Urion SAStandard VariableG&C Mutual BankInterest Only VariableHume BankInterest Only VariableHume BankInterest SaverHume BankVariableMortgage HouseAdvantage Standard VariableNage HouseStandard VariableNage Standard VariableNace Standard VariableMortgage HouseAdvantage Standard VariableNage HouseStandard VariableNage Standard VariableNace Standard VariableNage House LoanTailored VariableNewcastle PermanentPremium VariableNergage CorpFlexi OptionsSt.George BankVariableStandard Standard LogVariableSt.George BankVariableTechers Mutual BankInterest Only VariableThe CapriconnianLifestyle VariableThe GapriconnianVariable Live-inUniBankInterest Only VariableWardeel LoanVariableThe Charc Onfiset Home Loan <th></th> <th>Owner Occupier Variable \$750,000 Interest Only</th>		Owner Occupier Variable \$750,000 Interest Only
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G&C Mutual BankStandard VariableHealth Professionals BankInterest Only VariableHume BankInterest SaverHume BankVariableBasic Home LoanMortgage HouseMortgage HouseAdvantage Standard VariableNABTailored VariableNewcastle PermanentPremium VariableRegional Australia BankMortgage Offset Home LoanSt.George BankVariableSt.George BankVariableSt.George BankVariableThe CapricornianLifestyle VariableThe CapricornianLifestyle VariableTicToc Home LoansOffset Home LoanTicToc Home LoansStandard VariableWaw Credit UnionStandard VariableStandard	Credit Union SA	Standard Variable
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St.George BankVariableSuncorp BankVariableTeachers Mutual BankInterest Only VariableThe CapricornianLifestyle VariableThe MacOffset Home LoanTicToc Home LoansVariable Live-inUniBankInterest Only VariableWAW Credit UnionStandard VariableWestpacRocket Repay Home Loan	Regional Australia Bank	Mortgage Offset Home Loan
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The CapricornianLifestyle VariableThe MacOffset Home LoanTicToc Home LoansVariable Live-inUniBankInterest Only VariableWAW Credit UnionStandard VariableWestpacRocket Repay Home Loan	Suncorp Bank	Variable
The MacOffset Home LoanTicToc Home LoansVariable Live-inUniBankInterest Only VariableWAW Credit UnionStandard VariableWestpacRocket Repay Home Loan	Teachers Mutual Bank	Interest Only Variable
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UniBankInterest Only VariableWAW Credit UnionStandard VariableWestpacRocket Repay Home Loan	The Mac	Offset Home Loan
WAW Credit Union Standard Variable Westpac Rocket Repay Home Loan	TicToc Home Loans	Variable Live-in
Westpac Rocket Repay Home Loan	UniBank	Interest Only Variable
	WAW Credit Union	Standard Variable
Vellow Brick Road Elevi Ontions	Westpac	Rocket Repay Home Loan
	Yellow Brick Road	Flexi Options

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 \$750,000 Interest Only	
Company	Product
*	
Auswide Bank	Standard Variable
Community First CU	Standard Variable Home Loan
Delphi Bank	Owner Occupied Home Loan Variable
ІМВ	Standard Variable
ME	Flexible Home Loan
MyState Bank	Standard Variable
People's Choice Credit Union	Variable
Transport Mutual Credit Union	Variable
Not rated	
Australian Unity	Health Wealth Happiness Package Variable
Illawarra Credit Union	Bare Essentials Home Loan Variable
Illawarra Credit Union	The Works Package Home Loan Variable

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Owner Occupier Variable \$750,000 Principal & Interest	
Company	Product
★★★★★ Outstanding Value	
AMO Group	Basic Variable
AMO Group	Variable Home Loan
Athena	Owner Occupied Variable
Freedom Lend	Freedom Variable
homeloans.com.au	Low Rate Home Loan
Homestar Finance	Star Classic Variable Home Loan
Homestar Finance	Star Essentials Home Loan
ING	Mortgage Simplifier
ING	Orange Advantage Variable
loans.com.au	Smart Home Loan
Mortgage House	Advantage Home Loan Essentials
Mortgage House	Home Loan Prime
Newcastle Permanent	Real Deal
Pacific Mortgage Group	Variable
People's Choice Credit Union	Basic Variable
Reduce Home Loans	Rate Buster Variable
Reduce Home Loans	Rate Lovers Variable
Reduce Home Loans	Super Saver Variable
TicToc Home Loans	Variable Live-in
UBank	UHomeLoan
Yard	Home Loan
♦ Rising Star	
86 400	Neat Home Loan
Illawarra Credit Union	The Works Package Home Loan Variable
Reduce Home Loans	Economizer Variable
Reduce Home Loans	Super Saver Cash Back

