

# 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

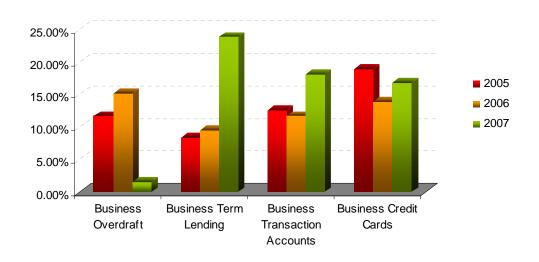


#### LOOKING BACK TO MOVE AHEAD

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



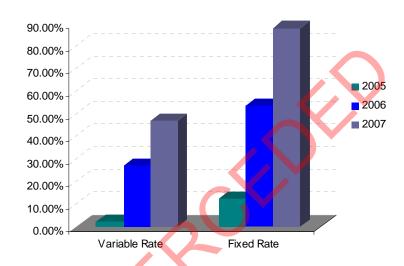


#### TERM LENDING ON THE RISE

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





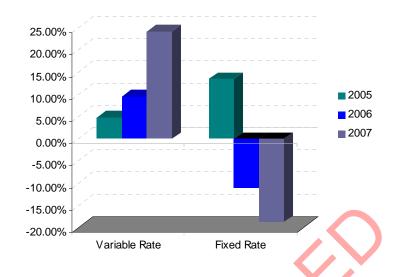
Charts 2 and 3 take a more in-depth look at term lending with the growth divided into mortgage-backed and commercially-backed loans in both variable and fixed rates. A comparison of mortgage-backed loans against commercial-backed loans would signify that much of the overall term lending growth has been 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

#### Commercial Backed Term Lending Annual Growth



#### **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

<sup>\*</sup>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



#### **DISCLAIMER**

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

Overdraft Loans - Secured by Commercial Property

Company	Product	Published	Loan Fe	es (\$50K) *	Loan	Amount	Mandatory Repayments	Ovrdraw Service
		Rate (%)	Application	Annualized	Minimum	Maximum	Necessary	Fee
****	"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	x	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"	4						
ANZ Bank	Business Credit Facility	10.05	600	600	25000	3000000	x	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	x	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	x	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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#### Section 1. Overdraft/Revolving Loan - (Residential) Summary

Overdraft Loans - Secured by Residential Property

Company	Product	Published	Loan Fee	es (\$50K) *	Loan <i>i</i>	Amount	Mandatory Repayments	Ovrdraw Service
		Rate (%)	Application	Annualized	Minimum	Maximum	Necessary	Fee
****	"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	V	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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#### Section 1. Overdraft/Revolving Loan - (Residential) Summary

Product	Published	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments	Ovrdraw Service
	Nate (70)	Application	Annualized	Minimum	Maximum	Necessary	Fee
"satisfactory value"							
Commercial OD (res sec)	8.65 to 10.15			10000	No max	V	15.00
Commercial Overdraft	10.50 and higher	600	120	No min	No max	×	38.00
Business OD (res sec)	9.44 and higher	875	Nil	10000	No max	×	40.00
	"satisfactory value"  Commercial OD (res sec)  Commercial Overdraft	"satisfactory value"  Commercial OD (res sec) 8.65 to 10.15  Commercial Overdraft 10.50 and higher	"satisfactory value"  Commercial OD (res sec) 8.65 to 10.15  Commercial Overdraft 10.50 and higher 600	"satisfactory value"  Commercial OD (res sec)  Commercial Overdraft  Commercial Overdraft  Rate (%)  Application Annualized  Application Annualized  10.50 and higher 600 120	Rate (%)  Application Annualized Minimum  "satisfactory value"  Commercial OD (res sec) 8.65 to 10.15 10000  Commercial Overdraft 10.50 and higher 600 120 No min	Rate (%)  Application Annualized Minimum Maximum  "satisfactory value"  Commercial OD (res sec) 8.65 to 10.15 10000 No max  Commercial Overdraft 10.50 and higher 600 120 No min No max	## Rate (%)    Rate (%)   Application   Annualized   Minimum   Maximum   Repayments   Necessary

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#### Section 1. Term Loan - (Commercial) Summary

Term Loans - Secured by Commercial Property

** * * * "superior value"  **ANZ Bank**  **Business Loan 5yr*  **ANZ Bank**  **Business Loan 5yr*  **Business	Company	Product	Published Rate (%)	Loan Fee	s (\$250K) *	Loan	Amount	Maximum Loan Term	Rate Type
ANZ Bank  Business Loan Syr  8.24 to 10.14  2063  Nil 10000  No max 15 yrs  ANZ Bank  Business Loan Var  9.12 to 10.25  2063  Nil 10000  No max 15 yrs  Commonwealth Bank  BBL Var all sec other  9.70 and higher  1364  Nil No min  No max  N			Rate (%)	Application	Annualized	Minimum	Maximum	Loan Teim	71.
ANZ Bank Business Loan Syr 8.24 to 10.14 2063 NiI 10000 No max 15 yrs ANZ Bank Business Loan Var 9.12 to 10.25 2063 NiI 10000 No max 15 yrs ANZ Bank Business Loan Var 9.12 to 10.25 2063 NiI 10000 No max 15 yrs ANZ Bank Business Loan Var 9.70 and higher 1364 NiI No min No max									
ANZ Bank Business Loan Var 9.12 to 10.25 2063 Nil 10000 No max 15 yrs Commonwealth Bank BBL Var all sec other 9.70 and higher 1364 Nil No min No max No max 15 yrs Commonwealth Bank BBL Var all sec other 9.70 and higher 1989 Nil 50000 No max 15 yrs Commonwealth Bank BBL Var all sec secured 8.72 to 9.70 1364 Nil No min No max No ma	****	"superior value"							
Commonwealth Bank BBL Var all sec other 9,70 and higher 1364 Nil No min No max No max 15 yrs Commonwealth Bank Better Bus Ln 5y Fxd oth 9,50 and higher 1364 Nil No min No max No max 16 yrs Somethin Bank BBL Var all sec secured 8.72 to 9,70 1364 Nil No min No max No ma	ANZ Bank	Business Loan 5yr	8.24 to 10.14	2063	Nil	10000	No max	15 yrs	Fixed
Commonwealth Bank Better Bus Ln 5y Fxd oth 9,50 and higher 1989 Nil 50000 No max 15 yrs nab Bus Opt Instal 5y Stand 8,95 and higher 600 360 20000 No max 15 yrs No max No	ANZ Bank	Business Loan Var	9.12 to 10.25	2063	Nil	10000	No max	15 yrs	Variab
Commonwealth Bank BBL Var all sec secured 8.72 to 9.70 1364 Nit No min No max	Commonwealth Bank	BBL Var all sec other	9.70 and higher	1364	Nil	No min	No max	No max	Variab
Bus Opts Instal 5y Stand 8.95 and higher 600 360 20000 No max 15 yrs Nestpac Business Cone Ln bus sec 7.88 to 9.78 Nil 1200 100000 No max No max No max 15 yrs Nestpac Business Cone Ln bus sec 7.87 to 9.67 Nil 420 100000 No max	Commonwealth Bank	Better Bus Ln 5y Fxd oth	9.50 and higher	1989	Nil	50000	No max	15 yrs	Fixed
Bus Opts Instal Var Std	Commonwealth Bank	BBL Var all sec secured	8.72 to 9.70	1364	Nil	No min	No max	No max	Variab
Westpac         Business One Ln bus sec         7.88 to 9.78         Nii         1200         100000         No max	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	Variab
### ** ** ** ** ** ** ** ** ** ** ** **	Westpac	Business One Ln bus sec	7.88 to 9.78	Nil	1200	100000	No max	No max	Variab
Bananacoast Community Business Loan Secured 7,87 to 17.45 1250 Nil 500 7000000 25 yrs Nab Bus Opt Inst! Var Comm 9.85 and higher 600 360 20000 No max 15 yrs Newcastle Permanent Commercial Bus Ln Var 8.61 625 Nil No min No max No max SUNCORP Business Lns SyrFxd Comm 9.15 and higher 2500 400 10000 No max 15 yrs Newstpac Bank Bill Syr Fixed 8.44 to 10.34 Nil 420 10000 No max No m	Westpac	Bank Bill Business Var	7.77 to 9.67	Nil	420	100000	No max	No max	Variab
Bus Opt Inst! Var Comm  9.85 and higher 600 360 20000 No max 15 yrs Newcastle Permanent Commercial Bus Ln Var 8.61 625 Nil No min No max No m	***	"excellent value"		1					
Bus Opt Insti 5y Comm  9.65 and higher  600  360  20000  No max  15 yrs  Newcastle Permanent  Commercial Bus Ln Var  8.61  625  Nil No min  No max  No	Bananacoast Community	Business Loan Secured	7.87 to 17.45	1250	Nil	500	7000000	25 yrs	Variab
Newcastle Permanent	nab	Bus Opt Instl Var Comm	9.85 and higher	600	360	20000	No max	15 yrs	Variab
SUNCORP  Business Lns 5yrFxd Comm  Nestpac  Business LoanVar com sec  8.74 to 9.24  820  420  20000  No max  15 yrs  8.74 to 9.24  820  420  100000  No max  15 yrs  8.74 to 9.24  820  100000  No max  15 yrs  8.74 to 9.24  820  100000  No max  15 yrs  8.74  100000  No max  No m	nab	Bus Opt Instl 5y Comm	9.65 and higher	600	360	20000	No max	15 yrs	Fixed
Westpac         Business LoanVar com sec         8.74 to 9.24         820         420         20000         No max         15 yrs         No max           Westpac         Bank Bill 5yr Fixed         8.44 to 10.34         Nil         420         100000         No max         No max           ★ ★         "strong value"         "strong value"         "strong value"         Nil         No min         5000000         25 yrs         No max           MB Limited         Fully Drawn Ln Variable         8.50 and higher         625         Nil         No min         5000000         25 yrs         No Members Equity Bank         Small Business Ln (com)         8.74         500         Nil         100000         100000         20 yrs         No min         No max         15 yrs         No min         No max         15 yrs         No max         No min         No max         15 yrs         No max         No min         No max         15 yrs         No max         No max         No max         15 yrs         No max	Newcastle Permanent	Commercial Bus Ln Var	8.61	625	Nil	No min	No max	No max	Variab
Westpac         Bank Bill 5yr Fixed         8.44 to 10.34         Nil         420         100000         No max         No max           ★ ★         "strong value"         "strong value"         "strong value"         Wembers Equity Bank         Fully Drawn Ln Variable         8.50 and higher         625         Nil         No min         5000000         25 yrs         No min         No min         No min         No min         No max         15 yrs         No min         No max         15 yrs         No min         No max         15 yrs         No max         No min         No max         15 yrs         No max         No max         15 yrs         No max         No max         No max         15 yrs         No max	SUNCORP	Business Lns 5yrFxd Comm	9.15 and higher	2500	400	10000	No max	15 yrs	Fixed
★★         "strong value"           MB Limited         Fully Drawn Ln Variable         8.50 and higher         625         Nil         No min         5000000         25 yrs         No min         5000000         25 yrs         No min         5000000         20 yrs         No min         No min         No min         No max         15 yrs         No min         No min         No max         15 yrs         No min         No min         No max         15 yrs         No max         15 yrs         No max         No max         15 yrs         No max         15 yrs         No max         No m	Westpac	Business LoanVar com sec	8.74 to 9.24	820	420	20000	No max	15 yrs	Variab
MB Limited Fully Drawn Ln Variable 8.50 and higher 625 Nil No min 5000000 25 yrs Nembers Equity Bank Small Business Ln (com) 8.74 500 Nil 100000 1000000 20 yrs New St George Bank Commercial Loan Variable 9.80 and higher 600 480 No min No max 15 yrs St George Bank Commercial Loan Fxd 5yrs 9.59 to 10.84 600 480 No min No max 15 yrs SUNCORP Business Ln Variable Com 9.09 and higher 2500 400 10000 No max 20 yrs Nestpac Business One Ln com sec 7.88 to 9.58 Nil 1200 100000 No max No max No max Nestpac Business Loan 5y com sec 9.10 to 9.60 820 420 20000 No max 15 yrs Nestpac Business Loan 5yrs 8.24 and higher 1875 Nil 20000 No max 10 yrs Bananacoast Community Business Loan 5yr Fixed 8.45 to 9.45 1250 Nil 500 7000000 25 yrs	Westpac	Bank Bill 5yr Fixed	8.44 to 10.34	Nil	420	100000	No max	No max	Fixed
Members Equity Bank         Small Business Ln (com)         8.74         500         Nil         100000         1000000         20 yrs         Nome of the process of	***	"strong value"							
Sit George Bank Commercial Loan Variable 9.80 and higher 600 480 No min No max 15 yrs Sit George Bank Commercial Loan Fxd 5yrs 9.59 to 10.84 600 480 No min No max 15 yrs SUNCORP Business Ln Variable Com 9.09 and higher 2500 400 10000 No max 20 yrs Nestpac Business One Ln com sec 7.88 to 9.58 Nil 1200 100000 No max	MB Limited	Fully Drawn Ln Variable	8.50 and higher	625	Nil	No min	5000000	25 yrs	Variab
Sit George Bank Commercial Loan Fxd 5yrs 9.59 to 10.84 600 480 No min No max 15 yrs  SUNCORP Business Ln Variable Com 9.09 and higher 2500 400 10000 No max 20 yrs  Westpac Business One Ln com sec 7.88 to 9.58 Nil 1200 100000 No max No max  Westpac Business Loan 5y com sec 9.10 to 9.60 820 420 20000 No max 15 yrs  "average value"  Adelaide Bank Commercial Loan 5yrs 8.24 and higher 1875 Nil 20000 No max 10 yrs  Bananacoast Community Business Loan 5yr Fixed 8.45 to 9.45 1250 Nil 500 7000000 25 yrs	Members Equity Bank	Small Business Ln (com)	8.74	500	Nil	100000	1000000	20 yrs	Variab
SUNCORP Business Ln Variable Com 9.09 and higher 2500 400 10000 No max 20 yrs Nestpac Business One Ln com sec 7.88 to 9.58 Nil 1200 100000 No max No max No max Nestpac Business Loan 5y com sec 9.10 to 9.60 820 420 20000 No max 15 yrs Nestpac Raverage value   Adelaide Bank Commercial Loan 5yrs 8.24 and higher 1875 Nil 20000 No max 10 yrs Bananacoast Community Business Loan 5yr Fixed 8.45 to 9.45 1250 Nil 500 7000000 25 yrs	St George Bank	Commercial Loan Variable	9.80 and higher	600	480	No min	No max	15 yrs	Variab
Westpac         Business One Ln com sec         7.88 to 9.58         Nil         1200         100000         No max         15 yrs           ★ ★         "average value"         "average value"         8.24 and higher         1875         Nil         20000         No max         10 yrs           Bananacoast Community         Business Loan 5yr Fixed         8.45 to 9.45         1250         Nil         500         7000000         25 yrs	St George Bank	Commercial Loan Fxd 5yrs	9.59 to 10.84	600	480	No min	No max	15 yrs	Fixed
Westpac         Business Loan 5y com sec         9.10 to 9.60         820         420         20000         No max         15 yrs           ★★         "average value"         "average value"         Nil         20000         No max         10 yrs           Adelaide Bank         Commercial Loan 5yrs         8.24 and higher         1875         Nil         20000         No max         10 yrs           Bananacoast Community         Business Loan 5yr Fixed         8.45 to 9.45         1250         Nil         500         7000000         25 yrs	SUNCORP	Business Ln Variable Com	9.09 and higher	2500	400	10000	No max	20 yrs	Variab
*★ "average value"  Adelaide Bank Commercial Loan 5yrs 8.24 and higher 1875 Nil 20000 No max 10 yrs  Bananacoast Community Business Loan 5yr Fixed 8.45 to 9.45 1250 Nil 500 7000000 25 yrs	Westpac	Business One Ln com sec	7.88 to 9.58	Nil	1200	100000	No max	No max	Variab
Adelaide Bank Commercial Loan 5yrs 8.24 and higher 1875 Nil 20000 No max 10 yrs  Bananacoast Community Business Loan 5yr Fixed 8.45 to 9.45 1250 Nil 500 7000000 25 yrs	Westpac	Business Loan 5y com sec	9.10 to 9.60	820	420	20000	No max	15 yrs	Fixed
Bananacoast Community Business Loan 5yr Fixed 8.45 to 9.45 1250 Nil 500 7000000 25 yrs	**	"average value"							
20,000	Adelaide Bank	Commercial Loan 5yrs	8.24 and higher	1875	Nil	20000	No max	10 yrs	Fixe
Citibank Comm Standard Var Offset 8.70 and higher 625 Nil 150000 1500000 15 yrs	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	Variab

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

Report Date: January 10th, 2008, (Rates as at January 7th, 2008) Page 1 of 2

**TERM LOAN SUMMARY - COMMERCIAL PROPERTY:** 



#### Section 1. Term Loan - (Commercial) Summary

Term Loans - Secured by Commercial Property

Company	Product	Published Rate (%)	Loan Fee	s (\$250K) *	Loan Amount		Maximum Loan Term	Rate Type
		reace (70)	Application	Annualized	Minimum	Maximum	25611 7 51111	
**	"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



# Term Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fee	s (\$250K) *	Loan /	Amount	Maximum Loan Term	Rate Type
		Rate (%)	Application	Annualized	Minimum	Maximum	Loan reim	71
****	"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
	nes siù vai Olisei							
	Residential Standard Var	7.86 to 8.56	399	96	50000	4000000	30 yrs	Variable
Citibank		7.86 to 8.56 8.40	399 250	96 Nil	50000 No min	4000000 2000000	30 yrs 25 yrs	
Citibank Hume Building Society	Residential Standard Var						•	
Citibank Hume Building Society Hume Building Society IMB Limited	Residential Standard Var Commercial Ln (res sec)	8.40	250	Nil	No min	2000000	25 yrs	Variable Variable Fixed Variable

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

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TERM LOAN SUMMARY - RESIDENTIAL PROPERTY: Page 1 of 3



Term Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fee	es (\$250K) *	Loan	Amount	Maximum Loan Term	Rate Type
		Nate (70)	Application	Annualized	Minimum	Maximum	Loan reini	
***	"strong value"							
Newcastle Permanent	Residential Bus Loan Var	8.34			No min	No mov	No mon	\
St George Bank			000	400	No min	No max	No max	Variable
	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

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## Term Loans - Secured by Residential Property

Company	Froduct	Rate (%)					Loan Term	Type
		rtais (70)	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



