



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 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
Aussie	Select Line of Credit
Aussie	Select Line of Credit
BankVic	Premium Home Line of Credit
Greater Bank	Line of Credit
Greater Bank	Line of Credit
Nexus Mutual	Line of Credit
Nexus Mutual	Line of Credit
Qudos Bank	Home Access Loan
State Custodians	Investment Low Rate Line of Credit
State Custodians	Low Rate Line of Credit
Suncorp Bank	Home Package Plus Access Equity
★★★★	
Aussie	Investment Select Line of Credit
Aussie	Investment Select Line of Credit
Bank Australia	Line of Credit
Bank of Melbourne	Advantage Package Portfolio Loan Variable
BankSA	Advantage Package Portfolio Loan Variable
BankVic	Line of Credit
Heritage Bank	Living Equity
Heritage Bank	Living Equity
HSBC	Home Equity
Newcastle Permanent	Premium Plus Package Credit Facility
Newcastle Permanent	Premium Plus Package Credit Facility
RACQ Bank	Home Loan Overdraft
St.George Bank	Portfolio Loan Variable
Summerland Credit Union	Equity Extra Overdraft Standard
The Mutual Bank	Express Credit Facility
The Mutual Bank	Express Credit Facility



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Company	Product
★★★★	
AMP Bank	Professional Package Investment Line of Credit
AMP Bank	Professional Package Investment Line of Credit
AMP Bank	Standard Line of Credit
AMP Bank	Standard Line of Credit
ANZ	Breakfree Equity Manager
ANZ	Breakfree Equity Manager
Australian Military Bank	Home Equity Loan
Auswide Bank	Freedom Package Line of Credit
Bank First	Equity Line of Credit
Bank First	Equity Line of Credit
Bank First	Investment Equity Line of Credit
Bank First	Investment Equity Line of Credit
Bank of Sydney	Equity Maximiser
Bank of us	FlexiLine
Bank of us	Investment FlexiLine
BankVic	Investment Line of Credit
Bendigo Bank	Home Equity Loan
Beyond Bank	All-In-One Variable Invest
BOQ	Clear Path Line of Credit
BOQ	Investment Clear Path Line of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit
CUA	Equity Line of Credit
Gateway Bank	Equitismart Home Loan
Gateway Bank	Investment Equitismart Home Loan
Greater Bank	Line of Credit
Greater Bank	Line of Credit
Heritage Bank	Living Equity
Heritage Bank	Living Equity
Horizon Bank	Handyloan Secured Line of Credit
HSBC	Investment Home Equity
Hume Bank	Line Of Credit



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Company	Product
★★★	
Hume Bank	Line Of Credit
Hume Bank	Line Of Credit
Hume Bank	Line Of Credit
Hunter United	Home Equity
Hunter United	Home Equity
IMB	Equity Line Advantage
MyState Bank	Cash on Hand Line of Credit
MyState Bank	Cash on Hand Line of Credit
NAB	Flexi Plus
NAB	Flexi Plus
Newcastle Permanent	Real Equity Credit Facility
Newcastle Permanent	Real Equity Credit Facility
Nexus Mutual	Line of Credit
Nexus Mutual	Line of Credit
People's Choice Credit Union	Home Loan Package Line of Credit
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	HomePlus Line of Credit
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit
Transport Mutual Credit Union	Home Equity
Westpac	Premier Advantage Equity Access Loan
Westpac	Premier Advantage Equity Access Loan



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Line of Credit Variable \$200,000 Principle & Interest

Company	Product
★★	
AMP Bank	Standard Line of Credit
AMP Bank	Standard Line of Credit
ANZ	Equity Manager
ANZ	Equity Manager
Arab Bank Australia	Line of Credit
Auswide Bank	Investment Freedom Package Line of Credit
Auswide Bank	Line of Credit
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Bendigo Bank	Investment Home Equity Loan
Commonwealth Bank	Investment Viridian Line Of Credit
Commonwealth Bank	Investment Viridian Line Of Credit
Commonwealth Bank	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
RAMS	Line Of Credit
St.George Bank	Portfolio Loan Variable
Suncorp Bank	Access Equity
Westpac	Equity Access Loan
Westpac	Equity Access Loan
★	
AMP Bank	Investment Standard Line of Credit
AMP Bank	Investment Standard Line of Credit
Auswide Bank	Investment Line of Credit
BOQ	Home Loan Privileges Line of Credit
BOQ	Line of Credit
RAMS	Line Of Credit Investment



