



# Home Loans Star Ratings

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First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	3.84	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Community First CU	True Fixed 3 yrs	3.69	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs	3.59	500	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	4.09	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.82	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
QBANK	Residential Fixed 3 yrs	3.95	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Regional Australia Bank	Partnership Advantage Fixed 3 yrs	3.99	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.79	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 3 yrs	3.69	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
★★★★											
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	3.79	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	3.94	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
CUA	Fixed - Owner Occupier 3 yrs	3.96	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Freedom Lend	Freedom Fixed IO 3 yrs	3.84	Nil	395.00/a	IO	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	4.09	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Horizon Credit Union	Fixed Rate Home Loan 3 yrs	4.09	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.99	519	199/a	Both	✗	N/A	N/A	✓	No	95%
MOVE - People Driven Banking	Lockit 3 yrs	4.04	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
Newcastle Permanent	Residential Fixed 3 yrs	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.85	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 3 yrs	3.95	600	Nil	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.85	600	25/m	Both	✗	N/A	N/A	✓	No	95%
Teachers Mutual Bank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 3 yrs 80%	4.09	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
UBank	UHomeLoan Fixed IO 3 yrs	3.99	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 3 yrs	3.99	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%

★★★



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Adelaide Bank	SmartFix 3 yrs	4.48	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
ANZ	Breakfree Residential Fixed 3 yrs 150k+	4.19	160	Nil	Both	✗	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 3 yrs	4.34	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 3 yrs	4.24	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed PI 3 yrs	4.24	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Fixed 3 yrs 80%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 3 yrs	4.09	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Australian Military Bank	Fixed Rate 3 yrs 80%	3.99	1014	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Melbourne	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 3 yrs	4.29	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 3 yrs 200k+	4.09	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Bankwest	Fixed Rate Owner Occupied 3 yrs	4.19	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.34	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Bendigo Bank	Residential Fixed 3 yrs	4.34	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 3 yrs	4.14	595	Nil	Both	✗	N/A	N/A	✓	No	95%
BOQ	Residential 3yr Fixed 3 yrs	3.99	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
Catalyst Money	Fixed Lite 3 yrs	4.20	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Commonwealth Bank	Residential Fixed 3 yrs	4.24	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.09	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.18	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 3 yrs	4.19	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Firstmac	VIP Pack Fixed 3 yrs	4.29	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	750	299/a	Both	✓	5.00%	3 mths	✓	No	80%
Gateway Credit Union	Residential Fixed 3 yrs	4.13	750	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Holiday Coast CU	Fixed N Easy 3 yrs	4.19	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homestar Finance	Owner Occupied IO Fixed 3 yrs	4.09	633	Nil	IO	✗	N/A	N/A	✗	Full	90%
Homestar Finance	Owner Occupied P&I Fixed 3 yrs	3.84	633	Nil	P+I	✗	N/A	N/A	✗	Full	90%
HSBC	3 Year Fixed 3 yrs	4.19	853	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier 3 Year Fixed 3 yrs 50k+	4.09	300	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	3.99	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%





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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 3 yrs	4.09	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Illawarra CU NSW	Fixed Lite 3 yrs	4.20	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
iMortgage	Fusion Fixed PI 80 3 yrs	3.84	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Residential Fixed 3 yrs	4.09	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 3 yrs	4.19	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	4.24	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
ME	Flexible Fixed OO Max 80 LVR 3 yrs	4.09	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%



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			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Mortgage House	Advantage Fixed 3 yrs 100-749k	4.48	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	Residential Fixed 3 yrs 80%	4.09	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	4.09	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 3 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 3 yrs	4.19	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	✗	N/A	N/A	✓	No	95%



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★★★											
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.99	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	4.14	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Police Bank	Premium Fixed 3 yrs	4.04	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
Qudos Bank	Fixed Rate 3 yrs	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
Regional Australia Bank	Steady Rate 3 yrs	4.09	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%	4.07	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.34	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%



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★★★											
St.George Bank	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland Credit Union	Standard Fixed 3 yrs	4.19	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Owner Occupied Fixed 3 yrs	4.04	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	4.09	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UniBank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Fixed Options 3 yrs	4.29	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%



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★★★											
Yellow Brick Road	Empower Fixed PI 3 yrs	4.24	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	4.24	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.59	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 3 yrs	4.59	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.59	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 3 yrs	4.49	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed IO 3 yrs	4.49	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%	4.49	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%



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First Home Buyer 3 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%	4.39	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	4.29	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150-499k	4.24	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Delphi Bank	Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Homeloans	MoniPower Fixed 3 yrs	4.73	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.48	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	4.23	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%



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First Home Buyer 3 Year Fixed \$200,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★												
Homeloans	Ultra Plus Fixed PI 3 yrs	4.04	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%	
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%	
iMortgage	Fusion Fixed IO 80 3 yrs	4.04	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%	
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	4.24	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%	
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%	
P&N Bank	Residential Fixed IO 3 yrs 80%	4.19	395	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%	
P&N Bank	Residential Fixed PI 3 yrs 80%	4.19	395	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%	
RAMS	Fixed Rate IO 3 yrs	4.34	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%	
RAMS	Fixed Rate P&I 3 yrs	4.24	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%	
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%	4.27	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%	



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## First Home Buyer 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Fixed IO 3 yrs	4.49	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.49	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.59	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Mortgage Plus Standard Fixed IO 3 yrs 80% 150-m	4.29	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed IO 3 yrs 50-499k 80%	4.49	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 3 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%





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## First Home Buyer 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
<b>First Option Credit Union</b>	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
<b>First Option Credit Union</b>	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
<b>Homeloans</b>	Ultra Plus Fixed IO 3 yrs	4.24	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
<b>Woolworths Employees CU</b>	Owner Occupied Fixed 3 yrs	4.84	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
AMO Group	Residential Fixed 3 yrs	3.89	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	3.79	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
Community First CU	True Fixed 3 yrs	3.69	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs	3.59	500	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✗	N/A	N/A	✓	No	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.82	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%
Regional Australia Bank	Partnership Advantage Fixed 3 yrs	3.99	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%