#### Section 2. Summary by Company

## **Company Summary Report**

PRODUCT		Published	Rate Fixed or Variable	Rate Varies With LVR		Approval Turnaround -	Loan Portable?	Loan Am	nount (\$)
		Rate (%)			(Years)	New Loans		Min	Max
Adelaide Bank									
http://www.adelaidebank.com	ı.au							1300-	652-220
Pusiness Line		8.92	Variable	×	25 yrs	48 hrs	×	20000	500000
Business Line		COST	RATING		FEATURES R	ATING	TOTA	L SCOR	E
Residential Overdraft	*	SUPERIOR	(28.	76) LO	W RANKING	(42.98)		71.73	
Business Loan 5yr		9.20 and higher	Fixed	V	10 yrs	48 hrs	~	20000	500000
Dusiness Loan syr		cos	RATING		FEATURES R	ATING	TOTA	L SCOR	E
Commercial Term Loan	*	SATISFACTO	<b>\</b> -	,	ISFACTORY	(29.96)		61.82	
Residential Term Loan	*	LOW RANKIN	,	,	ISFACTORY	(31.62)		59.28	
<b>Business Loan Var</b>		9.45 and higher	Variable	~	10 yrs	48 hrs	V	20000	500000
On many and in I Towns I are a			RATING (04)		FEATURES R			L SCOR	(E
Commercial Term Loan Residential Term Loan	<b>*</b>	LOW RANKIN	- (-		ISFACTORY ISFACTORY	(29.96) (31.62)		61.10 58.66	
recordonidar Form Zour	_	8.24 and higher	Fixed	0.11	10 yrs	48 hrs	V	20000	No max
Commercial Loan 5yrs		-	RATING		FEATURES R			L SCOR	
Commercial Term Loan	**	SATISFACTO			ISFACTORY	(34.21)		69.17	
Residential Term Loan	***	SATISFACTO	,		STRONG	(36.26)		66.62	
AMP Banking									
http://www.ampbanking.com.	au								133030
ntep // www.manipbumangreem	<del>aa</del>	8.57	Variable	×	15 yrs	48 hrs	V	40000	500000
Classic Variable Rate			RATING		FEATURES R			L SCOR	
Residential Term Loan	**	STRONG	(34.		ISFACTORY	(29.18)		63.91	
ANZ Bank	^ ^		,	,					
									404044
http://www.anz.com		0.00	Fired	×	00 : ***	0.4 h	X	05000	131314
Bus Mortgage Loan 5yr		9.32	Fixed FATING		30 yrs FEATURES R	24 hrs		L SCOR	2000000
Residential Term Loan	A A	SATISFACTO			STRONG	(33.81)		64.97	E
Residential Term Loan	**	9.12	Variable	<b>X</b>		` ′	X		2000000
<b>Bus Mortgage Loan Var</b>			T RATING		30 yrs FEATURES R	24 hrs		L SCOR	
Residential Term Loan	444	SATISFACTO			STRONG	(39.74)		71.56	L
Residential Ferm Loan	***	10.05	Variable	×	No max	24 hrs	V		3000000
<b>Business Credit Facility</b>	•		RATING		FEATURES R			L SCOR	
Commercial Overdraft	***	STRONG	(25.4		STRONG	(56.67)		82.15	
Residential Overdraft	***	SATISFACTO	•	,	STRONG	(56.61)		80.92	
		8.24 to 10.14	Fixed	<b>~</b>	15 yrs	24 hrs	x	10000	No max
Business Loan 5yr		COST	RATING		FEATURES R	ATING	TOTA	L SCOR	E
Commercial Term Loan	****	SATISFACTO	RY (35.:	36)	STRONG	(45.91)		81.27	
Residential Term Loan	****	SATISFACTO	RY (30.	70)	STRONG	(48.94)		79.65	

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#### Section 2. Summary by Company

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PRODUCT		Published	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term	Approval Turnaround -	Loan Portable?	Loan A	mount (\$)
		Rate (%)	variable	vviai Evit	(Years)	New Loans	T Ortabio.	Min	Max
ANZ Bank									
http://www.anz.com									131314
Business Loan Var		9.12 to 10.25	Variable	<b>V</b>	15 yrs	24 hrs	×	10000	No max
Dusiliess Loali vai		COST	T RATING	F	EATURES R	ATING	TOTA	L SCO	RE
Commercial Term Loan	****	SATISFACTO	`	,	UPERIOR	(51.85)		86.05	
Residential Term Loan	****	SATISFACTO	,		UPERIOR	(55.08)		84.77	
Business Overdraft		9.12 to 10.75	Variable	V	No max	20 hrs	~	2000	No max
			T RATING		EATURES R			L SCO	RE
Commercial Overdraft Residential Overdraft	****	STRONG SATISFACTO	(25.) RY (24.)	,	UPERIOR UPERIOR	(62.73) (62.67)		88.09 86.87	
	****	SATISFACTO	K1 (24	20) 30	OFERIOR	(02.07)		00.07	
Arab Bank Australia									
http://www.arabbank.com.au								1800	-646-484
Business OD Base Rate		11.65 and higher	Variable	X	1 yrs	72 hrs	<b>~</b>	10000	No max
Duomicoo OD Duoc Nato	•	COST	T RATING	F	EATURES R	ATING	TOTA	L SCO	RE
Commercial Overdraft	***	LOW RANKIN	'		STRONG	(61.74)		81.43	
Residential Overdraft	***	LOW RANKIN	IG (18.	80) S	STRONG	(61.85)		80.65	
Bananacoast Commu	nity 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
bus Oldiali Secureu		cos	T RATING	F	EATURES R	ATING	TOTA	L SCO	RE
Commercial Overdraft	****	SATISFACTO	,	•	UPERIOR	(62.88)		86.40	
Residential Overdraft	****	SATISFACTO	RY (22.	45) SI	UPERIOR	(62.82)		85.27	
Business Loan 5yr Fixe	d Co	8.45 to 9.45	Fixed	X	25 yrs	24 hrs	X	500	7000000
Duomioco Lour oyi i ixo		COST	T RATING	F	EATURES R	ATING	TOTA	L SCO	RE
Commercial Term Loan	**	STRONG	(37.	,	ISFACTORY	(31.04)		68.70	
Residential Term Loan	**	STRONG	(32.		STRONG	(32.90)		65.61	
<b>Business Loan Secured</b>		7.87 to 17.45	Variable	X	25 yrs	24 hrs	×	500	7000000
			T RATING		EATURES R			L SCO	RE
Commercial Term Loan Residential Term Loan	***	STRONG SATISFACTO	(36.) RY (31.)	,	STRONG STRONG	(40.69) (43.03)		77.34 74.86	
	****	SATISI ACTO	(31.	00)	TRONG	(43.03)		74.00	
Bank of Queensland									
http://www.boq.com.au/								1300	-557-272
Term Loan Oth Sec Var		9.70 and higher	Variable	x	15 yrs	48 hrs	<b>V</b>		No max
Total Eduli Otti Goo Vai			T RATING		EATURES R	ATING		L SCO	RE
Commercial Term Loan	*	LOW RANKIN	IG (30.	32) S	STRONG	(35.62)		65.93	
BankSA									
http://www.banksa.com.au									131376

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#### Section 2. Summary by Company

## **Company Summary Report**

PRODUCT		Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan An Min	nount (\$) Max
BankSA									
http://www.banksa.com.au									131376
Business Loan Fixed 5	wr	8.99	Fixed	<b>V</b>	25 yrs	336 hrs	×	30000	No max
Dusiness Loan rixeu s	yyı	COST	T RATING	FI	EATURES RA	ATING	TOTA	L SCOF	RE
Residential Term Loan	*	STRONG	(32.	63) LOW	RANKING	(25.49)		58.12	
Business Loan Variabl	۵	8.92	Variable	<b>V</b>	25 yrs	336 hrs	×	30000	No max
Dusiness Loan Variable	•	COST	T RATING	FI	EATURES RA	ATING	TOTA	L SCOF	RE
Residential Term Loan	*	STRONG	(32.	88) LOW	RANKING	(25. <mark>27</mark> )		58.15	
Business Maximiser		8.92	Variable	<b>V</b>	No max	336 hrs	×	20000	No max
Dusiness Maximisei		cos	T RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Residential Overdraft	*	STRONG	(28.	18) SATIS	SFACTORY	(46.07)		74.24	
Commercial Loan Varia	ablo	9.80 to 12.25	Variable	V	25 yrs	336 hrs	×	20000	No max
Commercial Loan Varia	abie	cos	T RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE .
Residential Term Loan	*	LOW RANKIN	IG (26.	11) SATIS	SFACTORY	(29.10)		55.21	
BankWest									
http://www.bankwest.com.a	<u>u</u>			7					131718
Business Bonus OD O	thSoc	9.63 and higher	Variable	×	No max	48 hrs	×	20000	No max
Dusilless Bollus OD O	msec	cos	RATING	FI	EATURES RA	ATING	TOTA	L SCOF	RΕ.
Commercial Overdraft	**	SATISFACTO	•	,	TRONG	(56.33)		80.28	
Residential Overdraft	***	SATISFACTO	RY (22.	86) S	TRONG	(56.33)		79.19	
Business Bonus OD R	esSec 📏	9.38 and higher	Variable	×	No max	48 hrs	×	20000	No max
Daomoco Bonao OB K		cos	T RATING		EATURES RA	ATING	TOTA	L SCOF	RE .
Residential Overdraft	***	SATISFACTO	RY (23.	36) S	TRONG	(57.91)		81.27	
Business Edge Loan		8.34 and higher	Variable	×	30 yrs	48 hrs	×	20000	No max
Dasiness Lage Loan		COST	T RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Commercial Term Loan	*	SATISFACTO	`	,	SFACTORY	(31.47)		65.36	
Residential Term Loan	**	SATISFACTO	( -	,	TRONG	(33.08)		62.51	
Business OD (all sec)		8.99 and higher	Variable	×	No max	48 hrs	×	20000	No max
			T RATING		EATURES RA			L SCOF	RE
Commercial Overdraft	***	SATISFACTO SATISFACTO	`	,	TRONG TRONG	(58.61) (58.67)		82.95 81.89	
Residential Overdraft	***		( -						
Fxd Int Comm Ln 5yr		9.16 and higher	Fixed F RATING	×	30 yrs	48 hrs	X TOTA	50000 L SCOF	No max
Commercial Term Loan	_	SATISFACTO			SFACTORY	(29.00)		60.38	1 <u>L</u>
Residential Term Loan	<b>★</b>	LOW RANKIN	,	,	SFACTORY	(30.97)		58.22	
				, -		` '			
Bendigo Bank									
http://www.bendigobank.com	<u>m.au</u>							1300-	-366-666

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#### Section 2. Summary by Company

## **Company Summary Report**

PRODUCT		Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term	Approval Turnaround -	Loan Portable?		mount (\$)
		, ,			(Years)	New Loans		Min	Max
Bendigo Bank									
http://www.bendigobank.com	n.au							1300	-366-666
		8.99	Fixed	×	25 yrs	24 hrs	×	20000	500000
Bus Solut All Sec 5yr		COST	RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Commercial Term Loan	*	STRONG	(37.	38) LOW	RANKING	(27.66)		65.04	
Date Oaket All Oak Van		9.8	Variable	×	25 yrs	24 hrs	×	20000	500000
Bus Solut All Sec Var		COST	RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Commercial Term Loan	*	SATISFACTO	RY (34.	39) LOW	RANKING	(27.66)		62.04	
Puo Colut Doo Coo Evr		8.19	Fixed	×	25 yrs	24 hrs	×	20000	500000
Bus Solut Res Sec 5yr		COST	RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Residential Term Loan	*	STRONG	(35.	51) LOW	RANKING	(21.21)		56.72	
Citibank									
http://www.citibank.com.au									132484
		8.70 and higher	Variable	×	15 yrs	24 hrs	V	150000	1500000
Comm Standard Var Of	fset	COS	RATING	F	EATURES RA	ATING	TOTA	L SCOF	
Commercial Term Loan	**	SATISFACTO	RY (33.	15) SATI	SFACTORY	(34.64)		67.79	
	_	8.50 and higher	Variable	×	15 yrs	24 hrs	V	150000	1500000
Commercial Standard \	/ar	cos	RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Commercial Term Loan	*	SATISFACTO	RY (33.	79) SATI:	SFACTORY	(30.61)		64.41	
Dec Martine Decision		8.13 to 8.83	Variable	×	30 yrs	24 hrs	~	50000	1000000
Res Mortgage Power		cos	RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Residential Overdraft	**	SUPERIOR	(30.	00) SATI	SFACTORY	(46.37)		76.37	
Dec Ctd Ven Offeet		7.86 to 8.56	Variable	×	30 yrs	24 hrs	~	50000	4000000
Res Std Var Offset		COST	RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Residential Term Loan	***	SUPERIOR	(37.	48) SATI	SFACTORY	(31.08)		68.56	
Residential Fixed 5yrs		8.35	Fixed	×	30 yrs	24 hrs	~	50000	4000000
Residential Fixed Syrs		COST	T RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Residential Term Loan	*	STRONG	(35.	75) LOW	RANKING	(23.77)		59.51	
Residential Standard V	ar	7.86 to 8.56	Variable	×	30 yrs	24 hrs	~	50000	4000000
Nesidential Standard V	aı	COST	RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Residential Term Loan	***	SUPERIOR	(37.	48) SATI	SFACTORY	(29.44)		66.92	
Commonwealth Banl	K								
http://www.commbank.com.a									132224
DDI V		9.70 and higher	Variable	~	No max	12 hrs	~	No min	No max
BBL Var all sec other		COST	RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Commercial Term Loan	****	LOW RANKIN	IG (30.	18) SL	IPERIOR	(60.00)		90.18	

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## Section 2. Summary by Company

# **Company Summary Report**

PRODUCT		Published Rate (%)	Rate Fixed or Variable	Rate Var With LV		Maximum Facility Term	Approval Turnaround -	Loan Portable?	Loan Ar	mount (\$)
		1 (313 (70)				(Years)	New Loans		Min	Max
Commonwealth Ban	k									
http://www.commbank.com.	<u>au</u>									13222
BBL Var all sec secure	d	8.72 to 9.70	Variable	<b>V</b>		No max	24 hrs	~	No min	No ma
DDL vai all sec secure	u	COST	RATING		FE	ATURES RA	TING	TOTA	L SCO	RE
Commercial Term Loan	****	STRONG	(35.8	,		PERIOR	(56.62)		92.51	
Residential Term Loan	****	SATISFACTOR	,		SU	PERIOR	(60.00)		91.16	
Better Bus Ln 12mth D	isc	7.44	Variable	X		30 yrs	12 hrs	~	100000	
			RATING	>		ATURES RA			L SCO	₹E
Residential Term Loan	****	SUPERIOR	(40.0		ST	RONG	(40.90)		80.90	
Better Bus Ln 5y Fxd o	th	9.50 and higher	Fixed	<b>V</b>		15 yrs	12 hrs	~		No ma
			RATING			ATURES RA			L SCO	RE
Commercial Term Loan	****	LOW RANKIN	- (			RONG	(49.88)		80.43	
Residential Term Loan	****	LOW RANKIN	( )		501	PERIOR	(53.13)		79.66	
Better Bus LnVar res s	ec	8.72	Variable	X		30 yrs	24 hrs	X	50000	No ma
Desidendal Terre Leave			RATING	10)		ATURES RA			L SCOF	₹ <b>E</b>
Residential Term Loan	****	STRONG	(34.		51	RONG	(42.49)		76.68	
BetterBus Ln Fxd 5yr F	Res	8.59	Fixed	X		30 yrs	12 hrs	~	100000	
			RATING	>		ATURES RA			L SCO	₹E
Residential Term Loan	****	STRONG	(34.7		SI	RONG	(38.10)		72.80	
BetterBusEconomiser(	res)	8.17	Variable	X		30 yrs	12 hrs	~		No ma
			RATING	. = \		ATURES RA			L SCO	₹E
Residential Term Loan	****	STRONG	(36.4		ST	RONG	(35.65)		72.12	
Bus Line of Cred Res S	Sec	8.22	Variable	X		No max	18 hrs	~		No ma
			RATING			ATURES RA			L SCO	RE
Residential Overdraft	**	LOW RANKIN	- '		ST	RONG	(58.16)		75.85	
Bus Overdraft (all sec)		9.62 and higher	Variable	V		No max	24 hrs	~		No max
( ( ( ( (			RATING			ATURES RA	TING		L SCO	₹E
Commercial Overdraft	***	SATISFACTOR	`	,		RONG	(60.37)		82.79	
Residential Overdraft	***	LOW RANKIN	,		51	RONG	(60.30)		81.70	
Business OD (res sec)		9.62	Variable	X		N/A	18 hrs	TOTA	No min	
Decidential Overvier			RATING	2.4)		ATURES RA			L SCOP	₹E
Residential Overdraft	***	SATISFACTOR	RY (24.3	34)	31	RONG	(58.02)		82.35	
Community First CU										
http://www.communityfirst.c	om.au								1300	-132-27
Business Loan res sec		9.45	Variable	X		10 yrs	48 hrs	×	10000	100000
Dusiness Loan 165 560		COST	RATING		FE	ATURES RA	TING	TOTA	L SCO	RE
Residential Term Loan	*	SATISFACTOR	RY (31.8	80) S	ATIS	FACTORY	(27.54)		59.34	
Greater Building Soc	ciety									
http://www.greater.com.au										131386
your guide to product	oveellenee									12.00

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## **Company Summary Report**

