



BUSINESS BANKING STAR RATINGS

Report No. 3

August 2007

SMALL BUSINESS URGED TO GET INTEREST RATE VACCINE

- ★ Growth of SME lending
- ★ Exposure of SMEs to rising variable interest rates
- ★ Range of products on offer

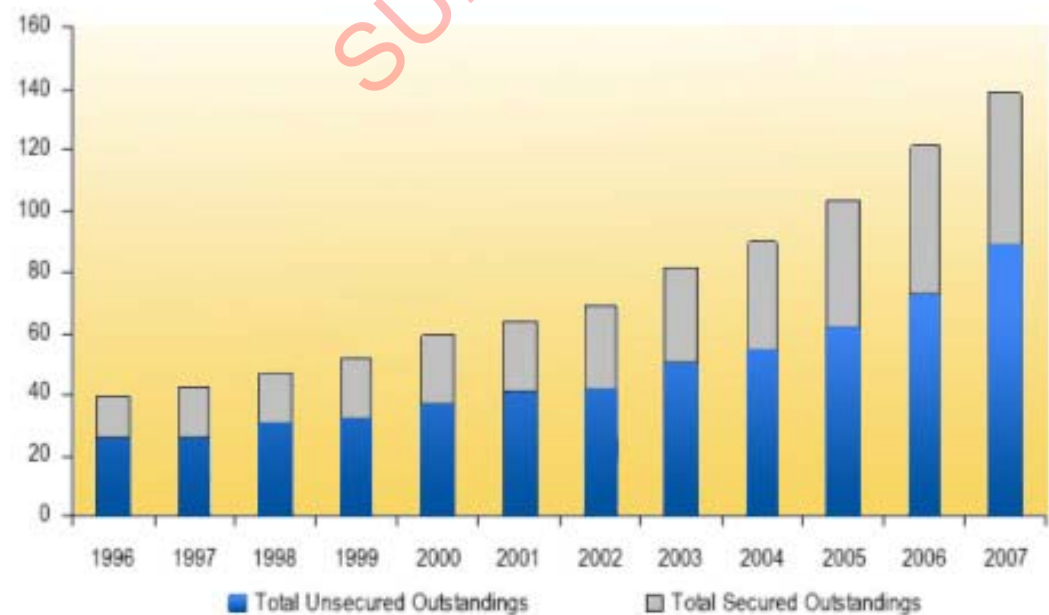


SME LENDING SURGES

We are in a period of rising interest rates and just like ordinary consumers, small business borrowers need to insulate themselves from the rising cost of the debt. It's a crucial concern for SMEs because the ability to grow a business is closely linked to access to capital, which is more expensive for businesses than for ordinary consumers. The cost of borrowing can be quite different from business to business, because each operation has its own particular set of operational, geographical and financial issues. Growth in business lending has outstripped residential borrowing over recent years and according to recent Fujitsu/JP Morgan research¹, both secured and unsecured small business lending has grown significantly over recent years.

Figure 5: Micro and SME Lending - Secured vs Unsecured

A\$ in billions



Source: Fujitsu Consulting estimates.

¹ JPMorgan/Fujitsu Australia Equity Research, 15 June 2007, Australian SME Market - Volume 1, Coming To Grips With Australian SME Lending

For this report CANNEX has assessed business credit cards, deposit accounts and loans – covering residential and commercial lending, for both secured and unsecured lending categories. The lending components of our *business banking star ratings* are of particular interest given recent interest rate movements and the growth of business lending.

SMEs PAY MORE THAN RESIDENTIAL BORROWERS

Across the spectrum of business borrowers, rising interest rates will hit SME borrowers harder than residential borrowers simply because businesses are exposed to greater risks and lenders factor these into the equation. It can also be more expensive for a bank to originate a secured SME loan compared to a residential loan due to the complexity of assessing the particular underlying factors.

These cost differences are reflected in Table 1, which shows the extra cost paid by SMEs for secured variable loans compared to residential borrowers (excluding packages for both types of borrowers).

Table 1

Averages	Business Term Loans	Residential Loans	Difference (Business - Loans)
Interest rate	8.92%**	7.83%	1.09%
Application fees*	\$600	\$450	\$150
Annual ongoing fees*	\$140	\$160	-\$20

*Only flat application and ongoing fees irrespective of loan amounts are used in this calculation

**Interest rate calculated based on rate range available to only low and medium risk profiles

HEDGING THE INTEREST RATE BET

SMEs can vaccinate themselves from future rate increases by choosing to fix their loans or splitting their loan into fixed and variable components. The vaccination might be expensive due to higher fees and rates, but the cost of being exposed to higher variable rates in future can also be significant.

Splitting a loan between fixed and variable is a form of interest rate risk diversification that can pay off. Take the example of a small business owner, Clockwork Plumbing, that wishes to secure the owner's residential property in order to finance business expansion or capital expenditure. If Clockwork Plumbing had borrowed \$500,000 12 months ago under three scenarios (below), the cost would have been quite different.

Table 2

Products	100% variable	50% variable, 50% fixed	100% 3yr fixed
Lowest average rates (over the last 1 year)	7.70% to 7.95% to 8.20%	<i>Average of the variable and fixed rates</i>	7.68%
Dollar cost of 12 months of interest payment	\$39,436	\$38,916	\$38,396
Difference compared to 100% variable		\$520 lower	\$1,040 lower

*For loans of 30 year term, interest only

These days institutions make it easy for business borrowers to hedge their interest rate bet. 57% of the variable business loans (residential & commercial) on the CANNEX database have a split facility available and most charge nothing to split.

PRODUCTS ON OFFER

SMEs have a suite of product offers available for comparison if they are willing to consider switching institutions and take the time to shop around. CANNEX researched over 182 loans, 37 credit cards, and 206 transactions and savings accounts for this *Business Star Ratings* report. We found that the range of interest rates and fees on offer differed quite substantially. Table 3 highlights the range of terms on offer for Australian SMEs.

Table 3

	Secured Residential Business Term Loans	Unsecured Commercial Term Loans	Credit Cards	Business Transaction Accounts	Business Cash Management Accounts
Number of Products	300	69	37	54	10
Range of Interest Rate	7.19% to 10.5%	7.2% to 17.2%	8.22% to 19.6%	0% to 6.4%	0% to 6.25%
Key upfront fee range	\$300 to \$820	\$200 to \$600	\$0 to \$600	\$0	\$0
Key annual ongoing fee range	\$0 to \$420	\$360	\$15 to \$150	\$0 to \$240	\$0 to \$240

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Please refer to CANNEX's FSG for more information at www.cannex.com.au.

Section 1. Overdraft/Revolving Loan - (Commercial) Summary

Overdraft Loans - Secured by Commercial Property

Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		
★★★★★ "superior value"								
ANZ Bank	Business Overdraft	8.67 to 10.20	788	Nil	2000	No max	✗	13.95%
nab	Business Mortgage OD	9.40	600	150	20000	No max	✗	N/A
Savings & Loans CU SA	Business Latitude	8.71 to 8.96	600	Nil	10000	No max	✗	Nil
★★★★★ "exceptional value"								
Bananacoast Community	Bus O/Draft Secured	9.95 to 12.00	700	Nil	500	7000000	✗	3%
Commonwealth Bank	Bus Overdraft (all sec)	8.97 and higher	640	Nil	No min	No max	✗	30.00
nab	Commercial Mortgage OD	10.40	600	150	20000	No max	✗	N/A
Savings & Loans CU SA	Business Latitude-40Free	8.71 to 8.96	600	Nil	10000	No max	✗	Nil
★★★ "strong value"								
ANZ Bank	Business Credit Facility	9.60	600	600	25000	3000000	✗	4.00%
Hume Building Society	Business OD Comm Sec	10.25	250	150	No min	1500000	✗	Nil
nab	Business OD (all sec)	10.85 to 17.85	600	150	20000	No max	✗	N/A
★★ "average value"								
Arab Bank Australia	Business OD Base Rate	11.25 and higher	Nil	500	10000	No max	✗	\$25
BankWest	Business OD (all sec)	8.99 and higher	400	Nil	20000	No max	✗	38.00
BankWest	Business Bonus OD OthSec	9.24 and higher	375	Nil	20000	No max	✗	38.00
Newcastle Permanent	Business Overdraft	8.11 and higher	125	Nil	No min	No max	✗	35.00
St George Bank	Comm Line of Credit	9.67 and higher	600	240	20000	No max	✗	38.00
Warwick Credit Union	Bus OD 1st Mortgage Sec	8.25 to 13.45			5000	500000	✗	Nil
Westpac	Bus Overdraft com sec	8.95 to 9.70	925	Nil	No min	No max	✗	50.00
★ "satisfactory value"								
St George Bank	Commercial Overdraft	10.00 and higher	600	120	No min	No max	✗	38.00
SUNCORP	Business OD (com sec)	9.04 and higher	875	Nil	10000	No max	✗	40.00
SUNCORP	Line of Credit (com sec)	8.64 and higher	875	Nil	10000	No max	✗	30.00

Section 1. Overdraft/Revolving Loan - (Residential) Summary

Overdraft Loans - Secured by Residential Property

Overdraft Rates Occurred by Residential Property								
Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		
★★★★★ "superior value"								
ANZ Bank	Business Overdraft	8.67 to 10.20	788	Nil	2000	No max	✗	13.95%
Commonwealth Bank	Business OD (res sec)	8.97	500	Nil	No min	No max	✗	31.00
nab	Commercial Mortgage OD	10.40	600	150	20000	No max	✗	N/A
nab	Business Mortgage OD	9.40	600	150	20000	No max	✗	N/A
Savings & Loans CU SA	Business Latitude	8.71 to 8.96	600	Nil	10000	No max	✗	Nil
★★★★★ "exceptional value"								
Bananacoast Community	Bus O/Draft Secured	9.95 to 12.00	700	Nil	500	7000000	✗	3%
Commonwealth Bank	Bus Overdraft (all sec)	8.97 and higher	640	Nil	No min	No max	✗	30.00
Hume Building Society	Business OD Res Sec	9.25	250	150	No min	2000000	✗	Nil
nab	Business OD (all sec)	10.85 to 17.85	600	150	20000	No max	✗	N/A
Savings & Loans CU SA	Business Latitude-40Free	8.71 to 8.96	600	Nil	10000	No max	✗	Nil
Westpac	Bus Overdraft res sec	8.95	925	Nil	No min	No max	✗	50.00
★★★ "strong value"								
ANZ Bank	Business Credit Facility	9.60	600	600	25000	3000000	✗	4.00%
Arab Bank Australia	Business OD Base Rate	11.25 and higher	Nil	500	10000	No max	✗	\$25
BankWest	Business Bonus OD OthSec	9.24 and higher	375	Nil	20000	No max	✗	38.00
BankWest	Business Bonus OD ResSec	8.99 and higher	375	Nil	20000	No max	✗	38.00
St George Bank	Business Maximiser	8.42 and higher	600	240	20000	No max	✗	38.00
Warwick Credit Union	Bus OD 1st Mortgage Sec	8.25 to 13.45			5000	500000	✗	Nil
★★ "average value"								
BankWest	Business OD (all sec)	8.99 and higher	400	Nil	20000	No max	✗	38.00
Citibank	Res Mortgage Power	7.48 to 8.18	399	144	50000	1000000	✓	Nil
Commonwealth Bank	Bus Line of Cred Res Sec	7.57	600	3300	No min	No max	✗	30.00
Newcastle Permanent	Business Overdraft	8.11 and higher	125	Nil	No min	No max	✗	35.00
St George Bank	Comm Line of Credit	9.67 and higher	600	240	20000	No max	✗	38.00
SUNCORP	Line of Credit (res sec)	8.49 and higher	875	Nil	10000	No max	✗	30.00
★ "satisfactory value"								
Adelaide Bank	Business Line	8.67	500	150	20000	500000	✗	35.00

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* Fees based on \$50,000 with 0% risk margin

Report Date: August 30th, 2007, (Rates as at August 16th, 2007)

OVERDRAFT LOAN SUMMARY - RESIDENTIAL PROPERTY:

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Section 1. Overdraft/Revolving Loan - (Residential) Summary

Overdraft Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		

★	"satisfactory value"							
BankSA	Commercial Line ofCredit	9.67 to 10.75	850	240	20000	No max	✗	38.00
BankSA	Business Maximiser	8.42	850	240	20000	No max	✗	38.00
mecu	Commercial OD (res sec)	8.40 to 9.90			10000	No max	✓	15.00
St George Bank	Commercial Overdraft	10.00 and higher	600	120	No min	No max	✗	38.00
SUNCORP	Business OD (res sec)	8.89 and higher	875	Nil	10000	No max	✗	40.00

SUPERCEDED

Section 1. Term Loan - (Commercial) Summary

Term Loans - Secured by Commercial Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		
★★★★★ "superior value"								
ANZ Bank	Business Loan Var	8.67 to 9.70	2063	Nil	10000	No max	15 yrs	Variable
ANZ Bank	Business Loan 5yr	7.47 to 9.37	2063	Nil	10000	No max	15 yrs	Fixed
Commonwealth Bank	Better Bus Ln 5y Fxd oth	8.55 and higher	1989	Nil	No min	No max	15 yrs	Fixed
Commonwealth Bank	BBL Var all sec secured	8.07 to 9.05	1364	Nil	No min	No max	No max	Variable
Commonwealth Bank	BBL Var all sec other	7.47 and higher	1364	Nil	No min	No max	No max	Variable
nab	Bus Opts Instal 5y Stand	8.15 and higher	600	360	20000	No max	15 yrs	Fixed
nab	Bus Opts Instal Var Std	7.20 and higher	600	360	20000	No max	15 yrs	Variable
Westpac	Business One Ln bus sec	7.13 to 9.03	Nil	1200	100000	No max	No max	Variable
Westpac	Bank Bill Business Var	7.21 to 9.11	Nil	420	100000	No max	No max	Variable
★★★★★ "exceptional value"								
Bananacoast Community	Business Loan Secured	7.37 to 14.95	1250	Nil	500	7000000	15 yrs	Variable
nab	Bus Opt Instl 5y Comm	8.95 and higher	600	360	20000	No max	15 yrs	Fixed
nab	Bus Opt Instl Var Comm	9.25 and higher	600	360	20000	No max	15 yrs	Variable
Newcastle Permanent	Commercial Bus Ln Var	8.11	625	Nil	No min	No max	No max	Variable
St George Bank	Commercial Loan Fxd 5yrs	8.97 to 10.22	600	480	No min	No max	15 yrs	Fixed
SUNCORP	Business Lns 5yrFxd Comm	8.40 and higher	2500	400	10000	No max	15 yrs	Fixed
Westpac	Bank Bill 5yr Fixed	7.82 to 9.72	Nil	420	100000	No max	No max	Fixed
★★★★ "strong value"								
Hume Building Society	Commercial Ln (comm sec)	8.90	250	Nil	No min	1500000	25 yrs	Variable
IMB Limited	Fully Drawn Ln Variable	9.00 and higher	625	Nil	No min	5000000	25 yrs	Variable
Members Equity Bank	Small Business Ln (com)	8.24	500	Nil	100000	1000000	20 yrs	Variable
Newcastle Permanent	Comm Business Ln Fxd 5y	8.29	625	Nil	No min	No max	No max	Fixed
St George Bank	Commercial Loan Variable	9.30 and higher	600	480	No min	No max	15 yrs	Variable
SUNCORP	Business Ln Variable Com	8.39 and higher	2500	400	10000	No max	20 yrs	Variable
Westpac	Business LoanVar com sec	8.24 to 8.74	820	420	20000	No max	15 yrs	Variable
Westpac	Business One Ln com sec	7.13 to 8.83	Nil	1200	100000	No max	No max	Variable
★★★ "average value"								
Adelaide Bank	Commercial Loan 5yrs	8.24 and higher	1875	Nil	20000	No max	10 yrs	Fixed
Bananacoast Community	Business Loan 5yr Fixed	7.64 to 8.64	1250	Nil	500	7000000	15 yrs	Fixed

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* Fees based on \$250,000 with 0% risk margin

Report Date: August 30th, 2007, (Rates as at August 16th, 2007)

TERM LOAN SUMMARY - COMMERCIAL PROPERTY:

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Section 1. Term Loan - (Commercial) Summary

Term Loans - Secured by Commercial Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		
★★ "average value"								
Bank of Queensland	Term Loan Oth Sec Var	9.25 and higher	1875	120	10000	No max	15 yrs	Variable
Citibank	Comm Standard Var Offset	8.70 and higher	625	Nil	150000	1000000	15 yrs	Variable
Hume Building Society	Comm Ln 5yr Fxd Comm Sec	8.65	250	Nil	No min	1500000	25 yrs	Fixed
RESI Mortgage Corp	Commercial Property Loan	8.20	875	Nil	100000	5000000	20 yrs	Variable
RESI Mortgage Corp	Comm Prop Ln 5yr Fixed	9.15	875	Nil	100000	5000000	20 yrs	Fixed
Westpac	Business Loan 5y com sec	8.35 to 8.85	820	420	20000	No max	15 yrs	Fixed
★ "satisfactory value"								
Adelaide Bank	Business Loan Var	9.20 and higher	1875	Nil	20000	500000	10 yrs	Variable
Adelaide Bank	Business Loan 5yr	8.65 and higher	1875	Nil	20000	500000	10 yrs	Fixed
Bank of Queensland	Term Loan Oth Sec 5yrFxd	9.00 and higher	1875	120	10000	No max	15 yrs	Fixed
BankWest	Business Edge Loan	7.95 and higher	1250	480	20000	No max	30 yrs	Variable
BankWest	Fxd Int Comm Ln 5yr	8.47 and higher	1250	480	50000	No max	30 yrs	Fixed
Bendigo Bank	Bus Solut All Sec 5yr	8.24	750	183	20000	500000	25 yrs	Fixed
Citibank	Commercial Standard Var	8.50 and higher	625	Nil	150000	1000000	15 yrs	Variable
Greater Building Society	Bus Ln (com sec) 49-60m	8.90	Nil	96	No min	No max	15 yrs	Fixed
Greater Building Society	Business Loan (com sec)	8.70	Nil	96	No min	No max	15 yrs	Variable
ING Bank	Comm Property Ln 5yr Fxd	8.75			150000	2000000	5 yrs	Fixed
ING Bank	Comm PropertyLn Variable	8.35			150000	2000000	15 yrs	Variable
mecu	Commercial Property Loan	8.30 to 10.75	1250	Nil	10000	No max	30 yrs	Variable
Savings & Loans CU SA	Business Loan 5yr Fxd	8.19 to 8.44	1875	625	50000	750000	25 yrs	Fixed
Savings & Loans CU SA	Business Loan	8.57 to 8.82	1875	625	50000	750000	25 yrs	Variable
Warwick Credit Union	Business Loan Variable	8.25 to 10.60			5000	1000000	20 yrs	Variable