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## First Home Buyer 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.79	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 3 yrs	3.69	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
★★★★											
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	3.84	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Residential Fixed 3 yrs	3.94	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%



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## First Home Buyer 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
CUA	Fixed - Owner Occupier 3 yrs	3.96	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed IO 3 yrs	3.84	Nil	395.00/a	IO	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	4.09	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	4.09	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.99	519	199/a	Both	✗	N/A	N/A	✓	No	95%
MOVE - People Driven Banking	Lockit 3 yrs	4.04	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.99	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
QBANK	Residential Fixed 3 yrs	3.95	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.85	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.85	600	25/m	Both	✗	N/A	N/A	✓	No	95%
Teachers Mutual Bank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 3 yrs 80%	4.09	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
UBank	UHomeLoan Fixed IO 3 yrs	3.99	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 3 yrs	3.99	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%

★★★



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## First Home Buyer 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Adelaide Bank	SmartFix 3 yrs	4.48	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
ANZ	Breakfree Residential Fixed 3 yrs 150k+	4.19	160	Nil	Both	✗	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 3 yrs	4.34	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 3 yrs	4.24	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Fixed 3 yrs 80%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 3 yrs	4.09	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Australian Military Bank	Fixed Rate 3 yrs 80%	3.99	1014	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Melbourne	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%



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## First Home Buyer 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Bank of Sydney	Residential Fixed 3 yrs	4.29	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 3 yrs 200k+	4.09	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Bankwest	Fixed Rate Owner Occupied 3 yrs	4.19	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.34	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Connect Package Fixed Owner Occupied 3 yrs 250k+	4.19	250	20/m	Both	✗	N/A	N/A	✓	Full	95%
Bendigo Bank	Residential Fixed 3 yrs	4.34	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%



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## First Home Buyer 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
<b>Beyond Bank</b>	Residential Fixed 3 yrs	4.14	595	Nil	Both	✗	N/A	N/A	✓	No	95%
<b>BOQ</b>	Residential 3yr Fixed 3 yrs	3.99	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
<b>Catalyst Money</b>	Fixed 3 yrs	4.20	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
<b>Commonwealth Bank</b>	Residential Fixed 3 yrs	4.24	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed 3 yrs 150k+	4.09	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
<b>CUA</b>	Premium Fixed - Owner Occupier 3 yrs	4.18	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
<b>Defence Bank</b>	Essentials Fixed 3 yrs	4.19	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
<b>Easy Street Fin Services</b>	Easy Street Fixed 3 yrs	3.99	500	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
<b>Firstmac</b>	VIP Pack Fixed 3 yrs	4.29	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
<b>Gateway Credit Union</b>	Premium Residential Fixed 3 yrs 150k+	3.93	750	299/a	Both	✓	5.00%	3 mths	✓	No	80%





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First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Gateway Credit Union	Residential Fixed 3 yrs	4.13	750	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Holiday Coast CU	Fixed N Easy 3 yrs	4.19	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	4.23	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Owner Occupied IO Fixed 3 yrs	4.09	633	Nil	IO	✗	N/A	N/A	✗	Full	90%
Homestar Finance	Owner Occupied P&I Fixed 3 yrs	3.84	633	Nil	P+I	✗	N/A	N/A	✗	Full	90%
Horizon Credit Union	Fixed Rate Home Loan 3 yrs	4.09	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	3 Year Fixed 3 yrs	4.19	853	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier 3 Year Fixed 3 yrs 50k+	4.09	300	Nil	Both	✗	N/A	N/A	✓	No	90%



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## First Home Buyer 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	3.99	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 3 yrs	4.09	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Illawarra CU NSW	Fixed 3 yrs	4.20	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
iMortgage	Fusion Fixed PI 80 3 yrs	3.84	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Residential Fixed 3 yrs	4.09	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 3 yrs	4.19	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
ME	Flexible Fixed OO Max 80 LVR 3 yrs	4.09	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%



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## First Home Buyer 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Mortgage House	Advantage Fixed 3 yrs 100-749k	4.48	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	Residential Fixed 3 yrs 80%	4.09	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	4.09	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 3 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 3 yrs	4.19	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%



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First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Newcastle Permanent	Residential Fixed 3 yrs	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	4.14	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Police Bank	Premium Fixed 3 yrs	4.04	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
QT Mutual Bank	Residential Fixed 3 yrs	3.95	600	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 3 yrs	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate P&I 3 yrs	4.24	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
Regional Australia Bank	Steady Rate 3 yrs	4.09	250	Nil	P+I	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.73	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%	4.07	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.34	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
St.George Bank	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland Credit Union	Standard Fixed 3 yrs	4.19	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Owner Occupied Fixed 3 yrs	4.04	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 3 Year Fixed \$350,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	4.09	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%	
UniBank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%	
Westpac	Fixed Options 3 yrs	4.29	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%	
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%	
★★												
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.59	295	Nil	Both	✗	N/A	N/A	✗	No	90%	
AMP Bank	Basic Fixed 3 yrs	4.59	545	Nil	Both	✗	N/A	N/A	✗	No	90%	
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.59	895	Nil	Both	✗	N/A	N/A	✗	No	90%	
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%	
Aussie	Optimizer Fixed IO 3 yrs	4.49	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%	
Aussie	Optimizer Plus Fixed IO 3 yrs	4.49	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%	



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## First Home Buyer 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Aussie	Optimizer Plus Fixed PI 3 yrs	4.24	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%	4.49	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%	4.39	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	4.29	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150-499k	4.24	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Delphi Bank	Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%



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First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Homeloans	MoniPower Fixed 3 yrs	4.73	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.48	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.24	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.04	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
iMortgage	Fusion Fixed IO 80 3 yrs	4.04	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	4.24	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	4.24	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed IO 3 yrs 80%	4.19	395	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%





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First Home Buyer 3 Year Fixed \$350,000											
Company	Product	Rate (%) <sup>*</sup>	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
P&N Bank	Residential Fixed PI 3 yrs 80%	4.19	395	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
RAMS	Fixed Rate IO 3 yrs	4.34	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%	4.27	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Fixed PI 3 yrs	4.24	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.49	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	4.24	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★											
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.59	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%



