

2015 STAR RATINGS REPORT



Personal Loans



Personal Loans

November 2015

Foreword

Many Aussies use personal loans to buy their first car – or their next car – or pay to go on a dream holiday. A personal loan can allow you to pay for something now, long before you could save up your pennies for it ... as long you can afford to pay that debt off in monthly instalments.

These days, a popular use of a personal loan is to consolidate the debt we've accumulated on a credit card or store card. Reserve Bank data from 2015 confirms that our amount of personal debt has increased this year. Money is easy to spend, but we need to learn the age-old wisdom of only spending what we earn. When we've spent our way into debt, sometimes the only way out is to convert all your cards and debts into one personal loan and pay off the amount in full over the timeframe of the loan.

When it comes to finding a competitive interest rate, P2P lending is quickly becoming a new option for borrowers. After comments from ASIC this May about how they currently regulate P2P lending, we will be interested to observe how the market changes in years to come.

In this year's Personal Loans Star Ratings report you will see that the favourable interest rate landscape at the moment translates to some well-priced loans on the market. We researched no less than 290 products from 78 lenders. We've separated these into car loans, secured and unsecured personal loans so it will be that much easier for you to find what you're after.



Mitchell Watson
Research Manager



THE CHANGING LANDSCAPE FOR PERSONAL LOANS

Aussies in debt

According to Australian Bureau of Statistics May 2014 report, "Trends in Household Debt", more than 72% of our household debt is owed by households in the top 40% of income distribution levels. Naturally, these higher income earners have a greater capacity to repay their debt.

As for the rest of us, it's all about paying off your debt. Part of that involves checking the Canstar website to see what low rate personal loans are available.

What are current interest rates?

	Unsecured	Secured
Average	12.51%	8.80%
Min	6.12%	4.90%
Max	21.99%	19.49%

Source: www.canstar.com.au

Based on a loan amount of \$20,000 available for a loan term of 3 years.

P2P platforms on the rise over the past 12 months

P2P (peer to peer) lenders have been on the increase since late 2014. P2P lending has a long history in the USA and the UK, but it's only recently arrived on our shores here in Australia. It involves borrowers taking out a loan with investors directly instead of going through a bank or other financial institution.

If you're in need of a personal loan but you don't want to give your money to a big bank, P2P could be an affordable alternative. Just be aware that they generally only offer small loans; you're not going to be able to put your mortgage through a P2P platform. There aren't any huge risks for borrowers in P2P lending, although there are some risks involved for investors.

Who offers P2P lending in Australia? Here's [our list](#) as at July 2015:

- SocietyOne (Australia's first P2P lender, launched here in 2011)
- Ratesetter (launched November 2014)
- ThinCats Australia (launched late 2014)
- DirectMoney (launched late 2014)
- OnDeck (launched late 2015)
- Marketlend (launched December 2014)
- MoneyPlace (launching in mid-2016)

How ASIC regulates P2P platforms

ASIC Commissioner Greg Tanzer gave [a speech in May 2015](#) about the benefits of P2P lending and other innovative methods of providing financial services, such as crowdfunding, digital currencies, and robo-advisors. There are currently not any specially-designed regulations for P2P lending in Australia, because there are several different business models in operation, but P2P lending platforms must still be regulated by ASIC.

There are several aspects of P2P lending platforms that are currently regulated by ASIC:

- **Certification / Approvals:** P2P platforms involving managed investment funds, credit facilities, and stock market trading all require different approvals. These approvals can already be obtained from ASIC without the need for a specific P2P regulatory approval system. ASIC is currently at work on their new innovation hub, which may also help streamline this process.
- **Disclosure:** Whether investors get a PDS or something else, P2P platforms must ensure that retail investors have a proper understanding of this type of investment before they sign up. This disclosure must be transparent about the key risks and benefits and explain clearly how the platform works.
- **Advertising:** Advertising of P2P products must not be misleading or likely to mislead, just like advertising for any other financial product. For example, advertising for P2P lending should not compare P2P lending products to a traditional banking product, because the risk of failed investment involved in P2P lending is much higher than for a traditional banking product.



AUSTRALIAN BORROWING HABITS

When it comes to a loan for personal reasons, consumers have a number of options. You should always be objective when it comes to debt – what do you need, and how much can you afford to repay? We want you to know your options so that you can be realistic about paying off your debt, and not end up in more debt.

You could potentially choose from:

- Payday loans
- Credit cards
- Personal loan (secured or unsecured)
- Overdraft
- Line of credit (secured against home) or redraw facility

There are many things you need to consider for each of these options, so we'll give you a brief rundown.



PERSONAL LOAN

Pros:

- Able to borrow any amount up to \$100,000.
- Option to repay over any length of time up to 7 years for unsecured loans and longer for secured loans.
- Because the debt amount is fixed, you can't add to it with impulse purchases.
- Average interest rate is lower for a personal loan than for a credit card.
- Repay the same amount every month, if you choose a fixed-rate loan.
- By the end of the loan term, your debt should be fully paid off.

Cons:

- You can't add usually to the debt amount.
- You must meet your repayment obligations.



CREDIT CARD

Pros:

- A convenient source of unsecured credit – you can make purchases at any time.
- Pay no interest if you repay in full during the card's set timeframe.
- Option to repay only the minimum amount if you choose.
- You can use them anywhere in the world (almost.).
- Provides financial assistance in case of emergencies.
- They offer discounts at stores and offer rewards for certain cards.

Cons:

- Constantly presents you with the temptation to spend more than you earn.
- Because there is no set time to repay the card, you can create a never-ending debt.
- Interest is charged if you don't pay the outstanding balance in full each month.



OVERDRAFT FACILITY

Pros:

- A helpful emergency measure, for months when you need just a bit more cash to meet a bunch of bills at once. Allows you to overdraw your account up to an agreed amount.
- Interest rate tends to be similar to personal loans.
- No application fees, and the facility is free when you are not using it
- Great for cash flow especially if you have an unstable income such as a small business owner.

Cons:

- Only available to those with a good credit rating.
- Generally not suitable for larger amounts of money.
- Interest rates may be higher than other types of credit, e.g. a home loan line of credit.



HOME LOAN LINE OF CREDIT

Pros:

- One of the cheapest ongoing interest rates out of all these borrowing options.
- Attractive for larger projects such as home renovations.
- Able to consolidate debt such as credit card and car loans under a lower interest rate and into one monthly repayment.
- Good for emergencies as it ensures that the borrower has access to these funds.
- Borrower only pays interest on the funds withdrawn.

Cons:

- Not everyone owns their own home to secure a line of credit against.
- Most home loans have a long lifespan (typically 25 or 30 years), so you can end up paying a lot of interest over that timeframe if you don't pay off the additional debt within a reasonable timeframe.
- Lines of credit require good budgeting skills and restraint so that they do not go beyond their credit limit and avoid unnecessarily withdrawing funds.



PAYDAY LOAN

Cons:

- Generally very high interest rates (now capped at 48% in NSW and QLD).
- Other fees and brokerage can apply on top of interest charges.
- Risk getting caught in a debt spiral.
- Other creditors look down on payday loans, so it may affect your credit rating if your credit history shows you've taken out a payday loan in the past.



WHAT ARE RATES AND FEES DOING?

When it comes to choosing a personal loan, the interest rates and fees that you are charged will make a big difference to the lifetime cost of your loan. Below are the current minimum, maximum and average interest rates and personal loan fees on our database.

	Unsecured	Secured	Car Loan Specific
Average			
Rate (%)	12.62%	9.54%	8.42%
Application Fee (\$)	\$148.27	\$158.38	\$152.07
Min			
Rate (%)	6.12%	4.9%	5.29%
Application Fee (\$)	\$0	\$0	\$0
Max			
Rate (%)	16.59%	14.65%	14.55%
Application Fee (\$)	\$575	\$369	\$369

Source: www.canstar.com.au.
Based on loans available for \$20,000 and a loan term of 3 years.

IS A LONGER LOAN TERM A GOOD THING?

Why you would choose a longer loan term

A longer loan term shrinks your monthly repayments – which your wallet will appreciate! It’s a good idea to take out a longer term to make your repayments smaller, even while you can still afford to contribute more.

For these reasons, it’s common to take out a longer loan term and pay it off earlier. But there is a hidden trap in paying off your loan “before its due time”, and that is the dreaded early repayment fee.

Early Repayment Fees

While repaying your personal loan earlier than expected is great (well done!), you can also come across unexpected fees which are called early repayment fees. These can range from \$0 all the way to \$800. The most common fee being charged (that is not \$0) is \$150.

Fixed rate personal loans will generally charge you what is called an “economic cost” or “fixed cost” for repaying a loan earlier than expected. Institutions publish how they calculate this cost, and it is a good idea to get familiar with these calculations if you are thinking about taking out a fixed loan but you know you might repay it early.

Let’s take a look at the worst case scenario of an \$800 early repayment fee:



A person takes out a loan of \$10,000 at 9.00% over a 3-year period, and decides to pay off the balance of the loan early, at 1 year and 6 months.

This person will pay around \$720 worth of interest for that 1 year and 6 months.

When you add on the extra \$800 on top, the total lender charges add up to \$1,520.

This is more than what you would pay in interest if you had just continued to pay the minimum repayment along the whole life of the loan term.

This may be an extreme case, but it is a good example that shows it is always important to check the fees of a loan before deciding to go any further, since you never know when you’re going to find yourself in a sticky situation.



Tips for buying a car loan

1 When you're looking to upgrade to a new car with some premium extra features like tinted windows or alloy wheels, consider not buying the top model car just to get these. Instead, look for these extras elsewhere, as they're usually cheaper after-factory. This means you can take out a smaller loan – with smaller repayments!

2 A common tip from financial planners – and it's a great one – is “Never take

a loan out on a depreciating asset (like a car) unless you desperately need it.” If you do desperately need it (and let's face it, most of us do need a car) don't go overboard!

CAR LOANS: TIPS AND TRAPS

Although car loans are a subset of personal loans, there are some differences between a standard personal loan and a car loan. When it comes to buying a car, whether you choose to apply for a car loan or another form of personal loan will depend on a number of factors in terms of what you're looking for.

You will generally find fixed rates instead of variable rates when it comes to car loans. The benefits of a fixed rate include that you have the ability to budget with an assurance that the rate will not change for the length of your loan, say 1-5 years.

The downside to a fixed rate is that it doesn't offer any flexibility in regards to repayments. So if you bought a scratchie ticket and won the Gold Lotto, you might want to pay off the rest of your loan, but may have to pay an early termination fee.

