



# 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	
<b>Aussie</b>	Select Line of Credit
<b>BankVic</b>	Line of Credit
<b>BankVic</b>	Premium Home Line of Credit
<b>Greater Bank</b>	Ultimate Line of Credit
<b>homeloans.com.au</b>	Investment Low Rate Line of Credit
<b>homeloans.com.au</b>	Low Rate Line of Credit
<b>Suncorp Bank</b>	Home Package Plus Access Equity
★★★★★	
<b>Aussie</b>	Investment Select Line of Credit
<b>Bank Australia</b>	Line of Credit
<b>Bank of Melbourne</b>	Advantage Package Portfolio Loan Variable
<b>BankSA</b>	Advantage Package Portfolio Loan Variable
<b>Heritage Bank</b>	Home Advantage Living Equity
<b>Newcastle Permanent</b>	Premium Plus Package Credit Facility
<b>Qudos Bank</b>	Home Access Loan
<b>St.George Bank</b>	Advantage Package Portfolio Loan Variable
<b>Summerland Credit Union</b>	Equity Extra Overdraft
<b>The Mutual Bank</b>	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
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	Investment Equity Line of Credit
Bank of us	FlexiLine
Bank of us	Investment FlexiLine
BankVic	Investment Line of Credit
Beyond Bank	All-In-One Line of Credit
Beyond Bank	Investment All-In-One Variable Line of Credit
BOQ	Clear Path Line of Credit
BOQ	Investment Clear Path 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
Heritage Bank	Living Equity
Horizon Bank	Handyloan Secured Line of Credit
HSBC	Home Equity
Hume Bank	Investment Line Of Credit
Hume Bank	Investment Property Package Line of Credit
Hume Bank	Line Of Credit
Hume Bank	Property Package Line Of Credit
IMB	Equity Line Advantage
MyState Bank	Cash on Hand Line of Credit
Newcastle Permanent	Real Equity Credit Facility
RACQ Bank	Choices Home Loan Overdraft
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



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

Company	Product
<b>★★★</b>	
Transport Mutual Credit Union	Home Equity
Westpac	Premier Advantage Equity Access Loan
<b>★★</b>	
ANZ	Equity Manager
Auswide Bank	Investment Freedom Package Line of Credit
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Commonwealth Bank	Investment Viridian Line Of Credit
Commonwealth Bank	Viridian Line Of Credit
Delphi Bank	Home Equity
Gateway Bank	Investment Equitismart Home Loan
HSBC	Investment Home Equity
Macquarie Credit Union	Home Equity Loan
Macquarie Credit Union	Inv Home Equity Loan
St.George Bank	Portfolio Loan Variable
Suncorp Bank	Access Equity
The Capricornian	Access Equity
The Capricornian	Inv Access Equity
Westpac	Equity Access Loan
<b>★</b>	
Arab Bank Australia	Line of Credit
Auswide Bank	Investment Line of Credit
Auswide Bank	Line of Credit
RAMS	Line Of Credit
RAMS	Line Of Credit Investment
<b>Not rated</b>	
AMP Bank	Professional Package Line of Credit



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

Company	Product
★★★★★ Outstanding Value	
<b>Aussie</b>	Select Line of Credit
<b>BankVic</b>	Line of Credit
<b>BankVic</b>	Premium Home Line of Credit
<b>Greater Bank</b>	Ultimate Line of Credit
<b>homeloans.com.au</b>	Investment Low Rate Line of Credit
<b>homeloans.com.au</b>	Low Rate Line of Credit
<b>Suncorp Bank</b>	Home Package Plus Access Equity
★★★★★	
<b>Aussie</b>	Investment Select Line of Credit
<b>Bank Australia</b>	Line of Credit
<b>Bank of Melbourne</b>	Advantage Package Portfolio Loan Variable
<b>BankSA</b>	Advantage Package Portfolio Loan Variable
<b>Heritage Bank</b>	Home Advantage Living Equity
<b>Newcastle Permanent</b>	Premium Plus Package Credit Facility
<b>Qudos Bank</b>	Home Access Loan
<b>RACQ Bank</b>	Choices Home Loan Overdraft
<b>St.George Bank</b>	Advantage Package Portfolio Loan Variable
<b>Summerland Credit Union</b>	Equity Extra Overdraft
<b>The Mutual Bank</b>	Express Credit Facility



