



# Personal 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.

## New Car Loan

### Company

### Product

★★★★★ 'Outstanding Value'

Bank First	Green Car Loan Promotion Fixed
Bank First	Green Car Loan Promotion Variable
Bank First	New Car Loan Promotion Variable
Beyond Bank	Low Rate Car Loan Special Offer
Community First CU	New Car Loan
Credit Union SA	Special Fixed Rate Personal Loan
Endeavour Mutual Bank	New Car Loan < 2yrs
FCCS Credit Union	Affinity Car Loan
G&C Mutual Bank	Fixed Rate New Car Loan <3 yrs old
Greater Bank	New Car Loan
Holiday Coast CU	New Car Loan Variable
Horizon Credit Union	New Car Loan Fixed
Illawarra CU NSW	Sec Fixed Personal Loan (new asset)
IMB	Car Loan (up to 2 years old)
loans.com.au	Car Loan (New)
loans.com.au	Green (Low emission) Car Loan
MOVE Bank	New Car Loan
People's Choice Credit Union	Discounted Personal Loan (Car Loan)
Queensland Country Credit Union	New Car Loan
SCU	New Car Loan
The Mac	Car Loan New

Rising Star

Illawarra CU NSW	Online Secured Personal Loan
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## New Car Loan

Company

Product

★★★★

<b>Australian Unity</b>	Australian Unity Car Loan
<b>Auswide Bank</b>	Online New Car Loan
<b>Bank Australia</b>	New Car Loan - Fixed
<b>Bank First</b>	New Car Loan Promotion Fixed
<b>Bank of us</b>	New Car Loan < 2 yrs
<b>BankVic</b>	Car Loan
<b>bcu</b>	Special Car Loan
<b>Bendigo Bank</b>	Green Sec Personal Loan
<b>Bendigo Bank</b>	Student Secured Personal Loan
<b>CUA</b>	Secured Fixed Car Loan
<b>First Option Credit Union</b>	New Car Loan - Fixed
<b>Gateway Bank</b>	New Car Loan < 12mths
<b>Greater Bank</b>	Secured Personal Loan
<b>Hume Bank</b>	Secured Personal Loan
<b>IMB</b>	Personal Loan Secured
<b>Newcastle Permanent</b>	Car Loan Secured
<b>Newcastle Permanent</b>	Personal Loan Secured
<b>Nexus Mutual</b>	Secured Personal Loan
<b>Northern Inland CU</b>	Smart Pers Ln Var-Sec vehicle 0-5
<b>Northern Inland CU</b>	Smart Personal Loan - New Car Only
<b>NRMA Car Loans</b>	Fast Loan - Low Rate - New Car
<b>Police Bank</b>	Driveaway Car Loan
<b>Police Bank</b>	Green Loan
<b>QBANK</b>	Car Loan Special: Up to 2 yrs
<b>Qudos Bank</b>	Car Loan <5yrs old
<b>RACQ Bank</b>	Fixed Rate New Car Loan
<b>RACV</b>	Fast Approval Secure Car Loan (NEW)
<b>Regional Australia Bank</b>	Accelerator Car Loan
<b>SERVICE ONE Alliance Bank</b>	Fixed Rate Eco Personal Loan- Sec
<b>Suncorp Bank</b>	Secured Car Loans
<b>Transport Mutual Credit Union</b>	New Car Loan
<b>Transport Mutual Credit Union</b>	New Car Loan - 10% Deposit



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## New Car Loan

Company

Product

★★★

<b>ANZ</b>	Fixed Rate Personal Loan-Unsecured
<b>Australian Military Bank</b>	Car Loan - Excellent Credit
<b>Australian Unity</b>	Australian Unity Secured Personal Loan
<b>Australian Unity</b>	Australian Unity Unsecured Personal Loan
<b>Auswide Bank</b>	New Car Loan - Fixed
<b>Auswide Bank</b>	New Car Loan - Variable
<b>Auswide Bank</b>	Secured Personal Loan - Fixed
<b>Auswide Bank</b>	Secured Personal Loan - Variable
<b>Bank Australia</b>	Lifestyle Personal Loan
<b>Bank Australia</b>	Personal Loan - Property Owners
<b>Bank First</b>	Personal Loan
<b>Bank First</b>	Personal Loan Fixed
<b>Bank of Melbourne</b>	Secured Fixed Personal Loan
<b>Bank of us</b>	Unsecured Personal Loan
<b>BankSA</b>	Secured Fixed Personal Loan
<b>BankVic</b>	Personal Loan Fixed
<b>BankVic</b>	Personal Loan Variable
<b>Bankwest</b>	Car Loan Secured
<b>bcu</b>	Freedom - Secured (>\$20,000)
<b>Bendigo Bank</b>	Green Unsec Personal Ln
<b>Bendigo Bank</b>	Secured Personal Loan
<b>Bendigo Bank</b>	Unsecured Personal Loan
<b>Beyond Bank</b>	Flexi Loan Fixed
<b>Beyond Bank</b>	Flexi Loan Variable
<b>Beyond Bank</b>	Low Rate Loan
<b>Beyond Bank</b>	No Fee Loan
<b>BOQ</b>	Fixed Rate Flexible Car Loan
<b>BOQ</b>	Unsecured Fixed Rate Flexible Personal Loan
<b>Commonwealth Bank</b>	Secured Car Loan- Fixed
<b>Community First CU</b>	New Car Loan up to 5 yrs old
<b>Credit Union SA</b>	Fixed Rate Personal Loan
<b>Credit Union SA</b>	Variable Rate Personal Loan