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First Home Buyer 3 Year Fixed \$350,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★												
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%	
Citi	Mortgage Plus Standard Fixed IO 3 yrs 80% 150-m	4.29	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%	
Citi	Standard Fixed IO 3 yrs 50-499k 80%	4.49	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%	
Citi	Standard Fixed P&I 3 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%	
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%	
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%	
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%	
Yellow Brick Road	Empower Fixed IO 3 yrs	4.49	363	Nil	IO	✗	N/A	N/A	✗	No	90%	



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First Home Buyer 3 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
AMO Group	Residential Fixed 3 yrs	3.89	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	3.79	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
Community First CU	True Fixed 3 yrs	3.69	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs	3.59	500	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✗	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.82	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%



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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Regional Australia Bank	Partnership Advantage Fixed 3 yrs	3.99	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.79	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 3 yrs	3.69	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
★★★★											
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	3.84	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Residential Fixed 3 yrs	3.94	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%



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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
CUA	Fixed - Owner Occupier 3 yrs	3.96	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed IO 3 yrs	3.84	Nil	395.00/a	IO	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	4.09	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	4.09	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	3.99	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.99	519	199/a	Both	✗	N/A	N/A	✓	No	95%
MOVE - People Driven Banking	Lockit 3 yrs	4.04	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.99	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
QBank	Residential Fixed 3 yrs	3.95	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.85	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.85	600	25/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Residential Fixed 3 yrs 80%	4.09	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
UBank	UHomeLoan Fixed PI 3 yrs	3.99	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
★★★											
Adelaide Bank	SmartFix 3 yrs	4.48	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
ANZ	Breakfree Residential Fixed 3 yrs 150k+	4.19	160	Nil	Both	✗	N/A	N/A	✓	No	90%



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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
ANZ	Residential Fixed 3 yrs	4.34	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 3 yrs	4.24	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Fixed 3 yrs 80%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 3 yrs	4.09	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Australian Military Bank	Fixed Rate 3 yrs 80%	3.99	1014	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Melbourne	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	4.29	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 3 yrs	4.29	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%



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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 3 yrs 200k+	4.09	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Bankwest	Fixed Rate Owner Occupied 3 yrs	4.19	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.34	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 3 yrs	4.34	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 3 yrs	4.14	595	Nil	Both	✗	N/A	N/A	✓	No	95%
BOQ	Residential 3yr Fixed 3 yrs	3.99	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%





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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Catalyst Money	Fixed 3 yrs	4.20	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Residential Fixed 3 yrs	4.24	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.09	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.18	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 3 yrs	4.19	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Firstmac	VIP Pack Fixed 3 yrs	4.29	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	750	299/a	Both	✓	5.00%	3 mths	✓	No	80%
Gateway Credit Union	Residential Fixed 3 yrs	4.13	750	Nil	Both	✓	5.00%	3 mths	✓	No	80%



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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Holiday Coast CU	Fixed N Easy 3 yrs	4.19	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	4.23	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Fixed Rate Home Loan 3 yrs	4.09	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	3 Year Fixed 3 yrs	4.19	853	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier 3 Year Fixed 3 yrs 50k+	4.09	300	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 3 yrs	4.09	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Illawarra CU NSW	Fixed 3 yrs	4.20	607	Nil	Both	✗	N/A	N/A	✓	Full	95%



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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
iMortgage	Fusion Fixed PI 80 3 yrs	3.84	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ING DIRECT	Residential Fixed 3 yrs	4.09	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%
loans.com.au	Fixed - Owner Occupier 3 yrs	4.19	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
ME	Flexible Fixed OO Max 80 LVR 3 yrs	4.09	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage House	Advantage Fixed 3 yrs 100-749k	4.48	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	Residential Fixed 3 yrs 80%	4.09	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	4.09	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 3 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 3 yrs	4.19	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 3 yrs	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	4.14	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Police Bank	Premium Fixed 3 yrs	4.04	1045	Nil	Both	✗	N/A	N/A	✗	No	95%



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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
QT Mutual Bank	Residential Fixed 3 yrs	3.95	600	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 3 yrs	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate P&I 3 yrs	4.24	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
Regional Australia Bank	Steady Rate 3 yrs	4.09	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.73	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.34	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	400.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%



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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
St.George Bank	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland Credit Union	Standard Fixed 3 yrs	4.19	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Owner Occupied Fixed 3 yrs	4.04	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	4.09	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UBank	UHomeLoan Fixed IO 3 yrs	3.99	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UniBank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%



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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
UniBank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Fixed Options 3 yrs	4.29	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.59	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 3 yrs	4.59	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.59	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 3 yrs	4.49	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed IO 3 yrs	4.49	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed PI 3 yrs	4.24	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 3 Year Fixed \$500,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★												
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%	
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%	4.49	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%	
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%	4.39	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%	
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✗	N/A	N/A	✗	No	95%	
Citi	Mortgage Plus Standard Fixed IO 3 yrs 80% 500k+	4.24	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%	
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 500k+	4.19	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%	
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%	
Delphi Bank	Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%	
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%	
Homeloans	MoniPower Fixed 3 yrs	4.73	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%	





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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.48	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.24	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.04	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
iMortgage	Fusion Fixed IO 80 3 yrs	4.04	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	4.24	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	4.24	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed IO 3 yrs 80%	4.19	395	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
P&N Bank	Residential Fixed PI 3 yrs 80%	4.19	395	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
RAMS	Fixed Rate IO 3 yrs	4.34	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%	4.27	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%	4.07	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Fixed PI 3 yrs	4.24	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	4.24	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★											
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.59	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 3 yrs 500k+ 80%	4.44	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%



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## First Home Buyer 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Citi	Standard Fixed P&I 3 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 3 yrs	4.49	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.49	363	Nil	IO	✗	N/A	N/A	✗	No	90%



