

2016

STAR RATINGS
REPORT



Package Home Loans



Package Home Loans

January 2016

Foreword

With our home ownership rate staying steady at 70% since the 1960s, there's no doubt it's still the Australian dream to own your own home or investment property. We invest a lot of time, research, and emotion into the many decisions we make along the way to getting there. Thankfully, CANSTAR is here to help when it comes to your financial decisions – and there are ways to save over the life of your home loan.

A package home loan can result in significant savings, from a lower interest rate to discounts on the banking and insurance products included in the package.

As an example, over the 25-year loan period, home loan monthly repayments on a \$500,000 loan at a 4% interest rate would be \$2,639 compared to \$2,922 at 5%. This is a saving of \$283 a month, which will equate to \$3,405 a year. (Try our Home Loan Repayment Calculator and you'll see what we mean.)

In 2015, CANSTAR researched 37 package products from 33 lending institutions. The home loan packages researched not only offer home loans but also allow a consumer to take out a credit card and a deposit account with no annual or account-keeping fees. Read on to find which package home loans provide outstanding value for Australian home buyers and property investors.



Mitchell Watson
Research Manager

What is the current home loan environment?

There isn't a day when property prices aren't mentioned in the media. But what is the real state of home ownership and the home loan environment in Australia?

How many Australians own their home?

Australian home "ownership", including those who have a mortgage, has remained stable at around 70% since 1961, and 2015 proved no different ([RBA, 2015](#)). However, the percentage of Australians who own their home outright has fallen from 42% in 1994-1995 to 31% in 2011-2012, according to the AIHW's [Australia's Welfare 2015](#) report.



How many Australians have a mortgage?

More Australians are paying off a mortgage than ever before, at 37% in 2012 compared to 30% in 1994 ([AIHW, 2015](#)). In 2015, mortgagees were using an average of 31.5% of their annual income to pay home loan repayments ([REIA, 2015](#)). Nearly 40% of the new home loans in 2015 were investment loans, with NSW showing the highest rate with 45% of home loans being investment loans ([RBA, 2015](#)). This is a significant increase from 2011, when investors made up 30% of the home loans market.



More than 1.3 million Australians used negative gearing in 2014-2015, showing that while we have become a nation of landlords, many do not recoup in full the cost of holding that investment each year ([ABC, 2015](#)).

What have house prices done over the past 12 months?

In December, the [Real Institute of Australia \(REIA\)](#) reported that the rise in median house prices had slowed to 2.3% for houses and 2.1% for other dwellings.



Looking at the weighted median across our nation's eight capital cities, **the average house** now costs \$698,826 (REIA, 2015). For other dwellings, **the average dwelling** in Australia now costs \$549,125. The [ABS](#) reported a similar mean price in 2015 for **residential dwellings** in general, at \$612,000.

Naturally, house prices vary by location across the country. Sydney saw an increase of a staggering 22.6% over the course of 2015, with average property prices breaching the \$1 million high water mark. Meanwhile, Hobart still had a median property price at just one third of this price, and Perth saw a drop of 5% in house prices as WA's mining population slowly began an exodus.

These figures amount to quite a considerable home loan balance, even when Loan to Value Ratios as high as 90-95% are made available. This is why it's so important to get a home loan with an interest rate and features that work for you, not against you.

What are the current home loan interest rates?

We have more detailed information on the current minimum, maximum, and average interest rates on offer for Package Home Loans, but what about home loan rates in general in 2015?



Here is the range of comparison interest rates we saw in 2015 through our CANSTAR database, for the \$500k loan you might need for "the average dwelling":

%

Variable Rate: 3.86% - 6.28%

1-Year Fixed Rate: 4.00% - 5.92%

2-Year Fixed Rate: 3.96% - 5.77%

3-Year Fixed Rate: 3.96% - 5.65%

5-Year Fixed Rate: 4.13% - 5.79%

What is a Home Loan Package?

A package home loan simply combines your home loan and other commonly-used financial products into one bundle.

Usually a package home loan will offer the option to include the following products:

- **Home loan**
- **Mortgage offset account**
- **Deposit accounts** (e.g. transaction account and/or savings accounts)
- **Credit cards**

- **Discounted general insurance options** (e.g. home and contents insurance, landlord insurance, and car insurance)
- **Discounted risk insurance options** (e.g. life insurance, TPD insurance, trauma and income protection insurance)
- **Discounted financial planning and share trading**

In return for packaging all the products together, the financial institutions rated by CANSTAR do not have any annual or account-keeping fees on their deposit accounts and credit cards when bundled with a home loan. When you consider the various discounts that are available for each of the bundled products, the [savings can add up considerably](#).

What type of discounts, on average, apply to packages?

We took a look at the winning packages of our star ratings to see what discounts you could get from an outstanding value loan. First, here are the discounts that apply to the home loan interest rate:

	ANZ Breakfree Package	Newcastle Permanent Premium Plus Package	Westpac Premier Advantage Package
Residential, Variable Home Loan			
\$150,000 - \$249,999	0.50%	0.00%	0.70%
\$250,000 - \$499,999	0.80%	1.33%	0.90%
\$500,000 - \$749,999	0.90%	1.33%	0.90%
\$750,000 - \$1m	0.90%	1.33%	1.00%
Residential, 3-Year Fixed Home Loan			
\$150,000 - \$1m	0.15%	0.00%	0.20%
Investment, Variable Home Loan			
\$150,000 - \$249,999	0.50%	0.70%	0.70%
\$250,000 - \$499,999	0.80%	0.70%	0.90%
\$500,000 - \$749,0000	0.90%	0.75%	0.90%
\$750,000 - \$899,9999	0.90%	0.85%	1.00%
\$900,000 - \$1m	0.90%	0.90%	1.00%
Investment 3 Year Fixed Home Loan			
\$150,000 - \$1m	0.15%	0.00%	0.20%

Source: www.canstar.com.au

Secondly, when it comes to the insurance products bundled into these Package Home Loans, the following are some of the discounts you can expect to see on offer:

	Min Discount	Max Discount	Average Discount
Discounted Car Insurance	5%	20%	9%
Discounted Landlord Insurance	5%	15%	10%
Discounted Home & Contents Insurance	5%	20%	11%
Discounted Income Protection Insurance	10%	10%	10%
Discounted Life Insurance	5%	10%	6%

Source: www.canstar.com.au. These figures have been rounded to the nearest percent for the purposes of comparison.