PRODUCT		Published	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term	Approval Turnaround -	Loan Portable?	Loan Ar	mount (\$)
		Rate (%)			(Years)	New Loans		Min	Max
Greater Building Soci	etv								
http://www.greater.com.au	oly								131386
		9.4	Fixed	X	15 yrs	120 hrs	×	No min	No max
Bus Ln (com sec) 49-60	m	COS	T RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Commercial Term Loan	*	STRONG	(36.7	71) LOW	RANKING	(26.48)		63.19	
December (1995-1995) 40,000		8.9	Fixed	x	30 yrs	120 hrs	×	No min	No max
Bus Ln (res sec) 49-60m		cos	RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Residential Term Loan	**	STRONG	(33.6	66) SATIS	SFACTORY	(28.85)		62.51	
Rusiness Lean (com sor	o)	9.1	Variable	×	15 yrs	120 hrs	×	No min	No max
Business Loan (com sec	<b>(</b> )	COS	T RATING	FI	EATURES RA	ATING	TOTA	L SCOF	RE
Commercial Term Loan	*	STRONG	(37.9	92) LOW	RANKING	(26.03)		63.95	
Business Loan (res sec)		8.6	Variable	X	30 yrs	120 hrs	×	No min	No max
Dusiness Loan (165 366)		COS	T RATING	F	ATURES RA	ATING	TOTA	L SCOF	RE
Residential Term Loan	**	STRONG	(34.8	33) SATIS	SFACTORY	(26.93)		61.76	
<b>Hume Building Societ</b>	ty								
http://www.humebuild.com.au	1			7				02-60	051-3233
Business OD Comm Sec	•	10.75	Variable	x	No max	48 hrs	~	No min	1500000
Dusiness OD Commisce		cos	RATING	FE	EATURES RA	ATING	TOTA	L SCOF	RE
Commercial Overdraft	***	STRONG	(25.2	29) SATIS	SFACTORY	(55.90)		81.19	
Business OD Res Sec		9.75	Variable	x	No max	48 hrs	~		2000000
			T RATING		EATURES RA			L SCOF	RE
Residential Overdraft	****	STRONG	(26.	,	TRONG	(60.13)		86.69	
Comm Ln 5yr Fxd Comm	n Sec	9.1	Fixed	X	25 yrs	48 hrs	~		1500000
			T RATING		EATURES RA			L SCOF	RE
Commercial Term Loan	**	STRONG	(38.0	,	SFACTORY	(30.34)		68.37	
Comm Ln 5yr Fxd Res S	Sec	8.1	Fixed	X	25 yrs	48 hrs	TOTA		2000000
		SUPERIOR	r RATING		EATURES RA			L SCOF	KE
Residential Term Loan	***		(37.0 Variable	<i>x</i>	SFACTORY	(32.53)		69.62	4500000
Commercial Ln (comm s	sec)	9.4	T RATING		25 yrs EATURES RA	48 hrs	TOTA	L SCOF	1500000
Commercial Term Loan	<b>.</b> .	STRONG	(36.8		SFACTORY	(33.52)		70.34	KE.
Commercial Term Loan	**	8.4	Variable	<i>x</i>	25 yrs	48 hrs	V		2000000
Commercial Ln (res sec)	)		T RATING		EATURES RA			L SCOF	
Residential Term Loan	***	STRONG	(35.7		TRONG	(35.81)		71.58	-
IMR Limited									
IMB Limited									133462
http://www.imb.com.au									133402

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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								13346
		8.50 and higher	Variable	<b>V</b>	25 yrs	72 hrs	<b>V</b>	No min 500000
Fully Drawn Ln Variable	•	COST	RATING	F	EATURES RA	ATING	TOTA	L SCORE
Commercial Term Loan	***	SATISFACTO	RY (34.	47) S	TRONG	(39.11)		73.58
Residential Term Loan	***	SATISFACTO	RY (29.9	93) S	TRONG	(41.06)		70.99
ING Direct								
http://www.ingdirect.com.au								13346
		9.25	Fixed	<b>V</b>	5 yrs	48 hrs	V	150000 200000
Comm Property Ln 5yr	Fxd	Cos	T RATING		EATURES R	ATING	TOTA	L SCORE
Residential Term Loan	*	SATISFACTO			/ RANKING	(23.93)		56.48
		8.75	Variable	V .	15 yrs	48 hrs	V	150000 200000
Comm PropertyLn Varia	able	cos	T RATING	F	EATURES RA	ATING	TOTA	L SCORE
Commercial Term Loan	*	SUPERIOR			/ RANKING	(23.38)		63.01
Residential Term Loan	<del>*</del>	STRONG	(34.4	1	/ RANKING	(24.65)		59.06
mecu								
http://www.mecu.com.au				*				13288
nttp://www.incod.oom.ad		8.65 to 10.15	Variable	×	No max	48 hrs	×	10000 No ma
Commercial OD (res sec	c)		RATING		EATURES RA			L SCORE
Residential Overdraft	*	STRONG	(27.4		SFACTORY	(46.81)	1017	74.25
residential Overdial	*	8.55 to 11.00	Variable	×	30 yrs	48 hrs	<b>V</b>	10000 No ma
Commercial Property Lo	oan		T RATING		EATURES RA			L SCORE
Commercial Term Loan	+ (0)	SATISFACTO			SFACTORY	(29.08)	1017	63.80
Residential Term Loan	*	SATISFACTO	•	,	SFACTORY	(30.97)		61.12
Members Equity Ben								
Members Equity Bank								42456
http://www.membersequity.co	<u>om.au</u>	0.74	Fixed	×	20	40 has	X	13156
Res Sec Bus Ln 5yr Fxc	l .	8.74	Fixed		30 yrs	40 hrs		60000 100000
Residential Term Loan	<u> </u>	STRONG	Γ RATING (34.		EATURES RA RANKING	(25.03)	1017	L SCORE 59.47
Residential Term Loan	*		,	,		,	v	
Res Sec Business Ln V	ar	8.24	Variable	×	30 yrs	40 hrs	X	60000 100000
Decidential Town Lean			r RATING		EATURES RA SFACTORY		1017	L SCORE
Residential Term Loan	**	STRONG	(36.5	,		(25.82)	v	62.36
Small Business Ln (con	n)	8.74	Variable	×	20 yrs	40 hrs	X	100000 100000
Commercial Term Loan	A A A	STRONG	Γ RATING (39.		EATURES RA	(35.80)	1017	L SCORE
Residential Term Loan	*** ***	STRONG	(39.4	,	TRONG TRONG	(35.80)		75.26 71.73
			, , , , , ,	,	- <b>-</b>	\/		
nab								
http://www.national.com.au								13131

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PRODUCT		Published Rate (%)	Rate Fixed or Variable	Rate Va With L'		Maximum Facility Term	Approval Turnaround -	Loan Portable?		mount (\$)
						(Years)	New Loans		Min	Max
nab										
http://www.national.com.au										131312
Pue Ont Inet! Ev Comm		9.65 and higher	Fixed	~		15 yrs	24 hrs	~	20000	No max
Bus Opt Instl 5y Comn	1	COST	RATING		F	EATURES RA	ATING	TOTA	L SCO	RE
Commercial Term Loan	****	LOW RANKING	G (30.	54)	S	TRONG	(48.92)		79.46	
Bus Opt Instl Ln Var R	06	8.90 and higher	Variable	<b>'</b>		30 yrs	24 hrs	~	20000	No max
bus Opt mistricin var K	<b>c</b> 5	COST	RATING		F	EATURES RA	ATING	TOTA	L SCO	₹E
Residential Term Loan	****	LOW RANKIN	G (28.3	39)	S	TRONG	(51.17)	_	79.56	
Bus Opt Instl Var Com	m	9.85 and higher	Variable	<b>'</b>		15 yrs	24 hrs	<b>~</b>	20000	No max
bus Opt mistr var Com	'''	COST	RATING		F	EATURES RA	ATING	TOTA	L SCO	RE
Commercial Term Loan	****	LOW RANKIN	G (30.0	01)	S	TRONG	(49.24)		79.26	
Rue Onte Inetal Sy Boo		9.45	Fixed	~		30 yrs	24 hrs	~	20000	No max
Bus Opts Instal 5y Res		COST	RATING		F	ATURES RA	ATING	TOTA	L SCO	RE
Residential Term Loan	****	SATISFACTOR	RY (31. <sup>-</sup>	18)	S	TRONG	(49.19)		80.37	
Pue Onto Inetal Ev Star	nd	8.95 and higher	Fixed	1		15 yrs	24 hrs	~	20000	No max
Bus Opts Instal 5y Sta	na	COST	RATING		F	EATURES RA	ATING	TOTA	L SCO	RE
Commercial Term Loan	****	SATISFACTOR	1-	,	S	TRONG	(50.20)		82.74	
Residential Term Loan	****	LOW RANKIN	G (28.2	26)	S	TRONG	(53.02)		81.28	
Bus Opts Instal Var Sto	d	7.55 and higher	Variable	~		15 yrs	24 hrs	~	20000	No max
Dus Opts instal val Ot	ч	COST	RATING		F	EATURES RA	ATING	TOTA	L SCO	RE
Commercial Term Loan	****	STRONG	(37.4	,		TRONG	(51.79)		89.24	
Residential Term Loan	****	SATISFACTOR	•	,	SU	JPERIOR	(54.67)		87.19	
Business OD (all sec)		9.55 to 14.05	Variable	~		No max	24 hrs	~	20000	No max
			RATING			EATURES RA			L SCO	RE
Commercial Overdraft Residential Overdraft	***	SATISFACTOR SATISFACTOR	, -	,		TRONG TRONG	(62.51) (62.48)		85.84 84.73	
Residential Overdrait	****	10.9	Variable	<u>~</u>	3		,	<b>V</b>		Nia manu
<b>Business OD com sec</b>			RATING			No max EATURES RA	24 hrs		20000 L SCO	No max
Commercial Overdraft		SATISFACTOR		20)		TRONG			86.14	XE.
Residential Overdraft	**** ****	SATISFACTOR	,			TRONG	(62.51) (62.48)		85.02	
	~ ~ ~ ~	9.9	Variable	· V		No max	24 hrs	V	20000	No max
Business OD res sec			RATING		E	EATURES RA			L SCO	
Commercial Overdraft	****	STRONG	(25.8	34)		TRONG	(62.51)		88.35	· <u> </u>
Residential Overdraft	****	STRONG	(24.6	,		TRONG	(62.48)		87.13	
Newcastle Permanei										
										124007
http://www.newcastleperma	nent.com.au	0.61 and higher	Vorichla	X		No man	70 h ==	v	No min	131987
Business Overdraft		8.61 and higher	Variable	*		No max	72 hrs	X		No max
Commercial Overvier			RATING	24)		EATURES RA			L SCO	₹E
Commercial Overdraft Residential Overdraft	** **	STRONG STRONG	(27.3 (26.0			SFACTORY SFACTORY	(51.35) (51.32)		78.68 77.41	
your guide to product		3.110113	(20.0				(332)			
y Januar to product				. 5		January 10th	0000 (D.)			

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PRODUCT		Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term	Approval Turnaround -	Loan Portable?	Loan A	mount (\$)
					(Years)	New Loans		Min	Max
Newcastle Permanen	it								
http://www.newcastlepermar	ent.com.au								131987
Comm Business Ln Fxo	d Sv	8.74	Fixed	×	No max	72 hrs	×	No min	No max
Collilli Busilless Lii FX	и Ју	COST	RATING	F	EATURES R	ATING	TOTA	L SCO	RE
Commercial Term Loan	**	STRONG	(39.4	41) SATI	SFACTORY	(31.39)		70.79	
Commercial Bus Ln Va	r	8.61	Variable	X	No max	72 hrs	x		No max
			RATING		EATURES R			L SCO	RE
Commercial Term Loan	****	SUPERIOR	(40.0		STRONG	(37.40)		77.40	
Res Business Ln Fxd 5	у	8.54	Fixed	X	No max	72 hrs	X		No max
			RATING		EATURES R			L SCO	RE
Residential Term Loan	*	STRONG	(35.2		/ RANKING	(25.22)		60.47	
Residential Bus Loan V	'ar	8.34	Variable	X	No max	72 hrs	X		No max
Residential Term Loan	A A A	STRONG	RATING (36.		SFACTORY	(30.14)		L SCOI 66.24	KE
	***	STRONG	(30.	10) SA11	SPACTORT	(30.14)		00.24	
RESI Mortgage Corp									
http://www.resi.com.au									136126
Comm Prop Ln 5yr Fixe	ed	9.52	Fixed	X	20 yrs	24 hrs	~		5000000
			RATING		EATURES R			L SCO	RE
Commercial Term Loan Residential Term Loan	* **	STRONG SATISFACTOR	(36.° RY (31.°	•	SFACTORY SFACTORY	(30.40) (32.68)		66.51 64.03	
Residential Ferm Esan	<b>*</b> *	8.7	Variable	×	20 yrs	24 hrs	V		5000000
Commercial Property L	oan		RATING		EATURES R			L SCO	
Commercial Term Loan	**	SUPERIOR	(39.4		SFACTORY	(28.61)		68.10	
Residential Term Loan	**	STRONG	(34.2	29) SATI	SFACTORY	(30.49)		64.77	
Savings & Loans CU	SA								
http://www.savingsloans.com									131182
		9.21 to 9.46	Variable	X	No max	48 hrs	~	10000	No max
Business Latitude		COST	RATING	F	EATURES R	ATING	TOTA	L SCO	RE
Commercial Overdraft	****	SUPERIOR	(28.	52) S	STRONG	(58.47)		86.99	
Residential Overdraft	****	STRONG	(27.:	22) S	STRONG	(58.41)		85.63	
Business Latitude-40Fr	ee	9.21 to 9.46	Variable	x	No max	48 hrs	V	10000	No max
			RATING		EATURES R			L SCO	RE
Commercial Overdraft Residential Overdraft	***	SUPERIOR STRONG	(28.5 (27.5	,	SFACTORY SFACTORY	(54.55) (54.48)		83.07 81.70	
Residential Overdial	***	9.07 to 9.32	Variable	<i>x</i>	25 yrs	48 hrs	<b>V</b>	50000	No max
Business Loan			RATING		EATURES R			L SCO	
Commercial Term Loan	*	STRONG	(36.0		/ RANKING	(25.34)		61.40	<b>\_</b>
Residential Term Loan	<del>k</del>	SATISFACTOR	•	,	SFACTORY	(26.76)		58.07	

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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 An	nount (\$) Max
					(Tears)	New Loans		IVIII I	IVIAX
Savings & Loans CU	SA								
http://www.savingsloans.com	n.au								131182
Business Loan 5yr Fxd		8.94 to 9.19	Fixed	×	25 yrs	48 hrs	~	50000	750000
			RATING		EATURES RA		TOTA	AL SCOF	RE
Residential Term Loan	*	SATISFACTOR	RY (31.7	74) LOW	/ RANKING	(23.88)		55.62	
St George Bank									
http://www.stgeorge.com.au									133555
Business Loan Fxd 5yrs	e	9.09 to 10.34	Fixed	V	25 yrs	72 hrs	~	No min	No max
Dusiness Louit i ku syn	•	COST	RATING		EATURES R	TING	TOTA	AL SCOP	RE
Residential Term Loan	***	SATISFACTO	RY (29.8	35)	STRONG	(39.71)		69.55	
Business Loan Variable	<u> </u>	8.92 and higher	Variable		25 yrs	72 hrs	~		No max
			RATING		EATURES RA		TOTA	AL SCOP	RE
Residential Term Loan	*	LOW RANKIN		45) SATI	SFACTORY	(31.21)		59.66	
<b>Business Maximiser</b>		8.92 and higher	Variable		No max	72 hrs	~	20000	No max
D 11 11 10 1 11			RATING		EATURES RA		TOTA	L SCOF	RE
Residential Overdraft	***	STRONG	(24.4	-,	STRONG	(55.88)		80.34	
Comm Line of Credit		10.17 and higher	Variable	<i>\</i>	No max	72 hrs	<b>TOT</b>	20000	No max
Commercial Overdraft	A A	SATISFACTOR	RATING (22.9		EATURES RASFACTORY	(55.39)	1017	L SCOF 78.35	(E
Residential Overdraft	** **	SATISFACTOR	•	,	SFACTORY	(55.48)		77.39	
		9.59 to 10.84	Fixed	· •	15 yrs	72 hrs	V	No min	No max
Commercial Loan Fxd 5	Syrs	COST	RATING	F	EATURES RA	ATING	TOTA	L SCOF	
Commercial Term Loan	***	SATISFACTOR	RY (32.2	22) S	STRONG	(44.22)		76.43	
Residential Term Loan	****	LOW RANKIN	G (27.9	97) S	STRONG	(47.37)		75.35	
Commercial Loan Varia	hle	9.80 and higher	Variable	~	15 yrs	72 hrs	~	No min	No max
Commercial Loan Varia	DIC	COST	RATING	F	EATURES RA	ATING	TOTA	AL SCOP	RE
Commercial Term Loan	***	LOW RANKIN	- (	,	STRONG	(44.71)		74.51	
Residential Term Loan	****	LOW RANKIN	,	s7) S	STRONG	(47.71)	V	73.58	N1
Commercial Overdraft		10.50 and higher	Variable RATING		No max	72 hrs		L SCOF	No max
Commercial Overdraft	<u> </u>	SATISFACTOR			SFACTORY	(50.98)		73.59	\E
Residential Overdraft	<b>★</b>	LOW RANKIN	•	,	SFACTORY	(51.04)		72.62	
SUNCORP									
http://www.suncorp.com.au									131155
p.iii ii		9	Fixed	×	25 yrs	24 hrs	X	10000	No max
Business Ln 5yr Fxd Re	es		RATING		EATURES RA			L SCOF	
Residential Term Loan	*	SATISFACTOR			V RANKING	(23.56)		55.53	

