

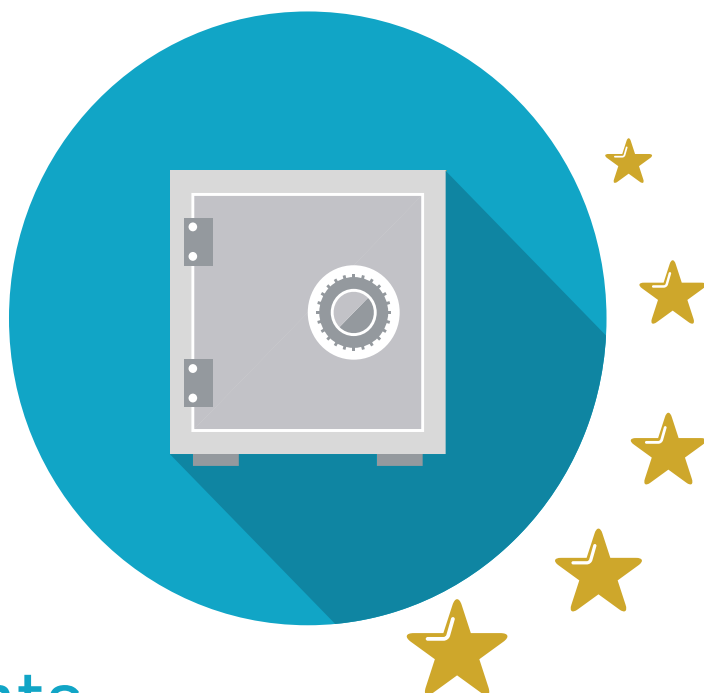
2015

STAR RATINGS

REPORT



Savings
and Everyday
Transaction Accounts





Savings and Everyday Transaction Accounts

May 2015

Foreword

Interest rates at historic lows are great news for home loan borrowers but the complete opposite for those trying to squeeze as much value as possible out of their savings. That's why it's more important than ever to look around carefully before deciding what bank is going to benefit you the most.

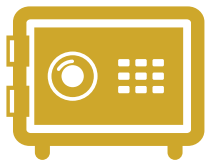
Savings and everyday transaction accounts are now specialised in nature and designed to cater for how you use them. That's why we research and rate savings and everyday transaction accounts across five savings profiles – Flexible, Regular, Junior, SMSF and Cash Manager – and three everyday transactor profiles – High, Low and Electronic Transactors.

There are 378 savings and everyday transaction accounts from 75 different institutions that go under the CANSTAR microscope. Our five-star ratings are placed against products offer outstanding value. On the positive side, while interest rates remain at these low levels, scrutinising what is available could prove worthwhile. You may perhaps offset lacklustre rates by waiving regular fees. After all, it takes drops to make up an ocean.

See how your current institution stacks up with what is available on the market. Getting the best deal possible with your money is important at the best of times but absolutely essential when rates are less than what you can count on one hand.



Mitchell Watson
Research Manager



IN THIS REPORT

We research and rate 378 savings and everyday transaction accounts from 75 different institutions across eight different profiles (five savings profiles and three transactor profiles).

DEPOSITS TO FEED THE HUNGRY BEAST?

The federal government's plan to impose a \$500 million-a-year tax on bank deposits may well be passed on to customers via higher fees or lower interest rates for savers. The deposit tax, or levy as it is being called by the Abbott government, is being proposed to fill a "budget emergency" hole and offset the cost of the post-GFC move of the government guaranteeing bank deposits of up to \$250,000.

Banks are against the proposal, saying that forcing them to hold higher levels of capital creates a larger buffer of equity, protecting deposit account holders. Therefore there is no need for this added deposit tax.

The imposition of a deposit tax is being touted to be a part of the May budget and looks likely to pass Parliament, with both Labor and the Greens in favour of the idea, which was initially raised by shadow treasurer Chris Bowen back in August 2013. Now, with Joe Hockey as treasurer, it remains to be seen what exact proposal he puts forward and whether or not it passes the Senate.

If the bill passes and if the costs are redirected to bank customers, it will be another blow for those relying on the return from their savings accounts to fund either their ongoing lifestyle or savings goals. Record low interest rates have already put a big dent in deposits as it is and a further tax impost passed on in some form or other by the banks is very unwelcome news.

SAVING TREND DOWNWARDS

Australian households have been gradually putting aside less of their disposable income. As of January this year, we're saving only 9%, a far cry from the latter half of 2012 when we were stashing away 11.8%. Since 2013 however, savings slipped down into single figures, starting at 9.9% in July 2013 and ending at the current figure of 9%, according to the Australian Bureau of Statistics.

There are many and varied reasons for this. Households can save by paying down debt in preference to stashing money away in a savings account. Security of employment also plays a part – those with a reliable income can have the ability to save more.

Consumer confidence, too, plays a part in whether we spend freely or hold on to our money for better days. Whatever the mood of Australian savers, there's one product that's always in demand – a good transaction account.



ALL DEPOSIT ACCOUNTS ARE NOT EQUAL

When it comes to at-call accounts, CANSTAR assess the deposit offerings for the Star Ratings Report across both savings and transaction accounts.

Within those product types, we assess the outstanding value for money that each type represents against eight broad customer profiles, outlined below.

Flexible Saver

Those who do most of their banking online – but also like to keep their branch options open – can be termed Flexible Savers. They want an account that offers a reasonable interest rate, ready access to their money and that doesn't place any conditions on their saving behaviour to earn the maximum interest. The flexible saver likes the flexibility of being able to save without locking money away in a term deposit

Regular Saver

Depositing a certain amount of money per month for a specific goal or just a rainy day – being a regular saver – can earn you a good base rate plus bonus interest if you stick to the account conditions. Regular Savers are less concerned with being able to access their money at short notice as they are with achieving a good interest rate.

Cash Manager

A good cash management account is essential for the active investor who wants to park money and have it available as soon as the next investment opportunity arises. Plus you can earn tiered interest while you wait. The Cash Manager wants a full service account that allows a customer to not only keep their money working while its sitting idle but also be able to access their money through a range of transaction channels.

Junior Saver

Teaching kids money-handling skills helps them to become

terrific junior savers. By having a bank account, kids learn how to deposit and withdraw money – and hopefully how to save. Naturally, a good interest rate is beneficial, as is the ability for other relatives to deposit money into the account.

SMSF Saver

Those managing their own superannuation fund for retirement usually need an account to manage the cash component of SMSF investments. This enables the retirement pot to grow, topped up with interest, while still giving easy access to those funds. The SMSF Saver typically looks for an account that offers full service with some waiving of fees as a sweetener.

High Transactor

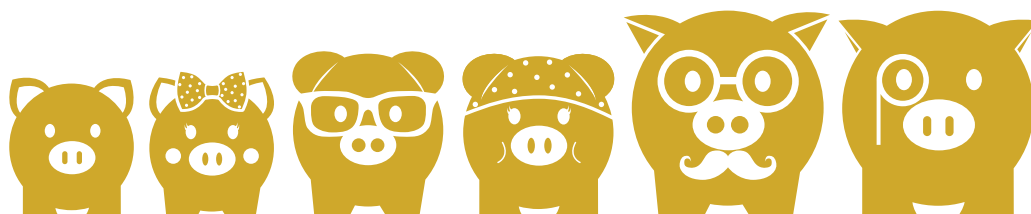
An everyday transaction account is a must and some customers certainly give their transaction accounts a healthy workout. With the availability of ATMs, EFTPOS, BPAY and direct debit, payments, transfers and withdrawals can certainly add up. If you use your account on average 35 times a month, you are what we call a High Transactor and should look for an account with minimum transaction fees and no account keeping fees.

Low Transactor

A Low Transactor, on the other hand, is someone who is a little more measured in their banking habits, using, say, on average 10 transactions a month. The same features are on offer, as well as some branch activity, but in general the Low Transactor uses a transaction account much less than the High Transactor and the account keeping fee becomes a greater consideration.

Electronic Transactor

If you do everything online and never need to step into a bank branch, why pay for features you'll never use? Conducting your financial affairs online at any time of the day or night is becoming a more popular option for time-poor consumers. If this is you, an electronic transaction account will give you all the ATM access, direct debit, EFTPOS and BPAY you'll ever need.



CONVENIENCE COMES AT A COST



Being able to use your money across many transactions involves paying fees. Some of the more common fees you will encounter include:

- Monthly account keeping fees
- Branch cash deposit or withdrawal fees
- EFTPOS transaction fees
- Cheque deposit and withdrawal fees
- Internet BPAY fee
- ATM withdrawal fee

Surcharges are another matter. Surcharges are charged by the business you are purchasing the good or service from.

How willing are we to pay surcharges to use debit and credit cards, rather than cash? Just as the price we are willing to pay for goods or services is indicative of the value we place on that item, the willingness to pay a surcharge to use a payment

method reflects that method's value, relative to any alternatives.

