

2015 STAR RATINGS REPORT



Personal Loans



Personal Loans

November 2015

Foreword

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

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

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

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



Mitchell Watson
Research Manager



THE CHANGING LANDSCAPE FOR PERSONAL LOANS

Aussies in debt

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

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

What are current interest rates?

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

Source: www.canstar.com.au

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

P2P platforms on the rise over the past 12 months

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

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

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

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

How ASIC regulates P2P platforms

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

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

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



AUSTRALIAN BORROWING HABITS

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

You could potentially choose from:

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

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



PERSONAL LOAN

Pros:

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

Cons:

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



CREDIT CARD

Pros:

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

Cons:

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



OVERDRAFT FACILITY

Pros:

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

Cons:

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



HOME LOAN LINE OF CREDIT

Pros:

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

Cons:

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



PAYDAY LOAN

Cons:

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



WHAT ARE RATES AND FEES DOING?

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

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

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

IS A LONGER LOAN TERM A GOOD THING?

Why you would choose a longer loan term

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

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

Early Repayment Fees

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

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

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



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

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

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

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

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



Tips for buying a car loan

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

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

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

CAR LOANS: TIPS AND TRAPS

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

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

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

Possible traps when buying a car loan

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



THE FIVE STAR PRODUCTS

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



23 x Five Star Rated Car Loans



10 x Five Star Rated Personal Loans – Unsecured



5 x Five Star Rated Personal Loans – Secured

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



METHODOLOGY

Personal Loan

What are the CANSTAR *personal loan star ratings*?

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

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

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

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

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

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

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

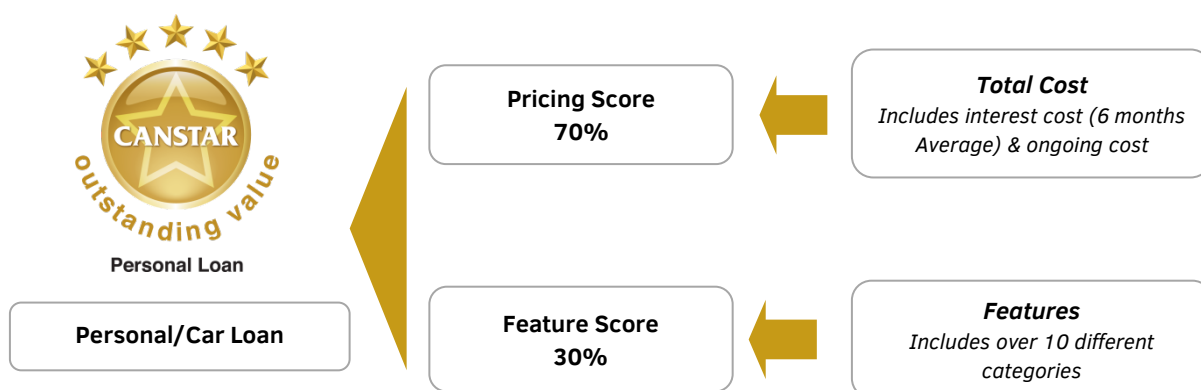
How does it work?

How are the '*stars*' calculated?

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

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

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



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 product functionality and flexibility, fees and charges and application process

Costs (C)

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

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

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

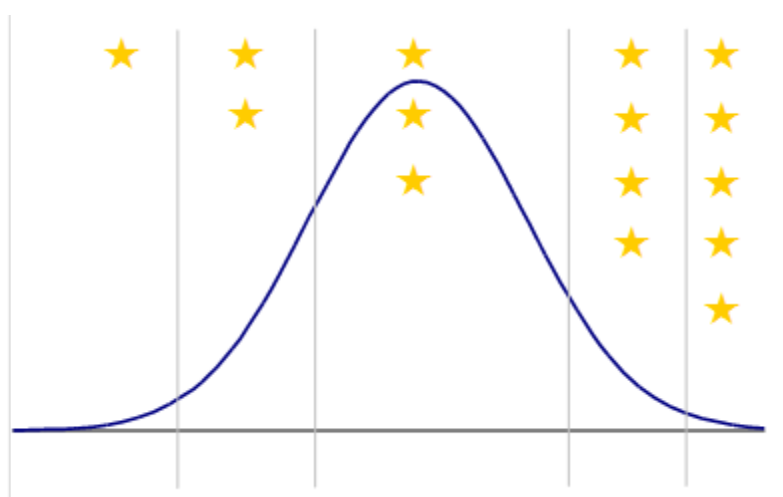
Features (F)

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

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

How are the stars awarded?

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



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

How many products and financial institutions are analysed?

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

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

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

Does CANSTAR rate other product areas?

