



Home Loans Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Line of Credit Variable \$200,000

Company	Product
★★★★★ "Outstanding Value"	
Aussie	Select LOC - Investment 100-499k 80%
Aussie	Select LOC - Owner Occupied 100-499k 80%
Greater Bank	Ultimate Ultimate Line of Credit 40k+
Pacific Mortgage Group	Line Of Credit IO
Pacific Mortgage Group	Line Of Credit P&I
Select Encompass Credit Union	Mortgage Line of Credit
State Custodians	Low Rate LOC - Investment 80%
State Custodians	Low Rate LOC 80%
★★★★	
Aussie	Optimizer Line of Credit - OO 80%
BankVic	Equity Loan Line of Credit 50-249k
BankVic	Line of Credit
bcu	All-In-One Discount Variable - Inv 150-249k
Greater Bank	Line of Credit
Heritage Bank	Home Advantage Living Equity 150-249k
Homeloans	Optima LOC - Owner Occupied IO
HSBC	Home Equity - Owner Occupied
Hume Bank	Property Package Line Of Credit 150-249k
Newcastle Permanent	Premium Plus Package Real Equity Credit Facility
Qudos Bank	Home Access Loan
Queenslanders CU	Home Action Account
SERVICE ONE Alliance Bank	HomePlus Line of Credit
Yellow Brick Road	Empower Line of Credit Variable- OO
Yellow Brick Road	Empower Line of Credit Variable-Inv
★★★	
AMO Group	Residential Line Of Credit
AMP Bank	Affinity Package Classic LOC 100-249k
AMP Bank	Professional Package Classic LOC 100-249k
AMP Bank	Select Package Classic LOC 100-249k
ANZ	Breakfree Equity Manager 150-249k
ANZ	Equity Manager
Arab Bank Australia	Line of Credit
Aussie	Optimizer Line of Credit - Inv 80%
Bank Australia	Home Equity
Bank of Melbourne	Advantage Package Portfolio Loan Variable 150-249k



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Line of Credit Variable \$200,000

Company	Product
★ ★ ★	
BankSA	Advantage Package Portfolio Loan Variable 150-249k
BankVic	Inv Line of Credit
Bankwest	Complete Home Loan Equity 200-499k
Bankwest	Equity Access
bcu	All-In-One Discount Variable 150-249k
bcu	All-In-One Standard Variable
bcu	All-In-One Standard Variable - Inv
BOQ	Clear Path Line of Credit Inv
Commonwealth Bank	Viridian Line Of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
ECU Australia	Mortgage Eliminator
Gateway Credit Union	Equitismart Home Loan
Heritage Bank	Living Equity
Homeloans	Optima LOC - Investment IO
HSBC	Home Equity - Investment
Hume Bank	Inv Line Of Credit
Hume Bank	Line Of Credit
Hume Bank	Line Of Credit (Refinance)
Mortgage House	Equity Gold 20-749k
NAB	Choice Package Flexi Plus 150k+
NAB	Flexi Plus
NAB	Private Tailored Pkg Flexi Plus 50k+
Newcastle Permanent	Real Equity Credit Facility
P&N Bank	Equity Access Account
People's Choice Credit Union	Home Loan Package Line of Credit 150-249k
People's Choice Credit Union	Line of Credit
Police Bank	Equity Maximiser Variable
QT Mutual Bank	Choices Home Loan Overdraft 150-249k
QT Mutual Bank	Home Loan Overdraft
QT Mutual Bank	Teachers' Life Home Loan Overdraft 125-249k
RAMS	Line Of Credit
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit
St.George Bank	Advantage Package Portfolio Loan Variable 150-249k
Summerland Credit Union	Equity Extra Overdraft Standard
Suncorp Bank	Home Package Plus Access Equity 80% 150-499k



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Line of Credit Variable \$200,000