Possible traps when buying a car loan

- 1** Not shopping around for a car loan: Shopping around for a car loan can make a huge difference. You can [compare car loans on our database](#).
- 2** Not asking for a discount or a lower rate: When you know you have bargaining power such as a [good credit history](#) and a substantial income, you should always use that power. (Don't just accept the car dealer's finance offer!)
- 3** Balloon payments: There aren't a lot of these around, but if you do come across one, think carefully before jumping in. A balloon payment is when you arrange to offset an amount from the principal of your loan, to repay at the end of the loan as the final repayment. This allows you to pay smaller interest and therefore smaller repayments in the meantime. But at the end of your loan, when your budget is already tired from years of monthly repayments, that balloon payment can be a quite large lump sum – for example, \$5,000 paid in one hit. Make sure that any balloon payment will be affordable at the time.
- 4** Be cautious around extremely low interest rate offers. These introductory offers might revert to an extremely high interest rate at some point during the term of your loan. Ensure that you understand how long the introductory rate will last and what the approximate revert rate will be at the end of that honeymoon.



THE FIVE STAR PRODUCTS

Having crunched the numbers and tested 290 loans from 78 providers, CANSTAR has come up with a comprehensive ratings list to determine which loans offer outstanding value for money. We found:



23 x Five Star Rated Car Loans



10 x Five Star Rated Personal Loans – Unsecured



5 x Five Star Rated Personal Loans – Secured

To find out the methodology we used in our star ratings, see the document at the end of the results report below.



METHODOLOGY

Personal Loan

What are the CANSTAR *personal loan star ratings*?

CANSTAR *Personal Loan Star Ratings* are a sophisticated rating methodology, unique to CANSTAR, which compare the dominant personal and car loan products in Australia and present the results in a simple, user-friendly format.

Our rating methodology is transparent and extensive. The methodology compares all types of secured and unsecured personal and car loans in Australia and accounts for an array of characteristics such as;

- Loan Purpose
- Pre-Approval Availability
- Security Requirements
- Deposit Requirements
- Repayment Capabilities
- Channels of Availability

The results are reflected in a consumer-friendly 5-star concept, with 5 stars denoting a product that offers outstanding value. Only the products that obtain a score in the top 5% - 10% of the score distribution receive a 5 star rating.

What are the categories used by CANSTAR personal loan star ratings?

CANSTAR appreciates the clear distinction of personal loan users as two separate groups. One group of borrowers uses personal loans mainly to purchase cars while the other group uses personal loans to finance other interests such as debt consolidation or holidays. The latter group may either require a secured or an unsecured loan. In recognition of these differences, the CANSTAR *personal loan star ratings* methodology has been modified to reflect the distinction between the above mentioned groups.

- ***Car Loan - \$25,000 repaid over 5 years*** - to be eligible for this category, loans must be available for car purchase and be available for the loan amount and loan term used in the car loan scenario.
- ***Unsecured Personal Loan - \$15,000 repaid over 3 years*** - to be eligible for this category, loans must be available for either debt consolidation or holidays and be available for the loan amount and loan term used in that unsecured personal loan scenario.
- ***Secured Personal Loan - \$20,000 repaid over 5 years*** - to be eligible for this category, loans must be available for either debt consolidation or holidays and be available for the loan amount and loan term used in that secured personal loan scenario.

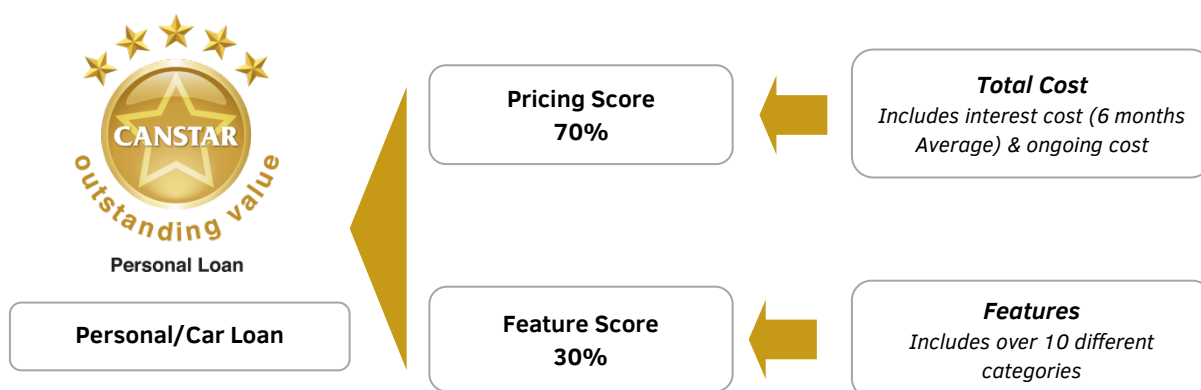
How does it work?

How are the '*stars*' calculated?

Each loan reviewed for the CANSTAR *Personal Loan Star Ratings* is awarded points for its comparative Cost and for the array of positive Features attached to the loan.

All products are assessed against these measures with the competitiveness of each product being highlighted by the star rating allocation after comparison to its peer products.

$$\text{PRICING SCORE (C) + FEATURES SCORE (F) = TOTAL SCORE (T)}$$



Weightings

The Costs (C) plus Features (F) point scores are indexed and totaled to provide the Total Index Points. Together they form the basis of the CANSTAR personal loan star ratings.

- The Costs and Features weights are equal in each loan profile. The weights applied to each features sub-category is subtly adjusted to account for the differences between the loan categories. The process considers each category separately and assigns weights representative of the relative importance of each group of features to each group (see table below). For both the Car Loan and Personal Loan categories, the total calculated cost of a loan accounts for a maximum 70% of each loan's total score and the features account for the remaining 30%.

The Costs (C) plus Features (F) point scores are indexed and totaled to provide the Total Index Points. Together they form the basis of the CANSTAR personal loan star ratings.

CANSTAR Personal Loan Star Ratings	WEIGHTINGS		
	COST (C)*	FEATURES (F)**	TOTAL (C+F)
Car Loan	70%	30%	100%
Unsecured Personal Loan	70%	30%	100%
Secured Personal Loan	70%	30%	100%

* Cost calculations consider 6 months average interest rates as well as ongoing fees associated with the loans

** Features calculations consider product functionality and flexibility, fees and charges and application process

Costs (C)

CANSTAR compares the current loan pricing data to calculate the COST (C) component of each product's overall score. The interest rate, upfront fees and ongoing fees are used to calculate the total cost to repay each loan by the borrower for the loan scenario used for each category (scenarios below). For secured loans we also take into consideration one-off documentation & documentation release fee.

Category	Loan Amount	Loan Period
Car Loan	\$25,000	5 Years
Unsecured Personal Loan	\$15,000	3 Years
Secured Personal Loan	\$20,000	5 Years

For the products with tiered interest rates based on loan amount and period the appropriate tiers based on the above table is considered. If the product has a rate range, the midpoint rate is considered for calculation. The interest rate is the average interest rate for the six months period equally weighted.

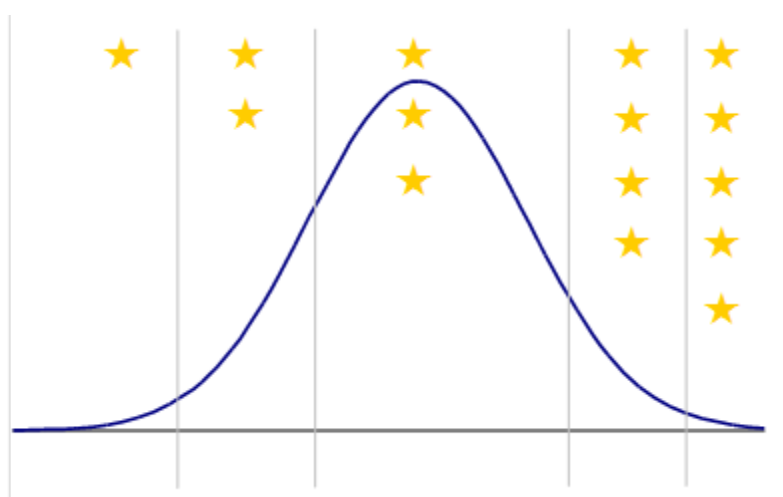
Features (F)

Each loan Feature (F) is allocated points. Points are awarded for positive loan traits such as less fees or greater flexibility. The total features score for each category of information (eg repayment capabilities) is ranked and weighted with each category contributing to the overall Features Score (F).

Feature Category	Car Loan	Secured	Unsecured	Examples of data captured
Product Flexibility	30%	30%	25%	
Lending Terms	50%	50%	70%	Loan Pre approval, Life of pre-approval,
Loan Insurance	5%	5%	5%	Loan Insurance available
Security Requirements	25%	20%	0%	Unsecured/ partial/ bill of sale/ lien over TD/ other
Deposit Requirements	20%	20%	0%	100% loan availability, min-max deposit requirements, rate variation for deposit
Loan Purpose	0%	5%	25%	Motorcycles/ new or used cars/ holidays/ debt consolidation/ renovations etc
Product Functionality	35%	35%	35%	
Repayment Capabilities	50%	50%	50%	Minimum repayments requirements, repayments options
Switching Facility	10%	10%	10%	Variable – fixed switch allowed, fees
Redraw & Top Up Facility	35%	35%	35%	Availability, conditions ,fees
Statement Options	5%	5%	5%	Frequency options/ online option
Fees and Charges	20%	20%	20%	
Additional Fees and Charges	20%	20%	20%	Missed payment fees, Partial repayment fees
Early Repayment Fees	80%	80%	80%	Early repayment fees
Application Process	15%	15%	20%	
Application Process	100%	100%	100%	Branch/ internet/ mobile lend/ broker/ phone

How are the stars awarded?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores with the objective to award the top 5-10% of products with the CANSTAR 5-star rating.



The results are reflected in a consumer-friendly CANSTAR star rating concept, with five stars denoting outstanding value.

How many products and financial institutions are analysed?

In order to calculate the ratings, CANSTAR analyses 250 Personal and Car Loans from 70 financial institutions in Australia. In addition, over 100 parts of a product are analysed which includes product parameters, flexibility and operating terms and conditions.

How often are CANSTAR *personal loan star ratings* re-rated?

All ratings are fully recalculated every twelve months based on the latest features offered by each institution. CANSTAR also monitors rate changes on an ongoing basis.

Does CANSTAR rate other product areas?

CANSTAR also rates the banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website www.canstar.com.au if you would like to view the latest CANSTAR star ratings reports of interest.



