



# 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%
Endeavour Mutual Bank	Mortgage Line of Credit
Greater Bank	Ultimate Line of Credit 1k+
Pacific Mortgage Group	Line Of Credit IO
Pacific Mortgage Group	Line Of Credit P&I
Qudos Bank	Home Access Loan
State Custodians	Low Rate LOC - Investment IO
State Custodians	Low Rate LOC IO
Yellow Brick Road	Empower Line of Credit Variable- OO
★★★★★	
AMP Bank	Affinity Package Classic LOC 100-249k
BankVic	Equity Loan Line of Credit 50-249k
BankVic	Line of Credit
Bankwest	Complete Home Loan Equity 200-499k
bcu	All-In-One Discount Variable - Inv 150-249k
Greater Bank	Line of Credit
Heritage Bank	Home Advantage Living Equity 150-249k
HSBC	Home Equity - Owner Occupied
Hume Bank	Property Package Line Of Credit 150-249k
Nexus Mutual	Platinum Line of Credit OO
Queenslanders CU	Home Action Account
Summerland Credit Union	Equity Extra Overdraft
Suncorp Bank	Home Package Plus Access Equity 80% 150k+
The Mutual	Express Credit Facility
Yellow Brick Road	Empower Line of Credit Variable-Inv
★★★	
AMP Bank	Affinity Package Investment Classic LOC 100-249k
AMP Bank	Professional Package Classic LOC 100-249k
AMP Bank	Professional Package Investment Classic LOC 100-249k
AMP Bank	Select Package Classic LOC 100-249k
AMP Bank	Select Package Investment Classic LOC 100-249k
ANZ	Breakfree Equity Manager 150-249k
Australian Military Bank	Home Equity Loan
Auswide Bank	Freedom Package Line of Credit 100k+



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## Line of Credit Variable \$200,000

Company	Product
★★★	
Bank Australia	Home Equity
Bank First	Equity Line of Credit Inv
Bank First	Equity Line of Credit OO
Bank of Melbourne	Advantage Package Portfolio Loan Variable 150-249k
Bank of Sydney	Equity Maximiser
BankSA	Advantage Package Portfolio Loan Variable 150-249k
BankVic	Inv Line of Credit
bcu	All-In-One Discount Variable 150-249k
bcu	All-In-One Standard Variable
bcu	All-In-One Standard Variable - Inv
Beyond Bank	All-In-One Variable Invest
BOQ	Clear Path Line of Credit Inv
BOQ	Clear Path Line of Credit OO
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
CUA	Equity Line of Credit
Delphi Bank	Home Equity
Gateway Credit Union	Equitismart Home Loan
Heritage Bank	Living Equity
Horizon Credit Union	Handyloan Secured Line of Credit
Hume Bank	Inv Line Of Credit
Hume Bank	Line Of Credit
Hume Bank	Line Of Credit (Refinance)
Hume Bank	Property Package Inv Line Of Credit 150-249k
Mortgage House	Equity Gold 20-749k
MyState	Cash on Hand Line of Credit
NAB	Choice Package Flexi Plus 150k+
Newcastle Permanent	Premium Plus Package Real Equity Credit Facility
Newcastle Permanent	Real Equity Credit Facility
Nexus Mutual	Line of Credit OO
Nexus Mutual	Platinum Line of Credit Inv
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
RACQ Bank	Choices Home Loan Overdraft 150-249k



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## Line of Credit Variable \$200,000

Company	Product
★★★	
RACQ Bank	Home Loan Overdraft
SCU	Home Equity Overdraft
SERVICE ONE Alliance Bank	HomePlus Line of Credit
St.George Bank	Advantage Package Portfolio Loan Variable 150-249k
Summerland Credit Union	Equity Extra Overdraft Standard
The Rock	Line of Credit Variable
Transport Mutual Credit Union	Home Equity
Westpac	Premier Advantage Equity Access Loan 150-249k
★★	
AMP Bank	Classic LOC
ANZ	Equity Manager
Arab Bank Australia	Line of Credit
Auswide Bank	Freedom Package Investment Line of Credit 100k+
Auswide Bank	Line of Credit
Bendigo Bank	Home Equity Loan - OO
Commonwealth Bank	Viridian Line Of Credit
Macquarie Credit Union	Home Equity Loan
Macquarie Credit Union	Inv Home Equity Loan
NAB	Flexi Plus
NAB	Private Tailored Pkg Flexi Plus 50k+
Nexus Mutual	Line of Credit Inv
RAMS	Line Of Credit
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit
Suncorp Bank	Access Equity 80%
The Capricornian	Access Equity
Westpac	Equity Access Loan
★	
AMP Bank	Investment Classic LOC
Auswide Bank	Investment Line of Credit
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - Inv
BOQ	Home Loan Privileges Line of Credit 150-249k
BOQ	Line of Credit
St.George Bank	Portfolio Loan Variable



