

PERSONAL LOAN STAR RATINGS

IN THIS REPORT

We research & rate:

- 400 personal & car loans
- Credit unions, building societies beat the banks



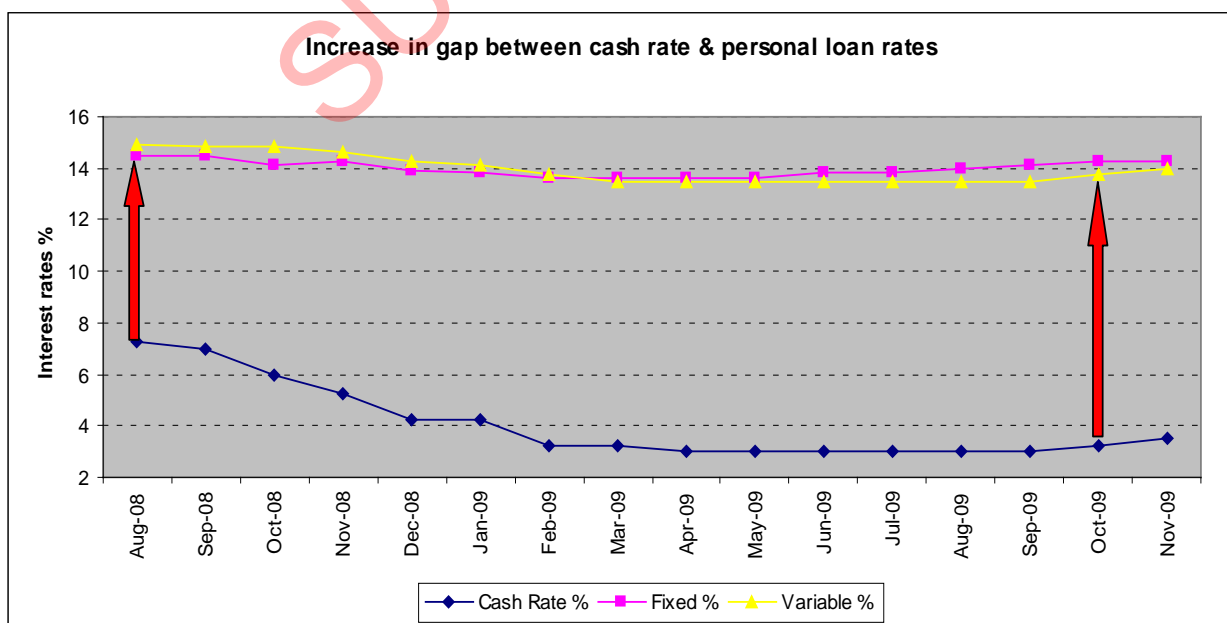
COST OF CREDIT GETS PERSONAL

Two consecutive cash rate rises totaling half a percent have been passed on to personal loans, as they have with the majority of lending products. This is bad news for borrowers but good if you are cashed up with a well-stocked savings account.

It is now becoming clear that the official cash rate decreed by the Reserve Bank is no longer the absolute measure of rate movements that it once was. Financial institutions are setting their own rates for lending, according to the wholesale cost of money they are paying to fund their loans. This is causing a media and political furore, particularly when the announced increase exceeds the Reserve Bank's move.

The graph below clearly shows the widening gap between official cash rate and personal loans, both fixed and variable. Even as rates dropped from 7.25% to 3% from September '08 to April '09, personal loan rates did not track accordingly. The margin has widened, going from a 7% difference prior to the global financial crisis to a 10.5% margin during and after the crisis.

Fixed interest rates on personal loans have traditionally been lower than variable. This trend reversed in March this year when fixed rates eclipsed variable.



(Source: CANSTAR CANNEX/ RBA)

WHICH LOAN IS RIGHT FOR ME?

How you pay for a big ticket item depends on the item itself and how long it will take you to pay the debt off. The main credit channels available are a personal loan, a credit card, store finance or, if you have a mortgage, redraw facility on that mortgage. This last option is only viable, of course, if you have built up money in your home loan by making extra repayments over time.

Each method of payment has its own pros and cons.

Credit cards are the main competition faced by personal loans but credit cards are for disciplined spenders. For many people, it's a little too easy to spend way too much on impulse with a credit card.

Store finance is used by large chain stores as a means to help people buy whitegoods or homewares now and pay later. The interest-free length of time given to pay is a powerful drawcard, particularly if the purchase is made on impulse.

Personal loans are a more measured, planned product typically used to finance goods or services a consumer has been wanting to buy for a while. This could be a car, holiday or any number of things.

Home loan redraw is an attractive option for projects like expensive home renovations.

WHAT WILL WORK AND WHAT WON'T?

When deciding on the suitability of each method of payment, it's interesting to mix up options. For instance, you wouldn't buy a \$30,000 car with a credit card. You can't buy a holiday using store finance (yet) and you wouldn't use your home loan redraw to pay for your son's wisdom tooth extraction. Personal loans, of course, can be used to fund a purchase of almost any amount. Buying a car is the most popular reason for taking out a personal loan, followed by debt consolidation, where several credit card debts are rolled into one, easier-to-manage personal loan repayment.

The reason a **personal loan** is attractive is the exact opposite to the **credit card** – there is no way of adding to your debt with more impulse purchases. You know exactly what your repayments are, so that, slowly and steadily, the money owed is paid off. A credit card is risky for those who don't want further debt and can't trust themselves to walk past a shop without buying.

Store finance is a good way to buy, say, that new fridge, but if you don't pay up fully before the end of the promotion, you can expect to be liable for punishing



effective interest rates of 29% or more. At the time of purchase, all may seem rosy but trouble can lie ahead if something unforeseen happens such as you lose your job or a family crisis erupts.

It's hard to find borrowing that's lower than a **home loan** interest rate so it makes sense to put everything on the house – right? While the idea seems sound, the practical reality is that not many of us then put extra dollars into the home loan to cover the latest purchase on redraw. In effect, it's more likely that you will just lengthen the life of your home loan.

Being honest with yourself and determining the size of debt you are going into and how well you will repay that debt will put you in a better position to choose the best credit avenue for you.

WHAT YOU CAN EXPECT TO PAY FOR A PERSONAL LOAN

There are more than 400 personal loans on the market, comprising in excess of 125 secured loans and 275 unsecured loans. Interest charged for each is different. You can expect to pay between 6% and 16% per annum on a secured loan, and between 9.25% and 17.25% per annum for an unsecured loan.

When shopping around for the right car or personal loan, application and ongoing fees should also be taken into consideration. Application fees range from zero up to \$250, while ongoing fees can be as high as \$120 pa.

With such a wide range of rates and fees attached to personal loans it pays to do some online research before deciding on what will work for you. CANSTAR CANNEX *personal loan star ratings* will help you identify a short list of products to consider. We have awarded five stars for outstanding value to 42 loans, all of which are offered by credit unions and building societies. Personal loans are traditionally the domain of the non-banks who have once again demonstrated they can offer more competitive car and personal loans than the big banks.

PERSONAL LOANS TACKLE CLIMATE CHANGE



Capping emissions to help the planet may not have been agreed upon at Copenhagen but back home, personal loans are continuing to do their bit to encourage more sustainable living. Credit Unions and Building Societies are leading the way with special green products offered for eco-friendly purposes such as buying low carbon emission, less thirsty cars, installing solar hot water systems, energy efficient appliances, rainwater tanks, insulation, double glazing or grey water treatment systems. Our data shows 7 lenders are currently offering 20 green or environmental personal loans

The government has now stepped in with a program called Green Loans which it is promoting in collaboration with participating financial institutions. In a nutshell, the government will give approved householders interest-free personal loans of up to \$10,000 over a period of four years to retro fit solar, water saving, and energy efficient products. A home sustainability assessment and report are first required before you can apply for the Green Loan to implement the work. Apart from the incentive of charging zero interest on the loan, there are also no application fees or ongoing fees but penalty fees do apply to the scheme.

The Green Loans program commenced in mid-2009 and is scheduled to extend to the end of December 2012 or until funds dry up. Currently, there are 15 financial institutions authorized to implement this scheme. For more details, check the Australian Government's website on <http://www.environment.gov.au/greenloans/>

While the government's Green Loan scheme encourages sustainable living it does not include car purchase. A number of financiers offer green car loans which reward consumers who buy eligible cars by giving them a lower interest rate on their personal loan. This lower rate is generally 2%- or a saving of about \$400 a year on a \$25,000 car - so it is worth searching out the right green loan if you are going to buy a more fuel efficient car in the future.

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personal loan star ratings

Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			
★★★★★ "outstanding value"										
Community First CU	Green Loan	6.49	✗	Nil	150.00	2000	35000	variable	✓	✓
Companion CU	New Car Loan	7.75 to 10.00	✗	Nil	100.00	5000	50000	1yr to 7yr	✗	✓
Holiday Coast CU	New Car Loan Variable	8.34	✗	Nil	150.00	5000	No max	variable	✗	✓
Horizon Credit Union	New Car Loan Variable	8.20	✗	Nil	150.00	No min	No max	variable	✗	✓
Illawarra CU NSW	New Car Loan Sec BOS	8.80	✗	Nil	125.00	10000	100000	1yr to 7yr	✗	✓
Illawarra CU NSW	Variable Rate Car Loan	8.95	✗	Nil	125.00	10000	100000	variable	✗	✓
Macquarie Credit Union	New Car Loan <12 months	8.99	✗	Nil	50.00	1000	50000	variable	✗	✓
Macquarie Credit Union	Secured Personal Loan	8.30	✓	Nil	50.00	1000	No max	variable	✗	✓
Maleny & District Commu	Green Star Car Loan 1	7.49	✗	Nil	200.00	3000	No max	variable	✓	✓
Memberfirst Credit Union	Pers Ln Sec BOS<3yrs	9.25	✗	Nil	50.00	1000	No max	variable	✗	✓
NSW Teachers CU	Secured New Car Loan	8.24	✗	Nil	100.00	10000	80000	variable	✗	✓
Police Credit	Used Car Loan	8.99 to 9.99	✗	Nil	Nil	10000	No max	1mth to 5yr	✗	✓
Police Credit	New Car Loan	8.99 to 9.49	✗	Nil	Nil	8000	100000	1mth to 5yr	✗	✓
Qantas Staff CU	Car Loan	8.19	✗	Nil	Nil	No min	100000	variable	✗	✗
Qantas Staff CU	Personal Ln Sec6mthIntro	8.15	✗	Nil	Nil	10000	100000	variable	✗	✗
Qld Police Credit Union	New Vehicle Super Sav Ln	8.49 to 9.00	✓	Nil	Nil	1000	100000	variable	✗	✓
Satisfac Credit Union	Car Loan Fixed	8.45	✗	Nil	150.00	5000	100000	5yr	✗	✓
Satisfac Credit Union	4 Cylinder Car Loan	8.20	✗	Nil	100.00	5000	100000	1mth to 5yr	✗	✓
Savings & Loans Cred U	Discounted Variable Perl	8.21 to 10.85	✗	Nil	195.00	10000	No max	variable	✗	✓
Savings & Loans Cred U	Green Car Loan	7.46 to 9.70	✗	Nil	195.00	10000	No max	1yr to 7yr	✗	✓
Savings & Loans Cred U	Discounted Personal Loan	7.96 to 10.20	✗	Nil	195.00	10000	No max	1yr to 5yr	✗	✓
SERVICE ONE Members	Fixed Rate Car Loan	8.75	✗	\$ 5.00	150.00	No min	75000	1yr to 6yr	✗	✓
Unicom Credit Union	Variable Rate Car Loan	8.95	✗	Nil	125.00	10000	100000	variable	✗	✓
Unicom Credit Union	New Car Loan Secured BOS	8.80	✗	Nil	125.00	10000	100000	1yr to 7yr	✗	✓
Victoria Teachers CU	New Car Loan	8.70	✗	Nil	Nil	10000	No max	variable	✗	✓

