



# Personal Loan 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.

## Unsecured Personal Loan

Company	Product
★★★★★ "Outstanding Value"	
Alex	Unsecured Personal Loan – Excellent Credit
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
OurMoneyMarket	Low Rate Fixed Personal Loan A
OurMoneyMarket	Low Rate Fixed Personal Loan A+
Plenti	Personal Loan - Excellent Credit (Fixed)
Plenti	Personal Loan - Excellent Credit (Variable)
SocietyOne	Unsecured Loan - Excellent Credit
Summerland Credit Union	Equity Plus Unsecured
Sydney Mutual Bank	Personal Loan Unsecured



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## Unsecured Personal Loan

Company	Product
★★★★★	
Australian Military Bank	Fixed Rate - Excellent Credit
Australian Military Bank	Variable Rate- Excellent Credit
BankVic	Personal Loan Variable
bcu	Unsecured Freedom 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
Heritage Bank	Personal Loan Fixed Unsecured
Hume Bank	Unsecured Personal Loan
Illawarra Credit Union	Unsecured Fixed Personal Loan
ING	Personal Loan
MOVE Bank	Special Offer Personal Loan
Newcastle Permanent	Personal Loan Unsecured
Plenti	Personal Loan - Very Good Credit (Variable)
RACQ Bank	Personal Loan Variable
Regional Australia Bank	Personal Touch Loan
Symple Loans	Unsecured Loan Excellent Credit
Teachers Mutual Bank	3 Year Fixed Rate All Purpose Loan
UniBank	3 Year Fixed Rate All Purpose Loan
WISR	Personal Loan - Excellent credit



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## Unsecured Personal Loan

Company	Product
★★★	
Alex	Unsecured Personal Loan – Good Credit
Alex	Unsecured Personal Loan – Very Good Credit
ANZ	Fixed Rate Personal Loan-Unsecured
Auswide Bank	Unsecured Personal Loan - Fixed
Bank First	Personal Loan
Bank First	Personal Loan Fixed
Bank of us	Unsecured Personal Loan
Bankwest	Unsecured Personal Loan
Bendigo Bank	Student Unsecured Personal Loan
Bendigo Bank	Unsecured Personal Loan
Beyond Bank	Flexi Loan Fixed
Beyond Bank	Flexi Loan Variable
BOQ	Unsecured Fixed Rate Flexible Personal Loan
Community First CU	Personal Loan Fixed 1-5 yrs
Community First CU	Personal Loan Variable 1-7 yrs
Credit Union SA	Variable Rate Personal Loan
CUA	Unsecured Variable Personal Loan
Endeavour Mutual Bank	Debt Consolidation Loan
G&C Mutual Bank	Fair Rate Personal Loan Ruby
Gateway Bank	Personal Loan
Gateway Bank	Personal Loan Fixed
Geelong Bank	Used Car / Personal Loan
Harmony	Unsecured Loan Excellent Credit
Heritage Bank	Personal Loan Variable Unsecured
Horizon Bank	Budget Overdraft Unsecured
Horizon Bank	Budget Personal Loan Unsecured
HSBC	Personal Loan - Fixed Rate
Hunter United	Unsecured Personal Loan
IMB	Unsecured Personal Loan
Jacaranda Finance	Excellent Credit - Fixed Personal Loan Unsecured
Jacaranda Finance	Good Credit - Fixed Personal Loan Unsecured
Liberty Financial	Unsecured Loan B - Very Good Credit



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## Unsecured Personal Loan

Company	Product
★★★	
Macquarie Credit Union	Unsecured Personal Loan
ME	Personal Loan Fixed
MoneyPlace	Unsecured Loan B - Very Good Credit
MOVE Bank	Personal Loan
MyState Bank	Unsecured Fixed Personal Loan
MyState Bank	Unsecured Variable Personal Loan
Northern Inland CU	Smart Personal Loan Unsecured - Variable
OurMoneyMarket	Low Rate Fixed Personal Loan B
OurMoneyMarket	Low Rate Fixed Personal Loan C
People's Choice Credit Union	Unsecured Personal Loan
People's Choice Credit Union	Unsecured Personal Loan (Low Rate)
Plenti	Personal Loan - Good Credit (Fixed)
Plenti	Personal Loan - Good Credit (Variable)
Plenti	Personal Loan - Very Good Credit (Fixed)
QBANK	All Purpose Loan
QBANK	All Purpose Loan - Special
Qudos Bank	Personal Loan Unsecured
Queensland Country Bank	Unsecured Personal Loan
Reliance Bank	Personal Loan Fixed
Reliance 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 Unsecured
Suncorp Bank	Unsecured Personal Loan
Suncorp Bank	Variable Unsecured Personal Loan
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
Transport Mutual Credit Union	Unsecured Personal Loan



