

Mozo Experts Choice Research Report

Product Category:
Home Loans

30 April 2016



Who is Mozo?

Mozo Pty Ltd (“Mozo”) provides a financial comparison service that was launched in 2008 by a team of passionate financial services enthusiasts with the goal of creating an online service that helped consumers to make their own financial decisions and save money. Mozo offers consumers a comprehensive product comparison service that covers the retail banking market, general insurance, life insurance, business banking and more.

Currently around 300,000 Australians a month use Mozo’s financial comparison service. Mozo’s comparison technology and expertise is used by some of Australia’s largest online publishers.

Mozo holds an Australian Financial Services Licence and an Australian Credit Licence.

Mozo’s management team have experience in consumer credit and financial services in a variety of roles from executive management, marketing, and actuarial services to product development, and technology. Mozo’s team are often called upon to provide expert media commentary in relation to retail financial services.

Our Experts Choice Awards analysis is carried out by our Research & Insights Director and our Product Data Manager, who between them have over 50 years of experience in financial services and 21 years in online financial services comparison.

Andrew Duncanson is our Research & Insights Director. Andrew has worked in financial services for over 20 years in Australia and the UK and is a qualified actuary. Andrew is a Responsible Manager for Mozo’s Australian Financial Services Licence.

Peter Marshall is our Product Data Manager. He has over 30 years’ experience in financial services, including managing product data at other financial comparison sites before Mozo. Peter is also a Responsible Manager for Mozo’s Australian Financial Services Licence.

Mozo Experts Choice Awards

The Mozo Experts Choice Awards are an initiative from Mozo that recognises Australia's best value financial products and helps Australians to save money by choosing better products.

Experts Choice Awards medals are awarded to the top 10% of products that meet the selection criteria in each awards category. A maximum of 10 individual products are awarded in each category. In each category the top product from a major bank is also awarded.

In the 'Best Value Major Bank' and 'Home Lender of the Year' categories only one medal is awarded.

Further information about our awards methodology can be found below.

What Home Loan products do we consider?

Mozo assessed 392 home loan products from 86 credit providers in the course of carrying out its analysis for this research report and subsequent awards. To be eligible for consideration the loan must be a genuine product issued under the provider's brand, with full details visible on the provider website. See the appendix for a list of the credit providers assessed.

Rates, fees and features were taken from Mozo's database and confirmed as correct between 8th March and 15th April 2016 by contacting the relevant credit providers or from publicly available sources.

We aim to include most home loans in the market in the Mozo Experts Choice Awards. However, not every home loan product will be included in our review, nor is every feature that may be relevant to you compared.

How do we calculate the 'cost' of each home loan?

Variable rate categories

For each of the variable interest rate award categories (1, 2, 3, 4 and 6) we calculated the cost of every eligible loan over a period of 5 years by totalling the minimum monthly repayments (principal and interest for the owner occupier categories and interest only for the investor categories) and all mandatory upfront, ongoing and discharge fees. This calculation was performed three times using the rates and fees applicable at the end of January, February and March of 2016. The results of these three calculations were then averaged and ranked.

Fixed rate categories

For the fixed rate award categories we performed the same calculation as for variable loans but only for a period equal to the length of each fixed rate period, then divided the result by the number of years that the fixed rate would apply for to find the annual cost of each rate option. We performed this calculation for each fixed rate period available with the product (eg. 1, 2 and 3 years fixed interest). We then took the 3 lowest cost results from each product, then averaged and ranked them. Providers with less than 3 fixed rate options were excluded from consideration.

Fees included in the calculations for both categories were:

- Application/establishment fee
- Valuation fee
- Legal fee
- Settlement fee
- Ongoing regular service fees
- Discharge fee which is payable for exiting the loan at the end of the assessment period for each award (e.g. the fees for exiting the Best Value Variable Home Loan products after 5 years). A Discharge Fee is charged by the lender whenever a loan is finalised, whether that is when the loan has been repaid or when a borrower wishes to change to a loan offered by another provider, in which case a fee would be charged for the administration work involved in releasing the mortgage.

Any loans where the fees listed above could not be determined were excluded from the awards.

Other fees were not taken into account, including:

- Any one-off exception and penalty fees
- Fees for services except any specifically stated in the calculation above.

