



# Home Loans Star Ratings

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## Owner Occupier Variable \$200,000

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Basic Variable
ANZ	Simplicity Plus P&I <80% Special Offer
BankVic	First Home Buyer Package standard variable 20k+
Commonwealth Bank	Extra P&I 90%
CUA	Accelerate Variable OO P&I
Easy Street Fin Services	Standard Var Rate Home Loan - P&I Special
Gateway Bank	Low Rate Essentials
Heritage Bank	Discount Variable 150k+ 80%
IMB	Budget - Owner Occupied Special
ING	Mortgage Simplifier PI 150-499k 80%
ING	Orange Advantage Variable PI 150-499k 80%
loans.com.au	Essentials - Owner Occ - PI
Mortgage House	Advantage Home Loan 80
Mortgage House	Advantage Home Loan 80 - Essentials
MOVE Bank	Straight forward Home Loan
Nexus Mutual	Essentials Home Loan PI 50-80%
Pacific Mortgage Group	Variable P&I
Qudos Bank	Low Cost Home Loan Owner Occupied P&I 80%
Qudos Bank	Value Package Low Cost Home Loan O/O P&I 80%
RACQ Bank	Mortgage Saver
Reduce Home Loans	Rate Buster High Lend
Reduce Home Loans	Rate Lovers Variable
SCU	Basic Home Loan
State Custodians	Low Rate Home Loan with Offset P&I 80%
Suncorp Bank	Back To Basics OO PI 150k+ 90%
UBank	Discount Offer O/O P&I +\$200k
◇ "Rising Star"	
Queensland Country Credit Union	RateSaver Home Loan



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## Owner Occupier Variable \$200,000

Company	Product
★★★★	
Aussie	Select Standard Variable PI 100-499k 80%
Australian Unity	Health, Wealth and Happiness P&I
Bank First	Complete Variable - Owner Occupied 80%
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
bcu	OMG! Variable Rate P&I
Beyond Bank	Special Low Rate Variable Home Loan
BOQ	Economy
Click Loans	Basic Home Loan PI 80%
Click Loans	Offset Home Loan PI 80%
Click Loans	The Online Offset Home Loan PI 80%
Community First CU	Accelerator Package Home Loan P&I <250k
Credit Union SA	Variable Home Loan Package Special Offer P&I
Freedom Lend	Freedom Variable IO 80%
Heritage Bank	Home Advantage Variable 80% 150-249k
Homestar Finance	Owner Occupied IO Variable 150-749k 80%
HSBC	Home Value - Owner Occupier IO
Hume Bank	Flexi Low Rate - Owner Occupied
Hume Bank	Standard Variable Rate 2yr Discount
loans.com.au	Offset Variable-Owner Occ <80 IO
Macquarie Bank	Basic Flyer Home Loan PI 80
Newcastle Permanent	Real Deal P&I Special Offer 90% 150k+
P&N Bank	& Home Loan Intro 1 yr
Pacific Mortgage Group	Variable IO
Police Bank	Goldrate Home Loan Special Offer
QBANK	Classic Offer 90%
Qudos Bank	Low Cost Home Loan Owner Occupied IO 80%
Reliance Bank	First Home Buyer First Rate Special O/O P&I
RESI Mortgage Corp	Flexi Options 80% Special Offer
RESI Mortgage Corp	Smart Pro P&I 200-m 80%
SCU	40 Year Term First Home Buyer Loan IO
Teachers Mutual Bank	Classic
TicToc Home Loans	Variable Live In P&I



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## Owner Occupier Variable \$200,000

Company

Product

★★★★

**UniBank**

Classic

**Yellow Brick Road**

Empower Package Empower Variable PI 80% 150k+

**Yellow Brick Road**

Empower Variable PI 80%



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## Owner Occupier Variable \$200,000

Company	Product
★★★	
Adelaide Bank	Smartfit Variable P&I 90%
AMP Bank	Basic Variable Loan IO
AMP Bank	Professional Package Variable P+I 100-249k
ANZ	Simplicity Plus IO Special Offer
Arab Bank Australia	The Basics Home Loan - Owner Occupier Loan
Australian Military Bank	Standard Variable Offset 80%
Australian Unity	Health Wealth and Happiness Package Variable P&I
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium <80
Bank Australia	Premium Package 70%-90% 150-499k
Bank First	Premier Package Home Loan Variable First Home Buyer 80%
Bank of China	Discount Plus Home Loan IO
Bank of Melbourne	Advantage Package Variable P&I 60-80% 100k+
Bank of us	Topline 80%
BankVic	2 Year Introductory Variable 2 yrs
BankVic	Premium Home standard variable 50-249k
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Maximum Discount Variable IO
bcu	OMG! Variable Rate IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Residential Variable PI 50-249k
Beyond Bank	Basic Variable
Beyond Bank	Low Rate Variable Special OO
Beyond Bank	Total Home Loan Variable 50k+
Click Loans	Offset Home Loan IO 80%
Click Loans	The Online Home Loan 80 IO 80%
Click Loans	The Online Home Loan IO 150k+ 80%
Commonwealth Bank	Extra (2 Year Intro) IO 2 yrs
Commonwealth Bank	Extra (2 Year Intro) P&I 2 yrs
Commonwealth Bank	Extra (4 Year Intro) P&I 4 yrs
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Rate Saver P&I



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## Owner Occupier Variable \$200,000

Company	Product
★★★	
Commonwealth Bank	Wealth Package Standard Variable Rate P&I 150-349k
Credit Union SA	Variable Home Loan Package IO
CUA	Accelerate Variable OO IO
CUA	Achieve Variable OO IO
CUA	Fresh Start Basic O/O P&I
CUA	Fresh Start Basic Owner Occupier IO
CUA	Fresh Start Variable Owner Occupier IO
Firefighters Mutual Bank	My First Home Loan
First Option Bank	Classic Home Loan L51
First Option Bank	Premium Home Loan Intro 12 mths
First Option Bank	Smart Start Home Loan Intro 12 mths
First Option Bank	Smart Start Home Loan L41
First Option Bank	Smart Start Home Loan L41 IO
Firstmac	Home Loan 80
Firstmac	VIP 80 P&I
Firstmac	Vital 80 P&I
G&C Mutual Bank	First Home Premium Package Variable P&I
Geelong Bank	Affinity Home Loan Package Owner Occ IO 80% 150k+
Geelong Bank	Affinity Home Loan Package Owner Occ P+I 80% 150k+
Geelong Bank	Mutual Home Loan Owner Occ IO 80%
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Greater Bank	Standard Variable IO
Greater Bank	Ultimate Variable
Holiday Coast CU	Keep It Simple Standard
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Home Sweet Home Loan Intro 2 yrs
Horizon Credit Union	Platinum Loan 150k+
Hume Bank	Property Package Variable P&I 150-249k
Hunter United	Basic Variable
Hunter United	Package Home Loan Variable - Package Only 100k+
IMB	Accelerator - Owner Occupied Intro 2 yrs



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## Owner Occupier Variable \$200,000

