

IN THIS REPORT WE LOOK AT ...

- ★ 410 personal loans offered by 92 institutions in the CANNEX database
- ★ 45 personal loans awarded CANNEX five stars for superior value
- ★ Credit union domination of sector – not a bank in sight



PERSONAL LOANS – A LESS-THAN-COLOURFUL HISTORY

They've been around since Jesus was in short pants but the question is how far have they evolved since those early days? Personal loans are still personal loans. They haven't been subjected to the rigours of reinvention or rebranding to present a 'new and improved' image to eager consumers of financial products. A personal loan somehow doesn't conjure up anywhere near the same sophistication as a portfolio loan. Nor does it lend itself to fashion icon status, as does the pink credit card necklace and matching earrings, or family photo-imprinted card or even a pampered pet PIN number. The personal loan is definitely something you CAN leave home without. Perhaps it's because it is just that .. personal.

It can be said there is some justification for personal loans remaining the poor cousin of the financial family. After all, marketshare for the category has not progressed further than single digit percentage figures, overtaken with great flourish by the glamour product, the credit card. And in this day and age of steroidal speed, who has the time to coast along with what many would consider a sedentary performer?

CREDIT UNIONS TO THE RESCUE

The fact that personal loans take their place on today's podium of product choice is due in no small part to credit union intervention. Identifying a product they could run with, credit unions have teamed up with personal loans to dominate this sector of the market. Of the 45 personal loans awarded five stars in this report, no less than 38 are offered by Credit Unions, five are Building Society products and two belong to Financial Services Companies.

PERSONAL LOANS VERSUS CREDIT CARDS

The gap between personal loans and credit cards is shrinking to the point of overlapping, in some instances. Interest rates have been slashed on many 'no frills' credit cards. This has forced a head-to-head confrontation with personal loans whose interest rates have not sunk quite that low. Some personal loans have retaliated by offering redraw facilities in a move designed to derail cash advances. Credit Cards offer more flexibility but personal loans come into their own with large purchases. You can't buy a car on your credit card. Or maybe you can, if you agree to pay the merchant transaction fees incurred by the car dealer – say, \$800 on a \$25,000 car. It can also be argued that with the flexibility a credit card offers comes an increased level of 'temptability' (ie. spending more than you should). Using a personal loan can be a more measured approach. The way in which we use personal loans, however, dictates the future evolution of a product that has been with us all our banking lives.

JUMP IN MY CAR

The most obvious, and most popular, use of a personal loan is for purchasing a car, whether it's new or used. Our obsession with automobiles continues, despite an all-too-recent and all-too-close encounter with the Middle East bowser blues. The Federal Chamber of Automotive Industries (FCAI) reports a downturn in sales of new cars. It seems their dream of selling one million cars by the end of 2006 is no longer a reality. Current trends predict only 970,000 sales by year's end. Oddly enough, the small car segment is down 1.3% whilst the light car segment is up by 31.4%. The conclusion drawn by FCAI is that, as the interest rate rises take effect, it is not only the fuel economy of a vehicle buyers are considering but also the monthly repayment that would be required. Enter the personal loan and its importance in the family budget.

SKY'S THE LIMIT

Obviously a car loan is designed for the purchase of a car but a car loan is also used for things like motorcycles, caravans and boats. Holidays, household goods, furniture or home improvements come under the personal loan umbrella, as do school and university education fees. A common use is debt consolidation where multiple credit card or other debts are rolled into one loan to be paid off with a set repayment schedule. This is traditionally a plan of action in the new year, when credit card statements set off a shockwave of action.

RE-FINANCING DEBT

As well as financing purchases, personal loans play a prominent role in refinancing debt. Credit cards are trying for a piece of the action by offering to transfer outstanding balances to cards with a zero-interest period. But are we seeing the next wave of debt consolidation, as consumers drift towards personal loans? Baycorp Advantage reports overall demand for unsecured credit has grown in the July-September quarter. The index showed demand for credit cards grew by 3,922 applications to 931,576 applications in the September quarter, an increase of 0.4% from the corresponding quarter in the previous year. There were 683,677 applications for personal loans in the same period, says Baycorp, a year-on-year increase of 43,190 applications or 6.7%. Perhaps the next boom for personal loans is just around the corner.

WHERE TO NEXT?

As personal loans continue to evolve with the speed of a brontosaurus, what can we expect from lenders? Flexibility is always trotted out as a feature that's missing from the personal loan gene pool. In the United Kingdom, approval for personal loans is almost instant. In Australia approval speed is a little longer than the nanosecond it is in the mother country but lenders insist it's getting there. Redraw option has been mentioned previously and I imagine this is a useful feature for an ongoing project such as home improvements or even school fees. Immediate access to funds, or redraw funds – now that's an area crying out for fingerprint scanning approval or voice recognition in-store, setting off a chain of events in cyberspace that results in updated personal loan information traveling telepathically from lender to borrower's money chip, implanted just behind the left ear. Far-fetched, you think? With the powerful product development force at work, who knows what army of morphed personal loans will appear over the horizon ready to go into battle for consumers hearts and minds? We remain ever hopeful of seeing the next generation of personal loans in action in our lifetime.

**For questions or comments, please contact Anthony Sexton on
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CANEX FIVE STAR PERSONAL & CAR LOANS

UNSECURED PERSONAL LOANS

Australian Central Credit Union
 Australian Central Credit union
 Easy Street Financial Services
 Easy Street Financial Services
 Heritage Building Society
 Heritage Building Society
 Illawarra Credit Union NSW
 Maritime Workers Credit Union
 NSW Teachers Credit Union
 NSW Teachers Credit Union
 Unicom Credit Union

SECURED PERSONAL LOANS

Community CPS Australia
 Heritage Building Society
 Holiday Coast Credit Union
 Holiday Coast Credit Union
 IMB Limited
 Memberfirst Credit Union
 Unicom Credit Union

CAR LOANS

Alliance One Credit Union
 Australian Central Credit Union
 Australian Central Credit Union
 Australian Defence Credit Union
 Defence Force Credit Union
 Family First Credit Union
 Heritage Building Society
 Holiday Coast Credit Union
 Holiday Coast Credit Union
 Horizon Credit Union
 Industries Mutual Credit Union
 Maritime Workers Credit Union
 Memberfirst Credit Union
 Memberfirst Credit Union
 Memberfirst Credit Union
 New England CU NSW
 NSW Teachers Credit Union
 NSW Teachers Credit Union
 RTA Staff Credit Union
 Satisfac Credit Union
 Satisfac Credit Union
 Savings & Loans Credit Union SA
 Savings & Loans Credit Union SA
 Service One Credit Union
 Unicom Credit Union
 Unicom Credit Union
 Wagga Mutual Credit Union

PRODUCT NAME

Personal Loan Variable Unsecured
 Personal Loan 1-7yr Fixed Unsecured
 Easy Loan Fixed
 Easy Loan Variable
 Personal Loan Fixed Unsecured
 Personal Loan Variable Unsecured
 Unsecured Personal Loan
 Personal Loan Variable
 Loan for Investment
 All Purpose Loan
 Unsecured Personal Loan

PRODUCT NAME

Cash Secured Loan
 Cake & Eat It Loan
 Personal Loan Secured L80/81
 Personal loan Secured FTD L84
 Personal Loan Secured
 Personal Loan Secured by TD
 Secured Personal Loan

PRODUCT NAME

Easy Deal Personal Loan
 Car Loan Fixed<7yrs Secured
 Car Loan Variable Secured
 New Car Loan
 New Car Loan
 Assign of Savings Loan
 Cake & Eat It Loan
 Personal Loan Secured L80/81
 Personal loan Secured FTD L84
 New Car Loan Variable
 New Car Loan
 Car Loan
 Personal Loan Secured BOS 4-5yrs
 Personal Loan Secured BOS <3yrs
 Personal Loan Secured by TD
 Fixed Rate Car Loan
 Used Car Loan Unsecured
 New Car Loan Unsecured
 Red Hot Car Loan
 Car Loan Fixed
 Special 4 Cylinder Car Loan
 Breathe Easy Car Loan
 Introductory Fixed Rate Loan
 Variable Rate Car Loan
 New Car Loan Secured BOS
 Variable Rate Car Loan
 Wagga Gold Personal Loan

Section 1. Car Loan Summary

Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			

★★★★★

"superior value"

Alliance One CreditUnion	Easy Deal Personal Loan	7.85	X	Nil	Nil	10000	75000	variable	X	✓
Australian Central CU	Car Loan Fxd <7yrs Sec	8.95 to 9.25	X	Nil	160.00	5000	70000	1yr to 7yr	X	✓
Australian Central CU	Car Loan Var Secured	7.95 to 9.25	X	Nil	160.00	5000	70000	variable	X	✓
Australian Defence CU	New Car Loan	7.75 to 8.90	✓	Nil	Scale*	5000	No max	variable	X	✓
Defence Force CU	New Car Loan	7.50 to 8.00	✓	Nil	Nil	No min	100000	variable	X	✓
Family First CU	Assign of Savings Loan	7.85 to 8.10	X	Nil	150.00	2000	200000	variable	X	✓
Heritage B Soc	Cake & Eat It Loan	7.83	X	Nil	95.00	5000	100000	variable	X	X
Holiday Coast CU	Personal Ln Sec L80/81	9.00 to 18.50	X	Nil	0.01	No min	No max	variable	X	✓
Holiday Coast CU	Pers Ln Sec FTD L84	8.07	X	Nil	0.01	No min	No max	variable	X	✓
Horizon Credit Union	New Car Loan Variable	7.95	X	Nil	100.00	No min	No max	variable	X	✓
Industries Mutual CU	New Car Loan	8.00 to 9.90	✓	Nil	50.00	5000	40000	variable	X	X
Maritime Workers CU	Car Loan	9.70	X	Nil	100.00	1000	No max	variable	X	✓
Memberfirst Credit Union	Pers Ln Sec BOS 4-5yrs	10.50	X	Nil	50.00	1000	No max	variable	X	✓
Memberfirst Credit Union	Pers Ln Sec BOS<3yrs	7.90	X	Nil	50.00	1000	No max	variable	X	✓
Memberfirst Credit Union	Personal Ln Sec by TD	6.80	X	Nil	50.00	2000	No max	variable	X	✓
New England CU NSW	Fixed Rate Car Loan	8.50 and higher	X	Nil	95.00	10000	No max	1yr to 5yr	X	X
NSW Teachers CU	Used Car Loan Unsecured	8.60	X	Nil	Nil	5000	50000	variable	✓	✓
NSW Teachers CU	New Car Loan-Unsecured	7.95	X	Nil	Nil	2000	60000	variable	✓	✓
RTA Staff CU	Red Hot Car Loan	7.99	X	Nil	75.00	15000	No max	variable	X	✓
Satisfac Credit Union	Car Loan Fixed	8.15	X	Nil	100.00	5000	100000	3yr	X	✓
Satisfac Credit Union	Special 4Cylinder Car Ln	7.90	X	Nil	100.00	5000	100000	1mth to 3yr	X	✓
Savings & Loans CU SA	Breathe Easy Car Loan	7.74 to 8.49	X	Nil	145.00	10000	No max	1yr to 7yr	X	✓
Savings & Loans CU SA	Introductory Fxd Rate Ln	7.92 to 8.99	X	Nil	145.00	10000	No max	1yr to 5yr	X	✓
Service One Credit Union	Variable Rate Car Loan	9.25	X	Nil	100.00	No min	75000	variable	X	✓
Unicom Credit Union	New Car Loan Secured BOS	8.75	X	Nil	125.00	2000	100000	1yr to 7yr	X	✓
Unicom Credit Union	Variable Rate Car Loan	9.10	X	Nil	125.00	2000	100000	variable	X	✓
Wagga Mutual Credit Un	Wagga Gold Personal Loan	9.25	X	Nil	956.40	10000	100000	variable	✓	✓

★★★★★

"exceptional value"

Alliance One CreditUnion	Easy Plus Pers Ln L26	8.40	X	Nil	130.00	10000	75000	variable	X	✓
ANZ Bank	New Car Loan	8.21 to 11.96	✓	Nil	250.00	10000	No max	1yr to 5yr	X	✓
Austral Credit Union	Car Loan 2yr Fixed	8.50	X	Nil	200.00	10000	40000	2yr	X	✓
Bankstown City CU	New Car Manager	7.99	X	Nil	125.00	10000	50000	variable	X	✓

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scale*: Application fee depends on loan amount

Report Date: November 28th, 2006, (Rates as at November 28th, 2006)

CAR LOAN STAR RATINGS SUMMARY:

Page 1 of 7

Section 1. Car Loan Summary

Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			

★★★★

"exceptional value"

Bendigo Bank	Green Secured Pers Loan	9.50	X	\$ 5.00	150.00	2000	50000	1yr to 7yr	X	✓
Capricornia CU	Equity Car Loan	8.24	X	Nil	130.00	5000	75000	variable	X	X
Community CPS Australi	Intro Car Ln Revert Rate	8.99	X	Nil	Nil	5000	125000	variable	X	✓
Community CPS Australi	Cash Secured Loan	8.75	X	Nil	120.00	5000	80000	variable	X	✓
Community CPS Australi	Car Loan Fixed <3yrs old	8.45	X	Nil	120.00	5000	125000	1yr to 7yr	X	✓
Defence Force CU	Used Car Loan	8.50 to 10.50	✓	Nil	Nil	No min	100000	variable	X	✓
Electricity CU	Lifestyle Loan	9.75	X	Nil	90.00	5000	50000	variable	✓	X
Heritage B Soc	New Car Loan	9.20	✓	Nil	95.00	5000	100000	variable	X	X
Home Building Society	Personal Credit Line	9.17	X	Nil	125.00	5000	30000	variable	X	X
Home Building Society	Car Loan under 5yrs old	9.25	X	Nil	125.00	1000	No max	variable	X	X
Illawarra CU NSW	New Car Loan Sec BOS	8.75	X	Nil	125.00	2000	100000	1yr to 7yr	X	✓
Illawarra CU NSW	Variable Rate Car Loan	9.10	X	Nil	125.00	2000	100000	variable	X	✓
IMB Limited	Personal Loan Secured	8.74	X	Nil	125.00	2000	50000	1yr to 5yr	X	✓
Intech Credit Union	Car Loan	8.75 to 10.05	X	Nil	75.00	5000	100000	variable	X	✓
La Trobe Country Credit	Discounted New Car Loan	8.00	X	Nil	Nil	2000	50000	variable	X	✓
La Trobe Country Credit	Gold New Car Loan	8.85	X	Nil	182.00	2000	50000	variable	X	✓
Maleny & District Commu	Extreme Green Car Loan	6.99	X	Nil	175.00	4000	70000	variable	X	✓
mecu	goGreen CarLn NewG/hse6+	7.99	X	Nil	125.00	1000	No max	variable	X	✓
Newcastle Permanent	Personal Loan Secured	8.90 to 10.70	X	Nil	70.00	1000	No max	3mth to 7yr	X	✓
Newcastle Permanent	Used Car Loan	8.90 to 10.70	X	Nil	70.00	1000	No max	3mth to 7yr	X	✓
Police Credit	Car Loan New	8.49	X	Nil	Nil	8000	100000	1mth to 5yr	X	✓
Railways Credit Union	New Car Loan	7.70	X	Nil	100.00	10000	75000	variable	X	✓
Select Credit Union	New Car Loan	8.39	X	Nil	150.00	10000	50000	variable	X	✓
Service One Credit Union	Fixed Rate Car Loan	8.75	X	Nil	100.00	No min	75000	1yr to 6yr	X	✓
St George Bank	Personal Ln Secured Fxd	8.95	X	\$ 7.00	195.00	3000	80000	1yr to 5yr	X	✓
St George Bank	Fixed Car Loan	8.95	X	\$ 7.00	195.00	3000	80000	1yr to 5yr	X	✓
Unicom Credit Union	Secured Personal Loan	9.25	X	Nil	125.00	2000	50000	1yr to 7yr	X	✓

