

About Us RateCity Mortgage Broker

RateCity is Australia's leading financial comparison website. We're here to help you make smarter decisions about your personal finances and help you find the right financial products. We compare a range of banking products, from home loans to credit cards, personal loans and car loans, superannuation funds, savings accounts and more.

With access to over 13,000 financial products from over 250 providers, RateCity does the leg work for you – narrowing down thousands of potential options to find products that suit your lifestyle and rates to suit your budget.

RateCity's sophisticated search tools mean you don't have to visit hundreds of different websites to find the best deals. We show you side-by-side comparisons so you can see how a range of products stack up.

In short, we take the hassle out of finding the right financial products – saving you time and money.

Frequently Asked Questions

Where do you get your information from?

At RateCity, we've got a team of data specialists working behind the scenes to display the most up to date and comprehensive data on the market. The team manages over 13,000 products on a daily basis using information from a range of different sources including trusted third party data providers and direct from financial institutions.

How up to date is your data?

Our data is updated hourly when new information comes in. We work closely with financial institutions and other third parties to get the most accurate information on to our site as quickly as possible – sometimes before the institutions update their own websites.

How do you compare products?

RateCity uses the most innovative search tools and tables to help you compare financial products side by side, using a range of filters. These filters draw on our extensive library of data, to help narrow down your search based on your financial needs. Where possible, we'll ask you easy to understand questions and help do the filtering for you. We've also added helpful hints to decode some of the bank jargon.

RateCity stores a comprehensive set of information about every financial product on site, so that our state-of-the-art filters can generate accurate results that are specific to your search. We do this because we believe life's too short to have a financial product that doesn't suit your needs.

Do you display every product on the market?

Our site compares over 13,000 different products from over 250 different financial institutions, which is the vast majority of financial products from the biggest banks to the smallest online lenders.

While we aim to cover the whole market, there are times when we cannot get access to up-to-date information from a small handful of lenders. Check out the full range of financial institutions we compare here.

What type of financial products do you compare?

RateCity compares a broad range of personal finance products including home loans, credit cards, personal loans, car loans, superannuation, savings accounts, term deposits, transaction accounts, SMSF loans and margin loans.

How do you list the products in your search tables?

Products displayed in our rate tables are usually arranged so the lowest rates appear at the top, but in some cases they are arranged by another attribute, such as fees. For home loans arranged by lowest rate, this is based on the lowest comparison rate, however you can change the sort order by selecting the appropriate category at the top of the table. You can also set our filters to show you the full list of products rather than just those products with links to the financial institutions. In some cases, a 'promoted' product is displayed at the top of the table. RateCity may receive remuneration for the promotion of these products. Promoted products are always clearly labelled as such.

In some content articles, we also show a selection of available products which relate to the article's topic. These are not always the lowest cost loans on RateCity.com.au, but are selected to reflect loans that may be of interest to the user.

Why do you have an AFS Licence?

RateCity has an AFS licence (AFSL: 316 710) issued by ASIC and allow us to deal in financial products. By building tools to help consumers decide what financial products to choose, we have a responsibility to provide accurate and fair information. Our licence is a sign of our commitment to this responsibility and we take our licence obligations very seriously. To examine our licence status do a search for our company name or AFSL number on the ASIC register.

What's the catch? How do you make money?

For once, there isn't a catch. Our revenue comes from introduction fees paid by financial institutions if you click to apply for products from our site, as well as advertising sold on the site. For more information, please read our Financial Services & Credit Guide.

Do you provide financial advice?

RateCity is an information service designed to help consumers learn more about their finances and make better decisions. We've built a range of tools to help people find financial products, however for personal financial advice about your situation, you should refer to a mortgage broker or financial planner.

Can you lend me money?

No, RateCity.com.au is a comparison service to help you find the right product from the thousands of products on the market. We do not offer our own products, as this would be a conflict of interest.

How can I contact RateCity?

Please get in touch using the details listed on the Contact Us page. We'll get back to you as soon as possible.

For general inquiries:

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