Company	Product
★ ★ ★	
The Mutual	Express Credit Facility
Victoria Teachers Mutual Bank	Equity Line of Credit Inv
Victoria Teachers Mutual Bank	Equity Line of Credit OO
Westpac	Equity Access Loan
Westpac	Premier Advantage Equity Access Loan 150-249k
★ ★	
AMO Group	Investment Line Of Credit
AMP Bank	Classic LOC
Australian Military Bank	Home Equity Loan
Auswide Bank	Freedom Package Line of Credit 150-249k
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - Inv
Bendigo Bank	Home Equity Loan - OO
CUA	Equity Line of Credit - OO
Delphi Bank	Home Equity
Horizon Credit Union	Handyloan Secured Line of Credit
Macquarie Credit Union	Home Equity Loan
Macquarie Credit Union	Inv Home Equity Loan
My Credit Union	Equity Home Loan
My Credit Union	Inv Equity Home Loan
MyState	Cash on Hand Line of Credit
St.George Bank	Portfolio Loan Variable
Suncorp Bank	Access Equity 80%
The Rock	Line of Credit Variable
Transport Mutual Credit Union	Home Equity
★	
Auswide Bank	Freedom Package Investment Line of Credit 150-249k
Auswide Bank	Investment Line of Credit
Auswide Bank	Line of Credit
Bank of Sydney	Equity Maximiser
The Capricornian	Access Equity



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Line of Credit Variable \$350,000

Company	Product
★★★★★ "Outstanding Value"	
Aussie	Select LOC - Investment 100-499k 80%
Aussie	Select LOC - Owner Occupied 100-499k 80%
BankVic	Equity Loan Line of Credit 250-749k
Greater Bank	Ultimate Ultimate Line of Credit 40k+
Pacific Mortgage Group	Line Of Credit IO
Pacific Mortgage Group	Line Of Credit P&I
Select Encompass Credit Union	Mortgage Line of Credit
State Custodians	Low Rate LOC - Investment 80%
State Custodians	Low Rate LOC 80%
★★★★	
AMP Bank	Affinity Package Classic LOC 250-499k
Aussie	Optimizer Line of Credit - OO 80%
BankVic	Line of Credit
bcu	All-In-One Discount Variable - Inv 250k+
bcu	All-In-One Discount Variable 250k+
Heritage Bank	Home Advantage Living Equity 250-699k
Homeloans	Optima LOC - Owner Occupied IO
HSBC	Home Equity - Owner Occupied
Hume Bank	Property Package Line Of Credit 250-499k
NAB	Portfolio Facility 250-499k
NAB	Portfolio Package Portfolio Facility 250-499k
Newcastle Permanent	Premium Plus Package Real Equity Credit Facility
People's Choice Credit Union	Home Loan Package Line of Credit 250k+
Qudos Bank	Home Access Loan
Queenslanders CU	Home Action Account
Summerland Credit Union	Equity Extra Overdraft 80
Yellow Brick Road	Empower Line of Credit Variable- OO
★★★	
AMO Group	Investment Line Of Credit
AMO Group	Residential Line Of Credit
AMP Bank	Professional Package Classic LOC 250-499k
AMP Bank	Professional Package Special Offer LOC 250-749k
AMP Bank	Select Package Classic LOC 250-499k
ANZ	Breakfree Equity Manager 250-499k
ANZ	Equity Manager



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Line of Credit Variable \$350,000

Company	Product
★★★	
Aussie	Optimizer Line of Credit - Inv 80%
Bank Australia	Home Equity
Bank of Melbourne	Advantage Package Portfolio Loan Variable 250-499k
BankSA	Advantage Package Portfolio Loan Variable 250-499k
BankVic	Inv Line of Credit
Bankwest	Complete Home Loan Equity 200-499k
Bankwest	Equity Access
bcu	All-In-One Standard Variable
bcu	All-In-One Standard Variable - Inv
BOQ	Clear Path Line of Credit Inv
Citi	Mortgage Plus Mortgage Power LOC Inv 250k+
Commonwealth Bank	Portfolio Loan
Commonwealth Bank	Viridian Line Of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
Gateway Credit Union	Equitismart Home Loan
Greater Bank	Line of Credit
Heritage Bank	Living Equity
Homeloans	Optima LOC - Investment IO
HSBC	Home Equity - Investment
Hume Bank	Inv Line Of Credit
Hume Bank	Line Of Credit
Hume Bank	Line Of Credit (Refinance)
Mortgage House	Equity Gold 20-749k
NAB	Choice Package Flexi Plus 150k+
NAB	Flexi Plus
NAB	Private Portfolio Portfolio Facility 250-499k
NAB	Private Tailored Pkg Flexi Plus 50k+
Newcastle Permanent	Real Equity Credit Facility
P&N Bank	Equity Access Account
People's Choice Credit Union	Line of Credit
Police Bank	Equity Maximiser Variable
QT Mutual Bank	Choices Home Loan Overdraft 250-499k
QT Mutual Bank	Home Loan Overdraft
QT Mutual Bank	Teachers' Life Home Loan Overdraft 250-499k
RAMS	Line Of Credit



