



# 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 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
Aussie	Select LOC - Owner Occupied 100-499k 80%
BankVic	Premium Home Package Line of Credit O/O 50-249k
Greater Bank	Ultimate Line of Credit
Nexus Mutual	Platinum Line of Credit Investment
Nexus Mutual	Platinum Line of Credit O/O
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%
Bank Australia	Line of Credit
BankVic	Line of Credit Owner Occupied
Endeavour Mutual Bank	Mortgage Line of Credit
Greater Bank	Line of Credit
HSBC	Home Equity - Owner Occupied
Heritage Bank	Home Advantage Living Equity 150-249k
Hume Bank	Property Package Line Of Credit 150-249k
Newcastle Permanent	Premium Plus Package Real Equity Credit Facility
Qudos Bank	Home Access Loan
RACQ Bank	Choices Home Loan Overdraft 150-249k
Summerland Credit Union	Equity Extra Overdraft
Suncorp Bank	Home Package Plus Access Equity 80% 150k+
The Mutual Bank	Express Credit Facility



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## Line of Credit Variable \$200,000 Principal & Interest

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+
BOQ	Clear Path Line of Credit OO
Bank First	Equity Line of Credit Investment
Bank First	Equity Line of Credit O/O
Bank of Melbourne	Advantage Package Portfolio Loan Variable 150-249k
Bank of Sydney	Equity Maximiser
Bank of us	FlexiLine
Bank of us	Investment FlexiLine
BankSA	Advantage Package Portfolio Loan Variable 150-249k
BankVic	Line of Credit Investment
Bendigo Bank	Home Equity Loan - OO
Beyond Bank	All-In-One Variable Invest
CUA	Equity Line of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
Delphi Bank	Home Equity
Gateway Bank	Equitismart Home Loan
Gateway Bank	Investment Equitismart Home Loan
Heritage Bank	Living Equity
Horizon Bank	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
Macquarie Credit Union	Home Equity Loan
MyState Bank	Cash on Hand Line of Credit
NAB	Choice Package Flexi Plus 150k+
Newcastle Permanent	Real Equity Credit Facility



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## Line of Credit Variable \$200,000 Principal & Interest

Company	Product
★★★	
Nexus Mutual	Standard Line of Credit Investment
Nexus Mutual	Standard Line of Credit O/O
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
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+
BOQ	Clear Path Line of Credit Inv
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - Inv
Commonwealth Bank	Inv Viridian Line Of Credit
Commonwealth Bank	Viridian Line Of Credit
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 Principal & Interest

Company	Product
★	
AMP Bank	Classic Owner Occupied Line of Credit
AMP Bank	Investment Classic Line of Credit
Auswide Bank	Investment Line of Credit
BOQ	Home Loan Privileges Line of Credit 150-249k
BOQ	Line of Credit



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## Line of Credit Variable \$350,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
Aussie	Select LOC - Owner Occupied 100-499k 80%
BankVic	Premium Home Package Line of Credit O/O 250-749k
Greater Bank	Ultimate Line of Credit
Nexus Mutual	Platinum Line of Credit Investment
Nexus Mutual	Platinum Line of Credit O/O
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
Suncorp Bank	Home Package Plus Access Equity 80% 150k+
★★★★★	
AMP Bank	Professional Package Investment Line of Credit 250-499k
Aussie	Select LOC - Investment 100-499k 80%
Bank Australia	Line of Credit
BankVic	Line of Credit Owner Occupied
Endeavour Mutual Bank	Mortgage Line of Credit
HSBC	Home Equity - Owner Occupied
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
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
The Mutual Bank	Express Credit Facility



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## Line of Credit Variable \$350,000 Principal & Interest

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+
BOQ	Clear Path Line of Credit OO
Bank First	Equity Line of Credit Investment
Bank First	Equity Line of Credit O/O
Bank of Melbourne	Advantage Package Portfolio Loan Variable 250-499k
Bank of Sydney	Equity Maximiser
Bank of us	FlexiLine
Bank of us	Investment FlexiLine
BankSA	Advantage Package Portfolio Loan Variable 250-499k
BankVic	Line of Credit Investment
Bendigo Bank	Home Equity Loan - OO
Beyond Bank	All-In-One Variable Invest
CUA	Equity Line of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
Delphi Bank	Home Equity
Gateway Bank	Equitismart Home Loan
Greater Bank	Line of Credit
Heritage Bank	Living Equity
Horizon Bank	Handyloan Secured Line of Credit
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
Macquarie Credit Union	Home Equity Loan
MyState Bank	Cash on Hand Line of Credit
NAB	Choice Package Flexi Plus 150k+
NAB	Portfolio Facility 250-499k



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## Line of Credit Variable \$350,000 Principal & Interest

Company	Product
★★★	
NAB	Portfolio Package Portfolio Facility 250-499k
Newcastle Permanent	Real Equity Credit Facility
Nexus Mutual	Standard Line of Credit Investment
Nexus Mutual	Standard Line of Credit O/O
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 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 Principal & Interest

Company	Product
★★	
ANZ	Equity Manager
Auswide Bank	Freedom Package Investment Line of Credit 100k+
Auswide Bank	Line of Credit Owner Occupied 10k+
BOQ	Clear Path Line of Credit Inv
BOQ	Home Loan Privileges Line of Credit 250-999k
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - Inv
Commonwealth Bank	Inv Viridian Line Of Credit
Commonwealth Bank	Viridian Line Of Credit
Gateway Bank	Investment Equitismart Home 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
★	
AMP Bank	Classic Owner Occupied Line of Credit
AMP Bank	Investment Classic Line of Credit
Arab Bank Australia	Revolving Line of Credit
Auswide Bank	Investment Line of Credit
BOQ	Line of Credit