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## New Car Loan

Company	Product
★★★	
CUA	Unsecured Fixed Personal Loan
CUA	Unsecured Variable Personal Loan
Easy Street Fin Services	EasyLoan Fixed
Endeavour Mutual Bank	Personal Loan Var Rate
First Option Credit Union	New Car Loan - Var Sec
G&C Mutual Bank	Fair Rate Personal Loan
Gateway Bank	Personal Loan
Gateway Bank	Personal Loan Fixed
Greater Bank	Unsecured Personal Loan
Harmony	Unsecured Very Good Credit Rating
Harmony	Car Loan Excellent Credit
Harmony	Unsecured Loan Excellent Credit
Heritage Bank	Car Loan
Hume Bank	Unsecured Personal Loan
Hunter United	Low Rate Car Loan
Hunter United	Secured Personal Loan
Hunter United	Unsecured Personal Loan
Illawarra CU NSW	Unsecured Fixed Personal Loan
IMB	Personal Loan Unsecured
Latitude Financial Services	Car and Motor Loan
Liberty Financial	Unsecured Loan A - Excellent Credit
Liberty Financial	Unsecured Loan B - Good Credit
Macquarie Credit Union	New Car Loan - 10% equity option
Macquarie Credit Union	New Car Loan <12 months
Macquarie Credit Union	New Car Loan <5yrs old
Macquarie Credit Union	Unsecured Personal Loan
MoneyPlace	Unsecured Loan A - Excellent Credit
MoneyPlace	Unsecured Loan B - Good Credit
MOVE Bank	Personal Loan
MyState	Secured PL - New Vehicle up to 2yrs
MyState	Secured PL - Vehicle 2 up to 7 yrs
Newcastle Permanent	Personal Loan Unsecured



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## New Car Loan

Company	Product
★★★	
Nexus Mutual	Unsecured personal loan
Northern Inland CU	Smart Pers Ln Fxd-Sec vehicle 0-5yr
P&N Bank	Secured Loan
P&N Bank	Unsecured Loan
People's Choice Credit Union	Discounted Personal Loan
People's Choice Credit Union	Unsecured Personal Loan (Low Rate)
Police Bank	Personal Loan
QBANK	All Purpose Loan
QBANK	All Purpose Loan - Special
QBANK	Car Loan
Qudos Bank	Personal Loan Unsecured
Queensland Country Credit Union	Secured Personal Loan
RACV	Fast Approval Secure Car Loan (USED)
RACV	Fast Approval Secure Personal Loan
RateSetter	Unsecured Personal Loan 5yr - Fxd
Regional Australia Bank	Car Loan
Regional Australia Bank	Personal Touch Loan
SCU	Fixed Rate Car Loan
SCU	Personal Loan Secured
SCU	Personal Loan Unsecured
SERVICE ONE Alliance Bank	Fixed Rate Car Loan
SERVICE ONE Alliance Bank	Variable Personal Loan- Unsecured
SERVICE ONE Alliance Bank	Variable Rate Car Loan
SERVICE ONE Alliance Bank	Variable Rate Personal Loan Secured
SocietyOne	Unsecured Loan - Excellent Credit
St.George Bank	Secured Fixed Personal Loan
Summerland Credit Union	Car Loan
Summerland Credit Union	Eco Loan Secured
Summerland Credit Union	Eco Loan Unsecured
Summerland Credit Union	Equity Plus Secured
Summerland Credit Union	Equity Plus Unsecured
Summerland Credit Union	Gen Purpose Loan Sec