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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
Endeavour Mutual Bank	Mortgage Line of Credit
Greater Bank	Ultimate Line of Credit 1k+
Pacific Mortgage Group	Line Of Credit IO
Pacific Mortgage Group	Line Of Credit P&I
State Custodians	Low Rate LOC - Investment IO
State Custodians	Low Rate LOC IO
Suncorp Bank	Home Package Plus Access Equity 80% 150k+
★★★★	
AMP Bank	Affinity Package Classic LOC 250-499k
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
BankVic	Line of Credit
Bankwest	Complete Home Loan Equity 200-499k
bcu	All-In-One Discount Variable - Inv 250k+
bcu	All-In-One Discount Variable 250k+
Citi	Mortgage Plus Mortgage Power LOC Inv 250k+
Heritage Bank	Home Advantage Living Equity 250-699k
Hume Bank	Property Package Line Of Credit 250-499k
Nexus Mutual	Platinum Line of Credit OO 350-699k
Qudos Bank	Home Access Loan
RACQ Bank	Choices Home Loan Overdraft 250-499k
Summerland Credit Union	Equity Extra Overdraft
Summerland Credit Union	Equity Extra Overdraft 80
Yellow Brick Road	Empower Line of Credit Variable- OO
Yellow Brick Road	Empower Line of Credit Variable-Inv
★★★	
AMP Bank	Affinity Package Investment Classic LOC 250-749k
AMP Bank	Professional Package Investment Classic LOC 250-749k
AMP Bank	Select Package Investment Classic LOC 250-749k
ANZ	Breakfree Equity Manager 250-499k
Australian Military Bank	Home Equity Loan



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## Line of Credit Variable \$350,000

Company	Product
★★★	
Auswide Bank	Freedom Package Line of Credit 100k+
Bank Australia	Home Equity
Bank First	Equity Line of Credit Inv
Bank First	Equity Line of Credit OO
Bank of Melbourne	Advantage Package Portfolio Loan Variable 250-499k
Bank of Sydney	Equity Maximiser
BankSA	Advantage Package Portfolio Loan Variable 250-499k
BankVic	Inv Line of Credit
bcu	All-In-One Standard Variable
bcu	All-In-One Standard Variable - Inv
Beyond Bank	All-In-One Variable Invest
BOQ	Clear Path Line of Credit Inv
BOQ	Clear Path Line of Credit OO
Commonwealth Bank	Portfolio Loan
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
CUA	Equity Line of Credit
Gateway Credit Union	Equitismart Home Loan
Greater Bank	Line of Credit
Heritage Bank	Living Equity
Horizon Credit Union	Handyloan Secured Line of Credit
HSBC	Home Equity - Owner Occupied
Hume Bank	Inv Line Of Credit
Hume Bank	Line Of Credit
Hume Bank	Line Of Credit (Refinance)
Hume Bank	Property Package Inv Line Of Credit 250-499k
Mortgage House	Equity Gold 20-749k
MyState	Cash on Hand Line of Credit
NAB	Choice Package Flexi Plus 150k+
NAB	Portfolio Facility 250-499k
NAB	Portfolio Package Portfolio Facility 250-499k
NAB	Private Portfolio Portfolio Facility 250-499k
Newcastle Permanent	Premium Plus Package Real Equity Credit Facility
Newcastle Permanent	Real Equity Credit Facility
Nexus Mutual	Line of Credit OO
Nexus Mutual	Platinum Line of Credit Inv 350-699k



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## Line of Credit Variable \$350,000

Company	Product
★★★	
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
RACQ Bank	Home Loan Overdraft
SCU	Home Equity Overdraft
SERVICE ONE Alliance Bank	HomePlus Line of Credit
St.George Bank	Advantage Package Portfolio Loan Variable 250-499k
Summerland Credit Union	Equity Extra Overdraft Standard
The Mutual	Express Credit Facility
Transport Mutual Credit Union	Home Equity
Westpac	Premier Advantage Equity Access Loan 250-499k
★★	
AMP Bank	Classic LOC
ANZ	Equity Manager
Arab Bank Australia	Line of Credit
Auswide Bank	Freedom Package Investment Line of Credit 100k+
Auswide Bank	Line of Credit
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - OO
BOQ	Home Loan Privileges Line of Credit 250-999k
Citi	Mortgage Power LOC Inv
Commonwealth Bank	Viridian Line Of Credit
Delphi Bank	Home Equity
Macquarie Credit Union	Home Equity Loan
NAB	Flexi Plus
NAB	Private Tailored Pkg Flexi Plus 50k+
Nexus Mutual	Line of Credit Inv
RAMS	Line Of Credit
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit
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 \$350,000

