



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.79	Nil	Nil	P+I	✓	✓	No	80%	✓
Click Loans	The Online Home Loan 80 150-499k	3.69	440	Nil	Both	✓	✓	No	80%	✓
Click Loans	The Online Offset Home Loan 80 150-499k	3.73	363	198.00/a	Both	✓	✓	Full	80%	✓
Click Loans	The Online Offset Home Loan 80%	3.73	440	Nil	P+I	✓	✓	Full	80%	✓
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	✓	No	80%	✓
Firstmac	VIP Pack 80 P&I	3.89	520	Nil	P+I	✓	✓	Full	80%	✓
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✓	✓	Full	80%	✓
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	✓	✓	Full	100%	✓
Gateway Credit Union	Premium Variable 80% 150k+	3.73	200	299/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Discount Variable 150k+	3.79	750	Nil	Both	✓	✓	No	95%	✓
HSBC	Home Value - OO (Fee Free Option)	3.78	Nil	Nil	Both	✓	✓	No	90%	✓
HSBC	Home Value - Owner Occupier	3.75	270	Nil	Both	✓	✓	No	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
IMB	Budget - Owner Occupied 90%	3.87	769	Nil	Both	✓	✓	No	95%	✓
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 150-499k	3.89	299	199/a	Both	✓	✓	Full	80%	✓
ING DIRECT	Orange Advantage Variable 150-499k 80%	3.89	299	199.00/a	Both	✓	✓	Full	95%	✓
loans.com.au	Essentials - Owner Occ - PI	3.59	520	Nil	P+I	✓	✓	No	80%	✓
loans.com.au	Offset Variable-Owner Occupier <80%	3.67	520	Nil	Both	✓	✓	Full	80%	✓
Newcastle Permanent	Premium Plus Package Home Loan 150-499k	3.74	Nil	395/a	Both	✓	✓	Full	90%	✓
P&N Bank	& Home Loan	3.99	395	Nil	P+I	✓	✓	Full	90%	✓
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.99	395	Nil	P+I	✓	✓	Full	90%	✓
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	✓	✓	Full	95%	✓
QBANK	Classic Home Loan P&I Only	3.87	Nil	Nil	P+I	✓	✓	No	80%	✓
QBANK	Classic Offer 80%	3.88	Nil	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✓	✓	No	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Reduce Home Loans	Rate Buster 100% Offset Variable	3.47	570	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Rate Buster Standard Variable	3.39	570	Nil	Both	✓	✓	No	80%	✓
State Custodians	Breathe Easy Offset 80%	3.82	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable Offset 80%	3.69	286	299.00/a	Both	✓	✓	Full	95%	✓
UBank	Value Offer - 20% Deposit Minimum	3.74	Nil	Nil	P+I	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Adelaide Bank	SmartSaver 90%	4.04	495	Nil	Both	✓	✓	No	95%	✓
AMP Bank	Basic Variable Loan IO	4.28	545	Nil	IO	✓	✓	Full	90%	✓
AMP Bank	Basic Variable Loan P+I	3.98	545	Nil	P+I	✓	✓	Full	90%	✓
Aussie	Optimizer Plus Variable PI 100-749k 80%	3.86	Nil	198.00/a	P+I	✓	✓	Full	95%	✓
Aussie	Optimizer Variable PI 100-749k 80%	3.86	Nil	Nil	P+I	✓	✓	No	95%	✓
Aussie	Select Basic Variable 100-499k 80%	3.95	Nil	Nil	Both	✓	✓	No	95%	✓
Bank Australia	Premium Package Premium 100-399k	4.02	595	350/a	P+I	✓	✓	Full	95%	✓
Bank of Sydney	Expect More Variable 100k+	3.94	Nil	395/a	Both	✓	✓	Full	90%	✓
Bank of Sydney	Expect More Variable PAYG 100k+	3.79	Nil	395/a	P+I	✓	✓	Full	80%	✓
BankVic	Base Variable	3.99	600	Nil	P+I	✓	✓	No	95%	✓
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+	3.85	250	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Premium Select Home Loan Owner Occ 80%	4.02	250	Nil	Both	✓	✓	Full	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★										
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
BOQ	Economy	3.89	450	10.00/m	Both	✓	✓	No	80%	✓
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	✓	Full	95%	✓
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	✓	Full	80%	✓
Easy Street Fin Services	Standard Variable Rate Home Loan	4.10	500	Nil	Both	✓	✓	Full	80%	✓
Firstmac	VIP Pack 80 IO	4.09	520	Nil	IO	✓	✓	Full	80%	✓
Firstmac	Vital 80 P&I	3.79	720	Nil	P+I	✓	✓	No	80%	✓
Freedom Lend	Freedom Variable IO 80%	3.93	Nil	375.00/a	IO	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Variable 150-249k	3.88	150	350/a	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	1056	198.00/a	P+I	✓	✓	Full	80%	✓
Homeloans	Ultra Plus Variable PI 80 200-499k	3.89	363	120.00/a	P+I	✓	✓	No	80%	✓
IMB	Essentials - Owner Occupied 90%	4.09	Nil	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Fusion Variable PI 80 200-499k	3.69	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Mortgage Simplifier 150-499k	4.04	519	Nil	Both	✓	✓	No	80%	✓
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	✓	✓	No	80%	✓
Mortgage House	Essentials 80	3.82	595	10.00/m	P+I	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
MyState	Special Residential Home Loan 80%	3.99	650	Nil	Both	✓	✓	Full	95%	✓
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	✓	No	95%	✓
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	✓	No	80%	✓
Quodos Bank	Low Cost Home Loan- OO 150-249k	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Offset Home Loan PI 80	4.04	800	8.00/m	P+I	✓	✓	Full	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Suncorp Bank	OO Back To Basics 90%	3.88	600	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Classic	3.94	675	Nil	P+I	✓	✓	No	85%	✗
The Rock	Essentials Special 80%	3.99	650	Nil	Both	✓	✓	Full	90%	✓
UniBank	Classic	3.94	675	Nil	P+I	✓	✓	No	85%	✗
Victoria Teachers Mutual Bank	Education Package Home Loan Variable OO 80%	3.79	300	300/a	P+I	✓	✓	Full	95%	✓
Virgin Money	Reward Me - Owner Occupied Var 80 75-499k	3.89	150	10.00/m	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Owner Occupied Special Offer	4.21	Nil	Nil	P+I	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Adelaide Bank	Smartfit Variable 90%	4.09	495	15.00/m	Both	✓	✓	Full	95%	✓
AMP Bank	Affinity Package Classic Variable IO 100-249k	4.52	895	Nil	IO	✓	✓	Full	90%	✓
AMP Bank	Affinity Package Classic Variable P+I 100-249k	4.22	295	Nil	P+I	✓	✓	Full	90%	✓
AMP Bank	Essential Home Loan	3.89	295	Nil	P+I	✓	✓	No	90%	✓
AMP Bank	Professional Package Classic Variable IO 100-249k	4.52	895	349/a	IO	✓	✓	Full	90%	✓
AMP Bank	Professional Package Classic Variable P+I 100-249k	4.22	Nil	349/a	P+I	✓	✓	Full	90%	✓
AMP Bank	Select Package Classic Variable IO 100-249k	4.52	895	Nil	IO	✓	✓	Full	90%	✓
AMP Bank	Select Package Classic Variable P+I 100-249k	4.22	295	Nil	P+I	✓	✓	Full	90%	✓
ANZ	Breakfree Variable 150-249k	4.75	160	Nil	Both	✓	✓	Full	90%	✓
ANZ	Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Optimizer Plus Variable IO 100-749k	4.09	Nil	198.00/a	IO	✓	✓	Full	80%	✓
Aussie	Optimizer Variable IO 100-749k	4.09	Nil	Nil	IO	✓	✓	No	80%	✓





# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Select Standard Variable 100-499k 80%	3.95	Nil	15.00/m	Both	✓	✓	No	95%	✓
Australian Military Bank	Standard Variable Offset 80%	4.69	1014	Nil	Both	✓	✓	Full	95%	✓
Auswide Bank	Freedom Package Standard Variable 150k+	3.89	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	RBA Rate Tracker Home Loan	3.99	900	Nil	P+I	✓	✓	No	80%	✗
B&E Personal Banking	FlexiDiscount LVR Special	3.99	230	10.00/m	P+I	✓	✓	No	80%	✓
B&E Personal Banking	Topline 90%	4.19	650	Nil	P+I	✓	✓	Full	95%	✓
Bank Australia	Premium	4.82	595	Nil	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable P&I 150-249k	4.62	Nil	395/a	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Basic Promo Variable IO	4.12	600	Nil	IO	✓	✓	No	95%	✓
Bank of Melbourne	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Variable P&I 150-249k	4.69	700	395/a	P+I	✓	✓	Full	95%	✓
BankSA	Basic Promo Variable IO	4.12	600	Nil	IO	✓	✓	No	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankSA	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	2 Year Introductory Variable 2 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	offset	4.64	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	Premium Home standard variable 50-249k	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	standard variable	4.59	600	Nil	Both	✓	✓	Full	95%	✓
Bankwest	Regular Saver Home Loan Owner Occ	4.85	250	Nil	Both	✓	✓	Full	95%	✓
bcu	Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Connect Package Variable Owner Occupied	4.53	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Variable 50-249k	4.88	Nil	10.00/m	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Variable 200-299k	4.80	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Variable 50-299k	4.60	Nil	395/a	Both	✓	✓	Full	95%	✓
BOQ	Clear Path Variable Home Loan	4.47	150	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Basic Variable IO 50-499k 80%	4.47	649	Nil	IO	✓	✓	No	90%	✓
Citi	Basic Variable P&I 50-499k 80%	4.42	649	Nil	P+I	✓	✓	No	90%	✓
Citi	Mortgage Plus Offset Variable IO 80% 150-499k	4.27	649	350/a	IO	✓	✓	Full	90%	✓
Citi	Mortgage Plus Offset Variable P&I 80% 150-499k	4.22	Nil	350/a	P+I	✓	✓	Full	90%	✓
Citi	Mortgage Plus Variable IO 80% 150-499k	4.27	Nil	350/a	IO	✓	✓	No	90%	✓
Citi	Mortgage Plus Variable P&I 80% 150-499k	4.22	649	350/a	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.99	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	✓	✓	No	95%	✗



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.99	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Standard Variable 150-349k	4.72	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan True Value Var HI 100-249k	4.37	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	✓	No	95%	✓
CUA	Basic Variable	4.68	795	Nil	Both	✓	✓	No	95%	✓
CUA	Variable	4.69	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	✓	Full	95%	✓
ECU Australia	Premium Plus Standard Variable 150.00001-k	4.52	Nil	360/a	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Rewards	4.69	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Firstmac	Home Loan 80	4.29	520	Nil	Both	✓	✓	Full	80%	✓
Firstmac	Vital 80 IO	3.99	720	Nil	IO	✓	✓	No	80%	✓
G&C Mutual Bank	Solutions Package Solutions	4.76	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Low Rate Essentials	4.32	275	Nil	Both	✓	✓	No	80%	✓
Gateway Credit Union	Variable 80%	4.96	750	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Homeloans	Monipower	4.24	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	1056	198.00/a	IO	✓	✓	Full	80%	✓
Homeloans	Ultra Plus Variable IO 80 200-499k	4.09	363	120.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Horizon Credit Union	Mortgage Breaker Home Loan	4.59	860	150.00/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	SPECIAL Value Plus Home Loan	4.09	960	8.00/m	P+I	✓	✓	Full	95%	✓
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Property Package Variable 150-249k	4.40	Nil	375/a	Both	✓	✓	Full	97%	✓
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	95%	✓
Hunter United	Green Home Loan	4.50	850	8.00/m	P+I	✓	✓	No	95%	✓
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	95%	✓
IMB	Introductory Variable 1 yr	4.09	769	10.00/m	Both	✓	✓	No	95%	✓
IMB	Platinum Package Standard Variable 90% 150-249k	4.59	324	Nil	Both	✓	✓	Full	80%	✓
iMortgage	Fusion Variable IO 80 200-499k	3.89	363	120.00/a	IO	✓	✓	No	80%	✓
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	✓	✓	Full	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Liberty Financial	Liberty Sharp 70 - 80 LVR	4.14	995	Nil	Both	✓	✗	No	80%	✗
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	✓	✓	Full	90%	✓
Macquarie Credit Union	Home Loan Variable	4.89	561	Nil	Both	✓	✓	Full	95%	✓
Macquarie Credit Union	Power 200-k	3.69	Nil	400.00/a	Both	✓	✓	Full	95%	✓
ME	Basic Home Loan OO Max 80 LVR	4.09	400	Nil	Both	✓	✓	No	80%	✗
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k	3.94	400	395/a	Both	✓	✓	Full	80%	✓
Mortgage House	Advantage Home Loan 80	4.32	500	Nil	P+I	✓	✓	Full	80%	✓
Mortgage House	Advantage Standard Variable	4.57	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Advantage Variable 100-749k	4.57	895	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Advantage Variable One 80	4.12	500	10.00/m	P+I	✓	✓	Full	80%	✓
Mortgage House	Pure and Simple 80	4.34	Nil	Nil	P+I	✓	✓	No	80%	✗