★★★

"strong value"

Adelaide Bank	Car Loan \$10,000 plus	8.95	X	Nil	135.00	10000	No max	1yr to 7yr	X	✓
Alliance One CreditUnion	Easy Personal Loan L21	9.50	X	Nil	130.00	10000	75000	variable	X	✓
Alliance One CreditUnion	Easy Fixed L20	9.50	X	Nil	130.00	10000	75000	1mth to 7yr	X	✓
ANZ Bank	Used Car Loan	9.21 to 14.11	✓	Nil	250.00	10000	No max	1yr to 5yr	X	✓

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Report Date: November 28th, 2006, (Rates as at November 28th, 2006)

CAR LOAN STAR RATINGS SUMMARY:

Page 2 of 7

Section 1. Car Loan Summary

Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			
★★★ "strong value"										
Australian Defence CU	Used Car Loan	8.99 to 10.90	X	Nil	Scale*	5000	No max	variable	X	✓
Australian Defence CU	Personal Loan Secured	7.24 to 12.90	X	Nil	Scale*	5000	No max	variable	X	✓
BankSA	Pers Loan Secured Fixed	8.95	X	\$ 7.00	195.00	3000	80000	1yr to 5yr	X	✓
Calare Credit Union	New Car Loan	8.60	✓	Nil	100.00	2000	No max	variable	✓	✓
Capricornia CU	Classic Car Loan	10.99	X	Nil	130.00	500	75000	variable	X	✓
Capricornia CU	Performance Car Loan	9.99	X	Nil	130.00	500	75000	variable	X	✓
Coastline Credit Union	Car Loan <3yr 20% Dep	9.65	X	Nil	125.00	1500	No max	variable	X	X
Coastline Credit Union	Personal Loan Secured	9.34	X	Nil	125.00	1000	No max	variable	X	X
Community CPS Australi	Car Loan Var <7yrs old	9.50	X	Nil	120.00	5000	125000	variable	X	✓
Community CPS Australi	Car Loan Fxd <5yrs old	8.95	X	Nil	120.00	5000	125000	1yr to 7yr	X	✓
Companion CU	Car Loan	8.99	X	Nil	100.00	5000	No max	variable	X	X
Companion CU	Secured Personal Loan	8.99	X	Nil	100.00	10000	No max	variable	X	X
connectfinancial	Car Loan	9.70 to 11.65	X	Nil	150.00	5000	75000	variable	✓	✓
Electricity CU	Car Loan	9.75	X	Nil	90.00	5000	50000	variable	✓	X
FCCS Credit Union	Personal Loan Secured	9.95 to 11.95	X	Nil	150.00	1000	50000	variable	X	X
First Pacific CU	New Car Loan	8.50	X	Nil	120.00	2500	50000	variable	X	X
First Pacific CU	Cash Secured Pers Loan	8.00	X	Nil	120.00	2500	50000	variable	X	✓
Gateway Credit Union	Car Loan < 5yrs Old	9.55	X	Nil	Nil	3000	50000	variable	X	X
Gateway Credit Union	New Car Loan	8.95	X	Nil	Nil	3000	50000	variable	X	X
Heritage B Soc	Personal Loan Var Unsec	10.90	X	Nil	95.00	5000	25000	variable	✓	✓
Heritage B Soc	Personal Loan Var Sec	10.90	X	Nil	95.00	5000	100000	variable	X	✓
Heritage B Soc	Personal Ln Fixed Unsec	10.90	X	Nil	95.00	5000	25000	1yr to 5yr	✓	✓
Home Building Society	GreenChoice New EnviroFr	8.49	X	Nil	125.00	1000	No max	variable	✓	✓
Horizon Credit Union	New Car Loan <1yr	8.95	X	Nil	100.00	No min	No max	variable	X	✓
Horizon Credit Union	Personal Loan Sec by TD	8.70	X	Nil	50.00	No min	No max	variable	X	✓
Illawarra CU NSW	Secured Personal Loan	9.25	X	Nil	125.00	1000	50000	1yr to 7yr	X	✓
mecu	goGreen CarLn NewG/hseNA	8.99	X	Nil	125.00	1000	No max	variable	X	✓
mecu	goGreen CarLn Used=<7Yrs	9.49	X	Nil	125.00	1000	No max	variable	X	✓
Memberfirst Credit Union	Car Loan 5-10 yrs old	12.50	X	Nil	50.00	1000	No max	variable	X	✓
Memberfirst Credit Union	Partially Sec-Vehicle/TD	12.50	X	Nil	50.00	1000	No max	variable	X	✓
Police Credit	Car Loan Used	9.49	X	Nil	Nil	8000	100000	1mth to 5yr	X	✓
Police CU SA	Special Pers Loan Fixed	7.95	X	Nil	195.00	5000	No max	1yr to 5yr	X	✓
PowerState Credit Union	Car Loan Fixed Secured	7.95	X	Nil	120.00	5000	No max	1yr to 5yr	X	X

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Report Date: November 28th, 2006, (Rates as at November 28th, 2006)

CAR LOAN STAR RATINGS SUMMARY:

Page 3 of 7

Section 1. Car Loan Summary

Car Loans

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				Monthly	Application	Min	Max			
★★★ "strong value"										
Qantas Staff CU	Car Loan	8.10	X	Nil	Nil	No min	100000	variable	X	X
Qantas Staff CU	Personal Ln Sec6mthIntro	8.40	X	Nil	Nil	10000	100000	variable	X	X
Railways Credit Union	Any Age Car Loan Secured	9.50	X	Nil	100.00	10000	75000	variable	X	✓
RTA Staff CU	New Car Loan	9.20 to 11.20	✓	Nil	75.00	1000	45000	variable	X	✓
Savings & Loans CU SA	Periodic Personal Loan	9.99	X	Nil	145.00	2000	No max	1yr to 7yr	X	✓
St George Bank	Variable Car Loan	10.45	X	\$ 7.00	195.00	3000	80000	variable	X	✓
TIO Banking	Car Loan (New)	8.75	X	Nil	150.00	20000	70000	1yr to 7yr	X	✓
TIO Banking	Car Loan-Fxd	9.00 to 10.50	X	Nil	150.00	5000	70000	1yr to 7yr	X	✓
TIO Banking	Car Loan-Variable	8.75 to 10.25	X	\$ 5.00	150.00	5000	70000	variable	X	✓
Uni Credit Union	New Car Loan	8.45 to 9.80	X	Nil	150.00	5000	75000	variable	X	✓
Uni Credit Union	Secured Personal Loan	8.85	X	Nil	100.00	10000	50000	variable	X	✓
University Credit Soc	Personal Ln Sec by TD	7.60	X	Nil	Scale*	1000	No max	variable	X	X
Wagga Mutual Credit Un	New Car Variable Loan	8.75	X	Nil	100.00	5000	100000	variable	X	X
Westpac	New Car Loan	7.95 to 9.95	X	\$ 7.50	250.00	4000	100000	1yr to 7yr	X	✓
Westpac	Used Car Loan	8.95 to 10.95	X	\$ 7.50	250.00	4000	100000	1yr to 7yr	X	✓
★★ "average value"										
Austral Credit Union	Car Loan Revert Rate	9.95	X	\$ 5.00	Nil	10000	40000	variable	X	✓
Australian Central CU	PersLoan 1-7yrFxd Unsec	12.20	X	Nil	160.00	2000	50000	1yr to 7yr	✓	✓
BankSA	Personal Loan Sec Var	10.45	X	\$ 7.00	195.00	3000	80000	variable	X	✓
Bankstown City CU	Car Manager	9.25	X	Nil	125.00	10000	35000	variable	X	✓
Bendigo Bank	Secured Personal Loan	10.50	X	\$ 5.00	150.00	2000	50000	1yr to 7yr	X	✓
Coastline Credit Union	Car Loan 20% Deposit	9.95	X	Nil	125.00	1500	No max	variable	X	X
Credit Union Australia	Used Vehicle 2-5 yrs old	10.64	X	Nil	100.00	1000	100000	variable	X	✓
Family First CU	Secured Car Loan	8.95 to 13.95	X	Nil	150.00	5000	75000	variable	X	✓
FCCS Credit Union	New Car Under Warranty	8.95 to 9.95	X	Nil	150.00	No min	No max	variable	X	✓
Heritage B Soc	Personal Loan Fixed Sec	10.90	X	Nil	95.00	5000	100000	1yr to 5yr	X	✓
Hibernian Credit Union	New Car Loan	8.25	X	\$ 5.00	100.00	No min	25000	variable	X	X
Home Building Society	GreenChoice Car <5yrs	8.99	X	Nil	125.00	No min	No max	variable	✓	✓
Horizon Credit Union	Car Loan 13mth-<3yrs old	10.50	X	Nil	100.00	No min	No max	variable	X	✓
Hunter United Credit Un	Overdrive CarLn 6mth Fxd	7.45	X	\$ 2.00	75.00	No min	70000	6mth	X	✓
Industries Mutual CU	Personal Loan	9.85 to 16.00	✓	Nil	50.00	5000	25000	variable	✓	✓
Maleny & District Commu	Green Car Loan	9.45	X	Nil	175.00	4000	70000	variable	X	X

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CAR LOAN STAR RATINGS SUMMARY:

Page 4 of 7

Section 1. Car Loan Summary

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				Monthly	Application	Min	Max			
★★ "average value"										
Manly Warringah CU	Car Loan (New)	8.45	X	Nil	100.00	No min	50000	variable	X	✓
nab	Pers Ln Fully Sec Var	11.05	X	Nil	125.00	5000	80000	variable	X	✓
New England CU NSW	Special Car Loan	9.45 to 10.45	X	Nil	95.00	10000	No max	variable	X	✓
NSW Teachers CU	All Purpose Loan	11.50	X	Nil	Nil	1000	80000	variable	✓	✓
NSW Teachers CU	Loan for Investment	11.50	X	Nil	Nil	1000	80000	variable	✓	✓
Nurses First	Personal Loan Secured	9.20 to 9.49	X	\$ 2.50	149.00	5000	No max	variable	X	✓
Orange Credit Union	Used Car Loan L54/56/58	9.45 to 10.20	X	Nil	75.00	2000	No max	variable	X	✓
Orange Credit Union	New Car Loan L57	8.70 to 8.95	X	Nil	75.00	2000	No max	variable	X	✓
Police & Nurses Credit	Personal Loan Secured	9.20 to 9.49	X	\$ 2.50	149.00	5000	No max	variable	X	✓
Queenslanders CU	New Car Loan Fxd	9.25	X	Nil	80.00	2000	55000	1mth to 5yr	✓	X
Satisfac Credit Union	Car Loan Variable	10.95	X	Nil	100.00	5000	100000	variable	X	✓
Savings & Loans CU SA	Intro Fxd Ln Var Revert	11.25	X	Nil	Nil	No min	No max	variable	X	✓
Service One Credit Union	Personal Loan Sec Var	10.75 to 14.95	X	Nil	100.00	No min	75000	variable	X	✓
St George Bank	Personal Ln Secured Var	10.45	X	\$ 7.00	195.00	3000	80000	variable	X	✓
SUNCORP	Secured Car Loans	8.95	X	Nil	175.00	5000	No max	1yr to 7yr	X	✓
Westpac	Personal Loan Secured	10.50 to 11.95	X	\$ 7.50	250.00	4000	100000	1yr to 7yr	X	✓
★ "satisfactory value"										
ANZ Bank	Personal Loan Variable	13.17	X	Nil	125.00	5000	No max	variable	✓	✓
Australian Central CU	Per Ln Variable Unsec	11.99	X	Nil	160.00	2000	50000	variable	✓	✓
Australian Defence CU	Start Up Loan	12.75	X	Nil	Scale*	5000	No max	variable	✓	✓
BankWest	Personal Loan Secured	9.24	X	Nil	Nil	10000	No max	3yr to 7yr	X	X
Calare Credit Union	Used Car Loan	9.75	✓	Nil	100.00	2000	No max	variable	✓	✓
Circle Credit Co-op	New Car Loan	7.99	X	Nil	100.00	No min	No max	variable	X	✓
Coastline Credit Union	Car Loan 10% Deposit	10.95	X	Nil	125.00	1500	No max	variable	X	X
Community CPS Australi	Personal Loan Fxd Sec	10.95	X	Nil	120.00	5000	80000	1yr to 7yr	X	✓
Companion CU	Part Secured Personal Ln	10.75	X	Nil	100.00	10000	100000	variable	X	✓
Credit Union Australia	Vehicles <2yrs old -30k	9.64	X	Nil	100.00	1000	30000	variable	X	✓
Easy Street Fin Services	EasyLoan Variable	10.00	X	Nil	Nil	5000	35000	variable	✓	✓
Easy Street Fin Services	EasyLoan Fixed	10.75	X	Nil	Nil	5000	35000	1yr to 5yr	✓	✓
First Pacific CU	Car Ln Up to 3 Yrs	9.50 to 10.50	X	Nil	120.00	2500	50000	variable	X	X
Gateway Credit Union	Car Loan > 5yrs Old	11.15	X	Nil	Nil	3000	50000	variable	X	X

