

2014

STAR RATINGS REPORT



SMSF Savings Accounts



SMSF SAVINGS ACCOUNTS

IN THIS REPORT

We research and rate 153 products from 70 institutions to determine which ones offer outstanding value for SMSF Trustees.

SMSF trustees love their cash!

Self-managed superannuation funds (SMSFs) are a popular retirement investment vehicle; there are currently more than half a million SMSFs in Australia, with almost one million members.

These funds are managing about \$547 billion worth of future retirement wealth. And when it comes to that management, cash undeniably remains a popular investment choice, with the most recent Australian Taxation Office (ATO) quarterly statistics indicating that slightly more than 28% of total SMSF assets are currently allocated to cash and term deposits. The only larger proportion of single investment is listed shares, at around 32% of total investment.

This fondness for cash isn't a sudden infatuation and can't be

attributed to GFC-induced fear. In 2004 (well before the GFC), cash, debt securities and term deposits represented approximately 23% of SMSF assets, compared with 31% in direct shares.

Of course those allocations belie the rising value of the holdings. In June 2004 the total amount of money held in SMSFs was \$127.4 billion.

In March this year, just less than a decade later, the total amount of money held in SMSFs was \$546.9 billion, a more than fourfold increase in just 10 years.

Correspondingly, the value of cash-related holdings has increased from \$29.4 billion in June 2004 to \$156.2 billion now.



Where do SMSF trustees invest?

Based on the June 2014 *SMSF Quarterly Statistics* report, issued by the ATO, the more popular holdings for SMSF funds are:

Cash and term deposits	28.3%
Listed shares	31.9%
Non-residential real property	11.7%
Other managed investments	4.6%
Unlisted trusts	8.8%
Residential real property	3.5%
Other	11.12%



Back to cash...

Overall 28% of SMSF investments are held in cash and term deposits – but the proportion of money in cash differs according to the size of the individual SMSF.

The lower the value of investments held within an individual SMSF, the higher the likely allocation to cash, as below:

Asset value ranges of funds – cash allocation		
\$1k-\$50k	–	49.81%
\$50k-\$100k	–	42.89%
\$100k-\$150k	–	37.96%
\$150k-\$200k	–	36.17%
\$200k-\$500k	–	31.49%
\$500k-\$1m	–	30.03%
\$1m-\$2m	–	29.73%

Data for financial year ending 30/6/2014

Finding a good rate can be a challenge

Australia has been in a low interest rate environment for quite some time now, with the official cash rate (OCR) languishing on 2.50% since August 2013.



In fact the OCR has not been higher than 4.75% since November 2008, almost six years ago.

The OCR has a direct bearing on the cash account interest rates that can be achieved, with CANSTAR finding that the typical SMSF savings account rates currently on our database are:

- 1.64% average for the products we have assessed as one-star
- 3.67% average for the products we have assessed as five-star
- 2.66% overall average across all 153 products assessed



Search out the value

Certainly in dollar terms, the amount invested in cash both currently and into the future is significant and it is important for SMSF trustees to ensure they are getting the best-value return possible for their members.



CANSTAR's annual star ratings report analyses 153 products from 71 institutions to determine those that provide outstanding value for investors.

Accounts are assessed for value with regards to a number of characteristics, including:

- The historical rate offered over the past six months
- The transaction fees that may apply
- The financial performance of the cash investment over a 12-month period
- Features including branch and ATM coverage, mobile banking and other account facilities.



Overall, across the 153 products researched, CANSTAR has found 15 accounts that offer outstanding value for SMSF cash investors.

CANSTAR congratulates all of the five-star product providers.



SMSF SAVINGS ACCOUNTS

What are the CANSTAR Self-Managed Super Fund (SMSF) Savings Account Star Ratings?

CANSTAR's *SMSF Savings Accounts Star Ratings* use a sophisticated rating methodology, unique to CANSTAR, which compares SMSF savings accounts in Australia. CANSTAR star-rated products represent a shortlist of financial products, enabling consumers to narrow their search to products that have been independently assessed and ranked. CANSTAR *SMSF Savings Accounts Star Ratings* is a transparent analysis comparing all types of SMSF accounts for an array of characteristics such as:

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

Ratings range from five- to one-star. Five-star rated products have been assessed as offering outstanding value to consumers. Rising stars are those products that would be rated five-star or higher but have not been in the market for more than six months; these products will be formally rated in the next report once more historical data is available.