Company	Product
★★★	
Liberty Financial	Liberty Free 70 - 80 LVR
Liberty Financial	Liberty Star 70 - 80 LVR
loans.com.au	Construction - Owner Occupier
Macquarie Bank	Offset Flyer Home Loan IO 80
Macquarie Bank	Offset Flyer Home Loan PI 80
Macquarie Bank	Offset Variable Owner Occupied IO 80
Macquarie Bank	Offset Variable Owner Occupied PI 80
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	Discounted Variable Rate Owner Occupied 2 yr Intro
Macquarie Credit Union	First Home Buyers Intro 3 yrs
Macquarie Credit Union	Home Loan Variable
Macquarie Credit Union	Special Low Rate Home Loan
ME	Flexible Home Loan OO Max 80 LVR
Mortgage House	Advantage Standard Home Loan 80
MOVE Bank	Standard Variable Rate
MyState Bank	Basic Variable Home Loan IO
MyState Bank	Special Residential Home Loan 80%
MyState Bank	Special Residential Home Loan IO
NAB	Base Variable Rate - IO
Nexus Mutual	Essentials Home Loan IO 50-80%
Nexus Mutual	Platinum Home Loan IO 50-80%
Nexus Mutual	Platinum Home Loan P&I 50-80%
Northern Inland CU	Dream Value Owner Occupied PI 80
P&N Bank	Simple Home Loan
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
QBANK	Classic Plus 100-249k
Qudos Bank	Owner Occupied Variable Rate Home Loan IO 90%
Qudos Bank	Value Package Low Cost Home Loan O/O IO 80%
Queensland Country Credit Union	Discount Variable Package Rate (LVR <80%)
Queenslanders CU	Discount Variable Package Rate (LVR <80%)
Regional Australia Bank	Basic Special IO 3 yrs



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## Owner Occupier Variable \$200,000

Company	Product
★★★	
Regional Australia Bank	Basic Special P&I 3 yrs
Reliance Bank	All In One 2 yr Discount Variable O/O P&I
Reliance Bank	All In One Owner Occupied P&I
RESI Mortgage Corp	Flexi Options 80%
SCU	ProPack 150-249k
St.George Bank	Advantage Package Variable P&I 150-249k
Summerland Credit Union	Premium
Suncorp Bank	Home Pkg Plus Variable OO P&I 90%
Teachers Mutual Bank	My First Home Loan
Teachers Mutual Bank	Solutions Plus <\$250k IO 80%
Teachers Mutual Bank	Solutions Plus <\$250k P&I 80%
The Mac	Basic Variable 150-249k
The Mac	Offset Home Loan
The Mutual Bank	Budget
The Mutual Bank	Mutual
The Mutual Bank	Package Home Loan Premium Variable 150k+
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Switch and Save Residential
UBank	UHomeLoan - Standard Variable IO
Virgin Money	Reward Me - Owner Occ Variable IO 75-499k
WAW Credit Union	Basic Home Loan
WAW Credit Union	Essentials 2 Year Intro Home Loan
WAW Credit Union	Essentials 2 Year Intro Home Loan IO
Westpac	Premier Advantage Rocket Repay Home Loan P&I 150-249k



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## Owner Occupier Variable \$200,000

Company	Product
★★	
ANZ	Variable IO
ANZ	Variable P&I
Bank of Melbourne	Basic Promo Variable IO 80%
Bank of Melbourne	Variable IO 60-80%
Bank of us	FlexiLine
BankSA	Basic Promo Variable IO
bcu	Standard Variable IO
bcu	Standard Variable P&I
Beyond Bank	Variable
Commonwealth Bank	No Fee Variable Rate IO
Commonwealth Bank	Standard Variable Rate IO
Commonwealth Bank	Standard Variable Rate P&I
Commonwealth Bank	Wealth Package Standard Variable Rate IO 150-349k
Community First CU	Accelerator Package Home Loan IO <250k
Community First CU	True Value Var HI - P&I
Credit Union SA	Standard Variable
Firefighters Mutual Bank	Flexi Choice
G&C Mutual Bank	Solutions Package Solutions - Package Only
G&C Mutual Bank	Solutions Package Standard Variable IO
Gateway Bank	Construction Loan
Gateway Bank	Variable
Heritage Bank	Variable 80%
HSBC	Home Smart
HSBC	Variable PI
Hume Bank	Variable IO
Hunter United	Interest Only
Illawarra Credit Union	Variable Lite PI
IMB	Standard Variable IO
MyState Bank	Standard Variable IO
NAB	Choice Package Tailored Variable - IO 20-249k
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Options IO





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## Owner Occupier Variable \$200,000

Company	Product
★★	
Nexus Mutual	Standard Home Loan P&I
Northern Inland CU	Home Loan Value Owner Occupied 150-349k
Northern Inland CU	Smart Variable Owner Occupied
People's Choice Credit Union	Standard Variable P&I
QBANK	Classic Plus Overdraft Home Loan 100-249k
RAMS	Full Feature P&I
St.George Bank	Advantage Package Variable IO 150-249k
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Transport Mutual Credit Union	Interest Only Variable
UniBank	Flexi Choice
Westpac	Flexi First Option IO
Westpac	Premier Advantage Rocket Repay Home Loan IO 150-249k
Westpac	Rocket Repay Home Loan IO
Westpac	Rocket Repay Home Loan P&I
★	
AMP Bank	Classic Variable P+I
AMP Bank	Intro 1yr Variable IO
Arab Bank Australia	The Basics Home Loan
Australian Military Bank	Construction Loan
Australian Military Bank	DHOAS Construction Loan
Auswide Bank	Standard Variable PI
BankSA	Variable IO
Bendigo Bank	Connect Residential Variable IO
BOQ	Standard Variable
Credit Union SA	Standard Variable IO
Delphi Bank	Owner Occupied Home Loan IO
Delphi Bank	Owner Occupied Home Loan P&I
Firefighters Mutual Bank	Interest Only Variable
Suncorp Bank	Standard Variable OO IO 80%
UniBank	Interest Only Variable



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## Owner Occupier Variable \$200,000

Company	Product
Not rated	
Bank First	First Rate Home Loan - First Home Buyers Owner Occupied <80%
Hume Bank	Investment Standard Variable Rate 2yr Discount



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## Owner Occupier Variable \$350,000