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## Line of Credit Variable \$500,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
BankVic	Premium Home Package Line of Credit O/O 250-749k
Greater Bank	Ultimate Line of Credit
HSBC	Premier Home Equity Owner Occupied Promotional Offer 500-749k
Nexus Mutual	Platinum Line of Credit Investment
Nexus Mutual	Platinum Line of Credit O/O
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
Suncorp Bank	Home Package Plus Access Equity 80% 150k+
★★★★★	
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%
Aussie	Select LOC - Owner Occupied 500k+ 80%
BankVic	Line of Credit Owner Occupied
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
RACQ Bank	Choices Home Loan Overdraft 500k+
Summerland Credit Union	Equity Extra Overdraft
Summerland Credit Union	Equity Extra Overdraft 80



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## Line of Credit Variable \$500,000 Principal & Interest

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+
BOQ	Clear Path Line of Credit OO
Bank Australia	Line of Credit
Bank First	Equity Line of Credit Investment
Bank First	Equity Line of Credit O/O
Bank of Melbourne	Advantage Package Portfolio Loan Variable 500-749k
Bank of Sydney	Equity Maximiser
Bank of us	FlexiLine
Bank of us	Investment FlexiLine
BankSA	Advantage Package Portfolio Loan Variable 500-749k
BankVic	Line of Credit Investment
Bendigo Bank	Home Equity Loan - OO
Beyond Bank	All-In-One Variable Invest
CUA	Equity Line of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
Delphi Bank	Home Equity
Gateway Bank	Equitismart Home Loan
Greater Bank	Line of Credit
HSBC	Home Equity - Owner Occupied
Heritage Bank	Living Equity
Horizon Bank	Handyloan Secured Line of Credit
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



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## Line of Credit Variable \$500,000 Principal & Interest

Company	Product
★★★	
NAB	Portfolio Package Portfolio Facility 500-999k
Newcastle Permanent	Real Equity Credit Facility
Nexus Mutual	Standard Line of Credit Investment
Nexus Mutual	Standard Line of Credit O/O
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 500-749k
St.George Bank	Portfolio Loan Variable
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



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## Line of Credit Variable \$500,000 Principal & Interest

Company	Product
★★	
ANZ	Equity Manager
Auswide Bank	Freedom Package Investment Line of Credit 100k+
Auswide Bank	Line of Credit Owner Occupied 10k+
BOQ	Clear Path Line of Credit Inv
BOQ	Home Loan Privileges Line of Credit 250-999k
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Bendigo Bank	Home Equity Loan - Inv
Commonwealth Bank	Inv Viridian Line Of Credit
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	Flexi Plus
NAB	Private Tailored Pkg Flexi Plus 50k+
RAMS	Line Of Credit
Suncorp Bank	Access Equity 80%
Westpac	Equity Access Loan
★	
AMP Bank	Classic Owner Occupied Line of Credit
AMP Bank	Investment Classic Line of Credit
Arab Bank Australia	Revolving Line of Credit
Auswide Bank	Investment Line of Credit
BOQ	Line of Credit



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## Line of Credit Variable \$750,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
BankVic	Premium Home Package Line of Credit O/O 750k+
Greater Bank	Ultimate Line of Credit
HSBC	Premier Home Equity Owner Occupied Promotional Offer 750k-1.5m
Nexus Mutual	Platinum Line of Credit Investment
Nexus Mutual	Platinum Line of Credit O/O
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
★★★★	
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%
Aussie	Select LOC - Owner Occupied 500k+ 80%
BankVic	Line of Credit Owner Occupied
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
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
Suncorp Bank	Home Package Plus Access Equity 80% 150k+



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## Line of Credit Variable \$750,000 Principal & Interest

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+
BOQ	Clear Path Line of Credit OO
Bank Australia	Line of Credit
Bank First	Equity Line of Credit Investment
Bank First	Equity Line of Credit O/O
Bank of Melbourne	Advantage Package Portfolio Loan Variable 750k+
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BankVic	Line of Credit Investment
Bendigo Bank	Home Equity Loan - OO
Beyond Bank	All-In-One Variable Invest
CUA	Equity Line of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150k+
Delphi Bank	Home Equity
Gateway Bank	Equitismart Home Loan
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HSBC	Home Equity - Owner Occupied
Horizon Bank	Handyloan Secured Line of Credit
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



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## Line of Credit Variable \$750,000 Principal & Interest

Company	Product
★★★	
Newcastle Permanent	Real Equity Credit Facility
Nexus Mutual	Standard Line of Credit Investment
Nexus Mutual	Standard Line of Credit O/O
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 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+
BOQ	Clear Path Line of Credit Inv
BOQ	Home Loan Privileges Line of Credit 250-999k
Bank of Melbourne	Portfolio Loan Variable
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Commonwealth Bank	Viridian Line Of Credit
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Macquarie Credit Union	Inv Home Equity Loan
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RAMS	Line Of Credit
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Suncorp Bank	Access Equity 80%
Westpac	Equity Access Loan



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## Line of Credit Variable \$750,000 Principal & Interest

Company	Product
★	
AMP Bank	Classic Owner Occupied Line of Credit
AMP Bank	Investment Classic Line of Credit
Auswide Bank	Investment Line of Credit
Auswide Bank	Line of Credit Owner Occupied 10k+
BOQ	Line of Credit