Report Date: February, 2021

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Owner Occupier Variable \$750,000 Principal & Interest

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Company	Product

86 400	Own Home Loan
AMP Bank	Professional Package Variable
ANZ	Simplicity Plus
Aussie	Elevate Offset Variable
Aussie	Elevate Variable
Aussie	Select Basic Variable
Bank of Melbourne	Basic Promo Variable
BankSA	Basic Promo Variable
Bankwest	Complete Home Loan Variable
Commonwealth Bank	Extra
Credit Union SA	Discounted Variable
Credit Union SA	Variable Home Loan Package
CUA	Achieve Variable
Firstmac	Basic Variable Home Loan
G&C Mutual Bank	First Home Premium Package Variable
G&C Mutual Bank	Momentum Home Loan
Gateway Bank	Low Rate Essentials
Gateway Bank	Premium Variable
Greater Bank	Great Rate Variable Home Loan
HSBC	Home Loan Package Home Smart
HSBC	Home Loan Package Variable
HSBC	Home Value Variable
Hume Bank	Flexi Low Rate
Illawarra Credit Union	Bare Essentials First Home Loan Offer
ІМВ	Budget Home Loan
loans.com.au	Smart Home Loan with Offset
Macquarie Bank	Offset Home Loan Variable
Mortgage House	Advantage Standard Variable
MOVE Bank	Complete Package Variable Home Loan
MOVE Bank	Straightforward Home Loan
NAB	Base Variable Rate
Newcastle Permanent	Real Deal First Home Buyer

Report Date: February. 2021

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

Owner Occupier Variable \$750,000 Principal & Interest	
Company	Product

Qudos Bank	No Frills Home Loan
Queensland Country Bank	Ultimate Home Loan Package Variable
Reduce Home Loans	Cash Back Hero
St.George Bank	Basic Promo Variable
Suncorp Bank	Back to Basics Variable
Suncorp Bank	Home Package Plus First Home Buyer Variable

Report Date: February, 2021

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Owner Occupier Variable \$750,000 Principal & Interest

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

Company	Product

Adelaide Bank	Smartfit Variable
Adelaide Bank	SmartSaver
AMP Bank	Basic Variable Loan
AMP Bank	Essential Home Loan
ANZ	Breakfree Variable
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	The Basics Home Loan
Australian Military Bank	DHOAS RateSaver Home Loan
Australian Military Bank	DHOAS Value Home Loan
Australian Military Bank	RateSaver Home Loan
Australian Military Bank	Value Home Loan
Australian Unity	Health Wealth Happiness Package Variable
Australian Unity	Health Wealth Happiness Variable
Australian Unity	Kick Starter Discounted Variable
Auswide Bank	Basic Home Loan
Auswide Bank	Freedom Package Variable
Bank Australia	Basic Home Loan Variable
Bank Australia	Premium Package Variable
Bank First	Complete Home Loan Variable
Bank First	Complete Home Loan Variable First Home Buyer Package
Bank First	First Rate Home Loan Variable
Bank First	First Rate Home Loan Variable First Home Buyer Package
Bank First	Premier Package Home Loan Variable
Bank First	Premier Package Home Loan Variable First Home Buyer Package
Bank First	Standard Home Loan Variable
Bank First	Standard Home Loan Variable First Home Buyer Package
Bank of China	Discount Home Loan
Bank of China	Discount Plus Home Loan
Bank of Melbourne	Advantage Package Variable
Bank of Sydney	Expect More Variable
Bank of us	FlexiDiscount Variable
Bank of us	Topline Variable