Term Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		
★★★★★ "superior value"								
ANZ Bank	Business Loan Var	8.67 to 9.70	2063	Nil	10000	No max	15 yrs	Variable
ANZ Bank	Business Loan 5yr	7.47 to 9.37	2063	Nil	10000	No max	15 yrs	Fixed
Commonwealth Bank	Better Bus Ln 12mth Disc	6.74	600	96	50000	No max	30 yrs	Variable
Commonwealth Bank	Better Bus Ln 5y Fxd oth	8.55 and higher	1989	Nil	No min	No max	15 yrs	Fixed
Commonwealth Bank	Better Bus LnVar res sec	8.07	600	96	50000	No max	30 yrs	Variable
Commonwealth Bank	BBL Var all sec secured	8.07 to 9.05	1364	Nil	No min	No max	No max	Variable
nab	Bus Opts Instal 5y Stand	8.15 and higher	600	360	20000	No max	15 yrs	Fixed
nab	Bus Opt Instl Ln Var Res	7.20 and higher	600	360	20000	No max	25 yrs	Variable
nab	Bus Opts Instal 5y Res	8.70	600	360	20000	No max	15 yrs	Fixed
nab	Bus Opts Instal Var Std	7.20 and higher	600	360	20000	No max	15 yrs	Variable
Westpac	Bank Bill Business Var	7.21 to 9.11	Nil	420	100000	No max	No max	Variable
★★★★★ "exceptional value"								
Bananacoast Community	Business Loan Secured	7.37 to 14.95	1250	Nil	500	7000000	15 yrs	Variable
Commonwealth Bank	BetterBus Ln Fxd 5yr Res	8.50	600	96	No min	No max	30 yrs	Fixed
Commonwealth Bank	BetterBusEconomiser(res)	7.52	600	96	75000	No max	30 yrs	Variable
Hume Building Society	Commercial Ln (res sec)	7.90	250	Nil	No min	2000000	25 yrs	Variable
St George Bank	Commercial Loan Fxd 5yrs	8.97 to 10.22	600	480	No min	No max	15 yrs	Fixed
St George Bank	Commercial Loan Variable	9.30 and higher	600	480	No min	No max	15 yrs	Variable
Westpac	Business One Ln res sec	7.13 to 8.43	Nil	1200	100000	No max	No max	Variable
Westpac	Bank Bill 5yr Fixed	7.82 to 9.72	Nil	420	100000	No max	No max	Fixed
Westpac	Business LoanVar res sec	8.24	820	120	20000	No max	25 yrs	Variable
★★★ "strong value"								
ANZ Bank	Bus Mortgage Loan Var	8.67	1875	360	25000	2000000	30 yrs	Variable
Citibank	Residential Standard Var	7.36 to 8.06	399	96	50000	4000000	30 yrs	Variable
Citibank	Res Std Var Offset	7.36 to 8.06	399	96	50000	4000000	30 yrs	Variable
Hume Building Society	Comm Ln 5yr Fxd Res Sec	7.65	250	Nil	No min	2000000	25 yrs	Fixed
IMB Limited	Fully Drawn Ln Variable	9.00 and higher	625	Nil	No min	5000000	25 yrs	Variable
Members Equity Bank	Small Business Ln (com)	8.24	500	Nil	100000	1000000	20 yrs	Variable
Newcastle Permanent	Residential Bus Loan Var	7.84			No min	No max	No max	Variable

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* Fees based on \$250,000 with 0% risk margin

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TERM LOAN SUMMARY - RESIDENTIAL PROPERTY:

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Term Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		
★★★ "strong value"								
St George Bank	Business Loan Fxd 5yrs	8.47 to 9.72	600	168	No min	No max	25 yrs	Fixed
Westpac	Business Loan 5y res sec	8.35	820	120	20000	No max	25 yrs	Fixed
★★ "average value"								
Adelaide Bank	Commercial Loan 5yrs	8.24 and higher	1875	Nil	20000	No max	10 yrs	Fixed
AMP Banking	Classic Variable Rate	8.07	600	120	40000	500000	15 yrs	Variable
ANZ Bank	Bus Mortgage Loan 5yr	8.57	1875	360	25000	2000000	30 yrs	Fixed
Bananacoast Community	Business Loan 5yr Fixed	7.64 to 8.64	1250	Nil	500	7000000	15 yrs	Fixed
BankWest	Business Edge Loan	7.95 and higher	1250	480	20000	No max	30 yrs	Variable
Greater Building Society	Business Loan (res sec)	8.20	Nil	96	No min	No max	30 yrs	Variable
Greater Building Society	Bus Ln (res sec) 49-60m	8.40	Nil	96	No min	No max	30 yrs	Fixed
Members Equity Bank	Res Sec Bus Ln 5yr Fxd	7.70	Nil	Nil	60000	1000000	30 yrs	Fixed
Members Equity Bank	Res Sec Business Ln Var	7.74	Nil	Nil	60000	1000000	30 yrs	Variable
RESI Mortgage Corp	Commercial Property Loan	8.20	875	Nil	100000	5000000	20 yrs	Variable
RESI Mortgage Corp	Comm Prop Ln 5yr Fixed	9.15	875	Nil	100000	5000000	20 yrs	Fixed
SUNCORP	Business Ln Variable Res	8.24	2500	400	10000	No max	25 yrs	Variable
★ "satisfactory value"								
Adelaide Bank	Business Loan 5yr	8.65 and higher	1875	Nil	20000	500000	10 yrs	Fixed
Adelaide Bank	Business Loan Var	9.20 and higher	1875	Nil	20000	500000	10 yrs	Variable
BankSA	Business Loan Variable	8.42	1850	168	30000	No max	25 yrs	Variable
BankSA	Business Loan Fixed 5yr	8.39	1850	168	30000	No max	25 yrs	Fixed
BankWest	Fxd Int Comm Ln 5yr	8.47 and higher	1250	480	50000	No max	30 yrs	Fixed
Citibank	Residential Fixed 5yrs	7.79	399	96	50000	4000000	30 yrs	Fixed
Community First CU	Business Loan res sec	8.95	250	Nil	10000	1000000	10 yrs	Variable
ING Bank	Comm PropertyLn Variable	8.35			150000	2000000	15 yrs	Variable
ING Bank	Comm Property Ln 5yr Fxd	8.75			150000	2000000	5 yrs	Fixed
Laiki Bank	Business Loan Variable	9.75 and higher	2500	1445	50000	No max	3 yrs	Variable
Laiki Bank	Commercial Loan 5y Fixed	8.85 and higher	3750	1865	100000	No max	3 yrs	Fixed
mecu	Commercial Property Loan	8.30 to 10.75	1250	Nil	10000	No max	30 yrs	Variable
Newcastle Permanent	Res Business Ln Fxd 5y	8.09			No min	No max	No max	Fixed

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* Fees based on \$250,000 with 0% risk margin

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TERM LOAN SUMMARY - RESIDENTIAL PROPERTY:

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Term Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		

★ "satisfactory value"

Savings & Loans CU SA	Business Loan	8.57 to 8.82	1875	625	50000	750000	25 yrs	Variable
Savings & Loans CU SA	Business Loan 5yr Fxd	8.19 to 8.44	1875	625	50000	750000	25 yrs	Fixed
St George Bank	Business Loan Variable	8.42 and higher	600	168	No min	No max	25 yrs	Variable
SUNCORP	Business Ln 5yr Fxd Res	8.25	2500	400	10000	No max	25 yrs	Fixed
Warwick Credit Union	Business Loan Variable	8.25 to 10.60			5000	1000000	20 yrs	Variable

SUPERCEDED

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max

Adelaide Bank

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

1300-652-220

Business Line	8.67	Variable	✗	25 yrs	48 hrs	✗	20000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★	STRONG (27.38)		LOW RANKING (42.89)		70.26			
Business Loan 5yr	8.65 and higher	Fixed	✓	10 yrs	48 hrs	✓	20000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	SATISFACTORY (31.62)		SATISFACTORY (29.90)		61.53			
Residential Term Loan ★	LOW RANKING (26.44)		SATISFACTORY (30.90)		57.33			
Business Loan Var	9.20 and higher	Variable	✓	10 yrs	48 hrs	✓	20000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	LOW RANKING (30.02)		SATISFACTORY (29.90)		59.92			
Residential Term Loan ★	LOW RANKING (25.09)		SATISFACTORY (30.90)		55.99			
Commercial Loan 5yrs	8.24 and higher	Fixed	✓	10 yrs	48 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★	SATISFACTORY (32.94)		SATISFACTORY (34.11)		67.04			
Residential Term Loan ★★	LOW RANKING (27.53)		STRONG (35.59)		63.12			

AMP Banking

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

133030

Classic Variable Rate	8.07	Variable	✗	15 yrs	48 hrs	✓	40000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★	STRONG (33.43)		SATISFACTORY (27.04)		60.47			

ANZ Bank

<http://www.anz.com>

131314

Bus Mortgage Loan 5yr	8.57	Fixed	✗	30 yrs	24 hrs	✗	25000	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★	SATISFACTORY (30.64)		STRONG (32.87)		63.50			
Bus Mortgage Loan Var	8.67	Variable	✗	30 yrs	24 hrs	✗	25000	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★	SATISFACTORY (30.30)		STRONG (39.58)		69.88			
Business Credit Facility	9.6	Variable	✗	No max	24 hrs	✓	25000	3000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft ★★★	STRONG (25.19)		STRONG (56.82)		82.01			
Residential Overdraft ★★★	SATISFACTORY (23.49)		STRONG (56.82)		80.32			
Business Loan 5yr	7.47 to 9.37	Fixed	✓	15 yrs	24 hrs	✗	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★★★★	STRONG (36.15)		STRONG (45.83)		81.97			
Residential Term Loan ★★★★★	SATISFACTORY (30.22)		STRONG (47.59)		77.80			

Section 2. Summary by Company

Company Summary Report

PRODUCT		Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
								Min	Max
ANZ Bank									
http://www.anz.com								131314	
Business Loan Var		8.67 to 9.70	Variable	✓	15 yrs	24 hrs	✗	10000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★★★★	SATISFACTORY	(33.95)	SUPERIOR	(51.84)	85.79			
Residential Term Loan	★★★★★	SATISFACTORY	(28.38)	SUPERIOR	(54.54)	82.92			
Business Overdraft		8.67 to 10.20	Variable	✓	No max	20 hrs	✓	2000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft	★★★★★	STRONG	(25.23)	STRONG	(62.86)	88.09			
Residential Overdraft	★★★★★	SATISFACTORY	(23.53)	STRONG	(62.86)	86.39			
Arab Bank Australia									
http://www.arabbank.com.au								1800-646-484	
Business OD Base Rate		11.25 and higher	Variable	✗	1 yrs	72 hrs	✓	10000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft	★★	LOW RANKING	(19.21)	STRONG	(60.34)	79.54			
Residential Overdraft	★★★	LOW RANKING	(17.91)	STRONG	(60.34)	78.25			
Bananacoast Community CU									
http://www.bcu.com.au								1300-653-555	
Bus O/Draft Secured		9.95 to 12.00	Variable	✗	No max	24 hrs	✗	500	7000000
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft	★★★★★	SATISFACTORY	(23.29)	STRONG	(63.01)	86.30			
Residential Overdraft	★★★★★	SATISFACTORY	(21.71)	STRONG	(63.01)	84.73			
Business Loan 5yr Fixed		7.64 to 8.64	Fixed	✗	15 yrs	24 hrs	✗	500	7000000
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★	STRONG	(38.92)	SATISFACTORY	(29.81)	68.74			
Residential Term Loan	★★	STRONG	(32.54)	SATISFACTORY	(31.07)	63.61			
Business Loan Secured		7.37 to 14.95	Variable	✗	15 yrs	24 hrs	✗	500	7000000
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★★★★	STRONG	(36.47)	STRONG	(41.04)	77.51			
Residential Term Loan	★★★★★	SATISFACTORY	(30.49)	STRONG	(44.06)	74.55			
Bank of Queensland									
http://www.boq.com.au/								1300-557-272	
Term Loan Oth Sec 5yrFxd		9.00 and higher	Fixed	✗	15 yrs	48 hrs	✓	10000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★	LOW RANKING	(30.43)	SATISFACTORY	(29.07)	59.50			
Term Loan Oth Sec Var		9.25 and higher	Variable	✗	15 yrs	48 hrs	✓	10000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★	LOW RANKING	(29.74)	STRONG	(35.73)	65.47			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max
BankSA								
http://www.banksa.com.au						131376		
Business Loan Fixed 5yr	8.39	Fixed	✓	25 yrs	336 hrs	✗	30000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★	STRONG (31.66)		LOW RANKING (24.72)		56.37			
Business Loan Variable	8.42	Variable	✓	25 yrs	336 hrs	✗	30000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★	STRONG (31.55)		LOW RANKING (24.65)		56.20			
Business Maximiser	8.42	Variable	✓	No max	336 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★	STRONG (27.57)		SATISFACTORY (46.08)		73.65			
Commercial Line ofCredit	9.67 to 10.75	Variable	✓	No max	336 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★	SATISFACTORY (22.54)		SATISFACTORY (46.08)		68.62			
BankWest								
http://www.bankwest.com.au						131718		
Business Bonus OD OthSec	9.24 and higher	Variable	✗	No max	48 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft ★★	SATISFACTORY (23.49)		STRONG (56.33)		79.82			
Residential Overdraft ★★ ★	SATISFACTORY (21.91)		STRONG (56.33)		78.23			
Business Bonus OD ResSec	8.99 and higher	Variable	✗	No max	48 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★★ ★	SATISFACTORY (22.41)		STRONG (56.33)		78.74			
Business Edge Loan	7.95 and higher	Variable	✗	30 yrs	48 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	SATISFACTORY (33.19)		SATISFACTORY (31.74)		64.93			
Residential Term Loan ★★	SATISFACTORY (27.75)		STRONG (33.27)		61.01			
Business OD (all sec)	8.99 and higher	Variable	✗	No max	48 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft ★★	SATISFACTORY (23.06)		SATISFACTORY (55.38)		78.44			
Residential Overdraft ★★	SATISFACTORY (21.51)		SATISFACTORY (55.38)		76.88			
Fxd Int Comm Ln 5yr	8.47 and higher	Fixed	✗	30 yrs	48 hrs	✗	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	SATISFACTORY (31.53)		SATISFACTORY (29.12)		60.65			
Residential Term Loan ★	LOW RANKING (26.36)		SATISFACTORY (30.26)		56.62			
Bendigo Bank								
http://www.bendigobank.com.au						1300-366-666		

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max

Bendigo Bank

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

1300-366-666

Bus Solut All Sec 5yr	8.24	Fixed	✗	25 yrs	24 hrs	✗	20000	500000
		COST RATING		FEATURES RATING		TOTAL SCORE		
Commercial Term Loan ★		STRONG	(38.31)	LOW RANKING	(24.99)		63.30	

Citibank

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

132484

Comm Standard Var Offset	8.70 and higher	Variable	✓	15 yrs	24 hrs	✓	150000	1000000
		COST RATING		FEATURES RATING		TOTAL SCORE		
Commercial Term Loan ★★		LOW RANKING	(31.23)	SATISFACTORY	(35.09)		66.32	
Commercial Standard Var	8.50 and higher	Variable	✓	15 yrs	24 hrs	✓	150000	1000000
		COST RATING		FEATURES RATING		TOTAL SCORE		
Commercial Term Loan ★		SATISFACTORY	(31.84)	SATISFACTORY	(31.10)		62.94	
Res Mortgage Power	7.48 to 8.18	Variable	✗	30 yrs	24 hrs	✓	50000	1000000
		COST RATING		FEATURES RATING		TOTAL SCORE		
Residential Overdraft ★★		SUPERIOR	(30.00)	SATISFACTORY	(44.52)		74.52	
Res Std Var Offset	7.36 to 8.06	Variable	✗	30 yrs	24 hrs	✓	50000	4000000
		COST RATING		FEATURES RATING		TOTAL SCORE		
Residential Term Loan ★★★		SUPERIOR	(36.74)	SATISFACTORY	(30.54)		67.28	
Residential Fixed 5yrs	7.79	Fixed	✗	30 yrs	24 hrs	✓	50000	4000000
		COST RATING		FEATURES RATING		TOTAL SCORE		
Residential Term Loan ★		STRONG	(34.73)	LOW RANKING	(22.02)		56.75	
Residential Standard Var	7.36 to 8.06	Variable	✗	30 yrs	24 hrs	✓	50000	4000000
		COST RATING		FEATURES RATING		TOTAL SCORE		
Residential Term Loan ★★★		SUPERIOR	(36.74)	SATISFACTORY	(28.66)		65.40	

