

# 2014

## STAR RATINGS REPORT

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# Personal Loans

# Personal Loans

November 2014



## Foreword

Most people, at some stage or another, have used a personal loan to fund an asset purchase or to pay off a dream holiday. I am on to my second car now, both bought with car loans and have enjoyed the experience of being able to buy a car long before I could physically save up for one.

A personal loan is a simple, uncomplicated product that has been used in a number of ways down the ages. The most popular use of a personal loan today is to consolidate debt, usually racked up on one or more credit cards and store cards. Isn't this a sign of the times? Money, particularly when it's not yours, can be easy to spend but a lot harder to repay. Sometimes the only way out is to convert all debt into a personal loan and pay it out in full over time.

In this 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 265 products from 73 lenders. These have been separated into car loans and secured and unsecured personal loans for ease of comparison by you.



Mitchell Watson,  
Research Manager

# HOUSEHOLD DEBT: YOU'RE STANDING IN IT

Australians owe \$1.84 trillion to banks and other lenders, according to the Australian Bureau of Statistics in its May 2014 report, "Trends in Household Debt". That's equivalent to \$79,000 for every person living in Australia at that time. This was higher than it had been at any time in the previous 25 years, even after making adjustments to remove the effect of general price inflation, thereby giving a 'real' comparison.

However, three-quarters of all household debt was borrowing for housing. Credit card and personal loan debts take up much of the rest of the slack.

Another mitigating factor is that in excess of 72% of our household debt is owed by households in the top 40% of income distribution levels. Naturally, these have a greater capacity to manage their liabilities.

But what about the rest of us? Whether you're running a busy household or running a nation, it's all about managing debt - and paying down any debt that's outside your personal risk comfort zone.

## PERSONAL LOANS DOUBLY USEFUL

Personal loans have been around for decades, and they remain relevant for two important reasons:

1. Purchasing cars or other big ticket household items, and
2. Consolidating debt that's gotten out of hand



**In terms of car purchase**, using a personal loan negates the need to save up the cash before you walk into the car yard. This means you can get mobile (an important work requirement and/or personal requirement for many people) sooner.

Paying the car off in set, regular instalments as you drive means you will actually own the asset at the end of the loan term. When the purchase is partnered with a comprehensive car insurance policy and a written budget that clearly demonstrates your capacity to repay, it's certainly a valid consideration. No debt should be taken on, though, without seeking professional advice.



**In terms of debt consolidation**, we know that Australians are perhaps a little too fond of convenient credit. Currently we are collectively accruing interest on almost \$34 billion of credit card debt alone. With the average credit card interest rate calculated by CANSTAR at just under 17%, our addiction to plastic is more scary than fantastic. Credit cards are the ultimate convenient money invention for the "I want it now" generation.

One card leads to another – the story is all too familiar – until the time comes when the consumer is drowning in a sea of minimum repayments. Aside from winning the lottery, a solution is to round up your outstanding credit card and store card debts and take out a personal loan to pay them off and get them out of your life for good.

Debt consolidation is by far one of the biggest reasons consumers take out personal loans – but again, it's not a decision to make lightly.



# WHAT BORROWING OPTIONS DO YOU HAVE?

When it comes to personal debt, consumers have a number of options. Before going into debt, be objective about your needs and capacity to repay. Realism is much better than idealism in this case.

Here is a brief rundown of your borrowing options.

## PERSONAL LOAN

### Pros:

- You may be able to borrow any amount up to \$100,000
- Generally you have the 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, it prevents you adding to it via impulse purchases
- The average personal loan interest rate is lower than the average credit card interest rate
- You have certainty of regular repayment amount and interest rate if you choose a fixed-rate option
- By the end of the loan term, your debt should be fully paid off

### Cons:

- The debt amount cannot generally be increased
- You must meet your repayment obligations regularly



## CREDIT CARD

### Pros:

- They can be a convenient source of unsecured credit
- You can take advantage of bargain buys all year round!
- You will pay no interest if repaying in full during a set timeframe specified by your financial institution
- You have the option to repay only the minimum amount if you choose

### Cons:

- Credit cards can represent a temptation to overspend continually
- Because there is no specified loan term, there is the associated risk of creating a never-ending debt
- You will generally face interest rates if you do not pay the outstanding balance in full each month



## OVERDRAFT FACILITY

### Pros:

- Can be a great emergency measure for the months when you need just a bit more cash, by allowing you to overdraw your account up to an agreed amount
- The interest rate tends to be similar to a typical personal loan
- There are no application fees

### Cons:

- It is only available to those with a good credit rating
- It is generally not suitable for larger amounts of money



## HOME LOAN LINE OF CREDIT

### Pros:

- Has one of the cheapest ongoing interest rate of all borrowing options
- It is attractive for larger projects such as home renovations

### Cons:

- Not everyone has a home to secure a line of credit against
- Because most home loans have a long lifespan (typically 25 or 30 years) you can end up paying a lot of additional interest over that loan if you do not focus on paying off the additional debt within a reasonable timeframe



## HOME LOAN REDRAW

### Pros:

- As the redraw is extra money that you have paid onto your home loan you are essentially using your own savings
- The ongoing interest rate will be the same as your ongoing home loan interest rate

### Cons:

- Not everyone has a home loan
- Your borrowing capacity is limited to whatever extra amount you have parked in your home loan



## PAYDAY LOAN

### Pros:

- It can be a useful way to borrow small amounts if you're short of cash temporarily
- High risk borrowers are considered
- There is generally no security required

### Cons:

- You will usually face a high interest rate – now capped at 48% in NSW & QLD
- There can be other fees and brokerage on top of the interest charges
- You may run the risk of getting caught in a debt spiral



# HOW MUCH COULD ADDING TO YOUR HOME LOAN COST YOU?

With rising house prices (leading to rising equity), consolidating your personal debt onto your home loan can sound like an attractive option. After all, the personal debt will be attracting a much lower interest rate – won't it? Well yes – but if you don't ever get around to paying the principal amount off, it could end up being a drain on your finances. For example, based on a \$10,000 loan:

Loan type	Interest rate	Timeframe	Monthly repayment	Total interest cost
Personal loan	10.33%	5 years	\$214	\$2,846
Home loan	5.39%	5 years	\$191	\$1,430
Home loan	5.39%	15 years	\$81	\$4,603

*Based on a \$10,000 loan over the specified timeframe. Does not include fees or other charges.*

# HOW LONG & HOW MUCH?

Personal loans can be taken out for as short a term as one month or, in some instances, as long as 25 years. It would be hoped, however, that the majority of person loans are paid off well before the maximum allowable period expires. Unsecured personal loans are riskier for lenders, hence the maximum duration allowed for an unsecured personal loan is 10 years, as outlined in the table below.

## Personal Loan Terms

	Max
Car Loan	25 years
Unsecured Personal Loan	10 years
Secured Personal Loan	25 years

Source: CANSTAR personal loan star ratings, October 2014

When considering a personal loan, think carefully about a loan term that would best suit you and your purpose. Cut the term short and you may find yourself struggling to find that larger amount of money each month that you will require in order to meet your repayment. On the other hand, if you spread the loan over too long a term, you'll pay more interest overall and, chances are, the car you are paying off won't be worth that amount of money at the end of the loan term.

Interest rates should also be a determining factor. As you can see from the chart below, there is quite a spread between the lowest and highest rates charged in all three personal loan categories. That's why it's all the more important to use the CANSTAR personal loans star ratings as a shopping guide before deciding on the loan that's right for you.

## 2014 Personal Loans Interest Rates - variable

	Min	Max	Average
Car Loan	5.84%	23.49%	10.95%
Unsecured Personal Loan	7.99%	23.49%	13.42%
Secured Personal Loan	5.25%	23.49%	10.33%

Source: CANSTAR personal loan star ratings, October 2014

Another option is to fix your personal loan rate (in much the same way as you can fix your home loan rate). Fixing your interest rate gives you certainty that your repayments will stay the same for the term of your loan; it's a buffer against rates going up and hence increasing your repayment amount. A rate increase may cause a problem if you are on a strict budget and only have a set amount to devote to the loan. The downside is, of course, that if rates dive further you may end up paying a higher amount.

## 2014 Personal Loans Interest Rates - fixed

	Min	Max	Average Term
Car Loan	6.33%	18.24%	10.40%
Unsecured Personal Loan	7.99%	18.24%	13.38%
Secured Personal Loan	6.49%	18.24%	9.61%

Source: CANSTAR personal loan star ratings, October 2014

Compare the fixed and variable tables above and you will see the biggest difference is in the maximum rate charged. The current maximum fixed rate for personal loans is more than 5% lower than the current variable interest rate. When making your decision it pays to know what the current state of play is in regards to the difference between fixed and variable.

Remember that the decision whether to fix or take the gamble with variable boils down to each individual situation.

# BUT WAIT, THERE'S MORE

Even though a personal loan is a simple product, there are still a few things to be aware of, all of which you will know if you do your research before going to the bank.