According to the Reserve Bank of Australia (RBA), there is a wide dispersion in the willingness to pay for the use of debit and credit cards. Around 60% of consumers are unwilling to pay a 0.1 per cent surcharge, which suggests that for these individuals, the net benefits of cards are very small or that cash is actually preferred. At the other end of the scale, some individuals (around 5%) are willing to pay more than a 4% surcharge, indicating they place a substantial value on being able to use a card for payment.

On average, consumers have a higher willingness to pay for the use of credit cards than debit cards. This difference can be viewed as the additional value placed on the non-payment functions – rewards and the interest-free period – of credit cards.

Going contactless is also not without cost. If you use a contactless debt card, you might not be aware that there is a surcharge as you are quickly swiping your card and leaving the store. “Tap and go” cards, whether MasterCard PayPass or Visa’s payWave are faster, easier ways to make purchases under \$100 but the transactions are currently treated as credit card transactions. This means that fees may apply where these surcharges are in place, even when the customer is using a debit card.

These surcharges range between 0.5% and (at the extreme) 10% on purchases. The best way to avoid them is to pay by EFTPOS where selecting the ‘savings’ or ‘cheque’ option does not attract a surcharge. The savvy consumer will use a mix of cash, debit card and credit card payments in the appropriate situation to make the most of their money

STUDENTS: WAIVE FEES GOODBYE

A large number of institutions will waive fees for students on some of their accounts. This is a must for cash-strapped students who don’t want what money they do have to go down the drain.

By simply bringing in their student ID or an enrolment confirmation to a branch, students can get their monthly account keeping fees waived. Any saving is worthwhile so ask about waiving fees and you might be surprised at the outcome.



RATES TAKE A HIT

When the Reserve Bank cut the official cash rate by a quarter of a percent at its February meeting, it didn't take long to filter through to deposit accounts. Across the 378 savings and everyday transaction products assessed, the rates offered diminished on 221 of these products. We have unpacked the rate changes across each type of at call cash account on CANSTAR's database below, comparing rates on all accounts at 1/2/2015 and 1/4/2015.

For each account type the interest rates noted are reflective of the general account balance seen in these accounts.



Online Accounts

Of the online saver accounts on CANSTAR's database, the vast majority (94%) dropped their rates after the February RBA meeting. Since the cash rate decrease, there has been an average decrease of 0.27% in the base rate of accounts online saver accounts.

	Before cash rate change		After cash rate change	
Internet Accounts	Maximum Rate %	Average Interest Rate %	Maximum Rate %	Average Interest Rate %
Base Rate	3.25	2.48	3.00	2.22

Rates at \$5,000

Cash Management Accounts

This account type is now returning an average of 0.21% less in its base rate since the official cash rate decrease, with 49 out of the 62 products on CANSTAR's database heading south post February.

	Before cash rate change		After cash rate change	
Cash Management Accounts	Maximum Rate %	Average Interest Rate %	Maximum Rate %	Average Interest Rate %
Base Rate	2.75	1.45	2.50	1.23

Rates at \$25,000

Bonus Accounts

Prior to the official cash rate change, the bonus account with the highest total rate of 3.75% offered a base rate of 0.75% with a bonus rate of 3.00%. Now, the account with the highest total rate is 3.40% which comprises a base rate of 0.75% coupled with a 2.65% bonus.

	Before cash rate change		After cash rate change	
Bonus Accounts	Maximum Rate %	Average Interest Rate %	Maximum Rate %	Average Interest Rate %
Base Rate	2.50	0.37	2.25	0.31
Total Rate	3.75	3.03	3.40	2.75

Rates at \$10,000

SMSF Savings Accounts

An average of 0.25% has been sliced off the base rates and 0.26% off the bonus rates of SMSF Saver accounts since February's change in the cash rate. The SMSF Saver account paying the most interest is 3.35%, with the average being 2.57%.

	Before cash rate change		After cash rate change	
SMSF Savings Accounts	Maximum Rate %	Average Interest Rate %	Maximum Rate %	Average Interest Rate %
Base Rate	3.60	2.63	3.35	2.38
Total Rate	3.60	2.83	3.35	2.57

Rates at \$50,000

Junior Accounts

Kids have not been spared altogether from the rate movement, although the reduction has been less severe. Overall an average decrease of .03% has been noted in the total rate change of Junior Saver accounts. The maximum rate in this account type is now 5.50% - base rate of .01% and a 5.49% bonus. The balancing act between high bonus rate and low base rate and vice versa is different between banks so it pays to do your research on conditions before deciding what's in the kids' interest.

	Before cash rate change		After cash rate change	
Junior Accounts	Maximum Rate %	Average Interest Rate %	Maximum Rate %	Average Interest Rate %
Base Rate	5.05	1.12	5.00	1.12
Total Rate	5.75	2.19	5.50	2.15

Rates at \$2,000

Transaction Accounts

The drop in interest rate offered on transaction accounts has almost exactly mirrored the official cash rate.

	Before cash rate change		After cash rate change	
Transaction Accounts	Maximum Rate %	Average Interest Rate %	Maximum Rate %	Average Interest Rate %
Base Rate	3.00	0.08	2.75	0.07

Rates at \$2,000

So – what do the above interest rate changes per product mean for CANSTAR's customer segments? Here's summary. Please note that because some products are assessed for more than one customer profile, the total number of products in the table below does not add up to 378.

Number of products that decreased base rates after Official Cash Rate drop	
Flexible Saver	101 out of 128 products
Regular Saver	91 out of 140 products
Cash Manager	49 out of 62 products
Junior Saver	15 out of 61 products
SMSF Saver	118 out of 150 products
High Transactor	20 out of the 81 products that currently offer rates
Low Transactor	20 out of the 81 products that currently offer rates
Electronic Transactor	27 out of 98 products that currently offer rates



Savings & Everyday Transaction Accounts 2015

WHICH INSTITUTION OFFERS OUTSTANDING VALUE?

No matter what interest rates are doing, the most important thing for customers is ensuring that they are receiving outstanding value on their savings. CANSTAR's assessment of 378 savings and everyday transaction accounts from 75 institutions has found five star value across each customer segment.

In short, CANSTAR has awarded:

	Number of 5 star products	
Flexible Saver	13	★★★★★
Regular Saver	14	★★★★★
Cash Manager	6	★★★★★
Junior Saver	6	★★★★★
SMSF	15	★★★★★
High Transactor	13	★★★★★
Low Transactor	14	★★★★★
Electronic Transactor	18	★★★★★

CANSTAR congratulates all Savings and Everyday Transaction Accounts Star Ratings five star winners. Details of the outstanding value products are contained in the following pages.



METHODOLOGY

SAVINGS & EVERYDAY TRANSACTION ACCOUNTS STAR RATINGS

What are the CANSTAR Savings & Everyday Transaction Accounts Star Ratings?

CANSTAR's *Savings & Everyday Transaction Star Ratings* use a sophisticated rating methodology, unique to CANSTAR, which compares deposit products in Australia. CANSTAR star-rated products represent a shortlist of financial products. This shortlist narrows the search for consumers to products that have been independently assessed and ranked.

The CANSTAR *Savings & Everyday Transaction Star Ratings* is a transparent analysis comparing all types of deposit accounts for an array of characteristics, such as:

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

The results are reflected in a consumer-friendly five-star concept, with five stars signifying outstanding value offered by the product.

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. Rising star products will be formally rated in the next period once more historical data is available.

What types of products are evaluated for the Savings & Everyday Transaction Accounts Star Ratings?

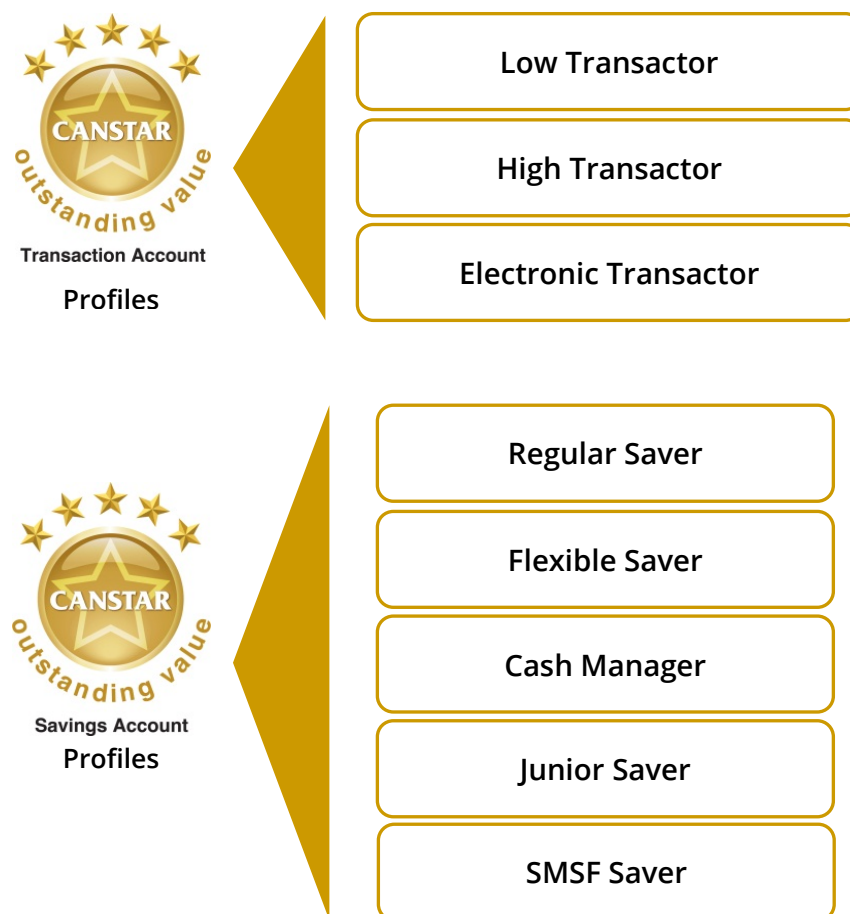
The following account types are assessed in the ratings:

- Personal transaction accounts
- Savings and investment accounts
- Online savings accounts
- Cash management accounts
- High yield accounts
- Children's accounts

Products specific to certain groups or with restrictions on eligibility are not included in the ratings. Business deposits accounts are rated separately as part of the CANSTAR *Business Banking Star Ratings*.

How is the CANSTAR Savings & Everyday Transaction Accounts Star Ratings structured?

CANSTAR recognises that Savings & Everyday Transaction account users have different needs in terms of saving and transacting. Hence the CANSTAR *Savings & Everyday Transaction Accounts Star Ratings* methodology has been designed to reflect a range of transacting and savings styles. Specifically the ratings consist of the following sub-sections:



The star ratings methodology differs for each customer segment in terms of the relative importance placed on the fees and features of the products assessed.

How does it work?

How are the 'stars' calculated?

Each deposit account reviewed for the CANSTAR *Savings & Everyday Transaction 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 transaction security. Points are aggregated to achieve a Pricing score (P) and a Feature score (F)

To arrive at the total score, CANSTAR 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 deposit account. This method can be summarised as:

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



Savings & Everyday Transaction Accounts

Rated across
Low Transactor
High transactor
Electronic
Transactor
Flexible Saver
Cash Manager

Refer to Table 1
For breakdown of weightings

Pricing 70-80%

Refer to Table 3
For average balances

Rates

Historical rates over
past six months
10-80%

Fees

Customer transaction
scenario
20-90%

Refer to Table 2
For transaction numbers
and weightings

Branch/ATM coverage

Number of people per
branch/ATM in best
state
0-25%

Product features

Across seven categories
75-100%

18-month total
interest calculation
(Online only)
0-50%

Six-month historical
average total rate
25-100%

Six-month historical
average base
0-25%

Refer to Table 4
For feature weightings

Account facilities
20-50%

Specific conditions
20-45%

Exemptions from
fees and charges
0-5%

Account design
options
5%

Mobile and online
security
5-20%

Exception fees
0-5%

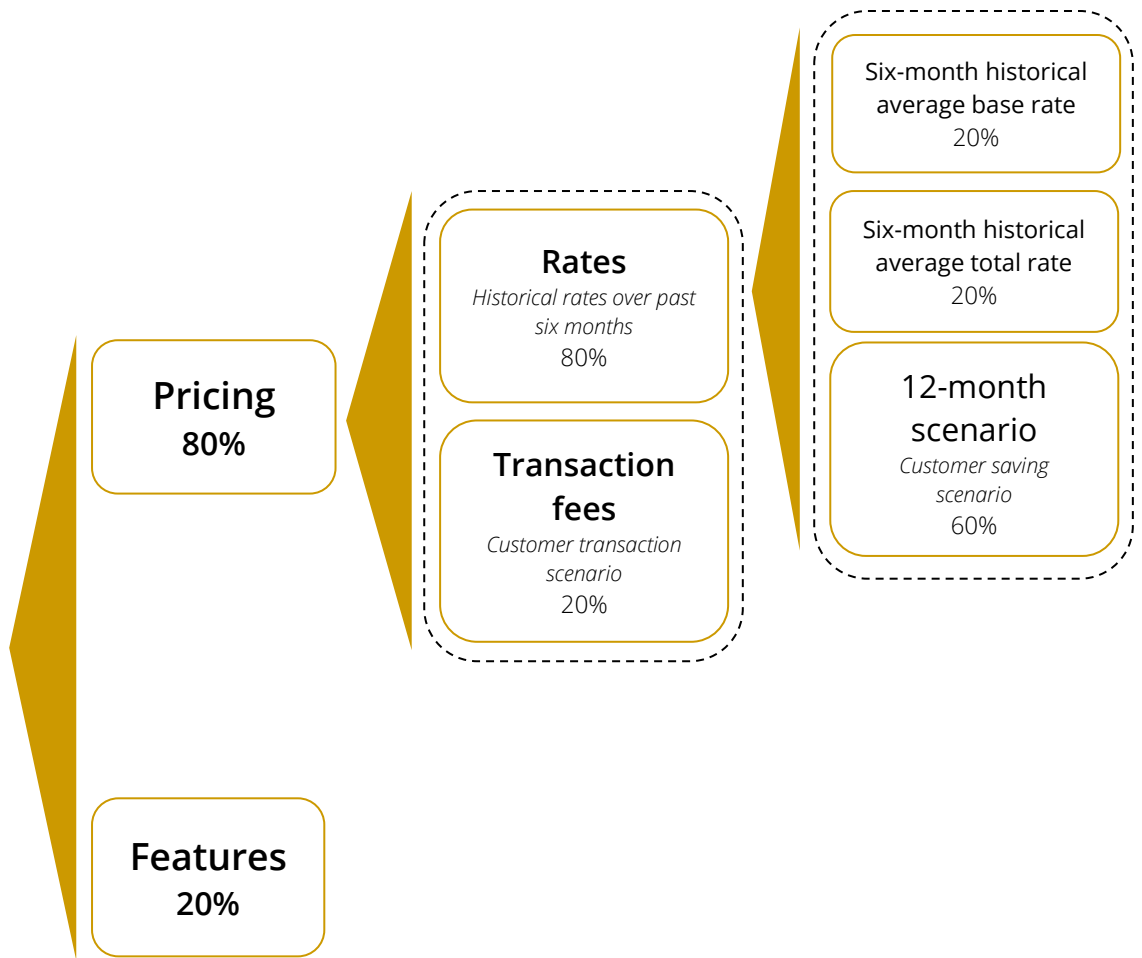
Junior financial
literacy
0-25%

Regular Saver methodology



Savings & Everyday
Transaction Accounts

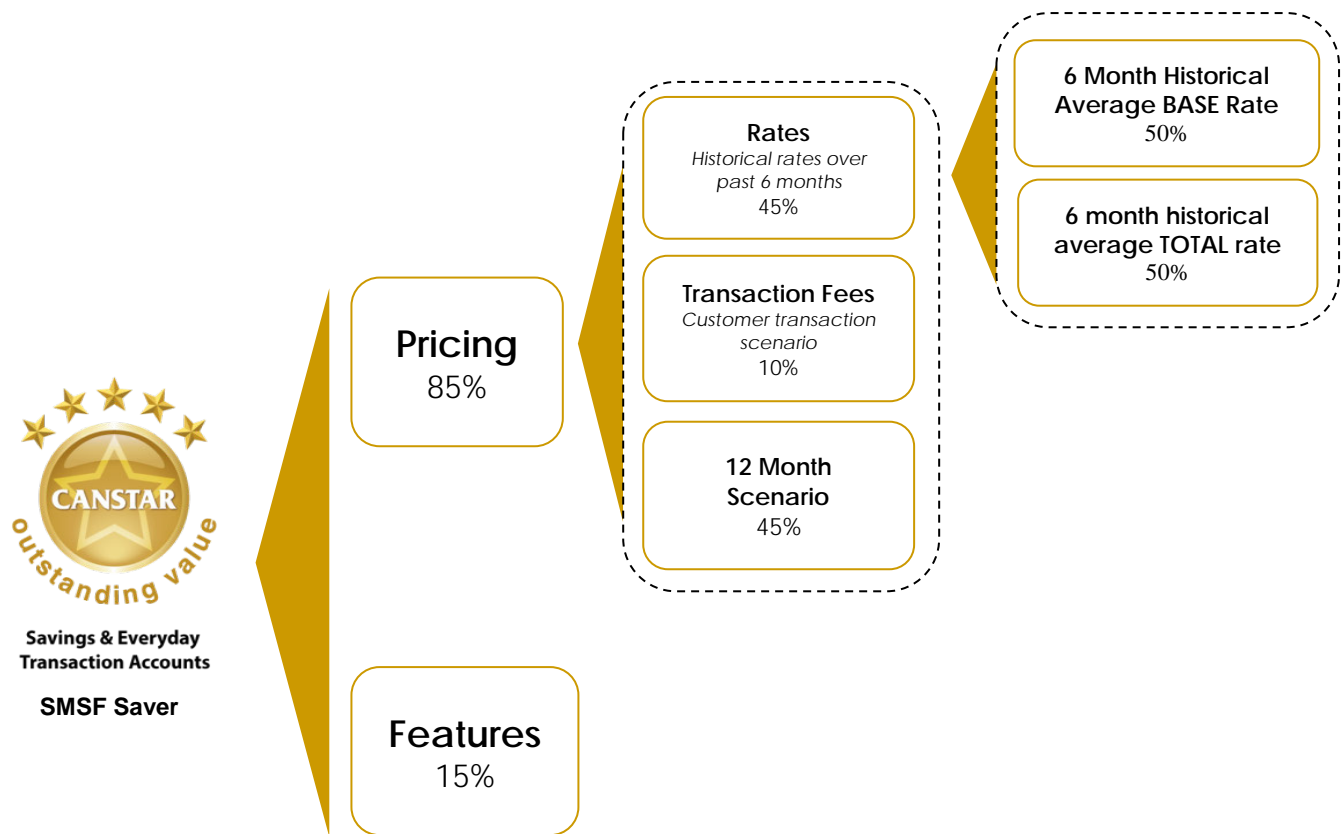
Regular Saver



12-month scenario

- \$5,000 initial deposit
- \$200 monthly deposit on day one of the next 11 months except month six, where no deposit is made
- \$100 withdrawal last day of month 12

SMSF Saver Methodology



12-Month Scenario

- \$80,000 initial deposit
- \$5,000 withdrawal during month 12

Total score

The Pricing (P) plus Feature (F) point scores are indexed and then tallied to provide the Total Index Points. Stars are awarded according to the Total Index Points.

Profile weightings

The factors described above are weighted differently for each customer profile. This is done in recognition of the relative importance of the different product components to each type of customer. The process considers each profile separately and assigns weights representative of that account type (see Table 1).

TABLE 1: Deposit Account Star Rating components

Profile	Pricing		Features	
High Transactor	70%		30%	
Low Transactor	70%		30%	
Electronic Transactor	70%		30%	
Cash Manager *	80%		20%	
Flexible Saver **	80%		20%	
Regular Saver	80%		20%	
Junior Saver	70%		30%	
SMSF Saver*	85%		15%	
Profile	Rate	Scenario	Product features	Coverage
High Transactor	10%	90%	80%	20%
Low Transactor	10%	90%	80%	20%
Electronic Transactor	10%	90%	80%	20%
Cash Manager	75%	25%	75%	25%
Flexible Saver	80%	20%	100%	-
Regular Saver	80% [#]	20%	90%	10%
Junior Saver	80%	20%	85%	15%
SMSF Saver	45%	55% ^{##}	100%	-
* Required to pay a minimum of 1% at \$100,000				
** Required to pay a minimum of 1% at \$25,000				
[#] Split into 20% Historical Base Rate, 20% Historical Total Rate and 60% 12-month interest scenario				
^{##} Split into 10% Transaction Fees and 45% 12 month interest scenario				

Pricing score

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

P comprises:

- 1) Current pricing – applying current fees to scenarios for each of the various transacting and saving profiles
- 2) Historical performance – compares the products' interest rate histories over the past six months. Interest rate tiers are taken into account.

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. The products with the lowest cost receive the highest score in the scenario analysis.

