



# Home Loans Star Ratings

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## Owner Occupier Variable \$200,000

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Basic Variable
AMO Group	Variable Home Loan
AMO Group	Variable Home Loan IO
Arab Bank Australia	The Basics Home Loan - Lowest Rate Offer
Australian Unity	Kick Starter Home Loan Variable 200k+
Bank Australia	Basic Home Loan - 80%
Bank of Melbourne	Basic Promo Variable P&I
BankSA	Basic Promo Variable P&I
BankVic	First Home Buyer Package standard variable 20k+
Click Loans	The Online Home Loan PI 150k+ 80%
Easy Street Fin Services	Standard Var Rate Home Loan - P&I Special
Freedom Lend	Freedom Construction
Freedom Lend	Freedom Variable PI 80%
G&C Mutual Bank	Basic Home Loan
Gateway Bank	Low Rate Essentials
Greater Bank	Great Rate Discount Variable \$150k+
Heritage Bank	Discount Variable 150k+ 80%
Homestar Finance	Owner Occ P&I Var \$900 Cashback 200-749k 80%
HSBC	Home Value - Owner Occupier PI
IMB	Budget - Owner Occupied Special
ING	Orange Advantage Variable PI 150-499k 80%
loans.com.au	Essentials - Owner Occ - PI
loans.com.au	Offset Variable-Owner Occ <80% P&I
Mortgage House	Advantage Home Loan 80
MOVE Bank	First Home Owners Loan
MOVE Bank	Straight forward Home Loan
NAB	Base Variable Rate - P&I
Nexus Mutual	Essentials Home Loan Var PI
Pacific Mortgage Group	Variable P&I
QBANK	Classic Offer 80%
Qudos Bank	Low Cost Home Loan- OO 80%
RACQ Bank	Mortgage Saver



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★★★★★ "Outstanding Value"	
Reduce Home Loans	Rate Buster Escape
Reduce Home Loans	Rate Buster High Lend
Reduce Home Loans	Rate Lovers Variable
SCU	Basic Home Loan
St.George Bank	Basic Promo Variable P&I
State Custodians	Low Rate Home Loan with Offset P&I 80%
Suncorp Bank	Back To Basics OO PI 150k+ 90%
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% PI 150k+
TicToc Home Loans	Variable Live In P&I
UBank	Discount Offer O/O P&I 200-699k



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Company	Product
★★★★	
<b>ANZ</b>	Simplicity Plus P&I
<b>Aussie</b>	IQ Basic Variable PI 80%
<b>Aussie</b>	IQ Offset Variable PI 80%
<b>Aussie</b>	Select Basic Variable PI 100-499k 80%
<b>Aussie</b>	Select Standard Variable PI 100-499k 80%
<b>Australian Unity</b>	Health, Wealth and Happiness P&I
<b>Auswide Bank</b>	Freedom Package Standard Variable PI 100k+
<b>Bank First</b>	Complete Variable - First Home Buyer 80%
<b>Bank First</b>	Complete Variable - Owner Occupied 80%
<b>Bank of Sydney</b>	Expect More Variable - Package Only 100k+
<b>Bank of us</b>	FlexiDiscount 80%
<b>BankVic</b>	Base Variable
<b>Bankwest</b>	Premium Select Home Loan OO P&I 80%
<b>bcu</b>	OMG! Variable Rate P&I
<b>Bendigo Bank</b>	Connect Package Variable Owner Occupied- Vic only PI \$150k
<b>Beyond Bank</b>	Special Low Rate Variable Home Loan
<b>BOQ</b>	Economy
<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
<b>Community First CU</b>	Accelerator Home Loan True Value Var HI - P&I 100-249k
<b>CUA</b>	Balanced Variable OO Construction
<b>CUA</b>	Balanced Variable OO P&I
<b>Endeavour Mutual Bank</b>	Special Offer 2yr Discounted Var 2 yrs
<b>FCCS Credit Union</b>	Affinity Home Loan Package Mutual Home Loan Owner Occ P+I 8
<b>FCCS Credit Union</b>	Mutual Home Loan Owner Occ P+I 80%
<b>Firstmac</b>	VIP 80 P&I
<b>Firstmac</b>	Vital 80 P&I
<b>Freedom Lend</b>	Freedom Variable IO 80%
<b>G&amp;C Mutual Bank</b>	First Home Premium- Package Only
<b>G&amp;C Mutual Bank</b>	First HomePremium Package Standard Variable P&I



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## Owner Occupier Variable \$200,000

Company	Product
★★★★	
G&C Mutual Bank	Get Ahead Start Home Ln
Gateway Bank	Premium Variable 80% 150k+
Greater Bank	Ultimate Discount Variable 150k+
Heritage Bank	Home Advantage Variable 80% 150-249k
Homestar Finance	Owner Occupied IO Variable 150-749k 80%
IMB	Budget - Owner Occupied P&I 90%
iMortgage	Fusion Variable PI 80
ING	Mortgage Simplifier PI 150-499k 80%
loans.com.au	Essentials - Owner Occ - IO
loans.com.au	Offset Variable-Owner Occ <80 IO
Macquarie Bank	Basic Variable Owner Occupied PI 80
Macquarie Bank	Offset Variable Owner Occupied PI 80
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k
Mortgage House	Essentials 80
MOVE Bank	Economy
MyState	Basic Variable Home Loan 80%
MyState	Special Residential Home Loan 80%
Newcastle Permanent	Premium Plus Package Home Loan 80% 150-499k
P&N Bank	& Home Loan
P&N Bank	Home Loan & Bag & Home Loan 50k+
Pacific Mortgage Group	Variable IO
People's Choice Credit Union	Home Loan Package Standard Variable <80 Package P&I 100k+
Police Bank	Goldrate Home Loan 30 yrs
Qudos Bank	Value Package Low Cost Home Loan- OO 80%
RESI Mortgage Corp	Smart Pro P&I 200-m 80%
SCU	40 Year Term First Home Buyer Loan IO
SCU	40 Year Term First Home Buyer Loan P+I
State Custodians	Low Rate Home Loan with Offset IO
Suncorp Bank	Home Pkg Plus Variable OO P&I 90%
Teachers Mutual Bank	Classic
The Rock	Basic Variable Home Loan 80%
UniBank	Classic



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## Owner Occupier Variable \$200,000

Company	Product
★★★★	
Virgin Money	Reward Me - Owner Occ Var 80 P&I 75-499k
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 IO
Adelaide Bank	Smartfit Variable P&I 90%
Adelaide Bank	SmartSaver IO
Adelaide Bank	SmartSaver P&I 90%
AMP Bank	Affinity Package Variable IO 100-249k
AMP Bank	Affinity Package Variable P+I 100-249k
AMP Bank	Basic Variable Loan IO
AMP Bank	Basic Variable Loan P+I
AMP Bank	Professional Package Variable P+I 100-249k
AMP Bank	Select Package Variable P+I 100-249k
ANZ	Breakfree Variable P&I 150-249k
Aussie	Inv Select Basic Variable IO 100-499k
Aussie	Inv Select Standard Variable IO 100-499k
Aussie	IQ Basic Variable IO 80%
Aussie	IQ Offset Variable IO 80%
Aussie	Select Basic Variable IO 100-499k
Aussie	Select Standard Variable IO 100-499k
Australian Military Bank	Standard Variable Offset 80%
Australian Unity	Health Wealth and Happiness Package Health, Wealth and Happi
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium <80
Bank Australia	Premium Package <80 100-399k
Bank First	Premier Package Home Loan Variable First Home Buyer 80%
Bank First	Premier Package Home Loan Variable OO 80%
Bank First	Standard Variable OO 80%
Bank of Melbourne	Advantage Package Variable P&I 150-249k
Bank of us	Topline 80%
BankSA	Advantage Package Variable P&I 150-249k
BankVic	2 Year Introductory Variable 2 yrs
BankVic	offset
BankVic	Premium Home standard variable 50-249k
BankVic	standard variable



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## Owner Occupier Variable \$200,000

Company	Product
★★★	
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Maximum Discount Variable IO
bcu	Maximum Discount Variable P&I
bcu	OMG! Variable Rate IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied
Beyond Bank	Basic Variable
Beyond Bank	Low Rate Variable Special OO
Beyond Bank	Pinnacle +Plus Pkg Variable 200-299k
Beyond Bank	Total Home Loan Variable 50k+
Beyond Bank	Total Home Loan Variable New Money Offer 50k+
BOQ	Clear Path Variable Home Loan
BOQ	Clear Path Variable Home Loan IO
Click Loans	Basic Home Loan IO 80%
Click Loans	Offset Home Loan IO 80%
Click Loans	The Online Home Loan 80 PI 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 IO
Commonwealth Bank	No Fee Variable Rate IO
Commonwealth Bank	No Fee Variable Rate P&I
Commonwealth Bank	Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Rate Saver P&I
Commonwealth Bank	Wealth Package Standard Variable Rate P&I 150-349k
Community First CU	Accelerator Home Loan True Value Var HI - IO 100-249k
Community First CU	True Basic Home Loan - IO 80%
Community First CU	True Basic Home Loan - P&I 80%
CUA	Balanced Variable OO IO
CUA	Fresh Start Basic O/O P&I



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## Owner Occupier Variable \$200,000

Company	Product
★★★	
CUA	Fresh Start Basic Owner Occupier IO
CUA	Fresh Start Variable Owner Occupier IO
CUA	Fresh Start Variable Owner Occupier P&I
Easy Street Fin Services	Std VarRate Home Loan - IO
Easy Street Fin Services	Std VarRate Home Loan - P&I
Endeavour Mutual Bank	Variable Home Loan
FCCS Credit Union	Affinity Home Loan Package Mutual Home Loan Owner Occ IO 80
FCCS Credit Union	Mutual Home Loan Owner Occ IO 80%
First Option Credit Union	Classic Home Loan L51
First Option Credit Union	Classic Home Loan L51 IO
First Option Credit Union	Premium Home Loan L53
First Option Credit Union	Premium Home Loan L53 12 mths
First Option Credit Union	Premium Home Loan L53 IO
First Option Credit Union	Smart Start Home Loan L41
First Option Credit Union	Smart Start Home Loan L41 12 mths
First Option Credit Union	Smart Start Home Loan L41 IO
Firstmac	Home Loan 80
Firstmac	Vital 80 IO
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
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Greater Bank	Ultimate Variable
Holiday Coast CU	Home Sweet Home Standard
Holiday Coast CU	Keep It Simple Standard
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Home Sweet Home Loan 2 yrs
Horizon Credit Union	Kickstart First Home Buyer Loan
Horizon Credit Union	Mortgage Breaker Home Loan
Horizon Credit Union	Platinum Loan 150k+





