



BUSINESS BANKING STAR RATINGS

Report No. 4

February 2008

SMALL BUSINESS SET TO WEATHER GLOBAL MONEY STORM

- ★ Business banking reviewed
- ★ Term lending on the rise
- ★ Credit crunch: what to expect
- ★ Rate rise effect

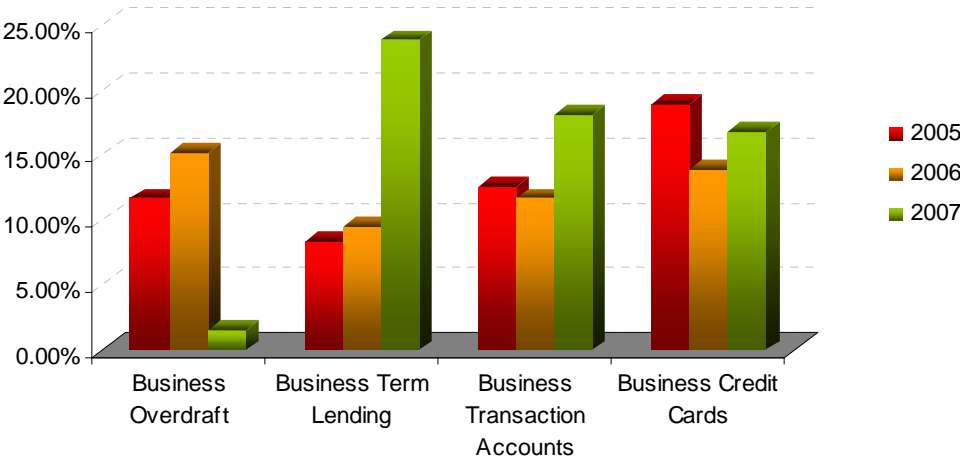


LOOKING BACK TO MOVE AHEAD

The business banking sector looks set to continue to prosper from Australia's robust economy, despite having to deal with the possibility of America's economy falling into recession. Underpinning this observation is the relative stability of small to medium enterprises (SMEs) operating in this country and demonstrating an ability to adapt in a turbulent world financial environment. The key business banking product areas CANNEX examined over the past three years are overdrafts, term lending, transaction accounts and credit cards. All other major business banking product areas have enjoyed strong positive growth over the last three years. Chart 1, below, shows this, the highlight being double figure annual growth posted by three product areas for the period up to November 2007, with the exception of business overdrafts. These strong growth figures in business banking products are encouraging, as they give a glimpse into the health, or otherwise, of our small business sector.

Chart 1

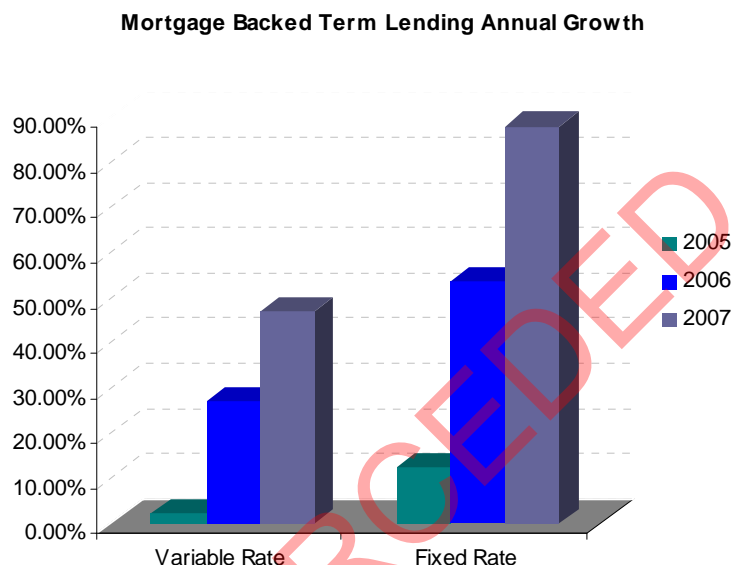
Business Banking Annual Growth



TERM LENDING ON THE RISE

The increase in annual growth in term lending for business over the past three years can be clearly seen in Chart 1. This spike in business lending signifies greater investment in businesses, whether it be new premises, new staffing infrastructures or any other investment deemed necessary to grow a business's viability. Chart 2 also shows that fixed rate loans are outpacing variable, adding weight to the theory that small business borrowers are insulating themselves from the rising cost of debt in this period of money market turbulence.

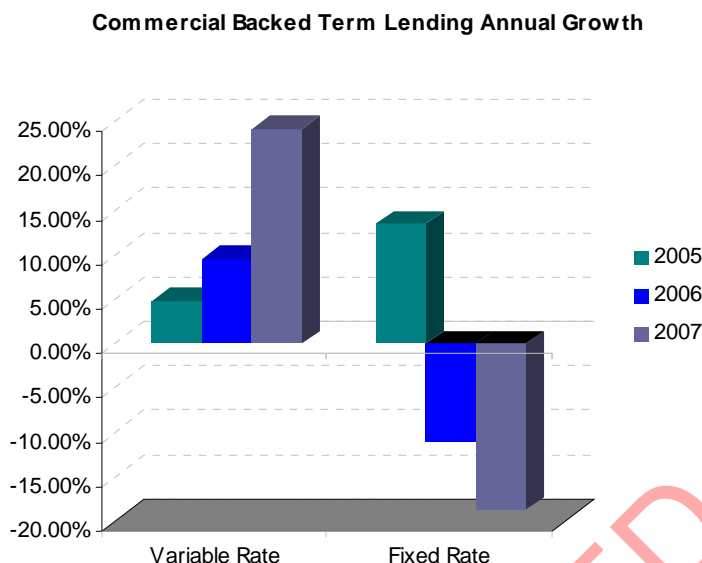
Chart 2



Charts 2 and 3 take a more in-depth look at term lending with the growth divided into mortgage-backed and commercially-backed loans in both variable and fixed rates. A comparison of mortgage-backed loans against commercial-backed loans would signify that much of the overall term lending growth has been contributed by mortgage-backed loans. As for variable-versus-fixed-rate loans, interestingly, none of these rates prevailed, as both the strongest and weakest performers came from the fixed rate category.

Nonetheless, mortgage-backed-fixed-rate loans warrant greater attention due to their remarkable growth of an estimated 88% in the year 2007. In 2006, it also achieved the second highest growth rate of 54%. This trend appears to be continuing, despite the imminent announcement of further rate rises to counter inflation. Ironically enough, the surge in business lending is one of the factors that contributes to inflation which in turn leads to interest rate rises. How the wheel turns.

Chart 3



CREDIT CRUNCH: WHAT TO EXPECT

After having endured two recent rate rises in the second half of 2007, small business owners continue to face more expense as the credit crunch continues to turn up the heat in the Australian lending market. Many financial institutions have already raised interest rates on residential mortgages and the word is the official cash rate is set to rise further this year, perhaps as soon as the Reserve Bank's meeting this month. Business owners with investments in the financial markets may also feel the pinch as they experience their finances stretching to perilously thin levels in the months to come.

CANNEX research indicates that an estimated 62 variable rate business loans increased rates in the last 90 days. Out of the 62 loans, 44 increased in line with November cash rate rise of 25 basis points. 15 of the business loans increased their rates higher than the 25 basis points cash rate increment with some institutions increasing their rates by as much as 60 basis points.

The obvious effect of the credit crunch is a higher cost of capital and this is directly felt by consumers who have already taken out a variable rate home loan. However, interest rates aside, new business owners looking to apply for a loan in the coming months may find themselves enduring longer loan application processes, as a result of lenders tightening up availability. New small business owners may find themselves going through more documentation and higher cut offs in credit scores, if the loan is credit-score based. Securing finance is often regarded as the main barrier to starting a business. The expected lengthier, more detailed application procedures are related to the higher cost of funds from the sub-prime fallout. They are not a direct reflection of the budding business owner's capabilities or acumen and the new business owner should not take this personally.

RATE RISE EFFECT

The increase in inflation above the Reserve Bank's target range has signalled the possibility of an imminent rate rise. So the age-old question of whether to have your business loans fixed or continue to gamble with variable is back on many business owners' minds.

Table 1

Variable Rate	Average Rates (%)
Term Lending - Commercially Secured	9.46
Term Lending - Residentially Secured	8.52
Term Lending - Both	8.83
3 Year Fixed Rate	Average Rates (%)
Term Lending - Commercially Secured	9.10
Term Lending - Residentially Secured	8.92
Term Lending - Both	8.97

Source: CANNEX 24/01/2007

Looking at the average term lending, 3 year fixed rates are comparably higher than variable rates. However, breaking down the average rates into commercially-secured and residentially-secured tells a different story. For commercially-secured term lending loans, average variable rates are 0.36% higher than average 3 year fixed rates. As a contrast, the variable rates for residentially-secured term lending loans were 0.40% lower than their 3 year fixed rate peers.

Table 2

	Initial	0.25% Increase	0.50% Increase
Nominal Rates	9.00%	9.25%	9.50%
Monthly Repayments*	\$3,166.89	\$3,200.82	\$3,234.94

*Based on \$250,000 loan over 10 years (excluding fees and charges)

Table 2 illustrates the effect of cash rate increments on monthly repayments for a secured term lending business loan. A 0.25% increase translates to an additional \$34 interest repayment a month or around \$407 a year. A 0.50% increase means an additional interest repayment of \$68 a month, or \$817 a year.

PRODUCTS ON OFFER

SME's have a suite of quality products available. CANNEX researched over 360 loans, 37 credit cards and 54 transaction accounts for this Business star ratings report. We found the range of interest rates and fees on offer differed substantially. The following table highlights the range of terms on offer for Australian SMEs. This makes comparison easier when examining business banking expenditure.

	Commercial Secured Term Loans	Residential Secured Term Loans	Overdraft Secured Loans	Credit Cards	Business Transaction Accounts
Number of Products	248	197	51	37	56
Range of Interest Rates	7.25% to 17.45%	7.25% to 17.45%	From 7.57%	8.47% to 19.9%	0% to 6.55%
Total Application Fee	\$0 to \$820	\$0 to \$820	\$0 to \$675	\$0 to \$600	\$0
Ongoing Annual Fee	\$0 to \$420	\$0 to \$420	\$0 to \$300	\$15 to \$150	\$0 to \$600

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

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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	9.12 to 10.75	788	Nil	2000	No max	✗	13.95%
nab	Business OD res sec	9.90	600	600	20000	No max	✗	N/A
Savings & Loans CU SA	Business Latitude	9.21 to 9.46	600	125	10000	No max	✗	Nil
★★★★★ "excellent value"								
Bananacoast Community	Bus O/Draft Secured	10.45 to 12.50	700	Nil	500	7000000	✗	3%
nab	Business OD (all sec)	9.55 to 14.05	600	600	20000	No max	✗	N/A
nab	Business OD com sec	10.90	600	600	20000	No max	✗	N/A
Westpac	Bus Overdraft com sec	9.60 to 10.35	925	Nil	No min	No max	✗	50.00
★★★ "strong value"								
ANZ Bank	Business Credit Facility	10.05	600	600	25000	3000000	✗	4.00%
Arab Bank Australia	Business OD Base Rate	11.65 and higher	Nil	500	10000	No max	✗	\$25
BankWest	Business OD (all sec)	8.99 and higher	400	Nil	20000	No max	✗	38.00
Commonwealth Bank	Bus Overdraft (all sec)	9.62 and higher	400	570	No min	No max	✗	30.00
Hume Building Society	Business OD Comm Sec	10.75	250	150	No min	1500000	✗	10
Savings & Loans CU SA	Business Latitude-40Free	9.21 to 9.46	600	125	10000	No max	✗	Nil
★★ "average value"								
BankWest	Business Bonus OD OthSec	9.63 and higher	375	Nil	20000	No max	✗	38.00
Newcastle Permanent	Business Overdraft	8.61 and higher	125	Nil	No min	No max	✗	35.00
St George Bank	Comm Line of Credit	10.17 and higher	600	240	20000	No max	✗	38.00
Warwick Credit Union	Bus OD 1st Mortgage Sec	9.25 to 11.25			5000	500000	✗	Nil
★ "satisfactory value"								
St George Bank	Commercial Overdraft	10.50 and higher	600	120	No min	No max	✗	38.00
SUNCORP	Business OD (com sec)	9.59 and higher	875	Nil	10000	No max	✗	40.00
SUNCORP	Line of Credit (com sec)	9.19 and higher	875	Nil	10000	No max	✗	40.00

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

Report Date: January 10th, 2008, (Rates as at January 7th, 2008)

OVERDRAFT LOAN SUMMARY - COMMERCIAL PROPERTY:

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business loan star ratings



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

Overdraft Loans - Secured by Residential Property

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		
★★★★★ "superior value"								
ANZ Bank	Business Overdraft	9.12 to 10.75	788	Nil	2000	No max	✗	13.95%
Hume Building Society	Business OD Res Sec	9.75	250	150	No min	2000000	✗	Nil
nab	Business OD res sec	9.90	600	600	20000	No max	✗	N/A
Savings & Loans CU SA	Business Latitude	9.21 to 9.46	600	125	10000	No max	✗	Nil
Westpac	Bus Overdraft res sec	9.60	925	Nil	No min	No max	✗	50.00
★★★★★ "excellent value"								
Bananacoast Community	Bus O/Draft Secured	10.45 to 12.50	700	Nil	500	7000000	✗	3%
nab	Business OD (all sec)	9.55 to 14.05	600	600	20000	No max	✗	N/A
nab	Business OD com sec	10.90	600	600	20000	No max	✗	N/A
★★★ "strong value"								
ANZ Bank	Business Credit Facility	10.05	600	600	25000	3000000	✗	4.00%
Arab Bank Australia	Business OD Base Rate	11.65 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 ResSec	9.38 and higher	375	Nil	20000	No max	✗	38.00
BankWest	Business Bonus OD OthSec	9.63 and higher	375	Nil	20000	No max	✗	38.00
Commonwealth Bank	Business OD (res sec)	9.62	600	570	No min	No max	✗	31.00
Commonwealth Bank	Bus Overdraft (all sec)	9.62 and higher	400	570	No min	No max	✗	30.00
Savings & Loans CU SA	Business Latitude-40Free	9.21 to 9.46	600	125	10000	No max	✗	Nil
St George Bank	Business Maximiser	8.92 and higher	600	240	20000	No max	✗	38.00
★★ "average value"								
Citibank	Res Mortgage Power	8.13 to 8.83	399	144	50000	1000000	✓	Nil
Commonwealth Bank	Bus Line of Cred Res Sec	8.22	600	3300	No min	No max	✗	30.00
Newcastle Permanent	Business Overdraft	8.61 and higher	125	Nil	No min	No max	✗	35.00
St George Bank	Comm Line of Credit	10.17 and higher	600	240	20000	No max	✗	38.00
SUNCORP	Line of Credit (res sec)	9.04 and higher	875	Nil	10000	No max	✗	40.00
Warwick Credit Union	Bus OD 1st Mortgage Sec	9.25 to 11.25			5000	500000	✗	Nil
★ "satisfactory value"								
Adelaide Bank	Business Line	8.92	500	150	20000	500000	✗	35.00
BankSA	Business Maximiser	8.92	850	240	20000	No max	✗	38.00

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

Report Date: January 10th, 2008, (Rates as at January 7th, 2008)

OVERDRAFT LOAN SUMMARY - RESIDENTIAL PROPERTY:

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business loan star ratings



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"

mecu	Commercial OD (res sec)	8.65 to 10.15			10000	No max	✓	15.00
St George Bank	Commercial Overdraft	10.50 and higher	600	120	No min	No max	✗	38.00
SUNCORP	Business OD (res sec)	9.44 and higher	875	Nil	10000	No max	✗	40.00