The following table describes the number of transactions and channels used in the scenarios.

TABLE 2: Savings & Everyday Transaction Accounts Star Ratings scenario description

	High/(Low) Transactor	Electronic Transactor	Cash Manager	Regular Saver	Flexible saver	Junior saver	SMSF Saver
Average no. of transactions	35/(10)	25	10	5	5	3	5
Average balance	\$ 2,000	\$ 2,000	\$ 100,000	\$ 25,000	\$ 25,000	\$ 500	\$25,000
Average deposit	\$ 3,000	\$ 3,000	\$ 10,000	\$ 1,000	\$ 1,000	\$ 100	-
ATM withdrawal own network	20%	25%	-	-	-	-	-
ATM withdrawal other network	5%	10%	-	-	-	-	-
Branch cash withdrawal	5%	-	20%	-	-	-	-
Branch cash deposit	-	-	-	-	-	100%	-
Cheque deposit	5%	-	-	-	-	-	-
Cheque withdrawal	5%	-	-	-	-	-	-
Direct credit	-	-	-	-	-	-	-
Direct debit	5%	10%	20%	-	-	-	-
Eftpos transaction	35%	40%	-	-	-	-	-
Internet transaction	-	-	-	100%	100%	-	100%
BPAY	15%	5%	25%	-	-	-	-
Internet pay anyone	5%	10%	35%	-	-	-	-

CANSTAR's methodology accounts for the tiered interest rate structure of deposit accounts. The tiers for historical rate calculations were applied in the following manner:

TABLE 3: Savings & Everyday Transaction Account Star Ratings interest rate tiers

	Tier 1, \$	Tier 2, \$	Tier 3, \$
Interest rate tier weighting	50%	35%	15%
High/Low Transactor	1,000	2,000	5,000
Electronic Transactor	1,000	2,000	5,000
Cash Manager	25,000	50,000	100,000
Regular Saver	2,000	10,000	25,000
Flexible Saver	5,000	25,000	50,000
Junior Saver	500	1,000	2,000
SMSF Saver	25,000	50,000	100,000

Feature score

The Feature (F) component consists of the following sections:

- 1) Access – takes into account the proportion of the population with access to a branch and/or ATM
- 2) Product features – 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.

Access

The ratio of the total number of free ATMs and branches across all Australian states and territories (excluding ACT) against its respective population is calculated against a cap of 15,000 people per ATM and 30,000 people per branch. Any institution that exceeds the cap will receive full points for this category, with the remaining institutions being indexed against the caps.

Access areas are weighted differently depending on the profile:

Access point	Low/High Transactor	Electronic Transactor	Cash Manager	Regular Saver	Junior Saver	Flexible/SMSF Saver
ATM	50%	100%	50%	-	-	-
Branch	50%	-	50%	100%	100%	-
Total	100%	100%	100%	100%	100%	-

Product features

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. The following table outlines the weightings of each of the feature categories per profile:

TABLE 4: Savings & Everyday Transaction Accounts Star Ratings feature category weightings

Category description	Transactor	Cash Manager	Flexible/Regular Saver	Junior Saver	SMSF Saver
Account facilities	50%	40%	25%	20%	25%
Specific conditions	20%	30%	45%	40%	45%
Exception fees	5%	-	-	-	-
Exemptions from fees and charges	5%	5%	5%	5%	5%
Account design options	5%	5%	5%	5%	5%
Mobile and online security	15%	20%	20%	5%	20%
Junior specific	-	-	-	25%	-
Total	100%	100%	100%	100%	100%

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 six 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.

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.

- 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 share trading
- Package banking
- Personal loans
- Pet insurance
- Reward programs
- SMSF loans
- Superannuation
- Term deposits
- Travel insurance
- Travel money cards
- Youth banking



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Savings and Everyday Transaction Account Star Ratings

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Low Transactor

Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★★★★★ "Outstanding Value"								
ANZ	Access Advantage	5.00	2,000	Nil	Nil	×	×	0.00
Bank of Melbourne	Complete Freedom	5.00	2,000	Nil	Nil	×	×	0.00
Bank of Sydney	Everyday Saver	Nil	Nil	Nil	Nil	×	×	2.75
BankSA	Complete Freedom	5.00	2,000	Nil	Nil	×	×	0.00
Bankwest	Hero Transaction Account	6.00	2,000	Nil	Nil	×	×	2.75
BOQ	Day2Day Plus Account	Nil	Nil	Nil	Nil	×	×	0.00
Commonwealth Bank	Complete Access	6.00	2,000	Nil	Nil	×	×	0.01
Commonwealth Bank	Smart Access	4.00	2,000	Nil	2.00	×	×	0.01
ECU Australia	Everyday Access S1	5.00	Nil	1.40	2.00	×	×	0.00
NAB	Cash Manager	Nil	Nil	Nil	Nil	×	×	1.75
NAB	Classic Banking	Nil	Nil	Nil	Nil	×	×	0.01
St.George Bank	Complete Freedom	5.00	2,000	Nil	Nil	×	×	0.00
Victoria Teachers Mutual Bank	Everyday Account S1	Nil	Nil	1.80	1.00	×	×	0.05
Westpac	Choice	5.00	2,000	Nil	Nil	×	×	0.00
★★★★								
Bank of Melbourne	Express Freedom	3.00	1,000	Nil	2.50	×	×	0.00
Bank of Melbourne	Investment Cash Account	Nil	Nil	0.60	2.50	×	×	0.50
BankSA	Express Freedom	3.00	1,000	Nil	2.50	×	×	0.00
BankSA	Investment Cash Account	Nil	Nil	0.60	2.50	×	×	0.50