Package Home Loan Interest Rates and Fees

Interest Rate

The interest rate on your package home loan depends on the type (variable or fixed) and the term you choose (e.g. 1-year fixed) as well as whether the loan is owner-occupier or investment. Across all the products assessed, the average package discounts are as follows:



Residential Home Loans

Table 1: Residential, Variable Rate Loans

		Standalone Mortgage	Part of the Package	Difference
Average Interest Rate	\$250k	4.87%	4.67%	-0.20%
	\$500k	4.86%	4.55%	-0.31%
	\$750k	4.86%	4.52%	-0.34%

Source: www.canstar.com.au. Based on products researched for the Star Ratings

Table 2: Residential, 3-Year Fixed Rate Loans

		Standalone Mortgage	Part of the Package	Difference
Average Interest Rate	\$250k	4.40%	4.32%	-0.08%
	\$500k	4.40%	4.32%	-0.08%
	\$750k	4.40%	4.31%	-0.09%

Source: www.canstar.com.au. Based on products researched for the Star Ratings



Investment Home Loans

Table 3: Investment, Variable Rate Loans

		Standalone Mortgage	Part of the Package	Difference
Average Interest Rate	\$250k	5.04%	4.87%	0.17%
	\$500k	5.03%	4.78%	-0.25%
	\$750k	5.03%	4.75%	-0.28%

Source: www.canstar.com.au. Based on products researched for the Star Ratings

Table 4: Investment, 3-Year Fixed Rate Loans

		Standalone Mortgage	Part of the Package	Difference
Average Interest Rate	\$250k	4.57%	4.51%	-0.06%
	\$500k	4.56%	4.51%	-0.05%
	\$750k	4.56%	4.51%	-0.05%

Source: www.canstar.com.au. Based on products researched for the Star Ratings



FEES

The trade-off for the discounts available on a package home loan is the ongoing annual fee. It can be steep – often around the \$300 mark – but it does encompass all the products in the package. Here are the minimum, maximum, and average fees you can expect for a \$500k loan with an 80% LVR, when compared to the standalone mortgage.

Table 5: Residential, Variable Rate Loan Fees

	Standalone Mortgages			Part of Package Mortgages		
	Upfront Fee	Ongoing Annual Fee	Discharge Fee	Upfront Fee	Ongoing Annual Fee	Discharge Fee
Min	Nil	Nil	Nil	Nil	Nil	Nil
Max	\$1,180.00	\$399.00	\$808.00	\$850.00	\$750.00	\$259.40
Average	\$558.52	\$63.99	\$246.17	\$145.75	\$335.51	\$259.40

Source: www.canstar.com.au. Based on products researched for the Star Ratings

Table 6: Residential, 3-Year Fixed Rate Loan Fees

	Standalone Mortgages			Part of Package Mortgages		
	Upfront Fee	Ongoing Annual Fee	Discharge Fee	Upfront Fee	Ongoing Annual Fee	Discharge Fee
Min	Nil	Nil	Nil	Nil	Nil	Nil
Max	\$1,180.00	\$398.00	\$808.00	\$1,020.00	\$750.00	\$256.67
Average	\$579.40	\$62.85	\$251.18	\$242.73	\$295.71	\$256.67

Source: www.canstar.com.au. Based on products researched for the Star Ratings

Pros and Cons of a Package Loan

There are savings to be made, but a package loan won't be for everyone. Who may be suited to a package loan, and who may not be?

You may be suited to a package loan if...

- Saving money is your ultimate driver. The lower interest rates and fees will outweigh the cost of the package.
- The convenience of banking with one institution appeals greatly.

- You know you will use the majority of other financial products included in the package.
- You intend to borrow at least \$150,000 or more on your home loan.
- You would prefer a flexible, highly featured loan.

You may not be suited to a package loan if...

- You won't use the products included in the package, and thus get only limited benefit from it.
- The annual fee is not outweighed by the savings, because of the way you use/don't use the package.
- You can find a credit card or insurance better suited to your needs elsewhere.

Which package product offer outstanding value?

In 2015, CANSTAR researched 60 package home loans currently on offer from 46 lenders in Australia, and then rated the 37 products which meet our eligibility criteria. Read on to find which package home loans provide outstanding value for Australian home buyers.

What we look for – eligibility criteria for a package home loan

We rated loans for an amount of \$250,000, \$500,000, and \$750,000. We give the most weight to the result indicated for the loan amount of \$500,000 since it is on average what most Australians will need for a home loan.

In order to be considered for a CANSTAR Star Rating, home loan packages must meet the following requirements:

- Available for both residential and investment purposes.
- Offers both 3-year fixed and variable rates.
- Annual fee on the credit cards must be waived.
- Account-keeping fee on the deposit accounts must be waived.

These eligibility requirements make sure that you get to see only the products that are worth looking at.

Who offers outstanding value in 2016?

CANSTAR congratulates this year's three winners of our award for outstanding value in Package Home Loans:



Being package products, each of these winner's package home loans can be put together in many different ways, with different combinations and included products to suit your financial preferences. Our ratings system is unique and complex, but what follows here is a summary of the simplest reasons why these products provide outstanding value for your packaged banking needs.



Home Loan Package

ANZ

ANZ Breakfree

ANZ's Breakfree product offers the following extra package features: free financial planning; and discounted car insurance, home and contents insurance, and landlord insurance.



ANZ has a long history, founded in 1835 in London and Sydney as the Bank of Australasia and moving into Melbourne in 1838. As one of the Big 4 Banks in Australia, ANZ is the largest banking group in the Pacific and New Zealand region, and is ranked among the top 50 banks in the world. Customers can track their investments on their smartphone or tablet with ANZ's mobile app, Grow.

The Australian community benefits from ANZ's GIVE program, which stands for their activities in Giving, Investing, Volunteering, and Emergency Relief. To help Australians learn better money skills, ANZ created the free, online MoneyMinded education course, used by 360,000 people in 2015 alone. It really works – 7 out of 10 people who completed MoneyMinded said they felt less stressed about their financial future. ANZ also funds worthy causes through three types of community grants.