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## Unsecured Personal Loan

Company	Product
★★★	
UniBank	All Purpose Loan
UniBank	Travel Loan
Westpac	Personal Loan Unsecured
WISR	Personal Loan - Good Credit
WISR	Personal Loan - Very Good Credit



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## Unsecured Personal Loan

Company	Product
★★	
Alex	Unsecured Personal Loan – Average Credit
ANZ	Variable Rate Personal Loan-Unsecured
Arab Bank Australia	Personal Loan Unsecured Fixed
Australian Unity	Unsecured Personal Loan
Bank of Melbourne	Unsecured Fixed Personal Loan
Bank of Melbourne	Unsecured Variable Personal Loan
BankSA	Unsecured Fixed Personal Loan
BankSA	Unsecured Variable Personal Loan
Commonwealth Bank	Fixed Rate Personal Loan - Unsecured
Commonwealth Bank	Variable Personal Loan - Unsecured
G&C Mutual Bank	Fair Rate Personal Loan Opal
Harmony	Unsecured Very Good Credit Rating
Harmony	Unsecured Good Credit Rating
Jacaranda Finance	Credit Builder Plus - Fixed Personal Loan Unsecured
Latitude Financial Services	Personal Loan - Unsecured
Liberty Financial	Unsecured Loan C - Good Credit
MoneyPlace	Unsecured Loan C - Good Credit
NAB	Personal Loan Unsecured Fixed
NAB	Personal Loan Unsecured Variable
Northern Inland CU	Smart Personal Loan Unsecured - Fixed
Regional Australia Bank	Personal Loan
Reliance Bank	Consolidator Loan
SocietyOne	Unsecured Loan - Average Credit
St.George Bank	Unsecured Fixed Personal Loan
St.George Bank	Unsecured Variable Personal Loan
Symple Loans	Unsecured Loan Good Credit
The Capricornian	Personal Loans
The Mac	Personal Loan Unsecured



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### Unsecured Personal Loan

Company	Product
★	
<b>Arab Bank Australia</b>	Personal Loan Unsecured Variable
<b>Harmony</b>	Unsecured Average Credit Rating
<b>Jacaranda Finance</b>	Credit Builder - Fixed Personal Loan Unsecured
<b>Liberty Financial</b>	Unsecured Loan D - Average Credit
<b>MoneyPlace</b>	Unsecured Loan D - Average Credit
<b>OurMoneyMarket</b>	Low Rate Fixed Personal Loan D
<b>Symple Loans</b>	Unsecured Loan Average Credit



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### Secured Personal Loan

Company	Product
★★★★★ "Outstanding Value"	
Credit Union SA	Online-Only Special Fixed Rate Personal Loan
Credit Union SA	Special Fixed Rate Personal Loan
Endeavour Mutual Bank	Term Deposit Secured Loan
Illawarra Credit Union	Secured Fixed Personal Loan (new)
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 Secured by Term Deposit
Hume Bank	Secured Personal Loan
Hunter United	A Cracking Car Loan <5 yrs
Illawarra Credit Union	Online Secured Personal Loan
Illawarra Credit Union	Secured Fixed Personal Loan (used)
Summerland Credit Union	Equity Plus Secured