What types of products are evaluated for the SMSF Savings Account Star Ratings?

Personal and business savings accounts that are available for SMSF are eligible to be rated in the *SMSF Savings Account Star Ratings*. These are not limited to the following types of accounts:

The following account types are assessed in the ratings:

- Business and personal online savings accounts
- Retirement saving accounts
- Cash management accounts
- High yield accounts

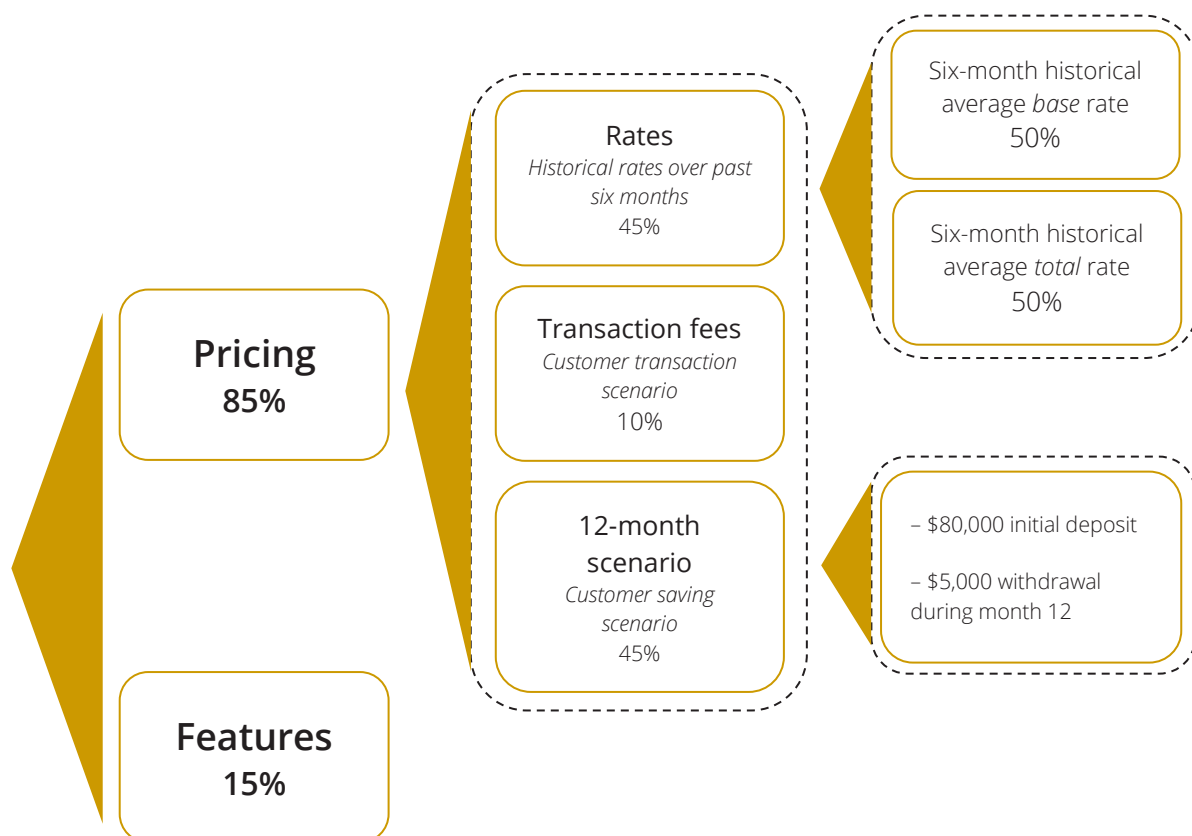
Products specific to certain groups or with restrictions on eligibility are not included in the ratings. At the time of assessment, SMSF savings accounts require a minimum interest rate of 1% for a balance of \$100,000 to ensure like-for-like comparison.

How are the 'stars' calculated?

Each SMSF savings account reviewed for the CANSTAR *SMSF Savings Accounts Star Ratings* is awarded points for its comparative pricing and for the array of positive features attached to the account. These features include accessibility, conditions attached to interest payments and reporting tools offered on the product. Points are aggregated to achieve a Pricing score and a Feature score.