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Company	Product
★★★	
Horizon Credit Union	Special Value Plus Home Loan
Hume Bank	First Home Starters Package Variable P&I 150k+
Hume Bank	Interest Saver (Refinance) P&I
Hume Bank	Interest Saver IO
Hume Bank	Interest Saver P&I
Hume Bank	Property Package Variable P&I 150-249k
Hume Bank	Variable (Refinance) P&I
Hunter United	Basic Variable
Hunter United	Green Home Loan
Hunter United	Interest Only
Hunter United	Package Home Loan Variable - Package Only 100k+
IMB	Budget - Owner Occupied IO
IMB	Essentials - Owner Occupied IO
IMB	Essentials - Owner Occupied P&I
IMB	Introductory Variable 1 yr
iMortgage	Fusion Variable IO 80
ING	Mortgage Simplifier IO 150-499k
ING	Orange Advantage Variable IO 150-499k
Liberty Financial	Liberty Free 70 - 80 LVR
Liberty Financial	Liberty Sharp 70 - 80 LVR
Liberty Financial	Liberty Star 70 - 80 LVR
loans.com.au	Construction - Owner Occupier
Macquarie Bank	Basic Variable Owner Occupied IO 80
Macquarie Bank	Offset Variable Owner Occupied IO 80
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	First Home Buyers 3 yrs
Macquarie Credit Union	Home Loan Variable
Macquarie Credit Union	Power Home Loan Package Power 150-249k
Macquarie Credit Union	Special Low Rate Home Loan
ME	Basic Home Loan OO Max 80 LVR
ME	Flexible Home Loan OO Max 80 LVR
Mortgage House	Advantage Standard Variable



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Company	Product
★★★	
Mortgage House	Advantage Variable 100-749k
Mortgage House	Pure and Simple 80
MOVE Bank	myHome Standard Variable Package
MOVE Bank	Standard Variable Rate
MyState	Basic Variable Home Loan IO
MyState	Special Residential Home Loan IO
NAB	Base Variable Rate - IO
NAB	Choice Package Tailored Variable - P&I 100-249k
NAB	Private Tailored Pkg Tailored Variable - P&I 100-249k
Newcastle Permanent	Discounted Real Deal - P&I (3 Yrs)
Newcastle Permanent	Discounted Real Deal IO 3 yrs
Newcastle Permanent	Premium Plus Package Premium Variable IO 150-499k
Newcastle Permanent	Real Deal P&I
Newcastle Permanent	Real Options P&I
Nexus Mutual	Essentials Home Loan Var IO
Nexus Mutual	Platinum Standard Home Loan IO
Nexus Mutual	Platinum Standard Home Loan P&I
Northern Inland CU	Basic Owner Occupied
Northern Inland CU	Dream Value Owner Occupied IO 80
Northern Inland CU	Dream Value Owner Occupied PI 80
P&N Bank	Simple Home Loan
P&N Bank	Smooth Home Loan 80%
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
People's Choice Credit Union	Home Loan Package Standard Variable <80 Package IO 100k+
Police Bank	Premium Variable
QBANK	Classic
QBANK	Classic Plus 100-249k
QBANK	Classic Plus Offer 100-249k
QBANK	Classic Plus Overdraft Home Loan 100-249k
QBANK	Standard Variable
Qudos Bank	Standard Variable Rate 90%



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## Owner Occupier Variable \$200,000

Company	Product
★★★	
Queensland Country Credit Union	Discount Variable Package Rate (LVR <80%)
Queenslanders CU	Original Home Loan
Queenslanders CU	Queenslanders Ultimate Home Loan
RACQ Bank	Choices Mortgage Breaker 150-249k
RACQ Bank	Intro Rate Mortgage Breaker 1 yr
RACQ Bank	Mortgage Breaker
RAMS	Low Rate IO
RAMS	Low Rate P&I
Regional Australia Bank	Basic IO 25 yrs
Regional Australia Bank	Basic P&I 25 yrs
Regional Australia Bank	Basic Special IO 3 yrs
Regional Australia Bank	Basic Special P&I 3 yrs
Regional Australia Bank	Partnership Advantage Variable IO
Regional Australia Bank	Partnership Advantage Variable P&I
RESI Mortgage Corp	Flexi Options 80%
RESI Mortgage Corp	Smart Pro IO 200k+ 80%
SCU	My Life Variable Rate Package 150-249k
SCU	ProPack 150-249k
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable P&I 50-249k
St.George Bank	Advantage Package Variable P&I 150-249k
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Premium
Summerland Credit Union	Premium Home Loan (3yr Introductory Rate)
Suncorp Bank	Back To Basics OO IO 150k+
Suncorp Bank	Home Package Plus Standard Variable OO IO 80% 150k+
Suncorp Bank	Home Package Plus Variable OO 80% 150k+
Suncorp Bank	Home Pkg Plus Variable OO IO 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%



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## Owner Occupier Variable \$200,000

Company	Product
★★★	
The Mac	Basic Variable 150-249k
The Mac	Home Loan
The Mac	Intro Basic Variable 2 yrs 150-499k
The Mac	Offset Home Loan
The Mutual	Budget
The Mutual	Mutual
The Mutual	Package Home Loan Premium Variable 150k+
The Mutual	Premium Variable
The Rock	Basic Variable Home Loan IO
The Rock	Essentials 80%
The Rock	Essentials IO
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Switch and Save Residential
UBank	UHomeLoan - Real Reward Offer IO
UBank	UHomeLoan - Standard Variable IO
UBank	UHomeLoan - Standard Variable PI
UniBank	My First Home Loan
UniBank	Solutions Plus <\$250k IO 80%
UniBank	Solutions Plus <\$250k P&I 80%
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
WAW Credit Union	Essentials Home Loan
WAW Credit Union	Essentials Home Loan IO
Westpac	Flexi First Option P&I
Westpac	Premier Advantage Rocket Repay Home Loan P&I 150-249k
Westpac	Special Flexi First Option P&I 2 yrs
Woolworths Employees CU	Construction Loan Owner Occupied
Woolworths Employees CU	Owner Occupied Special Offer
Woolworths Employees CU	Standard Variable
Yellow Brick Road	Empower Package Empower Variable IO 80% 150k+



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★★★	Yellow Brick Road
	Empower Variable IO 80%



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## Owner Occupier Variable \$200,000

Company	Product
★★	
AMP Bank	Intro 1yr Variable P+I
AMP Bank	Professional Package Variable IO 100-249k
AMP Bank	Select Package Variable IO 100-249k
ANZ	Breakfree Variable IO 150-249k
ANZ	Variable IO
ANZ	Variable P&I
Arab Bank Australia	Essentials Home Loan
Bank of Melbourne	Advantage Package Variable IO 150-249k
Bank of Melbourne	Basic Promo Variable IO
Bank of Melbourne	Variable IO
Bank of Melbourne	Variable P&I
Bank of us	FlexiLine
Bank of us	Residential FlexiChoice
BankSA	Advantage Package Variable IO 150-249k
BankSA	Basic Promo Variable IO
BankSA	Variable IO
BankSA	Variable P&I
Bankwest	Equaliser HL OO, 3yr Intro Variable 3 yrs
Bankwest	Variable Owner Occupied 80%
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Connect Residential Variable IO
Bendigo Bank	Residential Variable PI 50-249k
Beyond Bank	Variable
BOQ	First Start 1 yr
BOQ	Home Loan Privileges Standard Variable 150-249k
BOQ	Standard Variable
Click Loans	The Online Home Loan 80 IO 80%
Commonwealth Bank	Rate Saver IO
Commonwealth Bank	Standard Variable Rate IO
Commonwealth Bank	Standard Variable Rate P&I



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## Owner Occupier Variable \$200,000

Company	Product
★★	
Commonwealth Bank	Wealth Package Standard Variable Rate IO 150-349k
Community First CU	True Value Var HI - IO
Community First CU	True Value Var HI - P&I
Delphi Bank	Owner Occupied Home Loan P&I
Firstmac	Construction OO 90
G&C Mutual Bank	Standard Variable IO
G&C Mutual Bank	Standard Variable P&I
Heritage Bank	Variable 80%
HSBC	Home Smart
HSBC	Variable PI
Hume Bank	Variable (Refinance) IO
Hume Bank	Variable IO
Hume Bank	Variable P&I
Illawarra CU NSW	Variable Lite IO
Illawarra CU NSW	Variable Lite PI
IMB	Standard Variable IO
IMB	Standard Variable P&I 90%
MyState	Standard Variable
NAB	Base Variable Indicator Rate
NAB	Choice Package Tailored Variable - IO 20-249k
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Deal IO
Newcastle Permanent	Real Options IO
Nexus Mutual	Standard Home Loan IO
Nexus Mutual	Standard Home Loan P&I
Northern Inland CU	First Home Buyer Package Smart Variable Owner Occupied 20k+
Northern Inland CU	Home Loan Value Owner Occupied 150-349k
Northern Inland CU	Smart Variable Owner Occupied
P&N Bank	Easypay Variable 80%
P&N Bank	Easypay Variable 95%



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## Owner Occupier Variable \$200,000

Company	Product
★★	
People's Choice Credit Union	Home Loan Package Standard Variable IO 100k+
People's Choice Credit Union	Standard Variable IO
People's Choice Credit Union	Standard Variable P&I
Queensland Country Credit Union	Standard Variable
RAMS	Full Feature P&I
Regional Australia Bank	Mortgage Offset IO
Regional Australia Bank	Mortgage Offset P&I
St.George Bank	Advantage Package Variable IO 150-249k
St.George Bank	Basic Promo Variable IO
St.George Bank	Variable IO
St.George Bank	Variable P&I
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Summerland Credit Union	Offset Home Loan Standard
Suncorp Bank	Standard Variable OO P&I 80%
Teachers Mutual Bank	Flexi Choice
TicToc Home Loans	Variable Live In IO
Transport Mutual Credit Union	Interest Only Variable
Transport Mutual Credit Union	Variable
UniBank	Flexi Choice
UniBank	Interest Only Variable
WAW Credit Union	Basic Home Loan IO
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
Westpac	Special Flexi First Option IO 2 yrs





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## Owner Occupier Variable \$200,000

Company	Product
★	
AMP Bank	Classic Variable IO
AMP Bank	Classic Variable P+I
AMP Bank	Intro 1yr Variable IO
Arab Bank Australia	12 Month HeadStart Home Loan
Arab Bank Australia	The Basics Home Loan
Australian Military Bank	Construction Loan
Australian Military Bank	DHOAS Construction Loan
Auswide Bank	Standard Variable IO
Auswide Bank	Standard Variable PI
Bank of Sydney	Variable
Bendigo Bank	Residential Variable IO 50-249k
BOQ	First Start IO 1 yr
BOQ	Home Loan Privileges Standard Variable IO 150-249k
BOQ	Standard Variable IO
Delphi Bank	Owner Occupied Home Loan IO
MyState	Standard Variable IO
Newcastle Permanent	Premium Variable IO
RAMS	Full Feature IO
SERVICE ONE Alliance Bank	Standard Variable IO 50-249k
Suncorp Bank	Standard Variable OO IO 80%
Teachers Mutual Bank	Interest Only Variable
The Rock	Variable
The Rock	Variable IO



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## Owner Occupier Variable \$350,000

Company	Product
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## Owner Occupier Variable \$350,000

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Basic Variable
AMO Group	Variable Home Loan
AMO Group	Variable Home Loan IO
Arab Bank Australia	The Basics Home Loan - Lowest Rate Offer
Australian Unity	Kick Starter Home Loan Variable 200k+
Bank Australia	Basic Home Loan - 80%
Bank of Melbourne	Basic Promo Variable P&I
BankSA	Basic Promo Variable P&I
BankVic	First Home Buyer Package standard variable 20k+
Community First CU	Accelerator Home Loan True Value Var HI - P&I 250k+
Easy Street Fin Services	Standard Var Rate Home Loan - P&I Special
Freedom Lend	Freedom Construction
Freedom Lend	Freedom Variable PI 80%
Gateway Bank	Low Rate Essentials
Greater Bank	Great Rate Discount Variable \$150k+
Heritage Bank	Discount Variable 150k+ 80%
Homestar Finance	Owner Occ P&I Var \$900 Cashback 200-749k 80%
HSBC	Home Value - Owner Occupier PI
IMB	Budget - Owner Occupied Special
ING	Orange Advantage Variable PI 150-499k 80%
loans.com.au	Essentials - Owner Occ - PI
loans.com.au	Offset Variable-Owner Occ <80% P&I
Mortgage House	Advantage Home Loan 80
Mortgage House	Essentials 80
MOVE Bank	Straight forward Home Loan
NAB	Base Variable Rate - P&I
Newcastle Permanent	Premium Plus Package Home Loan 80% 150-499k
Nexus Mutual	Essentials Home Loan Var PI
Pacific Mortgage Group	Variable P&I
People's Choice Credit Union	Home Loan Package Standard Variable <80 Package P&I 100k+
QBANK	Classic Offer 80%
Qudos Bank	Low Cost Home Loan- OO 80%