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

Company	Product
★★★	
AMP Bank	Professional Package Investment Line of Credit
ANZ	Breakfree Equity Manager
ANZ	Equity Manager
Australian Military Bank	Home Equity Loan
Auswide Bank	Freedom Package Line of Credit
Bank First	Equity Line of Credit
Bank First	Investment Equity Line of Credit
Bank of us	FlexiLine
Bank of us	Investment FlexiLine
BankVic	Investment Line of Credit
Beyond Bank	All-In-One Line of Credit
Beyond Bank	Investment All-In-One Variable Line of Credit
BOQ	Clear Path Line of Credit
BOQ	Investment Clear Path 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
Heritage Bank	Living Equity
Horizon Bank	Handyloan Secured Line of Credit
HSBC	Home Equity
Hume Bank	Investment Property Package Line of Credit
Hume Bank	Line Of Credit
Hume Bank	Property Package Line Of Credit
IMB	Equity Line Advantage
MyState Bank	Cash on Hand Line of Credit
Newcastle Permanent	Real Equity Credit Facility
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
Transport Mutual Credit Union	Home Equity



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

Company	Product
<b>★★★</b>	
Westpac	Premier Advantage Equity Access Loan
<b>★★</b>	
Auswide Bank	Investment Freedom Package Line of Credit
Bank of Melbourne	Portfolio Loan Variable
BankSA	Portfolio Loan Variable
Commonwealth Bank	Investment Viridian Line Of Credit
Commonwealth Bank	Viridian Line Of Credit
Delphi Bank	Home Equity
Gateway Bank	Investment Equitismart Home Loan
HSBC	Investment Home Equity
Hume Bank	Investment Line Of Credit
Macquarie Credit Union	Home Equity Loan
Macquarie Credit Union	Inv Home Equity Loan
St.George Bank	Portfolio Loan Variable
Suncorp Bank	Access Equity
The Capricornian	Access Equity
The Capricornian	Inv Access Equity
Westpac	Equity Access Loan
<b>★</b>	
Arab Bank Australia	Line of Credit
Auswide Bank	Investment Line of Credit
Auswide Bank	Line of Credit
RAMS	Line Of Credit
RAMS	Line Of Credit Investment
<b>Not rated</b>	
AMP Bank	Professional Package Line of Credit



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

Company	Product
★★★★★ Outstanding Value	
AMP Bank	Professional Package Investment Line of Credit
homeloans.com.au	Investment Low Rate Line of Credit
homeloans.com.au	Low Rate Line of Credit
HSBC	Premier Home Equity
Suncorp Bank	Home Package Plus Access Equity
◇ Rising Star	
AMP Bank	Professional Package Line of Credit
★★★★	
Aussie	Investment Select Line of Credit
Aussie	Select Line of Credit
BankVic	Line of Credit
BankVic	Premium Home Line of Credit
Greater Bank	Ultimate Line of Credit
Newcastle Permanent	Premium Plus Package Credit Facility
Qudos Bank	Home Access Loan
RACQ Bank	Choices Home Loan Overdraft
Summerland Credit Union	Equity Extra Overdraft
The Mutual Bank	Express Credit Facility