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business loan star ratings



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 5yr	8.24 to 10.14	2063	Nil	10000	No max	15 yrs	Fixed
ANZ Bank	Business Loan Var	9.12 to 10.25	2063	Nil	10000	No max	15 yrs	Variable
Commonwealth Bank	BBL Var all sec other	9.70 and higher	1364	Nil	No min	No max	No max	Variable
Commonwealth Bank	Better Bus Ln 5y Fxd oth	9.50 and higher	1989	Nil	50000	No max	15 yrs	Fixed
Commonwealth Bank	BBL Var all sec secured	8.72 to 9.70	1364	Nil	No min	No max	No max	Variable
nab	Bus Opts Instal 5y Stand	8.95 and higher	600	360	20000	No max	15 yrs	Fixed
nab	Bus Opts Instal Var Std	7.55 and higher	600	360	20000	No max	15 yrs	Variable
Westpac	Business One Ln bus sec	7.88 to 9.78	Nil	1200	100000	No max	No max	Variable
Westpac	Bank Bill Business Var	7.77 to 9.67	Nil	420	100000	No max	No max	Variable
★★★★ "excellent value"								
Bananacoast Community	Business Loan Secured	7.87 to 17.45	1250	Nil	500	7000000	25 yrs	Variable
nab	Bus Opt Instl Var Comm	9.85 and higher	600	360	20000	No max	15 yrs	Variable
nab	Bus Opt Instl 5y Comm	9.65 and higher	600	360	20000	No max	15 yrs	Fixed
Newcastle Permanent	Commercial Bus Ln Var	8.61	625	Nil	No min	No max	No max	Variable
SUNCORP	Business Lns 5yrFxd Comm	9.15 and higher	2500	400	10000	No max	15 yrs	Fixed
Westpac	Business LoanVar com sec	8.74 to 9.24	820	420	20000	No max	15 yrs	Variable
Westpac	Bank Bill 5yr Fixed	8.44 to 10.34	Nil	420	100000	No max	No max	Fixed
★★★ "strong value"								
IMB Limited	Fully Drawn Ln Variable	8.50 and higher	625	Nil	No min	5000000	25 yrs	Variable
Members Equity Bank	Small Business Ln (com)	8.74	500	Nil	100000	1000000	20 yrs	Variable
St George Bank	Commercial Loan Variable	9.80 and higher	600	480	No min	No max	15 yrs	Variable
St George Bank	Commercial Loan Fxd 5yrs	9.59 to 10.84	600	480	No min	No max	15 yrs	Fixed
SUNCORP	Business Ln Variable Com	9.09 and higher	2500	400	10000	No max	20 yrs	Variable
Westpac	Business One Ln com sec	7.88 to 9.58	Nil	1200	100000	No max	No max	Variable
Westpac	Business Loan 5y com sec	9.10 to 9.60	820	420	20000	No max	15 yrs	Fixed
★★ "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	8.45 to 9.45	1250	Nil	500	7000000	25 yrs	Fixed
Citibank	Comm Standard Var Offset	8.70 and higher	625	Nil	150000	1500000	15 yrs	Variable

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

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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"

Hume Building Society	Commercial Ln (comm sec)	9.40	250	Nil	No min	1500000	25 yrs	Variable
Hume Building Society	Comm Ln 5yr Fxd Comm Sec	9.10	250	Nil	No min	1500000	25 yrs	Fixed
Newcastle Permanent	Comm Business Ln Fxd 5y	8.74	625	Nil	No min	No max	No max	Fixed
RESI Mortgage Corp	Commercial Property Loan	8.70	875	Nil	100000	5000000	20 yrs	Variable

★ "satisfactory value"

Adelaide Bank	Business Loan 5yr	9.20 and higher	1875	Nil	20000	500000	10 yrs	Fixed
Adelaide Bank	Business Loan Var	9.45 and higher	1875	Nil	20000	500000	10 yrs	Variable
Bank of Queensland	Term Loan Oth Sec Var	9.70 and higher	1875	120	10000	No max	15 yrs	Variable
BankWest	Business Edge Loan	8.34 and higher	1250	480	20000	No max	30 yrs	Variable
BankWest	Fxd Int Comm Ln 5yr	9.16 and higher	1250	480	50000	No max	30 yrs	Fixed
Bendigo Bank	Bus Solut All Sec Var	9.80	750	183	20000	500000	25 yrs	Variable
Bendigo Bank	Bus Solut All Sec 5yr	8.99	750	183	20000	500000	25 yrs	Fixed
Citibank	Commercial Standard Var	8.50 and higher	625	Nil	150000	1500000	15 yrs	Variable
Greater Building Society	Business Loan (com sec)	9.10	Nil	96	No min	No max	15 yrs	Variable
Greater Building Society	Bus Ln (com sec) 49-60m	9.40	Nil	96	No min	No max	15 yrs	Fixed
ING Direct	Comm PropertyLn Variable	8.75			150000	2000000	15 yrs	Variable
mecu	Commercial Property Loan	8.55 to 11.00	1250	Nil	10000	No max	30 yrs	Variable
RESI Mortgage Corp	Comm Prop Ln 5yr Fixed	9.52	875	Nil	100000	5000000	20 yrs	Fixed
Savings & Loans CU SA	Business Loan	9.07 to 9.32	1875	625	50000	No max	25 yrs	Variable
Warwick Credit Union	Business Loan Variable	8.75 to 11.10			5000	1000000	20 yrs	Variable

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TERM LOAN SUMMARY - COMMERCIAL PROPERTY:

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business loan star ratings



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	9.12 to 10.25	2063	Nil	10000	No max	15 yrs	Variable
ANZ Bank	Business Loan 5yr	8.24 to 10.14	2063	Nil	10000	No max	15 yrs	Fixed
Commonwealth Bank	BBL Var all sec secured	8.72 to 9.70	1364	Nil	No min	No max	No max	Variable
Commonwealth Bank	Better Bus Ln 12mth Disc	7.44	600	96	100000	No max	30 yrs	Variable
Commonwealth Bank	Better Bus LnVar res sec	8.72	600	96	50000	No max	30 yrs	Variable
Commonwealth Bank	Better Bus Ln 5y Fxd oth	9.50 and higher	1989	Nil	50000	No max	15 yrs	Fixed
nab	Bus Opts Instal Var Std	7.55 and higher	600	360	20000	No max	15 yrs	Variable
nab	Bus Opts Instal 5y Stand	8.95 and higher	600	360	20000	No max	15 yrs	Fixed
nab	Bus Opts Instal 5y Res	9.45	600	360	20000	No max	30 yrs	Fixed
nab	Bus Opt Instl Ln Var Res	8.90 and higher	600	360	20000	No max	30 yrs	Variable
Westpac	Bank Bill Business Var	7.77 to 9.67	Nil	420	100000	No max	No max	Variable
Westpac	Bank Bill 5yr Fixed	8.44 to 10.34	Nil	420	100000	No max	No max	Fixed
★★★★★ "excellent value"								
Bananacoast Community	Business Loan Secured	7.87 to 17.45	1250	Nil	500	7000000	25 yrs	Variable
Commonwealth Bank	BetterBusEconomiser(res)	8.17	600	96	75000	No max	30 yrs	Variable
Commonwealth Bank	BetterBus Ln Fxd 5yr Res	8.59	600	96	100000	No max	30 yrs	Fixed
St George Bank	Commercial Loan Variable	9.80 and higher	600	480	No min	No max	15 yrs	Variable
St George Bank	Commercial Loan Fxd 5yrs	9.59 to 10.84	600	480	No min	No max	15 yrs	Fixed
Westpac	Business LoanVar res sec	8.74	820	120	20000	No max	25 yrs	Variable
Westpac	Business One Ln res sec	7.88 to 9.18	Nil	1200	100000	No max	No max	Variable
★★★ "strong value"								
Adelaide Bank	Commercial Loan 5yrs	8.24 and higher	1875	Nil	20000	No max	10 yrs	Fixed
ANZ Bank	Bus Mortgage Loan Var	9.12	1875	360	25000	2000000	30 yrs	Variable
Citibank	Res Std Var Offset	7.86 to 8.56	399	96	50000	4000000	30 yrs	Variable
Citibank	Residential Standard Var	7.86 to 8.56	399	96	50000	4000000	30 yrs	Variable
Hume Building Society	Commercial Ln (res sec)	8.40	250	Nil	No min	2000000	25 yrs	Variable
Hume Building Society	Comm Ln 5yr Fxd Res Sec	8.10	250	Nil	No min	2000000	25 yrs	Fixed
IMB Limited	Fully Drawn Ln Variable	8.50 and higher	625	Nil	No min	5000000	25 yrs	Variable
Members Equity Bank	Small Business Ln (com)	8.74	500	Nil	100000	1000000	20 yrs	Variable

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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"								
Newcastle Permanent	Residential Bus Loan Var	8.34			No min	No max	No max	Variable
St George Bank	Business Loan Fxd 5yrs	9.09 to 10.34	600	168	No min	No max	25 yrs	Fixed
Westpac	Business Loan 5y res sec	9.10	820	120	20000	No max	25 yrs	Fixed
★★ "average value"								
AMP Banking	Classic Variable Rate	8.57	600	120	40000	500000	15 yrs	Variable
ANZ Bank	Bus Mortgage Loan 5yr	9.32	1875	360	25000	2000000	30 yrs	Fixed
Bananacoast Community	Business Loan 5yr Fixed	8.45 to 9.45	1250	Nil	500	7000000	25 yrs	Fixed
BankWest	Business Edge Loan	8.34 and higher	1250	480	20000	No max	30 yrs	Variable
Greater Building Society	Bus Ln (res sec) 49-60m	8.90	Nil	96	No min	No max	30 yrs	Fixed
Greater Building Society	Business Loan (res sec)	8.60	Nil	96	No min	No max	30 yrs	Variable
Members Equity Bank	Res Sec Business Ln Var	8.24	Nil	Nil	60000	1000000	30 yrs	Variable
RESI Mortgage Corp	Comm Prop Ln 5yr Fixed	9.52	875	Nil	100000	5000000	20 yrs	Fixed
RESI Mortgage Corp	Commercial Property Loan	8.70	875	Nil	100000	5000000	20 yrs	Variable
SUNCORP	Business Ln Variable Res	8.94	2500	400	10000	No max	25 yrs	Variable
Warwick Credit Union	Business Loan Variable	8.75 to 11.10			5000	1000000	20 yrs	Variable
★ "satisfactory value"								
Adelaide Bank	Business Loan Var	9.45 and higher	1875	Nil	20000	500000	10 yrs	Variable
Adelaide Bank	Business Loan 5yr	9.20 and higher	1875	Nil	20000	500000	10 yrs	Fixed
BankSA	Business Loan Fixed 5yr	8.99	1850	168	30000	No max	25 yrs	Fixed
BankSA	Business Loan Variable	8.92	1850	168	30000	No max	25 yrs	Variable
BankSA	Commercial Loan Variable	9.80 to 12.25	1850	480	20000	No max	25 yrs	Variable
BankWest	Fxd Int Comm Ln 5yr	9.16 and higher	1250	480	50000	No max	30 yrs	Fixed
Bendigo Bank	Bus Solut Res Sec 5yr	8.19	750	183	20000	500000	25 yrs	Fixed
Citibank	Residential Fixed 5yrs	8.35	399	96	50000	4000000	30 yrs	Fixed
Community First CU	Business Loan res sec	9.45	250	Nil	10000	1000000	10 yrs	Variable
ING Direct	Comm PropertyLn Variable	8.75			150000	2000000	15 yrs	Variable
ING Direct	Comm Property Ln 5yr Fxd	9.25			150000	2000000	5 yrs	Fixed
mecu	Commercial Property Loan	8.55 to 11.00	1250	Nil	10000	No max	30 yrs	Variable
Members Equity Bank	Res Sec Bus Ln 5yr Fxd	8.74	Nil	Nil	60000	1000000	30 yrs	Fixed

your guide to product excellence

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

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TERM LOAN SUMMARY - RESIDENTIAL PROPERTY:

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business loan star ratings



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"

Newcastle Permanent	Res Business Ln Fxd 5y	8.54			No min	No max	No max	Fixed
Savings & Loans CU SA	Business Loan 5yr Fxd	8.94 to 9.19	1875	625	50000	750000	25 yrs	Fixed
Savings & Loans CU SA	Business Loan	9.07 to 9.32	1875	625	50000	No max	25 yrs	Variable
St George Bank	Business Loan Variable	8.92 and higher	600	168	No min	No max	25 yrs	Variable
SUNCORP	Business Ln 5yr Fxd Res	9.00	2500	400	10000	No max	25 yrs	Fixed

business loan star ratings



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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	8.92	Variable	✗	25 yrs	48 hrs	✗	20000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★	SUPERIOR	(28.76)	LOW RANKING	(42.98)	71.73			
Business Loan 5yr	9.20 and higher	Fixed	✓	10 yrs	48 hrs	✓	20000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	SATISFACTORY	(31.86)	SATISFACTORY	(29.96)	61.82			
Residential Term Loan ★	LOW RANKING	(27.67)	SATISFACTORY	(31.62)	59.28			
Business Loan Var	9.45 and higher	Variable	✓	10 yrs	48 hrs	✓	20000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	LOW RANKING	(31.14)	SATISFACTORY	(29.96)	61.10			
Residential Term Loan ★	LOW RANKING	(27.04)	SATISFACTORY	(31.62)	58.66			
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	(34.96)	SATISFACTORY	(34.21)	69.17			
Residential Term Loan ★★	SATISFACTORY	(30.35)	STRONG	(36.26)	66.62			

AMP Banking

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

133030

Classic Variable Rate	8.57	Variable	✗	15 yrs	48 hrs	✓	40000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★	STRONG	(34.74)	SATISFACTORY	(29.18)	63.91			

ANZ Bank

<http://www.anz.com>

131314

Bus Mortgage Loan 5yr	9.32	Fixed	✗	30 yrs	24 hrs	✗	25000	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★	SATISFACTORY	(31.16)	STRONG	(33.81)	64.97			
Bus Mortgage Loan Var	9.12	Variable	✗	30 yrs	24 hrs	✗	25000	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★	SATISFACTORY	(31.82)	STRONG	(39.74)	71.56			
Business Credit Facility	10.05	Variable	✗	No max	24 hrs	✓	25000	3000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft ★★	STRONG	(25.48)	STRONG	(56.67)	82.15			
Residential Overdraft ★★	SATISFACTORY	(24.31)	STRONG	(56.61)	80.92			
Business Loan 5yr	8.24 to 10.14	Fixed	✓	15 yrs	24 hrs	✗	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★	SATISFACTORY	(35.36)	STRONG	(45.91)	81.27			
Residential Term Loan ★★	SATISFACTORY	(30.70)	STRONG	(48.94)	79.65			

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business loan star ratings



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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	9.12 to 10.25	Variable	✓	15 yrs	24 hrs	✗	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★★★★	SATISFACTORY	(34.20)	SUPERIOR	(51.85)	86.05		
Residential Term Loan	★★★★★	SATISFACTORY	(29.70)	SUPERIOR	(55.08)	84.77		

Business Overdraft	9.12 to 10.75	Variable	✓	No max	20 hrs	✓	2000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft	★★★★★	STRONG	(25.36)	SUPERIOR	(62.73)	88.09		
Residential Overdraft	★★★★★	SATISFACTORY	(24.20)	SUPERIOR	(62.67)	86.87		

Arab Bank Australia

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

1800-646-484

Business OD Base Rate	11.65 and higher	Variable	✗	1 yrs	72 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft	★★★	LOW RANKING	(19.70)	STRONG	(61.74)	81.43		
Residential Overdraft	★★★	LOW RANKING	(18.80)	STRONG	(61.85)	80.65		

Bananacoast Community CU

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

1300-653-555

Bus O/Draft Secured	10.45 to 12.50	Variable	✗	No max	24 hrs	✗	500	7000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft	★★★★★	SATISFACTORY	(23.52)	SUPERIOR	(62.88)	86.40		
Residential Overdraft	★★★★★	SATISFACTORY	(22.45)	SUPERIOR	(62.82)	85.27		

Business Loan 5yr Fixed	8.45 to 9.45	Fixed	✗	25 yrs	24 hrs	✗	500	7000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★	STRONG	(37.67)	SATISFACTORY	(31.04)	68.70		
Residential Term Loan	★★	STRONG	(32.71)	STRONG	(32.90)	65.61		

Business Loan Secured	7.87 to 17.45	Variable	✗	25 yrs	24 hrs	✗	500	7000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★★★★	STRONG	(36.66)	STRONG	(40.69)	77.34		
Residential Term Loan	★★★★★	SATISFACTORY	(31.83)	STRONG	(43.03)	74.86		

Bank of Queensland

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

1300-557-272

Term Loan Oth Sec Var	9.70 and higher	Variable	✗	15 yrs	48 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★	LOW RANKING	(30.32)	STRONG	(35.62)	65.93		

BankSA

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

131376

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							Min	Max

BankSA

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

131376

Business Loan Fixed 5yr	8.99	Fixed	✓	25 yrs	336 hrs	✗	30000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	STRONG	(32.63)	LOW RANKING	(25.49)	58.12			
Business Loan Variable	8.92	Variable	✓	25 yrs	336 hrs	✗	30000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	STRONG	(32.88)	LOW RANKING	(25.27)	58.15			
Business Maximiser	8.92	Variable	✓	No max	336 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★	STRONG	(28.18)	SATISFACTORY	(46.07)	74.24			
Commercial Loan Variable	9.80 to 12.25	Variable	✓	25 yrs	336 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	LOW RANKING	(26.11)	SATISFACTORY	(29.10)	55.21			