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



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

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Personal Loan Star Ratings

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Car Loan

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



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



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Car Loan

| Company | Product | Advertised Rate (%) | Loan Fees | | Loan Amount (\$) | | Early Repayment Fee (\$) | Loan Term | Application via Internet | Loan Pre-Approval Available |
|--------------------------|------------------------------------|---------------------|-----------|-------------|------------------|---------|--------------------------|------------------|--------------------------|-----------------------------|
| | | | Monthly | Application | Minimum | Maximum | | | | |
| ★★★★ | | | | | | | | | | |
| Community First CU | Green Car Loan | 7.99 | \$0 | \$195 | 10000 | 60000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| CUA | Vehicles <2yrs old +15k Fixed | 7.99 | \$0 | \$120 | 15000 | 100000 | Nil | No min to 7 yrs | ✓ | ✓ |
| ECU Australia | Go Car Loan | 7.95 | \$0 | \$150 | 5000 | 50000 | Nil | No min to 7 yrs | ✓ | ✓ |
| Encompass Credit Union | Car Loan 1-5yrs old | 7.99 | \$5 | \$150 | 1000 | 50000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| G&C Mutual Bank | Fixed Rate New Car Loan <3 yrs old | 7.99 | \$0 | \$190 | No Min | 150000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| Gateway Credit Union | Car Loan < 5yrs Old | 8.19 | \$0 | \$149 | 3000 | 75000 | Nil | No min to 5 yrs | ✓ | ✓ |
| Greater Building Society | Personal Loan Secured | 7.49 | \$0 | \$250 | 5000 | 100000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Horizon Credit Union | Used Car Loan - Special | 7.99 | \$0 | \$150 | 5000 | 50000 | Nil | 1 yr to 10 yrs | ✓ | ✓ |
| Hunter United | Low Rate Car Loan | 7.99 | \$5 | \$150 | 10000 | 75000 | Nil | No min to 6 yrs | ✓ | ✓ |
| Illawarra CU NSW | Secured New Car Loan | 6.69 | \$0 | \$125 | 10000 | 100000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| IMB | Car Loan (New) | 6.69 | \$0 | \$199 | 2000 | 75000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| IMB | Personal Loan Secured | 7.49 | \$0 | \$199 | 2000 | 60000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| Macquarie Credit Union | New Car Loan <12 months | 9.49 | \$0 | \$90 | 1000 | 80000 | Nil | No min to 7 yrs | ✓ | ✓ |
| Macquarie Credit Union | Secured Personal Loan | 8.10 | \$0 | \$90 | 1000 | 80000 | Nil | No min to 15 yrs | ✓ | ✓ |
| Newcastle Permanent | Personal Loan Unsecured | 7.99 | \$0 | \$195 | 1000 | 30000 | Nil | 3 mths to 7 yrs | ✓ | ✓ |
| Northern Beaches CU | Smart Car Loan | 9.24 | \$0 | \$150 | 10000 | 65000 | Nil | No min to 5 yrs | ✓ | ✓ |
| Northern Beaches CU | Used Car Loan over 3 y/o | 8.74 | \$0 | \$150 | 3000 | 65000 | Nil | No min to 5 yrs | ✓ | ✓ |
| Northern Beaches CU | Used Car Loan up to 3 y/o | 7.74 | \$0 | \$150 | 10000 | 65000 | Nil | No min to 5 yrs | ✓ | ✓ |
| NRMA Car Loans | Fast Loan - Low Rate - New Car | 6.50 | \$0 | \$369 | 15000 | 100000 | 200 | 1 yr to 7 yrs | ✓ | ✓ |



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Car Loan

| Company | Product | Advertised Rate (%) | Loan Fees | | Loan Amount (\$) | | Early Repayment Fee (\$) | Loan Term | Application via Internet | Loan Pre-Approval Available |
|-------------------------------|--------------------------------|---------------------|-----------|-------------|------------------|---------|--------------------------|-----------------|--------------------------|-----------------------------|
| | | | Monthly | Application | Minimum | Maximum | | | | |
| ★★★★ | | | | | | | | | | |
| Qantas Credit Union | Car Loan <5yrs old | 7.09 | \$0 | \$0 | 10000 | 100000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Qld Police Credit Union | Car Loan - New (QLD) | 8.99 | \$0 | \$0 | 1000 | 100000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| QT Mutual Bank | Fixed Rate Car Loan <2 yrs old | 7.95 | \$0 | \$125 | 3000 | 60000 | Nil | No min to 5yrs | ✓ | ✓ |
| Queenslanders CU | Secured Car Loan <5 yrs old | 8.69 to 9.29 | \$0 | \$150 | 2000 | 70000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Queenslanders CU | Secured Personal Loan | 8.69 to 9.29 | \$0 | \$150 | 2000 | 70000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| RACQ | New Car Loan | 6.50 | \$0 | \$369 | 15000 | No Max | 2% | 1 yr to 7 yrs | ✓ | ✓ |
| SCU | Fixed Rate Car Loan | 7.95 | \$0 | \$100 | 10000 | 50000 | Nil | 1 mth to 7 yrs | ✓ | ✓ |
| Select Credit Union | New Car Loan | 6.99 | \$0 | \$150 | 10000 | 80000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Select Credit Union | Used Car Loan | 8.69 | \$0 | \$150 | 10000 | 50000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| SERVICE ONE Alliance Bank | Fixed Rate Car Loan | 8.29 | \$5 | \$150 | No Min | 75000 | Economic Cost | 1 yr to 7 yrs | ✓ | ✓ |
| Summerland CU | Eco Loan Unsecured | 9.25 | \$0 | \$130 | 3000 | No Max | Nil | No min to 7 yrs | ✓ | ✓ |
| Teachers Mutual Bank | Secured New Car Loan | 8.39 | \$0 | \$100 | 10000 | 80000 | Nil | 1 yr to 8 yrs | ✓ | ✓ |
| The Mac | Used Car Loan | 8.49 | \$0 | \$150 | 1000 | 100000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Transport Mutual Credit Union | New Car Loan | 7.49 | \$0 | \$0 | 5000 | No Max | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| UniBank | Secured New Car Loan | 8.39 | \$0 | \$100 | 10000 | 80000 | Nil | 1 yr to 8 yrs | ✓ | ✓ |
| ★★★ | | | | | | | | | | |
| ADCU | Fixed Rate Personal Loan | 12.99 | \$0 | \$150 | 1000 | 50000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| ADCU | Personal Loan Unsecured | 13.40 | \$0 | \$150 | 1000 | 80000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| ANZ | Online Secured Car Loan | 7.20 | \$5 | \$350 | 7500 | No Max | Economic Cost | 1 yr to 7 yrs | ✓ | ✓ |



