



# Home Loans Star Ratings

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## Residential Floating

Company	Product	Rate*	Loan Fees at 350K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Top up Facility	Split Facility	Construction Loan
			Upfront	Ongoing								
★★★★★ "Outstanding Value"												
BNZ	TotalMoney	5.79%	400	Nil	Both	✓	✓	✓	95%	✓	✓	✓
Kiwibank NZ	Offset	5.65%	250	Nil	Both	✓	✗	✓	95%	✓	✓	✓
★★★★★												
ANZ Bank NZ	Floating Rate	5.74%	500	Nil	Both	✓	✗	✗	95%	✓	✓	✓
BNZ	Standard Variable	5.79%	400	Nil	Both	✓	✓	✗	95%	✓	✓	✓
Westpac NZ	Choices Offset Floating	5.85%	400	120	Both	✓	✓	✓	95%	✓	✓	✓
★★★												
ASB Bank NZ	Variable	5.75%	Nil	Nil	Both	✓	✗	✗	95%	✓	✓	✓
Kiwibank NZ	Variable	5.65%	Nil	Nil	Both	✓	✗	✗	95%	✓	✓	✓
New Zealand HomeLoans NZ	Floating Rate	5.85%	250	Nil	Both	✓	✓	✗	95%	✓	✓	✓
SBS Bank NZ	Floating	5.74%	400	Nil	Both	✓	✗	✗	90%	✓	✓	✓
Sovereign NZ	Go Home Loan Variable	5.85%	Nil	Nil	Both	✓	✓	✗	95%	✓	✓	✓
The Co-operative Bank	Floating Rate	5.70%	350	Nil	Both	✓	✗	✗	95%	✓	✓	✓
TSB Bank	Variable	5.74%	250	Nil	Both	✓	✗	✗	90%	✓	✓	✓
Westpac NZ	Choices Capped 1 yr	5.15%	400	Nil	Both	✓	✗	✗	95%	✓	✓	✗
Westpac NZ	Choices Capped 2yrs	5.25%	400	Nil	Both	✓	✗	✗	95%	✓	✓	✗
Westpac NZ	Choices Floating	5.85%	400	Nil	Both	✓	✓	✗	95%	✓	✓	✓



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## Investment Floating

Company	Product	Rate*	Loan Fees at 350K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Top up Facility	Split Facility	Construction Loan
			Upfront	Ongoing								
★★★★★ "Outstanding Value"												
BNZ	Investment TotalMoney	5.79%	400	Nil	Both	✓	✓	✓	80%	✓	✓	✓
Kiwibank NZ	Investment Offset	5.65%	250	Nil	Both	✓	✗	✓	95%	✓	✓	✓
★★★★★												
ANZ Bank NZ	Inv Floating Rate	5.74%	500	Nil	Both	✓	✗	✗	95%	✓	✓	✓
ASB Bank NZ	Investment Variable	5.75%	Nil	Nil	Both	✓	✗	✗	95%	✓	✓	✓
BNZ	Investment Variable	5.79%	400	Nil	Both	✓	✓	✗	80%	✓	✓	✓
Westpac NZ	Inv Choices Offset Floating	5.85%	400	120	Both	✓	✓	✓	95%	✓	✓	✓
★★★												
Kiwibank NZ	Investment Variable	5.65%	Nil	Nil	Both	✓	✗	✗	95%	✓	✓	✓
New Zealand HomeLoans NZ	Floating Investment	5.85%	250	Nil	Both	✓	✓	✗	95%	✓	✓	✓
SBS Bank NZ	Investment Floating	6.24%	400	Nil	Both	✓	✗	✗	90%	✓	✓	✓
Sovereign NZ	Inv Go Home Loan Variable	5.85%	Nil	Nil	Both	✓	✓	✗	95%	✓	✓	✓
The Co-operative Bank	Investment Floating Rate	5.70%	350	Nil	Both	✓	✗	✗	80%	✓	✓	✓
TSB Bank	Investment Variable	5.74%	250	Nil	Both	✓	✗	✗	75%	✓	✓	✓
Westpac NZ	Choices Floating Investment	5.85%	400	Nil	Both	✓	✓	✗	95%	✓	✓	✓
Westpac NZ	Inv Choices Capped 1yr	5.15%	400	Nil	Both	✓	✗	✗	95%	✓	✓	✗
Westpac NZ	Inv Choices Capped 2 yrs	5.25%	400	Nil	Both	✓	✗	✗	95%	✓	✓	✗



