

# Mozo Experts Choice Awards

## Personal Loans

Methodology Report  
November 2017



# Mozo Experts Choice Awards

The Mozo Experts Choice Awards recognise products that deliver exceptional value or benefits to consumers.

Product providers don't pay to be in the running and we don't play favourites. Our judges base their decision on hard-nosed calculations of value to the consumer, using Mozo's extensive product database and research capacity. Every day, Mozo keeps track of thousands of products in banking, insurance and energy.

Within each category, awards are typically given to the top 10% of products. All winning products are deemed worthy of consideration as a good value product in that category; we do not publish a ranking of products within the winners list.

Additional awards may also be given to recognise a product provider who has won a broader range of product awards than any other.

# What products do we consider?

In carrying out the Mozo Experts Choice Awards in Personal Loans we analysed 239 personal loan products issued by 73 Australian financial institutions based on data contained in Mozo's product database as at 20 October 2017.

We aim to include most personal loan providers in the market in the Mozo Experts Choice Awards. However, not every personal loan product on the market will be included in our review.

Any personal loan product we review must be available in the market at the time of our analysis and any offers included must be available to the general public on the provider's website.

## **How many winners are there?**

For the Experts Choice Awards Mozo awards the top 10% of products, but no more than 10, in each category. Where the same product is available from a number of related institutions all institutions were given the award.

To recognise that some people would prefer to conduct their banking with a product offered by one of the 'big 4' banks we aim to award a 'big 4' product in each category. Where none appears in the winner group the highest ranked product offered by a big 4 bank is awarded, providing all criteria for that award has been met. Any awards of this type are noted as such at the bottom of the results list for the category.

To recognise the provider that has been the most successful in these awards, we may award an overall provider of the year award. The overall award would go to a provider that has won awards in a larger and/ or broader range of categories, including any award categories the judges consider to be a must-have category.



# Mozo Experts Choice Awards Personal Loan Winners 2017

## 1) Car Loan

Provider	Product
Beyond Bank	Low Rate Car Loan
Community First Credit Union	New Car Loan - Variable
Credit Union SA	Special Fixed Rate Personal Loan
G&C Mutual Bank	Fixed Rate Car Loan
Goldfields Money	Car Loan
Greater Bank	New Car Loan
IMB Bank	Car Loan
People's Choice Credit Union	Discounted Personal Loan
Police Credit Union	Fixed Rate Car Loan
Police Credit Union	Variable Rate Car Loan

## 2) Used Car Loan

Provider	Product
Bank Australia	Car Loan
BankVic	Car Loan
CUA	Secured Car Loan
G&C Mutual Bank	Fixed Rate Car Loan
Greater Bank	Secured Personal Loan
Police Bank	Car Loan
Police Credit Union	Fixed Rate Car Loan
Police Credit Union	Variable Rate Car Loan
Qudos Bank	Car Loan
Suncorp	Car Loan

### 3) Secured Personal Loan

Provider	Product
Bank Australia	Lifestyle Personal Loan (residential property secured)
Credit Union SA	Special Fixed Rate Personal Loan
Greater Bank	Secured Personal Loan
Hume Bank	Secured Personal Loan (vehicle up to 5 years old)

### 4) Unsecured Personal Loan

Provider	Product
CUA	Unsecured Personal Loan (variable)
Easy Street	Unsecured Personal Loan
Gateway Credit Union	Unsecured Personal Loan
Macquarie Credit Union	10   5   50 Personal Loan
Newcastle Permanent	Personal Loan
Police Bank	Personal Loan (Fixed)
Regional Australia Bank	Personal Touch Loan
Select Encompass Credit Union	Personal Loan

## 5) Excellent Credit Personal Loan

Provider	Product
Australian Military Bank	Unsecured Personal Loan
G&C Mutual Bank	Fair Rate Personal Loan
Harmony	Unsecured Personal Loan
Liberty	Personal Best Loan
MoneyPlace	Unsecured Personal Loan
Newcastle Permanent	Personal Loan
Pepper Money	Personal Loan (variable)
Police Bank	Personal Loan (fixed)
RateSetter	Unsecured Personal Loan
SocietyOne	Unsecured Personal Loan