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Line of Credit Variable \$350,000

Company	Product
★ ★ ★	
SERVICE ONE Alliance Bank	HomePlus Line of Credit
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit
St.George Bank	Advantage Package Portfolio Loan Variable 250-499k
Summerland Credit Union	Equity Extra Overdraft
Summerland Credit Union	Equity Extra Overdraft Standard
Suncorp Bank	Home Package Plus Access Equity 80% 150-499k
The Mutual	Express Credit Facility
Victoria Teachers Mutual Bank	Equity Line of Credit Inv
Victoria Teachers Mutual Bank	Equity Line of Credit OO
Westpac	Equity Access Loan
Westpac	Premier Advantage Equity Access Loan 250-499k
Yellow Brick Road	Empower Line of Credit Variable-Inv
★ ★	
AMP Bank	Classic LOC
Arab Bank Australia	Line of Credit
Australian Military Bank	Home Equity Loan
Auswide Bank	Freedom Package Investment Line of Credit 250-499k
Auswide Bank	Freedom Package Line of Credit 250-499k
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - Inv
Bendigo Bank	Home Equity Loan - OO
CUA	Equity Line of Credit - OO
Delphi Bank	Home Equity
ECU Australia	Mortgage Eliminator
Horizon Credit Union	Handyloan Secured Line of Credit
Macquarie Credit Union	Home Equity Loan
My Credit Union	Equity Home Loan
My Credit Union	Inv Equity Home Loan
MyState	Cash on Hand Line of Credit
St.George Bank	Portfolio Loan Variable
Suncorp Bank	Access Equity 80%
The Rock	Line of Credit Variable
Transport Mutual Credit Union	Home Equity
★	



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Line of Credit Variable \$350,000

Company	Product
★	
Auswide Bank	Investment Line of Credit
Auswide Bank	Line of Credit
Bank of Sydney	Equity Maximiser
Citi	Mortgage Power LOC Inv
Macquarie Credit Union	Inv Home Equity Loan
The Capricornian	Access Equity



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Line of Credit Variable \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Aussie	Select LOC - Owner Occupied 500k+ 80%
BankVic	Equity Loan Line of Credit 250-749k
Greater Bank	Ultimate Ultimate Line of Credit 40k+
HSBC	Premier Home Equity - Owner Occupied 500-749k
Hume Bank	Property Package Line Of Credit 500k+
Pacific Mortgage Group	Line Of Credit IO
Pacific Mortgage Group	Line Of Credit P&I
Select Encompass Credit Union	Mortgage Line of Credit
State Custodians	Low Rate LOC - Investment 80%
State Custodians	Low Rate LOC 80%
★★★★	
Aussie	Optimizer Line of Credit - OO 80%
Aussie	Select LOC - Investment 500k+ 80%
BankVic	Line of Credit
bcu	All-In-One Discount Variable - Inv 250k+
bcu	All-In-One Discount Variable 250k+
Heritage Bank	Home Advantage Living Equity 250-699k
Homeloans	Optima LOC - Owner Occupied IO
HSBC	Premier Home Equity - Investment 500-749k
NAB	Portfolio Facility 500-999k
NAB	Portfolio Package Portfolio Facility 500-999k
NAB	Private Portfolio Portfolio Facility 500-999k
Newcastle Permanent	Premium Plus Package Real Equity Credit Facility 500-749k
QT Mutual Bank	Teachers' Life Home Loan Overdraft 500k+
Qudos Bank	Home Access Loan
Summerland Credit Union	Equity Extra Overdraft 80
Yellow Brick Road	Empower Line of Credit Variable- OO
★★★	
AMO Group	Investment Line Of Credit
AMO Group	Residential Line Of Credit
AMP Bank	Affinity Package Classic LOC 500-749k
AMP Bank	Professional Package Classic LOC 500-749k
AMP Bank	Professional Package Special Offer LOC 250-749k
AMP Bank	Select Package Classic LOC 500-749k
ANZ	Breakfree Equity Manager 500k+



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Line of Credit Variable \$500,000