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## New Car Loan

Company

Product

★★★

<b>Summerland Credit Union</b>	Gen Purpose Loan Unsec
<b>Suncorp Bank</b>	Unsecured Personal Loan
<b>Suncorp Bank</b>	Variable Unsecured Personal Loan
<b>Teachers Mutual Bank</b>	All Purpose Loan
<b>Teachers Mutual Bank</b>	Secured New Car Loan
<b>Teachers Mutual Bank</b>	Used Car Loan Unsecured
<b>The Mac</b>	Personal Loan Secured
<b>UniBank</b>	All Purpose Loan
<b>UniBank</b>	Secured New Car Loan
<b>UniBank</b>	Used Car Loan Unsecured
<b>Westpac</b>	Car Loan
<b>Woolworths Employees CU</b>	New Car Loan



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## New Car Loan

Company	Product
★★	
ANZ	Variable Rate Personal Loan-Unsec
Arab Bank Australia	Personal Ln Secured Var
Arab Bank Australia	Personal Loan Sec Fixed
Australian Military Bank	Fixed Rate - Excellent Credit
Australian Military Bank	Variable Rate- Excellent Credit
Auswide Bank	Unsecured Personal Loan - Fixed
Auswide Bank	Unsecured Personal Loan - Variable
Bank of Melbourne	Secured Variable Personal Loan
Bank of Melbourne	Unsecured Fixed Personal Loan
Bank of Melbourne	Unsecured Variable Personal Loan
BankSA	Secured Variable Personal Loan
BankSA	Unsecured Fixed Personal Loan
BankSA	Unsecured Variable Personal Loan
Bankwest	Flexible Personal Loan
Bankwest	Unsec Basic Personal Ln
Commonwealth Bank	Fxd Rate Personal Loan- Unsecured
Commonwealth Bank	Variable Personal Loan- Unsecured
Community First CU	Pers Loan Fixed 1-5 yrs
Community First CU	Pers Loan Var 1-7 yrs
First Option Credit Union	Personal Loan - Var Sec
First Option Credit Union	Personal Loan - Var Unsec
Harmony	Unsecured Good Credit Rating
Heritage Bank	Personal Ln Fixed Unsec
Heritage Bank	Personal Loan Fixed Sec
Heritage Bank	Personal Loan Var Sec
Heritage Bank	Personal Loan Var Unsec
HSBC	Personal Loan - Fixed Rate
Latitude Financial Services	Low Rate Excellent Credit
Latitude Financial Services	Low Rate Excellent Credit
ME	Personal Loan Fxd
MyState	Unsecured Personal Loan
NAB	Personal Ln Unsec Fixed



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## New Car Loan

Company	Product
<b>★★</b>	
NAB	Personal Ln Unsec Var
People's Choice Credit Union	Unsecured Personal Loan
RACQ Bank	Personal Loan Variable
Regional Australia Bank	Personal Loan
SocietyOne	Unsecured Loan - Good Credit
SocietyOne	Unsecured Loan - Very Good Credit
St.George Bank	Secured Variable Personal Loan
St.George Bank	Unsecured Variable Personal Loan
The Mac	Personal Loan Unsecured
Transport Mutual Credit Union	Unsecured Personal Loan
Westpac	Personal Loan Unsecured
Woolworths Employees CU	Personal Loan
<b>★</b>	
Arab Bank Australia	Personal Loan Unsec Fixd
Arab Bank Australia	Personal Loan Unsec Var
Harmony	Unsecured Average Credit Rating
Latitude Financial Services	Personal Loan - Secured
Latitude Financial Services	Personal Loan - Unsecured
Liberty Financial	Unsecured Loan C - Average Credit
Liberty Financial	Unsecured Loan D - Below Average
MoneyPlace	Unsecured Loan C - Average Credit
MoneyPlace	Unsecured Loan D - Below Average
SocietyOne	Unsecured Loan - Average Credit
St.George Bank	Unsecured Fixed Personal Loan
<b>Not rated</b>	
ING	Personal Loan
SCU	Special Unsecured Personal Loan





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## Used Car Loan

### Company

### Product

★★★★★ 'Outstanding Value'

<b>Australian Unity</b>	Australian Unity Car Loan
<b>Bank Australia</b>	Used Car Loan - Fixed
<b>Bank First</b>	Used Car Loan Promotion Variable
<b>bcu</b>	Special Car Loan
<b>Bendigo Bank</b>	Green Sec Personal Loan
<b>Bendigo Bank</b>	Student Secured Personal Loan
<b>CUA</b>	Secured Fixed Car Loan
<b>FCCS Credit Union</b>	Affinity Car Loan
<b>First Option Credit Union</b>	Used Car Loan - Fixed
<b>Greater Bank</b>	Secured Personal Loan
<b>Holiday Coast CU</b>	Variable Rate Car Loan <5 years
<b>Horizon Credit Union</b>	Used Car Loan - Special
<b>Illawarra CU NSW</b>	Sec Fixed Personal Loan(used asset)
<b>loans.com.au</b>	Car Loan (Used)
<b>Newcastle Permanent</b>	Car Loan Secured
<b>Newcastle Permanent</b>	Personal Loan Secured
<b>Nexus Mutual</b>	Secured Personal Loan
<b>Police Bank</b>	Driveaway Car Loan
<b>Police Bank</b>	Green Loan
<b>Suncorp Bank</b>	Secured Car Loans