## 6) Green Personal Loan

Provider	Product
Police Bank	Green Loan

## 7) Green Car Loan

Provider	Product
Bank Australia	Fixed Car Loan

## 8) Personal Line of Credit

Provider	Product
Citi	Ready Credit Fixed Payment Option

# Personal Loans - how are the winners determined?

Mozo Experts Choice Awards for Personal Loans are awarded in the following categories and based on the following methodology:

## Calculations

For the New Car Loan category we calculated the cost (including principal, interest, fees and charges) of a \$30,000 loan repaid over 5 years,

The Used Car Loan category was based on the same term but a loan amount of \$15,000.

For the general purpose Secured Personal Loan, Unsecured Personal Loan and Excellent Credit Personal Loan categories we calculated the cost (including principal, interest, fees and charges) of a \$10,000 loan repaid over 3 years.

For the Green Personal Loan category we used \$10,000 over 3 years and for the Green Car Loan we used \$30,000 over 5 years. For the Line of Credit category we calculated the cost of interest only payments and fees for a \$10,000 outstanding balance over 3 years.

The applicable interest rate, whether variable or fixed, and all mandatory fees, were taken into account in the calculations. The mandatory fees are Application fee, Regular service fees and Exit fee. We also considered the impact any Early Repayment fees might have on those wishing to clear debt earlier.

Where the interest rate varied depending on loan amount the relevant rate for the amounts above was used. To allow for variations in rates and fees over time we performed this calculation at three dates and averaged

the results. The dates used were 20 August 2017, 20 September 2017 and 20 October 2017. Any loans not available at each of these three dates were excluded from the final analysis.

Where a product offers multiple rate options (e.g. fixed, variable, secured, unsecured, etc.) each option qualifying for inclusion in the category was assessed separately and, unless otherwise specified in the lists of winners, all rate options qualified for the award.

Products requiring a deposit were not eligible for awards.

We did not consider whether a new or used car loan requires security over the car being purchased.

We did not consider any other features or exception fees in our assessment including:

- Late payment fees
- Whether extra repayments can be made to pay off the loan faster

## 1) Car Loan

Aim: To identify for the lowest cost personal loans for consumers buying a new car, including products specifically for purchasing a new car as well as broader products that could also be used to fund the purchase of a car.

Method: We identified all loans in the Mozo database that can be used to purchase a new car, and performed the cost calculation as detailed above. Products are ranked from lowest to highest cost based on the above calculations and the top 10% were given awards.

## 2) Used Car Loan

Aim: To identify for the lowest cost personal loans for consumers buying a 5-year-old used car, including products specifically for purchasing a



used car as well as broader products that could also be used to fund the purchase of a car.

Method: We identified all loans in the Mozo database that can be used to purchase a used car, and performed the cost calculation as detailed above.

Products are ranked from lowest to highest cost based on the above calculations. Those allowing the purchase of a 5-year-old car were identified and the top 10% were given awards.

### 3) Secured Personal Loan

Aim: To identify the lowest cost personal loans for consumers that can be used for any purpose but require the loan to be secured against assets.

Method: We identified all loans in the Mozo database that do not have restrictions on the use of the funds but do require provision of an asset as security, and performed the cost calculation as detailed above.

Products are ranked from lowest to highest cost based on the above calculations and the top 10% were given awards.

### 4) Unsecured Personal Loan

Aim: To identify the lowest cost personal loans for consumers that can be used for any purpose without the need to provide security.

Method: We identified all loans in the Mozo database that do not have restrictions on the use of the funds and do not require provision of security, and performed the cost calculation as detailed above. Only lenders where all (or the vast majority) of approved applicants get the advertised rate were eligible for awards in this category.

Products are ranked from lowest to highest cost based on the above calculations and the top 10% were given awards.