BankWest

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

131718

Business Bonus OD OthSec	9.63 and higher	Variable	✗	No max	48 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★	SATISFACTORY	(23.95)	STRONG	(56.33)	80.28			
<i>Residential Overdraft</i> ★★★	SATISFACTORY	(22.86)	STRONG	(56.33)	79.19			
Business Bonus OD ResSec	9.38 and higher	Variable	✗	No max	48 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★★★	SATISFACTORY	(23.36)	STRONG	(57.91)	81.27			
Business Edge Loan	8.34 and higher	Variable	✗	30 yrs	48 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	SATISFACTORY	(33.89)	SATISFACTORY	(31.47)	65.36			
<i>Residential Term Loan</i> ★★	SATISFACTORY	(29.43)	STRONG	(33.08)	62.51			
Business OD (all sec)	8.99 and higher	Variable	✗	No max	48 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★★	SATISFACTORY	(24.33)	STRONG	(58.61)	82.95			
<i>Residential Overdraft</i> ★★★	SATISFACTORY	(23.22)	STRONG	(58.67)	81.89			
Fxd Int Comm Ln 5yr	9.16 and higher	Fixed	✗	30 yrs	48 hrs	✗	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	SATISFACTORY	(31.38)	SATISFACTORY	(29.00)	60.38			
<i>Residential Term Loan</i> ★	LOW RANKING	(27.25)	SATISFACTORY	(30.97)	58.22			

Bendigo Bank

<http://www.bendigo.bank.com.au>

1300-366-666

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							Min	Max

Bendigo Bank

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

1300-366-666

Bus Solut All Sec 5yr	8.99	Fixed	✗	25 yrs	24 hrs	✗	20000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	STRONG (37.38)		LOW RANKING (27.66)		65.04			
Bus Solut All Sec Var	9.8	Variable	✗	25 yrs	24 hrs	✗	20000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	SATISFACTORY (34.39)		LOW RANKING (27.66)		62.04			
Bus Solut Res Sec 5yr	8.19	Fixed	✗	25 yrs	24 hrs	✗	20000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★	STRONG (35.51)		LOW RANKING (21.21)		56.72			

Citibank

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

132484

Comm Standard Var Offset	8.70 and higher	Variable	✗	15 yrs	24 hrs	✓	150000	1500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★	SATISFACTORY (33.15)		SATISFACTORY (34.64)		67.79			
Commercial Standard Var	8.50 and higher	Variable	✗	15 yrs	24 hrs	✓	150000	1500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	SATISFACTORY (33.79)		SATISFACTORY (30.61)		64.41			
Res Mortgage Power	8.13 to 8.83	Variable	✗	30 yrs	24 hrs	✓	50000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★★	SUPERIOR (30.00)		SATISFACTORY (46.37)		76.37			
Res Std Var Offset	7.86 to 8.56	Variable	✗	30 yrs	24 hrs	✓	50000	4000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★	SUPERIOR (37.48)		SATISFACTORY (31.08)		68.56			
Residential Fixed 5yrs	8.35	Fixed	✗	30 yrs	24 hrs	✓	50000	4000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★	STRONG (35.75)		LOW RANKING (23.77)		59.51			
Residential Standard Var	7.86 to 8.56	Variable	✗	30 yrs	24 hrs	✓	50000	4000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★	SUPERIOR (37.48)		SATISFACTORY (29.44)		66.92			

Commonwealth Bank

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

132224

BBL Var all sec other	9.70 and higher	Variable	✓	No max	12 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★★★★	LOW RANKING (30.18)		SUPERIOR (60.00)		90.18			

business loan star ratings



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							Min	Max

Commonwealth Bank

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

132224

BBL Var all sec secured	8.72 to 9.70	Variable	✓	No max	24 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★★★★	STRONG	(35.88)	SUPERIOR	(56.62)	92.51			
Residential Term Loan ★★★★★	SATISFACTORY	(31.16)	SUPERIOR	(60.00)	91.16			

Better Bus Ln 12mth Disc	7.44	Variable	✗	30 yrs	12 hrs	✓	100000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★★★	SUPERIOR	(40.00)	STRONG	(40.90)	80.90			

Better Bus Ln 5y Fxd oth	9.50 and higher	Fixed	✓	15 yrs	12 hrs	✓	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★★★★	LOW RANKING	(30.55)	STRONG	(49.88)	80.43			
Residential Term Loan ★★★★★	LOW RANKING	(26.53)	SUPERIOR	(53.13)	79.66			

Better Bus LnVar res sec	8.72	Variable	✗	30 yrs	24 hrs	✗	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★★★	STRONG	(34.19)	STRONG	(42.49)	76.68			

BetterBus Ln Fxd 5yr Res	8.59	Fixed	✗	30 yrs	12 hrs	✓	100000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★★★	STRONG	(34.70)	STRONG	(38.10)	72.80			

BetterBusEconomiser(res)	8.17	Variable	✗	30 yrs	12 hrs	✓	75000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★★★	STRONG	(36.46)	STRONG	(35.65)	72.12			

Bus Line of Cred Res Sec	8.22	Variable	✗	No max	18 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★★	LOW RANKING	(17.70)	STRONG	(58.16)	75.85			

Bus Overdraft (all sec)	9.62 and higher	Variable	✓	No max	24 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft ★★	SATISFACTORY	(22.42)	STRONG	(60.37)	82.79			
Residential Overdraft ★★	LOW RANKING	(21.40)	STRONG	(60.30)	81.70			

Business OD (res sec)	9.62	Variable	✗	N/A	18 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★★	SATISFACTORY	(24.34)	STRONG	(58.02)	82.35			

Community First CU

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

1300-132-277

Business Loan res sec	9.45	Variable	✗	10 yrs	48 hrs	✗	10000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★	SATISFACTORY	(31.80)	SATISFACTORY	(27.54)	59.34			

Greater Building Society

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

131386

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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	
Bus Ln (com sec) 49-60m	9.4	Fixed	✗	15 yrs	120 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan ★		STRONG	(36.71)	LOW RANKING	(26.48)	63.19	
Bus Ln (res sec) 49-60m	8.9	Fixed	✗	30 yrs	120 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Term Loan ★★		STRONG	(33.66)	SATISFACTORY	(28.85)	62.51	
Business Loan (com sec)	9.1	Variable	✗	15 yrs	120 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan ★		STRONG	(37.92)	LOW RANKING	(26.03)	63.95	
Business Loan (res sec)	8.6	Variable	✗	30 yrs	120 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Term Loan ★★		STRONG	(34.83)	SATISFACTORY	(26.93)	61.76	
Hume Building Society								
http://www.humebuild.com.au							02-6051-3233	
Business OD Comm Sec	10.75	Variable	✗	No max	48 hrs	✓	No min	1500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Overdraft ★★ ★		STRONG	(25.29)	SATISFACTORY	(55.90)	81.19	
Business OD Res Sec	9.75	Variable	✗	No max	48 hrs	✓	No min	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Overdraft ★★ ★ ★ ★		STRONG	(26.56)	STRONG	(60.13)	86.69	
Comm Ln 5yr Fxd Comm Sec	9.1	Fixed	✗	25 yrs	48 hrs	✓	No min	1500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan ★★		STRONG	(38.03)	SATISFACTORY	(30.34)	68.37	
Comm Ln 5yr Fxd Res Sec	8.1	Fixed	✗	25 yrs	48 hrs	✓	No min	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Term Loan ★★ ★		SUPERIOR	(37.09)	SATISFACTORY	(32.53)	69.62	
Commercial Ln (comm sec)	9.4	Variable	✗	25 yrs	48 hrs	✓	No min	1500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Commercial Term Loan ★★		STRONG	(36.82)	SATISFACTORY	(33.52)	70.34	
Commercial Ln (res sec)	8.4	Variable	✗	25 yrs	48 hrs	✓	No min	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
	Residential Term Loan ★★ ★		STRONG	(35.77)	STRONG	(35.81)	71.58	
IMB Limited								
http://www.imb.com.au							133462	

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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

IMB Limited

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

133462

Fully Drawn Ln Variable	8.50 and higher	Variable	✓	25 yrs	72 hrs	✓	No min	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★	SATISFACTORY	(34.47)	STRONG	(39.11)	73.58			
Residential Term Loan ★★	SATISFACTORY	(29.93)	STRONG	(41.06)	70.99			

ING Direct

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

133464

Comm Property Ln 5yr Fxd	9.25	Fixed	✓	5 yrs	48 hrs	✓	150000	200000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★	SATISFACTORY	(32.55)	LOW RANKING	(23.93)	56.48			
Comm PropertyLn Variable	8.75	Variable	✓	15 yrs	48 hrs	✓	150000	200000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	SUPERIOR	(39.63)	LOW RANKING	(23.38)	63.01			
Residential Term Loan ★	STRONG	(34.41)	LOW RANKING	(24.65)	59.06			

mecu

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

132888

Commercial OD (res sec)	8.65 to 10.15	Variable	✗	No max	48 hrs	✗	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★	STRONG	(27.44)	SATISFACTORY	(46.81)	74.25			
Commercial Property Loan	8.55 to 11.00	Variable	✗	30 yrs	48 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	SATISFACTORY	(34.72)	SATISFACTORY	(29.08)	63.80			
Residential Term Loan ★	SATISFACTORY	(30.15)	SATISFACTORY	(30.97)	61.12			

Members Equity Bank

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

131563

Res Sec Bus Ln 5yr Fxd	8.74	Fixed	✗	30 yrs	40 hrs	✗	60000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★	STRONG	(34.45)	LOW RANKING	(25.03)	59.47			
Res Sec Business Ln Var	8.24	Variable	✗	30 yrs	40 hrs	✗	60000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★	STRONG	(36.54)	SATISFACTORY	(25.82)	62.36			
Small Business Ln (com)	8.74	Variable	✗	20 yrs	40 hrs	✗	100000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★	STRONG	(39.46)	STRONG	(35.80)	75.26			
Residential Term Loan ★★	STRONG	(34.27)	STRONG	(37.46)	71.73			

nab

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

131312

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business loan star ratings



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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
nab									
http://www.national.com.au								131312	
Bus Opt Instl 5y Comm		9.65 and higher	Fixed	✓	15 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★★★★	LOW RANKING	(30.54)	STRONG		(48.92)	79.46		
Bus Opt Instl Ln Var Res		8.90 and higher	Variable	✓	30 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan	★★★★★	LOW RANKING	(28.39)	STRONG		(51.17)	79.56		
Bus Opt Instl Var Comm		9.85 and higher	Variable	✓	15 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★★★★	LOW RANKING	(30.01)	STRONG		(49.24)	79.26		
Bus Opts Instal 5y Res		9.45	Fixed	✓	30 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan	★★★★★	SATISFACTORY	(31.18)	STRONG		(49.19)	80.37		
Bus Opts Instal 5y Stand		8.95 and higher	Fixed	✓	15 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★★★★	SATISFACTORY	(32.54)	STRONG		(50.20)	82.74		
Residential Term Loan	★★★★★	LOW RANKING	(28.26)	STRONG		(53.02)	81.28		
Bus Opts Instal Var Std		7.55 and higher	Variable	✓	15 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan	★★★★★	STRONG	(37.45)	STRONG		(51.79)	89.24		
Residential Term Loan	★★★★★	SATISFACTORY	(32.52)	SUPERIOR		(54.67)	87.19		
Business OD (all sec)		9.55 to 14.05	Variable	✓	No max	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft	★★★★★	SATISFACTORY	(23.32)	STRONG		(62.51)	85.84		
Residential Overdraft	★★★★★	SATISFACTORY	(22.26)	STRONG		(62.48)	84.73		
Business OD com sec		10.9	Variable	✓	No max	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft	★★★★★	SATISFACTORY	(23.62)	STRONG		(62.51)	86.14		
Residential Overdraft	★★★★★	SATISFACTORY	(22.54)	STRONG		(62.48)	85.02		
Business OD res sec		9.9	Variable	✓	No max	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft	★★★★★	STRONG	(25.84)	STRONG		(62.51)	88.35		
Residential Overdraft	★★★★★	STRONG	(24.65)	STRONG		(62.48)	87.13		
Newcastle Permanent									
http://www.newcastlepermanent.com.au								131987	
Business Overdraft		8.61 and higher	Variable	✗	No max	72 hrs	✗	No min	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft	★★★	STRONG	(27.34)	SATISFACTORY		(51.35)	78.68		
Residential Overdraft	★★★	STRONG	(26.09)	SATISFACTORY		(51.32)	77.41		

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							Min	Max

Newcastle Permanent

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

131987

Comm Business Ln Fxd 5y	8.74	Fixed	✗	No max	72 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★	STRONG	(39.41)	SATISFACTORY	(31.39)	70.79			
Commercial Bus Ln Var	8.61	Variable	✗	No max	72 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★★★★	SUPERIOR	(40.00)	STRONG	(37.40)	77.40			
Res Business Ln Fxd 5y	8.54	Fixed	✗	No max	72 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★	STRONG	(35.26)	LOW RANKING	(25.22)	60.47			
Residential Bus Loan Var	8.34	Variable	✗	No max	72 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★	STRONG	(36.10)	SATISFACTORY	(30.14)	66.24			

RESI Mortgage Corp

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

136126

Comm Prop Ln 5yr Fixed	9.52	Fixed	✗	20 yrs	24 hrs	✓	100000	5000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	STRONG	(36.11)	SATISFACTORY	(30.40)	66.51			
Residential Term Loan ★★	SATISFACTORY	(31.35)	SATISFACTORY	(32.68)	64.03			
Commercial Property Loan	8.7	Variable	✗	20 yrs	24 hrs	✓	100000	5000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★	SUPERIOR	(39.48)	SATISFACTORY	(28.61)	68.10			
Residential Term Loan ★★	STRONG	(34.29)	SATISFACTORY	(30.49)	64.77			

Savings & Loans CU SA

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

131182

Business Latitude	9.21 to 9.46	Variable	✗	No max	48 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft ★★★★★	SUPERIOR	(28.52)	STRONG	(58.47)	86.99			
Residential Overdraft ★★★★★	STRONG	(27.22)	STRONG	(58.41)	85.63			
Business Latitude-40Free	9.21 to 9.46	Variable	✗	No max	48 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft ★★	SUPERIOR	(28.52)	SATISFACTORY	(54.55)	83.07			
Residential Overdraft ★★	STRONG	(27.22)	SATISFACTORY	(54.48)	81.70			
Business Loan	9.07 to 9.32	Variable	✗	25 yrs	48 hrs	✓	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★	STRONG	(36.06)	LOW RANKING	(25.34)	61.40			
Residential Term Loan ★	SATISFACTORY	(31.32)	SATISFACTORY	(26.76)	58.07			

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							Min	Max

Savings & Loans CU SA

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

131182

Business Loan 5yr Fxd	8.94 to 9.19	Fixed	✗	25 yrs	48 hrs	✓	50000	750000
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★	SATISFACTORY	(31.74)	LOW RANKING	(23.88)	55.62			

St George Bank

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

133555

Business Loan Fxd 5yrs	9.09 to 10.34	Fixed	✓	25 yrs	72 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★ ★	SATISFACTORY	(29.85)	STRONG	(39.71)	69.55			
Business Loan Variable	8.92 and higher	Variable	✓	25 yrs	72 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★	LOW RANKING	(28.45)	SATISFACTORY	(31.21)	59.66			
Business Maximiser	8.92 and higher	Variable	✓	No max	72 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★★ ★	STRONG	(24.46)	STRONG	(55.88)	80.34			
Comm Line of Credit	10.17 and higher	Variable	✓	No max	72 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft ★★	SATISFACTORY	(22.96)	SATISFACTORY	(55.39)	78.35			
Residential Overdraft ★★	SATISFACTORY	(21.91)	SATISFACTORY	(55.48)	77.39			
Commercial Loan Fxd 5yrs	9.59 to 10.84	Fixed	✓	15 yrs	72 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★ ★	SATISFACTORY	(32.22)	STRONG	(44.22)	76.43			
Residential Term Loan ★★ ★ ★	LOW RANKING	(27.97)	STRONG	(47.37)	75.35			
Commercial Loan Variable	9.80 and higher	Variable	✓	15 yrs	72 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★ ★	LOW RANKING	(29.80)	STRONG	(44.71)	74.51			
Residential Term Loan ★★ ★ ★	LOW RANKING	(25.87)	STRONG	(47.71)	73.58			
Commercial Overdraft	10.50 and higher	Variable	✓	No max	72 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft ★	SATISFACTORY	(22.61)	SATISFACTORY	(50.98)	73.59			
Residential Overdraft ★	LOW RANKING	(21.58)	SATISFACTORY	(51.04)	72.62			