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## Secured Personal Loan

Company	Product
★★★	
Australian Unity	Secured Personal Loan
Bank of Melbourne	Secured Fixed Personal Loan
Bank of us	Used Car Loan (2 to 7 years)
Bank of us	Used Car Loan (7+ years)
BankSA	Secured Fixed Personal Loan
BankVic	Personal Loan Fixed
Bankwest	Car Loan Secured
bcu	Freedom - Secured (<\$20,000)
Bendigo Bank	Secured Personal Loan
Beyond Bank	Low Rate Loan
Beyond Bank	No Fee Loan
Credit Union SA	Fixed Rate Personal Loan
Heritage Bank	Personal Loan Fixed Secured
Horizon Bank	Used Car Loan - Special
Hunter United	Secured Personal Loan
IMB	Secured Personal Loan
Jacaranda Finance	Excellent Credit - Fixed Personal Loan Secured
MyState Bank	Secured Fixed - New Vehicle up to 2 yrs
MyState Bank	Secured Fixed - Used Vehicle 2 up to 7 yrs
MyState Bank	Secured Variable - New Vehicle up to 2 yrs
MyState Bank	Secured Variable - Used Vehicle 2 up to 7 yrs
Newcastle Permanent	Personal Loan Secured
Northern Inland CU	New Car 0-5 yrs - Secured Fixed
Northern Inland CU	New Car 0-5 yrs - Secured Variable
Northern Inland CU	Used Car 6-10 yrs - Secured Variable
NRMA Car Loans	Fast Loan - Low Rate - Used Car
People's Choice Credit Union	Discounted Personal Loan
RACV	Fast Approval Secure Personal Loan
SERVICE ONE Alliance Bank	Fixed Rate Eco Personal Loan - Secured
St.George Bank	Secured Fixed Personal Loan
Summerland Credit Union	Gen Purpose Loan Secured



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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 Variable Secured
<b>Jacaranda Finance</b>	Credit Builder Plus - Fixed Personal Loan Secured
<b>Jacaranda Finance</b>	Good Credit - Fixed Personal Loan Secured
<b>MOVE Bank</b>	Used Car Loan
<b>Northern Inland CU</b>	Used Car 6-10 yrs - Secured Fixed
<b>Queensland Country Bank</b>	Secured Personal Loan
<b>SERVICE ONE Alliance Bank</b>	Variable Rate Personal Loan Secured
<b>St.George Bank</b>	Secured Variable Personal Loan
<b>The Mac</b>	Personal Loan Secured
★	
<b>Arab Bank Australia</b>	Personal Loan Secured Variable
<b>Jacaranda Finance</b>	Credit Builder - Fixed Personal Loan Secured
<b>Latitude Financial Services</b>	Personal Loan - Secured



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## New Car Loan

Company	Product
★★★★★ "Outstanding Value"	
Australian Military Bank	Car Loan - Excellent Credit
Bank First	Green Car Loan Fixed
Bank First	Green Car Loan Promotion Variable
Beyond Bank	Low Rate Car Loan Special Offer
Credit Union SA	Online-Only Special Fixed Rate Personal Loan
Credit Union SA	Special Fixed Rate Personal Loan
G&C Mutual Bank	Fair Rate Personal Loan Diamond
Greater Bank	New Car Loan
Horizon Bank	New Car Loan Fixed
Hume Bank	Secured Personal Loan
Illawarra Credit Union	Online Secured Personal Loan
Illawarra Credit Union	Secured Fixed Personal Loan (new)
loans.com.au	Car Loan (New)
loans.com.au	Green (Low emission) Car Loan
MOVE Bank	New Car Loan
Northern Inland CU	Brand New Car Loan - Fixed
Northern Inland CU	Brand New Car Loan - Variable
OurMoneyMarket	Car Loan
People's Choice Credit Union	Discounted Personal Loan (Car Loan)
Plenti	New Car Loan (Excellent Credit)
Queensland Country Bank	New Car Loan
RACQ Bank	Fixed Rate New Car Loan
Suncorp Bank	Secured Car Loans
The Mac	Car Loan New



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## New Car Loan

Company	Product
★★★★★	
Auswide Bank	Car Loan - Fixed
Bank First	New Car Loan Fixed
Bank First	New Car Loan Promotion Variable
Bank of us	New Car Loan < 2 yrs
BankVic	Car Loan
bcu	Car Loan
Bendigo Bank	Green Sec Personal Loan
Bendigo Bank	Student Secured Personal Loan
Community First CU	New Car Loan
CUA	Secured Fixed Car Loan
Endeavour Mutual Bank	New Car Loan
G&C Mutual Bank	Fixed Rate New Car Loan <3 yrs
Gateway Bank	New Car Loan <12 mths
Geelong Bank	Affinity Car Loan
Greater Bank	Secured Personal Loan
Heritage Bank	Car Loan
Hunter United	A Cracking Car Loan <5 yrs
IMB	New Car Loan
IMB	Secured Personal Loan
Jacaranda Finance	Car Loan - Excellent Credit
Jacaranda Finance	Car Loan - Excellent Credit Plus
Macquarie Credit Union	Car loan up to 2 years Old
Newcastle Permanent	Car Loan Secured
Newcastle Permanent	Personal Loan Secured
Plenti	New Car Loan (Good Credit)
Plenti	New Car Loan (Very Good Credit)
QBANK	New Car Loan (up to 5 years old)
Qudos Bank	Car Loan <5 yrs old
RACV	Fast Approval Secure Car Loan (NEW)
Regional Australia Bank	Accelerator Car Loan
Summerland Credit Union	Car Loan
Summerland Credit Union	Equity Plus Secured