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Basic Variable
ANZ	Simplicity Plus P&I <80% Special Offer
BankVic	First Home Buyer Package standard variable 20k+
Commonwealth Bank	Extra P&I 90%
Community First CU	Accelerator Package Home Loan P&I 250k+
CUA	Accelerate Variable OO P&I
Easy Street Fin Services	Standard Var Rate Home Loan - P&I Special
Gateway Bank	Low Rate Essentials
Heritage Bank	Discount Variable 150k+ 80%
IMB	Budget - Owner Occupied Special
ING	Mortgage Simplifier PI 150-499k 80%
ING	Orange Advantage Variable PI 150-499k 80%
loans.com.au	Essentials - Owner Occ - PI
Mortgage House	Advantage Home Loan 80
Mortgage House	Advantage Home Loan 80 - Essentials
MOVE Bank	Straight forward Home Loan
Nexus Mutual	Essentials Home Loan PI 50-80%
Pacific Mortgage Group	Variable P&I
Qudos Bank	Low Cost Home Loan Owner Occupied P&I 80%
Qudos Bank	Value Package Low Cost Home Loan O/O P&I 80%
RACQ Bank	Mortgage Saver
Reduce Home Loans	Rate Buster High Lend
Reduce Home Loans	Rate Lovers Variable
SCU	Basic Home Loan
State Custodians	Low Rate Home Loan with Offset P&I 80%
Suncorp Bank	Back To Basics OO PI 150k+ 90%
UBank	Discount Offer O/O P&I +\$200k
◇ "Rising Star"	
Queensland Country Credit Union	RateSaver Home Loan



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## Owner Occupier Variable \$350,000

Company	Product
★★★★	
Aussie	Select Standard Variable PI 100-499k 80%
Australian Unity	Health Wealth and Happiness Package Variable P&I
Australian Unity	Health, Wealth and Happiness P&I
Bank First	Complete Variable - Owner Occupied 80%
Bank First	First Rate Home Loan - First Home Buyers Owner Occupied <80%
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
bcu	OMG! Variable Rate P&I
Beyond Bank	Special Low Rate Variable Home Loan
Click Loans	Basic Home Loan PI 80%
Click Loans	Offset Home Loan PI 80%
Click Loans	The Online Offset Home Loan PI 80%
Credit Union SA	Variable Home Loan Package Special Offer P&I
Freedom Lend	Freedom Variable IO 80%
Heritage Bank	Home Advantage Variable 80% 250-699k
Homestar Finance	Owner Occupied IO Variable 150-749k 80%
HSBC	Home Value - Owner Occupier IO
Hume Bank	Flexi Low Rate - Owner Occupied
Hume Bank	Standard Variable Rate 2yr Discount
Hunter United	Platinum Home Loan OO, LVR <90%
IMB	Essentials - Owner Occ Special P&I
loans.com.au	ZIP Home Loan
Macquarie Bank	Basic Flyer Home Loan PI 80
Macquarie Bank	Offset Variable Owner Occupied PI 80
P&N Bank	& Home Loan Intro 1 yr
Pacific Mortgage Group	Variable IO
Police Bank	Goldrate Home Loan Special Offer
QBANK	Classic Offer 90%
Qudos Bank	Low Cost Home Loan Owner Occupied IO 80%
Reliance Bank	First Home Buyer First Rate Special O/O P&I
RESI Mortgage Corp	Flexi Options 80% Special Offer
RESI Mortgage Corp	Smart Pro P&I 200-m 80%
SCU	40 Year Term First Home Buyer Loan IO



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## Owner Occupier Variable \$350,000

Company	Product
★★★★	
Teachers Mutual Bank	Classic
TicToc Home Loans	Variable Live In P&I
UniBank	Classic
Yellow Brick Road	Empower Package Empower Variable PI 80% 150k+
Yellow Brick Road	Empower Variable PI 80%



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## Owner Occupier Variable \$350,000

Company	Product
★ ★ ★	
Adelaide Bank	Smartfit Variable P&I 90%
AMP Bank	Basic Variable Loan IO
AMP Bank	Professional Package Variable IO 500-749k
ANZ	Breakfree Variable P&I Special 80% 250-499k
ANZ	Simplicity Plus IO Special Offer
Arab Bank Australia	The Basics Home Loan - Owner Occupier Loan
Australian Military Bank	Standard Variable Offset 80%
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium <80
Bank Australia	Premium Package 70%-90% 150-499k
Bank First	Premier Package Home Loan Variable First Home Buyer 80%
Bank of China	Discount Home Loan IO
Bank of China	Discount Plus Home Loan IO
Bank of China	Home Buyer 3 Year Introductory Rate
Bank of Melbourne	Advantage Package Variable P&I 60-80% 100k+
Bank of us	Topline 80%
BankVic	2 Year Introductory Variable 2 yrs
BankVic	Premium Home standard variable 250-749k
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Maximum Discount Variable IO
bcu	OMG! Variable Rate IO
Bendigo Bank	Basic Variable Owner Occupied PI
Beyond Bank	Basic Variable
Beyond Bank	Low Rate Variable Special OO
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+
Beyond Bank	Total Home Loan Variable 50k+
BOQ	Economy
Citi	Basic Variable P&I 80%
Click Loans	Offset Home Loan IO 80%
Click Loans	The Online Home Loan 80 IO 80%
Click Loans	The Online Home Loan IO 150k+ 80%
Commonwealth Bank	Extra (2 Year Intro) IO 2 yrs



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
Commonwealth Bank	Extra (2 Year Intro) P&I 2 yrs
Commonwealth Bank	Extra (4 Year Intro) P&I 4 yrs
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Rate Saver P&I
Credit Union SA	Variable Home Loan Package IO
CUA	Accelerate Variable OO IO
CUA	Achieve Variable OO IO
CUA	Fresh Start Basic O/O P&I
CUA	Fresh Start Basic Owner Occupier IO
CUA	Fresh Start Variable Owner Occupier IO
Firefighters Mutual Bank	My First Home Loan
Firefighters Mutual Bank	Solutions Plus 250-499k IO 80%
First Option Bank	Premium Home Loan Intro 12 mths
First Option Bank	Smart Start Home Loan Intro 12 mths
First Option Bank	Smart Start Home Loan L41
First Option Bank	Smart Start Home Loan L41 IO
Firstmac	Home Loan 80
Firstmac	VIP 80 P&I
Firstmac	Vital 80 P&I
G&C Mutual Bank	First Home Premium Package Variable P&I
G&C Mutual Bank	Premium Package Standard Variable IO 300k+
Geelong Bank	Affinity Home Loan Package Owner Occ IO 80% 150k+
Geelong Bank	Affinity Home Loan Package Owner Occ P+I 80% 150k+
Geelong Bank	Mutual Home Loan Owner Occ IO 80%
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Greater Bank	Standard Variable IO
Greater Bank	Ultimate Variable
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Home Sweet Home Loan Intro 2 yrs
Horizon Credit Union	Platinum Loan 150k+
Hume Bank	Property Package Variable P&I 250-499k