SUNCORP

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

131155

Business Ln 5yr Fxd Res	9	Fixed	✗	25 yrs	24 hrs	✗	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★	SATISFACTORY	(31.97)	LOW RANKING	(23.56)	55.53			

business loan star ratings



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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 Variable Com	9.09 and higher	Variable	✓	20 yrs	120 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	SATISFACTORY	(31.50)	STRONG	(40.03)	71.52			
Business Ln Variable Res	8.94	Variable	✓	25 yrs	120 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★	SATISFACTORY	(32.18)	SATISFACTORY	(30.94)	63.11			
Business Lns 5yrFxd Comm	9.15 and higher	Fixed	✓	15 yrs	120 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	SATISFACTORY	(31.33)	STRONG	(45.20)	76.52			
Business OD (com sec)	9.59 and higher	Variable	✗	No max	24 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★	LOW RANKING	(20.58)	SATISFACTORY	(52.47)	73.05			
Business OD (res sec)	9.44 and higher	Variable	✗	No max	24 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★	LOW RANKING	(19.86)	SATISFACTORY	(50.28)	70.14			
Line of Credit (com sec)	9.19 and higher	Variable	✗	No max	24 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★	LOW RANKING	(21.21)	SATISFACTORY	(54.04)	75.25			
Line of Credit (res sec)	9.04 and higher	Variable	✗	No max	24 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★★	LOW RANKING	(20.47)	SATISFACTORY	(55.72)	76.19			

Warwick Credit Union

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

07-4660-5000

Bus OD 1st Mortgage Sec	9.25 to 11.25	Variable	✗	No max	48 hrs	✓	5000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★	STRONG	(26.64)	SATISFACTORY	(52.60)	79.23			
<i>Residential Overdraft</i> ★★	STRONG	(25.42)	SATISFACTORY	(52.65)	78.07			
Business Loan Variable	8.75 to 11.10	Variable	✗	20 yrs	48 hrs	✓	5000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	SATISFACTORY	(34.56)	SATISFACTORY	(30.55)	65.11			
<i>Residential Term Loan</i> ★★	SATISFACTORY	(30.01)	SATISFACTORY	(32.23)	62.24			

Westpac

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

131900

Bank Bill 5yr Fixed	8.44 to 10.34	Fixed	✓	No max	24 hrs	✓	100000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	SATISFACTORY	(35.51)	STRONG	(44.27)	79.78			
<i>Residential Term Loan</i> ★★	SATISFACTORY	(30.83)	STRONG	(47.25)	78.09			

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								Min	Max
Westpac									
http://www.westpac.com.au								131900	
Bank Bill Business Var		7.77 to 9.67	Variable	✗	No max	24 hrs	✓	100000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★★★★		STRONG	(38.11)	STRONG	(47.36)	85.47			
Residential Term Loan ★★★★★		STRONG	(33.10)	STRONG	(50.26)	83.36			
Bus Overdraft com sec		9.60 to 10.35	Variable	✓	No max	24 hrs	✓	No min	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Overdraft ★★★★★		STRONG	(25.81)	STRONG	(59.88)	85.68			
Bus Overdraft res sec		9.6	Variable	✗	No max	24 hrs	✓	No min	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Overdraft ★★★★★		STRONG	(25.84)	SUPERIOR	(62.74)	88.58			
Business Loan 5y com sec		9.10 to 9.60	Fixed	✗	15 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★★		STRONG	(35.81)	SATISFACTORY	(35.34)	71.14			
Business Loan 5y res sec		9.1	Fixed	✗	25 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★		STRONG	(32.68)	STRONG	(38.41)	71.09			
Business LoanVar com sec		8.74 to 9.24	Variable	✗	15 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★★★★		STRONG	(37.18)	STRONG	(39.39)	76.58			
Business LoanVar res sec		8.74	Variable	✗	25 yrs	24 hrs	✓	20000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★★★		STRONG	(34.01)	STRONG	(42.13)	76.14			
Business One Ln bus sec		7.88 to 9.78	Variable	✗	No max	24 hrs	✓	100000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★★★★		STRONG	(36.25)	STRONG	(49.00)	85.25			
Business One Ln com sec		7.88 to 9.58	Variable	✓	No max	24 hrs	✓	100000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Commercial Term Loan ★★★		STRONG	(36.51)	STRONG	(39.81)	76.31			
Business One Ln res sec		7.88 to 9.18	Variable	✗	No max	24 hrs	✓	100000	No max
		COST RATING		FEATURES RATING		TOTAL SCORE			
Residential Term Loan ★★★★★		SATISFACTORY	(32.37)	STRONG	(42.78)	75.15			

business deposit account star ratings



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-	6.80%
Bank of Queensland	Business WebSavings Acc	Nil	No min	Daily	Monthly	✓	✗	BBB+	6.65%
BankWest	Business Telenet SaverAc	Nil	No min	Daily	Monthly	✗	✗	AA-	6.85%
BankWest	Business Bonus	Nil	No min	Daily	Monthly	✓	✓	AA-	6.10%
Capricornia CU	E \$aver Business Account	5.00m	1.00	Daily	Monthly	✓	✗	Not rated	6.60%
Commonwealth Bank	Business Online Saver	Nil	No min	Daily	Monthly	✗	✗	AA	6.65%
nab	Business Cash Maximiser	Nil	10000.00	Daily	Monthly	✗	✗	AA	6.55%
RaboPlus	Business Savings Account	Nil	1.00	Daily	Monthly	✗	✗	AAA	7.25%
Savings & Loans CU SA	Business Online	Nil	No min	Daily	Monthly	✗	✗	Not rated	6.20%
St George Bank	Express Saver Business	Nil	No min	Daily	Monthly	✗	✗	A+	6.45%
SUNCORP	Bus Investment Ac Option	Nil	No min	Daily	Monthly	✓	✗	A+	6.65%
Westpac	Business Max-i Bonus	Nil	No min	Daily	Monthly	✓	✗	AA	6.85%
Westpac	Business Max-i Direct	Nil	1.00	Daily	Monthly	✓	✗	AA	6.50%

★★★★★ "excellent value"

ANZ Bank	Premium Business Cash Ac	10.00m	20000.00	Daily	Monthly	✓	✓	AA	6.35%
ANZ Bank	Business Cash Management	2.50m	2000.00	Daily	Monthly	✓	✓	AA	5.60%
Bank of Queensland	Business Investment Acc	5.00m	1.00	Daily	Monthly	✓	✓	BBB+	6.35%
Community First CU	FirstBiz Online Savings	Nil	No min	Daily	Monthly	✗	✗	Not rated	6.70%
ING Direct	Business Optimiser	Nil	No min	Daily	Monthly	✗	✗	AA	6.35%
Members Equity Bank	Business Investment Acct	Nil	No min	Daily	Monthly	✗	✗	BBB	6.70%
Newcastle Permanent	Business Cash Management	Nil	No min	Daily	Monthly	✓	✓	BBB+	6.10%
Savings & Loans CU SA	Business Cash Manager	Nil	No min	Daily	Monthly	✓	✓	Not rated	6.50%
SUNCORP	Business Investment	Nil	No min	Daily	Monthly	✓	✗	A+	5.50%
Westpac	Business Flexi	Nil	No min	Daily	Monthly	✓	✓	AA	6.00%

★★★ "strong value"

ANZ Bank	Business Extra Account	15.00m	No min	Daily	Quarterly	✓	✓	AA	4.00%
Arab Bank Australia	Premium Business Chq A/C	10.00m	1.00	Daily	Monthly	✓	✓	A-	5.00%
Bank of Queensland	Business Management Acc	15.00m	1.00	Daily	Monthly	✓	✓	BBB+	4.35%
BankSA	Business Cheque Ac Plus	10.00m	1.00	Daily	Monthly	✓	✓	A+	3.90%
Bendigo Bank	Business Solutions	10.00m	1.00	Daily	Monthly	✓	✓	BBB+	3.05%
Commonwealth Bank	Premium Business Account	15.00m	No min	Daily	Monthly	✓	✓	AA	3.90%
Greater Building Society	Business Access Account	Nil	1.00	Daily	Semi-Annually	✓	✓	BBB+	4.00%
HSBC	Business Cheque Account	20.00m	1000.00	Daily	Quarterly	✓	✗	AA	4.65%
Hume Building Society	Business Account	Nil	1.00	Daily	Quarterly	✓	✓	Not rated	2.75%
Landmark Finance	Rural Flexi Cheque Ac	Nil	1000.00	Daily	Monthly	✓	✓	Not rated	4.35%
nab	Business Management A/c	20.00m	No min	Daily	Monthly	✓	✓	AA	3.85%
nab	Business Investment Ac	20.00m	50000.00	Daily	Monthly	✗	✗	AA	5.25%
Newcastle Permanent	Business Cheque Account	10.00m	No min	Daily	Quarterly	✓	✓	BBB+	3.70%

your guide to product excellence

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HIGH SAVER SUMMARY:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf

business deposit account star ratings



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				

★★★

"strong value"

St George Bank	Bus Cheque Account Plus	10.00m	No min	Daily	Monthly	✓	✓	A+	3.90%
St George Bank	Freedom Business Account	10.00m	No min	Daily	Semi-Annually	✓	✓	A+	3.25%
SUNCORP	Business Management AC	20.00m	No min	Daily	Monthly	✓	✓	A+	4.00%
Westpac	Business One - Med Plan	20.00m	1.00	Daily	Monthly	✓	✓	AA	4.40%

★★

"average value"

Adelaide Bank	Business Cheque Account	10.00m	500.00	Daily	Monthly	✓	✓	BBB+	3.75%
ANZ Bank	Negotiator Account	15.00m	No min	Daily	Monthly	✓	✓	AA	2.92%
Bananacoast Community	Business Cheque AC S11	20.00m	No min	Daily	Semi-Annually	✓	✓	Not rated	3.80%
BankSA	Freedom Business	10.00m	1.00	Daily	Semi-Annually	✓	✓	A+	3.25%
Community CPS Australi	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	Not rated	3.50%
Landmark Finance	Flat Chat Account	4.00m	1000.00	Daily	Monthly	✓	✓	Not rated	3.00%
TIO Banking	Business Saver	Nil	No min	Daily	Quarterly	✓	✓	Not rated	2.75%
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	Daily	Monthly	✓	✓	Not rated	2.00%
Westpac	Business One - High Plan	50.00m	1.00	Daily	Monthly	✓	✓	AA	4.40%

★

"satisfactory value"

ABS Building Society	Business Class S30	Nil	1.00	Daily	Semi-Annually	✓	✓	Not rated	1.00%
B & E	Business Saver S30	Nil	50.00	Daily	Monthly	✓	✓	Not rated	1.75%
BankWest	Business Cheque Account	5.00m	No min	N/A	N/A	✓	✓	AA-	0.00%
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	0.75%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	N/A	N/A	✓	✓	AA	0.00%
Holiday Coast CU	Business Access AC S8	Nil	No min	Daily	Monthly	✓	✓	Not rated	0.85%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	Daily	Monthly	✓	✓	Not rated	0.10%
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%
RTA Staff CU	Business Account S50	Nil	No min	Daily	Annually	✓	✓	Not rated	0.15%
SUNCORP	Business Standard	Nil	No min	N/A	N/A	✓	✓	A+	0.00%
Westpac	Business One - Low Plan	6.50m	1.00	N/A	N/A	✓	✓	AA	0.00%

business deposit account star rating



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
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★★★★★

"superior value"

ANZ Bank	Business Cash Management	2.50m	2000.00	✓	✓	✓	✗	1600.00/d	0.50%
BankWest	Business Bonus	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Bendigo Bank	Business Solutions	10.00m	1.00	✓	✓	✓	✓	1000.00/d	0.20%
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	0.95%
Savings & Loans CU SA	Business Cash Manager	Nil	No min	✓	✓	✓	✗	1000.00/d	2.95%
SUNCORP	Business Management AC	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%

★★★★★

"excellent value"

ANZ Bank	Negotiator Account	15.00m	No min	✓	✓	✓	✗	1600.00/d	2.92%
B & E	Business Saver S30	Nil	50.00	✓	✓	✓	✓	1500.00/d	0.75%
Bendigo Bank	Business Account	Nil	1.00	✓	✓	✓	✓	1000.00/d	0.05%
Greater Building Society	Business Access Account	Nil	1.00	✓	✓	✓	✗	1000.00/d	1.00%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	✓	✓	✓	✓	1000.00/d	0.25%
Landmark Finance	Rural Flexi Cheque Ac	Nil	1000.00	✓	✓	✓	✗	1000.00/d	1.35%
Newcastle Permanent	Business Cheque Account	10.00m	No min	✓	✓	✓	✗	1000.00/d	0.45%
St George Bank	Freedom Business Account	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.05%
St George Bank	Bus Cheque Account Plus	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.10%
SUNCORP	Business Investment	Nil	No min	✓	✗	✓	✓	N/A	0.00%
Westpac	Business One - Med Plan	20.00m	1.00	✓	✓	✓	✓	2000.00/d	0.01%

★★★

"strong value"

ANZ Bank	Premium Business Cash Ac	10.00m	20000.00	✓	✓	✓	✗	1600.00/d	0.00%
ANZ Bank	Business Extra Account	15.00m	No min	✓	✓	✓	✗	1600.00/d	0.10%
Bananacoast Community	Business Cheque AC S11	20.00m	No min	✓	✓	✓	✓	1000.00/d	1.40%
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%
Hume Building Society	Business Account	Nil	1.00	✓	✓	✓	✓	2000.00/d	0.50%
IMB Limited	Business Transact Ac S25	6.00m	No min	✓	✓	✓	✗	1000.00/d	0.25%
Landmark Finance	Flat Chat Account	4.00m	1000.00	✓	✓	✓	✗	1000.00/d	0.50%
nab	Business Management A/c	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.01%
Newcastle Permanent	Business Cash Management	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%

★★

"average value"

Arab Bank Australia	Premium Business Chq A/C	10.00m	1.00	✗	✓	✓	✗	1000.00/d	3.35%
Austral Credit Union	Business Cheque Account	5.00m	No min	✓	✓	✓	✗	1000.00/d	0.00%
BankWest	Business Cheque Account	5.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	✓	✓	✓	✓	1000.00/d	0.10%
SUNCORP	Business Cheque	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Westpac	Business One - High Plan	50.00m	1.00	✓	✓	✓	✓	2000.00/d	0.01%
Westpac	Business One - Low Plan	6.50m	1.00	✓	✓	✓	✓	2000.00/d	0.00%

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HIGH TRANSACTOR SUMMARY:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf

business deposit account star rating



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"									
ANZ Bank	Business Classic Account	10.00m	No min	✓	✓	✓	✗	1600.00/d	0.00%
Bank of Queensland	Business Management Acc	15.00m	1.00	✗	✓	✓	✗	1000.00/d	1.35%
BankSA	Freedom Business	10.00m	1.00	✓	✓	✓	✓	2000.00/d	0.05%
Capricornia CU	Business Banking Account	5.00m	No min	✓	✓	✓	✗	1000.00/d	0.00%
HSBC	Business Cheque Account	20.00m	1000.00	✓	✗	✓	✓	N/A	0.00%
ING Direct	Business Optimiser	Nil	No min	✓	✗	✓	✗	N/A	6.35%
nab	Business Investment Ac	20.00m	50000.00	✓	✗	✓	✓	N/A	0.01%
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	0.07%
Savings & Loans CU SA	Business Access Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%
SUNCORP	Business Standard	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	✓	✓	✓	✗	1000.00/d	1.50%
Westpac	Business Flexi	Nil	No min	✓	✓	✗	✓	2000.00/d	0.00%

business deposit account star ratings



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-	6.80%
BankWest	Business Telenet SaverAc	Nil	No min	Daily	Monthly	✗	✗	AA-	6.85%
Capricornia CU	E \$aver Business Account	5.00m	1.00	Daily	Monthly	✓	✗	Not rated	6.60%
Community First CU	FirstBiz Online Savings	Nil	No min	Daily	Monthly	✗	✗	Not rated	6.70%
ING Direct	Business Optimiser	Nil	No min	Daily	Monthly	✗	✗	AA	6.35%
Members Equity Bank	Business Investment Acct	Nil	No min	Daily	Monthly	✗	✗	BBB	6.70%
RaboPlus	Business Savings Account	Nil	1.00	Daily	Monthly	✗	✗	AAA	7.25%
Savings & Loans CU SA	Business Online	Nil	No min	Daily	Monthly	✗	✗	Not rated	6.20%
St George Bank	Express Saver Business	Nil	No min	Daily	Monthly	✗	✗	A+	6.45%
SUNCORP	Bus Investment Ac Option	Nil	No min	Daily	Monthly	✓	✗	A+	6.65%
Westpac	Business Max-i Direct	Nil	1.00	Daily	Monthly	✓	✗	AA	5.90%
★★★★ "excellent value"									
Arab Bank Australia	Premium Business Chq A/C	10.00m	1.00	Daily	Monthly	✓	✓	A-	4.50%
Bank of Queensland	Business WebSavings Acc	Nil	No min	Daily	Monthly	✓	✗	BBB+	6.60%
BankWest	Business Bonus	Nil	No min	Daily	Monthly	✓	✓	AA-	5.60%
Commonwealth Bank	Business Online Saver	Nil	No min	Daily	Monthly	✗	✗	AA	6.65%
nab	Business Cash Maximiser	Nil	10000.00	Daily	Monthly	✗	✗	AA	6.45%
Newcastle Permanent	Business Cash Management	Nil	No min	Daily	Monthly	✓	✓	BBB+	5.00%
Savings & Loans CU SA	Business Cash Manager	Nil	No min	Daily	Monthly	✓	✓	Not rated	3.70%
Westpac	Business Max-i Bonus	Nil	No min	Daily	Monthly	✓	✗	AA	6.85%
★★★ "strong value"									
ANZ Bank	Negotiator Account	15.00m	No min	Daily	Monthly	✓	✓	AA	2.92%
★★ "average value"									
ANZ Bank	Business Cash Management	2.50m	2000.00	Daily	Monthly	✓	✓	AA	2.10%
Bank of Queensland	Business Investment Acc	5.00m	1.00	Daily	Monthly	✓	✓	BBB+	4.55%
Bank of Queensland	Business Management Acc	15.00m	1.00	Daily	Monthly	✓	✓	BBB+	2.85%
Commonwealth Bank	Premium Business Account	15.00m	No min	Daily	Monthly	✓	✓	AA	1.85%
Greater Building Society	Business Access Account	Nil	1.00	Daily	Semi-Annually	✓	✓	BBB+	3.00%
Newcastle Permanent	Business Cheque Account	10.00m	No min	Daily	Quarterly	✓	✓	BBB+	2.80%
St George Bank	Bus Cheque Account Plus	10.00m	No min	Daily	Monthly	✓	✓	A+	1.60%
SUNCORP	Business Management AC	20.00m	No min	Daily	Monthly	✓	✓	A+	1.50%
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	Daily	Monthly	✓	✓	Not rated	2.00%
Westpac	Business Flexi	Nil	No min	Daily	Monthly	✓	✓	AA	4.00%
★ "satisfactory value"									
ANZ Bank	Business Extra Account	15.00m	No min	Daily	Quarterly	✓	✓	AA	1.30%
ANZ Bank	Premium Business Cash Ac	10.00m	20000.00	Daily	Monthly	✓	✓	AA	2.00%
B & E	Business Saver S30	Nil	50.00	Daily	Monthly	✓	✓	Not rated	1.00%
Bananacoast Community	Business Cheque AC S11	20.00m	No min	Daily	Semi-Annually	✓	✓	Not rated	2.00%