★★★★★ "excellent value"										
Australian Central CU	CarLoan Variable Secured	9.75 to 10.35	✗	Nil	160.00	5000	No max	variable	✗	✓
Australian Central CU	Car Loan Fixed Secured	9.75 to 10.35	✗	Nil	160.00	5000	No max	1yr to 7yr	✗	✓
Australian Defence CU	New Car Loan	9.24 to 10.50	✓	Nil	100.00	5000	No max	variable	✗	✓
Coastline Credit Union	Personal Loan Secured	9.34	✗	Nil	150.00	1000	No max	variable	✗	✓
Community CPS Australi	Enviro Car Loan Fixed	9.35	✗	Nil	150.00	5000	125000	1yr to 7yr	✗	✓
Community CPS Australi	Car Loan Fixed <3yrs old	9.25	✗	Nil	150.00	5000	125000	1yr to 7yr	✗	✓
Community First CU	New Car Loan Fixed	8.99	✗	Nil	200.00	10000	60000	1yr to 5yr	✗	✓
Companion CU	Used Car Loan	8.25 to 12.00	✗	Nil	100.00	5000	50000	1yr to 7yr	✓	✓
CUA	Vehicles <2yrs old -30k	8.99	✗	Nil	120.00	1000	30000	variable	✗	✓
Defence Force CU	New Car Loan	8.99 to 9.75	✓	Nil	50.00	No min	100000	variable	✗	✓

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scale*: Application fee depends on loan amount

Report Date: January 2010, (Rates as at January 4th, 2010)

CAR LOAN STAR RATINGS SUMMARY:

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personal loan star ratings

Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			
★★★★ "excellent value"										
FCCS Credit Union	Rewards Car Loan	8.70 to 9.70	✗	Nil	150.00	No min	No max	variable	✗	✓
First Choice CreditUnion	New Car Loan	8.99 to 9.99	✓	Nil	100.00	No min	No max	variable	✓	✓
Gateway Credit Union	New Car Loan	8.49	✗	Nil	99.00	3000	50000	variable	✗	✗
Gateway Credit Union	Car Loan < 5yrs Old	9.54	✗	Nil	99.00	3000	50000	variable	✗	✗
Greater Building Society	New Car Loan	8.90	✓	Nil	150.00	5000	100000	1yr to 7yr	✗	✓
Holiday Coast CU	Perl- Sec by cars 2-5yrs	10.09	✗	Nil	150.00	5000	No max	variable	✗	✓
Horizon Credit Union	New Car Loan <1yr	9.20	✗	Nil	150.00	No min	No max	variable	✗	✓
Illawarra CU NSW	Secured Personal Loan	9.80	✗	Nil	125.00	1000	30000	1yr to 7yr	✗	✓
Karpaty Credit Union	Little Ripper Car Loan	9.84	✗	Nil	200.00	No min	100000	variable	✗	✓
Macquarie Credit Union	New Car Loan <5yrs old	9.64 to 10.20	✓	Nil	50.00	1000	50000	variable	✗	✓
Maleny & District Commu	Car Loan 5	8.75	✗	Nil	200.00	3000	No max	variable	✓	✓
Maleny & District Commu	Green Star Car Loan 2	9.24	✗	Nil	200.00	3000	No max	variable	✓	✓
mecu	goGreen CarLn NewG/hse6+	8.74	✗	Nil	125.00	1000	No max	variable	✗	✓
mecu	goGreen CarLn NewG/hseNA	9.49	✗	Nil	125.00	1000	No max	variable	✗	✓
Memberfirst Credit Union	Pers Ln Sec BOS 4-5yrs	11.00	✗	Nil	50.00	1000	No max	variable	✗	✓
MoneyMax	New Car Manager	8.40	✗	Nil	125.00	10000	50000	variable	✗	✓
NSW Teachers CU	New Car Loan-Unsecured	9.24	✗	Nil	100.00	2000	60000	variable	✓	✓
NSW Teachers CU	Used Car Loan Unsecured	9.88	✗	Nil	100.00	2000	50000	variable	✓	✓
Powerstate Credit Union	Car Loan Fixed Secured	8.75	✗	Nil	120.00	2000	No max	1yr to 5yr	✗	✓
Powerstate Credit Union	Personal Loan Fix Sec	8.75	✗	Nil	120.00	2000	No max	1mth to 5yr	✗	✓
RTA Staff CU	RedHot Car Loan	9.74	✗	Nil	90.00	5000	No max	variable	✗	✓
SERVICE ONE Members	Variable Rate Car Loan	10.65	✗	\$ 5.00	150.00	No min	75000	variable	✗	✓
Unicom Credit Union	Secured Personal Loan	9.80	✗	Nil	125.00	2000	30000	1yr to 7yr	✗	✓
Victoria Teachers CU	Car Loan Variable	9.70	✗	Nil	20.00	5000	No max	variable	✗	✓
Wagga Mutual Credit Un	New Car Ln Variable-L17	9.49	✗	Nil	125.00	5000	100000	variable	✗	✗
★★★ "strong value"										
B & E	Motor Vehicle <3yrs old	8.95 to 9.95	✗	Nil	170.00	3000	45000	variable	✗	✓
Bananacoast Community	Car Loan	9.35 to 11.35	✗	Nil	150.00	2500	No max	variable	✗	✓
Bendigo Bank	Green Sec Personal Loan	9.99	✗	Nil	150.00	2000	50000	1yr to 5yr	✗	✓
Circle Credit Co-op	New Car Loans	8.99	✗	Nil	100.00	500	50000	variable	✗	✓
Circle Credit Co-op	Car Loan <5yrs old	9.75	✗	Nil	100.00	500	50000	variable	✗	✓
Community CPS Australi	Car Loan Fxd <6yrs old	9.55	✗	Nil	150.00	5000	125000	1yr to 7yr	✗	✓
Community CPS Australi	Car Loan Var <6yrs old	10.45	✗	Nil	150.00	5000	125000	variable	✗	✓
Companion CU	Secured Personal Loan	8.50 to 13.50	✓	Nil	100.00	10000	100000	1yr to 7yr	✗	✓
CUA	Used Vehicle 2-5 yrs old	9.99	✗	Nil	120.00	1000	100000	variable	✗	✓
Defence Force CU	Used Car Loan	10.45 to 11.95	✓	Nil	50.00	No min	100000	variable	✗	✓

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scale*: Application fee depends on loan amount

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CAR LOAN STAR RATINGS SUMMARY:

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personal loan star ratings

Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			
★★★ "strong value"										
ECU Australia	Car Loan	9.95	✗	Nil	120.00	No min	80000	variable	✓	✓
Family First CU	Secured Car Loan	7.50 to 12.25	✗	Nil	150.00	5000	75000	variable	✗	✓
FCCS Credit Union	Online Rewards Car Loan	8.70 to 9.70	✗	Nil	250.00	No min	No max	variable	✗	✓
First Choice CreditUnion	Used Car Loan	10.25 to 11.35	✓	Nil	100.00	No min	No max	variable	✓	✓
First Option CU	New Car Loan -Sec	9.50	✗	Nil	Nil	1000	100000	variable	✗	✓
Greater Building Society	Used Car Loan 7-10 yrs	9.90	✓	Nil	150.00	5000	100000	1yr to 5yr	✗	✓
Greater Building Society	Personal Loan Secured	9.40	✓	Nil	150.00	5000	100000	1yr to 7yr	✗	✓
Heritage Building Soc	New Car Loan	10.35	✓	Nil	105.00	5000	100000	variable	✗	✓
Horizon Credit Union	Car Loan 13mth-<3yrs old	10.25	✗	Nil	150.00	No min	No max	variable	✗	✓
Horizon Credit Union	Budget Personal Loan Var	10.85	✗	Nil	100.00	500	30000	variable	✗	✓
IMB	Personal Loan Secured	9.90	✗	Nil	125.00	2000	50000	1yr to 5yr	✗	✓
Macarthur Credit Union	Car Loan (New)	8.95	✗	Nil	50.00	No min	No max	variable	✗	✓
Macquarie Credit Union	Used Car Loan >5yrs old	12.10 to 13.70	✓	Nil	50.00	1000	50000	variable	✗	✓
Maleny & District Commu	Green Star Car Loan 3	10.24	✗	Nil	200.00	3000	No max	variable	✗	✓
Maritime Mining & Power	Car Loan	10.51	✗	Nil	100.00	1000	80000	variable	✗	✓
mecu	goGreen CarLn Used=<7Yrs	9.99	✗	Nil	125.00	1000	No max	variable	✗	✓
Newcastle Permanent	Personal Loan Secured	8.90 to 10.90	✗	Nil	125.00	1000	No max	3mth to 7yr	✗	✓
Police & Nurses Mut Ban	Personal Loan Secured	9.99	✗	\$ 2.50	149.00	5000	No max	variable	✗	✓
Police CU SA	Special Pers Loan Fixed	9.65	✗	Nil	195.00	5000	No max	1yr to 5yr	✗	✓
Qantas Staff CU	Personal Ln Sec Revert	9.65	✗	Nil	Nil	10000	100000	variable	✗	✗
Qld Police Credit Union	Used Vehicle SuperSav Ln	11.00 to 12.79	✓	Nil	Nil	1000	100000	variable	✗	✓
Qld Teachers CU	New Car Ln Special Sec	9.75	✓	Nil	100.00	3000	60000	variable	✗	✓
Queenslanders CU	New Car Loan	8.70 to 11.70	✓	Nil	80.00	2000	55000	variable	✓	✓
Satisfac Credit Union	Car Loan Variable	10.35	✗	Nil	150.00	5000	100000	variable	✗	✓
Select Credit Union	New Car Loan	10.19	✗	Nil	150.00	10000	50000	variable	✗	✓
Suncorp Bank	Secured Car Loans	10.75	✗	\$ 5.00	175.00	5000	No max	1yr to 7yr	✗	✓
Sutherland Credit Union	Spec Offer Car Loan Var	8.99	✗	Nil	100.00	5000	50000	variable	✗	✗
Sydney Credit Union	Personal Loan Secured	11.14	✗	Nil	100.00	5000	80000	variable	✗	✗
Sydney Credit Union	New Car Loan	10.05	✗	Nil	100.00	5000	80000	variable	✗	✓
Sydney Credit Union	Fixed Rate Car Loan	10.39	✗	Nil	100.00	5000	80000	1mth to 5yr	✗	✓
The Capricornian	Performance Car Loan	10.98	✗	Nil	130.00	500	75000	variable	✗	✓
United Community	Car Loan Var <6yrs old	10.45	✗	Nil	150.00	5000	125000	variable	✗	✓
United Community	Car Loan Fixed <6yrs old	9.55	✗	Nil	150.00	5000	125000	1yr to 7yr	✗	✓
United Community	Enviro Car Loan Fixed	9.35	✗	Nil	150.00	5000	125000	1yr to 7yr	✗	✓
United Community	Car Loan Fixed <3yrs old	9.25	✗	Nil	150.00	5000	125000	1yr to 7yr	✗	✓
University Credit Soc	New Car up to 1yr old	9.90	✗	Nil	Scale*	1000	No max	variable	✗	✗