Section 1. Car Loan Summary

Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			
★ "satisfactory value"										
Greater Building Society	Used Car Loan Up to 6yrs	8.95 to 10.95	✓	Nil	75.00	2000	60000	1yr to 5yr	✓	✓
Greater Building Society	Used Car Ln 6-10yrs old	10.95	✗	Nil	75.00	2000	60000	1yr to 3yr	✓	✓
Hibernian Credit Union	Used Car Loan	8.75	✗	\$ 5.00	100.00	No min	25000	variable	✗	✗
Home Building Society	Car Loan over 5yrs old	9.75 to 12.00	✗	Nil	125.00	No min	No max	variable	✗	✓
HSBC	Car Loan Secured	8.45 to 10.45	✗	Nil	199.00	5000	100000	1yr to 5yr	✗	✓
Hume B.Soc NSW	Pers Ln-Sec Term Deposit	9.95	✗	Nil	100.00	1000	No max	1yr to 5yr	✗	✓
Hume B.Soc NSW	Pers Ln-Sec Used Vehicle	10.95	✗	Nil	100.00	1000	75000	1yr to 5yr	✗	✓
Hume B.Soc NSW	Pers Ln-Sec New Vehicle	9.95	✗	Nil	100.00	1000	100000	1yr to 5yr	✗	✓
Hunter United Credit Un	Overdrive CarLn Rvrt Var	8.45	✗	\$ 2.00	75.00	No min	70000	variable	✗	✓
Hunter United Credit Un	Used MotorVehicle 5<10yr	9.95	✗	\$ 2.00	75.00	No min	70000	variable	✗	✗
Illawarra CU NSW	Unsecured Personal Loan	10.94	✗	Nil	125.00	2000	50000	1yr to 7yr	✓	✓
Intech Credit Union	Personal Loan	10.05 to 14.20	✗	Nil	75.00	2000	40000	variable	✓	✓
La Trobe Country Credit	Discounted Used Car Loan	8.95	✗	Nil	182.00	2000	50000	variable	✗	✓
La Trobe Country Credit	Gold Used Car Loan	9.45	✗	Nil	182.00	2000	50000	variable	✗	✓
Maleny & District Commu	New Car Loan	11.50	✗	Nil	175.00	4000	70000	variable	✗	✗
Maroondah Credit Union	Personal Loan Variable	11.25 to 14.95	✗	Nil	Scale*	1000	30000	variable	✓	✓
Memberfirst Credit Union	Personal Loan Unsecured	13.90	✗	Nil	50.00	No min	No max	variable	✓	✓
nab	Pers Ln Fully Sec Fixed	12.00	✗	Nil	125.00	5000	80000	1yr to 7yr	✗	✓
New England CU NSW	Car Loan	11.60 to 12.56	✗	Nil	95.00	5000	No max	variable	✓	✓
Police CU NSW	Driveaway Car Loan	9.59	✗	Nil	82.00	5000	No max	variable	✗	✓
Police CU SA	Special Variable Pers Ln	12.74	✗	Nil	195.00	3000	No max	variable	✓	✓
PowerState Credit Union	Car Loan Variable Sec	9.25	✗	Nil	120.00	5000	No max	variable	✗	✗
Qantas Staff CU	Personal Ln Sec Revert	9.90	✗	Nil	Nil	10000	100000	variable	✗	✗
Qld Professional CU	Car Loan	8.75 to 11.75	✓	Nil	50.00	500	No max	variable	✓	✓
RTA Staff CU	Bill of Sale Loans	11.70 to 13.20	✓	Nil	75.00	1000	45000	variable	✗	✓
Select Credit Union	Used Car Loan	8.99 to 14.99	✗	Nil	150.00	10000	No max	variable	✗	✓
Select Credit Union	Personal Loan Var Rate	10.49 to 14.49	✗	Nil	150.00	10000	35000	variable	✓	✓
Sutherland Credit Union	Spec Offer Car Loan Var	8.24	✗	Nil	100.00	5000	50000	variable	✗	✗
TAFE & Community CU	Car Loan	7.95 to 9.44	✗	Nil	50.00	10000	No max	variable	✗	✗
Uni Credit Union	Used Car Loan	9.45 to 10.80	✗	Nil	150.00	5000	75000	variable	✗	✓
Unicom Credit Union	Unsecured Personal Loan	10.94	✗	Nil	125.00	2000	30000	1yr to 7yr	✓	✓

Section 1. Car Loan Summary

Car Loans

Company	Product	Published Rate (%)	Rate Varies With Deposit	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Unsecured	100% Loan Available
				Monthly	Application	Min	Max			

★ **"satisfactory value"**

University Credit Soc	Student Loan	9.95 to 11.95	X	Nil	Nil	1000	No max	variable	✓	✓
University Credit Soc	New Car up to 1yr old	8.90	X	Nil	Scale*	1000	No max	variable	X	X
University Credit Soc	Used Car up to 5yrs old	9.90	✓	Nil	Scale*	1000	No max	variable	X	X
Victoria Teachers CU	New Car Loan	8.95	X	Nil	Nil	10000	No max	variable	X	✓
Wagga Mutual Credit Un	Car Loan up to 3yr old	10.65	X	Nil	100.00	5000	100000	variable	X	X
Warwick Credit Union	Personal Loan Secured	10.50	X	Nil	100.00	10000	No max	variable	X	✓

Section 2. Unsecured Personal Loan Summary

Unsecured Personal Loans

Company	Product	Published Rate (%)	Apply Online	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Consolidate Debt	Home Renovation	Any Legal Purpose
				Monthly	Application	Min	Max					
★★★★★ "superior value"												
Australian Central CU	Per Ln Variable Unsec	11.99	✓	Nil	160.00	2000	50000	variable	✓	✓	✓	✓
Australian Central CU	PersLoan 1-7yrFxd Unsec	12.20	✓	Nil	160.00	2000	50000	1yr to 7yr	✓	✓	✓	✓
Easy Street Fin Services	EasyLoan Fixed	10.75	✓	Nil	Nil	5000	35000	1yr to 5yr	✓	✓	✓	✓
Easy Street Fin Services	EasyLoan Variable	10.00	✓	Nil	Nil	5000	35000	variable	✓	✓	✓	✓
Heritage B Soc	Personal Ln Fixed Unsec	10.90	✓	Nil	95.00	5000	25000	1yr to 5yr	✓	✓	✓	✓
Heritage B Soc	Personal Loan Var Unsec	10.90	✓	Nil	95.00	5000	25000	variable	✓	✓	✓	✓
Illawarra CU NSW	Unsecured Personal Loan	10.94	✓	Nil	125.00	2000	50000	1yr to 7yr	✓	✓	✓	✓
Maritime Workers CU	Personal Loan Variable	12.85	✓	Nil	Scale	500	35000	variable	✓	✓	✓	✓
NSW Teachers CU	Loan for Investment	11.50	✓	Nil	Nil	1000	80000	variable	✓	✓	✓	✓
NSW Teachers CU	All Purpose Loan	11.50	✓	Nil	Nil	1000	80000	variable	✓	✓	✓	✓
Unicom Credit Union	Unsecured Personal Loan	10.94	✓	Nil	125.00	2000	30000	1yr to 7yr	✓	✓	✓	✓
★★★★★ "exceptional value"												
ABS Building Society	Personal Loan Variable	11.49 to 14.74	✓	Nil	110.00	1000	10000	variable	✓	✓	✓	✓
ANZ Bank	Personal Loan Variable	13.17	✓	Nil	125.00	5000	No max	variable	✓	✓	✓	✓
BankWest	Personal Loan Unsecured	11.49	✓	Nil	150.00	5000	No max	3yr to 7yr	✓	✓	✓	✓
connectfinancial	Personal Loan	9.70 to 16.65	✓	Nil	100.00	3000	30000	variable	✓	✓	✓	✓
Electricity CU	Lifestyle Loan	9.75	✓	Nil	90.00	5000	50000	variable	✓	✓	✓	✓
Holiday Coast CU	Personal Ln Unsec L80/81	9.00 to 18.50	✓	Nil	200.00	5000	35000	variable	✓	✓	✓	✓
IMB Limited	Personal Loan Unsecured	11.45	✓	Nil	125.00	2000	20000	1yr to 5yr	✓	✓	✓	✓
Industries Mutual CU	Personal Loan	9.85 to 16.00	✓	Nil	50.00	5000	25000	variable	✓	✓	✓	✓
Memberfirst Credit Unio	Personal Loan Unsecured	13.90	✗	Nil	50.00	No min	No max	variable	✓	✓	✓	✓
Members Equity Bank	Personal Loan Fxd	11.74	✓	Nil	100.00	5000	30000	1yr to 5yr	✓	✓	✓	✓
Newcastle Permanent	Personal Loan Unsecured	11.70	✓	Nil	70.00	1000	15000	3mth to 7yr	✓	✓	✓	✓
RTA Staff CU	Unsecured Personal Loan	13.20	✓	Nil	75.00	1000	30000	variable	✓	✓	✓	✓
Service One Credit Unio	Personal Loan Unsec Var	10.75 to 14.95	✓	Nil	100.00	No min	40000	variable	✓	✓	✓	✓
St George Bank	Personal Ln Unsec Var	13.20	✓	\$ 9.00	150.00	3000	40000	variable	✓	✓	✓	✓
Wagga Mutual Credit Un	Wagga Gold Personal Loan	9.25	✓	Nil	956.40	10000	100000	variable	✓	✓	✓	✓
★★★ "strong value"												
ABS Building Society	Personal Ln 1yr Fxd	10.74 to 13.74	✓	Nil	110.00	1000	10000	1yr	✓	✓	✓	✓
Adelaide Bank	Unsecured Personal Loan	11.95	✗	Nil	135.00	2000	No max	1yr to 7yr	✓	✓	✓	✓
Australian Defence CU	Personal Loan Unsecured	12.90	✓	Nil	Scale	5000	No max	variable	✓	✓	✓	✓
BankSA	Pers Ln Unsec Fixed 3yr	12.45	✓	\$ 9.00	150.00	3000	40000	3yr	✓	✓	✓	✓
BankSA	Personal Loan Unsec Var	13.20	✓	\$ 9.00	150.00	3000	40000	variable	✓	✓	✓	✓
Bendigo Bank	Unsecured Personal Loan	11.95	✓	\$ 5.00	150.00	2000	20000	1yr to 5yr	✓	✓	✓	✓
Capricornia CU	Personal Loan Variable	12.49 to 16.99	✗	Nil	130.00	No min	30000	variable	✓	✓	✓	✓

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scale*: Application fee depends on loan amount

Report Date: November 28th, 2006, (Rates as at November 28th, 2006)

UNSECURED PERSONAL LOAN SUMMARY:

Page 1 of 3

Section 2. Unsecured Personal Loan Summary

Unsecured Personal Loans

Company	Product	Published Rate (%)	Apply Online	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Consolidate Debt	Home Renovation	Any Legal Purpose
				Monthly	Application	Min	Max					
★★★ "strong value"												
Commonwealth Bank	Fixed Rate Personal Loan	13.20	✓	\$ 7.00	135.00	5000	50000	1yr to 7yr	✓	✓	✓	✗
Community CPS Australi	Personal Loan Fxd Unsec	11.95	✓	Nil	120.00	5000	80000	1yr to 7yr	✓	✓	✓	✓
Horizon Credit Union	Personal Loan Variable	13.95	✓	Nil	50.00	No min	No max	variable	✓	✓	✓	✓
Police CU SA	Special Variable Pers Ln	12.74	✓	Nil	195.00	3000	No max	variable	✓	✓	✓	✓
Qld Police Credit Union	Whole of Pay SuperSav Ln	12.45	✓	Nil	Nil	1000	75000	variable	✓	✓	✓	✓
Railways Credit Union	Personal Loan Var Rate	12.24	✓	Nil	100.00	5000	75000	variable	✓	✓	✓	✓
Select Credit Union	Personal Loan Var Rate	10.49 to 14.49	✓	Nil	150.00	10000	35000	variable	✓	✓	✓	✓
St George Bank	Pers Ln Unsec Fxd 3yr	12.45	✓	\$ 9.00	150.00	3000	40000	3yr	✓	✓	✓	✓
St George Bank	Pers Ln Unsec Fxd 5yr	12.95	✓	\$ 9.00	150.00	3000	40000	5yr	✓	✓	✓	✓
Uni Credit Union	Unsecured Personal Loan	11.95	✓	Nil	100.00	2500	50000	variable	✓	✓	✓	✓
University Credit Soc	Student Loan	9.95 to 11.95	✓	Nil	Nil	1000	No max	variable	✓	✓	✓	✓
★★ "average value"												
ABS Building Society	Personal Ln 3yr Fxd	13.74 to 14.74	✓	Nil	110.00	1000	10000	3yr	✓	✓	✓	✓
ABS Building Society	Personal Ln 2yr Fxd	12.74 to 14.24	✓	Nil	110.00	1000	10000	2yr	✓	✓	✓	✓
BankSA	Pers Ln Unsec Fixed 2yr	12.20	✓	\$ 9.00	150.00	3000	40000	2yr	✓	✓	✓	✓
BankSA	Pers Ln Unsec Fixed 5yr	12.95	✓	\$ 9.00	150.00	3000	40000	5yr	✓	✓	✓	✓
Community CPS Australi	Personal Loan Var Unsec	13.50 to 15.50	✓	Nil	120.00	5000	80000	variable	✓	✓	✓	✓
Companion CU	Unsecured Pers Ln (P&I)	12.50	✗	Nil	100.00	5000	50000	variable	✓	✓	✓	✓
Companion CU	Unsecured Personal Loan	12.50	✗	\$ 7.00	100.00	5000	50000	variable	✓	✓	✓	✓
FCCS Credit Union	Unsecured Personal Loan	13.95 to 14.95	✓	Nil	150.00	1000	20000	variable	✓	✓	✓	✓
Gateway Credit Union	Personal Loan Var Rate	11.15	✗	Nil	Nil	No min	No max	variable	✓	✓	✓	✓
Intech Credit Union	Personal Loan	10.05 to 14.20	✓	Nil	75.00	2000	40000	variable	✓	✓	✓	✓
Maroondah Credit Union	Personal Loan Variable	11.25 to 14.95	✓	Nil	Scale	1000	30000	variable	✓	✓	✓	✓
nab	Personal Ln Unsec Var	12.15 to 13.49	✓	\$ 10.00	125.00	5000	80000	variable	✓	✓	✓	✓
nab	Personal Ln Unsec Fixed	12.70 to 13.55	✓	\$ 10.00	125.00	5000	No max	1yr to 7yr	✓	✓	✓	✓
Orange Credit Union	Personal Loan Unsec L44	15.85	✓	Nil	75.00	5000	No max	variable	✓	✓	✓	✓
Police & Nurses Credit	Personal Loan Unsecured	10.75 to 11.49	✓	\$ 2.50	149.00	5000	No max	variable	✓	✓	✓	✓
Police Credit	Personal Loan Unsecured	13.95	✓	Nil	Nil	3000	60000	variable	✓	✓	✓	✓
Police CU SA	Variable Rate Pers Loan	14.44	✓	Nil	195.00	500	No max	variable	✓	✓	✓	✓
Qantas Staff CU	Personal Loan Unsecured	11.65	✓	Nil	Nil	No min	50000	variable	✓	✓	✓	✓
Satisfac Credit Union	Personal Loan Variable	13.70 to 16.20	✓	Nil	100.00	1000	50000	variable	✓	✓	✓	✓
Savings & Loans CU S	Debt Consolidation Fxd	12.69 to 14.69	✗	Nil	145.00	2000	No max	1yr to 7yr	✓	✓	✓	✓
SUNCORP	Personal Loan-Unsecured	12.40	✓	Nil	175.00	5000	No max	1yr to 7yr	✓	✓	✓	✓
★ "satisfactory value"												
ANZ Bank	Personal Loan Unsec Fxd	12.74	✓	Nil	125.00	5000	No max	1yr to 7yr	✓	✓	✓	✓