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
Hunter United	Basic Variable
Hunter United	Package Home Loan Variable - Package Only 100k+
Illawarra Credit Union	2 Year Intro Variable Home Loan 2 yrs
Illawarra Credit Union	Variable IO
IMB	Accelerator - Owner Occupied Intro 2 yrs
Liberty Financial	Liberty Free 70 - 80 LVR
Liberty Financial	Liberty Star 70 - 80 LVR
loans.com.au	Construction - Owner Occupier
loans.com.au	Offset Variable-Owner Occ <80 IO
Macquarie Bank	Offset Flyer Home Loan IO 80
Macquarie Bank	Offset Flyer Home Loan PI 80
Macquarie Bank	Offset Variable Owner Occupied IO 80
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	Discounted Variable Rate Owner Occupied 2 yr Intro
Macquarie Credit Union	First Home Buyers Intro 3 yrs
Macquarie Credit Union	Special Low Rate Home Loan
Mortgage House	Advantage Standard Home Loan 80
MOVE Bank	myHome Standard Variable Package 250-499k
MOVE Bank	Standard Variable Rate
MyState Bank	Basic Variable Home Loan IO
MyState Bank	Special Residential Home Loan 80%
MyState Bank	Special Residential Home Loan IO
NAB	Base Variable Rate - IO
Newcastle Permanent	Real Deal P&I Special Offer 90% 150k+
Nexus Mutual	Essentials Home Loan IO 50-80%
Nexus Mutual	Platinum Home Loan IO 50-80%
Nexus Mutual	Platinum Home Loan P&I 50-80%
Northern Inland CU	Dream Value Owner Occupied PI 80
P&N Bank	Simple Home Loan
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
QBANK	Classic Plus 250k+





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## Owner Occupier Variable \$350,000

Company	Product
★★★	
QBANK	Classic Plus Offer 250-499k
QBANK	Classic Plus Overdraft Home Loan 250k+
Qudos Bank	Owner Occupied Variable Rate Home Loan IO 90%
Qudos Bank	Value Package Low Cost Home Loan O/O IO 80%
Queensland Country Credit Union	Discount Variable Package Rate (LVR <80%)
Queenslanders CU	Discount Variable Package Rate (LVR <80%)
Regional Australia Bank	Basic Special IO 3 yrs
Regional Australia Bank	Basic Special P&I 3 yrs
Regional Australia Bank	Partnership Advantage Variable IO 250k+
Regional Australia Bank	Partnership Advantage Variable P&I 250k+
Reliance Bank	All In One 2 yr Discount Variable O/O P&I
RESI Mortgage Corp	Flexi Options 80%
SCU	ProPack 250k+
Summerland Credit Union	Eco PI 80
Summerland Credit Union	Offset Home Loan PI 80
Summerland Credit Union	Premium
Summerland Credit Union	Premium PI 80
Suncorp Bank	Home Pkg Plus Variable OO P&I 90%
Teachers Mutual Bank	My First Home Loan
The Mac	Basic Variable 250-499k
The Mac	Offset Home Loan
The Mutual Bank	Budget
The Mutual Bank	Mutual
The Mutual Bank	Package Home Loan Premium Variable 150k+
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Switch and Save Residential
UBank	UHomeLoan - Standard Variable IO
UniBank	Solutions Plus Home Loan P&I 250-499k 80%
Virgin Money	Reward Me - Owner Occ Variable IO 75-499k
WAW Credit Union	Essentials 2 Year Intro Home Loan
WAW Credit Union	Essentials 2 Year Intro Home Loan IO
Westpac	Premier Advantage Rocket Repay Home Loan P&I 250-499k



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## Owner Occupier Variable \$350,000

Company	Product
★★	
ANZ	Breakfree Variable IO 250-699k
ANZ	Breakfree Variable IO Special 250-499k
ANZ	Variable IO
ANZ	Variable P&I
Bank of Melbourne	Basic Promo Variable IO 80%
Bank of Melbourne	Variable IO 60-80%
Bank of us	FlexiLine
BankSA	Basic Promo Variable IO
BankSA	Variable IO
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Connect Residential Variable IO 250-499k
Beyond Bank	Variable
Commonwealth Bank	No Fee Variable Rate IO
Commonwealth Bank	Standard Variable Rate IO
Commonwealth Bank	Standard Variable Rate P&I
Community First CU	True Value Var HI - P&I
Credit Union SA	Standard Variable
Firefighters Mutual Bank	Flexi Choice
First Option Bank	Classic Home Loan L51
G&C Mutual Bank	Solutions Package Solutions - Package Only
G&C Mutual Bank	Solutions Package Standard Variable IO
Gateway Bank	Construction Loan
Gateway Bank	Variable
Heritage Bank	Variable 80%
Holiday Coast CU	Keep It Simple Standard
HSBC	Home Smart
HSBC	Variable PI
Hume Bank	Variable IO
Hunter United	Interest Only
Macquarie Credit Union	Home Loan Variable
ME	Flexible Home Loan OO Max 80 LVR



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## Owner Occupier Variable \$350,000

Company	Product
★★	
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Options IO
Nexus Mutual	Standard Home Loan P&I
Northern Inland CU	Smart Variable Owner Occupied
People's Choice Credit Union	Standard Variable P&I
RAMS	Full Feature P&I
Reliance Bank	All In One Owner Occupied P&I
SERVICE ONE Alliance Bank	Standard Variable IO 250-499k
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Transport Mutual Credit Union	Interest Only Variable
UniBank	Flexi Choice
WAW Credit Union	Basic Home Loan
Westpac	Flexi First Option IO
Westpac	Premier Advantage Rocket Repay Home Loan IO 250-499k
Westpac	Rocket Repay Home Loan IO
Westpac	Rocket Repay Home Loan P&I



# Home Loans Star Ratings

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## Owner Occupier Variable \$350,000

Company	Product
★	
AMP Bank	Classic Variable P+I
AMP Bank	Intro 1yr Variable IO
Arab Bank Australia	The Basics Home Loan
Australian Military Bank	Construction Loan
Australian Military Bank	DHOAS Construction Loan
Auswide Bank	Standard Variable PI
BOQ	Standard Variable
Citi	Offset Variable P&I 80%
Citi	Variable P&I 80%
Credit Union SA	Standard Variable IO
Delphi Bank	Owner Occupied Home Loan IO
Delphi Bank	Owner Occupied Home Loan P&I
Firefighters Mutual Bank	Interest Only Variable
IMB	Standard Variable IO
MyState Bank	Standard Variable IO
Suncorp Bank	Standard Variable OO IO 80%
UniBank	Interest Only Variable
Not rated	
Hume Bank	Investment Standard Variable Rate 2yr Discount



# Home Loans Star Ratings

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## Owner Occupier Variable \$500,000

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Basic Variable
ANZ	Simplicity Plus P&I <80% Special Offer
BankVic	First Home Buyer Package standard variable 20k+
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Community First CU	Accelerator Package Home Loan P&I 250k+
CUA	Accelerate Variable OO P&I
Easy Street Fin Services	Standard Var Rate Home Loan - P&I Special
Gateway Bank	Low Rate Essentials
Heritage Bank	Discount Variable 150k+ 80%
Heritage Bank	Home Advantage Variable 80% 250-699k
HSBC	Premier Variable PI 500-749k
Hunter United	No Regrets Home Loan 400k+
ING	Orange Advantage Variable PI 500-999k 80%
loans.com.au	Essentials - Owner Occ - PI
Mortgage House	Advantage Home Loan 80
Mortgage House	Advantage Home Loan 80 - Essentials
MOVE Bank	Straight forward Home Loan
Nexus Mutual	Essentials Home Loan PI 50-80%
Pacific Mortgage Group	Variable P&I
Qudos Bank	Low Cost Home Loan Owner Occupied P&I 80%
Qudos Bank	Value Package Low Cost Home Loan O/O P&I 80%
RACQ Bank	Mortgage Saver
Reduce Home Loans	Rate Buster High Lend
Reduce Home Loans	Rate Lovers Variable
State Custodians	Low Rate Home Loan with Offset P&I 80%
UBank	Discount Offer O/O P&I +\$200k