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personal loan star ratings

Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			
★★ "average value"										
Arab Bank Australia	Personal Loan Sec Fixed	11.05	✗	Nil	200.00	5000	50000	1yr to 5yr	✗	✓
Australian Central CU	Personal Loan Var Unsec	13.55	✗	Nil	160.00	2000	No max	variable	✓	✓
Australian Central CU	Personal Loan FixedUnsec	13.55	✗	Nil	160.00	2000	No max	1yr to 7yr	✓	✓
Australian Defence CU	Used Car Loan	11.45 to 12.45	✗	Nil	100.00	5000	No max	variable	✗	✓
B & E	Motor Vehicle >3yrs old	10.70 to 11.70	✗	Nil	170.00	3000	30000	variable	✗	✓
Bananacoast Community	Personal Loan Secured	11.35 to 13.35	✗	Nil	150.00	2500	No max	variable	✗	✓
Bananacoast Community	Personal Loan Sec Mobile	11.65	✗	Nil	Scale*	2500	No max	variable	✗	✗
Bank of Queensland	Car Loan Fixed	11.49	✗	\$ 7.50	195.00	5000	No max	1yr to 7yr	✗	✓
BankSA	Personal Loan Sec Var	12.20	✗	\$ 7.00	195.00	3000	80000	variable	✗	✓
BankSA	Fixed Car Loan	10.99	✗	\$ 7.00	195.00	3000	80000	1yr to 5yr	✗	✓
BankSA	Pers Ln Sec Fixed 2yr	10.99	✗	\$ 7.00	195.00	3000	80000	2yr	✗	✓
BankSA	Pers Ln Sec Fixed 5yr	10.99	✗	\$ 7.00	195.00	3000	80000	5yr	✗	✓
BankSA	Pers Ln Sec Fixed 1yr	10.99	✗	\$ 7.00	195.00	3000	80000	1yr	✗	✓
BankSA	Pers Ln Sec Fixed 3yr	10.99	✗	\$ 7.00	195.00	3000	80000	3yr	✗	✓
BankSA	Pers Ln Sec Fixed 4yr	10.99	✗	\$ 7.00	195.00	3000	80000	4yr	✗	✓
BankSA	Variable Car Loan	11.95	✗	\$ 7.00	195.00	3000	80000	variable	✗	✓
BankWest	CarLoan Secured	10.99	✗	\$ 5.00	195.00	10000	No max	3yr to 7yr	✗	✓
Bendigo Bank	Secured Personal Loan	10.99	✗	\$ 5.00	150.00	2000	50000	1yr to 7yr	✗	✓
Circle Credit Co-op	Car Loan >5yrs old	11.20	✗	Nil	100.00	500	50000	variable	✗	✓
Commonwealth Bank	Personal Loan Fixed Sec	11.30	✗	\$ 10.00	250.00	10000	No max	1yr to 5yr	✗	✓
Commonwealth Bank	Personal Loan Var Unsec	14.15	✗	\$ 10.00	135.00	5000	50000	variable	✓	✓
Companion CU	Unsecured Pers Ln (P&I)	8.50 to 14.50	✗	Nil	100.00	5000	50000	1yr to 7yr	✓	✓
Defence Force CU	Personal Loan	12.95	✗	Nil	50.00	No min	100000	variable	✓	✓
ECU Australia	Lifestyle Loan	11.75	✗	Nil	120.00	5000	80000	variable	✓	✓
Encompass Credit Union	Motor Loan (Up to 2yrs)	10.45	✗	Nil	125.00	1000	70000	variable	✗	✓
Esanda	New Car Loan	10.25 to 11.25	✓	\$ 5.00	250.00	7500	500000	1yr to 7yr	✗	✓
First Option CU	Used Car Loan-Sec	10.50	✗	Nil	Nil	1000	60000	variable	✗	✓
Gateway Credit Union	Car Loan > 5yrs Old	11.34	✗	Nil	99.00	3000	50000	variable	✗	✗
Greater Building Society	Personal Ln-Part Secured	11.65	✓	Nil	150.00	5000	50000	1yr to 7yr	✗	✓
Heritage Building Soc	Personal Loan Var Sec	12.15	✗	Nil	105.00	5000	100000	variable	✗	✓
Heritage Building Soc	Personal Ln Fixed Unsec	12.15	✗	Nil	105.00	5000	25000	1yr to 5yr	✓	✓
Heritage Building Soc	Used Car Loan	11.35	✓	Nil	105.00	5000	100000	variable	✗	✓
Heritage Building Soc	Personal Loan Fixed Sec	12.15	✗	Nil	105.00	5000	100000	1yr to 5yr	✗	✓
Heritage Building Soc	Personal Loan Var Unsec	12.15	✗	Nil	105.00	5000	25000	variable	✓	✓

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scale*: Application fee depends on loan amount

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personal loan star ratings

Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			
★★ "average value"										
Holiday Coast CU	Great Day Personal Loan	11.60 to 13.35	✗	Nil	150.00	No min	50000	variable	✗	✓
Holiday Coast CU	Personal Loan Fixed	11.09	✗	Nil	150.00	No min	50000	1yr to 7yr	✗	✓
Holiday Coast CU	GreatDay Plus Perl Unsec	12.60 to 13.85	✗	Nil	150.00	No min	30000	variable	✓	✓
Horizon Credit Union	Used Car Ln>3yrs old	12.75	✗	Nil	150.00	No min	No max	variable	✗	✓
Hume Building Society	Secured-New Veh <5yrs	11.00	✗	Nil	100.00	1000	100000	1yr to 5yr	✗	✓
Hunter United Credit Un	New Car Loan	7.50 to 18.00	✗	\$ 2.00	100.00	No min	70000	variable	✗	✓
Illawarra CU NSW	Unsecured Personal Loan	11.49	✗	Nil	125.00	2000	30000	1yr to 7yr	✓	✓
Intech Credit Union	Car Loan	10.24 to 13.05	✗	Nil	75.00	2000	100000	variable	✗	✓
Karpaty Credit Union	Car Loan	9.84 to 13.80	✗	Nil	200.00	No min	100000	variable	✗	✓
Macarthur Credit Union	Personal Loan (Secured)	10.95	✗	Nil	50.00	No min	No max	variable	✗	✓
Macquarie Credit Union	Unsecured Personal Loan	13.95	✗	Nil	50.00	1000	50000	variable	✓	✓
Maritime Mining & Power	Personal Loan Variable	13.75	✗	Nil	80.00	500	35000	variable	✓	✓
mecu	Personal Loan	12.74	✗	Nil	Nil	1000	No max	variable	✓	✓
Memberfirst Credit Union	Personal Loan Unsecured	14.25	✗	Nil	50.00	No min	No max	variable	✓	✓
Memberfirst Credit Union	Car Loan 5-10 yrs old	13.00	✗	Nil	50.00	1000	No max	variable	✗	✓
Memberfirst Credit Union	Partially Sec-Vehicle/TD	13.00	✗	Nil	50.00	1000	No max	variable	✗	✓
MoneyMax	Car Manager	10.35	✗	Nil	125.00	10000	50000	variable	✗	✓
MyState Financial	Secured Personal Loan	10.99 to 12.24	✗	\$ 7.50	175.00	10000	75000	variable	✗	✓
MyState Financial	Unsecured Personal Loan	9.99 to 13.74	✗	\$ 7.50	175.00	3000	30000	variable	✓	✓
Newcastle Permanent	Used Car Loan	8.90 to 12.90	✗	Nil	125.00	1000	No max	3mth to 7yr	✗	✓
Newcastle Permanent	Personal Loan Unsecured	11.40 to 12.90	✗	Nil	125.00	1000	30000	3mth to 7yr	✓	✓
NRMA Car Loans	Member Car Loan Fixed	8.86 to 11.11	✗	Nil	220.00	5000	No max	1mth to 7yr	✗	✓
NSW Teachers CU	All Purpose Loan	12.89	✗	Nil	100.00	2000	80000	variable	✓	✓
NSW Teachers CU	Loan for Investment	12.89	✗	Nil	100.00	2000	80000	variable	✓	✓
Police Credit	Personal Loan Unsecured	12.95	✗	Nil	Nil	3000	60000	variable	✓	✓
Police Credit	Personal Loan Secured	12.95	✗	Nil	Nil	3000	60000	variable	✗	✓
Police CU NSW	Driveaway Car Loan	10.49	✗	Nil	92.00	5000	No max	variable	✗	✓
Powerstate Credit Union	Car Loan Variable Sec	10.35	✗	Nil	120.00	2000	No max	variable	✗	✓
Powerstate Credit Union	Personal Loan Var Sec	11.75	✗	Nil	120.00	2000	No max	variable	✗	✓
Qld Police Credit Union	Whole of Pay SuperSav Ln	12.75	✗	Nil	Nil	1000	100000	variable	✓	✓
Qld Police Credit Union	All Purpose Loan	14.75	✗	Nil	Nil	1000	100000	variable	✓	✓
Qld Professional CU	Car Loan	9.75 to 12.75	✓	Nil	50.00	500	No max	variable	✓	✓
Queenslanders CU	Car Loan Var 1-5yr Old	8.70 to 13.75	✓	Nil	80.00	2000	55000	variable	✓	✓
Queenslanders CU	New Car Loan Fxd	10.65	✗	Nil	80.00	2000	55000	2yr to 5yr	✓	✗
RTA Staff CU	Used Car Loan	11.25 to 14.45	✓	Nil	90.00	5000	No max	variable	✗	✓
Savings & Loans Cred U	Fixed Rate Pers Loan Sec	11.20	✗	Nil	195.00	2000	No max	1yr to 7yr	✗	✓

