



# BUSINESS BANKING STAR RATINGS

## IN THIS REPORT:

We research & rate the suite of business banking products:

- 340 term loans
- 39 credit cards
- 69 overdrafts
- 88 deposit accounts



## BUSINESS SECTOR MARGINALISED

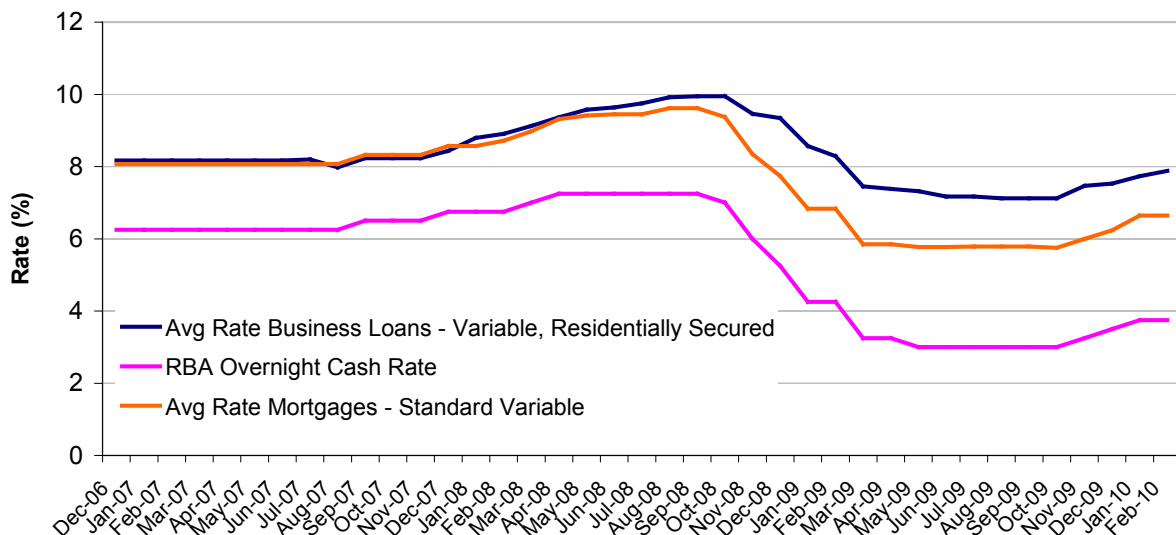
Although the financial gloom has not evaporated completely, it has lifted and this has eased pressure on the country's business sector. Confidence is still not terrific, despite the expected interest rate rise not eventuating in February but likely now to happen in March. Fluctuating markets and foreign currencies are still playing havoc with business growth but the sector soldiers on with resilience.

Interest rate margins tell the story. Two years ago, business loans secured against residential property were largely in line with the interest rates charged on standard variable mortgages. However, the margin started to widen in May 2008, peaking at a 1.73% difference in January last year. Since then, the margin

has narrowed by 50 basis points. These margins developed in a time that saw wholesale funding costs skyrocket and lenders remain wary of taking on new lending business in uncertain times.

If we fast forward to the 1<sup>st</sup> of this month, the same business loans taken on the average of four major banks and four regional banks, show they are now priced at 1.23% above residential home loans. From the business owner's point of view, it's still 1.23% too much but it seems the gap is shrinking. The trend appears to be one of minimum rate rises on business loans, despite RBA official cash rate increases.

## Interest Rate Movements



source: www.canstarcannex.com.au, 9 Feb 2010, business loan base rates used, risk margins may apply. Averages based on 4 major banks and 4 regional banks





Putting interest rate movements under the microscope, we note that, out of four major banks and four regional bank loans under analysis, three raised rates above the RBA rate, two kept their increases to the RBA figure and the remaining three were below the increased figure.

A look at rate movements since the last analysis shows that the average rate increase for residentially-secured variable business loans was 0.614%, 13.6bp less than the RBA

It should also be noted that the banks posting the biggest rate increases since October last year were generally the ones that had kept rates lowest when RBA rates bottomed during 2009. For example, despite passing on the second largest rate increase of 87bp to its Better Business Loan, Commonwealth Bank still retains the lowest rate out of the eight under examination.

Suncorp, Westpac and nab, who have all increased less than the RBA, have taken the first steps towards narrowing the margins that have developed between business loans and mortgages over the past 18 months.

As we march down the recovery road, and wholesale funding costs stabilise, we hope to see the margins close across the board. It is very early days, and this may well take a long time. For small businesses with loans to repay, there will be more pain before this happens, as it will be a result of restricted rate rises – not rate cuts.

Residentially Secured Variable Business Loans			
Product	Rate 1st Oct 2009	Rate 1st Feb 2010	Rate Increase
Suncorp - Business Ln Variable Res	7.94%	8.34%	0.40%
Westpac - Business LoanVar res sec	7.44%	7.94%	0.50%
nab - Bus Opt Instl Ln Var Res	7.28%	7.93%	0.65%
St George - Business Loan Variable	6.97%	7.72%	0.75%
Bendigo Bank - Bus Solut Res Sec Var	7.64%	8.39%	0.75%
BankWest - Business Edge Loan	6.39%	7.24%	0.85%
Commonwealth Bank - Better Bus LnVar res sec	6.24%	7.11%	0.87%
ANZ - Bus Mortgage Loan Var	7.07%	8.37%	1.30%

source:www.canstarcannex.com.au, base rates used.

Residentially Secured Variable Business Loans	
Rate movements since last analysis	# of institutions
rate cut	2
same rate	2
rate increase less than RBA	10
rate increase equal to RBA (75bp)	12
rate increase higher than RBA	15
<b>average movement</b>	<b>0.614%</b>

source:www.canstarcannex.com.au

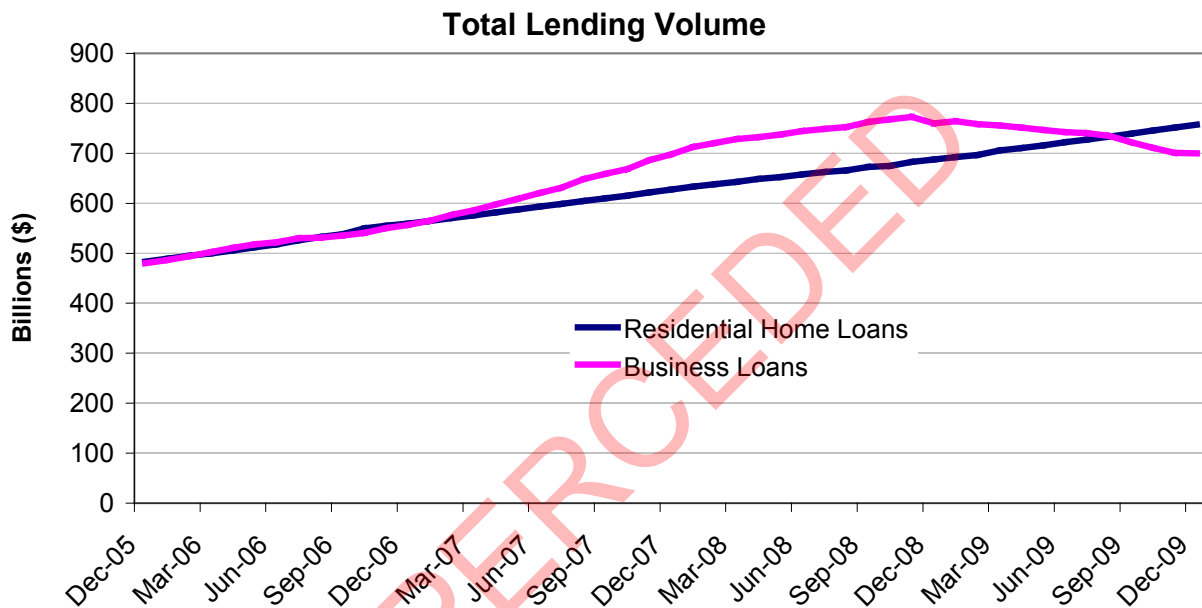
## CREDIT GROWTH SO FAR

**A** look at how much money was borrowed over the last few years shows an inverse situation to that of interest rates. This is not surprising, as demand flattened because of the global credit crisis

The graph below shows that at the start of 2007, business rates and volume of business loans were on par with the equivalent measures for residential home loans. As 2007 progressed, however, so did business lending, with the total amount lent to business overtaking that loaned for owner-occupied home loans

Not long after October 2008, the margin started to develop between business and home loan rates. Total loans to business were on the decline, with a \$13 billion reduction at the end of the 2008 year.

By October 2009, the tables had turned, and there was more money owing on home loans than there was on business lending. Since then, lending to business has continued to decrease, with the latest data as at December showing the 11<sup>th</sup> consecutive reduction, but also the smallest of the 12 reductions on record. We eagerly await the release of January data to see if 2010 will herald the return of growth in business lending



source: [www.rba.gov.au](http://www.rba.gov.au), [www.canstacannex.com.au](http://www.canstacannex.com.au)

## CHANGED CIRCUMSTANCES FOR BOTH PARTIES

**T**he reduction in money loaned to business has been the result of changes facing both parties – lenders and business owners. Essentially business lending growth has been cut down with a double-edged sword.

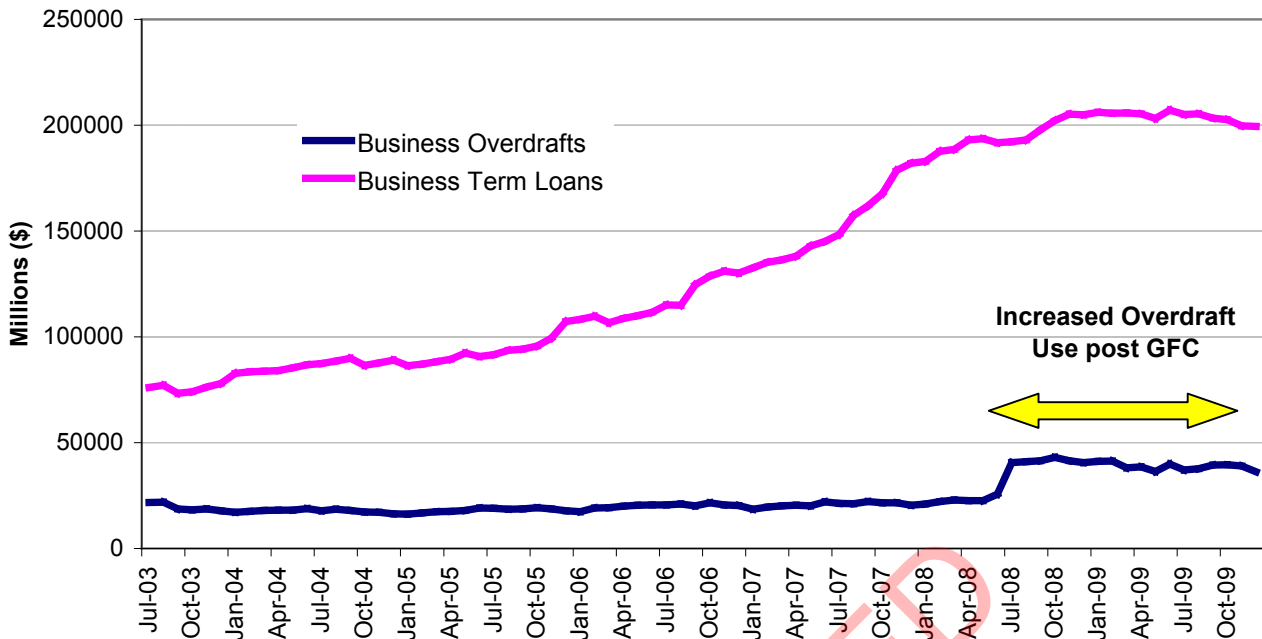
On the demand side, businesses have been faced with uncertainty of future trading opportunities, amid market turmoil. Understandably, many have put expansion plans on hold, opting instead for a cautious approach to

taking on further debt. Even the most adventurous of risk takers would have thought twice before racing off to borrow money under the circumstances.

