

Mozo Experts Choice Awards

HOME LOANS

Research Report
April 2017



The best products in Australia as
chosen by Mozo's money experts.

Mozo Experts Choice Awards

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

The Mozo Experts Choice Awards are designed to recognise products that provide consumers with value for money. Mozo maintains an extensive database of products covering the majority of providers in each of the markets we service. We use this data to calculate the cost or benefit to the consumer of the key pricing elements in a product, after grouping products into categories so that we are comparing products of similar type. Experts Choice awards are given to those products that represent the best value in their category.

Within each category, awards are typically given to the top 10% of products based on the calculated value to the customer. All winning products are deemed worthy of consideration as a good value product in that category; we do not publish a ranking of products within the winners list.

Additional awards may also be given to recognise a product provider who has won more product awards, or demonstrated a broader range of good value products, than any other.

This report explains the methodology in detail.

Home Loans

- what products do we consider?

In carrying out the Mozo Experts Choice Awards in Home Loans we analysed 504 products issued by 89 Australian financial institutions based on data contained in Mozo's product database as at 31 March 2017.

We aim to include most providers in the market in the Mozo Experts Choice Awards. However, not every product on the market will be included in our review.

Any product we review must be available in the market at the time of our analysis and any offers included must be available to the general public on the provider's website.

How many winners are there?

For the Experts Choice Awards Mozo awards the top 10% of products, but no more than 10, in each category. Where the same product is available from a number of related institutions all institutions were given the award.

To recognise that some people would prefer to conduct their banking with a product offered by one of the 'big 4' banks we aim to award a 'big 4' product in each category. Where none appears in the winner group the highest ranked product offered by a big 4 bank is awarded, providing all criteria for that award has been met. Any awards of this type are noted as such at the bottom of the results list for the category.

To recognise the providers that have been the most successful in these awards, we may award a provider that has won awards in a larger and/or broader range of categories, including any award categories the judges consider to be a must-have category. Providers may be awarded within their category of lender, eg bank, credit union, etc. If one lender's results stand sufficiently above all others across all lender categories, an overall best lender award may be made.

The Mozo Experts Choice Home Loan Award Winners 2017

1) LOW COST HOME LOAN

Provider	Product
Australian Unity	Kick Starter Home Loan
Bank Australia	Basic Home Loan
BCU	OMG Home Loan
Heritage Bank	Discount Variable Home Loan Special
iMortgage	Elite 80
iMortgage	Fusion 80
loans.com.au	Essentials Variable 80
Reduce Home Loans	Rate Buster Variable 80%
SCU	Basic Home Loan
UBank	UHomeLoan
Major Bank Award - ANZ	Simplicity PLUS

2) OFFSET HOME LOAN

Provider	Product
FreedomLend	Variable Home Loan
Homestar	Variable Rate Loan
Hunter United	A Breath of Fresh Air Home Loan
iMortgage	Elite 80
loans.com.au	Offset Variable 80
Macquarie Credit Union	Power Home Loan Special (Package)
Police Credit Union	The Better Home Loan
Reduce Home Loans	Rate Buster Offset Variable 80%
State Custodians	Standard Variable
State Custodians	Breathe Easy
Major Bank Award - NAB	Tailored Home Loan (Choice Package)

3) HOME LOAN PACKAGE

Provider	Product
Auswide Bank	Special Discount Home Loan Plus (Freedom Package)
Bank of Sydney	Expect More Home Loan (Package)
HSBC	Home Equity Loan (Premier)
HSBC	Home Smart Loan (Premier)
HSBC	Variable Home Loan (Premier)
Macquarie Credit Union	Power Home Loan (Package)
Newcastle Permanent	Variable Home Loan (Premium Plus Package)
Northern Inland Credit Union	Dream Value Home Loan (Package)
Qudos Bank	Low Cost Home Loan (Package)
Victoria Teachers Mutual Bank	Education Home Loan (Package)
Major Bank Award - ANZ	Variable Rate (Breakfree Package)