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★★★★★ "Outstanding Value"	
Aussie	Select Line of Credit
Aussie	Select Line of Credit
BankVic	Premium Home Line of Credit
Greater Bank	Line of Credit
Greater Bank	Line of Credit
Nexus Mutual	Line of Credit
Nexus Mutual	Line of Credit
Qudos Bank	Home Access Loan
State Custodians	Investment Low Rate Line of Credit
State Custodians	Low Rate Line of Credit
Suncorp Bank	Home Package Plus Access Equity
★★★★	
AMP Bank	Professional Package Investment Line of Credit
AMP Bank	Professional Package Investment Line of Credit
Aussie	Investment Select Line of Credit
Aussie	Investment Select Line of Credit
Bank of Melbourne	Advantage Package Portfolio Loan Variable
BankSA	Advantage Package Portfolio Loan Variable
BankVic	Line of Credit
Heritage Bank	Living Equity
Heritage Bank	Living Equity
Hume Bank	Line Of Credit
Newcastle Permanent	Premium Plus Package Credit Facility
Newcastle Permanent	Premium Plus Package Credit Facility
RACQ Bank	Home Loan Overdraft
St.George Bank	Portfolio Loan Variable
Summerland Credit Union	Equity Extra Overdraft Standard
The Mutual Bank	Express Credit Facility
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Company	Product
★★★	
AMP Bank	Standard Line of Credit
AMP Bank	Standard Line of Credit
ANZ	Breakfree Equity Manager
ANZ	Breakfree Equity Manager
Australian Military Bank	Home Equity Loan
Auswide Bank	Freedom Package Line of Credit
Bank Australia	Line of Credit
Bank First	Equity Line of Credit
Bank First	Equity Line of Credit
Bank First	Investment Equity Line of Credit
Bank First	Investment Equity Line of Credit
Bank of Sydney	Equity Maximiser
Bank of us	FlexiLine
Bank of us	Investment FlexiLine
BankVic	Investment Line of Credit
Bendigo Bank	Home Equity Loan
Beyond Bank	All-In-One Variable Invest
BOQ	Clear Path Line of Credit
BOQ	Investment Clear Path Line of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit
CUA	Equity Line of Credit
Gateway Bank	Equitismart Home Loan
Greater Bank	Line of Credit
Greater Bank	Line of Credit
Heritage Bank	Living Equity
Heritage Bank	Living Equity
Horizon Bank	Handyloan Secured Line of Credit
HSBC	Home Equity
HSBC	Investment Home Equity
Hume Bank	Line Of Credit
Hume Bank	Line Of Credit



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Line of Credit Variable \$350,000 Principle & Interest

Company	Product
★★★	
Hume Bank	Line Of Credit
Hunter United	Home Equity
Hunter United	Home Equity
IMB	Equity Line Advantage
MyState Bank	Cash on Hand Line of Credit
MyState Bank	Cash on Hand Line of Credit
NAB	Flexi Plus
NAB	Flexi Plus
NAB	Portfolio Facility
NAB	Portfolio Facility
Newcastle Permanent	Real Equity Credit Facility
Newcastle Permanent	Real Equity Credit Facility
Nexus Mutual	Line of Credit
Nexus Mutual	Line of Credit
People's Choice Credit Union	Home Loan Package Line of Credit
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	HomePlus Line of Credit
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit
Transport Mutual Credit Union	Home Equity
Westpac	Premier Advantage Equity Access Loan
Westpac	Premier Advantage Equity Access Loan



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Line of Credit Variable \$350,000 Principle & Interest