Add to the fuel more businesses closing their doors and it's easy to see the reasons behind a slowed demand for new business loans.

Countering this, however, has been an increased demand for overdrafts, a useful money stream when business reserves are drained and funding requirements still need to be met.

## Business Lending Volume



source: [www.canstarcannex.com.au](http://www.canstarcannex.com.au), ABA Market Share, based on 11 member banks

On the supply side, lenders have not been actively chasing business lending through tempting rates or advertising. Lenders have opted instead for a different advertising tack over the past 18 months. They have concentrated instead on the services they offer to business, and we have noted many advertising campaigns heavily focussing on this aspect of business banking.

We are only now starting to see the return of advertising highlighting competitive interest rates for business borrowers. This is the first sign that lenders are putting out the welcome mat and touting actively for new business again.

### LOOKING FORWARD, LOOKING BACK

A healthy recovery is a two way street. Businesses looking towards the future must be accommodated by willing lenders so appropriate opportunities and investments can be made to keep the economy moving forward at all levels.

It's doubtful, however, that business lending will quickly outstrip home loan lending again. The pain of the GFC is still etched in the minds of both lenders and businesses, and many lessons have been learnt, sometimes painfully.

During the GFC we heard many complaints of credit availability drying up for small businesses, as well as small businesses facing sudden re-risk rating, requiring them to provide greater security for their loans, or pay higher rates.

On the other hand, the Australian Bankers' Association has been vocal in citing cost of funding and increased risk as contributors to the cost of business finance. The Association quotes Reserve Bank statistics showing that bank loans 90 days in arrears for unincorporated businesses are at 3.5% as at June 2009 (the most recent data available). This compares with 0.6% for home loans.

A recent survey undertaken for the Council of Small Business of Australia (COSBOA) confirmed that the cost and availability of finance is the top concern of small to medium Australian business enterprises.

To go through the facts and assist business recovery in this country, the Senate has just agreed to a proposal for an enquiry into the difficulties small business continue to face in getting access to adequate and affordable finance.

It is expected that all submissions will be considered and reported on by the end of June this year.

### THE ROAD AHEAD

As the economy motors along the road to recovery, most can now see a light at the end of the tunnel for small business.

There's still a way to go however but the ACCI-Westpac Survey of Industrial Trends over the past two quarters (Sept, Dec) reveals an economy on the gas but still with an eye on the brakes.





The survey, through its composite index, signals expanding activity for the first time since early

2008. December 2009 did show a slight dip in general business confidence, along with a taming of increased investment plans.

This can be largely attributed to the three consecutive rate RBA rate rises and the decision by the RBA to hold off raising the official cash rate this month may give more breathing space to many. It is, however, a positive turn of events from our last *business star ratings* report which painted a dim picture on the state of play six months ago. Let's hope the situation continues to improve.

## WHAT'S GOOD FOR BUSINESS?

**K**eeping a close eye on cashflow is an essential part of operating a business. Monitoring ingoings and outgoings and switching to better,

more cost-effective ways of doing things also includes banking. How do your current banking accounts stack up? Is there an easy alternative that will save you money?

It's very unlikely anyone on the payroll has the time to compare the myriad of business banking products on offer. The number of products in the market is sizeable – 337 term loans, 69 overdrafts, 38 credit cards and 88 deposit accounts, making comparison an exhaustive task.

That's why the CANSTAR CANNEX *business banking star ratings* are so valuable. We assess business credit cards, deposit accounts and loans covering residential and commercial lending for both term loan and overdraft categories.

We compare rates and features to award five stars to products that offer outstanding value. This enables you to make an informed choice of suitable banking products, even if it is just to see how competitive your bank is.

---

### COPYRIGHT

© CANSTAR CANNEX Pty Ltd ABN 21 053 646 165, 2008. The recipient must not reproduce or transmit to third parties the whole or any part of this work, whether attributed to CANSTAR CANNEX or not, unless with prior written permission from CANSTAR CANNEX, which if provided, may be provided on conditions.

### DISCLAIMER

To the extent that any CANSTAR CANNEX data, ratings or commentary constitutes general advice, this advice has been prepared by CANSTAR CANNEX Pty Ltd ABN 21 053 646 165 AFSL 312804 and does not take into account your individual investment objectives, financial circumstances or needs. Information provided does not constitute financial, taxation or other professional advice and should not be relied upon as such. CANSTAR CANNEX recommends that, before you make any financial decision, you seek professional advice from a suitably qualified adviser. A Product Disclosure Statement relating to the product should also be obtained and considered before making any decision about whether to acquire the product. CANSTAR CANNEX acknowledges that past performance is not a reliable indicator of future performance. Please refer to CANSTAR CANNEX's FSG for more information at [www.canstarcannex.com.au](http://www.canstarcannex.com.au).

# business credit card star ratings



## BUSINESS REVOLVER

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
<b>★★★★★ "outstanding value"</b>								
BankWest	Bus MasterCard Low Rate	11.99	45	39.00	N/A	5000.00	50000.00	✓
Commonwealth Bank	Low Rate Bus Card Opt 3	12.55	0	0.00	N/A	2000.00	50000.00	✓
nab	Bus Access (Unsec) Visa	11.98	0	50.00	N/A	5000.00	No max	✗
nab	Bus Access (Unsec)	11.98	0	50.00	N/A	5000.00	No max	✗
<b>★★★★★</b>								
ANZ	Business One - Rewards	14.59	0	150.00	N/A	500.00	No max	✓
ANZ	Business One - Low Rate	13.66	0	150.00	20000	500.00	No max	✗
BankWest	Corporate MasterCard	15.99	50	99.00	10000	5000.00	No max	✓
Bendigo Bank	Business Credit Card	15.20	44	48.00	N/A	500.00	99999.99	✗
Commonwealth Bank	Business CrCd IntFreeDay	15.57	55	60.00	N/A	2000.00	50000.00	✓
Commonwealth Bank	Corporate Cd Opt2 ComSec	10.55	0	40.00	N/A	5000.00	No max	✓
Heritage Building Soc	Visa Business Unsecured	12.20	40	35.00	N/A	1000.00	50000.00	✗
Newcastle Permanent	Business + Credit Card	12.34	44	55.00	N/A	500.00	No max	✗
Westpac	Business Choice Everyday	13.99	45	75.00	15000	2000.00	100000.00	✗
<b>★★★</b>								
BankSA	Visa Business	17.15	55	55.00	N/A	500.00	No max	✗
BankWest	Bus MasterCard LargeRwds	15.99	55	69.00	N/A	5000.00	50000.00	✓
Commonwealth Bank	Corporate Cd Opt 2 Unsec	12.55	0	40.00	N/A	5000.00	No max	✓
St George Bank	Bus Vantage Visa Unsec	17.15	55	55.00	N/A	500.00	19999.99	✗
<b>★★</b>								
ANZ	Business One-CashRewards	18.10	0	150.00	N/A	500.00	No max	✓
ANZ	Business One-IntFreeDays	17.59	0	150.00	N/A	500.00	No max	✗
Commonwealth Bank	Bus Cd Opt 3 Non Res Sec	10.55	0	40.00	N/A	50000.00	100000.00	✓
Suncorp Bank	Clear Opt Business Card	17.95	55	45.00	N/A	5000.00	No max	✓
Westpac	Business Choice Rewards	17.99	45	150.00	N/A	2000.00	100000.00	✓
<b>★</b>								
Citibank	Business Gold Card	20.49	55	130.00	N/A	5000.00	60000.00	✓
nab	Velocity Business AMEX	17.50	55	149.00	N/A	5000.00	No max	✓
Westpac	Altitude Bus Gold/Amex	18.79	45	150.00	N/A	1000.00	50000.00	✓
Westpac	Altitude Business/Amex	18.79	45	100.00	N/A	1000.00	50000.00	✓

# business credit card star ratings



## BUSINESS TRANSACTOR

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
<b>★★★★★ "outstanding value"</b>								
ANZ	Business One-CashRewards	18.10	0	150.00	N/A	500.00	No max	✓
Commonwealth Bank	Corporate Cd Opt 2 Unsec	12.55	0	40.00	N/A	5000.00	No max	✓
Newcastle Permanent	Business + Credit Card	12.34	44	55.00	N/A	500.00	No max	✗
Westpac	Business Choice Everyday	13.99	45	75.00	15000	2000.00	100000.00	✗
Westpac	Business Choice Rewards	17.99	45	150.00	N/A	2000.00	100000.00	✓
<b>★★★★★</b>								
ANZ	Business One - Low Rate	13.66	0	150.00	20000	500.00	No max	✗
Citibank	Business Gold Card	20.49	55	130.00	N/A	5000.00	60000.00	✓
nab	Bus Access (Unsec) Visa	11.98	0	50.00	N/A	5000.00	No max	✗
<b>★★★</b>								
ANZ	Business One - Rewards	14.59	0	150.00	N/A	500.00	No max	✓
ANZ	Business One-IntFreeDays	17.59	0	150.00	N/A	500.00	No max	✗
ANZ	Corporate Card	N/A*	51	130.00	N/A	500.00	No max	✗
BankSA	Visa Business	17.15	55	55.00	N/A	500.00	No max	✗
BankWest	Bus MasterCard Low Rate	11.99	45	39.00	N/A	5000.00	50000.00	✓
BankWest	Corporate MasterCard	15.99	50	99.00	10000	5000.00	No max	✓
Commonwealth Bank	Corporate Charge Cd Opt1	N/A*	31	40.00	N/A	5000.00	No max	✓
Commonwealth Bank	Low Rate Bus Card Opt 3	12.55	0	0.00	N/A	2000.00	50000.00	✓
nab	Business ChargeCard Visa	N/A*	35	90.00	N/A	5000.00	No max	✗
nab	Business Charge Card	N/A*	35	90.00	N/A	5000.00	No max	✗
St George Bank	Bus Vantage Visa Unsec	17.15	55	55.00	N/A	500.00	19999.99	✗
<b>★★</b>								
American Express	Platinum Business Card	N/A*	51	1200.00	N/A	0.00	No max	✓
ANZ	Visa Purchasing	N/A*	51	130.00	N/A	500.00	No max	✗
BankWest	Bus MasterCard LargeRwds	15.99	55	69.00	N/A	5000.00	50000.00	✓
Commonwealth Bank	Corporate Cd Opt2 ComSec	10.55	0	40.00	N/A	5000.00	No max	✓
Commonwealth Bank	Business CrCd IntFreeDay	15.57	55	60.00	N/A	2000.00	50000.00	✓
Commonwealth Bank	Bus Cd Opt 3 Non Res Sec	10.55	0	40.00	N/A	50000.00	100000.00	✓
nab	Bus Access (Unsec)	11.98	0	50.00	N/A	5000.00	No max	✗
Suncorp Bank	Clear Opt Business Card	17.95	55	45.00	N/A	5000.00	No max	✓

★

### your guide to product excellence

Report Date: February, 2010, (Rates as at January 1st, 2010)

TRANSACTOR SUMMARY:

Page 1 of 2

\* N/A represents product is a Charge Card

# business credit card star ratings



## BUSINESS TRANSACTOR

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★								
American Express	Business Gold Card	N/A*	51	169.00	N/A	0.00	No max	✓
American Express	Qantas AMEX BusinessCard	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	✓
American Express	Qantas AMEX CorpPlatinum	N/A*	51	1200.00	N/A	0.00	No max	✓
Bendigo Bank	Business Credit Card	15.20	44	48.00	N/A	500.00	99999.99	✗
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	✓
Heritage Building Soc	Visa Business Unsecured	12.20	40	35.00	N/A	1000.00	50000.00	✗
nab	Velocity Business AMEX	17.50	55	149.00	N/A	5000.00	No max	✓
Westpac	Altitude Bus Gold/Amex	18.79	45	150.00	N/A	1000.00	50000.00	✓
Westpac	Altitude Business/Amex	18.79	45	100.00	N/A	1000.00	50000.00	✓

SUPERCEDED

\* N/A represents product is a Charge Card



# business deposit account star ratings



## Business Cash Manager

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Account Balance to Waive Base Fee	Interest rate (%) \$100,000
				Calculated	Paid				
<b>★★★★★ "outstanding value"</b>									
ANZ	Premium Business Cash Ac	10.00m	20000.00	Daily	Monthly	✓	✓	20000.01	3.25%
BankWest	Business Bonus	Nil	No min	Daily	Monthly	✓	✓	N/A	3.50%
Community CPS Australi	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	N/A	2.35%
IMB	Business CMA	Nil	No min	Daily	Monthly	✓	✓	5000.00	3.00%
Newcastle Permanent	Business Cash Management	Nil	1.00	Daily	Monthly	✓	✓	N/A	3.30%
Savings & Loans Cred U	Business Cash Manager	Nil	No min	Daily	Monthly	✓	✓	N/A	2.70%
Suncorp Bank	Business Management AC	20.00m	No min	Daily	Monthly	✓	✓	20000.00	0.85%
Westpac	Business Flexi	Nil	1.00	Daily	Monthly	✓	✓	N/A	2.55%
<b>★★★★★</b>									
ANZ	Business Cash Management	2.50m	2000.00	Daily	Monthly	✓	✓	5000.00	1.75%
ANZ	Negotiator Account	15.00m	No min	Daily	Monthly	✓	✓	N/A	1.25%
B & E	Business Saver S30	Nil	50.00	Daily	Monthly	✓	✓	N/A	1.40%
Bananacoast Community	Business Account S11	20.00m	No min	Daily	Semi-Annually	✓	✓	N/A	2.25%
Bank of Queensland	Business Investment Acc	5.00m	1.00	Daily	Monthly	✓	✓	5000.00	2.40%
Bank of Queensland	Business Management Acc	15.00m	1.00	Daily	Monthly	✓	✓	20000.00	1.25%
BankSA	Business Cheque Ac Plus	10.00m	1.00	Daily	Monthly	✓	✓	10000.00	1.00%
Bendigo Bank	Business Solutions	10.00m	1.00	Daily	Monthly	✓	✓	N/A	0.90%
Commonwealth Bank	Premium Business Account	15.00m	No min	Daily	Monthly	✓	✓	10000.00	0.85%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	Daily	Monthly	✓	✓	N/A	0.10%
St George Bank	Bus Cheque Account Plus	10.00m	No min	Daily	Monthly	✓	✓	10000.00	1.00%
United Community	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	N/A	2.35%
Westpac	Business One - High Plan	15.00m	1.00	Daily	Monthly	✓	✓	N/A	0.01%
<b>★★★★★</b>									
ANZ	Business Extra Account	15.00m	No min	Daily	Quarterly	✓	✓	N/A	0.25%
BankSA	Freedom Business	10.00m	1.00	Daily	Semi-Annually	✓	✓	5000.00	0.80%
Bendigo Bank	Business Account	10.00m	1.00	Daily	Monthly	✓	✓	N/A	0.01%
CairnsPenny Savings&Lo	Business Cheque Acct S8	Nil	No min	Daily	Monthly	✓	✓	N/A	0.25%
Commonwealth Bank	Business Transaction A/c	10.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	Monthly	Semi-Annually	✓	✓	N/A	0.05%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	Daily	Quarterly	✓	✓	N/A	0.05%
IMB	Business Transact Ac S25	6.00m	No min	Daily	Monthly	✓	✓	5000.00	0.50%
Maitland Mutual BS	Business Cheque Account	Nil	200.00	Daily	Semi-Annually	✓	✓	N/A	0.10%
Maitland Mutual BS	Community Saver Account	Nil	2.00	Daily	Semi-Annually	✓	✓	N/A	0.10%
nab	Business Management A/c	20.00m	No min	Daily	Monthly	✓	✓	N/A	0.50%
Newcastle Permanent	Club Account	Nil	1.00	Daily	Quarterly	✓	✓	N/A	0.10%
Newcastle Permanent	Business Cheque Account	10.00m	1.00	Daily	Quarterly	✓	✓	10000.00	0.01%
RTA Staff CU	Business Account S50	Nil	No min	Daily	Annually	✓	✓	N/A	0.15%
Savings & Loans Cred U	Business Access Account	Nil	No min	N/A	N/A	✓	✓	N/A	0.00%

**your guide to product excellence**

Report Date: February 2010, (Rates as at January 2010)

**BUSINESS CASH MANAGER SUMMARY:**

**PAGE 1 of 2**

# business deposit account star ratings



## Business Cash Manager

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Account Balance to Waive Base Fee	Interest rate (%) \$100,000
				Calculated	Paid				
<b>★★★</b>									
SERVICE ONE Members	Business Account	10.00m	No min	Daily	Annually	✓	✓	N/A	0.25%
St George Bank	Freedom Business Account	10.00m	No min	Daily	Semi-Annually	✓	✓	5000.00	0.80%
Suncorp Bank	Business Standard	Nil	No min	N/A	N/A	✓	✓	N/A	0.00%
Suncorp Bank	Business Cheque	10.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
Sydney Credit Union	Premier Business	Nil	No min	Monthly	Annually	✓	✓	N/A	0.60%
TIO Banking	Essentials Business	Nil	No min	Daily	Quarterly	✓	✓	N/A	1.25%
Wagga Mutual Credit Un	Agri/Bus Transaction A/C	5.00m	No min	Daily	Monthly	✓	✓	N/A	0.01%
Westpac	Business One- Low Plan	6.50m	No min	N/A	N/A	✓	✓	N/A	0.00%
<b>★★</b>									
ANZ	Business Classic Account	10.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
Arab Bank Australia	Premium Business Chq A/C	12.00m	1.00	Daily	Monthly	✓	✓	N/A	1.00%
Bank of Queensland	Everyday Business Acc	10.00m	No min	N/A	N/A	✓	✓	5000.00	0.00%
Bank of Queensland	Business Cheque Account	6.00m	1.00	N/A	N/A	✓	✓	5000.00	0.00%
Coastline Credit Union	Business Access S7	7.50m	1.00	Monthly	Monthly	✓	✓	N/A	0.10%
Holiday Coast CU	Business Access AC S8	Nil	No min	N/A	N/A	✓	✓	N/A	0.00%
MyState Financial	Business Account	4.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
nab	Business Cheque Account	10.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
<b>★</b>									
HSBC	Small Business Chq Acc	20.00m	1000.00	Daily	Quarterly	✓	✗	N/A	0.25%

your guide to product excellence

Report Date: February 2010, (Rates as at January 2010)

BUSINESS CASH MANAGER SUMMARY:

PAGE 2 of 2

# business deposit account star rating



## High Transactor

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	Sweep Facility	Maximum ATM Withdrawal	Interest rate (%) \$5,000
<b>★★★★★ "outstanding value"</b>									
B & E	Business Saver S30	Nil	50.00	✓	✓	✓	✓	1500.00/d	0.60%
Commonwealth Bank	Business Transaction A/c	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.00%
Commonwealth Bank	Premium Business Account	15.00m	No min	✓	✓	✓	✗	2000.00/d	0.01%
Savings & Loans Cred U	Business Cash Manager	Nil	No min	✓	✓	✓	✗	1000.00/d	0.95%
Savings & Loans Cred U	Business Access Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%
Suncorp Bank	Business Management AC	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Westpac	Business One - High Plan	15.00m	1.00	✓	✓	✓	✓	2000.00/d	0.01%
<b>★★★★★</b>									
ANZ	Business Cash Management	2.50m	2000.00	✓	✓	✓	✗	1600.00/d	0.50%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	✓	✓	✓	✓	1000.00/d	0.05%
IMB	Business CMA	Nil	No min	✓	✓	✓	✗	1000.00/d	0.20%
<b>★★★★</b>									
ANZ	Business Classic Account	10.00m	No min	✓	✓	✓	✗	1600.00/d	0.00%
ANZ	Negotiator Account	15.00m	No min	✓	✓	✓	✗	1600.00/d	1.25%
ANZ	Premium Business Cash Ac	10.00m	20000.00	✓	✓	✓	✗	1600.00/d	0.00%
ANZ	Business Extra Account	15.00m	No min	✓	✓	✓	✗	1600.00/d	0.10%
Arab Bank Australia	Premium Business Chq A/C	12.00m	1.00	✗	✓	✓	✗	1000.00/d	0.10%
Bananacoast Community	Business Account S11	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.75%
Bank of Queensland	Everyday Business Acc	10.00m	No min	✗	✓	✓	✗	1000.00/d	0.00%
Bank of Queensland	Business Management Acc	15.00m	1.00	✗	✓	✓	✗	1000.00/d	0.10%
BankSA	Business Cheque Ac Plus	10.00m	1.00	✓	✓	✓	✓	2000.00/d	0.01%
BankSA	Freedom Business	10.00m	1.00	✓	✓	✓	✓	2000.00/d	0.01%
BankWest	Business Bonus	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Bendigo Bank	Business Account	10.00m	1.00	✓	✓	✓	✓	1000.00/d	0.01%
Bendigo Bank	Business Solutions	10.00m	1.00	✓	✓	✓	✓	1000.00/d	0.01%
CairnsPenny Savings&Lo	Business Cheque Acct S8	Nil	No min	✓	✓	✓	✗	N/A	0.01%
Coastline Credit Union	Business Access S7	7.50m	1.00	✓	✓	✓	✓	1000.00/d	0.10%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	2000.00/d	0.05%
Holiday Coast CU	Business Access AC S8	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	✓	✓	✓	✓	1000.00/d	0.10%
IMB	Business Transact Ac S25	6.00m	No min	✓	✓	✓	✗	1000.00/d	0.25%
Maitland Mutual BS	Business Cheque Account	Nil	200.00	✓	✓	✓	✗	1000.00/d	0.01%
Maitland Mutual BS	Community Saver Account	Nil	2.00	✓	✓	✓	✗	N/A	0.01%
nab	Business Management A/c	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.01%
nab	Business Cheque Account	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Newcastle Permanent	Business Cheque Account	10.00m	1.00	✓	✓	✓	✗	1000.00/d	0.00%
Newcastle Permanent	Club Account	Nil	1.00	✓	✓	✓	✗	1000.00/d	0.00%
Newcastle Permanent	Business Cash Management	Nil	1.00	✓	✓	✓	✗	1000.00/d	0.01%

your guide to product excellence

Report Date: February 2010, (Rates as at January 2010)

HIGH TRANSACTOR SUMMARY:

PAGE 1 of 2

How we get paid: [www.canstar.com.au/images/legals/fsg.pdf](http://www.canstar.com.au/images/legals/fsg.pdf)