Section 2. Unsecured Personal Loan Summary

Unsecured Personal Loans

Company	Product	Published Rate (%)	Apply Online	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Consolidate Debt	Home Renovation	Any Legal Purpose
				Monthly	Application	Min	Max					
★ "satisfactory value"												
Austral Credit Union	Unsecured Personal Loan	12.20 to 16.20	✓	Nil	125.00	No min	No max	variable	✓	✓	✓	✓
Commonwealth Bank	Variable Personal Loan	13.20	✓	\$ 7.00	135.00	5000	50000	variable	✓	✓	✓	✓
Family First CU	Personal Loan Variable	12.25 to 17.75	✓	Nil	Scale	2000	27500	variable	✓	✓	✓	✓
First Pacific CU	Lifestyle Personal Loan	13.90	✓	Nil	120.00	2500	50000	variable	✓	✓	✓	✓
Holiday Coast CU	Persnal Ln Fxd Unsec L80	13.00 to 18.00	✓	Nil	200.00	No min	No max	1yr to 5yr	✓	✓	✓	✓
HSBC	Personal Loan Unsecured	10.45 to 12.45	✓	Nil	199.00	5000	50000	1yr to 5yr	✓	✓	✓	✓
Hume B.Soc NSW	Personal Loan Unsecured	12.50	✗	Nil	100.00	1000	50000	1yr to 5yr	✓	✓	✓	✓
Hunter United Credit Un	Personal Loan Unsecured	12.35	✗	\$ 2.00	75.00	No min	50000	variable	✓	✓	✓	✓
Nurses First	Personal Loan Unsecured	10.75 to 11.49	✓	\$ 2.50	149.00	5000	No max	variable	✓	✓	✓	✓
TIO Banking	Other Purpose Loan-Fxd	13.00	✓	Nil	150.00	5000	70000	1yr to 7yr	✓	✓	✓	✓
Westpac	Personal Loan Unsecured	12.25 to 12.95	✓	\$ 7.50	250.00	4000	50000	1yr to 7yr	✓	✓	✓	✓

Section 3. Secured Personal Loan Summary

Secured Personal Loans

Company	Product	Published Rate (%)	Apply Online	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Consolidate Debt	Home Renovation	Any Legal Purpose
				Monthly	Application	Min	Max					
★★★★★ "superior value"												
Community CPS Australi	Cash Secured Loan	8.75	✓	Nil	120.00	5000	80000	variable	✓	✓	✓	✓
Heritage B Soc	Cake & Eat It Loan	7.83	✓	Nil	95.00	5000	100000	variable	✓	✓	✓	✓
Holiday Coast CU	Personal Ln Sec L80/81	9.00 to 18.50	✓	Nil	0.01	No min	No max	variable	✓	✓	✓	✓
Holiday Coast CU	Pers Ln Sec FTD L84	8.07	✓	Nil	0.01	No min	No max	variable	✓	✓	✓	✓
IMB Limited	Personal Loan Secured	8.74	✓	Nil	125.00	2000	50000	1yr to 5yr	✓	✓	✓	✓
Memberfirst Credit Union	Personal Ln Sec by TD	6.80	✗	Nil	50.00	2000	No max	variable	✓	✓	✓	✓
Unicom Credit Union	Secured Personal Loan	9.25	✓	Nil	125.00	2000	50000	1yr to 7yr	✓	✓	✓	✓
★★★★★ "exceptional value"												
Family First CU	Assign of Savings Loan	7.85 to 8.10	✓	Nil	150.00	2000	200000	variable	✓	✓	✓	✓
Heritage B Soc	Personal Loan Var Sec	10.90	✓	Nil	95.00	5000	100000	variable	✓	✓	✓	✓
Home Building Society	Personal Credit Line	9.17	✓	Nil	125.00	5000	30000	variable	✓	✓	✓	✓
Horizon Credit Union	Personal Loan Sec by TD	8.70	✓	Nil	50.00	No min	No max	variable	✓	✓	✓	✓
Illawarra CU NSW	Secured Personal Loan	9.25	✓	Nil	125.00	1000	50000	1yr to 7yr	✓	✓	✓	✓
Police CU SA	Special Pers Loan Fixed	7.95	✓	Nil	195.00	5000	No max	1yr to 5yr	✓	✓	✓	✓
Savings & Loans CU SA	Periodic Personal Loan	9.99	✗	Nil	145.00	2000	No max	1yr to 7yr	✓	✓	✓	✓
St George Bank	Personal Ln Secured Fxd	8.95	✓	\$ 7.00	195.00	3000	80000	1yr to 5yr	✓	✓	✓	✓
★★★ "strong value"												
Alliance One CreditUnion	Easy Plus Pers Ln L26	8.40	✓	Nil	130.00	10000	75000	variable	✓	✓	✓	✓
FCCS Credit Union	Personal Loan Secured	9.95 to 11.95	✓	Nil	150.00	1000	50000	variable	✓	✓	✓	✓
Heritage B Soc	Personal Loan Fixed Sec	10.90	✓	Nil	95.00	5000	100000	1yr to 5yr	✓	✓	✓	✓
Memberfirst Credit Union	Partially Sec-Vehicle/TD	12.50	✗	Nil	50.00	1000	No max	variable	✓	✓	✓	✓
Newcastle Permanent	Personal Loan Secured	8.90 to 10.70	✓	Nil	70.00	1000	No max	3mth to 7yr	✓	✓	✓	✓
St George Bank	Personal Ln Secured Var	10.45	✓	\$ 7.00	195.00	3000	80000	variable	✓	✓	✓	✓
Uni Credit Union	Secured Personal Loan	8.85	✓	Nil	100.00	10000	50000	variable	✓	✓	✓	✓
University Credit Soc	Personal Ln Sec by TD	7.60	✓	Nil	Scale	1000	No max	variable	✓	✓	✓	✓
★★ "average value"												
Alliance One CreditUnion	Easy Personal Loan L21	9.50	✓	Nil	130.00	10000	75000	variable	✓	✓	✓	✓
Alliance One CreditUnion	Easy Fixed L20	9.50	✓	Nil	130.00	10000	75000	1mth to 7yr	✓	✓	✓	✓
BankSA	Pers Loan Secured Fixed	8.95	✓	\$ 7.00	195.00	3000	80000	1yr to 5yr	✓	✓	✓	✓
Coastline Credit Union	Personal Loan Secured	9.34	✓	Nil	125.00	1000	No max	variable	✓	✓	✓	✓
First Pacific CU	Cash Secured Pers Loan	8.00	✓	Nil	120.00	2500	50000	variable	✓	✓	✓	✓
nab	Pers Ln Fully Sec Var	11.05	✓	Nil	125.00	5000	80000	variable	✓	✓	✓	✓

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scale*: Application fee depends on loan amount

Report Date: November 28th, 2006, (Rates as at November 28th, 2006)

SECURED PERSONAL LOAN SUMMARY:

Page 1 of 2

Section 3. Secured Personal Loan Summary

Secured Personal Loans

Company	Product	Published Rate (%)	Apply Online	Loan Fees (\$)		Loan Amount (\$)		Loan Term	Holiday	Consolidate Debt	Home Renovation	Any Legal Purpose
				Monthly	Application	Min	Max					
★★ "average value"												
RTA Staff CU	Bill of Sale Loans	11.70 to 13.20	✓	Nil	75.00	1000	45000	variable	✓	✓	✓	✓
★ "satisfactory value"												
Australian Defence CU	Personal Loan Secured	7.24 to 12.90	✓	Nil	Scale	5000	No max	variable	✓	✓	✓	✓
BankSA	Personal Loan Sec Var	10.45	✓	\$ 7.00	195.00	3000	80000	variable	✓	✓	✓	✓
Bendigo Bank	Secured Personal Loan	10.50	✓	\$ 5.00	150.00	2000	50000	1yr to 7yr	✓	✓	✓	✓
Community CPS Australi	Personal Loan Fxd Sec	10.95	✓	Nil	120.00	5000	80000	1yr to 7yr	✓	✓	✓	✓
Companion CU	Secured Personal Loan	8.99	✗	Nil	100.00	10000	No max	variable	✓	✓	✓	✓
Encompass Credit Union	Personal Loan Sec by TD	7.99	✓	Nil	100.00	No min	No max	variable	✓	✓	✓	✓
Hume B.Soc NSW	Pers Ln-Sec New Vehicle	9.95	✗	Nil	100.00	1000	100000	1yr to 5yr	✓	✓	✓	✓
Hume B.Soc NSW	Pers Ln-Sec Term Deposit	9.95	✗	Nil	100.00	1000	No max	1yr to 5yr	✓	✓	✓	✓
Hume B.Soc NSW	Pers Ln-Sec Used Vehicle	10.95	✗	Nil	100.00	1000	75000	1yr to 5yr	✓	✓	✓	✓
nab	Pers Ln Fully Sec Fixed	12.00	✓	Nil	125.00	5000	80000	1yr to 7yr	✓	✓	✓	✓
Orange Credit Union	Personal Ln Sav Sec L77	10.50	✓	Nil	75.00	2000	No max	variable	✓	✓	✓	✓
Service One Credit Unio	Personal Loan Sec Var	10.75 to 14.95	✓	Nil	100.00	No min	75000	variable	✓	✓	✓	✓

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

ABS Building Society

<http://absbuildingsociety.com.au>

02-6772-5522

Personal Ln 1yr Fxd	10.74 to 13.74	✓	✓	✓	3 mths	✓	1000	10000
	COST RATING	FEATURES RATING		TOTAL SCORE				
<i>Unsecured Personal Loan</i> ★★ ★	STRONG	(67.43)	SATISFACTORY	(26.10)	93.53			
Personal Ln 2yr Fxd	12.74 to 14.24	✓	✓	✓	3 mths	✓	1000	10000
	COST RATING	FEATURES RATING		TOTAL SCORE				
<i>Unsecured Personal Loan</i> ★ ★	SATISFACTORY	(66.25)	SATISFACTORY	(26.10)	92.35			
Personal Ln 3yr Fxd	13.74 to 14.74	✓	✓	✓	3 mths	✓	1000	10000
	COST RATING	FEATURES RATING		TOTAL SCORE				
<i>Unsecured Personal Loan</i> ★ ★	SATISFACTORY	(65.55)	SATISFACTORY	(26.10)	91.65			
Personal Loan Variable	11.49 to 14.74	✓	✓	✓	3 mths	✓	1000	10000
	COST RATING	FEATURES RATING		TOTAL SCORE				
<i>Unsecured Personal Loan</i> ★ ★ ★ ★	SATISFACTORY	(66.60)	STRONG	(28.49)	95.09			

Adelaide Bank

<http://www.adelaidebank.com.au>

1300-652-220

Car Loan \$10,000 plus	8.95	✓	X	✓	1 mths	✓	10000	No max
	COST RATING	FEATURES RATING		TOTAL SCORE				
<i>Car Loan</i> ★ ★ ★	STRONG	(62.50)	SATISFACTORY	(20.38)	82.88			
Unsecured Personal Loan	11.95	✓	X	✓	1 mths	✓	2000	No max
	COST RATING	FEATURES RATING		TOTAL SCORE				
<i>Unsecured Personal Loan</i> ★ ★ ★	STRONG	(67.57)	SATISFACTORY	(26.29)	93.86			

Alliance One CreditUnion

<http://www.a1cu.com.au>

08-8645-0200

Easy Deal Personal Loan	7.85	✓	✓	✓	1 mths	✓	10000	75000
	COST RATING	FEATURES RATING		TOTAL SCORE				
<i>Car Loan</i> ★ ★ ★ ★ ★	SUPERIOR	(64.15)	STRONG	(23.46)	87.61			
Easy Fixed L20	9.50	✓	✓	✓	1 mths	✓	10000	75000
	COST RATING	FEATURES RATING		TOTAL SCORE				
<i>Car Loan</i> ★ ★ ★	STRONG	(61.72)	STRONG	(21.26)	82.98			
<i>Secured Personal Loan</i> ★ ★	STRONG	(66.82)	SATISFACTORY	(21.83)	88.65			
Easy Personal Loan L21	9.50	✓	✓	✓	1 mths	✓	10000	75000
	COST RATING	FEATURES RATING		TOTAL SCORE				
<i>Car Loan</i> ★ ★ ★	STRONG	(61.72)	STRONG	(21.26)	82.98			
<i>Secured Personal Loan</i> ★ ★	STRONG	(66.82)	SATISFACTORY	(21.83)	88.65			

your guide to product excellence

Report Date: November 28th, 2006, (Rates as at November 28th, 2006)

STAR RATINGS COMPANY SUMMARY:

Page 1 of 31

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Alliance One CreditUnion

<http://www.a1cu.com.au>

08-8645-0200

Easy Plus Pers Ln L26	8.40	✓	✓	✓	1 mths	✓	10000	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	STRONG	(63.32)	STRONG	(21.26)	84.58			
Secured Personal Loan ★★★★★	STRONG	(67.90)	SATISFACTORY	(21.83)	89.73			

ANZ Bank

<http://www.anz.com>

1800-033-888

New Car Loan	8.21 to 11.96	✓	✓	✓	1 mths	✗	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	SATISFACTORY	(60.66)	SUPERIOR	(23.49)	84.15			
Personal Loan Unsec Fxd	12.74	✓	✓	✓	3 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★	LOW RANKING	(65.27)	SATISFACTORY	(25.39)	90.66			
Personal Loan Variable	13.17	✓	✓	✓	3 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	LOW RANKING	(55.96)	SUPERIOR	(23.56)	79.52			
Unsecured Personal Loan ★★★★★	LOW RANKING	(64.88)	SUPERIOR	(30.00)	94.88			
Used Car Loan	9.21 to 14.11	✓	✓	✓	1 mths	✗	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★	LOW RANKING	(58.52)	SUPERIOR	(23.49)	82.01			

Austral Credit Union

<http://www.australcu.com>

1300-365-775

Car Loan 2yr Fixed	8.50	✓	✓	✓	1 mths	✓	10000	40000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	STRONG	(63.03)	STRONG	(21.16)	84.18			
Car Loan Revert Rate	9.95	✓	✓	✓		✓	10000	40000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★	SATISFACTORY	(60.52)	STRONG	(21.16)	81.68			
Unsecured Personal Loan	12.20 to 16.20	✗	✓	✓	1 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★	SATISFACTORY	(65.51)	SATISFACTORY	(25.40)	90.90			

Australian Central CU

<http://www.accu.com.au>

131321

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Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max
Australian Central CU								
http://www.accu.com.au							131321	
Car Loan Fxd <7yrs Sec	8.95 to 9.25	✓	✓	✓	3 mths	✓	5000	70000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	STRONG	(62.23)	SUPERIOR	(23.89)	86.13			
Car Loan Var Secured	7.95 to 9.25	✓	✓	✓	3 mths	✓	5000	70000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	STRONG	(62.96)	SUPERIOR	(23.89)	86.86			
Per Ln Variable Unsec	11.99	✓	✓	✓	3 mths	✓	2000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	LOW RANKING	(58.24)	STRONG	(22.40)	80.64			
Unsecured Personal Loan ★★★★★	STRONG	(67.39)	STRONG	(28.77)	96.16			
PersLoan 1-7yrFxd Unsec	12.20	✓	✓	✓	3 mths	✓	2000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★	LOW RANKING	(57.97)	STRONG	(23.27)	81.24			
Unsecured Personal Loan ★★★★★	STRONG	(67.19)	SUPERIOR	(29.34)	96.54			
Australian Defence CU								
http://www.adcu.com.au							1300-132-328	
New Car Loan	7.75 to 8.90	✓	✓	✓	1 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	STRONG	(63.44)	STRONG	(22.32)	85.76			
Personal Loan Secured	7.24 to 12.90	✓	✓	✓	1 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★	SATISFACTORY	(60.92)	STRONG	(21.95)	82.87			
Secured Personal Loan ★	SATISFACTORY	(66.31)	SATISFACTORY	(22.09)	88.40			
Personal Loan Unsecured	12.90	✗	✓	✓	1 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★★★	SATISFACTORY	(66.72)	SATISFACTORY	(26.23)	92.95			
Start Up Loan	12.75	✓	✓	✓	1 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	LOW RANKING	(57.31)	STRONG	(21.95)	79.27			
Used Car Loan	8.99 to 10.90	✓	✓	✓	1 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★	SATISFACTORY	(61.10)	STRONG	(21.95)	83.05			

