



# 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 Australia	New Car Loan - Low Emission Only
Bank First	Green Car Loan Fixed
Bank First	Green Car Loan Promotion Variable
Bank First	New Car Loan Fixed
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
G&C Mutual Bank	Fair Rate Personal Loan Diamond
G&C Mutual Bank	Fixed Rate New Car Loan <3 yrs old
Greater Bank	New Car Loan
Greater Bank	Secured Personal Loan
Horizon Bank	New Car Loan Fixed
Illawarra Credit Union	Online Secured Personal Loan
Illawarra Credit Union	Sec Fixed Personal Loan (new asset)
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
RateSetter	Low Rate Car Loan
Suncorp Bank	Secured Car Loans



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## New Car Loan

Company	Product
★★★★★	
Auswide Bank	Car Loan - Fixed
Bank Australia	New Car Loan - Fixed
Bank of us	New Car Loan < 2 yrs
BankVic	Car Loan
bcb	Car Loan
Bendigo Bank	Green Sec Personal Loan
Bendigo Bank	Student Secured Personal Loan
CUA	Secured Fixed Car Loan
Endeavour Mutual Bank	New Car Loan
Gateway Bank	New Car Loan < 12mths
Geelong Bank	Affinity Car Loan
Heritage Bank	Car Loan
Hume Bank	Secured Personal Loan
Hunter United	A Cracking Car Loan (<5 yrs)
IMB	Car Loan (up to 2 years old)
IMB	Personal Loan Secured
Newcastle Permanent	Car Loan Secured
Newcastle Permanent	Personal Loan Secured
Nexus Mutual	Secured Personal Loan
Northern Inland CU	Smart Personal Loan - New Car Only
Police Bank	Green Loan
QBANK	Car Loan Special: Up to 2 yrs
Qudos Bank	Car Loan <5yrs old
RACQ Bank	Fixed Rate New Car Loan
RACV	Fast Approval Secure Car Loan (NEW)
Regional Australia Bank	Accelerator Car Loan
Summerland Credit Union	Car Loan
Summerland Credit Union	Equity Plus Secured
Summerland Credit Union	Equity Plus Unsecured
Sydney Mutual Bank	New Car Loan
The Mac	Car Loan New
Transport Mutual Credit Union	FASTROAD New Car Loan



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## New Car Loan

Company	Product
★★★	
Arab Bank Australia	Personal Loan Sec Fixed
Australian Military Bank	Car Loan - Excellent Credit
Australian Unity	Car Loan
Australian Unity	Secured Personal Loan
Auswide Bank	Unsecured Personal Loan - Fixed
Bank Australia	Lifestyle Personal Loan
Bank Australia	Personal Loan - Property Owners
Bank First	Personal Loan
Bank First	Personal Loan Fixed
Bank of Melbourne	Secured Fixed Personal Loan
Bank of us	Unsecured Personal Loan
BankSA	Secured Fixed Personal Loan
BankVic	Personal Loan Fixed
BankVic	Personal Loan Variable
Bankwest	Car Loan Secured
Bankwest	Unsec Basic Personal Ln
bcu	Freedom - Secured (>\$20,000)
Bendigo Bank	Green Unsec Personal Ln
Bendigo Bank	Secured Personal Loan
Bendigo Bank	Unsecured Personal Loan
Beyond Bank	Low Rate Loan
Beyond Bank	No Fee Loan
BOQ	Fixed Rate Flexible Car Loan
BOQ	Unsecured Fixed Rate Flexible Personal Loan
Commonwealth Bank	Secured Car Loan - Fixed
Community First CU	New Car Loan up to 5 yrs old
Community First CU	Pers Loan Fixed 1-5 yrs
Credit Union SA	Fixed Rate Personal Loan
CUA	Unsecured Fixed Personal Loan
CUA	Unsecured Variable Personal Loan
Easy Street Fin Services	EasyLoan Fixed
Endeavour Mutual Bank	Personal Loan Unsecured