## How to avoid the tricks and traps:

- Stick to the amount you want to borrow and resist upselling. The added interest is better off in your pocket.
- Don't be dazzled by the amount you will pay each month. Application fees and ongoing fees will bump that up. Application, or establishment, fees can be around \$150. Then there are upfront fees, monthly fees, and in the case of vehicles, encumbrance and REVV's check fees. All these small bits and pieces add up. See the CANSTAR table of fees below.
- Beware of introductory offers which may start with a low interest but then move to a higher interest rate after a period of time. Ensure the rate you pay throughout the life of the loan is competitive. What happens after the honeymoon is over?
- Treat gimmicks (cashback, prizes) with care. They can mask higher overall charges.
- Ensure there is no early repayment penalty and you have the ability to pay lump sums without penalty. According to our data, the average early repayment fee is a little over \$34. Most loans won't sting you for depositing a lump sum (tax return, inheritance, Lotto win!) but ask before you sign on the dotted line.
- It goes without saying to warn against missing a payment. We're all human and slip up occasionally. Paying a little extra each month will give you a buffer against a missed payment penalty.
- If you are consolidating debt, cut up the offending credit card – but don't forget to officially close the account, otherwise you're still up for the annual fee and, hey presto, another card will arrive in the mail to start the cycle over all again.



## Average Personal Loan Fees – the ups and downs

Fee	2014	2013	\$ Change
Ongoing annual fee	\$0.00	\$0.00	\$0.00
Ongoing semi-annual fee	\$0.00	\$0.00	\$0.00
Ongoing quarterly fee	\$0.35	\$0.39	-\$0.04
Ongoing monthly fee	\$1.75	\$1.71	\$0.04
Application/establishment fee	\$152.16	\$130.99	\$21.17
Documentation fee	\$11.02	\$9.31	\$1.72
Encumbrance/REVV's check fee	\$6.58	\$8.03	-\$1.45
Upfront fee	\$3.78	\$4.19	-\$0.41
Documentation Release Fee	\$0.09	\$0.00	\$0.09
Early repayment penalty fee	\$34.27	\$36.48	-\$2.21
Partial repayment penalty fee	\$0.00	\$0.00	\$0.00
Missed payment penalty fee	\$10.69	\$11.52	-\$0.83

Source: CANSTAR personal loan star ratings, October 2014

# THE FIVE STAR PRODUCTS

Having crunched the numbers and tested 265 loans from 73 providers, CANSTAR has come up with a comprehensive ratings list to determine which loans offer outstanding value for money to  
We found:

23 x

Five Star Rated Car Loans

9 x

Five Star Rated Personal Loans – Unsecured

6 x

Five Star Rated Personal Loans – Secured





# Personal Loans

## STAR RATINGS METHODOLOGY



### 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.

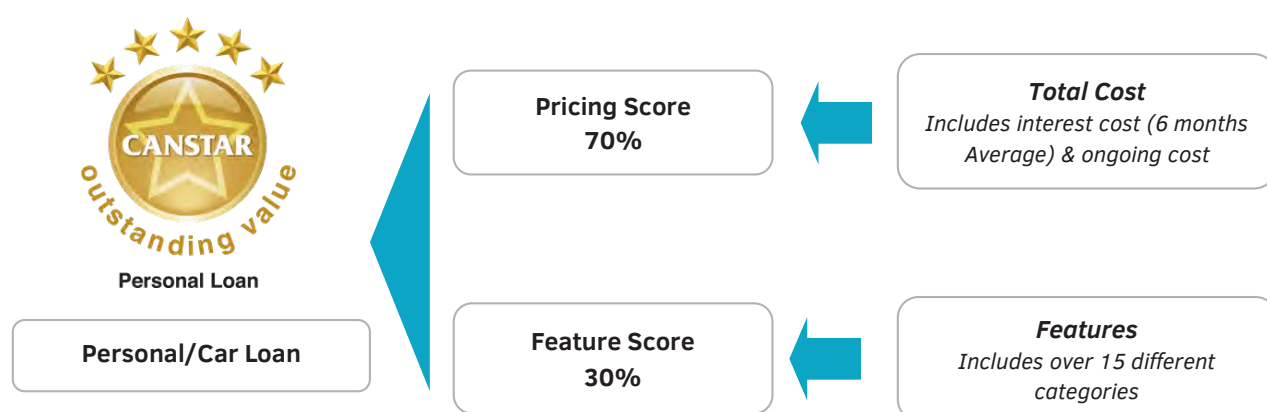
### How does it work?

#### 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.

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



## 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 features/parameters, flexibility, terms and conditions

## 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.

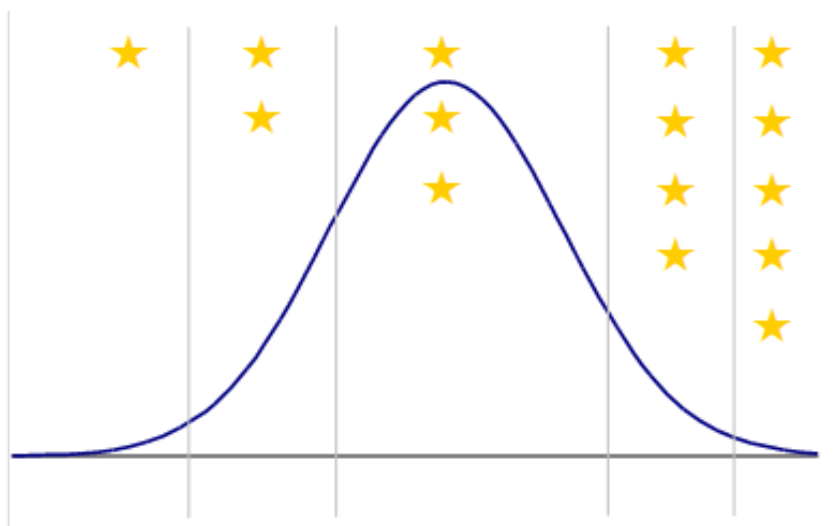
## Features (F)

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).

	CAR LOAN Features Weight	Unsecured PERSONAL LOAN Features Weight	Secured PERSONAL LOAN Features Weight	Descriptions
DESCRIPTION				
LENDING TERMS	17.00%	16.00%	16.00%	Min/max conditions, income/repayment ratio, approval conditions, rate
REPAYMENT CAPABILITIES	15.00%	13.00%	12.00%	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	9.00%	8.00%	8.00%	Initial fees/ ongoing fees/ penalty fees
LENDING AREAS	5.00%	5.00%	5.00%	Lending states
SWITCHING FACILITY	3.00%	2.00%	2.00%	Variable – fixed switch allowed/ fees
TURNAROUND TIMES	6.00%	5.00%	5.00%	Standard approval turnaround
REDRAW FACILITY	12.00%	12.00%	13.00%	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
LOAN PURPOSE	0.00%	15.00%	14.00%	Motorcycles/ new or used cars/ holidays/ debt consolidation/ renovations etc.
	100.00%	100.00%	100.00%	

## 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 265 Personal and Car Loans from 73 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](http://www.canstar.com.au) if you would like to view the latest CANSTAR star ratings reports of interest.



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

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# Personal Loan Star Ratings

Report Date: November 2014

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.

## SECURED PERSONAL LOANS SUMMARY

Company	Product	Advertised Rate (%)	Rate Varies with Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Consolidate Debt	Home Renovation	Any Legal Purpose
				Monthly	Application	Minimum	Maximum					
★★★★★ Outstanding Value												
Coastline Credit Union	Personal Loan Secured	6.09	✗	0	0	1000.00	No max	Variable	✓	✓	✓	✓
Encompass Credit Union	Personal Loan Sec by TD	5.55	✗	0	0	1000.00	No max	Variable	✓	✓	✓	✓
First Option Credit Union	100% Cash Secured Perl	5.85	✗	0	0	1000.00	No max	Variable	✓	✓	✓	✓
Heritage Bank	Low Rate Secured Loan	5.64	✗	0	0	5000.00	No max	Variable	✓	✓	✓	✓
Holiday Coast CU	FTD Secured Loan	6.00	✗	0	0	0.00	No max	Variable	✓	✓	✓	✓
Unicredit-WA	Personal Ln Sec by TD	5.25	✗	5	0	5000.00	No max	Variable	✓	✓	✓	✓
★★★★★												
Beyond Bank	Low Rate Loan	8.29	✗	5	0	5000.00	No max	1 yr to 7 yrs	✓	✓	✓	✓
Beyond Bank	No Fee Loan	9.19	✗	0	0	10000	No max	1 yr to 7 yrs	✓	✓	✓	✓
Coastline Credit Union	Car Loan Fixed New	9.55	✗	0	0	1500	No max	1 yr to 7 yrs	✓	✓	✓	✗
Coastline Credit Union	Car Loan New	9.29	✗	0	0	1500	No max	Variable	✓	✓	✓	✗
Greater Building Society	Personal Loan Secured	7.95	✗	0	0	5000.00	No max	1 yr to 7 yrs	✓	✓	✓	✓
Horizon Credit Union	Personal Loan Sec by TD	7.64	✗	0	0	0.00	No max	Variable	✓	✓	✓	✓
Hume Bank	Secured -Term Deposit	8.50 to 10.50	✗	0	0	2000.00	No max	1 yr to 10 yrs	✓	✓	✓	✓
IMB	Personal Loan Secured	7.94	✗	0	0	2000.00	No max	1 yr to 5 yrs	✓	✓	✓	✓
Macquarie Credit Union	Secured Personal Loan	8.55	✗	0	0	1000.00	No max	Variable	✓	✓	✓	✓
Newcastle Permanent	Personal Loan Secured	6.49	✗	0	0	1000.00	No max	3 mths to 7 yrs	✓	✓	✓	✓
NRMA Car Loans	Secured Car Loan	7.25	✗	0	0	5000	No max	1 yr to 7 yrs	✓	✓	✓	✓
People's Choice Credit Union	Discounted Personal Loan	8.42	✗	0	0	10000.00	No max	1 yr to 5 yrs	✓	✓	✓	✓
People's Choice Credit Union	Discounted Personal Loan Car <3y/o	6.64 to 7.64	✗	0	0	20000	No max	1 yr to 5 yrs	✓	✗	✓	✓