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

Company	Product
★★★	
<b>ANZ</b>	Breakfree Equity Manager
<b>ANZ</b>	Equity Manager
<b>Australian Military Bank</b>	Home Equity Loan
<b>Auswide Bank</b>	Freedom Package Line of Credit
<b>Bank Australia</b>	Line of Credit
<b>Bank First</b>	Equity Line of Credit
<b>Bank First</b>	Investment Equity Line of Credit
<b>Bank of Melbourne</b>	Advantage Package Portfolio Loan Variable
<b>Bank of us</b>	FlexiLine
<b>Bank of us</b>	Investment FlexiLine
<b>BankSA</b>	Advantage Package Portfolio Loan Variable
<b>BankVic</b>	Investment Line of Credit
<b>Beyond Bank</b>	All-In-One Line of Credit
<b>Beyond Bank</b>	Investment All-In-One Variable Line of Credit
<b>BOQ</b>	Clear Path Line of Credit
<b>BOQ</b>	Investment Clear Path Line of Credit
<b>Commonwealth Bank</b>	Wealth Package Viridian Line Of Credit
<b>Gateway Bank</b>	Equitismart Home Loan
<b>Greater Bank</b>	Line of Credit
<b>Heritage Bank</b>	Home Advantage Living Equity
<b>Heritage Bank</b>	Living Equity
<b>Horizon Bank</b>	Handyloan Secured Line of Credit
<b>HSBC</b>	Home Equity
<b>Hume Bank</b>	Investment Property Package Line of Credit
<b>Hume Bank</b>	Line Of Credit
<b>Hume Bank</b>	Property Package Line Of Credit
<b>IMB</b>	Equity Line Advantage
<b>MyState Bank</b>	Cash on Hand Line of Credit
<b>Newcastle Permanent</b>	Real Equity Credit Facility
<b>RACQ Bank</b>	Home Loan Overdraft
<b>Reliance Bank</b>	Tide You Over Home Equity
<b>SERVICE ONE Alliance Bank</b>	HomePlus Line of Credit





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

Company	Product
★★★★	
<b>SERVICE ONE Alliance Bank</b>	Inv HomePlus Line of Credit
<b>St.George Bank</b>	Advantage Package Portfolio Loan Variable
<b>Transport Mutual Credit Union</b>	Home Equity
<b>Westpac</b>	Premier Advantage Equity Access Loan
★★★	
<b>Auswide Bank</b>	Investment Freedom Package Line of Credit
<b>Bank of Melbourne</b>	Portfolio Loan Variable
<b>BankSA</b>	Portfolio Loan Variable
<b>Commonwealth Bank</b>	Investment Viridian Line Of Credit
<b>Commonwealth Bank</b>	Viridian Line Of Credit
<b>CUA</b>	Equity Line of Credit
<b>Delphi Bank</b>	Home Equity
<b>Gateway Bank</b>	Investment Equitismart Home Loan
<b>HSBC</b>	Investment Home Equity
<b>Hume Bank</b>	Investment Line Of Credit
<b>Macquarie Credit Union</b>	Home Equity Loan
<b>RAMS</b>	Line Of Credit
<b>St.George Bank</b>	Portfolio Loan Variable
<b>Suncorp Bank</b>	Access Equity
<b>The Capricornian</b>	Access Equity
<b>The Capricornian</b>	Inv Access Equity
<b>Westpac</b>	Equity Access Loan
★	
<b>Arab Bank Australia</b>	Line of Credit
<b>Auswide Bank</b>	Investment Line of Credit
<b>Auswide Bank</b>	Line of Credit
<b>Macquarie Credit Union</b>	Inv Home Equity Loan
<b>RAMS</b>	Line Of Credit Investment



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

Company	Product
★★★★★ Outstanding Value	
AMP Bank	Professional Package Investment Line of Credit
BankVic	Premium Home Line of Credit
homeloans.com.au	Investment Low Rate Line of Credit
homeloans.com.au	Low Rate Line of Credit
HSBC	Premier Home Equity
Suncorp Bank	Home Package Plus Access Equity
◇ Rising Star	
AMP Bank	Professional Package Line of Credit
★★★★★	
Aussie	Investment Select Line of Credit
Aussie	Select Line of Credit
BankVic	Line of Credit
Greater Bank	Ultimate Line of Credit
Heritage Bank	Home Advantage Living Equity
Newcastle Permanent	Premium Plus Package Credit Facility
Qudos Bank	Home Access Loan
RACQ Bank	Choices Home Loan Overdraft
Summerland Credit Union	Equity Extra Overdraft