Savings and Everyday Transaction Account Star Ratings

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Low Transactor

Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★★★★								
BankVic	Multipack - At Call S1	Nil	Nil	1.80	Nil	✗	✗	0.10
Citibank	Cash Investment Account	Nil	Nil	Nil	Nil	✗	✗	0.10
Citibank	Plus Transaction Account	Nil	Nil	Nil	Nil	✗	✗	0.00
Hume Bank	All Purpose S10	Nil	Nil	Nil	1.50	✗	✗	0.01
Hume Bank	Cash Management S8	Nil	Nil	Nil	1.50	✗	✓	0.00
ME Bank	EveryDay Transaction Account	Nil	Nil	Nil	Nil	✗	✗	0.00
Newcastle Permanent	Statement Savings Acc	Nil	Nil	0.50	1.75	✗	✗	0.00
P&N Bank	Easypay Access Account	5.00	500	Nil	Nil	✗	✗	0.01
Qantas Credit Union	At Call Savings	Nil	Nil	2.00	2.00	✗	✓	0.05
Qld Police Credit Union	On Call Savings Account	Nil	Nil	2.00	Nil	✗	✗	0.01
Select Credit Union	Transaction Account 001	Nil	Nil	1.75	Nil	✗	✓	0.05
St.George Bank	Express Freedom	3.00	1,000	Nil	2.50	✗	✗	0.00
St.George Bank	Investment Cash Account	Nil	Nil	0.60	2.50	✗	✗	0.50
Unicredit-WA	Everyday Access	5.00	Nil	Nil	Nil	✗	✓	0.05
★★★								
ANZ	Premium Cash Mngmnt Acc	Nil	Nil	0.50	2.50	✗	✗	0.00
Bank of Sydney	Everyday Main Account	5.00	Nil	Nil	2.00	✗	✗	0.00
Bank of Sydney	Smart Net Account	Nil	Nil	Nil	3.00	✗	✗	1.80
bankmecu	Access Account S1	Nil	Nil	1.50	2.00	✗	✓	0.01



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★★★								
bankmecu	CMA - Transaction Acctnt	Nil	Nil	1.50	2.00	✗	✓	0.00
Bankwest	Lite Trans - Direct Opt	3.99	Nil	Nil	4.00	✗	✗	0.01
Bankwest	Lite Transaction Account	5.00	Nil	Nil	Nil	✗	✗	0.01
Bankwest	Zero Transaction Account	6.00	2,000	Nil	Nil	✗	✗	0.00
bcb	basic access	Nil	Nil	1.00	2.50	✗	✗	0.00
Bendigo Bank	Ultimate Account	Nil	Nil	0.70	1.75	✗	✓	0.01
Beyond Bank	Access Savings AccountS1	Nil	Nil	2.00	2.50	✗	✓	0.01
BOQ	Cash Management Account	5.00	Nil	0.65	2.00	✗	✗	0.00
BOQ	Reverse Charges Account	4.00	Nil	Nil	Nil	✗	✗	0.00
Cairns Penny	Access Plus Account S21	Nil	Nil	1.50	Nil	✗	✗	0.01
Catalyst Money	Access Account	Nil	Nil	1.50	1.50	✗	✗	0.00
Coastline Credit Union	Pay As you Go S40	Nil	Nil	Nil	0.50	✗	✗	0.05
Commonwealth Bank	Direct Investment Account	5.00	Nil	0.50	2.00	✗	✗	0.01
CUA	Cash Management Ac	Nil	Nil	1.50	2.00	✗	✗	0.10
CUA	Everyday Account	Nil	Nil	1.50	1.50	✗	✗	0.00
Defence Bank	National Access Account	Nil	Nil	Nil	Nil	✗	✗	0.01
Defence Bank	Salary Saver	4.00	2,000	Nil	Nil	✗	✗	0.01
Delphi Bank	Liberty Account	4.00	2,000	Nil	Nil	✗	✗	0.25
G&C Mutual Bank	Access Account	Nil	Nil	2.00	1.25	✗	✗	0.01
Gateway Credit Union	Everyday Savings Account	Nil	Nil	Nil	Nil	✗	✗	0.10



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★★★								
Greater Building Society	Access Account	Nil	Nil	0.50	1.75	✗	✓	0.05
Greater Building Society	Ultimate Account	Nil	Nil	0.50	1.75	✗	✗	0.00
Heritage Bank	Cash Management Account	Nil	Nil	Nil	1.00	✗	✗	0.01
Heritage Bank	Money Manager Account	Nil	Nil	Nil	1.00	✗	✗	0.10
Heritage Bank	Simply Access	Nil	Nil	Nil	Nil	✗	✗	0.01
Heritage Bank	Simply Access Special	Nil	Nil	Nil	Nil	✗	✗	0.01
Holiday Coast CU	Great Day Transaction S2	6.00	Nil	1.50	Nil	✗	✗	0.00
Holiday Coast CU	Percentage Plus AC S17	Nil	Nil	2.00	2.00	✗	✗	0.00
Horizon Credit Union	Advantage 25	6.00	Nil	Nil	Nil	✗	✗	0.00
Horizon Credit Union	RediSavings S1	Nil	Nil	1.00	1.00	✗	✓	0.01
Horizon Credit Union	Special Purpose S2/4/5	Nil	Nil	1.00	1.00	✗	✓	0.01
HSBC	Day to Day Account	Nil	Nil	Nil	5.00	✗	✗	0.00
IMB	Cash Management Ac S23	Nil	Nil	0.70	2.25	✗	✓	0.00
IMB	Every Day Account S4	Nil	Nil	0.70	2.25	✗	✓	0.04
IMB	Everyday UnLtd (III,SC)	6.00	Nil	Nil	Nil	✗	✗	0.00
IMB	Everyday UnLtd (SYD,ACT)	6.00	Nil	Nil	Nil	✗	✗	0.00
IMB	Reward Saver	Nil	Nil	0.70	2.25	✗	✓	2.00
Macquarie Credit Union	Cheque/Card Account S5	Nil	Nil	2.00	2.00	✗	✗	0.02
ME Bank	InterestME Savings Ac	Nil	Nil	1.00	Nil	✗	✗	0.05
MyState	Access Account	5.00	2,000	Nil	Nil	✗	✗	0.01



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★★★								
Newcastle Permanent	Everyday Account	4.00	1,800	Nil	Nil	✗	✗	0.01
Northern Beaches CU	Access Account S4	Nil	Nil	1.20	1.00	✗	✓	0.05
Police Bank	Easy Access S1	Nil	Nil	Nil	2.00	✗	✗	0.05
QT Mutual Bank	Current Account	Nil	Nil	1.30	2.00	✗	✓	0.01
Quay Credit Union	RediAccess	Nil	Nil	Nil	Nil	✗	✗	0.00
Queenslanders CU	Basic Account	5.00	Nil	1.25	1.25	✗	✓	0.00
Rural Bank Limited	Everyday Acct-All Access	6.00	Nil	Nil	Nil	✗	✗	0.05
SERVICE ONE Alliance Bank	Day to Day Account	Nil	Nil	1.25	2.25	✗	✓	0.00
SERVICE ONE Alliance Bank	Saving Investment AC	Nil	Nil	1.25	2.25	✗	✓	0.03
Summerland CU	Everyday Account	Nil	Nil	1.00	3.00	✗	✓	0.00
Suncorp Bank	Cash Management Account	5.00	Nil	Nil	Nil	✗	✗	0.01
Suncorp Bank	Everyday Options	5.00	Nil	Nil	Nil	✗	✗	0.01
Teachers Mutual Bank	Everyday Account S1	5.00	2,000	Nil	Nil	✗	✗	0.01
Teachers Mutual Bank	Everyday Direct Account	5.00	2,000	Nil	3.00	✗	✗	0.01
The Capricornian	Essentials	Nil	Nil	1.00	1.00	✗	✗	0.00
The Mac	EveryDay Savings	Nil	Nil	1.50	Nil	✗	✗	0.05
The Mutual	Express Savings Account	Nil	Nil	1.00	1.00	✗	✗	0.00
Transport Mutual Credit Union	Multi-Access Account S4	Nil	Nil	1.50	1.50	✗	✗	0.03