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## New Car Loan

Company	Product
★★★	
First Option Bank	New Car Loan - Fixed
First Option Bank	New Car Loan - Var Sec
G&C Mutual Bank	Fair Rate Personal Loan Emerald
G&C Mutual Bank	Fair Rate Personal Loan Ruby
G&C Mutual Bank	Fair Rate Personal Loan Sapphire
Gateway Bank	Personal Loan
Gateway Bank	Personal Loan Fixed
Greater Bank	Unsecured Personal Loan
Harmony	Unsecured Loan Excellent Credit
Heritage Bank	Personal Ln Fixed Unsec
Heritage Bank	Personal Loan Fixed Sec
Hume Bank	Unsecured Personal Loan
Hunter United	Secured Personal Loan
Hunter United	Unsecured Personal Loan
Illawarra Credit Union	Unsecured Fixed Personal Loan
IMB	Personal Loan Unsecured
ING	Personal Loan
Latitude Financial Services	Car Loan
Latitude Financial Services	Low Rate Excellent Credit - Secured
Latitude Financial Services	Low Rate Excellent Credit - Unsecured
Liberty Financial	Unsecured Loan A - Excellent Credit
Liberty Financial	Unsecured Loan B - Good Credit
Macquarie Credit Union	Car loan up to 2 years Old
Macquarie Credit Union	Car loan up to 5 years Old
ME	Personal Loan Fxd
MoneyPlace	Unsecured Loan A - Excellent Credit
MoneyPlace	Unsecured Loan B - Very Good Credit
MOVE Bank	Personal Loan
MyState Bank	Secured Fixed PL - New Vehicle up to 2yrs
MyState Bank	Secured Variable PL - New Vehicle up to 2yrs
Newcastle Permanent	Personal Loan Unsecured
Nexus Mutual	Unsecured Personal Loan



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## New Car Loan

Company	Product
★★★	
Northern Inland CU	Smart Pers Ln Fxd-Sec vehicle 0-5yr
Northern Inland CU	Smart Pers Ln Var-Sec vehicle 0-5
NRMA Car Loans	Fast Loan - Low Rate - New Car
OurMoneyMarket	Low Rate Personal Loan A
OurMoneyMarket	Low Rate Personal Loan A+
People's Choice Credit Union	Discounted Personal Loan
People's Choice Credit Union	Unsecured Personal Loan (Low Rate)
Police Bank	Driveaway Car Loan
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
RACQ Bank	Personal Loan Variable
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
Reliance Bank	Car Loan Fixed 3 to 7 Years
SERVICE ONE Alliance Bank	Fixed Rate Car Loan
SERVICE ONE Alliance Bank	Fixed Rate Eco Personal Loan- Sec
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	Eco Loan Secured
Summerland Credit Union	Eco Loan 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>Sydney Mutual Bank</b>	Personal Loan Unsecured
<b>Symple Loans</b>	Unsecured Loan Excellent Credit
<b>Symple Loans</b>	Unsecured Loan Very Good Credit
<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 Capricornian</b>	Auto Loans
<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



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## New Car Loan

### Company

### Product

★★

<b>ANZ</b>	Fixed Rate Personal Loan-Unsecured
<b>ANZ</b>	Variable Rate Personal Loan-Unsec
<b>Arab Bank Australia</b>	Personal Ln Secured Var
<b>Arab Bank Australia</b>	Personal Loan Unsec Fixd
<b>Australian Military Bank</b>	Fixed Rate - Excellent Credit
<b>Australian Military Bank</b>	Variable Rate- Excellent Credit
<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>Beyond Bank</b>	Flexi Loan Fixed
<b>Beyond Bank</b>	Flexi Loan Variable
<b>Commonwealth Bank</b>	Fixed Rate Personal Loan - Unsecured
<b>Commonwealth Bank</b>	Variable Personal Loan - Unsecured
<b>Community First CU</b>	Pers Loan Var 1-7 yrs
<b>Credit Union SA</b>	Variable Rate Personal Loan
<b>First Option Bank</b>	Personal Loan - Var Sec
<b>First Option Bank</b>	Personal Loan - Var Unsec
<b>G&amp;C Mutual Bank</b>	Fair Rate Personal Loan Opal
<b>Harmony</b>	Unsecured Very Good Credit Rating
<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>Liberty Financial</b>	Unsecured Loan C - Average Credit
<b>Macquarie Credit Union</b>	Car loan up to 10 years Old
<b>Macquarie Credit Union</b>	Unsecured Personal Loan
<b>MoneyPlace</b>	Unsecured Loan C - Good Credit
<b>MyState Bank</b>	Unsecured Fixed Personal Loan