# Home Loans Star Ratings

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## Owner Occupier Variable \$350,000

Company	Product
★★★★★ "Outstanding Value"	
RACQ Bank	Mortgage Saver
Reduce Home Loans	Rate Buster Escape
Reduce Home Loans	Rate Buster High Lend
Reduce Home Loans	Rate Lovers Variable
SCU	Basic Home Loan
St.George Bank	Basic Promo Variable P&I
State Custodians	Low Rate Home Loan with Offset P&I 80%
Suncorp Bank	Back To Basics OO PI 150k+ 90%
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% PI 150k+
TicToc Home Loans	Variable Live In P&I
UBank	Discount Offer O/O P&I 200-699k
Virgin Money	Reward Me - Owner Occ Var 80 P&I 75-499k



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## Owner Occupier Variable \$350,000

Company	Product
★★★★	
AMP Bank	Affinity Package Variable P+I 250-499k
ANZ	Simplicity Plus P&I
Aussie	IQ Basic Variable PI 80%
Aussie	IQ Offset Variable PI 80%
Aussie	Select Basic Variable PI 100-499k 80%
Aussie	Select Standard Variable PI 100-499k 80%
Australian Unity	Health Wealth and Happiness Package Health, Wealth and Happi
Australian Unity	Health, Wealth and Happiness P&I
Auswide Bank	Freedom Package Standard Variable PI 100k+
Bank First	Complete Variable First Home Buyer 80%
Bank First	Complete Variable - Owner Occupied 80%
Bank First	First Home Buyers Package Complete Variable - Owner Occupied
Bank of Sydney	Expect More Variable - Package Only 100k+
Bank of us	FlexiDiscount 80%
BankVic	Base Variable
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 Home Loan PI 150k+ 80%
Click Loans	The Online Offset Home Loan PI 80%
Commonwealth Bank	Extra P&I
CUA	Balanced Variable OO P&I
FCCS Credit Union	Affinity Home Loan Package Mutual Home Loan Owner Occ P+I 8
FCCS Credit Union	Mutual Home Loan Owner Occ P+I 80%
Firstmac	VIP 80 P&I
Firstmac	Vital 80 P&I
Freedom Lend	Freedom Variable IO 80%
G&C Mutual Bank	Basic Home Loan
G&C Mutual Bank	First Home Premium- Package Only
G&C Mutual Bank	First HomePremium Package Standard Variable P&I



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## Owner Occupier Variable \$350,000

Company	Product
★★★★	
G&C Mutual Bank	Get Ahead Start Home Ln
Gateway Bank	Premium Variable 80% 150k+
Greater Bank	Ultimate Discount Variable 150k+
Heritage Bank	Home Advantage Variable 80% 250-699k
Homestar Finance	Owner Occupied IO Variable 150-749k 80%
Hunter United	Platinum Home Loan OO, LVR <90%
Hunter United	Platinum Investment Home Loan
IMB	Budget - Owner Occupied P&I 90%
IMB	Essentials - Owner Occ Special P&I
iMortgage	Fusion Variable PI 80
ING	Mortgage Simplifier PI 150-499k 80%
Macquarie Bank	Basic Variable Owner Occupied PI 80
Macquarie Bank	Offset Variable Owner Occupied PI 80
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k
MOVE Bank	Economy
MOVE Bank	First Home Owners Loan
MyState	Basic Variable Home Loan 80%
P&N Bank	& Home Loan
P&N Bank	Home Loan & Bag & Home Loan 50k+
Pacific Mortgage Group	Variable IO
Police Bank	Goldrate Home Loan 30 yrs
Qudos Bank	Value Package Low Cost Home Loan- OO 80%
RESI Mortgage Corp	Flexi Options 80%
RESI Mortgage Corp	Smart Pro P&I 200-m 80%
SCU	40 Year Term First Home Buyer Loan IO
SCU	40 Year Term First Home Buyer Loan P+I
State Custodians	Low Rate Home Loan with Offset IO
Suncorp Bank	Home Pkg Plus Variable OO P&I 90%
Teachers Mutual Bank	Classic
Teachers Mutual Bank	Solutions Plus Home Loan P&I 250-499k 80%
The Rock	Basic Variable Home Loan 80%
UniBank	Classic



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## Owner Occupier Variable \$350,000

Company	Product
★★★★	
UniBank	Solutions Plus Home Loan P&I 250-499k 80%
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 IO
Adelaide Bank	Smartfit Variable P&I 90%
Adelaide Bank	SmartSaver IO
Adelaide Bank	SmartSaver P&I 90%
AMP Bank	Affinity Package Variable IO 250-749k
AMP Bank	Basic Variable Loan IO
AMP Bank	Basic Variable Loan P+I
AMP Bank	Professional Package Variable IO 250-749k
AMP Bank	Professional Package Variable P+I 250-499k
AMP Bank	Select Package Variable IO 250-749k
AMP Bank	Select Package Variable P+I 250-499k
ANZ	Breakfree Variable P&I 80% 250-699k
ANZ	Breakfree Variable P&I Special 80% 250-499k
Aussie	Inv Select Basic Variable IO 100-499k
Aussie	Inv Select Standard Variable IO 100-499k
Aussie	IQ Basic Variable IO 80%
Aussie	IQ Offset Variable IO 80%
Aussie	Select Basic Variable IO 100-499k
Aussie	Select Standard Variable IO 100-499k
Australian Military Bank	Standard Variable Offset 80%
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium <80
Bank Australia	Premium Package <80 100-399k
Bank First	Premier Package Home Loan Variable First Home Buyer 80%
Bank First	Premier Package Home Loan Variable OO 80%
Bank First	Standard Variable OO 80%
Bank of Melbourne	Advantage Package Variable P&I 250-499k
Bank of us	Topline 80%
BankSA	Advantage Package Variable P&I 250-499k
BankVic	2 Year Introductory Variable 2 yrs
BankVic	offset
BankVic	Premium Home standard variable 250-749k





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## Owner Occupier Variable \$350,000

Company	Product
★★★	
BankVic	standard variable
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Bankwest	Premium Select Home Loan OO P&I 80%
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Maximum Discount Variable IO
bcu	Maximum Discount Variable P&I
bcu	OMG! Variable Rate IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied 250-499k
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+
Beyond Bank	Total Home Loan Variable New Money Offer 50k+
BOQ	Clear Path Variable Home Loan
BOQ	Clear Path Variable Home Loan IO
BOQ	Home Loan Privileges Standard Variable 250-999k
Citi	Basic Variable P&I 80%
Citi	Mortgage Plus Offset Variable P&I 80% 250k+
Citi	Mortgage Plus Variable P&I 80% 250k+
Click Loans	Basic Home Loan IO 80%
Click Loans	Offset Home Loan IO 80%
Click Loans	The Online Home Loan 80 PI 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 IO
Commonwealth Bank	No Fee Variable Rate P&I
Commonwealth Bank	Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Rate Saver P&I
Commonwealth Bank	Wealth Package Standard Variable Rate P&I 350-749k



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
Community First CU	Accelerator Home Loan True Value Var HI - IO 250k+
Community First CU	True Basic Home Loan - IO 80%
Community First CU	True Basic Home Loan - P&I 80%
CUA	Balanced Variable OO Construction
CUA	Balanced 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
CUA	Fresh Start Variable Owner Occupier P&I
Easy Street Fin Services	Std VarRate Home Loan - IO
Easy Street Fin Services	Std VarRate Home Loan - P&I
Endeavour Mutual Bank	Special Offer 2yr Discounted Var 2 yrs
Endeavour Mutual Bank	Variable Home Loan
FCCS Credit Union	Affinity Home Loan Package Mutual Home Loan Owner Occ IO 80
FCCS Credit Union	Mutual Home Loan Owner Occ IO 80%
First Option Credit Union	Classic Home Loan L51
First Option Credit Union	Premium Home Loan L53
First Option Credit Union	Premium Home Loan L53 12 mths
First Option Credit Union	Premium Home Loan L53 IO
First Option Credit Union	Smart Start Home Loan L41
First Option Credit Union	Smart Start Home Loan L41 12 mths
First Option Credit Union	Smart Start Home Loan L41 IO
Firstmac	Home Loan 80
Firstmac	Vital 80 IO
G&C Mutual Bank	Premium Package Premium - Package Only 300k+
G&C Mutual Bank	Premium Package Standard Variable IO 300k+
G&C Mutual Bank	Solutions Package Solutions - Package Only
G&C Mutual Bank	Solutions Package Standard Variable IO
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Greater Bank	Ultimate Variable
Holiday Coast CU	Home Sweet Home Standard



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
Holiday Coast CU	Keep It Simple Standard
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Home Sweet Home Loan 2 yrs
Horizon Credit Union	Kickstart First Home Buyer Loan
Horizon Credit Union	Mortgage Breaker Home Loan
Horizon Credit Union	Platinum Loan 150k+
Horizon Credit Union	Special Value Plus Home Loan
Hume Bank	First Home Starters Package Variable P&I 150k+
Hume Bank	Interest Saver (Refinance) P&I
Hume Bank	Interest Saver IO
Hume Bank	Interest Saver P&I
Hume Bank	Property Package Variable P&I 250-499k
Hunter United	Basic Variable
Hunter United	Green Home Loan
Hunter United	Package Home Loan Variable - Package Only 100k+
Illawarra CU NSW	2 Year Intro Variable Home Loan 2 yrs
Illawarra CU NSW	Variable IO
Illawarra CU NSW	Variable PI
IMB	Budget - Owner Occupied IO
IMB	Essentials - Owner Occupied IO
IMB	Essentials - Owner Occupied P&I
IMB	Introductory Variable 1 yr
iMortgage	Fusion Variable IO 80
ING	Mortgage Simplifier IO 150-499k
ING	Orange Advantage Variable IO 150-499k
Liberty Financial	Liberty Free 70 - 80 LVR
Liberty Financial	Liberty Sharp 70 - 80 LVR
Liberty Financial	Liberty Star 70 - 80 LVR
loans.com.au	Construction - Owner Occupier
loans.com.au	Essentials - Owner Occ - IO
loans.com.au	Offset Variable-Owner Occ <80 IO
Macquarie Bank	Basic Variable Owner Occupied IO 80