The Mozo Experts Choice Home Loan Award Winners 2016

[1] VARIABLE HOME LOAN

PROVIDER	PRODUCT
Bank Australia	Basic Home Loan
Community First Credit Union	True Basic Home Loan
CUA	Fresh Start Basic Variable Home Loan
Easy Street	Basic Variable Home Loan
Freedomlend	Variable Home Loan
Homestar	Owner Occupier Loan
Homestar	Variable Rate Loan
HSBC	Home Value Loan
QPCU	Discounted Classic Home Loan
UBank	UHomeLoan - Value Offer
MAJOR BANK WINNER	PRODUCT
NAB	Base Variable Rate Home Loan

[2] OFFSET HOME LOAN

PROVIDER	PRODUCT
Australian Unity	Health, Wealth and Happiness Variable Rate (Package)
Freedomlend	Variable Home Loan
Gateway Credit Union	Variable Rate Home Loan (Premium Package)
Homestar	Variable Rate Loan
Illawarra Home Loans	Bank Beater Home Loan
Newcastle Permanent	Discounted Variable Home Loan (Premium Plus Package)
P&N Bank	& Home Loan (Package)
State Custodians	Standard Variable
State Custodians	Breathe Easy
Victoria Teachers Mutual Bank	Education Home Loan (Package)
MAJOR BANK WINNER	PRODUCT
ANZ	Variable (Breakfree Package)

[3] HOME LOAN PACKAGE*

PROVIDER	PRODUCT
Australian Unity	Health, Wealth and Happiness Variable Rate (Package)
G&C Mutual Bank	Premium Home Loan (Package)
Heritage Bank	Variable Rate Loan (Home Advantage)
ME	Flexible Home Loan (Member Package)
Newcastle Permanent	Variable Home Loan (Premium Plus Package)
P&N Bank	& Home Loan (Package)
Victoria Teachers Mutual Bank	Education Home Loan (Package)
MAJOR BANK WINNER	PRODUCT
ANZ	Variable Rate (Breakfree Package)

[4] FIRST HOME LOAN

PROVIDER	PRODUCT
AMP	Essential Home Loan
Australian Unity	Health, Wealth and Happiness Variable Rate (Package)
Bank Australia	Basic Home Loan
Heritage Bank	Discount Variable Home Loan Special
Homestar	Variable Rate Loan
HSBC	Home Value Loan
Newcastle Permanent	Discounted Variable Home Loan (Premium Plus Package)
P&N Bank	& Home Loan (Package)
QPCU	Discounted Classic Home Loan
QT Mutual Bank	Mortgage Saver
MAJOR BANK WINNER	PRODUCT
NAB	Base Variable Rate Home Loan

* The package award applies to home loan products that include other products. See the methodology section of this report for specific details.

[5] FIXED HOME LOAN

PROVIDER	PRODUCT
Beyond Bank	Fixed Home Loan (Pinnacle +Plus)
Gateway Credit Union	Fixed Rate Home Loan Special (Premium Package)
Greater Bank	Ultimate Home Loan (Package)
Greater Bank	Great Rate Home Loan
Illawarra Credit Union	Fixed Home Loan
MyState	Fixed Rate Loan
Newcastle Permanent	Fixed Rate Home Loan
Police Credit Union	Fixed Rate Home Loan
Queenslanders Credit Union	Fixed Rate Home Loan Special
UBank	UHomeLoan
MAJOR BANK WINNER	PRODUCT
ANZ	Fixed Rate (Breakfree Package)

[6] VARIABLE INVESTOR LOAN

PROVIDER	PRODUCT
Freedomlend	Variable Home Loan
G&C Mutual Bank	Premium Home Loan (Package)
Greater Bank	Discount Ultimate Home Loan (Package)
Homestar	Variable Rate Loan
Illawarra Credit Union	Variable Home Loan
ME	Flexible Home Loan (Member Package)
Qudos Bank	Low Cost Home Loan (Package)
State Custodians	Standard Variable
State Custodians	Breathe Easy
Victoria Teachers Mutual Bank	Education Home Loan (Package)
MAJOR BANK WINNER	PRODUCT
ANZ	Variable (Breakfree Package)