## 5) Excellent Credit Personal Loan

Aim: Some lenders vary the interest rate on a loan depending on an applicant's credit score and application. This category aims to identify the lowest cost unsecured, general purpose, personal loans from any lender for a consumer with an 'excellent' credit score.

Method: All loans in the Mozo database were assessed that do not have restrictions on the use of the funds, and do not require provision of security. The rate used was the advertised rate or the best rate available for those that have variable pricing.

The cost calculation detailed above was performed, based only on the rate that would be offered to a borrower assessed as qualifying for their best rate.

Products are ranked from lowest to highest cost based on the above calculations and the top 10% were given awards.

## 6) Green Personal Loan

Aim: To identify the lowest cost personal loans designed specifically to fund the purchase of environmental improvements for the home (such as solar energy systems, rainwater tanks, and insulation).

Method: We identified all loans that can only be used for environmentally friendly home improvements, and do not require provision of security, then performed the cost calculation as detailed above.

## 7) Green Car Loan

Aim: To identify the lowest cost personal loans designed to reward the purchase of low emissions cars.

Method: We identified all loans that offer specific rates or fees for the purchase of low emissions vehicles, then performed the cost calculation as detailed above.

## 8) Personal Line of Credit

Aim: To identify the lowest cost line of credit for consumers that can be used for any purpose without the need to provide security.

Method: We identified all loans in the Mozo database that operate as lines of credit, allowing the funds to be redrawn up to the approved credit limit at any time, and performed the cost calculation as detailed above.

# How we manage conflicts of interest

Mozo Experts Choice awards are based on objective verifiable facts and analysis wherever possible, and any assumptions made are set out in this report. Mozo's research team analyses product data and determines the winners in each Mozo Experts Choice category without reference to Mozo's sales or commercial functions.

A provider can participate in the Mozo Experts Choice Awards free of charge.

Mozo charges a licence fee to providers should they wish to use the Mozo Experts Choice Awards badges in their own marketing activities. Mozo may also offer promotional packages that may be purchased.

A product provider may also choose to list its products on the Mozo website in a way that may generate revenue for Mozo.

Mozo Experts Choice awards are awarded irrespective of a product provider's commercial relationship with Mozo.

*DISCLAIMER: Any statement in this document is general in nature and does not take into account your situation or needs. Before choosing a product, you should consider whether it's appropriate to you and you should read all the information available from the product provider.*

## Who is Mozo?

Mozo Pty Ltd provides a comparison service with the goal of helping consumers to make their own financial decisions and save money. Mozo offers consumers a comprehensive product comparison service that covers the retail banking market, general insurance, life insurance, business banking, and energy.

Hundreds of thousands of Australians a month use Mozo's comparison service. Mozo's comparison technology and expertise has been used by some of Australia's largest online publishers.

Mozo holds an Australian Financial Services Licence and an Australian Credit Licence. Mozo's management team have experience in consumer credit and financial services in a variety of roles from executive management, marketing, actuarial services and technology. Mozo's team are often called upon to provide expert media commentary in relation to the product areas they cover.

Our Experts Choice Awards analysis is overseen by :

AJ Duncanson is our Data Services Director. AJ has worked in financial services and product comparison for over 27 years in Australia and the UK and is a qualified actuary. He is a Responsible Manager for Mozo's Australian Financial Services Licence.

Peter Marshall is our Product Data Manager. He has over 30 years' experience in finance, including managing product data at other financial comparison sites before Mozo. Peter is a Responsible Manager for Mozo's Australian Financial Services Licence and Australian Credit Licence.