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## New Car Loan

Company	Product
★★★★★	
Summerland Credit Union	Equity Plus Unsecured
Sydney Mutual Bank	New Car Loan
Teachers Mutual Bank	5 Year Fixed Rate Car Loan
Transport Mutual Credit Union	FASTROAD New Car Loan
UniBank	5 Year Fixed Rate Car Loan
WISR	Secured Vehicle Loan - Excellent Credit
WISR	Secured Vehicle Loan - Very Good Credit



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## New Car Loan

Company	Product
★★★★	
Alex	Unsecured Personal Loan – Excellent Credit
Alex	Unsecured Personal Loan – Very Good Credit
Australian Military Bank	Fixed Rate - Excellent Credit
Australian Military Bank	Variable Rate- Excellent Credit
Australian Unity	Car Loan
Australian Unity	Secured Personal Loan
Auswide Bank	Unsecured Personal Loan - Fixed
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	Unsecured Personal Loan
bcu	Freedom - Secured (>\$20,000)
Bendigo Bank	Secured Personal Loan
Bendigo Bank	Student 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
Community First CU	Personal Loan Fixed 1-5 yrs
Community First CU	Personal Loan Variable 1-7 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
★★★	
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
Harmony	Unsecured Loan Excellent Credit
Heritage Bank	Personal Loan Fixed Secured
Heritage Bank	Personal Loan Fixed Unsecured
Horizon Bank	Budget Overdraft Unsecured
Hume Bank	Unsecured Personal Loan
Hunter United	Secured Personal Loan
Hunter United	Unsecured Personal Loan
Illawarra Credit Union	Unsecured Fixed Personal Loan
IMB	Unsecured Personal Loan
ING	Personal Loan
Jacaranda Finance	Car Loan - Good Credit
Jacaranda Finance	Excellent Credit - Fixed Personal Loan Secured
Jacaranda Finance	Excellent Credit - Fixed Personal Loan Unsecured
Jacaranda Finance	Good Credit - Fixed Personal Loan Secured
Jacaranda Finance	Good Credit - Fixed Personal Loan Unsecured
Latitude Financial Services	Car Loan
Liberty Financial	Unsecured Loan A - Excellent Credit
Liberty Financial	Unsecured Loan B - Very Good Credit
Macquarie Credit Union	Car loan up to 10 years Old
Macquarie Credit Union	Car loan up to 5 years Old
ME	Personal Loan Fixed
MoneyPlace	Unsecured Loan A - Excellent Credit
MoneyPlace	Unsecured Loan B - Very Good Credit
MOVE Bank	Special Offer Personal Loan
MyState Bank	Secured Fixed - New Vehicle up to 2 yrs
MyState Bank	Secured Variable - New Vehicle up to 2 yrs
MyState Bank	Unsecured Fixed Personal Loan