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## Used Car Loan

Company	Product
★★★★	
<b>Australian Military Bank</b>	Car Loan - Excellent Credit
<b>Bank Australia</b>	Personal Loan - Property Owners
<b>Bank First</b>	Used Car Loan Promotion Fixed
<b>Bendigo Bank</b>	Secured Personal Loan
<b>Beyond Bank</b>	Low Rate Loan
<b>Beyond Bank</b>	No Fee Loan
<b>Community First CU</b>	New Car Loan up to 5 yrs old
<b>Credit Union SA</b>	Fixed Rate Personal Loan
<b>Endeavour Mutual Bank</b>	Personal Loan Var Rate
<b>Endeavour Mutual Bank</b>	Used Car Loan 2-5yrs
<b>Gateway Bank</b>	Car Loan < 5yrs Old
<b>Hume Bank</b>	Secured Personal Loan
<b>Hunter United</b>	Low Rate Car Loan
<b>IMB</b>	Personal Loan Secured
<b>MOVE Bank</b>	Personal Loan
<b>Nexus Mutual</b>	Unsecured personal loan
<b>Northern Inland CU</b>	Smart Pers Ln Var-Sec vehicle 0-5
<b>NRMA Car Loans</b>	Fast Loan - Low Rate - Used Car
<b>P&amp;N Bank</b>	Secured Loan
<b>People's Choice Credit Union</b>	Discounted Personal Loan
<b>QBANK</b>	Car Loan
<b>Qudos Bank</b>	Car Loan <5yrs old
<b>RACV</b>	Fast Approval Secure Car Loan (USED)
<b>RACV</b>	Fast Approval Secure Personal Loan
<b>Regional Australia Bank</b>	Accelerator Car Loan
<b>SERVICE ONE Alliance Bank</b>	Fixed Rate Car Loan
<b>SERVICE ONE Alliance Bank</b>	Fixed Rate Eco Personal Loan- Sec
<b>Summerland Credit Union</b>	Equity Plus Secured
<b>Summerland Credit Union</b>	Equity Plus Unsecured
<b>The Mac</b>	Used Car Loan



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## Used Car Loan

Company

Product

★★★

<b>ANZ</b>	Fixed Rate Personal Loan-Unsecured
<b>Australian Unity</b>	Australian Unity Secured Personal Loan
<b>Australian Unity</b>	Australian Unity Unsecured Personal Loan
<b>Auswide Bank</b>	Secured Personal Loan - Fixed
<b>Auswide Bank</b>	Secured Personal Loan - Variable
<b>Auswide Bank</b>	Used Car Loan - Fixed
<b>Auswide Bank</b>	Used Car Loan - Variable
<b>Bank Australia</b>	Lifestyle Personal Loan
<b>Bank First</b>	Personal Loan
<b>Bank First</b>	Personal Loan Fixed
<b>Bank of Melbourne</b>	Secured Fixed Personal Loan
<b>Bank of us</b>	Unsecured Personal Loan
<b>Bank of us</b>	Used Car Loan > 2 yrs
<b>BankSA</b>	Secured Fixed Personal Loan
<b>BankVic</b>	Personal Loan Fixed
<b>BankVic</b>	Personal Loan Variable
<b>bcu</b>	Freedom - Secured (<\$20,000)
<b>bcu</b>	Freedom - Unsecured
<b>Bendigo Bank</b>	Green Unsec Personal Ln
<b>Bendigo Bank</b>	Unsecured Personal Loan
<b>Beyond Bank</b>	Flexi Loan Fixed
<b>Beyond Bank</b>	Flexi Loan Variable
<b>BOQ</b>	Fixed Rate Flexible Car Loan
<b>BOQ</b>	Unsecured Fixed Rate Flexible Personal Loan
<b>Commonwealth Bank</b>	Secured Car Loan- Fixed
<b>Credit Union SA</b>	Variable Rate Personal Loan
<b>CUA</b>	Unsecured Fixed Personal Loan
<b>CUA</b>	Unsecured Variable Personal Loan
<b>Easy Street Fin Services</b>	EasyLoan Fixed
<b>FCCS Credit Union</b>	Used Car / Personal Loan
<b>First Option Credit Union</b>	Used Car Loan - Var Sec
<b>G&amp;C Mutual Bank</b>	Fair Rate Personal Loan