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
MOVE - People Driven Banking	myHome Standard Variable Package	4.10	450	300/a	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	Standard Variable Rate	4.85	450	Nil	Both	✓	✓	Full	95%	✓
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	✓	Full	95%	✓
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	✓	No	95%	✓
NAB	Choice Package Tailored Variable - IO 20-249k	4.75	Nil	395/a	IO	✓	✓	Full	90%	✓
NAB	Choice Package Tailored Variable - P&I 100-249k	4.65	Nil	395/a	P+I	✓	✓	Full	95%	✓
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	395/a	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	✓	✓	No	95%	✓





# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
P&N Bank	Smooth Home Loan 80%	4.64	395	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Basic Variable 90%	4.24	200	Nil	Both	✓	✓	No	95%	✓
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
Police Bank	Premium Variable	4.74	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Classic Home Loan	4.49	Nil	Nil	Both	✓	✓	No	95%	✓
QBANK	Classic Plus Classic Home Loan 100-249k	4.54	Nil	25/m	Both	✓	✓	No	95%	✓
QBANK	Classic Plus Classic Offer 80% 100-249k	4.49	Nil	25/m	Both	✓	✓	No	80%	✓
QBANK	Classic Plus Residential Variable 100-249k	4.49	Nil	25/m	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Choices Mortgage Breaker 150-249k	4.52	Nil	395/a	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Teachers' Life Mortgage Breaker 125-249k	4.52	Nil	25/m	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Low Rate IO	4.55	870	Nil	IO	✓	✓	Full	95%	✓
RAMS	Low Rate P&I	4.45	870	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Basic 25 yrs	4.42	250	Nil	Both	✓	✓	No	95%	✗
Regional Australia Bank	Basic Special 3 yrs	3.87	250	Nil	Both	✓	✓	No	95%	✗
Regional Australia Bank	Partnership Advantage Variable	4.37	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Smart Pro IO 200-499k 80%	4.26	649	Nil	IO	✓	✓	No	95%	✓
RESI Mortgage Corp	Smart Pro P&I 200-499k 80%	4.15	649	Nil	P+I	✓	✓	No	95%	✓
SCU	Basic Home Loan	3.77	673	Nil	P+I	✓	✓	No	95%	✓
SCU	My Life Variable Rate Package 150-249k	4.07	473	350/a	Both	✓	✓	Full	95%	✓
SCU	ProPack 150-249k	4.65	673	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
SCU	Standard Variable	5.00	673	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Standard Variable 50-249k	4.60	750	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable P&I 150-249k	4.70	Nil	395/a	P+I	✓	✓	Full	95%	✓
St.George Bank	Basic Promo Variable IO	4.12	600	Nil	IO	✓	✓	No	95%	✓
St.George Bank	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Eco Home Loan	4.17	600	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Offset Home Loan	4.24	800	8.00/m	P+I	✓	✓	Full	95%	✓
Summerland Credit Union	Premium	4.17	Nil	380.00/a	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Premium PI 80	3.97	Nil	380.00/a	P+I	✓	✓	No	80%	✓
Suncorp Bank	Home Package Plus Owner Occupied Variable 80% 150-499k	4.60	Nil	375/a	Both	✓	✓	Full	90%	✓
Teachers Mutual Bank	Solutions Plus <\$250k 80%	4.04	750	200.00/a	Both	✓	✓	Full	95%	✓
The Capricornian	Premium Choice Variable 50-249k	4.69	785	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
The Mac	Basic Variable 150-249k	4.24	1320	Nil	Both	✓	✓	No	95%	✓
The Mac	Home Loan	4.94	1463	Nil	Both	✓	✓	No	95%	✓
The Mac	Offset Home Loan	4.94	1320	Nil	Both	✓	✓	Full	95%	✓
The Mutual	Budget	4.18	150	Nil	P+I	✓	✗	No	90%	✗
The Mutual	Mutual	4.38	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	✓	Full	95%	✓
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	✓	✓	Full	95%	✓
UBank	UHomeLoan - Real Reward Offer IO	4.13	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable IO	4.46	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable PI	4.17	Nil	Nil	P+I	✓	✓	No	80%	✓
UniBank	Solutions Plus <\$250k 80%	4.04	750	200.00/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Westpac	Flexi First Option IO	4.76	750	Nil	IO	✓	✓	No	95%	✓
Westpac	Flexi First Option P&I	4.64	750	Nil	P+I	✓	✓	No	95%	✓
Westpac	Premier Advantage Rocket Repay Home Loan IO 150-249k	4.81	150	395/a	IO	✓	✓	Full	95%	✓
Westpac	Premier Advantage Rocket Repay Home Loan P&I 150-249k	4.69	150	395/a	P+I	✓	✓	Full	95%	✓
Westpac	Special Flexi First Option IO 3 yrs	4.03	750	Nil	IO	✓	✓	No	80%	✓
Westpac	Special Flexi First Option P&I 3 yrs	3.99	750	Nil	P+I	✓	✓	No	95%	✓
Woolworths Employees CU	Standard Variable	4.71	Nil	Nil	P+I	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
ANZ	Variable	5.25	760	5.00/m	Both	✓	✓	Full	90%	✓
Arab Bank Australia	Essentials Home Loan	5.34	250	Nil	Both	✓	✓	Full	95%	✓
Arab Bank Australia	HeadStart Intro Variable 1 yr	3.90	600	8.00/m	P+I	✓	✓	No	95%	✓
Arab Bank Australia	The Basics	5.24	600	8.00/m	P+I	✓	✓	No	95%	✓
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable IO 150-249k	4.74	700	395/a	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Variable IO	5.34	700	10.00/m	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankSA	Advantage Package Variable IO 150-249k	4.81	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Variable Owner Occupied 80%	5.35	250	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Variable	5.10	595	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Catalyst Money	Variable Lite IO	5.15	607	Nil	IO	✓	✓	Full	95%	✓
Catalyst Money	Variable Lite PI	5.10	607	Nil	P+I	✓	✓	Full	95%	✓
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	True Value Var HI	5.17	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Complete	5.37	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Essential	5.37	1020	8.00/m	Both	✓	✓	No	90%	✓
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	✓	Full	95%	✓
Heritage Bank	Variable	5.04	150	8.00/m	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Home Smart	5.23	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Variable	5.23	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Variable	5.10	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Interest Only	4.90	350	Nil	IO	✓	✓	No	90%	✓
Illawarra CU NSW	Variable Lite IO	5.15	607	Nil	IO	✓	✓	Full	95%	✓
Illawarra CU NSW	Variable Lite PI	5.10	607	Nil	P+I	✓	✓	Full	95%	✓
IMB	Standard Variable 90%	5.09	769	Nil	Both	✓	✓	Full	95%	✓
Macquarie Credit Union	Basic Home Loan	4.64	561	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	561	Nil	P+I	✗	✗	Full	95%	✗
ME	Flexible Home Loan OO Max 80 LVR	5.03	400	Nil	Both	✓	✓	Full	80%	✓





# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
MyState	Standard Variable	5.23	350	Nil	Both	✓	✓	Full	95%	✓
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	✓	No	95%	✓
NAB	Private Tailored Pkg Tailored Variable - P&I 100-249k	4.65	600	750/a	P+I	✓	✓	Full	95%	✓
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	✓	Full	90%	✓
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	395/a	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	✓	Full	95%	✓
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 80%	5.14	395	8.00/m	Both	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 95%	5.14	395	8.00/m	Both	✓	✓	Full	95%	✓
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	✓	Full	95%	✓
QBANK	Standard Variable	4.99	Nil	Nil	Both	✓	✓	No	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RAMS	Full Feature IO	5.45	870	Nil	IO	✓	✓	Full	95%	✓
RAMS	Full Feature P&I	5.35	870	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Mortgage Offset	5.22	250	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable IO 150-249k	4.82	700	395/a	IO	✓	✓	Full	95%	✓
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	✓	Full	95%	✓
Summerland Credit Union	ECO Home Loan Standard	5.17	600	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Home Loan Plus	5.17	800	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Offset Home Loan Standard	5.24	800	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	95%	✓
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Basic Variable	4.81	1010	Nil	P+I	✓	✓	Full	95%	✗



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Transport Mutual Credit Union	Variable	5.06	1010	Nil	P+I	✓	✓	Full	95%	✗
UniBank	Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	95%	✓
UniBank	Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	95%	✓
Westpac	Rocket Repay Home Loan IO	5.41	750	8.00/m	IO	✓	✓	Full	95%	✓
Westpac	Rocket Repay Home Loan P&I	5.29	750	8.00/m	P+I	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
AMP Bank	Classic Variable IO	5.73	895	10.00/m	IO	✓	✓	Full	90%	✓
AMP Bank	Classic Variable P+I	5.43	895	10.00/m	P+I	✓	✓	Full	90%	✓
Auswide Bank	Standard Variable	5.43	600	10.00/m	Both	✓	✓	Full	90%	✗
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	✓	No	95%	✓
B&E Personal Banking	FlexiLine	5.12	650	10.00/m	P+I	✓	✓	Full	80%	✗
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	✓	Full	95%	✓
BankSA	Variable IO	5.41	700	10.00/m	IO	✓	✓	Full	95%	✓
BOQ	Standard Variable	5.61	450	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Offset Variable IO 50-499k 80%	5.68	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Offset Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Variable IO 50-499k 80%	5.68	649	8.00/m	IO	✓	✓	No	90%	✓
Citi	Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓	✓	No	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
St.George Bank	Variable IO	5.42	700	10.00/m	IO	✓	✓	Full	95%	✓
Suncorp Bank	Owner Occupied Variable 80%	5.55	600	10.00/m	Both	✓	✓	Full	95%	✓
The Capricornian	Introductory Rate 1 yr 95%	3.89	785	Nil	P+I	✓	✓	No	95%	✗
The Rock	Variable	5.73	950	5.00/m	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Basic Variable	3.83	1180	120.00/a	P+I	✓	✓	No	80%	✓
AMO Group	Variable Home Loan	3.83	1180	120.00/a	Both	✓	✓	No	95%	✓
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.79	Nil	Nil	P+I	✓	✓	No	80%	✓
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Click Loans	The Online Home Loan 80 150-499k	3.69	440	Nil	Both	✓	✓	No	80%	✓
Click Loans	The Online Offset Home Loan 80 150-499k	3.73	363	198.00/a	Both	✓	✓	Full	80%	✓
Click Loans	The Online Offset Home Loan 80%	3.73	440	Nil	P+I	✓	✓	Full	80%	✓
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✓	✓	Full	80%	✓
Gateway Credit Union	Premium Variable 80% 150k+	3.73	200	299/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Discount Variable 150k+	3.79	750	Nil	Both	✓	✓	No	95%	✓
Heritage Bank	Home Advantage Variable 250-699k	3.84	150	350/a	Both	✓	✓	Full	95%	✓
HSBC	Home Value - Owner Occupier	3.75	270	Nil	Both	✓	✓	No	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Hunter United	Platinum Home Loan OO	3.79	Nil	8.00/m	P+I	✓	✓	Full	80%	✓
IMB	Budget - Owner Occupied 90%	3.87	769	Nil	Both	✓	✓	No	95%	✓
iMortgage	Fusion Variable PI 80 200-499k	3.69	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 150-499k	3.89	299	199/a	Both	✓	✓	Full	80%	✓
ING DIRECT	Orange Advantage Variable 150-499k 80%	3.89	299	199.00/a	Both	✓	✓	Full	95%	✓
loans.com.au	Essentials - Owner Occ - PI	3.59	520	Nil	P+I	✓	✓	No	80%	✓
loans.com.au	Offset Variable-Owner Occupier <80%	3.67	520	Nil	Both	✓	✓	Full	80%	✓
Newcastle Permanent	Premium Plus Package Home Loan 150-499k	3.74	Nil	395/a	Both	✓	✓	Full	90%	✓
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	✓	✓	Full	80%	✓
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.99	395	Nil	P+I	✓	✓	Full	90%	✓
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	✓	✓	Full	95%	✓
QBANK	Classic Offer 80%	3.88	Nil	Nil	Both	✓	✓	No	95%	✓





# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Qudos Bank	Low Cost Home Loan- OO 250-499k	3.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Reduce Home Loans	Rate Buster 100% Offset Variable	3.47	570	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Rate Buster Standard Variable	3.39	570	Nil	Both	✓	✓	No	80%	✓
State Custodians	Breathe Easy Offset 80%	3.82	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable Offset 80%	3.69	286	299.00/a	Both	✓	✓	Full	95%	✓
UBank	Value Offer - 20% Deposit Minimum	3.74	Nil	Nil	P+I	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
AMP Bank	Affinity Package Classic Variable IO 250-749k	4.19	895	Nil	IO	✓	✓	Full	90%	✓
AMP Bank	Affinity Package Classic Variable P+I 250-499k	3.89	295	Nil	P+I	✓	✓	Full	90%	✓
AMP Bank	Select Package Classic Variable IO 250-749k	4.19	895	Nil	IO	✓	✓	Full	90%	✓
AMP Bank	Select Package Classic Variable P+I 250-499k	3.89	295	Nil	P+I	✓	✓	Full	90%	✓
Aussie	Optimizer Plus Variable PI 100-749k 80%	3.86	Nil	198.00/a	P+I	✓	✓	Full	95%	✓
Aussie	Optimizer Variable PI 100-749k 80%	3.86	Nil	Nil	P+I	✓	✓	No	95%	✓
Aussie	Select Basic Variable 100-499k 80%	3.95	Nil	Nil	Both	✓	✓	No	95%	✓
Bank Australia	Premium Package Premium 100-399k	4.02	595	350/a	P+I	✓	✓	Full	95%	✓
Bank of Sydney	Expect More Variable 100k+	3.94	Nil	395/a	Both	✓	✓	Full	90%	✓
Bank of Sydney	Expect More Variable PAYG 100k+	3.79	Nil	395/a	P+I	✓	✓	Full	80%	✓
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+	3.85	250	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Premium Select Home Loan Owner Occ 80%	4.02	250	Nil	Both	✓	✓	Full	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
BOQ	Economy	3.89	450	10.00/m	Both	✓	✓	No	80%	✓
Catalyst Money	Variable IO	4.15	607	Nil	IO	✓	✓	Full	95%	✓
Catalyst Money	Variable PI	4.20	607	Nil	P+I	✓	✓	Full	95%	✓
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	✓	Full	95%	✓
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	✓	No	80%	✓
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	✓	Full	80%	✓
Firstmac	VIP Pack 80 P&I	3.89	520	Nil	P+I	✓	✓	Full	80%	✓
Firstmac	Vital 80 P&I	3.79	720	Nil	P+I	✓	✓	No	80%	✓
Freedom Lend	Freedom Variable IO 80%	3.93	Nil	375.00/a	IO	✓	✓	Full	95%	✓
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	✓	✓	Full	100%	✓
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	1056	198.00/a	P+I	✓	✓	Full	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Homeloans	Ultra Plus Variable PI 80 200-499k	3.89	363	120.00/a	P+I	✓	✓	No	80%	✓
HSBC	Home Value - OO (Fee Free Option)	3.78	Nil	Nil	Both	✓	✓	No	90%	✓
Illawarra CU NSW	Variable IO	4.15	607	Nil	IO	✓	✓	Full	95%	✓
Illawarra CU NSW	Variable PI	4.20	607	Nil	P+I	✓	✓	Full	95%	✓
IMB	Essentials - Owner Occupied 90%	4.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	✓	✓	Full	90%	✓
Macquarie Credit Union	Power 250.00001-k	3.69	Nil	400.00/a	Both	✓	✓	Full	95%	✓
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k	3.94	400	395/a	Both	✓	✓	Full	80%	✓
Mortgage House	Essentials 80	3.82	595	10.00/m	P+I	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
MyState	Special Residential Home Loan 80%	3.99	650	Nil	Both	✓	✓	Full	95%	✓
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	✓	✓	Full	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
P&N Bank	& Home Loan	3.99	395	Nil	P+I	✓	✓	Full	90%	✓
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	✓	No	80%	✓
QBANK	Classic Home Loan P&I Only	3.87	Nil	Nil	P+I	✓	✓	No	80%	✓
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✓	✓	No	95%	✓
Queenslanders CU	Special Variable Rate P&I 250-499k	4.03	595	Nil	P+I	✓	✓	Full	90%	✓
SCU	My Life Variable Rate Package 250-499k	3.97	473	350/a	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Eco PI 80	3.97	600	Nil	P+I	✓	✓	No	80%	✓
Summerland Credit Union	Offset Home Loan PI 80	4.04	800	8.00/m	P+I	✓	✓	Full	80%	✓
Suncorp Bank	OO Back To Basics 90%	3.88	600	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Classic	3.94	675	Nil	P+I	✓	✓	No	85%	✗
The Rock	Essentials Special 80%	3.99	650	Nil	Both	✓	✓	Full	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
UniBank	Classic	3.94	675	Nil	P+I	✓	✓	No	85%	✗
Victoria Teachers Mutual Bank	Education Package Home Loan Variable OO 80%	3.79	300	300/a	P+I	✓	✓	Full	95%	✓
Virgin Money	Reward Me - Owner Occupied Var 80 75-499k	3.89	150	10.00/m	Both	✓	✓	Full	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Adelaide Bank	Smartfit Variable 90%	4.09	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	SmartSaver 90%	4.04	495	Nil	Both	✓	✓	No	95%	✓
AMP Bank	Basic Variable Loan IO	4.28	545	Nil	IO	✓	✓	Full	90%	✓
AMP Bank	Basic Variable Loan P+I	3.98	545	Nil	P+I	✓	✓	Full	90%	✓
AMP Bank	Essential Home Loan	3.89	295	Nil	P+I	✓	✓	No	90%	✓
AMP Bank	Professional Package Classic Variable IO 250-749k	4.19	895	349/a	IO	✓	✓	Full	90%	✓
AMP Bank	Professional Package Classic Variable P+I 250-499k	3.89	Nil	349/a	P+I	✓	✓	Full	90%	✓
ANZ	Breakfree Variable 250-499k	4.45	160	Nil	Both	✓	✓	Full	90%	✓
ANZ	Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Optimizer Plus Variable IO 100-749k	4.09	Nil	198.00/a	IO	✓	✓	Full	80%	✓
Aussie	Optimizer Variable IO 100-749k	4.09	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Select Standard Variable 100-499k 80%	3.95	Nil	15.00/m	Both	✓	✓	No	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Australian Military Bank	Standard Variable Offset 80%	4.69	1014	Nil	Both	✓	✓	Full	95%	✓
Auswide Bank	Freedom Package Standard Variable 150k+	3.89	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	RBA Rate Tracker Home Loan	3.99	900	Nil	P+I	✓	✓	No	80%	✗
B&E Personal Banking	FlexiDiscount LVR Special	3.99	230	10.00/m	P+I	✓	✓	No	80%	✓
B&E Personal Banking	Topline 90%	4.19	650	Nil	P+I	✓	✓	Full	95%	✓
Bank Australia	Premium	4.82	595	Nil	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable IO 250-499k	4.59	700	395/a	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable P&I 250-499k	4.47	Nil	395/a	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Basic Promo Variable IO	4.12	600	Nil	IO	✓	✓	No	95%	✓
Bank of Melbourne	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Variable IO 250-499k	4.61	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Advantage Package Variable P&I 250-499k	4.49	700	395/a	P+I	✓	✓	Full	95%	✓





# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankSA	Basic Promo Variable IO	4.12	600	Nil	IO	✓	✓	No	95%	✓
BankSA	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	2 Year Introductory Variable 2 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Base Variable	3.99	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	offset	4.64	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	Premium Home standard variable 250-749k	4.19	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	standard variable	4.59	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Connect Package Variable Owner Occupied 250-499k	4.33	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Variable 250-499k	4.68	Nil	10.00/m	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Variable 300-499k	4.40	Nil	395/a	Both	✓	✓	Full	95%	✓
BOQ	Clear Path Variable Home Loan	4.47	150	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Basic Variable P&I 50-499k 80%	4.42	649	Nil	P+I	✓	✓	No	90%	✓
Citi	Mortgage Plus Offset Variable IO 80% 150-499k	4.27	649	350/a	IO	✓	✓	Full	90%	✓
Citi	Mortgage Plus Offset Variable P&I 80% 150-499k	4.22	Nil	350/a	P+I	✓	✓	Full	90%	✓
Citi	Mortgage Plus Variable IO 80% 150-499k	4.27	Nil	350/a	IO	✓	✓	No	90%	✓
Citi	Mortgage Plus Variable P&I 80% 150-499k	4.22	649	350/a	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.99	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.99	200	Nil	Both	✓	✓	No	95%	✗