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## New Car Loan

Company	Product
★★★	
<b>MyState Bank</b>	Unsecured Variable Personal Loan
<b>Newcastle Permanent</b>	Personal Loan Unsecured
<b>Northern Inland CU</b>	New Car 0-5 yrs - Secured Fixed
<b>Northern Inland CU</b>	New Car 0-5 yrs - Secured Variable
<b>NRMA Car Loans</b>	Fast Loan - Low Rate - New Car
<b>OurMoneyMarket</b>	Low Rate Fixed Personal Loan A
<b>OurMoneyMarket</b>	Low Rate Fixed Personal Loan A+
<b>OurMoneyMarket</b>	Low Rate Fixed Personal Loan B
<b>People's Choice Credit Union</b>	Discounted Personal Loan
<b>People's Choice Credit Union</b>	Unsecured Personal Loan (Low Rate)
<b>Plenti</b>	New Car Loan (Average Credit)
<b>Plenti</b>	Personal Loan - Excellent Credit (Fixed)
<b>Plenti</b>	Personal Loan - Good Credit (Fixed)
<b>Plenti</b>	Personal Loan - Very Good Credit (Fixed)
<b>QBANK</b>	All Purpose Loan - Special
<b>QBANK</b>	Car Loan (up to 10 years old)
<b>Qudos Bank</b>	Personal Loan Unsecured
<b>Queensland Country Bank</b>	Secured Personal Loan
<b>RACQ Bank</b>	Personal Loan Variable
<b>RACV</b>	Fast Approval Secure Car Loan (USED)
<b>RACV</b>	Fast Approval Secure Personal Loan
<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>	Fixed Rate Car Loan
<b>SERVICE ONE Alliance Bank</b>	Fixed Rate Eco Personal Loan - Secured
<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





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## New Car Loan

Company	Product
★★★	
Summerland Credit Union	Eco Loan Secured
Summerland Credit Union	Eco Loan Unsecured
Summerland Credit Union	Gen Purpose Loan Secured
Summerland Credit Union	Gen Purpose Loan Unsecured
Suncorp Bank	Unsecured Personal Loan
Suncorp Bank	Variable Unsecured Personal Loan
Sydney Mutual Bank	Personal Loan Unsecured
Symple Loans	Unsecured Loan Excellent Credit
Symple Loans	Unsecured Loan Very Good Credit
Teachers Mutual Bank	5 Year Fixed Rate All Purpose Loan
Teachers Mutual Bank	Secured New Car Loan
Teachers Mutual Bank	Used Car Loan Unsecured
The Capricornian	Auto Loans
Transport Mutual Credit Union	Unsecured Personal Loan
UniBank	5 Year Fixed Rate All Purpose Loan
UniBank	Secured New Car Loan
UniBank	Used Car Loan Unsecured
Westpac	Car Loan
WISR	Personal Loan - Excellent credit
WISR	Personal Loan - Good Credit
WISR	Personal Loan - Very Good Credit
WISR	Secured Vehicle Loan - Good Credit



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## New Car Loan

Company	Product
★★	
Alex	Unsecured Personal Loan – Good Credit
ANZ	Fixed Rate Personal Loan-Unsecured
ANZ	Variable Rate Personal Loan-Unsecured
Arab Bank Australia	Personal Loan Sec Fixed
Arab Bank Australia	Personal Loan Secured Variable
Arab Bank Australia	Personal Loan Unsecured Fixed
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
Bendigo Bank	Unsecured Personal Loan
Beyond Bank	Flexi Loan Fixed
Beyond Bank	Flexi Loan Variable
Commonwealth Bank	Fixed Rate Personal Loan - Unsecured
Commonwealth Bank	Variable Personal Loan - Unsecured
Credit Union SA	Variable Rate Personal Loan
Harmony	Unsecured Very Good Credit Rating
Harmony	Unsecured Good Credit Rating
Heritage Bank	Personal Loan Variable Secured
Heritage Bank	Personal Loan Variable Unsecured
HSBC	Personal Loan - Fixed Rate
Jacaranda Finance	Credit Builder Plus - Fixed Personal Loan Secured
Jacaranda Finance	Credit Builder Plus - Fixed Personal Loan Unsecured
Latitude Financial Services	Personal Loan - Secured
Latitude Financial Services	Personal Loan - Unsecured
Liberty Financial	Unsecured Loan C - Good Credit
Macquarie Credit Union	Unsecured Personal Loan
MoneyPlace	Unsecured Loan C - Good Credit
MOVE Bank	Personal Loan
NAB	Personal Loan Unsecured Fixed