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

BankSA

<http://www.banksa.com.au> 131376

Pers Ln Unsec Fixed 2yr	12.20	✓	✓	✓	1 mths	✓	3000	40000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★	SATISFACTORY	(65.50)	STRONG	(26.70)	92.20			
Pers Ln Unsec Fixed 3yr	12.45	✓	✓	✓	1 mths	✓	3000	40000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★	SATISFACTORY	(65.27)	STRONG	(27.90)	93.17			
Pers Ln Unsec Fixed 5yr	12.95	✓	✓	✓	1 mths	✓	3000	40000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★	LOW RANKING	(64.82)	STRONG	(26.70)	91.53			
Pers Loan Secured Fixed	8.95	✓	✓	✓	1 mths	✓	3000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	SATISFACTORY	(61.55)	SATISFACTORY	(20.98)	82.53			
<i>Secured Personal Loan</i> ★★	SATISFACTORY	(65.56)	SATISFACTORY	(23.05)	88.61			
Personal Loan Sec Var	10.45	✓	✓	✓	1 mths	✓	3000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	SATISFACTORY	(59.49)	STRONG	(21.35)	80.84			
<i>Secured Personal Loan</i> ★	LOW RANKING	(64.20)	STRONG	(23.93)	88.12			
Personal Loan Unsec Var	13.20	✓	✓	✓	N/A	✓	3000	40000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★	LOW RANKING	(64.60)	STRONG	(28.92)	93.52			

Bankstown City CU

<http://www.bccu.com.au> 02-9707-6000

Car Manager	9.25	✓	✓	✓	1 mths	✓	10000	35000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	STRONG	(62.09)	SATISFACTORY	(19.52)	81.60			
New Car Manager	7.99	✓	✓	✓	1 mths	✓	10000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(63.94)	SATISFACTORY	(19.52)	83.46			

BankWest

<http://www.bankwest.com.au> 131718

Personal Loan Secured	9.24	✗	✓	✗	N/A	✗	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	STRONG	(62.10)	LOW RANKING	(18.49)	80.59			

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Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

BankWest

<http://www.bankwest.com.au>

131718

Personal Loan Unsecured	11.49	✓	✓	✗	N/A	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★★★	STRONG	(67.93)	STRONG	(27.60)	95.53			

Bendigo Bank

<http://www.bendigobank.com.au>

1300-366-666

Green Secured Pers Loan	9.50	✓	✓	✗	N/A	✓	2000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	SATISFACTORY	(61.10)	STRONG	(22.36)	83.46			
Secured Personal Loan	10.50	✓	✓	✗	N/A	✓	2000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	SATISFACTORY	(59.72)	STRONG	(22.05)	81.77			
<i>Secured Personal Loan</i> ★	SATISFACTORY	(64.78)	STRONG	(23.76)	88.54			
Unsecured Personal Loan	11.95	✓	✓	✗	N/A	✓	2000	20000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★	SATISFACTORY	(66.50)	STRONG	(27.09)	93.59			

Calare Credit Union

<http://www.calarecu.com.au>

02-6362-2944

New Car Loan	8.60	✓	✓	✓	N/A	✓	2000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	STRONG	(63.08)	SATISFACTORY	(18.90)	81.98			
Used Car Loan	9.75	✓	✓	✓	N/A	✓	2000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY	(61.42)	LOW RANKING	(18.77)	80.19			

Capricornia CU

<http://www.capricorniacu.com.au>

07-4931-4900

Classic Car Loan	10.99	✓	✗	✓	N/A	✓	500	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	SATISFACTORY	(59.64)	STRONG	(22.79)	82.42			
Equity Car Loan	8.24	✗	✗	✓	N/A	✓	5000	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(63.56)	STRONG	(21.35)	84.91			

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max
Capricornia CU								
http://www.capricorniacu.com.au							07-4931-4900	
Performance Car Loan	9.99	✓	✓	✓	N/A	✓	500	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	SATISFACTORY (61.02)		STRONG (21.09)		82.11			
Personal Loan Variable	12.49 to 16.99	✓	✗	✓	N/A	✓	No min	30000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★	LOW RANKING (64.99)		STRONG (28.30)		93.29			
Circle Credit Co-op								
http://www.circle.com.au							03-9217-8200	
New Car Loan	7.99	✓	✓	✗	N/A	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	STRONG (63.99)		LOW RANKING (16.25)		80.24			
Coastline Credit Union								
http://www.coastline.com.au							1300-361-066	
Car Loan <3yr 20% Dep	9.65	✗	✓	✓	3 mths	✓	1500	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	SATISFACTORY (61.51)		SATISFACTORY (20.64)		82.15			
Car Loan 10% Deposit	10.95	✗	✓	✓	3 mths	✓	1500	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY (59.70)		SATISFACTORY (20.64)		80.34			
Car Loan 20% Deposit	9.95	✗	✓	✓	3 mths	✓	1500	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	SATISFACTORY (61.09)		SATISFACTORY (20.01)		81.10			
Personal Loan Secured	9.34	✗	✓	✓	3 mths	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	STRONG (61.96)		SATISFACTORY (20.64)		82.59			
<i>Secured Personal Loan</i> ★★	STRONG (67.01)		SATISFACTORY (21.57)		88.58			
Commonwealth Bank								
http://www.commbank.com.au							132224	
Fixed Rate Personal Loan	13.20	✓	✓	✓	1 mths	✓	5000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★	LOW RANKING (65.05)		STRONG (27.89)		92.94			

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Commonwealth Bank

<http://www.commbank.com.au>

132224

Variable Personal Loan	13.20	✓	✓	✓	1 mths	✓	5000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★	LOW RANKING	(65.05)	SATISFACTORY	(25.88)	90.93			

Community CPS Australia

<http://www.communitycps.com.au>

1800-088-114

Car Loan Fixed <3yrs old	8.45	✓	✓	✓	1 mths	✓	5000	125000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(63.26)	SATISFACTORY	(20.87)	84.14			

Car Loan Fxd <5yrs old	8.95	✓	✓	✓	1 mths	✓	5000	125000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	STRONG	(62.53)	SATISFACTORY	(20.87)	83.40			

Car Loan Var <7yrs old	9.50	✓	✓	✓	1 mths	✓	5000	125000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	STRONG	(61.74)	STRONG	(21.50)	83.23			

Cash Secured Loan	8.75	✓	✓	✓	1 mths	✓	5000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(62.82)	SATISFACTORY	(20.62)	83.45			
<i>Secured Personal Loan</i> ★★★★★★	STRONG	(67.61)	STRONG	(23.36)	90.97			

Intro Car Ln Revert Rate	8.99	✓	✓	✓	1 mths	✓	5000	125000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(62.46)	STRONG	(21.50)	83.96			

Personal Loan Fxd Sec	10.95	✓	✓	✓	N/A	✓	5000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY	(59.71)	SATISFACTORY	(20.87)	80.58			
<i>Secured Personal Loan</i> ★	SATISFACTORY	(65.50)	SATISFACTORY	(21.83)	87.33			

Personal Loan Fxd Unsec	11.95	✓	✓	✓	N/A	✓	5000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★	STRONG	(67.65)	SATISFACTORY	(25.50)	93.15			

Personal Loan Var Unsec	13.50 to 15.50	✓	✓	✓	N/A	✓	5000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★	LOW RANKING	(65.26)	SATISFACTORY	(26.18)	91.44			

Companion CU

<http://www.companion.com.au>

131609

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Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Companion CU

<http://www.companion.com.au>

131609

Car Loan	8.99	X	X	✓	3 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★ ★	STRONG	(62.51)	SATISFACTORY	(19.64)	82.15			
Part Secured Personal Ln	10.75	✓	X	✓	3 mths	✓	10000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	SATISFACTORY	(60.02)	SATISFACTORY	(20.26)	80.28			
Secured Personal Loan	8.99	X	X	✓	3 mths	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★ ★	STRONG	(62.51)	SATISFACTORY	(19.64)	82.15			
Secured Personal Loan ★	STRONG	(67.49)	LOW RANKING	(20.91)	88.41			
Unsecured Pers Ln (P&I)	12.50	✓	X	✓	3 mths	✓	5000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★★	STRONG	(67.24)	LOW RANKING	(24.43)	91.66			
Unsecured Personal Loan	12.50	✓	X	✓	3 mths	✓	5000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★★	SATISFACTORY	(65.87)	SATISFACTORY	(26.01)	91.88			

connectfinancial

<http://www.connectfinancial.com.au>

132204

Car Loan	9.70 to 11.65	✓	✓	✓	2 mths	✓	5000	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★ ★	SATISFACTORY	(60.03)	STRONG	(22.70)	82.73			
Personal Loan	9.70 to 16.65	✓	✓	✓	2 mths	✓	3000	30000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★★ ★ ★	SATISFACTORY	(66.60)	STRONG	(28.69)	95.29			

Credit Union Australia

<http://www.cua.com.au>

07-3365-0055

Used Vehicle 2-5 yrs old	10.64	✓	✓	✓	2 mths	✓	1000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★	SATISFACTORY	(60.17)	SATISFACTORY	(20.77)	80.94			
Vehicles <2yrs old -30k	9.64	✓	✓	✓	2 mths	✓	1000	30000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	SATISFACTORY	(61.57)	LOW RANKING	(18.37)	79.94			

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Defence Force CU

<http://www.defcredit.com.au> 1800-033-139

New Car Loan	7.50 to 8.00	✓	✓	✗	N/A	✓	No min	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i>	★★★★★	SUPERIOR	(64.30)	STRONG	(21.72)	86.02		
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Used Car Loan	8.50 to 10.50	✓	✓	✗	N/A	✓	No min	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i>	★★★★★	STRONG	(61.73)	STRONG	(21.72)	83.45		
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Easy Street Fin Services

<http://easystreet.com.au> 1300-131-465

EasyLoan Fixed	10.75	✓	✓	✓	N/A	✓	5000	35000
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i>	★	SATISFACTORY	(59.97)	SATISFACTORY	(19.65)	79.62		
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<i>Unsecured Personal Loan</i>	★★★★★	STRONG	(68.80)	STRONG	(27.32)	96.12		
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EasyLoan Variable	10.00	✓	✓	✓	N/A	✓	5000	35000
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i>	★	SATISFACTORY	(61.02)	SATISFACTORY	(19.65)	80.67		
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<i>Unsecured Personal Loan</i>	★★★★★	SUPERIOR	(69.54)	STRONG	(27.32)	96.87		
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Electricity CU

<http://www.ecu.com.au> 07-4046-8200

Car Loan	9.75	✗	✓	✗	N/A	✓	5000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i>	★★★	SATISFACTORY	(61.44)	STRONG	(21.50)	82.94		
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Lifestyle Loan	9.75	✗	✓	✗	N/A	✓	5000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i>	★★★★★	SATISFACTORY	(61.44)	STRONG	(22.75)	84.18		
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<i>Unsecured Personal Loan</i>	★★★★★	SUPERIOR	(70.00)	SATISFACTORY	(25.13)	95.13		
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Encompass Credit Union

<http://www.encompasscu.com.au> 131361

Personal Loan Sec by TD	7.99	✓	✓	✓	3 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Secured Personal Loan</i>	★	STRONG	(68.48)	LOW RANKING	(18.65)	87.14		
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Family First CU

<http://www.familyfirst.com.au> 02-6352-2899

your guide to product excellence

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Family First CU

<http://www.familyfirst.com.au>

02-6352-2899

Assign of Savings Loan	7.85 to 8.10	✓	✓	✓	1 mths	✓	2000	200000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(63.91)	STRONG	(21.61)	85.52			
<i>Secured Personal Loan</i> ★★★★★	STRONG	(68.20)	SATISFACTORY	(22.51)	90.70			
Personal Loan Variable	12.25 to 17.75	✓	✓	✓	1 mths	✓	2000	27500
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★	LOW RANKING	(64.78)	SATISFACTORY	(26.21)	90.99			
Secured Car Loan	8.95 to 13.95	✓	✓	✓	1 mths	✓	5000	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	SATISFACTORY	(58.98)	STRONG	(22.09)	81.07			

FCCS Credit Union

<http://www.fccs.com.au>

1300-361-555

New Car Under Warranty	8.95 to 9.95	✓	✓	✓	4 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	STRONG	(61.75)	SATISFACTORY	(19.45)	81.20			
Personal Loan Secured	9.95 to 11.95	X	✓	✓	4 mths	✓	1000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	SATISFACTORY	(59.65)	STRONG	(22.26)	81.91			
<i>Secured Personal Loan</i> ★★★	SATISFACTORY	(65.34)	STRONG	(23.82)	89.15			
Unsecured Personal Loan	13.95 to 14.95	✓	✓	✓	4 mths	✓	1000	20000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★	LOW RANKING	(65.15)	SATISFACTORY	(26.43)	91.58			

First Pacific CU

<http://www.firstpacific.com.au>

1300-364-788

Car Ln Up to 3 Yrs	9.50 to 10.50	X	✓	✓	3 mths	✓	2500	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY	(61.03)	LOW RANKING	(18.67)	79.69			
Cash Secured Pers Loan	8.00	✓	✓	✓	3 mths	✓	2500	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	STRONG	(63.94)	SATISFACTORY	(19.04)	82.98			
<i>Secured Personal Loan</i> ★★	STRONG	(68.35)	LOW RANKING	(20.33)	88.68			

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

First Pacific CU

<http://www.firstpacific.com.au>

1300-364-788

Lifestyle Personal Loan	13.90	✓	✓	✓	3 mths	✓	2500	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★	SATISFACTORY (65.81)		SATISFACTORY (24.92)		90.74			
New Car Loan	8.50	✗	✓	✓	N/A	✓	2500	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	STRONG (63.19)		LOW RANKING (18.67)		81.86			

Gateway Credit Union

<http://www.gatewaycu.com.au>

1300-302-474

Car Loan < 5yrs Old	9.55	✗	✗	✓	1 mths	✓	3000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	SATISFACTORY (61.66)		SATISFACTORY (20.28)		81.93			
Car Loan > 5yrs Old	11.15	✗	✗	✓	1 mths	✓	3000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY (59.43)		SATISFACTORY (20.28)		79.70			
New Car Loan	8.95	✗	✗	✓	1 mths	✓	3000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	STRONG (62.52)		SATISFACTORY (20.28)		82.80			
Personal Loan Var Rate	11.15	✓	✗	✓	1 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★	STRONG (68.41)		LOW RANKING (24.08)		92.49			

Greater Building Society

<http://www.greater.com.au>

131386

Used Car Ln 6-10yrs old	10.95	✓	✓	✓	N/A	✓	2000	60000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY (59.79)		SATISFACTORY (19.91)		79.71			
Used Car Loan Up to 6yrs	8.95 to 10.95	✓	✓	✓	N/A	✓	2000	60000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY (61.18)		LOW RANKING (18.89)		80.08			