# business deposit account star rating



## High Transactor

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	Sweep Facility	Maximum ATM Withdrawal	Interest rate (%) \$5,000
<b>★★★</b>									
RTA Staff CU	Business Account S50	Nil	No min	✓	✓	✓	✗	1000.00/d	0.07%
SERVICE ONE Members	Business Account	10.00m	No min	✓	✓	✓	✗	N/A	0.25%
St George Bank	Freedom Business Account	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.01%
St George Bank	Bus Cheque Account Plus	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.01%
Suncorp Bank	Business Standard	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Suncorp Bank	Business Cheque	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Sydney Credit Union	Premier Business	Nil	No min	✓	✓	✓	✓	1000.00/d	0.20%
TIO Banking	Essentials Business	Nil	No min	✓	✓	✓	✗	1000.00/d	0.25%
Wagga Mutual Credit Un	Agri/Bus Transaction A/C	5.00m	No min	✓	✓	✓	✗	1000.00/d	0.01%
Westpac	Business One- Low Plan	6.50m	No min	✓	✓	✓	✓	2000.00/d	0.00%
Westpac	Business Flexi	Nil	1.00	✓	✓	✓	✓	2000.00/d	0.00%
<b>★★</b>									
Bank of Queensland	Business Cheque Account	6.00m	1.00	✗	✓	✓	✗	1000.00/d	0.00%
Bank of Queensland	Business Investment Acc	5.00m	1.00	✗	✓	✓	✗	1000.00/d	0.00%
HSBC	Small Business Chq Acc	20.00m	1000.00	✓	✗	✓	✓	N/A	0.00%
MyState Financial	Business Account	4.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
<b>★</b>									
Australian Central CU	BusinessandCommunity Acc	Nil	No min	✓	✓	✓	✗	N/A	0.05%
Community CPS Australi	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
The Rock Building Soc	Business Cheque Account	8m	100.00	✓	✗	✓	✗	N/A	0.00%
United Community	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%

# business deposit account star rating



## Low Transactor

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	Sweep Facility	Maximum ATM Withdrawal	Interest rate (%) \$5,000
<b>★★★★★ "outstanding value"</b>									
ANZ	Business Cash Management	2.50m	2000.00	✓	✓	✓	✗	1600.00/d	0.50%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	✓	✓	✓	✓	1000.00/d	0.05%
IMB	Business CMA	Nil	No min	✓	✓	✓	✗	1000.00/d	0.20%
Savings & Loans Cred U	Business Access Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%
Savings & Loans Cred U	Business Cash Manager	Nil	No min	✓	✓	✓	✗	1000.00/d	0.95%
Westpac	Business One - High Plan	15.00m	1.00	✓	✓	✓	✓	2000.00/d	0.01%
<b>★★★★★</b>									
B & E	Business Saver S30	Nil	50.00	✓	✓	✓	✓	1500.00/d	0.60%
BankWest	Business Bonus	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	✓	✓	✓	✓	1000.00/d	0.10%
<b>★★★</b>									
ANZ	Business Classic Account	10.00m	No min	✓	✓	✓	✗	1600.00/d	0.00%
ANZ	Negotiator Account	15.00m	No min	✓	✓	✓	✗	1600.00/d	1.25%
ANZ	Business Extra Account	15.00m	No min	✓	✓	✓	✗	1600.00/d	0.10%
Bank of Queensland	Everyday Business Acc	10.00m	No min	✗	✓	✓	✗	1000.00/d	0.00%
BankSA	Freedom Business	10.00m	1.00	✓	✓	✓	✓	2000.00/d	0.01%
BankSA	Business Cheque Ac Plus	10.00m	1.00	✓	✓	✓	✓	2000.00/d	0.01%
Bendigo Bank	Business Account	10.00m	1.00	✓	✓	✓	✓	1000.00/d	0.01%
Bendigo Bank	Business Solutions	10.00m	1.00	✓	✓	✓	✓	1000.00/d	0.01%
CairnsPenny Savings&Lo	Business Cheque Acct S8	Nil	No min	✓	✓	✓	✗	N/A	0.01%
Coastline Credit Union	Business Access S7	7.50m	1.00	✓	✓	✓	✓	1000.00/d	0.10%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	2000.00/d	0.05%
Commonwealth Bank	Premium Business Account	15.00m	No min	✓	✓	✓	✗	2000.00/d	0.01%
Commonwealth Bank	Business Transaction A/c	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.00%
Holiday Coast CU	Business Access AC S8	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
IMB	Business Transact Ac S25	6.00m	No min	✓	✓	✓	✗	1000.00/d	0.25%
Maitland Mutual BS	Business Cheque Account	Nil	200.00	✓	✓	✓	✗	1000.00/d	0.01%
Maitland Mutual BS	Community Saver Account	Nil	2.00	✓	✓	✓	✗	N/A	0.01%
MyState Financial	Business Account	4.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Newcastle Permanent	Club Account	Nil	1.00	✓	✓	✓	✗	1000.00/d	0.00%
Newcastle Permanent	Business Cash Management	Nil	1.00	✓	✓	✓	✗	1000.00/d	0.01%
Newcastle Permanent	Business Cheque Account	10.00m	1.00	✓	✓	✓	✗	1000.00/d	0.00%
RTA Staff CU	Business Account S50	Nil	No min	✓	✓	✓	✗	1000.00/d	0.07%
SERVICE ONE Members	Business Account	10.00m	No min	✓	✓	✓	✗	N/A	0.25%
St George Bank	Bus Cheque Account Plus	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.01%
St George Bank	Freedom Business Account	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.01%



# business deposit account star rating



## Low Transactor

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	Sweep Facility	Maximum ATM Withdrawal	Interest rate (%) \$5,000
<b>★★★</b>									
Suncorp Bank	Business Cheque	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Suncorp Bank	Business Management AC	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Suncorp Bank	Business Standard	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Sydney Credit Union	Premier Business	Nil	No min	✓	✓	✓	✓	1000.00/d	0.20%
TIO Banking	Essentials Business	Nil	No min	✓	✓	✓	✗	1000.00/d	0.25%
Wagga Mutual Credit Un	Agri/Bus Transaction A/C	5.00m	No min	✓	✓	✓	✗	1000.00/d	0.01%
Westpac	Business One- Low Plan	6.50m	No min	✓	✓	✓	✓	2000.00/d	0.00%
Westpac	Business Flexi	Nil	1.00	✓	✓	✓	✓	2000.00/d	0.00%
<b>★★</b>									
ANZ	Premium Business Cash Ac	10.00m	20000.00	✓	✓	✓	✗	1600.00/d	0.00%
Arab Bank Australia	Premium Business Chq A/C	12.00m	1.00	✗	✓	✓	✗	1000.00/d	0.10%
Bank of Queensland	Business Cheque Account	6.00m	1.00	✗	✓	✓	✗	1000.00/d	0.00%
Bank of Queensland	Business Management Acc	15.00m	1.00	✗	✓	✓	✗	1000.00/d	0.10%
Community CPS Australi	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
nab	Business Cheque Account	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
nab	Business Management A/c	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.01%
United Community	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
<b>★</b>									
Australian Central CU	BusinessandCommunity Acc	Nil	No min	✓	✓	✓	✗	N/A	0.05%
Bananacoast Community	Business Account S11	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.75%
Bank of Queensland	Business Investment Acc	5.00m	1.00	✗	✓	✓	✗	1000.00/d	0.00%
HSBC	Small Business Chq Acc	20.00m	1000.00	✓	✗	✓	✓	N/A	0.00%
The Rock Building Soc	Business Cheque Account	8m	100.00	✓	✗	✓	✗	N/A	0.00%

# business deposit account star ratings



## Online Saver

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Account Balance to Waive Base Fee	Interest rate (%) \$25,000
				Calculated	Paid				
<b>★★★★★ "outstanding value"</b>									
ANZ	Business Online Saver	Nil	No min	Daily	Monthly	✗	✓	N/A	3.75%
Bank of Queensland	Business WebSavings Acc	Nil	No min	Daily	Monthly	✓	✗	N/A	5.00%
BankWest	Business Telenet SaverAc	Nil	No min	Daily	Monthly	✗	✗	N/A	4.25%
Commonwealth Bank	Business Online Saver	Nil	No min	Daily	Monthly	✗	✗	N/A	3.75%
ING DIRECT	Business Optimiser	Nil	No min	Daily	Monthly	✗	✗	N/A	4.25%
Maitland Mutual BS	Business Internet Saver	N/A	5000.00	Daily	Monthly	✓	✗	N/A	5.00%
ME Bank	Business Investment Acct	Nil	No min	Daily	Monthly	✗	✗	N/A	4.85%
St George Bank	Express Saver Business	Nil	No min	Daily	Monthly	✗	✗	N/A	4.00%
Suncorp Bank	Bus Investment Ac Option	Nil	No min	Daily	Monthly	✓	✗	N/A	4.00%
Suncorp Bank	iBus Maximiser	Nil	No min	Daily	Monthly	✓	✗	N/A	4.00%
Westpac	Business Max-i Direct	Nil	No min	Daily	Monthly	✓	✗	N/A	3.80%
<b>★★★★★</b>									
AMP Banking	Business eASYSAVER	N/A	No min	Daily	Monthly	✗	✗	N/A	4.05%
Arab Bank Australia	Online Savings Business	Nil	No min	Daily	Monthly	✓	✓	N/A	4.00%
Community First CU	FirstBiz Online Savings	Nil	No min	Daily	Monthly	✗	✗	N/A	3.95%
nab	Business Cash Maximiser	Nil	10000.00	Daily	Monthly	✗	✗	N/A	3.75%
RaboPlus	Business Savings Account	Nil	1.00	Daily	Monthly	✗	✗	N/A	4.00%
Savings & Loans Cred U	Business Online	Nil	No min	Daily	Monthly	✗	✗	N/A	3.90%
The Capricornian	E \$aver Bus Acct S29	5.00m	1.00	Daily	Monthly	✓	✗	5000.00	3.75%
Westpac	Business Max-i Bonus	Nil	No min	Daily	Monthly	✓	✗	N/A	4.20%
<b>★★★★</b>									
ANZ	Premium Business Cash Ac	10.00m	20000.00	Daily	Monthly	✓	✓	20000.01	2.00%
ANZ	Business Cash Management	2.50m	2000.00	Daily	Monthly	✓	✓	5000.00	0.50%
ANZ	Negotiator Account	15.00m	No min	Daily	Monthly	✓	✓	N/A	1.25%
B & E	Business Saver S30	Nil	50.00	Daily	Monthly	✓	✓	N/A	0.90%
Bananacoast Community	Business Account S11	20.00m	No min	Daily	Semi-Annually	✓	✓	N/A	1.25%
Bank of Queensland	Business Management Acc	15.00m	1.00	Daily	Monthly	✓	✓	20000.00	0.10%
Bank of Queensland	Business Investment Acc	5.00m	1.00	Daily	Monthly	✓	✓	5000.00	0.55%
BankSA	Business Cheque Ac Plus	10.00m	1.00	Daily	Monthly	✓	✓	10000.00	0.55%
BankSA	Freedom Business	10.00m	1.00	Daily	Semi-Annually	✓	✓	5000.00	0.01%
BankWest	Business Bonus	Nil	No min	Daily	Monthly	✓	✓	N/A	2.50%
Citibank	Ultimate Business Saver	Nil	No min	Daily	Monthly	✗	✓	N/A	5.55%
Commonwealth Bank	Premium Business Account	15.00m	No min	Daily	Monthly	✓	✓	10000.00	0.05%
Community CPS Australi	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	N/A	1.15%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	Daily	Monthly	✓	✓	N/A	0.10%
Hume Building Society	Business	Nil	1.00	Daily	Quarterly	✓	✓	N/A	0.75%
IMB	Business CMA	Nil	No min	Daily	Monthly	✓	✓	5000.00	2.25%
IMB	Business Transact Ac S25	6.00m	No min	Daily	Monthly	✓	✓	5000.00	0.50%

your guide to product excellence

Report Date: February 2010, (Rates as at January 2010)

