



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.

New Car Loan

Company	Product
★★★★★ "Outstanding Value"	
Harmoney NZ	Unsecured PL A1-A5 Credit Rating
Lending Crowd	Secured Personal Loan A1 5 Yr Fixed
NZCU Baywide	Secured Personal Loan - Orange
The Co-operative Bank	Personal Loan Unsecured A++ to A Credit
★★★★	
ANZ Bank	Fixed Personal Loan
ASB Bank NZ	Personal Loan Secured
Lending Crowd	Secured Personal Loan A2 5 Yr Fixed
NZCU Baywide	Unsecured Personal Loan - Orange
★★★	
ASB Bank NZ	Personal Loan Unsecured
BNZ	Advanced Personal Loan
Gem	Car Loan Secured
Harmoney NZ	Unsecured PL B1-B5 Credit Rating
Harmoney NZ	Unsecured PL C1-C5 Credit Rating
Kiwibank NZ	Personal Loan
Kiwibank NZ	Vehicle Loan
Lending Crowd	Secured Personal Loan B1 5 Yr Fixed
Lending Crowd	Secured Personal Loan B2 5 Yr Fixed
NZCU Baywide	Secured Personal Loan - Green
NZCU Baywide	Secured Personal Loan - Yellow
NZCU Baywide	Unsecured Personal Loan - Yellow
The Co-operative Bank	Personal Loan Secured
The Co-operative Bank	Personal Loan Unsecured B+ to B Credit
The Co-operative Bank	Personal Loan Unsecured C to C- Credit
TSB Bank	Personal Loan Unsecured
Westpac NZ	Personal Loan Unsecured



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New Car Loan

Company	Product
★★	
Gem	Personal Loan Unsecured
Harmony NZ	Unsecured PL D1-D5 Credit Rating
NZCU Baywide	Secured Personal Loan - Blue
NZCU Baywide	Unsecured Personal Loan - Blue
NZCU Baywide	Unsecured Personal Loan - Green
The Co-operative Bank	Personal Loan Unsecured D Credit
★	
NZCU Baywide	Secured Personal Loan - Purple
NZCU Baywide	Unsecured Personal Loan - Purple



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Unsecured Personal Loan

Company	Product
★★★★★ "Outstanding Value"	
Harmony NZ	Unsecured PL A1-A5 Credit Rating
NZCU Baywide	Unsecured Personal Loan - Orange
The Co-operative Bank	Personal Loan Unsecured A++ to A Credit
★★★★★	
ANZ Bank	Fixed Personal Loan
The Co-operative Bank	Personal Loan Unsecured B+ to B Credit
TSB Bank	Personal Loan Unsecured
★★★★	
ASB Bank NZ	Debt Consolidation
ASB Bank NZ	Personal Loan Unsecured
BNZ	Advanced Personal Loan
Harmony NZ	Unsecured PL B1-B5 Credit Rating
Harmony NZ	Unsecured PL C1-C5 Credit Rating
Kiwibank NZ	Personal Loan
NZCU Baywide	Unsecured Personal Loan - Green
NZCU Baywide	Unsecured Personal Loan - Yellow
The Co-operative Bank	Personal Loan Unsecured C to C- Credit
The Co-operative Bank	Personal Loan Unsecured D Credit
Westpac NZ	Personal Loan Unsecured
★★★	
Gem	Debt Consolidation Loan
Gem	Personal Loan Unsecured
Harmony NZ	Unsecured PL D1-D5 Credit Rating
NZCU Baywide	Unsecured Personal Loan - Blue
★	
Harmony NZ	Unsecured PL E1-E5 Credit Rating
NZCU Baywide	Unsecured Personal Loan - Purple