ANZ protects the environment through responsible business lending, climate change prevention, and sustainable sourcing. ANZ's sustainability highlights in 2015 included reducing greenhouse gas emissions by 8%, using 81% renewable energy to transition to a lower carbon economy (exceeding a target of 79%), reducing paper usage by 14%, and recycling 60% of waste. They took it further by encouraging employees adopting flexible working practices to cut down on long commutes to work – and 87% took them up on it. They also invested in educating their overseas corporate customers and partners about sustainable business practices.

NEWCASTLE PERMANENT

Newcastle Permanent Premium Plus Package

Newcastle Permanent's Premium Plus Package product currently offers one of the lowest interest rates when compared to other institutions. As for other package features, this product offers the following: free financial planning; discounted car insurance, home and contents insurance, landlord insurance; and a very broad choice of home loan products.



Newcastle Permanent was founded in 1903 as a Starr-Bowkett society to help low income families afford to buy their own home, and it remains 100% customer-owned today. At the time of writing, Newcastle Permanent serves the financial needs of around 320,000 Australians. Newcastle Permanent offers a school banking program and a Money Minder savings account to teach your child good savings habits.

Every year, Newcastle Permanent invests more than \$1.5 million through its Community Support program. This program supports local community interests such as surf lifesaving and Active Schools programs. The Newcastle Permanent Charitable Foundation makes a difference in the lives of disadvantaged members of our community by providing grants to projects that provide practical help.

To protect our precious environment, Newcastle Permanent focus on recycling, minimising water usage and energy consumption, and donating old computers and electronics to charitable organisations who need them.

WESTPAC

Westpac Premier Advantage



Westpac's Premier Advantage product offers the following outstanding package features: discounted share trading; term deposit benefits; and discounted car insurance, home and contents insurance, landlord insurance, income protection insurance, and life insurance.

Westpac was Australia's first bank, and its first company. Established in 1817 as the Bank of New South Wales, Westpac now serves around 13 million customers and is one of the big four Australian banks. They own a number of other banking brands including St. George, Bank of Melbourne, BankSA, and RAMS.

As for their community focus, Westpac directly supports disaster relief for businesses and communities, addressing financial and educational disadvantage in Aboriginal and Torres Strait Islander communities, and microfinance for marginalised small business people. Westpac supports community organisations in particular by providing financial solutions for Not-For-Profit businesses and long-term group community partnerships. Their Westpac Foundation funds innovative social enterprises that are making a difference in the world. Westpac also has an employee volunteering scheme and a workplace giving program.

When it comes to protecting the environment, Westpac is working hard: tackling climate change in 5 key ways, reducing water consumption to meet the targets in the UN CEO Water Mandate, and restoring Australia's unique biodiversity. They have reduced their greenhouse gas emissions by 40% since 1996. They also participate in several external initiatives to help improve the environmental performance of their business, such as the UN Global Compact and UNEPFI.



METHODOLOGY

HOME LOAN PACKAGE

What is the CANSTAR Home Loan Package Star Rating?

CANSTAR *Home Loan Package Star Rating* uses a sophisticated and unique ratings methodology that compares both Cost and Features across packaged products. CANSTAR star ratings represent a shortlist of financial products, enabling consumers to narrow their search to products. CANSTAR *Home Loan Package Star Rating* is a transparent analysis comparing all types of home loan package products.

What types of products are evaluated by CANSTAR Home Loan Package Star Rating?

Home Loan Packages allow consumers to bundle home loans, credit cards and deposit accounts together. CANSTAR *Home Loan Package Star Rating* aims to recognise institutions that offer outstanding value products to consumers across all three product areas.



Home Loans

Credit Cards

Deposit Accounts

Eligibility

In order to be considered for a Star Rating, home loan packages must meet the following requirements:

- Home Loan package must be available for residential and investment purposes
- Home Loan package must offer both 3 year fixed and variable rates
- Annual fee on the credit cards must be waived
- Account keeping fee on the deposit accounts must be waived

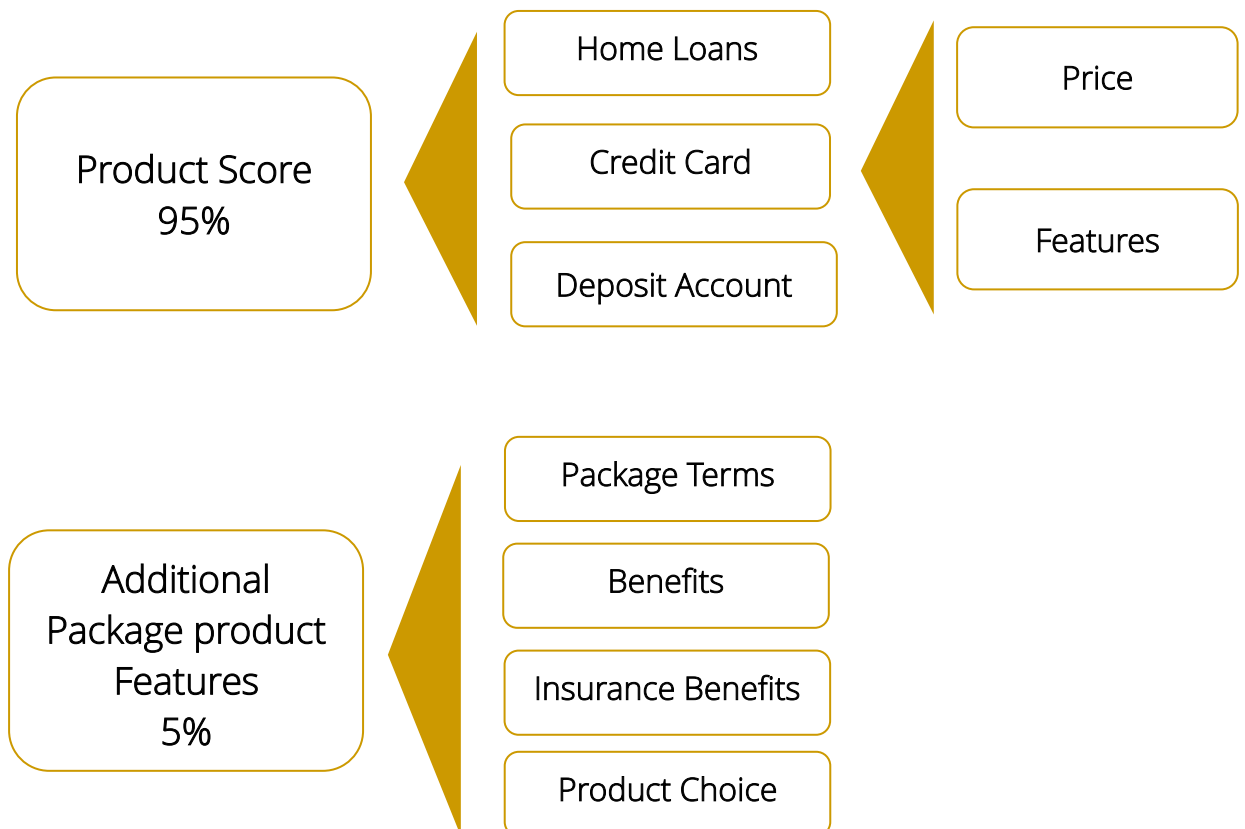


How is the CANSTAR Home Loan Package Star Rating calculated?