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# Appendix

## PERSONAL LOAN PRODUCTS CONSIDERED IN THESE AWARDS

PROVIDER	Product
act.	Secured Personal Loan (Fixed)
act.	Unsecured Personal Loan (Fixed)
ANZ	Online Secured Car Loan (Fixed)
ANZ	Unsecured Personal Loan (Fixed)
ANZ	Unsecured Personal Loan (Variable)
Arab Bank Australia	Secured Personal Loan (Fixed)
Arab Bank Australia	Secured Personal Loan (Variable)
Arab Bank Australia	Unsecured Personal Loan (Fixed)
Arab Bank Australia	Unsecured Personal Loan (Variable)
Australian Military Bank	Car Loan - Excellent Credit (Up to 5 years old, Variable)
Australian Military Bank	Unsecured Personal Loan - Excellent Credit (Fixed)
Australian Military Bank	Unsecured Personal Loan - Excellent Credit (Variable)
Auswide Bank	Fixed New Vehicle Loan (Up to 18 months old)
Auswide Bank	Fixed Used Vehicle Loan (Over 18 months and under 10 years old)
Auswide Bank	Unsecured Personal Loan (Fixed)
Auswide Bank	Unsecured Personal Loan (Variable)
Auswide Bank	Variable New Vehicle Loan (Up to 18 months old)
Auswide Bank	Variable Used Vehicle Loan (Over 18 months and under 10 years old)
Bank Australia	Car Loan (Fixed)
Bank Australia	Lifestyle Personal Loan (Variable, for Property Owners)
Bank Australia	Lifestyle Personal Loan (Variable, Unsecured)
Bank of Melbourne	Secured Personal Loan (Fixed)
Bank of Melbourne	Secured Personal Loan (Variable)
Bank of Melbourne	Unsecured Personal Loan (Fixed)
Bank of Melbourne	Unsecured Personal Loan (Variable)
Bank of Queensland	Car Loan (Fixed)
Bank of Queensland	Car Loan (Variable)
Bank of Queensland	Unsecured Personal Loan (Fixed)
Bank of Queensland	Unsecured Personal Loan (Variable)
BankSA	Secured Personal Loan (Fixed)
BankSA	Secured Personal Loan (Variable)
BankSA	Unsecured Personal Loan (Fixed)
BankSA	Unsecured Personal Loan (Variable)

BankVic	Car Loan (Fixed)
BankVic	Secured Personal Loan (Variable)
BankVic	Unsecured Personal Loan (Variable)
Bankwest	Car Loan (Fixed)
Bankwest	Flexible Personal Loan (Fixed, Unsecured)
Bankwest	Unsecured Personal Loan (Fixed)
bcu	Car Loan Special (Less than 5 years old, Variable)
bcu	Freedom Loan (Variable, Secured)
bcu	Freedom Loan (Variable, Unsecured)
Bendigo Bank	Green Personal Loan (Fixed, Secured)
Bendigo Bank	Green Personal Loan (Fixed, Unsecured)
Bendigo Bank	Secured Personal Loan (Fixed)
Bendigo Bank	Unsecured Personal Loan (Fixed)
Beyond Bank	Flexi Personal Loan (Fixed, Unsecured)
Beyond Bank	Flexi Personal Loan (Variable, Unsecured)
Beyond Bank	Low Rate Car Loan Special Offer (Fixed)
Beyond Bank	Low Rate Car or Personal Loan (Fixed)
Beyond Bank	No Fee Car or Personal Loan (Fixed)
Big Sky	New Car Loan (Variable)
Big Sky	Personal Loan (Variable, Secured)
Big Sky	Unsecured Personal Loan (Variable)
Catalyst Money	Car Loan (New) (Fixed)
Catalyst Money	Car Loan (Used) (Fixed)
Catalyst Money	Unsecured Personal Loan (Fixed)
Citi	Personal Loan Plus (Variable, Unsecured)
Citi	Ready Credit (Variable, Unsecured)
Commonwealth Bank	Secured Car Loan (Fixed)
Commonwealth Bank	Unsecured Personal Loan (Fixed)
Commonwealth Bank	Unsecured Personal Loan (Variable)
Community First Credit Union	Car Loan (Up to 3 years old, Fixed)
Community First Credit Union	New Car Loan - Variable
Community First Credit Union	Personal Loan (Fixed, Unsecured)
Community First Credit Union	Personal Loan (Variable, Unsecured)
Credit Union SA	Education Community Fixed Rate Personal Loan (Vehicles 2 to 7 years old)
Credit Union SA	Education Community Special Fixed Rate Personal Loan (Vehicles up to 2 years old)
Credit Union SA	Education Community Variable Rate Personal Loan (Unsecured)
Credit Union SA	Fixed Rate Personal Loan (Vehicles 2 to 7 years old)
Credit Union SA	Special Fixed Rate Personal Loan (Vehicles up to 2 years old)
Credit Union SA	Variable Rate Personal Loan (Unsecured)
CUA	Discount Unsecured Personal Loan (Fixed)
CUA	Discount Unsecured Personal Loan (Variable)
CUA	Secured Car Loan (Fixed)
CUA	Unsecured Personal Loan (Fixed)