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LOW SAVER SUMMARY:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf

business deposit account star ratings



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"									
BankSA	Business Cheque Ac Plus	10.00m	1.00	Daily	Monthly	✓	✓	A+	1.60%
BankWest	Business Cheque Account	5.00m	No min	N/A	N/A	✓	✓	AA-	0.00%
Bendigo Bank	Business Account	Nil	1.00	Daily	Monthly	✓	✓	BBB+	0.05%
Bendigo Bank	Business Solutions	10.00m	1.00	Daily	Monthly	✓	✓	BBB+	1.75%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	N/A	N/A	✓	✓	AA	0.00%
Community CPS Australi	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	Not rated	1.50%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	Daily	Quarterly	✓	✓	BBB+	0.25%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	Daily	Monthly	✓	✓	Not rated	0.10%
HSBC	Business Cheque Account	20.00m	1000.00	Daily	Quarterly	✓	✗	AA	3.40%
Hume Building Society	Business Account	Nil	1.00	Daily	Quarterly	✓	✓	Not rated	0.75%
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%
Landmark Finance	Flat Chat Account	4.00m	1000.00	Daily	Monthly	✓	✓	Not rated	1.00%
Landmark Finance	Rural Flexi Cheque Ac	Nil	1000.00	Daily	Monthly	✓	✓	Not rated	1.60%
nab	Business Management A/c	20.00m	No min	Daily	Monthly	✓	✓	AA	1.25%
RTA Staff CU	Business Account S50	Nil	No min	Daily	Annually	✓	✓	Not rated	0.10%
St George Bank	Freedom Business Account	10.00m	No min	Daily	Semi-Annually	✓	✓	A+	0.50%
SUNCORP	Business Cheque	10.00m	No min	N/A	N/A	✓	✓	A+	0.00%
SUNCORP	Business Standard	Nil	No min	N/A	N/A	✓	✓	A+	0.00%
SUNCORP	Business Investment	Nil	No min	Daily	Monthly	✓	✗	A+	2.00%
TIO Banking	Business Saver	Nil	No min	Daily	Quarterly	✓	✓	Not rated	1.75%
Westpac	Business One - Low Plan	6.50m	1.00	N/A	N/A	✓	✓	AA	0.00%
Westpac	Business One - Med Plan	20.00m	1.00	Daily	Monthly	✓	✓	AA	2.25%

business deposit account star rating



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
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★★★★★

"superior value"

ANZ Bank	Business Cash Management	2.50m	2000.00	✓	✓	✓	✗	1600.00/d	0.50%
BankWest	Business Bonus	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	2000.00/d	0.00%
Savings & Loans CU SA	Business Cash Manager	Nil	No min	✓	✓	✓	✗	1000.00/d	2.95%

★★★★★

"excellent 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%
Greater Building Society	Business Access Account	Nil	1.00	✓	✓	✓	✗	1000.00/d	1.00%
SUNCORP	Business Investment	Nil	No min	✓	✗	✓	✓	N/A	0.00%

★★★★

"strong value"

B & E	Business Saver S30	Nil	50.00	✓	✓	✓	✓	1500.00/d	0.75%
BankWest	Business Cheque Account	5.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Coastline Credit Union	Business Access S7	5.00m	1.00	✓	✓	✓	✓	1000.00/d	0.10%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	✓	✓	✓	✓	1000.00/d	0.25%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	✓	✓	✓	✓	1000.00/d	0.10%
Hume Building Society	Business Account	Nil	1.00	✓	✓	✓	✓	2000.00/d	0.50%
IMB Limited	Business Transact Ac S25	6.00m	No min	✓	✓	✓	✗	1000.00/d	0.25%
Landmark Finance	Rural Flexi Cheque Ac	Nil	1000.00	✓	✓	✓	✗	1000.00/d	1.35%
Newcastle Permanent	Business Cash Management	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%
RTA Staff CU	Business Account S50	Nil	No min	✓	✓	✓	✗	1000.00/d	0.07%
Savings & Loans CU SA	Business Access Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%
St George Bank	Bus Cheque Account Plus	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.10%
St George Bank	Freedom Business Account	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.05%
SUNCORP	Business Standard	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Westpac	Business One - Low Plan	6.50m	1.00	✓	✓	✓	✓	2000.00/d	0.00%
Westpac	Business Flexi	Nil	No min	✓	✓	✗	✓	2000.00/d	0.00%

★★

"average value"

ANZ Bank	Business Extra Account	15.00m	No min	✓	✓	✓	✗	1600.00/d	0.10%
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%
Commonwealth Bank	Premium Business Account	15.00m	No min	✓	✓	✓	✓	2000.00/d	0.95%
Community CPS Australi	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.15%
Fire Services CU	Business AC S21	5.00m	No min	✓	✓	✓	✗	500.00/d	0.10%
Landmark Finance	Flat Chat Account	4.00m	1000.00	✓	✓	✓	✗	1000.00/d	0.50%
Newcastle Permanent	Business Cheque Account	10.00m	No min	✓	✓	✓	✗	1000.00/d	0.45%
SUNCORP	Business Cheque	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
TIO Banking	Business Saver	Nil	No min	✓	✓	✓	✗	1000.00/d	1.25%

★

"satisfactory value"

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LOW TRANSACTOR SUMMARY:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf

business deposit account star rating



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"									
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	3.35%
Austral Credit Union	Business Cheque Account	5.00m	No min	✓	✓	✓	✗	1000.00/d	0.00%
Bank of Queensland	Business Investment Acc	5.00m	1.00	✗	✓	✓	✗	1000.00/d	1.60%
Bank of Queensland	Business Cheque Account	6.00m	1.00	✗	✓	✓	✗	1000.00/d	0.00%
Bank of Queensland	Everyday Business Acc	10.00m	No min	✗	✓	✓	✗	1000.00/d	0.00%
BankSA	Freedom Business	10.00m	1.00	✓	✓	✓	✓	2000.00/d	0.05%
Capricornia CU	Business Banking Account	5.00m	No min	✓	✓	✓	✗	1000.00/d	0.00%
Holiday Coast CU	Business Access AC S8	Nil	No min	✓	✓	✓	✓	1000.00/d	0.08%
Home Building Society	Business Transaction Ac	10.00m	No min	✓	✓	✓	✗	1000.00/d	0.10%
Manly Warringah CU	Bus Access Account S40	4.00m	No min	✓	✓	✓	✗	1000.00/d	0.05%
nab	Business Cheque Account	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
SUNCORP	Business Management AC	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	✓	✓	✓	✗	1000.00/d	1.50%
Westpac	Business One - Med Plan	20.00m	1.00	✓	✓	✓	✓	2000.00/d	0.01%

business deposit account star ratings



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	✓	✓	✓	✓	0.50%	1.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★	Satisfactory (27.29)		Low ranking (15.38)		42.67			
Adelaide Bank									
http://www.adelaidebank.com.au									
Business Cheque Account	★★	10.00m	500.00	✓	✓	✓	✓	1.00%	3.75%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★	Satisfactory (42.28)		Low ranking (14.87)		57.15			
AMP Banking									
http://www.ampbanking.com.au									
Business eASYSAVER	★★★★★	Nil	No min	✓	✗	✗	✗	6.80%	6.80%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Superior (66.8)		Satisfactory (19.66)		86.47			
Internet Low Saver	★★★★★	Superior (67.5)		Satisfactory (19.66)		87.16			
ANZ Bank									
http://www.anz.com									
Business Cash Management	★★★★★	2.50m	2000.00	✓	✓	✓	✓	2.10%	5.60%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Strong (57.28)		Strong (23.16)		80.44			
High Transactor	★★★★★	Strong (27.18)		Strong (55.9)		83.08			
Internet Low Saver	★★★	Strong (26.5)		Strong (23.16)		49.65			
Low Transactor	★★★★★	Strong (45.29)		Strong (41.53)		86.82			
Business Classic Account	★	10.00m	No min	✓	✓	✓	✓	0.00%	0.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
High Transactor	★	Low ranking (20.8)		Satisfactory (46.21)		67.01			
Low Transactor	★	Satisfactory (35.69)		Strong (34.75)		70.44			
Business Extra Account	★★★★	15.00m	No min	✓	✓	✓	✓	1.30%	4.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★	Satisfactory (39.61)		Strong (22.14)		61.75			
High Transactor	★★★	Satisfactory (21.23)		Strong (53.35)		74.58			
Internet Low Saver	★	Low ranking (18.33)		Strong (22.14)		40.46			
Low Transactor	★★	Low ranking (31.22)		Strong (39.74)		70.97			

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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	(32.91)	Strong	(21.9)	54.81			
High Transactor	★★★★	Satisfactory	(22.89)	Strong	(52.75)	75.64			
Internet Low Saver	★★★★	Strong	(34.85)	Strong	(21.9)	56.75			
Low Transactor	★★	Low ranking	(33)	Strong	(39.33)	72.33			

Premium Business Cash Ac	★★★★★	10.00m	20000.00	✓	✓	✓	✓	2.00%	6.35%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Strong	(52.01)	Strong	(23.75)	75.77			
High Transactor	★★★★	Low ranking	(14.34)	Strong	(57.38)	71.72			
Internet Low Saver	★	Satisfactory	(23.24)	Strong	(23.75)	46.99			
Low Transactor	★★	Low ranking	(29.47)	Strong	(42.57)	72.04			

Arab Bank Australia

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

Premium Business Chq A/C	★★★★	10.00m	1.00	✓	✓	✓	✓	4.50%	5.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★	Strong	(50.92)	Satisfactory	(18.39)	69.31			
High Transactor	★★	Strong	(30.86)	Low ranking	(40.39)	71.25			
Internet Low Saver	★★★★	Strong	(42.72)	Low ranking	(18.39)	61.11			
Low Transactor	★	Satisfactory	(40.74)	Low ranking	(28.97)	69.72			

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	(30.71)	Low ranking	(38.76)	69.46			
Low Transactor	★	Strong	(42.16)	Low ranking	(27.58)	69.74			

B & E

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

Business Saver S30	★	Nil	50.00	✓	✓	✓	✓	1.00%	1.75%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★	Satisfactory	(30.83)	Satisfactory	(18.24)	49.07			
High Transactor	★★★★	Strong	(31.79)	Satisfactory	(45.48)	77.27			
Internet Low Saver	★	Strong	(25.96)	Satisfactory	(18.24)	44.21			
Low Transactor	★★★	Strong	(45.87)	Satisfactory	(31.99)	77.86			

Bananacoast Community CU

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

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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	✓	✓	✓	✓	2.00%	3.80%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★	Satisfactory	(37.62)	Satisfactory	(19.02)	56.64			
<i>High Transactor</i> ★★★	Strong	(26.47)	Strong	(47.29)	73.76			
<i>Internet Low Saver</i> ★	Satisfactory	(22.45)	Satisfactory	(19.02)	41.47			

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> ★	Satisfactory	(40.88)	Low ranking	(26.68)	67.55			

Business Investment Acc	5.00m	1.00	✓	✓	✓	✓	4.55%	6.35%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(61.16)	Satisfactory	(18.28)	79.44			
<i>Internet Low Saver</i> ★★	Strong	(36.5)	Satisfactory	(18.28)	54.79			
<i>Low Transactor</i> ★	Satisfactory	(34.77)	Satisfactory	(32.75)	67.51			

Business Management Acc	15.00m	1.00	✓	✓	✓	✓	2.85%	4.35%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(48.03)	Satisfactory	(18.86)	66.89			
<i>High Transactor</i> ★	Satisfactory	(22.43)	Satisfactory	(45.64)	68.08			
<i>Internet Low Saver</i> ★★	Strong	(31.65)	Satisfactory	(18.86)	50.50			

Business WebSavings Acc	Nil	No min	✓	✓	✗	✗	6.60%	6.65%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★★	Strong	(66.12)	Strong	(21.73)	87.86			
<i>Internet Low Saver</i> ★★★★★★	Strong	(51.01)	Strong	(21.73)	72.75			

Everyday Business Acc	10.00m	No min	✓	✓	✓	✓	0.00%	0.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Low Transactor</i> ★	Satisfactory	(41.34)	Low ranking	(27.09)	68.43			

BankSA

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

Business Cheque Ac Plus	10.00m	1.00	✓	✓	✓	✓	1.60%	3.90%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Satisfactory	(44.16)	Low ranking	(16.1)	60.25			
<i>Internet Low Saver</i> ★	Satisfactory	(24.42)	Low ranking	(16.1)	40.51			

Freedom Business	10.00m	1.00	✓	✓	✓	✓	0.50%	3.25%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★	Satisfactory	(40)	Low ranking	(16.81)	56.80			
<i>High Transactor</i> ★	Satisfactory	(22.88)	Satisfactory	(41.69)	64.57			
<i>Low Transactor</i> ★	Satisfactory	(38.84)	Satisfactory	(29.58)	68.43			

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							\$25,000	\$100,000

BankWest

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

Business Bonus		Nil	No min	✓	✓	✓	✓	5.60%	6.10%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★★★	Strong	(62.75)	Strong	(25.92)	88.67			
<i>High Transactor</i>	★★★★★	Strong	(26.75)	Strong	(55.44)	82.19			
<i>Internet Low Saver</i>	★★★★★	Strong	(33.45)	Strong	(25.92)	59.37			
<i>Low Transactor</i>	★★★★★	Strong	(45.57)	Strong	(41.63)	87.20			

Business Cheque Account		5.00m	No min	✓	✓	✓	✓	0.00%	0.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★	Low ranking	(18.25)	Strong	(21.97)	40.22			
<i>High Transactor</i>	★★	Satisfactory	(23.37)	Satisfactory	(45.58)	68.95			
<i>Internet Low Saver</i>	★	Low ranking	(18.25)	Strong	(21.97)	40.22			
<i>Low Transactor</i>	★★★	Satisfactory	(41.92)	Strong	(34.73)	76.65			

Business Telenet SaverAc		Nil	No min	✓	✗	✗	✗	6.85%	6.85%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★★★	Superior	(67.04)	Strong	(23.35)	90.39			
<i>Internet Low Saver</i>	★★★★★	Superior	(67.86)	Satisfactory	(23.35)	91.21			