ONLINE SAVER SUMMARY:

PAGE 1 of 3

# business deposit account star ratings



## Online Saver

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Account Balance to Waive Base Fee	Interest rate (%) \$25,000
				Calculated	Paid				
<b>★★★</b>									
Maitland Mutual BS	Business Cheque Account	Nil	200.00	Daily	Semi-Annually	✓	✓	N/A	0.05%
Maitland Mutual BS	Business Maximiser	10m	200.00	Daily	Quarterly	✓	✓	N/A	2.75%
Newcastle Permanent	Business Cash Management	Nil	1.00	Daily	Monthly	✓	✓	N/A	2.75%
Savings & Loans Cred U	Business Cash Manager	Nil	No min	Daily	Monthly	✓	✓	N/A	1.70%
SERVICE ONE Members	Business Account	10.00m	No min	Daily	Annually	✓	✓	N/A	0.25%
St George Bank	Bus Cheque Account Plus	10.00m	No min	Daily	Monthly	✓	✓	10000.00	0.01%
St George Bank	Freedom Business Account	10.00m	No min	Daily	Semi-Annually	✓	✓	5000.00	0.01%
Suncorp Bank	Business Investment	Nil	No min	Daily	Monthly	✓	✗	N/A	0.00%
Suncorp Bank	Business Management AC	20.00m	No min	Daily	Monthly	✓	✓	20000.00	0.25%
Sydney Credit Union	Premier Business	Nil	No min	Monthly	Annually	✓	✓	N/A	0.40%
TIO Banking	Essentials Business	Nil	No min	Daily	Quarterly	✓	✓	N/A	0.50%
United Community	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	N/A	1.15%
Westpac	Business Flexi	Nil	1.00	Daily	Monthly	✓	✓	N/A	1.30%
<b>★★</b>									
ANZ	Business Classic Account	10.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
ANZ	Business Extra Account	15.00m	No min	Daily	Quarterly	✓	✓	N/A	0.10%
Arab Bank Australia	Premium Business Chq A/C	12.00m	1.00	Daily	Monthly	✓	✓	N/A	0.20%
Bank of Queensland	Business Cheque Account	6.00m	1.00	N/A	N/A	✓	✓	5000.00	0.00%
Bank of Queensland	Everyday Business Acc	10.00m	No min	N/A	N/A	✓	✓	5000.00	0.00%
BankWest	Business Cheque Account	5.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
Bendigo Bank	Business Solutions	10.00m	1.00	Daily	Monthly	✓	✓	N/A	0.40%
Bendigo Bank	Business Account	10.00m	1.00	Daily	Monthly	✓	✓	N/A	0.01%
CairnsPenny Savings&Lo	Business Cheque Acct S8	Nil	No min	Daily	Monthly	✓	✓	N/A	0.01%
Coastline Credit Union	Business Access S7	7.50m	1.00	Monthly	Monthly	✓	✓	N/A	0.10%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	Monthly	Semi-Annually	✓	✓	N/A	0.05%
Commonwealth Bank	Business Transaction A/c	10.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	Daily	Quarterly	✓	✓	N/A	0.05%
Holiday Coast CU	Business Access AC S8	Nil	No min	N/A	N/A	✓	✓	N/A	0.00%
Maitland Mutual BS	Community Saver Account	Nil	2.00	Daily	Semi-Annually	✓	✓	N/A	0.05%
nab	Business Management A/c	20.00m	No min	Daily	Monthly	✓	✓	N/A	0.10%
nab	Business Cheque Account	10.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
nab	Business Investment Ac	20.00m	50000.00	Daily	Monthly	✗	✗	N/A	0.25%
Newcastle Permanent	Club Account	Nil	1.00	Daily	Quarterly	✓	✓	N/A	0.00%
Newcastle Permanent	Business Cheque Account	10.00m	1.00	Daily	Quarterly	✓	✓	10000.00	0.00%
RTA Staff CU	Business Account S50	Nil	No min	Daily	Annually	✓	✓	N/A	0.10%
Savings & Loans Cred U	Business Access Account	Nil	No min	N/A	N/A	✓	✓	N/A	0.00%
Suncorp Bank	Business Cheque	10.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
Suncorp Bank	Business Standard	Nil	No min	N/A	N/A	✓	✓	N/A	0.00%

your guide to product excellence

Report Date: February 2010, (Rates as at January 2010)

ONLINE SAVER SUMMARY:

PAGE 2 of 3

# business deposit account star ratings



## Online Saver

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Account Balance to Waive Base Fee	Interest rate (%) \$25,000
				Calculated	Paid				
<b>★★</b>									
Wagga Mutual Credit Un	Agri/Bus Transaction A/C	5.00m	No min	Daily	Monthly	✓	✓	N/A	0.01%
Westpac	Business One- Low Plan	6.50m	No min	N/A	N/A	✓	✓	N/A	0.00%
Westpac	Business One - High Plan	15.00m	1.00	Daily	Monthly	✓	✓	N/A	0.45%
<b>★</b>									
Australian Central CU	BusinessandCommunity Acc	Nil	No min	Daily	Monthly	✓	✓	N/A	0.05%
HSBC	Small Business Chq Acc	20.00m	1000.00	Daily	Quarterly	✓	✗	N/A	0.05%
MyState Financial	Business Account	4.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
The Capricornian	Business Banking Account	5.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
The Rock Building Soc	Business Cheque Account	8m	100.00	Daily	Quarterly	✓	✗	N/A	0.00%

SUPERCEDED

# business loan star ratings



## Overdraft Loans - Secured by Commercial Property

Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		
<b>★★★★★ "outstanding value"</b>								
ANZ	Business Credit Facility	9.30	600	600	25000	No max	✗	4.00%
Bananacoast Community	Bus O/Draft Secured	8.40 to 13.70	700	Nil	500	7000000	✗	3.00%
Hume Building Society	Business OD Res Sec	9.30	350	Nil	No min	No max	✗	15
nab	Business OD Prime	8.58 to 13.08	600	600	20000	No max	✗	N/A
nab	Business OD com sec	9.78	600	600	20000	No max	✗	N/A
<b>★★★★★</b>								
ANZ	Business Overdraft Sec	7.23 to 9.00	1450	Nil	2000	No max	✗	37.70
BankWest	Business Bonus OD OthSec	9.15 and higher	825	Nil	20000	No max	✗	38.00
Hume Building Society	Business OD Comm Sec	10.30	350	Nil	No min	1500000	✗	15
Newcastle Permanent	Business Overdraft	6.64 and higher	125	Nil	No min	No max	✗	35.00
Savings & Loans Cred Un	Business LOC - Comm Sec	8.27	600	125	50000	1000000	✗	Nil
Westpac	Business Overdraft - Com	8.71 to 9.46	820	120	No min	No max	✗	9.00
<b>★★★★</b>								
Arab Bank Australia	Business OD Base Rate	12.10	Nil	500	10000	No max	✗	30.00
Bananacoast Community	Bus Line of Credit - S21	7.20 to 7.95	700	Nil	20000	1000000	✗	Nil
BankSA	Commercial Line ofCredit	9.27 to 11.97	850	240	20000	No max	✗	9.00
BankWest	Bus Equity Line(Oth Sec)	9.21 and higher	700	400	50000	No max	✗	38.00
BankWest	Business OD (all sec)	9.16 and higher	850	Nil	20000	No max	✗	38.00
Bendigo Bank	Bus Solutions OD All Sec	10.39	750	245	No min	500000	✗	27.50
CairnsPenny Savings&Loa	Bus OD - Commercial Sec	8.70	515	700	20000	1000000	✗	N/A
Commonwealth Bank	Bus Overdraft (all sec)	10.24 and higher	400	570	No min	No max	✗	10.00
Hume Building Society	Business OD Unsecured	12.70	350	Nil	No min	No max	✗	15.00
IMB	Business Overdraft Sec	10.14 and higher	250	1500	No min	500000	✗	N/A
Laiki Bank	Business Overdraft	9.98	350	660	1000	No max	✗	40.00
St George Bank	Comm Line of Credit	9.27 and higher	600	240	20000	No max	✗	38.00
St George Bank	Commercial Overdraft	9.30 and higher	600	120	No min	No max	✗	38.00
Suncorp Bank	Line of Credit (com sec)	8.59 and higher	875	Nil	10000	No max	✗	40.00
Warwick Credit Union	Bus OD 1st Mortgage Sec	8.84 to 11.84	300	180	5000	500000	✗	Nil
<b>★★★</b>								
Bank of Queensland	BusOD (All Sec) IO	9.79 and higher	875	Nil	10000	No max	✗	30.00
BankSA	Commercial Base Rate	9.30 to 13.25	850	620	20000	No max	✗	9.00

### your guide to product excellence

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

Report Date: February 2010, (Rates as at January 1st, 2010)

OVERDRAFT LOAN SUMMARY - COMMERCIAL PROPERTY:

Page 1 of 2



## business loan star ratings



### Overdraft Loans - Secured by Commercial Property

Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		
★★								
Maitland Mutual BS	Business Mortgage O/D	8.55 to 10.00	350	Nil	No min	No max	✓	Nil
Maitland Mutual BS	Business Overdraft	9.80 to 11.00	350	Nil	No min	No max	✓	Nil
★								
Commonwealth Bank	Bus Line of Cred Oth Sec	8.74 and higher	400	7200	No min	No max	✓	30.00
Community First CU	Bus Line of Cred secured	9.85 to 10.35	1100	Nil	1000	500000	✓	10.00
Suncorp Bank	Business OD (com sec)	9.99 and higher	875	Nil	10000	No max	✗	40.00

SUPERCEDED

## business loan star ratings



### Overdraft Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		
<b>★★★★★ "outstanding value"</b>								
ANZ	Business Credit Facility	9.30	600	600	25000	No max	✗	4.00%
Hume Building Society	Business OD Res Sec	9.30	350	Nil	No min	No max	✗	15
nab	Business OD res sec	8.78	600	600	20000	No max	✗	N/A
Savings & Loans Cred Un	Bus Line of Credit 40	7.27	600	125	50000	1000000	✗	Nil
<b>★★★★★</b>								
Bananacoast Community	Bus O/Draft Secured	8.40 to 13.70	700	Nil	500	7000000	✗	3.00%
BankWest	Business Bonus OD OthSec	9.15 and higher	825	Nil	20000	No max	✗	38.00
Commonwealth Bank	Bus Line of Cred Res Sec	6.61	600	275	No min	No max	✗	30.00
mecu	Commercial OD (res sec)	6.50 to 8.00	250	150	10000	No max	✓	15.00
nab	Business OD com sec	9.78	600	600	20000	No max	✗	N/A
nab	Business OD Prime	8.58 to 13.08	600	600	20000	No max	✗	N/A
Newcastle Permanent	Business Overdraft	6.64 and higher	125	Nil	No min	No max	✗	35.00
Westpac	Business Overdraft - Res	8.71	820	120	No min	No max	✗	9.00
<b>★★★</b>								
AMP Banking	Classic Line of Credit	6.89	600	120	40000	500000	✓	18.00
ANZ	Business Overdraft Sec	7.23 to 9.00	1450	Nil	2000	No max	✗	37.70
Arab Bank Australia	Business OD Base Rate	12.10	Nil	500	10000	No max	✗	30.00
Bananacoast Community	Bus Line of Credit - S21	7.20 to 7.95	700	Nil	20000	1000000	✗	Nil
BankWest	Business Bonus OD ResSec	8.90 and higher	825	Nil	20000	No max	✗	38.00
BankWest	Business OD (all sec)	9.16 and higher	850	Nil	20000	No max	✗	38.00
Commonwealth Bank	Bus Overdraft (all sec)	10.24 and higher	400	570	No min	No max	✗	10.00
Commonwealth Bank	Business OD (res sec)	8.01	600	570	No min	No max	✗	\$10.00
Hume Building Society	Business OD Unsecured	12.70	350	Nil	No min	No max	✗	15.00
Laiki Bank	Business Overdraft	9.98	350	660	1000	No max	✗	40.00
St George Bank	Commercial Overdraft	9.30 and higher	600	120	No min	No max	✗	38.00
St George Bank	Business Maximiser	8.57 and higher	600	240	20000	No max	✗	38.00
St George Bank	Comm Line of Credit	9.27 and higher	600	240	20000	No max	✗	38.00
Suncorp Bank	Line of Credit (res sec)	8.44	875	Nil	10000	No max	✗	40.00
Warwick Credit Union	Bus OD 1st Mortgage Sec	8.84 to 11.84	300	180	5000	500000	✗	Nil
<b>★★</b>								
Bank of Queensland	BusOD (Res Sec ) IO	9.04 and higher	875	Nil	10000	No max	✗	30.00
Bank of Queensland	BusOD (All Sec) IO	9.79 and higher	875	Nil	10000	No max	✗	30.00