Report Date: February, 2021

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

Owner Occupier Variable \$750,000 Principal & Interest

Company	Company Product	
	Froduct	

BankSA	Advantage Package Variable	
BankVic	Base Variable	
BankVic	First Home Buyer Package Variable	
BankVic	Premium Home Variable	
Bankwest	Premium Select Home Loan	
bcu	OMG! Variable Rate	
bcu	Standard Variable	
Bendigo Bank	Complete Home Loan Variable	
Beyond Bank	First Home Buyers Variable Loan	
Beyond Bank	Pinnacle Package Variable	
Beyond Bank	Special Low Rate Variable Home Loan	
Beyond Bank	Total Home Loan Package Variable	
BOQ	Economy Variable Home Loan	
Citi	Basic Variable	
Citi	Mortgage Plus Offset Variable	
Citi	Mortgage Plus Variable	
Citi	Offset Variable	
Citi	Variable	
CUA	Accelerate Variable	
Easy Street Fin Services	Standard Variable Home Loan	
Endeavour Mutual Bank	Basic Variable Home Loan	
Endeavour Mutual Bank	First Home Buyer Loan Basic Variable	
Endeavour Mutual Bank	First Home Buyer Loan Standard Variable	
Endeavour Mutual Bank	Standard Variable	
Firefighters Mutual Bank	Classic Owner Occupied Home Loan	
Firefighters Mutual Bank	Solutions Plus Home Loan	
Firstmac	Offset Home Loan	
Firstmac	ZIP Home Loan	
G&C Mutual Bank	Basic Home Loan	
Geelong Bank	Affinity Home Loan Package Variable	
Geelong Bank	HomeBuilder Home Loan	
Geelong Bank	Mutual Home Loan Variable	

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

Owner Occupier Variable \$750,000 Principal & Interest	
Company	Product

Greater Bank	Ultimate Variable Home Loan
Health Professionals Bank	Classic Owner Occupied Home Loan
Health Professionals Bank	Solutions Plus Home Loan
Heritage Bank	Discount Variable
Heritage Bank	Home Advantage Variable
Horizon Bank	Value Plus Home Loan
HSBC	Standard Variable
Hume Bank	Property Package Variable
Hunter United	Green Home Loan
Hunter United	No Regrets 1st Home Buyers Loan
Hunter United	No Regrets Home Loan
Hunter United	Platinum Home Loan
Illawarra Credit Union	Bare Essentials Home Loan Variable
Illawarra Credit Union	Variable
ІМВ	Essentials Home Loan
LCU	Intelligent Mortgage Variable
loans.com.au	ZIP Home Loan
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Basic Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Credit Union	Power
ME	Basic Home Loan
ME	Member Package Flexible Home Loan
MOVE Bank	Standard Variable Rate
MyState Bank	Basic Variable
MyState Bank	Special Residential Variable
NAB	Choice Package Tailored Variable
Newcastle Permanent	Premium Plus Package Variable
Northern Inland CU	Dream Value Home Loan
People's Choice Credit Union	Home Loan Package Standard Variable
QBANK	Classic Home Loan
QBANK	Classic Plus Home Loan

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.

	Product
Company	Product

Qudos Bank	Low Cost Home Loan
Qudos Bank	Standard Variable Rate
Qudos Bank	Value Package Low Cost Home Loan
RACQ Bank	Choices Mortgage Breaker
RACQ Bank	Mortgage Breaker
RACQ Bank	Mortgage Saver
Regional Australia Bank	Basic Variable Home Loan
Regional Australia Bank	Partnership Advantage Variable Home Loan
Reliance Bank	All In One Rewards Package
Reliance Bank	First Rate
RESI Mortgage Corp	Essential Options Prime
RESI Mortgage Corp	Flexi Options
St.George Bank	Advantage Package Variable
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium Home Loan
Suncorp Bank	Home Package Plus Variable
Sydney Mutual Bank	Basic Variable Home Loan
Sydney Mutual Bank	First Home Buyer Loan Basic Variable
Sydney Mutual Bank	First Home Buyer Loan Standard Variable
Sydney Mutual Bank	Standard Variable
Teachers Mutual Bank	Classic Owner Occupied Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan
The Capricornian	No Frills Owner Occupied Home Loan
The Mac	Basic Variable
The Mutual Bank	First Home Buyer Package Home Loan
The Mutual Bank	Package Home Loan Premium Variable
Transport Mutual Credit Union	Refi Home Loan
UniBank	Classic Owner Occupied Home Loan
UniBank	Solutions Plus Home Loan
WAW Credit Union	Back to Basics Home Loan
Westpac	Flexi First Option Home Loan