- Account based pensions
- Business life insurance
- Deposit accounts
- Health insurance
- Landlord insurance
- Margin lending
- Package banking
- Reward programs
- Travel insurance
- Agribusiness
- Car insurance
- Direct life insurance
- Home & contents
- Life insurance
- Online banking
- Personal loans
- Superannuation
- Travel money cards
- Business banking
- Credit cards
- First home buyer
- Home loans
- Managed investments
- Online share trading
- Pet insurance
- Term deposits
- Youth banking

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Personal Loan Star Ratings

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.

Car Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★★★ "Outstanding Value"										
ADCU	Equity New Car Loan (20% Deposit)	6.50	\$0	\$150	1000	80000	Nil	1 yr to 7 yrs	✓	✓
ADCU	New Car Loan	6.73	\$0	\$150	1000	80000	Nil	1 yr to 7 yrs	✓	✓
BankVic	New Car Loan	6.99	\$0	\$0	20000	100000	Nil	1 mth to 5 yrs	✓	✓
Beyond Bank	Low Rate Car Loan Special Offer	6.74	\$0	\$150	25000	125000	Nil	1 yr to 7 yrs	✓	✓
Defence Bank	New Car Loan	6.69	\$0	\$150	No Min	100000	Nil	No min to 7 yrs	✓	✓
Defence Bank	Used Car Loan	6.69	\$0	\$150	No Min	100000	Nil	No min to 7 yrs	✓	✓
Encompass Credit Union	New Car Loan <1yr old	6.45	\$5	\$150	1000	50000	Nil	No min to 5 yrs	✓	✓
Gateway Credit Union	New Car Loan	7.29	\$0	\$149	3000	75000	Nil	No min to 7 yrs	✓	✓
Holiday Coast CU	New Car Loan Variable	6.49	\$0	\$200	5000	70000	Nil	1 yr to 7 yrs	✓	✓
Horizon Credit Union	New Car Loan Fixed	6.49	\$0	\$150	No Min	No Max	Nil	1 yr to 5 yrs	✓	✓
Intech Credit Union	New Car Loan	6.99	\$0	\$150	5000	100000	Nil	1 yr to 7 yrs	✓	✓
My Credit Union	New Car Loan <3 yrs old	6.49	\$0	\$150	10000	100000	Nil	No min to 7 yrs	✓	✓
Newcastle Permanent	Personal Loan Secured	6.49	\$0	\$195	1000	No Max	Nil	3 mths to 7 yrs	✓	✓
Newcastle Permanent	Used Car Loan	6.49	\$0	\$195	1000	No Max	Nil	3 mths to 7 yrs	✓	✓
Northern Beaches CU	New Car Loan at H/L Rate	5.34	\$0	\$0	10000	65000	Nil	No min to 5 yrs	✓	✓
The Mac	Car Loan New	6.75	\$0	\$150	1000	100000	Nil	No min to 7 yrs	✓	✓
Transport Mutual Credit Union	New Car Loan - 10% Deposit	6.54	\$0	\$0	5000	No Max	Nil	1 yr to 7 yrs	✓	✓
Victoria Teachers Mutual Bank	Green Car Loan	5.29	\$0	\$90	5000	No Max	Nil	1 yr to 9 yrs	✓	✓
Victoria Teachers Mutual Bank	Green Car Loan Fixed	5.29	\$0	\$90	5000	No Max	Nil	1 yr to 5 yrs	✓	✓



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			Monthly	Application	Minimum	Maximum				
★★★★★ "Outstanding Value"										
Victoria Teachers Mutual Bank	New Car Loan	5.79	\$0	\$90	10000	No Max	Nil	No min to 9 yrs	✓	✓
Victoria Teachers Mutual Bank	New Car Loan Fixed	5.79	\$0	\$90	10000	No Max	Nil	1 yr to 5 yrs	✓	✓
Victoria Teachers Mutual Bank	Used Car Loan	6.79	\$0	\$90	5000	No Max	Nil	No min to 9 yrs	✓	✓
Victoria Teachers Mutual Bank	Used Car Loan Fixed	6.79	\$0	\$90	5000	No Max	Nil	1 yr to 5 yrs	✓	✓
✧ "Rising Star"										
Easy Street Fin Services	New Car Loan	6.49	\$0	\$195	10000	60000	Nil	1 yr to 5 yrs	✓	✓
Southern Cross Credit Union	Secured Personal Loan	6.49	\$0	\$250	1000	No Max	Nil	6 mths to 10 yrs	✓	✓
★★★★										
ADCU	Used Car Loan	9.39	\$0	\$150	1000	70000	Nil	1 yr to 7 yrs	✓	✓
Auswide Bank	New Car Loan - Variable	6.99 to 100.00	\$5	\$175	5000	75000	Nil	1 yr to 7 yrs	✓	✓
Bank Australia	Personal Loan - Property Owners	8.39	\$0	\$150	1000	No Max	Nil	No min to 10 yrs	✓	✓
BankVic	My First Car Loan	7.99	\$0	\$0	3000	100000	Nil	1 yr to 5 yrs	✓	✓
BankVic	Used Car Loan	8.99	\$0	\$0	5000	100000	Nil	1 mth to 5 yrs	✓	✓
Bendigo Bank	Green Sec Personal Loan	6.79	\$0	\$150	2000	No Max	20	1 yr to 7 yrs	✓	✓
Beyond Bank	Low Rate Loan	7.99	\$5	\$150	5000	125000	Nil	1 yr to 7 yrs	✓	✓
Beyond Bank	No Fee Loan	8.89	\$0	\$0	10000	125000	Nil	1 yr to 7 yrs	✓	✓
Catalyst Money	Secured New Car Loan	6.69	\$0	\$125	10000	100000	Nil	1 yr to 7 yrs	✓	✓
Coastline Credit Union	Car Loan New	9.29	\$0	\$200	1500	100000	Nil	1 yr to 7 yrs	✓	✓



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			Monthly	Application	Minimum	Maximum				
★★★★										
Community First CU	Green Car Loan	7.99	\$0	\$195	10000	60000	Nil	1 yr to 5 yrs	✓	✓
ECU Australia	Go Car Loan	7.95	\$0	\$150	5000	50000	Nil	No min to 7 yrs	✓	✓
Encompass Credit Union	Car Loan 1-5yrs old	7.99	\$5	\$150	1000	50000	Nil	1 yr to 5 yrs	✓	✓
G&C Mutual Bank	Fixed Rate New Car Loan <3 yrs old	7.99	\$0	\$190	No Min	150000	Nil	1 yr to 5 yrs	✓	✓
Gateway Credit Union	Car Loan < 5yrs Old	8.19	\$0	\$149	3000	75000	Nil	No min to 5 yrs	✓	✓
Greater Building Society	Personal Loan Secured	7.49	\$0	\$250	5000	100000	Nil	1 yr to 7 yrs	✓	✓
Horizon Credit Union	Used Car Loan - Special	7.99	\$0	\$150	5000	50000	Nil	1 yr to 10 yrs	✓	✓
Hunter United	Low Rate Car Loan	7.99	\$5	\$150	10000	75000	Nil	No min to 6 yrs	✓	✓
Illawarra CU NSW	Secured New Car Loan	6.69	\$0	\$125	10000	100000	Nil	1 yr to 7 yrs	✓	✓
IMB	Car Loan (New)	6.69	\$0	\$199	2000	75000	Nil	1 yr to 7 yrs	✓	✓
IMB	Personal Loan Secured	7.49	\$0	\$199	2000	60000	Nil	1 yr to 5 yrs	✓	✓
Macquarie Credit Union	New Car Loan <12 months	9.49	\$0	\$90	1000	80000	Nil	No min to 7 yrs	✓	✓
Macquarie Credit Union	Secured Personal Loan	8.10	\$0	\$90	1000	80000	Nil	No min to 15 yrs	✓	✓
Newcastle Permanent	Personal Loan Unsecured	7.99	\$0	\$195	1000	30000	Nil	3 mths to 7 yrs	✓	✓
Northern Beaches CU	Smart Car Loan	9.24	\$0	\$150	10000	65000	Nil	No min to 5 yrs	✓	✓
Northern Beaches CU	Used Car Loan over 3 y/o	8.74	\$0	\$150	3000	65000	Nil	No min to 5 yrs	✓	✓
Northern Beaches CU	Used Car Loan up to 3 y/o	7.74	\$0	\$150	10000	65000	Nil	No min to 5 yrs	✓	✓
NRMA Car Loans	Fast Loan - Low Rate - New Car	6.50	\$0	\$369	15000	100000	200	1 yr to 7 yrs	✓	✓
Qantas Credit Union	Car Loan <5yrs old	7.09	\$0	\$0	10000	100000	Nil	1 yr to 7 yrs	✓	✓



Personal Loan Star Ratings

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Car Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★★										
Qld Police Credit Union	Car Loan - New (QLD)	8.99	\$0	\$0	1000	100000	Nil	1 yr to 7 yrs	✓	✓
QT Mutual Bank	Fixed Rate Car Loan <2 yrs old	7.95	\$0	\$125	3000	60000	Nil	No min to 5yrs	✓	✓
Queenslanders CU	Secured Car Loan <5 yrs old	8.69 to 9.29	\$0	\$150	2000	70000	Nil	1 yr to 7 yrs	✓	✓
Queenslanders CU	Secured Personal Loan	8.69 to 9.29	\$0	\$150	2000	70000	Nil	1 yr to 7 yrs	✓	✓
RACQ	New Car Loan	6.50	\$0	\$369	15000	No Max	2%	1 yr to 7 yrs	✓	✓
SCU	Fixed Rate Car Loan	7.95	\$0	\$100	10000	50000	Nil	1 mth to 7 yrs	✓	✓
Select Credit Union	New Car Loan	6.99	\$0	\$150	10000	80000	Nil	1 yr to 7 yrs	✓	✓
Select Credit Union	Used Car Loan	8.69	\$0	\$150	10000	50000	Nil	1 yr to 7 yrs	✓	✓
SERVICE ONE Alliance Bank	Fixed Rate Car Loan	8.29	\$5	\$150	No Min	75000	Economic Cost	1 yr to 7 yrs	✓	✓
Summerland CU	Eco Loan Unsecured	9.25	\$0	\$130	3000	No Max	Nil	No min to 7 yrs	✓	✓
Teachers Mutual Bank	Secured New Car Loan	8.39	\$0	\$100	10000	80000	Nil	1 yr to 8 yrs	✓	✓
The Mac	Used Car Loan	8.49	\$0	\$150	1000	100000	Nil	1 yr to 7 yrs	✓	✓
Transport Mutual Credit Union	New Car Loan	7.49	\$0	\$0	5000	No Max	Nil	1 yr to 7 yrs	✓	✓
UniBank	Secured New Car Loan	8.39	\$0	\$100	10000	80000	Nil	1 yr to 8 yrs	✓	✓
★★★										
ADCU	Fixed Rate Personal Loan	12.99	\$0	\$150	1000	50000	Nil	1 yr to 5 yrs	✓	✓
ADCU	Personal Loan Unsecured	13.40	\$0	\$150	1000	80000	Nil	1 yr to 7 yrs	✓	✓
ANZ	Online Secured Car Loan	7.20	\$5	\$350	7500	No Max	Economic Cost	1 yr to 7 yrs	✓	✓
Auswide Bank	New Car Loan - Fixed	9.79 to 100.00	\$5	\$175	5000	75000	Nil	1 yr to 7 yrs	✓	✓