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## New Car Loan

Company	Product
<b>★★</b>	
<b>NAB</b>	Personal Loan Unsecured Variable
<b>OurMoneyMarket</b>	Low Rate Fixed Personal Loan C
<b>People's Choice Credit Union</b>	Unsecured Personal Loan
<b>QBANK</b>	All Purpose Loan
<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>Teachers Mutual Bank</b>	All Purpose Loan
<b>The Mac</b>	Personal Loan Secured
<b>The Mac</b>	Personal Loan Unsecured
<b>UniBank</b>	All Purpose Loan
<b>Westpac</b>	Personal Loan Unsecured
<b>★</b>	
<b>Alex</b>	Unsecured Personal Loan – Average Credit
<b>Arab Bank Australia</b>	Personal Loan Unsecured Variable
<b>G&amp;C Mutual Bank</b>	Fair Rate Personal Loan Opal
<b>Jacaranda Finance</b>	Car Loan - Credit Builder
<b>Jacaranda Finance</b>	Credit Builder - Fixed Personal Loan Secured
<b>Jacaranda Finance</b>	Credit Builder - Fixed Personal Loan Unsecured
<b>Liberty Financial</b>	Unsecured Loan D - Average Credit
<b>MoneyPlace</b>	Unsecured Loan D - Average Credit
<b>OurMoneyMarket</b>	Low Rate Fixed Personal Loan D
<b>SocietyOne</b>	Unsecured Loan - Average Credit
<b>Symple Loans</b>	Unsecured Loan Average Credit
<b>Symple Loans</b>	Unsecured Loan Good Credit



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### Used Car Loan

Company	Product
★★★★★ "Outstanding Value"	
Australian Military Bank	Car Loan - Excellent Credit
Auswide Bank	Car Loan - Fixed
bcu	Car Loan
Bendigo Bank	Green Sec Personal Loan
CUA	Secured Fixed Car Loan
G&C Mutual Bank	Fair Rate Personal Loan Diamond
Geelong Bank	Affinity Car Loan
Greater Bank	Secured Personal Loan
Hume Bank	Secured Personal Loan
Hunter United	A Cracking Car Loan <5 yrs
Illawarra Credit Union	Secured Fixed Personal Loan (used)
loans.com.au	Car Loan (Used - Dealer Only)
OurMoneyMarket	Car Loan
Plenti	Used Car Loan (Excellent Credit)
QBANK	New Car Loan (up to 5 years old)
Qudos Bank	Car Loan <5 yrs old
RACQ Bank	Fixed Rate Used Car Loan
Summerland Credit Union	Equity Plus Secured
Summerland Credit Union	Equity Plus Unsecured
Suncorp Bank	Secured Car Loans
Teachers Mutual Bank	5 Year Fixed Rate Car Loan
UniBank	5 Year Fixed Rate Car Loan
WISR	Secured Vehicle Loan - Excellent Credit



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## Used Car Loan

Company	Product
★★★★★	
Alex	Unsecured Personal Loan – Excellent Credit
Australian Unity	Car Loan
Bank First	Used Car Loan Fixed
Bank First	Used Car Loan Promotion Variable
Bank of us	Used Car Loan (2 to 7 years)
bcu	Freedom - Secured (<\$20,000)
Bendigo Bank	Student Secured Personal Loan
Beyond Bank	Low Rate Loan
Beyond Bank	No Fee Loan
Credit Union SA	Fixed Rate Personal Loan
Endeavour Mutual Bank	Personal Loan Unsecured
G&C Mutual Bank	Fair Rate Personal Loan Emerald
Gateway Bank	Car Loan <5 yrs Old
Heritage Bank	Car Loan
Horizon Bank	Used Car Loan - Special
IMB	Secured Personal Loan
Jacaranda Finance	Car Loan - Excellent Credit
Jacaranda Finance	Car Loan - Excellent Credit Plus
Newcastle Permanent	Car Loan Secured
Newcastle Permanent	Personal Loan Secured
Northern Inland CU	New Car 0-5 yrs - Secured Variable
OurMoneyMarket	Low Rate Fixed Personal Loan A+
People's Choice Credit Union	Discounted Personal Loan
Plenti	Personal Loan - Excellent Credit (Fixed)
Plenti	Used Car Loan (Good Credit)
Plenti	Used Car Loan (Very Good Credit)
RACV	Fast Approval Secure Car Loan (USED)
RACV	Fast Approval Secure Personal Loan
Regional Australia Bank	Accelerator Car Loan
SERVICE ONE Alliance Bank	Fixed Rate Car Loan
SERVICE ONE Alliance Bank	Fixed Rate Eco Personal Loan - Secured
Summerland Credit Union	Car Loan