# Home Loans Star Ratings

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## Owner Occupier Variable \$500,000

Company	Product
★★★★★	
<b>AMP Bank</b>	Professional Package Variable P+I 500-749k
<b>Aussie</b>	Select Basic Variable PI 500k+ 80%
<b>Australian Military Bank</b>	DHOAS Value Home Loan (Defence HL)
<b>Australian Unity</b>	Health Wealth and Happiness Package Variable P&I
<b>Australian Unity</b>	Health, Wealth and Happiness P&I
<b>Bank Australia</b>	Premium Package 70%-90% 500k+
<b>Bank First</b>	First Rate Home Loan - First Home Buyers Owner Occupied <80%
<b>Bank First</b>	Premier Package Home Loan Variable First Home Buyer 80%
<b>bcu</b>	OMG! Variable Rate P&I
<b>Beyond Bank</b>	Special Low Rate Variable Home Loan
<b>Click Loans</b>	Basic Home Loan PI 80%
<b>Click Loans</b>	Offset Home Loan PI 80%
<b>Click Loans</b>	The Online Offset Home Loan PI 80%
<b>Commonwealth Bank</b>	Extra P&I 90%
<b>Credit Union SA</b>	Variable Home Loan Package Special Offer P&I
<b>Freedom Lend</b>	Freedom Variable IO 80%
<b>G&amp;C Mutual Bank</b>	First Home Premium Package Variable P&I
<b>Homestar Finance</b>	Owner Occupied IO Variable 150-749k 80%
<b>HSBC</b>	Home Value - Owner Occupier IO
<b>Hume Bank</b>	Flexi Low Rate - Owner Occupied
<b>Hume Bank</b>	Property Package Variable P&I 500k+
<b>Hume Bank</b>	Standard Variable Rate 2yr Discount
<b>Hunter United</b>	Platinum Home Loan OO, LVR <90%
<b>IMB</b>	Budget - Owner Occupied Special
<b>loans.com.au</b>	ZIP Home Loan
<b>Macquarie Bank</b>	Offset Variable Owner Occupied PI 80
<b>MOVE Bank</b>	myHome Standard Variable Package 500-749k
<b>Newcastle Permanent</b>	Premium Plus Package Home Loan 90% 500-749k
<b>P&amp;N Bank</b>	& Home Loan Intro 1 yr
<b>Police Bank</b>	Goldrate Home Loan Special Offer
<b>QBANK</b>	Classic Offer 90%
<b>Qudos Bank</b>	Low Cost Home Loan Owner Occupied IO 80%



# Home Loans Star Ratings

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## Owner Occupier Variable \$500,000

Company	Product
★★★★	
RESI Mortgage Corp	Flexi Options 80% Special Offer
RESI Mortgage Corp	Smart Pro P&I 200-m 80%
SCU	40 Year Term First Home Buyer Loan IO
SCU	Basic Home Loan
Suncorp Bank	Back To Basics OO PI 150k+ 90%
Teachers Mutual Bank	Classic
The Mac	Intro Basic Variable 2 yrs 500k+
TicToc Home Loans	Variable Live In P&I
UniBank	Classic
Virgin Money	Reward Me - Owner Occ Var 80 P&I 500-749k
Yellow Brick Road	Empower Package Empower Variable PI 80% 150k+
Yellow Brick Road	Empower Variable PI 80%



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
Adelaide Bank	Smartfit Variable P&I 90%
AMP Bank	Basic Variable Loan IO
AMP Bank	Professional Package Variable IO 500-749k
ANZ	Simplicity Plus IO Special Offer
Arab Bank Australia	The Basics Home Loan - Owner Occupier Loan
Australian Military Bank	Standard Variable Offset 80%
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium <80
Bank First	Complete Variable - Owner Occupied 80%
Bank of China	Discount Home Loan IO
Bank of China	Discount Plus Home Loan IO
Bank of China	Home Buyer 3 Year Introductory Rate
Bank of Melbourne	Advantage Package Variable P&I 60-80% 100k+
Bank of us	Topline 80%
BankSA	Advantage Package Variable P&I 500-749k
BankVic	2 Year Introductory Variable 2 yrs
BankVic	Premium Home standard variable 250-749k
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Maximum Discount Variable IO
bcu	OMG! Variable Rate IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied 500k+
Beyond Bank	Basic Variable
Beyond Bank	Low Rate Variable Special OO
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+
Beyond Bank	Total Home Loan Variable 50k+
BOQ	Economy
Citi	Basic Variable P&I 80%
Click Loans	Offset Home Loan IO 80%
Click Loans	The Online Home Loan 80 IO 80%
Click Loans	The Online Home Loan IO 150k+ 80%
Commonwealth Bank	Extra (2 Year Intro) IO 2 yrs





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## Owner Occupier Variable \$500,000

Company	Product
★★★	
Commonwealth Bank	Extra (2 Year Intro) P&I 2 yrs
Commonwealth Bank	Extra (4 Year Intro) P&I 4 yrs
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Rate Saver P&I
Credit Union SA	Variable Home Loan Package IO
CUA	Accelerate Variable OO IO
CUA	Achieve Variable OO IO
CUA	Fresh Start Basic O/O P&I
CUA	Fresh Start Basic Owner Occupier IO
CUA	Fresh Start Variable Owner Occupier IO
Firefighters Mutual Bank	My First Home Loan
Firefighters Mutual Bank	Solutions Plus 500-749k P&I 80%
First Option Bank	Premium Home Loan Intro 12 mths
First Option Bank	Smart Start Home Loan Intro 12 mths
First Option Bank	Smart Start Home Loan L41
First Option Bank	Smart Start Home Loan L41 IO
Firstmac	Home Loan 80
Firstmac	VIP 80 P&I
Firstmac	Vital 80 P&I
G&C Mutual Bank	Premium Package Standard Variable IO 300k+
Geelong Bank	Affinity Home Loan Package Owner Occ IO 80% 150k+
Geelong Bank	Affinity Home Loan Package Owner Occ P+I 80% 150k+
Geelong Bank	Mutual Home Loan Owner Occ IO 80%
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Greater Bank	Standard Variable IO
Greater Bank	Ultimate Variable
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Home Sweet Home Loan Intro 2 yrs
Horizon Credit Union	Platinum Loan 150k+
HSBC	Premier Variable IO 500-749k
Hunter United	Basic Variable



