



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 - Owner Occupied 100-499k 80%
BankVic	Line of Credit Owner Occupied
BankVic	Premium Home Package Line of Credit O/O 50-249k
Endeavour Mutual Bank	Mortgage 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+ Special Offer
★★★★	
Aussie	Select LOC - Investment 100-499k 80%
BankVic	Line of Credit Investment
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 - Inv IO
bcu	All-In-One Standard Variable IO
Greater Bank	Ultimate 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 O/O
RACQ Bank	Choices Home Loan Overdraft 150-249k
Summerland Credit Union	Equity Extra Overdraft



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Line of Credit Variable \$200,000

Company	Product
★ ★ ★	
AMP Bank	Professional Package Investment Line of Credit 100-249k
AMP Bank	Professional Package Owner Occupied Line of Credit 100-249k
ANZ	Breakfree Equity Manager 150-249k
Australian Military Bank	Home Equity Loan
Auswide Bank	Freedom Package Line of Credit O/O 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
BankSA	Advantage Package Portfolio Loan Variable 150-249k
Bendigo Bank	Home Equity Loan - OO
Beyond Bank	All-In-One Variable Invest
BOQ	Clear Path Line of Credit Inv
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
CUA	Equity Line of Credit
Gateway Bank	Equitismart Home Loan
Gateway Bank	Investment Equitismart Home Loan
Greater Bank	Line of Credit
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	Property Package Inv Line Of Credit 150-249k
Hunter United	Home Equity
IMB	Equity Line Advantage
MyState Bank	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	Platinum Line of Credit Investment
Nexus Mutual	Standard Line of Credit Investment
Nexus Mutual	Standard Line of Credit O/O



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Line of Credit Variable \$200,000

Company	Product
★★★	
P&N Bank	Equity Access Account
People's Choice Credit Union	Home Loan Package Line of Credit 100-499,999k
People's Choice Credit Union	Line of Credit
RACQ Bank	Home Loan Overdraft
Reliance Bank	Tide You Over Home Equity
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 150-249k
Summerland Credit Union	Equity Extra Overdraft Standard
The Mutual Bank	Express Credit Facility
Transport Mutual Credit Union	Home Equity
Westpac	Premier Advantage Equity Access Loan 150-249k
★★	
ANZ	Equity Manager
Arab Bank Australia	Revolving Line of Credit
Auswide Bank	Freedom Package Investment Line of Credit 100k+
Auswide Bank	Line of Credit Owner Occupied 10k+
Bank of Sydney	Equity Maximiser
BankSA	Portfolio Loan Variable
Commonwealth Bank	Inv Viridian Line Of Credit
Commonwealth Bank	Viridian Line Of Credit
Delphi Bank	Home Equity
Macquarie Credit Union	Home Equity Loan
Macquarie Credit Union	Inv Home Equity Loan
NAB	Flexi Plus
NAB	Private Tailored Pkg Flexi Plus 50k+
RAMS	Line Of Credit
St.George Bank	Portfolio Loan Variable
Suncorp Bank	Access Equity 80%
Westpac	Equity Access Loan



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Line of Credit Variable \$200,000

Company	Product
★	
AMP Bank	Classic Owner Occupied Line of Credit
AMP Bank	Investment Classic Line of Credit
Auswide Bank	Investment Line of Credit
Bank of Melbourne	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - Inv



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Line of Credit Variable \$350,000

Company	Product
★★★★★ "Outstanding Value"	
Aussie	Select LOC - Owner Occupied 100-499k 80%
BankVic	Line of Credit Owner Occupied
BankVic	Premium Home Package Line of Credit O/O 250-749k
Endeavour Mutual Bank	Mortgage Line of Credit
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+ Special Offer
★★★★★	
AMP Bank	Professional Package Investment Line of Credit 250-499k
Aussie	Select LOC - Investment 100-499k 80%
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 - Inv IO
bcu	All-In-One Standard Variable IO
Greater Bank	Ultimate 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
RACQ Bank	Choices Home Loan Overdraft 250-499k
Summerland Credit Union	Equity Extra Overdraft



