

# Mozo Experts Choice Awards

## Home Loans

Methodology Report  
March 2018



# Mozo Experts Choice Awards

The Mozo Experts Choice Awards recognise products that deliver exceptional value or benefits to consumers.

Product providers don't pay to be in the running and we don't play favourites. Our judges base their decision on hard-nosed calculations of value to the consumer, using Mozo's extensive product database and research capacity. Every day, Mozo keeps track of thousands of products in banking, insurance and energy.

Within each category, awards are typically given to the top 10% of products. All winning products are deemed worthy of consideration as a good value product in that category; we do not publish a ranking of products within the winners list.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 performed strongly in a broader range of product areas than any other.

# What products do we consider?

In carrying out the Mozo Experts Choice Awards in Home Loans we analysed 525 products issued by 88 Australian lenders based on data contained in Mozo's product database as at 22nd February 2018.

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.

## **Best value for customers**

Mozo Experts Choice Awards are generally conferred on 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 are given the award.

## **Best Big 4 offers**

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.

## **Best overall provider**

To recognise the provider that has been the most successful in these awards, we may award an overall provider of the year award. The award would go to 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. Where award wins do not identify a clear winner, the judges will consider rankings of all providers in all categories.



# Mozo Experts Choice Awards Home Loan Winners 2018

## Low Cost Home Loan

BankSA/Bank of Melbourne	Basic Home Loan
FreedomLend	Variable Home Loan
Gateway Credit Union	Low Rate Essentials Home Loan
Homestar	Variable Rate Loan
HSBC	Discounted Home Value Loan
loans.com.au	Essentials Variable 80
Police Credit Union	The Better Home Loan
Reduce Home Loans	Rate Buster Offset Variable
Reduce Home Loans	Rate Buster High Lend Variable
Tic:Toc	Variable Home Loan
ANZ (Major Bank Award)	Simplicity PLUS

## Offset Home Loan

CUA	Advance Variable Home Loan
FreedomLend	Variable Home Loan
Homestar	Variable Rate Loan
loans.com.au	Offset Variable 80
Mortgage House	Advantage Home Loan 80 PAYG Special
Police Credit Union	The Better Home Loan
Reduce Home Loans	Rate Buster High Lend Variable
State Custodians	Low Rate Home Loan with Offset
Tic:Toc	Variable Home Loan
Virgin Money	Reward Me Variable Rate Home Loan

ANZ (Major Bank Award)

Variable Rate (Breakfree Package)

## Packaged Home Loan

Credit Union SA

Variable Rate Home Loan Special Offer (Package)

Greater Bank

Discount Ultimate Home Loan (Package)

Heritage Bank

Variable Rate Loan (Home Advantage)

ING

Orange Advantage (Package)

Macquarie

Offset Home Loan (Package)

ME

Flexible Home Loan (Member Package)

Newcastle Permanent

Discounted Variable Home Loan (Premium Plus Package)

People's Choice Credit Union

Variable Home Loan (Package)

Qudos Bank

Low Cost Home Loan (Package)

Suncorp

Standard Variable Rate Home Loan (Home Package Plus)

ANZ (Major Bank Award)

Variable Rate (Breakfree Package)

## First Home Buyer Loan

BankSA/BoM/St.George

Basic Home Loan

BankVic

First Home Buyer (Package)

CUA

Advance Variable Home Loan

Greater Bank

Discount Great Rate Home Loan

HSBC

Discounted Home Value Loan

IMB Bank

Budget Home Loan Special

Police Credit Union

The Better Home Loan

RACQ Bank

Mortgage Saver Special

State Custodians

Low Rate Home Loan with Offset

Suncorp

Back to Basics Special

## Fixed Rate Home Loan

Gateway Credit Union	Fixed Rate Home Loan Special (Premium Package)
Greater Bank	Discount Great Rate Home Loan
Greater Bank	Discount Ultimate Home Loan (Package)
ING	Fixed Rate Loan (Orange Advantage Package)
Newcastle Permanent	Fixed Rate Home Loan
Newcastle Permanent	Fixed Rate Home Loan (Premium Plus Package)
QBANK	Fixed Rate
Qudos Bank	Fixed Rate Home Loan
RACQ Bank	Fixed Rate (Choices Package)
Teachers Mutual Bank/UniBank	Fixed Option Home Loan
NAB (Major Bank Award)	Tailored Home Loan (Choice Package)