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Car Loan

| Company | Product | Advertised Rate (%) | Loan Fees | | Loan Amount (\$) | | Early Repayment Fee (\$) | Loan Term | Application via Internet | Loan Pre-Approval Available |
|----------------------|-----------------------------|---------------------|-----------|-------------|------------------|---------|--------------------------|------------------|--------------------------|-----------------------------|
| | | | Monthly | Application | Minimum | Maximum | | | | |
| ★★★ | | | | | | | | | | |
| Auswide Bank | New Car Loan - Fixed | 9.79 | \$5 | \$175 | 5000 | 75000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Auswide Bank | Used Car Loan - Fixed | 9.79 to 10.99 | \$5 | \$175 | 5000 | 75000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Auswide Bank | Used Car Loan - Variable | 8.99 to 9.99 | \$5 | \$175 | 5000 | 75000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| B&E Personal Banking | New Car Loan < 4 yrs | 9.95 | \$10 | \$200 | 3000 | 70000 | Nil | 6 mths to 7 yrs | ✓ | ✓ |
| B&E Personal Banking | Used Car Loan > 4 yrs | 11.70 | \$10 | \$200 | 3000 | 70000 | Nil | 6 mths to 7 yrs | ✓ | ✓ |
| Bank Australia | Lifestyle Personal Loan | 12.39 | \$0 | \$150 | 1000 | No Max | Nil | No min to 10 yrs | ✓ | ✓ |
| Bank of Melbourne | Secured Fixed Personal Loan | 8.49 | \$9 | \$195 | 3000 | 80000 | 175 | 1 yr to 5 yrs | ✓ | ✓ |
| BankSA | Secured Fixed Personal Loan | 8.49 | \$9 | \$195 | 3000 | 80000 | 150 | 1 yr to 5 yrs | ✓ | ✓ |
| BankVic | Personal Loan Secured | 12.95 | \$0 | \$0 | 3000 | 60000 | Nil | 1 mth to 7 yrs | ✓ | ✓ |
| BankVic | Personal Loan Unsecured | 12.95 | \$0 | \$0 | 3000 | 60000 | Nil | 1 mth to 7 yrs | ✓ | ✓ |
| Bankwest | Car Loan Secured | 8.49 | \$5 | \$285 | 10000 | 100000 | 250 | 3 yrs to 7 yrs | ✓ | ✓ |
| Bankwest | Flexible Personal Loan | 14.49 | \$10 | \$249 | 5000 | 50000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| bcu | Multi-purpose - Secured | 9.19 to 10.69 | \$8 | \$250 | 4000 | 75000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| bcu | Multi-purpose - Unsecured | 10.69 to 12.19 | \$8 | \$200 | 4000 | 75000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| bcu | New Car - Secured | 7.39 to 9.39 | \$8 | \$250 | 5000 | 75000 | Nil | 2 yrs to 7 yrs | ✓ | ✓ |
| bcu | Used Car - Unsecured | 10.89 to 12.39 | \$8 | \$200 | 5000 | 75000 | Nil | 2 yrs to 7 yrs | ✓ | ✓ |
| Bendigo Bank | Green Unsec Personal Ln | 11.79 | \$0 | \$150 | 2000 | No Max | 20 | 1 yr to 7 yrs | ✓ | ✓ |
| Bendigo Bank | Secured Personal Loan | 7.79 | \$5 | \$150 | 2000 | No Max | 20 | 1 yr to 7 yrs | ✓ | ✓ |
| Beyond Bank | Flexi Loan Fixed | 13.50 | \$0 | \$150 | 5000 | 125000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |



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Car Loan

| Company | Product | Advertised Rate (%) | Loan Fees | | Loan Amount (\$) | | Early Repayment Fee (\$) | Loan Term | Application via Internet | Loan Pre-Approval Available |
|---------------------------------|-----------------------------------|---------------------|-----------|-------------|------------------|---------|--------------------------|-----------------|--------------------------|-----------------------------|
| | | | Monthly | Application | Minimum | Maximum | | | | |
| ★★★ | | | | | | | | | | |
| Beyond Bank | Flexi Loan Variable | 13.45 | \$0 | \$150 | 5000 | 125000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Big Sky Building Society | Fully Secured Loan | 12.43 | \$0 | \$0 | 1500 | 75000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| Big Sky Building Society | New Car Loan | 9.13 | \$0 | \$0 | 5000 | 75000 | Nil | 1 yr to 8 yrs | ✓ | ✓ |
| Big Sky Building Society | Partly Secured Loan | 13.18 | \$0 | \$0 | 1500 | 50000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| Catalyst Money | Unsecured Personal Loan | 11.79 | \$0 | \$125 | 2000 | 30000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Coastline Credit Union | Car Loan Fixed New | 9.55 | \$0 | \$200 | 1500 | 100000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Coastline Credit Union | Car Loan Fixed Old | 11.55 | \$0 | \$200 | 1500 | 100000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Coastline Credit Union | Car Loan Old | 11.29 | \$0 | \$200 | 1500 | 100000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Coastline Credit Union | Car Loan Var Secured | 14.55 | \$0 | \$200 | 1500 | 100000 | Nil | 6 mths to 7 yrs | ✓ | ✓ |
| Coastline Credit Union | Personal Ln Unsec | 14.75 to 17.75 | \$0 | \$200 | 1000 | 100000 | Nil | 6 mths to 7 yrs | ✓ | ✓ |
| Commonwealth Bank | Secured Car Loan- Fixed | 8.49 to 10.49 | \$10 | \$250 | 10000 | No Max | Break Cost | 1 yr to 5 yrs | ✓ | ✓ |
| Commonwealth Bank | Variable Personal Loan- Unsecured | 13.90 to 17.90 | \$10 | \$150 | 5000 | 50000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Community First CU | New Car Loan Fixed | 7.99 | \$5 | \$195 | 10000 | 60000 | Economic Cost | 1 yr to 5 yrs | ✓ | ✓ |
| Community Mutual Group | Car Loan | 11.49 | \$0 | \$195 | 5000 | No Max | Nil | No min to 7 yrs | ✓ | ✓ |
| Community Mutual Group | Personal Loan | 15.99 | \$0 | \$195 | 500 | No Max | Nil | No min to 7 yrs | ✓ | ✓ |
| Community Mutual Group | Personal Touch Loan | 9.99 | \$0 | \$195 | 8000 | No Max | Nil | No min to 5 yrs | ✓ | ✓ |
| CUA | Fixed Personal Loan | 11.99 | \$0 | \$120 | 1000 | 50000 | Nil | No min to 7 yrs | ✓ | ✓ |
| CUA | Personal Loan Unsecured | 12.99 | \$0 | \$120 | 1000 | 50000 | Nil | No min to 7 yrs | ✓ | ✓ |
| CUA | Used Vehicle 2-5 yrs old Fixed | 9.49 | \$0 | \$120 | 1000 | 100000 | Nil | No min to 7 yrs | ✓ | ✓ |