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PRODUCT		Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term	Approval Turnaround -	Loan Portable?	Loan An	nount (\$)
		1100 (70)			(Years)	New Loans		Min	Max
SUNCORP									
http://www.suncorp.com.au									131155
Business Ln Variable C	'om	9.09 and higher	Variable	V	20 yrs	120 hrs	~	10000	No max
Dusilless Lit Valiable C	OIII	COS	T RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Commercial Term Loan	***	SATISFACTO	RY (31.	50) 5	STRONG	(40.03)		71.52	
Business Ln Variable R	es	8.94	Variable	V	25 yrs	120 hrs	~	10000	No max
			T RATING		EATURES RA			L SCOF	RE
Residential Term Loan	**	SATISFACTO	(-		ISFACTORY	(30.94)		63.11	
<b>Business Lns 5yrFxd C</b>	omm	9.15 and higher	Fixed	V	15 yrs	120 hrs	~	10000	No max
			T RATING		EATURES RA			L SCOF	RE
Commercial Term Loan	****	SATISFACTO	,	,	STRONG	(45.20)		76.52	
Business OD (com sec)	)	9.59 and higher	Variable F RATING	×	No max	24 hrs	TOTA	10000 L SCOF	No max
Commercial Overdraft	<u> </u>	LOW RANKIN			ISFACTORY	(52.47)		73.05	(E
Commercial Overdrait	*	9.44 and higher	Variable	x		,	V		No may
Business OD (res sec)		J	RATING		No max	24 hrs		L SCOF	No max
Residential Overdraft	*	LOW RANKI			ISFACTORY	(50.28)		70.14	(E
residential Overdian	<b>*</b>	9.19 and higher	Variable	x	No max	24 hrs	V	10000	No max
Line of Credit (com sec	<b>;</b> )		RATING		EATURES RA			L SCOF	
Commercial Overdraft	*	LOW RANKIN			ISFACTORY	(54.04)		75.25	<b>`</b>
		9.04 and higher	Variable	×	No max	24 hrs	V	10000	No max
Line of Credit (res sec)		cos	T RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Residential Overdraft	**	LOW RANKIN	IG (20.4	47) SAT	ISFACTORY	(55.72)		76.19	
Warwick Credit Unio	n								
http://www.warwickcredituni								07-46	60-5000
		9.25 to 11.25	Variable	X	No max	48 hrs	V	5000	500000
Bus OD 1st Mortgage S	Sec	COS	T RATING	F	EATURES RA	ATING		L SCOF	RE
Commercial Overdraft	**	STRONG	(26.0	64) SAT	ISFACTORY	(52.60)		79.23	
Residential Overdraft	**	STRONG	(25.	42) SAT	ISFACTORY	(52.65)		78.07	
Business Loan Variable	2	8.75 to 11.10	Variable	x	20 yrs	48 hrs	~	5000	1000000
		COS	T RATING	F	EATURES RA	ATING	TOTA	L SCOF	RE
Commercial Term Loan	*	SATISFACTO	`	,	ISFACTORY	(30.55)		65.11	
Residential Term Loan	**	SATISFACTO	RY (30.0	ui) SAII	ISFACTORY	(32.23)		62.24	
Westpac									
http://www.westpac.com.au									131900
Bank Bill 5yr Fixed		8.44 to 10.34	Fixed	V	No max	24 hrs	~		No max
			T RATING		EATURES RA			L SCOF	RE
Commercial Term Loan Residential Term Loan	***	SATISFACTO SATISFACTO	`	,	STRONG STRONG	(44.27) (47.25)		79.78 78.09	
your guide to product	****	JA HJEAUTU	(30.0		טווטחוט	(+1.20)		10.09	
your galae to product	CXCCIICIICE'				January 10th	0000 (D. 1			

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STAR RATINGS COMPANY SUMMARY:

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#### Section 2. Summary by Company

## **Company Summary Report**

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term	Approval Turnaround -	Loan Portable?	Loan Am	nount (\$)
	rtate (70)			(Years)	New Loans		Min	Max
Westpac								
http://www.westpac.com.au								131900
Book Bill Business Von	7.77 to 9.67	Variable	×	No max	24 hrs	~	100000	No max
Bank Bill Business Var	COS	T RATING	F	EATURES RA	ATING	TOTA	L SCOR	E
Commercial Term Loan ★★★★ Residential Term Loan ★★★★		(38.° (33.°	,	STRONG STRONG	(47.36) (50.26)		85.47 83.36	
Bus Overdraft com sec	9.60 to 10.35	Variable	V	No max	24 hrs	~	No min	No max
bus Overdrait Com Sec	COS	T RATING	F	EATURES R	ATING	TOTA	L SCOR	E
Commercial Overdraft ★★★★	STRONG	(25.	31) 5	STRONG	(59.88)		85.68	
Bus Overdraft res sec	9.6	Variable	×	No max	24 hrs	~	No min	No max
bus Overdiait Tes sec	COS	T RATING	, (F	EATURES RA	ATING	TOTA	AL SCOR	E
Residential Overdraft ★★★★	STRONG	(25.	84) S	UPERIOR	(62.74)		88.58	
Business Loan 5y com sec	9.10 to 9.60	Fixed	X	15 yrs	24 hrs	~		No max
Business Loan by com sec	cos	T RATING	F	EATURES RA	ATING	TOTA	AL SCOR	E
Commercial Term Loan ★★★	STRONG	(35.8	,	ISFACTORY	(35.34)		71.14	
Business Loan 5y res sec	9.1	Fixed	×	25 yrs	24 hrs	<b>V</b>		No max
		RATING		EATURES RA		TOTA	AL SCOR	E
Residential Term Loan ★★★	STRONG	(32.0	/	STRONG	(38.41)		71.09	
Business LoanVar com sec	8.74 to 9.24	Variable	X	15 yrs	24 hrs	~		No max
		TRATING		EATURES RA		TOTA	AL SCOR	E
Commercial Term Loan ★★★★	STRONG	(37.	-,	STRONG	(39.39)		76.58	
Business LoanVar res sec	8.74	Variable	X	25 yrs	24 hrs	V		No max
		T RATING		EATURES RA		TOTA	AL SCOR	E
Residential Term Loan 🗼 🖈 🖈	STRONG	(34.0	,	STRONG	(42.13)		76.14	
Business One Ln bus sec	7.88 to 9.78	Variable	X	No max	24 hrs	<b>V</b>	100000	
Commercial Toym Loop		T RATING (36.:		EATURES RA		1017	AL SCOR 85.25	E
Commercial Term Loan ★★★★★	7.88 to 9.58	Variable	25)		(49.00)	<b>V</b>		Na array
Business One Ln com sec		T RATING		No max	24 hrs		100000 L SCOR	
Commercial Term Loan ★★★	STRONG	(36.		STRONG	(39.81)	1017	76.31	<b>L</b>
	7.88 to 9.18	Variable	x	No max	24 hrs	V		No max
Business One Ln res sec		T RATING		EATURES RA			L SCOR	
Residential Term Loan ★★★★	SATISFACTO			STRONG	(42.78)		75.15	

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Summary Report - Internet High Saver												
Company	Product	Account	Minimum	Int	terest	Branch	ATM	Institution S&P Rating	Interest rate			
		Keeping Fees, (\$)	Upfront Deposit	Calculated	Paid	Access	Facility		(%) \$100,00			
****	"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	X	×	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	t 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	t 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%			

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**HIGH SAVER SUMMARY:** 

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								, al	rating
	Summary	/ Rep	ort - Int	ternet	High Sa	ver			
Company	Product	Account Keeping	Minimum Upfront	lr	nterest	Branch Access	ATM Facility	Institution S&P Rating	Interest rate (%) \$100,000
		Fees, (\$)	Deposit	Calculated	Paid	Aucess	1 acility		(78) \$100,000
***	"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	~	V	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	· ·	V	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 \$7	5.00m	1.00	Monthly	Monthly	•	~	Not rated	0.75%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	N/A	N/A	<b>✓</b>	<b>~</b>	AA	0.00%
Holiday Coast CU	Business Access AC S8	Nil	No min	Daily	Monthly	<b>✓</b>	<b>~</b>	Not rated	0.85%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	Daily	Monthly	<b>✓</b>	<b>~</b>	Not rated	0.10%
Hunter Mutual	Business Account S10	6.00m	5.00	Monthly	Semi-Annually	<b>~</b>	<b>~</b>	Not rated	1.00%
IMB Limited	Business Transact Ac S25	6.00m	No min	Daily	Monthly	<b>✓</b>	<b>~</b>	BBB	0.50%
RTA Staff CU	Business Account S50	Nil	No min	Daily	Annually	<b>✓</b>	<b>~</b>	Not rated	0.15%
SUNCORP	Business Standard	Nil	No min	N/A	N/A	~	~	A+	0.00%

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Business One - Low Plan

6.50m

1.00

N/A

Westpac

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**HIGH SAVER SUMMARY:** 

N/A

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0.00%



Superior value   No. Saze   Superior value   No. Saze   Superior value   No. Saze   No		Summa	ary Re	port -	High	Transa	actor			rativ
ANZ Bank Business Cash Management 2.50m 2000.00	Company	Product	Keeping Fees,	opening		ATM Facility	Direct Credit		ATM	Interest rate (%) \$5,000
BankWest   Business Bonus   Nil   No min   V	****	"superior value"								
Bendigo Bank   Business Solutions   10.00m   1.00m	ANZ Bank	Business Cash Managemen	nt 2.50m	2000.00	V	<b>V</b>	<b>V</b>	×	1600.00/d	0.50%
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%           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         0.05%           AXX         "Excellent value"         W         V         X         1600.00/d         0.05%           B & Business Saver S30         Nil         50.00         ✓         ✓         X         1600.00/d         0.05%           Bendigo Bank         Business Cacesa Account         Nil         1.00         ✓         ✓         X         1000.00/d         0.05%           Heritage Building Society         Business Cheque Facility         Nil         100.00	BankWest	Business Bonus	Nil	No min	~	<b>✓</b>	✓	~	1000.00/d	0.00%
Commonwealth Bank         Permium 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 Saver Saver         SUNCORP         Business Account         15.00m         No min         ✓         ✓         ✓         1000.00/d         0.00%           ★ ★ ★         "excellent value"         "excellent value"         "excellent value"         V         ✓         ✓         1000.00/d         0.00%           Bendigo Bank         Negotiator Account         15.00m         No min         ✓         ✓         ✓         1500.00/d         0.75%           Bendigo Bank         Business Account         Nil         1.00         ✓         ✓         ✓         ✓         1000.00/d         0.05%           Heritage Building Society         Business Account         Nil         1.00         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓ <td>Bendigo Bank</td> <td><b>Business Solutions</b></td> <td>10.00m</td> <td>1.00</td> <td>~</td> <td><b>✓</b></td> <td>•</td> <td>~</td> <td>1000.00/d</td> <td>0.20%</td>	Bendigo Bank	<b>Business Solutions</b>	10.00m	1.00	~	<b>✓</b>	•	~	1000.00/d	0.20%
Savings & Loans CU SA Business Cash Manager         Nil         No min         ✓         ✓         ✓         X         1000.00/d         2.95%           SUNCORP         Business Management AC         20.00m         No min         ✓         ✓         ✓         ✓         1000.00/d         2.95%           SUNCORP         Business Management AC         20.00m         No min         ✓         ✓         ✓         ✓         1000.00/d         2.95%           ANZ Bank         Negotiator Account         15.00m         No min         ✓         ✓         ✓         X         1600.00/d         2.92%           Bendigo Bank         Business Saver         S30         Nil         1.00         ✓         ✓         ✓         ✓         1000.00/d         0.05%           Greater Building Society         Business Access Account         Nil         1.00         ✓         ✓         ✓         ✓         ✓         1000.00/d         0.05%           Heritage Building Society         Business Access Account         Nil         1.00         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓	Commonwealth Bank	Standard Cheque Account	5.00m	No min	~	<b>✓</b>	✓	~	2000.00/d	0.00%
SUNCORP   Business Management AC   20.00m   No min   V   V   1000.00/d   0.00%	Commonwealth Bank	Premium Business Account	15.00m	No min	~	<b>✓</b>	<b>✓</b>	•	2000.00/d	0.95%
★ ★ ★         "excellent value"           ANZ Bank         Negotiator Account         15.00m         No min         V         V         X         1600.00/d         2.92%           B & E         Business Saver         S30         Nil         50.00         V         V         V         1500.00/d         0.75%           Bendigo Bank         Business Account         Nil         1.00         V         V         V         1000.00/d         1.00%           Heritage Building Society         Business Cheque Facility         Nil         1.00         V         V         X         1000.00/d         1.00%           Landmark Finance         Rural Flex Cheque Ac         Nil         1000.00         V         V         X         1000.00/d         1.35%           Newcastle Permanent         Business Cheque Account         10.00m         No min         V         V         X         1000.00/d         0.45%           St George Bank         Freedom Business Account         10.00m         No min         V         V         X         2000.00/d         0.05%           St George Bank         Bus Cheque Account Punt         10.00m         No min         V         V         X         2000.00/d         0.05% <t< td=""><td>Savings &amp; Loans CU SA</td><td>Business Cash Manager</td><td>Nil</td><td>No min</td><td>~</td><td><b>✓</b></td><td>~</td><td>×</td><td>1000.00/d</td><td>2.95%</td></t<>	Savings & Loans CU SA	Business Cash Manager	Nil	No min	~	<b>✓</b>	~	×	1000.00/d	2.95%
ANZ Bank Negotiator Account 15.00m No min	SUNCORP	Business Management AC	20.00m	No min	~	~		~	1000.00/d	0.00%
B & E Business Saver S30 Nil 50.00	***	"excellent value"								
Bendigo Bank	ANZ Bank	Negotiator Account	15.00m	No min	~		V	×	1600.00/d	2.92%
Greater Building Society Business Access Account Nil 1.00	B & E	Business Saver S30	Nil	50.00	~		V	~	1500.00/d	0.75%
Heritage Building Soc   Business Cheque Facility   Nil  100.00	Bendigo Bank	Business Account	Nil	1.00	<b>'</b>	~	<b>V</b>	~	1000.00/d	0.05%
Landmark Finance Rural Flexi Cheque Ac Nil 1000.00	Greater Building Society	Business Access Account	Nil	1.00	-		✓	×	1000.00/d	1.00%
Newcastle Permanent         Business Cheque Account         10.00m         No min         ✓         ✓         X         1000.00/d         0.45%           St George Bank         Freedom Business Account         10.00m         No min         ✓         ✓         X         2000.00/d         0.05%           St George Bank         Bus Cheque Account Plus         10.00m         No min         ✓         ✓         X         2000.00/d         0.10%           SUNCORP         Business Investment         Nil         No min         ✓         ✓         ✓         N/A         0.00%           Westpac         Business Cone - Med Plan         20,00m         1.00         ✓         ✓         ✓         2000.00/d         0.01%           Westpac         Business Cone - Med Plan         20,00m         1.00         ✓         ✓         ✓         ✓         2000.00/d         0.01%           Westpac         Business Cone - Med Plan         20,00m         No min         ✓         ✓         ✓         X         1600.00/d         0.00%           ANZ Bank         Premium Business Cash Ac         10.00m         20000.00         ✓         ✓         ✓         X         1600.00/d         0.10%           Bananacoast Community	Heritage Building Soc	Business Cheque Facility	Nil	100.00		/	✓	~	1000.00/d	0.25%
St George Bank Freedom Business Account 10.00m No min	Landmark Finance	Rural Flexi Cheque Ac	Nil	1000.00	~	<b>V</b>	✓	×	1000.00/d	1.35%
St George Bank         Bus Cheque Account Plus         10.00m         No min         ✓         ✓         ✓         X         2000.00/d         0.10%           SUNCORP         Business Investment         Nil         No min         ✓         X         ✓         ✓         N/A         0.00%           Westpac         Business Cone - Med Plan         20.00m         1.00         ✓         ✓         ✓         ✓         2000.00/d         0.01%           ★ ★         "Strong Value"         ANZ Bank         Premium Business Cash Ac         10.00m         20000.00         ✓         ✓         ✓         X         1600.00/d         0.00%           ANZ Bank         Business Extra Account         15.00m         No min         ✓         ✓         X         1600.00/d         0.10%           Bananacoast Community         Business Cheque AC         S11         20.00m         No min         ✓         ✓         X         1600.00/d         0.10%           Bananacoast Community         Business Access         S7         5.00m         No min         ✓         ✓         ✓         X         1600.00/d         1.00           Coastline Credit Union         Business Access         S7         5.00m         No min	Newcastle Permanent	Business Cheque Account	10.00m	No min	•	<b>✓</b>	<b>✓</b>	×	1000.00/d	0.45%
SUNCORP         Business Investment         Nil         No min         ✓         X         ✓         V         N/A         0.00%           Westpac         Business One - Med Plan         20.00m         1.00         ✓	St George Bank	Freedom Business Account	10.00m	No min	~	<b>✓</b>	<b>✓</b>	×	2000.00/d	0.05%
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         ✓         ✓         ✓         X         1600.00/d         0.00%           ANZ Bank         Business Extra Account         15.00m         No min         ✓         ✓         X         1600.00/d         0.10%           Bananacoast Community         Business Cheque AC         S11         20.00m         No min         ✓         ✓         ✓         1000.00/d         0.10%           Coastline Credit Union         Business Access         S7         5.00m         1.00         ✓         ✓         ✓         ✓         1000.00/d         0.10%           Fire Services CU         Business Account         Nil         1.00         ✓         ✓         ✓         ✓         ✓         2000.00/d         0.10%           Hume Building Society         Business Account         Nil         1.00         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓         ✓	St George Bank	Bus Cheque Account Plus	10.00m	No min	~	<b>✓</b>	<b>~</b>	×	2000.00/d	0.10%
★★★         "strong value"           ANZ Bank         Premium Business Cash Ac 10.00m         20000.00         ✓         ✓         ✓         X         1600.00/d         0.00%           ANZ Bank         Business Extra Account         15.00m         No min         ✓         ✓         X         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         ✓         ✓         ✓         2000.00/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         ✓         ✓         ✓         X         1000.00/d         0.50%           Landmark Finance         Flat Chat Account         4.00m         1000.00         ✓         ✓         ✓         X	SUNCORP	Business Investment	Nil	No min	~	×	~	~	N/A	0.00%
ANZ Bank	Westpac	Business One - Med Plan	20.00m	1.00	~	~	•	~	2000.00/d	0.01%
ANZ Bank Business Extra Account 15.00m No min	***	"strong value"								
Bananacoast Community Business Cheque AC S11 20.00m No min	ANZ Bank	Premium Business Cash Ac	10.00m	20000.00	~	<b>'</b>	<b>V</b>	×	1600.00/d	0.00%
Coastline Credit Union Business Access S7 5.00m 1.00	ANZ Bank	Business Extra Account	15.00m	No min	~	<b>~</b>	<b>✓</b>	×	1600.00/d	0.10%
Fire Services CU  Business AC  S21  5.00m  No min  V  V  X  500.00/d  0.10%  Hume Building Society  Business Account  Nil  1.00  V  V  X  2000.00/d  0.50%  1000.00/d  0.50%  1000.00/d  1.00  V  V  X  1000.00/d  0.50%  1000.00/d  0.25%  1000.00/d  0.50%  1000.00/d  0.50%  1000.00/d  1000.00  V  V  X  1000.00/d  1000.00/d  1000.00  V  V  X  1000.00/d	Bananacoast Community	Business Cheque AC S11	20.00m	No min	~	<b>✓</b>	✓	~	1000.00/d	1.40%
Hume Building Society Business Account Nil 1.00	Coastline Credit Union	Business Access S7	5.00m	1.00	~	<b>✓</b>	✓	~	1000.00/d	0.10%
IMB Limited         Business Transact Ac S25         6.00m         No min         ✓ <td>Fire Services CU</td> <td>Business AC S21</td> <td>5.00m</td> <td>No min</td> <td>~</td> <td><b>✓</b></td> <td>✓</td> <td>×</td> <td>500.00/d</td> <td>0.10%</td>	Fire Services CU	Business AC S21	5.00m	No min	~	<b>✓</b>	✓	×	500.00/d	0.10%
Landmark Finance Flat Chat Account 4.00m 1000.00	Hume Building Society	Business Account	Nil	1.00	~	<b>✓</b>	✓	~	2000.00/d	0.50%
nab Business Management A/c 20.00m No min	IMB Limited	Business Transact Ac S25	6.00m	No min	~	<b>✓</b>	✓	×	1000.00/d	0.25%
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%	Landmark Finance	Flat Chat Account	4.00m	1000.00	~	<b>✓</b>	<b>✓</b>	×	1000.00/d	0.50%
★★         "average value"           Arab Bank Australia         Premium Business Chq A/C 10.00m 1.00	nab	Business Management A/c	20.00m	No min	~	<b>✓</b>	<b>✓</b>	•	1000.00/d	0.01%
Arab Bank Australia         Premium Business Chq A/C         10.00m         1.00         X         V         X         1000.00/d         3.35%           Austral Credit Union         Business Cheque Account         5.00m         No min         V         V         X         1000.00/d         0.00%           BankWest         Business Cheque Account         5.00m         No min         V         V         V         1000.00/d         0.00%           Horizon Credit Union         Business Savings Acc S11         Nil         No min         V         V         V         1000.00/d         0.10%           SUNCORP         Business Cheque         10.00m         No min         V         V         V         V         2000.00/d         0.01%           Westpac         Business One - High Plan         50.00m         1.00         V         V         V         2000.00/d         0.01%	Newcastle Permanent	Business Cash Managemen	nt Nil	No min	~	~	~	×	1000.00/d	0.00%
Austral Credit Union         Business Cheque Account         5.00m         No min         ✓         ✓         X         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%	**	"average value"								
BankWest         Business Cheque Account         5.00m         No min         V         V         V         1000.00/d         0.00%           Horizon Credit Union         Business Savings Acc S11         Nil         No min         V         V         V         1000.00/d         0.10%           SUNCORP         Business Cheque         10.00m         No min         V         V         V         1000.00/d         0.00%           Westpac         Business One - High Plan         50.00m         1.00         V         V         V         2000.00/d         0.01%	Arab Bank Australia	Premium Business Chq A/C	10.00m	1.00	×	~	V	×	1000.00/d	3.35%
Horizon Credit Union         Business Savings Acc S11         Nil         No min         V         V         1000.00/d         0.10%           SUNCORP         Business Cheque         10.00m         No min         V         V         1000.00/d         0.00%           Westpac         Business One - High Plan         50.00m         1.00         V         V         V         2000.00/d         0.01%	Austral Credit Union	Business Cheque Account	5.00m	No min	~	•	•	×	1000.00/d	0.00%
SUNCORP         Business Cheque         10.00m         No min         V         V         V         1000.00/d         0.00%           Westpac         Business One - High Plan         50.00m         1.00         V         V         V         2000.00/d         0.01%	BankWest	Business Cheque Account	5.00m	No min	~	•	•	~	1000.00/d	0.00%
Westpac Business One - High Plan 50.00m 1.00 V V 2000.00/d 0.01%	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 - Low Plan 6.50m 1.00 V V 2000.00/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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	Summa	ary Rep	oort - I	ligh <sup>-</sup>	Transa	actor			
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	11							
ANZ Bank	Business Classic Account	10.00m	No min	~	<b>~</b>	<b>~</b>	×	1600.00/d	0.00%
Bank of Queensland	Business Management Acc	15.00m	1.00	×	<b>✓</b>	✓	×	1000.00/d	1.35%
BankSA	Freedom Business	10.00m	1.00	~	<b>✓</b>	✓	~	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	~	×	<b>~</b>	×	N/A	6.35%
nab	Business Investment Ac	20.00m	50000.00	~	×	~	~	N/A	0.01%
nab	Business Cheque Account	10.00m	No min	~	V _	~	~	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	~	~	<b>V</b>	×	1000.00/d	0.00%
SUNCORP	Business Standard	Nil	No min	V .	~	<b>V</b>	~	1000.00/d	0.00%
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	•	~	<b>✓</b>	×	1000.00/d	1.50%
Westpac	Business Flexi	Nil	No min	<b>V</b>	/	×	~	2000.00/d	0.00%