CUA	Unsecured Personal Loan (Variable)
Defence Bank	Low Rate Car Loan (Variable)
Defence Bank	Personal Loan (Variable)
DirectMoney	Personal Loan (Fixed, Unsecured)
Easy Street	Unsecured Personal Loan (Fixed)
G&C Mutual Bank	Fair Rate Personal Loan - AA Rated Borrowers (Variable, Secured)
G&C Mutual Bank	Fair Rate Personal Loan - AA Rated Borrowers (Variable, Unsecured)
G&C Mutual Bank	Fixed Rate Car Loan (Fixed)
Gateway Credit Union	Edge Overdraft (Variable, Unsecured)
Gateway Credit Union	New Car Loan (Variable)
Gateway Credit Union	Unsecured Personal Loan (Fixed)
Gateway Credit Union	Unsecured Personal Loan (Variable)
Gateway Credit Union	Used Car Loan (Over 5 years old, Variable)
Gateway Credit Union	Used Car Loan (Under 5 years old, Variable)
Goldfields Money	Car Loan (Cars 2 to 5 years old, Variable)
Goldfields Money	Car Loan (Cars up to 2 years old, Variable)
Goldfields Money	Secured Personal Loan (Variable)
Goldfields Money	Unsecured Personal Loan (Variable)
Greater Bank	New Car Loan (Fixed)
Greater Bank	Secured Personal Loan (Fixed)
Greater Bank	Unsecured Personal Loan (Fixed)
Harmony	Unsecured Personal Loan (Fixed)
Heritage Bank	Car Loan (Up to 7 years old, Fixed)
Heritage Bank	Standard Personal Loan (Fixed, Unsecured)
Heritage Bank	Standard Personal Loan (Variable, Unsecured)
HSBC	Unsecured Personal Loan (Fixed)
Hume Bank	Secured Personal Loan (New Vehicle up to 5 years old) (Fixed)
Hume Bank	Secured Personal Loan (Vehicle over 5 years old) (Fixed)
Hume Bank	Unsecured Personal Loan (Fixed)
Hunter United	Green Personal Loan (Variable, Unsecured)
Hunter United	Low Rate Car Loan (Up to 5 years old, Variable)
Hunter United	Secured Personal Loan (Variable - not for debt consolidation)
Hunter United	Unsecured Personal Loan (Variable - not for debt consolidation)
Illawarra Credit Union	New Car Loan (Fixed)
Illawarra Credit Union	Unsecured Personal Loan (Fixed)
Illawarra Credit Union	Used Car Loan (Fixed)
IMB Bank	Car Loan (up to 2 years old) (Fixed)
IMB Bank	Fixed Secured Personal Loan (Vehicles up to 6 years old)
IMB Bank	Unsecured Personal Loan (Fixed)
Latitude	Car Loan (Fixed)
Latitude	Low Rate Personal Loan (Fixed, Secured)