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Car Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★										
Auswide Bank	Used Car Loan - Fixed	9.79 to 100.00	\$5	\$175	5000	75000	Nil	1 yr to 7 yrs	✓	✓
Auswide Bank	Used Car Loan - Variable	8.99 to 100.00	\$5	\$175	5000	75000	Nil	1 yr to 7 yrs	✓	✓
B&E Personal Banking	New Car Loan < 4 yrs	9.95	\$10	\$200	3000	70000	Nil	6 mths to 7 yrs	✓	✓
B&E Personal Banking	Used Car Loan > 4 yrs	11.70	\$10	\$200	3000	70000	Nil	6 mths to 7 yrs	✓	✓
Bank Australia	Lifestyle Personal Loan	12.39	\$0	\$150	1000	No Max	Nil	No min to 10 yrs	✓	✓
Bank of Melbourne	Secured Fixed Personal Loan	8.49	\$9	\$195	3000	80000	175	1 yr to 5 yrs	✓	✓
BankSA	Secured Fixed Personal Loan	8.49	\$9	\$195	3000	80000	150	1 yr to 5 yrs	✓	✓
BankVic	Personal Loan Secured	12.95	\$0	\$0	3000	60000	Nil	1 mth to 7 yrs	✓	✓
BankVic	Personal Loan Unsecured	12.95	\$0	\$0	3000	60000	Nil	1 mth to 7 yrs	✓	✓
Bankwest	Car Loan Secured	8.49	\$5	\$285	10000	100000	250	3 yrs to 7 yrs	✓	✓
Bankwest	Flexible Personal Loan	14.49	\$10	\$249	5000	50000	Nil	1 yr to 7 yrs	✓	✓
bcu	Multi-purpose - Secured	9.19 to 10.69	\$8	\$250	4000	75000	Nil	1 yr to 5 yrs	✓	✓
bcu	Multi-purpose - Unsecured	10.69 to 12.19	\$8	\$200	4000	75000	Nil	1 yr to 5 yrs	✓	✓
bcu	New Car - Secured	7.39 to 9.39	\$8	\$250	5000	75000	Nil	2 yrs to 7 yrs	✓	✓
bcu	Used Car - Unsecured	10.89 to 12.39	\$8	\$200	5000	75000	Nil	2 yrs to 7 yrs	✓	✓
Bendigo Bank	Green Unsec Personal Ln	11.79	\$0	\$150	2000	No Max	20	1 yr to 7 yrs	✓	✓
Bendigo Bank	Secured Personal Loan	7.79	\$5	\$150	2000	No Max	20	1 yr to 7 yrs	✓	✓
Beyond Bank	Flexi Loan Fixed	13.50	\$0	\$150	5000	125000	Nil	1 yr to 7 yrs	✓	✓
Beyond Bank	Flexi Loan Variable	13.45	\$0	\$150	5000	125000	Nil	1 yr to 7 yrs	✓	✓



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Car Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★										
Big Sky Building Society	Fully Secured Loan	12.43	\$0	\$0	1500	75000	Nil	1 yr to 5 yrs	✓	✓
Big Sky Building Society	New Car Loan	9.13	\$0	\$0	5000	75000	Nil	1 yr to 8 yrs	✓	✓
Big Sky Building Society	Partly Secured Loan	13.18	\$0	\$0	1500	50000	Nil	1 yr to 5 yrs	✓	✓
Catalyst Money	Unsecured Personal Loan	11.79	\$0	\$125	2000	30000	Nil	1 yr to 7 yrs	✓	✓
Coastline Credit Union	Car Loan Fixed New	9.55	\$0	\$200	1500	100000	Nil	1 yr to 7 yrs	✓	✓
Coastline Credit Union	Car Loan Fixed Old	11.55	\$0	\$200	1500	100000	Nil	1 yr to 7 yrs	✓	✓
Coastline Credit Union	Car Loan Old	11.29	\$0	\$200	1500	100000	Nil	1 yr to 7 yrs	✓	✓
Coastline Credit Union	Car Loan Var Secured	14.55	\$0	\$200	1500	100000	Nil	6 mths to 7 yrs	✓	✓
Coastline Credit Union	Personal Ln Unsec	14.75 to 17.75	\$0	\$200	1000	100000	Nil	6 mths to 7 yrs	✓	✓
Commonwealth Bank	Secured Car Loan- Fixed	8.49 to 10.49	\$10	\$250	10000	No Max	Break Cost	1 yr to 5 yrs	✓	✓
Commonwealth Bank	Variable Personal Loan- Unsecured	13.90 to 17.90	\$10	\$150	5000	50000	Nil	1 yr to 7 yrs	✓	✓
Community First CU	New Car Loan Fixed	7.99	\$5	\$195	10000	60000	Economic Cost	1 yr to 5 yrs	✓	✓
Community Mutual Group	Car Loan	11.49	\$0	\$195	5000	No Max	Nil	No min to 7 yrs	✓	✓
Community Mutual Group	Personal Loan	15.99	\$0	\$195	500	No Max	Nil	No min to 7 yrs	✓	✓
Community Mutual Group	Personal Touch Loan	9.99	\$0	\$195	8000	No Max	Nil	No min to 5 yrs	✓	✓
CUA	Fixed Personal Loan	11.99	\$0	\$120	1000	50000	Nil	No min to 7 yrs	✓	✓
CUA	Personal Loan Unsecured	12.99	\$0	\$120	1000	50000	Nil	No min to 7 yrs	✓	✓
CUA	Used Vehicle 2-5 yrs old Fixed	9.49	\$0	\$120	1000	100000	Nil	No min to 7 yrs	✓	✓
Defence Bank	Personal Loan	11.74	\$0	\$150	No Min	100000	Nil	No min to 7 yrs	✓	✓



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Car Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★										
Easy Street Fin Services	EasyLoan Variable	12.19	\$0	\$195	5000	35000	Nil	1 yr to 5 yrs	✓	✓
ECU Australia	Unsecured Personal Loan	11.95	\$0	\$150	1000	50000	Nil	1 yr to 7 yrs	✓	✓
ECU Australia	Yes Personal Loan	9.95	\$0	\$150	5000	80000	Nil	No min to 10 yrs	✓	✓
Encompass Credit Union	Personal Loan Secured	9.49	\$5	\$150	1000	50000	Nil	No min to 5 yrs	✓	✓
Esanda	Car Loan Fixed - Secured	7.91	\$5	\$350	7500	No Max	Economic Cost	1 yr to 7 yrs	✓	✓
FCCS Credit Union	Used Car / Personal Loan	10.95 to 12.95	\$0	\$195	1000	30000	Nil	No min to 7 yrs	✓	✓
First Option Credit Union	New Car Loan - Var Sec	10.00	\$0	\$175	1000	75000	Nil	1 yr to 7 yrs	✓	✓
First Option Credit Union	Personal Loan - Var Sec	13.99	\$0	\$175	1000	75000	Nil	1 yr to 7 yrs	✓	✓
First Option Credit Union	Personal Loan - Var Unsec	13.99	\$0	\$175	1000	40000	Nil	1 yr to 7 yrs	✓	✓
First Option Credit Union	Used Car Loan - Var Sec	11.25	\$0	\$175	1000	100000	Nil	1 yr to 7 yrs	✓	✓
Gateway Credit Union	Car Loan > 5yrs Old	9.99	\$0	\$149	3000	50000	Nil	No min to 5 yrs	✓	✓
Greater Building Society	Personal Loan Unsecured	11.95	\$0	\$250	5000	50000	Nil	1 yr to 5 yrs	✗	✓
Heritage Bank	Car Loan	8.99	\$0	\$160	5000	100000	Nil	1 yr to 7 yrs	✓	✗
Heritage Bank	Personal Ln Fixed Unsec	12.99	\$0	\$105	5000	25000	Nil	1 yr to 5 yrs	✓	✗
Heritage Bank	Personal Loan Fixed Sec	12.99	\$0	\$105	5000	100000	Nil	1 yr to 5 yrs	✓	✗
Heritage Bank	Personal Loan Var Sec	12.99	\$0	\$105	5000	100000	Nil	1 yr to 10 yrs	✓	✗
Heritage Bank	Personal Loan Var Unsec	12.99	\$0	\$105	5000	25000	Nil	1 yr to 10 yrs	✓	✗
Holiday Coast CU	Personal Loan Fixed	13.30	\$0	\$200	5000	30000	Nil	1 yr to 5 yrs	✓	✓
Horizon Credit Union	Budget Personal Loan Unsec	11.00	\$0	\$100	500	30000	Nil	No min to 5 yrs	✓	✓



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Car Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★										
Hume Bank	Secured New Vehicle up to 3yrs	7.00 to 9.00	\$0	\$125	2000	No Max	Nil	1 yr to 7 yrs	✓	✓
Hume Bank	Secured-Vehicle 3 - 5yrs	9.75	\$0	\$125	2000	No Max	Nil	1 yr to 5 yrs	✓	✓
Hunter United	Flexi Car Loan	9.45	\$5	\$150	No Min	100000	Nil	No min to 7 yrs	✓	✓
Hunter United	Used Car Loan	10.45	\$5	\$150	No Min	100000	Nil	No min to 7 yrs	✓	✓
Illawarra CU NSW	Unsecured Personal Loan	11.79	\$0	\$125	2000	30000	Nil	1 yr to 7 yrs	✓	✓
Intech Credit Union	Personal Loan	9.99	\$0	\$150	2000	40000	Nil	1 yr to 7 yrs	✓	✓
Intech Credit Union	Used Car Loan	9.99	\$0	\$150	2000	100000	Nil	1 yr to 7 yrs	✓	✓
loans.com.au	Car Loan (New)	6.39	\$0	\$350	10000	100000	750	1 yr to 5 yrs	✓	✓
loans.com.au	Car Loan 2yrs < 6yrs old - Fixed	6.39	\$0	\$350	10000	100000	750	1 yr to 5 yrs	✓	✓
loans.com.au	Chattel Mortgage	6.50	\$0	\$0	18000	150000	Economic Cost	1 yr to 5 yrs	✓	✓
Macquarie Credit Union	New Car Loan <5yrs old	10.20 to 10.70	\$0	\$90	1000	80000	Nil	No min to 7 yrs	✓	✓
Macquarie Credit Union	Unsecured Personal Loan	13.95 to 15.20	\$0	\$90	1000	30000	Nil	No min to 7 yrs	✓	✓
Macquarie Credit Union	Used Car Loan >5yrs old	13.40 to 13.90	\$0	\$90	1000	80000	Nil	No min to 7 yrs	✓	✗
ME Bank	Personal Loan Fxd	11.99	\$0	\$250	5000	50000	Nil	1 yr to 7 yrs	✓	✓
My Credit Union	Personal Loan	12.85	\$0	\$100	1000	50000	Nil	No min to 7 yrs	✓	✓
My Credit Union	Used Car Loan 3 to 5 yrs old	11.85	\$0	\$150	5000	50000	Nil	No min to 7 yrs	✓	✓
MyState	Secured PL - New Vehicle up to 2yrs	7.99	\$10	\$200	10000	75000	Nil	No min to 10 yrs	✓	✓
MyState	Secured PL - Vehicle 2 up to 7 yrs	9.49	\$10	\$200	10000	75000	Nil	No min to 10 yrs	✓	✓
NAB	Personal Ln Unsec Var	13.39	\$10	\$150	5000	55000	Nil	1 yr to 7 yrs	✓	✓