Bendigo Bank

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

Business Account		Nil	1.00	✓	✓	✓	✓	0.05%	0.05%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★	Low ranking	(17.04)	Strong	(24)	41.03			
<i>High Transactor</i>	★★★★	Low ranking	(19.72)	Superior	(58)	77.72			
<i>Internet Low Saver</i>	★★	Low ranking	(17.16)	Strong	(24)	41.15			
<i>Low Transactor</i>	★★★★	Satisfactory	(39.06)	Superior	(43)	82.06			

Business Solutions		10.00m	1.00	✓	✓	✓	✓	1.75%	3.05%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★	Satisfactory	(36.33)	Strong	(24)	60.33			
<i>High Transactor</i>	★★★★★	Satisfactory	(22.38)	Superior	(58)	80.38			
<i>Internet Low Saver</i>	★	Satisfactory	(21.09)	Strong	(24)	45.09			
<i>Low Transactor</i>	★★★★	Satisfactory	(38.1)	Superior	(43)	81.10			

Capricornia CU

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

Business Banking Account		5.00m	No min	✓	✓	✓	✓	0.00%	0.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>High Transactor</i>	★	Strong	(28.33)	Low ranking	(36.11)	64.44			
<i>Low Transactor</i>	★	Strong	(43.11)	Low ranking	(25.58)	68.68			

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

Capricornia CU

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

E \$aver Business Account	5.00m	1.00	✓	✓	✗	✗	6.60%	6.60%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(66.42)	Strong	(20.38)	86.80			
<i>Internet Low Saver</i> ★★★★★	Superior	(66.99)	Strong	(20.38)	87.37			

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	(21.54)	Satisfactory	(17.82)	39.36			
<i>High Transactor</i> ★★★	Strong	(29.95)	Satisfactory	(44.43)	74.38			
<i>Low Transactor</i> ★★★	Strong	(43.25)	Satisfactory	(31.25)	74.49			

Commonwealth Bank

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

Business Online Saver	Nil	No min	✓	✗	✗	✗	6.65%	6.65%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(66.1)	Strong	(20.31)	86.41			
<i>Internet Low Saver</i> ★★★★★	Strong	(51.11)	Strong	(20.31)	71.42			

Premium Business Account	15.00m	No min	✓	✓	✓	✓	1.85%	3.90%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★	Strong	(45.26)	Strong	(22.63)	67.89			
<i>High Transactor</i> ★★★★★	Satisfactory	(23.75)	Strong	(54.56)	78.31			
<i>Internet Low Saver</i> ★★	Strong	(28.61)	Strong	(22.63)	51.24			
<i>Low Transactor</i> ★★	Low ranking	(32.79)	Strong	(40.59)	73.39			

Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	0.00%	0.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Low ranking	(19.91)	Strong	(23.34)	43.25			
<i>High Transactor</i> ★★★★★	Satisfactory	(23.25)	Strong	(56.35)	79.59			
<i>Internet Low Saver</i> ★	Satisfactory	(19.91)	Strong	(23.34)	43.25			
<i>Low Transactor</i> ★★★★★	Strong	(42.25)	Strong	(41.84)	84.09			

Community CPS Australia

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

SMALLBiz Account	Nil	No min	✓	✓	✓	✓	1.50%	3.50%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★	Satisfactory	(35.98)	Satisfactory	(18.87)	54.86			
<i>Internet Low Saver</i> ★	Satisfactory	(21.11)	Satisfactory	(18.87)	39.98			
<i>Low Transactor</i> ★★	Satisfactory	(38.74)	Satisfactory	(33.15)	71.89			

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

Community First CU

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

FirstBiz Online Savings	★★★★★	Nil	No min	✓	✗	✗	✗	6.70%	6.70%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Strong	(66.33)	Low ranking	(16.1)	82.43			
Internet Low Saver	★★★★★	Strong	(66.79)	Low ranking	(16.1)	82.89			

Fire Services CU

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

Business AC S21	★★★★	5.00m	No min	✓	✓	✓	✓	0.10%	0.10%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
High Transactor	★★★★	Strong	(31.09)	Satisfactory	(42.96)	74.05			
Low Transactor	★★	Strong	(43.25)	Satisfactory	(30.22)	73.47			

Greater Building Society

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

Business Access Account	★★★★	Nil	1.00	✓	✓	✓	✓	3.00%	4.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★	Strong	(49.16)	Satisfactory	(18.19)	67.35			
High Transactor	★★★★★	Superior	(33.15)	Satisfactory	(44.97)	78.12			
Internet Low Saver	★★	Strong	(32)	Satisfactory	(18.19)	50.19			
Low Transactor	★★★★	Superior	(48.4)	Satisfactory	(32.08)	80.48			

Heritage Building Soc

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

Business Cheque Facility	★★★★	Nil	100.00	✓	✓	✓	✓	0.25%	0.25%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
High Transactor	★★★★	Superior	(32.53)	Satisfactory	(43.95)	76.48			
Internet Low Saver	★	Satisfactory	(21.79)	Satisfactory	(17.63)	39.41			
Low Transactor	★★★	Strong	(48.12)	Satisfactory	(30.91)	79.03			

Holiday Coast CU

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

Business Access AC S8	★	Nil	No min	✓	✓	✓	✓	0.30%	0.85%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★	Satisfactory	(24.01)	Low ranking	(15.08)	39.09			
Low Transactor	★	Strong	(42.67)	Low ranking	(26.45)	69.12			

Home Building Society

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

Business Transaction Ac	★	10.00m	No min	✓	✓	✓	✓	0.40%	0.50%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Low Transactor	★	Strong	(46.43)	Low ranking	(24.26)	70.69			

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf

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

Horizon Credit Union

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

Business Savings Acc S11		Nil	No min	✓	✓	✓	✓	0.10%	0.10%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★	Low ranking	(20.34)	Satisfactory	(19.2)	39.53			
High Transactor	★★	Satisfactory	(22.94)	Strong	(47.86)	70.81			
Internet Low Saver	★	Satisfactory	(20.58)	Satisfactory	(19.2)	39.78			
Low Transactor	★★★	Strong	(45.74)	Satisfactory	(33.65)	79.39			

HSBC

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

Business Cheque Account		20.00m	1000.00	✓	✓	✗	✓	3.40%	4.65%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★	Satisfactory	(42.46)	Satisfactory	(18.7)	61.16			
High Transactor	★	Satisfactory	(22.75)	Satisfactory	(45.25)	67.99			
Internet Low Saver	★	Satisfactory	(24.85)	Satisfactory	(18.7)	43.56			

Hume Building Society

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

Business Account		Nil	1.00	✓	✓	✓	✓	0.75%	2.75%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★	Satisfactory	(43.27)	Satisfactory	(17.1)	60.37			
High Transactor	★★★	Strong	(30.86)	Satisfactory	(42.51)	73.37			
Internet Low Saver	★	Satisfactory	(24.18)	Satisfactory	(17.1)	41.28			
Low Transactor	★★★	Strong	(46.51)	Satisfactory	(30.06)	76.56			

Hunter Mutual

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

Business Account S10		6.00m	5.00	✓	✓	✓	✓	1.00%	1.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★	Satisfactory	(24.89)	Low ranking	(16.72)	41.61			
Internet Low Saver	★	Satisfactory	(22.98)	Low ranking	(16.72)	39.70			

IMB Limited

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

Business Transact Ac S25		6.00m	No min	✓	✓	✓	✓	0.50%	0.50%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★	Satisfactory	(22.32)	Satisfactory	(20.08)	42.40			
High Transactor	★★★	Satisfactory	(23.93)	Strong	(49.82)	73.75			
Internet Low Saver	★	Satisfactory	(22.35)	Strong	(20.08)	42.43			
Low Transactor	★★★	Satisfactory	(39.64)	Strong	(35.32)	74.96			

ING Direct

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

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COMPANY SUMMARY:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf

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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	✓	✗	✗	✗	6.35%	6.35%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★★	Strong	(65.39)	Low ranking	(15.9)	81.29			
<i>High Transactor</i>	★	Superior	(37.54)	Low ranking	(29.36)	66.90			
<i>Internet Low Saver</i>	★★★★★	Strong	(65.36)	Low ranking	(15.9)	81.26			

Landmark Finance

<http://finance.landmark.com.au/home.jhtml>

Flat Chat Account		4.00m	1000.00	✓	✓	✓	✓	1.00%	3.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★	Satisfactory	(37.91)	Satisfactory	(17.9)	55.81			
<i>High Transactor</i>	★★★	Strong	(28.57)	Satisfactory	(44.74)	73.31			
<i>Internet Low Saver</i>	★	Satisfactory	(23.19)	Satisfactory	(17.9)	41.08			
<i>Low Transactor</i>	★★	Strong	(42.06)	Satisfactory	(31.32)	73.38			

Rural Flexi Cheque Ac

		Nil	1000.00	✓	✓	✓	✓	1.60%	4.35%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★	Strong	(46.4)	Satisfactory	(18.47)	64.87			
<i>High Transactor</i>	★★★★	Strong	(30.49)	Satisfactory	(46.17)	76.67			
<i>Internet Low Saver</i>	★	Strong	(29.82)	Satisfactory	(18.47)	48.29			
<i>Low Transactor</i>	★★★	Strong	(46.29)	Satisfactory	(32.32)	78.60			

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			
<i>Low Transactor</i>	★	Strong	(42.34)	Low ranking	(25.85)	68.20			

Members Equity Bank

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

Business Investment Acct		Nil	No min	✓	✗	✗	✗	6.70%	6.70%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★★	Strong	(66.33)	Low ranking	(15.81)	82.15			
<i>Internet Low Saver</i>	★★★★★	Strong	(66.79)	Low ranking	(15.81)	82.60			

nab

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

Business Cash Maximiser		Nil	10000.00	✓	✗	✗	✗	6.45%	6.55%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★★★	Strong	(65.11)	Satisfactory	(19.01)	84.12			
<i>Internet Low Saver</i>	★★★★	Strong	(49.86)	Satisfactory	(19.01)	68.87			

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

nab

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

Business Cheque Account		10.00m	No min	✓	✓	✓	✓	0.00%	0.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
High Transactor	★	Low ranking	(20.05)	Satisfactory	(46.21)	66.26			
Low Transactor	★	Low ranking	(32.08)	Strong	(34.75)	66.83			
Business Investment Ac		20.00m	50000.00	✓	✗	✗	✗	1.25%	5.25%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★	Strong	(48.57)	Satisfactory	(16.98)	65.55			
High Transactor	★	Strong	(26.2)	Low ranking	(40.45)	66.66			
Business Management A/c		20.00m	No min	✓	✓	✓	✓	1.25%	3.85%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★	Satisfactory	(36.8)	Strong	(23.76)	60.56			
High Transactor	★★★	Low ranking	(16.8)	Strong	(57.4)	74.20			
Internet Low Saver	★	Low ranking	(15.08)	Strong	(23.76)	38.85			

Newcastle Permanent

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

Business Cash Management		Nil	No min	✓	✓	✓	✓	5.00%	6.10%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Strong	(60.54)	Satisfactory	(19.91)	80.45			
High Transactor	★★★★	Satisfactory	(22.2)	Strong	(49.52)	71.72			
Internet Low Saver	★★★★★	Strong	(40.34)	Strong	(19.91)	60.24			
Low Transactor	★★★★	Satisfactory	(41.5)	Strong	(34.96)	76.46			
Business Cheque Account		10.00m	No min	✓	✓	✓	✓	2.80%	3.70%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★	Strong	(44.4)	Satisfactory	(19.59)	63.99			
High Transactor	★★★★★	Strong	(27.27)	Strong	(48.72)	75.99			
Internet Low Saver	★★	Strong	(31.1)	Satisfactory	(19.59)	50.68			
Low Transactor	★★	Satisfactory	(38.64)	Strong	(34.41)	73.04			

RaboPlus

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

Business Savings Account		Nil	1.00	✓	✗	✗	✗	7.25%	7.25%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Superior	(70)	Strong	(24.34)	94.34			
Internet Low Saver	★★★★★	Superior	(70)	Satisfactory	(24.34)	94.34			

RTA Staff CU

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

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Company Summary Report

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

RTA Staff CU

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

Business Account S50		Nil	No min	✓	✓	✓	✓	0.10%	0.15%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★	Low ranking	(20.71)	Satisfactory	(18.62)	39.33			
High Transactor	★	Satisfactory	(21.67)	Satisfactory	(46.43)	68.09			
Internet Low Saver	★	Satisfactory	(20.57)	Satisfactory	(18.62)	39.19			
Low Transactor	★★★★	Strong	(42.37)	Satisfactory	(32.65)	75.02			

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			
High Transactor	★	Strong	(26.27)	Low ranking	(40.21)	66.49			
Low Transactor	★★★★	Strong	(46.7)	Low ranking	(28.75)	75.45			
Business Cash Manager		Nil	No min	✓	✓	✓	✓	3.70%	6.50%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Strong	(58.96)	Strong	(21)	79.96			
High Transactor	★★★★★	Superior	(32.13)	Strong	(52)	84.13			
Internet Low Saver	★★★★★	Strong	(44.07)	Strong	(21)	65.07			
Low Transactor	★★★★★	Superior	(49.53)	Strong	(37)	86.53			
Business Online		Nil	No min	✓	✗	✗	✗	6.20%	6.20%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Strong	(64.87)	Satisfactory	(19.97)	84.84			
Internet Low Saver	★★★★★	Strong	(64.57)	Strong	(19.97)	84.54			

St George Bank

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

Bus Cheque Account Plus		10.00m	No min	✓	✓	✓	✓	1.60%	3.90%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★	Satisfactory	(44.16)	Strong	(24.04)	68.19			
High Transactor	★★★★	Satisfactory	(22.84)	Strong	(52.46)	75.30			
Internet Low Saver	★★	Satisfactory	(24.42)	Strong	(24.04)	48.45			
Low Transactor	★★★	Satisfactory	(35.77)	Strong	(38.68)	74.45			
Express Saver Business		Nil	No min	✓	✗	✗	✗	6.45%	6.45%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Strong	(65.15)	Strong	(22.43)	87.59			
Internet Low Saver	★★★★★	Strong	(65)	Satisfactory	(22.43)	87.43			

business deposit account star ratings



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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>

Freedom Business Account	10.00m	No min	✓	✓	✓	✓	0.50%	3.25%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver ★★★★★	Satisfactory	(40)	Strong	(24.04)	64.03			
High Transactor ★★★★★	Satisfactory	(22.88)	Strong	(52.46)	75.34			
Internet Low Saver ★	Satisfactory	(21.39)	Strong	(24.04)	45.42			
Low Transactor ★★★★★	Satisfactory	(38.84)	Strong	(38.68)	77.53			

SUNCORP

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

Bus Investment Ac Option	Nil	No min	✓	✓	✗	✗	6.65%	6.65%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver ★★★★★	Strong	(65.63)	Strong	(25.27)	90.90			
Internet Low Saver ★★★★★	Strong	(65.71)	Strong	(25.27)	90.99			

Business Cheque	10.00m	No min	✓	✓	✓	✓	0.00%	0.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
High Transactor ★★	Satisfactory	(22.92)	Strong	(48.63)	71.55			
Internet Low Saver ★	Low ranking	(16)	Strong	(22.63)	38.64			
Low Transactor ★★	Satisfactory	(35.65)	Strong	(36.4)	72.04			

Business Investment	Nil	No min	✓	✓	✗	✗	2.00%	5.50%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver ★★★★★	Strong	(56.45)	Strong	(21.47)	77.92			
High Transactor ★★★★★	Strong	(29.91)	Satisfactory	(45.72)	75.62			
Internet Low Saver ★	Satisfactory	(24.86)	Strong	(21.47)	46.33			
Low Transactor ★★★★★	Strong	(45.66)	Satisfactory	(34.36)	80.02			

Business Management AC	20.00m	No min	✓	✓	✓	✓	1.50%	4.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver ★★★★★	Satisfactory	(43.35)	Strong	(26.15)	69.51			
High Transactor ★★★★★	Satisfactory	(22.1)	Superior	(57.42)	79.52			
Internet Low Saver ★★	Satisfactory	(23.36)	Superior	(26.15)	49.52			
Low Transactor ★	Low ranking	(26.13)	Strong	(42.56)	68.68			

Business Standard	Nil	No min	✓	✓	✓	✓	0.00%	0.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver ★	Low ranking	(20)	Strong	(20.68)	40.68			
High Transactor ★	Satisfactory	(24.14)	Satisfactory	(43.74)	67.88			
Internet Low Saver ★	Satisfactory	(20)	Strong	(20.68)	40.68			
Low Transactor ★★★★★	Strong	(43.3)	Satisfactory	(32.98)	76.27			

TIO Banking

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

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Company Summary Report

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

TIO Banking

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

Business Saver		Nil	No min	✓	✓	✓	✓	1.75%	2.75%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★	Satisfactory	(36.94)	Low ranking	(14.3)	51.23			
Internet Low Saver	★	Strong	(30.14)	Low ranking	(14.3)	44.44			
Low Transactor	★★	Superior	(48.33)	Low ranking	(25.02)	73.35			