4) FIRST HOME BUYER LOAN

Provider	Product
AMP	Essential Home Loan
Heritage Bank	Discount Variable Home Loan Special
Homestar	Variable Rate Loan
Hunter United	A Breath of Fresh Air Home Loan
Macquarie Credit Union	Power Home Loan Special (Package)
QT Mutual Bank	Mortgage Saver
Qudos Bank	Low Cost Home Loan (Package)
Reduce Home Loans	Rate Buster Offset Variable 90%
SCU	Basic Home Loan
State Custodians	Standard Variable
Major Bank Award - ANZ	Simplicity PLUS

5) FIXED HOME LOAN

Provider	Product
Bank Australia	Fixed Premium Home Loan (Package)
Bank Australia	Basic Home Loan
BCU	Fixed Rate Home Loan Special
Gateway Credit Union	Fixed Rate Home Loan Special (Premium Package)
Greater Bank	Discount Ultimate Home Loan (Package)
Greater Bank	Discount Great Rate Home Loan
Homestar	Fixed Rate Loan
QT Mutual Bank	Fixed Rate (Choices Package)
Qudos Bank	Fixed Rate Home Loan
Victoria Teachers Mutual Bank	Education Home Loan (Package)
Major Bank Award - NAB	Tailored Home Loan (Choice Package)

6) SPLIT HOME LOAN

Provider	Product Combination (Variable / Fixed)
Bank Australia	Basic Home Loan / Fixed Premium Home Loan (Package)
Bank Australia	Basic Home Loan / Basic Home Loan
BCU	OMG Home Loan / Fixed Rate Home Loan Special
Gateway Credit Union	Variable Rate Home Loan (Premium Package) / Fixed Rate Home Loan Special
Greater Bank	Discount Great Rate Home Loan / Discount Ultimate Home Loan (Package)
Homestar	Variable Rate Loan / Fixed Rate Loan
loans.com.au	Essentials Variable 80 / Fixed Home Loan 90
Reduce Home Loans	Rate Buster Variable / Home Owners Dream Fixed Fee Free
Reduce Home Loans	Rate Buster Offset Variable / Home Owners Dream Fixed Fee Free
UBank	UHomeLoan / UHomeLoan (Fixed)
Major Bank Award - ANZ	Simplicity PLUS / Fixed Rate (Breakfree Package)

7) VARIABLE INVESTOR HOME LOAN

Provider	Product
BCU	OMG Home Loan
FreedomLend	Variable Home Loan Special Offer
FreedomLend	Variable Home Loan
Homestar	Variable Rate Loan
iMortgage	Fusion 80
loans.com.au	Essentials Variable 80
loans.com.au	Offset Variable 80
Police Bank	Goldrate Home Loan (Package)
Reduce Home Loans	Investor Rate Buster Variable 80%
UBank	UHomeLoan
Major Bank Award - ANZ	Simplicity PLUS

8) FIXED RATE INVESTOR HOME LOAN

Provider	Product
BCU	Fixed Rate Home Loan Special
Greater Bank	Discount Ultimate Home Loan (Package)
Greater Bank	Discount Great Rate Home Loan
Greater Bank	Ultimate Home Loan (Package)
ME	Flexible Home Loan (Member Package)
QT Mutual Bank	Fixed Rate (Choices Package)
Queenslanders Credit Union	Fixed Rate Home Loan Special
UBank	UHomeLoan
Victoria Teachers Mutual Bank	Education Home Loan (Package)
Virgin Money	Reward Me Fixed Rate Home Loan
Major Bank Award - NAB	Tailored Home Loan (Choice Package)

9) GREEN HOME LOAN

Provider	Product
Regional Australia Bank	Sustainable Home Loan

BEST LENDER AWARDS

10) HOME LOAN BANK OF THE YEAR

Provider
Qudos Bank

11) HOME LOAN MAJOR BANK OF THE YEAR

Provider
ANZ

12) HOME LOAN CREDIT UNION OF THE YEAR

Provider
BCU

13) NON-BANK HOME LENDER OF THE YEAR

Provider
Homestar

How the Mozo Experts Choice Awards are determined

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 2017. 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 (assumes the borrower may switch to a different loan).

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.

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

1) LOW COST 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;
- NOT offer an offset account.

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 BUYER 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) SPLIT HOME LOAN

Aim: To identify the home loans that offer the best value for those wanting to have part of their loan on a variable rate and another part on a fixed rate.