Commonwealth Bank

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

132224

BBL Var all sec other	7.47 and higher	Variable	✓	No max	12 hrs	✓	No min	No max
		COST RATING		FEATURES RATING		TOTAL SCORE		
Commercial Term Loan ★★★★★		SATISFACTORY	(35.28)	SUPERIOR	(60.00)		95.28	
BBL Var all sec secured	8.07 to 9.05	Variable	✓	No max	24 hrs	✓	No min	No max
		COST RATING		FEATURES RATING		TOTAL SCORE		
Commercial Term Loan ★★★★★		STRONG	(36.24)	SUPERIOR	(56.66)		92.90	
Residential Term Loan ★★★★★		SATISFACTORY	(30.30)	SUPERIOR	(60.00)		90.30	
Better Bus Ln 12mth Disc	6.74	Variable	✗	30 yrs	12 hrs	✓	50000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE		
Residential Term Loan ★★★★★		SUPERIOR	(40.00)	STRONG	(41.32)		81.32	

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max

Commonwealth Bank

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

132224

Better Bus Ln 5y Fxd oth	8.55 and higher	Fixed	✓	15 yrs	12 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★★★★	SATISFACTORY	(31.42)	STRONG	(51.49)	82.91			
Residential Term Loan ★★★★★	LOW RANKING	(26.26)	SUPERIOR	(53.50)	79.76			

Better Bus LnVar res sec	8.07	Variable	✗	30 yrs	24 hrs	✗	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★★★	STRONG	(33.48)	STRONG	(42.57)	76.05			

BetterBus Ln Fxd 5yr Res	8.5	Fixed	✗	30 yrs	12 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★★★	STRONG	(31.80)	STRONG	(38.81)	70.61			

BetterBusEconomiser(res)	7.52	Variable	✗	30 yrs	12 hrs	✓	75000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★★★	SUPERIOR	(35.90)	STRONG	(35.06)	70.96			

Bus Line of Cred Res Sec	7.57	Variable	✗	No max	18 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★★	LOW RANKING	(17.14)	STRONG	(58.42)	75.56			

Bus Overdraft (all sec)	8.97 and higher	Variable	✓	No max	24 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft ★★★★★	SATISFACTORY	(22.97)	STRONG	(62.86)	85.83			
Residential Overdraft ★★★★★	SATISFACTORY	(21.42)	STRONG	(62.86)	84.28			

Business OD (res sec)	8.97	Variable	✗	N/A	18 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★★★★★	STRONG	(26.94)	STRONG	(60.61)	87.54			

Community First CU

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

1300-132-277

Business Loan res sec	8.95	Variable	✗	10 yrs	48 hrs	✗	10000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★	SATISFACTORY	(30.45)	SATISFACTORY	(27.90)	58.35			

Greater Building Society

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

131386

Bus Ln (com sec) 49-60m	8.9	Fixed	✗	15 yrs	120 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	STRONG	(36.53)	LOW RANKING	(26.69)	63.21			

Bus Ln (res sec) 49-60m	8.4	Fixed	✗	30 yrs	120 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★	STRONG	(32.34)	SATISFACTORY	(28.72)	61.06			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max

Greater Building Society

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

131386

Business Loan (com sec)	8.7	Variable	✗	15 yrs	120 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	STRONG	(37.36)	LOW RANKING	(26.22)	63.58			
Business Loan (res sec)	8.2	Variable	✗	30 yrs	120 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★	STRONG	(33.12)	SATISFACTORY	(26.93)	60.05			

Hume Building Society

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

02-6051-3233

Business OD Comm Sec	10.25	Variable	✗	No max	48 hrs	✓	No min	1500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft ★★★	STRONG	(25.11)	STRONG	(57.74)	82.85			
Business OD Res Sec	9.25	Variable	✗	No max	48 hrs	✓	No min	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★★★★★	STRONG	(25.90)	STRONG	(57.74)	83.63			
Comm Ln 5yr Fxd Comm Sec	8.65	Fixed	✗	25 yrs	48 hrs	✓	No min	1500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★	STRONG	(37.69)	SATISFACTORY	(29.23)	66.93			
Comm Ln 5yr Fxd Res Sec	7.65	Fixed	✗	25 yrs	48 hrs	✓	No min	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★	STRONG	(35.62)	SATISFACTORY	(30.46)	66.08			
Commercial Ln (comm sec)	8.9	Variable	✗	25 yrs	48 hrs	✓	No min	1500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★	STRONG	(36.64)	SATISFACTORY	(34.06)	70.70			
Commercial Ln (res sec)	7.9	Variable	✗	25 yrs	48 hrs	✓	No min	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★	STRONG	(34.49)	STRONG	(36.01)	70.50			

IMB Limited

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

133462

Fully Drawn Ln Variable	9.00 and higher	Variable	✓	25 yrs	72 hrs	✓	No min	5000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★	LOW RANKING	(30.94)	STRONG	(39.34)	70.28			
Residential Term Loan ★★	LOW RANKING	(25.86)	STRONG	(41.89)	67.75			

ING Bank

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

131688

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max
ING Bank								
http://www.ingbank.com.au							131688	
Comm Property Ln 5yr Fxd	8.75	Fixed	✓	5 yrs	48 hrs	✓	150000	200000
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan ★	STRONG (37.34)	LOW RANKING (22.59)		59.93			
Residential Term Loan ★	SATISFACTORY (31.21)	LOW RANKING (23.42)		54.63				
Comm PropertyLn Variable	8.35	Variable	✓	15 yrs	48 hrs	✓	150000	200000
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan ★	STRONG (39.13)	LOW RANKING (23.55)		62.67			
Residential Term Loan ★	STRONG (32.71)	LOW RANKING (24.59)		57.29				
Laiki Bank								
http://www.laikibank.com.au							1300-888-700	
Business Loan Variable	9.75 and higher	Variable	✓	3 yrs	120 hrs	✓	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Term Loan ★	LOW RANKING (22.26)	SATISFACTORY (31.58)		53.84			
Commercial Loan 5y Fixed	8.85 and higher	Fixed	✓	3 yrs	120 hrs	✓	100000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Term Loan ★	LOW RANKING (23.36)	SATISFACTORY (30.40)		53.76			
mecu								
http://www.mecu.com.au							132888	
Commercial OD (res sec)	8.40 to 9.90	Variable	✗	No max	48 hrs	✗	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Overdraft ★	STRONG (26.09)	SATISFACTORY (47.19)		73.27			
Commercial Property Loan	8.30 to 10.75	Variable	✗	30 yrs	48 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan ★	SATISFACTORY (33.56)	SATISFACTORY (29.61)		63.16			
Residential Term Loan ★	SATISFACTORY (28.05)	SATISFACTORY (30.72)		58.77				
Members Equity Bank								
http://www.membersequity.com.au							131563	
Res Sec Bus Ln 5yr Fxd	7.7	Fixed	✗	30 yrs	40 hrs	✗	60000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Term Loan ★★	STRONG (35.47)	LOW RANKING (25.31)		60.78			
Res Sec Business Ln Var	7.74	Variable	✗	30 yrs	40 hrs	✗	60000	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Term Loan ★★	STRONG (35.28)	SATISFACTORY (26.15)		61.44			

Section 2. Summary by Company

Company Summary Report

PRODUCT		Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
								Min	Max
Members Equity Bank									
http://www.membersequity.com.au								131563	
Small Business Ln (com)		8.24	Variable	✗	20 yrs	40 hrs	✗	100000	1000000
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★★	SUPERIOR	(39.43)	STRONG	(35.61)	75.04			
Residential Term Loan	★★★	STRONG	(32.96)	STRONG	(37.19)	70.15			
nab									
http://www.national.com.au								131312	
Bus Opt Instl 5y Comm		8.95 and higher	Fixed	✓	15 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★★★	LOW RANKING	(30.66)	STRONG	(48.25)	78.91			
Bus Opt Instl Ln Var Res		7.20 and higher	Variable	✓	25 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan	★★★★★	SATISFACTORY	(30.65)	STRONG	(50.29)	80.94			
Bus Opt Instl Var Comm		9.25 and higher	Variable	✓	15 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★★★	LOW RANKING	(29.83)	STRONG	(48.60)	78.42			
Bus Opts Instal 5y Res		8.7	Fixed	✓	15 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan	★★★★★	SATISFACTORY	(30.65)	STRONG	(49.93)	80.58			
Bus Opts Instal 5y Stand		8.15 and higher	Fixed	✓	15 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★★★★	SATISFACTORY	(33.15)	STRONG	(51.32)	84.47			
Residential Term Loan	★★★★★	LOW RANKING	(27.71)	SUPERIOR	(53.93)	81.63			
Bus Opts Instal Var Std		7.20 and higher	Variable	✓	15 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★★★★	STRONG	(36.67)	STRONG	(49.65)	86.32			
Residential Term Loan	★★★★★	SATISFACTORY	(30.65)	STRONG	(52.14)	82.79			
Business Mortgage OD		9.4	Variable	✓	No max	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft	★★★★★	STRONG	(27.14)	SUPERIOR	(63.50)	90.63			
Residential Overdraft	★★★★★	STRONG	(25.31)	SUPERIOR	(63.50)	88.80			
Business OD (all sec)		10.85 to 17.85	Variable	✓	No max	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft	★★★	LOW RANKING	(20.78)	SUPERIOR	(63.50)	84.28			
Residential Overdraft	★★★★	LOW RANKING	(19.38)	SUPERIOR	(63.50)	82.88			
Commercial Mortgage OD		10.4	Variable	✓	No max	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft	★★★★	SATISFACTORY	(24.59)	SUPERIOR	(63.50)	88.09			
Residential Overdraft	★★★★★	SATISFACTORY	(22.93)	SUPERIOR	(63.50)	86.43			

your guide to product excellence

Report Date: August 30th, 2007, (Rates as at August 16th, 2007)

STAR RATINGS COMPANY SUMMARY:

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Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)		
							Min	Max	
Newcastle Permanent									
http://www.newcastlepermanent.com.au							131987		
Business Overdraft	8.11 and higher	Variable	✗	No max	72 hrs	✗	No min	No max	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Commercial Overdraft ★★	STRONG (27.25)	SATISFACTORY (51.40)		78.65				
Residential Overdraft ★★	STRONG (25.41)	SATISFACTORY (51.40)		76.81					
Comm Business Ln Fxd 5y	8.29	Fixed	✗	No max	72 hrs	✗	No min	No max	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Commercial Term Loan ★★★	STRONG (39.14)	SATISFACTORY (31.54)		70.68				
Commercial Bus Ln Var	8.11	Variable	✗	No max	72 hrs	✗	No min	No max	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Commercial Term Loan ★★★★★	SUPERIOR (40.00)	STRONG (36.27)		76.27				
Res Business Ln Fxd 5y	8.09	Fixed	✗	No max	72 hrs	✗	No min	No max	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Residential Term Loan ★	STRONG (33.76)	LOW RANKING (24.63)		58.38				
Residential Bus Loan Var	7.84	Variable	✗	No max	72 hrs	✗	No min	No max	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Residential Term Loan ★★★	STRONG (34.83)	SATISFACTORY (30.27)		65.10				
RESI Mortgage Corp									
http://www.resi.com.au							136126		
Comm Prop Ln 5yr Fixed	9.15	Fixed	✗	20 yrs	24 hrs	✓	100000	5000000	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Commercial Term Loan ★★	SATISFACTORY (35.39)	SATISFACTORY (30.57)		65.96				
Residential Term Loan ★★	SATISFACTORY (29.58)	STRONG (31.86)		61.44					
Commercial Property Loan	8.2	Variable	✗	20 yrs	24 hrs	✓	100000	5000000	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Commercial Term Loan ★★	SUPERIOR (39.45)	SATISFACTORY (28.80)		68.25				
Residential Term Loan ★★	STRONG (32.98)	SATISFACTORY (30.16)		63.14					
Savings & Loans CU SA									
http://www.savingsloans.com.au							131182		
Business Latitude	8.71 to 8.96	Variable	✗	No max	24 hrs	✓	10000	No max	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Commercial Overdraft ★★★★★	SUPERIOR (28.88)	STRONG (62.54)		91.42				
Residential Overdraft ★★★★★	STRONG (26.94)	STRONG (62.54)		89.47					
Business Latitude-40Free	8.71 to 8.96	Variable	✗	No max	24 hrs	✓	10000	No max	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Commercial Overdraft ★★★★★	SUPERIOR (28.88)	STRONG (58.66)		87.55				
Residential Overdraft ★★★★★	STRONG (26.94)	STRONG (58.66)		85.60					

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max
Savings & Loans CU SA								
http://www.savingsloans.com.au							131182	
Business Loan	8.57 to 8.82	Variable	✗	25 yrs	48 hrs	✓	50000	750000
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan ★	STRONG (35.83)	LOW RANKING (26.34)	62.17				
Residential Term Loan ★	SATISFACTORY (29.95)	SATISFACTORY (27.25)	57.20					
Business Loan 5yr Fxd	8.19 to 8.44	Fixed	✗	25 yrs	48 hrs	✓	50000	750000
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan ★	STRONG (37.38)	LOW RANKING (25.15)	62.53				
Residential Term Loan ★	SATISFACTORY (31.25)	LOW RANKING (26.00)	57.24					
St George Bank								
http://www.stgeorge.com.au							133555	
Business Loan Fxd 5yrs	8.47 to 9.72	Fixed	✓	25 yrs	72 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Term Loan ★★ ★	SATISFACTORY (28.84)	STRONG (39.11)	67.96				
Business Loan Variable	8.42 and higher	Variable	✓	25 yrs	72 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Term Loan ★	LOW RANKING (27.08)	SATISFACTORY (31.18)	58.26				
Business Maximiser	8.42 and higher	Variable	✓	No max	72 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Overdraft ★★ ★	SATISFACTORY (23.75)	STRONG (55.66)	79.41				
Comm Line of Credit	9.67 and higher	Variable	✓	No max	72 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Overdraft ★★	SATISFACTORY (22.71)	SATISFACTORY (55.19)	77.89				
Residential Overdraft ★★	SATISFACTORY (21.17)	SATISFACTORY (55.19)	76.36					
Commercial Loan Fxd 5yrs	8.97 to 10.22	Fixed	✓	15 yrs	72 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan ★★ ★★ ★	SATISFACTORY (32.20)	STRONG (44.29)	76.49				
Residential Term Loan ★★ ★★ ★	LOW RANKING (26.92)	STRONG (46.63)	73.55					
Commercial Loan Variable	9.30 and higher	Variable	✓	15 yrs	72 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan ★★ ★	LOW RANKING (29.33)	STRONG (44.81)	74.14				
Residential Term Loan ★★ ★★ ★	LOW RANKING (24.52)	STRONG (47.08)	71.60					
Commercial Overdraft	10.00 and higher	Variable	✓	No max	72 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Overdraft ★	SATISFACTORY (22.35)	SATISFACTORY (50.82)	73.17				
Residential Overdraft ★	LOW RANKING (20.84)	SATISFACTORY (50.82)	71.66					

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max

SUNCORP

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

131155

Business Ln 5yr Fxd Res	8.25	Fixed	✗	25 yrs	24 hrs	✗	10000	No max
<i>Residential Term Loan</i> ★	COST RATING		FEATURES RATING		TOTAL SCORE			
	SATISFACTORY (31.51)		LOW RANKING (23.12)		54.63			
Business Ln Variable Com	8.39 and higher	Variable	✓	20 yrs	120 hrs	✓	10000	No max
<i>Commercial Term Loan</i> ★★★	COST RATING		FEATURES RATING		TOTAL SCORE			
	SATISFACTORY (31.69)		STRONG (40.16)		71.85			
Business Ln Variable Res	8.24	Variable	✓	25 yrs	120 hrs	✓	10000	No max
<i>Residential Term Loan</i> ★★	COST RATING		FEATURES RATING		TOTAL SCORE			
	SATISFACTORY (31.54)		SATISFACTORY (31.24)		62.78			
Business Lns 5yrFxd Comm	8.40 and higher	Fixed	✓	15 yrs	120 hrs	✓	10000	No max
<i>Commercial Term Loan</i> ★★★★★	COST RATING		FEATURES RATING		TOTAL SCORE			
	SATISFACTORY (31.66)		STRONG (45.25)		76.92			
Business OD (com sec)	9.04 and higher	Variable	✗	No max	24 hrs	✓	10000	No max
<i>Commercial Overdraft</i> ★	COST RATING		FEATURES RATING		TOTAL SCORE			
	LOW RANKING (20.33)		SATISFACTORY (53.80)		74.13			
Business OD (res sec)	8.89 and higher	Variable	✗	No max	24 hrs	✓	10000	No max
<i>Residential Overdraft</i> ★	COST RATING		FEATURES RATING		TOTAL SCORE			
	LOW RANKING (19.18)		SATISFACTORY (51.55)		70.73			
Line of Credit (com sec)	8.64 and higher	Variable	✗	No max	24 hrs	✓	10000	No max
<i>Commercial Overdraft</i> ★	COST RATING		FEATURES RATING		TOTAL SCORE			
	LOW RANKING (20.98)		SATISFACTORY (55.35)		76.33			
Line of Credit (res sec)	8.49 and higher	Variable	✗	No max	24 hrs	✓	10000	No max
<i>Residential Overdraft</i> ★★	COST RATING		FEATURES RATING		TOTAL SCORE			
	LOW RANKING (19.81)		SATISFACTORY (55.35)		75.16			

Warwick Credit Union

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

07-4660-5000

Bus OD 1st Mortgage Sec	8.25 to 13.45	Variable	✗	No max	48 hrs	✓	5000	500000
<i>Commercial Overdraft</i> ★★	COST RATING		FEATURES RATING		TOTAL SCORE			
	STRONG (26.97)		SATISFACTORY (52.48)		79.45			
<i>Residential Overdraft</i> ★★★	STRONG (25.15)		SATISFACTORY (52.48)		77.63			
Business Loan Variable	8.25 to 10.60	Variable	✗	20 yrs	48 hrs	✓	5000	1000000
<i>Commercial Term Loan</i> ★	COST RATING		FEATURES RATING		TOTAL SCORE			
	SATISFACTORY (34.27)		SATISFACTORY (29.59)		63.86			
<i>Residential Term Loan</i> ★	SATISFACTORY (28.65)		SATISFACTORY (31.12)		59.77			