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
Hunter United	Package Home Loan Variable - Package Only 100k+
Illawarra Credit Union	2 Year Intro Variable Home Loan 2 yrs
Illawarra Credit Union	Variable IO
IMB	Accelerator - Owner Occupied Intro 2 yrs
IMB	Essentials - Owner Occ Special P&I
ING	Mortgage Simplifier IO 500-999k
ING	Orange Advantage Variable IO 500-999k
Liberty Financial	Liberty Free 70 - 80 LVR
Liberty Financial	Liberty Star 70 - 80 LVR
loans.com.au	Construction - Owner Occupier
loans.com.au	Offset Variable-Owner Occ <80 IO
Macquarie Bank	Basic Flyer Home Loan PI 80
Macquarie Bank	Offset Flyer Home Loan IO 80
Macquarie Bank	Offset Flyer Home Loan PI 80
Macquarie Bank	Offset Variable Owner Occupied IO 80
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	Discounted Variable Rate Owner Occupied 2 yr Intro
Macquarie Credit Union	First Home Buyers Intro 3 yrs
Macquarie Credit Union	Power Home Loan Package Power 400k+
Macquarie Credit Union	Special Low Rate Home Loan
Mortgage House	Advantage Standard Home Loan 80
MOVE Bank	Standard Variable Rate
MyState Bank	Basic Variable Home Loan IO
MyState Bank	Special Residential Home Loan 80%
MyState Bank	Special Residential Home Loan IO
NAB	Base Variable Rate - IO
NAB	Private Tailored Pkg Tailored Variable - P&I 500-749k
Newcastle Permanent	Premium Plus Package Premium Variable IO 500-749k
Newcastle Permanent	Real Deal P&I Special Offer 90% 150k+
Nexus Mutual	Essentials Home Loan IO 50-80%
Nexus Mutual	Platinum Home Loan IO 50-80%
Nexus Mutual	Platinum Home Loan P&I 50-80%



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
Northern Inland CU	Dream Value Owner Occupied PI 80
P&N Bank	Simple Home Loan
Pacific Mortgage Group	Variable IO
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
QBANK	Classic Plus 250k+
QBANK	Classic Plus Offer 500k+
QBANK	Classic Plus Overdraft Home Loan 250k+
Qudos Bank	Owner Occupied Variable Rate Home Loan IO 90%
Qudos Bank	Value Package Low Cost Home Loan O/O IO 80%
Queensland Country Credit Union	Discount Variable Package Rate (LVR <80%)
Queenslanders CU	Discount Variable Package Rate (LVR <80%)
Regional Australia Bank	Basic Special IO 3 yrs
Regional Australia Bank	Basic Special P&I 3 yrs
Regional Australia Bank	Partnership Advantage Variable IO 250k+
Regional Australia Bank	Partnership Advantage Variable P&I 250k+
Reliance Bank	All In One 2 yr Discount Variable O/O P&I
Reliance Bank	First Home Buyer First Rate Special O/O P&I
RESI Mortgage Corp	Flexi Options 80%
SCU	ProPack 250k+
St.George Bank	Advantage Package Variable P&I 500-749k
Summerland Credit Union	Eco PI 80
Summerland Credit Union	Offset Home Loan PI 80
Summerland Credit Union	Premium
Summerland Credit Union	Premium PI 80
Suncorp Bank	Home Pkg Plus Variable OO P&I 90%
Teachers Mutual Bank	My First Home Loan
The Mac	Offset Home Loan
The Mutual Bank	Budget
The Mutual Bank	Mutual
The Mutual Bank	Package Home Loan Premium Variable 150k+
Transport Mutual Credit Union	Switch and Save Residential



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## Owner Occupier Variable \$500,000

Company	Product
★ ★ ★	
<b>UBank</b>	UHomeLoan - Standard Variable IO
<b>Virgin Money</b>	Reward Me - Owner Occ Variable IO 500-749k
<b>WAW Credit Union</b>	Essentials 2 Year Intro Home Loan
<b>WAW Credit Union</b>	Essentials 2 Year Intro Home Loan IO



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## Owner Occupier Variable \$500,000

Company	Product
★★	
ANZ	Breakfree Variable IO 250-699k
ANZ	Variable IO
ANZ	Variable P&I
Bank of Melbourne	Basic Promo Variable IO 80%
Bank of Melbourne	Variable IO 60-80%
Bank of us	FlexiLine
BankSA	Basic Promo Variable IO
BankSA	Variable IO
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Connect Residential Variable IO 500k+
Bendigo Bank	Residential Variable IO 500k+
Beyond Bank	Variable
Commonwealth Bank	No Fee Variable Rate IO
Commonwealth Bank	Standard Variable Rate IO
Commonwealth Bank	Standard Variable Rate P&I
Community First CU	True Value Var HI - P&I
Credit Union SA	Standard Variable
Firefighters Mutual Bank	Flexi Choice
First Option Bank	Classic Home Loan L51
G&C Mutual Bank	Solutions Package Solutions - Package Only
G&C Mutual Bank	Solutions Package Standard Variable IO
Gateway Bank	Construction Loan
Gateway Bank	Variable
Heritage Bank	Variable 80%
Holiday Coast CU	Keep It Simple Standard
HSBC	Home Smart
HSBC	Variable PI
Hume Bank	Variable IO
Hunter United	Interest Only
Macquarie Credit Union	Home Loan Variable
ME	Flexible Home Loan OO Max 80 LVR



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## Owner Occupier Variable \$500,000

Company	Product
★★	
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Options IO
Nexus Mutual	Standard Home Loan P&I
Northern Inland CU	Smart Variable Owner Occupied
People's Choice Credit Union	Standard Variable P&I
RAMS	Full Feature P&I
Reliance Bank	All In One Owner Occupied P&I
St.George Bank	Advantage Package Variable IO 500-749k
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Interest Only Variable
UniBank	Flexi Choice
WAW Credit Union	Basic Home Loan
Westpac	Flexi First Option IO
Westpac	Premier Advantage Rocket Repay Home Loan IO 500-749k
Westpac	Rocket Repay Home Loan IO
Westpac	Rocket Repay Home Loan P&I



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## Owner Occupier Variable \$500,000

Company	Product
★	
AMP Bank	Classic Variable P+I
AMP Bank	Intro 1yr Variable IO
Arab Bank Australia	The Basics Home Loan
Australian Military Bank	Construction Loan
Australian Military Bank	DHOAS Construction Loan
Auswide Bank	Standard Variable PI
BOQ	Standard Variable
Citi	Offset Variable P&I 80%
Citi	Variable P&I 80%
Credit Union SA	Standard Variable IO
Delphi Bank	Owner Occupied Home Loan IO
Delphi Bank	Owner Occupied Home Loan P&I
Firefighters Mutual Bank	Interest Only Variable
IMB	Standard Variable IO
MyState Bank	Standard Variable IO
Suncorp Bank	Standard Variable OO IO 80%
UniBank	Interest Only Variable
Not rated	
Hume Bank	Investment Standard Variable Rate 2yr Discount
Queensland Country Credit Union	RateSaver Home Loan



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## Owner Occupier Variable \$750,000