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Car Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★										
Northern Beaches CU	Smart Personal Loan	11.20	\$0	\$100	3000	30000	Nil	No min to 5 yrs	✓	✓
NRMA Car Loans	Fast Loan - Low Rate - Used Car	9.45	\$0	\$369	5000	100000	160	1 yr to 7 yrs	✓	✓
Police Bank	Driveaway Car Loan	10.49	\$0	\$92	5000	No Max	Nil	1 yr to 7 yrs	✓	✓
Qantas Credit Union	Personal Loan Unsecured	11.64	\$0	\$0	1000	50000	Nil	No min to 7 yrs	✓	✓
Qld Police Credit Union	All Purpose Loan	15.00	\$0	\$0	1000	100000	Nil	1 yr to 7 yrs	✓	✓
Qld Police Credit Union	Car Loan - Used (QLD)	11.35 to 12.35	\$0	\$0	1000	100000	Nil	1 mth to 7 yrs	✓	✓
Qld Police Credit Union	Whole of Pay SuperSav Ln	13.00	\$0	\$0	1000	75000	Nil	1 yr to 7 yrs	✓	✓
QT Mutual Bank	Fixed Rate Car Loan >2 yrs old	8.95	\$0	\$125	3000	60000	Nil	No min to 7 yrs	✓	✓
Quay Credit Union	Car Loan Direct	7.95	\$0	\$100	10000	100000	Nil	1 yr to 7 yrs	✓	✓
Queenslanders CU	Secured Car Loan 5-12 yrs old	10.69 to 11.29	\$0	\$150	2000	70000	Nil	1 yr to 7 yrs	✓	✓
Queenslanders CU	Unsecured Personal Loan	13.99	\$0	\$150	2000	70000	Nil	1 yr to 7 yrs	✓	✓
RACQ	Personal Loan (Secured)	9.45	\$0	\$369	5000	No Max	2%	1 yr to 7 yrs	✓	✓
RACV	Fast Approval Car Loan	6.50 to 100.00	\$0	\$368.2	15000	No Max	200	1 yr to 5 yrs	✓	✓
RACV	Fast Approval Personal Loan	9.15 to 100.00	\$0	\$368.2	5000	No Max	200	1 yr to 5 yrs	✓	✓
RateSetter	Unsecured Personal Loan 4-5yr - Fxd	9.90 to 10.00	\$0	\$300	2001	55000	Nil	4 yrs to 5 yrs	✓	✓
SCU	New Car Loan	10.05	\$0	\$100	5000	30000	Nil	No min to 7 yrs	✓	✓
SCU	Personal Loan Secured	11.14	\$0	\$100	5000	30000	Nil	No min to 7 yrs	✓	✓
SCU	Personal Loan Unsecured	12.14	\$0	\$100	5000	30000	Nil	No min to 7 yrs	✓	✓
Select Credit Union	Personal Loan Var Rate	10.99	\$0	\$150	3000	35000	Nil	1 yr to 7 yrs	✓	✓



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Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★										
SERVICE ONE Alliance Bank	Fixed Rate Personal Loan- Secured	8.29	\$5	\$150	5001	50000	Economic Cost	No min to 7 yrs	✓	✓
SERVICE ONE Alliance Bank	Variable Rate Car Loan	11.40	\$5	\$150	No Min	75000	Nil	No min to 7 yrs	✓	✓
SERVICE ONE Alliance Bank	Variable Rate Personal Loan Secured	9.99	\$5	\$150	No Min	75000	Nil	No min to 7 yrs	✓	✓
SocietyOne	Unsecured Loan - Excellent Credit	8.95 to 10.10	\$0	\$0	5000	35000	Nil	2 yrs to 5 yrs	✓	✗
SocietyOne	Unsecured Loan - Great Credit Only	10.57 to 11.73	\$0	2.5%	5000	35000	Nil	2 yrs to 5 yrs	✓	✗
St.George Bank	Secured Fixed Personal Loan	8.49	\$9	\$195	3000	80000	150	1 yr to 5 yrs	✓	✓
Summerland CU	Car Loan	6.49	\$5 - \$5	\$175	5000	No Max	Nil	No min to 7 yrs	✓	✓
Summerland CU	Eco Loan Secured	9.25	\$0	\$130	3000	No Max	Nil	No min to 7 yrs	✓	✓
Summerland CU	Equity Plus Secured	6.49	\$5	\$175	3000	No Max	Nil	No min to 7 yrs	✓	✓
Summerland CU	Equity Plus Unsecured	6.49	\$5	\$175	3000	No Max	Nil	No min to 7 yrs	✓	✓
Summerland CU	Gen Purpose Loan Sec	12.69 to 15.44	\$5 - \$5	\$175	3000	No Max	Nil	No min to 7 yrs	✓	✓
Summerland CU	Gen Purpose Loan Unsec	12.69 to 15.44	\$5 - \$5	\$175	3000	No Max	Nil	No min to 7 yrs	✓	✓
Suncorp Bank	Secured Car Loans	7.79	\$5	\$175	5000	80000	300	1 yr to 7 yrs	✓	✓
Teachers Mutual Bank	All Purpose Loan	13.19	\$0	\$100	2000	80000	Nil	variable	✓	✓
Teachers Mutual Bank	Used Car Loan Unsecured	9.95	\$0	\$100	2000	50000	Nil	No min to 6 yrs	✓	✓
The Capricornian	Auto Loan (3 to 8 yrs old)	9.95 to 13.95	\$0	\$250	5000	75000	Nil	No min to 5 yrs	✗	✓
The Capricornian	Auto Loan (Up to 3 yrs old)	7.95 to 11.95	\$0	\$250	5000	75000	Nil	No min to 5 yrs	✗	✓
The Capricornian	Personal Loan - Secured	9.95 to 13.95	\$0	\$250	10000	75000	Nil	No min to 5 yrs	✗	✓
The Mac	Personal Loan Secured	12.49	\$0	\$150	1000	100000	Nil	No min to 7 yrs	✓	✓



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Car Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★										
Transport Mutual Credit Union	Used Car Loan	13.25 to 15.25	\$0	\$0	5000	No Max	Nil	No min to 7 yrs	✓	✓
UniBank	All Purpose Loan	13.19	\$0	\$100	2000	80000	Nil	variable	✓	✓
UniBank	Used Car Loan Unsecured	9.95	\$0	\$100	2000	50000	Nil	No min to 6 yrs	✓	✓
Victoria Teachers Mutual Bank	Personal Loan	11.74	\$0	\$90	No Min	No Max	Nil	No min to 9 yrs	✓	✓
Victoria Teachers Mutual Bank	Personal Loan Fixed	11.74	\$0	\$90	No Min	No Max	Nil	1 yr to 5 yrs	✓	✓
Westpac	Car Loan	8.49	\$10 - \$10	\$250	10000	100000	175	1 yr to 7 yrs	✓	✓
Your Credit Union	Motor Vehicle Loan	7.99 to 10.99	\$0	\$100	500	No Max	Nil	No min to 5 yrs	✓	✓
★★										
ANZ	Variable Rate Personal Loan-Unsec	14.69	\$10	\$150	5000	75000	200	1 yr to 7 yrs	✓	✗
Arab Bank Australia	Personal Ln Secured Var	12.25	\$8	\$200	5000	50000	Nil	1 yr to 5 yrs	✗	✗
Arab Bank Australia	Personal Loan Sec Fixed	11.30	\$8	\$200	5000	50000	Nil	1 yr to 5 yrs	✗	✗
Auswide Bank	Secured Personal Loan - Fixed	10.99 to 100.00	\$5	\$175	5000	50000	150	1 yr to 7 yrs	✗	✓
Auswide Bank	Secured Personal Loan - Variable	10.99 to 100.00	\$5	\$175	5000	50000	150	1 yr to 7 yrs	✗	✓
Auswide Bank	Unsecured Personal Loan - Variable	10.99 to 100.00	\$5	\$175	3000	50000	150	1 yr to 5 yrs	✗	✓
B&E Personal Banking	Unsecured Personal Loan	13.99	\$10	\$150	3000	30000	Nil	6 mths to 7 yrs	✓	✓
Bank of Melbourne	Secured Variable Personal Loan	12.74	\$9	\$195	3000	80000	150	1 yr to 7 yrs	✓	✓
BankSA	Secured Variable Personal Loan	12.74	\$9	\$195	3000	80000	150	1 yr to 7 yrs	✓	✓
Bankwest	Unsec Basic Personal Ln	13.90	\$8	\$195	5000	50000	250	3 yrs to 7 yrs	✓	✓
Bendigo Bank	Unsecured Personal Loan	12.79	\$5	\$150	2000	No Max	20	1 yr to 7 yrs	✓	✓