Company	Product
★★★	
ANZ	Equity Manager
Aussie	Optimizer Line of Credit - Inv 80%
Bank Australia	Home Equity
Bank of Melbourne	Advantage Package Portfolio Loan Variable 500-749k
BankSA	Advantage Package Portfolio Loan Variable 500-749k
BankVic	Inv Line of Credit
Bankwest	Complete Home Loan Equity 500-749k
Bankwest	Equity Access
bcu	All-In-One Standard Variable
bcu	All-In-One Standard Variable - Inv
BOQ	Clear Path Line of Credit Inv
Citi	Mortgage Plus Mortgage Power LOC Inv 250k+
Commonwealth Bank	Portfolio Loan
Commonwealth Bank	Viridian Line Of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
Gateway Credit Union	Equitismart Home Loan
Greater Bank	Line of Credit
Heritage Bank	Living Equity
Homeloans	Optima LOC - Investment IO
HSBC	Home Equity - Investment
HSBC	Home Equity - Owner Occupied
Hume Bank	Inv Line Of Credit
Hume Bank	Line Of Credit
Hume Bank	Line Of Credit (Refinance)
Mortgage House	Equity Gold 20-749k
NAB	Choice Package Flexi Plus 150k+
NAB	Flexi Plus
NAB	Private Tailored Pkg Flexi Plus 50k+
Newcastle Permanent	Real Equity Credit Facility
P&N Bank	Equity Access Account
People's Choice Credit Union	Home Loan Package Line of Credit 250k+
People's Choice Credit Union	Line of Credit
Police Bank	Equity Maximiser Variable
QT Mutual Bank	Choices Home Loan Overdraft 500k+
Queenslanders CU	Home Action Account



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Line of Credit Variable \$500,000

Company	Product
★★★	
RAMS	Line Of Credit
SERVICE ONE Alliance Bank	HomePlus Line of Credit
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit
St.George Bank	Advantage Package Portfolio Loan Variable 500-749k
Summerland Credit Union	Equity Extra Overdraft
Summerland Credit Union	Equity Extra Overdraft Standard
Suncorp Bank	Home Package Plus Access Equity 80% 500-749k
The Mutual	Express Credit Facility
Victoria Teachers Mutual Bank	Equity Line of Credit Inv
Victoria Teachers Mutual Bank	Equity Line of Credit OO
Westpac	Equity Access Loan
Westpac	Premier Advantage Equity Access Loan 500-749k
Yellow Brick Road	Empower Line of Credit Variable-Inv
★★	
AMP Bank	Classic LOC
Arab Bank Australia	Line of Credit
Australian Military Bank	Home Equity Loan
Auswide Bank	Freedom Package Investment Line of Credit 500k+
Auswide Bank	Freedom Package Line of Credit 500k+
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - Inv
Bendigo Bank	Home Equity Loan - OO
CUA	Equity Line of Credit - OO
Delphi Bank	Home Equity
ECU Australia	Mortgage Eliminator
Horizon Credit Union	Handyloan Secured Line of Credit
Macquarie Credit Union	Home Equity Loan
My Credit Union	Equity Home Loan
My Credit Union	Inv Equity Home Loan
MyState	Cash on Hand Line of Credit
QT Mutual Bank	Home Loan Overdraft
St.George Bank	Portfolio Loan Variable
Suncorp Bank	Access Equity 80%
The Rock	Line of Credit Variable



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Line of Credit Variable \$500,000

Company	Product
★★	
Transport Mutual Credit Union	Home Equity
★	
Auswide Bank	Investment Line of Credit
Auswide Bank	Line of Credit
Bank of Sydney	Equity Maximiser
Citi	Mortgage Power LOC Inv
Macquarie Credit Union	Inv Home Equity Loan
The Capricornian	Access Equity



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Line of Credit Variable \$750,000