[7] FIXED INVESTOR LOAN

PROVIDER	PRODUCT
Beyond Bank	Fixed Home Loan (Pinnacle +Plus)
Beyond Bank	Fixed Rate Total Home Loan (Package)
G&C Mutual Bank	Fixed Rate
Greater Bank	Discount Ultimate Home Loan (Package)
Illawarra Credit Union	Fixed Home Loan
Newcastle Permanent	Fixed Rate Home Loan
Police Credit Union	Fixed Rate Home Loan
Queensland Country Credit Union	Fixed Rate Home Loan
UBank	UHomeLoan
MAJOR BANK WINNER	PRODUCT
ANZ	Fixed Rate (Breakfree Package)

[8] BEST VALUE MAJOR BANK

ANZ

[9] HOME LENDER OF THE YEAR 2016

Newcastle Permanent Building Society

How the Mozo Experts Choice Awards are determined

Mozo Experts Choice Awards for Home Loans are awarded in the following categories and based on the following methodology:

[1] VARIABLE HOME LOAN

Aim:

To identify the variable rate home loans for owner occupiers which have the lowest cost over 5 years.

Method:

To qualify for this award loans must:

- allow a loan-to-value ratio (“LVR”) of 80%;
- have a variable interest rate;
- be available for a loan of \$350,000;
- allow principal & interest repayments.

Of the qualifying home loans, the 10 with the lowest average cost were awarded.

[2] OFFSET HOME LOAN

Aim:

To identify the variable rate home loans for owner occupiers with comprehensive features which have the lowest cost over 5 years.

Method:

To qualify for this award loans must:

- allow an LVR of 80%;
- have a variable interest rate;
- be available for a loan of \$350,000;
- allow principal & interest repayments;
- have a 100% offset facility.

Of the qualifying home loans, the 10 with the lowest average cost were awarded.

[3] HOME LOAN PACKAGE

Aim:

To identify the variable rate packaged home loans for owner occupiers which have the lowest cost over 5 years.

Method:

To qualify for this award loans must:

- allow an LVR of 80%;
- have a variable interest rate;
- allow principal & interest repayments;
- have a 100% offset facility;
- offer a credit card with no annual fee;
- offer a bank account with no service fee.

For this category the same cost calculation was performed as for the other variable rate categories. However, as 'package' loans frequently have tiered interest rates that depend on the amount of the loan, we performed the calculation 3 times using the relevant rates that would apply for three different loan amounts (\$350,000, \$550,000 and \$850,000). The results from each of the three calculations were ranked and those three rankings averaged to determine an average rank. Those average ranks were then sorted from lowest to highest to find the loans with the lowest cost across all loan amounts used.

Of the qualifying home loans, the 10 with the lowest average cost were awarded.

[4] FIRST HOME LOAN

Aim:

To identify the lowest cost home loans over 5 years that are available for owner occupier borrowers with less than 20% initial deposit.

Method:

To qualify for this award loans must:

- allow an LVR of 90%;
- have a variable interest rate;
- be available for a loan of \$350,000;
- allow principal & interest repayments.

Of the qualifying home loans, the 10 with the lowest average cost were awarded.

[5] FIXED HOME LOAN

Aim:

To identify the home loans with fixed interest rates for 1 year that have the lowest cost over that period.

Method:

To qualify for this award loans must:

- allow an LVR of 80%;
- be available for a loan of \$350,000;
- allow principal & interest repayments.

Of the qualifying home loans, the 10 with the lowest average cost were awarded.

[6] VARIABLE INVESTOR LOAN

Aim:

To identify the variable rate home loans for investors which have the lowest cost over 5 years.

Method:

To qualify for this award loans must:

- allow an LVR of 80%;
- have a variable interest rate;
- be available for a loan of \$350,000;
- allow interest only repayments;
- have a 100% offset facility.

Of the qualifying home loans, the 10 with the lowest average cost were awarded.

[7] FIXED INVESTOR LOAN

Aim:

To identify the home loans for investors with fixed interest rates for 1 year that have the lowest cost over that period.

Method:

To qualify for this award loans must:

- allow an LVR of 80%;
- be available for a loan of \$350,000;
- allow interest only repayments.

Of the qualifying home loans, the 10 with the lowest average cost were awarded.

[8] BEST VALUE MAJOR BANK

Aim:

To identify the 'major bank' (National Australia Bank, Commonwealth Bank, Westpac and ANZ) with the lowest cost portfolio of loans.