#### your guide to product excellence

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

Report Date: February 2010, (Rates as at January 1st, 2010)

OVERDRAFT LOAN SUMMARY - RESIDENTIAL PROPERTY:

Page 1 of 2

## business loan star ratings



### Overdraft Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		
★★								
BankSA	Business Maximiser	8.57	850	240	20000	No max	✗	9.00
BankSA	Commercial Line of Credit	9.27 to 11.97	850	240	20000	No max	✗	9.00
BankSA	Commercial Base Rate	9.30 to 13.25	850	620	20000	No max	✗	9.00
BankWest	Bus Equity Line Res Sec	8.36 and higher	700	400	50000	No max	✗	38.00
BankWest	Bus Equity Line(Oth Sec)	9.21 and higher	700	400	50000	No max	✗	38.00
Bendigo Bank	Bus Solutions OD Res Sec	9.39	750	245	No min	500000	✗	27.50
CairnsPenny Savings&Loa	Bus OD - Residential Sec	8.70	515	700	20000	1000000	✗	N/A
IMB	Business Overdraft Sec	10.14 and higher	250	1500	No min	500000	✗	N/A
Maitland Mutual BS	Business Mortgage O/D	8.55 to 10.00	350	Nil	No min	No max	✓	Nil
Maitland Mutual BS	Business Overdraft	9.80 to 11.00	350	Nil	No min	No max	✓	Nil
Powerstate Credit Union	Business Overdraft - Sec	10.95	500	Nil	No min	No max	✗	N/A
Suncorp Bank	Business OD (res sec)	9.84	875	Nil	10000	No max	✗	40.00
★								
Community First CU	Bus Line of Cred secured	9.85 to 10.35	1100	Nil	1000	500000	✓	10.00

your guide to product excellence

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

Report Date: February 2010, (Rates as at January 1st, 2010)

OVERDRAFT LOAN SUMMARY - RESIDENTIAL PROPERTY:

Page 2 of 2

How we get paid: [www.canstar.com.au/images/legals/fsg.pdf](http://www.canstar.com.au/images/legals/fsg.pdf)

# business loan star ratings



## Term Loans - Secured by Commercial Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		
<b>★★★★★ "outstanding value"</b>								
ANZ	Business Loan Var	7.08 to 8.75	2063	Nil	10000	No max	30 yrs	Variable
nab	Bus Opts Instal Var Std	6.58 and higher	600	360	20000	No max	15 yrs	Variable
Newcastle Permanent	Commercial Bus Loan Var	6.64	625	Nil	No min	No max	No max	Variable
Westpac	Bank Bill Business Var	6.13 to 7.28	2320	420	250000	No max	No max	Variable
Westpac	Business One Ln -Bus	6.04 to 8.54	2320	1200	250000	No max	No max	Variable
Westpac	Business One Ln -Com	6.04 to 8.54	2320	1200	250000	No max	No max	Variable
<b>★★★★★</b>								
Commonwealth Bank	BBL Var all sec other	8.74 and higher	1364	Nil	50000	No max	15 yrs	Variable
Commonwealth Bank	BBL Var all sec secured	8.74 and higher	1364	Nil	50000	No max	No max	Variable
Hume Building Society	Commercial Ln (comm sec)	6.25 to 8.05	700	Nil	No min	No max	15 yrs	Variable
nab	Bus Opts Instal 5y Stand	8.40 and higher	600	360	20000	No max	15 yrs	Fixed
nab	Bus Opt Instl Var Comm	8.88 and higher	600	360	20000	No max	15 yrs	Variable
nab	Bus Opt Instl 5y Comm	9.40 and higher	600	360	20000	No max	15 yrs	Fixed
Westpac	Business LoanVar com sec	7.94 to 8.69	820	420	20000	No max	15 yrs	Variable
Westpac	Business Equity Access	7.41	820	120	20000	1000000	No max	Variable
<b>★★★★★</b>								
ANZ	Business Loan 5yr	9.26 to 10.93	2063	Nil	10000	No max	30 yrs	Fixed
Bananacoast Community	Business Loan 5yr Fixed	9.03	1250	Nil	500	7000000	25 yrs	Fixed
Bananacoast Community	Business Loan Secured	7.55 to 15.35	1250	Nil	500	7000000	25 yrs	Variable
Bank of Queensland	Term Loan Oth Sec Var	9.10 and higher	1875	180	10000	No max	15 yrs	Variable
BankWest	Business Edge Loan	7.24 and higher	1250	480	20000	No max	30 yrs	Variable
Commonwealth Bank	Better Bus Ln 5y Fxd oth	7.10 and higher	1364	Nil	50000	No max	15 yrs	Fixed
Hume Building Society	Comm Ln 5yr Fxd Comm Sec	8.00 to 9.80	700	Nil	No min	No max	25 yrs	Fixed
IMB	Fully Drawn Ln Variable	8.64 and higher	1250	Nil	No min	5000000	25 yrs	Variable
ING DIRECT	Comm PropertyLn Variable	6.85			250000	2000000	15 yrs	Variable
ING DIRECT	Commercial Equity Loan	7.95	625	Nil	250000	2000000	5 yrs	Variable
ME Bank	Small Business Ln (com)	7.49	500	Nil	100000	1000000	20 yrs	Variable
mecu	Commercial Property Loan	6.40 to 11.00	1250	Nil	10000	No max	30 yrs	Variable
RESI Mortgage Corp	Commercial Property Loan	8.30	875	Nil	100000	5000000	20 yrs	Variable
Savings & Loans Cred Un	Business Loan-Comm Var	8.14	1875	625	50000	1000000	25 yrs	Variable
St George Bank	Commercial Loan Fxd 5yrs	8.74 to 9.99	600	480	No min	No max	15 yrs	Fixed
St George Bank	Commercial Loan Variable	8.75 and higher	600	480	No min	No max	15 yrs	Variable

### your guide to product excellence

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

Report Date: February 2010, (Rates as at January 1st, 2010)

**TERM LOAN SUMMARY - COMMERCIAL PROPERTY:**

**Page 1 of 2**

# business loan star ratings



## Term Loans - Secured by Commercial Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		
<b>★★★</b>								
Suncorp Bank	Business Lns 5yrFxd Comm	8.95 and higher	800	600	10000	No max	15 yrs	Fixed
Suncorp Bank	Business Ln Variable Com	8.49 and higher	800	600	10000	No max	20 yrs	Variable
Westpac	Business Loan 5y com sec	8.69 to 9.44	820	420	20000	No max	15 yrs	Fixed
Westpac	Bank Bill Busl 5yr Fixed	8.13 to 9.28	2320	420	250000	No max	25 yrs	Fixed
<b>★★</b>								
Bank of Queensland	Term Loan Oth Sec 5yrFxd	9.70 and higher	1875	180	10000	No max	15 yrs	Fixed
BankSA	Commercial Loan Variable	8.75 to 13.20	1850	480	20000	No max	15 yrs	Variable
BankWest	Fxd Int Comm Ln 5yr	7.40 and higher	1250	480	50000	No max	30 yrs	Fixed
Bendigo Bank	Bus Solut All Sec Var	9.39	750	183	20000	500000	25 yrs	Variable
Bendigo Bank	Bus Solut All Sec 5yr	9.39	750	183	20000	500000	25 yrs	Fixed
CairnsPenny Savings&Loa	Bus Ln Variable-Comm Sec	8.05	1265	Nil	20000	1000000		Variable
ING DIRECT	Comm Property Ln 5yr Fxd	8.91			250000	2000000	5 yrs	Fixed
Laiki Bank	Business Loan Variable	9.73 and higher	1750	600	No min	No max	15 yrs	Variable
Laiki Bank	Commercial Loan Variable	9.08 and higher	1750	600	No min	No max	15 yrs	Variable
Laiki Bank	Commercial Loan 5y Fixed	9.15 and higher	1750	600	No min	No max	15 yrs	Fixed
RESI Mortgage Corp	Comm Prop Ln 5yr Fixed	10.43	875	Nil	100000	5000000	20 yrs	Fixed
Savings & Loans Cred Un	Business Loan-Comm 5yr	9.54	1875	625	50000	1000000	25 yrs	Fixed
Warwick Credit Union	Business Loan Variable	8.34 to 11.34	Nil	180	5000	1000000	20 yrs	Variable
<b>★</b>								
Community First CU	Business Loan comm sec	10.15 and higher	600	Nil	1000	1000000	20 yrs	Variable
Maitland Mutual BS	Commercial Loan	9.30	11250	Nil	20000	No max	20 yrs	Variable
Maitland Mutual BS	Business Mortgage Loan	7.80	11250	Nil	20000	No max	20 yrs	Variable

your guide to product excellence

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

Report Date: February 2010, (Rates as at January 1st, 2010)

TERM LOAN SUMMARY - COMMERCIAL PROPERTY:

Page 2 of 2



# business loan star ratings



## Term Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		
<b>★★★★★ "outstanding value"</b>								
ANZ	Business Loan Var	7.08 to 8.75	2063	Nil	10000	No max	30 yrs	Variable
ANZ	Bus Mortgage Loan Var	8.37	1875	360	5000	2000000	30 yrs	Variable
nab	Bus Opts Instal Var Std	6.58 and higher	600	360	20000	No max	15 yrs	Variable
nab	Bus Opts Instal 5y Res	8.80	600	360	20000	No max	30 yrs	Fixed
nab	Bus Opt Instl Ln Var Res	7.93	600	360	20000	No max	30 yrs	Variable
Westpac	Bank Bill Business Var	6.13 to 7.28	2320	420	250000	No max	No max	Variable
Westpac	Business LoanVar res sec	7.94	820	120	20000	No max	25 yrs	Variable
Westpac	Business One Ln -Res	6.04 to 8.54	2320	1200	250000	No max	No max	Variable
<b>★★★★★</b>								
ANZ	Business Loan 5yr	9.26 to 10.93	2063	Nil	10000	No max	30 yrs	Fixed
ANZ	Bus Mortgage Loan 5yr	9.95 to 10.75	1875	360	25000	2000000	30 yrs	Fixed
Commonwealth Bank	BBL Var all sec other	8.74 and higher	1364	Nil	50000	No max	15 yrs	Variable
Commonwealth Bank	Better Bus LnVar res sec	7.11 to 7.75	600	96	50000	No max	1 yrs	Variable
Commonwealth Bank	BBL Var all sec secured	8.74 and higher	1364	Nil	50000	No max	No max	Variable
Hume Building Society	Commercial Ln (res sec)	6.25 to 7.55	700	Nil	No min	No max	15 yrs	Variable
nab	Bus Opt Instl Var Comm	8.88 and higher	600	360	20000	No max	15 yrs	Variable
nab	Bus Opts Instal 5y Stand	8.40 and higher	600	360	20000	No max	15 yrs	Fixed
Newcastle Permanent	Residential Bus Loan Var	6.37	600	Nil	No min	No max	No max	Variable
Westpac	Business Equity Access	7.41	820	120	20000	1000000	No max	Variable
<b>★★★★</b>								
AMP Banking	Classic Variable Rate	6.69	600	120	40000	500000	15 yrs	Variable
ANZ	Business Saver	7.87	600	240	50000	2000000	30 yrs	Variable
Bananacoast Community	Business Loan 5yr Fixed	9.03	1250	Nil	500	7000000	25 yrs	Fixed
Bananacoast Community	Business Loan Secured	7.55 to 15.35	1250	Nil	500	7000000	25 yrs	Variable
Bank of Queensland	Term Loan Oth Sec Var	9.10 and higher	1875	180	10000	No max	15 yrs	Variable
BankSA	Business Loan Variable	7.72	1850	168	30000	No max	15 yrs	Variable
Commonwealth Bank	BetterBusEconomiser(res)	6.56 and higher	600	96	75000	No max	30 yrs	Variable
Commonwealth Bank	Better Bus Ln Fxd 5yr IO	7.20 and higher	600	96	50000	No max	15 yrs	Fixed
Commonwealth Bank	Better Bus Ln 5y Fxd oth	7.10 and higher	1364	Nil	50000	No max	15 yrs	Fixed
Hume Building Society	Comm Ln 5yr Fxd Res Sec	8.00 to 9.30	700	Nil	No min	No max	25 yrs	Fixed
IMB	Fully Drawn Ln Variable	8.64 and higher	1250	Nil	No min	5000000	25 yrs	Variable
ING DIRECT	Comm PropertyLn Variable	6.85			250000	2000000	15 yrs	Variable

### your guide to product excellence

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

Report Date: February 2010, (Rates as at January 1st, 2010)

**TERM LOAN SUMMARY - RESIDENTIAL PROPERTY:**

**Page 1 of 3**

## business loan star ratings



### Term Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		
★★★★								
Laiki Bank	Business Loan Variable	9.73 and higher	1750	600	No min	No max	15 yrs	Variable
Laiki Bank	Commercial Loan 5y Fixed	9.15 and higher	1750	600	No min	No max	15 yrs	Fixed
Laiki Bank	Commercial Loan Variable	9.08 and higher	1750	600	No min	No max	15 yrs	Variable
ME Bank	Small Business Ln (com)	7.49	500	Nil	100000	1000000	20 yrs	Variable
ME Bank	Res Sec Bus Ln 5yr Fxd	8.65	500	Nil	60000	1000000	30 yrs	Fixed
ME Bank	Res Sec Business Ln Var	6.49	500	Nil	60000	1000000	30 yrs	Variable
mecu	Commercial Property Loan	6.40 to 11.00	1250	Nil	10000	No max	30 yrs	Variable
nab	Bus Opt Instl 5y Comm	9.40 and higher	600	360	20000	No max	15 yrs	Fixed
Newcastle Permanent	Res Business Ln Fxd 5y	7.79	600	Nil	No min	No max	No max	Fixed
RESI Mortgage Corp	Commercial Property Loan	8.30	875	Nil	100000	5000000	20 yrs	Variable
Savings & Loans Cred Un	Business Loan - Res Var	7.11	1875	625	50000	1000000	25 yrs	Variable
St George Bank	Commercial Loan Fxd 5yrs	8.74 to 9.99	600	480	No min	No max	15 yrs	Fixed
St George Bank	Commercial Loan Variable	8.75 and higher	600	480	No min	No max	15 yrs	Variable
St George Bank	Business Loan Variable	7.72 and higher	600	168	No min	No max	25 yrs	Variable
St George Bank	Business Loan Fxd 5yrs	8.64 to 9.49	600	168	No min	No max	25 yrs	Fixed
Suncorp Bank	Business Ln Variable Res	8.34	800	600	10000	No max	25 yrs	Variable
Westpac	Bank Bill Busl 5yr Fixed	8.13 to 9.28	2320	420	250000	No max	25 yrs	Fixed
Westpac	Business Loan 5y res sec	8.69	820	120	20000	No max	25 yrs	Fixed
★★★								
AMP Banking	5yr Fixed Rate	8.39	600	120	40000	500000	15 yrs	Fixed
Bank of Queensland	Term Loan Oth Sec 5yrFxd	9.70 and higher	1875	180	10000	No max	15 yrs	Fixed
Bank of Queensland	Term Loan Res Sec Var	8.35 and higher	1875	180	10000	No max	25 yrs	Variable
Bank of Queensland	Term Loan Res Sec 5yrFxd	9.20 and higher	1875	180	10000	No max	25 yrs	Fixed
BankSA	Business Loan Fixed 5yr	8.69	1850	168	30000	No max	25 yrs	Fixed
BankWest	Business Edge Loan	7.24 and higher	1250	480	20000	No max	30 yrs	Variable
BankWest	Fxd Int Comm Ln 5yr	7.40 and higher	1250	480	50000	No max	30 yrs	Fixed
Bendigo Bank	Bus Solut Res Sec 5yr	8.49	750	183	20000	500000	25 yrs	Fixed
Bendigo Bank	Bus Solut Res Sec Var	8.39	750	183	20000	500000	25 yrs	Variable
CairnsPenny Savings&Loa	Bus Ln Variable-Resi Sec	8.05	1265	Nil	20000	1000000		Variable
Community First CU	Business Loan res sec	9.60	600	Nil	10000	1000000	20 yrs	Variable
ING DIRECT	Comm Property Ln 5yr Fxd	8.91			250000	2000000	5 yrs	Fixed
RESI Mortgage Corp	Comm Prop Ln 5yr Fixed	10.43	875	Nil	100000	5000000	20 yrs	Fixed
Savings & Loans Cred Un	Business Loan-Res 5yr	8.54	1875	625	50000	1000000	25 yrs	Fixed

#### your guide to product excellence

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

Report Date: February 2010, (Rates as at January 1st, 2010)

TERM LOAN SUMMARY - RESIDENTIAL PROPERTY:

Page 2 of 3

## business loan star ratings



### Term Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		
★★								
Suncorp Bank	Business Ln 5yr Fxd Res	8.80	800	600	10000	No max	25 yrs	Fixed
Warwick Credit Union	Business Loan Variable	8.34 to 11.34	Nil	180	5000	1000000	20 yrs	Variable
★								
BankSA	Commercial Loan Variable	8.75 to 13.20	1850	480	20000	No max	15 yrs	Variable
Maitland Mutual BS	Commercial Loan	9.30	11250	Nil	20000	No max	20 yrs	Variable
Maitland Mutual BS	Business Mortgage Loan	7.80	11250	Nil	20000	No max	20 yrs	Variable
Powerstate Credit Union	Business Loan Secured	10.95	2500	Nil	5000	No max	No max	Variable

SUPERCEDED

# BUSINESS BANKING STAR RATINGS

## What are the CANSTAR CANNEX *business banking star ratings*?

CANSTAR CANNEX *business banking star ratings* is a sophisticated rating methodology, unique to CANSTAR CANNEX, that compares the dominant business banking products in Australia. The ratings are aimed at small businesses of varying sizes, with profiles and loan sizes to suit. The specific loan and deposit values are outlined below, and range up to \$500,000.

The results are reflected in a consumer-friendly 5-star concept. The *star ratings* from the CANSTAR CANNEX *business banking star ratings* go from a rising star through to a 5-star product signifying outstanding value.

Rising Stars are those products that would be rated 5-stars 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 CANSTAR 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).

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores according to the following guidelines. As you can see, only the products that obtain a score in the top 5% of the of the score distribution receive a 5 star rating.

## Business loan star ratings

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

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

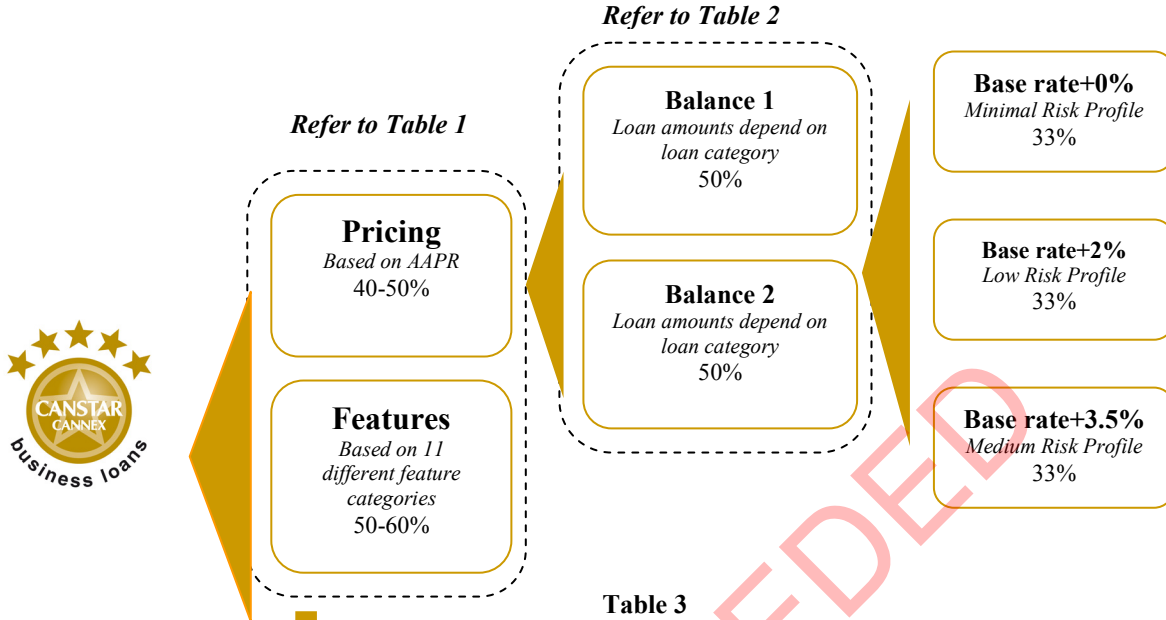


Table 3

Feature Components	Term Loans	OD Loans	Descriptions (examples)
Lending Terms	25%	20%	Payment freq, PI/IO/both/Revolving, min-max term & \$
Security Accepted	5%	5%	Unsec, comm, resid, all bus assets, specific assets, cash
Redraw Facility	15%	0%	Min-max \$ & period, fees, # free, offset
Relationship Bonus	10%	0%	Min loan \$ for disc, TD/OD/HL included, OD pre-appr limit
Lending Area	10%	10%	Qld, Nsw, Act, Vic, Tas, Nt, Wa, Sa
Portability	5%	5%	Mortgage portable, Port Transfer security fee
Loan Purposes Avail	10%	10%	Borrowing entities, agribusiness, franchise, debtors
Repayment Capabilities	10%	0%	Lump sum, additional RP's, channels- ATM/BPAY/phone
Split Facility	5%	0%	Split option available, Split fees, max split # and \$
Overdraft Terms	0%	50%	Int paid on credit bal, channels-ATM,EFTPOS,BPAY, fees
Switch Facility	5%	0%	Variable/fixed rate switch allowed, fees.