Westpac

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

131900

Section 2. Summary by Company

Company Summary Report

PRODUCT		Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
								Min	Max
Westpac									
http://www.westpac.com.au								131900	
Bank Bill 5yr Fixed		7.82 to 9.72	Fixed	✓	No max	48 hrs	✓	100000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan	★★★★	SATISFACTORY	(35.72)	STRONG	(42.11)	77.82		
Residential Term Loan	★★★★	SATISFACTORY	(29.86)	STRONG	(43.70)	73.56			
Bank Bill Business Var		7.21 to 9.11	Variable	✓	No max	48 hrs	✓	100000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan	★★★★★	STRONG	(38.26)	STRONG	(46.84)	85.09		
Residential Term Loan	★★★★★	STRONG	(31.98)	STRONG	(49.34)	81.32			
Bus Overdraft com sec		8.95 to 9.70	Variable	✓	No max	48 hrs	✓	No min	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Overdraft	★★	STRONG	(26.04)	SATISFACTORY	(53.67)	79.72		
Bus Overdraft res sec		8.95	Variable	✗	No max	48 hrs	✓	No min	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Overdraft	★★★★	STRONG	(25.56)	STRONG	(59.06)	84.62		
Business Loan 5y com sec		8.35 to 8.85	Fixed	✓	15 yrs	48 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan	★★	STRONG	(36.56)	SATISFACTORY	(33.04)	69.60		
Business Loan 5y res sec		8.35	Fixed	✓	25 yrs	48 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Term Loan	★★★	STRONG	(32.27)	STRONG	(34.23)	66.50		
Business LoanVar com sec		8.24 to 8.74	Variable	✗	15 yrs	48 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan	★★★	STRONG	(37.01)	STRONG	(36.09)	73.11		
Business LoanVar res sec		8.24	Variable	✗	25 yrs	48 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Term Loan	★★★★	STRONG	(32.69)	STRONG	(38.44)	71.13		
Business One Ln bus sec		7.13 to 9.03	Variable	✓	No max	48 hrs	✓	100000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan	★★★★★	STRONG	(37.03)	STRONG	(46.53)	83.56		
Business One Ln com sec		7.13 to 8.83	Variable	✓	No max	48 hrs	✓	100000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan	★★★	STRONG	(37.30)	STRONG	(35.76)	73.07		
Business One Ln res sec		7.13 to 8.43	Variable	✓	No max	48 hrs	✓	100000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Term Loan	★★★★	STRONG	(31.90)	STRONG	(40.21)	72.11		

Summary Report - High Transactor

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	Sweep Facility	Maximum ATM Withdrawal	Interest rate (%) \$5,000
★★★★★ "superior value"									
ANZ Bank	Business Cash Management	2.50m	2000.00	✓	✓	✓	✗	1600.00/d	0.50%
ANZ Bank	Negotiator Account	15.00m	No min	✓	✓	✓	✗	1600.00/d	2.92%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	2000.00/d	0.00%
Commonwealth Bank	Premium Business Account	15.00m	No min	✓	✓	✓	✓	2000.00/d	0.00%
Savings & Loans CU SA	Business Cash Manager	Nil	No min	✓	✓	✓	✗	1000.00/d	0.30%
SUNCORP	Business Management AC	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
★★★★★ "exceptional value"									
ANZ Bank	Business Extra Account	15.00m	No min	✓	✓	✓	✗	1600.00/d	0.00%
B & E	Business Saver S30	Nil	50.00	✓	✓	✓	✓	1500.00/d	0.15%
Coastline Credit Union	Business Access S7	5.00m	1.00	✓	✓	✓	✓	1000.00/d	0.10%
Greater Building Society	Business Access Account	Nil	1.00	✓	✓	✓	✗	1000.00/d	0.00%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	✓	✓	✓	✓	1000.00/d	0.25%
IMB Limited	Business Transact Ac S25	6.00m	No min	✓	✓	✓	✗	1000.00/d	0.00%
nab	Business Management A/c	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Newcastle Permanent	Business Cheque Account	10.00m	No min	✓	✓	✓	✗	1000.00/d	0.45%
★★★ "strong value"									
ANZ Bank	Premium Business Cash Ac	10.00m	20000.00	✓	✓	✓	✗	1600.00/d	0.00%
BankWest	Business Bonus	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Bendigo Bank	Business Solutions	10.00m	1.00	✓	✓	✓	✓	1000.00/d	0.20%
Bendigo Bank	Business Account	Nil	1.00	✓	✓	✓	✓	1000.00/d	0.05%
Fire Services CU	Business AC S21	5.00m	No min	✓	✓	✓	✗	500.00/d	0.10%
St George Bank	Bus Cheque Account Plus	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.02%
St George Bank	Freedom Business Account	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.00%
★★ "average value"									
ANZ Bank	Business Classic Account	10.00m	No min	✓	✓	✓	✗	1600.00/d	0.00%
Arab Bank Australia	Premium Business Chq A/C	10.00m	1.00	✗	✓	✓	✗	1000.00/d	0.00%
Austral Credit Union	Business Cheque Account	5.00m	No min	✓	✓	✓	✗	1000.00/d	0.00%
Bananacoast Community	Business Cheque AC S11	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.50%
nab	Business Cheque Account	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
RTA Staff CU	Business Account S50	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
SUNCORP	Business Cheque	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
★ "satisfactory value"									
Bank of Queensland	Business Management Acc	15.00m	1.00	✗	✓	✓	✗	1000.00/d	0.00%
BankSA	Freedom Business	10.00m	1.00	✓	✓	✓	✓	2000.00/d	0.00%
BankSA	Business Cheque Ac Plus	10.00m	No min	✓	✓	✓	✓	2000.00/d	0.05%
HSBC	Business Cheque Account	20.00m	1000.00	✓	✗	✓	✓	N/A	0.00%
Manly Warringah CU	Bus Access Account S40	4.00m	No min	✓	✓	✓	✗	1000.00/d	0.05%
Savings & Loans CU SA	Business Access Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%

your guide to product excellence

Report Date: August 24th, 2007, (Rates as at August 24th, 2007)

HIGH TRANSACTOR SUMMARY:

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Summary Report - High Transactor

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	Sweep Facility	Maximum ATM Withdrawal	Interest rate (%) \$5,000
★ "satisfactory value"									
SUNCORP	Business Standard	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
TIO Banking	Business Saver	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	✓	✓	✓	✗	1000.00/d	1.25%
Westpac	Business Flexi	Nil	No min	✓	✓	✗	✓	2000.00/d	0.00%

SUPERCEDED

Summary Report - Low Transactor

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	Sweep Facility	Maximum ATM Withdrawal	Interest rate (%) \$5,000
★★★★★ "superior value"									
ANZ Bank	Business Cash Management	2.50m	2000.00	✓	✓	✓	✗	1600.00/d	0.50%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	2000.00/d	0.00%
Greater Building Society	Business Access Account	Nil	1.00	✓	✓	✓	✗	1000.00/d	0.00%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	✓	✓	✓	✓	1000.00/d	0.25%
Savings & Loans CU SA	Business Cash Manager	Nil	No min	✓	✓	✓	✗	1000.00/d	0.30%
★★★★★ "exceptional value"									
B & E	Business Saver S30	Nil	50.00	✓	✓	✓	✓	1500.00/d	0.15%
BankWest	Business Bonus	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
★★★ "strong value"									
Bendigo Bank	Business Solutions	10.00m	1.00	✓	✓	✓	✓	1000.00/d	0.20%
Bendigo Bank	Business Account	Nil	1.00	✓	✓	✓	✓	1000.00/d	0.05%
Coastline Credit Union	Business Access S7	5.00m	1.00	✓	✓	✓	✓	1000.00/d	0.10%
Fire Services CU	Business AC S21	5.00m	No min	✓	✓	✓	✗	500.00/d	0.10%
Home Building Society	Business Transaction Ac	10.00m	No min	✓	✓	✓	✗	1000.00/d	0.10%
IMB Limited	Business Transact Ac S25	6.00m	No min	✓	✓	✓	✗	1000.00/d	0.00%
RTA Staff CU	Business Account S50	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
Savings & Loans CU SA	Business Access Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%
St George Bank	Freedom Business Account	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.00%
SUNCORP	Business Standard	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
TIO Banking	Business Saver	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%
★★ "average value"									
ANZ Bank	Business Classic Account	10.00m	No min	✓	✓	✓	✗	1600.00/d	0.00%
Austral Credit Union	Business Cheque Account	5.00m	No min	✓	✓	✓	✗	1000.00/d	0.00%
Commonwealth Bank	Premium Business Account	15.00m	No min	✓	✓	✓	✓	2000.00/d	0.00%
Community CPS Australi	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.25%
Holiday Coast CU	Business Access AC S8	Nil	No min	✓	✓	✓	✓	1000.00/d	0.08%
Manly Warringah CU	Bus Access Account S40	4.00m	No min	✓	✓	✓	✗	1000.00/d	0.05%
Newcastle Permanent	Business Cheque Account	10.00m	No min	✓	✓	✓	✗	1000.00/d	0.45%
St George Bank	Bus Cheque Account Plus	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.02%
★ "satisfactory value"									
ABS Building Society	Business Class S30	Nil	1.00	✓	✓	✓	✓	1000.00/d	0.00%
ANZ Bank	Business Extra Account	15.00m	No min	✓	✓	✓	✗	1600.00/d	0.00%
ANZ Bank	Negotiator Account	15.00m	No min	✓	✓	✓	✗	1600.00/d	2.92%
ANZ Bank	Premium Business Cash Ac	10.00m	20000.00	✓	✓	✓	✗	1600.00/d	0.00%
Arab Bank Australia	Premium Business Chq A/C	10.00m	1.00	✗	✓	✓	✗	1000.00/d	0.00%
Bank of Queensland	Everyday Business Acc	10.00m	No min	✗	✓	✓	✗	1000.00/d	0.00%
Bank of Queensland	Business Cheque Account	6.00m	1.00	✗	✓	✓	✗	1000.00/d	0.00%
BankSA	Freedom Business	10.00m	1.00	✓	✓	✓	✓	2000.00/d	0.00%

your guide to product excellence

Report Date: August 24th, 2007, (Rates as at August 24th, 2007)

LOW TRANSACTOR SUMMARY:

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Summary Report - Low Transactor

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	Sweep Facility	Maximum ATM Withdrawal	Interest rate (%) \$5,000
★ "satisfactory value"									
nab	Business Cheque Account	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
SUNCORP	Business Cheque	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	✓	✓	✓	✗	1000.00/d	1.25%
Westpac	Business Flexi	Nil	No min	✓	✓	✗	✓	2000.00/d	0.00%

SUPERCEDED

Summary Report - Internet High Saver

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Institution S&P Rating	Interest rate (%) \$100,000
				Calculated	Paid				

★★★★★

"superior value"

AMP Banking	Business eASYSaver	Nil	No min	Daily	Monthly	✗	✗	A-	6.30%
Bank of Queensland	Business WebSavings Acc	Nil	No min	Daily	Monthly	✓	✗	BBB+	6.15%
BankWest	Business Telenet SaverAc	Nil	No min	Daily	Monthly	✗	✗	A+	6.35%
Capricornia CU	E \$aver Business Account	5.00m	1.00	Daily	Monthly	✓	✗	Not rated	6.35%
Commonwealth Bank	Business Online Saver	Nil	No min	Daily	Monthly	✗	✗	AA-	6.15%
ING Direct	Business Optimiser	Nil	No min	Daily	Monthly	✗	✗	AA	5.90%
nab	Business Cash Maximiser	Nil	10000.00	Daily	Monthly	✗	✗	AA-	5.85%
Savings & Loans CU SA	Business Online	Nil	No min	Daily	Monthly	✗	✗	Not rated	6.00%
St George Bank	Express Saver Business	Nil	No min	Daily	Monthly	✗	✗	A+	6.00%
SUNCORP	Bus Investment Ac Option	Nil	No min	Daily	Monthly	✓	✗	A	6.15%
Westpac	Business Max-i Direct	Nil	1.00	Daily	Monthly	✓	✗	AA-	5.25%

★★★★

"exceptional value"

ANZ Bank	Business Cash Management	2.50m	2000.00	Daily	Monthly	✓	✓	AA-	5.00%
Bank of Queensland	Business Investment Acc	5.00m	1.00	Daily	Monthly	✓	✓	BBB+	5.35%
BankWest	Business Bonus	Nil	No min	Daily	Monthly	✓	✓	A+	5.35%
Community First CU	FirstBiz Online Savings	Nil	No min	Daily	Monthly	✗	✗	Not rated	6.20%
Members Equity Bank	Business Investment Acct	Nil	No min	Daily	Monthly	✗	✗	BBB-	6.20%
Savings & Loans CU SA	Business Cash Manager	Nil	No min	Daily	Monthly	✓	✓	Not rated	4.05%
SUNCORP	Business Investment	Nil	No min	Daily	Monthly	✓	✗	A	4.50%

★★★

"strong value"

Adelaide Bank	Business Cheque Account	10.00m	500.00	Daily	Monthly	✓	✓	BBB+	2.50%
ANZ Bank	Premium Business Cash Ac	10.00m	20000.00	Daily	Monthly	✓	✓	AA-	2.00%
Arab Bank Australia	Premium Business Chq A/C	10.00m	1.00	Daily	Monthly	✓	✓	Not rated	4.25%
Bank of Queensland	Business Management Acc	15.00m	1.00	Daily	Monthly	✓	✓	BBB+	3.35%
BankSA	Business Cheque Ac Plus	10.00m	No min	Daily	Monthly	✓	✓	A	2.35%
Commonwealth Bank	Premium Business Account	15.00m	No min	Daily	Monthly	✓	✓	AA-	2.60%
Greater Building Society	Business Access Account	Nil	1.00	Daily	Semi-Annually	✓	✓	Not rated	4.00%
Hume Building Society	Business Account	Nil	1.00	Daily	Quarterly	✓	✓	Not rated	2.75%
Newcastle Permanent	Business Cheque Account	10.00m	No min	Daily	Quarterly	✓	✓	BBB+	3.20%
St George Bank	Bus Cheque Account Plus	10.00m	No min	Daily	Monthly	✓	✓	A+	2.35%
St George Bank	Freedom Business Account	10.00m	No min	Daily	Semi-Annually	✓	✓	A+	2.05%
SUNCORP	Business Management AC	20.00m	No min	Daily	Monthly	✓	✓	A	2.00%
Westpac	Business Flexi	Nil	No min	Daily	Monthly	✓	✓	AA-	5.00%



"rising star"

Westpac	Business Max-i Bonus	Nil	No min	Daily	Monthly	✓	✗	AA-	6.30%
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★★

"average value"

ANZ Bank	Negotiator Account	15.00m	No min	Daily	Monthly	✓	✓	AA-	2.92%
ANZ Bank	Business Extra Account	15.00m	No min	Daily	Quarterly	✓	✓	AA-	2.50%

your guide to product excellence

Report Date: August 24th, 2007, (Rates as at August 24th, 2007)

HIGH SAVER SUMMARY:

PAGE 1 of 2

Summary Report - Internet High Saver

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Institution S&P Rating	Interest rate (%) \$100,000
				Calculated	Paid				

★★

"average value"

B & E	Business Saver S30	Nil	50.00	Daily	Monthly	✓	✓	Not rated	1.75%
BankSA	Freedom Business	10.00m	1.00	Daily	Semi-Annually	✓	✓	A	2.05%
Bendigo Bank	Business Solutions	10.00m	1.00	Daily	Monthly	✓	✓	BBB+	2.15%
Community CPS Australi	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	Not rated	2.50%
HSBC	Business Cheque Account	20.00m	1000.00	Daily	Quarterly	✓	✗	AA-	3.90%
nab	Business Investment Ac	20.00m	50000.00	Daily	Monthly	✗	✗	AA-	4.80%
TIO Banking	Business Saver	Nil	No min	Daily	Quarterly	✓	✓	Not rated	2.25%
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	Daily	Monthly	✓	✓	Not rated	2.00%

★

"satisfactory value"

ABS Building Society	Business Class S30	Nil	1.00	Daily	Semi-Annually	✓	✓	Not rated	1.00%
Bananacoast Community	Business Cheque AC S11	20.00m	No min	Daily	Semi-Annually	✓	✓	Not rated	2.40%
Bank of Queensland	Everyday Business Acc	10.00m	No min	N/A	N/A	✓	✓	BBB+	0.00%
Coastline Credit Union	Business Access S7	5.00m	1.00	Monthly	Monthly	✓	✓	Not rated	0.75%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	N/A	N/A	✓	✓	AA-	0.00%
connectfinancial	Business Plus Account	4.00m	25000.00	Daily	Quarterly	✓	✓	Not rated	2.25%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	Daily	Quarterly	✓	✓	Not rated	0.25%
Holiday Coast CU	Business Access AC S8	Nil	No min	Daily	Monthly	✓	✓	Not rated	0.85%
Home Building Society	Business Transaction Ac	10.00m	No min	Monthly	Monthly	✓	✓	Not rated	0.50%
Hunter Mutual	Business Account S10	6.00m	5.00	Monthly	Semi-Annually	✓	✓	Not rated	1.00%
IMB Limited	Business Transact Ac S25	6.00m	No min	Daily	Monthly	✓	✓	BBB	0.50%
nab	Business Management A/c	20.00m	No min	Daily	Monthly	✓	✓	AA-	2.45%
RTA Staff CU	Business Account S50	Nil	No min	Daily	Annually	✓	✓	Not rated	0.15%
Savings & Loans CU SA	Business Access Account	Nil	No min	N/A	N/A	✓	✓	Not rated	0.00%
SUNCORP	Business Standard	Nil	No min	N/A	N/A	✓	✓	A	0.00%