CANSTAR *Home Loan Package Star Rating* is a consumer friendly benchmark or value index. Each product reviewed for the Star Rating is awarded points for its comparative Pricing and for the array of positive Features attached to the product. Points are then aggregated to achieve a Product Score and Package Feature score.

To arrive at the total score CANSTAR applies a weight (w) against the Product and Package Feature scores. This method can be summarised as:

$$\text{TOTAL SCORE} = \text{PRODUCT SCORE} + \text{PACKAGE FEATURE SCORE}$$



Outstanding value Home Loan Packages are products that offer great value home loans, credit cards and deposit accounts with the addition of extra package features. Each product within the package is assessed separately on price and features. The top performing product from each category is represented within the package. Points are assigned for a range of positive features attached to the package.



Product Score

Within the Product Score, Home Loans are allocated the most weight, as it is the biggest component of the Home Loan Package. The rest of the weight is distributed between credit cards and deposit accounts.

	Home Loan	Credit Card	Deposit Account
Weight	85%	10%	5%

Within Home Loans both Residential and Investment loans are considered, with the following weights applied:

Home Loans	
	Weight
Residential Home Loan	65%
Investment Home Loan	35%

The weighted average of Residential and Investment loans price and feature scores will be taken into account to arrive at the Total Home Loan Score for the Star Rating.

Home Loans

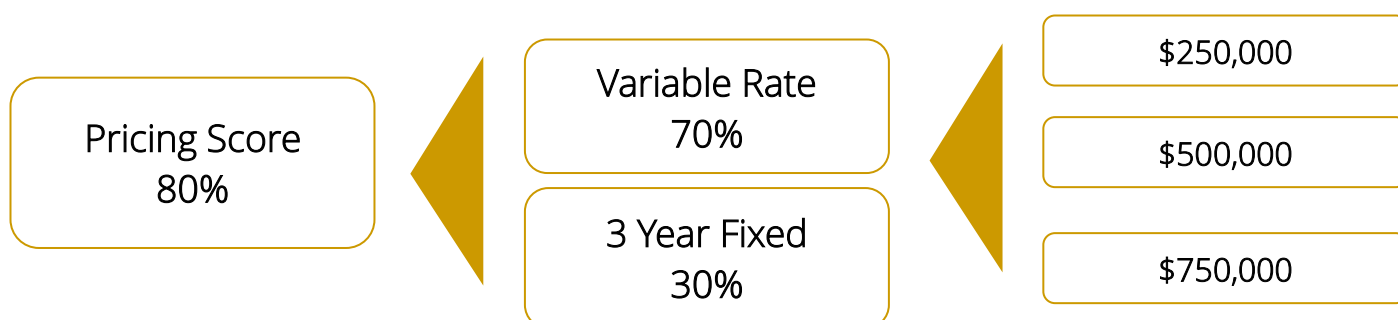
The Methodology for Home Loans considers the price and features associated with different loan types.

The weights assigned for each Home Loan type are as follows:

	Price Score	Feature Score
Variable	80%	20%
3 Year Fixed	80%	20%

Price Score – Home Loans

The Pricing Score of Home Loans is based on the cost of a home loan over 25 years and includes interest cost, upfront and ongoing fees.



Loan Amount	Weight
\$250,000	40%
\$500,000	50%
\$750,000	10%

The weighted average of the above loan amounts is used to calculate the total pricing score.

For the full Home Loans methodology please refer to [CANSTAR Home Loans Star Rating](#).



Feature Score – Home Loans

The Feature score for the Home Loan component is based on [CANSTAR Home Loans Star Rating](#).

Credit Cards

Profile	Description	Weight
Everyday Spender	Everyday spenders are disciplined credit card users that pay off their balances every month and may be looking to maximize their rewards benefit.	60%
Big Spender	Big spenders are credit card users that will put large amounts of money through their card each month and then pay off their balances.	40%

The Credit Card score is the weighted average of the total score for the Everyday Spender and Big Spender.

For the full Credit Card methodology please refer to [CANSTAR Credit Card Star Rating](#).

Deposit Accounts

The price and feature scores for the Deposit account component are based on CANSTAR Savings and Transaction Accounts Star Rating. The Deposit Account score is represented by the top performing product within the “High Transactor” profile.

For the full Deposit Account methodology please refer to [CANSTAR Savings and Transactions Accounts Star Rating](#).

Package Features

CANSTAR Home loan packages Star Rating not only considers the product assessment, but evaluates additional benefits that are offered to the consumer. Additional package benefits are as follows:

Categories	Weight	Description
Package Terms	15%	Requirements for an individual to obtain this product
Benefits	20%	Discounted financial planning, share trading and other benefits
Insurance Benefits	45%	Insurance discounts on general and risk products
Product Choice	20%	Number of home/investment loan options

Does CANSTAR rate all products available in the market?

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. However complete coverage 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.

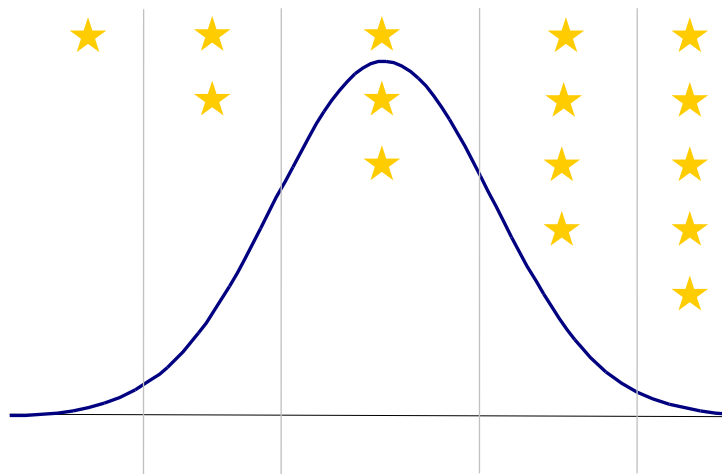
How often are products reviewed for awards or star ratings purposes?