Personal Loan Star Ratings

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Car Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★										
BOQ	Car Loan Fixed	10.99	\$7.5	\$195	5000	40000	Nil	1 yr to 7 yrs	✗	✗
BOQ	Car Loan Variable	11.00	\$7.5	\$195	5000	40000	Nil	1 yr to 7 yrs	✗	✗
BOQ	Personal Ln Var Unsec	12.95	\$7.5	\$150	3000	40000	Nil	1 yr to 7 yrs	✓	✗
Commonwealth Bank	Fxd Rate Personal Loan- Unsecured	13.90 to 17.90	\$10	\$150	5000	50000	Break Cost	1 yr to 7 yrs	✓	✓
Community First CU	Pers Loan Fixed 1-5 yrs	13.49 to 17.49	\$0	\$195	5000	50000	Nil	1 yr to 5 yrs	✓	✓
Community First CU	Pers Loan Var 1-7 yrs	13.49 to 17.49	\$0	\$195	5000	50000	Nil	1 yr to 7 yrs	✓	✓
Direct Money	Unsecured Personal Loan	11.00	\$0	\$575	5000	35000	Nil	3 yrs to 5 yrs	✓	✓
Easy Street Fin Services	EasyLoan Fixed	13.18	\$0	\$195	5000	35000	Nil	1 yr to 5 yrs	✓	✓
GE Money	Motor Loan	10.85	\$10	\$295	3000	No Max	Economic Cost	1 yr to 7 yrs	✓	✗
Hume Bank	Personal Loan Unsecured	12.50	\$0	\$125	2000	No Max	Nil	1 yr to 5 yrs	✓	✓
Hunter United	Personal Loan Unsecured	13.50	\$5	\$150	No Min	30000	Nil	No min to 7 yrs	✓	✓
MyState	Unsecured Personal Loan	12.99	\$10	\$200	3000	50000	Nil	No min to 7 yrs	✓	✓
NAB	Personal Ln Unsec Fixed	13.89	\$10	\$150	5000	55000	Nil	1 yr to 7 yrs	✓	✓
Police Bank	Personal Loan	12.76	\$0	\$98	1000	No Max	Nil	1 yr to 7 yrs	✓	✓
QT Mutual Bank	Personal Loan Variable	12.95 to 15.55	\$0	\$125	3000	60000	Nil	No min to 10 yrs	✓	✓
Quay Credit Union	Personal Loan	10.95 to 12.95	\$0	\$0	1000	50000	Nil	1 yr to 5 yrs	✓	✓
RACQ	Personal Loan (Unsecured)	13.95	\$0	\$369	5000	No Max	2%	1 yr to 7 yrs	✓	✓
RACV	Unsecured Personal Loan	13.95	\$0	\$368.2	5000	30000	200	1 yr to 5 yrs	✓	✓
SERVICE ONE Alliance Bank	Variable Personal Loan- Unsecured	9.99	\$5	\$150	No Min	50000	Nil	No min to 7 yrs	✓	✓



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Car Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★										
SocietyOne	Unsecured Loan - Average Credit	12.03 to 14.93	\$0	3.75%	5000	35000	Nil	2 yrs to 5 yrs	✓	✗
SocietyOne	Unsecured Loan - Good Credit	11.05 to 12.94	\$0	3%	5000	35000	Nil	2 yrs to 5 yrs	✓	✗
St.George Bank	Secured Variable Personal Loan	12.74	\$9	\$195	3000	80000	150	1 yr to 7 yrs	✓	✓
Suncorp Bank	Personal Loan-Unsecured	11.99	\$5	\$175	5000	80000	300	1 yr to 7 yrs	✓	✓
The Capricornian	Personal Loan - Unsecured	12.95 to 19.95	\$0	\$250	5000	75000	Nil	to 5 yrs	✗	✓
The Mac	Personal Loan Unsecured	15.49	\$0	\$150	1000	100000	Nil	No min to 7 yrs	✓	✓
Transport Mutual Credit Union	Unsecured Personal Loan	15.25	\$0	\$75	1000	30000	Nil	No min to 7 yrs	✓	✓
Your Credit Union	Personal Loan	14.55	\$0	\$100	500	No Max	Nil	No min to 5 yrs	✓	✓
★										
360 Finance	All-in-One Loan	13.50	\$6	\$399	10000	No Max	800	1 yr to 7 yrs	✓	✓
ANZ	Fixed Rate Personal Loan-Unsecured	13.95	\$10	\$150	5000	75000	300	1 yr to 7 yrs	✓	✗
Arab Bank Australia	Personal Loan Unsec Fixd	14.00	\$8	\$200	5000	50000	Nil	1 yr to 5 yrs	✗	✗
Arab Bank Australia	Personal Loan Unsec Var	14.95	\$8	\$200	5000	50000	Nil	1 yr to 5 yrs	✗	✗
Auswide Bank	Unsecured Personal Loan - Fixed	12.99 to 100.00	\$5	\$175	3000	50000	150	1 yr to 5 yrs	✗	✓
Bank of Melbourne	Unsecured Fixed Personal Loan	14.35	\$9	\$195	3000	40000	150	1 yr to 5 yrs	✓	✓
Bank of Melbourne	Unsecured Variable Personal Loan	14.74	\$9	\$195	3000	40000	150	1 yr to 7 yrs	✓	✓
BankSA	Unsecured Fixed Personal Loan	14.35	\$9	\$195	3000	40000	150	1 yr to 5 yrs	✓	✓
BankSA	Unsecured Variable Personal Loan	14.74	\$9	\$195	3000	40000	150	1 yr to 7 yrs	✓	✓
BOQ	PersLoan Fxd Unsecured	13.90	\$7.5	\$150	3000	40000	Nil	1 yr to 7 yrs	✓	✗



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Car Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★										
GE Money	Personal Loan - Secured	12.99 to 30.99	\$13 - \$13	\$250	3000	No Max	150	2 yrs to 7 yrs	✓	✗
SocietyOne	Unsecured Loan - D-Grade Credit	13.69 to 19.94	\$0	4.5%	5000	35000	Nil	2 yrs to 5 yrs	✓	✗
St.George Bank	Unsecured Fixed Personal Loan	14.35	\$9	\$195	3000	40000	150	1 yr to 5 yrs	✓	✓
St.George Bank	Unsecured Variable Personal Loan	14.74	\$9	\$195	3000	40000	150	1 yr to 7 yrs	✓	✓



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Unsecured Personal Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★★★ "Outstanding Value"										
Bank Australia	Personal Loan - Property Owners	8.39	\$0	\$150	1000	No Max	Nil	No min to 10 yrs	✓	✓
Community Mutual Group	Personal Touch Loan	9.99	\$0	\$195	8000	No Max	Nil	No min to 5 yrs	✓	✓
Gateway Credit Union	Personal Loan	10.09	\$0	\$149	3000	30000	Nil	No min to 7 yrs	✓	✓
Intech Credit Union	Personal Loan	9.99	\$0	\$150	2000	40000	Nil	1 yr to 7 yrs	✓	✓
Newcastle Permanent	Personal Loan Unsecured	7.99	\$0	\$195	1000	30000	Nil	3 mths to 7 yrs	✓	✓
RateSetter	Unsecured Personal Loan - Fixed	8.90	\$0	\$0	2001	55000	Nil	3	✓	✓
Select Credit Union	Personal Loan Var Rate	10.99	\$0	\$150	3000	35000	Nil	1 yr to 7 yrs	✓	✓
Summerland CU	Equity Plus Unsecured	6.49	\$5	\$175	3000	No Max	Nil	No min to 7 yrs	✓	✓
Victoria Teachers Mutual Bank	Personal Loan	11.74	\$0	\$90	No Min	No Max	Nil	No min to 9 yrs	✓	✓
Victoria Teachers Mutual Bank	Personal Loan Fixed	11.74	\$0	\$90	No Min	No Max	Nil	1 yr to 5 yrs	✓	✓
✧ "Rising Star"										
My Credit Union	Discounted Personal Loan	10.85	\$0	\$100	1000	50000	Nil	No min to 7 yrs	✓	✓
★★★★										
BankVic	Personal Loan Unsecured	12.95	\$0	\$0	3000	60000	Nil	1 mth to 7 yrs	✓	✓
Catalyst Money	Unsecured Personal Loan	11.79	\$0	\$125	2000	30000	Nil	1 yr to 7 yrs	✓	✓
Citibank	Ready Credit 20% deposit	6.90	\$0	\$129	5000	60000	Nil	3	✓	✗
Defence Bank	Personal Loan	11.74	\$0	\$150	No Min	100000	Nil	No min to 7 yrs	✓	✓
FCCS Credit Union	Used Car / Personal Loan	10.95 to 12.95	\$0	\$195	1000	30000	Nil	No min to 7 yrs	✓	✓



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Unsecured Personal Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★★										
First Option Credit Union	Personal Loan Fixed - Unsec	9.99 to 11.99	\$0	\$175	1000	25000	Nil	1 yr to 3 yrs	✓	✓
Gateway Credit Union	Personal Loan Fixed	10.59	\$0	\$149	3000	30000	Nil	1 yr to 5 yrs	✓	✓
Greater Building Society	Personal Loan Unsecured	11.95	\$0	\$250	5000	50000	Nil	1 yr to 5 yrs	✗	✓
Horizon Credit Union	Budget Personal Loan Unsec	11.00	\$0	\$100	500	30000	Nil	No min to 5 yrs	✓	✓
Illawarra CU NSW	Unsecured Personal Loan	11.79	\$0	\$125	2000	30000	Nil	1 yr to 7 yrs	✓	✓
My Credit Union	Personal Loan	12.85	\$0	\$0	1000	50000	Nil	No min to 7 yrs	✓	✓
Northern Beaches CU	Smart Personal Loan	11.20	\$0	\$100	3000	30000	Nil	No min to 5 yrs	✓	✓
Qantas Credit Union	Personal Loan Unsecured	11.64	\$0	\$0	1000	50000	Nil	No min to 7 yrs	✓	✓
Qld Police Credit Union	Whole of Pay SuperSav Ln	13.00	\$0	\$0	1000	75000	Nil	1 yr to 7 yrs	✓	✓
Queenslanders CU	Unsecured Personal Loan	13.99	\$0	\$150	2000	70000	Nil	1 yr to 7 yrs	✓	✓
SocietyOne	Unsecured Loan - Excellent Credit	8.95 to 10.10	\$0	\$0	5000	35000	Nil	2 yrs to 5 yrs	✓	✗
SocietyOne	Unsecured Loan - Great Credit Only	10.57 to 11.73	\$0	2.5%	5000	35000	Nil	2 yrs to 5 yrs	✓	✗
Teachers Mutual Bank	Travel Loan	11.45	\$0	\$100	2000	30000	Nil	No min to 5 yrs	✓	✓
UniBank	Travel Loan	11.45	\$0	\$100	2000	30000	Nil	No min to 5 yrs	✓	✓
★★★										
ADCU	Debt Consolidation Loan	14.40	\$0	\$150	1000	40000	Nil	1 yr to 5 yrs	✓	✓
ADCU	Fixed Rate Personal Loan	12.99	\$0	\$150	1000	50000	Nil	1 yr to 5 yrs	✓	✓
ADCU	Personal Loan Unsecured	13.40	\$0	\$150	1000	80000	Nil	1 yr to 7 yrs	✓	✓
B&E Personal Banking	Unsecured Personal Loan	13.99	\$10	\$150	3000	30000	Nil	6 mths to 7 yrs	✓	✓