Latitude	Low Rate Personal Loan (Fixed, Unsecured)
Latitude	Personal Loan (Fixed, Secured)
Latitude	Personal Loan (Fixed, Unsecured)
Liberty	Drive Car Loan (Variable)
Liberty	Personal Best Loan (Fixed, Unsecured)
Liberty	Personal Choice Loan (Fixed, Unsecured)
loans.com.au	New Car Loan (Up to 4 years old, Fixed)
loans.com.au	Used Car Loan (Up to 4 years old, Fixed)
Macquarie Credit Union	10 5 50 Personal Loan (Variable) (Unsecured)
Macquarie Credit Union	New Car Loan (1 to 5 years old with 10% equity option) (Variable)
Macquarie Credit Union	New Car Loan (1 to 5 years old) (Variable)
Macquarie Credit Union	New Car Loan (less than 12 months old) (Variable)
Macquarie Credit Union	Unsecured Personal Loan (Variable)
Macquarie Credit Union	Used Car Loan (5+ years old with 10% equity option) (Variable)
Macquarie Credit Union	Used Car Loan (5+ years old) (Variable)
Maitland Mutual Building Society	New Car Loan (Fixed)
Maitland Mutual Building Society	Secured Personal Loan (Fixed)
Maitland Mutual Building Society	Unsecured Personal Loan (Fixed)
Maitland Mutual Building Society	Used Car Loan (Fixed)
ME	Personal Loan (Fixed, Unsecured)
MoneyPlace	Unsecured Personal Loan - Excellent Credit Rating (Fixed)
Move	Flexi Personal Credit (Unsecured)
Move	New Car Loan (Up to 3 years old)
Move	Personal Loan (Unsecured)
Move	Used Car Loan
MyState	General Purpose Personal Loan (Variable, Unsecured)
MyState	Secured Personal Loan (vehicles 2-7 years old, Variable)
MyState	Secured Personal Loan (vehicles up to 2 years old, Variable)
NAB	Personal Loan (Fixed, Unsecured)
NAB	Personal Loan (Variable, Unsecured)
Newcastle Permanent	Personal Loan (Fixed, Secured)
Newcastle Permanent	Personal Loan (Fixed, Unsecured)
now FINANCE	Unsecured Personal Loan - Excellent Credit (Fixed)
now FINANCE	Unsecured Personal Loan - Good Credit (Fixed)
NRMA	New Car Loan (Fixed)
NRMA	Used Car Loan (Fixed)
P&N Bank	Secured Personal Loan (Variable)
P&N Bank	Unsecured Personal Loan (Variable)
People's Choice Credit Union	Discounted Personal Loan (New cars over \$20k, Fixed)
People's Choice Credit Union	Discounted Personal Loan (over 10k, Fixed)
People's Choice Credit Union	Unsecured Personal Loan (Fixed)