## Split Home Loan

FreedomLend	Fixed Home Loan/Variable Home Loan
Gateway Credit Union	Fixed rate Home Loan Special/Variable rate Home Loan (Premium Package)
Greater Bank	Discount Great Rate Home Loan/Discount Great Rate Home Loan
Greater Bank	Discount Ultimate Home Loan/Discount Ultimate Home Loan
iMortgage	Elite Fixed/Elite 80
iMortgage	Fusion 80/Fusion 80
ING	Fixed Rate Loan (Orange Advantage)/Orange Advantage
Newcastle Permanent	Fixed Rate Home Loan (Premium Plus Package)/Discounted Variable Home Loan

	(Premium Plus Package)
Police Credit Union	Fixed Rate Home Loan/The Better Home Loan
Qudos Bank	Fixed Rate Home Loan/No Frills Home Loan
ANZ (Major Bank Award)	Fixed Rate Home Loan/Simplicity PLUS

## Investor Home Loan

firstmac	Vital 80 (Investor Package)
FreedomLend	Variable Home Loan
Homestar	Variable Rate Loan
iMortgage	Fusion 80
loans.com.au	Essentials Variable 80
loans.com.au	Smart Loan Package
Northern Inland Credit Union	Dream Value Home Loan (Package)
QBANK	Discounted Classic Home Loan
State Custodians	Low Rate Home Loan with Offset
UBank	UHomeLoan - Discount Offer for Investors
NAB	Base Variable Rate Home Loan

## Investor Fixed Home Loan

Aussie	Select Basic Fixed
BankSA/BoM/St.George	Fixed Home Loan (Advantage Package)
Defence Bank	Ultimate Home Loan (Package)
Newcastle Permanent	Fixed Rate Home Loan (Premium Plus Package)
P&N Bank	Fixed Rate Home Loan
RACQ Bank	Fixed Rate (Choices Package)
Tic:Toc	Fixed Home Loan
UBank	UHomeLoan
Virgin Money	Reward Me Fixed Rate Home Loan



Westpac

Fixed Rate Investment Loan (Premier  
Advantage Package)

Home Loan Innovation

Tic:Toc

Home Lender of the Year

Newcastle Permanent

Online Home Lender of the Year

FreedomLend

Major Bank Home Lender of the Year

ANZ



# How are the winners determined?

Awards were judged using the following methodology and in the following categories.

## A. Cost calculation methodology

For variable rate loans, we assumed a 25 year loan is held for 5 years at current interest rates and then discharged. Loans were ranked in order of the total interest and mandatory fees that would be paid in that scenario. Mandatory fees include application or establishment fees, valuation fees, legal fees, settlement fees, regular service fees and discharge fee. Any loans where the fees listed above could not be determined were excluded from the awards. We assumed owner occupiers make principal & interest repayments, and for investors we used the average of a principal & interest and an interest only calculation.

For fixed rate loans, we performed the same calculation but assuming the loan was only held for the fixed rate period and determined the annual cost. We performed this calculation for each fixed rate period available on the product, 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.

Split loans assume a 50/50 variable/fixed weighting.

Investor loans were assessed with equal weighting applied to both principal & interest and interest only rates.

All calculations were performed three times using the rates and fees applicable at 22 December 2017, 22 January 2018, and 22 February 2018. Any products not available at each of these three dates were not eligible to win an award.

The results of these calculations were then averaged and ranked. Prior to averaging across different scenarios, loans costs were standardised by applying a factor to interest costs so that loans of different sizes could be weighted equally, and by annualising each cost so that loans of different terms could be weighted equally.