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Basic Variable
ANZ	Simplicity Plus P&I <80% Special Offer
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Community First CU	Accelerator Package Home Loan P&I 250k+
CUA	Accelerate Variable OO P&I
Easy Street Fin Services	Standard Var Rate Home Loan - P&I Special
Gateway Bank	Low Rate Essentials
Heritage Bank	Discount Variable 150k+ 80%
Heritage Bank	Home Advantage Variable 80% 700k+
Homestar Finance	Owner Occupied P&I Variable 750k+ 80%
HSBC	Premier Home Smart 750-1m
Hunter United	No Regrets Home Loan 400k+
ING	Orange Advantage Variable PI 500-999k 80%
loans.com.au	Essentials - Owner Occ - PI
ME	Member Package Flexible Home Loan OO Max 80 LVR 700k+
Mortgage House	Advantage Home Loan 80
Mortgage House	Advantage Home Loan 80 - Essentials
MOVE Bank	Straight forward Home Loan
Nexus Mutual	Essentials Home Loan PI 50-80%
Pacific Mortgage Group	Variable P&I
Qudos Bank	Low Cost Home Loan Owner Occupied P&I 80%
Qudos Bank	Value Package Low Cost Home Loan O/O P&I 80%
RACQ Bank	Mortgage Saver
Reduce Home Loans	Rate Buster High Lend
Reduce Home Loans	Rate Lovers Variable
State Custodians	Low Rate Home Loan with Offset P&I 80%





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## Owner Occupier Variable \$750,000

Company	Product
★★★★	
AMP Bank	Professional Package Variable P+I 750k+
Aussie	Select Basic Variable PI 500k+ 80%
Australian Unity	Health Wealth and Happiness Package Variable P&I
Bank Australia	Premium Package 70%-90% 500k+
Bank First	First Rate Home Loan - First Home Buyers Owner Occupied <80%
Bank First	Premier Package Home Loan Variable First Home Buyer 80%
BankVic	First Home Buyer Package standard variable 20k+
bcu	OMG! Variable Rate P&I
Beyond Bank	Special Low Rate Variable Home Loan
Click Loans	Basic Home Loan PI 80%
Click Loans	Offset Home Loan PI 80%
Click Loans	The Online Offset Home Loan PI 80%
Commonwealth Bank	Extra P&I 90%
Credit Union SA	Variable Home Loan Package Special Offer P&I
Freedom Lend	Freedom Variable IO 80%
G&C Mutual Bank	First Home Premium Package Variable P&I
HSBC	Home Value - Owner Occupier IO
HSBC	Premier Variable IO 750-1m
HSBC	Premier Variable PI 750-1m
Hume Bank	Flexi Low Rate - Owner Occupied
Hume Bank	Property Package Variable P&I 500k+
Hume Bank	Standard Variable Rate 2yr Discount
Hunter United	Platinum Home Loan OO, LVR <90%
IMB	Budget - Owner Occupied Special
loans.com.au	ZIP Home Loan
Macquarie Bank	Offset Variable Owner Occupied PI 80
P&N Bank	& Home Loan Intro 1 yr
Police Bank	Goldrate Home Loan Special Offer
QBANK	Classic Offer 90%
Qudos Bank	Low Cost Home Loan Owner Occupied IO 80%
Regional Australia Bank	Partnership Advantage Variable P&I 250k+
RESI Mortgage Corp	Flexi Options 80% Special Offer



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## Owner Occupier Variable \$750,000

Company	Product
★★★★	
RESI Mortgage Corp	Smart Pro P&I 200-m 80%
SCU	40 Year Term First Home Buyer Loan IO
SCU	Basic Home Loan
Suncorp Bank	Back To Basics OO PI 150k+ 90%
Suncorp Bank	Home Pkg Plus Variable OO P&I 90%
Teachers Mutual Bank	Classic
The Mac	Intro Basic Variable 2 yrs 500k+
TicToc Home Loans	Variable Live In P&I
UniBank	Classic
Yellow Brick Road	Empower Package Empower Variable PI 80% 150k+
Yellow Brick Road	Empower Variable PI 80%



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
Adelaide Bank	Smartfit Variable P&I 90%
AMP Bank	Basic Variable Loan IO
ANZ	Breakfree Variable P&I 80% 700k+
ANZ	Simplicity Plus IO Special Offer
Arab Bank Australia	The Basics Home Loan - Owner Occupier Loan
Australian Military Bank	DHOAS Value Home Loan (Defence HL)
Australian Military Bank	Standard Variable Offset 80%
Australian Unity	Health, Wealth and Happiness P&I
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium <80
Bank First	Complete Variable - Owner Occupied 80%
Bank of China	Discount Home Loan IO
Bank of China	Discount Plus Home Loan IO
Bank of China	Home Buyer 3 Year Introductory Rate
Bank of Melbourne	Advantage Package Variable P&I 60-80% 100k+
Bank of us	Topline 80%
BankVic	2 Year Introductory Variable 2 yrs
BankVic	Premium Home standard variable 750k+
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Maximum Discount Variable IO
bcu	OMG! Variable Rate IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied 500k+
Beyond Bank	Basic Variable
Beyond Bank	Low Rate Variable Special OO
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+
Beyond Bank	Total Home Loan Variable 50k+
BOQ	Economy
Citi	Basic Variable P&I 80%
Click Loans	Offset Home Loan IO 80%
Click Loans	The Online Home Loan 80 IO 80%
Click Loans	The Online Home Loan IO 150k+ 80%



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
Commonwealth Bank	Extra (2 Year Intro) IO 2 yrs
Commonwealth Bank	Extra (2 Year Intro) P&I 2 yrs
Commonwealth Bank	Extra (4 Year Intro) P&I 4 yrs
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Rate Saver P&I
Credit Union SA	Variable Home Loan Package IO
CUA	Accelerate Variable OO IO
CUA	Achieve Variable OO IO
CUA	Fresh Start Basic O/O P&I
CUA	Fresh Start Basic Owner Occupier IO
CUA	Fresh Start Variable Owner Occupier IO
Firefighters Mutual Bank	My First Home Loan
First Option Bank	Premium Plus Home Loan L55
Firstmac	Home Loan 80
Firstmac	VIP 80 P&I
Firstmac	Vital 80 P&I
G&C Mutual Bank	Premium Package Standard Variable IO 300k+
G&C Mutual Bank	Solutions Package Solutions - Package Only
Geelong Bank	Affinity Home Loan Package Owner Occ IO 80% 150k+
Geelong Bank	Affinity Home Loan Package Owner Occ P+I 80% 150k+
Geelong Bank	Mutual Home Loan Owner Occ IO 80%
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Greater Bank	Standard Variable IO
Greater Bank	Ultimate Variable
Homestar Finance	Owner Occupied IO Variable 750k+ 80%
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Home Sweet Home Loan Intro 2 yrs
Horizon Credit Union	Platinum Loan 150k+
Hunter United	Basic Variable
Hunter United	Package Home Loan Variable - Package Only 100k+
Illawarra Credit Union	2 Year Intro Variable Home Loan 2 yrs