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Line of Credit Variable \$350,000

Company	Product
★ ★ ★	
AMP Bank	Professional Package Owner Occupied 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 O/O 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
BankSA	Advantage Package Portfolio Loan Variable 250-499k
BankVic	Line of Credit Investment
Beyond Bank	All-In-One Variable Invest
BOQ	Clear Path Line of Credit Inv
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	Property Package Inv Line Of Credit 250-499k
Hunter United	Home Equity
IMB	Equity Line Advantage
MyState Bank	Cash on Hand Line of Credit
NAB	Choice Package Flexi Plus 150k+
NAB	Flexi Plus
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



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Line of Credit Variable \$350,000

Company	Product
★★★	
Nexus Mutual	Standard Line of Credit Investment
Nexus Mutual	Standard Line of Credit O/O
P&N Bank	Equity Access Account
People's Choice Credit Union	Home Loan Package Line of Credit 100-499,999k
People's Choice Credit Union	Line of Credit
RACQ Bank	Home Loan Overdraft
Reliance Bank	Tide You Over Home Equity
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 Bank	Express Credit Facility
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	Revolving Line of Credit
Auswide Bank	Freedom Package Investment Line of Credit 100k+
Auswide Bank	Line of Credit Owner Occupied 10k+
Bank of Sydney	Equity Maximiser
BankSA	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - OO
Commonwealth Bank	Inv Viridian Line Of Credit
Commonwealth Bank	Viridian Line Of Credit
Delphi Bank	Home Equity
Gateway Bank	Investment Equitismart Home Loan
Macquarie Credit Union	Home Equity Loan
Macquarie Credit Union	Inv Home Equity Loan
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%
Westpac	Equity Access Loan
★	
AMP Bank	Classic Owner Occupied Line of Credit
AMP Bank	Investment Classic Line of Credit
Auswide Bank	Investment Line of Credit
Bank of Melbourne	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - Inv
Not rated	
Nexus Mutual	Platinum Line of Credit Investment
Nexus Mutual	Platinum Line of Credit O/O



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Line of Credit Variable \$500,000

Company	Product
★★★★★ "Outstanding Value"	
Aussie	Select LOC - Owner Occupied 500k+ 80%
BankVic	Premium Home Package Line of Credit O/O 250-749k
Greater Bank	Ultimate Line of Credit
HSBC	Premier Home Equity - Owner Occupied 500-749k
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+ Special Offer
★★★★★	
AMP Bank	Professional Package Investment Line of Credit 500-749k
AMP Bank	Professional Package Owner Occupied Line of Credit 500-749k
Aussie	Select LOC - Investment 500k+ 80%
BankVic	Line of Credit Owner Occupied
bcu	All-In-One Standard Variable
bcu	All-In-One Standard Variable - Inv
bcu	All-In-One Standard Variable - Inv IO
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+
RACQ Bank	Choices Home Loan Overdraft 500k+
Summerland Credit Union	Equity Extra Overdraft



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Line of Credit Variable \$500,000

Company	Product
★ ★ ★	
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 O/O 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
BankSA	Advantage Package Portfolio Loan Variable 500-749k
BankVic	Line of Credit Investment
Bankwest	Complete Home Loan Equity 500-749k
Beyond Bank	All-In-One Variable Invest
BOQ	Clear Path Line of Credit Inv
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	Property Package Inv Line Of Credit 500k+
Hunter United	Home Equity
IMB	Equity Line Advantage
MyState Bank	Cash on Hand Line of Credit
NAB	Choice Package Flexi Plus 150k+
NAB	Flexi Plus
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+



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Line of Credit Variable \$500,000

