



Business Loans Star Ratings

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Commercially Secured - Term Loan

Company	Product	Reference Rate (%)	Lump Sum Repayments	Principle Interest, IO or Both	Additional Repayments	Redraw Facility	Redraw Withdrawal Fee (\$)	Purpose - Cash Flow	Purpose - Debtors	Purpose - Inventory
★★★★★ "Outstanding Value"										
ANZ	Business Loan Var (Commercial sec)	7.37 and higher	✓	Both	✓	✓	125.00	✓	✓	✓
Suncorp Bank	Business Essentials- Commercial sec	4.39	✓	Both	✓	✓	20.00	✗	✗	✓
★★★★										
Commonwealth Bank	BBL Var Non-Res Secured	8.19	✓	Both	✓	✓	Nil	✓	✓	✓
NAB	Business Markets Loan- Variable	3.65 and higher	✓	Both	✓	✓	Nil	✓	✓	✓
St.George Bank	Business Loan Variable - Other Sec	6.91 and higher	✓	Both	✓	✓	Nil	✓	✓	✓
Westpac	Business LoanVar com sec	5.59 and higher	✓	Both	✓	✓	10.00	✓	✓	✓
★★★										
Bank Australia	Commercial Loan (comm sec)	5.09 and higher	✓	Both	✓	✗	Nil	✓	✓	✓
BankSA	Business Loan Variable	6.91 and higher	✓	Both	✓	✓	Nil	✓	✓	✓
Bankwest	Business FeeSaver Loan - All Sec	6.35 and higher	✓	Both	✓	✓	Nil	✓	✓	✓
Bankwest	Business Low Rate Loan- All Sec	6.15 and higher	✓	Both	✓	✓	10.00	✓	✓	✓
Heritage Bank	Fully Drawn Non-Res Sec - Variable	6.39	✓	Both	✓	✓	20.00	✓	✓	✓
Hume Bank	Commercial Ln (comm sec)	5.35 to 6.85	✓	Both	✓	✓	25.00	✓	✗	✓
NAB	Bus Opts IO Standard	5.47 and higher	✓	IO	✓	✓	Nil	✓	✓	✓
NAB	Market Rate Facility	3.65 and higher	✓	Both	✓	✓	Nil	✓	✓	✓
Newcastle Permanent	Commercial Bus Loan Var	5.57 and higher	✓	Both	✓	✓	35.00	✓	✓	✓
Westpac	Business Equity Access (term)	5.82 and higher	✓	P+I	✓	✓	Nil	✓	✓	✓



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★★										
Bendigo Bank	Bus Solut All Sec Var	7.30	✓	Both	✓	✓	50.00	✓	✓	✓
ING DIRECT	Comm PropertyLn Variable	4.75 to 5.29	✓	Both	✓	✓	50.00	✗	✗	✗
NAB	Bus Opts Instal Var Std	5.47 and higher	✓	P+I	✓	✓	Nil	✓	✓	✓
RESI Mortgage Corp	Commercial Property Loan	5.99	✓	Both	✓	✓	Nil	✗	✗	✗
★										
Bank of Sydney	Business Loan Variable	9.98 and higher	✓	Both	✓	✗	Nil	✓	✓	✓
Bank of Sydney	Commercial Loan Variable	9.33 and higher	✓	Both	✓	✗	Nil	✗	✗	✗