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## New Car Loan

Company	Product
★★	
MyState Bank	Unsecured Variable Personal Loan
NAB	Personal Ln Unsec Fixed
NAB	Personal Ln Unsec Var
OurMoneyMarket	Low Rate Personal Loan B
People's Choice Credit Union	Unsecured Personal Loan
Regional Australia Bank	Personal Loan
Reliance Bank	Personal Loan Fixed
Reliance Bank	Personal Loan Variable
SocietyOne	Unsecured Loan - Good Credit
St.George Bank	Secured Variable Personal Loan
St.George Bank	Unsecured Fixed 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
★	
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 D - Below Average
MoneyPlace	Unsecured Loan D - Below Average
OurMoneyMarket	Low Rate Personal Loan C
OurMoneyMarket	Low Rate Personal Loan D
SocietyOne	Unsecured Loan - Average Credit
Symple Loans	Unsecured Loan Average Credit
Symple Loans	Unsecured Loan Good Credit





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## Used Car Loan

### Company

### Product

★★★★★ 'Outstanding Value'

<b>Auswide Bank</b>	Car Loan - Fixed
<b>Bank Australia</b>	Used Car Loan - Fixed
<b>Bank Australia</b>	Used Car Loan - Low Emission Only
<b>Bank First</b>	Used Car Loan Fixed
<b>Bank First</b>	Used Car Loan Promotion Variable
<b>Bendigo Bank</b>	Green Sec Personal Loan
<b>CUA</b>	Secured Fixed Car Loan
<b>G&amp;C Mutual Bank</b>	Fair Rate Personal Loan Diamond
<b>Geelong Bank</b>	Affinity Car Loan
<b>Greater Bank</b>	Secured Personal Loan
<b>Hume Bank</b>	Secured Personal Loan
<b>Illawarra Credit Union</b>	Sec Fixed Personal Loan(used asset)
<b>loans.com.au</b>	Car Loan (Used - Dealer Only)
<b>Nexus Mutual</b>	Secured Personal Loan
<b>Police Bank</b>	Green Loan
<b>RateSetter</b>	Low Rate Car Loan
<b>Summerland Credit Union</b>	Equity Plus Secured
<b>Summerland Credit Union</b>	Equity Plus Unsecured
<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>Australian Unity</b>	Car Loan
<b>Bank Australia</b>	Personal Loan - Property Owners
<b>bcu</b>	Car Loan
<b>Bendigo Bank</b>	Student Secured Personal Loan
<b>Beyond Bank</b>	Low Rate Loan
<b>Beyond Bank</b>	No Fee Loan
<b>Credit Union SA</b>	Fixed Rate Personal Loan
<b>Endeavour Mutual Bank</b>	Personal Loan Unsecured
<b>G&amp;C Mutual Bank</b>	Fair Rate Personal Loan Emerald
<b>Gateway Bank</b>	Car Loan < 5yrs Old
<b>Heritage Bank</b>	Car Loan
<b>Horizon Bank</b>	Used Car Loan - Special
<b>Hunter United</b>	A Cracking Car Loan (<5 yrs)
<b>IMB</b>	Personal Loan Secured
<b>Newcastle Permanent</b>	Car Loan Secured
<b>Newcastle Permanent</b>	Personal Loan Secured
<b>Northern Inland CU</b>	Smart Pers Ln Var-Sec vehicle 0-5
<b>People's Choice Credit Union</b>	Discounted Personal Loan
<b>Police Bank</b>	Driveaway Car Loan
<b>Qudos Bank</b>	Car Loan <5yrs old
<b>RACQ Bank</b>	Fixed Rate Used Car Loan
<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>Reliance Bank</b>	Car Loan Variable 3 to 7 years
<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>	Car Loan
<b>Summerland Credit Union</b>	Eco Loan Secured
<b>Summerland Credit Union</b>	Eco Loan Unsecured
<b>Sydney Mutual Bank</b>	Personal Loan Unsecured