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Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			
★★ "average value"										
Select Credit Union	Used Car Loan	10.69 to 16.69	✗	Nil	150.00	10000	No max	variable	✓	✓
SERVICE ONE Members	Personal Loan Secured	13.25 to 15.20	✗	\$ 5.00	150.00	5000	75000	variable	✗	✓
SERVICE ONE Members	Personal Loan Unsecured	13.25 to 15.20	✗	\$ 5.00	150.00	No min	50000	variable	✓	✓
St George Bank	Personal Loan Secured	11.45	✗	\$ 7.00	195.00	3000	80000	variable	✗	✓
St George Bank	Personal Ln Secured Fxd	10.99	✗	\$ 7.00	195.00	3000	80000	3yr to 5yr	✗	✓
Sydney Credit Union	Personal Loan Unsecured	12.14 to 14.20	✗	Nil	100.00	5000	80000	variable	✓	✓
The Capricornian	Personal Loan Variable	13.48 to 17.48	✗	Nil	130.00	500	30000	variable	✓	✓
The Capricornian	Classic Car Loan	11.98	✗	Nil	130.00	500	75000	variable	✗	✓
Unicom Credit Union	Unsecured Personal Loan	11.49	✗	Nil	125.00	2000	30000	1yr to 7yr	✓	✓
University Credit Soc	Used Car up to 5yrs old	10.90	✓	Nil	Scale*	1000	No max	variable	✗	✗
University Credit Soc	Student Loan	9.95 to 11.95	✗	Nil	Nil	1000	No max	variable	✓	✓
Wagga Mutual Credit Un	Wagga Gold Pers Loan -L9	9.99 to 15.70	✗	Nil	125.00	10000	100000	variable	✓	✓
Westpac	New Car Loan	11.49 to 12.99	✗	\$ 7.50	250.00	4000	100000	1yr to 7yr	✗	✓
★ "satisfactory value"										
ANZ	Fixed Rate Personal Loan	14.29	✗	Nil	150.00	5000	No max	1yr to 7yr	✓	✓
ANZ	Graduate Loan	14.15	✗	Nil	150.00	5000	No max	variable	✓	✓
ANZ	Variable Rate Pers Loan	14.15	✗	Nil	150.00	5000	No max	variable	✓	✓
ANZ	Car Loan (Fixed)	12.24 to 16.24	✗	Nil	125.00	5000	No max	1yr to 7yr	✓	✓
Arab Bank Australia	Personal Ln Secured Var	12.05	✗	Nil	200.00	5000	50000	variable	✗	✓
Arab Bank Australia	Personal Loan Unsec Var	14.75	✗	Nil	200.00	5000	50000	variable	✓	✓
Arab Bank Australia	Personal Loan Unsec Fixd	13.75	✗	Nil	200.00	5000	50000	1yr to 5yr	✓	✓
Australian Defence CU	Personal Loan Secured	14.40 to 18.40	✗	Nil	100.00	5000	No max	variable	✗	✓
Australian Defence CU	Start Up Loan	14.24	✗	Nil	100.00	5000	No max	variable	✓	✓
Australian Defence CU	Personal Loan Unsecured	14.40 to 18.40	✗	Nil	100.00	5000	No max	variable	✓	✗
Bananacoast Community	Personal Loan Unsecured	15.35 to 17.35	✗	Nil	150.00	2500	No max	variable	✓	✓
Bananacoast Community	Personal Loan Part Sec	13.35 to 15.35	✗	Nil	150.00	2500	No max	variable	✗	✓
Bank of Queensland	Personal Ln Var Unsec	14.74	✗	\$ 7.50	150.00	3000	40000	variable	✓	✓
Bank of Queensland	Car Loan Variable	12.93	✗	\$ 7.50	195.00	5000	No max	variable	✗	✓
Bank of Queensland	PersLoan Fxd Unsecured	13.99	✗	\$ 7.50	150.00	3000	40000	1yr to 7yr	✓	✓
BankSA	Pers Ln Unsec Fixed 5yr	14.74	✗	\$ 9.00	150.00	3000	40000	5yr	✓	✓
BankSA	Personal Loan Unsec Var	14.64	✗	\$ 9.00	150.00	3000	40000	variable	✓	✓
BankSA	Pers Ln Unsec Fixed 1yr	14.74	✗	\$ 9.00	150.00	3000	40000	1yr	✓	✓
BankSA	Pers Ln Unsec Fixed 4yr	14.74	✗	\$ 9.00	150.00	3000	40000	4yr	✓	✓
BankSA	Pers Ln Unsec Fixed 3yr	14.74	✗	\$ 9.00	150.00	3000	40000	3yr	✓	✓
BankSA	Pers Ln Unsec Fixed 2yr	14.74	✗	\$ 9.00	150.00	3000	40000	2yr	✓	✓

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Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			
★ "satisfactory value"										
BankWest	Flexible Personal Loan	13.99	✗	\$ 10.00	249.00	5000	No max	1yr to 7yr	✓	✓
BankWest	Unsec Basic Personal Ln	13.84	✗	\$ 8.00	195.00	5000	No max	3yr to 7yr	✓	✓
CBFC	Personal Ln Fxd 49-60mth	11.33	✗	\$ 10.00	250.00	10000	150000	yr 1mth to 5y	✗	✓
CBFC	Personal Loan Fxd 1-4yr	11.30	✗	\$ 10.00	250.00	10000	150000	1yr to 4yr	✗	✓
Circle Credit Co-op	Personal Loan Secured	11.20	✗	Nil	100.00	500	50000	variable	✗	✗
Circle Credit Co-op	Personal Loan Unsecured	13.90	✗	Nil	50.00	500	50000	variable	✓	✗
Coastline Credit Union	Car Loan Var Secured	14.25	✓	Nil	150.00	1500	100000	variable	✗	✓
Coastline Credit Union	Personal Ln Unsec	14.45 to 17.45	✗	Nil	150.00	1000	100000	variable	✓	✓
Commonwealth Bank	Personal Ln Fixed Unsec	14.30 to 16.30	✗	\$ 10.00	135.00	5000	50000	1yr to 7yr	✓	✓
Community CPS Australi	Personal Loan Var Unsec	14.20	✗	Nil	150.00	3000	80000	variable	✓	✓
Community CPS Australi	Personal Loan Fxd Unsec	13.49	✗	Nil	150.00	3000	80000	1yr to 7yr	✓	✓
Community First CU	Car Loan Fixed 1-5 yrs	13.70 to 17.70	✗	Nil	150.00	5000	35000	1yr to 5yr	✓	✓
CUA	Personal Loan Unsecured	12.99	✗	Nil	120.00	1000	100000	variable	✓	✓
Encompass Credit Union	Personal Loan Secured	13.00	✗	Nil	125.00	1000	40000	variable	✗	✓
Encompass Credit Union	Personal Loan Unsecured	15.45	✗	Nil	125.00	1000	40000	variable	✓	✓
Esanda	Used Car Loan	11.99 to 13.99	✓	\$ 5.00	250.00	7500	500000	1yr to 5yr	✗	✓
Family First CU	Personal Loan Variable	11.50 to 17.50	✗	Nil	150.00	2000	27500	variable	✓	✓
First Choice CreditUnion	Personal Loan	14.25	✗	Nil	100.00	No min	No max	variable	✓	✓
First Option CU	Secured Personal Ln -Var	13.30	✗	Nil	Nil	1000	80000	variable	✗	✓
First Option CU	Unsec Personal Loan -Var	13.30	✗	Nil	Nil	1000	30000	variable	✓	✓
GE Money	Personal Loan	13.79	✓	\$ 10.00	250.00	3000	No max	2yr to 7yr	✓	✓
Greater Building Society	Personal Loan Unsecured	12.90	✗	Nil	150.00	5000	25000	1yr to 5yr	✓	✓
Horizon Credit Union	Personal Loan Variable	13.95	✗	Nil	100.00	No min	No max	variable	✓	✓
Horizon Credit Union	Car Ln Var Unsecured	13.95	✗	Nil	100.00	No min	No max	variable	✓	✓
Hume Building Society	Personal Loan Unsecured	14.25	✗	Nil	100.00	1000	50000	1yr to 5yr	✓	✓
Hume Building Society	Secured-Vehicle to 5yrs	12.50	✗	Nil	100.00	1000	75000	1yr to 5yr	✗	✓
Hunter Mutual	Car Loan <3 years L82	10.95	✗	Nil	125.00	10000	50000	variable	✗	✓
Hunter Mutual	Car Loan >3 years L83	12.95	✗	Nil	125.00	10000	50000	variable	✗	✓
Hunter Mutual	Personal Ln L42	13.94	✗	Nil	125.00	10000	30000	variable	✓	✓
Hunter United Credit Un	Personal Loan Secured	9.50 to 18.00	✗	\$ 2.00	100.00	No min	25000	variable	✗	✓
Hunter United Credit Un	Used Car Loan	9.50 to 18.00	✗	\$ 2.00	100.00	No min	25000	variable	✗	✓
Intech Credit Union	Personal Loan	14.05 to 18.20	✗	Nil	75.00	2000	40000	variable	✓	✓
Karpaty Credit Union	Personal Loan Unsecured	14.80	✗	Nil	200.00	No min	50000	variable	✓	✓
Lifepan Funds Managem	Per Ln Sec by Bond/Dep	11.99	✗	Nil	100.00	2000	50000	variable	✗	✗
Macarthur Credit Union	Personal Loan(Unsecured)	13.95	✗	Nil	50.00	No min	No max	variable	✓	✓
Maleny & District Commu	Car Loan 4	13.24	✗	Nil	200.00	3000	No max	variable	✗	✓

