



# 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%  |
| BankVic                   | Equity Loan Line of Credit 50-249k        |
| Endeavour Mutual Bank     | Mortgage Line of Credit                   |
| Greater Bank              | Ultimate Line of Credit                   |
| Qudos Bank                | Home Access Loan                          |
| State Custodians          | Low Rate LOC - Investment IO 80%          |
| State Custodians          | Low Rate LOC IO                           |
| Suncorp Bank              | Home Package Plus Access Equity 80% 150k+ |
| ★★★★                      |   |
| AMP Bank                  | Affinity Package Line of Credit 100-249k  |
| BankVic                   | Line of Credit                            |
| Bankwest                  | Complete Home Loan Equity 200-499k        |
| bcu                       | All-In-One Standard Variable              |
| bcu                       | All-In-One Standard Variable - Inv        |
| bcu                       | All-In-One Standard Variable IO           |
| 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                |
| Police Bank               | Equity Maximiser Variable                 |
| Queenslanders CU          | Home Action Account                       |
| Summerland Credit Union   | Equity Extra Overdraft                    |
| The Mutual                | Express Credit Facility                   |



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## Line of Credit Variable \$200,000

| Company                  | Product   |
|--------------------------|---|
| ★★★                      |   |
| AMP Bank                 | Affinity Package Investment Line of Credit 100-249k     |
| AMP Bank                 | Professional Package Investment Line of Credit 100-249k |
| AMP Bank                 | Professional Package Line of Credit 100-249k            |
| AMP Bank                 | Select Package Investment Line of Credit 100-249k       |
| AMP Bank                 | Select Package Line of Credit 100-249k                  |
| ANZ                      | Breakfree Equity Manager 150-249k                       |
| Australian Military Bank | Home Equity Loan  |
| Auswide Bank             | Freedom Package Line of Credit 100k+                    |
| Bank Australia           | Line of Credit  |
| 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 Standard Variable - Inv IO                   |
| Bendigo Bank             | Home Equity Loan - OO                                   |
| 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 Bank             | 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            |
| Hunter United            | Home Equity   |
| IMB                      | Equity Line Advantage                                   |



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## Line of Credit Variable \$200,000

| Company                              | Product  |
|--------------------------------------|--|
| ★★★                                  |  |
| <b>Mortgage House</b>                | Equity Gold 20-749k                                |
| <b>MyState</b>                       | Cash on Hand Line of Credit                        |
| <b>Newcastle Permanent</b>           | Premium Plus Package Real Equity Credit Facility   |
| <b>Newcastle Permanent</b>           | Real Equity Credit Facility                        |
| <b>Nexus Mutual</b>                  | Line of Credit Inv                                 |
| <b>Nexus Mutual</b>                  | Line of Credit OO                                  |
| <b>Nexus Mutual</b>                  | Platinum Line of Credit Inv                        |
| <b>P&amp;N Bank</b>                  | Equity Access Account                              |
| <b>People's Choice Credit Union</b>  | Home Loan Package Line of Credit 150-249k          |
| <b>People's Choice Credit Union</b>  | Line of Credit                                     |
| <b>RACQ Bank</b>                     | Choices Home Loan Overdraft 150-249k               |
| <b>RACQ Bank</b>                     | Home Loan Overdraft                                |
| <b>SERVICE ONE Alliance Bank</b>     | HomePlus Line of Credit                            |
| <b>St.George Bank</b>                | Advantage Package Portfolio Loan Variable 150-249k |
| <b>Summerland Credit Union</b>       | Equity Extra Overdraft Standard                    |
| <b>Transport Mutual Credit Union</b> | Home Equity  |
| <b>Westpac</b>                       | Premier Advantage Equity Access Loan 150-249k      |



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## Line of Credit Variable \$200,000

| Company                   | Product   |
|---------------------------|---|
| ★★                        |   |
| AMP Bank                  | Classic Line of Credit                          |
| 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                         |
| Commonwealth Bank         | Viridian Line Of Credit                         |
| Gateway Bank              | Investment Equitismart Home Loan                |
| Macquarie Credit Union    | Home Equity Loan                                |
| Macquarie Credit Union    | Inv Home Equity Loan                            |
| NAB                       | Choice Package Flexi Plus 150k+                 |
| NAB                       | Flexi Plus                                      |
| NAB                       | Private Tailored Pkg Flexi Plus 50k+            |
| 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                         |
| Westpac                   | Equity Access Loan                              |
| ★                         |   |
| AMP Bank                  | Investment Classic Line of Credit               |
| Auswide Bank              | Investment Line of Credit                       |
| Bendigo Bank              | Home Equity Loan - Inv                          |
| BOQ                       | Home Loan Privileges Line of Credit 150-249k    |
| BOQ                       | Line of Credit                                  |