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Wealth Package Standard Variable 350-749k	4.62	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	✓	No	95%	✓
CUA	Basic Variable	4.68	795	Nil	Both	✓	✓	No	95%	✓
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Standard Variable Rate Home Loan	4.10	500	Nil	Both	✓	✓	Full	80%	✓
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	360/a	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Easy Start Home Loan	3.99	750	Nil	P+I	✓	✗	No	80%	✗
FCCS Credit Union	Rewards	4.69	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Home Loan 80	4.29	520	Nil	Both	✓	✓	Full	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Firstmac	VIP Pack 80 IO	4.09	520	Nil	IO	✓	✓	Full	80%	✓
Firstmac	Vital 80 IO	3.99	720	Nil	IO	✓	✓	No	80%	✓
G&C Mutual Bank	Solutions Package Solutions	4.76	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Low Rate Essentials	4.32	275	Nil	Both	✓	✓	No	80%	✓
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Homeloans	Monipower	4.24	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	1056	198.00/a	IO	✓	✓	Full	80%	✓
Homeloans	Ultra Plus Variable IO 80 200-499k	4.09	363	120.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker Home Loan	4.59	860	150.00/a	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Horizon Credit Union	SPECIAL Value Plus Home Loan	4.09	960	8.00/m	P+I	✓	✓	Full	95%	✓
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Property Package Variable 250-499k	4.30	Nil	375/a	Both	✓	✓	Full	97%	✓
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	95%	✓
Hunter United	Green Home Loan	4.50	850	8.00/m	P+I	✓	✓	No	95%	✓
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	95%	✓
IMB	Accelerator - Owner Occupied 2 yrs	3.74	769	Nil	Both	✓	✓	Full	80%	✓
IMB	Platinum Package Standard Variable 90% 250-499k	4.44	324	Nil	Both	✓	✓	Full	80%	✓
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Fusion Variable IO 80 200-499k	3.89	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Mortgage Simplifier 150-499k	4.04	519	Nil	Both	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Liberty Sharp 70 - 80 LVR	4.14	995	Nil	Both	✓	✗	No	80%	✗
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	✓	✓	No	80%	✓
Macquarie Credit Union	Home Loan Variable	4.89	561	Nil	Both	✓	✓	Full	95%	✓
ME	Basic Home Loan OO Max 80 LVR	4.09	400	Nil	Both	✓	✓	No	80%	✗
Mortgage House	Advantage Home Loan 80	4.32	500	Nil	P+I	✓	✓	Full	80%	✓
Mortgage House	Advantage Standard Variable	4.57	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Advantage Variable 100-749k	4.57	895	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Advantage Variable One 80	4.12	500	10.00/m	P+I	✓	✓	Full	80%	✓
Mortgage House	Pure and Simple 80	4.34	Nil	Nil	P+I	✓	✓	No	80%	✗
MOVE - People Driven Banking	myHome Standard Variable Package 250-499k	4.00	450	300/a	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
MOVE - People Driven Banking	Standard Variable Rate	4.85	450	Nil	Both	✓	✓	Full	95%	✓
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	✓	Full	95%	✓
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	✓	✓	No	95%	✗
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	✓	No	95%	✓
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	✓	No	95%	✓
NAB	Choice Package Tailored Variable - IO 250-749k	4.50	Nil	395/a	IO	✓	✓	Full	90%	✓
NAB	Choice Package Tailored Variable - P&I 250-499k	4.40	Nil	395/a	P+I	✓	✓	Full	95%	✓
NAB	Private Tailored Pkg Tailored Variable - P&I 250-499k	4.40	600	750/a	P+I	✓	✓	Full	95%	✓
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	395/a	Both	✓	✓	Partial	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	✓	✓	No	95%	✓
Northern Inland CU	Home Loan Value Owner Occupied 350-499k	4.68	330	350.00/a	P+I	✓	✓	Full	95%	✓
P&N Bank	Smooth Home Loan 80%	4.64	395	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Basic Variable 90%	4.24	200	Nil	Both	✓	✓	No	95%	✓
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Classic Home Loan	4.49	Nil	Nil	Both	✓	✓	No	95%	✓
QBANK	Classic Plus Classic Home Loan 250k+	4.39	Nil	25/m	Both	✓	✓	No	95%	✓
QBANK	Classic Plus Classic Offer 80% 250-499k	4.34	Nil	25/m	Both	✓	✓	No	80%	✓
QBANK	Classic Plus Residential Variable 250-499k	4.34	Nil	25/m	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Choices Mortgage Breaker 250-499k	4.12	Nil	395/a	Both	✓	✓	Full	95%	✓





# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Teachers' Life Mortgage Breaker 250-499k	4.12	Nil	25/m	Both	✓	✓	Full	95%	✓
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	✓	✓	Full	95%	✓
RAMS	Low Rate IO	4.55	870	Nil	IO	✓	✓	Full	95%	✓
RAMS	Low Rate P&I	4.45	870	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Basic 25 yrs	4.42	250	Nil	Both	✓	✓	No	95%	✗
Regional Australia Bank	Basic Special 3 yrs	3.87	250	Nil	Both	✓	✓	No	95%	✗
Regional Australia Bank	Partnership Advantage Variable 250k+	4.17	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Flexi Options 80%	4.09	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Smart Pro IO 200-499k 80%	4.26	649	Nil	IO	✓	✓	No	95%	✓
RESI Mortgage Corp	Smart Pro P&I 200-499k 80%	4.15	649	Nil	P+I	✓	✓	No	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
SCU	Basic Home Loan	3.77	673	Nil	P+I	✓	✓	No	95%	✓
SCU	ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Standard Variable 250-499k	4.45	750	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable IO 250-499k	4.62	700	395/a	IO	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable P&I 250-499k	4.50	Nil	395/a	P+I	✓	✓	Full	95%	✓
St.George Bank	Basic Promo Variable IO	4.12	600	Nil	IO	✓	✓	No	95%	✓
St.George Bank	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Eco Home Loan	4.17	600	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Offset Home Loan	4.24	800	8.00/m	P+I	✓	✓	Full	95%	✓
Summerland Credit Union	Premium	4.17	Nil	380.00/a	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Premium PI 80	3.97	Nil	380.00/a	P+I	✓	✓	No	80%	✓
Suncorp Bank	Home Package Plus Owner Occupied Variable 80% 150-499k	4.60	Nil	375/a	Both	✓	✓	Full	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Teachers Mutual Bank	Solutions Plus Home Loan 250-499k 80%	4.00	750	200.00/a	Both	✓	✓	Full	95%	✓
The Capricornian	Premium Choice Variable 250-499k	4.59	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Basic Variable 250-499k	4.14	1320	Nil	Both	✓	✓	No	95%	✓
The Mac	Home Loan 250k+	4.69	1463	Nil	Both	✓	✓	No	95%	✓
The Mac	Offset Home Loan	4.94	1320	Nil	Both	✓	✓	Full	95%	✓
The Mutual	Budget	4.18	150	Nil	P+I	✓	✗	No	90%	✗
The Mutual	Mutual	4.38	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	✓	Full	95%	✓
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	✓	✓	Full	95%	✓
UBank	UHomeLoan - Real Reward Offer IO	4.13	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable IO	4.46	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable PI	4.17	Nil	Nil	P+I	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
UniBank	Solutions Plus Home Loan 250-499k 80%	4.00	750	200.00/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	✓	Full	95%	✓
Westpac	Flexi First Option P&I	4.64	750	Nil	P+I	✓	✓	No	95%	✓
Westpac	Premier Advantage Rocket Repay Home Loan IO 250-499k	4.61	150	395/a	IO	✓	✓	Full	95%	✓
Westpac	Premier Advantage Rocket Repay Home Loan P&I 250-499k	4.49	150	395/a	P+I	✓	✓	Full	95%	✓
Westpac	Special Flexi First Option IO 3 yrs	4.03	750	Nil	IO	✓	✓	No	80%	✓
Westpac	Special Flexi First Option P&I 3 yrs	3.99	750	Nil	P+I	✓	✓	No	95%	✓
Woolworths Employees CU	Owner Occupied Special Offer	4.21	Nil	Nil	P+I	✓	✓	Full	95%	✓
Woolworths Employees CU	Standard Variable	4.71	Nil	Nil	P+I	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
ANZ	Variable	5.25	760	5.00/m	Both	✓	✓	Full	90%	✓
Arab Bank Australia	Essentials Home Loan	5.34	250	Nil	Both	✓	✓	Full	95%	✓
Arab Bank Australia	The Basics	5.24	600	8.00/m	P+I	✓	✓	No	95%	✓
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Variable IO	5.34	700	10.00/m	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Regular Saver Home Loan Owner Occ	4.85	250	Nil	Both	✓	✓	Full	95%	✓
Bankwest	Variable Owner Occupied 80%	5.35	250	Nil	Both	✓	✓	Full	95%	✓
bcu	Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Variable	5.10	595	Nil	Both	✓	✓	Full	95%	✓
Citi	Basic Variable IO 50-499k 80%	4.47	649	Nil	IO	✓	✓	No	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Value Var HI	5.17	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Complete	5.37	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Essential	5.37	1020	8.00/m	Both	✓	✓	No	90%	✓
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Variable 80%	4.96	750	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Heritage Bank	Variable	5.04	150	8.00/m	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Home Smart	5.23	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Variable	5.23	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Variable	5.10	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Interest Only	4.90	350	Nil	IO	✓	✓	No	90%	✓
IMB	Introductory Variable 1 yr	4.09	769	10.00/m	Both	✓	✓	No	95%	✓
IMB	Standard Variable 90%	5.09	769	Nil	Both	✓	✓	Full	95%	✓
Macquarie Credit Union	Basic Home Loan	4.64	561	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	561	Nil	P+I	✗	✗	Full	95%	✗
ME	Flexible Home Loan OO Max 80 LVR	5.03	400	Nil	Both	✓	✓	Full	80%	✓





# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
MyState	Standard Variable	5.23	350	Nil	Both	✓	✓	Full	95%	✓
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	✓	No	95%	✓
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	✓	Full	90%	✓
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	395/a	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 80%	5.14	395	8.00/m	Both	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 95%	5.14	395	8.00/m	Both	✓	✓	Full	95%	✓
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	✓	Full	95%	✓
Police Bank	Premium Variable	4.74	1045	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
QBANK	Standard Variable	4.99	Nil	Nil	Both	✓	✓	No	95%	✓
RAMS	Full Feature IO	5.45	870	Nil	IO	✓	✓	Full	95%	✓
RAMS	Full Feature P&I	5.35	870	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Mortgage Offset	5.22	250	Nil	Both	✓	✓	Full	95%	✓
SCU	Standard Variable	5.00	673	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	✓	Full	95%	✓
Summerland Credit Union	ECO Home Loan Standard	5.17	600	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Home Loan Plus	5.17	800	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Offset Home Loan Standard	5.24	800	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	95%	✓
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Transport Mutual Credit Union	Basic Variable	4.81	1010	Nil	P+I	✓	✓	Full	95%	✗
Transport Mutual Credit Union	Variable	5.06	1010	Nil	P+I	✓	✓	Full	95%	✗
UniBank	Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	95%	✓
UniBank	Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	95%	✓
Westpac	Flexi First Option IO	4.76	750	Nil	IO	✓	✓	No	95%	✓
Westpac	Rocket Repay Home Loan IO	5.41	750	8.00/m	IO	✓	✓	Full	95%	✓
Westpac	Rocket Repay Home Loan P&I	5.29	750	8.00/m	P+I	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
AMP Bank	Classic Variable IO	5.73	895	10.00/m	IO	✓	✓	Full	90%	✓
AMP Bank	Classic Variable P+I	5.43	895	10.00/m	P+I	✓	✓	Full	90%	✓
Arab Bank Australia	HeadStart Intro Variable 1 yr	3.90	600	8.00/m	P+I	✓	✓	No	95%	✓
Auswide Bank	Standard Variable	5.43	600	10.00/m	Both	✓	✓	Full	90%	✗
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	✓	No	95%	✓
B&E Personal Banking	FlexiLine	5.12	650	10.00/m	P+I	✓	✓	Full	80%	✗
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	✓	Full	95%	✓
BankSA	Variable IO	5.41	700	10.00/m	IO	✓	✓	Full	95%	✓
BOQ	Standard Variable	5.61	450	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Offset Variable IO 50-499k 80%	5.68	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Offset Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Variable IO 50-499k 80%	5.68	649	8.00/m	IO	✓	✓	No	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Citi	Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓	✓	No	90%	✓
St.George Bank	Variable IO	5.42	700	10.00/m	IO	✓	✓	Full	95%	✓
Suncorp Bank	Owner Occupied Variable 80%	5.55	600	10.00/m	Both	✓	✓	Full	95%	✓
The Capricornian	Introductory Rate 1 yr 95%	3.89	785	Nil	P+I	✓	✓	No	95%	✗
The Rock	Variable	5.73	950	5.00/m	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Variable Home Loan	3.83	1180	120.00/a	Both	✓	✓	No	95%	✓
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.79	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank of Sydney	Expect More Variable PAYG 100k+	3.79	Nil	395/a	P+I	✓	✓	Full	80%	✓
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Click Loans	The Online Home Loan 80 500-749k	3.69	440	Nil	Both	✓	✓	No	80%	✓
Click Loans	The Online Offset Home Loan 80 500-749k	3.73	363	198.00/a	Both	✓	✓	Full	80%	✓
Click Loans	The Online Offset Home Loan 80%	3.73	440	Nil	P+I	✓	✓	Full	80%	✓
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✓	✓	Full	80%	✓
Gateway Credit Union	Premium Variable 80% 150k+	3.73	200	299/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Discount Variable 150k+	3.79	750	Nil	Both	✓	✓	No	95%	✓
Heritage Bank	Home Advantage Variable 250-699k	3.84	150	350/a	Both	✓	✓	Full	95%	✓
HSBC	Home Value - Owner Occupier	3.75	270	Nil	Both	✓	✓	No	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
HSBC	Premier Home Smart 500-749k	3.85	Nil	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Premier Variable 500-749k	3.85	Nil	Nil	Both	✓	✓	Full	90%	✓
Hunter United	Platinum Home Loan OO	3.79	Nil	8.00/m	P+I	✓	✓	Full	80%	✓
iMortgage	Fusion Variable PI 80 500k+	3.64	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.89	299	199/a	Both	✓	✓	Full	80%	✓
ING DIRECT	Orange Advantage Variable 500k+ 80%	3.89	299	199.00/a	Both	✓	✓	Full	95%	✓
loans.com.au	Essentials - Owner Occ - PI	3.59	520	Nil	P+I	✓	✓	No	80%	✓
loans.com.au	Offset Variable-Owner Occupier <80%	3.67	520	Nil	Both	✓	✓	Full	80%	✓
Macquarie Credit Union	Power 400.00001k+	3.69	Nil	400.00/a	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Home Loan 500-749k	3.74	Nil	395/a	Both	✓	✓	Full	90%	✓
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	✓	✓	Full	80%	✓
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.99	395	Nil	P+I	✓	✓	Full	90%	✓





# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	✓	✓	Full	95%	✓
QBANK	Classic Offer 80%	3.88	Nil	Nil	Both	✓	✓	No	95%	✓
Qudos Bank	Low Cost Home Loan- OO 500-749k	3.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Reduce Home Loans	Rate Buster 100% Offset Variable	3.47	570	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Rate Buster Standard Variable	3.39	570	Nil	Both	✓	✓	No	80%	✓
SCU	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset 80%	3.82	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable Offset 80%	3.69	286	299.00/a	Both	✓	✓	Full	95%	✓
UBank	Value Offer - 20% Deposit Minimum	3.74	Nil	Nil	P+I	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
AMO Group	Basic Variable	3.83	1180	120.00/a	P+I	✓	✓	No	80%	✓
AMP Bank	Affinity Package Classic Variable P+I 500-749k	3.89	295	Nil	P+I	✓	✓	Full	90%	✓
AMP Bank	Select Package Classic Variable P+I 500-749k	3.89	295	Nil	P+I	✓	✓	Full	90%	✓
Aussie	Optimizer Plus Variable PI 100-749k 80%	3.86	Nil	198.00/a	P+I	✓	✓	Full	95%	✓
Aussie	Optimizer Variable PI 100-749k 80%	3.86	Nil	Nil	P+I	✓	✓	No	95%	✓
Aussie	Select Basic Variable 500k+ 80%	3.95	Nil	Nil	Both	✓	✓	No	95%	✓
Bank Australia	Premium Package Premium 400-699k	3.92	595	350/a	P+I	✓	✓	Full	95%	✓
Bank of Sydney	Expect More Variable 100k+	3.94	Nil	395/a	Both	✓	✓	Full	90%	✓
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+	3.85	250	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Premium Select Home Loan Owner Occ 80%	4.02	250	Nil	Both	✓	✓	Full	90%	✓
BOQ	Economy	3.89	450	10.00/m	Both	✓	✓	No	80%	✓
Catalyst Money	Variable PI	4.20	607	Nil	P+I	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	✓	Full	95%	✓
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	✓	No	80%	✓
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	✓	Full	80%	✓
Firstmac	VIP Pack 80 P&I	3.89	520	Nil	P+I	✓	✓	Full	80%	✓
Firstmac	Vital 80 P&I	3.79	720	Nil	P+I	✓	✓	No	80%	✓
Freedom Lend	Freedom Variable IO 80%	3.93	Nil	375.00/a	IO	✓	✓	Full	95%	✓
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	✓	✓	Full	100%	✓
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	1056	198.00/a	P+I	✓	✓	Full	80%	✓
Homeloans	Ultra Plus Variable PI 80 500k+	3.84	363	120.00/a	P+I	✓	✓	No	80%	✓
HSBC	Home Value - OO (Fee Free Option)	3.78	Nil	Nil	Both	✓	✓	No	90%	✓
Hume Bank	Property Package Variable 500k+	4.20	Nil	375/a	Both	✓	✓	Full	97%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Illawarra CU NSW	Variable PI	4.20	607	Nil	P+I	✓	✓	Full	95%	✓
IMB	Budget - Owner Occupied 90%	3.87	769	Nil	Both	✓	✓	No	95%	✓
IMB	Essentials - Owner Occupied 90%	4.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	✓	✓	Full	90%	✓
ME	Member Package Flexible Home Loan OO Max 80 LVR 400-699k	3.89	400	395/a	Both	✓	✓	Full	80%	✓
Mortgage House	Essentials 80	3.82	595	10.00/m	P+I	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	myHome Standard Variable Package 500-749k	3.90	450	300/a	Both	✓	✓	Full	95%	✓
MyState	Special Residential Home Loan 80%	3.99	650	Nil	Both	✓	✓	Full	95%	✓
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	✓	✓	Full	80%	✓
P&N Bank	& Home Loan	3.99	395	Nil	P+I	✓	✓	Full	90%	✓
QBANK	Classic Home Loan P&I Only	3.87	Nil	Nil	P+I	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
QBANK	Classic Plus Residential Variable 500k+	4.09	Nil	25/m	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✓	✓	No	95%	✓
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+	4.02	Nil	25/m	Both	✓	✓	Full	95%	✓
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✓	✓	Full	90%	✓
Summerland Credit Union	Offset Home Loan PI 80	4.04	800	8.00/m	P+I	✓	✓	Full	80%	✓
Suncorp Bank	OO Back To Basics 90%	3.88	600	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Classic	3.94	675	Nil	P+I	✓	✓	No	85%	✗
The Mac	Basic Variable 500k+	4.04	1320	Nil	Both	✓	✓	No	95%	✓
The Rock	Essentials Special 80%	3.99	650	Nil	Both	✓	✓	Full	90%	✓
UniBank	Classic	3.94	675	Nil	P+I	✓	✓	No	85%	✗
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
<b>Victoria Teachers Mutual Bank</b>	Education Package Home Loan Variable OO 80%	3.79	300	300/a	P+I	✓	✓	Full	95%	✓
<b>Virgin Money</b>	Reward Me - Owner Occupied Var 80 500-749k	3.84	150	10.00/m	Both	✓	✓	Full	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Adelaide Bank	Smartfit Variable 90%	4.09	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	SmartSaver 90%	4.04	495	Nil	Both	✓	✓	No	95%	✓
AMP Bank	Affinity Package Classic Variable IO 250-749k	4.19	895	Nil	IO	✓	✓	Full	90%	✓
AMP Bank	Basic Variable Loan IO	4.28	545	Nil	IO	✓	✓	Full	90%	✓
AMP Bank	Basic Variable Loan P+I	3.98	545	Nil	P+I	✓	✓	Full	90%	✓
AMP Bank	Essential Home Loan	3.89	295	Nil	P+I	✓	✓	No	90%	✓
AMP Bank	Professional Package Classic Variable IO 250-749k	4.19	895	349/a	IO	✓	✓	Full	90%	✓
AMP Bank	Professional Package Classic Variable P+I 500-749k	3.89	Nil	349/a	P+I	✓	✓	Full	90%	✓
AMP Bank	Select Package Classic Variable IO 250-749k	4.19	895	Nil	IO	✓	✓	Full	90%	✓
ANZ	Breakfree Variable 500k+	4.35	160	Nil	Both	✓	✓	Full	90%	✓
ANZ	Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Optimizer Plus Variable IO 100-749k	4.09	Nil	198.00/a	IO	✓	✓	Full	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Optimizer Variable IO 100-749k	4.09	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Select Standard Variable 500k+ 80%	3.95	Nil	15.00/m	Both	✓	✓	No	95%	✓
Australian Military Bank	Standard Variable Offset 80%	4.69	1014	Nil	Both	✓	✓	Full	95%	✓
Australian Military Bank	Value Home Loan 500k+ 80%	4.09	1014	Nil	P+I	✓	✓	Full	95%	✓
Auswide Bank	Freedom Package Standard Variable 150k+	3.89	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	RBA Rate Tracker Home Loan	3.99	900	Nil	P+I	✓	✓	No	80%	✗
B&E Personal Banking	FlexiDiscount LVR Special	3.99	230	10.00/m	P+I	✓	✓	No	80%	✓
B&E Personal Banking	Topline 90%	4.19	650	Nil	P+I	✓	✓	Full	95%	✓
Bank Australia	Premium	4.82	595	Nil	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable IO 500-749k	4.54	700	395/a	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable P&I 500-749k	4.42	Nil	395/a	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Basic Promo Variable IO	4.12	600	Nil	IO	✓	✓	No	95%	✓





# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bank of Melbourne	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Variable IO 500-749k	4.56	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Advantage Package Variable P&I 500-749k	4.44	700	395/a	P+I	✓	✓	Full	95%	✓
BankSA	Basic Promo Variable IO	4.12	600	Nil	IO	✓	✓	No	95%	✓
BankSA	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	2 Year Introductory Variable 2 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Base Variable	3.99	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	offset	4.64	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	Premium Home standard variable 250-749k	4.19	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	standard variable	4.59	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Connect Package Variable Owner Occupied 500k+	4.23	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Variable 500k+	4.58	Nil	10.00/m	Both	✓	✓	Full	95%	✓
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Variable 500k+	4.30	Nil	395/a	Both	✓	✓	Full	95%	✓
BOQ	Clear Path Variable Home Loan	4.47	150	10.00/m	Both	✓	✓	Full	95%	✓
Catalyst Money	Variable IO	4.15	607	Nil	IO	✓	✓	Full	95%	✓
Citi	Basic Variable P&I 500k+ 80%	4.37	649	Nil	P+I	✓	✓	No	90%	✓
Citi	Mortgage Plus Offset Variable IO 80% 500k+	4.22	649	350/a	IO	✓	✓	Full	90%	✓
Citi	Mortgage Plus Offset Variable P&I 80% 500k+	4.17	Nil	350/a	P+I	✓	✓	Full	90%	✓
Citi	Mortgage Plus Variable IO 80% 500k+	4.22	Nil	350/a	IO	✓	✓	No	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Citi	Mortgage Plus Variable P&I 80% 500k+	4.17	649	350/a	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.99	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.99	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Standard Variable 350-749k	4.62	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	✓	No	95%	✓
CUA	Basic Variable	4.68	795	Nil	Both	✓	✓	No	95%	✓
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Standard Variable Rate Home Loan	4.10	500	Nil	Both	✓	✓	Full	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	360/a	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Easy Start Home Loan	3.99	750	Nil	P+I	✓	✗	No	80%	✗
FCCS Credit Union	Rewards	4.69	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Home Loan 80	4.29	520	Nil	Both	✓	✓	Full	80%	✓
Firstmac	VIP Pack 80 IO	4.09	520	Nil	IO	✓	✓	Full	80%	✓
Firstmac	Vital 80 IO	3.99	720	Nil	IO	✓	✓	No	80%	✓
G&C Mutual Bank	Solutions Package Solutions	4.76	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Low Rate Essentials	4.32	275	Nil	Both	✓	✓	No	80%	✓
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Homeloans	Monipower	4.24	363	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	1056	198.00/a	IO	✓	✓	Full	80%	✓
Homeloans	Ultra Plus Variable IO 80 500k+	4.04	363	120.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker Home Loan	4.59	860	150.00/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	SPECIAL Value Plus Home Loan	4.09	960	8.00/m	P+I	✓	✓	Full	95%	✓
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	✓	No	95%	✓
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	95%	✓
Hunter United	Green Home Loan	4.50	850	8.00/m	P+I	✓	✓	No	95%	✓
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	95%	✓
Illawarra CU NSW	Variable IO	4.15	607	Nil	IO	✓	✓	Full	95%	✓
IMB	Accelerator - Owner Occupied 2 yrs	3.74	769	Nil	Both	✓	✓	Full	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
IMB	Platinum Package Standard Variable 90% 500k+	4.34	324	Nil	Both	✓	✓	Full	80%	✓
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Fusion Variable IO 80 500k+	3.84	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Mortgage Simplifier 500k+	4.04	519	Nil	Both	✓	✓	No	80%	✓
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Liberty Sharp 70 - 80 LVR	4.14	995	Nil	Both	✓	✗	No	80%	✗
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	✓	✓	No	80%	✓
Macquarie Credit Union	Home Loan Variable	4.89	561	Nil	Both	✓	✓	Full	95%	✓
ME	Basic Home Loan OO Max 80 LVR	4.09	400	Nil	Both	✓	✓	No	80%	✗
Mortgage House	Advantage Home Loan 80	4.32	500	Nil	P+I	✓	✓	Full	80%	✓
Mortgage House	Advantage Standard Variable	4.57	595	10.00/m	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Mortgage House	Advantage Variable 100-749k	4.57	895	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Advantage Variable One 80	4.12	500	10.00/m	P+I	✓	✓	Full	80%	✓
Mortgage House	Pure and Simple 80	4.34	Nil	Nil	P+I	✓	✓	No	80%	✗
MOVE - People Driven Banking	Standard Variable Rate	4.85	450	Nil	Both	✓	✓	Full	95%	✓
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	✓	Full	95%	✓
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	✓	✓	No	95%	✗
My Credit Union	Platinum	3.89	610	375.00/a	Both	✓	✓	Full	95%	✗
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	✓	No	95%	✓
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	✓	No	95%	✓
NAB	Choice Package Tailored Variable - IO 250-749k	4.50	Nil	395/a	IO	✓	✓	Full	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Choice Package Tailored Variable - P&I 500-749k	4.40	Nil	395/a	P+I	✓	✓	Full	95%	✓
NAB	Private Tailored Pkg Tailored Variable - P&I 500-749k	4.40	600	750/a	P+I	✓	✓	Full	95%	✓
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	395/a	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	✓	✓	No	95%	✓
Northern Inland CU	Home Loan Value Owner Occupied 500-749k	4.53	330	350.00/a	P+I	✓	✓	Full	95%	✓
P&N Bank	Smooth Home Loan 80%	4.64	395	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Basic Variable 90%	4.24	200	Nil	Both	✓	✓	No	95%	✓
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	✓	No	80%	✓





# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
QBANK	Classic Home Loan	4.49	Nil	Nil	Both	✓	✓	No	95%	✓
QBANK	Classic Plus Classic Home Loan 250k+	4.39	Nil	25/m	Both	✓	✓	No	95%	✓
QBANK	Classic Plus Classic Offer 80% 500k+	4.09	Nil	25/m	Both	✓	✓	No	80%	✓
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	✓	✓	Full	95%	✓
RAMS	Low Rate IO	4.55	870	Nil	IO	✓	✓	Full	95%	✓
RAMS	Low Rate P&I	4.45	870	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Basic 25 yrs	4.42	250	Nil	Both	✓	✓	No	95%	✗
Regional Australia Bank	Basic Special 3 yrs	3.87	250	Nil	Both	✓	✓	No	95%	✗
Regional Australia Bank	Partnership Advantage Variable 250k+	4.17	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Flexi Options 80%	4.09	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Smart Pro IO 500k+ 80%	4.21	649	Nil	IO	✓	✓	No	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
RESI Mortgage Corp	Smart Pro P&I 500k+ 80%	4.10	649	Nil	P+I	✓	✓	No	95%	✓
SCU	Basic Home Loan	3.77	673	Nil	P+I	✓	✓	No	95%	✓
SCU	ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.35	750	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Platinum Home Loan	4.18	425	400.00/a	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable IO 500-749k	4.57	700	395/a	IO	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable P&I 500-749k	4.45	Nil	395/a	P+I	✓	✓	Full	95%	✓
St.George Bank	Basic Promo Variable IO	4.12	600	Nil	IO	✓	✓	No	95%	✓
St.George Bank	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Eco Home Loan	4.17	600	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Eco PI 80	3.97	600	Nil	P+I	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Summerland Credit Union	Offset Home Loan	4.24	800	8.00/m	P+I	✓	✓	Full	95%	✓
Summerland Credit Union	Premium	4.17	Nil	380.00/a	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Premium PI 80	3.97	Nil	380.00/a	P+I	✓	✓	No	80%	✓
Suncorp Bank	Home Package Plus Owner Occupied Variable 80% 500-749k	4.45	Nil	375/a	Both	✓	✓	Full	90%	✓
Teachers Mutual Bank	Solutions Plus Home Loan 500-749k 80%	3.97	750	200.00/a	Both	✓	✓	Full	95%	✓
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Home Loan 250k+	4.69	1463	Nil	Both	✓	✓	No	95%	✓
The Mac	Offset Home Loan	4.94	1320	Nil	Both	✓	✓	Full	95%	✓
The Mutual	Budget	4.18	150	Nil	P+I	✓	✗	No	90%	✗
The Mutual	Mutual	4.38	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	✓	Full	95%	✓
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
UBank	UHomeLoan - Real Reward Offer IO	4.13	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable IO	4.46	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable PI	4.17	Nil	Nil	P+I	✓	✓	No	80%	✓
UniBank	Solutions Plus Home Loan 500-749k 80%	3.97	750	200.00/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	✓	Full	95%	✓
Westpac	Flexi First Option P&I	4.64	750	Nil	P+I	✓	✓	No	95%	✓
Westpac	Premier Advantage Rocket Repay Home Loan IO 500-749k	4.56	150	395/a	IO	✓	✓	Full	95%	✓
Westpac	Premier Advantage Rocket Repay Home Loan P&I 500-749k	4.44	150	395/a	P+I	✓	✓	Full	95%	✓
Westpac	Special Flexi First Option IO 3 yrs	4.03	750	Nil	IO	✓	✓	No	80%	✓
Westpac	Special Flexi First Option P&I 3 yrs	3.99	750	Nil	P+I	✓	✓	No	95%	✓
Woolworths Employees CU	Owner Occupied Special Offer	4.21	Nil	Nil	P+I	✓	✓	Full	95%	✓
Woolworths Employees CU	Standard Variable	4.71	Nil	Nil	P+I	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
ANZ	Variable	5.25	760	5.00/m	Both	✓	✓	Full	90%	✓
Arab Bank Australia	Essentials Home Loan	5.34	250	Nil	Both	✓	✓	Full	95%	✓
Arab Bank Australia	The Basics	5.24	600	8.00/m	P+I	✓	✓	No	95%	✓
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Variable IO	5.34	700	10.00/m	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Regular Saver Home Loan Owner Occ	4.85	250	Nil	Both	✓	✓	Full	95%	✓
Bankwest	Variable Owner Occupied 80%	5.35	250	Nil	Both	✓	✓	Full	95%	✓
bcu	Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Variable	5.10	595	Nil	Both	✓	✓	Full	95%	✓
Citi	Basic Variable IO 500k+ 80%	4.42	649	Nil	IO	✓	✓	No	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	True Value Var HI	5.17	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Complete	5.37	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Essential	5.37	1020	8.00/m	Both	✓	✓	No	90%	✓
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Variable 80%	4.96	750	Nil	Both	✓	✓	Full	95%	✓
Heritage Bank	Variable	5.04	150	8.00/m	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	✓	Full	95%	✓
HSBC	Home Smart	5.23	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Variable	5.23	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Variable	5.10	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Interest Only	4.90	350	Nil	IO	✓	✓	No	90%	✓
IMB	Introductory Variable 1 yr	4.09	769	10.00/m	Both	✓	✓	No	95%	✓
IMB	Standard Variable 90%	5.09	769	Nil	Both	✓	✓	Full	95%	✓
Macquarie Credit Union	Basic Home Loan	4.64	561	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	561	Nil	P+I	✗	✗	Full	95%	✗
ME	Flexible Home Loan OO Max 80 LVR	5.03	400	Nil	Both	✓	✓	Full	80%	✓





# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
MyState	Standard Variable	5.23	350	Nil	Both	✓	✓	Full	95%	✓
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	✓	No	95%	✓
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	✓	Full	90%	✓
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	395/a	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 80%	5.14	395	8.00/m	Both	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 95%	5.14	395	8.00/m	Both	✓	✓	Full	95%	✓
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	✓	Full	95%	✓
Police Bank	Premium Variable	4.74	1045	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
QBANK	Standard Variable	4.99	Nil	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	✓	✓	Full	95%	✓
RAMS	Full Feature IO	5.45	870	Nil	IO	✓	✓	Full	95%	✓
RAMS	Full Feature P&I	5.35	870	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Mortgage Offset	5.22	250	Nil	Both	✓	✓	Full	95%	✓
SCU	Standard Variable	5.00	673	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	✓	Full	95%	✓
Summerland Credit Union	ECO Home Loan Standard	5.17	600	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Home Loan Plus	5.17	800	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Offset Home Loan Standard	5.24	800	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Basic Variable	4.81	1010	Nil	P+I	✓	✓	Full	95%	✗
Transport Mutual Credit Union	Variable	5.06	1010	Nil	P+I	✓	✓	Full	95%	✗
UniBank	Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	95%	✓
UniBank	Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	95%	✓
Westpac	Flexi First Option IO	4.76	750	Nil	IO	✓	✓	No	95%	✓
Westpac	Rocket Repay Home Loan IO	5.41	750	8.00/m	IO	✓	✓	Full	95%	✓
Westpac	Rocket Repay Home Loan P&I	5.29	750	8.00/m	P+I	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
AMP Bank	Classic Variable IO	5.73	895	10.00/m	IO	✓	✓	Full	90%	✓
AMP Bank	Classic Variable P+I	5.43	895	10.00/m	P+I	✓	✓	Full	90%	✓
Arab Bank Australia	HeadStart Intro Variable 1 yr	3.90	600	8.00/m	P+I	✓	✓	No	95%	✓
Auswide Bank	Standard Variable	5.43	600	10.00/m	Both	✓	✓	Full	90%	✗
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	✓	No	95%	✓
B&E Personal Banking	FlexiLine	5.12	650	10.00/m	P+I	✓	✓	Full	80%	✗
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	✓	Full	95%	✓
BankSA	Variable IO	5.41	700	10.00/m	IO	✓	✓	Full	95%	✓
BOQ	Standard Variable	5.61	450	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Offset Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Offset Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓	✓	No	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Citi	Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓	✓	No	90%	✓
St.George Bank	Variable IO	5.42	700	10.00/m	IO	✓	✓	Full	95%	✓
Suncorp Bank	Owner Occupied Variable 80%	5.55	600	10.00/m	Both	✓	✓	Full	95%	✓
The Capricornian	Introductory Rate 1 yr 95%	3.89	785	Nil	P+I	✓	✓	No	95%	✗
The Rock	Variable	5.73	950	5.00/m	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.79	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Package Premium 700k+	3.82	595	350/a	P+I	✓	✓	Full	95%	✓
Bank of Sydney	Expect More Variable PAYG 100k+	3.79	Nil	395/a	P+I	✓	✓	Full	80%	✓
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Click Loans	The Online Home Loan 80 750-1m	3.69	440	Nil	Both	✓	✓	No	80%	✓
Click Loans	The Online Offset Home Loan 80 750-1m	3.73	363	198.00/a	Both	✓	✓	Full	80%	✓
Click Loans	The Online Offset Home Loan 80%	3.73	440	Nil	P+I	✓	✓	Full	80%	✓
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✓	✓	Full	80%	✓
Gateway Credit Union	Premium Variable 80% 150k+	3.73	200	299/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Discount Variable 150k+	3.79	750	Nil	Both	✓	✓	No	95%	✓
Heritage Bank	Home Advantage Variable 700k+	3.79	150	350/a	Both	✓	✓	Full	95%	✓
HSBC	Home Value - Owner Occupier	3.75	270	Nil	Both	✓	✓	No	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
HSBC	Premier Home Smart 750-1m	3.85	Nil	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Premier Variable 750-1m	3.85	Nil	Nil	Both	✓	✓	Full	90%	✓
Hunter United	Platinum Home Loan OO	3.79	Nil	8.00/m	P+I	✓	✓	Full	80%	✓
iMortgage	Fusion Variable PI 80 500k+	3.64	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.89	299	199/a	Both	✓	✓	Full	80%	✓
ING DIRECT	Orange Advantage Variable 500k+ 80%	3.89	299	199.00/a	Both	✓	✓	Full	95%	✓
loans.com.au	Essentials - Owner Occ - PI	3.59	520	Nil	P+I	✓	✓	No	80%	✓
loans.com.au	Offset Variable-Owner Occupier <80%	3.67	520	Nil	Both	✓	✓	Full	80%	✓
Macquarie Credit Union	Power 400.00001k+	3.69	Nil	400.00/a	Both	✓	✓	Full	95%	✓
ME	Member Package Flexible Home Loan OO Max 80 LVR 700k+	3.84	400	395/a	Both	✓	✓	Full	80%	✓
Newcastle Permanent	Premium Plus Package Home Loan 750-899k	3.74	Nil	395/a	Both	✓	✓	Full	90%	✓
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	✓	✓	Full	80%	✓





# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	✓	✓	Full	95%	✓
QBANK	Classic Offer 80%	3.88	Nil	Nil	Both	✓	✓	No	95%	✓
Qudos Bank	Low Cost Home Loan- OO 750-999k	3.89	Nil	Nil	Both	✓	✓	Full	95%	✓
SCU	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset 80%	3.82	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable Offset 80%	3.69	286	299.00/a	Both	✓	✓	Full	95%	✓
UBank	Value Offer - 20% Deposit Minimum	3.74	Nil	Nil	P+I	✓	✓	No	80%	✓
Virgin Money	Reward Me - Owner Occupied Var 80 750k+	3.79	150	10.00/m	Both	✓	✓	Full	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
AMO Group	Basic Variable	3.83	1180	120.00/a	P+I	✓	✓	No	80%	✓
AMO Group	Variable Home Loan	3.83	1180	120.00/a	Both	✓	✓	No	95%	✓
AMP Bank	Affinity Package Classic Variable IO 750k+	4.15	895	Nil	IO	✓	✓	Full	90%	✓
AMP Bank	Affinity Package Classic Variable P+I 750k+	3.85	295	Nil	P+I	✓	✓	Full	90%	✓
AMP Bank	Professional Package Classic Variable P+I 750k+	3.85	Nil	349/a	P+I	✓	✓	Full	90%	✓
AMP Bank	Select Package Classic Variable IO 750k+	4.15	895	Nil	IO	✓	✓	Full	90%	✓
AMP Bank	Select Package Classic Variable P+I 750k+	3.85	295	Nil	P+I	✓	✓	Full	90%	✓
Aussie	Optimizer Plus Variable PI 750k+ 80%	3.81	Nil	198.00/a	P+I	✓	✓	Full	95%	✓
Aussie	Optimizer Variable PI 750k+ 80%	3.81	Nil	Nil	P+I	✓	✓	No	95%	✓
Aussie	Select Basic Variable 500k+ 80%	3.95	Nil	Nil	Both	✓	✓	No	95%	✓
Bank of Sydney	Expect More Variable 100k+	3.94	Nil	395/a	Both	✓	✓	Full	90%	✓
BankVic	Premium Home standard variable 750k+	4.09	Nil	375/a	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+	3.85	250	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Premium Select Home Loan Owner Occ 80%	4.02	250	Nil	Both	✓	✓	Full	90%	✓
BOQ	Economy	3.89	450	10.00/m	Both	✓	✓	No	80%	✓
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	✓	No	80%	✓
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	✓	Full	80%	✓
Firstmac	VIP Pack 80 P&I	3.89	520	Nil	P+I	✓	✓	Full	80%	✓
Firstmac	Vital 80 P&I	3.79	720	Nil	P+I	✓	✓	No	80%	✓
Freedom Lend	Freedom Variable IO 80%	3.93	Nil	375.00/a	IO	✓	✓	Full	95%	✓
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	✓	✓	Full	100%	✓
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	1056	198.00/a	P+I	✓	✓	Full	80%	✓
Homeloans	Ultra Plus Variable PI 80 500k+	3.84	363	120.00/a	P+I	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
HSBC	Home Value - OO (Fee Free Option)	3.78	Nil	Nil	Both	✓	✓	No	90%	✓
Hume Bank	Property Package Variable 500k+	4.20	Nil	375/a	Both	✓	✓	Full	97%	✓
IMB	Budget - Owner Occupied 90%	3.87	769	Nil	Both	✓	✓	No	95%	✓
IMB	Essentials - Owner Occupied 90%	4.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Macquarie Bank	Offset Variable Owner Occupied PI 750k+ 80%	3.84	Nil	199.00/s	P+I	✓	✓	Full	90%	✓
Mortgage House	Essentials 80	3.82	595	10.00/m	P+I	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
My Credit Union	Platinum	3.89	610	375.00/a	Both	✓	✓	Full	95%	✗
MyState	Special Residential Home Loan 80%	3.99	650	Nil	Both	✓	✓	Full	95%	✓
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	✓	✓	Full	80%	✓
P&N Bank	& Home Loan	3.99	395	Nil	P+I	✓	✓	Full	90%	✓
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.99	395	Nil	P+I	✓	✓	Full	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
QBANK	Classic Home Loan P&I Only	3.87	Nil	Nil	P+I	✓	✓	No	80%	✓
QBANK	Classic Plus Residential Variable 500k+	4.09	Nil	25/m	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✓	✓	No	95%	✓
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+	4.02	Nil	25/m	Both	✓	✓	Full	95%	✓
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✓	✓	Full	90%	✓
Southern Cross Credit Union	Platinum Professional Home Loan	3.98	425	400.00/a	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Offset Home Loan PI 80	4.04	800	8.00/m	P+I	✓	✓	Full	80%	✓
Suncorp Bank	OO Back To Basics 90%	3.88	600	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Classic	3.94	675	Nil	P+I	✓	✓	No	85%	✗
The Rock	Essentials Special 80%	3.99	650	Nil	Both	✓	✓	Full	90%	✓
UniBank	Classic	3.94	675	Nil	P+I	✓	✓	No	85%	✗



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Variable OO 80%	3.79	300	300/a	P+I	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Adelaide Bank	Smartfit Variable 90%	4.09	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	SmartSaver 90%	4.04	495	Nil	Both	✓	✓	No	95%	✓
AMP Bank	Basic Variable Loan IO	4.28	545	Nil	IO	✓	✓	Full	90%	✓
AMP Bank	Basic Variable Loan P+I	3.98	545	Nil	P+I	✓	✓	Full	90%	✓
AMP Bank	Essential Home Loan	3.89	295	Nil	P+I	✓	✓	No	90%	✓
AMP Bank	Professional Package Classic Variable IO 750k+	4.15	895	349/a	IO	✓	✓	Full	90%	✓
ANZ	Breakfree Variable 500k+	4.35	160	Nil	Both	✓	✓	Full	90%	✓
ANZ	Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Optimizer Plus Variable IO 750k+	4.04	Nil	198.00/a	IO	✓	✓	Full	80%	✓
Aussie	Optimizer Variable IO 750k+	4.04	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Select Standard Variable 500k+ 80%	3.95	Nil	15.00/m	Both	✓	✓	No	95%	✓
Australian Military Bank	Standard Variable Offset 80%	4.69	1014	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Australian Military Bank	Value Home Loan 500k+ 80%	4.09	1014	Nil	P+I	✓	✓	Full	95%	✓
Auswide Bank	Freedom Package Standard Variable 150k+	3.89	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	RBA Rate Tracker Home Loan	3.99	900	Nil	P+I	✓	✓	No	80%	✗
B&E Personal Banking	FlexiDiscount LVR Special	3.99	230	10.00/m	P+I	✓	✓	No	80%	✓
B&E Personal Banking	Topline 90%	4.19	650	Nil	P+I	✓	✓	Full	95%	✓
Bank Australia	Premium	4.82	595	Nil	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable IO 750k+	4.44	700	395/a	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable P&I 750k+	4.32	Nil	395/a	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Basic Promo Variable IO	4.12	600	Nil	IO	✓	✓	No	95%	✓
Bank of Melbourne	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Variable IO 750k+	4.51	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Advantage Package Variable P&I 750k+	4.39	700	395/a	P+I	✓	✓	Full	95%	✓





# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankSA	Basic Promo Variable IO	4.12	600	Nil	IO	✓	✓	No	95%	✓
BankSA	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	2 Year Introductory Variable 2 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Base Variable	3.99	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	offset	4.64	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	standard variable	4.59	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Connect Package Variable Owner Occupied 500k+	4.23	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Variable 500k+	4.58	Nil	10.00/m	Both	✓	✓	Full	95%	✓
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	✓	✓	No	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Variable 500k+	4.30	Nil	395/a	Both	✓	✓	Full	95%	✓
BOQ	Clear Path Variable Home Loan	4.47	150	10.00/m	Both	✓	✓	Full	95%	✓
Catalyst Money	Variable IO	4.15	607	Nil	IO	✓	✓	Full	95%	✓
Catalyst Money	Variable PI	4.20	607	Nil	P+I	✓	✓	Full	95%	✓
Citi	Basic Variable P&I 500k+ 80%	4.37	649	Nil	P+I	✓	✓	No	90%	✓
Citi	Mortgage Plus Offset Variable IO 80% 500k+	4.22	649	350/a	IO	✓	✓	Full	90%	✓
Citi	Mortgage Plus Offset Variable P&I 80% 500k+	4.17	Nil	350/a	P+I	✓	✓	Full	90%	✓
Citi	Mortgage Plus Variable IO 80% 500k+	4.22	Nil	350/a	IO	✓	✓	No	90%	✓
Citi	Mortgage Plus Variable P&I 80% 500k+	4.17	649	350/a	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.99	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	✓	✓	No	95%	✗



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.99	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Standard Variable 750k+	4.52	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	✓	No	95%	✓
CUA	Basic Variable	4.68	795	Nil	Both	✓	✓	No	95%	✓
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	✓	Full	95%	✓
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Standard Variable Rate Home Loan	4.10	500	Nil	Both	✓	✓	Full	80%	✓
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	360/a	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Easy Start Home Loan	3.99	750	Nil	P+I	✓	✗	No	80%	✗