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
- allow the interest rate to be split between variable and fixed portions.

Cost calculations were performed as for the Low Cost Home Loan category (1), however all loans available to owner occupiers were considered. Cost calculations were also performed as for the Fixed Home Loan category (5), then multiplied by 5 to represent the cost over 5 years to match the period applied to the variable rate calculations. The two results were then averaged and ranked. Checks were performed to ensure that only valid loan combinations were awarded.

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

7) VARIABLE INVESTOR HOME 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.

8) FIXED RATE INVESTOR HOME 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.

9) GREEN HOME LOAN

Aim: To identify the lowest cost home loan specifically for purchasing an environmentally friendly home..

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.
- only be available for homes meeting a set of environmental requirements

We identified 4 loans meeting this criteria and the single lowest cost of these was awarded.

BEST LENDER AWARDS

- 10) HOME LOAN BANK OF THE YEAR
- 11) HOME LOAN MAJOR BANK OF THE YEAR
- 12) HOME LOAN CREDIT UNION OF THE YEAR
- 13) HOME LOAN NON-BANK LENDER OF THE YEAR

Aim: To identify the providers with the best overall selection of home loans for each lender type.

Method:

The number of categories that each provider received awards in was counted, provided that winners must have won at least 1 award in a category for variable rate owner occupier loans.

Where the number of awards did not result in a clear winner, the judges then considered whether a winner could be chosen after further considering the relative importance of the awards won; owner occupier award having more weight than investor awards, and a breadth of different award categories and different products being more favourable than a narrower range.

This year, neither of those methodologies resulted in a clear winner in all of these categories. The judges then further considered the aggregate cost calculation across all of the awards categories - taking all products into account and not just those that won individual awards, so that a provider whose other products were just outside the winners circle might be put ahead of one with products further down the rankings. In this process, more weight was given to the cost of variable rate loans than fixed rate loans, and lesser weight given to Investor loans.

The judges are of the opinion that this process has resulted in recognition of those lenders who had best demonstrated good value across the breadth of their home loan offerings, within their lender category.

The judges did not award an overall Home Lender of the Year.

How we manage conflicts of interest

Mozo Experts Choice awards are 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 processes 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 and Credit Guide.

A provider can participate in the Mozo Experts Choice Awards free of charge.

Mozo charges a licence fee to providers who wish to use the Mozo Experts Choice Awards badges in their own marketing activities. Mozo may also offer promotional packages that may be purchased.

A financial product 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 financial product provider's commercial relationship with Mozo.

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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 in 2015 Mozo expanded into comparison of residential energy plans.

Hundreds of thousands of Australians a month use Mozo's comparison service. Mozo's comparison technology and expertise has been 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, actuarial services and technology. Mozo's team are often called upon to provide expert media commentary in relation to the product areas they cover.

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 Director of Comparison Data Services. Andrew has worked in financial services for over 25 years in Australia and the UK and is a qualified actuary. Andrew is a Responsible Manager for Mozo's Australian Financial Services Licence and Australian Credit 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 and Australian Credit Licence.

Appendix

List of all issuers and names of products considered in the awards.