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## Residential Fixed

Company	Product	Rate*	Loan Fees at 350K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Home Loan Pre-Approval	Max LVR (%)	Top up Facility	Split Facility	Instant Valuations
			Upfront	Ongoing							
★★★★★ "Outstanding Value"											
ASB Bank NZ	Residential Fixed	4.75%	Nil	Nil	Both	✓	✓	100%	✓	✓	✓
Sovereign NZ	Go Home Loan Fixed	4.75%	Nil	Nil	Both	✓	✓	95%	✓	✓	✓
★★★★★											
Kiwibank NZ	Residential Fixed	4.85%	Nil	Nil	Both	✓	✓	95%	✓	✓	✗
New Zealand HomeLoans NZ	Standard Fixed	4.75%	250	Nil	Both	✓	✗	95%	✓	✓	✗
The Co-operative Bank	Residential Fixed	4.75%	350	Nil	Both	✗	✓	95%	✓	✓	✓
★★★											
ANZ Bank NZ	Fixed Rate	5.10%	500	Nil	Both	✓	✓	95%	✓	✓	✓
BNZ	Standard Fixed	5.25%	400	Nil	Both	✓	✓	95%	✓	✓	✓
SBS Bank NZ	Standard Fixed	5.10%	400	Nil	Both	✓	✓	90%	✓	✓	✗
TSB Bank	Residential Fixed	5.25%	250	Nil	Both	✓	✓	90%	✓	✓	✓
Westpac NZ	Choices Fixed	5.10%	400	Nil	Both	✗	✓	95%	✓	✓	✓



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## Investment Fixed

Company	Product	Rate*	Loan Fees at 350K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Home Loan Pre-Approval	Max LVR (%)	Top up Facility	Split Facility	Instant Valuations
			Upfront	Ongoing							
★★★★★ "Outstanding Value"											
ASB Bank NZ	Investment Fixed	4.75%	Nil	Nil	Both	✓	✓	95%	✓	✓	✓
Sovereign NZ	Inv Go Home Loan Fixed	4.75%	Nil	Nil	Both	✓	✓	95%	✓	✓	✓
★★★★★											
Kiwibank NZ	Investment Fixed	4.85%	Nil	Nil	Both	✓	✓	95%	✓	✓	✗
New Zealand HomeLoans NZ	Inv Standard Fixed	4.75%	250	Nil	Both	✓	✗	95%	✓	✓	✗
The Co-operative Bank	Investment Fixed	4.75%	350	Nil	Both	✗	✓	95%	✓	✓	✗
★★★											
ANZ Bank NZ	Inv Fixed Rate	5.10%	500	Nil	Both	✓	✓	95%	✓	✓	✓
BNZ	Investment Standard Fixed	5.25%	400	Nil	Both	✓	✓	80%	✓	✓	✓
SBS Bank NZ	Investment Standard Fixed	5.10%	400	Nil	Both	✓	✓	90%	✓	✓	✗
TSB Bank	Investment Fixed	5.25%	250	Nil	Both	✓	✓	75%	✓	✓	✗
Westpac NZ	Inv Choices Fixed	5.10%	400	Nil	Both	✗	✓	95%	✓	✓	✓



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## Line of Credit

Company	Product	Rate*	Loan Fees at 350K (\$)		Principal+ Int/Int Only or Both	Transactional Mortgage	Portable Mortgage	Instant Valuation	Interest Capitalisation	Interest Paid when in Credit	Home Loan Pre-Approval
			Upfront	Ongoing							
★★★★★ "Outstanding Value"											
ANZ Bank NZ	Flexible Home Loan	5.85%	500	150	Both	✓	✓	✓	✓	✗	✓
ASB Bank NZ	Orbit Home Loan	5.75%	Nil	144	Both	✓	✓	✓	✗	✓	✓
★★★★★											
SBS Bank NZ	Flexi-Loan Variable	5.74%	400	Nil	Both	✓	✓	✗	✓	✓	✗
Westpac NZ	Choices Everyday Floating	5.85%	400	119	Both	✓	✓	✓	✓	✓	✓
★★★											
BNZ	Mortgage One	6.40%	400	240	IO	✓	✓	✓	✓	✗	✓
BNZ	Rapid Repay Home Loan	5.85%	400	42	P+I	✓	✓	✓	✓	✗	✓
Kiwibank NZ	Revolving Line Of Credit	5.65%	Nil	Nil	IO	✓	✓	✗	✓	✗	✓
TSB Bank	Revolving Line Of Credit	5.74%	250	120	Both	✓	✓	✗	✓	✗	✓