To arrive at the total score, CANSTAR applies a weight against the Price and Features. This weight reflects the relative importance of costs or features in determining the best SMSF savings account. This method can be summarised as:

TOTAL SCORE = PRICING + FEATURES SCORE



Pricing score

CANSTAR accounts for both current and historical interest rates in the calculation of the Pricing component of each product's overall score. Current fees are also used in the calculation of Pricing.

Historical interest rate

Each SMSF savings account's base and total interest rate were taken into account over the past six months to assess the strength and consistency of a product's rate structure. CANSTAR's methodology accounts for the tiered interest rate structure of SMSF savings accounts. The tiers for historical rate calculations were applied in the following manner:

	Tier 1	Tier 2	Tier 3
Interest rate tier weighting	50%	35%	15%
Interest tier amount	\$25,000	\$50,000	\$100,000

Transaction fee scenario

The scenario analysis is conducted using CANSTAR's unique transaction calculator, which incorporates essential transaction fees and charges, rebates and free transactions. The calculator interlinks the transaction behaviour of 500 hypothetical depositors with the pricing structure of the deposit accounts.

For the SMSF Saver, the calculator looks at the total cost of keeping the account active and transacting online in line with the following parameters. The product with the lowest cost receives the highest score in the scenario analysis.

	Scenario amount
Average number of transactions (per month)	5
Average balance	\$25,000
Average deposit	-

12-month scenario

The 12-month scenario looks closely at the current promotion and/or bonus rate conditions of each SMSF savings account. A balance of \$80,000 is made and left for 12 months to accrue interest. A small withdrawal of \$5,000 is made in the last month to take into account any bonus conditions that may affect further accrual of interest.

Feature score

The features component takes into account more than 100 product features with weights given to each relevant area. Examples include minimum opening deposit, minimum withdrawal and ATM facilities.

Category description	Feature weighting
Account facilities	25%
Specific conditions	45%
Exemptions from fees and charges	5%
Account design options	5%
Mobile banking and security	20%

Each of the product features is allocated points that are awarded for positive deposit account traits such as no fees or greater flexibility. As features are relatively static, they are not measured over time.

How many products and financial institutions are analysed?

CANSTAR analysed 153 SMSF saving accounts from 70 financial institutions in Australia.

Does CANSTAR rate all products available in the market?

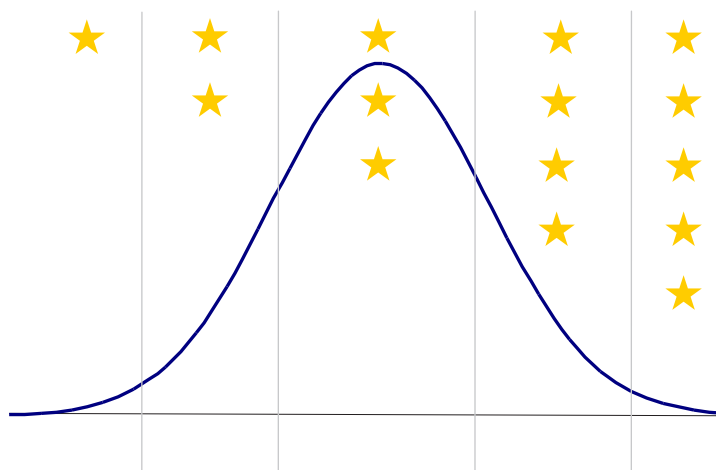
We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. However this process is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

How often are all the products reviewed for rating purposes?

All ratings are fully recalculated every 12 months based on the latest features offered by each institution. All awards are recalculated every year based on the latest ratings. CANSTAR also monitors rate changes on an ongoing basis.

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 with the objective to award the top 5-10% of products with the CANSTAR five-star rating.



The results are reflected in a consumer-friendly CANSTAR star rating concept, with five stars denoting outstanding value.

Does CANSTAR rate other product areas?

CANSTAR 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 website at www.canstar.com.au if you would like to view the latest star ratings reports of interest.