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Company	Product	Reference Rate (%)	Lump Sum Repayments	Principle Interest, IO or Both	Additional Repayments	Redraw Facility	Redraw Withdrawal Fee (\$)	Purpose - Cash Flow	Purpose - Debtors	Purpose - Inventory
★★★★★ "Outstanding Value"										
ANZ	Business Loan Var (Residential Sec)	7.37 and higher	✓	Both	✓	✓	125.00	✓	✓	✓
Suncorp Bank	Business Essentials-Residential sec	4.39	✓	Both	✓	✓	20.00	✗	✗	✓
★★★★										
ANZ	Bus Mortgage Loan Var	7.37	✓	Both	✓	✓	125.00	✓	✓	✓
BankSA	Business Loan Variable	6.91 and higher	✓	Both	✓	✓	Nil	✓	✓	✓
NAB	Business Markets Loan- Variable	3.65 and higher	✓	Both	✓	✓	Nil	✓	✓	✓
St.George Bank	Business Loan Variable - Res Sec	6.91 and higher	✓	Both	✓	✓	Nil	✓	✓	✓
★★★										
AMP Bank	Classic Variable Rate	5.73	✓	Both	✓	✓	50.00	✗	✗	✗
Bankwest	Business FeeSaver Loan - Res Sec	6.35 and higher	✓	Both	✓	✓	Nil	✓	✓	✓
Bankwest	Business Low Rate Loan- Res Secured	6.15	✓	Both	✓	✓	10.00	✓	✓	✓
Commonwealth Bank	BBL Var Res Secured	6.11	✓	Both	✓	✓	Nil	✓	✓	✓
Heritage Bank	Fully Drawn Res Sec - Variable	5.54	✓	Both	✓	✓	20.00	✓	✓	✓
Hume Bank	Commercial Ln (res sec)	5.35 to 6.35	✓	Both	✓	✓	25.00	✓	✗	✓
NAB	Market Rate Facility	3.65 and higher	✓	Both	✓	✓	Nil	✓	✓	✓
Newcastle Permanent	Residential Bus Loan Var	5.57	✓	Both	✓	✓	35.00	✓	✓	✓
Westpac	Business Equity Access (term)	5.82 and higher	✓	P+I	✓	✓	Nil	✓	✓	✓
Westpac	Business LoanVar res sec	5.59 and higher	✓	Both	✓	✓	10.00	✓	✓	✓



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★★										
ANZ	Business Saver	6.87	✓	Both	✓	✗	Nil	✓	✓	✓
Bendigo Bank	Bus Solut Res Sec Var	6.40	✓	Both	✓	✓	50.00	✓	✓	✓
NAB	Bus Opts Instal Var Std	5.47 and higher	✓	P+I	✓	✓	Nil	✓	✓	✓
NAB	Bus Opts IO Standard	5.47 and higher	✓	IO	✓	✓	Nil	✓	✓	✓
★										
Bank of Sydney	Business Loan Variable	9.98 and higher	✓	Both	✓	✗	Nil	✓	✓	✓
Bank of Sydney	Commercial Loan Variable	9.33 and higher	✓	Both	✓	✗	Nil	✗	✗	✗



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Commercially Secured - Overdraft

Company	Product	Reference Rate (%)	Overdrawn Service Fee (\$)	EFTPOS Transaction Fee (\$)	Internet Transaction Fee (\$)	Interest Capitalisation Allowed	Mandatory Repayments	Purpose - Cash Flow	Purpose - Debtors	Purpose - Inventory
★★★★★ "Outstanding Value"										
Bank Australia	Commercial OD (comm sec)	5.19 and higher	20.00	Nil	Nil	✗	✓	✓	✓	✓
St.George Bank	Commercial Overdraft	8.49 and higher	9.00	Nil	Nil	✓	✗	✓	✓	✓
★★★★										
ANZ	Business Overdraft Commercial Prop	7.37 and higher	Nil	Nil	Nil	✓	✗	✓	✓	✓
Commonwealth Bank	Bus Line of Cred Oth Sec	8.19	10.00	2.00	2.00	✓	✓	✓	✓	✓
Commonwealth Bank	Business OD Other Sec (Std Bus A/C)	7.01	10.00	Nil	Nil	✓	✗	✓	✓	✓
Commonwealth Bank	Business OD Othr Sec (Prem Bus A/C)	7.01	10.00	Nil	Nil	✓	✗	✓	✓	✓
Suncorp Bank	Line of Credit (com sec)	6.45	10.00	0.20	Nil	✓	✗	✓	✓	✓
★★★										
ANZ	Business Credit Facility	8.30	Nil	5.00	5.00	✓	✗	✓	✓	✓
BankSA	Commercial Base Rate	8.49 and higher	9.00	Nil	Nil	✗	✗	✓	✓	✓
Bankwest	Bus Equity Line(Oth Sec)	9.01 and higher	38.00	Nil	Nil	✓	✗	✓	✓	✓
Bankwest	Business Bonus OD OthSec	8.95 and higher	38.00	Nil	Nil	✓	✗	✓	✓	✓
Bankwest	Business Zero Overdraft - All Sec	8.95 and higher	38.00	Nil	Nil	✓	✗	✓	✓	✓
Heritage Bank	Bus Line Of Credit - Non-Res Sec	6.39	20.00	Nil	Nil	✗	✓	✓	✓	✓
Heritage Bank	Business Overdraft - Non-Res Sec	6.94	20.00	0.50	Nil	✓	✗	✓	✓	✗
Hume Bank	Business OD Comm Sec	8.85	15.00	0.30	Nil	✓	✗	✓	✗	✓
Newcastle Permanent	Business Overdraft	5.57 and higher	17.50	0.50	Nil	✓	✗	✓	✓	✓