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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 Line of Credit                          |
| Nexus Mutual              | Platinum Line of Credit OO 350-699k              |
| Qudos Bank                | Home Access Loan                                 |
| State Custodians          | Low Rate LOC - Investment IO 80%                 |
| State Custodians          | Low Rate LOC IO                                  |
| Summerland Credit Union   | Equity Extra Overdraft 80                        |
| Suncorp Bank              | Home Package Plus Access Equity 80% 150k+        |
| ★★★★★                     |  |
| AMP Bank                  | Affinity Package Line of Credit 250-499k         |
| AMP Bank                  | Professional Package Line of Credit 250-499k     |
| AMP Bank                  | Select Package Line of Credit 250-499k           |
| BankVic                   | Line of Credit                                   |
| Bankwest                  | Complete Home Loan Equity 200-499k               |
| bcu                       | All-In-One Standard Variable                     |
| bcu                       | All-In-One Standard Variable IO                  |
| Endeavour Mutual Bank     | Mortgage Line of Credit                          |
| Heritage Bank             | Home Advantage Living Equity 250-699k            |
| Hume Bank                 | Property Package Line Of Credit 250-499k         |
| Newcastle Permanent       | Premium Plus Package Real Equity Credit Facility |
| Police Bank               | Equity Maximiser Variable                        |
| Queenslanders CU          | Home Action Account                              |
| RACQ Bank                 | Choices Home Loan Overdraft 250-499k             |
| Summerland Credit Union   | Equity Extra Overdraft                           |
| The Mutual                | Express Credit Facility                          |



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## Line of Credit Variable \$350,000

| Company                  | Product   |
|--------------------------|---|
| ★★★                      |   |
| AMP Bank                 | Affinity Package Investment Line of Credit 250-499k     |
| AMP Bank                 | Professional Package Investment Line of Credit 250-499k |
| AMP Bank                 | Select Package Investment Line of Credit 250-499k       |
| ANZ                      | Breakfree Equity Manager 250-699k                       |
| ANZ                      | Breakfree Equity Manager Special Offer 250-499k         |
| Australian Military Bank | Home Equity Loan  |
| Auswide Bank             | Freedom Package Line of Credit 100k+                    |
| Bank Australia           | Line of Credit  |
| 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 - Inv                      |
| bcu                      | All-In-One Standard Variable - Inv IO                   |
| 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 Bank             | 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            |
| Hunter United            | Home Equity   |



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## Line of Credit Variable \$350,000

| Company                       | Product  |
|-------------------------------|--|
| ★★★                           |  |
| IMB                           | Equity Line Advantage                              |
| 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           | Real Equity Credit Facility                        |
| Nexus Mutual                  | Line of Credit Inv                                 |
| 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                                     |
| RACQ Bank                     | Home Loan 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                    |
| Transport Mutual Credit Union | Home Equity  |
| Westpac                       | Premier Advantage Equity Access Loan 250-499k      |



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## Line of Credit Variable \$350,000

| Company                   | Product   |
|---------------------------|---|
| ★★                        |   |
| 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    |
| Commonwealth Bank         | Viridian Line Of Credit                         |
| Delphi Bank               | Home Equity                                     |
| Gateway Bank              | Investment Equitismart Home Loan                |
| Macquarie Credit Union    | Home Equity Loan                                |
| NAB                       | Flexi Plus                                      |
| NAB                       | Private Tailored Pkg Flexi Plus 50k+            |
| 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                         |
| Westpac                   | Equity Access Loan                              |
| ★                         |   |
| AMP Bank                  | Classic Line of Credit                          |
| AMP Bank                  | Investment Classic Line of Credit               |
| Auswide Bank              | Investment Line of Credit                       |
| Bendigo Bank              | Home Equity Loan - Inv                          |
| BOQ                       | Line of Credit                                  |
| Macquarie Credit Union    | Inv Home Equity Loan                            |





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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                       |
| Greater Bank              | Ultimate Line of Credit                                   |
| HSBC                      | Premier Home Equity - Owner Occupied 500-749k             |
| Nexus Mutual              | Platinum Line of Credit OO 350-699k                       |
| State Custodians          | Low Rate LOC - Investment IO 80%                          |
| State Custodians          | Low Rate LOC IO   |
| Summerland Credit Union   | Equity Extra Overdraft 80                                 |
| Suncorp Bank              | Home Package Plus Access Equity 80% 150k+                 |
| ★★★★★                     |   |
| AMP Bank                  | Affinity Package Line of Credit 500-749k                  |
| AMP Bank                  | Professional Package Line of Credit 500-749k              |
| AMP Bank                  | Select Package Line of Credit 500-749k                    |
| BankVic                   | Line of Credit  |
| Bankwest                  | Complete Home Loan Equity 500-749k                        |
| bcu                       | All-In-One Standard Variable                              |
| bcu                       | All-In-One Standard Variable IO                           |
| Endeavour Mutual Bank     | Mortgage Line of Credit                                   |
| Heritage Bank             | Home Advantage Living Equity 250-699k                     |
| Hume Bank                 | Property Package Line Of Credit 500k+                     |
| Newcastle Permanent       | Premium Plus Package Real Equity Credit Facility 500-749k |
| Qudos Bank                | Home Access Loan  |
| Queenslanders CU          | Home Action Account                                       |
| RACQ Bank                 | Choices Home Loan Overdraft 500k+                         |
| Summerland Credit Union   | Equity Extra Overdraft                                    |
| The Mutual                | Express Credit Facility                                   |