	Summary	/ Rep	ort - Int	ernet	Low Sa	ver			Tat.
Company		Account Keeping Fees, (\$)	Minimum Upfront Deposit	Int Calculated	erest Paid	Branch Access	ATM Facility	Institution S&P Rating	Interest rate (%) \$25,000
****	"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	V	<b>V</b>	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	~	<b>~</b>	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	•	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	_	5.00m	No min	Daily	Monthly	~	~	Not rated	2.00%
Westpac	Business Flexi	Nil	No min	Daily	Monthly	~	~	AA	4.00%
<u>.</u>	"satisfactory value"			<u> </u>					
ANZ Bank	Business Extra Account	15.00m	No min	Daily	Quarterly	V	<b>/</b>	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	<i>'</i>	~	Not rated	1.00%
	Business Cheque AC S11	20.00m	No min	•	Semi-Annually		~	Not rated	2.00%

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AA

Not rated

Not rated

BBB

Not rated

Not rated

AA

Not rated

A+

A+

A+

Α+

Not rated

AA

AA

X

3.40%

0.75%

1.00%

0.50%

1.00%

1.60%

1.25%

0.10%

0.50%

0.00%

0.00%

2.00%

1.75%

0.00%

2.25%

#### ATM Facility Branch nterest rate (%) \$25,000 **Product** Company S&P Rating Keeping Fees, (\$) Upfront Deposit 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 Monthly BBB+ 1.75% 1.00 Daily Standard Cheque Account N/A AΑ Commonwealth Bank 5.00m N/A 0.00% No min 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%

1000.00

1.00

5.00

No min

1000.00

1000.00

No min

1.00

1.00

Daily

Daily

Monthly

Daily

Daily

Daily

Daily

Daily

Daily

N/A

N/A

Daily

Daily

N/A

Daily

Quarterly

Quarterly

Semi-Annually

Monthly

Monthly

Monthly

Monthly

Annually

Semi-Annually

N/A

N/A

Monthly

Quarterly

N/A

Monthly

20.00m

Nil

6.00m

6.00m

4.00m

Nil

20.00m

Nil

10.00m

10.00m

Nil

Nil

Nil

6.50m

20.00m

**Business Cheque Account** 

Business Transact Ac S25

Business Management A/c

Freedom Business Account

**Business Account** 

**Business Account** 

Flat Chat Account

Rural Flexi Cheque Ac

**Business Account S50** 

**Business Cheque** 

**Business Standard** 

**Business Saver** 

**Business Investment** 

Business One - Low Plan

Business One - Med Plan

Summary Report - Internet Low Saver

**HSBC** 

nab

**Hume Building Society** 

**Hunter Mutual** 

Landmark Finance

Landmark Finance

IMB Limited

RTA Staff CU

SUNCORP

SUNCORP

SUNCORP

**TIO Banking** 

Westpac

Westpac

St George Bank



	Summa	ry Re	port -	Low 7	ransa	ctor			
Company	Product K	Account eeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	Sweep Facility	Maximum ATM Withdrawal	Interest rate (%) \$5,000
****	"superior value"								
ANZ Bank	Business Cash Managemen	t 2.50m	2000.00	~	<b>~</b>	<b>~</b>	×	1600.00/d	0.50%
BankWest	Business Bonus	Nil	No min	~	~	<b>✓</b>	~	1000.00/d	0.00%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	~	~	<b>✓</b>	~	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	~	<b>V</b>	< / N	~	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	•	×	v	•	N/A	0.00%
***	"strong value"								
3 & E	Business Saver S30	Nil	50.00	•	V	<b>V</b>	~	1500.00/d	0.75%
BankWest	Business Cheque Account	5.00m	No min	<b>V</b>	V	✓	•	1000.00/d	0.00%
Coastline Credit Union	Business Access S7	5.00m	1.00		V	✓	•	1000.00/d	0.10%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	~	~	<b>✓</b>	~	1000.00/d	0.25%
Horizon Credit Union	Business Savings Acc S11	Nil	No min		~	<b>✓</b>	~	1000.00/d	0.10%
Hume Building Society	Business Account	Nil	1.00	· ·	~	<b>✓</b>	~	2000.00/d	0.50%
MB Limited	Business Transact Ac S25	6.00m	No min	~	~	<b>✓</b>	×	1000.00/d	0.25%
_andmark Finance	Rural Flexi Cheque Ac	Nil	1000.00	~	~	<b>✓</b>	×	1000.00/d	1.35%
Newcastle Permanent	Business Cash Managemen		No min	~	~	<b>~</b>	×	1000.00/d	0.00%
RTA Staff CU	Business Account S50	Nil	No min	~	~	<b>~</b>	×	1000.00/d	0.07%
Savings & Loans CU SA	Business Access Account	Nil	No min	V	<b>~</b>	<b>✓</b>	×	1000.00/d	0.00%
St George Bank	Bus Cheque Account Plus	10.00m	No min	V	~	<b>✓</b>	×	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%
Nestpac	Business One - Low Plan	6.50m	1.00	~	~	· ·	~	2000.00/d	0.00%
Vestpac	Business Flexi	Nil	No min	~	V	×	~	2000.00/d	0.00%
<u> </u>	"average value"								
NZ Bank	Business Extra Account	15.00m	No min	~	~	<b>/</b>	×	1600.00/d	0.10%
NZ Bank	Negotiator Account	15.00m	No min	~	~	~	×	1600.00/d	2.92%
ANZ Bank	Premium Business Cash Ac		20000.00	~	~	~	×	1600.00/d 1600.00/d	0.00%
Commonwealth Bank	Premium Business Account		No min	~	~	~	~	2000.00/d	0.00%
Community CPS Australi		Nil	No min	~	./	~	×	1000.00/d	0.95%
Fire Services CU	Business AC S21	5.00m		~	~	~	×	500.00/d	
			No min		~	~	×		0.10%
andmark Finance	Flat Chat Account	4.00m	1000.00	<i>V</i>	_	<i>V</i>	×	1000.00/d	0.50%
Newcastle Permanent	Business Cheque Account	10.00m	No min	<i>V</i>	<i>V</i>			1000.00/d	0.45%
SUNCORP	Business Cheque	10.00m	No min	<i>V</i>	<i>'</i>	<i>V</i>	<i>'</i>	1000.00/d	0.00%
ΓΙΟ Banking	Business Saver	Nil	No min	•	<i>\</i>	<i>V</i>	×	1000.00/d	1.25%
<del>*</del>	"satisfactory value	11							

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	Summa	ary Rep	oort -	Low 7	<b>Fransa</b>	ctor			
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	<b>'</b>	<b>'</b>	<b>V</b>	×	1600.00/d	0.00%
Arab Bank Australia	Premium Business Chq A/0	10.00m	1.00	×	~	~	×	1000.00/d	3.35%
Austral Credit Union	Business Cheque Account	5.00m	No min	•	•	<b>~</b>	×	1000.00/d	0.00%
Bank of Queensland	Business Investment Acc	5.00m	1.00	×	•	<b>✓</b>	×	1000.00/d	1.60%
Bank of Queensland	Business Cheque Account	6.00m	1.00	×	•	<b>✓</b>	×	1000.00/d	0.00%
Bank of Queensland	Everyday Business Acc	10.00m	No min	×	•	<b>✓</b>	×	1000.00/d	0.00%
BankSA	Freedom Business	10.00m	1.00	•	•	V	~	2000.00/d	0.05%
Capricornia CU	Business Banking Account	5.00m	No min	~	V 🍌	<b>V</b>	×	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	~	~	V	×	1000.00/d	0.10%
Manly Warringah CU	Bus Access Account S40	4.00m	No min	V	V	V	×	1000.00/d	0.05%
nab	Business Cheque Account	10.00m	No min	•	~	<b>✓</b>	~	1000.00/d	0.00%
SUNCORP	Business Management AC	20.00m	No min	<b>V</b>	<b>V</b>	<b>✓</b>	~	1000.00/d	0.00%
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	- /	V	<b>✓</b>	×	1000.00/d	1.50%
Westpac	Business One - Med Plan	20.00m	1.00		~	<b>✓</b>	~	2000.00/d	0.01%



## Section 2. Summary by Company

## **Company Summary Report**

PRODUCT		Account Keeping Fee	Minimum Opening Deposit	Inter Acc		Branch Access	ATM Access	Cheque Facility		est, % \$100,000
<b>ABS Building Socie</b>	ety									
http://absbuildingsociety.c	om.au									
Business Class S3	20	Nil	1.00	V	•	~	<b>V</b>	~	0.50%	1.00%
Dusilless Class 33	50	PRICIN	IG RATING		FE	EATURES RA	TING	TOTA	L SCOF	RE
Internet High Saver	*	Satisfactory	(27.2	29)	Lov	v ranking	(15.38)		42.67	
Adelaide Bank										
http://www.adelaidebank.c	om.au									
		10.00m	500.00	V	•	V	V	V	1.00%	3.75%
Business Cheque Acc	count	PRICIN	IG RATING		E	ATURES RA	TING	TOTA	L SCOF	RE
Internet High Saver	**	Satisfactory		28)		v rank <mark>i</mark> ng	(14.87)		57.15	
AMP Banking										
http://www.ampbanking.co	m.au									
		Nil	No min	v		×	×	×	6.80%	6.80%
Business eASYSAVER	R		G RATING		FF	ATURES RA	TING	TOTA	L SCOF	
Internet High Saver		Superior	(66.	8)		tisfactory	(19.66)		86.47	<b>`</b>
Internet Low Saver	****	Superior				tisfactory	(19.66)		87.16	
	^ ^ ^ ^ ^ ^ ^ ^	0.0	,	-,			(10100)			
ANZ Bank										
http://www.anz.com										
Duciness Cook Money		2.50m	2000.00	V	•	~	<b>✓</b>	<b>~</b>	2.10%	5.60%
Business Cash Manag	gement	PRICIN	IG RATING		FE	ATURES RA	TING	TOTA	L SCOF	RE
Internet High Saver	****	Strong	(57.2	28)	Ç	Strong	(23.16)		80.44	
High Transactor	****	Strong	(27.1	18)	,	Strong	(55.9)		83.08	
Internet Low Saver	**	Strong	(26.	5)	,	Strong	(23.16)		49.65	
Low Transactor	****	Strong	(45.2	29)	,	Strong	(41.53)		86.82	
Business Classic Acc	ount	10.00m	No min	V		<b>~</b>	<b>~</b>	<b>V</b>	0.00%	0.00%
		PRICIN	IG RATING		F	EATURES RA	TING	TOTA	L SCOF	RE
High Transactor	*	Low ranking		,		tisfactory	(46.21)		67.01	
Low Transactor	*	Satisfactory	(35.6			Strong	(34.75)		70.44	
Business Extra Accou	unt	15.00m	No min	V		<b>V</b>	<b>~</b>	<b>V</b>	1.30%	4.00%
		PRIČIN	IG RATING		FE	EATURES RA	TING	TOTA	L SCOF	RE
Internet High Saver	***	Satisfactory	•	,		Strong	(22.14)		61.75	
High Transactor	***	Satisfactory	,			Strong	(53.35)		74.58	
Internet Low Saver	*	Low ranking				Strong	(22.14)		40.46	
Low Transactor	**	Low ranking	(31.2	22)	,	Strong	(39.74)		70.97	



## Section 2. Summary by Company

## **Company Summary Report**

PRODUCT		Account	Minimum Opening	Interr Acce		Branch Access	ATM Access	Cheque Facility	Inte	rest, %
		Keeping Fee	Deposit	71000	,33			1 donity	\$25,000	\$100,000
ANZ Bank										
http://www.anz.com										
nttp://www.anz.com		15.00m	No min	V		<b>V</b>	V	<b>V</b>	2.92%	2.92%
Negotiator Account			G RATING			ATURES RA			L SCO	
Internet High Saver	A A	Satisfactory	(32.9	21)		Strong	(21.9)		54.81	\ <u>_</u>
High Transactor	** ****	Satisfactory	(22.8	,		Strong	(52.75)		75.64	
Internet Low Saver	***	Strong	(34.8	,		Strong	(21.9)		56.75	
Low Transactor	**	Low ranking	(33	,		Strong	(39.33)		72.33	
		10.00m	20000.00	, 			~	V	2.00%	6.35%
Premium Business Ca	ash Ac		G RATING		Ele	ATURES RA	TING	TOTA	L SCO	
Internet High Saver	****	Strong	(52.0	01)		Strong	(23.75)		75.77	
High Transactor	***	Low ranking	(14.3			Strong	(57.38)		71.72	
Internet Low Saver	* * *	Satisfactory	(23.2			Strong	(23.75)		46.99	
Low Transactor	× ★★	Low ranking	(29.4			Strong	(42.57)		72.04	
							- /			
Arab Bank Australia										
http://www.arabbank.com.	<u>au</u>									
Premium Business Cl	ha A/C	10.00m	1.00	•		<b>V</b>	<b>V</b>	~	4.50%	5.00%
	19700	PRICIN	G RATING		FE	ATURES RA	TING	TOTA	L SCO	RE
Internet High Saver	***	Strong	(50.9	92)	Sat	isfactory	(18.39)		69.31	
High Transactor	**	Strong	(30.8	36)	Lov	v ranking	(40.39)		71.25	
Internet Low Saver	***	Strong	(42.7	72)		v ranking	(18.39)		61.11	
Low Transactor	*	Satisfactory	(40.7	74)	Lov	v ranking	(28.97)		69.72	
Austral Credit Unio	n									
http://www.australcu.com										
		5.00m	No min	~	•	<b>✓</b>	<b>V</b>	~	0.00%	0.00%
Business Cheque Acc	count	PRICIN	G RATING		FE	ATURES RA	TING	TOTA	L SCO	₹E
High Transactor	**	Strong	(30.7	71)	Lov	v ranking	(38.76)		69.46	
Low Transactor	*	Strong	(42.1	16)	Lov	v ranking	(27.58)		69.74	
B & E										
nttp://www.b-e.com.au										
		Nil	50.00	V	•	<b>V</b>	<b>V</b>	~	1.00%	1.75%
Business Saver S	30	PRICIN	G RATING		FE	ATURES RA	TING	TOTA	L SCO	₹E
Internet High Saver	*	Satisfactory	(30.8	33)	Sat	isfactory	(18.24)		49.07	
High Transactor	<del>^</del> ★ ★ ★	Strong	(31.7		Sat	isfactory	(45.48)		77.27	
Internet Low Saver	*	Strong	(25.9			isfactory	(18.24)		44.21	
Low Transactor	<del>^</del>	Strong	(45.8	•		isfactory	(31.99)		77.86	
			, -	,		,	` '			

your guide to product excellence

http://www.bcu.com.au

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## Section 2. Summary by Company