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personal loan star ratings

Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			
★ "satisfactory value"										
ME Bank	Personal Loan Fxd	12.49	✗	Nil	100.00	5000	30000	1yr to 5yr	✓	✓
MoneyMax	Credit Manager Secured	13.85	✗	Nil	125.00	10000	50000	variable	✗	✓
MoneyMax	Credit Manager Unsecured	13.85	✗	Nil	125.00	10000	35000	variable	✓	✓
nab	Personal Ln Unsec Var	14.15 to 15.00	✗	\$ 10.00	150.00	5000	80000	variable	✓	✓
nab	Pers Ln Fully Sec Fixed	13.24	✗	Nil	150.00	5000	No max	1yr to 7yr	✗	✓
nab	Personal Project Loan	15.99	✗	\$ 7.00	150.00	5000	35000	variable	✓	✓
nab	Pers Ln Fully Sec Var	12.94	✗	Nil	150.00	5000	No max	variable	✗	✓
nab	Personal Ln Unsec Fixed	15.05 to 15.90	✗	\$ 10.00	150.00	5000	80000	1yr to 7yr	✓	✓
Police & Nurses Mut Ban	Personal Loan Unsecured	13.99	✗	\$ 2.50	149.00	5000	No max	variable	✓	✗
Police CU NSW	Personal Loan Unsecured	13.49	✗	Nil	92.00	1000	30000	variable	✓	✓
Police CU NSW	Personal Loan Secured	13.49	✗	Nil	98.00	1000	No max	variable	✗	✓
Police CU SA	Standard Variable PersLn	17.25	✗	Nil	195.00	3000	No max	variable	✓	✓
Police CU SA	Special Variable Pers Ln	14.04	✗	Nil	195.00	3000	No max	variable	✓	✓
Police CU SA	Variable Rate Pers Loan	15.74	✗	Nil	195.00	500	No max	variable	✓	✓
Powerstate Credit Union	Personal Loan Var Unsec	13.35 to 15.35	✗	Nil	120.00	2000	No max	variable	✓	✓
Powerstate Credit Union	Unsec Fixd Personal Loan	13.45	✗	Nil	120.00	2000	No max	1day to 7yr	✓	✓
Qantas Staff CU	Personal Loan Unsecured	12.75	✗	Nil	Nil	No min	50000	variable	✓	✓
Qld Police Credit Union	Consolidation Loan	15.55	✗	Nil	Nil	1000	100000	variable	✓	✓
Qld Professional CU	Personal Loan	16.00	✗	Nil	50.00	500	No max	variable	✓	✓
Qld Teachers CU	Personal Loan Variable	12.70 to 15.30	✗	Nil	100.00	3000	60000	variable	✓	✓
Queenslanders CU	Used Car Ln 6-12yrs Old	12.24 to 14.24	✓	Nil	80.00	2000	55000	variable	✓	✓
RTA Staff CU	Unsecured Personal Loan	14.45	✗	Nil	75.00	1000	30000	variable	✓	✓
Satisfac Credit Union	Personal Loan Variable	13.35	✗	Nil	100.00	1000	50000	variable	✓	✓
Select Credit Union	Personal Loan Var Rate	11.99 to 16.69	✗	Nil	150.00	10000	35000	variable	✓	✓
St George Bank	Unsecured Fixed 5yr	13.99	✗	\$ 9.00	150.00	3000	40000	5yr	✓	✓
St George Bank	Personal Loan Unsecured	13.89	✗	\$ 9.00	150.00	3000	40000	variable	✓	✓
Suncorp Bank	Personal Loan-Unsecured	13.90	✗	\$ 5.00	175.00	5000	No max	1yr to 7yr	✓	✓
Sutherland Credit Union	Car Loan Variable	12.50 to 16.50	✗	Nil	100.00	5000	30000	variable	✗	✗
United Community	Personal Loan Fxd Unsec	13.49	✗	Nil	150.00	3000	80000	1yr to 7yr	✓	✓
United Community	Personal Loan Var Unsec	14.20	✗	Nil	150.00	3000	80000	variable	✓	✓
University Credit Soc	Personal Loan Unsecured	13.45	✗	Nil	Scale*	5000	No max	variable	✓	✗
Wagga Mutual Credit Un	Personal Loan Unsec -L45	15.25	✗	Nil	125.00	5000	30000	variable	✓	✗
Warwick Credit Union	Auto Loan Revert Rate	13.84	✗	\$ 7.50	Nil	4000	No max	variable	✗	✓
Warwick Credit Union	Personal Loan Secured	11.69	✗	\$ 7.50	100.00	10000	No max	variable	✗	✓
Warwick Credit Union	Personal Ln Unsec/Pt Sec	13.84 to 17.99	✓	\$ 7.50	100.00	1000	30000	variable	✓	✓
Warwick Credit Union	Auto Loan	10.54	✗	\$ 7.50	100.00	4000	No max	1yr to 3yr	✗	✓

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personal loan star ratings

Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			
★ "satisfactory value"										
Westpac	Personal Loan Secured	13.19 to 14.09	✗	\$ 7.50	250.00	4000	100000	1yr to 7yr	✗	✗
Westpac	Unsecured Flexible PL	12.99	✗	\$ 5.00	150.00	4000	75000	variable	✓	✓
Westpac	Personal Loan Unsecured	13.89 to 14.39	✗	\$ 7.50	250.00	4000	50000	1yr to 7yr	✓	✓
Westpac	Used Car Loan	11.99 to 13.99	✗	\$ 7.50	250.00	4000	100000	1yr to 7yr	✗	✓

SUPERCEDED



personal loan star ratings

Unsecured Personal Loans

Company	Product	Published Rate (%)	Apply Online	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday Debt	Consolidate	Home Renovation	Any Legal Purpose
				Monthly	Application	Min	Max					
★★★★★ "outstanding value"												
Companion CU	Unsecured Pers Ln (P&I)	8.50 to 14.50	✓	Nil	100.00	5000	50000	1yr to 7yr	✓	✓	✓	✓
Easy Street Fin Services	EasyLoan Variable	11.80	✓	Nil	Nil	5000	35000	variable	✓	✓	✓	✓
First Option CU	Pers Ln 3yr Fixed -Unsec	11.56	✓	Nil	Nil	1000	30000	3yr	✓	✓	✓	✓
Illawarra CU NSW	Unsecured Personal Loan	11.49	✓	Nil	125.00	2000	30000	1yr to 7yr	✓	✓	✓	✓
MyState Financial	Unsecured Personal Loan	9.99 to 13.74	✓	\$ 7.50	175.00	3000	30000	variable	✓	✓	✓	✓
Newcastle Permanent	Personal Loan Unsecured	11.40 to 12.90	✓	Nil	125.00	1000	30000	3mth to 7yr	✓	✓	✓	✓
Police Credit	Personal Loan Unsecured	12.95	✓	Nil	Nil	3000	60000	variable	✓	✓	✓	✓
Qld Police Credit Union	Whole of Pay SuperSav Ln	12.75	✓	Nil	Nil	1000	100000	variable	✓	✓	✓	✓
Unicom Credit Union	Unsecured Personal Loan	11.49	✓	Nil	125.00	2000	30000	1yr to 7yr	✓	✓	✓	✓
University Credit Soc	Student Loan	9.95 to 11.95	✓	Nil	Nil	1000	No max	variable	✓	✓	✓	✓
Victoria Teachers CU	Personal Loan Variable	11.45	✓	Nil	Nil	No min	No max	variable	✓	✓	✓	✓
★★★★★ "excellent value"												
Australian Central CU	Personal Loan FixedUnsec	13.55	✓	Nil	160.00	2000	No max	1yr to 7yr	✓	✓	✓	✓
Australian Central CU	Personal Loan Var Unsec	13.55	✓	Nil	160.00	2000	No max	variable	✓	✓	✓	✓
Easy Street Fin Services	EasyLoan Fixed	12.54	✓	Nil	Nil	5000	35000	1yr to 5yr	✓	✓	✓	✓
ECU Australia	Lifestyle Loan	11.75	✓	Nil	120.00	5000	80000	variable	✓	✓	✓	✓
First Option CU	Unsec Personal Loan -Var	13.30	✓	Nil	Nil	1000	30000	variable	✓	✓	✓	✓
Holiday Coast CU	GreatDay Plus Perl Unsec	12.60 to 13.85	✓	Nil	150.00	No min	30000	variable	✓	✓	✓	✓
IMB	Personal Loan Unsecured	12.99	✓	Nil	125.00	2000	20000	1yr to 5yr	✓	✓	✓	✓
Macquarie Credit Union	Unsecured Personal Loan	13.95	✓	Nil	50.00	1000	50000	variable	✓	✓	✓	✓
Maritime Mining & Powe	Personal Loan Variable	13.75	✓	Nil	80.00	500	35000	variable	✓	✓	✓	✓
ME Bank	Personal Loan Fxd	12.49	✓	Nil	100.00	5000	30000	1yr to 5yr	✓	✓	✓	✓
mecu	Personal Loan	12.74	✓	Nil	Nil	1000	No max	variable	✓	✓	✓	✓
NSW Teachers CU	Loan for Investment	12.89	✓	Nil	100.00	2000	80000	variable	✓	✓	✓	✓
NSW Teachers CU	All Purpose Loan	12.89	✓	Nil	100.00	2000	80000	variable	✓	✓	✓	✓
Qantas Staff CU	Personal Loan Unsecured	12.75	✓	Nil	Nil	No min	50000	variable	✓	✓	✓	✓
SERVICE ONE Member	Personal Loan Unsecured	13.25 to 15.20	✓	\$ 5.00	150.00	No min	50000	variable	✓	✓	✓	✓

your guide to product excellence

scale*: Application fee depends on loan amount

Report Date: January 2010, (Rates as at January 4th, 2010)

UNSECURED PERSONAL LOAN SUMMARY:

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personal loan star ratings

Unsecured Personal Loans

Company	Product	Published Rate (%)	Apply Online	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday Debt	Consolidate	Home Renovation	Any Legal Purpose
				Monthly	Application	Min	Max					
★★★★ "excellent value"												
Wagga Mutual Credit Un	Wagga Gold Pers Loan -L9	9.99 to 15.70	✓	Nil	125.00	10000	100000	variable	✓	✓	✓	✓
★★★ "strong value"												
Commonwealth Bank	Personal Loan Var Unsec	14.15	✓	\$ 10.00	135.00	5000	50000	variable	✓	✓	✓	✓
Community CPS Australi	Personal Loan Fxd Unsec	13.49	✓	Nil	150.00	3000	80000	1yr to 7yr	✓	✓	✓	✓
CUA	Personal Loan Unsecured	12.99	✓	Nil	120.00	1000	100000	variable	✓	✓	✓	✓
First Choice CreditUnion	Personal Loan	14.25	✓	Nil	100.00	No min	No max	variable	✓	✓	✓	✓
Gateway Credit Union	Personal Loan Var Rate	11.44 to 14.44	✓	Nil	75.00	No min	40000	variable	✓	✓	✓	✓
Greater Building Society	Personal Loan Unsecured	12.90	✗	Nil	150.00	5000	25000	1yr to 5yr	✓	✓	✓	✓
Horizon Credit Union	Personal Loan Variable	13.95	✓	Nil	100.00	No min	No max	variable	✓	✓	✓	✓
Lifeplan Funds Manage	Unsec Term Combo 1-5yrFx	12.50	✗	Nil	100.00	2000	20000	1yr to 5yr	✓	✓	✓	✓
Lifeplan Funds Manage	Pers Ln Fxd 1-5yrs Unsec	12.50	✗	Nil	100.00	2000	20000	variable	✓	✓	✓	✓
Memberfirst Credit Unio	Personal Loan Unsecured	14.25	✗	Nil	50.00	No min	No max	variable	✓	✓	✓	✓
Police CU NSW	Personal Loan Unsecured	13.49	✓	Nil	92.00	1000	30000	variable	✓	✓	✓	✓
Police CU SA	Special Variable Pers Ln	14.04	✓	Nil	195.00	3000	No max	variable	✓	✓	✓	✓
Powerstate Credit Union	Unsec Fxd Personal Loan	13.45	✓	Nil	120.00	2000	No max	1day to 7yr	✓	✓	✓	✓
Qld Police Credit Union	All Purpose Loan	14.75	✓	Nil	Nil	1000	100000	variable	✓	✓	✓	✓
Satisfac Credit Union	Personal Loan Variable	13.35	✓	Nil	100.00	1000	50000	variable	✓	✓	✓	✓
Select Credit Union	Personal Loan Var Rate	11.99 to 16.69	✓	Nil	150.00	10000	35000	variable	✓	✓	✓	✓
Suncorp Bank	Personal Loan-Unsecured	13.90	✓	\$ 5.00	175.00	5000	No max	1yr to 7yr	✓	✓	✓	✓
The Capricornian	Personal Loan Variable	13.48 to 17.48	✗	Nil	130.00	500	30000	variable	✓	✓	✓	✓
University Credit Soc	Personal Loan Unsecured	13.45	✓	Nil	Scale	5000	No max	variable	✓	✓	✓	✓
Westpac	Unsecured Flexible PL	12.99	✓	\$ 5.00	150.00	4000	75000	variable	✓	✓	✓	✓
★★ "average value"												
ANZ	Graduate Loan	14.15	✓	Nil	150.00	5000	No max	variable	✓	✓	✓	✓
ANZ	Variable Rate Pers Loan	14.15	✓	Nil	150.00	5000	No max	variable	✓	✓	✓	✓
BankSA	Personal Loan Unsec Var	14.64	✓	\$ 9.00	150.00	3000	40000	variable	✓	✓	✓	✓

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scale*: Application fee depends on loan amount

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personal loan star ratings

Unsecured Personal Loans

Company	Product	Published Rate (%)	Apply Online	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Consolidate Debt	Home Renovation	Any Legal Purpose
				Monthly	Application	Min	Max					
★★ "average value"												
BankWest	Flexible Personal Loan	13.99	✓	\$ 10.00	249.00	5000	No max	1yr to 7yr	✓	✓	✓	✓
BankWest	Unsec Basic Personal Ln	13.84	✓	\$ 8.00	195.00	5000	No max	3yr to 7yr	✓	✓	✓	✓
Bendigo Bank	Unsecured Personal Loan	13.69	✓	\$ 5.00	150.00	2000	20000	1yr to 5yr	✓	✓	✓	✓
Coastline Credit Union	Personal Ln Unsec	14.45 to 17.45	✓	Nil	150.00	1000	100000	variable	✓	✓	✓	✓
Commonwealth Bank	Personal Ln Fixed Unsec	14.30 to 16.30	✓	\$ 10.00	135.00	5000	50000	1yr to 7yr	✓	✓	✓	✓
Community CPS Australi	Personal Loan Var Unsec	14.20	✓	Nil	150.00	3000	80000	variable	✓	✓	✓	✓
Family First CU	Personal Loan Variable	11.50 to 17.50	✓	Nil	150.00	2000	27500	variable	✓	✓	✓	✓
FCCS Credit Union	Unsecured Personal Loan	13.95 to 14.95	✓	Nil	150.00	1000	20000	variable	✓	✓	✓	✓
Hume Building Society	Personal Loan Unsecured	14.25	✗	Nil	100.00	1000	50000	1yr to 5yr	✓	✓	✓	✓
Hunter Mutual	Personal Ln L42	13.94	✗	Nil	125.00	10000	30000	variable	✓	✓	✓	✓
Hunter United Credit Un	Personal Loan Unsecured	9.50 to 18.00	✓	\$ 2.00	100.00	No min	25000	variable	✓	✓	✓	✓
Karpaty Credit Union	Personal Loan Unsecured	14.80	✓	Nil	200.00	No min	50000	variable	✓	✓	✓	✓
Lifepan Funds Manage	Personal Loan Unsec Var	13.50	✗	Nil	100.00	2000	20000	variable	✓	✓	✓	✓
Lifepan Funds Manage	Unsec Term Combo Var	13.50	✗	Nil	100.00	2000	20000	variable	✓	✓	✓	✓
Macarthur Credit Union	Personal Loan(Unsecured)	13.95	✗	Nil	50.00	No min	No max	variable	✓	✓	✓	✓
Maleny & District Comm	Personal Loan	11.00 to 16.25	✗	Nil	200.00	4000	50000	variable	✓	✓	✓	✓
MoneyMax	Credit Manager Unsecured	13.85	✓	Nil	125.00	10000	35000	variable	✓	✓	✓	✓
nab	Personal Ln Unsec Var	14.15 to 15.00	✓	\$ 10.00	150.00	5000	80000	variable	✓	✓	✓	✓
Police & Nurses Mut Ba	Personal Loan Unsecured	13.99	✓	\$ 2.50	149.00	5000	No max	variable	✓	✓	✓	✓
Qld Police Credit Union	Consolidation Loan	15.55	✓	Nil	Nil	1000	100000	variable	✓	✓	✓	✓
Qld Teachers CU	Personal Loan Variable	12.70 to 15.30	✓	Nil	100.00	3000	60000	variable	✓	✓	✓	✓
Queenslanders CU	Personal Loan Variable	11.75 to 15.75	✗	Nil	80.00	2000	55000	variable	✓	✓	✓	✓
RTA Staff CU	Unsecured Personal Loan	14.45	✓	Nil	75.00	1000	30000	variable	✓	✓	✓	✓
St George Bank	Unsecured Fixed 3yr	13.99	✓	\$ 9.00	150.00	3000	40000	3yr	✓	✓	✓	✓
St George Bank	Unsecured Fixed 5yr	13.99	✓	\$ 9.00	150.00	3000	40000	5yr	✓	✓	✓	✓
St George Bank	Personal Loan Unsecured	13.89	✓	\$ 9.00	150.00	3000	40000	variable	✓	✓	✓	✓
St George Bank	Unsecured Fixed 4yr	13.99	✓	\$ 9.00	150.00	3000	40000	4yr	✓	✓	✓	✓

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scale*: Application fee depends on loan amount

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UNSECURED PERSONAL LOAN SUMMARY:

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personal loan star ratings

Unsecured Personal Loans

Company	Product	Published Rate (%)	Apply Online	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Consolidate Debt	Home Renovation	Any Legal Purpose
				Monthly	Application	Min	Max					
★★ "average value"												
United Community	Personal Loan Fxd Unsec	13.49	✓	Nil	150.00	3000	80000	1yr to 7yr	✓	✓	✓	✓
United Community	Personal Loan Var Unsec	14.20	✓	Nil	150.00	3000	80000	variable	✓	✓	✓	✓
★ "satisfactory value"												
ANZ	Fixed Rate Personal Loan	14.29	✓	Nil	150.00	5000	No max	1yr to 7yr	✓	✓	✓	✓
Arab Bank Australia	Personal Loan Unsec Fixd	13.75	✗	Nil	200.00	5000	50000	1yr to 5yr	✓	✓	✓	✗
Arab Bank Australia	Personal Loan Unsec Var	14.75	✗	Nil	200.00	5000	50000	variable	✓	✓	✓	✗
Australian Defence CU	Personal Loan Unsecured	14.40 to 18.40	✓	Nil	100.00	5000	No max	variable	✓	✓	✓	✓
Bananacoast Communit	Personal Loan Unsecured	15.35 to 17.35	✗	Nil	150.00	2500	No max	variable	✓	✓	✓	✓
Bank of Queensland	PersLoan Fxd Unsecured	13.99	✗	\$ 7.50	150.00	3000	40000	1yr to 7yr	✓	✓	✓	✓
Bank of Queensland	Personal Ln Var Unsec	14.74	✓	\$ 7.50	150.00	3000	40000	variable	✓	✓	✓	✓
BankSA	Pers Ln Unsec Fixed 5yr	14.74	✓	\$ 9.00	150.00	3000	40000	5yr	✓	✓	✓	✓
BankSA	Pers Ln Unsec Fixed 4yr	14.74	✓	\$ 9.00	150.00	3000	40000	4yr	✓	✓	✓	✓
BankSA	Pers Ln Unsec Fixed 2yr	14.74	✓	\$ 9.00	150.00	3000	40000	2yr	✓	✓	✓	✓
BankSA	Pers Ln Unsec Fixed 3yr	14.74	✓	\$ 9.00	150.00	3000	40000	3yr	✓	✓	✓	✓
BankSA	Pers Ln Unsec Fixed 1yr	14.74	✓	\$ 9.00	150.00	3000	40000	1yr	✓	✓	✓	✓
Circle Credit Co-op	Personal Loan Unsecured	13.90	✗	Nil	50.00	500	50000	variable	✓	✓	✓	✓
Community First CU	Pers Loan Fixed 1-5 yrs	13.70 to 17.70	✓	Nil	150.00	5000	35000	1yr to 5yr	✓	✓	✓	✓
Community First CU	Personal Loan Var rate	13.70 to 17.70	✓	Nil	150.00	5000	35000	variable	✓	✓	✓	✓
Encompass Credit Union	Personal Loan Unsecured	15.45	✓	Nil	125.00	1000	40000	variable	✓	✓	✓	✓
GE Money	Personal Loan	13.79	✓	\$ 10.00	250.00	3000	No max	2yr to 7yr	✓	✓	✓	✓
Intech Credit Union	Personal Loan	14.05 to 18.20	✓	Nil	75.00	2000	40000	variable	✓	✓	✓	✓
nab	Personal Ln Unsec Fixed	15.05 to 15.90	✓	\$ 10.00	150.00	5000	80000	1yr to 7yr	✓	✓	✓	✓
Police CU SA	Variable Rate Pers Loan	15.74	✓	Nil	195.00	500	No max	variable	✓	✓	✓	✓
Police CU SA	Standard Variable PersLn	17.25	✓	Nil	195.00	3000	No max	variable	✓	✓	✓	✓
Qld Professional CU	Personal Loan	16.00	✓	Nil	50.00	500	No max	variable	✓	✓	✓	✓
Sutherland Credit Union	Personal Loan Var Unsec	16.50	✓	Nil	100.00	5000	30000	variable	✓	✓	✓	✓
Wagga Mutual Credit Un	Personal Loan Unsec -L45	15.25	✓	Nil	125.00	5000	30000	variable	✓	✓	✓	✓