Owner Occupier Variable \$750,000 Principal & Interest

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

Owner Occupier Variable \$750,000 Principal & Interest	
Company	Product

Westpac	Premier Advantage Rocket Repay Home Loan
Yellow Brick Road	Essential Options Prime
Yellow Brick Road	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

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

Company Product XX Variable ANZ Variable Aussie Atvate Near-Prime Full Doc Bank Australia Premium Variable Bank of Melbourne Variable Bank of Melbourne Variable Bank of Melbourne Variable Bank Vic Offset BankVic Standard Variable BankVic Standard Variable Bankvest Regular Saver Home Loan Beyond Bank Variable Bog Clear Path Variable Home Loan Commonwealth Bank Variable Rate Commonivesith Bank Variable Rate Community First CU Accelerator Package Variable Community First CU Basic Variable Home Loan Credit Union SA Standard Variable Firefighters Mutual Bank Flexi Choice Firefighters Mutual Bank Premium Package Variable Gateway Bank Variable Gateway Bank Variable Gateway Bank My First Home Loan Gateway Bank My First Home Loan <th colspan="2">Owner Occupier Variable \$750,000 Principal & Interest</th>	Owner Occupier Variable \$750,000 Principal & Interest	
AlzVariableAussieActivate Near-Prime Full DocBank AustraliaPremium VariableBank of ChinaStandard VariableBank of MelbourneVariableBank SAVariableBank XiVariableBankViCOffsetBankViCStandard VariableBankvicStandard VariableBankvicStandard VariableBankvicStandard VariableBankvicStandard VariableBankvicClear Path Variable Home LoanBOQClear Path Variable Home LoanCommonwealth BankVariable RateCommonwealth BankWealth Package Standard VariableCommonity First CUBask Variable Home LoanCommonity First CUBask Variable Home LoanCredit Union SAStandard Variable RateCommunity First CUBask Variable Home LoanCredit Union SAStandard VariableFirefighters Mutual BankFlexi ChoiceFirefighters Mutual BankStandard VariableGateway BankStandard VariableGreater BankStandard VariableGreater BankStandard Variable Home LoanHeritage BankVariable Home LoanHeritage BankStandard VariableGreater BankStandard VariableGreater BankStandard VariableGreater BankStandard Variable Home LoanHeritage BankStandard Variable Home LoanHeritage BankStandard Variable Home LoanHeritage BankStandard Variable Home LoanH	Company	Product
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Bank AustraliaPremium VariableBank of ChinaStandard VariableBank of MelbourneVariableBankSAVariableBankVicOffsetBankVicStandard VariableBankWicStandard VariableBankwestBegular Saver Home LoanBogond BankVariableBOQClear Path Variable Home LoanCommonwealth BankStandard Variable Home LoanCommonwealth BankVariable BateCommonwealth BankKeatler Variable Home LoanCommonwealth BankVariable Home LoanCommonwealth BankStandard Variable Home LoanCommunity First CUAccelerator Package VariableCommunity First CUBasic Variable Home LoanCredit Union SAStandard Variable Home LoanCredit Union SAStandard VariableSeX Mutual BankMy First Home LoanG&C Mutual BankVariableG&C Mutual BankVariableGateway BankVariableGateway BankVariableGateway BankVariableHeath Professionals BankHexit ChoiceHeath Professionals BankKickstart First Home LoanHerizge BankVariableHorizon BankKickstart First Home Buyer LoanHorizon BankKickstart First Home Buyer LoanHorizon BankMy First Home Buyer LoanHorizon BankMortiage Breaker Home LoanHorizon BankMortiage Breaker Home LoanHorizon BankMortiage Breaker Home LoanHorizon BankMortiage Br	ANZ	Variable
Bank of ChinaStandard VariableBank of MelbourneVariableBankSAVariableBankVicOffsetBankVicStandard VariableBankwestRegular Saver Home LoanBeyond BankVariableBOQClear Path Variable Home LoanBoqClear Path Variable Home LoanCommonwealth BankStandard Variable RateCommonwealth BankWealth Package Standard VariableCommunity First CUAccelerator Package VariableCommunity First CUAccelerator Package VariableCommunity First CUStandard Variable Home LoanCredit Union SAStandard VariableCommunity First CUAccelerator Package VariableCommunity First CUStandard Variable Home LoanCredit Union SAStandard VariableGate Mutual BankIfveit ChoiceFirefighters Mutual BankPiernium Package VariableGateway BankVariable Home LoanGateway BankVariable Home LoanGateway BankStandard VariableGreater BankStandard VariableGateway BankVariableHonizon BankHy First Home LoanHeath Professionals BankHy First Home LoanHeritage BankVariable Home LoanHorizon BankStandard Variable Home LoanHorizon BankStandard Variable Home LoanHorizon BankMy First Home LoanHorizon BankKickatt First Home Buyer LoanHorizon BankKickatt First Home Buyer LoanHorizon BankNortgage	Aussie	Activate Near-Prime Full Doc