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
Macquarie Bank	Offset Variable Owner Occupied IO 80
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	First Home Buyers 3 yrs
Macquarie Credit Union	Home Loan Variable
Macquarie Credit Union	Power Home Loan Package Power 250-399k
Macquarie Credit Union	Special Low Rate Home Loan
ME	Basic Home Loan OO Max 80 LVR
Mortgage House	Advantage Standard Variable
Mortgage House	Advantage Variable 100-749k
Mortgage House	Pure and Simple 80
MOVE Bank	myHome Standard Variable Package 250-499k
MOVE Bank	Standard Variable Rate
MyState	Basic Variable Home Loan IO
MyState	Special Residential Home Loan 80%
MyState	Special Residential Home Loan IO
NAB	Base Variable Rate - IO
NAB	Choice Package Tailored Variable - IO 250-749k
NAB	Choice Package Tailored Variable - P&I 250-499k
NAB	Private Tailored Pkg Tailored Variable - P&I 250-499k
Newcastle Permanent	Discounted Real Deal - P&I (3 Yrs)
Newcastle Permanent	Discounted Real Deal IO 3 yrs
Newcastle Permanent	Premium Plus Package Premium Variable IO 150-499k
Newcastle Permanent	Real Deal P&I
Nexus Mutual	Essentials Home Loan Var IO
Nexus Mutual	Platinum Standard Home Loan IO 350-699k
Nexus Mutual	Platinum Standard Home Loan P&I 350-699k
Northern Inland CU	Basic Owner Occupied
Northern Inland CU	Dream Value Owner Occupied IO 80
Northern Inland CU	Dream Value Owner Occupied PI 80
Northern Inland CU	Home Loan Value Owner Occupied 350-499k
P&N Bank	Simple Home Loan
P&N Bank	Smooth Home Loan 80%



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
People's Choice Credit Union	Home Loan Package Standard Variable <80 Package IO 100k+
Police Bank	Premium Variable
QBANK	Classic
QBANK	Classic Plus 250k+
QBANK	Classic Plus Offer 250-499k
QBANK	Classic Plus Overdraft Home Loan 250k+
Qudos Bank	Standard Variable Rate 90%
Queensland Country Credit Union	Discount Variable Package Rate (LVR <80%
Queenslanders CU	Queenslanders Ultimate Home Loan
RACQ Bank	Choices Mortgage Breaker 250-499k
RACQ Bank	Intro Rate Mortgage Breaker 1 yr
RACQ Bank	Mortgage Breaker
RAMS	Low Rate IO
RAMS	Low Rate P&I
Regional Australia Bank	Basic IO 25 yrs
Regional Australia Bank	Basic P&I 25 yrs
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+
RESI Mortgage Corp	Smart Pro IO 200k+ 80%
SCU	My Life Variable Rate Package 250-499k
SCU	ProPack 250k+
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable P&I 250-499k
St.George Bank	Advantage Package Variable P&I 250-499k
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Eco PI 80
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Offset Home Loan PI 80



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
Summerland Credit Union	Premium
Summerland Credit Union	Premium Home Loan (3yr Introductory Rate)
Summerland Credit Union	Premium PI 80
Suncorp Bank	Back To Basics OO IO 150k+
Suncorp Bank	Home Package Plus Standard Variable OO IO 80% 150k+
Suncorp Bank	Home Package Plus Variable OO 80% 150k+
Suncorp Bank	Home Pkg Plus Variable OO IO 90%
Teachers Mutual Bank	My First Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan IO 250-499k 80%
The Mac	Basic Variable 250-499k
The Mac	Home Loan 250k+
The Mac	Intro Basic Variable 2 yrs 150-499k
The Mac	Offset Home Loan
The Mutual	Budget
The Mutual	Mutual
The Mutual	Package Home Loan Premium Variable 150k+
The Mutual	Premium Variable
The Rock	Basic Variable Home Loan IO
The Rock	Essentials 80%
The Rock	Essentials IO
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Switch and Save Residential
UBank	UHomeLoan - Real Reward Offer IO
UBank	UHomeLoan - Standard Variable IO
UBank	UHomeLoan - Standard Variable PI
UniBank	My First Home Loan
UniBank	Solutions Plus Home Loan IO 250-499k 80%
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
WAW Credit Union	Essentials Home Loan



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## Owner Occupier Variable \$350,000

Company	Product
★★★	
<b>WAW Credit Union</b>	Essentials Home Loan IO
<b>Westpac</b>	Flexi First Option P&I
<b>Westpac</b>	Premier Advantage Rocket Repay Home Loan P&I 250-499k
<b>Westpac</b>	Special Flexi First Option P&I 2 yrs
<b>Woolworths Employees CU</b>	Construction Loan Owner Occupied
<b>Woolworths Employees CU</b>	Owner Occupied Special Offer
<b>Woolworths Employees CU</b>	Standard Variable
<b>Yellow Brick Road</b>	Empower Package Empower Variable IO 80% 150k+
<b>Yellow Brick Road</b>	Empower Variable IO 80%



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## Owner Occupier Variable \$350,000

Company	Product
★★	
AMP Bank	Intro 1yr Variable P+I
ANZ	Breakfree Variable IO Special 250-499k
ANZ	Variable IO
ANZ	Variable P&I
Arab Bank Australia	Essentials Home Loan
Bank of Melbourne	Advantage Package Variable IO 250-499k
Bank of Melbourne	Basic Promo Variable IO
Bank of Melbourne	Variable IO
Bank of Melbourne	Variable P&I
Bank of us	FlexiLine
Bank of us	Residential FlexiChoice
BankSA	Advantage Package Variable IO 250-499k
BankSA	Basic Promo Variable IO
BankSA	Variable IO
BankSA	Variable P&I
Bankwest	Equaliser HL OO, 3yr Intro Variable 3 yrs
Bankwest	Variable Owner Occupied 80%
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Connect Residential Variable IO 250-499k
Bendigo Bank	Residential Variable IO 250-499k
Bendigo Bank	Residential Variable PI 250-499k
Beyond Bank	Variable
BOQ	First Start 1 yr
BOQ	Home Loan Privileges Standard Variable IO 250-999k
BOQ	Standard Variable
Click Loans	The Online Home Loan 80 IO 80%
Commonwealth Bank	No Fee Variable Rate IO
Commonwealth Bank	Rate Saver IO
Commonwealth Bank	Standard Variable Rate IO
Commonwealth Bank	Standard Variable Rate P&I





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## Owner Occupier Variable \$350,000

Company	Product
★★	
Commonwealth Bank	Wealth Package Standard Variable Rate IO 350-749k
Community First CU	True Value Var HI - P&I
Delphi Bank	Owner Occupied Home Loan P&I
First Option Credit Union	Classic Home Loan L51 IO
Firstmac	Construction OO 90
G&C Mutual Bank	Standard Variable IO
G&C Mutual Bank	Standard Variable P&I
Gateway Bank	Construction Loan
Gateway Bank	Variable
Heritage Bank	Variable 80%
HSBC	Home Smart
HSBC	Variable PI
Hume Bank	Variable (Refinance) IO
Hume Bank	Variable (Refinance) P&I
Hume Bank	Variable IO
Hume Bank	Variable P&I
Hunter United	Interest Only
IMB	Standard Variable IO
IMB	Standard Variable P&I 90%
ME	Flexible Home Loan OO Max 80 LVR
MyState	Standard Variable
NAB	Base Variable Indicator Rate
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Deal IO
Newcastle Permanent	Real Options IO
Newcastle Permanent	Real Options P&I
Nexus Mutual	Standard Home Loan IO
Nexus Mutual	Standard Home Loan P&I
Northern Inland CU	First Home Buyer Package Smart Variable Owner Occupied 20k+
Northern Inland CU	Smart Variable Owner Occupied



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## Owner Occupier Variable \$350,000

Company	Product
★★	
P&N Bank	Easypay Variable 80%
P&N Bank	Easypay Variable 95%
People's Choice Credit Union	Home Loan Package Standard Variable IO 100k+
People's Choice Credit Union	Standard Variable IO
People's Choice Credit Union	Standard Variable P&I
QBANK	Standard Variable
Queensland Country Credit Union	Standard Variable
RAMS	Full Feature P&I
Regional Australia Bank	Mortgage Offset IO
Regional Australia Bank	Mortgage Offset P&I
SERVICE ONE Alliance Bank	Standard Variable IO 250-499k
St.George Bank	Advantage Package Variable IO 250-499k
St.George Bank	Basic Promo Variable IO
St.George Bank	Variable IO
St.George Bank	Variable P&I
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Summerland Credit Union	Offset Home Loan Standard
Suncorp Bank	Standard Variable OO P&I 80%
Teachers Mutual Bank	Flexi Choice
TicToc Home Loans	Variable Live In IO
Transport Mutual Credit Union	Interest Only Variable
Transport Mutual Credit Union	Variable
UniBank	Flexi Choice
WAW Credit Union	Basic Home Loan IO
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
Westpac	Special Flexi First Option IO 2 yrs



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## Owner Occupier Variable \$350,000

Company	Product
★	
AMP Bank	Classic Variable IO
AMP Bank	Classic Variable P+I
AMP Bank	Intro 1yr Variable IO
Arab Bank Australia	12 Month HeadStart Home Loan
Arab Bank Australia	The Basics Home Loan
Australian Military Bank	Construction Loan
Australian Military Bank	DHOAS Construction Loan
Auswide Bank	Standard Variable IO
Auswide Bank	Standard Variable PI
Bank of Sydney	Variable
BOQ	First Start IO 1 yr
BOQ	Standard Variable IO
Citi	Offset Variable P&I 80%
Citi	Variable P&I 80%
Community First CU	True Value Var HI - IO
Delphi Bank	Owner Occupied Home Loan IO
MyState	Standard Variable IO
Newcastle Permanent	Premium Variable IO
RAMS	Full Feature IO
Suncorp Bank	Standard Variable OO IO 80%
Teachers Mutual Bank	Interest Only Variable
The Rock	Variable
The Rock	Variable IO
UniBank	Interest Only Variable



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## Owner Occupier Variable \$500,000

Company	Product
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## Owner Occupier Variable \$500,000

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Basic Variable
AMO Group	Variable Home Loan
Arab Bank Australia	The Basics Home Loan - Lowest Rate Offer
Australian Unity	Kick Starter Home Loan Variable 200k+
Auswide Bank	Freedom Package Standard Variable PI 100k+
Bank Australia	Basic Home Loan - 80%
Bank of Melbourne	Basic Promo Variable P&I
Bank of Sydney	Expect More Variable - Package Only 100k+
BankSA	Basic Promo Variable P&I
BankVic	First Home Buyer Package standard variable 20k+
Community First CU	Accelerator Home Loan True Value Var HI - P&I 250k+
Easy Street Fin Services	Standard Var Rate Home Loan - P&I Special
Freedom Lend	Freedom Construction
Freedom Lend	Freedom Variable PI 80%
Freedom Lend	Freedom Variable PI Special 500k+ 80%
Gateway Bank	Low Rate Essentials
Greater Bank	Great Rate Discount Variable \$150k+
Greater Bank	Ultimate Discount Variable 150k+
Heritage Bank	Discount Variable 150k+ 80%
Homestar Finance	Owner Occ P&I Var \$900 Cashback 200-749k 80%
HSBC	Home Value - Owner Occupier PI
HSBC	Premier Home Smart 500-749k
HSBC	Premier Variable PI 500-749k
Hunter United	Tame The Beast Offset Home Loan 400k+
IMB	Budget - Owner Occupied Special
ING	Orange Advantage Variable PI 500-999k 80%
loans.com.au	Essentials - Owner Occ - PI
loans.com.au	Offset Variable-Owner Occ <80% P&I
Mortgage House	Advantage Home Loan 80
Mortgage House	Essentials 80
MOVE Bank	Straight forward Home Loan
NAB	Base Variable Rate - P&I