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Car Loan

| Company | Product | Advertised Rate (%) | Loan Fees | | Loan Amount (\$) | | Early Repayment Fee (\$) | Loan Term | Application via Internet | Loan Pre-Approval Available |
|---------------------------|---------------------------|---------------------|-----------|-------------|------------------|---------|--------------------------|------------------|--------------------------|-----------------------------|
| | | | Monthly | Application | Minimum | Maximum | | | | |
| ★★★ | | | | | | | | | | |
| Defence Bank | Personal Loan | 11.74 | \$0 | \$150 | No Min | 100000 | Nil | No min to 7 yrs | ✓ | ✓ |
| Easy Street Fin Services | EasyLoan Variable | 12.19 | \$0 | \$195 | 5000 | 35000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| ECU Australia | Unsecured Personal Loan | 11.95 | \$0 | \$150 | 1000 | 50000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| ECU Australia | Yes Personal Loan | 9.95 | \$0 | \$150 | 5000 | 80000 | Nil | No min to 10 yrs | ✓ | ✓ |
| Encompass Credit Union | Personal Loan Secured | 9.49 | \$5 | \$150 | 1000 | 50000 | Nil | No min to 5 yrs | ✓ | ✓ |
| Esanda | Car Loan Fixed - Secured | 7.91 | \$5 | \$350 | 7500 | No Max | Economic Cost | 1 yr to 7 yrs | ✓ | ✓ |
| FCCS Credit Union | Used Car / Personal Loan | 10.95 to 12.95 | \$0 | \$195 | 1000 | 30000 | Nil | No min to 7 yrs | ✓ | ✓ |
| First Option Credit Union | New Car Loan - Var Sec | 10.00 | \$0 | \$175 | 1000 | 75000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| First Option Credit Union | Personal Loan - Var Sec | 13.99 | \$0 | \$175 | 1000 | 75000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| First Option Credit Union | Personal Loan - Var Unsec | 13.99 | \$0 | \$175 | 1000 | 40000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| First Option Credit Union | Used Car Loan - Var Sec | 11.25 | \$0 | \$175 | 1000 | 100000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Gateway Credit Union | Car Loan > 5yrs Old | 9.99 | \$0 | \$149 | 3000 | 50000 | Nil | No min to 5 yrs | ✓ | ✓ |
| Greater Building Society | Personal Loan Unsecured | 11.95 | \$0 | \$250 | 5000 | 50000 | Nil | 1 yr to 5 yrs | ✗ | ✓ |
| Heritage Bank | Car Loan | 8.99 | \$0 | \$160 | 5000 | 100000 | Nil | 1 yr to 7 yrs | ✓ | ✗ |
| Heritage Bank | Personal Ln Fixed Unsec | 12.99 | \$0 | \$105 | 5000 | 25000 | Nil | 1 yr to 5 yrs | ✓ | ✗ |
| Heritage Bank | Personal Loan Fixed Sec | 12.99 | \$0 | \$105 | 5000 | 100000 | Nil | 1 yr to 5 yrs | ✓ | ✗ |
| Heritage Bank | Personal Loan Var Sec | 12.99 | \$0 | \$105 | 5000 | 100000 | Nil | 1 yr to 10 yrs | ✓ | ✗ |
| Heritage Bank | Personal Loan Var Unsec | 12.99 | \$0 | \$105 | 5000 | 25000 | Nil | 1 yr to 10 yrs | ✓ | ✗ |
| Holiday Coast CU | Personal Loan Fixed | 13.30 | \$0 | \$200 | 5000 | 30000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |



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Car Loan

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|------------------------|-------------------------------------|---------------------|-----------|-------------|------------------|---------|--------------------------|------------------|--------------------------|-----------------------------|
| | | | Monthly | Application | Minimum | Maximum | | | | |
| ★★★ | | | | | | | | | | |
| Horizon Credit Union | Budget Personal Loan Unsec | 11.00 | \$0 | \$100 | 500 | 30000 | Nil | No min to 5 yrs | ✓ | ✓ |
| Hume Bank | Secured New Vehicle up to 3yrs | 7.00 to 9.00 | \$0 | \$125 | 2000 | No Max | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Hume Bank | Secured-Vehicle 3 - 5yrs | 9.75 | \$0 | \$125 | 2000 | No Max | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| Hunter United | Flexi Car Loan | 9.45 | \$5 | \$150 | No Min | 100000 | Nil | No min to 7 yrs | ✓ | ✓ |
| Hunter United | Used Car Loan | 10.45 | \$5 | \$150 | No Min | 100000 | Nil | No min to 7 yrs | ✓ | ✓ |
| Illawarra CU NSW | Unsecured Personal Loan | 11.79 | \$0 | \$125 | 2000 | 30000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Intech Credit Union | Personal Loan | 9.99 | \$0 | \$150 | 2000 | 40000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Intech Credit Union | Used Car Loan | 9.99 | \$0 | \$150 | 2000 | 100000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| loans.com.au | Car Loan (New) | 6.39 | \$0 | \$350 | 10000 | 100000 | 750 | 1 yr to 5 yrs | ✓ | ✓ |
| loans.com.au | Car Loan 2yrs < 6yrs old - Fixed | 6.39 | \$0 | \$350 | 10000 | 100000 | 750 | 1 yr to 5 yrs | ✓ | ✓ |
| loans.com.au | Chattel Mortgage | 6.50 | \$0 | \$0 | 18000 | 150000 | Economic Cost | 1 yr to 5 yrs | ✓ | ✓ |
| Macquarie Credit Union | New Car Loan <5yrs old | 10.20 to 10.70 | \$0 | \$90 | 1000 | 80000 | Nil | No min to 7 yrs | ✓ | ✓ |
| Macquarie Credit Union | Unsecured Personal Loan | 13.95 to 15.20 | \$0 | \$90 | 1000 | 30000 | Nil | No min to 7 yrs | ✓ | ✓ |
| Macquarie Credit Union | Used Car Loan >5yrs old | 13.40 to 13.90 | \$0 | \$90 | 1000 | 80000 | Nil | No min to 7 yrs | ✓ | ✗ |
| ME Bank | Personal Loan Fxd | 11.99 | \$0 | \$250 | 5000 | 50000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| My Credit Union | Personal Loan | 12.85 | \$0 | \$100 | 1000 | 50000 | Nil | No min to 7 yrs | ✓ | ✓ |
| My Credit Union | Used Car Loan 3 to 5 yrs old | 11.85 | \$0 | \$150 | 5000 | 50000 | Nil | No min to 7 yrs | ✓ | ✓ |
| MyState | Secured PL - New Vehicle up to 2yrs | 7.99 | \$10 | \$200 | 10000 | 75000 | Nil | No min to 10 yrs | ✓ | ✓ |
| MyState | Secured PL - Vehicle 2 up to 7 yrs | 9.49 | \$10 | \$200 | 10000 | 75000 | Nil | No min to 10 yrs | ✓ | ✓ |