Company	Product
★★	
AMP Bank	Standard Line of Credit
AMP Bank	Standard Line of Credit
ANZ	Equity Manager
ANZ	Equity Manager
Auswide Bank	Investment Freedom Package Line of Credit
Auswide Bank	Line of Credit
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Bendigo Bank	Investment Home Equity Loan
BOQ	Home Loan Privileges Line of Credit
Commonwealth Bank	Investment Viridian Line Of Credit
Commonwealth Bank	Investment Viridian Line Of Credit
Commonwealth Bank	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
RAMS	Line Of Credit
St.George Bank	Portfolio Loan Variable
Suncorp Bank	Access Equity
Westpac	Equity Access Loan
Westpac	Equity Access Loan
★	
AMP Bank	Investment Standard Line of Credit
AMP Bank	Investment Standard Line of Credit
Arab Bank Australia	Line of Credit
Auswide Bank	Investment Line of Credit
BOQ	Line of Credit
RAMS	Line Of Credit Investment



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Line of Credit Variable \$500,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
Aussie	Select Line of Credit
Aussie	Select Line of Credit
BankVic	Premium Home Line of Credit
Greater Bank	Line of Credit
Greater Bank	Line of Credit
HSBC	Premier Home Equity
Nexus Mutual	Line of Credit
Nexus Mutual	Line of Credit
State Custodians	Investment Low Rate Line of Credit
State Custodians	Low Rate Line of Credit
Suncorp Bank	Home Package Plus Access Equity
★★★★	
AMP Bank	Professional Package Investment Line of Credit
AMP Bank	Professional Package Investment Line of Credit
AMP Bank	Standard Line of Credit
AMP Bank	Standard Line of Credit
Aussie	Investment Select Line of Credit
Aussie	Investment Select Line of Credit
BankVic	Line of Credit
Heritage Bank	Living Equity
Heritage Bank	Living Equity
Hume Bank	Line Of Credit
Newcastle Permanent	Premium Plus Package Credit Facility
Newcastle Permanent	Premium Plus Package Credit Facility
Qudos Bank	Home Access Loan
RACQ Bank	Home Loan Overdraft
Summerland Credit Union	Equity Extra Overdraft Standard
The Mutual Bank	Express Credit Facility
The Mutual Bank	Express Credit Facility



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Line of Credit Variable \$500,000 Principle & Interest

Company	Product
★★★	
ANZ	Breakfree Equity Manager
ANZ	Breakfree Equity Manager
Australian Military Bank	Home Equity Loan
Auswide Bank	Freedom Package Line of Credit
Bank Australia	Line of Credit
Bank First	Equity Line of Credit
Bank First	Equity Line of Credit
Bank First	Investment Equity Line of Credit
Bank First	Investment Equity Line of Credit
Bank of Melbourne	Advantage Package Portfolio Loan Variable
Bank of Sydney	Equity Maximiser
Bank of us	FlexiLine
Bank of us	Investment FlexiLine
BankSA	Advantage Package Portfolio Loan Variable
BankVic	Investment Line of Credit
Bendigo Bank	Home Equity Loan
Beyond Bank	All-In-One Variable Invest
BOQ	Clear Path Line of Credit
BOQ	Investment Clear Path Line of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit
Commonwealth Bank	Wealth Package Viridian Line Of Credit
CUA	Equity Line of Credit
Gateway Bank	Equitismart Home Loan
Greater Bank	Line of Credit
Greater Bank	Line of Credit
Heritage Bank	Living Equity
Heritage Bank	Living Equity
Horizon Bank	Handyloan Secured Line of Credit
HSBC	Home Equity
HSBC	Investment Home Equity
Hume Bank	Line Of Credit
Hume Bank	Line Of Credit



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Line of Credit Variable \$500,000 Principle & Interest

Company	Product
★★★	
Hume Bank	Line Of Credit
Hunter United	Home Equity
Hunter United	Home Equity
IMB	Equity Line Advantage
MyState Bank	Cash on Hand Line of Credit
MyState Bank	Cash on Hand Line of Credit
NAB	Flexi Plus
NAB	Flexi Plus
NAB	Portfolio Facility
NAB	Portfolio Facility
Newcastle Permanent	Real Equity Credit Facility
Newcastle Permanent	Real Equity Credit Facility
Nexus Mutual	Line of Credit
Nexus Mutual	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	HomePlus Line of Credit
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit
St.George Bank	Portfolio Loan Variable
Transport Mutual Credit Union	Home Equity
Westpac	Premier Advantage Equity Access Loan
Westpac	Premier Advantage Equity Access Loan