Summary Report - Internet Low Saver

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Institution S&P Rating	Interest rate (%) \$25,000
				Calculated	Paid				
★★★★★ "superior value"									
AMP Banking	Business eASYSaver	Nil	No min	Daily	Monthly	✗	✗	A-	6.30%
BankWest	Business Telenet SaverAc	Nil	No min	Daily	Monthly	✗	✗	A+	6.35%
Capricornia CU	E \$aver Business Account	5.00m	1.00	Daily	Monthly	✓	✗	Not rated	6.35%
Community First CU	FirstBiz Online Savings	Nil	No min	Daily	Monthly	✗	✗	Not rated	6.20%
ING Direct	Business Optimiser	Nil	No min	Daily	Monthly	✗	✗	AA	5.90%
Members Equity Bank	Business Investment Acct	Nil	No min	Daily	Monthly	✗	✗	BBB-	6.20%
Savings & Loans CU SA	Business Online	Nil	No min	Daily	Monthly	✗	✗	Not rated	6.00%
St George Bank	Express Saver Business	Nil	No min	Daily	Monthly	✗	✗	A+	6.00%
SUNCORP	Bus Investment Ac Option	Nil	No min	Daily	Monthly	✓	✗	A	6.15%
Westpac	Business Max-i Direct	Nil	1.00	Daily	Monthly	✓	✗	AA-	5.00%
★★★★★ "exceptional value"									
Bank of Queensland	Business WebSavings Acc	Nil	No min	Daily	Monthly	✓	✗	BBB+	6.15%
Commonwealth Bank	Business Online Saver	Nil	No min	Daily	Monthly	✗	✗	AA-	6.15%
nab	Business Cash Maximiser	Nil	10000.00	Daily	Monthly	✗	✗	AA-	5.85%
Savings & Loans CU SA	Business Cash Manager	Nil	No min	Daily	Monthly	✓	✓	Not rated	3.30%
★★★★ "strong value"									
ANZ Bank	Negotiator Account	15.00m	No min	Daily	Monthly	✓	✓	AA-	2.92%
✧ "rising star"									
Westpac	Business Max-i Bonus	Nil	No min	Daily	Monthly	✓	✗	AA-	6.30%
★★★ "average value"									
ANZ Bank	Business Cash Management	2.50m	2000.00	Daily	Monthly	✓	✓	AA-	0.50%
Arab Bank Australia	Premium Business Chq A/C	10.00m	1.00	Daily	Monthly	✓	✓	Not rated	3.10%
B & E	Business Saver S30	Nil	50.00	Daily	Monthly	✓	✓	Not rated	0.75%
Bank of Queensland	Business Investment Acc	5.00m	1.00	Daily	Monthly	✓	✓	BBB+	1.60%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	N/A	N/A	✓	✓	AA-	0.00%
Greater Building Society	Business Access Account	Nil	1.00	Daily	Semi-Annually	✓	✓	Not rated	1.00%
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	Daily	Monthly	✓	✓	Not rated	2.00%
★ "satisfactory value"									
ABS Building Society	Business Class S30	Nil	1.00	Daily	Semi-Annually	✓	✓	Not rated	0.20%
ANZ Bank	Premium Business Cash Ac	10.00m	20000.00	Daily	Monthly	✓	✓	AA-	0.00%
Austral Credit Union	Business Cheque Account	5.00m	No min	N/A	N/A	✓	✓	Not rated	0.00%
BankSA	Freedom Business	10.00m	1.00	Daily	Semi-Annually	✓	✓	A	0.05%
BankWest	Business Bonus	Nil	No min	Daily	Monthly	✓	✓	A+	0.00%
BankWest	Business Cheque Account	5.00m	No min	N/A	N/A	✓	✓	A+	0.00%
Bendigo Bank	Business Solutions	10.00m	1.00	Daily	Monthly	✓	✓	BBB+	0.20%
Bendigo Bank	Business Account	Nil	1.00	Daily	Monthly	✓	✓	BBB+	0.05%
Coastline Credit Union	Business Access S7	5.00m	1.00	Monthly	Monthly	✓	✓	Not rated	0.10%

Summary Report - Internet Low Saver

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Institution S&P Rating	Interest rate (%) \$25,000
				Calculated	Paid				
★ "satisfactory value"									
Commonwealth Bank	Premium Business Account	15.00m	No min	Daily	Monthly	✓	✓	AA-	0.95%
Community CPS Australi	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	Not rated	0.25%
Fire Services CU	Business AC S21	5.00m	No min	Daily	Annually	✓	✓	Not rated	0.10%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	Daily	Quarterly	✓	✓	Not rated	0.25%
Holiday Coast CU	Business Access AC S8	Nil	No min	Daily	Monthly	✓	✓	Not rated	0.20%
Home Building Society	Business Transaction Ac	10.00m	No min	Monthly	Monthly	✓	✓	Not rated	0.20%
Hume Building Society	Business Account	Nil	1.00	Daily	Quarterly	✓	✓	Not rated	0.50%
Hunter Mutual	Business Account S10	6.00m	5.00	Monthly	Semi-Annually	✓	✓	Not rated	0.75%
IMB Limited	Business Transact Ac S25	6.00m	No min	Daily	Monthly	✓	✓	BBB	0.25%
Manly Warringah CU	Bus Access Account S40	4.00m	No min	Daily	Quarterly	✓	✓	Not rated	0.05%
Newcastle Permanent	Business Cheque Account	10.00m	No min	Daily	Quarterly	✓	✓	BBB+	1.35%
RTA Staff CU	Business Account S50	Nil	No min	Daily	Annually	✓	✓	Not rated	0.07%
Savings & Loans CU SA	Business Access Account	Nil	No min	N/A	N/A	✓	✓	Not rated	0.00%
St George Bank	Bus Cheque Account Plus	10.00m	No min	Daily	Monthly	✓	✓	A+	0.50%
St George Bank	Freedom Business Account	10.00m	No min	Daily	Semi-Annually	✓	✓	A+	0.05%
SUNCORP	Business Standard	Nil	No min	N/A	N/A	✓	✓	A	0.00%
SUNCORP	Business Investment	Nil	No min	Daily	Monthly	✓	✗	A	0.00%
TIO Banking	Business Saver	Nil	No min	Daily	Quarterly	✓	✓	Not rated	1.25%
Westpac	Business Flexi	Nil	No min	Daily	Monthly	✓	✓	AA-	0.00%

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

ABS Building Society

<http://absbuildingsociety.com.au>

Business Class	S30	Nil	1.00	✓	✓	✓	✓	0.20%	1.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★	Satisfactory	(26.73)	Low ranking	(15.38)	42.11			
Internet Low Saver	★	Strong	(21.06)	Low ranking	(15.38)	36.43			
Low Transactor	★	Satisfactory	(28.83)	Low ranking	(26.98)	55.81			

Adelaide Bank

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

Business Cheque Account	10.00m	500.00	✓	✓	✓	✓	0.25%	2.50%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★	Strong	(39.97)	Low ranking	(14.87)	54.84		

AMP Banking

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

Business eASYSaver		Nil	No min	✓	✗	✗	✗	6.30%	6.30%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Superior	(69.74)		Strong	(19.66)	89.40		
Internet Low Saver	★★★★★	Superior	(69.61)		Strong	(19.66)	89.27		

ANZ Bank

<http://www.anz.com>

Business Cash Management		2.50m	2000.00	✓	✓	✓	✓	0.50%	5.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Strong	(51.05)	Strong	(24.16)	75.21			
High Transactor	★★★★★	Strong	(27.35)	Strong	(57.9)	85.26			
Internet Low Saver	★★	Strong	(22)	Strong	(24.16)	46.15			
Low Transactor	★★★★★	Strong	(42.71)	Strong	(43.53)	86.24			
Business Classic Account		10.00m	No min	✓	✓	✓	✓	0.00%	0.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
High Transactor	★★	Satisfactory	(21.22)	Strong	(48.21)	69.43			
Low Transactor	★★	Satisfactory	(24.86)	Strong	(36.75)	61.61			
Business Extra Account		15.00m	No min	✓	✓	✓	✓	0.40%	2.50%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★	Satisfactory	(27.6)	Strong	(23.14)	50.74			
High Transactor	★★★★	Satisfactory	(21.38)	Strong	(55.35)	76.73			
Low Transactor	★	Low ranking	(16.25)	Strong	(41.74)	57.99			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

ANZ Bank

<http://www.anz.com>

Negotiator Account	★★	15.00m	No min	✓	✓	✓	✓	2.92%	2.92%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★	Satisfactory	(28.63)	Strong	(22.9)	51.54			
High Transactor	★★★★★	Satisfactory	(23.52)	Strong	(54.75)	78.27			
Internet Low Saver	★★★★	Strong	(27.99)	Strong	(22.9)	50.89			
Low Transactor	★	Low ranking	(18.59)	Strong	(41.33)	59.92			

Premium Business Cash Ac	★★★	10.00m	20000.00	✓	✓	✓	✓	0.00%	2.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★	Strong	(40.51)	Superior	(24.75)	65.27			
High Transactor	★★★	Low ranking	(14.13)	Superior	(59.38)	73.51			
Internet Low Saver	★	Low ranking	(8.82)	Superior	(24.75)	33.57			
Low Transactor	★	Low ranking	(13.16)	Superior	(44.57)	57.73			

Arab Bank Australia

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

Premium Business Chq A/C	★★★	10.00m	1.00	✓	✓	✓	✓	3.10%	4.25%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★	Strong	(43.42)	Low ranking	(15.89)	59.31			
High Transactor	★★★	Strong	(30.39)	Low ranking	(39.39)	69.78			
Internet Low Saver	★★	Strong	(26.35)	Low ranking	(15.89)	42.24			
Low Transactor	★	Satisfactory	(30.76)	Low ranking	(27.97)	58.74			

Austral Credit Union

<http://www.australcu.com>

Business Cheque Account	★★	5.00m	No min	✓	✓	✓	✓	0.00%	0.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
High Transactor	★★	Strong	(31.32)	Low ranking	(38.76)	70.08			
Internet Low Saver	★	Satisfactory	(15)	Low ranking	(15.65)	30.65			
Low Transactor	★★	Strong	(37.01)	Low ranking	(27.58)	64.59			

B & E

<http://www.b-e.com.au>

Business Saver S30	★★★	Nil	50.00	✓	✓	✓	✓	0.75%	1.75%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★	Satisfactory	(32.81)	Satisfactory	(18.24)	51.06			
High Transactor	★★★★	Superior	(32.25)	Satisfactory	(45.48)	77.74			
Internet Low Saver	★★	Strong	(24.35)	Satisfactory	(18.24)	42.59			
Low Transactor	★★★★	Strong	(43.56)	Satisfactory	(31.99)	75.55			

Bananacoast Community CU

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

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

Bananacoast Community CU

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

Business Cheque AC S11	20.00m	No min	✓	✓	✓	✓	1.00%	2.40%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Low ranking	(18.63)	Satisfactory	(18.77)	37.40			
<i>High Transactor</i> ★★	Satisfactory	(23.45)	Satisfactory	(46.79)	70.24			

Bank of Queensland

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

Business Cheque Account	6.00m	1.00	✓	✓	✓	✓	0.00%	0.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Low Transactor</i> ★	Strong	(34.61)	Low ranking	(24.68)	59.28			
Business Investment Acc	5.00m	1.00	✓	✓	✓	✓	1.60%	5.35%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(57.5)	Satisfactory	(17.28)	74.79			
<i>Internet Low Saver</i> ★★	Strong	(24.29)	Satisfactory	(17.28)	41.57			
Business Management Acc	15.00m	1.00	✓	✓	✓	✓	1.35%	3.35%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(43.33)	Satisfactory	(17.86)	61.19			
<i>High Transactor</i> ★	Satisfactory	(22.24)	Satisfactory	(43.64)	65.88			
Business WebSavings Acc	Nil	No min	✓	✓	✗	✗	6.15%	6.15%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★★	Strong	(68.96)	Strong	(20.73)	89.70			
<i>Internet Low Saver</i> ★★★★★★	Strong	(36.46)	Strong	(20.73)	57.20			
Everyday Business Acc	10.00m	No min	✓	✓	✓	✓	0.00%	0.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Low ranking	(19.84)	Low ranking	(14.05)	33.89			
<i>Low Transactor</i> ★	Strong	(35.48)	Low ranking	(25.09)	60.57			

BankSA

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

Business Cheque Ac Plus	10.00m	No min	✓	✓	✓	✓	0.50%	2.35%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(39.39)	Low ranking	(16.34)	55.72			
<i>High Transactor</i> ★	Satisfactory	(23.66)	Satisfactory	(40.5)	64.16			
Freedom Business	10.00m	1.00	✓	✓	✓	✓	0.05%	2.05%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★	Satisfactory	(34.97)	Satisfactory	(16.81)	51.78			
<i>High Transactor</i> ★	Satisfactory	(23.22)	Satisfactory	(41.69)	64.91			
<i>Internet Low Saver</i> ★	Satisfactory	(14.98)	Satisfactory	(16.81)	31.79			
<i>Low Transactor</i> ★	Satisfactory	(30.75)	Satisfactory	(29.58)	60.34			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

BankWest

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

Business Bonus	★★★★★	Nil	No min	✓	✓	✓	✓	0.00%	5.35%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Strong	(64.8)	Satisfactory	(19.09)	83.89			
High Transactor	★★★★	Strong	(25.91)	Strong	(47.37)	73.29			
Internet Low Saver	★	Satisfactory	(20)	Satisfactory	(19.09)	39.08			
Low Transactor	★★★★★	Strong	(43.43)	Strong	(33.56)	76.99			

Business Cheque Account	★	5.00m	No min	✓	✓	✓	✓	0.00%	0.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet Low Saver	★	Satisfactory	(15.8)	Low ranking	(15.14)	30.94			

Business Telenet SaverAc	★★★★★	Nil	No min	✓	✗	✗	✗	6.35%	6.35%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Superior	(70)	Satisfactory	(16.52)	86.52			
Internet Low Saver	★★★★★	Superior	(70)	Satisfactory	(16.52)	86.52			

Bendigo Bank

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

Business Account	★★★★	Nil	1.00	✓	✓	✓	✓	0.05%	0.05%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
High Transactor	★★★★	Low ranking	(20.12)	Strong	(52)	72.12			
Internet Low Saver	★	Satisfactory	(16.39)	Strong	(21)	37.39			
Low Transactor	★★★★	Satisfactory	(31.17)	Strong	(37)	68.17			

Business Solutions	★★★★	10.00m	1.00	✓	✓	✓	✓	0.20%	2.15%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★	Satisfactory	(28.29)	Strong	(21)	49.29			
High Transactor	★★★★	Satisfactory	(22.47)	Strong	(52)	74.47			
Internet Low Saver	★	Low ranking	(11.56)	Strong	(21)	32.57			
Low Transactor	★★★★	Satisfactory	(29.31)	Strong	(37)	66.30			

Capricornia CU

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

E \$aver Business Account	★★★★★	5.00m	1.00	✓	✓	✗	✗	6.35%	6.35%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Superior	(69.62)	Strong	(20.13)	89.75			
Internet Low Saver	★★★★★	Strong	(67.06)	Strong	(20.13)	87.19			

Coastline Credit Union

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

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

Coastline Credit Union

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

Business Access S7	5.00m	1.00	✓	✓	✓	✓	0.10%	0.75%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Satisfactory	(20.04)	Satisfactory	(17.82)	37.86			
<i>High Transactor</i> ★★★★★	Strong	(30.56)	Satisfactory	(44.43)	74.98			
<i>Internet Low Saver</i> ★	Satisfactory	(15.79)	Satisfactory	(17.82)	33.61			
<i>Low Transactor</i> ★★★★★	Strong	(39.02)	Satisfactory	(31.25)	70.27			

Commonwealth Bank

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

Business Online Saver	Nil	No min	✓	✗	✗	✗	6.15%	6.15%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★★	Strong	(68.96)	Strong	(21.31)	90.27			
<i>Internet Low Saver</i> ★★★★★	Strong	(36.46)	Strong	(21.31)	57.77			
Premium Business Account	15.00m	No min	✓	✓	✓	✓	0.95%	2.60%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(42)	Strong	(23.63)	65.62			
<i>High Transactor</i> ★★★★★★	Strong	(23.81)	Strong	(56.56)	80.38			
<i>Internet Low Saver</i> ★	Low ranking	(11.18)	Strong	(23.63)	34.81			
<i>Low Transactor</i> ★★	Low ranking	(18.8)	Strong	(42.59)	61.39			
Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	0.00%	0.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Low ranking	(19.78)	Strong	(24.34)	44.12			
<i>High Transactor</i> ★★★★★★	Strong	(23.71)	Strong	(58.35)	82.06			
<i>Internet Low Saver</i> ★★	Satisfactory	(17.64)	Strong	(24.34)	41.98			
<i>Low Transactor</i> ★★★★★★	Strong	(37.19)	Strong	(43.84)	81.03			

Community CPS Australia

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

SMALLBiz Account	Nil	No min	✓	✓	✓	✓	0.25%	2.50%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★	Satisfactory	(26.94)	Satisfactory	(18.87)	45.81			
<i>Internet Low Saver</i> ★	Strong	(21.13)	Satisfactory	(18.87)	40.00			
<i>Low Transactor</i> ★★	Satisfactory	(30.54)	Satisfactory	(33.15)	63.69			

Community First CU

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

FirstBiz Online Savings	Nil	No min	✓	✗	✗	✗	6.20%	6.20%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(68.27)	Low ranking	(16.1)	84.37			
<i>Internet Low Saver</i> ★★★★★★	Strong	(67.38)	Low ranking	(16.1)	83.48			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

connectfinancial

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

Business Plus Account	4.00m	25000.00	✓	✓	✓	✓	0.50%	2.25%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Satisfactory	(23.85)	Low ranking	(16.03)	39.88			

Fire Services CU

Business AC S21	5.00m	No min	✓	✓	✓	✓	0.10%	0.10%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>High Transactor</i> ★★ ★	Strong	(31.72)	Satisfactory	(42.96)	74.69			
<i>Internet Low Saver</i> ★	Satisfactory	(15.79)	Satisfactory	(17.24)	33.02			
<i>Low Transactor</i> ★★ ★	Strong	(39.02)	Satisfactory	(30.22)	69.24			