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## Used Car Loan

Company	Product
★★★	
Arab Bank Australia	Personal Loan Sec Fixed
Australian Unity	Secured Personal Loan
Australian Unity	Unsecured Personal Loan
Auswide Bank	Unsecured Personal Loan - Fixed
Bank Australia	Lifestyle Personal Loan
Bank First	Personal Loan
Bank First	Personal Loan Fixed
Bank of Melbourne	Secured Fixed Personal Loan
Bank of us	Unsecured Personal Loan
Bank of us	Used Car Loan > 2 yrs
BankSA	Secured Fixed Personal Loan
BankVic	Personal Loan Fixed
BankVic	Personal Loan Variable
Bankwest	Unsec Basic Personal Ln
bcu	Freedom - Secured (<\$20,000)
bcu	Freedom - Unsecured
Bendigo Bank	Green Unsec Personal Ln
Bendigo Bank	Secured Personal Loan
Bendigo Bank	Unsecured Personal Loan
Beyond Bank	Flexi Loan Fixed
Beyond Bank	Flexi Loan Variable
BOQ	Fixed Rate Flexible Car Loan
BOQ	Unsecured Fixed Rate Flexible Personal Loan
Commonwealth Bank	Secured Car Loan - Fixed
Community First CU	New Car Loan up to 5 yrs old
Community First CU	Pers Loan Fixed 1-5 yrs
Community First CU	Pers Loan Var 1-7 yrs
Credit Union SA	Variable Rate Personal Loan
CUA	Unsecured Fixed Personal Loan
CUA	Unsecured Variable Personal Loan
Easy Street Fin Services	EasyLoan Fixed
First Option Bank	Used Car Loan - Fixed



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## Used Car Loan

Company	Product
★★★	
First Option Bank	Used Car Loan - Var Sec
G&C Mutual Bank	Fair Rate Personal Loan Ruby
G&C Mutual Bank	Fair Rate Personal Loan Sapphire
Gateway Bank	Car Loan > 5yrs Old
Gateway Bank	Personal Loan
Gateway Bank	Personal Loan Fixed
Geelong Bank	Used Car / Personal Loan
Greater Bank	Unsecured Personal Loan
Harmony	Unsecured Loan Excellent Credit
Heritage Bank	Personal Ln Fixed Unsec
Heritage Bank	Personal Loan Fixed Sec
Heritage Bank	Personal Loan Var Unsec
Horizon Bank	Budget Personal Loan Unsec
HSBC	Personal Loan - Fixed Rate
Hume Bank	Unsecured Personal Loan
Hunter United	Secured Personal Loan
Hunter United	Unsecured Personal Loan
Illawarra Credit Union	Unsecured Fixed Personal Loan
IMB	Personal Loan Unsecured
ING	Personal Loan
Latitude Financial Services	Car Loan
Liberty Financial	Unsecured Loan A - Excellent Credit
Liberty Financial	Unsecured Loan B - Good Credit
Macquarie Credit Union	Car loan up to 5 years Old
ME	Personal Loan Fxd
MoneyPlace	Unsecured Loan A - Excellent Credit
MoneyPlace	Unsecured Loan B - Very Good Credit
MOVE Bank	Personal Loan
MOVE Bank	Used Car Loan
MyState Bank	Secured Fixed PL - Vehicle 2 up to 7 yrs
MyState Bank	Secured Variable PL - Vehicle 2 up to 7 yrs
Newcastle Permanent	Personal Loan Unsecured