Residential and Commercial-secured Term Loans and Overdrafts were eligible to be considered in the *business loan star ratings*. CANSTAR 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. CANSTAR 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 categories

**TABLE 1 - Business loan star ratings components**

PRODUCT CATEGORY	PRICING	FEATURES
Residential Secured Term Loans	50%	50%
Commercial Secured Term Loans	50%	50%
Residential Secured Overdrafts	40%	60%
Commercial Secured Overdrafts	40%	60%

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, CANSTAR 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, CANSTAR CANNEX assumes the borrower would receive the lowest rate (the base rate) available. A standard 2% margin is added to the base rate of each product to calculate the cost to the low risk borrower and a 3.5% margin is added to the base rate for the medium risk borrower. If the base rate + arbitrary risk margin is higher than the product's maximum stated interest rate, the AAPR calculation is based on the loan's maximum rate.

**TABLE 2**

	RESIDENTIAL PROPERTY SECURITY		COMMERCIAL PROPERTY SECURITY	
	TERM LOAN	OVERDRAFT	TERM LOAN	OVERDRAFT
LOAN AMOUNT				
AMOUNT 1	\$250,000	\$50,000	\$250,000	\$50,000
AMOUNT 2	\$500,000	\$250,000	\$500,000	\$250,000
Note: for each loan amount, we look at the AAPR for 3 different risk profiles. These are base rate + 0% margin, base rate + 2% margin & base rate + 3.5% 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 10.5% then;

- 8% would be used for the 0% risk margin scenario
- 10% would be used for the 2% risk margin scenario
- 10.5% would be used for the 3.5% risk margin scenario

## Features component

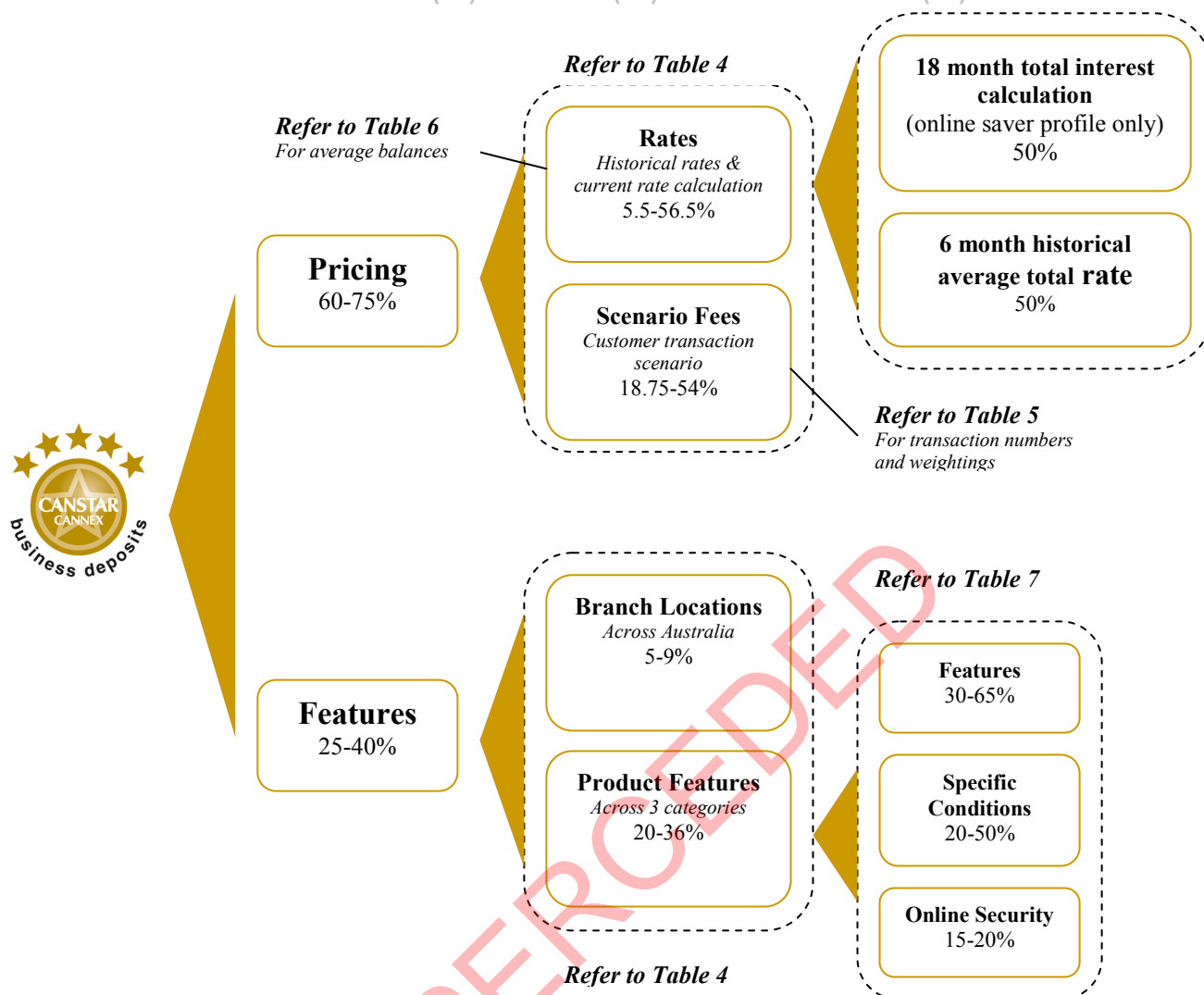
More than 100 individual features of each loan and overdraft is scored for positive traits and awarded a FEATURES score. TABLE 3 highlights the contribution of the various groups of information to award the business loan FEATURES score.

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

## Business deposit account star ratings

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

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



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

- ONLINE SAVER
- BUSINESS CASH MANAGER
- 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	FEES	RATE	FEATURES	BRANCH LOCATIONS
ONLINE SAVER	18.75%	56.25%	20.00%	5.00%
BUSINESS CASH MANAGER	24.00%	36.00%	32.00%	8.00%
LOW TRANSACTOR	49.50%	5.50%	36.00%	9.00%
HIGH TRANSACTOR	54.00%	6.00%	32.00%	8.00%

NOTE: AT THIS TIME, CUSTOMER SERVICE IS NOT A COMPONENT OF THE BUSINESS DEPOSIT ACCOUNT STAR RATINGS VALUE EQUATION

## Fees - Transaction Scenario

The scenario analysis is conducted using CANSTAR 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.

**TABLE 5 – Transaction Fee Scenarios**

	Online Saver	Low Transactor	High Transactor	Full Access Saver
<b>Average minimum balance</b>	\$50,000	\$5,000	\$10,000	\$100,000
<b>Average no. of transactions/ month</b>	15	30	90	30
<b>Internet transaction</b>	100%	25%	25%	25%
<b>Branch cash withdrawal</b>	N/A	5%	5%	5%
<b>Branch cash deposit</b>	N/A	5%	5%	5%
<b>Cheque withdrawal</b>	N/A	10%	10%	10%
<b>Cheque deposit</b>	N/A	30%	30%	30%
<b>Direct Credit</b>	N/A	15%	15%	15%
<b>Direct Debit</b>	N/A	10%	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 6) 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 6**

BALANCES	Weights	Online Saver	Business Cash Manager	Low Transactor	High Transactor
<b>AVERAGE BALANCES</b>					
<b>BALANCE 1</b>	33%	\$10,000	\$25,000	\$3,000	\$5,000
<b>BALANCE 2</b>	33%	\$50,000	\$100,000	\$5,000	\$10,000
<b>BALANCE 3</b>	34%	\$100,000	\$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 7 highlights the contribution of the various groups of information to award the business deposit account FEATURES score.

TABLE 7

BUSINESS DEPOSIT ACCOUNTS FEATURES DISTRIBUTIONS			
FEATURES COMPONENTS	Online Saver	Cash Manager	Transactor
<b>GENERAL FEATURES</b>			
<i>Examples:</i> -Reporting options: passbook, statement, internet, email. -Access channels: ATM, EFTPOS, Phone, Internet, cheque. -Facilities: offset, overdraft, sweep, periodic payment. -International: ATM, EFTPOS.	<b>30%</b>	<b>50%</b>	<b>65%</b>
<b>SPECIFIC CONDITIONS</b>			
<i>Examples:</i> -Interest details: calculation & payment freq., balance used-open/closed/min/max, entire/portion, bonus interest. -Minimum: opening/subsequent deposit, ongoing bal, w/d. -Maximum withdrawals per d/w: ATM, EFTPOS, combined.	<b>50%</b>	<b>35%</b>	<b>20%</b>
<b>INTERNET SECURITY</b>			
-Secondary Authentication: security, higher transfer limit available with secondary authentication.	<b>20%</b>	<b>15%</b>	<b>15%</b>

### S&P Rating/Branch locations

The reputation and presence of each institution are also taken into consideration to round out CANSTAR 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 CANSTAR CANNEX applies a weight (w) against the P and F. This weight will vary for each customer behaviour profile and will reflect the relative importance of either costs or features in determining the best business deposit account. This method can be summarised as:

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

Refer to Table 9



#### Pricing

Historical rates over past 6 months & current costs  
10/90%

#### Features

Based on 9 different feature categories  
10/90%

Table 8

Features Components	Weightings
Specific Business Card Conditions	20%
Merchant Acceptability	15%
Premium Card Facilities	15%
Online Transactions	15%
General Card Terms	10%
Fees & Charges	10%
Late Payment/Interest Charged	5%
Repayment Capabilities	5%
Rewards	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 behavior 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 9 highlights the contribution of each of these components to the value proposition for the business revolver and the business transactor.

**TABLE 9 - 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. Table 8 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 many products and financial institutions are analysed?

In order to calculate the ratings, CANSTAR CANNEX analyses 340 term loans, 69 overdrafts, 39 credit cards and 88 deposit accounts from leading financial institutions in Australia.

## How often are CANSTAR CANNEX business banking star ratings re-rated?

All ratings are fully recalculated every six months based on the latest features offered by each institution. CANSTAR CANNEX also monitors rate changes on an ongoing basis.

## Does CANSTAR CANNEX rate other product areas?

CANSTAR CANNEX researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR CANNEX website at [www.canstarcannex.com.au](http://www.canstarcannex.com.au) if you would like to view the latest star ratings reports of interest.



- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- CFD trading
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & Contents
- Home loans
- Life Insurance
- Low-doc home loans
- Margin lending
- Package banking
- Personal loans
- Reward programs
- Travel insurance

### COPYRIGHT

© CANSTAR CANNEX Pty Ltd ABN 21 053 646 165, 2007. The recipient must not reproduce or transmit to third parties the whole or any part of this work, whether attributed to CANSTAR CANNEX or not, unless with prior written permission from CANSTAR CANNEX, which if provided, may be provided on conditions.

### DISCLAIMER

To the extent that any CANSTAR CANNEX data, ratings or commentary constitutes general advice, this advice has been prepared by CANSTAR CANNEX Pty Ltd ABN 21 053 646 165 AFSL 312804 and does not take into account your individual investment objectives, financial circumstances or needs. Information provided does not constitute financial, taxation or other professional advice and should not be relied upon as such. CANSTAR CANNEX recommends that, before you make any financial decision, you seek professional advice from a suitably qualified adviser. A Product Disclosure Statement relating to the product should also be obtained and considered before making any decision about whether to acquire the product. CANSTAR CANNEX acknowledges that past performance is not a reliable indicator of future performance. Please refer to CANSTAR CANNEX's FSG for more information at [www.canstarcannex.com.au](http://www.canstarcannex.com.au).

SUPERSEDED