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
FCCS Credit Union	Rewards	4.69	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Standard Variable 600k+	4.15	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Home Loan 80	4.29	520	Nil	Both	✓	✓	Full	80%	✓
Firstmac	VIP Pack 80 IO	4.09	520	Nil	IO	✓	✓	Full	80%	✓
Firstmac	Vital 80 IO	3.99	720	Nil	IO	✓	✓	No	80%	✓
G&C Mutual Bank	Solutions Package Solutions	4.76	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Low Rate Essentials	4.32	275	Nil	Both	✓	✓	No	80%	✓
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Homeloans	Monipower	4.24	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	1056	198.00/a	IO	✓	✓	Full	80%	✓
Homeloans	Ultra Plus Variable IO 80 500k+	4.04	363	120.00/a	IO	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker Home Loan	4.59	860	150.00/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	SPECIAL Value Plus Home Loan	4.09	960	8.00/m	P+I	✓	✓	Full	95%	✓
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	✓	No	95%	✓
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	95%	✓
Hunter United	Green Home Loan	4.50	850	8.00/m	P+I	✓	✓	No	95%	✓
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	95%	✓
Illawarra CU NSW	Variable IO	4.15	607	Nil	IO	✓	✓	Full	95%	✓
Illawarra CU NSW	Variable PI	4.20	607	Nil	P+I	✓	✓	Full	95%	✓
IMB	Accelerator - Owner Occupied 2 yrs	3.74	769	Nil	Both	✓	✓	Full	80%	✓
IMB	Introductory Variable 1 yr	4.09	769	10.00/m	Both	✓	✓	No	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
IMB	Platinum Package Standard Variable 90% 500k+	4.34	324	Nil	Both	✓	✓	Full	80%	✓
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Fusion Variable IO 80 500k+	3.84	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Mortgage Simplifier 500k+	4.04	519	Nil	Both	✓	✓	No	80%	✓
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Bank	Basic Variable Owner Occupied PI 80 750k+	3.84	Nil	Nil	P+I	✓	✓	No	80%	✓
Macquarie Credit Union	Home Loan Variable	4.89	561	Nil	Both	✓	✓	Full	95%	✓
ME	Basic Home Loan OO Max 80 LVR	4.09	400	Nil	Both	✓	✓	No	80%	✗
Mortgage House	Advantage Home Loan 80	4.32	500	Nil	P+I	✓	✓	Full	80%	✓
Mortgage House	Advantage Standard Variable	4.57	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Advantage Variable 750k+	4.57	895	10.00/m	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Mortgage House	Advantage Variable One 80	4.12	500	10.00/m	P+I	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Standard Variable Rate	4.85	450	Nil	Both	✓	✓	Full	95%	✓
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	✓	Full	95%	✓
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	✓	✓	No	95%	✗
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	✓	No	95%	✓
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	✓	No	95%	✓
NAB	Choice Package Tailored Variable - IO 750k+	4.45	Nil	395/a	IO	✓	✓	Full	90%	✓
NAB	Choice Package Tailored Variable - P&I 750k+	4.35	Nil	395/a	P+I	✓	✓	Full	95%	✓
NAB	Private Tailored Pkg Tailored Variable - P&I 750k+	4.35	600	750/a	P+I	✓	✓	Full	95%	✓
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	✓	Partial	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	395/a	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	✓	✓	No	95%	✓
Northern Inland CU	Home Loan Value Owner Occupied 750k+	4.38	330	350.00/a	P+I	✓	✓	Full	95%	✓
P&N Bank	Smooth Home Loan 80%	4.64	395	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Basic Variable 90%	4.24	200	Nil	Both	✓	✓	No	95%	✓
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	✓	No	80%	✓
QBANK	Classic Home Loan	4.49	Nil	Nil	Both	✓	✓	No	95%	✓
QBANK	Classic Plus Classic Home Loan 250k+	4.39	Nil	25/m	Both	✓	✓	No	95%	✓
QBANK	Classic Plus Classic Offer 80% 500k+	4.09	Nil	25/m	Both	✓	✓	No	80%	✓





# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	✓	✓	Full	95%	✓
RAMS	Low Rate IO	4.55	870	Nil	IO	✓	✓	Full	95%	✓
RAMS	Low Rate P&I	4.45	870	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Basic 25 yrs	4.42	250	Nil	Both	✓	✓	No	95%	✗
Regional Australia Bank	Basic Special 3 yrs	3.87	250	Nil	Both	✓	✓	No	95%	✗
Regional Australia Bank	Partnership Advantage Variable 250k+	4.17	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Flexi Options 80%	4.09	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Smart Pro IO 500k+ 80%	4.21	649	Nil	IO	✓	✓	No	95%	✓
RESI Mortgage Corp	Smart Pro P&I 500k+ 80%	4.10	649	Nil	P+I	✓	✓	No	95%	✓
SCU	Basic Home Loan	3.77	673	Nil	P+I	✓	✓	No	95%	✓
SCU	ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.35	750	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Platinum Home Loan	4.18	425	400.00/a	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable IO 750k+	4.52	700	395/a	IO	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable P&I 750k+	4.40	Nil	395/a	P+I	✓	✓	Full	95%	✓
St.George Bank	Basic Promo Variable IO	4.12	600	Nil	IO	✓	✓	No	95%	✓
St.George Bank	Basic Promo Variable P&I	4.08	600	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Eco Home Loan	4.17	600	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Eco PI 80	3.97	600	Nil	P+I	✓	✓	No	80%	✓
Summerland Credit Union	Offset Home Loan	4.24	800	8.00/m	P+I	✓	✓	Full	95%	✓
Summerland Credit Union	Premium	4.17	Nil	380.00/a	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Premium PI 80	3.97	Nil	380.00/a	P+I	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Suncorp Bank	Home Package Plus Owner Occupied Variable 80% 750k+	4.40	Nil	375/a	Both	✓	✓	Full	90%	✓
Teachers Mutual Bank	Solutions Plus Home Loan 750k+ 80%	3.95	750	200.00/a	Both	✓	✓	Full	95%	✓
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Basic Variable 500k+	4.04	1320	Nil	Both	✓	✓	No	95%	✓
The Mac	Home Loan 250k+	4.69	1463	Nil	Both	✓	✓	No	95%	✓
The Mac	Offset Home Loan	4.94	1320	Nil	Both	✓	✓	Full	95%	✓
The Mutual	Budget	4.18	150	Nil	P+I	✓	✗	No	90%	✗
The Mutual	Mutual	4.38	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	✓	Full	95%	✓
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	✓	✓	Full	95%	✓
UBank	UHomeLoan - Real Reward Offer IO	4.13	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable IO	4.46	Nil	Nil	IO	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
UBank	UHomeLoan - Standard Variable PI	4.17	Nil	Nil	P+I	✓	✓	No	80%	✓
UniBank	Solutions Plus Home Loan 750k+ 80%	3.95	750	200.00/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	✓	Full	95%	✓
Westpac	Flexi First Option P&I	4.64	750	Nil	P+I	✓	✓	No	95%	✓
Westpac	Premier Advantage Rocket Repay Home Loan IO 750k+	4.51	150	395/a	IO	✓	✓	Full	95%	✓
Westpac	Premier Advantage Rocket Repay Home Loan P&I 750k+	4.39	150	395/a	P+I	✓	✓	Full	95%	✓
Westpac	Special Flexi First Option IO 3 yrs	4.03	750	Nil	IO	✓	✓	No	80%	✓
Westpac	Special Flexi First Option P&I 3 yrs	3.99	750	Nil	P+I	✓	✓	No	95%	✓
Woolworths Employees CU	Owner Occupied Special Offer	4.21	Nil	Nil	P+I	✓	✓	Full	95%	✓
Woolworths Employees CU	Standard Variable	4.71	Nil	Nil	P+I	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Empower Variable IO 750k+	4.04	363	Nil	IO	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Empower Variable PI 0-80 750-1m	3.81	363	Nil	P+I	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Yellow Brick Road	Empower Variable IO 750k+	4.04	363	Nil	IO	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable PI 0-80 750-1m	3.81	363	Nil	P+I	✓	✓	No	80%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
ANZ	Variable	5.25	760	5.00/m	Both	✓	✓	Full	90%	✓
Arab Bank Australia	Essentials Home Loan	5.34	250	Nil	Both	✓	✓	Full	95%	✓
Arab Bank Australia	HeadStart Intro Variable 1 yr	3.90	600	8.00/m	P+I	✓	✓	No	95%	✓
Arab Bank Australia	The Basics	5.24	600	8.00/m	P+I	✓	✓	No	95%	✓
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Variable IO	5.34	700	10.00/m	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Regular Saver Home Loan Owner Occ	4.85	250	Nil	Both	✓	✓	Full	95%	✓
Bankwest	Variable Owner Occupied 80%	5.35	250	Nil	Both	✓	✓	Full	95%	✓
bcu	Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Variable	5.10	595	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Citi	Basic Variable IO 500k+ 80%	4.42	649	Nil	IO	✓	✓	No	90%	✓
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	True Value Var HI	5.17	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Complete	5.37	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Essential	5.37	1020	8.00/m	Both	✓	✓	No	90%	✓
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Variable 80%	4.96	750	Nil	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Heritage Bank	Variable	5.04	150	8.00/m	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	✓	Full	95%	✓
HSBC	Home Smart	5.23	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Variable	5.23	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Variable	5.10	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Interest Only	4.90	350	Nil	IO	✓	✓	No	90%	✓
IMB	Standard Variable 90%	5.09	769	Nil	Both	✓	✓	Full	95%	✓
Macquarie Credit Union	Basic Home Loan	4.64	561	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	561	Nil	P+I	✗	✗	Full	95%	✗
ME	Flexible Home Loan OO Max 80 LVR	5.03	400	Nil	Both	✓	✓	Full	80%	✓





# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
MyState	Standard Variable	5.23	350	Nil	Both	✓	✓	Full	95%	✓
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	✓	No	95%	✓
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	✓	Full	90%	✓
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	395/a	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	✓	Partial	95%	✓
P&N Bank	Easypay Variable 80%	5.14	395	8.00/m	Both	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 95%	5.14	395	8.00/m	Both	✓	✓	Full	95%	✓
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	✓	Full	95%	✓
Police Bank	Premium Variable	4.74	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Standard Variable	4.99	Nil	Nil	Both	✓	✓	No	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	✓	✓	Full	95%	✓
RAMS	Full Feature IO	5.45	870	Nil	IO	✓	✓	Full	95%	✓
RAMS	Full Feature P&I	5.35	870	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Mortgage Offset	5.22	250	Nil	Both	✓	✓	Full	95%	✓
SCU	Standard Variable	5.00	673	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	✓	Full	95%	✓
Summerland Credit Union	ECO Home Loan Standard	5.17	600	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Home Loan Plus	5.17	800	Nil	P+I	✓	✓	No	95%	✓
Summerland Credit Union	Offset Home Loan Standard	5.24	800	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	95%	✓
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Transport Mutual Credit Union	Basic Variable	4.81	1010	Nil	P+I	✓	✓	Full	95%	✗
Transport Mutual Credit Union	Variable	5.06	1010	Nil	P+I	✓	✓	Full	95%	✗
UniBank	Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	95%	✓
UniBank	Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	95%	✓
Westpac	Flexi First Option IO	4.76	750	Nil	IO	✓	✓	No	95%	✓
Westpac	Rocket Repay Home Loan IO	5.41	750	8.00/m	IO	✓	✓	Full	95%	✓
Westpac	Rocket Repay Home Loan P&I	5.29	750	8.00/m	P+I	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
AMP Bank	Classic Variable IO	5.73	895	10.00/m	IO	✓	✓	Full	90%	✓
AMP Bank	Classic Variable P+I	5.43	895	10.00/m	P+I	✓	✓	Full	90%	✓
Auswide Bank	Standard Variable	5.43	600	10.00/m	Both	✓	✓	Full	90%	✗
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	✓	No	95%	✓
B&E Personal Banking	FlexiLine	5.12	650	10.00/m	P+I	✓	✓	Full	80%	✗
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	✓	Full	95%	✓
BankSA	Variable IO	5.41	700	10.00/m	IO	✓	✓	Full	95%	✓
BOQ	Standard Variable	5.61	450	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Offset Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Offset Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓	✓	No	90%	✓
Citi	Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓	✓	No	90%	✓



# Home Loans Star Ratings

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

## Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	✓	✓	Full	95%	✓
St.George Bank	Variable IO	5.42	700	10.00/m	IO	✓	✓	Full	95%	✓
Suncorp Bank	Owner Occupied Variable 80%	5.55	600	10.00/m	Both	✓	✓	Full	95%	✓
The Capricornian	Introductory Rate 1 yr 95%	3.89	785	Nil	P+I	✓	✓	No	95%	✗
The Rock	Variable	5.73	950	5.00/m	Both	✓	✓	Full	95%	✓