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Car Loan

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|-------------------------|-------------------------------------|---------------------|-----------|-------------|------------------|---------|--------------------------|-----------------|--------------------------|-----------------------------|
| | | | Monthly | Application | Minimum | Maximum | | | | |
| ★★★ | | | | | | | | | | |
| NAB | Personal Ln Unsec Var | 13.39 | \$10 | \$150 | 5000 | 55000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Northern Beaches CU | Smart Personal Loan | 11.20 | \$0 | \$100 | 3000 | 30000 | Nil | No min to 5 yrs | ✓ | ✓ |
| NRMA Car Loans | Fast Loan - Low Rate - Used Car | 9.45 | \$0 | \$369 | 5000 | 100000 | 160 | 1 yr to 7 yrs | ✓ | ✓ |
| Police Bank | Driveaway Car Loan | 10.49 | \$0 | \$92 | 5000 | No Max | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Qantas Credit Union | Personal Loan Unsecured | 11.64 | \$0 | \$0 | 1000 | 50000 | Nil | No min to 7 yrs | ✓ | ✓ |
| Qld Police Credit Union | All Purpose Loan | 15.00 | \$0 | \$0 | 1000 | 100000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Qld Police Credit Union | Car Loan - Used (QLD) | 11.35 to 12.35 | \$0 | \$0 | 1000 | 100000 | Nil | 1 mth to 7 yrs | ✓ | ✓ |
| Qld Police Credit Union | Whole of Pay SuperSav Ln | 13.00 | \$0 | \$0 | 1000 | 75000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| QT Mutual Bank | Fixed Rate Car Loan >2 yrs old | 8.95 | \$0 | \$125 | 3000 | 60000 | Nil | No min to 7 yrs | ✓ | ✓ |
| Quay Credit Union | Car Loan Direct | 7.95 | \$0 | \$0 | 10000 | 100000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Queenslanders CU | Secured Car Loan 5-12 yrs old | 10.69 to 11.29 | \$0 | \$150 | 2000 | 70000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Queenslanders CU | Unsecured Personal Loan | 13.99 | \$0 | \$150 | 2000 | 70000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| RACQ | Personal Loan (Secured) | 9.45 | \$0 | \$369 | 5000 | No Max | 2% | 1 yr to 7 yrs | ✓ | ✓ |
| RACV | Fast Approval Car Loan | 6.50 to 100.00 | \$0 | \$368.2 | 15000 | No Max | 200 | 1 yr to 5 yrs | ✓ | ✓ |
| RACV | Fast Approval Personal Loan | 9.15 to 100.00 | \$0 | \$368.2 | 5000 | No Max | 200 | 1 yr to 5 yrs | ✓ | ✓ |
| RateSetter | Unsecured Personal Loan 4-5yr - Fxd | 9.90 to 10.00 | \$0 | \$300 | 2001 | 55000 | Nil | 4 yrs to 5 yrs | ✓ | ✓ |
| SCU | New Car Loan | 10.05 | \$0 | \$100 | 5000 | 30000 | Nil | No min to 7 yrs | ✓ | ✓ |
| SCU | Personal Loan Secured | 11.14 | \$0 | \$100 | 5000 | 30000 | Nil | No min to 7 yrs | ✓ | ✓ |
| SCU | Personal Loan Unsecured | 12.14 | \$0 | \$100 | 5000 | 30000 | Nil | No min to 7 yrs | ✓ | ✓ |



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Car Loan

| Company | Product | Advertised Rate (%) | Loan Fees | | Loan Amount (\$) | | Early Repayment Fee (\$) | Loan Term | Application via Internet | Loan Pre-Approval Available |
|---------------------------|-------------------------------------|---------------------|-----------|-------------|------------------|---------|--------------------------|-----------------|--------------------------|-----------------------------|
| | | | Monthly | Application | Minimum | Maximum | | | | |
| ★★★ | | | | | | | | | | |
| Select Credit Union | Personal Loan Var Rate | 10.99 | \$0 | \$150 | 3000 | 35000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| SERVICE ONE Alliance Bank | Fixed Rate Personal Loan- Secured | 8.29 | \$5 | \$150 | 5001 | 50000 | Economic Cost | No min to 7 yrs | ✓ | ✓ |
| SERVICE ONE Alliance Bank | Variable Rate Car Loan | 11.40 | \$5 | \$150 | No Min | 75000 | Nil | No min to 7 yrs | ✓ | ✓ |
| SERVICE ONE Alliance Bank | Variable Rate Personal Loan Secured | 9.99 | \$5 | \$150 | No Min | 75000 | Nil | No min to 7 yrs | ✓ | ✓ |
| SocietyOne | Unsecured Loan - Excellent Credit | 8.95 to 10.10 | \$0 | \$0 | 5000 | 35000 | Nil | 2 yrs to 5 yrs | ✓ | ✗ |
| SocietyOne | Unsecured Loan - Great Credit Only | 10.57 to 11.73 | \$0 | 2.5% | 5000 | 35000 | Nil | 2 yrs to 5 yrs | ✓ | ✗ |
| St.George Bank | Secured Fixed Personal Loan | 8.49 | \$9 | \$195 | 3000 | 80000 | 150 | 1 yr to 5 yrs | ✓ | ✓ |
| Summerland CU | Car Loan | 6.49 | \$5 - \$5 | \$175 | 5000 | No Max | Nil | No min to 7 yrs | ✓ | ✓ |
| Summerland CU | Eco Loan Secured | 9.25 | \$0 | \$130 | 3000 | No Max | Nil | No min to 7 yrs | ✓ | ✓ |
| Summerland CU | Equity Plus Secured | 6.49 | \$5 | \$175 | 3000 | No Max | Nil | No min to 7 yrs | ✓ | ✓ |
| Summerland CU | Equity Plus Unsecured | 6.49 | \$5 | \$175 | 3000 | No Max | Nil | No min to 7 yrs | ✓ | ✓ |
| Summerland CU | Gen Purpose Loan Sec | 12.69 to 15.44 | \$5 - \$5 | \$175 | 3000 | No Max | Nil | No min to 7 yrs | ✓ | ✓ |
| Summerland CU | Gen Purpose Loan Unsec | 12.69 to 15.44 | \$5 - \$5 | \$175 | 3000 | No Max | Nil | No min to 7 yrs | ✓ | ✓ |
| Suncorp Bank | Secured Car Loans | 7.79 | \$5 | \$175 | 5000 | 80000 | 300 | 1 yr to 7 yrs | ✓ | ✓ |
| Teachers Mutual Bank | All Purpose Loan | 13.19 | \$0 | \$100 | 2000 | 80000 | Nil | variable | ✓ | ✓ |
| Teachers Mutual Bank | Used Car Loan Unsecured | 9.95 | \$0 | \$100 | 2000 | 50000 | Nil | No min to 6 yrs | ✓ | ✓ |
| The Capricornian | Auto Loan (3 to 8 yrs old) | 9.95 to 13.95 | \$0 | \$250 | 5000 | 75000 | Nil | No min to 5 yrs | ✗ | ✓ |
| The Capricornian | Auto Loan (Up to 3 yrs old) | 7.95 to 11.95 | \$0 | \$250 | 5000 | 75000 | Nil | No min to 5 yrs | ✗ | ✓ |
| The Capricornian | Personal Loan - Secured | 9.95 to 13.95 | \$0 | \$250 | 10000 | 75000 | Nil | No min to 5 yrs | ✗ | ✓ |