Bank of MelbourneVariableBank SAVariableBankVicOffsetBankVicStandard VariableBankwestRegular Saver Home LoanBeyond BankVariableBOQClear Path Variable Home LoanCommonwealth BankStandard Variable RateCommonwealth BankWealth Package Standard VariableCommonwealth BankWealth Package Standard VariableCommunity First CUAccelerator Package VariableCommunity First CUBasic Variable Home LoanCredit Union SAStandard VariableFirefighters Mutual BankFlexi ChoiceFirefighters Mutual BankPremium Package VariableG&C Mutual BankStandard VariableG&C Mutual BankStandard VariableG&C Mutual BankPremium Package VariableGreater BankStandard VariableHealth Professionals BankFlexi ChoiceHealth Professionals BankFlexi ChoiceHeritage BankVariable Home LoanHorizon BankKickstart First Home LoanHorizon BankSaindard Variable Home LoanHorizon BankKickstart First Home LoanHeritage BankVariableHorizon BankFlexi ChoiceHeritage BankPisti Home LoanHorizon BankKickstart First Home Buyer LoanHorizon BankNortgage Breaker Home LoanHorizon BankPiatinum LoanHurne BankInterest SaverHurne BankVariableHurne BankNortgage Breaker Home Loan <td>Bank Australia</td> <td>Premium Variable</td>	Bank Australia	Premium Variable
BankSAVariableBankVicOffsetBankVicStandard VariableBankvestRegular Saver Home LoanBeyond BankVariableBOQClear Path Variable Home LoanCommonwealth BankStandard Variable RateCommonwealth BankWealth Package Standard VariableCommunity First CUAccelerator Package VariableCommunity First CUBasic Variable Home LoanCredit Union SAStandard VariableFirefighters Mutual BankFlexi ChoiceFirefighters Mutual BankPierst ChoiceFirefighters Mutual BankStandard VariableG&C Mutual BankStandard VariableG&C Mutual BankVirist Home LoanG&C Mutual BankFlexi ChoiceFirefighters Mutual BankPremium Package VariableGateway BankStandard Variable Home LoanGateway BankVariableGreater BankFlexi ChoiceHealth Professionals BankHexi ChoiceHealth Professionals BankKickstart First Home LoanHorizon BankKickstart First Home Buyer LoanHorizon BankKickstart First Home Buyer LoanHorizon BankMortgage Breaker Home LoanHorizon BankPlatinum LoanHorizon BankPlatinum LoanHorizon BankPlatinum LoanHorizon BankPlatinum LoanHorizon BankPlatinum LoanHume BankVariableHume BankVariableHume BankVariableHorizon BankPlatinum Loan <t< td=""><td>Bank of China</td><td>Standard Variable</td></t<>	Bank of China	Standard Variable
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BankVicStandard VariableBankwestRegular Saver Home LoanBeyond BankVariableBOQClear Path Variable Home LoanCommonwealth BankStandard Variable RateCommonwealth BankWealth Package Standard VariableCommunity First CUAccelerator Package VariableCommunity First CUBasic Variable Home LoanCredit Union SAStandard VariableFirefighters Mutual BankFlexi ChoiceFirefighters Mutual BankNy First Home LoanG&C Mutual BankPremium Package VariableGateway BankVariableGateway BankVariableHereit BankStandard VariableGateway BankVariableHorizon BankNy First Home LoanHeritage BankVariableHorizon BankStandard Variable Home LoanHeritage BankVariableHorizon BankNy First Home LoanHorizon BankNy First Home Buyer LoanHorizon BankNortgage Breaker Home Loan	BankSA	Variable
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BOQClear Path Variable Home LoanBOQClear Path Variable RateCommonwealth BankStandard Variable RateCommonwealth BankWealth Package Standard VariableCommunity First CUAccelerator Package VariableCommunity First CUBasic Variable Home LoanCredit Union SAStandard VariableFirefighters Mutual BankFlexi ChoiceFirefighters Mutual BankPremium Package VariableG&C Mutual BankPremium Package VariableG&C Mutual BankStandard VariableGateway BankVariableGreater BankStandard Variable Home LoanHeith Professionals BankFlexi ChoiceHeritage BankVariableHorizon BankBasic Home LoanHorizon BankMortgage Breaker Home LoanHorizon BankMortgage Breaker Home LoanHorizon BankMortgage Breaker Home LoanHorizon BankKickstart First Home Buyer LoanHorizon BankMortgage Breaker Home LoanHorizon BankVariableHume BankInterest SaverHume BankVariableHume BankVariable <td>Bankwest</td> <td>Regular Saver Home Loan</td>	Bankwest	Regular Saver Home Loan
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Horizon BankBasic Home LoanHorizon BankKickstart First Home Buyer LoanHorizon BankMortgage Breaker Home LoanHorizon BankPlatinum LoanHume BankInterest SaverHume BankVariable	Health Professionals Bank	My First Home Loan
Horizon BankKickstart First Home Buyer LoanHorizon BankMortgage Breaker Home LoanHorizon BankPlatinum LoanHume BankInterest SaverHume BankVariable	Heritage Bank	Variable
Horizon BankMortgage Breaker Home LoanHorizon BankPlatinum LoanHume BankInterest SaverHume BankVariable	Horizon Bank	Basic Home Loan
Horizon Bank Platinum Loan Hume Bank Interest Saver Hume Bank Variable	Horizon Bank	Kickstart First Home Buyer Loan
Hume BankInterest SaverHume BankVariable	Horizon Bank	Mortgage Breaker Home Loan
Hume Bank Variable	Horizon Bank	Platinum Loan
	Hume Bank	Interest Saver
Hunter United Basic Variable	Hume Bank	Variable
	Hunter United	Basic Variable