your guide to product excellence



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				Monthly	Application	Minimum	Maximum					
★ ★ ★												
ANZ	Online Secured Car Loan	8.83	✗	5	0	7500	No max	1 yr to 7 yrs	✗	✓	✗	✓
Bank of Melbourne	Secured Fixed Personal Loan	9.99	✗	9	0	3000.00	No max	1 yr to 5 yrs	✓	✓	✓	✓
BankSA	Secured Fixed Personal Loan	9.99	✗	9	0	3000.00	No max	1 yr to 5 yrs	✓	✓	✓	✓
BankVic	Personal Loan Secured	12.95	✗	0	0	3000.00	No max	Variable	✓	✓	✓	✓
Bankwest	Car Loan Secured	7.49	✗	5	0	10000	No max	3 yrs to 7 yrs	✓	✓	✓	✓
bcu	Personal Loan - Secured	8.59 to 16.59	✗	0	0	20000.00	No max	Variable	✓	✓	✓	✓
Bendigo Bank	Secured Personal Loan	8.49	✗	5	0	2000.00	No max	1 yr to 7 yrs	✓	✓	✓	✓
Big Sky Building Society	Fully Secured Loan	12.43	✗	0	0	1500.00	No max	Variable	✓	✓	✓	✓
Big Sky Building Society	Partly Secured Loan	13.18	✗	0	0	1500.00	No max	Variable	✓	✓	✓	✓
Cairns Penny	Secured BOS	9.70	✗	0	0	3000.00	No max	Variable	✓	✗	✓	✓
Catalyst Money	Secured Personal Loan	10.60	✗	0	0	2000.00	No max	1 yr to 7 yrs	✓	✓	✓	✓
Coastline Credit Union	Car Loan Fixed Old	11.55	✗	0	0	1500	No max	1 yr to 7 yrs	✓	✓	✓	✓
Coastline Credit Union	Car Loan Old	11.29	✗	0	0	1500	No max	Variable	✓	✓	✓	✓
Coastline Credit Union	Car Loan Var Secured	14.55	✓	0	0	1500	No max	Variable	✓	✓	✓	✓
ECU Australia	Yes Personal Loan	9.95	✗	0	0	5000.00	No max	Variable	✓	✓	✓	✓
Encompass Credit Union	Personal Loan Secured	9.49	✗	0	0	1000.00	No max	Variable	✓	✓	✓	✓
Esanda	Car Loan Fixed - Secured	8.13	✓	5	0	7500	No max	1 yr to 7 yrs	✗	✓	✗	✓
Hume Bank	Secured New Vehicle up to 3yrs	9.95 to 11.95	✗	0	0	2000	No max	1 yr to 7 yrs	✓	✓	✓	✓
Hume Bank	Secured-Vehicle 3 - 5yrs	12.75	✗	0	0	2000.00	No max	1 yr to 5 yrs	✓	✓	✓	✓
Illawarra CU NSW	Secured Personal Loan	10.60	✗	0	0	1000.00	No max	1 yr to 7 yrs	✓	✓	✓	✓

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# Personal Loan Star Ratings

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## SECURED PERSONAL LOANS SUMMARY

Company	Product	Advertised Rate (%)	Rate Varies with Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Consolidate Debt	Home Renovation	Any Legal Purpose
				Monthly	Application	Minimum	Maximum					
★★★												
MyState	Secured Personal Loan	11.24 to 12.49	✗	10	0	10000.00	No max	Variable	✓	✓	✓	✓
Northern Beaches CU	Cash Secured Loan	11.50	✗	0	0	3000.00	No max	Variable	✓	✓	✓	✓
NRMA Car Loans	Secured Personal Loan - Used Car	9.45	✗	0	0	5000.00	No max	1 yr to 7 yrs	✓	✓	✓	✓
P&N Bank	Personal Loan Secured	7.95	✗	10	0	5000.00	No max	Variable	✓	✓	✓	✓
People's Choice Credit Union	Personal Loan Secured	11.20	✗	0	0	2000.00	No max	1 yr to 7 yrs	✓	✓	✓	✓
RACQ	Personal Loan (Secured)	9.95	✗	0	0	5000.00	No max	1 yr to 5 yrs	✓	✓	✓	✓
RACV	Secured Personal Loan	9.45	✗	0	0	5000.00	No max	1 yr to 7 yrs	✓	✓	✓	✓
SCU	Personal Loan Secured	11.14	✗	0	0	5000.00	No max	Variable	✗	✓	✗	✗
SERVICE ONE Members Banking	Fixed Rate Personal Loan- Secured	9.40	✗	5	0	0.00	No max	to 6 yrs	✓	✓	✓	✓
SERVICE ONE Members Banking	Variable Rate Personal Loan Secured	12.50	✗	5	0	0.00	No max	Variable	✓	✓	✓	✓
St.George Bank	Secured Fixed Personal Loan	9.99	✗	9	0	3000.00	No max	1 yr to 5 yrs	✓	✓	✓	✓
The Mac	Personal Loan Secured	11.99	✗	0	0	1000.00	No max	Variable	✓	✓	✓	✓
Unicredit-WA	New Car up to 1yr old	8.49	✓	5	0	5000	No max	Variable	✓	✓	✗	✗
★★												
Arab Bank Australia	Personal Loan Sec Fixed	11.30	✗	8	0	5000.00	No max	1 yr to 5 yrs	✓	✓	✓	✗
Bank of Melbourne	Secured Variable Personal Loan	12.74	✗	9	0	3000.00	No max	Variable	✓	✓	✓	✓
BankSA	Secured Variable Personal Loan	12.74	✗	9	0	3000.00	No max	Variable	✓	✓	✓	✓
First Option Credit Union	Secured Personal Ln -Var	13.99	✗	0	0	1000.00	No max	Variable	✓	✓	✓	✓
Heritage Bank	Personal Loan Fixed Sec	12.99	✗	0	0	5000.00	No max	1 yr to 5 yrs	✓	✗	✓	✓
Heritage Bank	Personal Loan Var Sec	12.99	✗	0	0	5000.00	No max	Variable	✓	✗	✓	✓

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Company	Product	Advertised Rate (%)	Rate Varies with Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Consolidate Debt	Home Renovation	Any Legal Purpose
				Monthly	Application	Minimum	Maximum					
★★												
Hunter United Credit Un	Personal Loan Secured	10.50 to 18.25	✗	5	0	0.00	No max	Variable	✓	✓	✓	✓
SGE Credit Union	Personal Loan Secured	11.80 to 16.80	✗	0	0	0.00	No max	Variable	✓	✓	✓	✓
St.George Bank	Secured Variable Personal Loan	12.74	✗	9	0	3000.00	No max	Variable	✓	✓	✓	✓
Summerland CU	Gen Purpose Loan Sec	14.45 to 17.20	✓	5	0	3000.00	No max	Variable	✓	✓	✓	✓
★												
Arab Bank Australia	Personal Ln Secured Var	12.25	✗	8	0	5000.00	No max	Variable	✓	✓	✓	✗
Aussie	Secured Loan	12.99 to 23.49	✗	10	0	3000	No max	1 yr to 7 yrs	✓	✓	✓	✓
Community Mutual Group	Car Loan	13.99	✗	0	0	5000	No max	Variable	✗	✓	✗	✓
Heritage Bank	Debt Consolidation Sec	14.65	✗	0	0	5000.00	No max	Variable	✗	✓	✗	✗

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Company	Product	Advertised Rate (%)	Rate Varies with Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Consolidate Debt	Home Renovation	Any Legal Purpose
				Monthly	Application	Minimum	Maximum					
★★★★★ Outstanding Value												
bankmecu	Personal Loan - Property Owners	9.64	✗	0	0	1000.00	No max	Variable	✓	✓	✓	✓
Community Mutual Group	Personal Touch Loan	9.99	✗	0	0	8000.00	No max	to 5 yrs	✓	✓	✓	✓
Horizon Credit Union	Budget Personal Loan Unsec	11.00	✗	0	0	500.00	30000.00	Variable	✓	✓	✓	✓
MyState	Special Rate Personal Loan	8.99	✗	10	0	3000.00	30000.00	Variable	✓	✓	✓	✓
Newcastle Permanent	Personal Loan Unsecured	7.99	✗	0	0	1000.00	30000.00	3 mths to 7 yrs	✓	✓	✓	✓
Qld Police Credit Union	Whole of Pay SuperSav Ln	13.00	✗	0	0	1000.00	100000.00	Variable	✓	✓	✓	✓
Select Credit Union	Personal Loan Var Rate	10.99	✗	0	0	10000.00	35000.00	Variable	✓	✓	✓	✓
The Capricornian	Var Rate Pers Loan (Protected)	9.95	✗	0	0	5000.00	75000.00	Variable	✓	✓	✓	✓
Victoria Teachers Mutual Bank	Personal Loan	9.99	✗	0	0	0.00	No max	1yr to 9 yrs	✓	✓	✓	✓
★★★★★												
ADCU	Fixed Rate Personal Loan	12.99	✗	0	0	1000.00	50000.00	1 yr to 5 yrs	✓	✗	✓	✓
ADCU	Personal Loan Unsecured	13.40	✗	0	0	1000.00	80000.00	Variable	✓	✗	✓	✓
BankVic	Personal Loan Unsecured	12.95	✗	0	0	3000.00	60000.00	Variable	✓	✓	✓	✓
bcu	Personal Loan - Unsecured	8.59 to 16.59	✗	0	0	2500.00	20000.00	Variable	✓	✓	✓	✓
Catalyst Money	Unsecured Personal Loan	12.49	✗	0	0	2000.00	30000.00	1 yr to 7 yrs	✓	✓	✓	✓
CUA	Fixed Personal Loan	11.99	✗	0	210	1000.00	50000.00	to 7 yrs	✓	✓	✓	✓
CUA	Personal Loan Unsecured	12.99	✗	0	210	1000.00	50000.00	Variable	✓	✓	✓	✓
Defence Bank	Personal Loan	11.74	✗	0	0	0.00	100000.00	Variable	✓	✗	✓	✓