★★



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Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★★								
ADCU	Access Savings S1	Nil	Nil	0.80	Nil	✗	✓	0.10
Arab Bank Australia	Cash Management Account	5.00	Nil	Nil	2.00	✗	✗	0.25
BankVic	EzePay	Nil	Nil	1.80	2.00	✗	✗	0.00
bcu	access	5.00	Nil	Nil	1.00	✗	✗	0.05
Beyond Bank	Cash Management Account	Nil	Nil	2.00	2.50	✗	✓	0.01
Citibank	Cash Management Account	5.00	Nil	2.00	Nil	✗	✗	0.10
Coastline Credit Union	Access Account S30	6.00	Nil	Nil	Nil	✗	✗	0.05
Delphi Bank	Cash Management Account	10.00	Nil	1.50	1.00	✗	✗	0.00
Encompass Credit Union	Access Plus S1	Nil	Nil	1.50	Nil	✗	✓	0.01
FCCS Credit Union	Total Access AC S1	5.00	Nil	1.20	2.00	✗	✗	0.00
Hunter United	Cash Management Account	5.00	Nil	Nil	Nil	✗	✓	0.01
Hunter United	Cheque Account	5.00	Nil	Nil	Nil	✗	✓	0.01
Hunter United	On Call Savings Account	5.00	Nil	Nil	Nil	✗	✓	0.01
Illawarra CU NSW	Access Account	2.00	Nil	1.35	1.35	✗	✓	0.00
Intech Credit Union	Access Saving Account S1	Nil	Nil	1.20	5.00	✗	✓	0.05
People's Choice Credit Union	Everyday Account	6.00	Nil	Nil	Nil	✗	✗	0.00
Qld Professional CU	At Call Savings AC S1	Nil	Nil	1.50	Nil	✗	✗	0.00
Queenslanders CU	Action Account S1	Nil	Nil	1.25	1.25	✗	✓	0.00
Rural Bank Limited	Gold Cash Management	5.00	Nil	Nil	Nil	✗	✗	0.00
SCU	Access Savings	Nil	Nil	1.75	Nil	✗	✓	0.00



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★★								
The Capricornian	Personal Banking Account	5.00	Nil	0.50	2.00	✗	✗	0.00
The Rock Building Soc	The Only Account	6.00	Nil	Nil	Nil	✗	✗	0.00
Wide Bay Australia	Cash Management	5.00	Nil	0.60	Nil	✗	✗	0.00
Wide Bay Australia	Everyday Access	5.00	Nil	Nil	Nil	✗	✗	0.00
Wide Bay Australia	Visa Debit	5.00	Nil	Nil	0.95	✗	✗	0.00
★								
Community First CU	Access Account S7	Nil	Nil	1.75	1.50	✗	✓	0.00
Community Mutual Group	Community Partnership	5.00	Nil	Nil	Nil	✗	✓	0.00
Community Mutual Group	High Rise Account	5.00	Nil	Nil	Nil	✗	✓	0.00
First Option Credit Union	Access Saver	Nil	Nil	1.50	Nil	✗	✗	0.05
HSBC	Premier CMA	35.00	Nil	Nil	Nil	✗	✗	0.05
Rabobank Australia	Premium Standard Account	10.00	Nil	Nil	Nil	✗	✗	0.00
The Capricornian	10X10 Cap	10.00	Nil	1.00	Nil	✗	✗	0.00



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Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Rebate on Fees	Base Interest Rate (%) \$2,000*
★★★★★ "Outstanding Value"								
ANZ	Access Advantage	5.00	2,000	Nil	Nil	Nil	✗	0.00
Bank of Melbourne	Complete Freedom	5.00	2,000	Nil	Nil	Nil	✗	0.00
Bank of Sydney	Everyday Saver	Nil	Nil	Nil	Nil	Nil	✗	2.75
BankSA	Complete Freedom	5.00	2,000	Nil	Nil	Nil	✗	0.00
BankVic	Multipack - At Call S1	Nil	Nil	1.80	Nil	0.40	✗	0.10
Bankwest	Hero Transaction Account	6.00	2,000	Nil	Nil	Nil	✗	2.75
BOQ	Day2Day Plus Account	Nil	Nil	Nil	Nil	Nil	✗	0.00
Citibank	Plus Transaction Account	Nil	Nil	Nil	Nil	Nil	✗	0.00
Commonwealth Bank	Complete Access	6.00	2,000	Nil	Nil	Nil	✗	0.01
NAB	Cash Manager	Nil	Nil	Nil	Nil	Nil	✗	1.75
NAB	Classic Banking	Nil	Nil	Nil	Nil	Nil	✗	0.01
St.George Bank	Complete Freedom	5.00	2,000	Nil	Nil	Nil	✗	0.00
Westpac	Choice	5.00	2,000	Nil	Nil	Nil	✗	0.00
★★★★★								
Bank of Melbourne	Express Freedom	3.00	1,000	Nil	2.50	Nil	✗	0.00
Bankwest	Zero Transaction Account	6.00	2,000	Nil	Nil	Nil	✗	0.00
BOQ	Reverse Charges Account	4.00	Nil	Nil	Nil	Nil	✗	0.00
Citibank	Cash Investment Account	Nil	Nil	Nil	Nil	Nil	✗	0.10
Commonwealth Bank	Smart Access	4.00	2,000	Nil	2.00	Nil	✗	0.01



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Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Rebate on Fees	Base Interest Rate (%) \$2,000*
★★★★								
Delphi Bank	Liberty Account	4.00	2,000	Nil	Nil	Nil	✗	0.25
Hume Bank	All Purpose S10	Nil	Nil	Nil	1.50	0.30	✗	0.01
IMB	Everyday UnLtd (Ill,SC)	6.00	Nil	Nil	Nil	Nil	✗	0.00
IMB	Everyday UnLtd (SYD,ACT)	6.00	Nil	Nil	Nil	Nil	✗	0.00
ME Bank	EveryDay Transaction Account	Nil	Nil	Nil	Nil	Nil	✗	0.00
MyState	Access Account	5.00	2,000	Nil	Nil	Nil	✗	0.01
Newcastle Permanent	Everyday Account	4.00	1,800	Nil	Nil	Nil	✗	0.01
P&N Bank	Easypay Access Account	5.00	500	Nil	Nil	Nil	✗	0.01
Quay Credit Union	RediAccess	Nil	Nil	Nil	Nil	Nil	✗	0.05
St.George Bank	Express Freedom	3.00	1,000	Nil	2.50	Nil	✗	0.00
Suncorp Bank	Cash Management Account	5.00	Nil	Nil	Nil	Nil	✗	0.01
Suncorp Bank	Everyday Options	5.00	Nil	Nil	Nil	Nil	✗	0.01
Teachers Mutual Bank	Everyday Account S1	5.00	2,000	Nil	Nil	Nil	✗	0.01
Unicredit-WA	Everyday Access	5.00	Nil	Nil	Nil	Nil	✓	0.05
★★★								
ANZ	Premium Cash Mngmnt Acc	Nil	Nil	0.50	2.50	0.50	✗	0.00
Arab Bank Australia	Cash Management Account	5.00	Nil	Nil	2.00	0.60	✗	0.25
Bank of Melbourne	Investment Cash Account	Nil	Nil	0.60	2.50	0.60	✗	0.50
Bank of Sydney	Everyday Main Account	5.00	Nil	Nil	2.00	Nil	✗	0.00



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★★★								
bankmecu	Access Account S1	Nil	Nil	1.50	2.00	0.60	✓	0.01
bankmecu	CMA - Transaction Acct	Nil	Nil	1.50	2.00	0.60	✓	0.00
BankSA	Express Freedom	3.00	1,000	Nil	2.50	Nil	✗	0.00
BankSA	Investment Cash Account	Nil	Nil	0.60	2.50	0.60	✗	0.50
BankVic	EzePay	Nil	Nil	1.80	2.00	Nil	✗	0.00
Bankwest	Lite Trans - Direct Opt	3.99	Nil	Nil	4.00	Nil	✗	0.01
Bankwest	Lite Transaction Account	5.00	Nil	Nil	Nil	Nil	✗	0.01
bcu	access	5.00	Nil	Nil	1.00	0.30	✗	0.05
bcu	basic access	Nil	Nil	1.00	2.50	0.30	✗	0.00
Bendigo Bank	Ultimate Account	Nil	Nil	0.70	1.75	0.70	✓	0.01
BOQ	Cash Management Account	5.00	Nil	0.65	2.00	0.65	✗	0.00
Cairns Penny	Access Plus Account S21	Nil	Nil	1.50	Nil	0.50	✗	0.01
Catalyst Money	Access Account	Nil	Nil	1.50	1.50	1.50	✗	0.00
Coastline Credit Union	Access Account S30	6.00	Nil	Nil	Nil	Nil	✗	0.05
Coastline Credit Union	Pay As you Go S40	Nil	Nil	Nil	0.50	0.50	✗	0.05
Commonwealth Bank	Direct Investment Account	5.00	Nil	0.50	2.00	0.50	✗	0.01
CUA	Everyday Account	Nil	Nil	1.50	1.50	Nil	✗	0.00
Defence Bank	National Access Account	Nil	Nil	Nil	Nil	0.50	✗	0.01
Defence Bank	Salary Saver	4.00	2,000	Nil	Nil	0.50	✗	0.01
ECU Australia	Everyday Access S1	5.00	Nil	1.40	2.00	0.70	✗	0.00