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First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
AMO Group	Residential Fixed 3 yrs	3.89	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	3.79	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
Community First CU	True Fixed 3 yrs	3.69	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs	3.59	500	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✗	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.82	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✗	N/A	N/A	✓	Full	90%



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## First Home Buyer 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Regional Australia Bank	Partnership Advantage Fixed 3 yrs	3.99	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.79	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 3 yrs	3.69	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
★★★★											
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	3.84	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Residential Fixed 3 yrs	3.94	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.99	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
CUA	Fixed - Owner Occupier 3 yrs	3.96	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed IO 3 yrs	3.84	Nil	395.00/a	IO	✗	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	4.09	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	4.09	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	3.99	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.99	519	199/a	Both	✗	N/A	N/A	✓	No	95%
MOVE - People Driven Banking	Lockit 3 yrs	4.04	450	Nil	Both	✗	N/A	N/A	✓	Full	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.99	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
QBank	Residential Fixed 3 yrs	3.95	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.85	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.85	600	25/m	Both	✗	N/A	N/A	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 3 yrs	3.89	425	400.00/a	Both	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 3 yrs 80%	4.09	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
UBank	UHomeLoan Fixed PI 3 yrs	3.99	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%

★★★



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## First Home Buyer 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Adelaide Bank	SmartFix 3 yrs	4.48	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
ANZ	Breakfree Residential Fixed 3 yrs 150k+	4.19	160	Nil	Both	✗	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 3 yrs	4.34	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 3 yrs	4.24	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Fixed 3 yrs 80%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 3 yrs	4.09	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Australian Military Bank	Fixed Rate 3 yrs 80%	3.99	1014	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Melbourne	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	4.29	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%





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First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 3 yrs	4.29	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 3 yrs 200k+	4.09	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Bankwest	Fixed Rate Owner Occupied 3 yrs	4.19	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.34	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 3 yrs	4.34	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%



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## First Home Buyer 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
<b>Beyond Bank</b>	Residential Fixed 3 yrs	4.14	595	Nil	Both	✗	N/A	N/A	✓	No	95%
<b>BOQ</b>	Residential 3yr Fixed 3 yrs	3.99	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	80%
<b>Catalyst Money</b>	Fixed 3 yrs	4.20	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
<b>Click Loans</b>	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
<b>Commonwealth Bank</b>	Residential Fixed 3 yrs	4.24	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed 3 yrs 150k+	4.09	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
<b>CUA</b>	Premium Fixed - Owner Occupier 3 yrs	4.18	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
<b>Defence Bank</b>	Essentials Fixed 3 yrs	4.19	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
<b>Easy Street Fin Services</b>	Easy Street Fixed 3 yrs	3.99	500	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
<b>Gateway Credit Union</b>	Premium Residential Fixed 3 yrs 150k+	3.93	750	299/a	Both	✓	5.00%	3 mths	✓	No	80%



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## First Home Buyer 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Gateway Credit Union	Residential Fixed 3 yrs	4.13	750	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Holiday Coast CU	Fixed N Easy 3 yrs	4.19	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	4.23	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Fixed Rate Home Loan 3 yrs	4.09	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	3 Year Fixed 3 yrs	4.19	853	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Premier 3 Year Fixed 3 yrs 50k+	4.09	300	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 3 yrs	4.09	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%



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First Home Buyer 3 Year Fixed \$750,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
Illawarra CU NSW	Fixed 3 yrs	4.20	607	Nil	Both	✗	N/A	N/A	✓	Full	95%	
iMortgage	Fusion Fixed PI 80 3 yrs	3.84	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%	
ING DIRECT	Residential Fixed 3 yrs	4.09	519	Nil	Both	✗	N/A	N/A	✓	No	95%	
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✗	N/A	N/A	✗	Full	85%	
loans.com.au	Fixed - Owner Occupier 3 yrs	4.19	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%	
ME	Flexible Fixed OO Max 80 LVR 3 yrs	4.09	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%	
ME	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%	
Mortgage House	Advantage Fixed 3 yrs 750k+	4.48	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%	
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%	
MyState	Residential Fixed 3 yrs 80%	4.09	350	Nil	Both	✗	N/A	N/A	✓	No	95%	



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First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
NAB	Choice Package Standard Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	4.09	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 3 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 3 yrs	4.19	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
Newcastle Permanent	Residential Fixed 3 yrs	3.99	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	4.14	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Police Bank	Premium Fixed 3 yrs	4.04	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
QT Mutual Bank	Residential Fixed 3 yrs	3.95	600	Nil	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 3 yrs	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate IO 3 yrs	4.34	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%
RAMS	Fixed Rate P&I 3 yrs	4.24	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	15	3 mths	✗	Full	95%
Regional Australia Bank	Steady Rate 3 yrs	4.09	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.73	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.34	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%



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First Home Buyer 3 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	400.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
St.George Bank	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland Credit Union	Standard Fixed 3 yrs	4.19	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.89	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Owner Occupied Fixed 3 yrs	4.04	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	4.09	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%



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## First Home Buyer 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
UBank	UHomeLoan Fixed IO 3 yrs	3.99	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UniBank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Fixed Options 3 yrs	4.29	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	4.09	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.59	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 3 yrs	4.59	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.59	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.59	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Aussie	Optimizer Fixed IO 3 yrs	4.49	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed IO 3 yrs	4.49	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%





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## First Home Buyer 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Aussie	Optimizer Plus Fixed PI 3 yrs	4.24	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%	4.49	650	10.00/m	P+I	✓	5.00%	3 mths	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%	4.39	650	10.00/m	P+I	✓	5.00%	3 mths	✗	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Citi	Mortgage Plus Standard Fixed IO 3 yrs 80% 500k+	4.24	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 500k+	4.19	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Delphi Bank	Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%



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## First Home Buyer 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 600k+	4.65	657	375/a	Both	✓	20.00%	12 mths	✗	Full	95%
Firstmac	VIP Pack Fixed 3 yrs	4.29	520	Nil	Both	✓	5.00%	3 mths	✗	No	90%
Homeloans	MoniPower Fixed 3 yrs	4.73	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.48	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.04	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✗	N/A	N/A	✓	No	95%
iMortgage	Fusion Fixed IO 80 3 yrs	4.04	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	4.24	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	4.24	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
P&N Bank	Residential Fixed IO 3 yrs 80%	4.19	395	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%