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|---------------------------|-------------------------|------------------------|
| • Account based pensions | • Agribusiness | • Business banking |
| • Business life insurance | • Car insurance | • Credit cards |
| • Deposit accounts | • Direct life insurance | • First home buyer |
| • Health insurance | • Home & contents | • Home loans |
| • Landlord insurance | • Life insurance | • Managed investments |
| • Margin lending | • Online banking | • Online share trading |
| • Package banking | • Personal loans | • Pet insurance |
| • Reward programs | • Superannuation | • Term deposits |
| • Travel insurance | • Travel money cards | • Youth banking |

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Report Date: September 2014 (Rates as at 1 September 2014)

Deposit Account Star Ratings

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SMSF Savings Account

Company	Product	Account Keeping Fees, (\$)	Internet Transaction Fee	BPay	Phone Banking	Cheque	Rate(%) at \$100k (as at 01/09/2014)	
							Base Rate	Total rate*
★★★★★ "outstanding value"								
ADCU	DIY Super Saver Account	Nil	Nil	✓	✓	✗	3.76%	3.76%
Bank of Melbourne	DIY Super Saver	Nil	Nil	✗	✓	✗	2.50%	3.75%
BOQ	Superannuation Savings	Nil	0.65	✓	✗	✗	2.80%	3.75%
Defence Bank	iSaver	Nil	1.00	✓	✓	✗	2.50%	4.05%
Delphi Bank	Midas Account	Nil	0.25	✓	✗	✗	3.25%	3.25%
Delphi Bank	Midas Business Account	Nil	0.25	✓	✓	✗	3.25%	3.25%
FCCS Credit Union	Superfund Maximiser	Nil	Nil	✓	✓	✗	3.80%	3.80%
IMB	DIY Super Account	Nil	Nil	✓	✓	✓	2.50%	3.50%
ING DIRECT	Business Optimiser	Nil	Nil	✗	✓	✗	2.75%	3.75%
Newcastle Permanent	Online Savings Account	Nil	Nil	✗	✓	✗	3.50%	3.50%
Qantas Credit Union	DIY Super Saver	Nil	Nil	✓	✓	✗	2.65%	3.75%
RaboDirect	DIY Super Saver	Nil	Nil	✗	✗	✗	3.20%	4.20%
RaboDirect	HISA Call Personal	Nil	Nil	✗	✗	✗	3.20%	3.20%
St.George Bank	DIY Super Saver	Nil	Nil	✗	✓	✗	2.50%	3.75%
UBank	USaver SMSF	Nil	Nil	✗	✓	✗	3.36%	3.76%
★★★★★								
AMP Bank	Business Saver Account	Nil	Nil	✗	✓	✗	3.15%	3.15%
ANZ	Business Premium Saver	Nil	1.60	✓	✓	✓	1.75%	3.50%
ANZ	Business Online Saver	Nil	Nil	✗	✓	✗	2.25%	3.35%
Bank of Melbourne	Business Access Saver	Nil	Nil	✗	✓	✗	2.40%	2.40%
Bank of Sydney	Smart Net Account	Nil	Nil	✓	✗	✓	3.50%	3.50%
bankmecu	Incentive Saver Account	Nil	Nil	✓	✓	✗	0.25%	3.75%
BankSA	Business Access Saver	Nil	Nil	✗	✓	✗	2.40%	2.40%
Beyond Bank	monEsaver Internet Acc	Nil	Nil	✓	✓	✗	2.85%	2.85%
Coastline Credit Union	e-Saver S35	Nil	Nil	✓	✓	✗	2.19%	3.85%
First Option Credit Union	iT Saver	Nil	Nil	✓	✓	✗	2.75%	2.75%
Gateway Credit Union	eMax Saver	Nil	Nil	✓	✓	✗	3.00%	3.00%
Horizon Credit Union	Reward Saver	Nil	Nil	✓	✓	✗	0.00%	4.00%
HSBC	Flexi Saver	Nil	Nil	✓	✓	✗	2.50%	3.50%
Macquarie Credit Union	Online Savings Account	Nil	Nil	✓	✓	✗	2.90%	3.80%
ME Bank	Business Online Savings	Nil	Nil	✗	✓	✗	3.00%	3.00%
Qantas Credit Union	Bonus Saver Account	Nil	Nil	✓	✓	✗	1.00%	3.75%
Qld Professional CU	Netsaver Account S50	Nil	Nil	✗	✓	✗	3.15%	3.15%
Quay Credit Union	Bonus Saver	Nil	Nil	✓	✓	✗	2.00%	3.25%
Queenslanders CU	GOSaver	Nil	Nil	✓	✓	✗	2.90%	2.90%
RaboDirect	PremiumSaver	Nil	Nil	✗	✗	✗	1.90%	3.85%
Rural Bank ONE	DIY Super Saver	Nil	Nil	✓	✓	✗	3.25%	3.25%
Suncorp Bank	Business Saver Account	Nil	Nil	✗	✓	✗	2.75%	2.75%