Greater Building Society

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

Business Access Account	Nil	1.00	✓	✓	✓	✓	1.00%	4.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★ ★	Strong	(49.52)	Satisfactory	(17.94)	67.46			
<i>High Transactor</i> ★★ ★ ★	Superior	(33.12)	Satisfactory	(44.47)	77.59			
<i>Internet Low Saver</i> ★★	Strong	(25.28)	Satisfactory	(17.94)	43.21			
<i>Low Transactor</i> ★★ ★ ★ ★	Superior	(48.12)	Satisfactory	(31.58)	79.70			

Heritage Building Soc

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

Business Cheque Facility	Nil	100.00	✓	✓	✓	✓	0.25%	0.25%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Satisfactory	(21.3)	Satisfactory	(17.88)	39.18			
<i>High Transactor</i> ★★ ★ ★	Superior	(33.2)	Satisfactory	(44.45)	77.64			
<i>Internet Low Saver</i> ★	Strong	(21.97)	Satisfactory	(17.88)	39.85			
<i>Low Transactor</i> ★★ ★ ★ ★	Superior	(48.13)	Satisfactory	(31.41)	79.55			

Holiday Coast CU

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

Business Access AC S8	Nil	No min	✓	✓	✓	✓	0.20%	0.85%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Satisfactory	(25.82)	Low ranking	(15.08)	40.90			
<i>Internet Low Saver</i> ★	Satisfactory	(20.95)	Low ranking	(15.08)	36.03			
<i>Low Transactor</i> ★★	Strong	(37.89)	Low ranking	(26.45)	64.34			

Home Building Society

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

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

Home Building Society

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

Business Transaction Ac	10.00m	No min	✓	✓	✓	✓	0.20%	0.50%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver ★	Satisfactory	(22.34)	Low ranking	(13.56)	35.90			
Internet Low Saver ★	Satisfactory	(20.14)	Low ranking	(13.56)	33.70			
Low Transactor ★★ ★	Strong	(44.97)	Low ranking	(23.86)	68.83			

HSBC

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

Business Cheque Account	20.00m	1000.00	✓	✓	✗	✓	1.95%	3.90%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver ★★	Satisfactory	(30.64)	Satisfactory	(18.7)	49.34			
High Transactor ★	Satisfactory	(22.39)	Satisfactory	(45.25)	67.64			

Hume Building Society

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

Business Account	Nil	1.00	✓	✓	✓	✓	0.50%	2.75%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver ★★ ★	Satisfactory	(37.59)	Satisfactory	(17.1)	54.70			
Internet Low Saver ★	Strong	(23.29)	Satisfactory	(17.1)	40.39			

Hunter Mutual

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

Business Account S10	6.00m	5.00	✓	✓	✓	✓	0.75%	1.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver ★	Satisfactory	(22.03)	Satisfactory	(16.72)	38.75			
Internet Low Saver ★	Satisfactory	(17.96)	Satisfactory	(16.72)	34.68			

IMB Limited

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

Business Transact Ac S25	6.00m	No min	✓	✓	✓	✓	0.25%	0.50%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver ★	Satisfactory	(22.5)	Strong	(20.83)	43.33			
High Transactor ★★ ★★ ★	Strong	(24.3)	Strong	(51.32)	75.62			
Internet Low Saver ★	Satisfactory	(18.15)	Strong	(20.83)	38.98			
Low Transactor ★★ ★	Strong	(32.12)	Strong	(36.82)	68.94			

ING Direct

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

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

ING Direct

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

Business Optimiser		Nil	No min	✓	✗	✗	✗	5.90%	5.90%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Strong	(68.27)	Strong	(20.76)	89.02			
Internet Low Saver	★★★★★	Strong	(67.38)	Strong	(20.76)	88.13			

Manly Warringah CU

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

Bus Access Account S40		4.00m	No min	✓	✓	✓	✓	0.05%	0.50%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
High Transactor	★	Strong	(26.28)	Low ranking	(36.72)	63.00			
Internet Low Saver	★	Satisfactory	(16.39)	Low ranking	(14.74)	31.13			
Low Transactor	★★	Strong	(37.36)	Low ranking	(25.85)	63.21			

Members Equity Bank

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

Business Investment Acct		Nil	No min	✓	✗	✗	✗	6.20%	6.20%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Strong	(69.22)	Low ranking	(15.81)	85.03			
Internet Low Saver	★★★★★	Superior	(68.82)	Low ranking	(15.81)	84.63			

nab

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

Business Cash Maximiser		Nil	10000.00	✓	✗	✗	✗	5.85%	5.85%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Strong	(67.06)	Strong	(20.01)	87.06			
Internet Low Saver	★★★★★	Strong	(35.48)	Strong	(20.01)	55.49			

Business Cheque Account

		10.00m	No min	✓	✓	✓	✓	0.00%	0.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
High Transactor	★★	Low ranking	(20.45)	Strong	(48.21)	68.66			
Low Transactor	★	Low ranking	(18.07)	Strong	(36.75)	54.82			

Business Investment Ac

		20.00m	50000.00	✓	✗	✗	✗	0.01%	4.80%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★	Satisfactory	(29.89)	Satisfactory	(17.98)	47.87			

Business Management A/c

		20.00m	No min	✓	✓	✓	✓	0.01%	2.45%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★	Low ranking	(18.11)	Superior	(24.76)	42.87			
High Transactor	★★★★	Low ranking	(16.83)	Superior	(59.4)	76.23			

Newcastle Permanent

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

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

Newcastle Permanent

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

Business Cheque Account		10.00m	No min	✓	✓	✓	✓	1.35%	3.20%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★ ★ ★	Strong	(43.11)	Satisfactory	(19.59)	62.70			
High Transactor	★ ★ ★ ★	Strong	(27.26)	Satisfactory	(48.72)	75.98			
Internet Low Saver	★	Satisfactory	(16.73)	Satisfactory	(19.59)	36.32			
Low Transactor	★ ★	Satisfactory	(29.77)	Strong	(34.41)	64.18			

RTA Staff CU

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

Business Account S50		Nil	No min	✓	✓	✓	✓	0.07%	0.15%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★	Satisfactory	(20.65)	Satisfactory	(18.62)	39.27			
High Transactor	★ ★	Satisfactory	(22.09)	Satisfactory	(46.43)	68.52			
Internet Low Saver	★	Satisfactory	(20.5)	Satisfactory	(18.62)	39.12			
Low Transactor	★ ★ ★	Strong	(37.38)	Satisfactory	(32.65)	70.03			

Savings & Loans CU SA

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

Business Access Account		Nil	No min	✓	✓	✓	✓	0.00%	0.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★	Low ranking	(20)	Low ranking	(16.04)	36.04			
High Transactor	★	Strong	(26.8)	Low ranking	(39.71)	66.52			
Internet Low Saver	★	Satisfactory	(20)	Low ranking	(16.04)	36.04			
Low Transactor	★ ★ ★	Strong	(45.55)	Low ranking	(28.25)	73.80			

Business Cash Manager		Nil	No min	✓	✓	✓	✓	3.30%	4.05%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★ ★ ★ ★	Strong	(53.91)	Strong	(20.75)	74.66			
High Transactor	★ ★ ★ ★ ★	Strong	(32.01)	Strong	(51.5)	83.51			
Internet Low Saver	★ ★ ★ ★	Strong	(36.89)	Strong	(20.75)	57.64			
Low Transactor	★ ★ ★ ★ ★	Superior	(48.83)	Strong	(36.5)	85.33			

Business Online		Nil	No min	✓	✗	✗	✗	6.00%	6.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★ ★ ★ ★ ★	Strong	(68.18)	Strong	(19.72)	87.90			
Internet Low Saver	★ ★ ★ ★ ★	Strong	(67.24)	Strong	(19.72)	86.96			

St George Bank

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

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

St George Bank

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

Bus Cheque Account Plus	10.00m	No min	✓	✓	✓	✓	0.50%	2.35%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(39.39)	Strong	(21.04)	60.42			
<i>High Transactor</i> ★★★★★	Satisfactory	(22.93)	Strong	(51.26)	74.19			
<i>Internet Low Saver</i> ★	Low ranking	(12.15)	Strong	(21.04)	33.19			
<i>Low Transactor</i> ★★	Satisfactory	(24.75)	Strong	(37.48)	62.24			

Express Saver Business	Nil	No min	✓	✗	✗	✗	6.00%	6.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(68.18)	Satisfactory	(19.43)	87.61			
<i>Internet Low Saver</i> ★★★★★	Strong	(67.24)	Satisfactory	(19.43)	86.68			

Freedom Business Account	10.00m	No min	✓	✓	✓	✓	0.05%	2.05%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Satisfactory	(34.97)	Strong	(21.04)	56.00			
<i>High Transactor</i> ★★★★★	Satisfactory	(23.22)	Strong	(51.26)	74.48			
<i>Internet Low Saver</i> ★	Satisfactory	(14.98)	Strong	(21.04)	36.02			
<i>Low Transactor</i> ★★★★★	Satisfactory	(30.75)	Strong	(37.48)	68.24			

SUNCORP

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

Bus Investment Ac Option	Nil	No min	✓	✓	✗	✗	6.15%	6.15%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(68.96)	Strong	(22.27)	91.23			
<i>Internet Low Saver</i> ★★★★★	Superior	(68.43)	Strong	(22.27)	90.70			

Business Cheque	10.00m	No min	✓	✓	✓	✓	0.00%	0.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>High Transactor</i> ★★	Satisfactory	(23.38)	Strong	(47.43)	70.81			
<i>Low Transactor</i> ★	Satisfactory	(24.77)	Strong	(35.2)	59.97			

Business Investment	Nil	No min	✓	✓	✗	✗	0.00%	4.50%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(54.21)	Satisfactory	(18.47)	72.69			
<i>Internet Low Saver</i> ★	Satisfactory	(20)	Satisfactory	(18.47)	38.47			

Business Management AC	20.00m	No min	✓	✓	✓	✓	0.25%	2.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Satisfactory	(38.39)	Strong	(23.15)	61.55			
<i>High Transactor</i> ★★★★★	Satisfactory	(22.2)	Strong	(56.22)	78.42			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

SUNCORP

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

Business Standard		Nil	No min	✓	✓	✓	✓	0.00%	0.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★	Low ranking	(20)	Satisfactory	(17.68)	37.68			
High Transactor	★	Strong	(24.63)	Satisfactory	(42.54)	67.16			
Internet Low Saver	★	Satisfactory	(20)	Satisfactory	(17.68)	37.68			
Low Transactor	★ ★ ★	Strong	(39.16)	Satisfactory	(31.78)	70.93			

TIO Banking

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

Business Saver		Nil	No min	✓	✓	✓	✓	1.25%	2.25%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★ ★	Satisfactory	(38.89)	Low ranking	(14.3)	53.19			
High Transactor	★	Strong	(27.06)	Low ranking	(35.74)	62.80			
Internet Low Saver	★	Strong	(26.59)	Low ranking	(14.3)	40.89			
Low Transactor	★ ★ ★	Strong	(47.83)	Low ranking	(25.02)	72.85			

Wagga Mutual Credit Un

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

Business Account S60		5.00m	No min	✓	✓	✓	✓	2.00%	2.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★ ★	Satisfactory	(31.06)	Satisfactory	(18.41)	49.47			
High Transactor	★	Low ranking	(19.28)	Satisfactory	(45.89)	65.17			
Internet Low Saver	★ ★	Strong	(27.5)	Satisfactory	(18.41)	45.91			
Low Transactor	★	Satisfactory	(26.14)	Satisfactory	(32.28)	58.42			

Westpac

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

Business Flexi		Nil	No min	✓	✓	✓	✓	0.00%	5.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★ ★ ★	Satisfactory	(37.35)	Superior	(24.56)	61.90			
High Transactor	★	Low ranking	(7.51)	Superior	(58.89)	66.40			
Internet Low Saver	★	Satisfactory	(15.2)	Superior	(24.56)	39.75			
Low Transactor	★	Low ranking	(15.67)	Superior	(44.22)	59.89			
Business Max-i Bonus		Nil	No min	✓	✓	✗	✗	6.30%	6.30%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	◇	Superior	(69.74)	Superior	(25)	94.74			
Internet Low Saver	◇	Strong	(36.87)	Superior	(25)	61.87			
Business Max-i Direct		Nil	1.00	✓	✓	✗	✗	5.00%	5.25%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★ ★ ★ ★ ★	Strong	(64.28)	Strong	(22.09)	86.37			
Internet Low Saver	★ ★ ★ ★ ★	Strong	(59.37)	Strong	(22.09)	81.46			

Section 1. Summary By Profile

BUSINESS TRANSACTOR

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
Alliance One CreditUnion	Business Visa CreditCard	11.99	55	15.00	N/A	1000.00	50000.00	✗
ANZ Bank	Business One-Cash Rewds	18.50	40	130.00	N/A	500.00	No max	✓
ANZ Bank	Corporate Card	N/A	51	130.00	N/A	500.00	No max	✗
BankSA	Visa Business	15.65	44	35.00	N/A	500.00	No max	✗
nab	Business ChargeCard Visa	N/A	35	75.00	N/A	5000.00	No max	✗
nab	Business Charge Card	N/A	35	75.00	N/A	5000.00	No max	✗
St George Bank	Bus Vantage Visa Unsec	15.65	55	55.00	N/A	500.00	19999.99	✗
Westpac	Bus Choice Charge/MCard	N/A	35	75.00	15000	1000.00	No max	✗
★★★★★ "exceptional value"								
American Express	Platinum Business Card	N/A	51	1200.00	N/A	0.00	No max	✓
Commonwealth Bank	Bus Charge Card Option 1	N/A	45	40.00	N/A	10000.00	No max	✗
Commonwealth Bank	Bus Card Opt 2 Unsecured	13.49	0	40.00	N/A	0.00	No max	✗
nab	Bus Access (Unsec)	10.85	0	40.00	N/A	5000.00	No max	✗
nab	Bus Access (Unsec) Visa	10.85	0	40.00	N/A	5000.00	No max	✗
Westpac	Bus Choice Credit Card	13.95	0	60.00	N/A	1000.00	20000.00	✗
Westpac	Bus Choice Charge/Visa	N/A	35	75.00	15000	1000.00	No max	✗
★★★ "strong value"								
American Express	Qantas AMEX CorpPlatinum	N/A	0	1200.00	N/A	0.00	No max	✓
BankWest	Business extra Visa	18.00	40	140.00	N/A	5000.00	No max	✓
Commonwealth Bank	Bus Card Opt 2 Com Sec	11.49	0	40.00	N/A	0.00	No max	✗
Heritage Building Soc	Visa Business Unsecured	11.20	40	35.00	N/A	1000.00	50000.00	✗
Westpac	Altitude Bus Gold/MCard	19.24	45	150.00	N/A	1000.00	50000.00	✓
★★ "average value"								
American Express	Qantas AMEX BusinessCard	N/A	51	169.00	N/A	0.00	No max	✓
ANZ Bank	Visa Purchasing	N/A	51	130.00	N/A	500.00	No max	✗
Diners Club Int	Corporate Card	N/A	51	95.00	N/A	0.00	No max	✓
Diners Club Int	Business Card	N/A	51	95.00	N/A	0.00	No max	✓
SUNCORP	Clear Opt Corporate Card	15.95	55	50.00	N/A	0.00	No max	✓
Westpac	Altitude Business/MCard	19.24	45	100.00	N/A	1000.00	50000.00	✓
★ "satisfactory value"								
Adelaide Bank	Business Visa Card	15.99	0	40.00	N/A	500.00	No max	✗
Adelaide Bank	Business Visa Free Days	17.25	55	40.00	N/A	500.00	No max	✗
American Express	Business Card	N/A	51	109.00	N/A	0.00	No max	✓
American Express	Business Gold Card	N/A	51	169.00	N/A	0.00	No max	✓
Bendigo Bank	Business Credit Card	14.40	44	48.00	N/A	500.00	99999.99	✗

your guide to product excellence

Report Date: August 30th, 2007, (Rates as at August 16th, 2007)

TRANSACTOR SUMMARY:

Page 1 of 2

* N/A represents product is a Charge Card

Section 1. Summary By Profile

BUSINESS TRANSACTOR

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "satisfactory value"								
Commonwealth Bank	Bus CredCd Int Free Days	16.50	55	60.00	N/A	2000.00	50000.00	✗
Commonwealth Bank	Bus Cd Opt 3 Non Res Sec	11.49	0	40.00	N/A	50000.00	100000.00	✗
Commonwealth Bank	Low Rate Bus Card Opt 3	13.49	0	0.00	N/A	2000.00	50000.00	✗
Greater Building Society	AMEX Business Card	N/A	0	109.00	N/A	0.00	No max	✓
nab	Velocity Business AMEX	17.15	55	149.00	N/A	5000.00	No max	✓
SUNCORP	Clear Opt Business Card	15.95	55	45.00	N/A	0.00	No max	✓
Westpac	Altitude Business/Amex	19.24	45	100.00	N/A	1000.00	50000.00	✓
Westpac	Bus ChoiceChrg AmexRews	N/A	51	109.00	N/A	0.00	No max	✓
Westpac	Altitude Bus Gold/Amex	19.24	45	150.00	N/A	1000.00	50000.00	✓