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Company	Product
★★	
AMP Bank	Standard Line of Credit
AMP Bank	Standard Line of Credit
ANZ	Equity Manager
ANZ	Equity Manager
Auswide Bank	Investment Freedom Package Line of Credit
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Bendigo Bank	Investment Home Equity Loan
BOQ	Home Loan Privileges Line of Credit
Commonwealth Bank	Investment Viridian Line Of Credit
Commonwealth Bank	Investment Viridian Line Of Credit
Commonwealth Bank	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
RAMS	Line Of Credit
RAMS	Line Of Credit Investment
St.George Bank	Portfolio Loan Variable
Suncorp Bank	Access Equity
Westpac	Equity Access Loan
Westpac	Equity Access Loan
★	
AMP Bank	Investment Standard Line of Credit
AMP Bank	Investment Standard Line of Credit
Arab Bank Australia	Line of Credit
Auswide Bank	Investment Line of Credit
Auswide Bank	Line of Credit
BOQ	Line of Credit



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Line of Credit Variable \$750,000 Principle & Interest

Company	Product
★★★★★ "Outstanding Value"	
Aussie	Select Line of Credit
Aussie	Select Line of Credit
BankVic	Premium Home Line of Credit
HSBC	Premier Home Equity
Nexus Mutual	Line of Credit
Nexus Mutual	Line of Credit
State Custodians	Investment Low Rate Line of Credit
State Custodians	Low Rate Line of Credit
Suncorp Bank	Home Package Plus Access Equity
★★★★★	
AMP Bank	Professional Package Investment Line of Credit
AMP Bank	Professional Package Investment Line of Credit
AMP Bank	Standard Line of Credit
AMP Bank	Standard Line of Credit
Aussie	Investment Select Line of Credit
Aussie	Investment Select Line of Credit
BankVic	Line of Credit
Greater Bank	Line of Credit
Greater Bank	Line of Credit
Heritage Bank	Living Equity
Heritage Bank	Living Equity
Hume Bank	Line Of Credit
Newcastle Permanent	Premium Plus Package Credit Facility
Newcastle Permanent	Premium Plus Package Credit Facility
Qudos Bank	Home Access Loan
RACQ Bank	Home Loan Overdraft
Summerland Credit Union	Equity Extra Overdraft Standard



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Line of Credit Variable \$750,000 Principle & Interest

Company	Product
★★★	
ANZ	Breakfree Equity Manager
ANZ	Breakfree Equity Manager
Australian Military Bank	Home Equity Loan
Auswide Bank	Freedom Package Line of Credit
Bank Australia	Line of Credit
Bank First	Equity Line of Credit
Bank First	Equity Line of Credit
Bank First	Investment Equity Line of Credit
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Greater Bank	Line of Credit
Horizon Bank	Handyloan Secured Line of Credit
HSBC	Home Equity
HSBC	Investment Home Equity
Hume Bank	Line Of Credit
Hume Bank	Line Of Credit
Hume Bank	Line Of Credit
Hunter United	Home Equity



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MyState Bank	Cash on Hand Line of Credit
NAB	Flexi Plus
NAB	Flexi Plus
NAB	Portfolio Facility
NAB	Portfolio Facility
Newcastle Permanent	Real Equity Credit Facility
Newcastle Permanent	Real Equity Credit Facility
Nexus Mutual	Line of Credit
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ANZ	Equity Manager
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St.George Bank	Portfolio Loan Variable
Suncorp Bank	Access Equity
Westpac	Equity Access Loan
Westpac	Equity Access Loan
★	
AMP Bank	Investment Standard Line of Credit
AMP Bank	Investment Standard Line of Credit
Auswide Bank	Investment Line of Credit
Auswide Bank	Line of Credit
BOQ	Line of Credit
RAMS	Line Of Credit Investment