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## Used Car Loan

### Company

### Product

★★★

<b>Nexus Mutual</b>	Unsecured Personal Loan
<b>Northern Inland CU</b>	Smart Pers Ln Fxd-Sec vehicle 0-5yr
<b>Northern Inland CU</b>	Smart Pers Ln Fxd-Sec vehicle 6-10y
<b>Northern Inland CU</b>	Smart Pers Ln Var-Sec vehicle 6-10y
<b>Northern Inland CU</b>	Smart Personal Loan Unsec - Var
<b>NRMA Car Loans</b>	Fast Loan - Low Rate - Used Car
<b>OurMoneyMarket</b>	Low Rate Personal Loan A
<b>OurMoneyMarket</b>	Low Rate Personal Loan A+
<b>OurMoneyMarket</b>	Low Rate Personal Loan B
<b>People's Choice Credit Union</b>	Unsecured Personal Loan (Low Rate)
<b>Police Bank</b>	Personal Loan
<b>QBANK</b>	All Purpose Loan
<b>QBANK</b>	All Purpose Loan - Special
<b>QBANK</b>	Car Loan
<b>Qudos Bank</b>	Personal Loan Unsecured
<b>Queensland Country Credit Union</b>	Secured Personal Loan
<b>RACQ Bank</b>	Personal Loan Variable
<b>RateSetter</b>	Unsecured Personal Loan 5yr - Fxd
<b>Regional Australia Bank</b>	Car Loan
<b>Regional Australia Bank</b>	Personal Touch Loan
<b>Reliance Bank</b>	Car Loan Fixed 3 to 7 Years
<b>SERVICE ONE Alliance Bank</b>	Variable Personal Loan- Unsecured
<b>SERVICE ONE Alliance Bank</b>	Variable Rate Car Loan
<b>SERVICE ONE Alliance Bank</b>	Variable Rate Personal Loan Secured
<b>SocietyOne</b>	Unsecured Loan - Excellent Credit
<b>SocietyOne</b>	Unsecured Loan - Very Good Credit
<b>St.George Bank</b>	Secured Fixed Personal Loan
<b>Summerland Credit Union</b>	Gen Purpose Loan Sec
<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>Symple Loans</b>	Unsecured Loan Excellent Credit



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## Used Car Loan

### Company

### Product

★★★

<b>Symple Loans</b>	Unsecured Loan Very Good Credit
<b>Teachers Mutual Bank</b>	All Purpose Loan
<b>Teachers Mutual Bank</b>	Used Car Loan Unsecured
<b>The Capricornian</b>	Auto Loans
<b>The Mac</b>	Personal Loan Secured
<b>The Mac</b>	Used Car Loan
<b>Transport Mutual Credit Union</b>	FASTROAD Used Car Loan
<b>UniBank</b>	All Purpose Loan
<b>UniBank</b>	Used Car Loan Unsecured
<b>Westpac</b>	Car Loan