# Personal Loan 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.

## Used Car Loan

Company

Product

★★★★

<b>Summerland Credit Union</b>	Eco Loan Secured
<b>Summerland Credit Union</b>	Eco Loan Unsecured
<b>Sydney Mutual Bank</b>	Personal Loan Unsecured
<b>Transport Mutual Credit Union</b>	FASTROAD Used Car Loan
<b>WISR</b>	Secured Vehicle Loan - Very Good Credit



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## Used Car Loan

Company

Product

★★★

Alex	Unsecured Personal Loan – Very Good Credit
Arab Bank Australia	Personal Loan Sec Fixed
Australian Military Bank	Fixed Rate - Excellent Credit
Australian Military Bank	Variable Rate- Excellent Credit
Australian Unity	Secured Personal Loan
Auswide Bank	Unsecured Personal Loan - Fixed
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 (7+ years)
BankSA	Secured Fixed Personal Loan
BankVic	Personal Loan Fixed
BankVic	Personal Loan Variable
Bankwest	Unsecured Personal Loan
bcu	Unsecured Freedom Personal Loan
Bendigo Bank	Secured Personal Loan
Bendigo Bank	Student 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
Community First CU	Personal Loan Fixed 1-5 yrs
Community First CU	Personal Loan Variable 1-7 yrs
CUA	Unsecured Fixed Personal Loan
CUA	Unsecured Variable Personal Loan
Easy Street Fin Services	EasyLoan Fixed
G&C Mutual Bank	Fair Rate Personal Loan Ruby
G&C Mutual Bank	Fair Rate Personal Loan Sapphire
Gateway Bank	Car Loan >5 yrs Old



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## Used Car Loan

Company	Product
★★★	
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 Loan Fixed Secured
Heritage Bank	Personal Loan Fixed Unsecured
Heritage Bank	Personal Loan Variable Secured
Heritage Bank	Personal Loan Variable Unsecured
Horizon Bank	Budget Overdraft Unsecured
Horizon Bank	Budget Personal Loan Unsecured
Hume Bank	Unsecured Personal Loan
Hunter United	Secured Personal Loan
Hunter United	Unsecured Personal Loan
Illawarra Credit Union	Unsecured Fixed Personal Loan
IMB	Unsecured Personal Loan
ING	Personal Loan
Jacaranda Finance	Car Loan - Good Credit
Jacaranda Finance	Excellent Credit - Fixed Personal Loan Secured
Jacaranda Finance	Excellent Credit - Fixed Personal Loan Unsecured
Jacaranda Finance	Good Credit - Fixed Personal Loan Secured
Jacaranda Finance	Good Credit - Fixed Personal Loan Unsecured
Latitude Financial Services	Car Loan
Liberty Financial	Unsecured Loan A - Excellent Credit
Liberty Financial	Unsecured Loan B - Very Good Credit
Macquarie Credit Union	Car loan up to 10 years Old
Macquarie Credit Union	Car loan up to 5 years Old
ME	Personal Loan Fixed
MoneyPlace	Unsecured Loan A - Excellent Credit
MoneyPlace	Unsecured Loan B - Very Good Credit
MOVE Bank	Special Offer Personal Loan
MOVE Bank	Used Car Loan





# Personal Loan Star Ratings

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## Used Car Loan

Company	Product
★★★	
<b>MyState Bank</b>	Secured Fixed - Used Vehicle 2 up to 7 yrs
<b>MyState Bank</b>	Secured Variable - Used Vehicle 2 up to 7 yrs
<b>MyState Bank</b>	Unsecured Fixed Personal Loan
<b>MyState Bank</b>	Unsecured Variable Personal Loan
<b>Newcastle Permanent</b>	Personal Loan Unsecured
<b>Northern Inland CU</b>	New Car 0-5 yrs - Secured Fixed
<b>Northern Inland CU</b>	Smart Personal Loan Unsecured - Variable
<b>Northern Inland CU</b>	Used Car 6-10 yrs - Secured Fixed
<b>Northern Inland CU</b>	Used Car 6-10 yrs - Secured Variable
<b>NRMA Car Loans</b>	Fast Loan - Low Rate - Used Car
<b>OurMoneyMarket</b>	Low Rate Fixed Personal Loan A
<b>OurMoneyMarket</b>	Low Rate Fixed Personal Loan B
<b>People's Choice Credit Union</b>	Unsecured Personal Loan (Low Rate)
<b>Plenti</b>	Personal Loan - Good Credit (Fixed)
<b>Plenti</b>	Personal Loan - Very Good Credit (Fixed)
<b>Plenti</b>	Used Car Loan (Average Credit)
<b>QBANK</b>	All Purpose Loan - Special
<b>QBANK</b>	Car Loan (up to 10 years old)
<b>Qudos Bank</b>	Personal Loan Unsecured
<b>Queensland Country Bank</b>	Secured Personal Loan
<b>RACQ Bank</b>	Personal Loan Variable
<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>Reliance Bank</b>	Car Loan Variable 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 Secured



