



# Personal Loan Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Car Loan

Company

Product

★★★★★ "Outstanding Value"

Harmoney NZ	Unsecured PL A1-A2 Credit Rating
NZCU Baywide	Secured Personal Loan - Orange
NZCU Baywide	Unsecured Personal Loan - Orange
The Co-operative Bank	Personal Loan Secured
TSB Bank	Personal Loan Secured

★★★★

ASB Bank NZ	Personal Loan Secured
Gem	Car Loan Secured
Harmoney NZ	Unsecured PL A3-A5 Credit Rating
Kiwibank NZ	Vehicle Loan
NZCU Baywide	Secured Personal Loan - Yellow
NZCU Baywide	Unsecured Personal Loan - Yellow
The Co-operative Bank	Personal Loan Unsecured

★★★

ANZ Bank NZ	Fixed Personal Loan
ASB Bank NZ	Personal Loan Unsecured
BNZ	Advanced Personal Loan
Harmoney NZ	Unsecured PL B1-B2 Credit Rating
Harmoney NZ	Unsecured PL B3-B5 Credit Rating
Kiwibank NZ	Personal Loan
NZCU Baywide	Secured Personal Loan - Blue
NZCU Baywide	Secured Personal Loan - Green
NZCU Baywide	Unsecured Personal Loan - Green
The Co-operative Bank	Vehicle Loan
TSB Bank	Personal Loan Unsecured
Westpac NZ	Personal Loan Unsecured

★★

Gem	Personal Loan Unsecured
Harmoney NZ	Unsecured PL C1-C5 Credit Rating
Harmoney NZ	Unsecured PL D1-D3 Credit Rating
NZCU Baywide	Unsecured Personal Loan - Blue



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## Car Loan

Company	Product
★	
Harmoney NZ	Unsecured PL D4-D5 Credit Rating
Harmoney NZ	Unsecured PL E1-E5 Credit Rating



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## Unsecured Personal Loan

Company

Product

★★★★★ "Outstanding Value"

**Harmoney NZ** Unsecured PL A1-A2 Credit Rating

**Harmoney NZ** Unsecured PL A3-A5 Credit Rating

**NZCU Baywide** Unsecured Personal Loan - Orange

**The Co-operative Bank** Personal Loan Unsecured

★★★★

**Harmoney NZ** Unsecured PL B1-B2 Credit Rating

**NZCU Baywide** Unsecured Personal Loan - Yellow

**TSB Bank** Personal Loan Unsecured

**Westpac NZ** Personal Loan Unsecured

★★★

**ANZ Bank NZ** Fixed Personal Loan

**ASB Bank NZ** Debt Consolidation

**ASB Bank NZ** Personal Loan Unsecured

**BNZ** Advanced Personal Loan

**Harmoney NZ** Unsecured PL B3-B5 Credit Rating

**Harmoney NZ** Unsecured PL C1-C5 Credit Rating

**Kiwibank NZ** Personal Loan

**NZCU Baywide** Unsecured Personal Loan - Blue

**NZCU Baywide** Unsecured Personal Loan - Green

★★

**Gem** Debt Consolidation Loan

**Gem** Personal Loan Unsecured

**Harmoney NZ** Unsecured PL D1-D3 Credit Rating

**Harmoney NZ** Unsecured PL D4-D5 Credit Rating

★

**Harmoney NZ** Unsecured PL E1-E5 Credit Rating

**Harmoney NZ** Unsecured PL F1-F5 Credit Rating