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## First Home Buyer 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
P&N Bank	Residential Fixed PI 3 yrs 80%	4.19	395	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%	4.27	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%	4.07	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	N/A	N/A	✓	Full	95%
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	✗	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1463	Nil	Both	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Fixed PI 3 yrs	4.24	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	4.24	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★											
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%



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## First Home Buyer 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Citi	Standard Fixed IO 3 yrs 500k+ 80%	4.44	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 3 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	20.00%	12 mths	✗	Full	95%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.24	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 3 yrs	4.49	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.49	363	Nil	IO	✗	N/A	N/A	✗	No	90%



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First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.29	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.24	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.39	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
CUA	Fixed - Owner Occupier 5 yrs	4.28	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	4.39	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	4.39	600	25/m	Both	✗	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 5 yrs	4.39	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%



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## First Home Buyer 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Fixed Rate 5 yrs	4.54	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 5 yrs	4.54	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★★											
Aussie	Select Basic Fixed 5 yrs 80%	4.49	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.54	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.44	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
<b>CUA</b>	Premium Fixed - Owner Occupier 5 yrs	4.50	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
<b>G&amp;C Mutual Bank</b>	Residential 5yr Fixed 5 yrs	4.59	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
<b>Homestar Finance</b>	Owner Occupied P&I Fixed 5 yrs	4.24	633	Nil	P+I	✗	N/A	N/A	✗	Full	90%
<b>ING DIRECT</b>	Orange Advantage Residential Fixed 5 yrs 150k+	4.29	519	199/a	Both	✗	N/A	N/A	✓	No	95%
<b>ING DIRECT</b>	Residential Fixed 5 yrs	4.39	519	Nil	Both	✗	N/A	N/A	✓	No	95%
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed 5 yrs	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
<b>QT Mutual Bank</b>	Choices Residential Fixed 5 yrs 20k+	4.39	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
<b>QT Mutual Bank</b>	Residential Fixed 5 yrs	4.49	600	Nil	Both	✗	N/A	N/A	✓	No	95%
<b>St.George Bank</b>	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%



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## First Home Buyer 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Teachers Mutual Bank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
UniBank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Westpac	Fixed Options 5 yrs	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
★★★											
Adelaide Bank	SmartFix 5 yrs	4.70	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	Nil	Both	✗	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed IO 5 yrs	4.74	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Fixed PI 5 yrs	4.49	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed PI 5 yrs	4.49	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Standard Fixed 5 yrs	4.49	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%





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## First Home Buyer 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Bank of Sydney	Residential Fixed 5 yrs	4.59	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 5 yrs 200k+	4.39	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Bankwest	Fixed Rate Owner Occupied 5 yrs	4.49	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 5 yrs	4.69	595	Nil	Both	✗	N/A	N/A	✓	No	95%
BOQ	Residential Fixed 5 yrs	4.49	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	95%



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## First Home Buyer 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Catalyst Money	Fixed Lite 5 yrs	4.74	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	IO	✗	N/A	N/A	✓	No	95%
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Holiday Coast CU	Fixed N Easy 5 yrs	4.49	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.73	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.48	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%



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## First Home Buyer 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Homestar Finance	Owner Occupied IO Fixed 5 yrs	4.49	633	Nil	IO	✗	N/A	N/A	✗	Full	90%
Horizon Credit Union	Fixed Rate Home Loan 5 yrs	4.59	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.50	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.60	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 5 yrs	4.60	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Illawarra CU NSW	Fixed Lite 5 yrs	4.74	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.29	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 5 yrs 90%	4.39	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.49	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.49	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
ME	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage House	Advantage Fixed 5 yrs 100-749k	4.70	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.69	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
QBank	Residential Fixed 5 yrs	4.59	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
RAMS	Fixed Rate IO 5 yrs	4.64	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%
RAMS	Fixed Rate P&I 5 yrs	4.54	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
Regional Australia Bank	Partnership Advantage Fixed 5 yrs	4.59	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
Regional Australia Bank	Steady Rate 5 yrs	4.69	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Summerland Credit Union	Standard Fixed 5 yrs	4.59	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.29	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UBank	UHomeLoan Fixed IO 5 yrs	4.49	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 5 yrs	4.49	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 5 yrs	4.29	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 5 yrs	4.49	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.49	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	5.03	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 5 yrs	5.03	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	5.03	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Plus Fixed IO 5 yrs	4.74	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%



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First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Citi	Mortgage Plus Standard Fixed IO 5 yrs 80% 150-m	4.59	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Mortgage Plus Standard Fixed P&I 5 yrs 80% 150-499k	4.54	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 5 yrs 50-499k 80%	4.74	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Homeloans	MoniPower Fixed 5 yrs	5.04	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.74	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%





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First Home Buyer 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
NAB	Tailored Fixed - IO 5 yrs	4.69	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
P&N Bank	Residential Fixed PI 5 yrs 80%	4.59	395	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%	4.77	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%	4.57	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 5 yrs	4.74	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.74	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	5.03	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	✗	N/A	N/A	✗	No	90%



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## First Home Buyer 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
Citi	Standard Fixed IO 5 yrs 50-499k 80%	4.79	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Homeloans	Ultra Plus Fixed IO 5 yrs	4.84	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.64	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.94	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
P&N Bank	Residential Fixed IO 5 yrs 80%	4.89	395	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%



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First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.29	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.24	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.39	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
CUA	Fixed - Owner Occupier 5 yrs	4.28	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	4.39	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	4.39	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	4.39	600	25/m	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Qudos Bank	Fixed Rate 5 yrs	4.39	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★★											
Aussie	Select Basic Fixed 5 yrs 80%	4.49	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 5 yrs	4.49	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.54	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.44	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.50	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
G&C Mutual Bank	Residential 5yr Fixed 5 yrs	4.59	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Homestar Finance	Owner Occupied P&I Fixed 5 yrs	4.24	633	Nil	P+I	✗	N/A	N/A	✗	Full	90%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.29	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.29	519	199/a	Both	✗	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 5 yrs	4.39	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
QT Mutual Bank	Residential Fixed 5 yrs	4.49	600	Nil	Both	✗	N/A	N/A	✓	No	95%
St.George Bank	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%