Pepper Money	Personal Loan (Fixed, Unsecured)
Pepper Money	Personal Loan (Variable, Unsecured)
Police Bank	Car Loan (Fixed)
Police Bank	Green Loan (Fixed, Secured)
Police Bank	Green Loan (Fixed, Unsecured)
Police Bank	Personal Loan (Fixed, Unsecured)
Police Bank	Personal Loan (Variable, Unsecured)
Police Credit Union	Fixed Rate Car Loan
Police Credit Union	Personal Loan (Fixed, Unsecured)
Police Credit Union	Variable Rate Car Loan
QBANK	Car Loan (Up to 8 years old, Variable)
QBANK	Discounted Car Loan (Up to 2 years old, Variable)
QBANK	Discounted Personal Loan (Variable, Unsecured)
QBANK	Personal Loan (Variable, Unsecured)
Qudos Bank	Car Loan (Up to 5 years old, Variable)
Qudos Bank	Qantas Points Car Loan (Up to 5 years old, Fixed)
Qudos Bank	Unsecured Personal Loan (Variable)
Queensland Country Credit Union	New Car Loan (up to 3 years old) (Fixed)
Queensland Country Credit Union	Secured Personal Loan (Fixed)
Queensland Country Credit Union	Unsecured Personal Loan (Fixed)
Queenslanders Credit Union	Secured Personal Loan (over 5 years old) (Variable)
Queenslanders Credit Union	Secured Personal Loan (under 5 years old) (Variable)
Queenslanders Credit Union	Special Car Loan (Up to 3 years old, Variable)
Queenslanders Credit Union	Unsecured Personal Loan (Variable)
RAA	Car Loan (Fixed, Member Rates)
RAA	Car Loan (Fixed)
RAA	Unsecured Personal Loan (Fixed, Member Rates)
RAA	Unsecured Personal Loan (Fixed)
RACQ Bank	Fixed New Car Loan (under 2 years old)
RACQ Bank	Fixed Used Car Loan (over 2 years old)
RACQ Bank	Unsecured Personal Loan (Variable)
RACV	New Car Loan (Fixed)
RACV	Personal Loan (Fixed, Secured)
RateSetter	Unsecured Personal Loan (Fixed)
RateSetter	Unsecured Personal Loan (Variable)
Regional Australia Bank	Accelerator Car Loan (Variable)
Regional Australia Bank	Car Loan (Variable)
Regional Australia Bank	Enviro Loan (Variable, Unsecured)
Regional Australia Bank	Personal Touch Loan (Variable, Unsecured)
Regional Australia Bank	Unsecured Personal Loan (Variable)
SCU	New Car Loan (Up to 2 years old, Fixed)
SCU	New Car Loan (Up to 3 years old, Variable)
SCU	Secured Personal Loan (Variable)
SCU	Unsecured Personal Loan (Variable)
Select Encompass Credit Union	New Car Loan (Up to 2 years old, Variable)

Select Encompass Credit Union	Personal Loan (Variable, Unsecured)
Select Encompass Credit Union	Used Car Loan (2-5 years old, Variable)
SocietyOne	Car Loan - Excellent Credit (Fixed) (Unsecured)
SocietyOne	Unsecured Personal Loan - Excellent Credit (Fixed)
Southern Cross Credit Union	Secured Personal Loan (Variable)
Southern Cross Credit Union	Unsecured Personal Loan (Variable)
St.George	Secured Personal Loan (Fixed)
St.George	Secured Personal Loan (Variable)
St.George	Unsecured Personal Loan (Fixed)
St.George	Unsecured Personal Loan (Variable)
Suncorp	Car Loan (Fixed)
Suncorp	Unsecured Personal Loan (Variable)
Suncorp	Unsecured Personal Loan (Fixed)
Teachers Mutual Bank	All Purpose Loan (Variable, Unsecured)
Teachers Mutual Bank	Car Loan (Variable)
Teachers Mutual Bank	Secured New Car Loan (Variable)
UniBank	All Purpose Loan (Variable, Unsecured)
UniBank	Car Loan (Variable)
UniBank	Secured New Car Loan (Variable)
Unity Bank	Car Loan (Up to 3 years old, Fixed)
Unity Bank	Car Loan (Up to 3 years old, Variable)
Unity Bank	Personal Loan (Fixed, Unsecured)
Unity Bank	Personal Loan (Variable, Unsecured)
Victoria Teachers Mutual Bank	Green Car Loan (Fixed)
Victoria Teachers Mutual Bank	Green Car Loan (Variable)
Victoria Teachers Mutual Bank	Green Personal Loan (Variable, Unsecured)
Victoria Teachers Mutual Bank	Green Personal Loan (Fixed, Unsecured)
Victoria Teachers Mutual Bank	New Car Loan (Fixed)
Victoria Teachers Mutual Bank	New Car Loan (Variable)
Victoria Teachers Mutual Bank	Overdraft (Variable, Unsecured)
Victoria Teachers Mutual Bank	Personal Loan (Fixed, Unsecured)
Victoria Teachers Mutual Bank	Personal Loan (Variable, Unsecured)
Victoria Teachers Mutual Bank	Used Car Loan (Fixed)
Victoria Teachers Mutual Bank	Used Car Loan (Variable)
Westpac	Car Loan (Fixed)
Westpac	Personal Loan (Fixed, Unsecured)