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## Used Car Loan

Company	Product
★★★	
Gateway Bank	Car Loan > 5yrs Old
Gateway Bank	Personal Loan
Gateway Bank	Personal Loan Fixed
Greater Bank	Unsecured Personal Loan
Harmoney	Unsecured Very Good Credit Rating
Harmoney	Car Loan Excellent Credit
Harmoney	Unsecured Loan Excellent Credit
Heritage Bank	Car Loan
Heritage Bank	Personal Ln Fixed Unsec
Heritage Bank	Personal Loan Fixed Sec
Horizon Credit Union	Budget Personal Loan Unsec
Hume Bank	Unsecured Personal Loan
Hunter United	Secured Personal Loan
Hunter United	Unsecured Personal Loan
Illawarra CU NSW	Unsecured Fixed Personal Loan
IMB	Personal Loan Unsecured
Latitude Financial Services	Car and Motor Loan
Liberty Financial	Unsecured Loan A - Excellent Credit
Liberty Financial	Unsecured Loan B - Good Credit
Macquarie Credit Union	New Car Loan <5yrs old
Macquarie Credit Union	Unsecured Personal Loan
Macquarie Credit Union	Used Car Loan - 10% equity option
Macquarie Credit Union	Used Car Loan >5yrs old
ME	Personal Loan Fxd
MoneyPlace	Unsecured Loan A - Excellent Credit
MoneyPlace	Unsecured Loan B - Good Credit
MOVE Bank	Used Car Loan
MyState	Secured PL - Vehicle 2 up to 7 yrs
Newcastle Permanent	Personal Loan Unsecured
Northern Inland CU	Smart Pers Ln Fxd-Sec vehicle 0-5yr
Northern Inland CU	Smart Pers Ln Fxd-Sec vehicle 6-10y
Northern Inland CU	Smart Pers Ln Var-Sec vehicle 6-10y



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## Used Car Loan

Company	Product
★★★	
Northern Inland CU	Smart Personal Loan Unsec - Var
P&N Bank	Unsecured Loan
People's Choice Credit Union	Unsecured Personal Loan (Low Rate)
Police Bank	Personal Loan
QBANK	All Purpose Loan
QBANK	All Purpose Loan - Special
Qudos Bank	Personal Loan Unsecured
Queensland Country Credit Union	Secured Personal Loan
RACQ Bank	Fixed Rate Used Car Loan
RACQ Bank	Personal Loan Variable
RateSetter	Unsecured Personal Loan 5yr - Fxd
Regional Australia Bank	Car Loan
Regional Australia Bank	Personal Touch Loan
SCU	Personal Loan Secured
SCU	Personal Loan Unsecured
SERVICE ONE Alliance Bank	Variable Personal Loan- Unsecured
SERVICE ONE Alliance Bank	Variable Rate Car Loan
SERVICE ONE Alliance Bank	Variable Rate Personal Loan Secured
SocietyOne	Unsecured Loan - Excellent Credit
SocietyOne	Unsecured Loan - Very Good Credit
St.George Bank	Secured Fixed Personal Loan
Summerland Credit Union	Car Loan
Summerland Credit Union	Eco Loan Secured
Summerland Credit Union	Eco Loan Unsecured
Summerland Credit Union	Gen Purpose Loan Sec
Summerland Credit Union	Gen Purpose Loan Unsec
Suncorp Bank	Unsecured Personal Loan
Suncorp Bank	Variable Unsecured Personal Loan
Teachers Mutual Bank	All Purpose Loan
Teachers Mutual Bank	Used Car Loan Unsecured
The Mac	Personal Loan Secured
UniBank	All Purpose Loan



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## Used Car Loan

Company

Product

★★★

**UniBank**

Used Car Loan Unsecured

**Westpac**

Car Loan

**Woolworths Employees CU**

Used Car Loan (18 to 60 mths old)