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★★★								
FCCS Credit Union	Total Access AC S1	5.00	Nil	1.20	2.00	Nil	✗	0.00
Gateway Credit Union	Everyday Savings Account	Nil	Nil	Nil	Nil	Nil	✗	0.10
Greater Building Society	Access Account	Nil	Nil	0.50	1.75	0.40	✓	0.05
Greater Building Society	Ultimate Account	Nil	Nil	0.50	1.75	0.40	✗	0.00
Heritage Bank	Cash Management Account	Nil	Nil	Nil	1.00	1.00	✗	0.01
Heritage Bank	Money Manager Account	Nil	Nil	Nil	1.00	1.00	✗	0.10
Heritage Bank	Simply Access	Nil	Nil	Nil	Nil	0.50	✗	0.01
Heritage Bank	Simply Access Special	Nil	Nil	Nil	Nil	0.50	✗	0.01
Holiday Coast CU	Great Day Transaction S2	6.00	Nil	1.50	Nil	1.50	✗	0.00
Horizon Credit Union	Advantage 25	6.00	Nil	Nil	Nil	Nil	✗	0.00
Horizon Credit Union	RediSavings S1	Nil	Nil	1.00	1.00	1.00	✓	0.01
Horizon Credit Union	Special Purpose S2/4/5	Nil	Nil	1.00	1.00	1.00	✓	0.01
HSBC	Day to Day Account	Nil	Nil	Nil	5.00	Nil	✗	0.00
Hume Bank	Cash Management S8	Nil	Nil	Nil	1.50	0.30	✓	0.00
Hunter United	Cash Management Account	5.00	Nil	Nil	Nil	Nil	✓	0.01
Hunter United	Cheque Account	5.00	Nil	Nil	Nil	Nil	✓	0.01
Hunter United	On Call Savings Account	5.00	Nil	Nil	Nil	Nil	✓	0.01
ME Bank	InterestME Savings Ac	Nil	Nil	1.00	Nil	1.00	✗	0.05
Newcastle Permanent	Statement Savings Acc	Nil	Nil	0.50	1.75	0.50	✗	0.00
People's Choice Credit Union	Everyday Account	6.00	Nil	Nil	Nil	Nil	✗	0.00



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Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Rebate on Fees	Base Interest Rate (%) \$2,000*
★★★								
Police Bank	Easy Access S1	Nil	Nil	Nil	2.00	0.55	✗	0.05
Qld Police Credit Union	On Call Savings Account	Nil	Nil	2.00	Nil	1.00	✗	0.01
Rabobank Australia	Premium Standard Account	10.00	Nil	Nil	Nil	Nil	✗	0.00
Rural Bank Limited	Everyday Acct-All Access	6.00	Nil	Nil	Nil	Nil	✗	0.05
Rural Bank Limited	Gold Cash Management	5.00	Nil	Nil	Nil	Nil	✗	0.00
Select Credit Union	Transaction Account 001	Nil	Nil	1.75	Nil	0.75	✓	0.05
St.George Bank	Investment Cash Account	Nil	Nil	0.60	2.50	0.60	✗	0.50
Teachers Mutual Bank	Everyday Direct Account	5.00	2,000	Nil	3.00	Nil	✗	0.01
The Capricornian	10X10 Cap	10.00	Nil	1.00	Nil	Nil	✗	0.00
The Capricornian	Essentials	Nil	Nil	1.00	1.00	0.25	✗	0.00
The Capricornian	Personal Banking Account	5.00	Nil	0.50	2.00	0.50	✗	0.00
The Mutual	Express Savings Account	Nil	Nil	1.00	1.00	0.50	✗	0.00
The Rock Building Soc	The Only Account	6.00	Nil	Nil	Nil	0.65	✗	0.00
Transport Mutual Credit Union	Multi-Access Account S4	Nil	Nil	1.50	1.50	1.50	✗	0.03
Victoria Teachers Mutual Bank	Everyday Account S1	Nil	Nil	1.80	1.00	0.50	✗	0.05
Wide Bay Australia	Cash Management	5.00	Nil	0.60	Nil	0.50	✗	0.00
Wide Bay Australia	Everyday Access	5.00	Nil	Nil	Nil	Nil	✗	0.00
Wide Bay Australia	Visa Debit	5.00	Nil	Nil	0.95	Nil	✗	0.00

★★



Savings and Everyday Transaction Account Star Ratings

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High Transactor

Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Rebate on Fees	Base Interest Rate (%) \$2,000*
★★								
ADCU	Access Savings S1	Nil	Nil	0.80	Nil	0.70	✓	0.10
Beyond Bank	Access Savings AccountS1	Nil	Nil	2.00	2.50	0.90	✓	0.01
Citibank	Cash Management Account	5.00	Nil	2.00	Nil	2.00	✗	0.10
Community Mutual Group	Community Partnership	5.00	Nil	Nil	Nil	Nil	✓	0.00
Community Mutual Group	High Rise Account	5.00	Nil	Nil	Nil	Nil	✓	0.00
CUA	Cash Management Ac	Nil	Nil	1.50	2.00	0.75	✗	0.10
Delphi Bank	Cash Management Account	10.00	Nil	1.50	1.00	1.00	✗	0.00
Encompass Credit Union	Access Plus S1	Nil	Nil	1.50	Nil	0.75	✓	0.01
First Option Credit Union	Access Saver	Nil	Nil	1.50	Nil	1.50	✗	0.05
Holiday Coast CU	Percentage Plus AC S17	Nil	Nil	2.00	2.00	1.50	✗	0.00
Illawarra CU NSW	Access Account	2.00	Nil	1.35	1.35	0.70	✓	0.00
IMB	Cash Management Ac S23	Nil	Nil	0.70	2.25	0.85	✓	0.00
IMB	Every Day Account S4	Nil	Nil	0.70	2.25	0.85	✓	0.04
IMB	Reward Saver	Nil	Nil	0.70	2.25	0.85	✓	2.00
Macquarie Credit Union	Cheque/Card Account S5	Nil	Nil	2.00	2.00	2.00	✗	0.02
Northern Beaches CU	Access Account S4	Nil	Nil	1.20	1.00	0.85	✓	0.05
Qantas Credit Union	At Call Savings	Nil	Nil	2.00	2.00	2.00	✓	0.05
Qld Professional CU	At Call Savings AC S1	Nil	Nil	1.50	Nil	0.60	✗	0.10
QT Mutual Bank	Current Account	Nil	Nil	1.30	2.00	0.60	✓	0.01
Queenslanders CU	Action Account S1	Nil	Nil	1.25	1.25	1.25	✓	0.00



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High Transactor

Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Rebate on Fees	Base Interest Rate (%) \$2,000*
★★								
Queenslanders CU	Basic Account	5.00	Nil	1.25	1.25	1.25	✓	0.00
SCU	Access Savings	Nil	Nil	1.75	Nil	0.75	✓	0.00
SERVICE ONE Alliance Bank	Day to Day Account	Nil	Nil	1.25	2.25	1.50	✓	0.00
Summerland CU	Everyday Account	Nil	Nil	1.00	3.00	1.00	✓	0.00
The Mac	EveryDay Savings	Nil	Nil	1.50	Nil	1.50	✗	0.05
★								
Bank of Sydney	Smart Net Account	Nil	Nil	Nil	3.00	3.00	✗	1.80
Beyond Bank	Cash Management Account	Nil	Nil	2.00	2.50	0.90	✓	0.01
Community First CU	Access Account S7	Nil	Nil	1.75	1.50	1.10	✓	0.00
G&C Mutual Bank	Access Account	Nil	Nil	2.00	1.25	1.15	✗	0.01
HSBC	Premier CMA	35.00	Nil	Nil	Nil	Nil	✗	0.05
Intech Credit Union	Access Saving Account S1	Nil	Nil	1.20	5.00	1.20	✓	0.05
SERVICE ONE Alliance Bank	Saving Investment AC	Nil	Nil	1.25	2.25	1.50	✓	0.03



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Electronic Transactor

Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	International ATM Access (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★★★★★ "Outstanding Value"								
Bank of Melbourne	Complete Freedom	5.00	2,000	Nil	Nil	✓	✗	0.00
Bank of Melbourne	Express Freedom	3.00	1,000	Nil	2.50	✓	✗	0.00
Bank of Sydney	Everyday Saver	Nil	Nil	Nil	Nil	✓	✗	2.75
BankSA	Complete Freedom	5.00	2,000	Nil	Nil	✓	✗	0.00
BankSA	Express Freedom	3.00	1,000	Nil	2.50	✓	✗	0.00
BankVic	Multipack - At Call S1	Nil	Nil	1.80	Nil	✓	✗	0.10
Bankwest	Hero Transaction Account	6.00	2,000	Nil	Nil	✓	✗	2.75
BOQ	Day2Day Plus Account	Nil	Nil	Nil	Nil	✓	✗	0.00
Citibank	Plus Transaction Account	Nil	Nil	Nil	Nil	✓	✗	0.00
Commonwealth Bank	Complete Access	6.00	2,000	Nil	Nil	✓	✗	0.01
Commonwealth Bank	Smart Access	4.00	2,000	Nil	2.00	✓	✗	0.01
Gateway Credit Union	Edge Account	Nil	Nil	Nil	Nil	✓	✗	2.75
NAB	Cash Manager	Nil	Nil	Nil	Nil	✓	✗	1.75
NAB	Classic Banking	Nil	Nil	Nil	Nil	✓	✗	0.01
St.George Bank	Complete Freedom	5.00	2,000	Nil	Nil	✓	✗	0.00
St.George Bank	Express Freedom	3.00	1,000	Nil	2.50	✓	✗	0.00