Method:

The rank for each bank's best performing loan offered in each award category was divided by the total number of products in that category to determine its percentile rank. We then calculated each bank's average percentile rank from those results.

The major bank with the lowest average percentile ranking was awarded.

[9] HOME LENDER OF THE YEAR 2016

Aim:

To identify the provider with the most award winning loans across the categories judged for these awards.

Method:

The number of awards received by each provider was counted. Where more than one provider received the same number of awards the variety of categories and suitability of the winning products for a wide variety of borrowers was also considered.

How we manage conflicts of interest

Mozo Experts Choice awards is based on objective verifiable facts and analysis.

Mozo's research team analyses product data and determines the winners in each Mozo Experts Choice category without reference to Mozo's sales or commercial functions. Our internal structures help to avoid conflicts of interest arising between our research team and other areas of the business in the generation of our research reports. Details of how we are paid are contained in our [Financial Services Guide](#).

Credit providers can participate in the Mozo Experts Choice Awards free of charge. Mozo charges a licence fee to credit providers to allow them to use the Mozo Experts Choice badges in their own marketing activities, and offers promotional packages that may be purchased.

A credit provider that receives a Mozo Experts Choice Award may choose to list its products on the Mozo website in a way that may generate revenue for Mozo. Mozo Experts Choice awards are awarded irrespective of a credit provider's commercial relationship with Mozo.

DISCLAIMER:

Any advice included in any document published by Mozo Pty Ltd (AFSL/ACL 328141) is general in nature and does not take into account your objectives, financial situation or needs. Before acting on the advice, you should consider whether it's appropriate to you and seek professional advice from a suitably qualified adviser.

Appendix

List of all providers and policies considered in the home loan awards.

Variable Rate Home Loans

Provider	Product
act.	Residential Variable Home Loan
Adelaide Bank	SmartFit
Adelaide Bank	SmartSaver
AMP	Classic Variable Rate Loan
AMP	Essential Home Loan
AMP	Introductory Classic Variable Rate Loan
AMP	Variable Rate Loan (Basic Package)
AMP	Variable Rate Loan (Professional Package)
ANZ	Simplicity PLUS
ANZ	Standard Variable Rate
ANZ	Variable Rate (Breakfree Package)
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	The Basics
Aussie	Optimizer 1 Year Discounted Variable
Aussie	Optimizer Plus
Aussie	Optimizer Variable
Aussie	Select Basic Variable
Aussie	Select Standard Variable
Australian Military Bank	Investment Home Loan
Australian Military Bank	Value Home Loan
Australian Military Bank	Variable Offset Home Loan
Australian Unity	Health, Wealth and Happiness Variable Rate (Package)
Auswide Bank	Home Loan Plus (Freedom Package)
Auswide Bank	Special Discount Home Loan Plus (Freedom Package)
Auswide Bank	Standard Variable Home Loan
B&E Personal Banking	Flexichoice Home Loan
B&E Personal Banking	FlexiDiscount Home Loan
B&E Personal Banking	Topline
B&E Personal Banking	Topline Turbo
Bank Australia	Basic Home Loan

Bank Australia	Premium Home Loan
Bank Australia	Premium Home Loan (Package)
Bank of Melbourne	Basic Home Loan
Bank of Melbourne	Standard Variable Home Loan
Bank of Melbourne	Variable Home Loan (Advantage Package)
Bank of Queensland	Clear Path Variable Rate Home Loan
Bank of Queensland	Economy Home Loan
Bank of Queensland	Standard Variable Rate
Bank of Queensland	Standard Variable Rate (Privileges Package)
Bank of Sydney	Expect More Home Loan (Package)
Bank of Sydney	Variable Rate Home Loan
BankSA	Basic Home Loan
BankSA	Standard Variable Home Loan
BankSA	Variable Home Loan (Advantage Package)
BankVic	12 Month Discount Variable Home Loan
BankVic	24 Month Discount Variable Home Loan
BankVic	Base Variable Home Loan
BankVic	Offset Variable Home Loan
BankVic	Standard Variable Home Loan (Premium Package)
BankVic	Standard Variable Home Loan
Bankwest	Complete Variable Home Loan (Package)
Bankwest	Mortgage Shredder
Bankwest	Premium Select
Bankwest	Regular Saver Home Loan
BCU	Discounted Rate Home Loan
BCU	Maximum Discounted Rate Home Loan
BCU	OMG Home Loan
BCU	Standard Variable Home Loan
BCU	Standard Variable Home Loan
Beyond Bank	Basic Variable Home Loan
Beyond Bank	Standard Variable Home Loan
Beyond Bank	Standard Variable Home Loan
Beyond Bank	Standard Variable Home Loan (Pinnacle +Plus)
Beyond Bank	Variable Rate Total Home Loan (Package)
Big Sky	Premium CHOICE