Variable Rate Products

Provider	Product
act.	Residential Variable Home Loan
Adelaide Bank	SmartFit
Adelaide Bank	SmartSaver
AMP	Classic Line of Credit
AMP	Classic Variable Rate Loan
AMP	Essential Home Loan
AMP	Introductory Classic Variable Rate
AMP	Line of Credit (Professional Package)
AMP	Variable Rate Loan (Basic Package)
AMP	Variable Rate Loan (Professional Package)
ANZ	Equity Manager
ANZ	Equity Manager (Breakfree Package)
ANZ	Simplicity PLUS
ANZ	Standard Variable Rate
ANZ	Variable Rate (Breakfree Package)
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	HeadStart Home Loan
Arab Bank Australia	Revolving Line of Credit
Arab Bank Australia	The Basics
Aussie	Optimizer Line of Credit
Aussie	Optimizer Plus
Aussie	Optimizer Variable
Aussie	Select Basic Variable
Aussie	Select Line of Credit
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)
Australian Unity	Kick Starter Home Loan
Australian Unity	Standard Variable Rate
Australian Unity	Wealth Builder
Auswide Bank	Home Loan Plus (Freedom Package)
Auswide Bank	Line of Credit
Auswide Bank	Line of Credit (Freedom Package)
Auswide Bank	RBA Rate Tracker Home Loan
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
Bank Australia	Basic Home Loan
Bank Australia	Line of Credit
Bank Australia	Premium Home Loan
Bank Australia	Premium Home Loan (Package)
Bank of Melbourne	Basic Home Loan
Bank of Melbourne	Portfolio Loan
Bank of Melbourne	Portfolio Loan (Advantage Package)
Bank of Melbourne	Standard Variable Home Loan
Bank of Melbourne	Variable Home Loan (Advantage Package)
Bank of Queensland	Clear Path Line of Credit
Bank of Queensland	Clear Path Variable Rate Home Loan
Bank of Queensland	Standard Variable Rate (Privileges Package)
Bank of Queensland	Economy
Bank of Queensland	First-Start Home Loan
Bank of Queensland	Line of Credit
Bank of Queensland	Line of Credit (Privileges Package)
Bank of Queensland	Standard Variable Rate
Bank of Sydney	Expect More Home Loan (Package)
Bank of Sydney	Variable Rate Home Loan
BankSA	Basic Home Loan
BankSA	Portfolio Loan
BankSA	Portfolio Loan (Advantage Package)
BankSA	Standard Variable Home Loan
BankSA	Variable Home Loan (Advantage Package)
BankVic	Discount Variable Home Loan (Owner Occupier)
BankVic	Base Variable Home Loan
BankVic	Line of Credit
BankVic	Line of Credit (Premium Package)
BankVic	Offset Variable Home Loan
BankVic	Standard Variable Home Loan
BankVic	Standard Variable Home Loan (Premium Package)
Bankwest	Complete Equity Home Loan (Package)
Bankwest	Complete Variable Home Loan (Package)
Bankwest	Equaliser Home Loan
Bankwest	Equity Access Home Loan
Bankwest	Mortgage Shredder
Bankwest	Premium Select Home Loan
BCU	All in One Discounted Line of Credit
BCU	All in One Line of Credit

BCU	All in One Maximum Discounted Line of Credit
BCU	Discounted Rate Home Loan
BCU	Maximum Discounted Rate Home Loan
BCU	OMG Home Loan
BCU	Standard Variable Home Loan
Bendigo Bank	Basic Home Loan
Bendigo Bank	Home Equity Loan
Bendigo Bank	Variable Rate Residential
Bendigo Bank	Variable Rate Residential (Connect Package)
Beyond Bank	All-In-One Home Loan
Beyond Bank	All-In-One Home Loan (Pinnacle +Plus)
Beyond Bank	All-In-One Total Home Loan (Package)
Beyond Bank	Basic Variable Home Loan
Beyond Bank	Low Rate Special 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)
Beyond Bank	Variable Rate Total Home Loan - New Money Offer (Package)
Big Sky	Premium CHOICE Variable Rate
Big Sky	Standard CHOICE
Citi	Basic Variable
Citi	Mortgage Power Line of Credit
Citi	Mortgage Power Line of Credit (Mortgage Plus)
Citi	Standard Variable
Citi	Standard Variable (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	Extra Home Loan
Commonwealth Bank	Extra Home Loan - 2 Year Introductory Rate
Commonwealth Bank	No Fee Home Loan
Commonwealth Bank	Standard Variable Rate
Commonwealth Bank	Standard Variable Rate (Wealth Package)
Commonwealth Bank	Viridian Line of Credit
Commonwealth Bank	Viridian Line of Credit (Wealth Package)
Community First Credit Union	Accelerator Home Loan (Package)
Community First Credit Union	Basic Variable Home Loan
Community First Credit Union	Honeymoon Home Loan
Community First Credit Union	Standard Variable Home Loan
Credit Union SA	Discounted Home Loan
Credit Union SA	Line of Credit