Company	Product
★★	
Westpac	Equity Access Loan
★	
AMP Bank	Investment Classic LOC
Auswide Bank	Investment Line of Credit
Bendigo Bank	Home Equity Loan - Inv
BOQ	Line of Credit
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 - Investment 500k+ 80%
Aussie	Select LOC - Owner Occupied 500k+ 80%
BankVic	Equity Loan Line of Credit 250-749k
Endeavour Mutual Bank	Mortgage Line of Credit
Greater Bank	Ultimate Line of Credit 1k+
HSBC	Premier Home Equity - Owner Occupied 500-749k
Pacific Mortgage Group	Line Of Credit IO
Pacific Mortgage Group	Line Of Credit P&I
State Custodians	Low Rate LOC - Investment IO
State Custodians	Low Rate LOC IO
Suncorp Bank	Home Package Plus Access Equity 80% 150k+
★★★★	
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
BankVic	Line of Credit
Bankwest	Complete Home Loan Equity 500-749k
bcu	All-In-One Discount Variable - Inv 250k+
bcu	All-In-One Discount Variable 250k+
Citi	Mortgage Plus Mortgage Power LOC Inv 250k+
Heritage Bank	Home Advantage Living Equity 250-699k
Hume Bank	Property Package Line Of Credit 500k+
Nexus Mutual	Platinum Line of Credit OO 350-699k
Qudos Bank	Home Access Loan
RACQ Bank	Choices Home Loan Overdraft 500k+
Summerland Credit Union	Equity Extra Overdraft
Summerland Credit Union	Equity Extra Overdraft 80
Yellow Brick Road	Empower Line of Credit Variable- OO
Yellow Brick Road	Empower Line of Credit Variable-Inv
★★★	
AMP Bank	Affinity Package Investment Classic LOC 250-749k
AMP Bank	Professional Package Investment Classic LOC 250-749k
AMP Bank	Select Package Investment Classic LOC 250-749k
ANZ	Breakfree Equity Manager 500k+





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## Line of Credit Variable \$500,000

Company	Product
★★★	
Australian Military Bank	Home Equity Loan
Auswide Bank	Freedom Package Line of Credit 100k+
Bank Australia	Home Equity
Bank First	Equity Line of Credit Inv
Bank First	Equity Line of Credit OO
Bank of Melbourne	Advantage Package Portfolio Loan Variable 500-749k
Bank of Sydney	Equity Maximiser
BankSA	Advantage Package Portfolio Loan Variable 500-749k
BankVic	Inv Line of Credit
bcu	All-In-One Standard Variable
bcu	All-In-One Standard Variable - Inv
Beyond Bank	All-In-One Variable Invest
BOQ	Clear Path Line of Credit Inv
BOQ	Clear Path Line of Credit OO
Commonwealth Bank	Portfolio Loan
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
CUA	Equity Line of Credit
Gateway Credit Union	Equitismart Home Loan
Greater Bank	Line of Credit
Heritage Bank	Living Equity
Horizon Credit Union	Handyloan Secured Line of Credit
HSBC	Home Equity - Owner Occupied
Hume Bank	Inv Line Of Credit
Hume Bank	Line Of Credit
Hume Bank	Line Of Credit (Refinance)
Hume Bank	Property Package Inv Line Of Credit 500k+
Mortgage House	Equity Gold 20-749k
MyState	Cash on Hand Line of Credit
NAB	Choice Package Flexi Plus 150k+
NAB	Portfolio Facility 500-999k
NAB	Portfolio Package Portfolio Facility 500-999k
NAB	Private Portfolio Portfolio Facility 500-999k
NAB	Private Tailored Pkg Flexi Plus 50k+
Newcastle Permanent	Premium Plus Package Real Equity Credit Facility 500-749k
Newcastle Permanent	Real Equity Credit Facility



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## Line of Credit Variable \$500,000

Company	Product
★★★	
Nexus Mutual	Line of Credit OO
Nexus Mutual	Platinum Line of Credit Inv 350-699k
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
RACQ Bank	Home Loan Overdraft
SCU	Home Equity Overdraft
SERVICE ONE Alliance Bank	HomePlus Line of Credit
St.George Bank	Advantage Package Portfolio Loan Variable 500-749k
Summerland Credit Union	Equity Extra Overdraft Standard
The Mutual	Express Credit Facility
Transport Mutual Credit Union	Home Equity
Westpac	Premier Advantage Equity Access Loan 500-749k
★★	
AMP Bank	Classic LOC
ANZ	Equity Manager
Arab Bank Australia	Line of Credit
Auswide Bank	Freedom Package Investment Line of Credit 100k+
Auswide Bank	Line of Credit
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - OO
BOQ	Home Loan Privileges Line of Credit 250-999k
Citi	Mortgage Power LOC Inv
Commonwealth Bank	Viridian Line Of Credit
Delphi Bank	Home Equity
Macquarie Credit Union	Home Equity Loan
NAB	Flexi Plus
Nexus Mutual	Line of Credit Inv
RAMS	Line Of Credit
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit
St.George Bank	Portfolio Loan Variable
Suncorp Bank	Access Equity 80%