Big Sky	Standard CHOICE
Citibank	Standard Variable (Mortgage Plus)
Citibank	Standard Variable
Citibank	Standard Variable Offset
Citibank	Standard Variable Offset (Mortgage Plus)
Click Loans	The Online Home Loan
Commonwealth Bank	1 Year Guaranteed
Commonwealth Bank	12 Month Discounted
Commonwealth Bank	3 Year Special Economiser
Commonwealth Bank	Economiser Home Loan
Commonwealth Bank	No Fee Home Loan
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Standard Variable Rate (Wealth Package)
Community First Credit Union	Accelerator Home Loan (Package)
Community First Credit Union	Honeymoon Home Loan
Community First Credit Union	True Basic Home Loan
Community First Credit Union	True Value Home Loan
Community Mutual Group	Basic Home Loan
Community Mutual Group	Basic Home Loan Special
Community Mutual Group	Home Loan (Partnership Advantage)
Community Mutual Group	Mortgage Offset Home Loan
Credit Union SA	Discounted Home Loan
Credit Union SA	Variable Rate Home Loan
Credit Union SA	Variable Rate Home Loan (Package)
CUA	1 Year Introductory Variable Rate Loan
CUA	Basic Variable Rate Loan
CUA	Discount Variable Rate Loan
CUA	Fresh Start Access Variable Home Loan
CUA	Fresh Start Basic Variable Home Loan
CUA	Fresh Start Variable Home Loan
CUA	Rate Breaker (Package)
Defence Bank	Essentials Home Loan
Defence Bank	Ultimate Home Loan (Package)
Easy Street	Basic Variable Home Loan
firstmac	Home Loan

firstmac	Home Loan (VIP Package)
firstmac	Vital
Freedomlend	Variable Home Loan
Freedomlend	Variable Home Loan
G&C Mutual Bank	Premium Home Loan (Package)
G&C Mutual Bank	Standard Variable
Gateway Credit Union	Low Rate Essentials Home Loan
Gateway Credit Union	Variable Rate Home Loan (Premium Package)
Gateway Credit Union	Variable Rate Home Loan
Greater Bank	Discount Ultimate Home Loan (Package)
Greater Bank	Discount Ultimate Home Loan (Package)
Greater Bank	Great Rate Home Loan
Greater Bank	Ultimate Home Loan (Package)
Heritage Bank	Discount Variable Home Loan Special
Heritage Bank	Standard Variable
Heritage Bank	Variable Rate Loan (Home Advantage)
Homeloans	MoniPower
Homeloans	Ultra Plus
Homestar	Owner Occupier Loan
Homestar	Variable Rate Loan
HSBC	Home Smart Loan
HSBC	Home Smart Loan (Premier)
HSBC	Home Value Loan
HSBC	Variable Home Loan
HSBC	Variable Home Loan (Premier)
HSBC	Variable Home Loan
HSBC	Variable Home Loan (Premier)
Hume Bank	1 Year Introductory Rate Home Loan
Hume Bank	1 Year Introductory Rate Home Loan (Property Package)
Hume Bank	Interest Saver Home Loan
Hume Bank	Standard Variable Home Loan
Hume Bank	Standard Variable Home Loan (Property Package)
Hunter United Credit Union	Basic Variable Home Loan
Hunter United Credit Union	Dream Home Loan - Platinum
Hunter United Credit Union	Home Loan (Package)