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Unsecured Personal Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★										
Bank Australia	Lifestyle Personal Loan	12.39	\$0	\$150	1000	No Max	Nil	No min to 10 yrs	✓	✓
Bankwest	Flexible Personal Loan	14.49	\$10	\$249	5000	50000	Nil	1 yr to 7 yrs	✓	✓
Bankwest	Unsec Basic Personal Ln	13.90	\$8	\$195	5000	50000	250	3 yrs to 7 yrs	✓	✓
bcu	Freedom - Unsecured	11.09 to 12.59	\$8	\$200	4000	75000	Nil	1 yr to 5 yrs	✓	✓
bcu	Multi-purpose - Unsecured	10.69 to 12.19	\$8	\$200	4000	75000	Nil	1 yr to 5 yrs	✓	✓
Bendigo Bank	Unsecured Personal Loan	12.79	\$5	\$150	2000	No Max	20	1 yr to 7 yrs	✓	✓
Beyond Bank	Flexi Loan Fixed	13.50	\$0	\$150	5000	125000	Nil	1 yr to 7 yrs	✓	✓
Beyond Bank	Flexi Loan Variable	13.45	\$0	\$150	5000	125000	Nil	1 yr to 7 yrs	✓	✓
Big Sky Building Society	Personal Loan Unsec Var	13.58	\$0	\$0	2000	20000	Nil	1 yr to 5 yrs	✓	✓
Coastline Credit Union	Personal Ln Unsec	14.75 to 17.75	\$0	\$200	1000	100000	Nil	6 mths to 7 yrs	✓	✓
Commonwealth Bank	Variable Personal Loan- Unsecured	13.90 to 17.90	\$10	\$150	5000	50000	Nil	1 yr to 7 yrs	✓	✓
Community First CU	Pers Loan Fixed 1-5 yrs	13.49 to 17.49	\$0	\$195	5000	50000	Nil	1 yr to 5 yrs	✓	✓
Community First CU	Pers Loan Var 1-7 yrs	13.49 to 17.49	\$0	\$195	5000	50000	Nil	1 yr to 7 yrs	✓	✓
Community Mutual Group	Personal Loan	15.99	\$0	\$195	500	No Max	Nil	No min to 7 yrs	✓	✓
CUA	Fixed Personal Loan	11.99	\$0	\$120	1000	50000	Nil	No min to 7 yrs	✓	✓
CUA	Personal Loan Unsecured	12.99	\$0	\$120	1000	50000	Nil	No min to 7 yrs	✓	✓
Direct Money	Unsecured Personal Loan	11.00	\$0	\$575	5000	35000	Nil	3 yrs to 5 yrs	✓	✓
Easy Street Fin Services	EasyLoan Fixed	13.18	\$0	\$195	5000	35000	Nil	1 yr to 5 yrs	✓	✓
Easy Street Fin Services	EasyLoan Variable	12.19	\$0	\$195	5000	35000	Nil	1 yr to 5 yrs	✓	✓



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Unsecured Personal Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★										
ECU Australia	Unsecured Personal Loan	11.95	\$0	\$150	1000	50000	Nil	1 yr to 7 yrs	✓	✓
First Option Credit Union	Personal Loan - Var Unsec	13.99	\$0	\$175	1000	40000	Nil	1 yr to 7 yrs	✓	✓
Heritage Bank	Debt Consolidation Unsec	14.65	\$0	\$105	5000	25000	Nil	1 yr to 5 yrs	✓	✗
Heritage Bank	Personal Ln Fixed Unsec	12.99	\$0	\$105	5000	25000	Nil	1 yr to 5 yrs	✓	✗
Heritage Bank	Personal Loan Var Unsec	12.99	\$0	\$105	5000	25000	Nil	1 yr to 10 yrs	✓	✗
Holiday Coast CU	Personal Loan Fixed	13.30	\$0	\$200	5000	30000	Nil	1 yr to 5 yrs	✓	✓
Hume Bank	Personal Loan Unsecured	12.50	\$0	\$125	2000	No Max	Nil	1 yr to 5 yrs	✓	✓
Hunter United	Personal Loan Unsecured	13.50	\$5	\$150	No Min	30000	Nil	No min to 7 yrs	✓	✓
IMB	Personal Loan Unsecured	11.69	\$0	\$199	2000	20000	Nil	1 yr to 5 yrs	✓	✓
Macquarie Credit Union	Unsecured Personal Loan	13.95 to 15.20	\$0	\$90	1000	30000	Nil	No min to 7 yrs	✓	✓
ME Bank	Personal Loan Fxd	11.99	\$0	\$250	5000	50000	Nil	1 yr to 7 yrs	✓	✓
MyState	Unsecured Personal Loan	12.99	\$10	\$200	3000	50000	Nil	No min to 7 yrs	✓	✓
NAB	Personal Ln Unsec Fixed	13.89	\$10	\$150	5000	55000	Nil	1 yr to 7 yrs	✓	✓
NAB	Personal Ln Unsec Var	13.39	\$10	\$150	5000	55000	Nil	1 yr to 7 yrs	✓	✓
Northern Beaches CU	Personal Loan Unsecured	13.20 to 15.20	\$0	\$100	3000	30000	Nil	No min to 5 yrs	✓	✓
Police Bank	Personal Loan	12.76	\$0	\$98	1000	No Max	Nil	1 yr to 7 yrs	✓	✓
Qld Police Credit Union	All Purpose Loan	15.00	\$0	\$0	1000	100000	Nil	1 yr to 7 yrs	✓	✓
QT Mutual Bank	Personal Loan Variable	12.95 to 15.55	\$0	\$125	3000	60000	Nil	No min to 10 yrs	✓	✓
Quay Credit Union	Personal Loan	10.95 to 12.95	\$0	\$0	1000	50000	Nil	1 yr to 5 yrs	✓	✓



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Unsecured Personal Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★										
SCU	Personal Loan Unsecured	12.14	\$0	\$100	5000	30000	Nil	No min to 7 yrs	✓	✓
SCU	Travel Loan - Variable	12.14	\$0	\$100	5000	30000	Nil	No min to 7 yrs	✓	✓
SERVICE ONE Alliance Bank	Variable Personal Loan- Unsecured	9.99	\$5	\$150	No Min	50000	Nil	No min to 7 yrs	✓	✓
SocietyOne	Unsecured Loan - Average Credit	12.03 to 14.93	\$0	3.75%	5000	35000	Nil	2 yrs to 5 yrs	✓	✗
SocietyOne	Unsecured Loan - D-Grade Credit	13.69 to 19.94	\$0	4.5%	5000	35000	Nil	2 yrs to 5 yrs	✓	✗
SocietyOne	Unsecured Loan - Good Credit	11.05 to 12.94	\$0	3%	5000	35000	Nil	2 yrs to 5 yrs	✓	✗
Summerland CU	Gen Purpose Loan Unsec	12.69 to 15.44	\$5 - \$5	\$175	3000	No Max	Nil	No min to 7 yrs	✓	✓
Suncorp Bank	Personal Loan-Unsecured	11.99	\$5	\$175	5000	80000	300	1 yr to 7 yrs	✓	✓
Teachers Mutual Bank	All Purpose Loan	13.19	\$0	\$100	2000	80000	Nil	variable	✓	✓
The Mac	Personal Loan Unsecured	15.49	\$0	\$150	1000	100000	Nil	No min to 7 yrs	✓	✓
Transport Mutual Credit Union	Unsecured Personal Loan	15.25	\$0	\$75	1000	30000	Nil	No min to 7 yrs	✓	✓
UniBank	All Purpose Loan	13.19	\$0	\$100	2000	80000	Nil	variable	✓	✓
★★										
ANZ	Fixed Rate Personal Loan-Unsecured	13.95	\$10	\$150	5000	75000	300	1 yr to 7 yrs	✓	✗
ANZ	Variable Rate Personal Loan-Unsec	14.69	\$10	\$150	5000	75000	200	1 yr to 7 yrs	✓	✗
Arab Bank Australia	Personal Loan Unsec Fixd	14.00	\$8	\$200	5000	50000	Nil	1 yr to 5 yrs	✗	✗
Auswide Bank	Unsecured Personal Loan - Fixed	12.99 to 100.00	\$5	\$175	3000	50000	150	1 yr to 5 yrs	✗	✓
Auswide Bank	Unsecured Personal Loan - Variable	10.99 to 100.00	\$5	\$175	3000	50000	150	1 yr to 5 yrs	✗	✓
Bank of Melbourne	Unsecured Variable Personal Loan	14.74	\$9	\$195	3000	40000	150	1 yr to 7 yrs	✓	✓



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Unsecured Personal Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★										
BankSA	Unsecured Variable Personal Loan	14.74	\$9	\$195	3000	40000	150	1 yr to 7 yrs	✓	✓
BOQ	PersLoan Fxd Unsecured	13.90	\$7.5	\$150	3000	40000	Nil	1 yr to 7 yrs	✓	✗
BOQ	Personal Ln Var Unsec	12.95	\$7.5	\$150	3000	40000	Nil	1 yr to 7 yrs	✓	✗
Commonwealth Bank	Fxd Rate Personal Loan- Unsecured	13.90 to 17.90	\$10	\$150	5000	50000	Break Cost	1 yr to 7 yrs	✓	✓
Defence Bank	Consolidation Loan	13.99	\$0	\$150	No Min	100000	Nil	No min to 7 yrs	✓	✓
RACV	Unsecured Personal Loan	13.95	\$0	\$368.2	5000	30000	200	1 yr to 5 yrs	✓	✓
St.George Bank	Unsecured Variable Personal Loan	14.74	\$9	\$195	3000	40000	150	1 yr to 7 yrs	✓	✓
The Capricornian	Personal Loan - Unsecured	12.95 to 19.95	\$0	\$250	5000	75000	Nil	to 5 yrs	✗	✓
Your Credit Union	Personal Loan	14.55	\$0	\$100	500	No Max	Nil	No min to 5 yrs	✓	✓
★										
360 Finance	All-in-One Loan	13.50	\$6	\$399	10000	No Max	800	1 yr to 7 yrs	✓	✓
Arab Bank Australia	Personal Loan Unsec Var	14.95	\$8	\$200	5000	50000	Nil	1 yr to 5 yrs	✗	✗
Bank of Melbourne	Unsecured Fixed Personal Loan	14.35	\$9	\$195	3000	40000	150	1 yr to 5 yrs	✓	✓
BankSA	Unsecured Fixed Personal Loan	14.35	\$9	\$195	3000	40000	150	1 yr to 5 yrs	✓	✓
St.George Bank	Unsecured Fixed Personal Loan	14.35	\$9	\$195	3000	40000	150	1 yr to 5 yrs	✓	✓
Westpac	Personal Loan Unsecured	14.39	\$10 - \$10	\$250	4000	50000	175	1 yr to 7 yrs	✓	✗