All ratings are fully recalculated every six months based on the latest features offered by each provider. CANSTAR also monitors changes on an ongoing basis. The results are published in a variety of mediums (newspapers, magazines, television, websites, etc.)



How are the stars awarded?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores with the objective to award the top 5-10% of products with the CANSTAR five-star rating.



Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking and insurance products listed below. These star ratings and awards use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers, who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Access the CANSTAR website at www.canstar.com.au if you would like to view the latest star ratings and awards reports of interest.



- Account-based pensions
- Business life insurance
- Deposit accounts
- Health insurance
- Life insurance
- Online banking
- Personal loans
- Term deposits
- Youth banking
- Agribusiness
- Car insurance
- Direct life insurance
- Home & Contents
- Managed investments
- Online share trading
- Reward programs
- Travel insurance
- Business banking
- Credit cards
- First home buyer
- Home loans
- Margin lending
- Package banking
- Superannuation
- Travel money cards

DISCLAIMER:

To the extent that the information in this report constitutes general advice, this advice has been prepared by CANSTAR Research Pty Ltd A.C.N. 114 422 909 AFSL and ACL 437917 ("CANSTAR"). The information has been prepared without taking into account your individual investment objectives, financial circumstances or needs. Before you decide whether or not to acquire a particular financial product you should assess whether it is appropriate for you in the light of your own personal circumstances, having regard to your own objectives, financial situation and needs. You may wish to obtain financial advice from a suitably qualified adviser before making any decision to acquire a financial product. CANSTAR provides information about credit products. It is not a credit provider and in giving you information it is not making any suggestion or recommendation to you about a particular credit product. Please refer to CANSTAR's [ESG](#) for more information.

The information in this report must not be copied or otherwise reproduced, repackaged, further transmitted, transferred, disseminated, redistributed or resold, or stored for subsequent use for any purpose, in whole or in part, in any form or manner or by means whatsoever, by any person without CANSTAR's prior written consent. All information obtained by CANSTAR from external sources is believed to be accurate and reliable. Under no circumstances shall CANSTAR have any liability to any person or entity due to error (negligence or otherwise) or other circumstances or contingency within or outside the control of CANSTAR or any of its directors, officers, employees or agents in connection with the procurement, collection, compilation, analysis, interpretation, communication, publication, or delivery of any such information. Copyright 2014 CANSTAR Research Pty Ltd A.C.N. 114 422 909

The word "CANSTAR", the gold star in a circle logo (with or without surmounting stars), are trademarks or registered trademarks of CANSTAR Pty Ltd. Reference to third party products, services or other information by trade name, trademark or otherwise does not constitute or imply endorsement, sponsorship or recommendation of CANSTAR by the respective trademark owner.





Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★★★★★ "Outstanding Value"

ANZ	Breakfree	\$375.00	4.76	4.66	4.66	✓	✓	✗	✓	✗
------------	-----------	----------	------	------	------	---	---	---	---	---

Mortgage	Maximum LVR	Redraw Facility	Offset Facility
	90%	✓	✓

Credit Cards	Credit Card Name	Rewards Program	Annual Fee Waived
	Balance Visa	✓	✓
	First	✗	✓
	Frequent Flyer Platinum	✓	✓
	Low Rate	✗	✓
	Low Rate Platinum	✗	✓
	Platinum	✗	✓
	Rewards	✓	✓
	Rewards Platinum	✓	✓

Transaction Accounts	Transaction Account Name	Free Transactions	Ongoing Fee Waived
	Access Advantage	✗	✓
	One - 100% Offset	✗	✓

Newcastle Permanent	Premium Plus Package	\$375.00	3.99	3.99	3.99	✓	✓	✗	✓	✗
----------------------------	----------------------	----------	------	------	------	---	---	---	---	---

Mortgage	Maximum LVR	Redraw Facility	Offset Facility
	95%	✓	✓

Credit Cards	Credit Card Name	Rewards Program	Annual Fee Waived
--------------	------------------	-----------------	-------------------



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★★★★★ "Outstanding Value"

Value+ Credit Card

✗

✓

Transaction Accounts

Transaction Account Name

Free Transactions

Ongoing Fee Waived

Everyday Account

✗

✓

Rapid Saver Passbook

✓

✓

Rapid Saver Statement

✓

✓

Statement Savings Account

✓

✓

Westpac

Premier Advantage

\$395.00

4.78

4.78

4.68

✓

✗

✓

✓

✓

Mortgage

Maximum LVR

Redraw Facility

Offset Facility

95%

✓

✓

Credit Cards

Credit Card Name

Rewards Program

Annual Fee Waived

55 Day Classic

✗

✓

55 Day Platinum

✗

✓

Altitude

✓

✓

Altitude Black

✓

✓

Altitude Platinum

✓

✓

Low Rate Visa Card

✗

✓

Transaction Accounts

Transaction Account Name

Free Transactions

Ongoing Fee Waived

Choice

✗

✓

★★★★



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance
★★★★										
Bank Australia	Premium Package	\$350.00	4.29	4.19	4.09	✓	✓	✗	✓	✗
Mortgage	Maximum LVR			Redraw Facility		Offset Facility				
	95%			✓		✓				
Credit Cards	Credit Card Name			Rewards Program		Annual Fee Waived				
	Platinum Rewards Visa Credit Card			✓		✓				
Transaction Accounts	Transaction Account Name			Free Transactions		Ongoing Fee Waived				
	Mortgage Offset			✗		✓				
Bank of Sydney	Expect More	\$395.00	4.46	4.46	4.46	✗	✗	✗	✗	✗
Mortgage	Maximum LVR			Redraw Facility		Offset Facility				
	90%			✓		✓				
Credit Cards	Credit Card Name			Rewards Program		Annual Fee Waived				
	Visa Classic			✓		✓				
	Visa Platinum			✓		✓				
Transaction Accounts	Transaction Account Name			Free Transactions		Ongoing Fee Waived				
	Everyday Saver			✗		✓				
	Smart Net Account			✓		✓				
Bankwest	Complete Home Loan Package	\$395.00	4.08	4.08	4.08	✗	✗	✗	✗	✗
Mortgage	Maximum LVR			Redraw Facility		Offset Facility				
	80%			✓		✓				