Hunter United Credit Union	Standard Variable Home Loan
Illawarra Credit Union	Variable Home Loan
Illawarra Home Loans	Bank Beater Home Loan
IMB Bank	Accelerator Home Loan
IMB Bank	Budget Home Loan
IMB Bank	Essentials Home Loan
IMB Bank	Introductory Variable Home Loan
IMB Bank	Standard Variable Home Loan
IMB Bank	Variable Home Loan (Platinum Package)
iMortgage	Essential Home Loan
iMortgage	Fusion
ING DIRECT	Mortgage Simplifier
ING DIRECT	Orange Advantage
Liberty	Free Variable Home Loan
Liberty	Sharp Home Loan
Liberty	Star Home Loan
loans.com.au	Essentials Variable
loans.com.au	Offset Variable
Macquarie	Basic Home Loan
Macquarie	Offset Home Loan (Package)
Maritime, Mining & Power Credit Union	All in One Home Loan
Maritime, Mining & Power Credit Union	All in One Home Loan (Package)
Maritime, Mining & Power Credit Union	All in One Home Loan Special
Maritime, Mining & Power Credit Union	First Rate Home Loan
Maritime, Mining & Power Credit Union	First Rate Introductory Discount Home Loan
ME	Basic Home Loan
ME	Flexible Home Loan
ME	Flexible Home Loan (Member Package)
Mortgage House	Advantage Home Loan
My Credit Union	My Home Loan
My Credit Union	My Ideal Home Loan
MyState	Special Residential Home Loan
MyState	Standard Variable Home Loan
NAB	Base Variable Rate Home Loan
NAB	Tailored Home Loan

NAB	Tailored Home Loan (Choice Package)
Newcastle Permanent	Discounted Real Deal Home Loan
Newcastle Permanent	Discounted Variable Home Loan (Premium Plus Package)
Newcastle Permanent	Intro Rate Home Loan
Newcastle Permanent	Premium Variable Home Loan
Newcastle Permanent	Real Options Home Loan
Newcastle Permanent	Variable Home Loan (Premium Plus Package)
Northern Inland Credit Union	Basic Home Loan
Northern Inland Credit Union	Dream Value Home Loan (Package)
Northern Inland Credit Union	Smart Home Loan
Northern Inland Credit Union	Value Home Loan (Package)
P&N Bank	& Home Loan (Package)
P&N Bank	Easypay Home Loan
P&N Bank	Equity Access
P&N Bank	Smooth Home Loan
People's Choice Credit Union	Basic Variable Home Loan
People's Choice Credit Union	Standard Variable Rate Loan
People's Choice Credit Union	Variable Home Loan (Package)
Police Bank	Premium Home Loan
Police Credit Union	Better Special Variable Home Loan (Package)
Police Credit Union	Discount Variable Home Loan
Police Credit Union	Standard Variable Home Loan
Police Credit Union	The Better Home Loan
QPCU	Classic Home Loan
QPCU	Classic Plus Home Loan (Package)
QPCU	Discounted Classic Home Loan
QPCU	Standard Variable Rate
QT Mutual Bank	Mortgage Breaker
QT Mutual Bank	Mortgage Saver
QT Mutual Bank	Variable Rate (Choices Package)
Qudos Bank	Home Access Loan
Qudos Bank	Low Cost Home Loan (Package)
Qudos Bank	Low Cost Home Loan Sale (Package)
Qudos Bank	Qantas Points Home Loan (Package)
Qudos Bank	Qantas Points Home Loan Sale (Package)

Qudos Bank	Variable Rate Home Loan
Queensland Country Credit Union	Discount Ultimate Home Loan (Package)
Queensland Country Credit Union	Ultimate Home Loan (Package)
Queensland Country Credit Union	Variable Rate Home Loan
Queenslanders Credit Union	Ultimate Home Loan
Queenslanders Credit Union	Ultimate Home Loan Special
RAMS	Full Feature
RAMS	Low Rate
RAMS	Value Advantage (Package)
Ratebusters	AFG Retro Pro (LVR 70-90%, Investment, Interest Only)
Ratebusters	Ultimate
Resi	Essentials
Resi	Essentials Plus
Resi	Flexi Options Home Loan
Resi	Smart Pro
Resi	Smart Pro Plus 80 (Owner Occupier, Principal & Interest)
SCU	Basic Home Loan
SCU	My Life Home Loan (Package)
SCU	Pro Pack Home Loan (Package)
SCU	Variable Rate Home Loan
St.George	Basic Home Loan
St.George	Standard Variable Home Loan
St.George	Variable Home Loan (Advantage Package)
State Custodians	Breathe Easy
State Custodians	Standard Variable
Suncorp	Back to Basics
Suncorp	Standard Variable Home Loan Special (Home Package Plus)
Suncorp	Standard Variable Loan (Home Package Plus)
Suncorp	Standard Variable Loan
Teachers Mutual Bank	Classic Home Loan
Teachers Mutual Bank	Flexi Choice Home Loan
Teachers Mutual Bank	My First Home Loan
Teachers Mutual Bank	Solutions Plus Home Loan (Rewards Package)
The Rock	Essentials Home Loan
The Rock	Standard Variable (Rock Star Package)