## B. Award categories

### Low cost home loan

Recognises the lowest cost variable rate home loans for owner occupiers.

To qualify for this award, loans must:

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

### Offset home loan

Recognises the lowest cost variable rate loan with offset account for owner occupiers.

To qualify for this award, loans must:

- allow a loan-to-value ratio of 80%;
- have a variable interest rate;
- be available for a loan of \$350,000;

- allow principal & interest repayments;
- offer a 100% offset account.

## Packaged home loan

Recognises the lowest cost variable rate packaged home loan for owner occupiers.

To qualify for this award, loans must:

- allow a loan-to-value ratio of 80%;
- have a variable interest rate;
- allow principal & interest repayments;
- offer a 100% offset account;
- offer a credit card with no annual fee;
- offer a bank account with no service fee.

For this category the cost calculations detailed above were performed three times using the rates that would apply for three different loan amounts - \$350,000, \$550,000 and \$850,000.

## First home buyer loan

Recognises the lowest cost home loans for owner occupiers that are available for borrowers with less than 20% deposit.

To qualify for this award, loans must:

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

## Fixed rate home loan

Recognises the lowest cost fixed rate loans for owner occupiers .

To qualify for this award, loans must:

- allow a loan-to-value ratio of 80%;
- have at least three fixed rate terms;
- be available for a loan of \$350,000;
- allow principal & interest repayments.

## Split home loan

Recognises the lowest cost home loans for owner occupiers that want to have part of their loan on a variable rate and part on a fixed rate.

To qualify for this award, loans must:

- allow a loan-to-value ratio of 80%;
- allow the interest rate to be split between variable and fixed portions;
- be available for a loan of \$350,000;
- allow principal & interest repayments.

## Investor home loan

Recognises the lowest cost variable rate loans for investors.

To qualify for this award, loans must:

- allow a loan-to-value ratio of 80%;
- have a variable interest rate;
- be available for a loan of \$350,000;
- offer both principal & interest and interest only repayment options.

## Investor fixed home loan

Recognises the lowest cost fixed rate loans for investors.

To qualify for this award, loans must:

- allow a loan-to-value ratio of 80%;
- have at least 3 fixed rate terms;
- be available for a loan of \$350,000;
- offer both principal & interest and interest only repayment options.

## Home Loan Innovation

Online lender Tic:Toc launched with the unique proposition of achieving approval for a home loan in 22 minutes. The lender has done this through the creation of an automated assessment process, including obtaining financials directly from the customer's bank account. While some caveats apply about the type of loans and borrowers the system can be used for, a large number of borrowers will be able to have their loan approved in a timeframe that was unimaginable only a few years ago.

## Home Lender of the Year

### Online Home Lender of the Year

### Major Bank Home Lender of the Year

These categories recognise the providers with the best performing product range across all the categories in these awards.

The judges first consider the number of product awards won by each provider, to see if one provider stands out in terms of the number of awards and the breadth of categories won.

If there is no clear winner, the judges then consider each provider's best-ranked product in each category - to identify the providers that have the best average rankings across all categories and to examine any strengths or weaknesses in their product range.

Lenders needed to offer a range of solutions including fixed rate options and loans to investors, to be eligible for these awards.

## How we manage conflicts of interest

Mozo Experts Choice Awards are based on objective verifiable facts and analysis wherever possible, and any assumptions made are set out in this report. 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.

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

Mozo charges a licence fee to providers should they 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 product provider may also 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 product provider's commercial relationship with Mozo.





Mozo Pty Ltd provides a comparison service with the goal of helping consumers to make their own financial decisions and save money. Mozo offers consumers a comprehensive product comparison service that across the retail banking market, general insurance, life insurance, business banking, and energy.

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 overseen by :

AJ Duncanson is our Data Services Director. AJ has worked in financial services and product comparison for over 28 years in Australia and the UK and is a qualified actuary.

Peter Marshall is our Product Data Manager. He has over 30 years' experience in finance, including managing product data at other financial comparison sites before Mozo.