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★★★★

Credit Cards	Credit Card Name	Rewards Program	Annual Fee Waived
	More Platinum MasterCard	✓	✓
	Qantas Platinum MasterCard	✓	✓

Transaction Accounts	Transaction Account Name	Free Transactions	Ongoing Fee Waived
	Mortgage Shredder Offset	✓	✓

Commonwealth Bank	Wealth Package	\$395.00	5.10	5.00	4.90	✓	✓	✗	✓	✗
-------------------	----------------	----------	------	------	------	---	---	---	---	---

Mortgage	Maximum LVR	Redraw Facility	Offset Facility
	95%	✓	✓

Credit Cards	Credit Card Name	Rewards Program	Annual Fee Waived
	Business Awards	✓	✓
	Business Gold Awards	✓	✓
	Business Platinum Awards	✓	✓
	Diamond Awards	✓	✓
	Gold Awards	✓	✓
	Low Fee Gold MasterCard	✗	✓
	Low Fee MasterCard	✗	✓
	Low Rate Gold MasterCard	✗	✓
	Low Rate MasterCard	✗	✓
	Platinum Awards	✓	✓



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★★★★

Standard Awards



Transaction Accounts

Transaction Account Name

Free Transactions

Ongoing Fee Waived

Complete Access



Mortgage Interest Saver 100% Offset



Smart Access



Streamline Basic



Heritage Bank

Home Advantage

\$350.00

4.13

4.13

4.08



Mortgage

Maximum LVR

Redraw Facility

Offset Facility

95%



Credit Cards

Credit Card Name

Rewards Program

Annual Fee Waived

Classic



Gold Low Rate



Platinum



Transaction Accounts

Transaction Account Name

Free Transactions

Ongoing Fee Waived

Cash Management Account



Money Manager Account



Mortgage Crusher



Simply Access



NAB

Choice Package

\$395.00

4.75

4.75

4.70





Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★★★★

Mortgage	Maximum LVR	Redraw Facility	Offset Facility
----------	-------------	-----------------	-----------------

95%	✓	✓
-----	---	---

Credit Cards	Credit Card Name	Rewards Program	Annual Fee Waived
--------------	------------------	-----------------	-------------------

flybuys Rewards Card	✓	✓
Low Fee MasterCard	✗	✓
Low Fee Visa Card	✗	✓
Premium Visa Card	✗	✓
Qantas Rewards Card	✓	✓
Qantas Rewards Premium Card	✓	✓
Velocity Rewards Card	✓	✓
Velocity Rewards Premium Card	✓	✓

Transaction Accounts	Transaction Account Name	Free Transactions	Ongoing Fee Waived
----------------------	--------------------------	-------------------	--------------------

Classic Banking	✗	✓
-----------------	---	---

NAB (Exclusive to Brokers)	Homeplus Package	Nil	4.64	4.64	4.61	✗	✗	✗	✗	✗
-----------------------------------	------------------	-----	------	------	------	---	---	---	---	---

Mortgage	Maximum LVR	Redraw Facility	Offset Facility
----------	-------------	-----------------	-----------------

95%	✓	✓
-----	---	---

Credit Cards	Credit Card Name	Rewards Program	Annual Fee Waived
--------------	------------------	-----------------	-------------------

flybuys Rewards Card	✓	✓
Qantas Rewards Premium Card	✓	✓



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★★★★

Velocity Rewards Premium Card

✓

✓

Transaction Accounts

Transaction Account Name

Free Transactions

Ongoing Fee Waived

Classic Banking

✗

✓

Suncorp Bank

Home Package Plus

Nil

4.30

4.25

4.25

✓

✗

✗

✓

✗

Mortgage

Maximum LVR

Redraw Facility

Offset Facility

80%

✓

✓

Credit Cards

Credit Card Name

Rewards Program

Annual Fee Waived

Gold Card

✓

✓

Platinum Card

✓

✓

Standard Card

✗

✓

Transaction Accounts

Transaction Account Name

Free Transactions

Ongoing Fee Waived

Everyday Options

✗

✓

Everyday Options Sub-account

✗

✓

★★★

Bank of Melbourne

Advantage Package

\$395.00

4.75

4.70

4.70

✓

✗

✓

✗

✓

Mortgage

Maximum LVR

Redraw Facility

Offset Facility

95%

✓

✓

Credit Cards

Credit Card Name

Rewards Program

Annual Fee Waived

Amplify Classic

✓

✓



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★ ★ ★

Vertigo Platinum				×			✓			
Vertigo Visa				×			✓			

Transaction Accounts

Transaction Account Name	Free Transactions	Ongoing Fee Waived
Complete Freedom	×	✓

BankSA

Advantage Package	\$395.00	4.75	4.70	4.70	✓	×	✓	×	✓
-------------------	----------	------	------	------	---	---	---	---	---

Mortgage

Maximum LVR	Redraw Facility	Offset Facility
95%	✓	✓

Credit Cards

Credit Card Name	Rewards Program	Annual Fee Waived
Amplify Classic	✓	✓
Vertigo Platinum	×	✓
Vertigo Visa	×	✓

Transaction Accounts

Transaction Account Name	Free Transactions	Ongoing Fee Waived
Complete Freedom	×	✓

BankVic

Premium Home	\$375.00	4.59	4.59	4.49	✓	✓	×	×	×
--------------	----------	------	------	------	---	---	---	---	---

Mortgage

Maximum LVR	Redraw Facility	Offset Facility
95%	✓	✓

Credit Cards

Credit Card Name	Rewards Program	Annual Fee Waived
Visa Gold credit card	✓	✓

Transaction Accounts

Transaction Account Name	Free Transactions	Ongoing Fee Waived
--------------------------	-------------------	--------------------