SUPERCEDED

Section 1. Summary By Profile

BUSINESS REVOLVER

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
Alliance One CreditUnion	Business Visa CreditCard	11.99	55	15.00	N/A	1000.00	50000.00	✗
ANZ Bank	Business One-Cash Rewds	18.50	40	130.00	N/A	500.00	No max	✓
BankSA	Visa Business	15.65	44	35.00	N/A	500.00	No max	✗
nab	Bus Access (Unsec)	10.85	0	40.00	N/A	5000.00	No max	✗
nab	Bus Access (Unsec) Visa	10.85	0	40.00	N/A	5000.00	No max	✗
St George Bank	Bus Vantage Visa Unsec	15.65	55	55.00	N/A	500.00	19999.99	✗
★★★★★ "exceptional value"								
Commonwealth Bank	Bus Card Opt 2 Unsecured	13.49	0	40.00	N/A	0.00	No max	✗
Commonwealth Bank	Bus Card Opt 2 Com Sec	11.49	0	40.00	N/A	0.00	No max	✗
Heritage Building Soc	Visa Business Unsecured	11.20	40	35.00	N/A	1000.00	50000.00	✗
Westpac	Bus Choice Credit Card	13.95	0	60.00	N/A	1000.00	20000.00	✗
★★★ "strong value"								
BankWest	Business extra Visa	18.00	40	140.00	N/A	5000.00	No max	✓
Commonwealth Bank	Low Rate Bus Card Opt 3	13.49	0	0.00	N/A	2000.00	50000.00	✗
SUNCORP	Clear Opt Corporate Card	15.95	55	50.00	N/A	0.00	No max	✓
Westpac	Altitude Business/MCard	19.24	45	100.00	N/A	1000.00	50000.00	✓
Westpac	Altitude Bus Gold/MCard	19.24	45	150.00	N/A	1000.00	50000.00	✓
★★ "average value"								
Commonwealth Bank	Bus CredCd Int Free Days	16.50	55	60.00	N/A	2000.00	50000.00	✗
SUNCORP	Clear Opt Business Card	15.95	55	45.00	N/A	0.00	No max	✓
★ "satisfactory value"								
Adelaide Bank	Business Visa Card	15.99	0	40.00	N/A	500.00	No max	✗
Adelaide Bank	Business Visa Free Days	17.25	55	40.00	N/A	500.00	No max	✗
Bendigo Bank	Business Credit Card	14.40	44	48.00	N/A	500.00	99999.99	✗
Commonwealth Bank	Bus Cd Opt 3 Non Res Sec	11.49	0	40.00	N/A	50000.00	100000.00	✗
nab	Velocity Business AMEX	17.15	55	149.00	N/A	5000.00	No max	✓
Westpac	Altitude Bus Gold/Amex	19.24	45	150.00	N/A	1000.00	50000.00	✓
Westpac	Altitude Business/Amex	19.24	45	100.00	N/A	1000.00	50000.00	✓

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria % or \$	Free Travel Insurance	Extended Warranty Available
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Adelaide Bank

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

1300-652-220

Business Visa Card	15.99	X	X	X	3.00% or \$5	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★	SATISFACTORY (19.53)		LOW RANKING (32.41)		51.95		
<i>Business Transactor</i> ★	STRONG (8.00)		SATISFACTORY (40.37)		48.37		
Business Visa Free Days	17.25	X	X	X	3.00% or \$5	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★	SATISFACTORY (18.21)		LOW RANKING (33.64)		51.85		
<i>Business Transactor</i> ★	STRONG (8.00)		SATISFACTORY (41.89)		49.89		

Alliance One CreditUnion

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

08-8645-0200

Business Visa CreditCard	11.99	X	X	X	or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★★★★★	STRONG (27.68)		STRONG (68.10)		95.78		
<i>Business Transactor</i> ★★★★★	STRONG (9.00)		STRONG (84.81)		93.81		

American Express

<http://home3.americanexpress.com/australia/personal/cards/apply/>

1300-362-583

Business Card		X	X	✓	100.00% or \$	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★	SATISFACTORY (7.00)		SATISFACTORY (47.81)		54.81		
Business Gold Card		X	X	✓	100.00% or \$	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★	SATISFACTORY (6.00)		SATISFACTORY (54.46)		60.46		
Platinum Business Card		X	✓	✓	No min or \$	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★★★★★	SATISFACTORY (4.00)		STRONG (84.02)		88.02		
Qantas AMEX BusinessCard		X	X	✓	No min or \$	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★★	SATISFACTORY (6.00)		SATISFACTORY (69.32)		75.32		
Qantas AMEX CorpPlatinum		X	X	X	or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★★★	SATISFACTORY (4.00)		STRONG (78.48)		82.48		

ANZ Bank

<http://www.anz.com>

131314

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria % or \$	Free Travel Insurance	Extended Warranty Available
ANZ Bank							
http://www.anz.com 131314							
Business One-Cash Rewds	18.50	X	X	X	or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
	Business Revolver	★★★★★	LOW RANKING	(16.49)	SUPERIOR	(70.00)	86.49
Business Transactor	★★★★★	SATISFACTORY	(7.00)	SUPERIOR	(87.18)	94.18	
Corporate Card		✓	✓	✓	100.00% or \$	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
	Business Transactor	★★★★★	SATISFACTORY	(7.00)	SUPERIOR	(90.00)	97.00
Visa Purchasing		✓	✓	✓	100.00% or \$	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
	Business Transactor	★★	SATISFACTORY	(7.00)	SATISFACTORY	(70.42)	77.42
BankSA							
http://www.banksa.com.au 131376							
Visa Business	15.65	✓	✓	X	2.00% or \$10	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
	Business Revolver	★★★★★	STRONG	(20.88)	SUPERIOR	(68.95)	89.83
Business Transactor	★★★★★	STRONG	(9.00)	STRONG	(85.88)	94.88	
BankWest							
http://www.bankwest.com.au 131718							
Business extra Visa	18.00	✓	✓	X	2.50% or \$10	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
	Business Revolver	★★★	SATISFACTORY	(16.73)	STRONG	(59.63)	76.36
Business Transactor	★★★	SATISFACTORY	(7.00)	SATISFACTORY	(74.27)	81.27	
Bendigo Bank							
http://www.bendigobank.com.au 1300-366-666							
Business Credit Card	14.40	✓	X	✓	3.00% or \$10	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
	Business Revolver	★	STRONG	(22.31)	LOW RANKING	(39.75)	62.06
Business Transactor	★	STRONG	(9.00)	SATISFACTORY	(49.51)	58.51	
Commonwealth Bank							
http://www.commbank.com.au 132224							
Bus Card Opt 2 Com Sec	11.49	✓	✓	X	2.50% or \$75	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
	Business Revolver	★★★★★	STRONG	(20.43)	STRONG	(62.45)	82.88
Business Transactor	★★★★	SATISFACTORY	(4.00)	STRONG	(77.78)	81.78	

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria % or \$	Free Travel Insurance	Extended Warranty Available
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Commonwealth Bank

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

132224

Bus Card Opt 2 Unsecured	13.49	X	X	X	or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★★★★★	SATISFACTORY	(18.16)	STRONG	(65.55)	83.71		
Business Transactor ★★★★★	SATISFACTORY	(4.00)	STRONG	(81.64)	85.64		
Bus Cd Opt 3 Non Res Sec	11.49	X	✓	X	2.50% or \$75	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★	LOW RANKING	(16.65)	SATISFACTORY	(45.69)	62.34		
Business Transactor ★	SATISFACTORY	(4.00)	SATISFACTORY	(56.90)	60.90		
Bus Charge Card Option 1		✓	✓	X	100% or \$	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Transactor ★★★★★	SATISFACTORY	(4.00)	STRONG	(84.09)	88.09		
Bus CredCd Int Free Days	16.50	X	X	X	or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★★	SATISFACTORY	(19.38)	SATISFACTORY	(45.08)	64.46		
Business Transactor ★	STRONG	(8.00)	SATISFACTORY	(56.14)	64.14		
Low Rate Bus Card Opt 3	13.49	X	X	X	or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★★★★★	STRONG	(25.11)	SATISFACTORY	(45.08)	70.19		
Business Transactor ★	SUPERIOR	(10.00)	SATISFACTORY	(56.14)	66.14		

Diners Club Int

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

1300-360-060

Business Card		✓	X	✓	No min or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Transactor ★★	STRONG	(8.00)	SATISFACTORY	(62.89)	70.89		
Corporate Card		✓	X	✓	No min or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Transactor ★★	STRONG	(8.00)	SATISFACTORY	(62.89)	70.89		

Greater Building Society

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

131386

AMEX Business Card		X	X	✓	100.00% or \$	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Transactor ★	SATISFACTORY	(7.00)	SATISFACTORY	(60.52)	67.52		

Heritage Building Soc

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

131422

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria % or \$	Free Travel Insurance	Extended Warranty Available
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Heritage Building Soc

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

131422

Visa Business Unsecured	11.20	✓	X	X	5.00% or \$20	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★★★★★	STRONG	(28.77)	SATISFACTORY	(55.09)	83.86		
Business Transactor ★★★	STRONG	(9.00)	SATISFACTORY	(68.61)	77.61		

nab

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

131312

Bus Access (Unsec)	10.85	✓	✓	X	5.00% or \$10	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★★★★★	SUPERIOR	(30.00)	STRONG	(64.28)	94.28		
Business Transactor ★★★★★	STRONG	(9.00)	STRONG	(80.06)	89.06		

Bus Access (Unsec) Visa	10.85	✓	✓	X	5.00% or \$10	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★★★★★	SUPERIOR	(30.00)	STRONG	(63.97)	93.97		
Business Transactor ★★★★★	STRONG	(9.00)	STRONG	(79.68)	88.68		

Business Charge Card		✓	✓	X	100.00% or \$	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Transactor ★★★★★	STRONG	(8.00)	STRONG	(83.45)	91.45		

Business ChargeCard Visa		✓	✓	X	100.00% or \$	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Transactor ★★★★★	STRONG	(8.00)	STRONG	(83.45)	91.45		

Velocity Business AMEX	17.15	X	X	X	or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★	SATISFACTORY	(17.39)	LOW RANKING	(24.68)	42.07		
Business Transactor ★	SATISFACTORY	(7.00)	LOW RANKING	(30.74)	37.74		

St George Bank

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

133555

Bus Vantage Visa Unsec	15.65	X	X	X	or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★★★★★	STRONG	(20.47)	SUPERIOR	(68.95)	89.42		
Business Transactor ★★★★★	STRONG	(8.00)	STRONG	(85.88)	93.88		

SUNCORP

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

131155

Clear Opt Business Card	15.95	✓	X	X	3.00% or \$25	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★★	SATISFACTORY	(20.30)	SATISFACTORY	(46.16)	66.46		
Business Transactor ★	STRONG	(9.00)	SATISFACTORY	(57.49)	66.49		

your guide to product excellence

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
					%	or \$		
SUNCORP								
http://www.suncorp.com.au								
131155								
Clear Opt Corporate Card	15.95	X	X	✓	3.00%	or \$25	X	X
	COST RATING			FEATURES RATING		TOTAL SCORE		
Business Revolver	★★★	SATISFACTORY (20.20)		SATISFACTORY (54.83)		75.03		
Business Transactor	★★	STRONG (9.00)		SATISFACTORY (68.28)		77.28		
Westpac								
http://www.westpac.com.au								
131900								
Altitude Bus Gold/Amex	19.24	X	X	X	3.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
Business Revolver	★	LOW RANKING (15.62)		LOW RANKING (43.66)		59.28		
Business Transactor	★	SATISFACTORY (7.00)		SATISFACTORY (54.38)		61.38		
Altitude Bus Gold/MCard	19.24	X	X	X	3.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
Business Revolver	★★★	LOW RANKING (15.62)		SATISFACTORY (58.35)		73.96		
Business Transactor	★★★	SATISFACTORY (7.00)		SATISFACTORY (72.67)		79.67		
Altitude Business/Amex	19.24	X	X	X	3.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
Business Revolver	★	LOW RANKING (16.21)		LOW RANKING (39.09)		55.30		
Business Transactor	★	STRONG (8.00)		SATISFACTORY (48.69)		56.69		
Altitude Business/MCard	19.24	X	X	X	3.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
Business Revolver	★★★	LOW RANKING (16.21)		SATISFACTORY (53.16)		69.37		
Business Transactor	★★	STRONG (8.00)		SATISFACTORY (66.21)		74.21		
Bus Choice Charge/MCard		✓	✓	X	No min	or \$	X	X
	COST RATING			FEATURES RATING		TOTAL SCORE		
Business Transactor	★★★★★	SUPERIOR (10.00)		STRONG (85.24)		95.24		
Bus Choice Charge/Visa		✓	✓	X	N/A	or \$	X	X
	COST RATING			FEATURES RATING		TOTAL SCORE		
Business Transactor	★★★★★	SUPERIOR (10.00)		STRONG (80.63)		90.63		
Bus Choice Credit Card	13.95	X	✓	X	3.00%	or \$10	X	X
	COST RATING			FEATURES RATING		TOTAL SCORE		
Business Revolver	★★★★★	STRONG (22.65)		STRONG (61.88)		84.53		
Business Transactor	★★★★★	STRONG (8.00)		SATISFACTORY (77.07)		85.07		
Bus ChoiceChrg AmexRews		X	X	X		or \$	X	X
	COST RATING			FEATURES RATING		TOTAL SCORE		
Business Transactor	★	SATISFACTORY (7.00)		SATISFACTORY (46.26)		53.26		



CANNEX *star ratings* methodology

What are the CANNEX *deposit account star ratings*?

CANNEX *deposit account star ratings* is a sophisticated rating methodology, unique to CANNEX, that compares the dominant deposit products in Australia. The results are presented in a simple, user-friendly format.

CANNEX's rating methodology is transparent and extensive. The methodology compares all types of deposit accounts for an array of characteristics such as:

- Interest Rates
- Fees
- Free transactions
- Accessibility
- Rebates
- Features

The results are reflected in a consumer-friendly 5-star concept. The *star ratings* from the **CANNEX *deposit account star ratings*** are described as follows:

- | | |
|--------------------------|------------------------|
| ★★★★★ Superior Product | ★★ Average Product |
| ★★★★ Exceptional Product | ★ Satisfactory Product |
| ★★★ Strong Product | ☆ Rising Star |

Only the top 75% of the deposit accounts examined actually receive a star rating between 1 and 5. Rising Stars are those products that would be rated 3-star or higher but have not been in the market for over six months. Rising Star products will be formally rated in the next rating period once more historical data is available.

The three business banking products that are given star ratings include:

1. Business Loans
2. Business Deposits
3. Business Credit Cards

How does it work?

How are the 'stars' calculated?

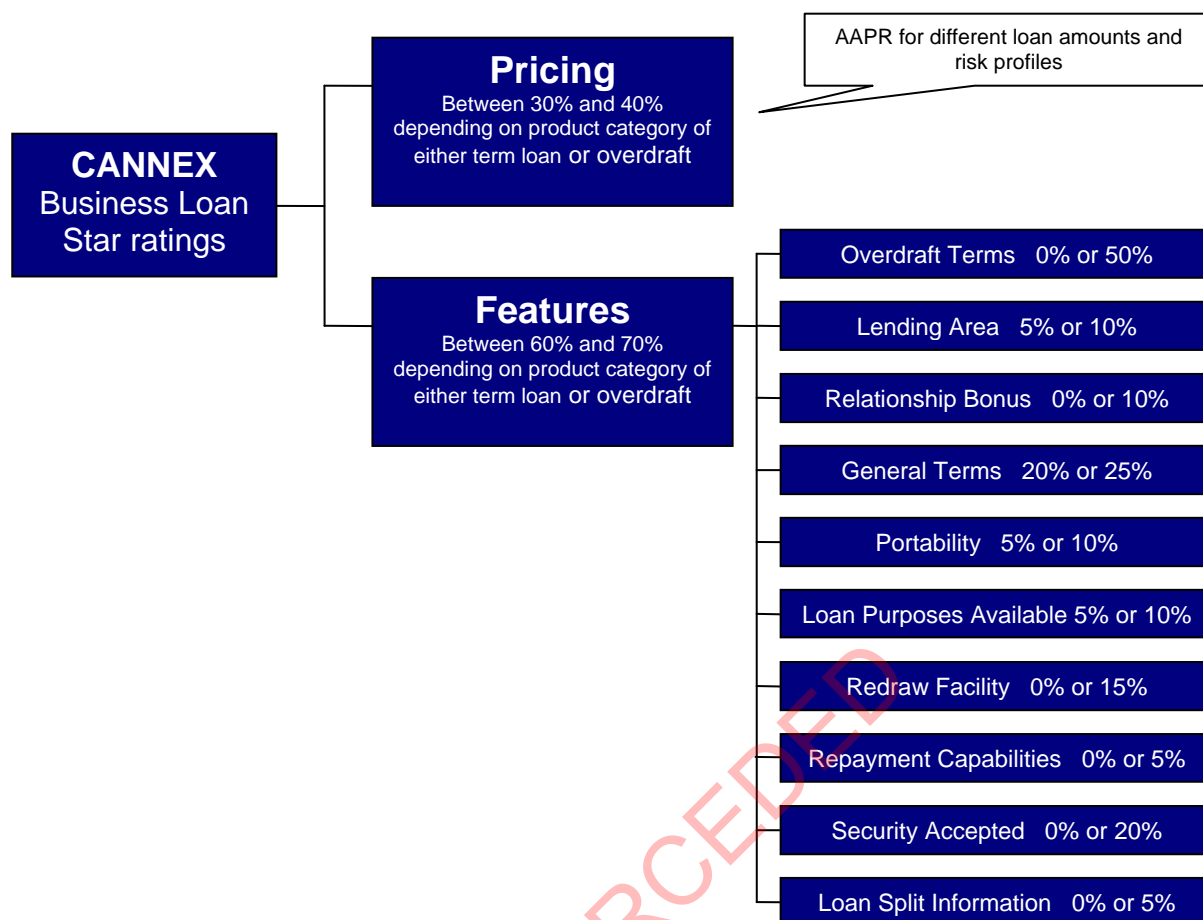
Each business banking product reviewed for the **CANNEX *business banking star ratings*** is awarded points for its comparative Pricing and for the array of positive Features attached to the account. Points are aggregated to achieve a Pricing score (P) and a Features score (F).