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
Illawarra Credit Union	Variable IO
IMB	Accelerator - Owner Occupied Intro 2 yrs
IMB	Essentials - Owner Occ Special P&I
ING	Mortgage Simplifier IO 500-999k
ING	Orange Advantage Variable IO 500-999k
Liberty Financial	Liberty Free 70 - 80 LVR
Liberty Financial	Liberty Star 70 - 80 LVR
loans.com.au	Construction - Owner Occupier
loans.com.au	Offset Variable-Owner Occ <80 IO
Macquarie Bank	Basic Flyer Home Loan PI 80
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	Discounted Variable Rate Owner Occupied 2 yr Intro
Macquarie Credit Union	First Home Buyers Intro 3 yrs
Macquarie Credit Union	Power Home Loan Package Power 400k+
Macquarie Credit Union	Special Low Rate Home Loan
Mortgage House	Advantage Standard Home Loan 80
MOVE Bank	Standard Variable Rate
MyState Bank	Basic Variable Home Loan IO
MyState Bank	Special Residential Home Loan 80%
MyState Bank	Special Residential Home Loan IO
NAB	Base Variable Rate - IO
NAB	Choice Package Tailored Variable - IO 750k+
Newcastle Permanent	Real Deal P&I Special Offer 90% 150k+
Nexus Mutual	Essentials Home Loan IO 50-80%
Nexus Mutual	Platinum Home Loan IO 50-80%
Nexus Mutual	Platinum Home Loan P&I 50-80%
Northern Inland CU	Dream Value Owner Occupied PI 80
P&N Bank	Simple Home Loan
Pacific Mortgage Group	Variable IO
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
QBANK	Classic Plus 250k+



# Home Loans Star Ratings

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## Owner Occupier Variable \$750,000

Company	Product
★★★	
<b>QBANK</b>	Classic Plus Offer 500k+
<b>QBANK</b>	Classic Plus Overdraft Home Loan 250k+
<b>Qudos Bank</b>	Owner Occupied Variable Rate Home Loan IO 90%
<b>Qudos Bank</b>	Value Package Low Cost Home Loan O/O IO 80%
<b>Queensland Country Credit Union</b>	Discount Variable Package Rate (LVR <80%)
<b>Queenslanders CU</b>	Discount Variable Package Rate (LVR <80%)
<b>Regional Australia Bank</b>	Basic Special IO 3 yrs
<b>Regional Australia Bank</b>	Basic Special P&I 3 yrs
<b>Regional Australia Bank</b>	Partnership Advantage Variable IO 250k+
<b>Reliance Bank</b>	All In One 2 yr Discount Variable O/O P&I
<b>Reliance Bank</b>	First Home Buyer First Rate Special O/O P&I
<b>RESI Mortgage Corp</b>	Flexi Options 80%
<b>SCU</b>	ProPack 250k+
<b>Summerland Credit Union</b>	Eco PI 80
<b>Summerland Credit Union</b>	Offset Home Loan PI 80
<b>Summerland Credit Union</b>	Premium
<b>Summerland Credit Union</b>	Premium PI 80
<b>Teachers Mutual Bank</b>	My First Home Loan
<b>Teachers Mutual Bank</b>	Solutions Plus Home Loan P&I 750k+ 80%
<b>The Mac</b>	Offset Home Loan
<b>The Mutual Bank</b>	Budget
<b>The Mutual Bank</b>	Mutual
<b>The Mutual Bank</b>	Package Home Loan Premium Variable 150k+
<b>Transport Mutual Credit Union</b>	Switch and Save Residential
<b>UBank</b>	UHomeLoan - Standard Variable IO
<b>UniBank</b>	Solutions Plus Home Loan P&I 750k+ 80%
<b>Virgin Money</b>	Reward Me - Owner Occ Variable IO 750k+
<b>WAW Credit Union</b>	Essentials 2 Year Intro Home Loan
<b>WAW Credit Union</b>	Essentials 2 Year Intro Home Loan IO
<b>Westpac</b>	Premier Advantage Rocket Repay Home Loan P&I 750k+



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## Owner Occupier Variable \$750,000

Company	Product
★★	
ANZ	Breakfree Variable IO 700k+
ANZ	Variable IO
ANZ	Variable P&I
Bank of Melbourne	Basic Promo Variable IO 80%
Bank of Melbourne	Variable IO 60-80%
Bank of us	FlexiLine
BankSA	Advantage Package Variable IO 750k+
BankSA	Basic Promo Variable IO
BankSA	Variable IO
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Connect Residential Variable IO 500k+
Bendigo Bank	Residential Variable IO 500k+
Beyond Bank	Variable
Commonwealth Bank	No Fee Variable Rate IO
Commonwealth Bank	Standard Variable Rate IO
Commonwealth Bank	Standard Variable Rate P&I
Commonwealth Bank	Wealth Package Standard Variable Rate IO 750k+
Community First CU	True Value Var HI - P&I
Credit Union SA	Standard Variable
Firefighters Mutual Bank	Flexi Choice
First Option Bank	Classic Home Loan L51
G&C Mutual Bank	Solutions Package Standard Variable IO
Gateway Bank	Construction Loan
Gateway Bank	Variable
Heritage Bank	Variable 80%
Holiday Coast CU	Keep It Simple Standard
HSBC	Home Smart
HSBC	Variable PI
Hume Bank	Variable IO
Hunter United	Interest Only
Macquarie Credit Union	Home Loan Variable



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### Owner Occupier Variable \$750,000

Company	Product
★★	
ME	Flexible Home Loan OO Max 80 LVR
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Options IO
Nexus Mutual	Standard Home Loan P&I
Northern Inland CU	Smart Variable Owner Occupied
People's Choice Credit Union	Standard Variable P&I
RAMS	Full Feature P&I
Reliance Bank	All In One Owner Occupied P&I
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Interest Only Variable
UniBank	Flexi Choice
WAW Credit Union	Basic Home Loan
Westpac	Flexi First Option IO
Westpac	Rocket Repay Home Loan IO
Westpac	Rocket Repay Home Loan P&I





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## Owner Occupier Variable \$750,000

Company	Product
★	
AMP Bank	Classic Variable P+I
AMP Bank	Intro 1yr Variable IO
Arab Bank Australia	The Basics Home Loan
Australian Military Bank	Construction Loan
Australian Military Bank	DHOAS Construction Loan
Auswide Bank	Standard Variable PI
BOQ	Standard Variable
Citi	Offset Variable P&I 80%
Citi	Variable P&I 80%
Credit Union SA	Standard Variable IO
Delphi Bank	Owner Occupied Home Loan IO
Delphi Bank	Owner Occupied Home Loan P&I
Firefighters Mutual Bank	Interest Only Variable
IMB	Standard Variable IO
MyState Bank	Standard Variable IO
Suncorp Bank	Standard Variable OO IO 80%
UniBank	Interest Only Variable
Not rated	
Hume Bank	Investment Standard Variable Rate 2yr Discount
Queensland Country Credit Union	RateSaver Home Loan