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Deposit Account Star Ratings

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SMSF Savings Account

Company	Product	Account Keeping Fees, (\$)	Internet Transaction Fee	BPay	Phone Banking	Cheque	Rate(%) at \$100k (as at 01/09/2014)	
							Base Rate	Total rate*
★★★★★								
The Capricornian	Savings Accumulator-Busi	Nil	2.50	✓	✓	✗	3.00%	3.00%
The Capricornian	Savings Accumulator	Nil	2.50	✓	✓	✗	3.00%	3.00%
The Mutual	Business Internet Saver	Nil	Nil	✓	✓	✗	2.60%	3.10%
Victoria Teachers Mutual	Online Saver	Nil	Nil	✓	✓	✗	2.80%	2.80%
★★★★								
ADCU	Star Saver Direct Ac S20	Nil	Nil	✗	✓	✗	2.50%	2.50%
AMP Bank	Cash Manager	5m	Nil	✓	✓	✓	2.50%	2.50%
ANZ	Premium Cash Mngmnt A	Nil	Nil	✓	✓	✓	2.00%	2.00%
bankmecu	Cyber Saver	Nil	Nil	✓	✗	✗	2.75%	2.75%
bankmecu	CMA - High Yield Account	Nil	Nil	✗	✓	✗	2.25%	2.25%
bcu	retirement savings accoun	Nil	Nil	✗	✗	✗	2.85%	2.85%
bcu	business isaver	Nil	Nil	✗	✓	✗	2.50%	2.50%
Beyond Bank	Community Reward Acco	Nil	Nil	✓	✓	✗	2.00%	2.00%
Big Sky Building Society	Net Invest	Nil	Nil	✓	✓	✗	2.70%	2.70%
Big Sky Building Society	SMSF CMA	Nil	Nil	✓	✓	✓	2.80%	2.80%
CairnsPenny Savings&L	Internet Saver Acct S7	Nil	Nil	✗	✗	✗	2.75%	2.75%
Catalyst Money	Cash Management Accou	Nil	Nil	✓	✓	✗	2.70%	2.70%
Citibank	Ultimate Business Saver	Nil	Nil	✓	✓	✓	2.75%	2.75%
Citibank	Cash Investment Account	Nil	Nil	✓	✓	✓	2.75%	2.75%
Coastline Credit Union	Bonus Reward Saver S2	6.00m	Nil	✓	✓	✗	0.05%	2.05%
Commonwealth Bank	Business Online Saver	Nil	Nil	✗	✓	✗	2.35%	2.35%
Community First CU	FirstBiz Online Savings	Nil	Nil	✗	✓	✗	2.80%	2.80%
Community First CU	Bonus Saver	Nil	Nil	✗	✓	✗	0.10%	3.10%
Community Mutual Grou	Internet Maximiser	5.00m	Nil	✓	✓	✗	3.20%	3.20%
CUA	Cash Management Ac	Nil	Nil	✓	✓	✓	2.75%	2.75%
Defence Bank	maxE Saver	Nil	1.00	✓	✓	✗	0.50%	3.00%
Defence Bank	Cash Management Accou	Nil	Nil	✓	✓	✗	3.00%	3.00%
Delphi Bank	Liberty Account	4.00m	Nil	✓	✓	✓	1.75%	1.75%
Easy Street Fin Services	Easy Savings Online Acco	Nil	Nil	✗	✗	✗	2.75%	2.75%
ECU Australia	Bonus Saver Account	Nil	Nil	✓	✓	✗	2.00%	3.00%
Encompass Credit Union	Emoney Account S30	N/A	Nil	✓	✓	✗	1.50%	1.50%
First Option Credit Union	Bonus Saver	Nil	Nil	✓	✓	✗	0.20%	3.25%
Heritage Bank	Target Bonus Account	Nil	Nil	✓	✓	✗	0.50%	3.00%
Heritage Bank	Community Saver Accoun	Nil	Nil	✗	✓	✗	1.95%	1.95%
Heritage Bank	Money Manager Account	Nil	Nil	✓	✓	✓	2.65%	2.65%
Heritage Bank	Online Saver	Nil	Nil	✗	✓	✗	2.95%	2.95%
Horizon Credit Union	HorizonDirect S10	Nil	Nil	✗	✗	✗	2.50%	2.50%
Horizon Credit Union	Cash Management S6	Nil	Nil	✓	✓	✗	3.00%	3.00%