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## Used Car Loan

Company

Product

★★

<b>ANZ</b>	Variable Rate Personal Loan-Unsec
<b>Arab Bank Australia</b>	Personal Ln Secured Var
<b>Arab Bank Australia</b>	Personal Loan Sec Fixed
<b>Australian Military Bank</b>	Fixed Rate - Excellent Credit
<b>Australian Military Bank</b>	Variable Rate- Excellent Credit
<b>Auswide Bank</b>	Unsecured Personal Loan - Fixed
<b>Auswide Bank</b>	Unsecured Personal Loan - Variable
<b>Bank of Melbourne</b>	Secured Variable Personal Loan
<b>Bank of Melbourne</b>	Unsecured Fixed Personal Loan
<b>Bank of Melbourne</b>	Unsecured Variable Personal Loan
<b>BankSA</b>	Secured Variable Personal Loan
<b>BankSA</b>	Unsecured Fixed Personal Loan
<b>BankSA</b>	Unsecured Variable Personal Loan
<b>Bankwest</b>	Flexible Personal Loan
<b>Bankwest</b>	Unsec Basic Personal Ln
<b>Commonwealth Bank</b>	Fxd Rate Personal Loan- Unsecured
<b>Commonwealth Bank</b>	Variable Personal Loan- Unsecured
<b>Community First CU</b>	Pers Loan Fixed 1-5 yrs
<b>Community First CU</b>	Pers Loan Var 1-7 yrs
<b>First Option Credit Union</b>	Personal Loan - Var Sec
<b>First Option Credit Union</b>	Personal Loan - Var Unsec
<b>Harmony</b>	Unsecured Good Credit Rating
<b>Heritage Bank</b>	Personal Loan Var Sec
<b>Heritage Bank</b>	Personal Loan Var Unsec
<b>HSBC</b>	Personal Loan - Fixed Rate
<b>MyState</b>	Unsecured Personal Loan
<b>NAB</b>	Personal Ln Unsec Fixed
<b>NAB</b>	Personal Ln Unsec Var
<b>Northern Inland CU</b>	Smart Personal Loan Unsec - Fixed
<b>People's Choice Credit Union</b>	Unsecured Personal Loan
<b>Queensland Country Credit Union</b>	Unsecured Personal Loan
<b>Regional Australia Bank</b>	Personal Loan



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## Used Car Loan

Company	Product
<b>★★</b>	
SocietyOne	Unsecured Loan - Good Credit
St.George Bank	Secured Variable Personal Loan
St.George Bank	Unsecured Variable Personal Loan
The Mac	Personal Loan Unsecured
Transport Mutual Credit Union	Unsecured Personal Loan
Transport Mutual Credit Union	Used Car Loan
Westpac	Personal Loan Unsecured
Woolworths Employees CU	Personal Loan
<b>★</b>	
Arab Bank Australia	Personal Loan Unsec Fixd
Arab Bank Australia	Personal Loan Unsec Var
Harmoney	Unsecured Average Credit Rating
Latitude Financial Services	Personal Loan - Secured
Latitude Financial Services	Personal Loan - Unsecured
Liberty Financial	Unsecured Loan C - Average Credit
Liberty Financial	Unsecured Loan D - Below Average
MoneyPlace	Unsecured Loan C - Average Credit
MoneyPlace	Unsecured Loan D - Below Average
SocietyOne	Unsecured Loan - Average Credit
St.George Bank	Unsecured Fixed Personal Loan
<b>Not rated</b>	
ING	Personal Loan





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## Secured Personal Loan

### Company

### Product

#### ★★★★★ 'Outstanding Value'

<b>Endeavour Mutual Bank</b>	Personal Loan Sec by TD
<b>First Option Credit Union</b>	Cash Secured Personal Loan
<b>Holiday Coast CU</b>	FTD Secured Loan
<b>Illawarra CU NSW</b>	Sec Fixed Personal Loan (new asset)
<b>MOVE Bank</b>	New Car Loan

#### Rising Star

<b>Illawarra CU NSW</b>	Online Secured Personal Loan
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#### ★★★★

<b>Credit Union SA</b>	Special Fixed Rate Personal Loan
<b>Greater Bank</b>	Secured Personal Loan
<b>Heritage Bank</b>	Low Rate Secured Loan
<b>Horizon Credit Union</b>	Personal Loan Sec by TD
<b>Horizon Credit Union</b>	Used Car Loan - Special
<b>Illawarra CU NSW</b>	Sec Fixed Personal Loan(used asset)
<b>Newcastle Permanent</b>	Personal Loan Secured
<b>Nexus Mutual</b>	Secured Personal Loan
<b>Queensland Country Credit Union</b>	New Car Loan