## **Company Summary Report**

RODUCT		Account Keeping Fee	Minimum Opening Deposit	Interno Acces		Branch Access	ATM Access	Cheque Facility		est, % \$100,000
Bananacoast Comm	nunity CII									
http://www.bcu.com.au	idility CO									
		20.00m	No min	V		<b>V</b>	V	V	2.00%	3.80%
Business Cheque AC	S11		G RATING		FE	ATURES RA	TING	TOTA	L SCOF	
Internet High Saver	**	Satisfactory		62)		isfactory	(19.02)		56.64	
High Transactor	***	Strong	(26.4	17)	5	Strong	(47.29)		73.76	
Internet Low Saver	*	Satisfactory	(22.4	15)	Sat	isfactory	(19.02)		41.47	
Bank of Queensland	d									
nttp://www.boq.com.au/										
		6.00m	1.00	V		~	<b>✓</b>	<b>~</b>	0.00%	0.00%
Business Cheque Acc	ount	PRICIN	IG RATING		FE	ATURES RA	TING	TOTA	L SCOF	RE
Low Transactor	*	Satisfactory	(40.8	38)	Lov	ranking	(26.68)		67.55	
		5.00m	1.00	- /		<b>V</b>	<b>✓</b>	<b>~</b>	4.55%	6.35%
Business Investment	Acc	PRICIN	IG RATING		FE	ATURES RA	TING	TOTA	L SCOF	RE
Internet High Saver	****	Strong	(61.	16)		isfactory	(18.28)		79.44	
Internet Low Saver	**	Strong	(36.		Sat	isfactory	(18.28)		54.79	
Low Transactor	*	Satisfactory	(34.7	77)	Sat	isfactory	(32.75)		67.51	
Rusinoss Managomon	ot Acc	15.00m	1.00	~		<b>~</b>	<b>~</b>	~	2.85%	4.35%
Business Managemen	IL ACC	PRICIN	G RATING		FE	ATURES RA	TING	TOTA	L SCOF	RE
Internet High Saver	***	Strong	(48.0	03)	Sat	isfactory	(18.86)		66.89	
High Transactor	*	Satisfactory	(22.4	13)	Sat	isfactory	(45.64)		80.88	
Internet Low Saver	**	Strong	(31.6	65)	Sat	isfactory	(18.86)		50.50	
Business WebSavings	s Acc	Nil	No min	~		<b>✓</b>	×	X	6.60%	6.65%
ousiness websavings	SACC	PRICIN	IG RATING		FE	ATURES RA	TING	TOTA	L SCOF	RE
Internet High Saver	****	Strong	(66.	,	5	Strong	(21.73)		87.86	
Internet Low Saver	****	Strong	(51.0	01)	5	Strong	(21.73)		72.75	
Everyday Business Ad	~C	10.00m	No min	~		<b>✓</b>	<b>✓</b>	~	0.00%	0.00%
Lvci yddy Busiliess A	30	PRICIN	IG RATING		FE	ATURES RA	TING	TOTA	L SCOF	RE
Low Transactor	*	Satisfactory	(41.3	34)	Lov	ranking	(27.09)		68.43	
BankSA										
nttp://www.banksa.com.au										
		10.00m	1.00	V		<b>V</b>	V	V	1.60%	3.90%
Business Cheque Ac	Plus		IG RATING		FE	ATURES RA	TING	TOTA	L SCOF	
Internet High Saver	***	Satisfactory		16)		ranking	(16.1)		60.25	
Internet Low Saver	*	Satisfactory	`	,		ranking	(16.1)		40.51	
		10.00m	1.00	<b>~</b>		<b>✓</b>	<b>v</b>	~	0.50%	3.25%
Freedom Business		PRICIN	IG RATING		FE	ATURES RA	TING	TOTA	L SCOF	RE
Internet High Saver	**	Satisfactory		))		ranking	(16.81)		56.80	
High Transactor	<b>★</b>	Satisfactory	•	,		isfactory	(41.69)		64.57	
Low Transactor	<del>-</del>	Satisfactory	(38.8	34)	Sat	isfactory	(29.58)		68.43	
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## Section 2. Summary by Company

# **Company Summary Report**

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access			Cheque Facility	Interest, % \$25,000 \$100,000
BankWest							
http://www.bankwest.com.au							
nttp://www.bankwest.com.au	N. 111		<b>V</b>	V	V	V	5 000/ 0 400/
<b>Business Bonus</b>	Nil	No min					5.60% 6.10%
		IG RATING		FEATURES R		1017	AL SCORE
Internet High Saver ★★★★		(62.7	,	Strong	(25.92)		88.67
High Transactor ★★★★	_	(26.7	,	Strong	(55.44)		82.19
Internet Low Saver		(33.4	,	Strong	(25.92)		59.37
Low Transactor ★ ★ ★ ★	★ Strong	(45.	,	Strong	(41. <mark>63</mark> )		87.20
Business Cheque Account	5.00m	No min	~	~	~	<b>/</b>	0.00% 0.00%
Daomood Grioquo Account	PRICIN	NG RATING		FEATURES F	ATING	TOTA	AL SCORE
Internet High Saver 🙀	Low ranking	g (18.2	25)	Strong	(21.97)		40.22
High Transactor 🙀 🛨	Satisfactory	(23.3	37)	Satisfactory	(45.58)		68.95
Internet Low Saver	Low ranking	g (18.2	25)	Strong	(21.97)		40.22
Low Transactor ★★★	Satisfactory	(41.9	92)	Strong	(34.73)		76.65
Duciness Talanet CavenAs	Nil	No min		x	×	×	6.85% 6.85%
Business Telenet SaverAc	PRICIN	IG RATING		FEATURES R	ATING	TOTA	L SCORE
Internet High Saver ★★★★	★ Superior	(67.0	04)	Strong	(23.35)		90.39
Internet Low Saver ★★★★		(67.8	36)	Satisfactory	(23.35)		91.21
Bendigo Bank							
http://www.bendigobank.com.au							
	Nil	1.00	V	V	V	V	0.05% 0.05%
Business Account	PRICIN	IG RATING		FEATURES R	ATING	TOTA	L SCORE
Internet High Saver	Low ranking			Strong	(24)		41.03
High Transactor	Low ranking	•	,	Superior	(58)		77.72
Internet Low Saver	Low ranking	`	,	Strong	(24)		41.15
Low Transactor ★ ★ ★	Satisfactory	`	,	Superior	(43)		82.06
	10.00m	1.00	· V		V	V	1.75% 3.05%
Business Solutions		IG RATING		FEATURES R	ATING	TOTA	AL SCORE
Internet High Saver ★★★	Satisfactory			Strong	(24)		60.33
		•	,	Superior	(58)		80.38
High Transactor ★ ★ ★ ★ ★ Internet Low Saver	Satisfactory	,	•	Strong	(24)		45.09
Low Transactor ★★★★	•			Superior	(43)		81.10
		· 					
Capricornia CU							
http://www.capricorniacu.com.au							
Business Banking Account	5.00m	No min	~	~	~	<b>~</b>	0.00% 0.00%
Dusiness Danking Account	PRICIN	IG RATING		FEATURES R	ATING	TOTA	AL SCORE
High Transactor	Strong	(28.3	33) L	_ow ranking	(36.11)		64.44
Low Transactor	Strong	(43.	11) L	_ow ranking	(25.58)		68.68

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PRODUCT		Account	Minimum Opening	Intern Acces		Branch Access	ATM Access	Cheque Facility	Inter	est, %
		Keeping Fee	Deposit						\$25,000	\$100,000
Capricornia CU										
http://www.capricorniacu	i.com.au									
E \$aver Business Ac	count	5.00m	1.00	<b>V</b>		<b>V</b>	×	×	6.60%	6.60%
L paver Dusiness Ac	Count	PRICIN	G RATING		FE	ATURES RA	ATING	TOTA	L SCOF	RE
Internet High Saver	****	Strong	(66.4	42)	S	trong	(20.38)		86.80	
Internet Low Saver	****	Superior	(66.9	99)	S	trong	(20.38)		87.37	
Coastline Credit U	nion									
http://www.coastline.com										
THE PARTY OF THE P	<del>nau</del>	5.00m	1.00	V			<b>V</b>	V	0.10%	0.75%
<b>Business Access</b>	<b>S7</b>		G RATING			ATURES RA	1		L SCOF	
Internet High Course				E4)						NE -
Internet High Saver High Transactor	*	Satisfactory Strong	(21.9 (29.9			sfactory sfactory	(17.82) (44.43)		39.36 74.38	
Low Transactor	*** ***	Strong	(43.			sfactory	(31.25)		74.49	
							(3.1.23)			
Commonwealth Ba	ank									
http://www.commbank.co	om.au									
Business Online Sav	<b></b>	Nil	No min	· /		×	×	×	6.65%	6.65%
business Unline Sav	ver	PRICIN	G RATING		FE	ATURES RA	ATING	TOTA	L SCOF	RE
Internet High Saver	****	Strong	(66.	1)	Si	trong	(20.31)		86.41	
Internet Low Saver	***	Strong	(51.	11)	S	trong	(20.31)		71.42	
Duamium Duaineas (	N = = =	15.00m	No min	<b>V</b>		<b>V</b>	<b>V</b>	~	1.85%	3.90%
Premium Business A	Account	PRICIN	G RATING		FE	ATURES RA	ATING	TOTA	L SCOF	RE
Internet High Saver	***	Strong	(45.2	26)	S	trong	(22.63)		67.89	
High Transactor	****	Satisfactory	(23.7	75)	S	trong	(54.56)		78.31	
Internet Low Saver	**	Strong	(28.6	,		trong	(22.63)		51.24	
Low Transactor	**	Low ranking	(32.7	79)	S	trong	(40.59)		73.39	1
Standard Cheque Ac	count	5.00m	No min	<b>'</b>		<b>✓</b>	<b>/</b>	~	0.00%	0.00%
Otaniaara Oneque Ac	, oo an t	PRICIN	G RATING		FE	ATURES RA	ATING	TOTA	L SCOF	RE
Internet High Saver	*	Low ranking	(19.9	,		trong	(23.34)		43.25	
High Transactor	****	Satisfactory				trong	(56.35)		79.59	
Internet Low Saver	*	Satisfactory	(19.9	,		trong	(23.34)		43.25	
Low Transactor	****	Strong	(42.2	25)	5	trong	(41.84)		84.09	
<b>Community CPS A</b>	ustralia									
http://www.communitycp	s.com.au									
		Nil	No min	V		<b>V</b>	<b>V</b>	V	1.50%	3.50%
SMALLBiz Account			G RATING			ATURES RA			L SCOF	
Internet High Saver	**	Satisfactory	(35.9	98)		sfactory	(18.87)		54.86	
Internet Low Saver	* * *	Satisfactory	(21.			sfactory	(18.87)		39.98	
Low Transactor	<del>^</del> ★	Satisfactory	(38.7			sfactory	(33.15)		71.89	
		•	•			*	•			

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# Section 2. Summary by Company

# **Company Summary Report**

PRODUCT		Account Keeping Fee	Minimum Opening Deposit	Interne Acces		cess ATM Access	Cheque Facility		est, % \$100,000
Community First Cl	•							'	
Community First Cl									
http://www.communityfirst	.com.au	N.191			×			0.700/	0.700/
FirstBiz Online Saving	gs	Nil	No min	~		X	X	6.70%	6.70%
Internet High Sover		Strong	IG RATING (66.3	22)	FEATURES Low ranking	(16.1)		L SCOF 82.43	(E
Internet High Saver Internet Low Saver	**** ****	Strong	(66.7	,	Low ranking	(16.1)		82.89	
Fire Services CU									
http://www.fscu.com.au									
Business AC S2	4	5.00m	No min	~		~	~	0.10%	0.10%
business AC 52	'	PRICIN	IG RATING		FEATURES	RATING	TOTA	L SCOF	RE
High Transactor	***	Strong	(31.0	09)	Satisfactory	(42.96)		74.05	
Low Transactor	**	Strong	(43.2	25)	Satisfactory	(30.22)		73.47	
Greater Building Sc	ciety								
http://www.greater.com.au									
Business Access Acc	ount	Nil	1.00		<b>~</b>	~	~	3.00%	4.00%
business Access Acc	ount	PRICIN	IG RATING	,	FEATURES	RATING	TOTA	L SCOF	RE
Internet High Saver	***	Strong	(49.	16)	Satisfactory	(18.19)		67.35	
High Transactor	****	Superior	(33.	,	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 S									
http://www.heritageonline.	com.au								
Business Cheque Fac	eility	Nil	100.00	~	<b>✓</b>	~	<b>~</b>	0.25%	0.25%
Business Oneque i ac	, incy	PRICIN	IG RATING		FEATURES	RATING	TOTA	L SCOF	RE
High Transactor	***	Superior	(32.	,	Satisfactory	(43.95)		76.48	
Internet Low Saver	*	Satisfactory	,	,	Satisfactory	(17.63)		39.41	
Low Transactor	***	Strong	(48.	12)	Satisfactory	(30.91)		79.03	
Holiday Coast CU									
http://www.hccu.com.au									
<b>Business Access AC</b>	S8	Nil	No min  IG RATING	✓ ·	FEATURES	PATING	TOTA	0.30% L SCOF	0.85%
Internet High Saver	<u> </u>	Satisfactory		11)	Low ranking	(15.08)		39.09	<u> </u>
Low Transactor	* *	Strong	(42.6	,	Low ranking	(26.45)		69.12	
Home Building Soc	iety								
http://www.homeonline.co	m.au								
Designation Transport		10.00m	No min	~	· ·	<b>~</b>	~	0.40%	0.50%
<b>Business Transaction</b>	AC	PRICIN	IG RATING		FEATURES	RATING	TOTA	L SCOF	RE
Low Transactor	*	Strong	(46.4	43)	Low ranking	(24.26)		70.69	
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# **Company Summary Report**

PRODUCT	Account	Minimum	Internet	Branch Access	ATM Access			est, %
	Keeping Fee	Opening Deposit	Access			Facility	\$25,000	\$100,000
Janiman Cuadit Huian								
Horizon Credit Union								
http://www.horizon.org.au	Nil	No min	V	V	V	V	0.10%	0.10%
Business Savings Acc S11		IG RATING		EATURES RA			L SCOR	
Internet High Saver	Low ranking			itisfactory	(19.2)		39.53	
High Transactor 🙀 🛨	Satisfactory	(22.9	94)	Strong	(47.86)		70.81	
Internet Low Saver	Satisfactory	`		tisfactory	(19.2)		39.78	
Low Transactor ★ ★ ★	Strong	(45.7	74) Sa	itisfactory	(33.6 <mark>5</mark> )		79.39	
HSBC								
http://www.hsbc.com.au								
Business Cheque Account	20.00m	1000.00	<b>y</b>	<b>/</b>	×	~	3.40%	4.65%
Submission official Account	PRICIN	IG RATING	F	EATURES RA	TING		L SCOR	E
Internet High Saver ★★★	Satisfactory	`	7	tisfactory	(18.7)		61.16	
High Transactor ★ Internet Low Saver ★	Satisfactory Satisfactory	•		itisfactory itisfactory	(45.25) (18.7)		67.99 43.56	
	Satisfactory	(24.0	33) 38	ilistaciory	(10.7)		43.30	
Hume Building Society								
http://www.humebuild.com.au								
Business Account	Nil	1.00	<i>'</i>	<b>/</b>	<b>/</b>	V	0.75%	2.75%
Internet High Cover		G RATING		EATURES RA			L SCOR	E
Internet High Saver ★★★ High Transactor ★★★	Satisfactory Strong	(43.2)	,	itisfactory itisfactory	(17.1) (42.51)		60.37 73.37	
Internet Low Saver	Satisfactory	,	,	itisfactory	(17.1)		41.28	
Low Transactor ★★★	Strong	(46.5	51) Sa	itisfactory	(30.06)		76.56	
Hunter Mutual								
http://www.huntermutual.com.au								
Business Account S10	6.00m	5.00	V	<b>V</b>	<b>V</b>	~	1.00%	1.00%
Business Account 510	PRICIN	IG RATING	F	EATURES RA	TING	TOTA	L SCOR	E
Internet High Saver	Satisfactory	,	,	w ranking	(16.72)		41.61	
Internet Low Saver	Satisfactory	(22.9	98) Lo	w ranking	(16.72)		39.70	
MB Limited								
nttp://www.imb.com.au								
Business Transact Ac S25	6.00m	No min	~	<b>✓</b>	~	~	0.50%	0.50%
		IG RATING		EATURES RA		TOTA	L SCOR	E
Internet High Saver	Satisfactory	`		tisfactory	(20.08)		42.40	
High Transactor ★★★ Internet Low Saver ★	Satisfactory Satisfactory	,		Strong Strong	(49.82) (20.08)		73.75 42.43	
Low Transactor $\star \star \star$	Satisfactory	`	,	Strong	(35.32)		74.96	

http://www.ingdirect.com.au

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PRODUCT		Account Keeping Fee	Minimum Opening	Internet Access	Branch Access	ATM Access	Cheque Facility		est, %
			Deposit					\$25,000	\$100,000
ING Direct									
http://www.ingdirect.com.a	u								
	<del>-</del>	Nil	No min	V	X	×	×	6.35%	6.35%
Business Optimiser		PRICIN	G RATING	F	EATURES RA	TING	TOTA	L SCOF	RE
Internet High Saver	****	Strong	(65.3	,	w ranking	(15.9)		81.29	
High Transactor Internet Low Saver	*	Superior Strong	(37.5 (65.5	,	ow ranking ow ranking	(29.36) (15.9)		66.90 81.26	
	****	Strong	60)	50) LC	ow ranking	(15.9)		01.20	
Landmark Finance									
http://finance.landmark.com	n.au/home.jhtml								
Flat Chat Account		4.00m	1000.00			· ·	V	1.00%	3.00%
Internat High Cover			IG RATING		EATURES RA			L SCOF	(E
Internet High Saver High Transactor	* * * * *	Satisfactory Strong	(37.9 (28.4		atisfactory atisfactory	(17.9) (44.74)		55.81 73.31	
Internet Low Saver	<b>^</b> ^^	Satisfactory		<b>T</b>	atisfactory	(17.9)		41.08	
Low Transactor	**	Strong	(42.0	06) S	atisfactory	(31.32)		73.38	
Rural Flexi Cheque Ac		Nil	1000.00	~	<b>✓</b>	<b>V</b>	~	1.60%	4.35%
itarar ricki oneque Ac	,	PRICIN	G RATING	F	EATURES RA	TING	TOTA	L SCOF	RE
Internet High Saver	***	Strong	(46.	,	atisfactory	(18.47)		64.87	
High Transactor Internet Low Saver	***	Strong Strong	(30.4 (29.8	,	atisfactory atisfactory	(46.17) (18.47)		76.67 48.29	
Low Transactor	* ***	Strong	(46.2	•	atisfactory	(32.32)		78.60	
Manly Warringah Cl									
http://www.mwcu.com.au									
		4.00m	No min	V	V	V	V	0.05%	0.50%
Bus Access Account	S40		IG RATING	F	EATURES RA	TING	TOTA	L SCOF	
Low Transactor	*	Strong	(42.3	34) Lo	w ranking	(25.85)		68.20	
Members Equity Ba	nk								
http://www.membersequity									
		Nil	No min	V	X	×	×	6.70%	6.70%
Business Investment	Acct	PRICIN	IG RATING	F	EATURES RA	TING	TOTA	L SCOF	
Internet High Saver	***	Strong	(66.3	33) Lo	w ranking	(15.81)		82.15	
Internet Low Saver	****	Strong	(66.7	79) Lo	w ranking	(15.81)		82.60	
nab									
http://www.national.com.au									
Pusiness Cook Mayim	nicor.	Nil	10000.00	~	×	×	×	6.45%	6.55%
Business Cash Maxim	iiser	PRICIN	G RATING	F	EATURES RA	TING	TOTA	L SCOF	RE
Internet High Saver	****	Strong	(65.	,	atisfactory	(19.01)		84.12	
Internet Low Saver	****	Strong	(49.8	36) Sa	atisfactory	(19.01)		68.87	

your guide to product excellence

Report Date: January 30th, 2008, (Rates as at January 9th, 2008)