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Deposit Account Star Ratings

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							Base Rate	Total rate*
★ ★ ★								
Hume Building Society	Business iSave	Nil	Nil	✓	✓	✗	2.50%	2.50%
Hume Building Society	Business Cash Managem	Nil	Nil	✓	✓	✓	2.00%	2.00%
Hume Building Society	Cash Management S8	Nil	Nil	✓	✓	✓	2.00%	2.00%
Hunter United Credit Un	Retiree Online Investor Ac	Nil	Nil	✗	✗	✗	0.00%	3.31%
Hunter United Credit Un	Premium Online Investor	Nil	Nil	✗	✗	✗	0.00%	3.56%
Illawarra CU NSW	Cash Management Accou	Nil	Nil	✓	✓	✗	2.70%	2.70%
IMB	Business CMA	6.00m	Nil	✓	✓	✓	2.00%	2.75%
Macquarie Bank	Cash Management Accou	Nil	Nil	✓	✓	✓	2.50%	2.50%
Macquarie Bank	Macquarie Cash XL	Nil	Nil	✗	✗	✗	2.50%	2.50%
MyState	Online Savings Account	Nil	Nil	✓	✓	✗	2.50%	2.50%
nab	Cash Manager	Nil	Nil	✓	✓	✓	2.00%	2.00%
nab	Business Cash Maximiser	Nil	Nil	✗	✓	✗	2.35%	2.35%
Newcastle Permanent	Rapid Saver Statement	Nil	Nil	✓	✓	✗	0.00%	3.50%
Newcastle Permanent	Business Cash Managem	Nil	Nil	✓	✓	✓	2.25%	2.25%
Newcastle Permanent	Rapid Saver Passbook	Nil	Nil	✓	✓	✗	0.00%	2.20%
Police Bank	Online SuperSaver Acc S	Nil	Nil	✓	✓	✗	2.80%	2.80%
Qantas Credit Union	Qsaver	Nil	Nil	✓	✓	✗	2.65%	2.65%
Qld Police Credit Union	Netlink Direct Ac S20	Nil	Nil	✓	✓	✗	2.60%	2.60%
Qld Police Credit Union	Cash Management Accou	Nil	Nil	✓	✓	✓	2.60%	2.60%
Qld Police Credit Union	Police Retire Safe	Nil	Nil	✗	✗	✗	2.70%	2.70%
Quay Credit Union	Special Saver Account	Nil	Nil	✓	✓	✗	1.75%	1.75%
Quay Credit Union	Investment Saver	Nil	Nil	✓	✓	✗	2.50%	2.50%
Rabobank Australia	CMA Standard Account	10m	Nil	✓	✓	✗	3.00%	3.00%
SCU	Savings Motivator	Nil	Nil	✓	✓	✗	0.10%	2.50%
Select Credit Union	Direct Account 020	N/A	Nil	✗	✓	✗	2.45%	2.45%
SGE Credit Union	Bonus Savers Account	Nil	Nil	✓	✓	✗	1.25%	3.25%
St.George Bank	Business Access Saver	Nil	Nil	✗	✓	✗	2.40%	2.40%
Summerland CU	iSave Online	Nil	Nil	✗	✓	✗	2.50%	2.50%
Summerland CU	Bonus Saver Account	Nil	Nil	✓	✓	✗	0.00%	3.50%
Teachers Mutual Bank	Reward Saver S6	Nil	Nil	✗	✓	✗	0.10%	3.71%
Teachers Mutual Bank	Cash Management AC S	Nil	Nil	✗	✓	✗	2.15%	2.15%
The Mutual	Business Maximiser	10m	Nil	✓	✓	✓	2.25%	2.25%
The Rock Building Soc	Online Saver Account	Nil	Nil	✓	✓	✗	2.75%	2.75%
Transport Mutual Credit	Premium Savers Acct S8	Nil	Nil	✓	✓	✗	1.75%	1.75%
Victoria Teachers Mutual	Cash Management AC S	Nil	Nil	✓	✓	✗	2.95%	2.95%
Victoria Teachers Mutual	Bonus Saver Account S98	Nil	Nil	✓	✓	✗	0.05%	3.50%
Westpac	DIY Super Savings Accou	Nil	Nil	✗	✓	✗	2.70%	2.70%
Westpac	DIY Super Working Accou	Nil	Nil	✓	✓	✓	2.50%	2.50%