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

Company	Product
★★★	
<b>ANZ</b>	Breakfree Equity Manager
<b>ANZ</b>	Equity Manager
<b>Australian Military Bank</b>	Home Equity Loan
<b>Auswide Bank</b>	Freedom Package Line of Credit
<b>Bank Australia</b>	Line of Credit
<b>Bank First</b>	Equity Line of Credit
<b>Bank First</b>	Investment Equity Line of Credit
<b>Bank of Melbourne</b>	Advantage Package Portfolio Loan Variable
<b>Bank of us</b>	FlexiLine
<b>Bank of us</b>	Investment FlexiLine
<b>BankSA</b>	Advantage Package Portfolio Loan Variable
<b>BankVic</b>	Investment Line of Credit
<b>Beyond Bank</b>	All-In-One Line of Credit
<b>Beyond Bank</b>	Investment All-In-One Variable Line of Credit
<b>BOQ</b>	Clear Path Line of Credit
<b>BOQ</b>	Investment Clear Path Line of Credit
<b>Commonwealth Bank</b>	Wealth Package Viridian Line Of Credit
<b>Gateway Bank</b>	Equitismart Home Loan
<b>Greater Bank</b>	Line of Credit
<b>Horizon Bank</b>	Handyloan Secured Line of Credit
<b>HSBC</b>	Home Equity
<b>Hume Bank</b>	Investment Property Package Line of Credit
<b>Hume Bank</b>	Line Of Credit
<b>Hume Bank</b>	Property Package Line Of Credit
<b>IMB</b>	Equity Line Advantage
<b>MyState Bank</b>	Cash on Hand Line of Credit
<b>Newcastle Permanent</b>	Real Equity Credit Facility
<b>RACQ Bank</b>	Home Loan Overdraft
<b>Reliance Bank</b>	Tide You Over Home Equity
<b>SERVICE ONE Alliance Bank</b>	HomePlus Line of Credit
<b>SERVICE ONE Alliance Bank</b>	Inv HomePlus Line of Credit
<b>St.George Bank</b>	Advantage Package Portfolio Loan Variable



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

Company	Product
<b>★★★</b>	
<b>The Mutual Bank</b>	Express Credit Facility
<b>Transport Mutual Credit Union</b>	Home Equity
<b>Westpac</b>	Premier Advantage Equity Access Loan
<b>★★</b>	
<b>Auswide Bank</b>	Investment Freedom Package Line of Credit
<b>Bank of Melbourne</b>	Portfolio Loan Variable
<b>BankSA</b>	Portfolio Loan Variable
<b>Commonwealth Bank</b>	Investment Viridian Line Of Credit
<b>Commonwealth Bank</b>	Viridian Line Of Credit
<b>CUA</b>	Equity Line of Credit
<b>Delphi Bank</b>	Home Equity
<b>Gateway Bank</b>	Investment Equitismart Home Loan
<b>HSBC</b>	Investment Home Equity
<b>Hume Bank</b>	Investment Line Of Credit
<b>Macquarie Credit Union</b>	Home Equity Loan
<b>St.George Bank</b>	Portfolio Loan Variable
<b>Suncorp Bank</b>	Access Equity
<b>The Capricornian</b>	Access Equity
<b>The Capricornian</b>	Inv Access Equity
<b>Westpac</b>	Equity Access Loan
<b>★</b>	
<b>Auswide Bank</b>	Investment Line of Credit
<b>Auswide Bank</b>	Line of Credit
<b>Macquarie Credit Union</b>	Inv Home Equity Loan
<b>RAMS</b>	Line Of Credit
<b>RAMS</b>	Line Of Credit Investment