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## Line of Credit Variable \$500,000

| Company                  | Product   |
|--------------------------|---|
| ★★★                      |   |
| AMP Bank                 | Affinity Package Investment Line of Credit 500-749k     |
| AMP Bank                 | Professional Package Investment Line of Credit 500-749k |
| AMP Bank                 | Select Package Investment Line of Credit 500-749k       |
| ANZ                      | Breakfree Equity Manager 250-699k                       |
| ANZ                      | Breakfree Equity Manager Special Offer 500k+            |
| Australian Military Bank | Home Equity Loan  |
| Auswide Bank             | Freedom Package Line of Credit 100k+                    |
| Bank Australia           | Line of Credit  |
| 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 - Inv                      |
| bcu                      | All-In-One Standard Variable - Inv IO                   |
| 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 Bank             | 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+               |
| Hunter United            | Home Equity   |



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## Line of Credit Variable \$500,000

| Company                              | Product  |
|--------------------------------------|--|
| ★★★                                  |  |
| <b>IMB</b>                           | Equity Line Advantage                              |
| <b>Mortgage House</b>                | Equity Gold 20-749k                                |
| <b>MyState</b>                       | Cash on Hand Line of Credit                        |
| <b>NAB</b>                           | Portfolio Facility 500-999k                        |
| <b>NAB</b>                           | Portfolio Package Portfolio Facility 500-999k      |
| <b>NAB</b>                           | Private Portfolio Portfolio Facility 500-999k      |
| <b>Newcastle Permanent</b>           | Real Equity Credit Facility                        |
| <b>Nexus Mutual</b>                  | Line of Credit Inv                                 |
| <b>Nexus Mutual</b>                  | Line of Credit OO                                  |
| <b>Nexus Mutual</b>                  | Platinum Line of Credit Inv 350-699k               |
| <b>P&amp;N Bank</b>                  | Equity Access Account                              |
| <b>People's Choice Credit Union</b>  | Home Loan Package Line of Credit 250k+             |
| <b>People's Choice Credit Union</b>  | Line of Credit                                     |
| <b>Police Bank</b>                   | Equity Maximiser Variable                          |
| <b>RACQ Bank</b>                     | Home Loan Overdraft                                |
| <b>SERVICE ONE Alliance Bank</b>     | HomePlus Line of Credit                            |
| <b>St.George Bank</b>                | Advantage Package Portfolio Loan Variable 500-749k |
| <b>Summerland Credit Union</b>       | Equity Extra Overdraft Standard                    |
| <b>Transport Mutual Credit Union</b> | Home Equity  |
| <b>Westpac</b>                       | Premier Advantage Equity Access Loan 500-749k      |



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## Line of Credit Variable \$500,000

| Company                   | Product   |
|---------------------------|---|
| ★★                        |   |
| 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    |
| Commonwealth Bank         | Viridian Line Of Credit                         |
| Delphi Bank               | Home Equity                                     |
| Gateway Bank              | Investment Equitismart Home Loan                |
| Macquarie Credit Union    | Home Equity Loan                                |
| NAB                       | Choice Package Flexi Plus 150k+                 |
| NAB                       | Flexi Plus                                      |
| NAB                       | Private Tailored Pkg Flexi Plus 50k+            |
| 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                         |
| Westpac                   | Equity Access Loan                              |
| ★                         |   |
| AMP Bank                  | Classic Line of Credit                          |
| AMP Bank                  | Investment Classic Line of Credit               |
| Auswide Bank              | Investment Line of Credit                       |
| Bendigo Bank              | Home Equity Loan - Inv                          |
| BOQ                       | Line of Credit                                  |
| Macquarie Credit Union    | Inv Home Equity Loan                            |



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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+            |
| Greater Bank            | Ultimate Line of Credit                     |
| HSBC                    | Premier Home Equity - Owner Occupied 750-1m |
| Nexus Mutual            | Platinum Line of Credit OO 700k+            |
| State Custodians        | Low Rate LOC - Investment IO 80%            |
| State Custodians        | Low Rate LOC IO                             |
| Summerland Credit Union | Equity Extra Overdraft 80                   |
| Suncorp Bank            | Home Package Plus Access Equity 80% 150k+   |