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## Line of Credit Variable \$500,000

Company	Product
★★	
The Rock	Line of Credit Variable
Westpac	Equity Access Loan
★	
AMP Bank	Investment Classic LOC
Auswide Bank	Investment Line of Credit
Bendigo Bank	Home Equity Loan - Inv
BOQ	Line of Credit
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 - Investment 500k+ 80%
Aussie	Select LOC - Owner Occupied 500k+ 80%
BankVic	Equity Loan Line of Credit 750k+
Endeavour Mutual Bank	Mortgage Line of Credit
Greater Bank	Ultimate Line of Credit 1k+
HSBC	Premier Home Equity - Owner Occupied 750-1m
Pacific Mortgage Group	Line Of Credit IO
Pacific Mortgage Group	Line Of Credit P&I
State Custodians	Low Rate LOC - Investment IO
State Custodians	Low Rate LOC IO
Suncorp Bank	Home Package Plus Access Equity 80% 150k+
★★★★	
AMP Bank	Affinity Package Classic LOC 750k+
AMP Bank	Professional Package Special Offer LOC 750k+
AMP Bank	Select Package Classic LOC 750k+
BankVic	Line of Credit
bcu	All-In-One Discount Variable 250k+
Citi	Mortgage Plus Mortgage Power LOC Inv 250k+
Heritage Bank	Home Advantage Living Equity 700k+
Hume Bank	Property Package Line Of Credit 500k+
Newcastle Permanent	Premium Plus Package Real Equity Credit Facility 750-899k
Nexus Mutual	Platinum Line of Credit OO 700k+
Qudos Bank	Home Access Loan
RACQ Bank	Choices Home Loan Overdraft 500k+
Summerland Credit Union	Equity Extra Overdraft
Summerland Credit Union	Equity Extra Overdraft 80
Yellow Brick Road	Empower Line of Credit Variable- OO
Yellow Brick Road	Empower Line of Credit Variable-Inv
★★★	
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	Select Package Investment Classic LOC 750k+
ANZ	Breakfree Equity Manager 500k+
Australian Military Bank	Home Equity Loan



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## Line of Credit Variable \$750,000

Company	Product
★★★	
Auswide Bank	Freedom Package Line of Credit 100k+
Bank Australia	Home Equity
Bank First	Equity Line of Credit Inv
Bank First	Equity Line of Credit OO
Bank of Melbourne	Advantage Package Portfolio Loan Variable 750k+
Bank of Sydney	Equity Maximiser
BankSA	Advantage Package Portfolio Loan Variable 750k+
BankVic	Inv Line of Credit
Bankwest	Complete Home Loan Equity 750k+
bcu	All-In-One Discount Variable - Inv 250k+
bcu	All-In-One Standard Variable
bcu	All-In-One Standard Variable - Inv
Beyond Bank	All-In-One Variable Invest
BOQ	Clear Path Line of Credit Inv
BOQ	Clear Path Line of Credit OO
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Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
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Hume Bank	Property Package Inv Line Of Credit 500k+
Mortgage House	Equity Gold 750k+
MyState	Cash on Hand Line of Credit
NAB	Choice Package Flexi Plus 150k+
NAB	Portfolio Facility 500-999k
NAB	Portfolio Package Portfolio Facility 500-999k
NAB	Private Portfolio Portfolio Facility 500-999k
NAB	Private Tailored Pkg Flexi Plus 50k+
Newcastle Permanent	Real Equity Credit Facility
Nexus Mutual	Line of Credit OO
Nexus Mutual	Platinum Line of Credit Inv 700k+



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## Line of Credit Variable \$750,000

Company	Product
★★★	
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
RACQ Bank	Home Loan Overdraft
SCU	Home Equity Overdraft
SERVICE ONE Alliance Bank	HomePlus Line of Credit
St.George Bank	Advantage Package Portfolio Loan Variable 750k+
Summerland Credit Union	Equity Extra Overdraft Standard
The Mutual	Express Credit Facility
Transport Mutual Credit Union	Home Equity
Westpac	Premier Advantage Equity Access Loan 750k+
★★	
AMP Bank	Classic LOC
ANZ	Equity Manager
Auswide Bank	Freedom Package Investment Line of Credit 100k+
Auswide Bank	Line of Credit
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RAMS	Line Of Credit
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit
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Suncorp Bank	Access Equity 80%
The Rock	Line of Credit Variable
Westpac	Equity Access Loan



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Bendigo Bank	Home Equity Loan - Inv
BOQ	Line of Credit
Macquarie Credit Union	Inv Home Equity Loan
The Capricornian	Access Equity