The Rock	Standard Variable Rate Loan
UBank	UHomeLoan - Value Offer
UBank	UHomeLoan
UniBank	Classic Home Loan
UniBank	Flexi Choice Home Loan
UniBank	My First Home Loan
UniBank	Solutions Plus Home Loan (Rewards Package)
Victoria Teachers Mutual Bank	Complete Home Loan
Victoria Teachers Mutual Bank	Education Home Loan (Package)
Victoria Teachers Mutual Bank	Standard Home Loan
Westpac	Flexi First Option Home Loan
Westpac	Rocket Investment Loan
Westpac	Rocket Investment Loan (Premier Advantage Package)
Westpac	Rocket Repay Home Loan
Westpac	Rocket Repay Home Loan (Premier Advantage Package)
Yellow Brick Road	Empower Home Loan
Yellow Brick Road	Empower Package (Offset)
Your Credit Union	Friendly Home Loan
Your Credit Union	Introductory Variable Home Loan
Your Credit Union	Investment Loan
Your Credit Union	Standard Variable Home Loan

Fixed Rate Home Loans

act.	Fixed Rate Home Loan
Adelaide Bank	SmartFix
AMP	Fixed Rate Loan
AMP	Fixed Rate Loan (Basic Package)
AMP	Fixed Rate Loan (Professional Package)
ANZ	Fixed Rate (Breakfree Package)
ANZ	Fixed Rate
Arab Bank Australia	Fixed Rate
Aussie	Optimizer Fixed
Aussie	Optimizer Plus
Aussie	Select Basic

Aussie	Select Standard
Australian Military Bank	Fixed Rate Home Loan
Australian Military Bank	Investment Home Loan
Australian Unity	Health, Wealth and Happiness Fixed Rate (Package)
Auswide Bank	Fixed Home Loan
Auswide Bank	Fixed Home Loan (Freedom Package)
B&E Personal Banking	Flexichoice Home Loan
B&E Personal Banking	FlexiDiscount Home Loan
Bank Australia	Basic Home Loan
Bank Australia	Premium Home Loan
Bank Australia	Premium Home Loan (Package)
Bank of Melbourne	Fixed Home Loan
Bank of Melbourne	Fixed Home Loan (Advantage Package)
Bank of Queensland	Fixed Rate
Bank of Queensland	Fixed Rate (Privileges Package)
Bank of Sydney	Expect More Home Loan (Package)
BankSA	Fixed Home Loan
BankSA	Fixed Home Loan (Advantage Package)
BankVic	Fixed Rate Home Loan
BankVic	Fixed Rate Home Loan (Premium Package)
Bankwest	Complete Fixed Home Loan (Package)
Bankwest	Fixed Rate Home Loan
BCU	Fixed Rate Home Loan
Bendigo Bank	Fixed Rate Residential
Beyond Bank	Fixed Home Loan
Beyond Bank	Fixed Home Loan (Pinnacle +Plus)
Beyond Bank	Fixed Rate Total Home Loan (Package)
Big Sky	Fixed Rate Home Loan
Citibank	Fixed Rate Loan
Citibank	Fixed Rate Loan (Mortgage Plus)
Click Loans	The Online Home Loan (Fixed)
Commonwealth Bank	Fixed Rate
Commonwealth Bank	Fixed Rate (Wealth Package)
Community First Credit Union	True Fixed Home Loan
Community Mutual Group	Fixed Home Loan (Partnership Advantage)