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## Owner Occupier Variable \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Newcastle Permanent	Premium Plus Package Home Loan 80% 500-749k
Nexus Mutual	Essentials Home Loan Var PI
Pacific Mortgage Group	Variable P&I
People's Choice Credit Union	Home Loan Package Standard Variable <80 Package P&I 100k+
Qudos Bank	Low Cost Home Loan- OO 80%
Qudos Bank	Value Package Low Cost Home Loan- OO 80%
RACQ Bank	Mortgage Saver
Reduce Home Loans	Rate Buster Escape
Reduce Home Loans	Rate Buster High Lend
Reduce Home Loans	Rate Lovers Variable
St.George Bank	Basic Promo Variable P&I
State Custodians	Low Rate Home Loan with Offset P&I 80%
Suncorp Bank	Back To Basics OO PI 150k+ 90%
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% PI 150k+
Virgin Money	Reward Me - Owner Occ Var 80 P&I 500-749k



# Home Loans Star Ratings

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## Owner Occupier Variable \$500,000

Company	Product
★★★★	
AMO Group	Variable Home Loan IO
AMP Bank	Affinity Package Variable P+I 500-749k
AMP Bank	Professional Package Variable P+I 500-749k
AMP Bank	Select Package Variable P+I 500-749k
ANZ	Simplicity Plus P&I
Aussie	IQ Basic Variable PI 80%
Aussie	IQ Offset Variable PI 80%
Aussie	Select Basic Variable PI 500k+ 80%
Aussie	Select Standard Variable PI 500k+ 80%
Australian Unity	Health Wealth and Happiness Package Health, Wealth and Happi
Bank Australia	Premium Package <80 400-699k
Bank of us	FlexiDiscount 80%
BankVic	Base Variable
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 Home Loan PI 150k+ 80%
Commonwealth Bank	Extra P&I
CUA	Balanced Variable OO P&I
FCCS Credit Union	Affinity Home Loan Package Mutual Home Loan Owner Occ P+I 8
FCCS Credit Union	Mutual Home Loan Owner Occ P+I 80%
Freedom Lend	Freedom Variable IO 80%
G&C Mutual Bank	Basic Home Loan
G&C Mutual Bank	First Home Premium- Package Only
G&C Mutual Bank	First HomePremium Package Standard Variable P&I
Gateway Bank	Premium Variable 80% 150k+
Heritage Bank	Home Advantage Variable 80% 250-699k
Homestar Finance	Owner Occupied IO Variable 150-749k 80%
HSBC	Premier Variable IO 500-749k
Hunter United	Platinum Home Loan OO, LVR <90%



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## Owner Occupier Variable \$500,000

Company	Product
★★★★	
Hunter United	Platinum Investment Home Loan
IMB	Budget - Owner Occupied P&I 90%
IMB	Essentials - Owner Occ Special P&I
iMortgage	Fusion Variable PI 80
ING	Mortgage Simplifier PI 500-999k 80%
Macquarie Bank	Basic Variable Owner Occupied PI 80
Macquarie Bank	Offset Variable Owner Occupied PI 80
ME	Member Package Flexible Home Loan OO Max 80 LVR 400-699k
MOVE Bank	Economy
MOVE Bank	First Home Owners Loan
MOVE Bank	myHome Standard Variable Package 500-749k
MyState	Basic Variable Home Loan 80%
P&N Bank	Home Loan & Bag & Home Loan 50k+
Pacific Mortgage Group	Variable IO
Police Bank	Goldrate Home Loan 30 yrs
QBANK	Classic Offer 80%
RESI Mortgage Corp	Smart Pro P&I 200-m 80%
SCU	40 Year Term First Home Buyer Loan IO
SCU	40 Year Term First Home Buyer Loan P+I
SCU	Basic Home Loan
SCU	My Life Variable Rate Package 500k+
State Custodians	Low Rate Home Loan with Offset IO
Suncorp Bank	Home Pkg Plus Variable OO P&I 90%
Teachers Mutual Bank	Classic
Teachers Mutual Bank	Solutions Plus Home Loan P&I 500-749k 80%
The Mac	Intro Basic Variable 2 yrs 500k+
The Rock	Basic Variable Home Loan 80%
TicToc Home Loans	Variable Live In P&I
UBank	Discount Offer O/O P&I 200-699k
UniBank	Classic
UniBank	Solutions Plus Home Loan P&I 500-749k 80%
Yellow Brick Road	Empower Package Empower Variable PI 80% 150k+





# Home Loans Star Ratings

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## Owner Occupier Variable \$500,000

Company	Product
★★★★	Yellow Brick Road
	Empower Variable PI 80%



# Home Loans Star Ratings

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## Owner Occupier Variable \$500,000

Company	Product
★★★	
Adelaide Bank	Smartfit Variable IO
Adelaide Bank	Smartfit Variable P&I 90%
Adelaide Bank	SmartSaver IO
Adelaide Bank	SmartSaver P&I 90%
AMP Bank	Affinity Package Variable IO 250-749k
AMP Bank	Basic Variable Loan IO
AMP Bank	Basic Variable Loan P+I
AMP Bank	Professional Package Variable IO 250-749k
AMP Bank	Select Package Variable IO 250-749k
ANZ	Breakfree Variable IO Special 500k+
ANZ	Breakfree Variable P&I 80% 250-699k
ANZ	Breakfree Variable P&I Special 80% 500k+
Aussie	Inv Select Basic Variable IO 500k+
Aussie	Inv Select Standard Variable IO 500k+
Aussie	IQ Basic Variable IO 80%
Aussie	IQ Offset Variable IO 80%
Aussie	Select Basic Variable IO 500k+
Aussie	Select Standard Variable IO 500k+
Australian Military Bank	DHOAS Value Home Loan (Defence HL)
Australian Military Bank	Standard Variable Offset 80%
Australian Military Bank	Value Home Loan 500k+ 80%
Australian Unity	Health, Wealth and Happiness P&I
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium <80
Bank First	Complete Variable First Home Buyer 80%
Bank First	Complete Variable - Owner Occupied 80%
Bank First	First Home Buyers Package Complete Variable - Owner Occupied
Bank First	Premier Package Home Loan Variable First Home Buyer 80%
Bank First	Premier Package Home Loan Variable OO 80%
Bank First	Standard Variable OO 80%
Bank of Melbourne	Advantage Package Variable P&I 500-749k
Bank of us	Topline 80%



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
BankSA	Advantage Package Variable P&I 500-749k
BankVic	2 Year Introductory Variable 2 yrs
BankVic	offset
BankVic	Premium Home standard variable 250-749k
BankVic	standard variable
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Bankwest	Premium Select Home Loan OO P&I 80%
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Maximum Discount Variable IO
bcu	Maximum Discount Variable P&I
bcu	OMG! Variable Rate IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied 500k+
Bendigo Bank	Residential Variable PI 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+
Beyond Bank	Total Home Loan Variable New Money Offer 50k+
BOQ	Clear Path Variable Home Loan
BOQ	Clear Path Variable Home Loan IO
BOQ	Home Loan Privileges Standard Variable 250-999k
Citi	Basic Variable P&I 80%
Citi	Mortgage Plus Offset Variable P&I 80% 250k+
Citi	Mortgage Plus Variable P&I 80% 250k+
Click Loans	Basic Home Loan IO 80%
Click Loans	Offset Home Loan IO 80%
Click Loans	The Online Home Loan 80 PI 80%
Click Loans	The Online Home Loan IO 150k+ 80%
Click Loans	The Online Offset Home Loan PI 80%
Commonwealth Bank	Extra (2 Year Intro) IO 2 yrs
Commonwealth Bank	Extra (2 Year Intro) P&I 2 yrs



# Home Loans Star Ratings

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## Owner Occupier Variable \$500,000

Company	Product
★★★	
Commonwealth Bank	Extra IO
Commonwealth Bank	No Fee Variable Rate P&I
Commonwealth Bank	Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Rate Saver P&I
Commonwealth Bank	Wealth Package Standard Variable Rate P&I 350-749k
Community First CU	Accelerator Home Loan True Value Var HI - IO 250k+
Community First CU	True Basic Home Loan - IO 80%
Community First CU	True Basic Home Loan - P&I 80%
CUA	Balanced Variable OO Construction
CUA	Balanced 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
CUA	Fresh Start Variable Owner Occupier P&I
Easy Street Fin Services	Std VarRate Home Loan - IO
Easy Street Fin Services	Std VarRate Home Loan - P&I
Endeavour Mutual Bank	Special Offer 2yr Discounted Var 2 yrs
Endeavour Mutual Bank	Variable Home Loan
FCCS Credit Union	Affinity Home Loan Package Mutual Home Loan Owner Occ IO 80
FCCS Credit Union	Mutual Home Loan Owner Occ IO 80%
First Option Credit Union	Premium Home Loan L53
First Option Credit Union	Premium Home Loan L53 12 mths
First Option Credit Union	Premium Home Loan L53 IO
First Option Credit Union	Smart Start Home Loan L41
First Option Credit Union	Smart Start Home Loan L41 12 mths
First Option Credit Union	Smart Start Home Loan L41 IO
Firstmac	Home Loan 80
Firstmac	VIP 80 P&I
Firstmac	Vital 80 IO
Firstmac	Vital 80 P&I
G&C Mutual Bank	Get Ahead Start Home Ln



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
G&C Mutual Bank	Premium Package Premium - Package Only 300k+
G&C Mutual Bank	Premium Package Standard Variable IO 300k+
G&C Mutual Bank	Solutions Package Solutions - Package Only
G&C Mutual Bank	Solutions Package Standard Variable IO
Greater Bank	Great Rate Variable
Greater Bank	Standard Variable
Greater Bank	Ultimate Variable
Holiday Coast CU	Home Sweet Home Standard
Horizon Credit Union	Basic Home Loan
Horizon Credit Union	Home Sweet Home Loan 2 yrs
Horizon Credit Union	Kickstart First Home Buyer Loan
Horizon Credit Union	Mortgage Breaker Home Loan
Horizon Credit Union	Platinum Loan 150k+
Horizon Credit Union	Special Value Plus Home Loan
Hume Bank	First Home Starters Package Variable P&I 150k+
Hume Bank	Interest Saver (Refinance) P&I
Hume Bank	Interest Saver IO
Hume Bank	Interest Saver P&I
Hume Bank	Property Package Variable P&I 500k+
Hunter United	Basic Variable
Hunter United	Green Home Loan
Hunter United	Package Home Loan Variable - Package Only 100k+
Illawarra CU NSW	2 Year Intro Variable Home Loan 2 yrs
Illawarra CU NSW	Variable IO
Illawarra CU NSW	Variable PI
IMB	Budget - Owner Occupied IO
IMB	Essentials - Owner Occupied IO
IMB	Essentials - Owner Occupied P&I
IMB	Introductory Variable 1 yr
iMortgage	Fusion Variable IO 80
ING	Mortgage Simplifier IO 500-999k
ING	Orange Advantage Variable IO 500-999k