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Company	Product	Advertised Rate (%)	Rate Varies with Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Consolidate Debt	Home Renovation	Any Legal Purpose
				Monthly	Application	Minimum	Maximum					
★★★★★												
Easy Street Fin Services	EasyLoan Variable	12.44	✗	0	0	5000.00	35000.00	Variable	✓	✓	✓	✓
FCCS Credit Union	Used Car / Personal Loan	10.95 to 12.95	✗	0	0	1000.00	30000.00	Variable	✓	✓	✗	✗
First Option Credit Union	Personal Ln Fixed -Unsec	9.99 to 11.99	✗	0	0	1000.00	30000.00	1 yr to 3 yrs	✓	✓	✓	✓
Gateway Credit Union	Personal Loan	10.49 to 12.49	✗	0	0	3000.00	30000.00	Variable	✓	✓	✓	✓
Gateway Credit Union	Personal Loan Fixed	10.99 to 12.99	✗	0	0	3000.00	30000.00	1 yr to 5 yrs	✓	✓	✓	✓
Greater Building Society	Personal Loan Unsecured	12.95	✗	0	0	5000.00	50000.00	1 yr to 5 yrs	✓	✓	✓	✓
Illawarra CU NSW	Unsecured Personal Loan	12.49	✗	0	0	2000.00	30000.00	1 yr to 7 yrs	✓	✓	✓	✓
Northern Beaches CU	Smart Personal Loan	11.20	✗	0	0	3000.00	30000.00	Variable	✓	✓	✓	✓
Qantas Credit Union	Personal Loan Unsecured	12.14	✗	0	0	1000.00	50000.00	Variable	✓	✓	✓	✓
Qld Police Credit Union	All Purpose Loan	15.00	✗	0	0	1000.00	100000.00	Variable	✓	✓	✓	✓
Quay Credit Union	Personal Loan	10.95 to 12.95	✗	0	0	1000.00	50000.00	Variable	✓	✓	✓	✓
Teachers Mutual Bank	Travel Loan	11.45	✗	0	0	2000.00	30000	Variable	✓	✗	✗	✗
★★★												
ADCU	Debt Consolidation Loan	14.40	✗	0	0	1000.00	40000.00	1 yr to 5 yrs	✗	✓	✗	✗
ANZ	Fixed Rate Personal Loan-Unsecured	13.95	✗	0	0	5000.00	No max	1 yr to 7 yrs	✓	✓	✓	✓
ANZ	Variable Rate Personal Loan-Unsec	13.69	✗	0	0	5000.00	No max	Variable	✓	✓	✓	✓
bankmecu	Personal Loan	12.64	✗	0	0	1000.00	No max	Variable	✓	✓	✓	✓
Bankwest	Flexible Personal Loan	14.49	✗	10	0	5000.00	50000.00	1 yr to 7 yrs	✓	✓	✓	✓

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Company	Product	Advertised Rate (%)	Rate Varies with Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Consolidate Debt	Home Renovation	Any Legal Purpose
				Monthly	Application	Minimum	Maximum					
★★★★												
Bankwest	Unsec Basic Personal Ln	13.90	✗	8	0	5000.00	50000.00	3 yrs to 7 yrs	✓	✓	✓	✓
Bendigo Bank	Unsecured Personal Loan	13.49	✗	5	0	2000.00	No max	1 yr to 7 yrs	✓	✓	✓	✓
Beyond Bank	Flexi Loan Fixed	13.50	✗	0	0	5000.00	125000.00	1 yr to 7 yrs	✓	✓	✓	✓
Beyond Bank	Flexi Loan Variable	13.45	✗	0	0	5000.00	125000.00	Variable	✓	✓	✓	✓
Big Sky Building Society	Personal Loan Unsec Var	13.58	✗	0	0	1500	50000	Variable	✓	✗	✓	✓
Cairns Penny	Unsecured Personal Loan	11.65	✗	0	0	3000.00	15000.00	Variable	✓	✗	✓	✓
Coastline Credit Union	Personal Ln Unsec	14.75 to 17.75	✗	0	0	1000.00	100000.00	Variable	✓	✓	✓	✓
Commonwealth Bank	Variable Personal Loan- Unsecured	13.90 to 17.90	✗	10	0	5000.00	50000.00	Variable	✓	✓	✓	✓
Community First CU	Pers Loan Fixed 1-5 yrs	13.99 to 17.99	✗	0	0	5000.00	50000.00	1 yr to 5 yrs	✓	✓	✓	✓
Community First CU	Pers Loan Var 1-10 yrs	13.99 to 17.99	✗	0	0	1000	50000	Variable	✓	✓	✓	✓
Easy Street Fin Services	EasyLoan Fixed	13.43	✗	0	0	5000.00	35000.00	1 yr to 5 yrs	✓	✓	✓	✓
First Option Credit Union	Unsec Personal Loan -Var	13.99	✗	0	0	1000.00	30000.00	Variable	✓	✓	✓	✓
Heritage Bank	Personal Ln Fixed Unsec	12.99	✗	0	0	5000.00	25000.00	1 yr to 5 yrs	✓	✗	✓	✓
Heritage Bank	Personal Loan Var Unsec	12.99	✗	0	0	5000.00	25000.00	Variable	✓	✗	✓	✓
Holiday Coast CU	Personal Loan Fixed	13.30	✗	0	0	0.00	50000.00	1 yr to 5 yrs	✓	✓	✓	✓
Hume Bank	Personal Loan Unsecured	13.95	✗	0	0	2000.00	No max	1 yr to 5 yrs	✓	✓	✓	✓
IMB	Personal Loan Unsecured	12.49	✗	0	0	2000.00	20000.00	1 yr to 5 yrs	✓	✓	✓	✓
Macquarie Credit Union	Unsecured Personal Loan	13.95 to 15.20	✗	0	0	1000.00	30000.00	Variable	✓	✓	✓	✓

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				Monthly	Application	Minimum	Maximum					
★★★												
ME Bank	Personal Loan Fxd	12.99	✗	0	0	5000.00	50000.00	1 yr to 7 yrs	✓	✓	✓	✓
MyState	Unsecured Personal Loan	11.24 to 12.49	✗	10	0	3000.00	30000.00	Variable	✓	✓	✓	✓
NAB	Personal Ln Unsec Fixed	12.99	✗	10	0	5000.00	55000.00	1 yr to 7 yrs	✓	✓	✓	✓
NAB	Personal Ln Unsec Var	12.99	✗	10	0	5000.00	55000.00	Variable	✓	✓	✓	✓
Northern Beaches CU	Personal Loan Unsecured	13.20 to 15.20	✗	0	0	3000.00	30000.00	Variable	✓	✓	✓	✓
P&N Bank	Personal Loan Unsecured	13.00	✗	10	0	5000.00	50000.00	Variable	✓	✓	✓	✓
People's Choice Credit Union	Personal Loan Unsecured	13.99	✗	0	0	2000.00	No max	1 yr to 7 yrs	✓	✓	✓	✓
Police Bank	Personal Loan	12.96	✗	0	0	1000.00	No max	Variable	✓	✓	✓	✓
Qld Professional CU	Personal Loan	15.05	✗	0	0	500.00	No max	Variable	✓	✓	✓	✓
QT Mutual Bank	Personal Loan Variable	12.95 to 15.55	✗	0	0	3000.00	60000.00	Variable	✓	✓	✓	✓
RACV	Unsecured Personal Loan	13.95	✗	0	0	5000.00	30000.00	1 yr to 5 yrs	✓	✗	✓	✓
SCU	Personal Loan Unsecured	12.14 to 14.20	✗	0	0	5000.00	30000.00	Variable	✗	✓	✗	✗
SCU	Travel Loan - Fixed	12.14	✗	0	0	5000.00	30000.00	to 5 yrs	✓	✗	✗	✗
SCU	Travel Loan - Variable	12.14	✗	0	0	5000.00	30000.00	Variable	✓	✗	✗	✗
SERVICE ONE Members Banking	Variable Personal Loan- Unsecured	15.00	✗	5	0	0.00	50000.00	Variable	✓	✓	✓	✓
SGE Credit Union	Personal Loan Unsecured	11.80 to 16.80	✗	0	0	0.00	40000.00	Variable	✓	✓	✓	✓
SocietyOne	Unsecured Personal Loan	9.95 to 14.35	✗	0	0	5000.00	30000.00	1 yr to 3 yrs	✓	✓	✓	✓
Summerland CU	Gen Purpose Loan Unsec	14.45 to 17.20	✓	5	0	3000.00	No max	Variable	✓	✓	✓	✓