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## First Home Buyer 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Teachers Mutual Bank	Fixed Rate 5 yrs	4.54	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 5 yrs	4.54	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Westpac	Fixed Options 5 yrs	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
★★★											
Adelaide Bank	SmartFix 5 yrs	4.70	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
AMO Group	Residential Fixed 5 yrs	4.49	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	Nil	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed IO 5 yrs	4.74	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Fixed PI 5 yrs	4.49	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed PI 5 yrs	4.49	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%



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## First Home Buyer 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Bank of Sydney	Residential Fixed 5 yrs	4.59	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 5 yrs 200k+	4.39	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Bankwest	Fixed Rate Owner Occupied 5 yrs	4.49	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Connect Package Fixed Owner Occupied 5 yrs 250k+	4.59	250	20/m	Both	✗	N/A	N/A	✓	Full	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 5 yrs	4.69	595	Nil	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
BOQ	Residential Fixed 5 yrs	4.49	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Catalyst Money	Fixed 5 yrs	4.74	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	IO	✗	N/A	N/A	✓	No	95%
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Holiday Coast CU	Fixed N Easy 5 yrs	4.49	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.73	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%





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## First Home Buyer 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.48	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Owner Occupied IO Fixed 5 yrs	4.49	633	Nil	IO	✗	N/A	N/A	✗	Full	90%
Horizon Credit Union	Fixed Rate Home Loan 5 yrs	4.59	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.50	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.60	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 5 yrs	4.60	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Illawarra CU NSW	Fixed 5 yrs	4.74	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
IMB	Residential Fixed 5 yrs 90%	4.39	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.49	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%



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## First Home Buyer 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.49	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
ME	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage House	Advantage Fixed 5 yrs 100-749k	4.70	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.69	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 5 Year Fixed \$350,000												
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)	
			Upfront	Ongoing		Required	Size (%)	Length				
★★★												
QBANK	Residential Fixed 5 yrs	4.59	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%	
RAMS	Fixed Rate IO 5 yrs	4.64	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%	
RAMS	Fixed Rate P&I 5 yrs	4.54	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%	
Regional Australia Bank	Partnership Advantage Fixed 5 yrs	4.59	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%	
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	4.95	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%	
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%	
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%	
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%	
Summerland Credit Union	Standard Fixed 5 yrs	4.59	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%	
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.29	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%	



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## First Home Buyer 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Teachers Mutual Bank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UBank	UHomeLoan Fixed IO 5 yrs	4.49	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 5 yrs	4.49	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 5 yrs	4.29	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%



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## First Home Buyer 5 Year Fixed \$350,000

Company	Product	Rate (%) <sup>*</sup>	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 5 yrs	4.49	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.49	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	5.03	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 5 yrs	5.03	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	5.03	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	5.03	895	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%



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First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Aussie	Optimizer Plus Fixed IO 5 yrs	4.74	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Citi	Mortgage Plus Standard Fixed IO 5 yrs 80% 150-m	4.59	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Mortgage Plus Standard Fixed P&I 5 yrs 80% 150-499k	4.54	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 5 yrs 50-499k 80%	4.74	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Homeloans	MoniPower Fixed 5 yrs	5.04	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
ME	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 5 yrs	4.69	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
P&N Bank	Residential Fixed PI 5 yrs 80%	4.59	395	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Regional Australia Bank	Steady Rate 5 yrs	4.69	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%	4.57	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 5 yrs	4.74	363	Nil	IO	✗	N/A	N/A	✗	No	90%



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First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.74	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 5 yrs 50-499k 80%	4.79	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Homeloans	Ultra Plus Fixed IO 5 yrs	4.84	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.64	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.94	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
iMortgage	Fusion Fixed PI 80 5 yrs	4.74	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
P&N Bank	Residential Fixed IO 5 yrs 80%	4.89	395	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%	4.77	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%





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## First Home Buyer 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.29	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.24	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.39	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	4.39	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	4.39	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	4.39	600	25/m	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 5 Year Fixed \$500,000

Company	Product	Rate (%) <sup>*</sup>	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Qudos Bank	Fixed Rate 5 yrs	4.39	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★★											
Aussie	Select Basic Fixed 5 yrs 80%	4.49	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 5 yrs	4.49	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 5 yrs 200k+	4.39	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.54	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.44	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
<b>CUA</b>	Fixed - Owner Occupier 5 yrs	4.28	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
<b>CUA</b>	Premium Fixed - Owner Occupier 5 yrs	4.50	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
<b>G&amp;C Mutual Bank</b>	Residential 5yr Fixed 5 yrs	4.59	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
<b>IMB</b>	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.29	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%
<b>ING DIRECT</b>	Orange Advantage Residential Fixed 5 yrs 150k+	4.29	519	199/a	Both	✗	N/A	N/A	✓	No	95%
<b>ING DIRECT</b>	Residential Fixed 5 yrs	4.39	519	Nil	Both	✗	N/A	N/A	✓	No	95%
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed 5 yrs	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
<b>QT Mutual Bank</b>	Residential Fixed 5 yrs	4.49	600	Nil	Both	✗	N/A	N/A	✓	No	95%
<b>St.George Bank</b>	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%



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## First Home Buyer 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
Teachers Mutual Bank	Fixed Rate 5 yrs	4.54	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 5 yrs	4.54	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Westpac	Fixed Options 5 yrs	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
★★★											
Adelaide Bank	SmartFix 5 yrs	4.70	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
AMO Group	Residential Fixed 5 yrs	4.49	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	Nil	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 5 yrs	4.49	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed PI 5 yrs	4.49	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 5 yrs	4.59	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%