AJ and Peter are both Responsible Managers on Mozo's Australian Financial Services Licence and Australian Credit Licence.

## Important Information

Under Mozo's Australian Credit and Financial Service Licence it is permitted to provide factual or general information that is sourced from external providers and not from Mozo itself.

The information published in this report is of a general nature only and does not take into account your situation or needs. Before choosing a product, you should consider whether it's appropriate to you and you should read all the information available from the product provider.

The information contained in this report is governed by Mozo's standard Terms of Use. To the extent permitted by law, you indemnify and agree to keep Mozo indemnified against any loss or claim arising out of your use of any information contained in this report. Where Mozo collects information such as rates, pricing and product information we make every effort to ensure that all information displayed is accurate. Mozo does not warrant that the information contained in this report will be faultless or that all of the information displayed will be completely accurate and we accept no liability whatsoever for any errors or omissions.

Copyright © 2018 Mozo Pty Ltd. All Rights Reserved.  
ABN: 68 128 199 208. AFSL & ACL 328141  
Level 11, 263 Clarence St, Sydney NSW 2000

# Appendix

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

Lender	Product
Adelaide Bank	SmartFit
Adelaide Bank	SmartFix
Adelaide Bank	SmartSaver
Adelaide Bank	SmartSaver Fixed
AMP	Classic Line of Credit
AMP	Classic Variable Rate Loan
AMP	Essential Home Loan
AMP	Fixed Rate Loan
AMP	Fixed Rate Loan (Basic Package)
AMP	Fixed Rate Loan (Professional Package)
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	Fixed Rate
ANZ	Fixed Rate (Breakfree Package)
ANZ	Simplicity PLUS
ANZ	Standard Variable Rate
ANZ	Variable Rate (Breakfree Package)
Arab Bank Australia	Essentials Home Loan
Arab Bank Australia	Fixed Rate
Arab Bank Australia	HeadStart Home Loan
Arab Bank Australia	Revolving Line of Credit
Arab Bank Australia	The Basics
Aussie	IQ Basic Fixed
Aussie	IQ Basic Variable
Aussie	IQ Offset
Aussie	IQ Offset (Fixed)
Aussie	Select Basic (Fixed)
Aussie	Select Basic Variable
Aussie	Select Line of Credit
Aussie	Select Standard (Fixed)

Aussie	Select Standard Variable
Australian Military Bank	Fixed Rate Home Loan
Australian Military Bank	Investment Home Loan
Australian Military Bank	Investment Home Loan (Fixed)
Australian Military Bank	Value Home Loan
Australian Military Bank	Variable Offset Home Loan
Australian Unity	Health, Wealth and Happiness Fixed Rate
Australian Unity	Health, Wealth and Happiness Fixed Rate (Package)
Australian Unity	Health, Wealth and Happiness Variable Rate
Australian Unity	Health, Wealth and Happiness Variable Rate (Package)
Australian Unity	Kickstarter Home Loan
Australian Unity	Standard Variable Rate
Australian Unity	Wealth Builder
Australian Unity	Wealth Builder (Investor Package)
Australian Unity	Wealth Builder Fixed Rate
Australian Unity	Wealth Builder Fixed Rate (Package)
Auswide Bank	Fixed Home Loan
Auswide Bank	Fixed Home Loan (Freedom Package)
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 (Fixed) (Freedom Package)
Auswide Bank	Special Discount Home Loan Plus (Freedom Package)
Auswide Bank	Standard Variable Home Loan
Bank Australia	Basic Home Loan
Bank Australia	Basic Home Loan (Fixed)
Bank Australia	Line of Credit
Bank Australia	Premium Home Loan
Bank Australia	Premium Home Loan (Fixed)
Bank Australia	Premium Home Loan (Fixed, Package)
Bank Australia	Premium Home Loan (Package)
Bank First	Complete Fixed Home Loan
Bank First	Complete Home Loan
Bank First	Education Home Loan (Fixed, Package)
Bank First	Education Home Loan (Package)
Bank First	Equity Line of Credit
Bank First	Standard Fixed Home Loan
Bank First	Standard Variable Home Loan
Bank of Melbourne	Basic Home Loan
Bank of Melbourne	Fixed Home Loan