Heritage B Soc

<http://www.heritageonline.com.au>

131422

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Heritage B Soc

<http://www.heritageonline.com.au> 131422

Cake & Eat It Loan	7.83	X	✓	X	N/A	✓	5000	100000
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		COST RATING		FEATURES RATING		TOTAL SCORE	
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<i>Car Loan</i>	★★★★★	SUPERIOR	(64.24)	STRONG	(21.50)	85.74	
<i>Secured Personal Loan</i>	★★★★★	SUPERIOR	(68.67)	STRONG	(24.31)	92.98	

New Car Loan	9.20	X	✓	✓	1 mths	✓	5000	100000
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		COST RATING		FEATURES RATING		TOTAL SCORE	
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<i>Car Loan</i>	★★★★	STRONG	(62.22)	STRONG	(22.30)	84.52	
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Personal Ln Fixed Unsec	10.90	✓	✓	X	N/A	✓	5000	25000
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		COST RATING		FEATURES RATING		TOTAL SCORE	
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<i>Car Loan</i>	★★★	SATISFACTORY	(59.82)	STRONG	(22.56)	82.38	
<i>Unsecured Personal Loan</i>	★★★★★	SUPERIOR	(68.82)	STRONG	(28.78)	97.60	

Personal Loan Fixed Sec	10.90	✓	✓	X	N/A	✓	5000	100000
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		COST RATING		FEATURES RATING		TOTAL SCORE	
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<i>Car Loan</i>	★★	SATISFACTORY	(59.82)	STRONG	(21.87)	81.69	
<i>Secured Personal Loan</i>	★★★	SATISFACTORY	(65.69)	STRONG	(23.98)	89.67	

Personal Loan Var Sec	10.90	✓	✓	X	N/A	✓	5000	100000
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		COST RATING		FEATURES RATING		TOTAL SCORE	
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<i>Car Loan</i>	★★★	SATISFACTORY	(59.82)	STRONG	(22.92)	82.75	
<i>Secured Personal Loan</i>	★★★★★	SATISFACTORY	(65.69)	STRONG	(24.64)	90.33	

Personal Loan Var Unsec	10.90	✓	✓	X	N/A	✓	5000	25000
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		COST RATING		FEATURES RATING		TOTAL SCORE	
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<i>Car Loan</i>	★★★	SATISFACTORY	(59.82)	STRONG	(22.30)	82.12	
<i>Unsecured Personal Loan</i>	★★★★★	SUPERIOR	(68.82)	STRONG	(28.69)	97.51	

Hibernian Credit Union

<http://www.hiberniancu.com.au> 02-8223-0922

New Car Loan	8.25	X	✓	✓	1 mths	X	No min	25000
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		COST RATING		FEATURES RATING		TOTAL SCORE	
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<i>Car Loan</i>	★★	STRONG	(62.99)	LOW RANKING	(18.19)	81.17	
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Used Car Loan	8.75	X	✓	✓	1 mths	X	No min	25000
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		COST RATING		FEATURES RATING		TOTAL SCORE	
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<i>Car Loan</i>	★	STRONG	(62.26)	LOW RANKING	(17.56)	79.82	
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Holiday Coast CU

<http://www.hccu.com.au> 1300-365-724

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Holiday Coast CU

<http://www.hccu.com.au> 1300-365-724

Pers Ln Sec FTD L84	8.07	✓	✓	✓	1 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(63.82)	SUPERIOR	(26.13)	89.96			
<i>Secured Personal Loan</i> ★★★★★	STRONG	(68.26)	SUPERIOR	(27.05)	95.31			

Personal Ln Fxd Unsec L80	13.00 to 18.00	✓	✓	✓	3 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★	LOW RANKING	(63.95)	STRONG	(26.96)	90.91			

Personal Ln Sec L80/81	9.00 to 18.50	✓	✓	✓	3 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	LOW RANKING	(56.05)	SUPERIOR	(30.00)	86.05			
<i>Secured Personal Loan</i> ★★★★★	LOW RANKING	(62.93)	SUPERIOR	(30.00)	92.93			

Personal Ln Unsec L80/81	9.00 to 18.50	✓	✓	✓	3 mths	✓	5000	35000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★★★	SATISFACTORY	(65.53)	STRONG	(28.39)	93.91			

Home Building Society

<http://www.homeonline.com.au> 131530

Car Loan over 5yrs old	9.75 to 12.00	✓	✓	✓	1 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY	(59.80)	SATISFACTORY	(20.34)	80.14			

Car Loan under 5yrs old	9.25	✗	✓	✓	1 mths	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(62.09)	STRONG	(22.71)	84.79			

GreenChoice Car <5yrs	8.99	✓	✓	✓	3 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	STRONG	(62.46)	LOW RANKING	(18.88)	81.34			

GreenChoice New EnviroFr	8.49	✓	✓	✓	3 mths	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(63.19)	LOW RANKING	(18.88)	82.08			

Personal Credit Line	9.17	✗	✓	✓	3 mths	✓	5000	30000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(62.20)	STRONG	(21.29)	83.49			
<i>Secured Personal Loan</i> ★★★★★	STRONG	(67.17)	SATISFACTORY	(23.10)	90.27			

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max
Horizon Credit Union								
http://www.horizon.org.au							1300-366565	
Car Loan 13mth-<3yrs old	10.50	✓	✓	✓	2 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	SATISFACTORY	(60.36)	SATISFACTORY	(20.68)	81.04			
New Car Loan <1yr	8.95	✓	✓	✓	2 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	STRONG	(62.57)	SATISFACTORY	(20.68)	83.25			
New Car Loan Variable	7.95	✓	✓	✓	2 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	SUPERIOR	(64.05)	SATISFACTORY	(21.08)	85.13			
Personal Loan Sec by TD	8.70	✓	✓	✓	2 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	STRONG	(63.04)	SATISFACTORY	(19.81)	82.84			
<i>Secured Personal Loan</i> ★★★★★	STRONG	(68.07)	SATISFACTORY	(22.51)	90.59			
Personal Loan Variable	13.95	✓	✓	✓	2 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★	SATISFACTORY	(66.14)	STRONG	(26.86)	93.00			
HSBC								
http://www.hsbc.com.au							1300-308-880	
Car Loan Secured	8.45 to 10.45	✓	✓	✓	3 mths	✓	5000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY	(61.65)	SATISFACTORY	(19.02)	80.67			
Personal Loan Unsecured	10.45 to 12.45	✓	✓	✓	3 mths	✓	5000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★	STRONG	(67.69)	LOW RANKING	(22.84)	90.53			
Hume B.Soc NSW								
http://www.humebuild.com.au							02-6051-3233	
Pers Ln-Sec New Vehicle	9.95	✓	x	✓	3 mths	✓	1000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY	(61.13)	SATISFACTORY	(19.47)	80.60			
<i>Secured Personal Loan</i> ★	STRONG	(66.56)	LOW RANKING	(20.96)	87.52			

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max
Hume B.Soc NSW								
http://www.humebuild.com.au							02-6051-3233	
Pers Ln-Sec Term Deposit	9.95	✓	✗	✓	3 mths	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	SATISFACTORY	(61.13)	LOW RANKING	(18.59)	79.73			
Secured Personal Loan ★	STRONG	(66.56)	LOW RANKING	(20.47)	87.03			
Pers Ln-Sec Used Vehicle	10.95	✓	✗	✓	3 mths	✓	1000	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	SATISFACTORY	(59.75)	SATISFACTORY	(20.34)	80.09			
Secured Personal Loan ★	SATISFACTORY	(65.61)	SATISFACTORY	(21.37)	86.98			
Personal Loan Unsecured	12.50	✓	✗	✓	3 mths	✓	1000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★	STRONG	(67.24)	LOW RANKING	(23.83)	91.07			
Hunter United Credit Un								
http://www.hunterunited.com.au							02-4941-3888	
Overdrive CarLn 6mth Fxd	7.45	✓	✗	✓	1 mths	✓	No min	70000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★	SUPERIOR	(64.61)	LOW RANKING	(16.57)	81.18			
Overdrive CarLn Rvrt Var	8.45	✓	✗	✓	1 mths	✓	No min	70000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	STRONG	(63.11)	LOW RANKING	(16.57)	79.68			
Personal Loan Unsecured	12.35	✓	✗	✓	1 mths	✓	No min	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★	STRONG	(67.12)	LOW RANKING	(23.38)	90.50			
Used MotorVehicle 5<10yr	9.95	✗	✗	✓	1 mths	✓	No min	70000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	SATISFACTORY	(60.95)	LOW RANKING	(18.34)	79.30			
Illawarra CU NSW								
http://www.illawarracu.com.au							132249	
New Car Loan Sec BOS	8.75	✓	✓	✓	1 mths	✓	2000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	STRONG	(62.81)	STRONG	(21.79)	84.61			

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max
Illawarra CU NSW								
http://www.illawarracu.com.au							132249	
Secured Personal Loan	9.25	✓	✓	✓	1 mths	✓	1000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★	STRONG	(62.09)	SATISFACTORY	(20.92)	83.01			
<i>Secured Personal Loan</i> ★★ ★★ ★	STRONG	(67.10)	STRONG	(23.61)	90.71			
Unsecured Personal Loan	10.94	✓	✓	✓	1 mths	✓	2000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY	(59.71)	SATISFACTORY	(19.67)	79.39			
<i>Unsecured Personal Loan</i> ★★ ★★ ★★ ★	STRONG	(68.61)	STRONG	(27.50)	96.10			
Variable Rate Car Loan	9.10	✓	✓	✓	1 mths	✓	2000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★★ ★	STRONG	(62.30)	STRONG	(21.79)	84.10			
IMB Limited								
http://www.imb.com.au							133462	
Personal Loan Secured	8.74	✓	✓	✓	N/A	✓	2000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★★ ★	STRONG	(62.83)	STRONG	(21.44)	84.27			
<i>Secured Personal Loan</i> ★★ ★★ ★★ ★	STRONG	(67.59)	STRONG	(23.49)	91.08			
Personal Loan Unsecured	11.45	✓	✓	✓	N/A	✓	2000	20000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★ ★★ ★	STRONG	(68.11)	STRONG	(27.35)	95.46			
Industries Mutual CU								
http://www.imcu.com.au							1300-655-116	
New Car Loan	8.00 to 9.90	✗	✓	✓	2 mths	✓	5000	40000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★★ ★★ ★	STRONG	(62.67)	STRONG	(22.60)	85.27			
Personal Loan	9.85 to 16.00	✓	✓	✓	2 mths	✓	5000	25000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	LOW RANKING	(57.21)	SUPERIOR	(23.99)	81.21			
<i>Unsecured Personal Loan</i> ★★ ★★ ★	STRONG	(67.11)	STRONG	(27.78)	94.88			
Intech Credit Union								
http://www.intechcu.com.au/							1300-363-007	

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Intech Credit Union

<http://www.intechcu.com.au/> 1300-363-007

Car Loan	8.75 to 10.05	✓	✓	✓	2 mths	✓	5000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(61.97)	STRONG	(21.58)	83.54			
Personal Loan	10.05 to 14.20	✓	✓	✓	2 mths	✓	2000	40000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	LOW RANKING	(58.21)	STRONG	(21.80)	80.02			
<i>Unsecured Personal Loan</i> ★★	STRONG	(67.74)	SATISFACTORY	(24.82)	92.56			

La Trobe Country Credit

<http://www.latrobecountry.com.au> 1800-623-588

Discounted New Car Loan	8.00	✓	✓	✓	N/A	✓	2000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(63.93)	SATISFACTORY	(20.99)	84.91			
Discounted Used Car Loan	8.95	✓	✓	✓	N/A	✓	2000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	STRONG	(62.41)	LOW RANKING	(18.18)	80.59			
Gold New Car Loan	8.85	✓	✓	✓	N/A	✓	2000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(62.55)	SATISFACTORY	(20.99)	83.54			
Gold Used Car Loan	9.45	✓	✓	✓	N/A	✓	2000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY	(61.69)	LOW RANKING	(18.18)	79.87			

Maleny & District Commun

<http://www.malenycu.com.au/> 07-5494-2144

Extreme Green Car Loan	6.99	✓	✗	✓	1 mths	✓	4000	70000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	SUPERIOR	(65.36)	LOW RANKING	(18.69)	84.05			
Green Car Loan	9.45	✗	✗	✓	1 mths	✓	4000	70000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	SATISFACTORY	(61.70)	SATISFACTORY	(19.94)	81.64			
New Car Loan	11.50	✗	✗	✓	1 mths	✓	4000	70000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	LOW RANKING	(58.87)	SATISFACTORY	(20.55)	79.42			

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Manly Warringah CU

<http://www.mwcu.com.au> 02-9981-8400

Car Loan (New)	8.45	✓	✓	✗	N/A	✓	No min	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★	STRONG	(63.31)	LOW RANKING	(17.99)	81.30			

Maritime Workers CU

<http://www.maritimecu.com.au> 1300-362-000

Car Loan	9.70	✓	✓	✓	3 mths	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	SATISFACTORY	(61.49)	SUPERIOR	(24.89)	86.38			

Personal Loan Variable	12.85	✓	✓	✓	3 mths	✓	500	35000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★★★★★	SATISFACTORY	(66.77)	SUPERIOR	(29.34)	96.11			

Maroondah Credit Union

<http://www.maroondahcredit.com.au> 03-9879-2201

Personal Loan Variable	11.25 to 14.95	✓	✓	✓	3 mths	✓	1000	30000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	LOW RANKING	(56.87)	STRONG	(22.23)	79.10			
Unsecured Personal Loan ★★	SATISFACTORY	(66.54)	SATISFACTORY	(25.02)	91.55			

mecu

<http://www.mecu.com.au> 132888

goGreen CarLn NewG/hse6+	7.99	✓	✓	✓	N/A	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	STRONG	(63.94)	SATISFACTORY	(20.26)	84.20			

goGreen CarLn NewG/hseNA	8.99	✓	✓	✓	N/A	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★	STRONG	(62.46)	SATISFACTORY	(20.26)	82.72			

goGreen CarLn Used=<7Yrs	9.49	✓	✓	✓	N/A	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★	STRONG	(61.74)	SATISFACTORY	(20.26)	82.00			

Memberfirst Credit Union

<http://www.memberfirst.com.au> 02-9897-1622

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Memberfirst Credit Union

<http://www.memberfirst.com.au>

02-9897-1622

Car Loan 5-10 yrs old	12.50	✓	x	✓	2 mths	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			

Car Loan ★★★ LOW RANKING (57.76) SUPERIOR (25.12) 82.88

Partially Sec-Vehicle/TD	12.50	✓	x	✓	2 mths	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			

Car Loan ★★★ LOW RANKING (57.76) SUPERIOR (25.55) 83.32
Secured Personal Loan ★★★ LOW RANKING (64.44) STRONG (24.91) 89.35

Pers Ln Sec BOS 4-5yrs	10.50	✓	x	✓	2 mths	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			

Car Loan ★★★★★ SATISFACTORY (60.46) SUPERIOR (26.35) 86.80

Pers Ln Sec BOS<3yrs	7.90	✓	x	✓	2 mths	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			

Car Loan ★★★★★ SUPERIOR (64.23) SUPERIOR (24.31) 88.54

Personal Ln Sec by TD	6.80	✓	x	✓	N/A	✓	2000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			

Car Loan ★★★★★ SUPERIOR (65.93) STRONG (23.43) 89.36
Secured Personal Loan ★★★★★ SUPERIOR (70.00) SUPERIOR (24.98) 94.98