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## First Home Buyer 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Fixed Rate Owner Occupied 5 yrs	4.49	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 5 yrs	4.69	595	Nil	Both	✗	N/A	N/A	✓	No	95%
BOQ	Residential Fixed 5 yrs	4.49	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Catalyst Money	Fixed 5 yrs	4.74	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	IO	✗	N/A	N/A	✓	No	95%
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Holiday Coast CU	Fixed N Easy 5 yrs	4.49	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.73	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.48	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Fixed Rate Home Loan 5 yrs	4.59	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	Premier Residential Fixed 5 yrs 500k+	4.49	553	Nil	Both	✗	N/A	N/A	✓	No	90%



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## First Home Buyer 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.50	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.60	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 5 yrs	4.60	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Illawarra CU NSW	Fixed 5 yrs	4.74	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
IMB	Residential Fixed 5 yrs 90%	4.39	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.49	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.49	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%
ME	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%



# Home Loans Star Ratings

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## First Home Buyer 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Mortgage House	Advantage Fixed 5 yrs 100-749k	4.70	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.69	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBANK	Residential Fixed 5 yrs	4.59	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%





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## First Home Buyer 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
<b>RAMS</b>	Fixed Rate IO 5 yrs	4.64	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%
<b>RAMS</b>	Fixed Rate P&I 5 yrs	4.54	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
<b>Regional Australia Bank</b>	Partnership Advantage Fixed 5 yrs	4.59	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
<b>RESI Mortgage Corp</b>	Flexi Options Fixed 5 yrs	4.95	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
<b>SCU</b>	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
<b>SCU</b>	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
<b>SERVICE ONE Alliance Bank</b>	Residential Fixed 5 yrs	4.74	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
<b>Summerland Credit Union</b>	Standard Fixed 5 yrs	4.59	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
<b>Suncorp Bank</b>	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.29	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
<b>Teachers Mutual Bank</b>	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%



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## First Home Buyer 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UBank	UHomeLoan Fixed IO 5 yrs	4.49	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 5 yrs	4.49	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 5 yrs	4.29	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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## First Home Buyer 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 5 yrs	4.49	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.49	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	5.03	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 5 yrs	5.03	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	5.03	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	5.03	895	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%
Aussie	Optimizer Fixed IO 5 yrs	4.74	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Aussie	Optimizer Plus Fixed IO 5 yrs	4.74	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Citi	Mortgage Plus Standard Fixed IO 5 yrs 80% 500k+	4.54	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Mortgage Plus Standard Fixed P&I 5 yrs 80% 500k+	4.49	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 5 yrs 500k+ 80%	4.69	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Homeloans	MoniPower Fixed 5 yrs	5.04	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
NAB	Tailored Fixed - IO 5 yrs	4.69	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
P&N Bank	Residential Fixed PI 5 yrs 80%	4.59	395	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Regional Australia Bank	Steady Rate 5 yrs	4.69	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%	4.57	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	400.00/a	Both	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 5 yrs	4.74	363	Nil	IO	✗	N/A	N/A	✗	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.74	363	Nil	IO	✗	N/A	N/A	✗	No	90%

★



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First Home Buyer 5 Year Fixed \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★											
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 5 yrs 500k+ 80%	4.74	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Homeloans	Ultra Plus Fixed IO 5 yrs	4.84	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.64	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.94	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
iMortgage	Fusion Fixed PI 80 5 yrs	4.74	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
P&N Bank	Residential Fixed IO 5 yrs 80%	4.89	395	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%	4.77	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%



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## First Home Buyer 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.29	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.24	595	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.39	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✗	N/A	N/A	✗	No	95%
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✗	N/A	N/A	✓	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	4.39	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	4.39	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	4.39	600	25/m	Both	✗	N/A	N/A	✓	No	95%



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## First Home Buyer 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★ "Outstanding Value"											
Qudos Bank	Fixed Rate 5 yrs	4.39	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
★★★★											
Aussie	Select Basic Fixed 5 yrs 80%	4.49	Nil	Nil	Both	✓	5.00%	3 mths	✗	No	95%
Aussie	Select Standard Fixed 5 yrs	4.49	Nil	15.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Bank of Melbourne	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 5 yrs 200k+	4.39	250	395/a	Both	✓	5.00%	3 mths	✓	Partial	90%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.54	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.44	Nil	395/a	Both	✗	N/A	N/A	✓	No	95%





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## First Home Buyer 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★★											
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✗	N/A	N/A	✓	Partial	95%
<b>CUA</b>	Fixed - Owner Occupier 5 yrs	4.28	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
<b>CUA</b>	Premium Fixed - Owner Occupier 5 yrs	4.50	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
<b>G&amp;C Mutual Bank</b>	Residential 5yr Fixed 5 yrs	4.59	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
<b>IMB</b>	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.29	324	Nil	Both	✓	5.00%	3 mths	✓	No	90%
<b>ING DIRECT</b>	Orange Advantage Residential Fixed 5 yrs 150k+	4.29	519	199/a	Both	✗	N/A	N/A	✓	No	95%
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed 5 yrs	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	95%
<b>QT Mutual Bank</b>	Residential Fixed 5 yrs	4.49	600	Nil	Both	✗	N/A	N/A	✓	No	95%
<b>St.George Bank</b>	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
<b>Teachers Mutual Bank</b>	Fixed Rate 5 yrs	4.54	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%



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## First Home Buyer 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★★											
UniBank	Fixed Rate 5 yrs	4.54	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - First Home Buyer 5 yrs	4.29	Nil	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 5 yrs	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
★★★											
Adelaide Bank	SmartFix 5 yrs	4.70	495	15.00/m	Both	✗	N/A	N/A	✓	Full	95%
AMO Group	Residential Fixed 5 yrs	4.49	1180	120.00/a	Both	✓	5.00%	3 mths	✗	No	95%
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	Nil	Both	✗	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 5 yrs	4.49	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed PI 5 yrs	4.49	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	95%
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	150	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 5 yrs	4.59	780	10.00/m	Both	✓	5.00%	6 mths	✓	No	90%