Bank of Melbourne	Fixed Home Loan (Advantage Package)
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	Economy
Bank of Queensland	First-Start Home Loan
Bank of Queensland	Fixed Rate
Bank of Queensland	Fixed Rate (Privileges Package)
Bank of Queensland	Line of Credit
Bank of Queensland	Line of Credit (Privileges Package)
Bank of Queensland	Standard Variable Rate
Bank of Queensland	Standard Variable Rate (Privileges Package)
Bank of Sydney	Expect More Home Loan (Fixed, Package)
Bank of Sydney	Expect More Home Loan (Package)
Bank of Sydney	Variable Rate Home Loan
Bank of us	Flexichoice Home Loan
Bank of us	Flexichoice Home Loan (Fixed)
Bank of us	FlexiDiscount Home Loan
Bank of us	FlexiDiscount Home Loan (Fixed)
Bank of us	Topline
BankSA	Basic Home Loan
BankSA	Fixed Home Loan
BankSA	Fixed Home Loan (Advantage Package)
BankSA	Portfolio Loan
BankSA	Portfolio Loan (Advantage Package)
BankSA	Standard Variable Home Loan
BankSA	Variable Home Loan (Advantage Package)
BankVic	Base Variable Home Loan
BankVic	Discount Variable Home Loan (Owner Occupier)
BankVic	First Home Buyer Package
BankVic	Fixed Rate Home Loan
BankVic	Fixed Rate Home Loan (Premium Package)
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 Fixed Home Loan (Package)
Bankwest	Complete Variable Home Loan (Package)
Bankwest	Equaliser Home Loan
Bankwest	Equity Access Home Loan
Bankwest	Fixed Rate 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	First Home Buyers
bcu	Fixed Rate Home Loan
bcu	Fixed Rate Home Loan Special
bcu	Maximum Discounted Rate Home Loan
bcu	OMG Home Loan
bcu	Standard Variable Home Loan
Bendigo Bank	Basic Home Loan
Bendigo Bank	Basic Home Loan (Fixed)
Bendigo Bank	Fixed Rate Residential
Bendigo Bank	Fixed Rate Residential (Connect Package)
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	Fixed Home Loan
Beyond Bank	Fixed Home Loan (Pinnacle +Plus)
Beyond Bank	Fixed Rate Total Home Loan (Package)
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	Fixed Rate
Big Sky	Premium CHOICE Fixed Rate
Big Sky	Premium CHOICE Variable Rate
Big Sky	Standard CHOICE
Citi	Basic Variable

Citi	Fixed Rate Loan
Citi	Fixed Rate Loan (Mortgage Plus)
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	Extra Home Loan - 4 Year Intro Rate (for First Home Buyers)
Commonwealth Bank	Fixed Rate
Commonwealth Bank	Fixed Rate (Wealth Package)
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	Fixed Rate 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	Fixed Rate Home Loan
Credit Union SA	Fixed Rate Home Loan (Package)
Credit Union SA	Variable Rate Home Loan
Credit Union SA	Variable Rate Home Loan (Package)
CUA	Advance Variable Home Loan
CUA	Basic Variable Rate Loan
CUA	Equity Line of Credit
CUA	Fixed Rate Loan
CUA	Fresh Start Access Variable Home Loan
CUA	Fresh Start Basic Variable Home Loan
CUA	Fresh Start Variable Home Loan
CUA	Kick Start Variable Home Loan
CUA	Premium Fixed Rate Loan
CUA	Rate Breaker (Package)