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## Used Car Loan

Company	Product
★★	
ANZ	Fixed Rate Personal Loan-Unsecured
ANZ	Variable Rate Personal Loan-Unsec
Arab Bank Australia	Personal Ln Secured Var
Arab Bank Australia	Personal Loan Unsec Fixd
Australian Military Bank	Fixed Rate - Excellent Credit
Australian Military Bank	Variable Rate- Excellent Credit
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
Commonwealth Bank	Fixed Rate Personal Loan - Unsecured
Commonwealth Bank	Variable Personal Loan - Unsecured
First Option Bank	Personal Loan - Var Sec
First Option Bank	Personal Loan - Var Unsec
G&C Mutual Bank	Fair Rate Personal Loan Opal
Harmony	Unsecured Very Good Credit Rating
Harmony	Unsecured Good Credit Rating
Heritage Bank	Personal Loan Var Sec
Liberty Financial	Unsecured Loan C - Average Credit
Macquarie Credit Union	Car loan up to 10 years Old
Macquarie Credit Union	Unsecured Personal Loan
MoneyPlace	Unsecured Loan C - Good Credit
MyState Bank	Unsecured Fixed Personal Loan
MyState Bank	Unsecured Variable Personal Loan
NAB	Personal Ln Unsec Fixed
NAB	Personal Ln Unsec Var
Northern Inland CU	Smart Personal Loan Unsec - Fixed
People's Choice Credit Union	Unsecured Personal Loan
Queensland Country Credit Union	Unsecured Personal Loan



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## Used Car Loan

### Company

### Product

★★

<b>Regional Australia Bank</b>	Personal Loan
<b>Reliance Bank</b>	Personal Loan Fixed
<b>Reliance Bank</b>	Personal Loan Variable
<b>SocietyOne</b>	Unsecured Loan - Good Credit
<b>St.George Bank</b>	Secured Variable Personal Loan
<b>St.George Bank</b>	Unsecured Fixed Personal Loan
<b>St.George Bank</b>	Unsecured Variable Personal Loan
<b>Symple Loans</b>	Unsecured Loan Good Credit
<b>The Mac</b>	Personal Loan Unsecured
<b>Transport Mutual Credit Union</b>	Unsecured Personal Loan
<b>Westpac</b>	Personal Loan Unsecured

★

<b>Arab Bank Australia</b>	Personal Loan Unsec Var
<b>Harmony</b>	Unsecured Average Credit Rating
<b>Latitude Financial Services</b>	Personal Loan - Secured
<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>OurMoneyMarket</b>	Low Rate Personal Loan C
<b>OurMoneyMarket</b>	Low Rate Personal Loan D
<b>SocietyOne</b>	Unsecured Loan - Average Credit
<b>Symple Loans</b>	Unsecured Loan Average Credit





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## Secured Personal Loan

Company	Product
★★★★★ 'Outstanding Value'	
Credit Union SA	Special Fixed Rate Personal Loan
Endeavour Mutual Bank	Term Deposit Secured Loan
First Option Bank	Cash Secured Personal Loan
Heritage Bank	Low Rate Secured Loan
Illawarra Credit Union	Online Secured Personal Loan
Illawarra Credit Union	Sec Fixed Personal Loan (new asset)
MOVE Bank	New Car Loan
Sydney Mutual Bank	Term Deposit Secured Loan
★★★★	
Bank of us	New Car Loan < 2 yrs
Greater Bank	Secured Personal Loan
Horizon Bank	Personal Loan Sec by TD
Hume Bank	Secured Personal Loan
Illawarra Credit Union	Sec Fixed Personal Loan(used asset)
Nexus Mutual	Secured Personal Loan
Queensland Country Credit Union	New Car Loan
Summerland Credit Union	Equity Plus Secured



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## Secured Personal Loan

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



# Personal Loans Star Ratings

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## Secured Personal Loan

### Company

### Product

★★

<b>Arab Bank Australia</b>	Personal Loan Sec Fixed
<b>Bank of Melbourne</b>	Secured Variable Personal Loan
<b>BankSA</b>	Secured Variable Personal Loan
<b>Heritage Bank</b>	Personal Loan Fixed Sec
<b>Heritage Bank</b>	Personal Loan Var Sec
<b>Latitude Financial Services</b>	Low Rate Excellent Credit - Secured
<b>MOVE Bank</b>	Used Car Loan
<b>Northern Inland CU</b>	Smart Pers Ln Fxd-Sec vehicle 6-10y
<b>Queensland Country Credit Union</b>	Secured Personal Loan
<b>St.George Bank</b>	Secured Variable Personal Loan
<b>Summerland Credit Union</b>	Gen Purpose Loan Sec
<b>The Mac</b>	Personal Loan Secured