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Car Loan

| Company | Product | Advertised Rate (%) | Loan Fees | | Loan Amount (\$) | | Early Repayment Fee (\$) | Loan Term | Application via Internet | Loan Pre-Approval Available |
|-------------------------------|------------------------------------|---------------------|-------------|-------------|------------------|---------|--------------------------|-----------------|--------------------------|-----------------------------|
| | | | Monthly | Application | Minimum | Maximum | | | | |
| ★★★ | | | | | | | | | | |
| The Mac | Personal Loan Secured | 12.49 | \$0 | \$150 | 1000 | 100000 | Nil | No min to 7 yrs | ✓ | ✓ |
| Transport Mutual Credit Union | Used Car Loan | 13.25 to 15.25 | \$0 | \$0 | 5000 | No Max | Nil | No min to 7 yrs | ✓ | ✓ |
| UniBank | All Purpose Loan | 13.19 | \$0 | \$100 | 2000 | 80000 | Nil | variable | ✓ | ✓ |
| UniBank | Used Car Loan Unsecured | 9.95 | \$0 | \$100 | 2000 | 50000 | Nil | No min to 6 yrs | ✓ | ✓ |
| Victoria Teachers Mutual Bank | Personal Loan | 11.74 | \$0 | \$90 | No Min | No Max | Nil | No min to 9 yrs | ✓ | ✓ |
| Victoria Teachers Mutual Bank | Personal Loan Fixed | 11.74 | \$0 | \$90 | No Min | No Max | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| Westpac | Car Loan | 8.49 | \$10 - \$10 | \$250 | 10000 | 100000 | 175 | 1 yr to 7 yrs | ✓ | ✓ |
| Your Credit Union | Motor Vehicle Loan | 7.99 to 10.99 | \$0 | \$100 | 500 | No Max | Nil | No min to 5 yrs | ✓ | ✓ |
| ★★ | | | | | | | | | | |
| ANZ | Variable Rate Personal Loan-Unsec | 14.69 | \$10 | \$150 | 5000 | 75000 | 200 | 1 yr to 7 yrs | ✓ | ✗ |
| Arab Bank Australia | Personal Ln Secured Var | 12.25 | \$8 | \$200 | 5000 | 50000 | Nil | 1 yr to 5 yrs | ✗ | ✗ |
| Arab Bank Australia | Personal Loan Sec Fixed | 11.30 | \$8 | \$200 | 5000 | 50000 | Nil | 1 yr to 5 yrs | ✗ | ✗ |
| Auswide Bank | Secured Personal Loan - Fixed | 10.99 | \$5 | \$175 | 5000 | 50000 | 150 | 1 yr to 7 yrs | ✓ | ✓ |
| Auswide Bank | Secured Personal Loan - Variable | 10.99 to 11.99 | \$5 | \$175 | 5000 | 50000 | 150 | 1 yr to 7 yrs | ✓ | ✓ |
| Auswide Bank | Unsecured Personal Loan - Variable | 10.99 to 15.99 | \$5 | \$175 | 3000 | 50000 | 150 | 1 yr to 5 yrs | ✓ | ✓ |
| B&E Personal Banking | Unsecured Personal Loan | 13.99 | \$10 | \$150 | 3000 | 30000 | Nil | 6 mths to 7 yrs | ✓ | ✓ |
| Bank of Melbourne | Secured Variable Personal Loan | 12.74 | \$9 | \$195 | 3000 | 80000 | 150 | 1 yr to 7 yrs | ✓ | ✓ |
| BankSA | Secured Variable Personal Loan | 12.74 | \$9 | \$195 | 3000 | 80000 | 150 | 1 yr to 7 yrs | ✓ | ✓ |
| Bankwest | Unsec Basic Personal Ln | 13.90 | \$8 | \$195 | 5000 | 50000 | 250 | 3 yrs to 7 yrs | ✓ | ✓ |