CUA	Standard Variable Rate Loan
Defence Bank	Essentials Home Loan
Defence Bank	Essentials Home Loan (Fixed)
Defence Bank	Premier Home Loan
Defence Bank	Ultimate Home Loan (Fixed, Package)
Defence Bank	Ultimate Home Loan (Package)
Easy Street	Fixed Home Loan
Easy Street	Honeymoon Home Loan
Easy Street	Standard Variable Home Loan
Endeavour Mutual Bank	2 Year Discounted Variable Home Loan
Endeavour Mutual Bank	First Home Buyers Loan
Endeavour Mutual Bank	Fixed Home Loan
Endeavour Mutual Bank	Line of Credit
Endeavour Mutual Bank	Variable Home Loan
firstmac	Home Loan (Fixed, VIP Package)
firstmac	Home Loan (VIP Package)
firstmac	Home Loan Standard Variable
firstmac	Investor Package VIP
firstmac	Investor Package Vital
firstmac	Vital 80
FreedomLend	Fixed Home Loan
FreedomLend	Variable Home Loan
G&C Mutual Bank	Basic Home Loan
G&C Mutual Bank	Fixed Rate
G&C Mutual Bank	Premium Home Loan (Package)
G&C Mutual Bank	Standard Variable
Gateway Credit Union	EquitiSmart Home Loan
Gateway Credit Union	Fixed Rate Home Loan
Gateway Credit Union	Fixed Rate Home Loan (Premium Package)
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	Fixed Home Loan
Goldfields Money	Special Rate
Goldfields Money	Standard Home Loan
Greater Bank	Great Rate Home Loan
Greater Bank	Great Rate Home Loan (Fixed)
Greater Bank	Line of Credit
Greater Bank	Ultimate Home Loan (Fixed, Package)
Greater Bank	Ultimate Home Loan (Package)
Greater Bank	Ultimate Line of Credit (Package)



Heritage Bank	Discount Variable Home Loan
Heritage Bank	Fixed Loan
Heritage Bank	Fixed Rate Loan (Home Advantage)
Heritage Bank	Living Equity
Heritage Bank	Living Equity (Home Advantage)
Heritage Bank	Standard Variable
Heritage Bank	Variable Rate Loan (Home Advantage)
Homeloans	MoniPower
Homeloans	MoniPower (Fixed)
Homeloans	Optima
Homeloans	Optima (Fixed)
Homeloans	Ultra Plus
Homeloans	Ultra Plus (Fixed)
Homestar	Fixed Rate Loan
Homestar	Variable Rate Loan
HSBC	Fixed Rate Home Loan
HSBC	Fixed Rate Home Loan (Premier)
HSBC	Home Equity Loan
HSBC	Home Equity Loan (Premier)
HSBC	Home Smart Loan
HSBC	Home Smart Loan (Premier)
HSBC	Home Value Loan
HSBC	Variable Home Loan
HSBC	Variable Home Loan (Premier)
Hume Bank	First Home Starters Loan (Package)
Hume Bank	Fixed Rate Home Loan
Hume Bank	Fixed Rate Home Loan (Property Package)
Hume Bank	Interest Saver Home Loan
Hume Bank	Introductory Rate Home Loan
Hume Bank	Introductory Rate Home Loan (Property Package)
Hume Bank	Standard Variable Home Loan
Hume Bank	Standard Variable Home Loan (Property Package)
Hunter United	Basic Variable Home Loan
Hunter United	Fixed Rate Home Loan
Hunter United	Home Loan (Package)
Hunter United	Platinum Home Loan
Illawarra Credit Union	Fixed Home Loan
Illawarra Credit Union	Fixed Rate Lite
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
Illawarra Home Loans	Fast Track Home Loan (Fixed)
IMB Bank	Accelerator Home Loan
IMB Bank	Budget Home Loan
IMB Bank	Equity Line Advantage
IMB Bank	Essentials Home Loan
IMB Bank	Fixed Home Loan
IMB Bank	Fixed Home Loan (Platinum Package)
IMB Bank	Introductory Variable Home Loan
IMB Bank	Platinum Package Equity Line
IMB Bank	Standard Variable Home Loan
IMB Bank	Variable Home Loan (Platinum Package)
iMortgage	Elite
iMortgage	Elite (Fixed)
iMortgage	Fusion
iMortgage	Fusion (Fixed)
ING	Fixed Rate Loan
ING	Fixed Rate Loan (Owner Occupiers with Orange Advantage)
ING	Mortgage Simplifier
ING	Orange Advantage (Package)
Liberty	Fixed Rate Home Loan
Liberty	Free Variable Home Loan
Liberty	Sharp Home Loan
Liberty	Star Home Loan
loans.com.au	Essentials Variable
loans.com.au	Fixed Home Loan
loans.com.au	Offset Variable
loans.com.au	Smart Loan (Package)
Macquarie	Basic Home Loan
Macquarie	Basic Home Loan (Fixed)
Macquarie	Offset Home Loan (Fixed, Package)
Macquarie	Offset Home Loan (Package)
Macquarie Credit Union	Basic Home Loan
Macquarie Credit Union	First Home Buyers Home Loan
Macquarie Credit Union	Introductory Rate Home Loan
Macquarie Credit Union	Investment Variable Home Loan
Macquarie Credit Union	Power Home Loan (Package)
Macquarie Credit Union	Special Low Rate Home Loan
Macquarie Credit Union	Standard Variable Home Loan
Maitland Mutual Building Society	Budget Home Loan
Maitland Mutual Building Society	Fixed Rate Home Loan