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
Liberty Financial	Liberty Free 70 - 80 LVR
Liberty Financial	Liberty Sharp 70 - 80 LVR
Liberty Financial	Liberty Star 70 - 80 LVR
loans.com.au	Construction - Owner Occupier
loans.com.au	Essentials - Owner Occ - IO
loans.com.au	Offset Variable-Owner Occ <80 IO
Macquarie Bank	Basic Variable Owner Occupied IO 80
Macquarie Bank	Offset Variable Owner Occupied IO 80
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	First Home Buyers 3 yrs
Macquarie Credit Union	Home Loan Variable
Macquarie Credit Union	Power Home Loan Package Power 400k+
Macquarie Credit Union	Special Low Rate Home Loan
ME	Basic Home Loan OO Max 80 LVR
Mortgage House	Advantage Standard Variable
Mortgage House	Advantage Variable 100-749k
Mortgage House	Pure and Simple 80
MOVE Bank	Standard Variable Rate
MyState	Basic Variable Home Loan IO
MyState	Special Residential Home Loan 80%
MyState	Special Residential Home Loan IO
NAB	Base Variable Rate - IO
NAB	Choice Package Tailored Variable - IO 250-749k
NAB	Choice Package Tailored Variable - P&I 500-749k
NAB	Private Tailored Pkg Tailored Variable - P&I 500-749k
Newcastle Permanent	Discounted Real Deal - P&I (3 Yrs)
Newcastle Permanent	Discounted Real Deal IO 3 yrs
Newcastle Permanent	Premium Plus Package Premium Variable IO 500-749k
Newcastle Permanent	Real Deal P&I
Nexus Mutual	Essentials Home Loan Var IO
Nexus Mutual	Platinum Standard Home Loan IO 350-699k
Nexus Mutual	Platinum Standard Home Loan P&I 350-699k



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
Northern Inland CU	Basic Owner Occupied
Northern Inland CU	Dream Value Owner Occupied IO 80
Northern Inland CU	Dream Value Owner Occupied PI 80
Northern Inland CU	Home Loan Value Owner Occupied 500-749k
P&N Bank	& Home Loan
P&N Bank	Simple Home Loan
P&N Bank	Smooth Home Loan 80%
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Basic Variable P&I 80%
People's Choice Credit Union	Home Loan Package Standard Variable <80 Package IO 100k+
Police Bank	Premium Variable
QBANK	Classic
QBANK	Classic Plus 250k+
QBANK	Classic Plus Offer 500k+
QBANK	Classic Plus Overdraft Home Loan 250k+
Qudos Bank	Standard Variable Rate 90%
Queensland Country Credit Union	Discount Variable Package Rate (LVR <80%
Queenslanders CU	Queenslanders Ultimate Home Loan
RACQ Bank	Choices Mortgage Breaker 500k+
RACQ Bank	Intro Rate Mortgage Breaker 1 yr
RACQ Bank	Mortgage Breaker
RAMS	Low Rate IO
RAMS	Low Rate P&I
Regional Australia Bank	Basic IO 25 yrs
Regional Australia Bank	Basic P&I 25 yrs
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+
RESI Mortgage Corp	Flexi Options 80%
RESI Mortgage Corp	Smart Pro IO 200k+ 80%
SCU	ProPack 250k+



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## Owner Occupier Variable \$500,000

Company	Product
★★★	
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable P&I 500k+
St.George Bank	Advantage Package Variable P&I 500-749k
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Eco PI 80
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Offset Home Loan PI 80
Summerland Credit Union	Premium
Summerland Credit Union	Premium Home Loan (3yr Introductory Rate)
Summerland Credit Union	Premium PI 80
Suncorp Bank	Back To Basics OO IO 150k+
Suncorp Bank	Home Package Plus Standard Variable OO IO 80% 150k+
Suncorp Bank	Home Package Plus Variable OO 80% 150k+
Teachers Mutual Bank	My First Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan IO 500-749k 80%
The Mac	Basic Variable 500k+
The Mac	Home Loan 250k+
The Mac	Offset Home Loan
The Mutual	Budget
The Mutual	Mutual
The Mutual	Package Home Loan Premium Variable 150k+
The Mutual	Premium Variable
The Rock	Basic Variable Home Loan IO
The Rock	Essentials 80%
The Rock	Essentials IO
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Switch and Save Residential
UBank	UHomeLoan - Real Reward Offer IO
UBank	UHomeLoan - Standard Variable IO
UBank	UHomeLoan - Standard Variable PI
UniBank	My First Home Loan
UniBank	Solutions Plus Home Loan IO 500-749k 80%





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## Owner Occupier Variable \$500,000

Company	Product
★★★	
Virgin Money	Reward Me - Owner Occ Variable IO 500-749k
WAW Credit Union	Essentials 2 Year Intro Home Loan
WAW Credit Union	Essentials 2 Year Intro Home Loan IO
WAW Credit Union	Essentials Home Loan
WAW Credit Union	Essentials Home Loan IO
Westpac	Flexi First Option P&I
Westpac	Premier Advantage Rocket Repay Home Loan P&I 500-749k
Westpac	Special Flexi First Option P&I 2 yrs
Woolworths Employees CU	Construction Loan Owner Occupied
Woolworths Employees CU	Owner Occupied Special Offer
Woolworths Employees CU	Standard Variable
Yellow Brick Road	Empower Package Empower Variable IO 80% 150k+
Yellow Brick Road	Empower Variable IO 80%



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## Owner Occupier Variable \$500,000

Company	Product
★★	
AMP Bank	Intro 1yr Variable P+I
ANZ	Variable IO
ANZ	Variable P&I
Arab Bank Australia	Essentials Home Loan
Bank of Melbourne	Advantage Package Variable IO 500-749k
Bank of Melbourne	Basic Promo Variable IO
Bank of Melbourne	Variable IO
Bank of Melbourne	Variable P&I
Bank of us	FlexiLine
Bank of us	Residential FlexiChoice
BankSA	Advantage Package Variable IO 500-749k
BankSA	Basic Promo Variable IO
BankSA	Variable IO
BankSA	Variable P&I
Bankwest	Equaliser HL OO, 3yr Intro Variable 3 yrs
Bankwest	Variable Owner Occupied 80%
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Connect Residential Variable IO 500k+
Bendigo Bank	Residential Variable IO 500k+
Beyond Bank	Variable
BOQ	First Start 1 yr
BOQ	Home Loan Privileges Standard Variable IO 250-999k
BOQ	Standard Variable
Click Loans	The Online Home Loan 80 IO 80%
Commonwealth Bank	No Fee Variable Rate IO
Commonwealth Bank	Rate Saver IO
Commonwealth Bank	Standard Variable Rate IO
Commonwealth Bank	Standard Variable Rate P&I
Commonwealth Bank	Wealth Package Standard Variable Rate IO 350-749k
Community First CU	True Value Var HI - P&I



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## Owner Occupier Variable \$500,000

Company	Product
★★	
Delphi Bank	Owner Occupied Home Loan P&I
First Option Credit Union	Classic Home Loan L51
First Option Credit Union	Classic Home Loan L51 IO
Firstmac	Construction OO 90
G&C Mutual Bank	Standard Variable IO
G&C Mutual Bank	Standard Variable P&I
Gateway Bank	Construction Loan
Gateway Bank	Variable
Heritage Bank	Variable 80%
Holiday Coast CU	Keep It Simple Standard
HSBC	Home Smart
HSBC	Variable IO
HSBC	Variable PI
Hume Bank	Variable (Refinance) IO
Hume Bank	Variable (Refinance) P&I
Hume Bank	Variable IO
Hume Bank	Variable P&I
Hunter United	Interest Only
IMB	Standard Variable IO
IMB	Standard Variable P&I 90%
ME	Flexible Home Loan OO Max 80 LVR
MyState	Standard Variable
NAB	Base Variable Indicator Rate
NAB	Tailored Variable - IO
NAB	Tailored Variable - P&I
Newcastle Permanent	Premium Variable P&I 80%
Newcastle Permanent	Real Deal IO
Newcastle Permanent	Real Options IO
Newcastle Permanent	Real Options P&I
Nexus Mutual	Standard Home Loan IO
Nexus Mutual	Standard Home Loan P&I
Northern Inland CU	First Home Buyer Package Smart Variable Owner Occupied 20k+



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## Owner Occupier Variable \$500,000

Company	Product
★★	
Northern Inland CU	Smart Variable Owner Occupied
P&N Bank	Easypay Variable 80%
P&N Bank	Easypay Variable 95%
People's Choice Credit Union	Home Loan Package Standard Variable IO 100k+
People's Choice Credit Union	Standard Variable IO
People's Choice Credit Union	Standard Variable P&I
QBANK	Standard Variable
Queensland Country Credit Union	Standard Variable
RAMS	Full Feature P&I
Regional Australia Bank	Mortgage Offset IO
Regional Australia Bank	Mortgage Offset P&I
SERVICE ONE Alliance Bank	Standard Variable IO 500k+
St.George Bank	Advantage Package Variable IO 500-749k
St.George Bank	Basic Promo Variable IO
St.George Bank	Variable IO
St.George Bank	Variable P&I
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Summerland Credit Union	Offset Home Loan Standard
Suncorp Bank	Standard Variable OO P&I 80%
Teachers Mutual Bank	Flexi Choice
TicToc Home Loans	Variable Live In IO
Transport Mutual Credit Union	Interest Only Variable
Transport Mutual Credit Union	Variable
UniBank	Flexi Choice
WAW Credit Union	Basic Home Loan
WAW Credit Union	Basic Home Loan IO
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
Westpac	Special Flexi First Option IO 2 yrs



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## Owner Occupier Variable \$500,000

Company	Product
★	
AMP Bank	Classic Variable IO
AMP Bank	Classic Variable P+I
AMP Bank	Intro 1yr Variable IO
Arab Bank Australia	12 Month HeadStart Home Loan
Arab Bank Australia	The Basics Home Loan
Australian Military Bank	Construction Loan
Australian Military Bank	DHOAS Construction Loan
Auswide Bank	Standard Variable IO
Auswide Bank	Standard Variable PI
Bank of Sydney	Variable
BOQ	First Start IO 1 yr
BOQ	Standard Variable IO
Citi	Offset Variable P&I 80%
Citi	Variable P&I 80%
Community First CU	True Value Var HI - IO
Delphi Bank	Owner Occupied Home Loan IO
MyState	Standard Variable IO
Newcastle Permanent	Premium Variable IO
RAMS	Full Feature IO
Suncorp Bank	Standard Variable OO IO 80%
Teachers Mutual Bank	Interest Only Variable
The Rock	Variable
The Rock	Variable IO
UniBank	Interest Only Variable



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## Owner Occupier Variable \$750,000

Company	Product
---------	---------



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## Owner Occupier Variable \$750,000

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Basic Variable
AMO Group	Variable Home Loan
AMP Bank	Affinity Package Variable P+I 750k+
Arab Bank Australia	The Basics Home Loan - Lowest Rate Offer
Australian Unity	Kick Starter Home Loan Variable 200k+
Auswide Bank	Freedom Package Standard Variable PI 100k+
Bank Australia	Basic Home Loan - 80%
Bank of Melbourne	Basic Promo Variable P&I
Bank of Sydney	Expect More Variable - Package Only 100k+
BankSA	Basic Promo Variable P&I
BankVic	First Home Buyer Package standard variable 20k+
Community First CU	Accelerator Home Loan True Value Var HI - P&I 250k+
Easy Street Fin Services	Standard Var Rate Home Loan - P&I Special
Freedom Lend	Freedom Construction
Freedom Lend	Freedom Variable PI 80%
Freedom Lend	Freedom Variable PI Special 500k+ 80%
Gateway Bank	Low Rate Essentials
Greater Bank	Ultimate Discount Variable 150k+
Heritage Bank	Home Advantage Variable 80% 700k+
Homestar Finance	Owner Occupied P&I Variable 750k+ 80%
HSBC	Home Value - Owner Occupier PI
HSBC	Premier Home Smart 750-1m
HSBC	Premier Variable PI 750-1m
IMB	Budget - Owner Occupied Special
ING	Orange Advantage Variable PI 500-999k 80%
loans.com.au	Essentials - Owner Occ - PI
loans.com.au	Offset Variable-Owner Occ <80% P&I
Mortgage House	Advantage Home Loan 80
Mortgage House	Essentials 80
MOVE Bank	Straight forward Home Loan
NAB	Base Variable Rate - P&I
Newcastle Permanent	Premium Plus Package Home Loan 80% 750-899k



