

Standard Lenders

Updated 12 October 2026 | Cross-referenced to Easy Refinance Schedule v4.8.6

Adelaide Bank †	Commonwealth Bank (CBA) †	Overseas-Chinese Banking Corporation †
Advantagedge †	Community First Credit Union Limited	People's Choice Credit Union †
AFG Home Loans †	Credit Union SA †	Pepper
Alex Bank	Firefighters Mutual Bank †	Police and Nurses (P&N Bank) †
AMP †	First Federal Pty Ltd	Police Bank Ltd †
ANZ Bank †	Firstmac †	Police Credit Union †
ANZ Wealth	Gateway Bank (formerly Gateway Credit Union)	QANTAS Credit Union †
Athena Home Loans †	Goulburn Murray Credit Union Co-Operative Ltd	Qudos Bank †
Aussie Home Loans †	Great Southern Bank (formerly CUA) †	Queensland Country Credit Union †
Aussie Mortgage Ltd †	Greater Building Society †	Queensland Professional Credit Union
Australia Central Credit Union †	Health Professionals Bank †	Rabobank Nederland †
Australian Military Bank Ltd (formerly Australian Defence Credit Union) †	Heritage †	RAC WA
Auswide Bank †	Homeloans Ltd †	Railways Credit Union
Bank Australia †	Homeside (grandfathered NAB brand) †	RAMS †
Bank First	HomeStart Finance †	RedZed
Bank of China †	HSBC †	Regional Australia Bank
Bank of Melbourne †	Hume Bank †	Resi (Resi Mortgage Corporation)
Bank of Queensland (BOQ) †	Illawarra Building Society †	Resimac †
Bank of Sydney Ltd †	ING †	St George †
Bank SA †	Keystart Home Loans †	Suncorp Bank (formerly Suncorp Metway) †
Bankwest †	La Trobe † ‡	Teachers Mutual †
BCU †	Liberty †	Think Tank Group Pty Ltd
Bendigo Bank †	Loans Com Au Pty Ltd †	UBank †
Beyond Bank Australia †	Macquarie †	Unibank †
Bluestone	ME Bank †	United Overseas Bank †
Bridgit Financial Services	Metro Finance	Unloan (a division of Commonwealth Bank of Australia)
Brighten Home Loans †	Mortgage House	Virgin Money Australia (a division of Bank of Queensland Limited)
Central Murray Credit Union	MOVE Bank	Wave Money Pty Ltd
Citibank	MyState Bank Limited †	Westpac Bank †
Coastline Credit Union	NAB †	
Colonial First State †	Newcastle Permanent Building Society †	

† Rapid Refinance is available for this outgoing financial institution (Easy Refinance Schedule, section 1.2(i)). All other lenders listed are eligible for Easy Refinance only, not Rapid Refinance.

‡ La Trobe funded loans are exempt from the CCR identification requirement below, as La Trobe is not a CCR participant (Easy Refinance Schedule, section 1.1(d)(i)). SMSF loans (corporate trustee only) and Commercial Easy Refi loans to company and trust borrowers are also exempt.

The existing loan must be identifiable on the borrower's Comprehensive Credit Report (CCR), with the reporting entity name corresponding to the lender shown on the most recent loan statement. Specifically and for the avoidance of doubt, we will NOT refinance White label - Mortgage Manager funded loans where the funder & statement brand are different.

Aggregator White Label Home Loans

AFG Home Loans Align (Thinktank)	Connective Horizon (Brighten)	Apollo by LMG (Athena)
AFG Home Loans Alpha (Bendigo Bank)	Connective Select (Adelaide Bank)	Go Beyond by LMG (Thinktank)
AFG Home Loans Bright (Brighten)	Connective Solutions (Pepper Money)	Bridgit by LMG (Bridgit)
AFG Home Loans Options (Pepper Money)	Mortgage Choice Amplify (Bluestone)	Finsure Loans (Pepper Money)
Connective Advance (Thinktank)	Mortgage Choice Freedom powered by Athena (Athena Home Loans)	Finsure Loans (Thinktank)
Connective Complete (RedZed)	Mortgage Choice Ignite (Pepper Money)	
Connective Elevate (Bluestone)	Mortgage Choice SmartSelect (Advantedge)	

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