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scale*: Application fee depends on loan amount

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personal loan star ratings

Unsecured Personal Loans

Company	Product	Published Rate (%)	Apply Online	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Debt Consolidation	Home Renovation	Any Legal Purpose
				Monthly	Application	Min	Max					
★ "satisfactory value"												
Warwick Credit Union	Personal Ln Unsec/Pt Sec	13.84 to 17.99	✗	\$ 7.50	100.00	1000	30000	variable	✓	✓	✓	✓
Westpac	Personal Loan Unsecured	13.89 to 14.39	✓	\$ 7.50	250.00	4000	50000	1yr to 7yr	✓	✓	✓	✓

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personal loan star ratings

Secured Personal Loans

Company	Product	Published Rate (%)	Apply Online	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday Debt	Consolidate	Home Renovation	Any Legal Purpose
				Monthly	Application	Min	Max					
★★★★★ "outstanding value"												
Banacoast Communit	Personal Ln Sec Term Dep	6.65	✗	Nil	Scale	2500	No max	variable	✓	✓	✓	✓
Encompass Credit Unio	Personal Loan Sec by TD	6.15	✓	Nil	125.00	1000	No max	variable	✓	✓	✓	✓
First Option CU	100% Cash Secured Perl	6.16	✓	Nil	Nil	1000	70000	variable	✓	✓	✓	✓
Heritage Building Soc	Cake & Eat It Loan	6.30	✗	Nil	105.00	5000	100000	variable	✓	✓	✓	✓
Holiday Coast CU	FTD Secured Loan	7.15	✓	Nil	Nil	No min	No max	variable	✓	✓	✓	✓
University Credit Soc	Personal Ln Sec by TD	6.10	✓	Nil	Scale	5000	No max	variable	✓	✓	✓	✓
★★★★★ "excellent value"												
Coastline Credit Union	Personal Loan Secured	9.34	✓	Nil	150.00	1000	No max	variable	✓	✓	✓	✓
Family First CU	Assign of Savings Loan	6.50	✓	Nil	150.00	2000	No max	variable	✓	✓	✓	✓
Holiday Coast CU	Perl- Sec by cars 2-5yrs	10.09	✓	Nil	150.00	5000	No max	variable	✓	✓	✓	✓
Horizon Credit Union	Personal Loan Sec by TD	8.20	✓	Nil	150.00	No min	No max	variable	✓	✓	✓	✓
Illawarra CU NSW	Secured Personal Loan	9.80	✓	Nil	125.00	1000	30000	1yr to 7yr	✓	✓	✓	✓
Macquarie Credit Union	Secured Personal Loan	8.30	✓	Nil	50.00	1000	No max	variable	✓	✓	✓	✓
Memberfirst Credit Unio	Personal Ln Sec by TD	8.40	✗	Nil	50.00	2000	No max	variable	✓	✓	✓	✓
Powerstate Credit Union	Personal Loan Fix Sec	8.75	✓	Nil	120.00	2000	No max	1mth to 5yr	✓	✓	✓	✓
Unicom Credit Union	Secured Personal Loan	9.80	✓	Nil	125.00	2000	30000	1yr to 7yr	✓	✓	✓	✓
★★★ "strong value"												
Banacoast Communit	Personal Loan Sec Mobile	11.65	✗	Nil	Scale	2500	No max	variable	✓	✓	✓	✓
Companion CU	Secured Personal Loan	8.50 to 13.50	✓	Nil	100.00	10000	100000	1yr to 7yr	✓	✓	✓	✓
First Option CU	Pers Loan 3yr Fixed -Sec	11.56	✓	Nil	Nil	1000	80000	3yr	✓	✓	✓	✓
Greater Building Society	Personal Loan Secured	9.40	✗	Nil	150.00	5000	100000	1yr to 7yr	✓	✓	✓	✓
Holiday Coast CU	Personal Loan Fixed	11.09	✓	Nil	150.00	No min	50000	1yr to 7yr	✓	✓	✓	✓
Horizon Credit Union	Budget Personal Loan Var	10.85	✓	Nil	100.00	500	30000	variable	✓	✓	✓	✓
IMB	Personal Loan Secured	9.90	✓	Nil	125.00	2000	50000	1yr to 5yr	✓	✓	✓	✓
Newcastle Permanent	Personal Loan Secured	8.90 to 10.90	✓	Nil	125.00	1000	No max	3mth to 7yr	✓	✓	✓	✓
Police & Nurses Mut Ba	Personal Loan Secured	9.99	✓	\$ 2.50	149.00	5000	No max	variable	✓	✓	✓	✓
Police CU SA	Special Pers Loan Fixed	9.65	✓	Nil	195.00	5000	No max	1yr to 5yr	✓	✓	✓	✓
★★ "average value"												

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personal loan star ratings

Secured Personal Loans

Company	Product	Published Rate (%)	Apply Online	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday Debt	Consolidate	Home Renovation	Any Legal Purpose
				Monthly	Application	Min	Max					
★★ "average value"												
BankSA	Pers Ln Sec Fixed 1yr	10.99	✓	\$ 7.00	195.00	3000	80000	1yr	✓	✓	✓	✓
BankSA	Pers Ln Sec Fixed 5yr	10.99	✓	\$ 7.00	195.00	3000	80000	5yr	✓	✓	✓	✓
BankSA	Pers Ln Sec Fixed 2yr	10.99	✓	\$ 7.00	195.00	3000	80000	2yr	✓	✓	✓	✓
BankSA	Pers Ln Sec Fixed 3yr	10.99	✓	\$ 7.00	195.00	3000	80000	3yr	✓	✓	✓	✓
BankSA	Pers Ln Sec Fixed 4yr	10.99	✓	\$ 7.00	195.00	3000	80000	4yr	✓	✓	✓	✓
Bendigo Bank	Secured Personal Loan	10.99	✓	\$ 5.00	150.00	2000	50000	1yr to 7yr	✓	✓	✓	✓
Holiday Coast CU	Great Day Personal Loan	11.60 to 13.35	✓	Nil	150.00	No min	50000	variable	✓	✓	✓	✓
Hume Building Society	Secured-New Veh <5yrs	11.00	✗	Nil	100.00	1000	100000	1yr to 5yr	✓	✓	✓	✓
Hume Building Society	Secured-TermDeposit <5yr	11.00	✗	Nil	100.00	1000	1000000	1yr to 5yr	✓	✓	✓	✓
Lifepan Funds Manage	Sec Term Combo 1-5yr Fxd	10.99	✗	Nil	100.00	2000	50000	1yr to 5yr	✓	✓	✓	✓
Macarthur Credit Union	Personal Loan (Secured)	10.95	✗	Nil	50.00	No min	No max	variable	✓	✓	✓	✓
Memberfirst Credit Unio	Partially Sec-Vehicle/TD	13.00	✗	Nil	50.00	1000	No max	variable	✓	✓	✓	✓
MyState Financial	Secured Personal Loan	10.99 to 12.24	✓	\$ 7.50	175.00	10000	75000	variable	✓	✓	✓	✓
Police Credit	Personal Loan Secured	12.95	✓	Nil	Nil	3000	60000	variable	✓	✓	✓	✓
Powerstate Credit Union	Personal Loan Var Sec	11.75	✓	Nil	120.00	2000	No max	variable	✓	✓	✓	✓
SERVICE ONE Member	Personal Loan Secured	13.25 to 15.20	✓	\$ 5.00	150.00	5000	75000	variable	✓	✓	✓	✓
St George Bank	Personal Ln Secured Fxd	10.99	✓	\$ 7.00	195.00	3000	80000	3yr to 5yr	✓	✓	✓	✓
St George Bank	Personal Loan Secured	11.45	✓	\$ 7.00	195.00	3000	80000	variable	✓	✓	✓	✓
★ "satisfactory value"												
Arab Bank Australia	Personal Loan Sec Fixed	11.05	✗	Nil	200.00	5000	50000	1yr to 5yr	✓	✓	✓	✗
Arab Bank Australia	Personal Ln Secured Var	12.05	✗	Nil	200.00	5000	50000	variable	✓	✓	✓	✗
Australian Defence CU	Personal Loan Secured	14.40 to 18.40	✓	Nil	100.00	5000	No max	variable	✓	✓	✓	✓
Bananacoast Communit	Personal Loan Part Sec	13.35 to 15.35	✗	Nil	150.00	2500	No max	variable	✓	✓	✓	✓
Bananacoast Communit	Personal Loan Secured	11.35 to 13.35	✗	Nil	150.00	2500	No max	variable	✓	✓	✓	✓
BankSA	Personal Loan Sec Var	12.20	✓	\$ 7.00	195.00	3000	80000	variable	✓	✓	✓	✓
Circle Credit Co-op	Personal Loan Secured	11.20	✗	Nil	100.00	500	50000	variable	✓	✓	✓	✓
Encompass Credit Unio	Personal Loan Secured	13.00	✓	Nil	125.00	1000	40000	variable	✓	✓	✓	✓
FCCS Credit Union	Secured Personal Loan	12.45 to 17.45	✓	Nil	150.00	1000	20000	variable	✓	✓	✓	✓
First Option CU	Secured Personal Ln -Var	13.30	✓	Nil	Nil	1000	80000	variable	✓	✓	✓	✓
Gateway Credit Union	Personal Ln Sec Var 7yr	11.44	✓	Nil	75.00	3000	50000	variable	✓	✓	✓	✓
Greater Building Society	Personal Ln-Part Secured	11.65	✗	Nil	150.00	5000	50000	1yr to 7yr	✓	✓	✓	✓
Hume Building Society	Secured-Vehicle to 5yrs	12.50	✗	Nil	100.00	1000	75000	1yr to 5yr	✓	✓	✓	✓