Wagga Mutual Credit Un

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

Business Account S60		5.00m	No min	✓	✓	✓	✓	2.00%	2.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★	Satisfactory	(32.58)	Satisfactory	(18.41)	50.99			
High Transactor	★	Low ranking	(18.98)	Satisfactory	(45.89)	64.88			
Internet Low Saver	★★	Strong	(31.11)	Satisfactory	(18.41)	49.52			
Low Transactor	★	Satisfactory	(36.93)	Satisfactory	(32.28)	69.21			

Westpac

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

Business Flexi		Nil	No min	✓	✓	✓	✓	4.00%	6.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★	Strong	(56.3)	Superior	(27.56)	83.86			
High Transactor	★	Low ranking	(8.29)	Superior	(58.49)	66.77			
Internet Low Saver	★★	Satisfactory	(25.34)	Superior	(27.56)	52.90			
Low Transactor	★★★	Low ranking	(30.8)	Superior	(43.82)	74.63			
Business Max-i Bonus		Nil	No min	✓	✓	✗	✗	6.85%	6.85%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Superior	(67.04)	Superior	(28)	95.04			
Internet Low Saver	★★★★★	Strong	(52.06)	Strong	(28)	80.06			
Business Max-i Direct		Nil	1.00	✓	✓	✗	✗	5.90%	6.50%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★★★★	Strong	(64.21)	Strong	(25.09)	89.30			
Internet Low Saver	★★★★★	Strong	(59.19)	Strong	(25.09)	84.27			
Business One - High Plan		50.00m	1.00	✓	✓	✓	✓	2.25%	4.40%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
Internet High Saver	★★	Satisfactory	(27.04)	Superior	(26.62)	53.66			
High Transactor	★★	Low ranking	(14.33)	Strong	(56.15)	70.49			

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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

Westpac

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

Business One - Low Plan		6.50m	1.00	✓	✓	✓	✓	0.00%	0.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★	Low ranking	(16.94)	Strong	(23.77)	40.70			
<i>High Transactor</i>	★★	Low ranking	(19.71)	Strong	(49.02)	68.73			
<i>Internet Low Saver</i>	★	Low ranking	(16.94)	Strong	(23.77)	40.70			
<i>Low Transactor</i>	★★★★	Satisfactory	(37.49)	Strong	(37.19)	74.69			
Business One - Med Plan		20.00m	1.00	✓	✓	✓	✓	2.25%	4.40%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★★	Satisfactory	(39.03)	Superior	(26.62)	65.65			
<i>High Transactor</i>	★★★★★	Low ranking	(19.93)	Strong	(56.15)	76.08			
<i>Internet Low Saver</i>	★	Low ranking	(17.14)	Superior	(26.62)	43.76			
<i>Low Transactor</i>	★	Low ranking	(28.56)	Strong	(42.18)	70.75			

business credit card star ratings



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	12.24	55	15.00	N/A	1000.00	50000.00	✗
ANZ Bank	Business One-Cash Rewds	19.00	40	130.00	N/A	500.00	No max	✓
BankSA	Visa Business	16.65	55	55.00	N/A	500.00	No max	✗
Commonwealth Bank	Low Rate Bus Card Opt 3	13.74	0	0.00	N/A	2000.00	50000.00	✓
nab	Bus Access (Unsec)	11.20	0	40.00	N/A	5000.00	No max	✗
nab	Bus Access (Unsec) Visa	11.20	0	40.00	N/A	5000.00	No max	✗
St George Bank	Bus Vantage Visa Unsec	16.65	55	55.00	N/A	500.00	19999.99	✗
★★★★ "excellent value"								
Commonwealth Bank	Business CrCd IntFreeDay	16.75	55	60.00	N/A	2000.00	50000.00	✓
Commonwealth Bank	Corporate Cd Opt 2 Unsec	13.74	0	40.00	N/A	1000.00	No max	✓
Heritage Building Soc	Visa Business Unsecured	11.45	40	35.00	N/A	1000.00	50000.00	✗
Westpac	Bus Choice Credit Card	14.45	0	60.00	N/A	1000.00	20000.00	✗
★★★ "strong value"								
BankWest	Business extra Visa	18.50	40	140.00	N/A	5000.00	No max	✓
Commonwealth Bank	Corporate Cd Opt2 ComSec	11.74	0	40.00	N/A	0.00	No max	✓
SUNCORP	Clear Opt Corporate Card	15.95	55	50.00	N/A	0.00	No max	✓
Westpac	Altitude Bus Gold/MCard	19.99	45	150.00	N/A	1000.00	50000.00	✓
★★ "average value"								
Westpac	Altitude Business/MCard	19.99	45	100.00	N/A	1000.00	50000.00	✓
★ "satisfactory value"								
Adelaide Bank	Business Visa Free Days	17.75	55	40.00	N/A	500.00	No max	✗
Adelaide Bank	Business Visa Card	16.49	0	40.00	N/A	500.00	No max	✗
Bendigo Bank	Business Credit Card	15.15	44	48.00	N/A	500.00	99999.99	✗
Commonwealth Bank	Bus Cd Opt 3 Non Res Sec	11.74	0	40.00	N/A	50000.00	100000.00	✓
SUNCORP	Clear Opt Business Card	15.95	55	45.00	N/A	0.00	No max	✓
Westpac	Altitude Bus Gold/Amex	19.99	45	150.00	N/A	1000.00	50000.00	✓
Westpac	Altitude Business/Amex	19.99	45	100.00	N/A	1000.00	50000.00	✓

business credit card star ratings



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	12.24	55	15.00	N/A	1000.00	50000.00	✗
ANZ Bank	Business One-Cash Rewds	19.00	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	16.65	55	55.00	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	16.65	55	55.00	N/A	500.00	19999.99	✗
Westpac	Bus Choice Charge/MCard	N/A*	35	75.00	15000	1000.00	No max	✗
★★★★★ "excellent value"								
American Express	Platinum Business Card	N/A*	51	1200.00	N/A	0.00	No max	✓
Commonwealth Bank	Business CrCd IntFreeDay	16.75	55	60.00	N/A	2000.00	50000.00	✓
Commonwealth Bank	Low Rate Bus Card Opt 3	13.74	0	0.00	N/A	2000.00	50000.00	✓
nab	Bus Access (Unsec)	11.20	0	40.00	N/A	5000.00	No max	✗
nab	Bus Access (Unsec) Visa	11.20	0	40.00	N/A	5000.00	No max	✗
Westpac	Bus Choice Charge/Visa	N/A*	35	75.00	15000	1000.00	No max	✗
★★★ "strong value"								
American Express	Qantas AMEX CorpPlatinum	N/A*	51	1200.00	N/A	0.00	No max	✓
BankWest	Business extra Visa	18.50	40	140.00	N/A	5000.00	No max	✓
Commonwealth Bank	Corporate Charge Cd Opt1	N/A*	31	40.00	N/A	10000.00	No max	✓
Commonwealth Bank	Corporate Cd Opt 2 Unsec	13.74	0	40.00	N/A	1000.00	No max	✓
Westpac	Bus Choice Credit Card	14.45	0	60.00	N/A	1000.00	20000.00	✗
Westpac	Altitude Bus Gold/MCard	19.99	45	150.00	N/A	1000.00	50000.00	✓
★★ "average value"								
ANZ Bank	Visa Purchasing	N/A*	51	130.00	N/A	500.00	No max	✗
Commonwealth Bank	Corporate Cd Opt2 ComSec	11.74	0	40.00	N/A	0.00	No max	✓
Heritage Building Soc	Visa Business Unsecured	11.45	40	35.00	N/A	1000.00	50000.00	✗
SUNCORP	Clear Opt Corporate Card	15.95	55	50.00	N/A	0.00	No max	✓
Westpac	Altitude Business/MCard	19.99	45	100.00	N/A	1000.00	50000.00	✓
★ "satisfactory value"								
Adelaide Bank	Business Visa Card	16.49	0	40.00	N/A	500.00	No max	✗
Adelaide Bank	Business Visa Free Days	17.75	55	40.00	N/A	500.00	No max	✗

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TRANSACTOR SUMMARY:

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* N/A represents product is a Charge Card

business credit card star ratings



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"								
American Express	Qantas AMEX BusinessCard	N/A*	51	169.00	N/A	0.00	No max	✓
American Express	Business Gold Card	N/A*	51	169.00	N/A	0.00	No max	✓
American Express	Business Card	N/A*	51	109.00	N/A	0.00	No max	✓
Bendigo Bank	Business Credit Card	15.15	44	48.00	N/A	500.00	99999.99	✗
Commonwealth Bank	Bus Cd Opt 3 Non Res Sec	11.74	0	40.00	N/A	50000.00	100000.00	✓
Diners Club Int	Business Card	N/A*	51	95.00	N/A	0.00	No max	✓
Diners Club Int	Corporate Card	N/A*	51	95.00	N/A	0.00	No max	✓
Greater Building Society	AMEX Business Card	N/A*	0	169.00	N/A	0.00	No max	✓
nab	Velocity Business AMEX	17.40	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	19.99	45	100.00	N/A	1000.00	50000.00	✓
Westpac	Altitude Bus Gold/Amex	19.99	45	150.00	N/A	1000.00	50000.00	✓
Westpac	Bus ChoiceChrg AmexRews	N/A*	51	109.00	N/A	0.00	No max	✓

business credit card star ratings



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	\$		
Adelaide Bank									
http://www.adelaidebank.com.au									
1300-652-220									
Business Visa Card	16.49	x	x	x	3.00%	or	\$5	x	x
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Business Revolver ★ SATISFACTORY (19.94)			LOW RANKING (32.41)			52.36		
Business Transactor ★ STRONG (8.00)			SATISFACTORY(40.37)			48.37			
Business Visa Free Days	17.75	x	x	x	3.00%	or	\$5	x	x
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Business Revolver ★ SATISFACTORY (18.62)			LOW RANKING (33.64)			52.26		
Business Transactor ★ STRONG (8.00)			SATISFACTORY(41.89)			49.89			
Alliance One CreditUnion									
http://www.a1cu.com.au									
08-8645-0200									
Business Visa CreditCard	12.24	x	x	x		or	\$	x	x
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Business Revolver ★★★★★ STRONG (28.39)			STRONG (68.10)			96.48		
Business Transactor ★★★★★ STRONG (9.00)			STRONG (84.81)			93.81			
American Express									
http://home3.americanexpress.com/australia/personal/cards/apply/									
1300-362-583									
Business Card	N/A	x	x	✓	100.00%	or	\$	✓	x
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Business Transactor ★ SATISFACTORY (7.00)			SATISFACTORY(47.81)			54.81		
Business Gold Card	N/A	x	x	✓	100.00%	or	\$	✓	x
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Business Transactor ★ SATISFACTORY (6.00)			SATISFACTORY(53.38)			59.38		
Platinum Business Card	N/A	x	✓	✓	No min	or	\$	✓	✓
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Business Transactor ★★★★★ SATISFACTORY (4.00)			STRONG (84.02)			88.02		
Qantas AMEX BusinessCard	N/A	x	x	✓	No min	or	\$	✓	x
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Business Transactor ★ SATISFACTORY (6.00)			SATISFACTORY(65.02)			71.02		
Qantas AMEX CorpPlatinum	N/A	x	x	x		or	\$	x	x
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Business Transactor ★★★★★ SATISFACTORY (4.00)			SATISFACTORY(78.48)			82.48		

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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 \$		
ANZ Bank							
http://www.anz.com 131314							
Business One-Cash Rewds	19.00	x	x	x	or \$	x	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver	★★★★★	LOW RANKING	(16.86)	SUPERIOR	(70.00)	86.86	
Business Transactor	★★★★★	SATISFACTORY	(7.00)	SUPERIOR	(87.18)	94.18	
Corporate Card	N/A	✓	✓	✓	100.00% or \$	✓	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Transactor	★★★★★	SATISFACTORY	(7.00)	SUPERIOR	(90.00)	97.00	
Visa Purchasing	N/A	✓	✓	✓	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	16.65	✓	✓	x	2.00% or \$10	x	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver	★★★★★	SATISFACTORY	(20.21)	SUPERIOR	(68.95)	89.16	
Business Transactor	★★★★★	STRONG	(8.00)	STRONG	(85.88)	93.88	
BankWest							
http://www.bankwest.com.au 131718							
Business extra Visa	18.50	✓	✓	x	2.50% or \$10	x	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver	★★★	LOW RANKING	(17.11)	SATISFACTORY	(59.63)	76.74	
Business Transactor	★★★	SATISFACTORY	(7.00)	SATISFACTORY	(74.27)	81.27	
Bendigo Bank							
http://www.bendigobank.com.au 1300-366-666							
Business Credit Card	15.15	✓	x	✓	3.00% or \$10	x	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver	★	STRONG	(22.29)	LOW RANKING	(40.97)	63.26	
Business Transactor	★	STRONG	(9.00)	SATISFACTORY	(51.03)	60.03	
Commonwealth Bank							
http://www.commbank.com.au 132224							

business credit card star ratings



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 Cd Opt 3 Non Res Sec	11.74	x	✓	x	2.50% or \$75	✓	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★	SATISFACTORY	(17.39)	SATISFACTORY	(44.83)	62.21		
Business Transactor ★	SATISFACTORY	(4.00)	SATISFACTORY	(55.83)	59.83		
Business CrCd IntFreeDay	16.75	x	x	x	or \$	x	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★★★★★	SATISFACTORY	(20.01)	STRONG	(63.18)	83.19		
Business Transactor ★★★★★	STRONG	(8.00)	STRONG	(78.69)	86.69		
Corporate Cd Opt 2 Unsec	13.74	x	x	x	or \$	x	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★★★★★	SATISFACTORY	(18.85)	STRONG	(64.69)	83.54		
Business Transactor ★★★★★	SATISFACTORY	(4.00)	STRONG	(80.56)	84.56		
Corporate Cd Opt2 ComSec	11.74	✓	✓	x	2.50% or \$75	✓	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★★★★★	STRONG	(21.19)	SATISFACTORY	(61.59)	82.78		
Business Transactor ★★★★★	SATISFACTORY	(4.00)	SATISFACTORY	(76.71)	80.71		
Corporate Charge Cd Opt1	N/A	✓	✓	x	100% or \$	✓	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Transactor ★★★★★	SATISFACTORY	(4.00)	STRONG	(80.73)	84.73		
Low Rate Bus Card Opt 3	13.74	x	x	x	or \$	x	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver ★★★★★	STRONG	(25.79)	STRONG	(64.03)	89.82		
Business Transactor ★★★★★	SUPERIOR	(10.00)	STRONG	(79.75)	89.75		

Diners Club Int

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

1300-360-060

Business Card	N/A	✓	x	✓	No min or \$	x	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Transactor ★	STRONG	(8.00)	SATISFACTORY	(61.58)	69.58		
Corporate Card	N/A	✓	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

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PRODUCT	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria			Free Travel Insurance	Extended Warranty Available
					%	or	\$		
Greater Building Society									
http://www.greater.com.au					131386				
AMEX Business Card	N/A	x	x	✓	100.00%	or	\$	✓	x
	COST RATING			FEATURES RATING			TOTAL SCORE		
Business Transactor ★	SATISFACTORY (6.00)			SATISFACTORY (60.90)			66.90		
Heritage Building Soc									
http://www.heritageonline.com.au					131422				
Visa Business Unsecured	11.45	✓	x	x	5.00%	or	\$20	x	x
	COST RATING			FEATURES RATING			TOTAL SCORE		
Business Revolver ★★★★★	STRONG (29.50)			SATISFACTORY (55.09)			84.59		
Business Transactor ★★	STRONG (9.00)			SATISFACTORY (68.61)			77.61		
nab									
http://www.national.com.au					131312				
Bus Access (Unsec)	11.20	✓	✓	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	11.20	✓	✓	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	N/A	✓	✓	x	100.00%	or	\$	✓	x
	COST RATING			FEATURES RATING			TOTAL SCORE		
Business Transactor ★★★★★	STRONG (8.00)			STRONG (83.45)			91.45		
Business ChargeCard Visa	N/A	✓	✓	x	100.00%	or	\$	✓	x
	COST RATING			FEATURES RATING			TOTAL SCORE		
Business Transactor ★★★★★	STRONG (8.00)			STRONG (83.45)			91.45		
Velocity Business AMEX	17.40	x	x	x	or \$		x	x	
	COST RATING			FEATURES RATING			TOTAL SCORE		
Business Transactor ★	SATISFACTORY (7.00)			LOW RANKING (30.74)			37.74		
St George Bank									
http://www.stgeorge.com.au					133555				

business credit card star ratings



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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 \$	\$	
St George Bank							
http://www.stgeorge.com.au							133555
Bus Vantage Visa Unsec	16.65	x	x	x	or \$	x	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver	★★★★★	SATISFACTORY	(20.21)	SUPERIOR	(68.95)	89.16	
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	★	STRONG	(21.25)	SATISFACTORY(46.16)		67.41	
Business Transactor	★	STRONG	(9.00)	SATISFACTORY(57.49)		66.49	
Clear Opt Corporate Card	15.95	x	x	✓	3.00% or \$25	x	x
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver	★★★	STRONG	(21.15)	SATISFACTORY(54.83)		75.98	
Business Transactor	★★	STRONG	(9.00)	SATISFACTORY(68.28)		77.28	
Westpac							
http://www.westpac.com.au							131900
Altitude Bus Gold/Amex	19.99	x	x	x	3.00% or \$10	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver	★	LOW RANKING	(15.85)	LOW RANKING (43.66)		59.51	
Business Transactor	★	SATISFACTORY	(7.00)	SATISFACTORY(54.38)		61.38	
Altitude Bus Gold/MCard	19.99	x	x	x	3.00% or \$10	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver	★★★	LOW RANKING	(15.85)	SATISFACTORY(61.61)		77.46	
Business Transactor	★★★	SATISFACTORY	(7.00)	SATISFACTORY(76.73)		83.73	
Altitude Business/Amex	19.99	x	x	x	3.00% or \$10	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver	★	LOW RANKING	(16.42)	LOW RANKING (39.09)		55.51	
Business Transactor	★	STRONG	(8.00)	SATISFACTORY(48.69)		56.69	
Altitude Business/MCard	19.99	x	x	x	3.00% or \$10	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE		
Business Revolver	★★	LOW RANKING	(16.42)	SATISFACTORY(53.16)		69.58	
Business Transactor	★★	STRONG	(8.00)	SATISFACTORY(66.21)		74.21	