**COMPANY SUMMARY:** 

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# Section 2. Summary by Company

# **Company Summary Report**

PRODUCT	Account Minimum Internet Keeping Fee Deposit  Access Deposit			Branch Access	ATM Access	Cheque Facility		sest, % \$100,000		
nab										
http://www.national.com.a	<u>u</u>									
Business Cheque Acc	count	10.00m PRICIN	No min	V	FE	✓ ATURES RA	TING	TOTA	0.00% L SCOF	0.00% RE
High Transactor Low Transactor	* *	Low ranking Low ranking	`	,		isfactory Strong	(46.21) (34.75)		66.26 66.83	
Business Investment	Ac	20.00m	50000.00 IG RATING	<b>~</b>	FE	X ATURES RA	TING	X TOTA	1.25% L SCOF	5.25% RE
Internet High Saver High Transactor	*** *	Strong Strong	(48.5 (26.	,	Sat	isfactory v ranking	(16.98) (40.45)		65.55 66.66	
Business Managemen	nt A/c	20.00m PRICIN	No min		F	ATURES RA	ATING TING	TOTA	1.25% L SCOF	3.85% RE
Internet High Saver High Transactor Internet Low Saver	*** ***	Satisfactory Low ranking Low ranking	(16.	8)	5	Strong Strong Strong	(23.76) (57.4) (23.76)		60.56 74.20 38.85	
Newcastle Permane	ent									
http://www.newcastleperm	anent.com.au									
Business Cash Mana	gement	Nil PRICIN	No min	✓	FE	ATURES RA	TING	TOTA	5.00% L SCOF	6.10% RE
Internet High Saver High Transactor Internet Low Saver Low Transactor	**** *** ***	Strong Satisfactory Strong Satisfactory	(40.3	2) 34)	9	isfactory Strong Strong Strong	(19.91) (49.52) (19.91) (34.96)		80.45 71.72 60.24 76.46	
Business Cheque Acc	count	10.00m PRICIN	No min	<b>✓</b>	FE	✓ ATURES RA	TING	TOTA	2.80% L SCOF	3.70% RE
Internet High Saver High Transactor Internet Low Saver Low Transactor	*** **** **	Strong Strong Strong Satisfactory	(44. (27.2 (31. (38.6	27) 1)	Sat	isfactory Strong isfactory Strong	(19.59) (48.72) (19.59) (34.41)		63.99 75.99 50.68 73.04	
RaboPlus										
http://www.raboplus.com.a	<u>au</u>									
Business Savings Ac	count	Nil PRICIN	1.00 IG RATING	✓	FE	X ATURES RA	TING	X TOTA	7.25% L SCOF	7.25% RE
Internet High Saver Internet Low Saver	**** ****	Superior Superior	(70 (70	,		Strong isfactory	(24.34) (24.34)		94.34 94.34	
RTA Staff CU										

your guide to product excellence

http://www.rtascu.com.au

Report Date: January 30th, 2008, (Rates as at January 9th, 2008)

**COMPANY SUMMARY:** 

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## Section 2. Summary by Company

# **Company Summary Report**

PRODUCT		Account Keeping Fee	Opening		Branch Access	ATM Access	Cheque Facility		est, % \$100,000
RTA Staff CU									
http://www.rtascu.com.au									
Business Account S50	)	Nil PRICIN	No min	✓ F	EATURES RA	TING	TOTA	0.10% L SCOR	0.15%
Internet High Saver High Transactor Internet Low Saver Low Transactor	* * * *	Low ranking Satisfactory Satisfactory Strong	(20.7 (21.6	71) Sa 57) Sa 57) Sa	atisfactory atisfactory atisfactory atisfactory	(18.62) (46.43) (18.62) (32.65)		39.33 68.09 39.19 75.02	
Savings & Loans Cl	J SA								
http://www.savingsloans.co		Nil	No min	Y		<b>~</b>	<b>~</b>	0.00%	0.00%
High Transactor Low Transactor	* **	PRICIN Strong Strong	(26.2 (46.	27) Lo	EATURES RA www.ranking ow.ranking	(40.21) (28.75)		AL SCOR 66.49 75.45	RE
Business Cash Manag	jer	Nil PRICIN	No min	F	EATURES RA	TING	TOTA	3.70% AL SCOR	6.50% RE
Internet High Saver High Transactor Internet Low Saver Low Transactor	**** **** ****	Strong Superior Strong Superior	(58.9 (32.7 (44.0 (49.9	13) 07)	Strong Strong Strong Strong	(21) (52) (21) (37)		79.96 84.13 65.07 86.53	
Business Online		Nil	No min	<b>✓</b>	X EATURES RA	TING	X TOT/	6.20% L SCOR	6.20%
Internet High Saver Internet Low Saver	****	Strong Strong	(64.8 (64.5	37) Sa	atisfactory Strong	(19.97) (19.97)		84.84 84.54	· L
St George Bank http://www.stgeorge.com.ar	<u>u</u>								
Bus Cheque Account	Plus	10.00m PRICIN	No min	F	EATURES RA	TING	TOTA	1.60% L SCOF	3.90% RE
Internet High Saver High Transactor Internet Low Saver Low Transactor	*** **** **	Satisfactory Satisfactory Satisfactory Satisfactory	(22.8 (24.4	16) 34) 12)	Strong Strong Strong Strong	(24.04) (52.46) (24.04) (38.68)		68.19 75.30 48.45 74.45	
Express Saver Busine	SS	Nil	No min	<b>v</b>	X	×	×	6.45%	6.45%
Internet High Saver Internet Low Saver	****	PRICIN Strong Strong	G RATING (65.1 (65	15)	EATURES RA Strong atisfactory	(22.43) (22.43)		AL SCOR 87.59 87.43	RE



# Section 2. Summary by Company

# **Company Summary Report**

PRODUCT		Account Keeping Fee	Minimum Opening	Internet Access	Branch Access	ATM Access	Cheque Facility		est, %
		3 3	Deposit					\$25,000	\$100,00
0. O D I									
St George Bank									
http://www.stgeorge.com.au	<u>l</u>								
Freedom Business Acc	count	10.00m	No min	<b>V</b>	<b>V</b>	V	~	0.50%	3.25%
			RATING		FEATURES RA			L SCOF	<b>ξ</b> Ε
Internet High Saver	***	Satisfactory	(40	,	Strong	(24.04)		64.03	
High Transactor Internet Low Saver	***	Satisfactory Satisfactory	(22.8 (21.3	,	Strong Strong	(52.46) (24.04)		75.34 45.42	
Low Transactor	* ***	Satisfactory	(38.8	,	Strong	(38.68)		77.53	
	* * *	Cambraguery	(00.0	., 	o.i.o.i.g	(00.00)			
SUNCORP									
http://www.suncorp.com.au									
Bus Investment Ac Op	tion	Nil	No min	~	<b>/</b>	X	×	6.65%	6.65%
ous investment Ac Op	tion	PRICING	RATING	11	FEATURES RA	ATING	TOTA	L SCOF	ξE
Internet High Saver	****	Strong	(65.6	63)	Strong	(25.27)		90.90	
Internet Low Saver	****	Strong	(65.7	71)	Strong	(25.27)		90.99	
Durain and Observes		10.00m	No min	~	<b>~</b>	<b>✓</b>	~	0.00%	0.00%
Business Cheque		PRICING	RATING		FEATURES RA	ATING	TOTA	L SCOF	E
High Transactor	**	Satisfactory	(22.9	92)	Strong	(48.63)		71.55	
Internet Low Saver	*	Low ranking	(16	6)	Strong	(22.63)		38.64	
Low Transactor	**	Satisfactory	(35.6	65)	Strong	(36.4)		72.04	
Business Investment		Nil	No min	~	<b>✓</b>	×	×	2.00%	5.50%
business investment		PRICING	RATING		FEATURES RA	ATING	TOTA	L SCOF	E
Internet High Saver	****	Strong	(56.4	<b>4</b> 5)	Strong	(21.47)		77.92	
High Transactor	***	Strong	(29.9	91) ;	Satisfactory	(45.72)		75.62	
Internet Low Saver	*	Satisfactory	(24.8	36)	Strong	(21.47)		46.33	
Low Transactor	****	Strong	(45.6	66)	Satisfactory	(34.36)		80.02	
Business Management	+ ^C	20.00m	No min	~	~	<b>V</b>	<b>V</b>	1.50%	4.00%
Jusiness Management	AC	PRICING	RATING		FEATURES RA	ATING	TOTA	L SCOF	E
Internet High Saver	***	Satisfactory	(43.3	35)	Strong	(26.15)		69.51	
High Transactor	****	Satisfactory	(22.	,	Superior	(57.42)		79.52	
Internet Low Saver	**	Satisfactory	(23.3	,	Superior	(26.15)		49.52	
Low Transactor	*	Low ranking	(26.1	13)	Strong	(42.56)		68.68	
Business Standard		Nil	No min	~	<b>✓</b>	<b>~</b>	~	0.00%	0.00%
-uomoo otamaara		PRICING	RATING		FEATURES RA	ATING	TOTA	L SCOP	E
Internet High Saver	*	Low ranking	(20	))	Strong	(20.68)		40.68	
High Transactor	*	Satisfactory	(24.1	,	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									

your guide to product excellence

http://www.tiofi.com.au

Report Date: January 30th, 2008, (Rates as at January 9th, 2008)



# Section 2. Summary by Company

# **Company Summary Report**

PRODUCT		Account	Minimum	Internet	Branch Access	ATM Access	Cheque	Intere	est, %
		Keeping Fee	Opening Deposit	Access			Facility	\$25,000	\$100,000
TIO Banking									
http://www.tiofi.com.au									
Business Saver		Nil	No min	~	<b>V</b>	<b>V</b>	~	1.75%	2.75%
			G RATING		EATURES RA			L SCOR	E
Internet High Saver Internet Low Saver	**	Satisfactory Strong	(36.9)	,	w ranking w ranking	(14.3) (14.3)		51.23 44.44	
Low Transactor	*	Superior	(48.3	,	w ranking w ranking	(25.02)		73.35	
Wagga Mutual Cradi		•	`	,		` /			
Wagga Mutual Credi									
http://www.waggamutual.co	ııı.au	5.00m	No min	V		<b>V</b>	V	2.000/	2.00%
<b>Business Account</b> S	60		G RATING		EATURES RA			2.00% L SCOR	
Internet High Saver	**	Satisfactory				(18.41)		50.99	E
High Transactor	* *	Low ranking	•			(45.89)		64.88	
Internet Low Saver	**	Strong	(31.1	11) Sa	itisfactory	(18.41)		49.52	
Low Transactor	*	Satisfactory	(36.9	93) Sa	tisfactory	(32.28)		69.21	
Westpac									
http://www.westpac.com.au									
Business Flexi		Nil	No min	<b>v</b>	<b>V</b>	<b>V</b>	~	4.00%	6.00%
Dusiliess I lexi		PRICIN	G RATING	F	EATURES RA	TING	TOTA	L SCOR	E
Internet High Saver	***	Strong	(56.		Superior	(27.56)		83.86	
High Transactor Internet Low Saver	*	Low ranking Satisfactory	•	•	Superior	(58.49) (27.56)		66.77 52.90	
Low Transactor	**	Low ranking	,		Superior Superior	(43.82)		52.90 74.63	
		Nil	No min	· •		×	×	6.85%	6.85%
Business Max-i Bonus		PRICIN	G RATING	F	EATURES RA	TING	TOTA	L SCOR	E
Internet High Saver	****	Superior	(67.0	04) S	Superior	(28)		95.04	
Internet Low Saver	***	Strong	(52.0	06)	Strong	(28)		80.06	
Business Max-i Direct		Nil	1.00	V	<b>✓</b>	×	×	5.90%	6.50%
			G RATING		EATURES RA			L SCOR	E
Internet High Saver	****	Strong	(64.2		_	(25.09)		89.30	
Internet Low Saver	****	Strong	(59.7		Strong 🗸	(25.09)		84.27	4.4007
Business One - High P	lan	50.00m	1.00	<b>✓</b>		TINC	TOTA	2.25%	4.40%
Internet High Saver		Satisfactory	G RATING (27.0		EATURES RA Superior	(26.62)		L SCOR 53.66	Œ
High Transactor	** **	Low ranking	•	,	•	(56.15)		70.49	
3	~ ~		,	,	J	` '		-	



## 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.a	<u>au</u>								
Business One - Low	Dian	6.50m	1.00	<b>/</b>	<b>✓</b>	<b>✓</b>	~	0.00%	0.00%
business One - Low	Pian	PRICIN	G RATING		FEATURES	RATING	ТОТ	AL SCO	RE
Internet High Saver	*	Low ranking	(16.9	4)	Strong	(23.77)		40.70	
High Transactor	**	Low ranking	(19.7	1)	Strong	(49.02)		68.73	
Internet Low Saver	*	Low ranking	(16.9	4)	Strong	(23.77)		40.70	
Low Transactor	***	Satisfactory	(37.4	9)	Strong	(37.19)		74.69	
Business One - Med	Dlan	20.00m	1.00	<b>V</b>	· ·	<b>/</b>	~	2.25%	4.40%
Dusiliess Offe - Med	riali	PRICIN	G RATING		FEATURES	ТОТ	AL SCO	RE	
Internet High Saver	***	Satisfactory	(39.0	3)	Superior	(26.62)		65.65	
High Transactor	***	Low ranking	(19.9	(3)	Strong	(56.15)		76.08	
Internet Low Saver	*	Low ranking	(17.1	4)	Superior	(26.62)		43.76	
Low Transactor	*	Low ranking	(28.5	6)	Strong	(42.18)		70.75	



# Section 1. Summary By Profile

## **BUSINESS REVOLVER**

Company	Product	Published	Free	Annual	Fee (\$)	Credit	Limit (\$)	Rewards
oompany		Rate (%)	Days	Annualised Fee	Spend to Waive	Min	Max	Program Available
****	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"				<b>V</b> /			
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	V
<b>*</b> ";	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	~



# Section 1. Summary By Profile

## **BUSINESS TRANSACTOR**

Company	Product	Published	Free	Annual F	Fee (\$)	Credit	Limit (\$)	Rewards
		Rate (%)	Days	Annualised Fee	Spend to Waive	Min	Max	Program Available
****	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	×
**** "e	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	<b>5</b> 5	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	×
*** "s	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	~
<b>★★</b> "a	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	~
<b>*</b> "s	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	×

### your guide to product excellence

Report Date: January 10thth, 2008, (Rates as at January 8th, 2008)

\* N/A represents product is a Charge Card

TRANSACTOR SUMMARY:

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# Section 1. Summary By Profile

## **BUSINESS TRANSACTOR**

Company	Product	Published	Free	Annual I	Fee (\$)	Credit I	Limit (\$)	Rewards
- Company		Rate (%)	Days	Annualised Fee	Spend to Waive	Min	Max	Program Available
* "	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	~
<b>Greater Building Society</b>	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 ChoiceChrge AmexRews	N/A*	51	109.00	N/A	0.00	No max	~



# Section 2. Summary by Company

# **Company Summary Report**

PRODUCT		Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum R	epayment or	Criteria \$	Free Travel Insurance	Extended Warranty Available
Adelaide Bank										
http://www.adelaidebank.com	<u>ı.au</u>								130	0-652-220
Business Visa Card		16.49	×	X	×	3.00%	or	\$5	×	x
Dusilless visa Calu		CC	OST RAT	ING	FEAT	URES RA	TING	TC	TAL SC	ORE
	<b>★</b> ★	SATISF <i>A</i> STR	ACTORY ONG	(19.94) (8.00)		RANKING (3 FACTORY(4			52.36 48.37	
Business Visa Free Day	re	17.75	×	X	×	3.00%	or	\$5	×	×
Duomoco vioa i roo Day	J	CC	OST RAT	ING		URES RA		TC	OTAL SC	ORE
	<b>★</b> ★	SATISF <i>A</i> STR	ACTORY ONG	(18.62) (8.00)		RAN <mark>K</mark> ING (3 FACTORY(4	,		52.26 49.89	
Alliance One CreditUr	nion									
http://www.a1cu.com.au									08-8	8645-0200
Business Visa CreditCa	rd	12.24	X	X	×		or S	6	×	×
busilless visa Creditoa	Iu	CC	OST RAT	ING	FEAT	URES RA	TING	TC	TAL SC	ORE
	*****	STR		(28.39) (9.00)		,	88.10) 84.81)		96.48 93.81	
American Express										
http://home3.americanexpres	s.com/australia	a/personal	l/cards/ap	ply/					130	0-362-583
Business Card		N/A	×	X	<b>V</b>	100.00%	or	\$	<b>V</b>	x
Dusilless Calu		CC	OST RAT	ING	FEAT	URES RA	TING	TC	TAL SC	ORE
Business Transactor	*	SATISFA	ACTORY	(7.00)	SATISE	FACTORY(4	17.81)		54.81	
Business Gold Card		N/A	×	X	<b>V</b>	100.00%		\$	<b>V</b>	x
			OST RAT			URES RA		TC	OTAL SC	ORE
Business Transactor	*	SATISFA		(6.00)		FACTORY(5	53.38)		59.38	
Platinum Business Card	k	N/A	×	<b>V</b>	V	No min	or	\$	V	<b>V</b>
Business Transactor			OST RAT			URES RA	34.02)	IC	88.02	ORE
busiliess Transactor	****	N/A	ACTORY <b>x</b>	(4.00)	<b>✓</b>	RONG (8 No min	,	\$	00.02 ✓	x
Qantas AMEX Business	Card		OST RAT			URES RA	or TING		TAL SC	
Business Transactor	*		ACTORY	(6.00)		ACTORY(6			71.02	
		N/A	×	×	×		or S	5	×	x
Qantas AMEX CorpPlati	num	CC	OST RAT	ING	FEAT	URES RA			TAL SC	ORE
Business Transactor	***	SATISFA	ACTORY	(4.00)	SATISF	ACTORY(7	78.48)		82.48	