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## Secured Personal Loan

Company	Product
★★★	
Australian Unity	Australian Unity Secured Personal Loan
Bank of Melbourne	Secured Fixed Personal Loan
Bank of us	New Car Loan < 2 yrs
Bank of us	Used Car Loan > 2 yrs
Bankwest	Car Loan Secured
bcu	Freedom - Secured (<\$20,000)
bcu	Freedom - Secured (>\$20,000)
Bendigo Bank	Secured Personal Loan
Beyond Bank	Low Rate Loan
Beyond Bank	No Fee Loan
Credit Union SA	Fixed Rate Personal Loan
Hume Bank	Secured Personal Loan
Hunter United	Low Rate Car Loan
IMB	Personal Loan Secured
MOVE Bank	Used Car Loan
MyState	Secured PL - New Vehicle up to 2yrs
MyState	Secured PL - Vehicle 2 up to 7 yrs
Northern Inland CU	Smart Pers Ln Fxd-Sec vehicle 0-5yr
Northern Inland CU	Smart Pers Ln Var-Sec vehicle 0-5
Northern Inland CU	Smart Pers Ln Var-Sec vehicle 6-10y
NRMA Car Loans	Fast Loan - Low Rate - Used Car
P&N Bank	Secured Loan
People's Choice Credit Union	Discounted Personal Loan
Queensland Country Credit Union	Secured Personal Loan
RACV	Fast Approval Secure Personal Loan
SCU	Personal Loan Secured
SERVICE ONE Alliance Bank	Fixed Rate Eco Personal Loan- Sec
SERVICE ONE Alliance Bank	Variable Rate Personal Loan Secured
St.George Bank	Secured Fixed Personal Loan
Summerland Credit Union	Equity Plus Secured



# Personal 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.

## Secured Personal Loan

Company	Product
★★	
Arab Bank Australia	Personal Loan Sec Fixed
BankSA	Secured Fixed Personal Loan
BankVic	Personal Loan Fixed
First Option Credit Union	Personal Loan - Var Sec
Heritage Bank	Personal Loan Fixed Sec
Heritage Bank	Personal Loan Var Sec
Hunter United	Secured Personal Loan
Northern Inland CU	Smart Pers Ln Fxd-Sec vehicle 6-10y
Summerland Credit Union	Gen Purpose Loan Sec
The Mac	Personal Loan Secured
★	
Arab Bank Australia	Personal Ln Secured Var
Bank of Melbourne	Secured Variable Personal Loan
BankSA	Secured Variable Personal Loan
Latitude Financial Services	Personal Loan - Secured
St.George Bank	Secured Variable Personal Loan



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## Unsecured Personal Loan

Company	Product
<b>★★★★★ 'Outstanding Value'</b>	
Bank Australia	Personal Loan - Property Owners
Endeavour Mutual Bank	Personal Loan Var Rate
Liberty Financial	Unsecured Loan A - Excellent Credit
MoneyPlace	Unsecured Loan A - Excellent Credit
MOVE Bank	Personal Loan
Nexus Mutual	Unsecured personal loan
RateSetter	Unsecured Personal Loan - Fixed
Summerland Credit Union	Equity Plus Unsecured
<b>Rising Star</b>	
Endeavour Mutual Bank	Debt Consolidation Loan
ING	Personal Loan
SCU	Special Unsecured Personal Loan
<b>★★★★</b>	
Bendigo Bank	Student Unsecured Personal Loan
Easy Street Fin Services	EasyLoan Fixed
G&C Mutual Bank	Fair Rate Personal Loan
Gateway Bank	Personal Loan
Gateway Bank	Personal Loan Fixed
Harmoney	Unsecured Loan Excellent Credit
Horizon Credit Union	Budget Personal Loan Unsec
Illawarra CU NSW	Unsecured Fixed Personal Loan
Newcastle Permanent	Personal Loan Unsecured
People's Choice Credit Union	Unsecured Personal Loan (Low Rate)
Police Bank	Personal Loan
QBANK	All Purpose Loan - Special
Regional Australia Bank	Personal Touch Loan
SERVICE ONE Alliance Bank	Variable Personal Loan- Unsecured
SocietyOne	Unsecured Loan - Excellent Credit
Transport Mutual Credit Union	Credit Card Crusher