Maitland Mutual Building Society	Fixed Rate Home Loan (Package)
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
ME	Flexible Home Loan (Fixed)
ME	Flexible Home Loan (Fixed, Member Package)
ME	Flexible Home Loan (Member Package)
Mortgage House	Advantage Home Loan
Mortgage House	Advantage Home Loan (Fixed)
Mortgage House	Advantage Home Loan Combo Special
Mortgage House	Advantage PAYG Special
Mortgage House	Advantage Standard Home Loan
Move	Economy Home Loan
Move	First Home Loan
Move	Lockit Home Loan (Fixed)
Move	myHome Package
Move	myWealth Package
Move	Standard Variable Rate Home Loan
Move	Straightforward Home Loan
Move	Wealth Builder Home Loan
Mozo	Mystery Bank Deal
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 Fixed Rate 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	Basic Variable
MyState	Fixed Rate Loan
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)

NAB	Tailored Home Loan (Fixed)
NAB	Tailored Home Loan (Fixed, Choice Package)
Newcastle Permanent	Fixed Rate Home Loan
Newcastle Permanent	Fixed Rate Home Loan (Premium Plus Package)
Newcastle Permanent	Premium Variable Home Loan
Newcastle Permanent	Real Deal Home Loan
Newcastle Permanent	Real Equity Line of Credit
Newcastle Permanent	Real Equity Line of Credit (Premium Plus Package)
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	Fixed Rate Home Loan (Fixed)
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	Fixed Rate Home Loan
P&N Bank	Simple Home Loan
P&N Bank	Smooth Home Loan
People's Choice Credit Union	Basic Variable 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)
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 (LVR<80%) (Package)
People's Choice Credit Union	Variable Home Loan (Package)
Police Bank	Goldrate Home Loan (Package)
Police Bank	Police Value Home Loan
Police Bank	Police Value Home Loan (Fixed)
Police Bank	Premium Home Loan
Police Bank	Premium Home Loan (Fixed)
Police Credit Union	Better Fixed Home Loan
Police Credit Union	Better Special Variable Home Loan (Package)
Police Credit Union	Discount Variable Rate Home Loan
Police Credit Union	Fixed 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	Fixed Rate
QBANK	Mortgage Secured Overdraft
QBANK	Standard Variable Rate
Qudos Bank	Fixed Rate Home Loan
Qudos Bank	Home Access Loan
Qudos Bank	Low Cost Home Loan (Package)
Qudos Bank	No Frills Home Loan
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	First Home Buyer Ultimate Home Loan Package (Fixed)
Queensland Country Credit Union	Fixed Rate Home Loan
Queensland Country Credit Union	Variable Rate Home Loan
Queenslanders Credit Union	Fixed Rate Home Loan
Queenslanders Credit Union	Fixed Rate Home Loan Special
Queenslanders Credit Union	Original Home Loan
Queenslanders Credit Union	Ultimate Home Loan
Queenslanders Credit Union	Ultimate Home Loan Special
RACQ Bank	Fixed Rate
RACQ Bank	Fixed Rate (Choices Package)
RACQ Bank	Mortgage Breaker
RACQ Bank	Mortgage Saver Special
RACQ Bank	Variable Rate (Choices Package)
RAMS	Fixed Rate
RAMS	Full Feature
RAMS	Line of Credit
RAMS	Low Rate
RAMS	Value Advantage (Package)
Reduce Home Loans	Fixed Rate Wealth Maximizer
Reduce Home Loans	Investor Rate Buster High Lend Variable
Reduce Home Loans	Rate Buster High Lend Variable
Reduce Home Loans	Rate Buster Variable
Reduce Home Loans	Rate Lovers Variable Home Loan
Regional Australia Bank	Basic Home Loan
Regional Australia Bank	Fixed Home Loan (Partnership Advantage)
Regional Australia Bank	Home Loan (Partnership Advantage)
Regional Australia Bank	Mortgage Offset Home Loan
Regional Australia Bank	Steady Rate Home Loan