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PRODUCT		Published Rate (%)	Individual Limit per	Company Liability	GST Statements	Minimum	Repayment	t Criteria	Free Travel	Extended Warranty
		Nate (70)	Card	Insurance		%	or	\$	Insurance	Available
ANZ Bank										
http://www.anz.com										131314
Business One-Cash R	owde	19.00	×	×	×		or	\$	×	X
business One-Cash R	ewus	C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Business Revolver Business Transactor	****	-	ANKING ACTORY	(16.86) (7.00)		ERIOR ERIOR	(70.00) (87.18)		86.86 94.18	
Composeto Cond		N/A	<b>V</b>	<b>V</b>	<b>V</b>	100.00	% or	\$	<b>V</b>	X
Corporate Card		C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Business Transactor	****	SATISFA	ACTORY	(7.00)	SUP	ERIOR	(90.00)		97.00	
Visa Purchasing		N/A	<b>V</b>	~	~	100.00	)% or	\$	V	x
Visa i dicilasing		C	OST RAT	ING	FEAT	URES R	RATING	TC	OTAL SC	ORE
Business Transactor	**	SATISFA	ACTORY	(7.00)	SATISF	FACTORY	(70.42)		77.42	
BankSA										
http://www.banksa.com.au										131376
Visa Business		16.65	V	<b>V</b>	×	2.00%	or	\$10	×	×
Viou Dubilicos		C	OST RAT	ING	FEAT	URES R	RATING	TC	OTAL SC	ORE
Business Revolver	****		ACTORY	(20.21)		ERIOR	(68.95)		89.16	
Business Transactor	****	STR	ONG	(8.00)	STI	RONG	(85.88)		93.88	
BankWest										
http://www.bankwest.com.a	<u>nu</u>									131718
Business extra Visa		18.50	~	<b>V</b>	×	2.50%	or	\$10	×	x
Duomiooo oxtra vica		C	OST RAT	ING	FEAT	URES R	ATING	TC	OTAL SC	ORE
Business Revolver	***		ANKING	(17.11)		FACTORY	` ,		76.74	
Business Transactor	***	SATISEA	ACTORY	(7.00)	SATISE	FACTORY	7(74.27)		81.27	
Bendigo Bank										
http://www.bendigobank.co	<u>m.au</u>								130	0-366-666
<b>Business Credit Card</b>		15.15	<b>V</b>	X	~	3.00%	or	\$10	×	×
Jionii Guiu			OST RAT			URES R		TC	OTAL SC	ORE
Business Revolver	*	_	ONG	(22.29)		RANKING	` ,		63.26	
Business Transactor	*	SIR	ONG	(9.00)	SATISE	FACTORY	r(51.03)		60.03	
Commonwealth Ban	ık									
http://www.commbank.com	.au									132224

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PRODUCT		Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum R	Repaymen or	t Criteria \$	Free Travel Insurance	Extended Warranty Available
						70	01	Ψ	modrance	TVallable
Commonwealth Ban	k									
http://www.commbank.com.	<u>au</u>									132224
Bus Cd Opt 3 Non Res	Sac	11.74	×	~	×	2.50%	or	\$75	<b>V</b>	×
bus ou opt 5 Non Nes	060	C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Business Revolver	*		ACTORY	(17.39)		ACTORY(			62.21	
Business Transactor	*		ACTORY	(4.00)		ACTORY(			59.83	
<b>Business CrCd IntFree</b>	Day	16.75	X	X	×		or	\$	X	X
			OST RAT			URES R		TC	OTAL SC	ORE
Business Revolver Business Transactor	****		ACTORY ONG	(20.01)			63.18) 78.69)		83.19 86.69	
Duomoco Trancastor	* * * *	13.74	X	(S.55)	×	(	or	\$	×	X
Corporate Cd Opt 2 Un	sec		OST RAT			URES RA			TAL SC	
Business Revolver	****		ACTORY	(18.85)			64.69)		83.54	SILE
Business Transactor	***		ACTORY	(4.00)	_	(	80.56)		84.56	
		11.74		V	×	2.50%	or	\$75	V	×
Corporate Cd Opt2 Cor	orporate Cd Opt2 ComSec		OST RAT	ING	FEAT	URES RA	ATING	TC	TAL SC	ORE
Business Revolver	***		ONG	(21.19)	SATISF	ACTORY(	61.59)		82.78	
Business Transactor	**	SATISF	ACTORY	(4.00)	SATISF	ACTORY(	76.71)		80.71	
Corporate Charge Cd C	Ont1	N/A	~	~	×	100%	or	\$	~	×
oorporate onlarge ou c	Sper	C	OST RAT	ING	FEAT	URES RA	ATING	TC	OTAL SC	ORE
Business Transactor	***	SATISF	ACTORY	(4.00)	STF	RONG (	80.73)		84.73	
Low Rate Bus Card Op	t 3	13.74	×	x	×		or	\$	×	x
Low Nate Bus Gard Op		C	OST RAT	ING	FEAT	URES RA	ATING	TC	OTAL SC	ORE
Business Revolver	****	_	ONG	(25.79)	_	,	64.03)		89.82	
Business Transactor	***	SUPE	RIOR	(10.00)	511	RONG (	79.75)		89.75	
Diners Club Int										
http://www.dinersclub.com.a	au								130	0-360-060
Business Card		N/A	<b>V</b>	×	<b>V</b>	No min		\$	X	×
			OST RAT			URES RA		TC	OTAL SC	ORE
Business Transactor	*		ONG	(8.00)		ACTORY(			69.58	
Corporate Card		N/A	<b>V</b>	x	<b>V</b>	No min		\$	X	X
			OST RAT			URES RA		TC	TAL SC	ORE
Business Transactor	*	STR	ONG	(8.00)	SATISF	ACTORY(	62.89)		70.89	
Greater Building Soc	ciety									
http://www.greater.com.au										131386
your guide to product	excellence									

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# Section 2. Summary by Company

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PRODUCT		Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum I	Repayment	Criteria \$	Free Travel Insurance	Extended Warranty Available
Greater Building Soc	ciety									
http://www.greater.com.au										131386
AMEX Business Card		N/A	x	X	<b>v</b>	100.009	% or	\$	<b>V</b>	×
AWILA DUSINESS Card		C	OST RAT	ING	FEAT	URES R	ATING	TC	OTAL SC	ORE
Business Transactor	*	SATISFA	ACTORY	(6.00)	SATISF	FACTORY	(60.90)		66.90	
Heritage Building So	C									
http://www.heritageonline.co	om.au									131422
Visa Business Unsecu	rad	11.45	<b>/</b>	X	X	5.00%	or	\$20	×	X
Visa Dusilless Olisecu	ieu	C	OST RAT	ING	FEAT	URES R.	ATING	TC	OTAL SC	ORE
Business Revolver	***	STR		(29.50)		ACTORY	. ,		84.59	
Business Transactor	**	STR	ONG	(9.00)	SATISE	ACTORY	(68.61)		77.61	
nab										
http://www.national.com.au										131312
Bus Access (Unsec)		11.20		V	×	5.00%	or	\$10	~	×
Dus Access (Olisec)		CC	OST RAT	ING	FEAT	URES R	ATING	TC	OTAL SC	ORE
Business Revolver	****		RIOR	(30.00)			(64.28)		94.28	
Business Transactor	****	STR	*	(9.00)	STI	RONG	(80.06)		89.06	
Bus Access (Unsec) Vi	sa	11.20	<b>V</b>	<b>V</b>	×	5.00%	or	\$10	V	X
			OST RAT			URES R		TC	OTAL SC	ORE
Business Revolver Business Transactor	****	SUPE STR		(30.00) (9.00)			(63.97) (79.68)		93.97 88.68	
Duomicos Trancastor		N/A	V	(0.00)	×	100.00	` ,	\$	<b>✓</b>	×
<b>Business Charge Card</b>			OST RAT			URES R			TAL SC	
Business Transactor	****	STR		(8.00)			(83.45)	- 10	91.45	OKL
		N/A	V	V	×	100.00	% or	\$	V	×
Business ChargeCard	Visa		OST RAT	ING	FEAT	URES R			TAL SC	ORE
Business Transactor	****	STR		(8.00)			(83.45)		91.45	
Valentin Bart		17.40	×	X	×		or	\$	×	X
Velocity Business AME	=X	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Business Transactor	*	SATISFA	ACTORY	(7.00)	LOW F	RANKING	(30.74)		37.74	
St George Bank										
http://www.stgeorge.com.au	<u> </u>									133555

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# Section 2. Summary by Company

# **Company Summary Report**

PRODUCT		Published	Individual Limit per	Company Liability	GST Statements	Minimum	Repaymen	t Criteria	Free Travel	Extended Warranty
		Rate (%)	Card	Insurance	Statements	%	or	\$	Insurance	Available
Ct Coorne Doule										
St George Bank										422555
http://www.stgeorge.com.au	<u>!</u>									133555
Bus Vantage Visa Uns	ec	16.65	X	X	×		or	\$	×	×
		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Business Revolver	****		ACTORY	(20.21)		ERIOR	(68.95)		89.16	
Business Transactor	****	STR	ONG	(8.00)	511	RONG	(85.88)		93.88	
SUNCORP										
http://www.suncorp.com.au										131155
Clear Opt Business Co	wal	15.95	~	×	×	3.00%	or	\$25	×	×
Clear Opt Business Ca	ira	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Business Revolver	*	STR	ONG	(21.25)	SATISE	ACTORY	(46.16)	'	67.41	
Business Transactor	*	STR	ONG	(9.00)	SATISF	ACTORY	(57.49)		66.49	
Clear Opt Corporate Ca	ard	15.95	×	×	~	3.00%	or	\$25	×	×
Clear Opt Corporate Co	ear Opt Corporate Card		OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Business Revolver	***	STR	ONG	(21.15)	SATISF	ACTORY	(54.83)	'	75.98	
Business Transactor	**	STR	ONG	(9.00)	SATISF	ACTORY	(68.28)		77.28	
Westpac										
http://www.westpac.com.au										131900
Altitude Description		19.99	×	×	×	3.00%	or	\$10	~	<b>~</b>
Altitude Bus Gold/Ame	ex .	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Business Revolver	*	LOW R	ANKING	(15.85)	LOW F	RANKING	(43.66)		59.51	
Business Transactor	*	SATISFA	ACTORY	(7.00)	SATISF	ACTORY	(54.38)		61.38	
Altitude Bus Gold/MCa	rd	19.99	×	×	×	3.00%	or	\$10	~	~
Aititude bus Goid/Wica	iiu	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Business Revolver	***	LOW RA	ANKING	(15.85)	SATISF	ACTORY	(61.61)		77.46	
Business Transactor	***	SATISFA	ACTORY	(7.00)	SATISF	ACTORY	(76.73)		83.73	
Altitude Business/Ame	v	19.99	×	×	×	3.00%	or	\$10	~	~
Aititude Dusilless/Ailie	- A	C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Business Revolver	*	LOW R		(16.42)		RANKING	` ,		55.51	
Business Transactor	*	STR		(8.00)	SATISF	ACTORY	(48.69)		56.69	
Altitude Business/MCa	ırd	19.99	X	×	×	3.00%	or	\$10	~	~
Attitude Buoilioco/illoc		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Business Revolver	**	LOW RA	_	(16.42)		ACTORY	` ,		69.58	
Business Transactor	**	STR	ONG	(8.00)	SATISF	ACTORY	(66.21)		74.21	

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# Section 2. Summary by Company

# **Company Summary Report**

PRODUCT		Published	Individual Limit per	Company Liability	GST Statements	Minimum R	epayment	Criteria	Free Travel	Extended Warranty
		Rate (%)	Card	Insurance	Otatomonio	%	or	\$	Insurance	Available
Westpac										
http://www.westpac.com.au	<u>l</u>									131900
Pus Chaise Charge/Mi	Card	N/A	<b>~</b>	<b>V</b>	×	No min	or	\$	×	×
Bus Choice Charge/M	Caru	CC	COST RATING		FEAT	URES RA	TING	TC	TAL SC	ORE
Business Transactor	****	SUPE	RIOR	(10.00)	STI	RONG (8	35.24)		95.24	
Due Obeine Oberne Wies		N/A	~	~	×	N/A	or	\$	×	×
Bus Choice Charge/Vi	Sa	CC	OST RAT	ING	FEAT	URES RA	TING	TC	TAL SC	ORE
Business Transactor	****	SUPE	RIOR	(10.00)	STI	RONG (8	30.63)		90.63	
Bus Choice Credit Car	rd	14.45	X	~	×	3.00%	or	\$10	×	×
bus Choice Credit Car	u	CC	OST RAT	ING 🧹	FEAT	URES RA	TING	TC	TAL SC	ORE
Business Revolver	***	STR		(22.99)		(	61.88)		84.87	
Business Transactor ★★★		STR	ONG	(8.00)	SATISE	FACTORY(7	77.07)		85.07	
Bus ChoiceChrge AmexRews		N/A	X	X	×		or	\$	×	×
Bus ChoiceChrge AmexRews		CC	OST RAT	ING	FEAT	FEATURES RATING		TOTAL SCORE		ORE
Business Transactor	*	SATISFA	ACTORY	(7.00)	SATISE	FACTORY(4	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\*\*\* Excellent Product\*\*\* Strong Product

★★ Average Product★ Satisfactory 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?

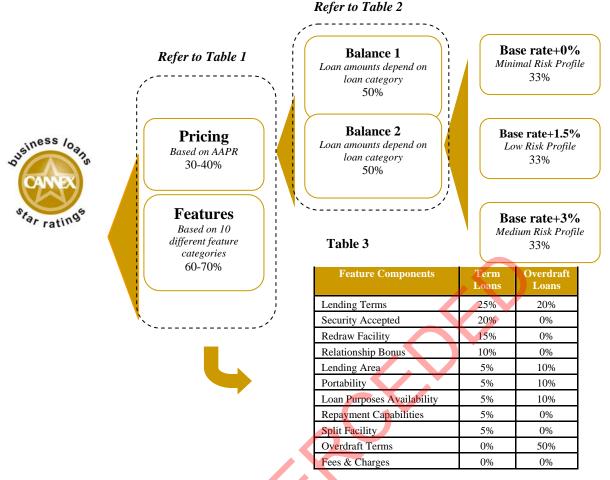
Each business banking product reviewed for the **CANNEX** business banking star ratings is awarded points for its comparative Pricing and for the array of positive Features attached to the account. Points are aggregated to achieve a Pricing score (P) and a Features score (F).

#### 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:

TOTAL SCORE (T) = PRICING (P) + FEATURES SCORE (F)





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

Business loan star ratings components								
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

		L PROPERTY JRITY	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.

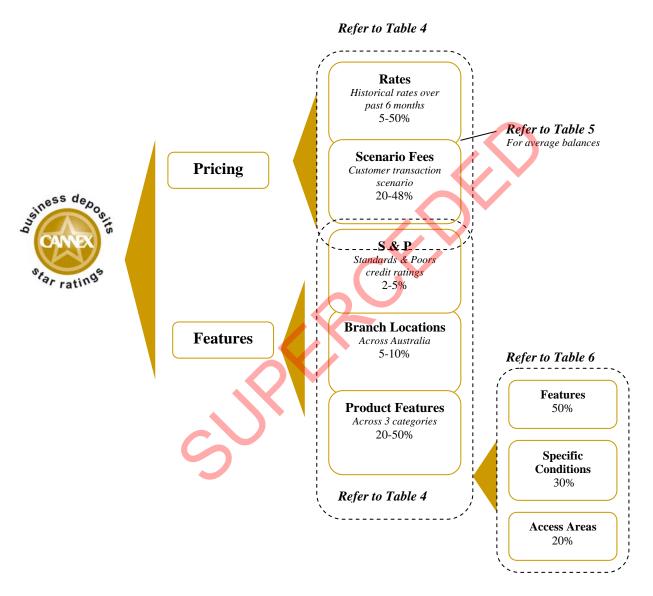
NOTE: Please refer to table 3 within the business loans methodology tree. Some of the features contributing to the business loan features score include: Maximum interest only period allowed, loan purposes allowed, redraw facility, loan portability etc.



### **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:





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 OUSTONED	NOTE, AT THE TIME CLICTORED CEDVICE IS NOT A COMPONENT OF THE DURINGCE DEPOCIT ACCOUNT STAP DATINGS VALUE FOLIATION									

### 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 dep	osits 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:

#### TOTAL SCORE (T) = PRICING (P) + FEATURES SCORE (F)



Table 8

<u> </u>	_
Features Components	Weightings
Specific Business Card Conditions	20%
Merchat Acceptability	15%
Premium Card Facilities	15%
Online Transactions	15%
General Card Terms	10%
States Available	10%
Fees & Charges	5%
Late Payment/Interest Charged	5%
Repayment Capabilities	5%

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** 

Business credit card star ratings components					
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.

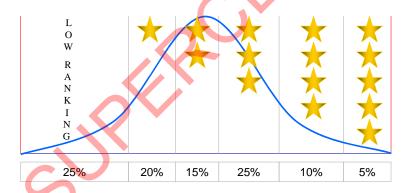
#### **Features component**

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.



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.



#### **DISCLAIMER**

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