Personal Loan Unsecured	13.90	✓	x	✓	2 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			

Car Loan ★ LOW RANKING (55.98) STRONG (23.43) 79.41
Unsecured Personal Loan ★★★★★ SATISFACTORY (66.18) STRONG (29.08) 95.27

Members Equity Bank

<http://www.membersequity.com.au>

131563

Personal Loan Fxd	11.74	✓	✓	✓	N/A	✓	5000	30000
	COST RATING		FEATURES RATING		TOTAL SCORE			

Unsecured Personal Loan ★★★★★ STRONG (67.97) SATISFACTORY (26.63) 94.60

nab

<http://www.national.com.au>

131312

Pers Ln Fully Sec Fixed	12.00	✓	✓	x	N/A	✓	5000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			

Car Loan ★ LOW RANKING (58.29) STRONG (21.63) 79.92
Secured Personal Loan ★ LOW RANKING (64.50) STRONG (23.40) 87.90

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

nab

<http://www.national.com.au> 131312

Pers Ln Fully Sec Var	11.05	✓	✓	✗	N/A	✓	5000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★	SATISFACTORY	(59.56)	STRONG	(21.63)	81.20			
Secured Personal Loan ★★	SATISFACTORY	(65.38)	STRONG	(23.40)	88.78			
Personal Ln Unsec Fixed	12.70 to 13.55	✓	✓	✗	N/A	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★★	LOW RANKING	(64.61)	STRONG	(27.25)	91.86			
Personal Ln Unsec Var	12.15 to 13.49	✓	✓	✗	N/A	✓	5000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★★	LOW RANKING	(64.88)	STRONG	(27.25)	92.14			

New England CU NSW

<http://www.necu.com.au> 1300-363-777

Car Loan	11.60 to 12.56	✓	✓	✓	3 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	LOW RANKING	(58.24)	SATISFACTORY	(20.91)	79.15			
Fixed Rate Car Loan	8.50 and higher	✗	✓	✓	3 mths	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	SUPERIOR	(70.00)	SATISFACTORY	(20.71)	90.71			
Special Car Loan	9.45 to 10.45	✓	✓	✓	3 mths	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★	SATISFACTORY	(61.14)	SATISFACTORY	(20.10)	81.24			

Newcastle Permanent

<http://www.newcastlepermanent.com.au> 131987

Personal Loan Secured	8.90 to 10.70	✓	✓	✗	N/A	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	SATISFACTORY	(61.40)	STRONG	(22.48)	83.89			
Secured Personal Loan ★★★★★	STRONG	(66.88)	SATISFACTORY	(22.12)	89.00			
Personal Loan Unsecured	11.70	✓	✓	✗	N/A	✓	1000	15000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★★★★★	STRONG	(68.18)	SATISFACTORY	(25.76)	93.93			
Used Car Loan	8.90 to 10.70	✓	✓	✗	N/A	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	SATISFACTORY	(61.40)	STRONG	(22.48)	83.89			

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Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

NSW Teachers CU

<http://www.teacherscreditunion.com.au>

131221

All Purpose Loan	11.50	✓	✓	✓	1 mths	✓	1000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	SATISFACTORY	(58.96)	STRONG	(22.16)	81.12			
<i>Unsecured Personal Loan</i> ★★★★★	STRONG	(68.07)	STRONG	(28.95)	97.02			
Loan for Investment	11.50	✓	✓	✓	1 mths	✓	1000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	SATISFACTORY	(58.96)	STRONG	(22.16)	81.12			
<i>Unsecured Personal Loan</i> ★★★★★	STRONG	(68.07)	STRONG	(28.95)	97.02			
New Car Loan-Unsecured	7.95	✓	✓	✓	1 mths	✓	2000	60000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(64.00)	STRONG	(22.16)	86.17			
Used Car Loan Unsecured	8.60	✓	✓	✓	1 mths	✓	5000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(63.03)	STRONG	(22.16)	85.20			

Nurses First

<http://www.nurses1st.com.au>

132577

Personal Loan Secured	9.20 to 9.49	✓	✓	✗	N/A	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	SATISFACTORY	(61.61)	SATISFACTORY	(19.56)	81.17			
Personal Loan Unsecured	10.75 to 11.49	✓	✓	✗	N/A	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★	STRONG	(67.78)	LOW RANKING	(23.28)	91.06			

Orange Credit Union

<http://www.orangeccu.com.au>

02-6362-4466

New Car Loan L57	8.70 to 8.95	✓	✓	✓	2 mths	✓	2000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	STRONG	(62.80)	LOW RANKING	(18.89)	81.69			
Personal Ln Sav Sec L77	10.50	✓	✓	✓	2 mths	✓	2000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Secured Personal Loan</i> ★	SATISFACTORY	(66.18)	SATISFACTORY	(21.81)	87.99			
Personal Loan Unsec L44	15.85	✓	✓	✓	2 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★	LOW RANKING	(64.26)	STRONG	(27.79)	92.05			

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Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Orange Credit Union

<http://www.orangeecu.com.au> 02-6362-4466

Used Car Loan L54/56/58	9.45 to 10.20	✓	✓	✓	2 mths	✓	2000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★	SATISFACTORY	(61.36)	SATISFACTORY	(20.45)	81.81			

Police & Nurses Credit

<http://www.pncs.com.au> 132577

Personal Loan Secured	9.20 to 9.49	✓	✓	✗	N/A	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★	SATISFACTORY	(61.61)	SATISFACTORY	(19.56)	81.17			

Personal Loan Unsecured	10.75 to 11.49	✗	✓	✗	N/A	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★★	STRONG	(67.78)	LOW RANKING	(23.95)	91.73			

Police Credit

<http://www.policecredit.com.au> 136373

Car Loan New	8.49	✓	✓	✓	3 mths	✓	8000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	STRONG	(63.20)	SATISFACTORY	(20.96)	84.15			

Car Loan Used	9.49	✓	✓	✓	3 mths	✓	8000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★	STRONG	(61.74)	SATISFACTORY	(20.96)	82.70			

Personal Loan Unsecured	13.95	✓	✓	✓	3 mths	✓	3000	60000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★★	SATISFACTORY	(65.74)	STRONG	(26.81)	92.56			

Police CU NSW

<http://www.pcu.com.au> 131728

Driveway Car Loan	9.59	✓	✓	✗	N/A	✗	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	SATISFACTORY	(61.68)	LOW RANKING	(18.83)	80.51			

Police CU SA

<http://www.policecu.com.au> 1800-888-444

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Police CU SA

<http://www.policecu.com.au>

1800-888-444

Special Pers Loan Fixed	7.95	✓	✓	✓	1 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★	STRONG	(63.85)	SATISFACTORY	(19.53)	83.38			
Secured Personal Loan ★★★★★	STRONG	(67.96)	SATISFACTORY	(22.49)	90.44			

Special Variable Pers Ln	12.74	✓	✓	✓	1 mths	✓	3000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	LOW RANKING	(57.21)	STRONG	(22.77)	79.98			
Unsecured Personal Loan ★★★★★	SATISFACTORY	(66.49)	STRONG	(27.17)	93.66			

Variable Rate Pers Loan	14.44	✓	✓	✓	1 mths	✓	500	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★★	LOW RANKING	(64.92)	SATISFACTORY	(26.49)	91.42			

PowerState Credit Union

<http://www.powerstate.com.au>

08-8224-1000

Car Loan Fixed Secured	7.95	✗	✗	✓	3 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★	SUPERIOR	(64.01)	LOW RANKING	(18.32)	82.33			

Car Loan Variable Sec	9.25	✗	✗	✓	3 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	STRONG	(62.09)	LOW RANKING	(17.92)	80.02			

Qantas Staff CU

<http://www.qantascu.com.au>

02-9582-3200

Car Loan	8.10	✗	✓	✓	3 mths	✓	No min	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★	STRONG	(63.78)	SATISFACTORY	(19.51)	83.29			

Personal Ln Sec Revert	9.90	✗	✓	✓	3 mths	✓	10000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	SATISFACTORY	(61.16)	LOW RANKING	(18.89)	80.05			

Personal Ln Sec6mthIntro	8.40	✗	✓	✓	3 mths	✓	10000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★	STRONG	(63.33)	LOW RANKING	(18.89)	82.22			

Personal Loan Unsecured	11.65	✓	✓	✓	3 mths	✓	No min	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Unsecured Personal Loan ★★	STRONG	(67.92)	SATISFACTORY	(24.56)	92.48			

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Qld Police Credit Union

<http://www.qpcu.org.au> 131468

Whole of Pay SuperSav Ln	12.45	✓	✓	✓	2 mths	✓	1000	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★	STRONG	(67.15)	SATISFACTORY	(25.89)	93.04			

Qld Professional CU

<http://www.qldprofcu.com.au> 1800-172-054

Car Loan	8.75 to 11.75	✓	✓	✓	N/A	✓	500	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY	(60.81)	SATISFACTORY	(19.34)	80.15			

Queenslanders CU

<http://www.queenslanders.org.au> 07-3218-7203

New Car Loan Fxd	9.25	✗	✗	✓	3 mths	✓	2000	55000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	STRONG	(62.17)	LOW RANKING	(18.55)	80.72			

Railways Credit Union

<http://www.railwayscreditunion.com.au> 1300-362-216

Any Age Car Loan Secured	9.50	✓	✓	✓	3 mths	✓	10000	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	STRONG	(61.77)	SATISFACTORY	(20.99)	82.76			

New Car Loan	7.70	✓	✓	✓	3 mths	✓	10000	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	SUPERIOR	(64.43)	SATISFACTORY	(20.12)	84.55			

Personal Loan Var Rate	12.24	✓	✓	✓	N/A	✓	5000	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★	STRONG	(67.49)	SATISFACTORY	(26.32)	93.80			

RTA Staff CU

<http://www.rtasqu.com.au> 1300-652-274

Bill of Sale Loans	11.70 to 13.20	✓	✓	✓	3 mths	✓	1000	45000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	LOW RANKING	(57.79)	STRONG	(22.41)	80.20			
<i>Secured Personal Loan</i> ★★	LOW RANKING	(64.35)	STRONG	(24.24)	88.59			

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

RTA Staff CU

<http://www.rtasu.com.au> 1300-652-274

New Car Loan	9.20 to 11.20	✓	✓	✓	3 mths	✓	1000	45000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★	SATISFACTORY	(60.83)	STRONG	(22.41)	83.24			
Red Hot Car Loan	7.99	✓	✓	✓	3 mths	✓	15000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★★ ★★	SUPERIOR	(64.05)	STRONG	(22.41)	86.46			
Unsecured Personal Loan	13.20	✓	✓	✓	3 mths	✓	1000	30000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★ ★★ ★	SATISFACTORY	(66.71)	STRONG	(28.95)	95.66			

Satisfac Credit Union

<http://www.satisfac.com.au/> 1800-018-227

Car Loan Fixed	8.15	✓	✓	✓	2 mths	✓	5000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★★ ★★	STRONG	(63.75)	STRONG	(21.50)	85.25			
Car Loan Variable	10.95	✓	✓	✓	2 mths	✓	5000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	SATISFACTORY	(59.75)	STRONG	(21.50)	81.24			
Personal Loan Variable	13.70 to 16.20	✓	✓	✓	1 mths	✓	1000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★	LOW RANKING	(64.95)	SATISFACTORY	(26.63)	91.58			
Special 4Cylinder Car Ln	7.90	✓	✓	✓	2 mths	✓	5000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★★ ★★	SUPERIOR	(64.13)	STRONG	(21.50)	85.63			

Savings & Loans CU SA

<http://www.savingsloans.com.au> 131182

Breathe Easy Car Loan	7.74 to 8.49	✓	x	✓	2 mths	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★★ ★★	STRONG	(63.71)	STRONG	(21.35)	85.06			
Debt Consolidation Fxd	12.69 to 14.69	✓	x	✓	2 mths	✓	2000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★	SATISFACTORY	(65.87)	SATISFACTORY	(26.29)	92.16			

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Savings & Loans CU SA

<http://www.savingsloans.com.au>

131182

Intro Fxd Ln Var Revert	11.25	✓	✓	✓	2 mths	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★	SATISFACTORY	(59.29)	STRONG	(22.18)	81.47			
Introductory Fxd Rate Ln	7.92 to 8.99	✓	✗	✓	2 mths	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	STRONG	(63.21)	STRONG	(23.06)	86.27			
Periodic Personal Loan	9.99	✓	✗	✓	2 mths	✓	2000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★	SATISFACTORY	(60.99)	STRONG	(22.19)	83.18			
Secured Personal Loan ★★★	SATISFACTORY	(66.27)	STRONG	(23.93)	90.20			

Select Credit Union

<http://www.selectcu.com.au>

1300-131-420

New Car Loan	8.39	✓	✓	✓	2 mths	✓	10000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	STRONG	(63.29)	STRONG	(21.72)	85.01			
Personal Loan Var Rate	10.49 to 14.49	✓	✓	✓	2 mths	✓	10000	35000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	LOW RANKING	(57.61)	STRONG	(21.69)	79.30			
Unsecured Personal Loan ★★★	STRONG	(66.97)	SATISFACTORY	(25.88)	92.85			
Used Car Loan	8.99 to 14.99	✓	✓	✓	2 mths	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★	LOW RANKING	(58.26)	STRONG	(21.09)	79.35			

Service One Credit Union

<http://www.wearefamily.com.au>

1300-361-761

Fixed Rate Car Loan	8.75	✓	✓	✓	3 mths	✓	No min	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★★★★	STRONG	(62.86)	STRONG	(21.45)	84.31			
Personal Loan Sec Var	10.75 to 14.95	✓	✓	✓	3 mths	✓	No min	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Car Loan ★★	LOW RANKING	(57.23)	SUPERIOR	(23.79)	81.01			
Secured Personal Loan ★	LOW RANKING	(63.86)	STRONG	(24.28)	88.14			

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Service One Credit Union

<http://www.wearefamily.com.au> 1300-361-761

Personal Loan Unsec Var	10.75 to 14.95	✓	✓	✓	3 mths	✓	No min	40000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★★★	SATISFACTORY	(66.90)	STRONG	(27.03)	93.93			

Variable Rate Car Loan	9.25	✓	✓	✓	3 mths	✓	No min	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	STRONG	(62.13)	STRONG	(23.16)	85.30			

St George Bank

<http://www.stgeorge.com.au> 133555

Fixed Car Loan	8.95	✓	✓	✓	1 mths	✓	3000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	SATISFACTORY	(61.55)	STRONG	(22.04)	83.59			

Pers Ln Unsec Fxd 3yr	12.45	✓	✓	✓	1 mths	✓	3000	40000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★	SATISFACTORY	(65.27)	STRONG	(27.78)	93.05			

Pers Ln Unsec Fxd 5yr	12.95	✓	✓	✓	1 mths	✓	3000	40000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★	LOW RANKING	(64.82)	STRONG	(28.73)	93.56			

Personal Ln Secured Fxd	8.95	✓	✓	✓	N/A	✓	3000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★★★	SATISFACTORY	(61.55)	STRONG	(22.04)	83.59			
<i>Secured Personal Loan</i> ★★★★★	SATISFACTORY	(65.56)	STRONG	(24.63)	90.19			