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Secured Personal Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★★★ "Outstanding Value"										
Coastline Credit Union	Personal Loan Secured	5.59	\$0	\$200	5000	200000	Nil	1yr to 7 yrs	✓	✓
Encompass Credit Union	Personal Loan Sec by TD	4.90	\$5	\$150	1000	50000	Nil	No min to 5 yrs	✓	✓
First Option Credit Union	100% Cash Sec Personal Loan	5.35	\$0	\$0	1000	70000	Nil	1 yr to 30 yrs	✓	✓
Heritage Bank	Low Rate Secured Loan	5.19	\$0	\$105	5000	100000	Nil	1 yr to 10 yrs	✓	✗
Holiday Coast CU	FTD Secured Loan	6.00	\$0	\$0	No Min	100000	Nil	1 yr to 5 yrs	✓	✓
✧ "Rising Star"										
Southern Cross Credit Union	Secured Personal Loan	6.49	\$0	\$250	1000	No Max	Nil	6 mths to 10 yrs	✓	✓
★★★★★										
Beyond Bank	Low Rate Loan	7.99	\$5	\$150	5000	125000	Nil	1 yr to 7 yrs	✓	✓
Beyond Bank	No Fee Loan	8.89	\$0	\$0	10000	125000	Nil	1 yr to 7 yrs	✓	✓
Greater Building Society	Personal Loan Secured	7.49	\$0	\$250	5000	100000	Nil	1 yr to 7 yrs	✓	✓
Horizon Credit Union	Personal Loan Sec by TD	7.14	\$0	\$150	No Min	30000	Nil	No min to 5 yrs	✓	✓
Horizon Credit Union	Used Car Loan - Special	7.99	\$0	\$150	5000	100000	Nil	1 yr to 10 yrs	✓	✓
Hume Bank	Secured -Term Deposit	5.50 to 7.50	\$0	\$125	2000	No Max	Nil	1 yr to 10 yrs	✓	✓
IMB	Personal Loan Secured	7.39	\$0	\$199	2000	60000	Nil	1 yr to 5 yrs	✓	✓
Intech Credit Union	New Car Loan	6.99	\$0	\$150	5000	100000	Nil	1 yr to 7 yrs	✓	✓
Macquarie Credit Union	Secured Personal Loan	8.10	\$0	\$90	1000	75000	Nil	No min to 15 yrs	✓	✓
Newcastle Permanent	Personal Loan Secured	6.49	\$0	\$195	1000	No Max	Nil	1yr to 7 yrs	✓	✓



Personal Loan Star Ratings

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Secured Personal Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★★										
Queenslanders CU	Personal Loan Secured by TD	8.69	\$0	\$150	2000	70000	Nil	1 yr to 7 yrs	✓	✓
Queenslanders CU	Secured Car Loan <5 yrs old	8.69 to 9.29	\$0	\$150	2000	70000	Nil	1 yr to 7 yrs	✓	✓
Queenslanders CU	Secured Personal Loan	8.69 to 9.29	\$0	\$150	2000	70000	Nil	1 yr to 7 yrs	✓	✓
★★★										
B&E Personal Banking	New Car Loan < 4 yrs	7.95	\$10	\$200	3000	70000	Nil	6 mths to 7 yrs	✓	✓
Bank of Melbourne	Secured Fixed Personal Loan	8.49	\$9	\$195	3000	80000	175	1 yr to 5 yrs	✓	✓
BankSA	Secured Fixed Personal Loan	8.49	\$9	\$195	3000	80000	150	1 yr to 5 yrs	✓	✓
BankVic	Personal Loan Secured	12.95	\$0	\$0	3000	60000	Nil	1 mth to 7 yrs	✓	✓
Bankwest	Car Loan Secured	8.49	\$5	\$285	10000	100000	250	3 yrs to 7 yrs	✓	✓
bcu	Freedom - Secured	10.09 to 11.59	\$8	\$250	4000	75000	Nil	1 yr to 5 yrs	✓	✓
bcu	Multi-purpose - Secured	9.19 to 10.69	\$8	\$250	4000	75000	Nil	1 yr to 5 yrs	✓	✓
Bendigo Bank	Secured Personal Loan	7.79	\$5	\$150	2000	No Max	20	1 yr to 7 yrs	✓	✓
Big Sky Building Society	Fully Secured Loan	12.43	\$0	\$0	1500	75000	Nil	1 yr to 5 yrs	✓	✓
Big Sky Building Society	Partly Secured Loan	13.18	\$0	\$0	1500	50000	Nil	1 yr to 5 yrs	✓	✓
Coastline Credit Union	Car Loan Fixed New	9.55	\$0	\$200	1500	100000	Nil	1 yr to 7 yrs	✓	✓
Coastline Credit Union	Car Loan Fixed Old	11.55	\$0	\$200	1500	100000	Nil	1 yr to 7 yrs	✓	✓
Coastline Credit Union	Car Loan New	9.29	\$0	\$200	1500	100000	Nil	1 yr to 7 yrs	✓	✓
Coastline Credit Union	Car Loan Old	11.29	\$0	\$200	1500	100000	Nil	1 yr to 7 yrs	✓	✓
Coastline Credit Union	Car Loan Var Secured	14.55	\$0	\$200	1500	100000	Nil	6 mths to 7 yrs	✓	✓



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Secured Personal Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★★										
ECU Australia	Yes Personal Loan	9.95	\$0	\$150	5000	80000	Nil	No min to 10 yrs	✓	✓
Encompass Credit Union	Personal Loan Secured	9.49	\$5	\$150	1000	50000	Nil	No min to 5 yrs	✓	✓
Hume Bank	Secured New Vehicle up to 3yrs	7.00	\$0	\$125	2000	No Max	Nil	1 yr to 7 yrs	✓	✓
Hunter United	Flexi Car Loan	9.45	\$5	\$150	No Min	100000	Nil	No min to 7 yrs	✓	✓
Hunter United	Personal Loan Cash Secured	7.50	\$5	\$150	No Min	70000	Nil	No min to 7 yrs	✓	✓
Hunter United	Used Car Loan	10.45	\$5	\$150	No Min	100000	Nil	No min to 7 yrs	✓	✓
MyState	Secured PL - New Vehicle up to 2yrs	7.99	\$10	\$200	10000	75000	Nil	No min to 10 yrs	✓	✓
MyState	Secured PL - Vehicle 2 up to 7 yrs	9.49	\$10	\$200	10000	75000	Nil	No min to 10 yrs	✓	✓
Northern Beaches CU	Cash Secured Loan	11.50	\$0	\$100	3000	No Max	Nil	No min to 5 yrs	✓	✓
Queenslanders CU	Secured Car Loan 5-12 yrs old	10.69 to 11.29	\$0	\$150	2000	70000	Nil	1 yr to 7 yrs	✓	✓
RACQ	Personal Loan (Secured)	9.45	\$0	\$369	5000	No Max	2%	1 yr to 7 yrs	✓	✓
SCU	Personal Loan Secured	11.14	\$0	\$100	5000	30000	Nil	No min to 7 yrs	✓	✓
SERVICE ONE Alliance Bank	Fixed Rate Personal Loan- Secured	8.29	\$5	\$150	5001	50000	Economic Cost	No min to 7 yrs	✓	✓
SERVICE ONE Alliance Bank	Variable Rate Personal Loan Secured	9.99	\$5	\$150	No Min	75000	Nil	No min to 7 yrs	✓	✓
St.George Bank	Secured Fixed Personal Loan	8.49	\$9	\$195	3000	80000	150	1 yr to 5 yrs	✓	✓
Summerland CU	Equity Plus Secured	6.49	\$5	\$175	3000	No Max	Nil	No min to 7 yrs	✓	✓
The Capricornian	Personal Loan - Secured	9.95 to 13.95	\$0	\$250	10000	75000	Nil	No min to 5 yrs	✗	✓
The Mac	Personal Loan Secured	12.49	\$0	\$150	1000	100000	Nil	No min to 7 yrs	✓	✓
★★										



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Secured Personal Loan

Company	Product	Advertised Rate (%)	Loan Fees		Loan Amount (\$)		Early Repayment Fee (\$)	Loan Term	Application via Internet	Loan Pre-Approval Available
			Monthly	Application	Minimum	Maximum				
★★										
Arab Bank Australia	Personal Ln Secured Var	12.25	\$8	\$200	5000	50000	Nil	1 yr to 5 yrs	✗	✗
Arab Bank Australia	Personal Loan Sec Fixed	11.30	\$8	\$200	5000	50000	Nil	1 yr to 5 yrs	✗	✗
B&E Personal Banking	Used Car Loan > 4 yrs	9.99	\$10	\$200	3000	70000	Nil	6 mths to 7 yrs	✓	✓
First Option Credit Union	Personal Loan - Var Sec	13.99	\$0	\$175	1000	75000	Nil	1 yr to 7 yrs	✓	✓
Heritage Bank	Debt Consolidation Sec	14.65	\$0	\$105	5000	100000	Nil	1 yr to 5 yrs	✓	✗
Heritage Bank	Personal Loan Fixed Sec	12.99	\$0	\$105	5000	100000	Nil	1 yr to 5 yrs	✓	✗
Heritage Bank	Personal Loan Var Sec	12.99	\$0	\$105	5000	100000	Nil	1 yr to 10 yrs	✓	✗
Hume Bank	Secured-Vehicle 3 - 5yrs	9.00	\$0	\$160	5000	100000	Nil	1 yr to 7 yrs	✓	✓
RACV	Fast Approval Personal Loan	9.15 to 100.00	\$0	\$368.2	5000	No Max	200	1 yr to 5 yrs	✓	✓
Summerland CU	Gen Purpose Loan Sec	12.69 to 15.44	\$5 - \$5	\$175	3000	No Max	Nil	No min to 7 yrs	✓	✓
★										
Bank of Melbourne	Secured Variable Personal Loan	12.74	\$9	\$195	3000	80000	150	1 yr to 7 yrs	✓	✓
BankSA	Secured Variable Personal Loan	12.74	\$9	\$195	3000	80000	150	1 yr to 7 yrs	✓	✓
GE Money	Personal Loan - Secured	12.99 to 30.99	\$13 - \$13	\$250	3000	No Max	150	2 yrs to 7 yrs	✓	✗
St.George Bank	Secured Variable Personal Loan	12.74	\$9	\$195	3000	80000	150	1 yr to 7 yrs	✓	✓