Credit Union SA	Line of Credit (Package)
Credit Union SA	Variable Rate Home Loan
Credit Union SA	Variable Rate Home Loan (Package)
CUA	Basic Variable Rate Loan
CUA	Equity Line of Credit
CUA	Fresh Start Access Variable Home Loan
CUA	Fresh Start Basic Variable Home Loan
CUA	Fresh Start Variable Home Loan
CUA	Rate Breaker (Package)
CUA	Standard Variable Rate Loan
Defence Bank	Essentials Home Loan
Defence Bank	Premier Home Loan
Defence Bank	Ultimate Home Loan (Package)
Easy Street	Honeymoon Home Loan
Easy Street	Standard Variable Home Loan
firstmac	Home Loan Standard Variable
firstmac	Home Loan (VIP Package)
firstmac	Vital 80
FreedomLend	Variable Home Loan
G&C Mutual Bank	Premium Home Loan (Package)
G&C Mutual Bank	Standard Variable
Gateway Credit Union	EquitiSmart Home Loan
Gateway Credit Union	Low Rate Essentials Home Loan
Gateway Credit Union	Variable Rate Home Loan
Gateway Credit Union	Variable Rate Home Loan (Premium Package)
Goldfields Money	Discounted Home Loan
Goldfields Money	Special Rate Home Loan
Goldfields Money	Standard Home Loan
Greater Bank	Great Rate Home Loan
Greater Bank	Ultimate Home Loan (Package)
Greater Bank	Line of Credit
Greater Bank	Ultimate Line of Credit (Package)
Heritage Bank	Discount Variable Home Loan
Heritage Bank	Living Equity
Heritage Bank	Living Equity (Home Advantage)
Heritage Bank	Standard Variable
Heritage Bank	Variable Rate Loan (Home Advantage)
homeloan HQ	Mortgage Bonus Loan
Homeloans	MoniPower
Homeloans	MoniPower Line of Credit
Homeloans	Ultra Plus 80
Homeloans	Ultra Plus 90
Homeloans	Ultra Plus 95

Homestar	Variable Rate Loan
HSBC	Home Value Loan
HSBC	Home Equity Loan
HSBC	Home Equity Loan (Premier)
HSBC	Home Smart Loan
HSBC	Home Smart Loan (Premier)
HSBC	Variable Home Loan
HSBC	Variable Home Loan (Premier)
Hume Bank	Introductory Rate Home Loan
Hume Bank	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	A Breath of Fresh Air Home Loan
Hunter United	Basic Variable Home Loan
Hunter United	Home Loan (Package)
Illawarra Credit Union	Introductory Variable Home Loan
Illawarra Credit Union	Variable Home Loan
Illawarra Credit Union	Variable Lite
Illawarra Home Loans	Bank Beater Home Loan
IMB Bank	Accelerator Home Loan
IMB Bank	Budget Home Loan
IMB Bank	Equity Line Advantage
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	Elite
iMortgage	Fusion
ING DIRECT	Mortgage Simplifier
ING DIRECT	Orange Advantage (Package)
Liberty	Free Variable Home Loan
Liberty	Sharp Home Loan
Liberty	Star Home Loan
loans.com.au	Essentials Variable
loans.com.au	Offset Variable
loans.com.au	Smart Home Loan Essentials (Package)
Macquarie	Basic Home Loan
Macquarie	Offset Home Loan (Package)
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	Introductory Rate Home Loan
Macquarie Credit Union	Power Home Loan (Package)
Macquarie Credit Union	Special Low Rate Home Loan