Personal Ln Secured Var	10.45	✓	✓	✓	N/A	✓	3000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	SATISFACTORY	(59.49)	STRONG	(21.50)	80.98			
<i>Secured Personal Loan</i> ★★★	LOW RANKING	(64.20)	STRONG	(24.65)	88.84			

Personal Ln Unsec Var	13.20	✓	✓	✓	1 mths	✓	3000	40000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★★★★	LOW RANKING	(64.60)	SUPERIOR	(29.99)	94.60			

Variable Car Loan	10.45	✓	✓	✓	1 mths	✓	3000	80000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	SATISFACTORY	(59.49)	STRONG	(23.20)	82.69			

SUNCORP

<http://www.suncorp.com.au> 131155

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Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

SUNCORP

<http://www.suncorp.com.au> 131155

Personal Loan-Unsecured	12.40	✓	✓	✓	3 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★	SATISFACTORY	(66.92)	SATISFACTORY	(25.57)	92.49			

Secured Car Loans	8.95	✓	✓	✓	3 mths	✓	5000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	STRONG	(62.42)	LOW RANKING	(18.85)	81.27			

Sutherland Credit Union

<http://www.sutherlandcu.com.au> 1300-784-388

Spec Offer Car Loan Var	8.24	✗	✓	✗	N/A	✗	5000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	STRONG	(63.62)	LOW RANKING	(16.72)	80.34			

TAFE & Community CU

<http://www.tafecu.com.au> 02-9891-3111

Car Loan	7.95 to 9.44	✗	✓	✓	N/A	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	STRONG	(63.05)	LOW RANKING	(17.30)	80.34			

TIO Banking

<http://www.tiofi.com.au> 08-8946-2222

Car Loan (New)	8.75	✓	✓	✓	3 mths	✓	20000	70000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	STRONG	(62.76)	SATISFACTORY	(19.60)	82.36			

Car Loan-Fxd	9.00 to 10.50	✓	✓	✓	3 mths	✓	5000	70000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	SATISFACTORY	(61.32)	STRONG	(21.51)	82.83			

Car Loan-Variable	8.75 to 10.25	✓	✓	✓	3 mths	✓	5000	70000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	SATISFACTORY	(61.10)	SATISFACTORY	(20.88)	81.98			

Other Purpose Loan-Fxd	13.00	✓	✓	✓	3 mths	✓	5000	70000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★	SATISFACTORY	(66.49)	LOW RANKING	(24.11)	90.60			

Uni Credit Union

<http://www.unicu.org.au>

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Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

Uni Credit Union

<http://www.unicu.org.au>

New Car Loan	8.45 to 9.80	✓	✓	✓	1 mths	✓	5000	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★	STRONG	(62.22)	SATISFACTORY	(19.64)	81.86			
Secured Personal Loan	8.85	✓	✓	✓	1 mths	✓	10000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★	STRONG	(62.72)	SATISFACTORY	(19.39)	82.11			
<i>Secured Personal Loan</i> ★★ ★	STRONG	(67.63)	SATISFACTORY	(21.32)	88.96			
Unsecured Personal Loan	11.95	✓	✓	✓	1 mths	✓	2500	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★★ ★	STRONG	(67.77)	SATISFACTORY	(25.48)	93.25			
Used Car Loan	9.45 to 10.80	✓	✓	✓	1 mths	✓	5000	75000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY	(60.79)	SATISFACTORY	(19.64)	80.43			

Unicom Credit Union

<http://www.unicomcu.com.au>

132249

New Car Loan Secured BOS	8.75	✓	✓	✓	1 mths	✓	2000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★★ ★★	STRONG	(62.81)	STRONG	(22.40)	85.22			
Secured Personal Loan	9.25	✓	✓	✓	1 mths	✓	2000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★★ ★★	STRONG	(62.09)	STRONG	(21.53)	83.62			
<i>Secured Personal Loan</i> ★★ ★★ ★★	STRONG	(67.10)	STRONG	(24.19)	91.28			
Unsecured Personal Loan	10.94	✓	✓	✓	1 mths	✓	2000	30000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY	(59.71)	SATISFACTORY	(20.28)	80.00			
<i>Unsecured Personal Loan</i> ★★ ★★ ★★	STRONG	(68.61)	STRONG	(28.16)	96.77			
Variable Rate Car Loan	9.10	✓	✓	✓	1 mths	✓	2000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★ ★★ ★★	STRONG	(62.30)	STRONG	(22.80)	85.10			

University Credit Soc

<http://www.unicredit.com.au>

08-9389-1011

Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max

University Credit Soc

<http://www.unicredit.com.au> 08-9389-1011

New Car up to 1yr old	8.90	X	✓	✓	2 mths	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i> ★	STRONG	(62.59)	LOW RANKING	(17.16)	79.75			
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Personal Ln Sec by TD	7.60	X	✓	✓	2 mths	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i> ★★★	SUPERIOR	(64.53)	LOW RANKING	(18.24)	82.77			
<i>Secured Personal Loan</i> ★★★	SUPERIOR	(68.73)	LOW RANKING	(20.81)	89.54			

Student Loan	9.95 to 11.95	✓	✓	✓	2 mths	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i> ★	SATISFACTORY	(59.70)	SATISFACTORY	(20.92)	80.62			
<i>Unsecured Personal Loan</i> ★★★	STRONG	(68.60)	LOW RANKING	(24.43)	93.03			

Used Car up to 5yrs old	9.90	X	✓	✓	2 mths	✓	1000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i> ★	SATISFACTORY	(61.16)	SATISFACTORY	(19.03)	80.19			
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Victoria Teachers CU

<http://www.victeach.com.au> 1300-654-822

New Car Loan	8.95	✓	✓	X	N/A	X	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i> ★	STRONG	(62.52)	LOW RANKING	(17.28)	79.80			
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Wagga Mutual Credit Un

<http://www.wmcu.com.au> 02-6923-4000

Car Loan up to 3yr old	10.65	X	✓	X	N/A	✓	5000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i> ★	SATISFACTORY	(60.16)	SATISFACTORY	(19.81)	79.97			
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New Car Variable Loan	8.75	X	✓	✓	N/A	✓	5000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i> ★★★	STRONG	(62.86)	SATISFACTORY	(19.81)	82.68			
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Wagga Gold Personal Loan	9.25	✓	✓	✓	3 mths	✓	10000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			

<i>Car Loan</i> ★★★★★	SATISFACTORY	(60.49)	SUPERIOR	(24.89)	85.37			
<i>Unsecured Personal Loan</i> ★★★★★	SATISFACTORY	(65.60)	SUPERIOR	(29.68)	95.28			

Warwick Credit Union

<http://www.warwickcreditunion.com.au> 07-4660-5000

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Section 4. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	100% Loan Available	Apply Online	Pre-Approval Available	Life of Pre-Approval	Loan Balance Online?	Loan Amount (\$)	
							Min	Max
Warwick Credit Union								
http://www.warwickcreditunion.com.au							07-4660-5000	
Personal Loan Secured	10.50	✓	x	✓	3 mths	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★	SATISFACTORY	(60.36)	LOW RANKING	(18.75)	79.11			
Westpac								
http://www.westpac.com.au							131900	
New Car Loan	7.95 to 9.95	✓	✓	✓	3 mths	✓	4000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	SATISFACTORY	(61.39)	STRONG	(21.84)	83.23			
Personal Loan Secured	10.50 to 11.95	✓	✓	✓	3 mths	✓	4000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★	LOW RANKING	(58.31)	STRONG	(23.43)	81.74			
Personal Loan Unsecured	12.25 to 12.95	✓	✓	✓	N/A	✓	4000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Unsecured Personal Loan</i> ★	LOW RANKING	(64.90)	SATISFACTORY	(25.66)	90.56			
Used Car Loan	8.95 to 10.95	✓	✓	✓	3 mths	✓	4000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Car Loan</i> ★★★	SATISFACTORY	(60.01)	STRONG	(21.84)	81.85			

What are the CANEX personal loan star ratings?



CANEX personal loan star rating is a sophisticated rating methodology, unique to CANEX, that compares the dominant personal and car loan products in Australia and presents the results in a simple, user-friendly format.

CANEX rating methodology is transparent and extensive. The methodology compares all types of secured and unsecured personal and car loans in Australia and accounts for an array of characteristics such as;

- Loan Purpose
- Pre-Approval Availability
- Security Requirements
- Deposit Requirements
- Repayment Capabilities
- Channels of Availability

The results are reflected in a consumer-friendly 5-star concept. The star ratings from the **CANEX personal loan star ratings** are described as follows:

- ★★★★★ Superior Product
- ★★★★ Exceptional Product
- ★★★ Strong Product
- ★★ Average Product
- ★ Satisfactory Product

Only the top 75% of the loans examined actually receive a star rating between 1 and 5.

What are the categories used by CANEX personal loan star ratings?

CANEX appreciates the clear distinction of personal loan users as two separate groups. One group of borrowers uses personal loans mainly to purchase automobiles while the other group uses personal loans to finance other interests such as debt consolidation or holidays. In recognition of these differences, the **CANEX personal loan star ratings** methodology has been modified to reflect the differences between these two groups.

CANEX has adopted four different credit card user profiles in an attempt to cover the majority of card spending and payment patterns. The star ratings methodology differs for each profile in terms of the relative importance placed on the fees and features of the cards assessed. For example the methodology recognises that interest rates will be more important to someone who rarely pays off their card balance each month than they will be for someone who always pays the balance owing on their card.

A snapshot of each category is provided below. The tables provide an explanation of each category as well as the relative importance of the cost and features components. There is a separate set of star ratings for each category.

How does it work?

How are the 'stars' calculated?

Each loan reviewed for the **CANEX personal loan star ratings** is awarded points for its comparative Costs and for the array of positive Features attached to the loan.

To arrive at the total score CANEX applies a Weight (w) against the Cost score (C) and the Features score (F). The weight reflects the relative importance of either costs or features in determining the best loans for each loan category.

$$w_1 \text{COST SCORE (C)} + w_2 \text{FEATURES SCORE (F)} = \text{TOTAL SCORE (T)}$$

Costs (C)

CANNEX compares the current loan pricing data to calculate the COST (C) component of each product’s overall score. The current interest rate, upfront fees and ongoing fees are used to calculate the total amount repaid on each loan by the borrower for the loan scenario used for each category (scenarios below)..

Loan Scenarios –for each of the two loan categories

- **Car Loan** - *\$25,000 repaid over 5 years*
 - to be eligible for this category, loans must be available for car purchase and be available for the loan amount and loan term used in the car loan scenario.
- **Personal Loan** - *\$15,000 repaid over 3 years*
 - to be eligible for this category, loans must be available for debt consolidation and holidays and be available for the loan amount and loan term used in that personal loan scenario.

NOTE:

For those loans that gave a range of interest rates, the average of the range was used in the calculation.

The average application fee of the loan group was substituted for those loans that had a tiered application fee.

Features (F)

Each loan Feature (F) is allocated points. Points are awarded for positive loan traits such as less fees or greater flexibility. The total features score for each category of information (eg repayment capabilities) is ranked and weighted with each category contributing to the overall Features Score (F).

Weightings

The Costs and Features weights are equal in each loan profile. The weights applied to each features sub-category is subtly adjusted to account for the differences between the two groups. The process considers each category separately and assigns weights representative of the relative importance of each group of features to each group (see table below). For both the Car Loan and Personal Loan categories, the total calculated cost of a loan accounts for a maximum 70% of each loan’s total score and the features account for the remaining 30%.

The Costs (C) plus Features (F) point scores are indexed and totalled to provide the Total Index Points. Together they form the basis of the CANNEX personal loan star ratings.

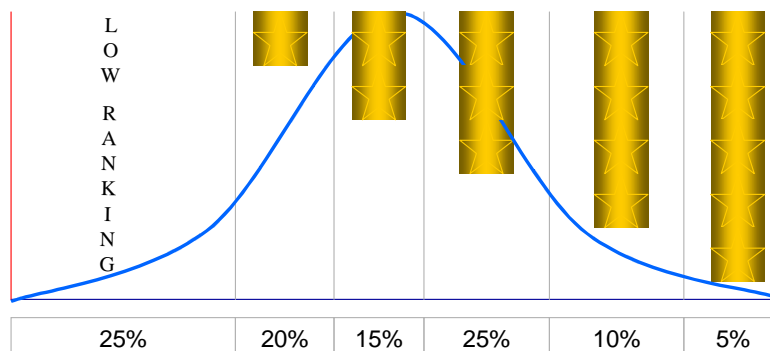
CANNEX personal loan star ratingsTM WEIGHTING			
	COST (C) *	FEATURES (F) **	TOTAL (C+F)
Car Loan	70%	30%	100%
Unsecured Personal Loan	70%	30%	100%
Secured Personal Loan	70%	30%	100%
* Cost calculations consider current and historical interest rates as well as ongoing fees associated with the loans			
** Features calculations consider features/parameters, flexibility, terms and conditions			

CANEX *personal loan star ratings*TM FEATURES WEIGHTINGS

FEATURES CATEGORY	CAR LOAN	PERSONAL LOAN
AGE GROUP RESTRICTIONS	3%	3%
LENDING AREAS	3%	3%
CHANNEL AVAILABILITY	7%	7%
DOCUMENTATION REQUIRED	5%	6%
PERSONAL LOAN FEES & CHARGES	5%	5%
LOAN INSURANCE	5%	3%
INTEREST CALCULATION OPTIONS	4%	2%
LOYALTY PROGRAMS	4%	2%
DEPOSIT REQUIREMENTS	5%	2%
PACKAGES	2%	2%
GENERAL INFORMATION	15%	15%
LOAN PURPOSE	0%	15%
REDRAW FACILITY	2%	5%
RELATIONSHIP BONUSES	0%	0%
REPAYMENT CAPABILITIES	15%	15%
SECURITY REQUIREMENTS	10%	0%
STATEMENT OPTIONS	5%	5%
SWITCHING FACILITY	5%	5%
TURNAROUND TIMES	5%	5%

How are the stars awarded?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores according to the following guidelines. As you can see, only the cards that obtain a score in the top 5% of the of the score distribution receive a 5 star rating and only the top 75% of the score range receive a star rating.





Is the analysis independent?

CANNEX is independently owned and operated. We maintain data and prepare research on financial products. Neither CANNEX nor its employees receives any commission, advertising funds nor has any interest in the sale of financial products.

This independence differentiates CANNEX from other similar companies offering retail and business finance information.

How many products and financial institutions are analysed?

In order to calculate the ratings, CANNEX analyses just over 400 Personal and Car Loans from over 90 financial institutions in Australia. In addition, over 100 parts of a product are analysed which includes product parameters, flexibility and operating terms and conditions.

How often are CANNEX *credit card star ratings* re-rated?

Products are officially re-rated every six months. The results are published in a variety of mediums (newspapers, magazines, television, websites etc).

Does CANNEX rate other product areas?

YES. CANNEX also rates credit cards, mortgages, deposit accounts, margin lending and business banking products. These star ratings use similar methodologies to the *personal loan star ratings*. This guarantees the quality and transparency of these other star ratings. The use of similar star ratings logos also builds consumer recognition of quality products across product categories. Please access the CANNEX website (<http://www.cannex.com.au/starrate.html>) if you would like to download the latest CANNEX star ratings reports for the products of interest.