Community Mutual Group	Steady Rate Home Loan
Credit Union SA	Fixed Rate Home Loan
Credit Union SA	Fixed Rate Home Loan (Package)
CUA	Fixed Rate Loan
CUA	Premium Fixed Rate Loan
Defence Bank	Essentials Home Loan
Defence Bank	Ultimate Home Loan (Package)
Easy Street	Fixed Home Loan
firstmac	Home Loan (VIP Package)
G&C Mutual Bank	Fixed Rate
Gateway Credit Union	Fixed Rate Home Loan
Gateway Credit Union	Fixed Rate Home Loan Special (Premium Package)
Greater Bank	Discount Ultimate Home Loan (Package)
Greater Bank	Great Rate Home Loan
Greater Bank	Ultimate Home Loan (Package)
Heritage Bank	Fixed Loan
Heritage Bank	Fixed Rate Loan (Home Advantage)
Homeloans	MoniPower Fixed
Homeloans	Ultra Plus
Homestar	Fixed Rate Loan
HSBC	Fixed Rate Home Loan
HSBC	Fixed Rate Home Loan (Premier)
Hume Bank	Fixed Rate Home Loan
Hume Bank	Fixed Rate Home Loan (Property Package)
Hunter United Credit Union	Fixed Rate Home Loan
Illawarra Credit Union	Fixed Home Loan
Illawarra Home Loans	Fast Track Home Loan
IMB Bank	Fixed Home Loan
IMB Bank	Fixed Home Loan (Platinum Package)
iMortgage	Fusion
ING DIRECT	Fixed Rate Loan
Liberty	Fixed Rate Home Loan
loans.com.au	Fixed Home Loan
Macquarie	Basic Home Loan
Macquarie	Offset Home Loan (Package)

Maritime, Mining & Power Credit Union	Fixed Rate
ME	Flexible Home Loan
ME	Flexible Home Loan (Member Package)
Mortgage House	Advantage Home Loan
Mortgage House	Pure & Simple Fixed Home Loan
My Credit Union	My Fixed Rate Home Loan
MyState	Fixed Rate Loan
NAB	Tailored Home Loan
NAB	Tailored Home Loan (Choice Package)
Newcastle Permanent	Fixed Rate Home Loan
Northern Inland Credit Union	Honeymoon Rate Smart Home Loan
Northern Inland Credit Union	Smart Home Loan
P&N Bank	Fixed Rate Home Loan
People's Choice Credit Union	First Home Buyer Fixed Rate Loan (Package)
People's Choice Credit Union	Fixed Rate Home Loan
People's Choice Credit Union	Fixed Rate Loan (Package)
Police Credit Union	Better Fixed Home Loan
Police Credit Union	Fixed Rate Home Loan
QPCU	Fixed Rate
QT Mutual Bank	Fixed Home Loan
QT Mutual Bank	Fixed Rate (Choices Package)
Qudos Bank	Fixed Rate Home Loan
Queensland Country Credit Union	Fixed Rate Home Loan
Queenslanders Credit Union	Fixed Rate Home Loan
Queenslanders Credit Union	Fixed Rate Home Loan Special
RAMS	Fixed Rate
Resi	Flexi Options Home Loan
Resi	Flexi Options Home Loan
Resi	Smart Pro
Resi	Smart Pro Plus
SCU	Fixed Rate Loan
SCU	My Life Home Loan (Package)
St.George	Fixed Home Loan
St.George	Fixed Home Loan (Advantage Package)
Suncorp	Fixed Home Loan (Home Package Plus)

Suncorp	Fixed Home Loan
Teachers Mutual Bank	Fixed Option Home Loan
The Rock	Fixed Rate Loan
The Rock	Fixed Rate Loan (Rock Star Package)
UBank	UHomeLoan
UniBank	Fixed Option Home Loan
Victoria Teachers Mutual Bank	Complete Fixed Home Loan
Victoria Teachers Mutual Bank	Education Home Loan (Package)
Victoria Teachers Mutual Bank	Standard Fixed Home Loan
Westpac	Fixed Options Home Loan
Westpac	Fixed Options Home Loan (Premier Advantage Package)
Westpac	Fixed Rate Investment Loan
Westpac	Fixed Rate Investment Loan (Premier Advantage Package)
Yellow Brick Road	Empower Home Loan
Your Credit Union	Fixed Rate Home Loan