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Car Loan

| Company | Product | Advertised Rate (%) | Loan Fees | | Loan Amount (\$) | | Early Repayment Fee (\$) | Loan Term | Application via Internet | Loan Pre-Approval Available |
|--------------------------|-----------------------------------|---------------------|-----------|-------------|------------------|---------|--------------------------|------------------|--------------------------|-----------------------------|
| | | | Monthly | Application | Minimum | Maximum | | | | |
| ★★ | | | | | | | | | | |
| Bendigo Bank | Unsecured Personal Loan | 12.79 | \$5 | \$150 | 2000 | No Max | 20 | 1 yr to 7 yrs | ✓ | ✓ |
| BOQ | Car Loan Fixed | 10.99 | \$7.5 | \$195 | 5000 | 40000 | Nil | 1 yr to 7 yrs | ✗ | ✗ |
| BOQ | Car Loan Variable | 11.00 | \$7.5 | \$195 | 5000 | 40000 | Nil | 1 yr to 7 yrs | ✗ | ✗ |
| BOQ | Personal Ln Var Unsec | 12.95 | \$7.5 | \$150 | 3000 | 40000 | Nil | 1 yr to 7 yrs | ✓ | ✗ |
| Commonwealth Bank | Fxd Rate Personal Loan- Unsecured | 13.90 to 17.90 | \$10 | \$150 | 5000 | 50000 | Break Cost | 1 yr to 7 yrs | ✓ | ✓ |
| Community First CU | Pers Loan Fixed 1-5 yrs | 13.49 to 17.49 | \$0 | \$195 | 5000 | 50000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| Community First CU | Pers Loan Var 1-7 yrs | 13.49 to 17.49 | \$0 | \$195 | 5000 | 50000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Direct Money | Unsecured Personal Loan | 11.00 | \$0 | \$575 | 5000 | 35000 | Nil | 3 yrs to 5 yrs | ✓ | ✓ |
| Easy Street Fin Services | EasyLoan Fixed | 13.18 | \$0 | \$195 | 5000 | 35000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| GE Money | Motor Loan | 10.85 | \$10 | \$295 | 3000 | No Max | Economic Cost | 1 yr to 7 yrs | ✓ | ✗ |
| Hume Bank | Personal Loan Unsecured | 12.50 | \$0 | \$125 | 2000 | No Max | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| Hunter United | Personal Loan Unsecured | 13.50 | \$5 | \$150 | No Min | 30000 | Nil | No min to 7 yrs | ✓ | ✓ |
| MyState | Unsecured Personal Loan | 12.99 | \$10 | \$200 | 3000 | 50000 | Nil | No min to 7 yrs | ✓ | ✓ |
| NAB | Personal Ln Unsec Fixed | 13.89 | \$10 | \$150 | 5000 | 55000 | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| Police Bank | Personal Loan | 12.76 | \$0 | \$98 | 1000 | No Max | Nil | 1 yr to 7 yrs | ✓ | ✓ |
| QT Mutual Bank | Personal Loan Variable | 12.95 to 15.55 | \$0 | \$125 | 3000 | 60000 | Nil | No min to 10 yrs | ✓ | ✓ |
| Quay Credit Union | Personal Loan | 10.95 to 12.95 | \$0 | \$0 | 1000 | 50000 | Nil | 1 yr to 5 yrs | ✓ | ✓ |
| RACQ | Personal Loan (Unsecured) | 13.95 | \$0 | \$369 | 5000 | No Max | 2% | 1 yr to 7 yrs | ✓ | ✓ |
| RACV | Unsecured Personal Loan | 13.95 | \$0 | \$368.2 | 5000 | 30000 | 200 | 1 yr to 5 yrs | ✓ | ✓ |



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Car Loan

| Company | Product | Advertised Rate (%) | Loan Fees | | Loan Amount (\$) | | Early Repayment Fee (\$) | Loan Term | Application via Internet | Loan Pre-Approval Available |
|-------------------------------|------------------------------------|---------------------|-----------|-------------|------------------|---------|--------------------------|-----------------|--------------------------|-----------------------------|
| | | | Monthly | Application | Minimum | Maximum | | | | |
| ★★ | | | | | | | | | | |
| SERVICE ONE Alliance Bank | Variable Personal Loan- Unsecured | 9.99 | \$5 | \$150 | No Min | 50000 | Nil | No min to 7 yrs | ✓ | ✓ |
| SocietyOne | Unsecured Loan - Average Credit | 12.03 to 14.93 | \$0 | 3.75% | 5000 | 35000 | Nil | 2 yrs to 5 yrs | ✓ | ✗ |
| SocietyOne | Unsecured Loan - Good Credit | 11.05 to 12.94 | \$0 | 3% | 5000 | 35000 | Nil | 2 yrs to 5 yrs | ✓ | ✗ |
| St.George Bank | Secured Variable Personal Loan | 12.74 | \$9 | \$195 | 3000 | 80000 | 150 | 1 yr to 7 yrs | ✓ | ✓ |
| Suncorp Bank | Personal Loan-Unsecured | 11.99 | \$5 | \$175 | 5000 | 80000 | 300 | 1 yr to 7 yrs | ✓ | ✓ |
| The Capricornian | Personal Loan - Unsecured | 12.95 to 19.95 | \$0 | \$250 | 5000 | 75000 | Nil | to 5 yrs | ✗ | ✓ |
| The Mac | Personal Loan Unsecured | 15.49 | \$0 | \$150 | 1000 | 100000 | Nil | No min to 7 yrs | ✓ | ✓ |
| Transport Mutual Credit Union | Unsecured Personal Loan | 15.25 | \$0 | \$75 | 1000 | 30000 | Nil | No min to 7 yrs | ✓ | ✓ |
| Your Credit Union | Personal Loan | 14.55 | \$0 | \$100 | 500 | No Max | Nil | No min to 5 yrs | ✓ | ✓ |
| ★ | | | | | | | | | | |
| 360 Finance | All-in-One Loan | 13.50 | \$6 | \$399 | 10000 | No Max | 800 | 1 yr to 7 yrs | ✓ | ✓ |
| ANZ | Fixed Rate Personal Loan-Unsecured | 13.95 | \$10 | \$150 | 5000 | 75000 | 300 | 1 yr to 7 yrs | ✓ | ✗ |
| Arab Bank Australia | Personal Loan Unsec Fixd | 14.00 | \$8 | \$200 | 5000 | 50000 | Nil | 1 yr to 5 yrs | ✗ | ✗ |
| Arab Bank Australia | Personal Loan Unsec Var | 14.95 | \$8 | \$200 | 5000 | 50000 | Nil | 1 yr to 5 yrs | ✗ | ✗ |
| Auswide Bank | Unsecured Personal Loan - Fixed | 12.99 | \$5 | \$175 | 3000 | 50000 | 150 | 1 yr to 5 yrs | ✓ | ✓ |
| Bank of Melbourne | Unsecured Fixed Personal Loan | 14.35 | \$9 | \$195 | 3000 | 40000 | 150 | 1 yr to 5 yrs | ✓ | ✓ |
| Bank of Melbourne | Unsecured Variable Personal Loan | 14.74 | \$9 | \$195 | 3000 | 40000 | 150 | 1 yr to 7 yrs | ✓ | ✓ |
| BankSA | Unsecured Fixed Personal Loan | 14.35 | \$9 | \$195 | 3000 | 40000 | 150 | 1 yr to 5 yrs | ✓ | ✓ |
| BankSA | Unsecured Variable Personal Loan | 14.74 | \$9 | \$195 | 3000 | 40000 | 150 | 1 yr to 7 yrs | ✓ | ✓ |