### ★★★★

|                         |   |
|-------------------------|---|
| AMP Bank                | Affinity Package Line of Credit 750k+                     |
| AMP Bank                | Professional Package Line of Credit 750k+                 |
| AMP Bank                | Select Package Line of Credit 750k+                       |
| BankVic                 | Line of Credit  |
| Bankwest                | Complete Home Loan Equity 750k+                           |
| bcu                     | All-In-One Standard Variable                              |
| bcu                     | All-In-One Standard Variable IO                           |
| Endeavour Mutual Bank   | Mortgage Line of Credit                                   |
| 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 Inv 700k+                         |
| Qudos Bank              | Home Access Loan  |
| RACQ Bank               | Choices Home Loan Overdraft 500k+                         |
| Summerland Credit Union | Equity Extra Overdraft                                    |



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## Line of Credit Variable \$750,000

| Company                  | Product  |
|--------------------------|--|
| ★★★                      |  |
| AMP Bank                 | Affinity Package Investment Line of Credit 750k+     |
| AMP Bank                 | Professional Package Investment Line of Credit 750k+ |
| AMP Bank                 | Select Package Investment Line of Credit 750k+       |
| ANZ                      | Breakfree Equity Manager 700k+                       |
| ANZ                      | Breakfree Equity Manager Special Offer 500k+         |
| Australian Military Bank | Home Equity Loan                                     |
| Auswide Bank             | Freedom Package Line of Credit 100k+                 |
| Bank Australia           | Line of Credit                                       |
| 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                                   |
| bcu                      | All-In-One Standard Variable - Inv                   |
| bcu                      | All-In-One Standard Variable - Inv IO                |
| 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 Bank             | Equitismart Home Loan                                |
| Greater Bank             | Line of Credit                                       |
| 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+            |
| Hunter United            | Home Equity  |
| IMB                      | Equity Line Advantage                                |



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## Line of Credit Variable \$750,000

| Company                              | Product   |
|--------------------------------------|---|
| ★★★                                  |   |
| <b>Mortgage House</b>                | Equity Gold 750k+                               |
| <b>MyState</b>                       | Cash on Hand Line of Credit                     |
| <b>NAB</b>                           | Portfolio Facility 500-999k                     |
| <b>NAB</b>                           | Portfolio Package Portfolio Facility 500-999k   |
| <b>NAB</b>                           | Private Portfolio Portfolio Facility 500-999k   |
| <b>Newcastle Permanent</b>           | Real Equity Credit Facility                     |
| <b>Nexus Mutual</b>                  | Line of Credit Inv                              |
| <b>Nexus Mutual</b>                  | Line of Credit OO                               |
| <b>P&amp;N Bank</b>                  | Equity Access Account                           |
| <b>People's Choice Credit Union</b>  | Home Loan Package Line of Credit 250k+          |
| <b>People's Choice Credit Union</b>  | Line of Credit                                  |
| <b>Police Bank</b>                   | Equity Maximiser Variable                       |
| <b>Queenslanders CU</b>              | Home Action Account                             |
| <b>RACQ Bank</b>                     | Home Loan Overdraft                             |
| <b>SERVICE ONE Alliance Bank</b>     | HomePlus Line of Credit                         |
| <b>St.George Bank</b>                | Advantage Package Portfolio Loan Variable 750k+ |
| <b>Summerland Credit Union</b>       | Equity Extra Overdraft Standard                 |
| <b>The Mutual</b>                    | Express Credit Facility                         |
| <b>Transport Mutual Credit Union</b> | Home Equity                                     |
| <b>Westpac</b>                       | Premier Advantage Equity Access Loan 750k+      |



# 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 \$750,000

| Company                   | Product   |
|---------------------------|---|
| ★★                        |   |
| ANZ                       | Equity Manager                                  |
| 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    |
| Commonwealth Bank         | Viridian Line Of Credit                         |
| Delphi Bank               | Home Equity                                     |
| Gateway Bank              | Investment Equitismart Home Loan                |
| Macquarie Credit Union    | Home Equity Loan                                |
| NAB                       | Choice Package Flexi Plus 150k+                 |
| NAB                       | Flexi Plus                                      |
| NAB                       | Private Tailored Pkg Flexi Plus 50k+            |
| 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                         |
| Westpac                   | Equity Access Loan                              |
| ★                         |   |
| AMP Bank                  | Classic Line of Credit                          |
| AMP Bank                  | Investment Classic Line of Credit               |
| Auswide Bank              | Investment Line of Credit                       |
| Bendigo Bank              | Home Equity Loan - Inv                          |
| BOQ                       | Line of Credit                                  |
| Macquarie Credit Union    | Inv Home Equity Loan                            |