★

<b>Arab Bank Australia</b>	Personal Ln Secured Var
<b>First Option Bank</b>	Personal Loan - Var Sec
<b>Latitude Financial Services</b>	Personal Loan - Secured



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## Unsecured Personal Loan

Company	Product
★★★★★ 'Outstanding Value'	
Bank Australia	Personal Loan - Property Owners
Endeavour Mutual Bank	Personal Loan Unsecured
G&C Mutual Bank	Fair Rate Personal Loan Diamond
G&C Mutual Bank	Fair Rate Personal Loan Emerald
Liberty Financial	Unsecured Loan A - Excellent Credit
MoneyPlace	Unsecured Loan A - Excellent Credit
MOVE Bank	Personal Loan
Nexus Mutual	Unsecured Personal Loan
OurMoneyMarket	Low Rate Personal Loan A+
RateSetter	Unsecured Personal Loan - Variable
SocietyOne	Unsecured Loan - Excellent Credit
Summerland Credit Union	Equity Plus Unsecured
Sydney Mutual Bank	Personal Loan Unsecured
Symple Loans	Unsecured Loan Excellent Credit
★★★★★	
Bank of us	Unsecured Personal Loan
BankVic	Personal Loan Variable
Bendigo Bank	Student Unsecured Personal Loan
CUA	Unsecured Fixed Personal Loan
Easy Street Fin Services	EasyLoan Fixed
G&C Mutual Bank	Fair Rate Personal Loan Sapphire
Greater Bank	Unsecured Personal Loan
ING	Personal Loan
Newcastle Permanent	Personal Loan Unsecured
OurMoneyMarket	Low Rate Personal Loan A
People's Choice Credit Union	Unsecured Personal Loan (Low Rate)
Police Bank	Personal Loan
Regional Australia Bank	Personal Touch Loan
Suncorp Bank	Unsecured Personal Loan
Suncorp Bank	Variable Unsecured Personal Loan



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## Unsecured Personal Loan

Company	Product
★★★	
<b>ANZ</b>	Fixed Rate Personal Loan-Unsecured
<b>Australian Military Bank</b>	Fixed Rate - Excellent Credit
<b>Australian Military Bank</b>	Variable Rate- Excellent Credit
<b>Australian Unity</b>	Unsecured Personal Loan
<b>Auswide Bank</b>	Unsecured Personal Loan - Fixed
<b>Bank Australia</b>	Lifestyle Personal Loan
<b>Bank First</b>	Personal Loan
<b>Bank First</b>	Personal Loan Fixed
<b>Bankwest</b>	Unsec Basic Personal Ln
<b>bcu</b>	Freedom - Unsecured
<b>Bendigo Bank</b>	Unsecured Personal Loan
<b>Beyond Bank</b>	Flexi Loan Fixed
<b>Beyond Bank</b>	Flexi Loan Variable
<b>BOQ</b>	Unsecured Fixed Rate Flexible Personal Loan
<b>Community First CU</b>	Pers Loan Fixed 1-5 yrs
<b>Community First CU</b>	Pers Loan Var 1-7 yrs
<b>Credit Union SA</b>	Variable Rate Personal Loan
<b>CUA</b>	Unsecured Variable Personal Loan
<b>Endeavour Mutual Bank</b>	Debt Consolidation Loan
<b>First Option Bank</b>	Personal Loan - Var Unsec
<b>First Option Bank</b>	Personal Loan Fixed - Sec
<b>First Option Bank</b>	Personal Loan Fixed - Unsec
<b>G&amp;C Mutual Bank</b>	Fair Rate Personal Loan Ruby
<b>Gateway Bank</b>	Personal Loan
<b>Gateway Bank</b>	Personal Loan Fixed
<b>Geelong Bank</b>	Used Car / Personal Loan
<b>Harmony</b>	Unsecured Very Good Credit Rating
<b>Harmony</b>	Unsecured Loan Excellent Credit
<b>Heritage Bank</b>	Personal Ln Fixed Unsec
<b>Heritage Bank</b>	Personal Loan Var Unsec
<b>Horizon Bank</b>	Budget Personal Loan Unsec
<b>HSBC</b>	Personal Loan - Fixed Rate