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				Monthly	Application	Minimum	Maximum					
★ ★ ★												
Suncorp Bank	Personal Loan-Unsecured	11.99	✗	5	0	5000.00	80000.00	1 yr to 7 yrs	✓	✓	✓	✓
The Capricornian	Var Rate Pers Loan (Unprotected)	13.95	✗	0	0	5000.00	50000.00	Variable	✓	✓	✓	✓
The Mac	Personal Loan Unsecured	14.99	✗	0	0	1000.00	100000.00	Variable	✓	✓	✓	✓
Transport Mutual Credit Union	Unsecured Personal Loan	15.50	✗	0	0	1000.00	30000.00	Variable	✓	✓	✓	✓
Unicredit-WA	Personal Loan Unsecured	13.45	✗	5	0	5000.00	No max	Variable	✓	✓	✓	✓
Westpac	Flexi Loan	14.69	✗	10	0	4000.00	75000.00	Variable	✓	✓	✓	✓
Wide Bay Australia	Unsecured Personal Loan - Fixed	12.99	✗	5	0	3000.00	30000.00	1 yr to 5 yrs	✓	✓	✓	✓
Wide Bay Australia	Unsecured Personal Loan - Variable	12.99	✗	5	0	3000.00	30000.00	Variable	✓	✓	✓	✓
★ ★												
Bank of Melbourne	Unsecured Fixed Personal Loan	14.35	✗	9	0	3000.00	40000.00	1 yr to 5 yrs	✓	✓	✓	✓
Bank of Melbourne	Unsecured Variable Personal Loan	14.74	✗	9	0	3000.00	40000.00	Variable	✓	✓	✓	✓
BankSA	Unsecured Fixed Personal Loan	14.35	✗	9	0	3000.00	40000.00	1 yr to 5 yrs	✓	✓	✓	✓
BankSA	Unsecured Variable Personal Loan	14.74	✗	9	0	3000.00	40000.00	Variable	✓	✓	✓	✓
BOQ	PersLoan Fxd Unsecured	13.90	✗	7.5	0	3000.00	40000.00	1 yr to 7 yrs	✓	✓	✓	✓
BOQ	Personal Ln Var Unsec	13.40	✗	7.5	0	3000.00	40000.00	Variable	✓	✓	✓	✓
Commonwealth Bank	Fxd Rate Personal Loan- Unsecured	13.90 to 17.90	✗	10	0	5000.00	50000.00	1 yr to 7 yrs	✓	✓	✓	✓
Community Mutual Group	Personal Loan	15.99	✗	0	0	500.00	No max	Variable	✓	✓	✓	✓
Defence Bank	Consolidation Loan	13.99	✗	0	0	0.00	100000.00	Variable	✗	✓	✗	✗

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				Monthly	Application	Minimum	Maximum					
★★												
Encompass Credit Union	Personal Loan Unsecured	15.70	✗	5	0	1000.00	10000.00	Variable	✓	✓	✓	✓
Heritage Bank	Debt Consolidation Unsec	14.65	✗	0	0	5000.00	25000.00	Variable	✗	✓	✗	✗
Hunter United Credit Un	Personal Loan Unsecured	13.50 to 18.25	✗	5	0	0.00	25000.00	Variable	✓	✓	✓	✓
Intech Credit Union	Personal Loan	14.80 to 18.95	✗	0	0	2000.00	40000.00	Variable	✓	✓	✓	✓
St.George Bank	Unsecured Fixed Personal Loan	14.35	✗	9	0	3000.00	40000.00	1 yr to 5 yrs	✓	✓	✓	✓
St.George Bank	Unsecured Variable Personal Loan	14.74	✗	9	0	3000.00	40000.00	Variable	✓	✓	✓	✓
★												
Arab Bank Australia	Personal Loan Unsec Fixd	14.00	✗	8	0	5000.00	50000.00	1 yr to 5 yrs	✓	✓	✓	✗
Arab Bank Australia	Personal Loan Unsec Var	14.95	✗	8	0	5000.00	50000.00	Variable	✓	✓	✓	✗
Aussie	Unsecured Loan	12.99 to 23.49	✗	10	0	3000.00	50000.00	1 yr to 7 yrs	✓	✓	✓	✓
GE Money	Personal Loan	11.99 to 99.99	✓	13	0	3000.00	No max	2 yrs to 7 yrs	✓	✓	✓	✓
Westpac	Personal Loan Unsecured	14.39	✗	10	0	4000.00	50000.00	1 yr to 7 yrs	✓	✓	✓	✓

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## CAR LOANS SUMMARY

Company	Product	Advertised Rate (%)	Rate Varies with Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Minimum	Maximum			
★★★★★ Outstanding Value										
ADCU	New Car Loan	6.73	✓	0	0	1000	80000	Variable	✗	✓
bankmecu	goGreen Car- Fixed- ANCAP5+/ GHSE7	7.34	✗	0	0	1000	No max	to 7 yrs	✗	✓
bankmecu	goGreen Car Loan Fixed =<7 yrs old	7.84	✗	0	0	1000	No max	to 7 yrs	✗	✓
BankVic	New Car Loan	7.99	✗	0	0	5000	100000	1 mth to 5 yrs	✗	✓
Catalyst Money	New Car Loan Secured BOS	7.99	✗	0	0	10000	100000	1 yr to 7 yrs	✗	✓
Catalyst Money	Variable Rate Car Loan	8.16	✗	0	0	10000	100000	Variable	✗	✓
Community First CU	Green Car Loan	7.99	✗	0	0	10000	60000	1 yr to 5 yrs	✗	✓
Defence Bank	New Car Loan	6.69	✗	0	0	0	100000	Variable	✗	✓
Defence Bank	Used Car Loan	6.69	✗	0	0	0	100000	Variable	✗	✓
Encompass Credit Union	New Car Loan <1yr old	6.99	✗	5	0	1000	50000	Variable	✗	✓
Holiday Coast CU	New Car Loan Variable	7.25	✗	0	0	5000	50000	Variable	✗	✓
Horizon Credit Union	New Car Loan Fixed	6.99	✗	0	0	0	No max	1 yr to 5 yrs	✗	✓
Illawarra CU NSW	New Car Loan Sec BOS	7.99	✗	0	0	10000	100000	1 yr to 7 yrs	✗	✓
Illawarra CU NSW	Variable Rate Car Loan	8.16	✗	0	0	10000	100000	Variable	✗	✓
IMB	Car Loan (New)	7.25	✗	0	0	2000	75000	1 yr to 7 yrs	✗	✓
loans.com.au	Chattel Mortgage	6.5	✗	0	0	18000.00	150000.00	1 yr to 5 yrs	✗	✓
Newcastle Permanent	Personal Loan Secured	6.49	✗	0	0	1000.00	No max	3 mths to 7 yrs	✗	✓

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# Personal Loan Star Ratings

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## CAR LOANS SUMMARY

Company	Product	Advertised Rate (%)	Rate Varies with Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Minimum	Maximum			
★★★★★ Outstanding Value										
Newcastle Permanent	Used Car Loan	6.49	✗	0	0	1000	No max	3 mths to 7 yrs	✗	✓
Northern Beaches CU	New Car Loan at H/L Rate	5.84	✗	0	0	3000	No max	Variable	✗	✓
People's Choice Credit Union	Discounted Personal Loan Car <3y/o	6.64 to 7.64	✗	0	0	20000	No max	1 yr to 5 yrs	✗	✓
RACV	Car Loan	7.25	✗	0	0	5000	No max	1 yr to 5 yrs	✗	✓
The Mac	Car Loan New	6.99	✗	0	0	1000	100000	Variable	✗	✓
Transport Mutual Credit Union	New Car Loan	7.74	✗	0	0	5000	No max	Variable	✗	✓
★★★★										
ADCU	Used Car Loan	9.39	✗	0	0	1000	70000	Variable	✗	✓
bankmecu	goGreen Car - Var - ANCAP5+/ GHSE7+	8.14	✗	0	0	1000	No max	Variable	✗	✓
bankmecu	goGreen Car Loan Variable =<7Yrs	8.64	✗	0	0	1000	No max	Variable	✗	✓
BankVic	My First Car Loan	7.99	✗	0	0	3000	No max	1 yr to 5 yrs	✗	✓
BankVic	Used Car Loan	8.99	✗	0	0	5000	100000	1 mth to 5 yrs	✗	✓
Bendigo Bank	Green Sec Personal Loan	7.49	✗	0	250	2000.00	No max	1 yr to 7 yrs	✗	✓
Beyond Bank	Low Rate Loan	8.29	✗	5	0	5000.00	125000.00	1 yr to 7 yrs	✗	✓
Beyond Bank	No Fee Loan	9.19	✗	0	0	10000	125000	1 yr to 7 yrs	✗	✓
Big Sky Building Society	New Car Loan	9.13	✗	0	0	5000	75000	Variable	✗	✓
Coastline Credit Union	Car Loan Fixed New	9.55	✗	0	0	1500	100000	1 yr to 7 yrs	✗	✓