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## Owner Occupier Variable \$750,000

Company	Product
★★★★★ "Outstanding Value"	
Nexus Mutual	Essentials Home Loan Var PI
Pacific Mortgage Group	Variable P&I
People's Choice Credit Union	Home Loan Package Standard Variable <80 Package P&I 100k+
Qudos Bank	Low Cost Home Loan- OO 80%
Qudos Bank	Value Package Low Cost Home Loan- OO 80%
RACQ Bank	Mortgage Saver
Reduce Home Loans	Rate Buster Escape
Reduce Home Loans	Rate Buster High Lend
Reduce Home Loans	Rate Lovers Variable
St.George Bank	Basic Promo Variable P&I
State Custodians	Low Rate Home Loan with Offset P&I 80%
Suncorp Bank	Back To Basics OO PI 150k+ 90%
Suncorp Bank	Home Package Plus First Home Buyer Variable <95% PI 150k+
UBank	Discount Offer O/O P&I 700k+
Virgin Money	Reward Me - Owner Occ Var 80 P&I 750k+





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## Owner Occupier Variable \$750,000

Company	Product
★★★★	
AMO Group	Variable Home Loan IO
AMP Bank	Professional Package Variable P+I 750k+
AMP Bank	Select Package Variable P+I 750k+
ANZ	Simplicity Plus P&I
Aussie	IQ Basic Variable PI 80%
Aussie	IQ Offset Variable PI 80%
Aussie	Select Basic Variable PI 500k+ 80%
Aussie	Select Standard Variable PI 500k+ 80%
Australian Unity	Health Wealth and Happiness Package Health, Wealth and Happi
Bank Australia	Premium Package <80 700k+
Bank First	Premier Package Home Loan Variable First Home Buyer 80%
Bank of us	FlexiDiscount 80%
BankVic	Base Variable
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 Home Loan PI 150k+ 80%
Commonwealth Bank	Extra P&I
CUA	Balanced Variable OO P&I
FCCS Credit Union	Affinity Home Loan Package Mutual Home Loan Owner Occ P+I 8
FCCS Credit Union	Mutual Home Loan Owner Occ P+I 80%
Freedom Lend	Freedom Variable IO 80%
G&C Mutual Bank	Basic Home Loan
G&C Mutual Bank	First Home Premium- Package Only
G&C Mutual Bank	First HomePremium Package Standard Variable P&I
Gateway Bank	Premium Variable 80% 150k+
Greater Bank	Great Rate Discount Variable \$150k+
Heritage Bank	Discount Variable 150k+ 80%
HSBC	Premier Variable IO 750-1m
Hunter United	Platinum Home Loan OO, LVR <90%



# Home Loans Star Ratings

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## Owner Occupier Variable \$750,000

Company	Product
★★★★	
Hunter United	Platinum Investment Home Loan
Hunter United	Tame The Beast Offset Home Loan 400k+
IMB	Essentials - Owner Occ Special P&I
iMortgage	Fusion Variable PI 80
ING	Mortgage Simplifier PI 500-999k 80%
Macquarie Bank	Basic Variable Owner Occupied PI 80
ME	Member Package Flexible Home Loan OO Max 80 LVR 700k+
MOVE Bank	Economy
MOVE Bank	First Home Owners Loan
MOVE Bank	myHome Standard Variable Package 750k+
MyState	Basic Variable Home Loan 80%
P&N Bank	Home Loan & Bag & Home Loan 50k+
Pacific Mortgage Group	Variable IO
Police Bank	Goldrate Home Loan 30 yrs
QBANK	Classic Offer 80%
RESI Mortgage Corp	Smart Pro P&I 200-m 80%
SCU	40 Year Term First Home Buyer Loan IO
SCU	40 Year Term First Home Buyer Loan P+I
SCU	Basic Home Loan
SCU	My Life Variable Rate Package 500k+
State Custodians	Low Rate Home Loan with Offset IO
Suncorp Bank	Home Pkg Plus Variable OO P&I 90%
Teachers Mutual Bank	Classic
Teachers Mutual Bank	Solutions Plus Home Loan P&I 750k+ 80%
The Mac	Intro Basic Variable 2 yrs 500k+
The Rock	Basic Variable Home Loan 80%
TicToc Home Loans	Variable Live In P&I
UniBank	Classic
UniBank	Solutions Plus Home Loan P&I 750k+ 80%
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 IO
Adelaide Bank	Smartfit Variable P&I 90%
Adelaide Bank	SmartSaver IO
Adelaide Bank	SmartSaver P&I 90%
AMP Bank	Affinity Package Variable IO 750k+
AMP Bank	Basic Variable Loan IO
AMP Bank	Basic Variable Loan P+I
AMP Bank	Professional Package Variable IO 750k+
AMP Bank	Select Package Variable IO 750k+
ANZ	Breakfree Variable IO Special 500k+
ANZ	Breakfree Variable P&I 80% 700k+
ANZ	Breakfree Variable P&I Special 80% 500k+
Aussie	Inv Select Basic Variable IO 500k+
Aussie	Inv Select Standard Variable IO 500k+
Aussie	IQ Basic Variable IO 80%
Aussie	IQ Offset Variable IO 80%
Aussie	Select Basic Variable IO 500k+
Aussie	Select Standard Variable IO 500k+
Australian Military Bank	DHOAS Value Home Loan (Defence HL)
Australian Military Bank	Standard Variable Offset 80%
Australian Military Bank	Value Home Loan 500k+ 80%
Australian Unity	Health, Wealth and Happiness P&I
Auswide Bank	RBA Rate Tracker Home Loan
Bank Australia	Premium <80
Bank First	Complete Variable First Home Buyer 80%
Bank First	Complete Variable - Owner Occupied 80%
Bank First	First Home Buyers Package Complete Variable - Owner Occupied
Bank First	Premier Package Home Loan Variable OO 80%
Bank First	Standard Variable OO 80%
Bank of Melbourne	Advantage Package Variable IO 750k+
Bank of Melbourne	Advantage Package Variable P&I 750k+
Bank of us	Topline 80%



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
BankSA	Advantage Package Variable IO 750k+
BankSA	Advantage Package Variable P&I 750k+
BankVic	2 Year Introductory Variable 2 yrs
BankVic	offset
BankVic	Premium Home standard variable 750k+
BankVic	standard variable
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+
Bankwest	Premium Select Home Loan OO P&I 80%
Bankwest	Regular Saver Home Loan Owner Occ
bcu	Maximum Discount Variable IO
bcu	Maximum Discount Variable P&I
bcu	OMG! Variable Rate IO
Bendigo Bank	Basic Variable Owner Occupied PI
Bendigo Bank	Connect Package Variable Owner Occupied 500k+
Bendigo Bank	Residential Variable PI 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+
Beyond Bank	Total Home Loan Variable New Money Offer 50k+
BOQ	Clear Path Variable Home Loan
BOQ	Clear Path Variable Home Loan IO
BOQ	Home Loan Privileges Standard Variable 250-999k
Citi	Basic Variable P&I 80%
Citi	Mortgage Plus Offset Variable P&I 80% 250k+
Citi	Mortgage Plus Variable P&I 80% 250k+
Click Loans	Basic Home Loan IO 80%
Click Loans	Offset Home Loan IO 80%
Click Loans	The Online Home Loan 80 PI 80%
Click Loans	The Online Home Loan IO 150k+ 80%
Click Loans	The Online Offset Home Loan PI 80%
Commonwealth Bank	Extra (2 Year Intro) IO 2 yrs



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
Commonwealth Bank	Extra (2 Year Intro) P&I 2 yrs
Commonwealth Bank	Extra IO
Commonwealth Bank	No Fee Variable Rate P&I
Commonwealth Bank	Rate Saver Intro Variable IO 3 yrs
Commonwealth Bank	Rate Saver Intro Variable P&I 3 yrs
Commonwealth Bank	Rate Saver P&I
Commonwealth Bank	Wealth Package Standard Variable Rate P&I 750k+
Community First CU	Accelerator Home Loan True Value Var HI - IO 250k+
Community First CU	True Basic Home Loan - IO 80%
Community First CU	True Basic Home Loan - P&I 80%
CUA	Balanced Variable OO Construction
CUA	Balanced 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
CUA	Fresh Start Variable Owner Occupier P&I
Easy Street Fin Services	Std VarRate Home Loan - IO
Easy Street Fin Services	Std VarRate Home Loan - P&I
Endeavour Mutual Bank	Special Offer 2yr Discounted Var 2 yrs
Endeavour Mutual Bank	Variable Home Loan
FCCS Credit Union	Affinity Home Loan Package Mutual Home Loan Owner Occ IO 80
FCCS Credit Union	Mutual Home Loan Owner Occ IO 80%
First Option Credit Union	Premium Plus Home Loan L55
First Option Credit Union	Premium Plus Home Loan L55 12 mths
First Option Credit Union	Premium Plus Home Loan L55 IO
Firstmac	Home Loan 80
Firstmac	VIP 80 P&I
Firstmac	Vital 80 IO
Firstmac	Vital 80 P&I
G&C Mutual Bank	Get Ahead Start Home Ln
G&C Mutual Bank	Premium Package Premium - Package Only 300k+
G&C Mutual Bank	Premium Package Standard Variable IO 300k+



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
<b>G&amp;C Mutual Bank</b>	Solutions Package Solutions - Package Only
<b>Greater Bank</b>	Great Rate Variable
<b>Greater Bank</b>	Standard Variable
<b>Greater Bank</b>	Ultimate Variable
<b>Holiday Coast CU</b>	Home Sweet Home Standard
<b>Homestar Finance</b>	Owner Occupied IO Variable 750k+ 80%
<b>Horizon Credit Union</b>	Basic Home Loan
<b>Horizon Credit Union</b>	Home Sweet Home Loan 2 yrs
<b>Horizon Credit Union</b>	Kickstart First Home Buyer Loan
<b>Horizon Credit Union</b>	Mortgage Breaker Home Loan
<b>Horizon Credit Union</b>	Platinum Loan 150k+
<b>Horizon Credit Union</b>	Special Value Plus Home Loan
<b>Hume Bank</b>	First Home Starters Package Variable P&I 150k+
<b>Hume Bank</b>	Interest Saver (Refinance) P&I
<b>Hume Bank</b>	Interest Saver IO
<b>Hume Bank</b>	Interest Saver P&I
<b>Hume Bank</b>	Property Package Variable P&I 500k+
<b>Hunter United</b>	Basic Variable
<b>Hunter United</b>	Green Home Loan
<b>Hunter United</b>	Package Home Loan Variable - Package Only 100k+
<b>Illawarra CU NSW</b>	2 Year Intro Variable Home Loan 2 yrs
<b>Illawarra CU NSW</b>	Variable IO
<b>Illawarra CU NSW</b>	Variable PI
<b>IMB</b>	Budget - Owner Occupied IO
<b>IMB</b>	Budget - Owner Occupied P&I 90%
<b>IMB</b>	Essentials - Owner Occupied IO
<b>IMB</b>	Essentials - Owner Occupied P&I
<b>IMB</b>	Introductory Variable 1 yr
<b>iMortgage</b>	Fusion Variable IO 80
<b>ING</b>	Mortgage Simplifier IO 500-999k
<b>ING</b>	Orange Advantage Variable IO 500-999k
<b>Liberty Financial</b>	Liberty Free 70 - 80 LVR