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## Unsecured Personal Loan

Company	Product
☆☆☆	
Hume Bank	Unsecured Personal Loan
Hunter United	Unsecured Personal Loan
Illawarra Credit Union	Unsecured Fixed Personal Loan
IMB	Personal Loan Unsecured
Liberty Financial	Unsecured Loan B - Good Credit
Liberty Financial	Unsecured Loan C - Average Credit
Macquarie Credit Union	Unsecured Personal Loan
ME	Personal Loan Fxd
MoneyPlace	Unsecured Loan B - Very Good Credit
MoneyPlace	Unsecured Loan C - Good Credit
MyState Bank	Unsecured Fixed Personal Loan
MyState Bank	Unsecured Variable Personal Loan
Northern Inland CU	Smart Personal Loan Unsec - Var
OurMoneyMarket	Low Rate Personal Loan B
People's Choice Credit Union	Unsecured Personal Loan
QBANK	All Purpose Loan
QBANK	All Purpose Loan - Special
Qudos Bank	Personal Loan Unsecured
Queensland Country Credit Union	Unsecured Personal Loan
RACQ Bank	Personal Loan Variable
SERVICE ONE Alliance Bank	Variable Personal Loan- Unsecured
SocietyOne	Unsecured Loan - Good Credit
SocietyOne	Unsecured Loan - Very Good Credit
Summerland Credit Union	Gen Purpose Loan Unsec
Sydney Mutual Bank	Debt Consolidation Loan
Symple Loans	Unsecured Loan Very Good Credit
Teachers Mutual Bank	All Purpose Loan
Teachers Mutual Bank	Travel Loan
Transport Mutual Credit Union	Credit Card Crusher
UniBank	All Purpose Loan
UniBank	Travel Loan
Westpac	Personal Loan Unsecured



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## Unsecured Personal Loan

Company	Product
★★	
<b>ANZ</b>	Variable Rate Personal Loan-Unsec
<b>Arab Bank Australia</b>	Personal Loan Unsec Fixd
<b>Arab Bank Australia</b>	Personal Loan Unsec Var
<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>	Fixed Rate Personal Loan - Unsecured
<b>Commonwealth Bank</b>	Variable Personal Loan - Unsecured
<b>G&amp;C Mutual Bank</b>	Fair Rate Personal Loan Opal
<b>Harmony</b>	Unsecured Good Credit Rating
<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>OurMoneyMarket</b>	Low Rate Personal Loan C
<b>Regional Australia Bank</b>	Personal Loan
<b>Reliance Bank</b>	Personal Loan Fixed
<b>Reliance Bank</b>	Personal Loan Variable
<b>SocietyOne</b>	Unsecured Loan - Average Credit
<b>St.George Bank</b>	Unsecured Fixed Personal Loan
<b>St.George Bank</b>	Unsecured Variable Personal Loan
<b>Symple Loans</b>	Unsecured Loan Good Credit
<b>The Capricornian</b>	Personal Loans
<b>The Mac</b>	Personal Loan Unsecured
<b>Transport Mutual Credit Union</b>	Unsecured Personal Loan



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## Unsecured Personal Loan

Company	Product
★	
Harmony	Unsecured Average Credit Rating
Latitude Financial Services	Personal Loan - Unsecured
Liberty Financial	Unsecured Loan D - Below Average
MoneyPlace	Unsecured Loan D - Below Average
OurMoneyMarket	Low Rate Personal Loan D
Reliance Bank	Consolidator Loan
Symple Loans	Unsecured Loan Average Credit