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## Used Car Loan

Company	Product
★★★	
Summerland Credit Union	Gen Purpose Loan Unsecured
Suncorp Bank	Unsecured Personal Loan
Suncorp Bank	Variable Unsecured Personal Loan
Symple Loans	Unsecured Loan Excellent Credit
Symple Loans	Unsecured Loan Very Good Credit
Teachers Mutual Bank	5 Year Fixed Rate All Purpose Loan
Teachers Mutual Bank	All Purpose Loan
Teachers Mutual Bank	Used Car Loan Unsecured
The Capricornian	Auto Loans
The Mac	Used Car Loan
Transport Mutual Credit Union	Unsecured Personal Loan
UniBank	5 Year Fixed Rate All Purpose Loan
UniBank	All Purpose Loan
UniBank	Used Car Loan Unsecured
Westpac	Car Loan
WISR	Personal Loan - Excellent credit
WISR	Personal Loan - Good Credit
WISR	Personal Loan - Very Good Credit
WISR	Secured Vehicle Loan - Good Credit



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## Used Car Loan

Company	Product
★★	
Alex	Unsecured Personal Loan – Good Credit
ANZ	Fixed Rate Personal Loan-Unsecured
ANZ	Variable Rate Personal Loan-Unsecured
Arab Bank Australia	Personal Loan Secured Variable
Arab Bank Australia	Personal Loan Unsecured Fixed
Australian Unity	Unsecured Personal Loan
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
Bendigo Bank	Unsecured Personal Loan
Commonwealth Bank	Fixed Rate Personal Loan - Unsecured
Commonwealth Bank	Variable Personal Loan - Unsecured
Credit Union SA	Variable Rate Personal Loan
G&C Mutual Bank	Fair Rate Personal Loan Opal
Harmony	Unsecured Very Good Credit Rating
Harmony	Unsecured Good Credit Rating
HSBC	Personal Loan - Fixed Rate
Jacaranda Finance	Credit Builder Plus - Fixed Personal Loan Secured
Jacaranda Finance	Credit Builder Plus - Fixed Personal Loan Unsecured
Latitude Financial Services	Personal Loan - Secured
Latitude Financial Services	Personal Loan - Unsecured
Liberty Financial	Unsecured Loan C - Good Credit
Macquarie Credit Union	Unsecured Personal Loan
MoneyPlace	Unsecured Loan C - Good Credit
MOVE Bank	Personal Loan
NAB	Personal Loan Unsecured Fixed
NAB	Personal Loan Unsecured Variable
Northern Inland CU	Smart Personal Loan Unsecured - Fixed
OurMoneyMarket	Low Rate Fixed Personal Loan C



# Personal Loan Star Ratings

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## Used Car Loan

Company	Product
★★	
People's Choice Credit Union	Unsecured Personal Loan
QBANK	All Purpose Loan
Queensland Country Bank	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 Secured
The Mac	Personal Loan Unsecured
Westpac	Personal Loan Unsecured
★	
Alex	Unsecured Personal Loan – Average Credit
Arab Bank Australia	Personal Loan Unsecured Variable
Harmony	Unsecured Average Credit Rating
Jacaranda Finance	Car Loan - Credit Builder
Jacaranda Finance	Credit Builder - Fixed Personal Loan Secured
Jacaranda Finance	Credit Builder - Fixed Personal Loan Unsecured
Liberty Financial	Unsecured Loan D - Average Credit
MoneyPlace	Unsecured Loan D - Average Credit
OurMoneyMarket	Low Rate Fixed Personal Loan D
SocietyOne	Unsecured Loan - Average Credit
Symple Loans	Unsecured Loan Average Credit
Symple Loans	Unsecured Loan Good Credit