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

Company	Product
**	
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	Special Low Rate Home Loan
Macquarie Credit Union	Standard Variable Loan
ME	Flexible Home Loan
NAB	Tailored Variable
Newcastle Permanent	Premium Variable
Newcastle Permanent	Real Options
Northern Inland CU	Basic Home Loan
People's Choice Credit Union	Variable
QBANK	Classic Plus Overdraft
Regional Australia Bank	Mortgage Offset Home Loan
Reliance Bank	All In One
St.George Bank	Variable
Teachers Mutual Bank	Flexi Choice
Teachers Mutual Bank	My First Home Loan
The Capricornian	Premium Choice Variable
The Mac	Offset Home Loan
The Mutual Bank	Budget
The Mutual Bank	Mutual
The Mutual Bank	Premium Variable
UniBank	Flexi Choice
UniBank	My First Home Loan
WAW Credit Union	Standard Variable
Westpac	Rocket Repay Home Loan

CANSTAR



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Owner Occupier Variable \$750,000 Principal & Interest	
Company	Product
*	
Auswide Bank	Standard Variable
Community First CU	Standard Variable Home Loan
Delphi Bank	Owner Occupied Home Loan Variable
IMB	Standard Variable
MyState Bank	Standard Variable
Northern Inland CU	First Home Buyer Smart Home Loan
QBANK	Standard Variable
Queensland Country Bank	Standard Variable
Summerland Credit Union	Home Loan Plus
Suncorp Bank	Variable
The Capricornian	Lifestyle Variable
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Variable
Not rated	
Credit Union SA	First Home Buyers Variable Home Loan Package
First Option Bank	Classic Home Loan Variable
Macquarie Credit Union	Basic Home Loan Special

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