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				Monthly	Application	Minimum	Maximum			
★★★★										
Coastline Credit Union	Car Loan New	9.29	✗	0	0	1500	100000	Variable	✗	✓
Community First CU	New Car Loan Fixed	7.99	✗	0	0	10000	60000	1 yr to 5 yrs	✗	✓
CUA	Vehicles <2yrs old -30k Fixed	8.49	✗	0	210	1000	29999.99	to 7 yrs	✗	✓
ECU Australia	Go Car Loan	7.95	✗	0	0	5000	75000	Variable	✗	✓
Encompass Credit Union	Car Loan 1-5yrs old	7.99	✗	5	0	1000	50000	Variable	✗	✓
Gateway Credit Union	Car Loan < 5yrs Old	8.59	✗	0	0	3000	75000	Variable	✗	✓
Gateway Credit Union	New Car Loan	7.69	✗	0	0	3000	75000	Variable	✗	✓
Greater Building Society	Personal Loan Secured	7.95	✗	0	0	5000.00	100000.00	1 yr to 7 yrs	✗	✓
Holiday Coast CU	New Car Loan Fixed	8.25	✗	0	0	5000	50000	1 yr to 7 yrs	✗	✓
Hunter United Credit Un	Low Rate Car Loan	7.99	✗	5	0	1000	75000	Variable	✗	✓
IMB	Personal Loan Secured	7.94	✗	0	0	2000.00	60000.00	1 yr to 5 yrs	✗	✓
loans.com.au	Car Loan (New)	6.85 to 7.00	✗	5.5	0	18000	150000	1 yr to 5 yrs	✗	✓
loans.com.au	Car Loan 2yrs < 6yrs old - Fixed	6.85 to 7.00	✗	5.5	0	20000	150000	1 yr to 5 yrs	✗	✓
Macquarie Credit Union	Secured Personal Loan	8.55	✗	0	0	1000.00	80000.00	Variable	✗	✓
Northern Beaches CU	Used Car Loan over 3 y/o	8.99	✗	0	0	3000	No max	Variable	✗	✓
NRMA Car Loans	Secured Car Loan	7.25	✗	0	0	5000	No max	1 yr to 7 yrs	✗	✓
People's Choice Credit Union	Discounted Personal Loan	8.42	✗	0	0	10000.00	No max	1 yr to 5 yrs	✗	✓

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Company	Product	Advertised Rate (%)	Rate Varies with Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Minimum	Maximum			
★★★★										
Qantas Credit Union	Special Secured Loan <5yrs old	7.59	✗	0	0	10000	100000	Variable	✗	✓
Qld Police Credit Union	Car Loan - New (QLD)	8.99	✗	0	0	1000	100000	Variable	✗	✓
QT Mutual Bank	Fixed Rate Car Loan <2 yrs old	7.95	✓	0	0	3000	60000	Variable	✗	✓
Quay Credit Union	Car Loan Direct	7.95	✗	0	0	10000	100000	Variable	✗	✓
RACQ	New Car Loan	7.25	✗	0	0	15000	No max	1 yr to 5 yrs	✗	✓
SCU	Fixed Rate Car Loan	7.95	✗	0	0	10000	50000	1 mth to 5 yrs	✗	✓
Select Credit Union	New Car Loan	6.99	✗	0	0	10000	50000	Variable	✗	✓
SERVICE ONE Members Banking	Fixed Rate Car Loan	8.49	✗	5	0	0	75000	1 yr to 6 yrs	✗	✓
SGE Credit Union	Fixed Rate New Car Loan <3 yrs old	7.99	✗	0	0	0	70000	1 yr to 5 yrs	✗	✓
Summerland CU	Eco Loan Unsecured	9.50	✓	0	0	No min	No max	Variable	✓	✓
Suncorp Bank	Secured Car Loans	7.79	✗	5	0	5000	80000	1 yr to 7 yrs	✗	✓
Teachers Mutual Bank	Secured New Car Loan	8.39	✗	0	0	10000	80000	Variable	✗	✓
The Mac	Used Car Loan	8.49	✗	0	0	1000	100000	Variable	✗	✓
Transport Mutual Credit Union	FreeRoad Green New Car Loan	8.54	✗	0	0	5000	100000	Variable	✗	✓
Transport Mutual Credit Union	FreeRoad New Car Loan	8.79	✗	0	0	5000	100000	Variable	✗	✓
Unicredit-WA	New Car up to 1yr old	8.49	✓	5	0	5000	No max	Variable	✗	✓
Victoria Teachers Mutual Bank	Green Car Loan	8.54	✗	0	0	5000	No max	1 to 9 yrs	✗	✓

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				Monthly	Application	Minimum	Maximum			
★★★★										
Victoria Teachers Mutual Bank	Green Car Loan Fixed	8.54	✗	0	0	5000	No max	1 yr to 5 yrs	✗	✓
Victoria Teachers Mutual Bank	New Car Loan	9.04	✗	0	0	10000	No max	1 to 9 yrs	✗	✓
Victoria Teachers Mutual Bank	New Car Loan Fixed	9.04	✗	0	0	10000	No max	1 yr to 5 yrs	✗	✓
★★★										
ADCU	Fixed Rate Personal Loan	12.99	✗	0	0	1000.00	50000.00	1 yr to 5 yrs	✓	✓
ADCU	Personal Loan Unsecured	13.40	✗	0	0	1000.00	80000.00	Variable	✓	✓
ANZ	Fixed Rate Personal Loan-Unsecured	13.95	✗	0	0	5000.00	No max	1 yr to 7 yrs	✓	✓
ANZ	Online Secured Car Loan	8.83	✗	5	0	7500	No max	1 yr to 7 yrs	✗	✓
ANZ	Variable Rate Personal Loan-Unsec	13.69	✗	0	0	5000.00	No max	Variable	✓	✓
Bank of Melbourne	Secured Fixed Personal Loan	9.99	✗	9	0	3000.00	80000.00	1 yr to 5 yrs	✗	✓
bankmecu	Personal Loan	12.64	✗	0	0	1000.00	No max	Variable	✓	✓
bankmecu	Personal Loan - Property Owners	9.64	✗	0	0	1000.00	No max	Variable	✓	✓
BankSA	Secured Fixed Personal Loan	9.99	✗	9	0	3000.00	80000.00	1 yr to 5 yrs	✗	✓
BankVic	Personal Loan Secured	12.95	✗	0	0	3000.00	60000.00	Variable	✗	✓
BankVic	Personal Loan Unsecured	12.95	✗	0	0	3000.00	60000.00	Variable	✓	✓
Bankwest	Car Loan Secured	7.49	✗	5	0	10000	100000	3 yrs to 7 yrs	✗	✓
bcu	Personal Loan - Secured	8.59 to 16.59	✗	0	0	20000.00	75000.00	Variable	✗	✓

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Company	Product	Advertised Rate (%)	Rate Varies with Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Minimum	Maximum			
☆☆☆										
Bendigo Bank	Green Unsec Personal Ln	12.49	✗	0	0	2000.00	No max	1 yr to 7 yrs	✓	✓
Bendigo Bank	Secured Personal Loan	8.49	✗	5	0	2000.00	No max	1 yr to 7 yrs	✗	✓
Beyond Bank	Flexi Loan Fixed	13.50	✗	0	0	5000.00	125000.00	1 yr to 7 yrs	✓	✓
Beyond Bank	Flexi Loan Variable	13.45	✗	0	0	5000.00	125000.00	Variable	✓	✓
Big Sky Building Society	Fully Secured Loan	12.43	✗	0	0	1500.00	75000.00	Variable	✗	✓
BOQ	Car Loan Fixed	10.99	✗	7.5	0	5000	40000	1 yr to 7 yrs	✗	✓
BOQ	Car Loan Variable	11.45	✗	7.5	0	5000	40000	Variable	✗	✓
Cairns Penny	Secured BOS	9.70	✗	0	0	3000.00	25000.00	Variable	✗	✓
Catalyst Money	Secured Personal Loan	10.60	✗	0	0	2000.00	30000.00	1 yr to 7 yrs	✗	✓
Catalyst Money	Unsecured Personal Loan	12.49	✗	0	0	2000.00	30000.00	1 yr to 7 yrs	✓	✓
Coastline Credit Union	Car Loan Fixed Old	11.55	✗	0	0	1500	100000	1 yr to 7 yrs	✗	✓
Coastline Credit Union	Car Loan Old	11.29	✗	0	0	1500	100000	Variable	✗	✓
Coastline Credit Union	Car Loan Var Secured	14.55	✓	0	0	1500	100000	Variable	✗	✓
Coastline Credit Union	Personal Ln Unsec	14.75 to 17.75	✗	0	0	1000.00	100000.00	Variable	✓	✓
Commonwealth Bank	Secured Car Loan- Fixed	7.99	✗	10	0	10000	No max	1 yr to 5 yrs	✗	✓
Commonwealth Bank	Variable Personal Loan- Unsecured	13.90 to 17.90	✗	10	0	5000.00	50000.00	Variable	✓	✓
Community Mutual Group	Personal Touch Loan	9.99	✗	0	0	8000.00	No max	to 5 yrs	✓	✓