★ ★

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								Base Rate	Total rate*
★★									
ADCU	Cash Management	S9	Nil	Nil	✗	✓	✓	2.65%	2.65%
Bank of Melbourne	Investment Cash Account		Nil	Nil	✓	✓	✓	1.50%	1.50%
Beyond Bank	Cash Management Accou		Nil	Nil	✓	✓	✓	2.05%	2.05%
Community First CU	Money Market Account S1		Nil	Nil	✓	✓	✓	2.00%	2.00%
Delphi Bank	Cash Management Accou		10.00m	Nil	✓	✓	✓	2.00%	2.00%
Delphi Bank	Business Cash Managem		10.00m	Nil	✓	✓	✓	2.00%	2.00%
Heritage Bank	Cash Management Accou		Nil	Nil	✓	✓	✓	1.50%	1.50%
Holiday Coast CU	Percentage Plus AC	S17	Nil	Nil	✓	✓	✓	1.40%	2.90%
Holiday Coast CU	i-Saver Account	S21	Nil	Nil	✗	✓	✗	1.50%	3.00%
Macquarie Credit Union	Investment Account	S10	Nil	Nil	✓	✓	✗	2.00%	2.00%
MyState	Saver Account		Nil	Nil	✗	✓	✗	2.00%	2.00%
Northern Beaches CU	Bonus Saver Account S7		Nil	Nil	✓	✓	✗	0.60%	2.80%
SCU	Money Market Account		Nil	Nil	✓	✓	✗	2.15%	2.15%
SGE Credit Union	Reward Me Saver Accoun		Nil	Nil	✓	✓	✗	1.50%	1.50%
St.George Bank	Investment Cash Account		Nil	Nil	✓	✓	✓	1.50%	1.50%
Summerland CU	Access Plus Account		Nil	Nil	✓	✓	✗	2.00%	2.00%
The Capricornian	E \$aver Account S29		5.00m	Nil	✓	✓	✗	1.20%	1.20%
The Capricornian	E \$aver Business Account		5.00m	Nil	✓	✓	✗	1.20%	1.20%
★									
bankmecu	CMA - Transaction Accnt		Nil	Nil	✓	✓	✓	1.60%	1.60%
BankSA	Investment Cash Account		Nil	Nil	✓	✓	✓	1.50%	1.50%
Beyond Bank	SMALLBiz Account		Nil	Nil	✓	✓	✓	1.00%	1.00%
Greater Building Society	Business Optimiser Accou		Nil	Nil	✓	✓	✓	1.75%	1.75%
Greater Building Society	Cash Management Accou		Nil	Nil	✓	✓	✗	1.75%	1.75%
HSBC	Premier CMA		35.00m	Nil	✓	✓	✓	1.30%	1.30%
Hume Building Society	Business Account		Nil	Nil	✓	✓	✓	1.00%	1.00%
nab	Everyday Business Accou		10m	0.20	✓	✓	✓	2.50%	2.50%
People's Choice Credit U	Business and Community		Nil	Nil	✓	✓	✓	1.20%	1.20%
Qantas Credit Union	At Call Savings		Nil	Nil	✓	✓	✓	2.00%	2.00%
Qld Professional CU	At Call Savings AC	S1	Nil	Nil	✓	✓	✓	1.00%	1.00%
Rabobank Australia	Premium Standard Accou		10m	Nil	✓	✓	✓	3.20%	3.20%
SGE Credit Union	Inetsaver Account		Nil	Nil	✓	✓	✗	1.00%	1.00%
SGE Credit Union	Cash Management Accou		Nil	Nil	✓	✓	✗	1.25%	1.25%
The Mutual	Cash Management Accou		Nil	Nil	✓	✓	✗	1.75%	1.75%
The Rock Building Soc	Cash Management Accou		5.00m	Nil	✓	✓	✓	2.00%	2.00%
Transport Mutual Credit	Redi-Fund	S7	Nil	Nil	✓	✓	✗	1.25%	1.25%