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
Liberty Financial	Liberty Star 70 - 80 LVR
loans.com.au	Construction - Owner Occupier
loans.com.au	Essentials - Owner Occ - IO
loans.com.au	Offset Variable-Owner Occ <80 IO
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	First Home Buyers 3 yrs
Macquarie Credit Union	Home Loan Variable
Macquarie Credit Union	Power Home Loan Package Power 400k+
Macquarie Credit Union	Special Low Rate Home Loan
ME	Basic Home Loan OO Max 80 LVR
Mortgage House	Advantage Standard Variable
Mortgage House	Advantage Variable 750k+
MOVE Bank	Standard Variable Rate
MyState	Basic Variable Home Loan IO
MyState	Special Residential Home Loan 80%
MyState	Special Residential Home Loan IO
NAB	Base Variable Rate - IO
NAB	Choice Package Tailored Variable - IO 750k+
NAB	Choice Package Tailored Variable - P&I 750k+
NAB	Private Tailored Pkg Tailored Variable - P&I 750k+
Newcastle Permanent	Discounted Real Deal - P&I (3 Yrs)
Newcastle Permanent	Discounted Real Deal IO 3 yrs
Newcastle Permanent	Premium Plus Package Premium Variable IO 750-899k
Newcastle Permanent	Real Deal P&I
Nexus Mutual	Essentials Home Loan Var IO
Nexus Mutual	Platinum Standard Home Loan IO 700k+
Nexus Mutual	Platinum Standard Home Loan P&I 700k+
Northern Inland CU	Basic Owner Occupied
Northern Inland CU	Dream Value Owner Occupied IO 80
Northern Inland CU	Dream Value Owner Occupied PI 80
Northern Inland CU	Home Loan Value Owner Occupied 750k+
P&N Bank	& Home Loan



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
P&N Bank	Simple Home Loan
P&N Bank	Smooth Home Loan 80%
People's Choice Credit Union	Basic Variable P&I 80%
People's Choice Credit Union	Home Loan Package Standard Variable <80 Package IO 100k+
Police Bank	Premium Variable
QBANK	Classic
QBANK	Classic Plus 250k+
QBANK	Classic Plus Offer 500k+
QBANK	Classic Plus Overdraft Home Loan 250k+
Qudos Bank	Standard Variable Rate 90%
Queensland Country Credit Union	Discount Variable Package Rate (LVR <80%)
Queenslanders CU	Queenslanders Ultimate Home Loan
RACQ Bank	Choices Mortgage Breaker 500k+
RACQ Bank	Intro Rate Mortgage Breaker 1 yr
RACQ Bank	Mortgage Breaker
RAMS	Low Rate IO
RAMS	Low Rate P&I
Regional Australia Bank	Basic IO 25 yrs
Regional Australia Bank	Basic P&I 25 yrs
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+
RESI Mortgage Corp	Flexi Options 80%
RESI Mortgage Corp	Smart Pro IO 200k+ 80%
SCU	ProPack 250k+
SCU	Standard Variable
SERVICE ONE Alliance Bank	Standard Variable P&I 500k+
St.George Bank	Advantage Package Variable IO 750k+
St.George Bank	Advantage Package Variable P&I 750k+
Summerland Credit Union	Eco Home Loan
Summerland Credit Union	Eco PI 80





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## Owner Occupier Variable \$750,000

Company	Product
★★★	
Summerland Credit Union	Offset Home Loan
Summerland Credit Union	Offset Home Loan PI 80
Summerland Credit Union	Premium
Summerland Credit Union	Premium Home Loan (3yr Introductory Rate)
Summerland Credit Union	Premium PI 80
Suncorp Bank	Back To Basics OO IO 150k+
Suncorp Bank	Home Package Plus Standard Variable OO IO 80% 150k+
Suncorp Bank	Home Package Plus Variable OO 80% 150k+
Teachers Mutual Bank	My First Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan IO 750k+ 80%
The Mac	Basic Variable 500k+
The Mac	Home Loan 250k+
The Mac	Offset Home Loan
The Mutual	Budget
The Mutual	Mutual
The Mutual	Package Home Loan Premium Variable 150k+
The Mutual	Premium Variable
The Rock	Basic Variable Home Loan IO
The Rock	Essentials 80%
The Rock	Essentials IO
Transport Mutual Credit Union	Basic Variable
Transport Mutual Credit Union	Switch and Save Residential
UBank	UHomeLoan - Real Reward Offer IO
UBank	UHomeLoan - Standard Variable IO
UBank	UHomeLoan - Standard Variable PI
UniBank	My First Home Loan
UniBank	Solutions Plus Home Loan IO 750k+ 80%
Virgin Money	Reward Me - Owner Occ Variable IO 750k+
WAW Credit Union	Essentials 2 Year Intro Home Loan
WAW Credit Union	Essentials 2 Year Intro Home Loan IO
WAW Credit Union	Essentials Home Loan
WAW Credit Union	Essentials Home Loan IO



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## Owner Occupier Variable \$750,000

Company	Product
★★★	
Westpac	Flexi First Option P&I
Westpac	Premier Advantage Rocket Repay Home Loan P&I 750k+
Westpac	Special Flexi First Option P&I 2 yrs
Woolworths Employees CU	Construction Loan Owner Occupied
Woolworths Employees CU	Owner Occupied Special Offer
Woolworths Employees CU	Standard Variable
Yellow Brick Road	Empower Package Empower Variable IO 80% 150k+
Yellow Brick Road	Empower Variable IO 80%



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## Owner Occupier Variable \$750,000

Company	Product
★★	
AMP Bank	Intro 1yr Variable P+I
ANZ	Variable IO
ANZ	Variable P&I
Auswide Bank	Standard Variable PI
Bank of Melbourne	Basic Promo Variable IO
Bank of Melbourne	Variable IO
Bank of Melbourne	Variable P&I
Bank of us	FlexiLine
Bank of us	Residential FlexiChoice
BankSA	Basic Promo Variable IO
BankSA	Variable IO
BankSA	Variable P&I
Bankwest	Equaliser HL OO, 3yr Intro Variable 3 yrs
Bankwest	Variable Owner Occupied 80%
bcu	Standard Variable IO
bcu	Standard Variable P&I
Bendigo Bank	Basic Variable Owner Occupied IO
Bendigo Bank	Connect Residential Variable IO 500k+
Bendigo Bank	Residential Variable IO 500k+
Beyond Bank	Variable
BOQ	First Start 1 yr
BOQ	Home Loan Privileges Standard Variable IO 250-999k
BOQ	Standard Variable
Click Loans	The Online Home Loan 80 IO 80%
Commonwealth Bank	No Fee Variable Rate IO
Commonwealth Bank	Rate Saver 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
Delphi Bank	Owner Occupied Home Loan P&I
First Option Credit Union	Classic Home Loan L51



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## Owner Occupier Variable \$750,000

Company	Product
★★	
<b>First Option Credit Union</b>	Classic Home Loan L51 IO
<b>Firstmac</b>	Construction OO 90
<b>G&amp;C Mutual Bank</b>	Solutions Package Standard Variable IO
<b>G&amp;C Mutual Bank</b>	Standard Variable IO
<b>G&amp;C Mutual Bank</b>	Standard Variable P&I
<b>Gateway Bank</b>	Construction Loan
<b>Gateway Bank</b>	Variable
<b>Heritage Bank</b>	Variable 80%
<b>Holiday Coast CU</b>	Keep It Simple Standard
<b>HSBC</b>	Home Smart
<b>HSBC</b>	Variable IO
<b>HSBC</b>	Variable PI
<b>Hume Bank</b>	Variable (Refinance) IO
<b>Hume Bank</b>	Variable (Refinance) P&I
<b>Hume Bank</b>	Variable IO
<b>Hume Bank</b>	Variable P&I
<b>Hunter United</b>	Interest Only
<b>IMB</b>	Standard Variable IO
<b>IMB</b>	Standard Variable P&I 90%
<b>ME</b>	Flexible Home Loan OO Max 80 LVR
<b>MyState</b>	Standard Variable
<b>NAB</b>	Base Variable Indicator Rate
<b>NAB</b>	Tailored Variable - IO
<b>NAB</b>	Tailored Variable - P&I
<b>Newcastle Permanent</b>	Premium Variable P&I 80%
<b>Newcastle Permanent</b>	Real Deal IO
<b>Newcastle Permanent</b>	Real Options IO
<b>Newcastle Permanent</b>	Real Options P&I
<b>Nexus Mutual</b>	Standard Home Loan IO
<b>Nexus Mutual</b>	Standard Home Loan P&I
<b>Northern Inland CU</b>	First Home Buyer Package Smart Variable Owner Occupied 20k+
<b>Northern Inland CU</b>	Smart Variable Owner Occupied



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## Owner Occupier Variable \$750,000

Company	Product
★★	
P&N Bank	Easypay Variable 80%
P&N Bank	Easypay Variable 95%
People's Choice Credit Union	Basic Variable IO 80%
People's Choice Credit Union	Home Loan Package Standard Variable IO 100k+
People's Choice Credit Union	Standard Variable IO
People's Choice Credit Union	Standard Variable P&I
QBANK	Standard Variable
Queensland Country Credit Union	Standard Variable
RAMS	Full Feature P&I
Regional Australia Bank	Mortgage Offset IO
Regional Australia Bank	Mortgage Offset P&I
SERVICE ONE Alliance Bank	Standard Variable IO 500k+
St.George Bank	Basic Promo Variable IO
St.George Bank	Variable IO
St.George Bank	Variable P&I
Summerland Credit Union	ECO Home Loan Standard
Summerland Credit Union	Home Loan Plus
Summerland Credit Union	Offset Home Loan Standard
Suncorp Bank	Standard Variable OO P&I 80%
Teachers Mutual Bank	Flexi Choice
TicToc Home Loans	Variable Live In IO
Transport Mutual Credit Union	Interest Only Variable
Transport Mutual Credit Union	Variable
UniBank	Flexi Choice
WAW Credit Union	Basic Home Loan
WAW Credit Union	Basic Home Loan IO
Westpac	Flexi First Option IO
Westpac	Rocket Repay Home Loan IO
Westpac	Rocket Repay Home Loan P&I
Westpac	Special Flexi First Option IO 2 yrs



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## Owner Occupier Variable \$750,000

Company	Product
★	
AMP Bank	Classic Variable IO
AMP Bank	Classic Variable P+I
AMP Bank	Intro 1yr Variable IO
Arab Bank Australia	12 Month HeadStart Home Loan
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	The Basics Home Loan
Australian Military Bank	Construction Loan
Australian Military Bank	DHOAS Construction Loan
Auswide Bank	Standard Variable IO
Bank of Sydney	Variable
BOQ	First Start IO 1 yr
BOQ	Standard Variable IO
Citi	Offset Variable P&I 80%
Citi	Variable P&I 80%
Community First CU	True Value Var HI - IO
Delphi Bank	Owner Occupied Home Loan IO
MyState	Standard Variable IO
Newcastle Permanent	Premium Variable IO
RAMS	Full Feature IO
Suncorp Bank	Standard Variable OO IO 80%
Teachers Mutual Bank	Interest Only Variable
The Rock	Variable
The Rock	Variable IO
UniBank	Interest Only Variable