Macquarie Credit Union	Standard Variable Home Loan
Macquarie Credit Union	Investment Variable Home Loan
Maitland Mutual Building Society	Budget Home Loan
Maitland Mutual Building Society	Mutual Home Loan
Maitland Mutual Building Society	Premium Home Loan
Maitland Mutual Building Society	Standard Variable Home Loan
Maitland Mutual Building Society	Variable Home Loan (Package)
ME	Basic Home Loan
ME	Flexible Home Loan (Member Package)
ME	Flexible Home Loan
Mortgage House	Advantage Home Loan
Mortgage House	Pure & Simple Variable Home Loan
Mortgage House	Special Variable Home Loan
Move	Economy Home Loan
Move	First Home Loan
Move	Flexi Line of Credit
Move	myHome Package
Move	myWealth Package
Move	Standard Variable Rate Home Loan
Move	Wealth Builder Home Loan
My Credit Union	1 Year Introductory Fixed Home Loan
My Credit Union	1 Year Introductory Variable Home Loan
My Credit Union	My Advantage Home Loan
My Credit Union	My Home Loan
My Credit Union	My Ideal Home Loan
My Credit Union	Variable Offset Home Loan (Platinum Package)
MyState	Special Residential Home Loan
MyState	Standard Variable Home Loan
NAB	Base Variable Rate Home Loan
NAB	Flexiplus Mortgage
NAB	Flexiplus Mortgage (Choice Package)
NAB	Portfolio Facility
NAB	Tailored Home Loan
NAB	Tailored Home Loan (Choice Package)
Newcastle Permanent	Real Deal Home Loan
Newcastle Permanent	Variable Home Loan (Premium Plus Package)
Newcastle Permanent	Premium Variable Home Loan
Newcastle Permanent	Real Equity Line of Credit (Premium Plus Package)
Newcastle Permanent	Real Equity Line of Credit
Newcastle Permanent	Real Options Home Loan
Northern Inland Credit Union	Basic Home Loan
Northern Inland Credit Union	Smart Home Loan
Northern Inland Credit Union	Dream Value Home Loan (Package)

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	Line of Credit
People's Choice Credit Union	Line of Credit (Package)
People's Choice Credit Union	Standard Variable Rate Loan
People's Choice Credit Union	Variable Home Loan (Package)
People's Choice Credit Union	Variable Home Loan (LVR<80%) (Package)
Police Bank	Goldrate Home Loan (Package)
Police Bank	Police Value Home Loan
Police Bank	Premium Home Loan
Police Credit Union	Better Special Variable Home Loan (Package)
Police Credit Union	Discount Variable Rate Home Loan
Police Credit Union	Standard Variable Home Loan
Police Credit Union	The Better Home Loan
QBANK	Classic Home Loan
QBANK	Classic Plus Home Loan (Package)
QBANK	Classic Plus Mortgage Secured Overdraft (Package)
QBANK	Mortgage Secured Overdraft
QBANK	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	Qantas Points Home Loan (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	Original Home Loan
Queenslanders Credit Union	Ultimate Home Loan
Queenslanders Credit Union	Ultimate Home Loan Special
RAMS	Full Feature
RAMS	Line of Credit
RAMS	Low Rate
RAMS	Value Advantage (Package)
Ratebusters	AFG Edge
Ratebusters	AFG Retro Pro
Ratebusters	Ultimate

Reduce Home Loans	Investor Rate Buster Variable
Reduce Home Loans	Rate Buster Offset Variable
Reduce Home Loans	Rate Buster Variable
Regional Australia Bank	Basic Home Loan
Regional Australia Bank	Home Loan (Partnership Advantage)
Regional Australia Bank	Mortgage Offset Home Loan
Resi	Flexi Options Home Loan
Resi	Smart Pro
SCU	Basic Home Loan
SCU	My Life Home Loan (Package)
SCU	Pro Pack Home Loan
SCU	Variable Rate Home Loan
Select Encompass Credit Union	Variable Home Loan
Southern Cross Credit Union	Platinum Home Loan
Southern Cross Credit Union	Platinum Home Loan - Professional
Southern Cross Credit Union	Variable Home Loan
St.George	Basic Home Loan
St.George	Portfolio Loan
St.George	Portfolio Loan (Advantage Package)
St.George	Standard Variable Home Loan
St.George	Variable Home Loan (Advantage Package)
State Custodians	Breathe Easy
State Custodians	Line of Credit
State Custodians	Standard Variable
Suncorp	Access Equity
Suncorp	Access Equity Line of Credit (Home Package Plus)
Suncorp	Back to Basics
Suncorp	Standard Variable Loan (Home Package Plus)
Suncorp	Standard Variable Home Loan Special Offer (Home Package Plus)
Suncorp	Standard Variable Loan
Teachers Mutual Bank	Classic Home Loan
Teachers Mutual Bank	Flexi Choice Home Loan
Teachers Mutual Bank	Interest Only Variable 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
UBank	UHomeLoan - Investor Extra Offer
UBank	UHomeLoan - Offer
UniBank	Classic Home Loan
UniBank	Flexi Choice Home Loan