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scale*: Application fee depends on loan amount

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personal loan star ratings

Secured Personal Loans

Company	Product	Published Rate (%)	Apply Online	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Debt Consolidation	Home Renovation	Any Legal Purpose
				Monthly	Application	Min	Max					
★ "satisfactory value"												
Hunter United Credit Un	Personal Loan Secured	9.50 to 18.00	✓	\$ 2.00	100.00	No min	25000	variable	✓	✓	✓	✓
Lifeplan Funds Manage	Sec Term Combo Variable	11.99	✗	Nil	100.00	2000	50000	variable	✓	✓	✓	✓
Lifeplan Funds Manage	Per Ln Sec by Bond/Dep	11.99	✗	Nil	100.00	2000	50000	variable	✓	✓	✓	✓
MoneyMax	Credit Manager Secured	13.85	✓	Nil	125.00	10000	50000	variable	✓	✓	✓	✓
nab	Pers Ln Fully Sec Var	12.94	✓	Nil	150.00	5000	No max	variable	✓	✓	✓	✓
nab	Pers Ln Fully Sec Fixed	13.24	✓	Nil	150.00	5000	No max	1yr to 7yr	✓	✓	✓	✓
Police CU NSW	Personal Loan Secured	13.49	✓	Nil	98.00	1000	No max	variable	✓	✓	✓	✓
Warwick Credit Union	Personal Loan Secured	11.69	✗	\$ 7.50	100.00	10000	No max	variable	✓	✓	✓	✓
Westpac	Personal Loan Secured	13.19 to 14.09	✓	\$ 7.50	250.00	4000	100000	1yr to 7yr	✓	✓	✓	✓

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PERSONAL LOAN STAR RATINGS

What are the CANSTAR CANNEX *personal loan star ratings*?

CANSTAR CANNEX *personal loan star ratings* are a sophisticated rating methodology, unique to CANSTAR CANNEX, 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% of the score distribution receive a 5 star rating.

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

CANSTAR CANNEX 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 CANNEX *personal loan star ratings* methodology has been modified to reflect the distinction between these three groups.

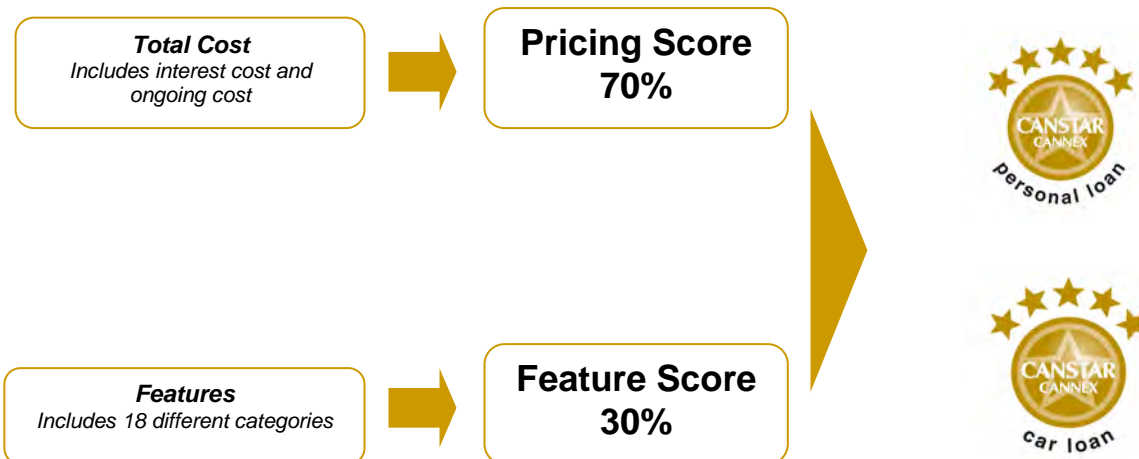
A snapshot of each category is provided below. The tables provide an explanation, as well as the relative importance of the cost and features components. There is a separate set of star ratings for each category.

How does it work? How are the 'stars' calculated?

Each loan reviewed for the CANSTAR CANNEX *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.

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



CANSTAR CANNEX 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 current interest rates as well as ongoing fees associated with the loans
- ** Features calculations consider features/parameters, flexibility, terms and conditions

DESCRIPTION	CAR LOAN FEATURES WEIGHT	Unsecured PERSONAL LOAN FEATURES WEIGHT	Secured PERSONAL LOAN FEATURES WEIGHT	Descriptions
LENDING TERMS	17.00%	16.00%	16.00%	Min/max conditions, income/repayment ratio, approval conditions, rate
REPAYMENT CAPABILITIES	17.00%	16.00%	16.00%	Minimum repayments requirements, avenues, repayments options
SECURITY REQUIREMENTS	3.00%	0.00%	3.00%	Unsecured/ partial/ bill of sale/ lien over TD/ other
CHANNEL AVAILABILITY	7.00%	7.00%	6.00%	Branch/ internet/ mobile lend/ broker/ phone
DOCUMENTATION REQUIRED	5.00%	6.00%	5.00%	Bank reference/ pay slip/ proof of residency/ previous lender ref/ tax return
PERSONAL LOAN FEES & CHARGES	6.00%	5.00%	5.00%	Initial fees/ ongoing fees/ penalty fees
LENDING AREAS	5.00%	5.00%	5.00%	Lending states
SWITCHING FACILITY	6.00%	5.00%	5.00%	Variable – fixed switch allowed/ fees
TURNAROUND TIMES	6.00%	5.00%	5.00%	Standard approval turnaround
REDRAW FACILITY	7.00%	5.00%	5.00%	Availability/ conditions/ fees
LOAN INSURANCE	6.00%	3.00%	3.00%	Insurance required on purpose of loan/ Loan insurance details
DEPOSIT REQUIREMENTS	6.00%	2.00%	2.00%	100% loan availability/ min-max deposit requirements/ rate variation for deposit
AGE GROUP RESTRICTIONS	3.00%	3.00%	3.00%	Restricted to age groups/ specific age breakdowns
STATEMENT OPTIONS	3.00%	3.00%	3.00%	Frequency options/ online option
LOYALTY PROGRAMS	2.00%	2.00%	2.00%	Loyalty program available/ linked rewards program/ points per \$1
PACKAGES	1.00%	2.00%	2.00%	Discounts available/ associated companies
LOAN PURPOSE	0.00%	15.00%	14.00%	Motorcycles/ new or used cars/ holidays/ debt consolidation/ renovations etc.
	100.00%	100.00%	100.00%	

Costs (C)

CANSTAR CANNEX compares the current loan pricing data to calculate the COST (C) component of each product's overall score. The current 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).

Loan Scenarios –for each of the two loan categories

- **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/Secured Personal Loan - \$15,000 repaid over 3 years** - to be eligible for this category, loans must be available for debt consolidation and holidays and be available for the loan amount and loan term used in that personal loan scenario.

For those loans that gave a range of interest rates, the tiered rate for the scenario loan amount was used in the calculation. The average application fee of the loan group was substituted for those loans with a tiered application fee.

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).

Weightings

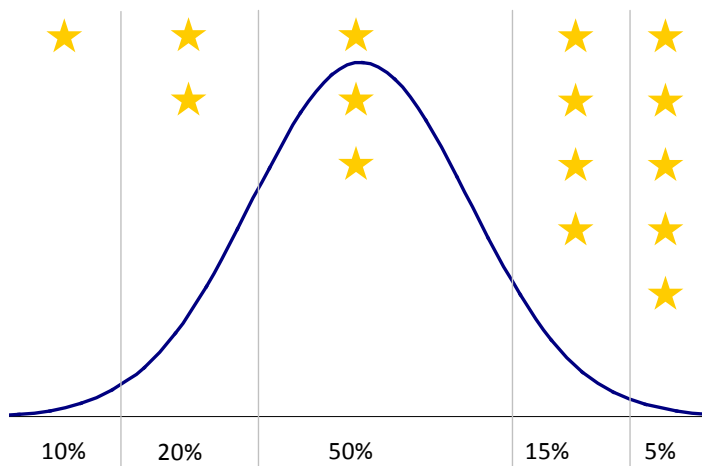
The Costs (C) plus Features (F) point scores are indexed and totalled to provide the Total Index Points. Together they form the basis of the CANSTAR CANNEX personal loan star ratings.

- 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 two groups. The process considers each category separately and assigns weights representative of the relative importance of each group of features to each group (see previous table). 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 totalled to provide the Total Index Points. Together they form the basis of the CANSTAR CANNEX *personal loan star ratings*.

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 according to the following guidelines. As you can see, only the cards that obtain a score in the top 5% of the of the score distribution receive a 5 star rating.



How many products and financial institutions are analysed?

In order to calculate the ratings, CANSTAR CANNEX analyses 456 Personal and Car Loans from 79 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 CANNEX *personal loan star ratings* re-rated?

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

Does CANSTAR CANNEX rate other product areas?

CANSTAR CANNEX researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR CANNEX website at www.canstarcannex.com.au if you would like to view the latest star ratings reports of interest.

Agribusiness
Business banking
Business life insurance
Car insurance
Credit cards
CFD trading
Deposit accounts
Direct life insurance
Health insurance
Home & Contents
Home loans
Life Insurance
Low-doc home loans
Margin lending
Online share trading
Package banking
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Reward programs
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