Company	Product
★★★	
Newcastle Permanent	Premium Plus Package Real Equity Credit Facility 500-749k
Newcastle Permanent	Real Equity Credit Facility
Nexus Mutual	Standard Line of Credit Investment
Nexus Mutual	Standard Line of Credit O/O
P&N Bank	Equity Access Account
RACQ Bank	Home Loan Overdraft
Reliance Bank	Tide You Over Home Equity
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 Bank	Express Credit Facility
Transport Mutual Credit Union	Home Equity
Westpac	Premier Advantage Equity Access Loan 500-749k
★★	
ANZ	Equity Manager
Arab Bank Australia	Revolving Line of Credit
Auswide Bank	Freedom Package Investment Line of Credit 100k+
Auswide Bank	Line of Credit Owner Occupied 10k+
Bank of Melbourne	Portfolio Loan Variable
Bank of Sydney	Equity Maximiser
BankSA	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - OO
Commonwealth Bank	Inv Viridian Line Of Credit
Commonwealth Bank	Viridian Line Of Credit
Delphi Bank	Home Equity
Gateway Bank	Investment Equitismart Home Loan
Macquarie Credit Union	Home Equity Loan
RAMS	Line Of Credit
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit
St.George Bank	Portfolio Loan Variable
Suncorp Bank	Access Equity 80%
Westpac	Equity Access Loan



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Line of Credit Variable \$500,000

Company	Product
★	
AMP Bank	Classic Owner Occupied Line of Credit
AMP Bank	Investment Classic Line of Credit
Auswide Bank	Investment Line of Credit
Bendigo Bank	Home Equity Loan - Inv
Macquarie Credit Union	Inv Home Equity Loan
Not rated	
Nexus Mutual	Platinum Line of Credit Investment
Nexus Mutual	Platinum Line of Credit O/O



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Line of Credit Variable \$750,000

Company	Product
★★★★★ "Outstanding Value"	
Aussie	Select LOC - Owner Occupied 500k+ 80%
BankVic	Premium Home Package Line of Credit O/O 750k+
Greater Bank	Ultimate Line of Credit
HSBC	Premier Home Equity - Owner Occupied 750-1m
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+ Special Offer
★★★★★	
AMP Bank	Professional Package Investment Line of Credit 750k+
AMP Bank	Professional Package Owner Occupied Line of Credit 750k+
Aussie	Select LOC - Investment 500k+ 80%
BankVic	Line of Credit Owner Occupied
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
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
★ ★ ★	
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 O/O 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+
BankSA	Advantage Package Portfolio Loan Variable 750k+
BankVic	Line of Credit Investment
Bankwest	Complete Home Loan Equity 750k+
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
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
CUA	Equity Line of Credit
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HSBC	Home Equity - Owner Occupied
Hume Bank	Inv Line Of Credit
Hume Bank	Line Of Credit
Hume Bank	Property Package Inv Line Of Credit 500k+
Hunter United	Home Equity
IMB	Equity Line Advantage
MyState Bank	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+



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Line of Credit Variable \$750,000

Company	Product
★★★	
Newcastle Permanent	Real Equity Credit Facility
Nexus Mutual	Standard Line of Credit Investment
Nexus Mutual	Standard Line of Credit O/O
P&N Bank	Equity Access Account
RACQ Bank	Home Loan Overdraft
Reliance Bank	Tide You Over Home Equity
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 Bank	Express Credit Facility
Transport Mutual Credit Union	Home Equity
Westpac	Premier Advantage Equity Access Loan 750k+
★★	
ANZ	Equity Manager
Auswide Bank	Freedom Package Investment Line of Credit 100k+
Auswide Bank	Line of Credit Owner Occupied 10k+
Bank of Melbourne	Portfolio Loan Variable
Bank of Sydney	Equity Maximiser
BankSA	Portfolio Loan Variable
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Westpac	Equity Access Loan



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Line of Credit Variable \$750,000

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AMP Bank	Classic Owner Occupied Line of Credit
AMP Bank	Investment Classic Line of Credit
Auswide Bank	Investment Line of Credit
Bendigo Bank	Home Equity Loan - Inv
Macquarie Credit Union	Inv Home Equity Loan
Not rated	
Nexus Mutual	Platinum Line of Credit Investment
Nexus Mutual	Platinum Line of Credit O/O