



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.

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



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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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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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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



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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



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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
IMB	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



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Owner Occupier Variable \$200,000 Principal & Interest

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



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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

Company	Product
★★★	
Horizon Bank	Platinum Loan
Horizon Bank	Value Plus Home Loan
HSBC	Standard Variable
Hume Bank	Interest Saver
Hume Bank	Property Package Variable
Hunter United	Green Home Loan
Illawarra Credit Union	Bare Essentials Home Loan Variable
Illawarra Credit Union	Variable
IMB	Essentials Home Loan
LCU	Intelligent Mortgage Variable
Macquarie Bank	Basic Flyer Home Loan Variable
Macquarie Bank	Offset Flyer Home Loan Variable
Macquarie Bank	Offset 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
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 Plus Home Loan
Qudos Bank	Standard Variable Rate
Qudos Bank	Value Package Low Cost Home Loan
Queensland Country Bank	Ultimate Home Loan Package Variable
RACQ Bank	Mortgage Breaker
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



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Owner Occupier Variable \$200,000 Principal & Interest

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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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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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



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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



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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



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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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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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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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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



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.

Owner Occupier Variable \$350,000 Principal & Interest

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



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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



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Owner Occupier Variable \$350,000 Principal & Interest

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



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Owner Occupier Variable \$350,000 Principal & Interest

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



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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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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



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Owner Occupier Variable \$350,000 Principal & Interest

Company	Product
★★★	
Yellow Brick Road	Essential Options Prime
Yellow Brick Road	Flexi Options



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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



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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



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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



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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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Owner 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



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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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Owner 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
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 \$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



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Owner Occupier Variable \$500,000 Principal & Interest

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



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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



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Owner Occupier Variable \$500,000 Principal & Interest

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



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Owner Occupier Variable \$500,000 Principal & Interest

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	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



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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



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.

Owner Occupier Variable \$500,000 Principal & Interest

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



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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



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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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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
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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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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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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Owner Occupier Variable \$750,000 Interest Only

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

Company	Product
★★	
ANZ	Variable
Bank of China	Standard Variable
Bank of Melbourne	Variable
BankSA	Variable
Bankwest	Regular Saver Home Loan
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
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
Suncorp 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 \$750,000 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
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



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Owner Occupier Variable \$750,000 Principal & Interest

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
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	Complete Package Variable Home Loan
MOVE Bank	Straightforward Home Loan
NAB	Base Variable Rate
Newcastle Permanent	Real Deal First Home Buyer



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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



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Owner Occupier Variable \$750,000 Principal & Interest

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



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Owner Occupier Variable \$750,000 Principal & Interest

Company	Product
★★★	
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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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
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	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



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Owner Occupier Variable \$750,000 Principal & Interest

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



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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



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Owner Occupier Variable \$750,000 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	Premium Package Variable
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



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Owner Occupier Variable \$750,000 Principal & Interest

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



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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