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance
★ ★ ★										
Beyond Bank	EzePay			✓			✓			
	Total Home Loan	\$395.00	4.84	4.39	4.39	✗	✗	✗	✗	✗
Mortgage	Maximum LVR		Redraw Facility			Offset Facility				
	95%			✓			✓			
Credit Cards	Credit Card Name		Rewards Program			Annual Fee Waived				
	Low Rate Visa Credit Card			✗			✓			
Transaction Accounts	Transaction Account Name		Free Transactions			Ongoing Fee Waived				
	Access Savings Account S1			✗			✓			
	Retirement Account S50			✗			✓			
Beyond Bank	Pinnacle +Plus Pkg	Nil	5.04	4.84	4.84	✗	✗	✗	✗	✗
Mortgage	Maximum LVR		Redraw Facility			Offset Facility				
	95%			✓			✓			
Credit Cards	Credit Card Name		Rewards Program			Annual Fee Waived				
	Low Rate Visa Credit Card			✗			✓			
Transaction Accounts	Transaction Account Name		Free Transactions			Ongoing Fee Waived				
	Access Savings Account S1			✗			✓			
	Retirement Account S50			✗			✓			
Citibank	Mortgage Plus	\$350.00	4.62	4.58	4.58	✓	✓	✓	✓	✓
Mortgage	Maximum LVR		Redraw Facility			Offset Facility				



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★ ★ ★

80%

✓

✓

Credit Cards

Credit Card Name	Rewards Program	Annual Fee Waived
Platinum	✓	✓
Qantas Signature	✓	✓

Transaction Accounts

Transaction Account Name	Free Transactions	Ongoing Fee Waived
Plus Transaction Account	✗	✓

Community First CU

Accelerator Home Loan	\$395.00	4.47	4.47	4.47	✓	✓	✗	✗	✗
-----------------------	----------	------	------	------	---	---	---	---	---

Mortgage

Maximum LVR	Redraw Facility	Offset Facility
95%	✓	✓

Credit Cards

Credit Card Name	Rewards Program	Annual Fee Waived
Low Rate Visa Cred Card	✗	✓

Transaction Accounts

Transaction Account Name	Free Transactions	Ongoing Fee Waived
Basic Offset Saver	✗	✓

ECU Australia

Premium Plus	Nil	4.77	4.56	4.56	✓	✗	✗	✗	✗
--------------	-----	------	------	------	---	---	---	---	---

Mortgage

Maximum LVR	Redraw Facility	Offset Facility
95%	✓	✓

Credit Cards

Credit Card Name	Rewards Program	Annual Fee Waived
Low Rate Visa Credit Card	✗	✓

Transaction Accounts

Transaction Account Name	Free Transactions	Ongoing Fee Waived
--------------------------	-------------------	--------------------



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance
★★★										
Hume Bank	Everyday Access S1			✓			✓			
	Property Package	\$375.00	4.55	4.45	4.45	✓	✓	✗	✗	✗
Mortgage	Maximum LVR		Redraw Facility			Offset Facility				
	97%			✓			✓			
Credit Cards	Credit Card Name		Rewards Program			Annual Fee Waived				
	Gold			✓			✓			
	Loyalty			✓			✓			
	Value			✗			✓			
Transaction Accounts	Transaction Account Name		Free Transactions			Ongoing Fee Waived				
	Flexible Loan Offset			✓			✓			
IMB	Platinum Package	\$395.00	4.59	4.59	4.59	✓	✗	✗	✓	✗
Mortgage	Maximum LVR		Redraw Facility			Offset Facility				
	95%			✓			✓			
Credit Cards	Credit Card Name		Rewards Program			Annual Fee Waived				
	Low Rate MasterCard			✗			✓			
	Platinum MasterCard			✓			✓			
Transaction Accounts	Transaction Account Name		Free Transactions			Ongoing Fee Waived				
	Every Day Account S4			✗			✓			
	Everyday UnLtd (Ill,SC)			✗			✓			



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★ ★ ★

Macquarie Bank	Offset Flyer	\$398.00	4.39	4.39	4.34	×	×	×	×	×
Mortgage	Maximum LVR			Redraw Facility		Offset Facility				
	95%			✓		✓				
Credit Cards	Credit Card Name			Rewards Program		Annual Fee Waived				
	Visa Platinum Card			✓		✓				
	Visa RateSaver Card			×		✓				
Transaction Accounts	Transaction Account Name			Free Transactions		Ongoing Fee Waived				
	100% Offset Account			×		✓				
NAB	Private Tailored Pkg	\$750.00	4.75	4.75	4.70	✓	×	×	✓	×
Mortgage	Maximum LVR			Redraw Facility		Offset Facility				
	95%			✓		✓				
Credit Cards	Credit Card Name			Rewards Program		Annual Fee Waived				
	flybuys Rewards Card			✓		✓				
	Low Fee MasterCard			×		✓				
	Low Fee Visa Card			×		✓				
	Premium Visa Card			×		✓				
	Qantas Rewards Card			✓		✓				
	Qantas Rewards Premium Card			✓		✓				
	Velocity Rewards Card			✓		✓				