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Company	Product	Advertised Rate (%)	Rate Varies with Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Minimum	Maximum			
★★★										
Community Mutual Group	Special Car Loan	10.99 to 12.99	✓	0	0	10000	No max	Variable	✗	✗
CUA	Fixed Personal Loan	11.99	✗	0	210	1000.00	50000.00	to 7 yrs	✓	✓
CUA	Personal Loan Unsecured	12.99	✗	0	210	1000.00	50000.00	Variable	✓	✓
CUA	Used Vehicle 2-5 yrs old Fixed	9.49	✗	0	210	1000	100000	to 7 yrs	✗	✓
Defence Bank	Personal Loan	11.74	✗	0	0	0.00	100000.00	Variable	✓	✓
Easy Street Fin Services	EasyLoan Fixed	13.43	✗	0	0	5000.00	35000.00	1 yr to 5 yrs	✓	✓
Easy Street Fin Services	EasyLoan Variable	12.44	✗	0	0	5000.00	35000.00	Variable	✓	✓
ECU Australia	Yes Personal Loan	9.95	✗	0	0	5000.00	80000.00	Variable	✗	✓
Encompass Credit Union	Personal Loan Secured	9.49	✗	0	0	1000.00	50000.00	Variable	✗	✓
Esanda	Car Loan Fixed - Secured	8.13	✓	5	0	7500	No max	1 yr to 7 yrs	✗	✓
FCCS Credit Union	Used Car / Personal Loan	10.95 to 12.95	✗	0	0	1000.00	30000.00	Variable	✓	✓
First Option Credit Union	New Car Loan -Sec	10	✗	0	0	1000	75000	Variable	✗	✓
First Option Credit Union	Used Car Loan-Sec	11.25	✗	0	0	1000	75000	Variable	✗	✓
Gateway Credit Union	Car Loan > 5yrs Old	10.39	✗	0	0	3000	50000	Variable	✗	✓
Greater Building Society	Personal Loan Unsecured	12.95	✗	0	0	5000.00	50000.00	1 yr to 5 yrs	✓	✓
Heritage Bank	Personal Ln Fixed Unsec	12.99	✗	0	0	5000.00	25000.00	1 yr to 5 yrs	✓	✓
Heritage Bank	Personal Loan Fixed Sec	12.99	✗	0	0	5000.00	100000.00	1 yr to 5 yrs	✗	✓

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				Monthly	Application	Minimum	Maximum			
★★★										
Heritage Bank	Personal Loan Var Sec	12.99	✗	0	0	5000.00	100000.00	Variable	✗	✓
Heritage Bank	Personal Loan Var Unsec	12.99	✗	0	0	5000.00	25000.00	Variable	✓	✓
Holiday Coast CU	Personal Loan Fixed	13.30	✗	0	0	0.00	50000.00	1 yr to 5 yrs	✓	✓
Horizon Credit Union	Budget Personal Loan Unsec	11.00	✗	0	0	500.00	30000.00	Variable	✓	✓
Horizon Credit Union	Car Loan >3yrs old Sec	13.25	✗	0	0	0	No max	Variable	✗	✓
Horizon Credit Union	Car Loan 13mth-<3yrs old Sec	11	✗	0	0	0	No max	Variable	✗	✓
Horizon Credit Union	New Car Loan <1yr Sec	9.95	✗	0	0	0	No max	Variable	✗	✓
Hume Bank	Personal Loan Unsecured	13.95	✗	0	0	2000.00	No max	1 yr to 5 yrs	✓	✓
Hume Bank	Secured New Vehicle up to 3yrs	9.95 to 11.95	✗	0	0	2000	No max	1 yr to 7 yrs	✗	✓
Hume Bank	Secured-Vehicle 3 - 5yrs	12.75	✗	0	0	2000.00	No max	1 yr to 5 yrs	✗	✓
Hunter United Credit Un	Flexi Car Loan	9.45 to 17.05	✗	5	0	0	100000	Variable	✗	✓
Hunter United Credit Un	Used Car Loan	9.45 to 17.05	✗	5	0	0	100000	Variable	✗	✓
Illawarra CU NSW	Secured Personal Loan	10.60	✗	0	0	1000.00	30000.00	1 yr to 7 yrs	✗	✓
Illawarra CU NSW	Unsecured Personal Loan	12.49	✗	0	0	2000.00	30000.00	1 yr to 7 yrs	✓	✓
Intech Credit Union	New Car Loan	10.24	✗	0	0	5000	100000	Variable	✗	✓
Macquarie Credit Union	New Car Loan <12 months	9.49	✗	0	0	1000	80000	Variable	✗	✓
Macquarie Credit Union	New Car Loan <5yrs old	10.20 to 10.70	✓	0	0	1000	80000	Variable	✗	✓

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				Monthly	Application	Minimum	Maximum			
★★★										
Macquarie Credit Union	Used Car Loan >5yrs old	13.40 to 13.90	✓	0	0	1000	80000	Variable	✗	✓
MyState	Secured Personal Loan	11.24 to 12.49	✗	10	0	10000.00	75000.00	Variable	✗	✓
MyState	Unsecured Personal Loan	11.24 to 12.49	✗	10	0	3000.00	30000.00	Variable	✓	✓
NAB	Personal Ln Unsec Fixed	12.99	✗	10	0	5000.00	55000.00	1 yr to 7 yrs	✓	✓
NAB	Personal Ln Unsec Var	12.99	✗	10	0	5000.00	55000.00	Variable	✓	✓
Newcastle Permanent	Personal Loan Unsecured	7.99	✗	0	0	1000.00	30000.00	3 mths to 7 yrs	✓	✓
Northern Beaches CU	Smart Car Loan	9.24	✗	0	0	10000	65000	Variable	✗	✓
Northern Beaches CU	Smart Personal Loan	11.20	✗	0	0	3000.00	30000.00	Variable	✓	✓
NRMA Car Loans	Secured Personal Loan - Used Car	9.45	✗	0	0	5000.00	No max	1 yr to 7 yrs	✗	✓
P&N Bank	Personal Loan Secured	7.95	✗	10	0	5000.00	100000.00	Variable	✗	✓
People's Choice Credit Union	Personal Loan Secured	11.20	✗	0	0	2000.00	No max	1 yr to 7 yrs	✗	✓
People's Choice Credit Union	Personal Loan Unsecured	13.99	✗	0	0	2000.00	No max	1 yr to 7 yrs	✓	✓
Police Bank	Driveaway Car Loan	10.49	✗	0	0	5000	No max	Variable	✗	✓
Qantas Credit Union	Personal Loan Unsecured	12.14	✗	0	0	1000.00	50000.00	Variable	✓	✓
Qld Police Credit Union	All Purpose Loan	15.00	✗	0	0	1000.00	100000.00	Variable	✓	✓
Qld Police Credit Union	Car Loan - Used (QLD)	11.35 to 12.35	✗	0	0	1000	100000	Variable	✗	✓
Qld Police Credit Union	Whole of Pay SuperSav Ln	13.00	✗	0	0	1000.00	100000.00	Variable	✓	✓

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				Monthly	Application	Minimum	Maximum			
★★★										
Qld Professional CU	Car Loan	8.80 to 11.80	✓	0	0	500	No max	Variable	✓	✓
QT Mutual Bank	Fixed Rate Car Loan >2 yrs old	8.95	✓	0	0	3000	60000	Variable	✗	✓
Quay Credit Union	Personal Loan	10.95 to 12.95	✗	0	0	1000.00	50000.00	Variable	✓	✓
RACQ	Personal Loan (Secured)	9.95	✗	0	0	5000.00	No max	1 yr to 5 yrs	✗	✓
RACV	Secured Personal Loan	9.45	✗	0	0	5000.00	No max	1 yr to 7 yrs	✗	✓
SCU	New Car Loan	10.05	✗	0	0	5000	30000	Variable	✗	✓
SCU	Personal Loan Secured	11.14	✗	0	0	5000.00	30000.00	Variable	✗	✓
SCU	Personal Loan Unsecured	12.14 to 14.20	✗	0	0	5000.00	30000.00	Variable	✓	✓
Select Credit Union	Personal Loan Var Rate	10.99	✗	0	0	10000.00	35000.00	Variable	✓	✓
Select Credit Union	Used Car Loan	8.69	✗	0	0	10000	50000	Variable	✓	✓
SERVICE ONE Members Banking	Fixed Rate Personal Loan- Secured	9.40	✗	5	0	0.00	75000.00	to 6 yrs	✗	✓
SERVICE ONE Members Banking	Variable Personal Loan- Unsecured	15.00	✗	5	0	0.00	50000.00	Variable	✓	✓
SERVICE ONE Members Banking	Variable Rate Car Loan	11.4	✗	5	0	0	75000	Variable	✗	✓
SERVICE ONE Members Banking	Variable Rate Personal Loan Secured	12.50	✗	5	0	0.00	75000.00	Variable	✗	✓
SGE Credit Union	Go Green Car Loan	8.99	✗	0	0	0	70000	Variable	✗	✓
SGE Credit Union	New Car Loan	9.99	✗	0	0	0	70000	Variable	✗	✓
St.George Bank	Secured Fixed Personal Loan	9.99	✗	9	0	3000.00	80000.00	1 yr to 5 yrs	✗	✓