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Company	Product	Reference Rate (%)	Overdrawn Service Fee (\$)	EFTPOS Transaction Fee (\$)	Internet Transaction Fee (\$)	Interest Capitilisation Allowed	Mandatory Repayments	Purpose - Cash Flow	Purpose - Debtors	Purpose - Inventory
★★★										
Suncorp Bank	Business OD (com sec)	7.75	10.00	Nil	Nil	✓	✗	✓	✓	✓
Westpac	Business Overdraft - Com	7.52 and higher	9.00	0.14	0.14	✓	✗	✓	✓	✓
★★										
Bank of Sydney	Business Overdraft	10.23	30.00	Nil	Nil	✓	✗	✓	✓	✓
Bankwest	High Interest Trans A/c OD -All Sec	8.00 and higher	38.00	0.20	Nil	✗	✗	✓	✓	✓
Bendigo Bank	Bus Solutions OD All Sec	9.45	27.50	0.70	0.40	✗	✗	✓	✓	✓
NAB	Business OD Prime	7.47 and higher	Nil	Nil	Nil	✓	✗	✓	✓	✓
Westpac	Business Equity Access	5.82 and higher	9.00	2.00	2.00	✓	✗	✓	✓	✓



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★★★★★ "Outstanding Value"										
Commonwealth Bank	Bus Line of Cred Res Sec	5.61	10.00	0.20	0.20	✓	✓	✓	✓	✓
St.George Bank	Business Maximiser	7.76 and higher	9.00	Nil	Nil	✓	✗	✓	✓	✓
★★★★										
Heritage Bank	Business Line of Credit - Res Sec	5.54	20.00	Nil	Nil	✗	✓	✓	✓	✓
Hume Bank	Business LOC	5.45 to 6.45	15.00	0.30	Nil	✓	✓	✓	✗	✓
Newcastle Permanent	Business Overdraft	5.57 and higher	17.50	0.50	Nil	✓	✗	✓	✓	✓
Suncorp Bank	Line of Credit (res sec)	5.95	10.00	0.20	Nil	✓	✗	✓	✓	✓
★★★										
AMP Bank	Classic Line of Credit	5.93	Nil	0.65	Nil	✗	✓	✗	✗	✗
ANZ	Business Credit Facility	8.30	Nil	5.00	5.00	✓	✗	✓	✓	✓
ANZ	Business Overdraft Residential Prop	7.37 and higher	4.00%	Nil	Nil	✓	✗	✓	✓	✓
Bankwest	Bus Equity Line Res Sec	9.01 and higher	38.00	Nil	Nil	✓	✗	✓	✓	✓
Bendigo Bank	Bus Solutions OD Res Sec	7.55	27.50	0.70	0.40	✗	✗	✓	✓	✓
Commonwealth Bank	Business OD- Res Sec (Prem Bus A/C)	7.01	10.00	Nil	Nil	✓	✗	✓	✓	✓
Commonwealth Bank	Business OD- Res Sec (Std Bus A/C)	7.01	10.00	Nil	Nil	✓	✗	✓	✓	✓
Heritage Bank	Business Overdraft - Res Sec	5.94	20.00	0.50	Nil	✓	✗	✓	✓	✗
Hume Bank	Business OD Res Sec	8.35	15.00	0.30	Nil	✓	✗	✓	✗	✓
Suncorp Bank	Business OD (res sec)	7.25	10.00	Nil	Nil	✓	✗	✓	✓	✓



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★★★										
Westpac	Business Overdraft - Res	7.52 and higher	9.00	0.14	0.14	✓	✗	✓	✓	✓
★★										
Bank of Sydney	Business Overdraft	10.23	30.00	Nil	Nil	✓	✗	✓	✓	✓
Bankwest	Business Bonus OD ResSec	8.95 and higher	38.00	Nil	Nil	✓	✗	✓	✓	✓
Bankwest	Business Zero Overdraft - Res Sec	8.95	45	Nil	Nil	✓	✗	✓	✓	✓
Bankwest	High Interest Trans A/c OD -Res Sec	8.00 and higher	38.00	0.20	0.15	✓	✗	✓	✓	✓
NAB	Business OD Prime	7.47 and higher	Nil	Nil	Nil	✓	✗	✓	✓	✓
Westpac	Business Equity Access	5.82 and higher	9.00	2.00	2.00	✓	✗	✓	✓	✓