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★ ★ ★

Velocity Rewards Premium Card

✓

✓

Transaction Accounts

Transaction Account Name

Free Transactions

Ongoing Fee Waived

Classic Banking

✗

✓

People's Choice Credit Union

Home Loan Package

\$395.00

4.42

4.42

4.42

✗

✗

✗

✗

✗

Mortgage

Maximum LVR

Redraw Facility

Offset Facility

95%

✓

✓

Credit Cards

Credit Card Name

Rewards Program

Annual Fee Waived

Visa Credit Card

✗

✓

Transaction Accounts

Transaction Account Name

Free Transactions

Ongoing Fee Waived

Everyday Account

✗

✓

Offset Account

✗

✓

Qld Police Credit Union

Classic Plus

Nil

4.69

4.44

4.44

✗

✗

✗

✗

✗

Mortgage

Maximum LVR

Redraw Facility

Offset Facility

97%

✓

✓

Credit Cards

Credit Card Name

Rewards Program

Annual Fee Waived

Bluey Card

✗

✓

Bluey Rewarder Card

✓

✓

Transaction Accounts

Transaction Account Name

Free Transactions

Ongoing Fee Waived

Classic Plus Mort Offset

✓

✓



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance
★★★										
	On Call Savings Account			✓			✓			
QT Mutual Bank	Teachers' Life	Nil	4.52	4.42	4.42	✓	✓	✗	✓	✗
Mortgage	Maximum LVR			Redraw Facility		Offset Facility				
	95%			✓		✓				
Credit Cards	Credit Card Name			Rewards Program		Annual Fee Waived				
	Platinum MyCard			✓		✓				
Transaction Accounts	Transaction Account Name			Free Transactions		Ongoing Fee Waived				
	Current Account			✗		✓				
	Everyday Account			✗		✓				
QT Mutual Bank	Choices	\$395.00	4.52	4.42	4.42	✓	✓	✗	✓	✗
Mortgage	Maximum LVR			Redraw Facility		Offset Facility				
	95%			✓		✓				
Credit Cards	Credit Card Name			Rewards Program		Annual Fee Waived				
	Platinum MyCard			✓		✓				
Transaction Accounts	Transaction Account Name			Free Transactions		Ongoing Fee Waived				
	Current Account			✗		✓				
	Everyday Account			✗		✓				
St.George Bank	Advantage Package	\$395.00	4.74	4.69	4.69	✓	✗	✓	✗	✓
Mortgage	Maximum LVR			Redraw Facility		Offset Facility				



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★ ★ ★

95%

✓

✓

Credit Cards

Credit Card Name

Rewards Program

Annual Fee Waived

Amplify Classic

✓

✓

Vertigo Platinum

✗

✓

Vertigo Visa

✗

✓

Transaction Accounts

Transaction Account Name

Free Transactions

Ongoing Fee Waived

Complete Freedom

✗

✓

Victoria Teachers Mutual Bank

Education Package Home Loan

\$300.00

4.04

4.04

4.04

✓

✗

✗

✗

✗

Mortgage

Maximum LVR

Redraw Facility

Offset Facility

80%

✓

✓

Credit Cards

Credit Card Name

Rewards Program

Annual Fee Waived

Visa Platinum Credit Card

✗

✓

Transaction Accounts

Transaction Account Name

Free Transactions

Ongoing Fee Waived

Deeming Account S9

✓

✓

Everyday Account S1

✓

✓

★ ★

Auswide Bank

Freedom Package

\$395.00

3.98

3.98

3.98

✗

✗

✗

✗

✗

Mortgage

Maximum LVR

Redraw Facility

Offset Facility

80%

✓

✓



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★ ★

Credit Cards	Credit Card Name	Rewards Program	Annual Fee Waived							
	Platinum MasterCard	✓	✓							
Transaction Accounts	Transaction Account Name	Free Transactions	Ongoing Fee Waived							
	Everyday Access	✗	✓							
	Mortgage Offset	✓	✓							
Bendigo Bank	Home Loan Package Plus	Nil	4.88	4.78	4.78	✗	✗	✗	✗	✗

Mortgage	Maximum LVR	Redraw Facility	Offset Facility							
	95%	✓	✓							

Credit Cards	Credit Card Name	Rewards Program	Annual Fee Waived							
	Ready Red MasterCard	✓	✓							
	Ready Red Visa	✓	✓							

Transaction Accounts	Transaction Account Name	Free Transactions	Ongoing Fee Waived							
	Mortgage Saver 100% Offset	✗	✓							
	Retirement Everyday Account	✗	✓							
	Ultimate Account	✗	✓							

First Option Credit Union	Packaged Home Loan	\$375.00	4.80	4.80	4.65	✗	✗	✗	✗	✗
Mortgage	Maximum LVR	Redraw Facility	Offset Facility							
	95%	✓	✓							

Credit Cards	Credit Card Name	Rewards Program	Annual Fee Waived							



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance
★★										
	Cash Rewards Visa Credit Card			✓			✓			
	Low Rate Visa Credit Card			✗			✓			
Transaction Accounts	Transaction Account Name			Free Transactions			Ongoing Fee Waived			
	Access Saver			✓			✓			
G&C Mutual Bank	Premium Package	\$375.00	4.07	4.07	4.07	✓	✗	✗	✗	✗
Mortgage	Maximum LVR			Redraw Facility			Offset Facility			
	95%			✓			✓			
Credit Cards	Credit Card Name			Rewards Program			Annual Fee Waived			
	Platinum Visa Credit Card			✓			✓			
Transaction Accounts	Transaction Account Name			Free Transactions			Ongoing Fee Waived			
	Mortgage Offset Account			✓			✓			
G&C Mutual Bank	Solutions Package	\$350.00	4.84	4.84	4.84	✓	✗	✗	✗	✗
Mortgage	Maximum LVR			Redraw Facility			Offset Facility			
	95%			✓			✓			
Credit Cards	Credit Card Name			Rewards Program			Annual Fee Waived			
	Low Rate Visa Credit Card			✗			✓			
Transaction Accounts	Transaction Account Name			Free Transactions			Ongoing Fee Waived			
	Access Account			✓			✓			
Horizon Credit Union	Platinum Loan	\$150.00	4.79	4.79	4.79	✓	✓	✗	✗	✗



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★★

Mortgage	Maximum LVR		Redraw Facility			Offset Facility				
	95%		✓			✗				
Credit Cards	Credit Card Name		Rewards Program			Annual Fee Waived				
	Visa Credit Card		✗			✓				
Transaction Accounts	Transaction Account Name		Free Transactions			Ongoing Fee Waived				
	Advantage 25		✗			✓				
	Advantage 55 S55		✓			✓				
ME Bank	Member Package	\$395.00	4.09	4.09	4.09	✗	✗	✗	✗	✗

Mortgage	Maximum LVR		Redraw Facility			Offset Facility				
	95%		✓			✓				
Credit Cards	Credit Card Name		Rewards Program			Annual Fee Waived				
	frank credit card		✗			✓				
Transaction Accounts	Transaction Account Name		Free Transactions			Ongoing Fee Waived				
	EveryDay Transaction Account		✗			✓				
	InterestME Savings Account		✓			✓				
	Online Savings Account		✗			✓				

★

Hunter United	Package Home Loan	\$295.00	4.85	4.85	4.85	✗	✗	✗	✗	✗
Mortgage	Maximum LVR		Redraw Facility			Offset Facility				



Home Loan Package Star Ratings

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

Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★

95%



Credit Cards

Credit Card Name	Rewards Program	Annual Fee Waived
Visa Credit Card	✗	✓

Transaction Accounts

Transaction Account Name	Free Transactions	Ongoing Fee Waived
On Call Savings Account	✗	✓