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# Personal Loan Star Ratings

Report Date: November 2014

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## CAR LOANS SUMMARY

Company	Product	Advertised Rate (%)	Rate Varies with Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Minimum	Maximum			
★★★										
Summerland CU	Car Loan	9.25 to 9.70	✓	5	0	10000	No max	Variable	✗	✓
Summerland CU	Eco Loan Secured	9.50	✓	0	0	No min	No max	Variable	✗	✓
Summerland CU	Gen Purpose Loan Sec	14.45 to 17.20	✓	5	0	3000.00	No max	Variable	✗	✓
Suncorp Bank	Personal Loan-Unsecured	11.99	✗	5	0	5000.00	80000.00	1 yr to 7 yrs	✓	✓
Teachers Mutual Bank	Used Car Loan Unsecured	9.95	✗	0	0	2000	50000	Variable	✓	✓
The Capricornian	Var Rate Pers Loan (Protected)	9.95	✗	0	0	5000.00	75000.00	Variable	✓	✓
The Mac	Personal Loan Secured	11.99	✗	0	0	1000.00	100000.00	Variable	✗	✓
Transport Mutual Credit Union	Green Car Loan	10.29	✗	0	0	5000	No max	Variable	✗	✓
Transport Mutual Credit Union	RedHot Car Loan	10.54	✗	0	0	5000	No max	Variable	✗	✓
Transport Mutual Credit Union	Used Car Loan	13.00 to 15.50	✓	0	0	5000	No max	Variable	✗	✓
Unicredit-WA	Personal Loan Unsecured	13.45	✗	5	0	5000.00	No max	Variable	✓	✓
Unicredit-WA	Used Car up to 5yrs old	9.49	✓	5	0	5000	No max	Variable	✗	✓
Victoria Teachers Mutual Bank	Personal Loan	9.99	✗	0	0	0.00	No max	1yr to 9 yrs	✓	✓
Victoria Teachers Mutual Bank	Used Car Loan	10.04	✗	0	0	5000	No max	1 to 9 yrs	✗	✓
Victoria Teachers Mutual Bank	Used Car Loan Fixed	10.04	✗	0	0	5000	No max	1 yr to 5 yrs	✗	✓
Westpac	Car Loan	9.99	✗	10	0	10000	100000	1 yr to 7 yrs	✗	✓
Westpac	Flexi Loan	14.69	✗	10	0	4000.00	75000.00	Variable	✓	✓

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				Monthly	Application	Minimum	Maximum			
★★★										
Wide Bay Australia	Secured Personal Loan - Fixed	9.79	✗	5	0	5000.00	50000.00	1 yr to 7 yrs	✗	✓
Wide Bay Australia	Secured Personal Loan - Variable	9.79	✗	5	0	5000.00	50000.00	Variable	✗	✓
★★										
Arab Bank Australia	Personal Ln Secured Var	12.25	✗	8	0	5000.00	50000.00	Variable	✗	✓
Arab Bank Australia	Personal Loan Sec Fixed	11.30	✗	8	0	5000.00	50000.00	1 yr to 5 yrs	✗	✓
Aussie	Unsecured Loan	12.99 to 23.49	✗	10	0	3000.00	50000.00	1 yr to 7 yrs	✓	✓
Bank of Melbourne	Secured Variable Personal Loan	12.74	✗	9	0	3000.00	80000.00	Variable	✗	✓
BankSA	Secured Variable Personal Loan	12.74	✗	9	0	3000.00	80000.00	Variable	✗	✓
BankSA	Unsecured Variable Personal Loan	14.74	✗	9	0	3000.00	40000.00	Variable	✓	✓
Bankwest	Flexible Personal Loan	14.49	✗	10	0	5000.00	50000.00	1 yr to 7 yrs	✓	✓
Bankwest	Unsec Basic Personal Ln	13.90	✗	8	0	5000.00	50000.00	3 yrs to 7 yrs	✓	✓
Bendigo Bank	Unsecured Personal Loan	13.49	✗	5	0	2000.00	No max	1 yr to 7 yrs	✓	✓
Commonwealth Bank	Fxd Rate Personal Loan- Unsecured	13.90 to 17.90	✗	10	0	5000.00	50000.00	1 yr to 7 yrs	✓	✓
Community First CU	Pers Loan Fixed 1-5 yrs	13.99 to 17.99	✗	0	0	5000.00	50000.00	1 yr to 5 yrs	✓	✓
Community First CU	Pers Loan Var 1-10 yrs	13.99 to 17.99	✗	0	0	1000	50000	Variable	✓	✓
Community Mutual Group	Car Loan	13.99	✗	0	0	5000	No max	Variable	✗	✓
Community Mutual Group	Personal Loan	15.99	✗	0	0	500.00	No max	Variable	✓	✓

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				Monthly	Application	Minimum	Maximum			
★★										
First Option Credit Union	Secured Personal Ln -Var	13.99	✗	0	0	1000.00	75000.00	Variable	✗	✓
First Option Credit Union	Unsec Personal Loan -Var	13.99	✗	0	0	1000.00	30000.00	Variable	✓	✓
GE Money	Car Loan Secured	10.85	✗	10	0	5000	No max	1 yr to 7 yrs	✗	✓
Intech Credit Union	Car Loan	13.8	✗	0	0	2000	100000	Variable	✗	✓
Intech Credit Union	Personal Loan	14.80 to 18.95	✗	0	0	2000.00	40000.00	Variable	✓	✓
Macquarie Credit Union	Unsecured Personal Loan	13.95 to 15.20	✗	0	0	1000.00	30000.00	Variable	✓	✓
ME Bank	Personal Loan Fxd	12.99	✗	0	0	5000.00	50000.00	1 yr to 7 yrs	✓	✓
P&N Bank	Personal Loan Unsecured	13.00	✗	10	0	5000.00	50000.00	Variable	✓	✓
Police Bank	Personal Loan	12.96	✗	0	0	1000.00	No max	Variable	✓	✓
Qld Professional CU	Personal Loan	15.05	✗	0	0	500.00	No max	Variable	✓	✓
QT Mutual Bank	Personal Loan Variable	12.95 to 15.55	✗	0	0	3000.00	60000.00	Variable	✓	✓
RACQ	Personal Loan (Unsecured)	13.95	✗	0	0	5000.00	No max	1 yr to 5 yrs	✓	✓
RACV	Unsecured Personal Loan	13.95	✗	0	0	5000.00	30000.00	1 yr to 5 yrs	✓	✓
SGE Credit Union	Personal Loan Secured	11.80 to 16.80	✗	0	0	0.00	70000.00	Variable	✗	✓
SGE Credit Union	Personal Loan Unsecured	11.80 to 16.80	✗	0	0	0.00	40000.00	Variable	✓	✓
St.George Bank	Secured Variable Personal Loan	12.74	✗	9	0	3000.00	80000.00	Variable	✗	✓
St.George Bank	Unsecured Variable Personal Loan	14.74	✗	9	0	3000.00	40000.00	Variable	✓	✓

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				Monthly	Application	Minimum	Maximum			
★★										
Summerland CU	Gen Purpose Loan Unsec	14.45 to 17.20	✓	5	0	3000.00	No max	Variable	✓	✓
The Capricornian	Var Rate Pers Loan (Unprotected)	13.95	✗	0	0	5000.00	50000.00	Variable	✓	✓
The Mac	Personal Loan Unsecured	14.99	✗	0	0	1000.00	100000.00	Variable	✓	✓
Transport Mutual Credit Union	Unsecured Personal Loan	15.50	✗	0	0	1000.00	30000.00	Variable	✓	✓
★										
Arab Bank Australia	Personal Loan Unsec Fixd	14.00	✗	8	0	5000.00	50000.00	1 yr to 5 yrs	✓	✓
Arab Bank Australia	Personal Loan Unsec Var	14.95	✗	8	0	5000.00	50000.00	Variable	✓	✓
Aussie	Secured Loan	12.99 to 23.49	✗	10	0	3000	No max	1 yr to 7 yrs	✗	✓
Bank of Melbourne	Unsecured Fixed Personal Loan	14.35	✗	9	0	3000.00	40000.00	1 yr to 5 yrs	✓	✓
Bank of Melbourne	Unsecured Variable Personal Loan	14.74	✗	9	0	3000.00	40000.00	Variable	✓	✓
BankSA	Unsecured Fixed Personal Loan	14.35	✗	9	0	3000.00	40000.00	1 yr to 5 yrs	✓	✓
BOQ	PersLoan Fxd Unsecured	13.90	✗	7.5	0	3000.00	40000.00	1 yr to 7 yrs	✓	✓
BOQ	Personal Ln Var Unsec	13.40	✗	7.5	0	3000.00	40000.00	Variable	✓	✓
Encompass Credit Union	Personal Loan Unsecured	15.70	✗	5	0	1000.00	10000.00	Variable	✓	✓
GE Money	Personal Loan	11.99 to 99.99	✓	13	0	3000.00	No max	2 yrs to 7 yrs	✓	✓
St.George Bank	Unsecured Fixed Personal Loan	14.35	✗	9	0	3000.00	40000.00	1 yr to 5 yrs	✓	✓
Westpac	Personal Loan Unsecured	14.39	✗	10	0	4000.00	50000.00	1 yr to 7 yrs	✓	✓

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