Business loan star ratings

To arrive at the total score CANNEX applies a weight (w) against the P and F. This weight will vary for each product category and will reflect the relative importance of either costs or features in determining the best business loan. This method can be summarised as:

$$\text{TOTAL SCORE (T)} = \text{PRICING (P)} + \text{FEATURES SCORE (F)}$$

CANNEX *star ratings* methodology



Residential and Commercial-secured Term Loans and Overdrafts were eligible to be considered in the *business loan star ratings*. CANNEX understands that businesses use different forms of security. We also understand that some businesses require a one time loan while others require access to a revolving line of credit. CANNEX has separated the business loan star ratings into the four categories listed in TABLE 1 in recognition of these differences.

TABLE 1 also highlights the contribution of the pricing and features value components for each of the four product categories.

TABLE 1

<i>Business loan star ratings components</i>		
PRODUCT CATEGORY	PRICING	FEATURES
RESIDENTIAL SECURED TERM LOANS	40%	60%
COMMERCIAL SECURED TERM LOANS	40%	60%
RESIDENTIAL SECURED OVERDRAFTS	30%	70%
COMMERCIAL SECURED OVERDRAFTS	30%	70%
NOTE: AT THIS TIME, CUSTOMER SERVICE IS NOT A COMPONENT OF THE BUSINESS LOAN STAR RATINGS VALUE EQUATION		

PRICING COMPONENT

The purpose of the *business loan star ratings* is to determine which products are best suited for a broad cross-section of business loan users. Because of this general focus, CANNEX calculated the AAPR for each product for two different loan amounts and three different risk profiles (see TABLE 2). The product with the lowest average AAPR calculated from these six combinations is then awarded the highest pricing score for the product category to which it belongs.

The three risk profiles used were based on low, medium and high risk borrowers. For the lowest risk profile, CANNEX assumes the borrower would receive the lowest rate (the base rate) available. A standard 1.5% margin is added to the base rate of each product to calculate the cost to the medium risk borrower and a 3% margin is added to the base rate for the high risk borrower. If the base rate + arbitrary risk margin is higher than the product's maximum stated interest rate, the AAPR calculation is based on the loan's maximum rate.

TABLE 2

	RESIDENTIAL PROPERTY SECURITY		COMMERCIAL PROPERTY SECURITY	
	TERM LOAN	OVERDRAFT	TERM LOAN	OVERDRAFT
LOAN AMOUNT				
AMOUNT 1	\$250,000	\$50,000	\$250,000	\$50,000
AMOUNT 2	\$500,000	\$250,000	\$500,000	\$250,000
NOTE: FOR EACH LOAN AMOUNT, WE LOOK AT THE AAPR FOR 3 DIFFERENT RISK PROFILES. THESE ARE BASE RATE + 0% MARGIN, BASE RATE + 1.5% MARGIN & BASE RATE + 3% MARGIN				

If the rate range of the product does not extend to the full risk margin of the scenario, then the calculation only considers the product's maximum rate. So for example, if the rate range of a particular product was 8% to 10% then;

- 8% would be used for the 0% risk margin scenario
- 9.5% would be used for the 1.5% risk margin scenario
- 10% would be used for the 3% risk margin scenario

FEATURES COMPONENT

More than 100 individual features of each loan and overdraft are scored for positive traits and awarded a FEATURES score. TABLE 3 highlights the contribution of the various groups of information to award the business loan FEATURES score.

TABLE 3

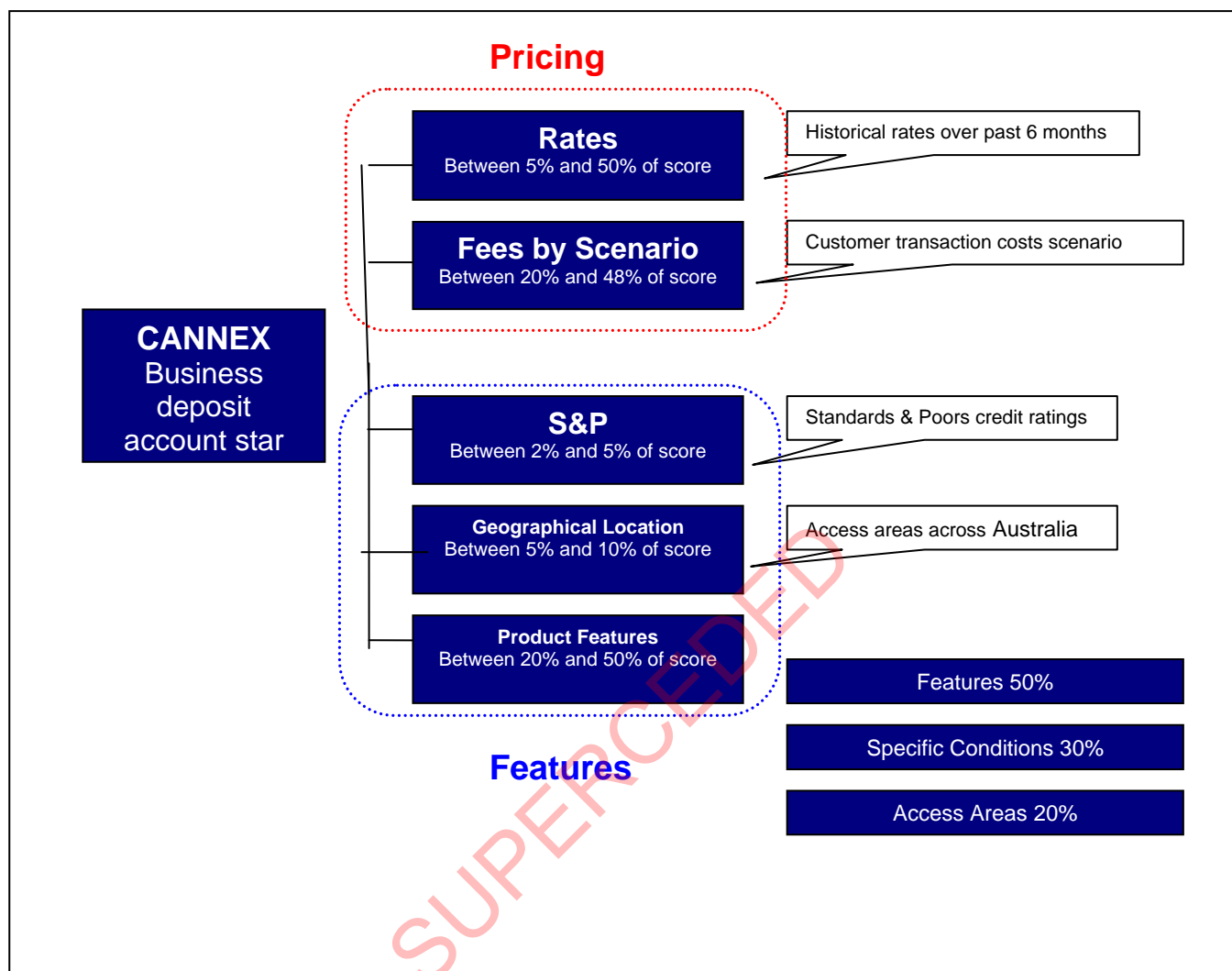
BUSINESS LOAN FEATURES DISTRIBUTION		
FEATURES COMPONENTS	TERM LOANS	OVERDRAFT LOANS
OVERDRAFT INFORMATION	0%	50%
LENDING AREA	5%	10%
RELATIONSHIP BONUS	10%	0%
GENERAL INFORMATION	25%	20%
PORTABILITY	5%	10%
LOAN PURPOSES AVAILABLE	5%	10%
REDRAW FACILITY	15%	0%
REPAYMENT CAPABILITIES	5%	0%
SECURITY ACCEPTED	20%	0%
LOAN SPLIT INFORMATION	5%	0%

NOTE: Some of the features contributing to the business loan features score include: Maximum interest only period allowed, loan purposes allowed, redraw facility, loan portability etc.

Business deposit account star ratings

To arrive at the total score CANNEX applies a weight (w) against the P and F. This weight will vary for each customer profile and will reflect the relative importance of either costs or features in determining the best business deposit account. This method can be summarised as:

$$\text{TOTAL SCORE (T)} = \text{PRICING (P)} + \text{FEATURES SCORE (F)}$$



Business Cash Management Accounts, Business Transaction Accounts and Business Internet Accounts are eligible to be included in the Business deposit account star ratings. CANNEX realizes that different businesses use deposit accounts differently and has established the following four behaviour profiles.

- INTERNET LOW SAVER
- INTERNET HIGH SAVER
- LOW TRANSACTOR
- HIGH TRANSACTOR

All eligible products are then assessed under the requirements established for each profile (see TABLE 4).

TABLE 4

Business deposit account star ratings components					
PROFILE	SCENARIO	RATE	FEATURES	S&P RATING	ACCESSIBILITY
INTERNET LOW SAVER	20%	50%	20%	5%	5%
INTERNET HIGH SAVER	20%	50%	20%	5%	5%
LOW TRANSACTOR	48%	5%	35%	2%	10%
HIGH TRANSACTOR	33%	5%	50%	2%	10%
NOTE: AT THIS TIME, CUSTOMER SERVICE IS NOT A COMPONENT OF THE BUSINESS DEPOSIT ACCOUNT STAR RATINGS VALUE EQUATION					

SCENARIO

The scenario analysis is conducted using CANNEX's unique transaction calculator which prices the transaction behaviour of 500 randomly generated customers by combining their unique behaviours with transaction fees and each accounts policy on rebates and free transactions. The product with the lowest overall cost for the group of 500 customers receives the highest SCENARIO score.

RATE

Interest paid on business savings account is an important component of the business saver profiles. The average interest rate paid across three nominated account balances (see TABLE 5) is used to establish the account that pays the highest overall interest. The product found to pay the highest average balance receives the highest RATE score.

TABLE 5

	INTERNET LOW SAVER	INTERNET HIGH SAVER	LOW TRANSACTOR	HIGH TRANSACTOR
ACCOUNT BALANCES				
BALANCE 1	\$5,000	\$50,000	\$3,000	\$5,000
BALANCE 2	\$10,000	\$100,000	\$5,000	\$10,000
BALANCE 3	\$25,000	\$250,000	\$10,000	\$20,000

FEATURES

More than 100 individual features of each account is scored for positive traits and awarded a FEATURES scores. TABLE 6 highlights the contribution of the various groups of information to award the business deposit account FEATURES score.

TABLE 6

BUSINESS DEPOSIT ACCOUNTS FEATURES DISTRIBUTION	
FEATURES COMPONENTS	WEIGHTINGS
GENERAL FEATURES	50%
SPECIFIC CONDITIONS	30%
ACCESS AREAS	20%

NOTE: Some of the features contributing to the business deposit account features score include: Whether interest is paid on the entire balance or a portion, sweep facility, overdraft facility, transaction facilities such as cheques, phone and internet access etc.

S&P RATING / ACCESSIBILITY

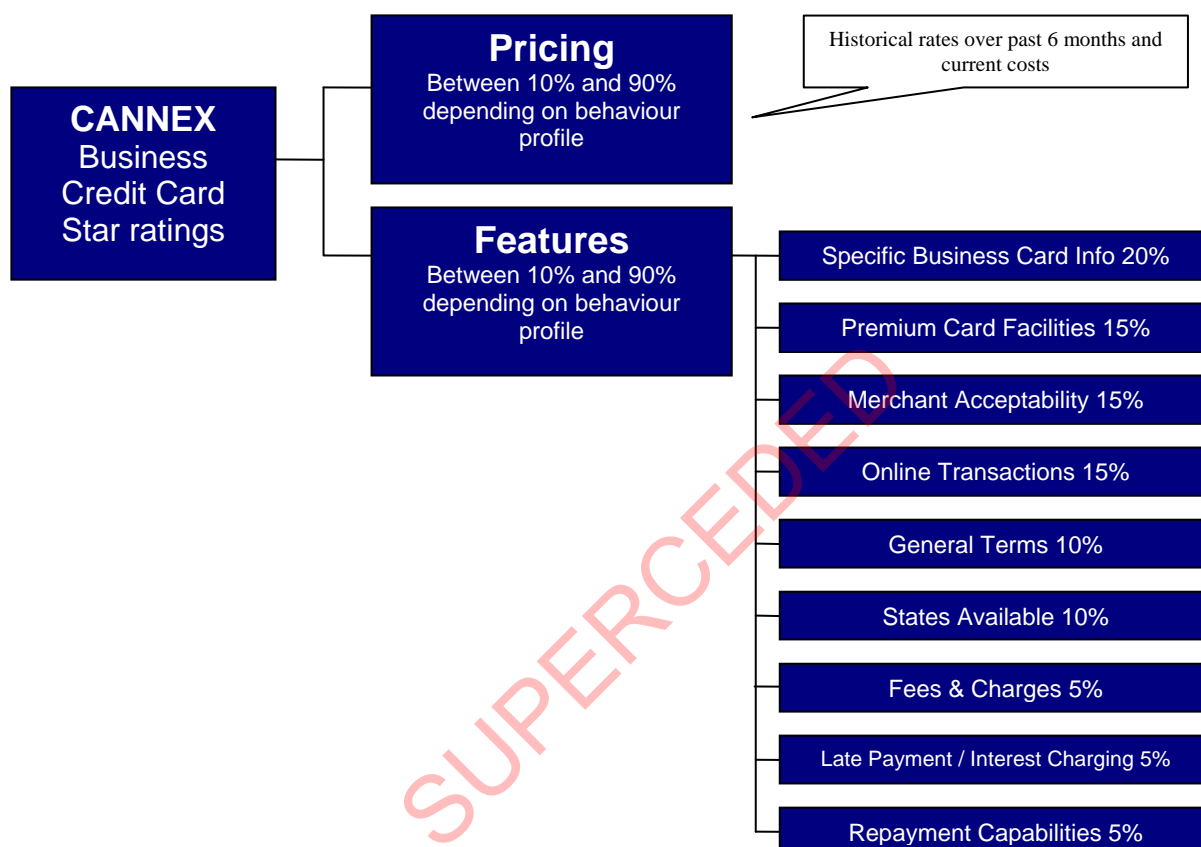
The reputation and presence of each institution are also taken into consideration to round out CANNEX' assessment of each business deposit product. This ensures the thoroughness of the business deposit star ratings analysis.

SUPERCEDED

Business credit card star ratings

To arrive at the total score CANNEX applies a weight (w) against the P and F. This weight will vary for each customer behaviour profile and will reflect the relative importance of either costs or features in determining the best business deposit account. This method can be summarised as:

$$\text{TOTAL SCORE (T)} = \text{PRICING (P)} + \text{FEATURES SCORE (F)}$$



Unsecured business credit and charge cards are eligible to be included in the *business credit card star ratings*. All eligible cards are assessed against two distinct business consumer behaviour profiles (REVOLVER & TRANSACTOR). Revolvers carry an outstanding balance on their card while transactors pay off their outstanding balance each month. As charge cards do not encourage revolving, they were only eligible to be assessed against the transactor profile.

The star ratings consider PRICING & FEATURES to be the two components in the card user's value equation. TABLE 6 highlights the contribution of each of these components to the value proposition for the business revolver and the business transactor.

TABLE 7

<i>Business credit card star ratings components</i>		
BEHAVIOUR PROFILE	PRICING COMPONENT	FEATURES COMPONENT
Business Revolver	90%	10%
Business Transactor	10%	90%
NOTE: AT THIS TIME, CUSTOMER SERVICE IS NOT A COMPONENT OF THE BUSINESS CREDIT CARD STAR RATINGS VALUE EQUATION		

PRICING COMPONENT

The pricing score for the revolver profile is based on a 6-month average historical interest rate and the current cost of revolving \$5,000. Both sub-components are weighted equally.

The pricing score for the Transactor profile is based on the annual cost of keeping the card active. Cards that do not charge an ongoing fee automatically receive the maximum pricing score while other cards are awarded a score based on their annualised fees.

FEATURES COMPONENT

More than 100 individual features of each card are scored for positive traits and awarded a FEATURES scores. CHART 2 highlights the contribution of the various groups of information to award the business credit/charge card FEATURES score.

TABLE 8

BUSINESS CREDIT CARD FEATURES DISTRIBUTIONS	
FEATURES COMPONENTS	WEIGHTINGS
SPECIFIC BUSINESS CARD INFORMATION	20%
MERCHANT ACCEPTABILITY	15%
PREMIUM CARD FACILITIES	15%
ONLINE TRANSACTIONS	15%
GENERAL TERMS	10%
STATES AVAILABLE	10%
FEES & CHARGES	5%
LATE PAYMENT / INTEREST CHARGING	5%
REPAYMENT CAPABILITIES	5%

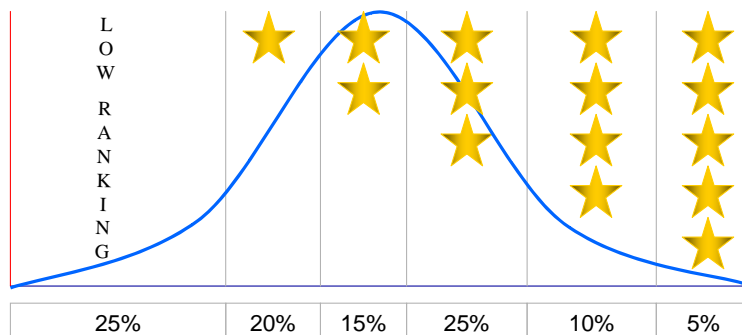
NOTE: Some of the features contributing to the business credit card features score include: Free employee fraud protection, ability to set individual limits per card, Provision of GST statements etc.

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 accounts that obtain

CANNEX *star ratings* methodology

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 others.

How many products and financial institutions are analysed?

In order to calculate the ratings, CANNEX analyses over 800 deposit account products from over 130 financial institutions in Australia.

How often are CANNEX *deposit account 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, rewards programs, mortgages, low-doc home loans, personal loans, deposit accounts and margin lending and products. These star ratings use similar methodologies to the *business banking 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.