Company	Product
★★★★★ "Outstanding Value"	
Aussie	Select LOC - Owner Occupied 500k+ 80%
BankVic	Equity Loan Line of Credit 750k+
HSBC	Premier Home Equity - Owner Occupied 750-1m
Hume Bank	Property Package Line Of Credit 500k+
Newcastle Permanent	Premium Plus Package Real Equity Credit Facility 750-899k
Pacific Mortgage Group	Line Of Credit IO
Pacific Mortgage Group	Line Of Credit P&I
Select Encompass Credit Union	Mortgage Line of Credit
State Custodians	Low Rate LOC - Investment 80%
State Custodians	Low Rate LOC 80%
★★★★	
Aussie	Optimizer Line of Credit - OO 80%
Aussie	Select LOC - Investment 500k+ 80%
bcu	All-In-One Discount Variable - Inv 250k+
bcu	All-In-One Discount Variable 250k+
Greater Bank	Ultimate Ultimate Line of Credit 40k+
Heritage Bank	Home Advantage Living Equity 700k+
Homeloans	Optima LOC - Owner Occupied IO
HSBC	Premier Home Equity - Investment 750-1m
NAB	Portfolio Facility 500-999k
NAB	Portfolio Package Portfolio Facility 500-999k
NAB	Private Portfolio Portfolio Facility 500-999k
QT Mutual Bank	Choices Home Loan Overdraft 500k+
QT Mutual Bank	Teachers' Life Home Loan Overdraft 500k+
Qudos Bank	Home Access Loan
Summerland Credit Union	Equity Extra Overdraft 80
Yellow Brick Road	Empower Line of Credit Variable- OO
★★★	
AMO Group	Residential Line Of Credit
AMP Bank	Affinity Package Classic LOC 750k+
AMP Bank	Affinity Package Investment Classic LOC 750k+
AMP Bank	Professional Package Classic LOC 750k+
AMP Bank	Professional Package Investment Classic LOC 750k+
AMP Bank	Professional Package Special Offer LOC 750k+
AMP Bank	Select Package Classic LOC 750k+



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Line of Credit Variable \$750,000

Company	Product
★★★	
AMP Bank	Select Package Investment Classic LOC 750k+
ANZ	Breakfree Equity Manager 500k+
ANZ	Equity Manager
Aussie	Optimizer Line of Credit - Inv 80%
Bank Australia	Home Equity
BankSA	Advantage Package Portfolio Loan Variable 750k+
BankVic	Inv Line of Credit
BankVic	Line of Credit
Bankwest	Complete Home Loan Equity 750k+
Bankwest	Equity Access
bcu	All-In-One Standard Variable
bcu	All-In-One Standard Variable - Inv
BOQ	Clear Path Line of Credit Inv
Citi	Mortgage Plus Mortgage Power LOC Inv 250k+
Commonwealth Bank	Portfolio Loan
Commonwealth Bank	Viridian Line Of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
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HSBC	Home Equity - Owner Occupied
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Hume Bank	Line Of Credit
Hume Bank	Line Of Credit (Refinance)
Mortgage House	Equity Gold 750k+
NAB	Choice Package Flexi Plus 150k+
NAB	Flexi Plus
NAB	Private Tailored Pkg Flexi Plus 50k+
Newcastle Permanent	Real Equity Credit Facility
P&N Bank	Equity Access Account
People's Choice Credit Union	Home Loan Package Line of Credit 250k+
People's Choice Credit Union	Line of Credit
Police Bank	Equity Maximiser Variable
Queenslanders CU	Home Action Account



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Line of Credit Variable \$750,000

Company	Product
★ ★ ★	
RAMS	Line Of Credit
SERVICE ONE Alliance Bank	HomePlus Line of Credit
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit
St.George Bank	Advantage Package Portfolio Loan Variable 750k+
Summerland Credit Union	Equity Extra Overdraft
Summerland Credit Union	Equity Extra Overdraft Standard
Suncorp Bank	Home Package Plus Access Equity 80% 750k+
The Mutual	Express Credit Facility
Victoria Teachers Mutual Bank	Equity Line of Credit Inv
Victoria Teachers Mutual Bank	Equity Line of Credit OO
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Westpac	Premier Advantage Equity Access Loan 750k+
Yellow Brick Road	Empower Line of Credit Variable-Inv
★ ★	
AMO Group	Investment Line Of Credit
AMP Bank	Classic LOC
Australian Military Bank	Home Equity Loan
Auswide Bank	Freedom Package Investment Line of Credit 500k+
Auswide Bank	Freedom Package Line of Credit 500k+
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - Inv
Bendigo Bank	Home Equity Loan - OO
CUA	Equity Line of Credit - OO
Delphi Bank	Home Equity
ECU Australia	Mortgage Eliminator
Horizon Credit Union	Handyloan Secured Line of Credit
Macquarie Credit Union	Home Equity Loan
My Credit Union	Equity Home Loan
My Credit Union	Inv Equity Home Loan
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Suncorp Bank	Access Equity 80%
The Rock	Line of Credit Variable



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Company	Product
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Transport Mutual Credit Union	Home Equity
★	
Auswide Bank	Investment Line of Credit
Auswide Bank	Line of Credit
Bank of Sydney	Equity Maximiser
Citi	Mortgage Power LOC Inv
Macquarie Credit Union	Inv Home Equity Loan
The Capricornian	Access Equity