UniBank	My First Home Loan
UniBank	Solutions Plus Home Loan (Rewards Package)
Unity Bank	All in One Home Loan
Unity Bank	All in One Home Loan (Package)
Unity Bank	First Rate Home Loan
Victoria Teachers Mutual Bank	Complete Home Loan
Victoria Teachers Mutual Bank	Education Home Loan (Package)
Victoria Teachers Mutual Bank	Equity Line of Credit
Victoria Teachers Mutual Bank	Standard Variable Home Loan
Virgin Money	Reward Me Variable Rate Home Loan
Westpac	Equity Access
Westpac	Equity Access (Premier Advantage Package)
Westpac	Flexi First Option Home Loan
Westpac	Flexi First Option Investment 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 Line of Credit
Yellow Brick Road	Empower Package (Offset)
Yellow Brick Road	Rate Smasher

Fixed Rate Products

Provider	Product
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 (Package)
Bank Australia	Premium Home Loan
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
BCU	Fixed Rate Home Loan Special
Bendigo Bank	Basic Home Loan
Bendigo Bank	Fixed Rate Residential
Bendigo Bank	Fixed Rate Residential (Connect Package)
Beyond Bank	Fixed Home Loan
Beyond Bank	Fixed Home Loan (Pinnacle +Plus)

Beyond Bank	Fixed Rate Total Home Loan (Package)
Big Sky	Fixed Rate
Big Sky	Premium CHOICE Fixed Rate
Citi	Fixed Rate Loan
Citi	Fixed Rate Loan (Mortgage Plus)
Commonwealth Bank	Fixed Rate
Commonwealth Bank	Fixed Rate (Wealth Package)
Community First Credit Union	Fixed 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 (Premium Package)
Goldfields Money	Fixed Home Loan
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
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	Fixed Rate Home Loan
Illawarra Credit Union	Fixed Home Loan
Illawarra Credit Union	Fixed Rate Lite
Illawarra Home Loans	Fast Track Home Loan
IMB Bank	Fixed Home Loan
IMB Bank	Fixed Home Loan (Platinum Package)
iMortgage	Elite
iMortgage	Fusion
ING DIRECT	Fixed Rate Loan
ING DIRECT	Fixed Rate Loan (Orange Advantage)
Liberty	Fixed Rate Home Loan
loans.com.au	Fixed Home Loan

Macquarie	Basic Home Loan
Macquarie	Offset Home Loan (Package)
Maitland Mutual Building Society	Fixed Rate Home Loan
Maitland Mutual Building Society	Fixed Rate Home Loan (Package)
ME	Flexible Home Loan
ME	Flexible Home Loan (Member Package)
Mortgage House	Advantage Home Loan
Move	Lockit Home Loan
My Credit Union	My Fixed Rate Home Loan
MyState	Fixed Rate Loan
NAB	Tailored Home Loan (Choice Package)
NAB	Tailored Home Loan
Newcastle Permanent	Fixed Rate 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 Bank	Police Value Home Loan
Police Bank	Premium Home Loan
Police Credit Union	Better Fixed Home Loan
Police Credit Union	Fixed Rate Home Loan
QBANK	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
Reduce Home Loans	Fixed Rate
Regional Australia Bank	Fixed Home Loan (Partnership Advantage)
Regional Australia Bank	Steady Rate Home Loan
Resi	Flexi Options Home Loan
Resi	Smart Pro
SCU	Fixed Rate Loan
SCU	My Life Home Loan (Package)
Select Encompass Credit Union	2 Year Fixed Refinance Home Loan
Select Encompass Credit Union	Fixed Home Loan
Southern Cross Credit Union	Fixed Home Loan
Southern Cross Credit Union	Platinum Home Loan
Southern Cross Credit Union	Platinum Home Loan - Professional
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
Unity Bank	Fixed Rate
Victoria Teachers Mutual Bank	Complete Fixed Home Loan
Victoria Teachers Mutual Bank	Education Home Loan (Package)
Victoria Teachers Mutual Bank	Standard Fixed Home Loan
Virgin Money	Reward Me Fixed Rate 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



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