Regional Australia Bank	Sustainable Home Loan
Resi	Flexi Options Home Loan
Resi	Flexi Options Home Loan (Fixed)
Resi	Smart Pro
Resi	Smart Pro (Fixed)
SCU	Basic Variable Home Loan
SCU	First Home Buyer Loan
SCU	My Life Home Loan (Fixed, Package)
SCU	My Life Home Loan (Package)
SCU	Pro Pack Home Loan
SCU	Standard Fixed Rate Home Loan
SCU	Variable Rate Home Loan
Southern Cross Credit Union	Fixed Home Loan
Southern Cross Credit Union	Platinum Home Loan
Southern Cross Credit Union	Platinum Home Loan (Fixed)
Southern Cross Credit Union	Platinum Home Loan - Professional
Southern Cross Credit Union	Platinum Home Loan - Professional (Fixed)
Southern Cross Credit Union	Variable Home Loan
St.George	Basic Home Loan
St.George	Fixed Home Loan
St.George	Fixed Home Loan (Advantage Package)
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	Fixed Home Loan
State Custodians	Low Rate Home Loan with Offset
State Custodians	Low Rate Line of Credit
Suncorp	Access Equity
Suncorp	Access Equity Line of Credit (Home Package Plus)
Suncorp	Back to Basics
Suncorp	Fixed Home Loan
Suncorp	Fixed Home Loan (Home Package Plus)
Suncorp	Fixed Home Loan First Home Buyer (Home Package Plus)
Suncorp	Standard Variable Home Loan First Home Buyer (Home Package Plus)
Suncorp	Standard Variable Home Loan Special Offer (Home Package Plus)
Suncorp	Standard Variable Loan
Suncorp	Standard Variable Loan (Home Package Plus)
Teachers Mutual Bank	Classic Home Loan
Teachers Mutual Bank	Fixed Option 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	Basic Variable
The Rock	Essentials Home Loan
The Rock	Fixed Rate Loan
The Rock	Standard Variable Rate Loan
Tic:Toc	Fixed Home Loan
Tic:Toc	Variable Home Loan
UBank	UHomeLoan
UBank	UHomeLoan (Fixed)
UBank	UHomeLoan - Investor Extra Offer
UBank	UHomeLoan - Offer
UniBank	Classic Home Loan
UniBank	Fixed Option 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
Unity Bank	Fixed Rate
Virgin Money	Reward Me Fixed Rate Home Loan
Virgin Money	Reward Me Variable Rate Home Loan
Westpac	Equity Access
Westpac	Equity Access (Premier Advantage Package)
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)
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 Home Loan (Fixed)
Yellow Brick Road	Empower Package (Offset)
Yellow Brick Road	Rate Smasher