



# First Home Buyers Award

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## First Home Buyer

Company	Home Loan Pre-approval	Specialist Lender for First Home Buyer	Deposit Details				Education and Tools		
			Maximum LVR	Guarantee Option Available	Guarantor can Provide Deposit	FHB given High LVR Priority	Property Buying Check-List	Specific Property Research Available	Step by Step Guide to Buying Property
ANZ Bank	✓	✓	95%	✓	✓	✓	✓	✓	✓
ASB Bank	✓	✗	95%	✓	✓	✓	✓	✓	✓
BNZ	✓	✗	95%	✓	✓	✓	✓	✗	✓
Kiwibank	✓	✗	95%	✓	✓	✓	✓	✓	✓
SBS Bank	✓	✗	95%	✓	✓	✗	✗	✗	✓
Sovereign	✓	✗	95%	✓	✓	✓	✓	✓	✓
The Co-operative Bank	✓	✗	95%	✓	✓	✗	✗	✓	✓
TSB Bank	✓	✓	95%	✓	✓	✗	✗	✓	✓
Westpac	✓	✗	95%	✓	✓	✗	✓	✓	✓