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## First Home Buyer 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	5.00%	3 mths	✗	No	95%
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	5.00%	3 mths	✗	No	95%
Bankwest	Fixed Rate Owner Occupied 5 yrs	4.49	545	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✗	N/A	N/A	✗	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✗	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 5 yrs	4.69	595	Nil	Both	✗	N/A	N/A	✓	No	95%
BOQ	Residential Fixed 5 yrs	4.49	450	10.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Catalyst Money	Fixed 5 yrs	4.74	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
Citi	Mortgage Plus Standard Fixed P&I 5 yrs 80% 500k+	4.49	649	350/a	P+I	✓	5.00%	6 mths	✗	No	90%



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## First Home Buyer 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	5.00%	3 mths	✗	Full	95%
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✗	N/A	N/A	✓	Partial	95%
Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	IO	✗	N/A	N/A	✓	No	95%
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	150	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	750	8.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Holiday Coast CU	Fixed N Easy 5 yrs	4.49	664	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.73	1056	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.48	1056	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Fixed Rate Home Loan 5 yrs	4.59	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%



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## First Home Buyer 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
HSBC	Premier Residential Fixed 5 yrs 500k+	4.49	553	Nil	Both	✗	N/A	N/A	✓	No	90%
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✗	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.50	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.60	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 5 yrs	4.60	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Illawarra CU NSW	Fixed 5 yrs	4.74	607	Nil	Both	✗	N/A	N/A	✓	Full	95%
IMB	Residential Fixed 5 yrs 90%	4.39	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Residential Fixed 5 yrs	4.39	519	Nil	Both	✗	N/A	N/A	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.49	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.49	Nil	199.00/s	P+I	✗	N/A	N/A	✗	No	95%



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## First Home Buyer 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
ME	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	5.00%	3 mths	✗	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	5.00%	3 mths	✗	No	80%
Mortgage House	Advantage Fixed 5 yrs 750k+	4.70	895	10.00/m	Both	✓	5.00%	3 mths	✗	Full	95%
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.69	930	Nil	P+I	✗	N/A	N/A	✓	No	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
QBANK	Residential Fixed 5 yrs	4.59	Nil	Nil	Both	✗	N/A	N/A	✓	No	95%
RAMS	Fixed Rate IO 5 yrs	4.64	870	20.00/m	IO	✓	5.00%	3 mths	✓	No	95%
RAMS	Fixed Rate P&I 5 yrs	4.54	870	20.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
Regional Australia Bank	Partnership Advantage Fixed 5 yrs	4.59	Nil	375.00/a	Both	✗	N/A	N/A	✓	Full	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	4.95	854	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs	4.64	425	400.00/a	Both	✓	5.00%	3 mths	✓	No	95%
Summerland Credit Union	Standard Fixed 5 yrs	4.59	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.29	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✗	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✗	N/A	N/A	✓	No	80%
UBank	UHomeLoan Fixed IO 5 yrs	4.49	395	Nil	IO	✓	20.00%	3 mths	✗	No	80%
UBank	UHomeLoan Fixed PI 5 yrs	4.49	395	Nil	P+I	✓	20.00%	3 mths	✗	No	80%
UniBank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - First Home Buyer 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%





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## First Home Buyer 5 Year Fixed \$750,000

Company	Product	Rate (%) <sup>*</sup>	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★★											
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 5 yrs	4.49	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.49	363	Nil	P+I	✗	N/A	N/A	✓	No	95%
★★											
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	5.03	295	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Basic Fixed 5 yrs	5.03	545	Nil	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	5.03	Nil	349/a	Both	✗	N/A	N/A	✗	No	90%
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	5.03	895	Nil	Both	✗	N/A	N/A	✗	No	90%
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✗	N/A	N/A	✓	No	90%
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✓	20.00%	12 mths	✓	No	95%



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## First Home Buyer 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Aussie	Optimizer Fixed IO 5 yrs	4.74	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Aussie	Optimizer Plus Fixed IO 5 yrs	4.74	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	95%
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	780	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Citi	Mortgage Plus Standard Fixed IO 5 yrs 80% 500k+	4.54	649	350/a	IO	✓	5.00%	6 mths	✗	No	90%
Citi	Standard Fixed P&I 5 yrs 500k+ 80%	4.69	649	8.00/m	P+I	✓	5.00%	6 mths	✗	No	90%
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	5.00%	3 mths	✗	No	95%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Homeloans	MoniPower Fixed 5 yrs	5.04	363	Nil	Both	✓	5.00%	3 mths	✗	Full	95%
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✗	N/A	N/A	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%



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## First Home Buyer 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 5 yrs	4.69	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
P&N Bank	Residential Fixed PI 5 yrs 80%	4.59	395	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✗	N/A	N/A	✗	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✗	N/A	N/A	✓	Full	95%
Regional Australia Bank	Steady Rate 5 yrs	4.69	250	Nil	P+I	✗	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%	4.57	649	Nil	P+I	✓	5.00%	3 mths	✗	No	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	400.00/a	Both	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 5 yrs	4.74	363	Nil	IO	✗	N/A	N/A	✗	No	90%



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First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
			Upfront	Ongoing		Required	Size (%)	Length			
★★											
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.74	363	Nil	IO	✗	N/A	N/A	✗	No	90%
★											
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	✗	N/A	N/A	✗	No	90%
Citi	Standard Fixed IO 5 yrs 500k+ 80%	4.74	649	8.00/m	IO	✓	5.00%	6 mths	✗	No	90%
Homeloans	Ultra Plus Fixed IO 5 yrs	4.84	363	120.00/a	IO	✗	N/A	N/A	✗	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.64	363	120.00/a	P+I	✗	N/A	N/A	✗	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.94	363	120.00/a	IO	✓	5.00%	3 mths	✗	No	80%
iMortgage	Fusion Fixed PI 80 5 yrs	4.74	363	120.00/a	P+I	✓	5.00%	3 mths	✗	No	80%
P&N Bank	Residential Fixed IO 5 yrs 80%	4.89	395	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%	4.77	649	Nil	IO	✓	5.00%	3 mths	✗	No	95%