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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 \$		
Westpac							
http://www.westpac.com.au							
131900							
Bus Choice Charge/MCard	N/A	✓	✓	✗	No min or \$	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★★★★★	SUPERIOR	(10.00)	STRONG	(85.24)	95.24		
Bus Choice Charge/Visa	N/A	✓	✓	✗	N/A or \$	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★★★★★	SUPERIOR	(10.00)	STRONG	(80.63)	90.63		
Bus Choice Credit Card	14.45	✗	✓	✗	3.00% or \$10	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★★★★★	STRONG	(22.99)	STRONG	(61.88)	84.87		
<i>Business Transactor</i> ★★★	STRONG	(8.00)	SATISFACTORY	(77.07)	85.07		
Bus ChoiceChrg AmexRews	N/A	✗	✗	✗	or \$	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★	SATISFACTORY	(7.00)	SATISFACTORY	(46.26)	53.26		



CANNEX *business banking star ratings* - methodology

What are the CANNEX *business banking star ratings*?

CANNEX *business banking star ratings* is a sophisticated rating methodology, unique to CANNEX, that compares the dominant business banking products in Australia.

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

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

Only the top 75% of business banking 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 for the applicable product area.

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?

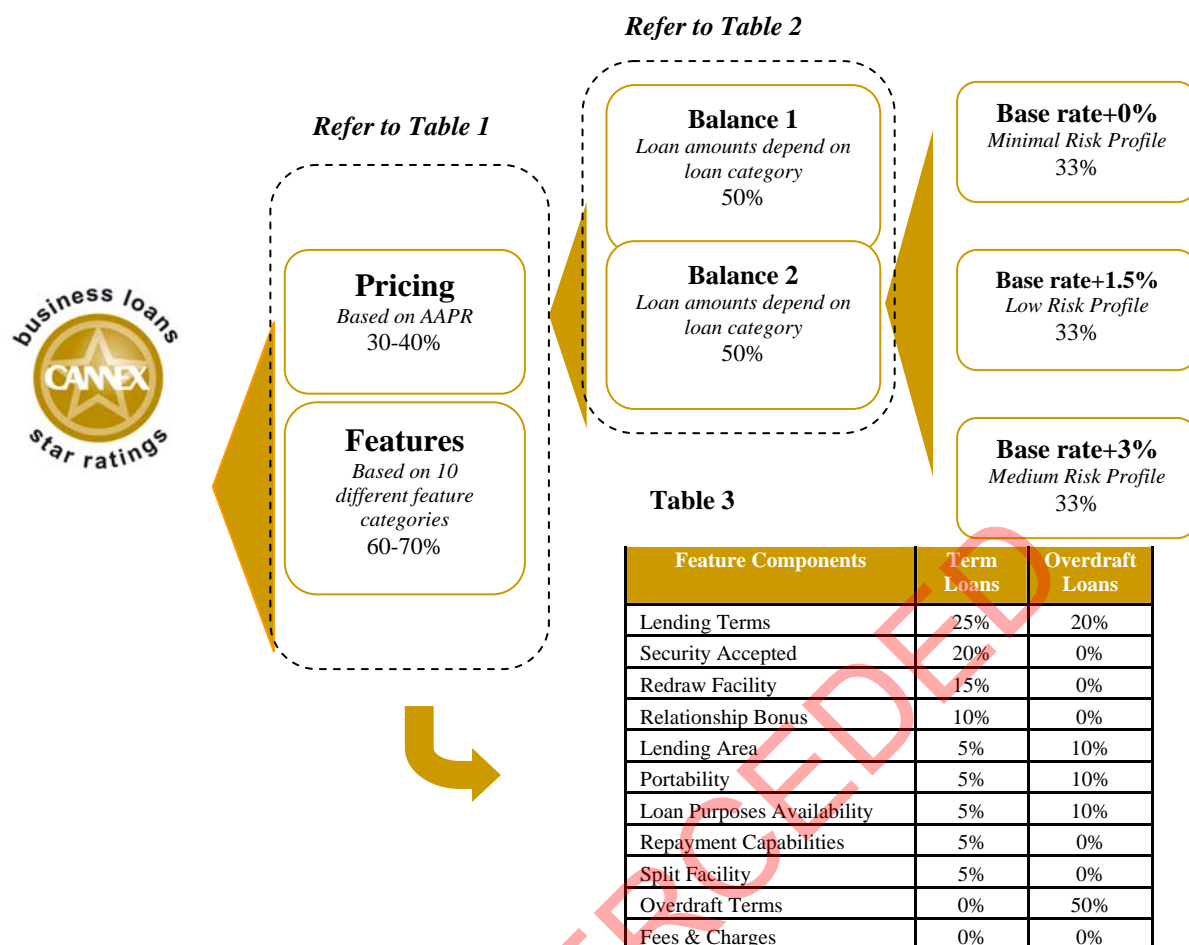
Each business banking product reviewed for the **CANNEX *business banking star ratings*** is awarded points for its comparative Pricing and for the array of positive Features attached to the account. Points are aggregated to achieve a Pricing score (P) and a Features score (F).

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 minimal, low and medium risk borrowers. For the minimal 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 low risk borrower and a 3% margin is added to the base rate for the medium 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

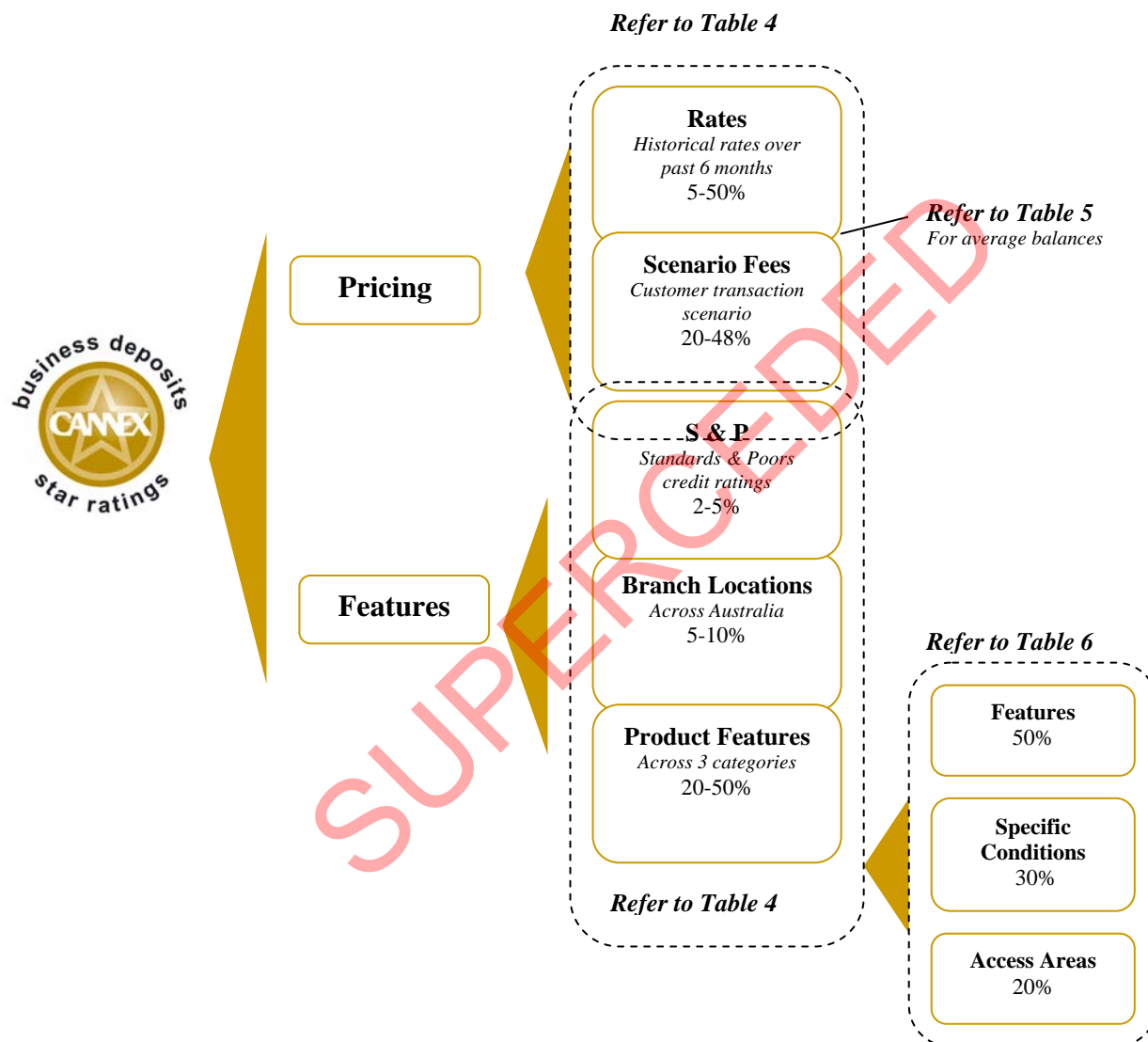
More than 100 individual features of each loan and overdraft is scored for positive traits and awarded a FEATURES score. TABLE 3 highlights the contribution of the various groups of information to award the business loan FEATURES score.

NOTE: Please refer to table 3 within the business loans methodology tree. 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	BRANCH LOCATIONS
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.

CANNEX business deposits scenario description				
	Internet Low Saver	Internet High Saver	Low Transactor	High Transactor
Average minimum balance	\$5,000	\$100,000	\$5,000	\$10,000
Average no. of transactions	10	20	20	80
Internet transaction	100%	100%	25%	25%
Branch cash withdrawal	N/A	N/A	5%	5%
Branch cash deposit	N/A	N/A	5%	5%
Cheque withdrawal	N/A	N/A	10%	10%
Cheque deposit	N/A	N/A	30%	30%
Direct Credit	N/A	N/A	15%	15%
Direct Debit	N/A	N/A	10%	10%

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

BALANCES	Weights	Internet Low Saver	Internet High Saver	Low Transactor	High Transactor
AVERAGE BALANCES					
BALANCE 1	50%	\$5,000	\$50,000	\$3,000	\$5,000
BALANCE 2	35%	\$10,000	\$100,000	\$5,000	\$10,000
BALANCE 3	15%	\$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 DISTRIBUTIONS	
FEATURES COMPONENTS	WEIGHTINGS
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.

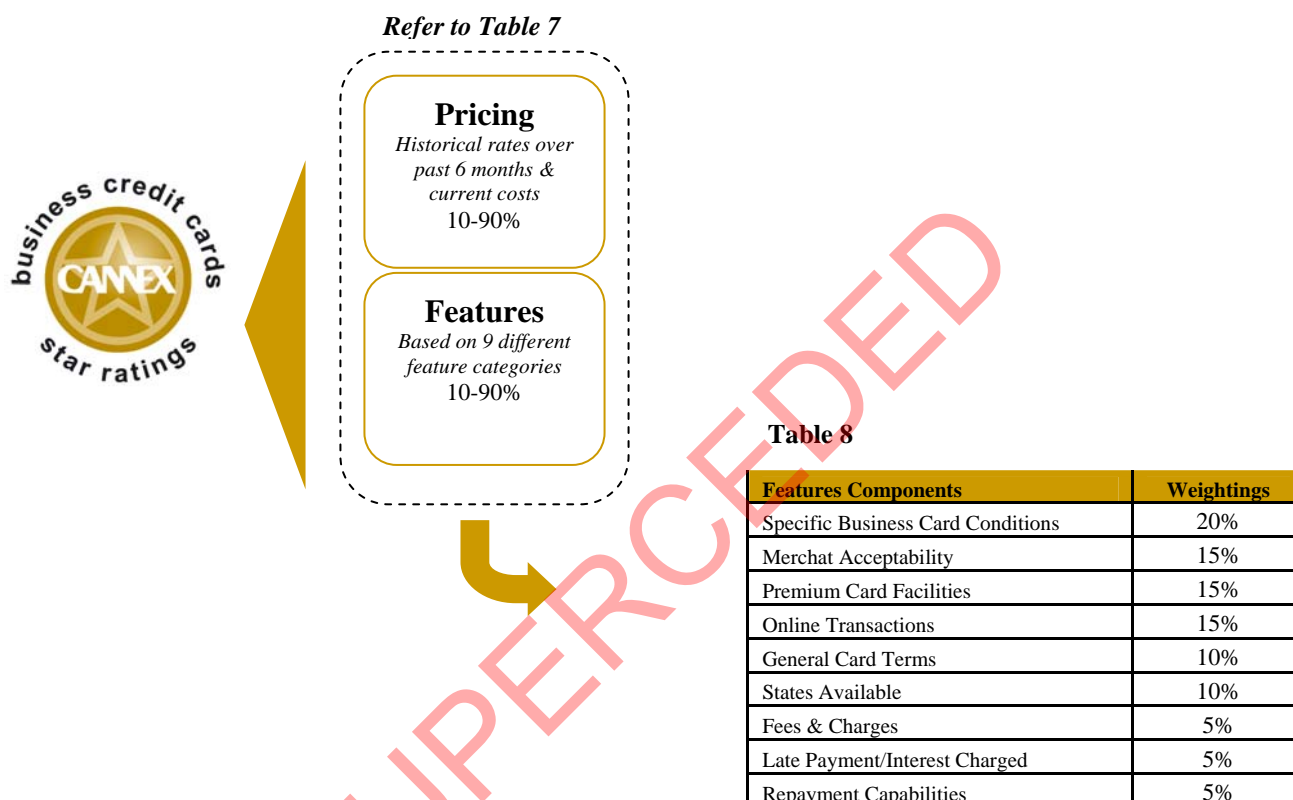
S&P Rating/Branch locations

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.

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.

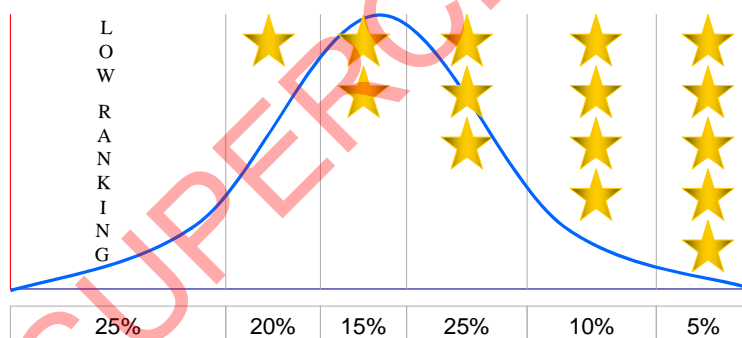
Features component

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.

NOTE: Please refer to Table 8 of the business credit card methodology tree. 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 guidelines above. As you can see, only the accounts that obtain a score in the top 5% of the of the score distribution receive a 5 star rating and only the top 75% of the score range receive a star rating



How many products and financial institutions are analysed?

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

How often are CANNEX business banking 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, reverse mortgages, personal loans, deposit accounts, margin lending, package banking and car insurance. 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.



CANNEX *star ratings* methodology

Please access the CANNEX website (<http://www.cannex.com.au>) if you would like to download the latest CANNEX star ratings reports for the products of interest.



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