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Car Loan

| Company | Product | Advertised Rate (%) | Loan Fees | | Loan Amount (\$) | | Early Repayment Fee (\$) | Loan Term | Application via Internet | Loan Pre-Approval Available |
|-----------------------|----------------------------------|---------------------|-------------|-------------|------------------|---------|--------------------------|----------------|--------------------------|-----------------------------|
| | | | Monthly | Application | Minimum | Maximum | | | | |
| ★ | | | | | | | | | | |
| BOQ | PersLoan Fxd Unsecured | 13.90 | \$7.5 | \$150 | 3000 | 40000 | Nil | 1 yr to 7 yrs | ✓ | ✗ |
| GE Money | Personal Loan - Secured | 12.99 to 30.99 | \$13 - \$13 | \$250 | 3000 | No Max | 150 | 2 yrs to 7 yrs | ✓ | ✗ |
| SocietyOne | Unsecured Loan - D-Grade Credit | 13.69 to 19.94 | \$0 | 4.5% | 5000 | 35000 | Nil | 2 yrs to 5 yrs | ✓ | ✗ |
| St.George Bank | Unsecured Fixed Personal Loan | 14.35 | \$9 | \$195 | 3000 | 40000 | 150 | 1 yr to 5 yrs | ✓ | ✓ |
| St.George Bank | Unsecured Variable Personal Loan | 14.74 | \$9 | \$195 | 3000 | 40000 | 150 | 1 yr to 7 yrs | ✓ | ✓ |



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Unsecured Personal Loan

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



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Unsecured Personal Loan

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



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Unsecured Personal Loan

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



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Unsecured Personal Loan

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



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Unsecured Personal Loan

| Company | Product | Advertised Rate (%) | Loan Fees | | Loan Amount (\$) | | Early Repayment Fee (\$) | Loan Term | Application via Internet | Loan Pre-Approval Available |
|-------------------------------|------------------------------------|---------------------|-----------|-------------|------------------|---------|--------------------------|-----------------|--------------------------|-----------------------------|
| | | | Monthly | Application | Minimum | Maximum | | | | |
| ★★★ | | | | | | | | | | |
| SCU | Personal Loan Unsecured | 12.14 | \$0 | \$100 | 5000 | 30000 | Nil | No min to 7 yrs | ✓ | ✓ |
| SCU | Travel Loan - Variable | 12.14 | \$0 | \$100 | 5000 | 30000 | Nil | No min to 7 yrs | ✓ | ✓ |
| SERVICE ONE Alliance Bank | Variable Personal Loan- Unsecured | 9.99 | \$5 | \$150 | No Min | 50000 | Nil | No min to 7 yrs | ✓ | ✓ |
| SocietyOne | Unsecured Loan - Average Credit | 12.03 to 14.93 | \$0 | 3.75% | 5000 | 35000 | Nil | 2 yrs to 5 yrs | ✓ | ✗ |
| SocietyOne | Unsecured Loan - D-Grade Credit | 13.69 to 19.94 | \$0 | 4.5% | 5000 | 35000 | Nil | 2 yrs to 5 yrs | ✓ | ✗ |
| SocietyOne | Unsecured Loan - Good Credit | 11.05 to 12.94 | \$0 | 3% | 5000 | 35000 | Nil | 2 yrs to 5 yrs | ✓ | ✗ |
| Summerland CU | Gen Purpose Loan Unsec | 12.69 to 15.44 | \$5 - \$5 | \$175 | 3000 | No Max | Nil | No min to 7 yrs | ✓ | ✓ |
| Suncorp Bank | Personal Loan-Unsecured | 11.99 | \$5 | \$175 | 5000 | 80000 | 300 | 1 yr to 7 yrs | ✓ | ✓ |
| Teachers Mutual Bank | All Purpose Loan | 13.19 | \$0 | \$100 | 2000 | 80000 | Nil | variable | ✓ | ✓ |
| The Mac | Personal Loan Unsecured | 15.49 | \$0 | \$150 | 1000 | 100000 | Nil | No min to 7 yrs | ✓ | ✓ |
| Transport Mutual Credit Union | Unsecured Personal Loan | 15.25 | \$0 | \$75 | 1000 | 30000 | Nil | No min to 7 yrs | ✓ | ✓ |
| UniBank | All Purpose Loan | 13.19 | \$0 | \$100 | 2000 | 80000 | Nil | variable | ✓ | ✓ |
| ★★ | | | | | | | | | | |
| ANZ | Fixed Rate Personal Loan-Unsecured | 13.95 | \$10 | \$150 | 5000 | 75000 | 300 | 1 yr to 7 yrs | ✓ | ✗ |
| ANZ | Variable Rate Personal Loan-Unsec | 14.69 | \$10 | \$150 | 5000 | 75000 | 200 | 1 yr to 7 yrs | ✓ | ✗ |
| Arab Bank Australia | Personal Loan Unsec Fixd | 14.00 | \$8 | \$200 | 5000 | 50000 | Nil | 1 yr to 5 yrs | ✗ | ✗ |
| Auswide Bank | Unsecured Personal Loan - Fixed | 12.99 | \$5 | \$175 | 3000 | 50000 | 150 | 1 yr to 5 yrs | ✓ | ✓ |
| Auswide Bank | Unsecured Personal Loan - Variable | 10.99 to 15.99 | \$5 | \$175 | 3000 | 50000 | 150 | 1 yr to 5 yrs | ✓ | ✓ |
| Bank of Melbourne | Unsecured Variable Personal Loan | 14.74 | \$9 | \$195 | 3000 | 40000 | 150 | 1 yr to 7 yrs | ✓ | ✓ |



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Unsecured Personal Loan

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



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Secured Personal Loan

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



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Secured Personal Loan

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



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Secured Personal Loan

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



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Secured Personal Loan

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