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## Unsecured Personal Loan

Company	Product
★★★	
ANZ	Fixed Rate Personal Loan-Unsecured
Australian Military Bank	Fixed Rate - Excellent Credit
Australian Military Bank	Variable Rate- Excellent Credit
Australian Unity	Australian Unity Unsecured Personal Loan
Auswide Bank	Unsecured Personal Loan - Fixed
Auswide Bank	Unsecured Personal Loan - Variable
Bank Australia	Lifestyle Personal Loan
Bank First	Personal Loan
Bank First	Personal Loan Fixed
Bank of us	Unsecured Personal Loan
BankVic	Personal Loan Variable
Bankwest	Unsec Basic Personal Ln
bcu	Freedom - Unsecured
Bendigo Bank	Unsecured Personal Loan
Beyond Bank	Flexi Loan Fixed
Beyond Bank	Flexi Loan Variable
BOQ	Unsecured Fixed Rate Flexible Personal Loan
Community First CU	Pers Loan Fixed 1-5 yrs
Credit Union SA	Variable Rate Personal Loan
CUA	Unsecured Fixed Personal Loan
CUA	Unsecured Variable Personal Loan
FCCS Credit Union	Used Car / Personal Loan
First Option Credit Union	Personal Loan - Var Unsec
First Option Credit Union	Personal Loan Fixed - Unsec
Greater Bank	Unsecured Personal Loan
Harmony	Unsecured Very Good Credit Rating
Heritage Bank	Personal Ln Fixed Unsec
Heritage Bank	Personal Loan Var Unsec
HSBC	Personal Loan - Fixed Rate
Hume Bank	Unsecured Personal Loan
Hunter United	Unsecured Personal Loan
IMB	Personal Loan Unsecured



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## Unsecured Personal Loan

Company

Product

★★★

<b>Liberty Financial</b>	Unsecured Loan B - Good Credit
<b>Macquarie Credit Union</b>	Unsecured Personal Loan
<b>ME</b>	Personal Loan Fxd
<b>MoneyPlace</b>	Unsecured Loan B - Good Credit
<b>MyState</b>	Unsecured Personal Loan
<b>Northern Inland CU</b>	Smart Personal Loan Unsec - Var
<b>P&amp;N Bank</b>	Unsecured Loan
<b>People's Choice Credit Union</b>	Unsecured Personal Loan
<b>QBANK</b>	All Purpose Loan
<b>Qudos Bank</b>	Personal Loan Unsecured
<b>Queensland Country Credit Union</b>	Unsecured Personal Loan
<b>RACQ Bank</b>	Personal Loan Variable
<b>SCU</b>	Personal Loan Unsecured
<b>SocietyOne</b>	Unsecured Loan - Good Credit
<b>SocietyOne</b>	Unsecured Loan - Very Good Credit
<b>Summerland Credit Union</b>	Gen Purpose Loan Unsec
<b>Suncorp Bank</b>	Unsecured Personal Loan
<b>Suncorp Bank</b>	Variable Unsecured Personal Loan
<b>Teachers Mutual Bank</b>	All Purpose Loan
<b>Teachers Mutual Bank</b>	Travel Loan
<b>UniBank</b>	All Purpose Loan
<b>UniBank</b>	Travel Loan
<b>Woolworths Employees CU</b>	Personal Loan



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## Unsecured Personal Loan

Company	Product
<b>★★</b>	
<b>ANZ</b>	Variable Rate Personal Loan-Unsec
<b>Arab Bank Australia</b>	Personal Loan Unsec Fixd
<b>Bank of Melbourne</b>	Unsecured Fixed Personal Loan
<b>Bank of Melbourne</b>	Unsecured Variable Personal Loan
<b>BankSA</b>	Unsecured Fixed Personal Loan
<b>BankSA</b>	Unsecured Variable Personal Loan
<b>Bankwest</b>	Flexible Personal Loan
<b>Commonwealth Bank</b>	Fxd Rate Personal Loan- Unsecured
<b>Commonwealth Bank</b>	Variable Personal Loan- Unsecured
<b>Community First CU</b>	Pers Loan Var 1-7 yrs
<b>Harmoney</b>	Unsecured Good Credit Rating
<b>Liberty Financial</b>	Unsecured Loan C - Average Credit
<b>MoneyPlace</b>	Unsecured Loan C - Average Credit
<b>NAB</b>	Personal Ln Unsec Fixed
<b>NAB</b>	Personal Ln Unsec Var
<b>Northern Inland CU</b>	Smart Personal Loan Unsec - Fixed
<b>Regional Australia Bank</b>	Personal Loan
<b>St.George Bank</b>	Unsecured Fixed Personal Loan
<b>St.George Bank</b>	Unsecured Variable Personal Loan
<b>The Mac</b>	Personal Loan Unsecured
<b>Transport Mutual Credit Union</b>	Unsecured Personal Loan
<b>Westpac</b>	Personal Loan Unsecured
<b>★</b>	
<b>Arab Bank Australia</b>	Personal Loan Unsec Var
<b>Harmoney</b>	Unsecured Average Credit Rating
<b>Latitude Financial Services</b>	Personal Loan - Unsecured
<b>Liberty Financial</b>	Unsecured Loan D - Below Average
<b>MoneyPlace</b>	Unsecured Loan D - Below Average
<b>SocietyOne</b>	Unsecured Loan - Average Credit