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Electronic Transactor

Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	International ATM Access (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★★★★★ "Outstanding Value"								
Teachers Mutual Bank	Everyday Account S1	5.00	2,000	Nil	Nil	✓	✗	0.01
Westpac	Choice	5.00	2,000	Nil	Nil	✓	✗	0.00
★★★★								
ANZ	Access Advantage	5.00	2,000	Nil	Nil	✓	✗	0.00
Bank of Melbourne	Incentive Saver Account	Nil	Nil	Nil	Nil	✓	✗	3.30
Bank of Melbourne	Sense Account Everyday	5.00	2,000	Nil	Nil	✓	✗	0.00
BankSA	Sense Account Everyday	5.00	2,000	Nil	Nil	✓	✗	0.00
BOQ	Reverse Charges Account	4.00	Nil	Nil	Nil	✓	✗	0.00
Citibank	Cash Investment Account	Nil	Nil	Nil	Nil	✓	✗	0.10
Citibank	Ultimate Saver	Nil	Nil	Nil	Nil	✓	✗	0.00
ECU Australia	Everyday Access S1	5.00	Nil	1.40	2.00	✓	✗	0.00
Gateway Credit Union	Everyday Savings Account	Nil	Nil	Nil	Nil	✓	✗	0.10
Hume Bank	All Purpose S10	Nil	Nil	Nil	1.50	✓	✗	0.01
Hume Bank	Cash Management S8	Nil	Nil	Nil	1.50	✓	✓	0.00
IMB	Everyday UnLtd (SYD,ACT)	6.00	Nil	Nil	Nil	✓	✗	0.00
ING DIRECT	Orange Everyday	Nil	Nil	Nil	Nil	✓	✗	0.00



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Electronic Transactor

Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	International ATM Access (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★★★★								
ME Bank	EveryDay Transaction Account	Nil	Nil	Nil	Nil	✓	✗	0.00
P&N Bank	Easypay Access Account	5.00	500	Nil	Nil	✓	✗	0.01
Quay Credit Union	RediAccess	Nil	Nil	Nil	Nil	✓	✗	0.00
St.George Bank	Sense Account Everyday	5.00	2,000	Nil	Nil	✓	✗	0.00
Suncorp Bank	Everyday Basics Account	Nil	Nil	Nil	Nil	✓	✗	0.00
Suncorp Bank	Everyday Options	5.00	Nil	Nil	Nil	✓	✗	0.01
Teachers Mutual Bank	Everyday Direct Account	5.00	2,000	Nil	3.00	✓	✗	0.01
Transport Mutual Credit Union	Multi-Access Account S4	Nil	Nil	1.50	1.50	✓	✗	0.03
Unicredit-WA	Everyday Access	5.00	Nil	Nil	Nil	✓	✓	0.05
★★★								
AMP Bank	Access Account	Nil	Nil	Nil	Nil	✓	✗	0.00
AMP Bank	Cash Manager	5.00	2,000	Nil	Nil	✓	✗	2.25
ANZ	Premium Cash Mngmnt Acc	Nil	Nil	0.50	2.50	✓	✗	0.00
Arab Bank Australia	Cash Management Account	5.00	Nil	Nil	2.00	✓	✗	0.25
Arab Bank Australia	Online Savings Account	Nil	Nil	Nil	2.50	✓	✗	2.55
Arab Bank Australia	Statement Savings Acc	6.00	Nil	Nil	2.00	✓	✗	0.00



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Electronic Transactor

Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	International ATM Access (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★★★								
Bank of Melbourne	Investment Cash Account	Nil	Nil	0.60	2.50	✓	✗	0.50
Bank of Sydney	Everyday Main Account	5.00	Nil	Nil	2.00	✓	✗	0.00
bankmecu	Access Account S1	Nil	Nil	1.50	2.00	✓	✓	0.01
bankmecu	CMA - Transaction Acctnt	Nil	Nil	1.50	2.00	✓	✓	0.00
BankSA	Incentive Saver Account	Nil	Nil	0.60	2.50	✓	✗	3.30
BankSA	Investment Cash Account	Nil	Nil	0.60	2.50	✓	✗	0.50
BankVic	EzePay	Nil	Nil	1.80	2.00	✓	✗	0.00
Bankwest	Instant Saver	3.00	Nil	Nil	5.00	✗	✗	0.50
Bankwest	Lite Trans - Direct Opt	3.99	Nil	Nil	4.00	✓	✗	0.01
Bankwest	Lite Transaction Account	5.00	Nil	Nil	Nil	✓	✗	0.01
Bankwest	Zero Transaction Account	6.00	2,000	Nil	Nil	✓	✗	0.00
bcu	access	5.00	Nil	Nil	1.00	✓	✗	0.05
bcu	basic access	Nil	Nil	1.00	2.50	✓	✗	0.00
Bendigo Bank	Ultimate Account	Nil	Nil	0.70	1.75	✓	✓	0.01
BOQ	Cash Management Account	5.00	Nil	0.65	2.00	✓	✗	0.00
Cairns Penny	Access Plus Account S21	Nil	Nil	1.50	Nil	✓	✗	0.01



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Electronic Transactor

Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	International ATM Access (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★★★								
Catalyst Money	Access Account	Nil	Nil	1.50	1.50	✓	✗	0.00
Coastline Credit Union	Access Account S30	6.00	Nil	Nil	Nil	✓	✗	0.05
Coastline Credit Union	Pay As you Go S40	Nil	Nil	Nil	0.50	✓	✗	0.05
Commonwealth Bank	Direct Investment Account	5.00	Nil	0.50	2.00	✓	✗	0.01
Community Mutual Group	Community Partnership	5.00	Nil	Nil	Nil	✓	✓	0.00
Community Mutual Group	High Rise Account	5.00	Nil	Nil	Nil	✓	✓	0.00
CUA	Everyday Account	Nil	Nil	1.50	1.50	✓	✗	0.00
Defence Bank	National Access Account	Nil	Nil	Nil	Nil	✓	✗	0.01
Defence Bank	Salary Saver	4.00	2,000	Nil	Nil	✓	✗	0.01
Delphi Bank	Liberty Account	4.00	2,000	Nil	Nil	✓	✗	0.25
FCCS Credit Union	Total Access AC S1	5.00	Nil	1.20	2.00	✗	✗	0.00
G&C Mutual Bank	Reward Me Saver Account	Nil	1,000	2.00	1.25	✓	✗	0.00
Greater Building Society	Access Account	Nil	Nil	0.50	1.75	✓	✓	0.05
Greater Building Society	Ultimate Account	Nil	Nil	0.50	1.75	✓	✗	0.00
Heritage Bank	Cash Management Account	Nil	Nil	Nil	1.00	✓	✗	0.01
Heritage Bank	Money Manager Account	Nil	Nil	Nil	1.00	✓	✗	0.10



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Electronic Transactor

Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	International ATM Access (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★★★								
Heritage Bank	Simply Access	Nil	Nil	Nil	Nil	✓	✗	0.01
Heritage Bank	Simply Access Special	Nil	Nil	Nil	Nil	✓	✗	0.01
Holiday Coast CU	Great Day Transaction S2	6.00	Nil	1.50	Nil	✓	✗	0.00
Horizon Credit Union	Advantage 25	6.00	Nil	Nil	Nil	✓	✗	0.00
HSBC	Day to Day Account	Nil	Nil	Nil	5.00	✓	✗	0.00
Hunter United	Cash Management Account	5.00	Nil	Nil	Nil	✓	✓	0.01
Hunter United	Cheque Account	5.00	Nil	Nil	Nil	✓	✓	0.01
Hunter United	On Call Savings Account	5.00	Nil	Nil	Nil	✓	✓	0.01
IMB	Every Day Account S4	Nil	Nil	0.70	2.25	✓	✓	0.04
IMB	Everyday UnLtd (III,SC)	6.00	Nil	Nil	Nil	✓	✗	0.00
Macquarie Credit Union	Cheque/Card Account S5	Nil	Nil	2.00	2.00	✓	✗	0.02
Macquarie Credit Union	General Savings Account	Nil	Nil	2.00	2.00	✓	✗	0.02
ME Bank	InterestME Savings Ac	Nil	Nil	1.00	Nil	✗	✗	0.05
MyState	Access Account	5.00	2,000	Nil	Nil	✓	✗	0.01
Newcastle Permanent	Everyday Account	4.00	1,800	Nil	Nil	✓	✗	0.01
Newcastle Permanent	Rapid Saver Statement	Nil	Nil	0.50	1.75	✗	✗	2.95



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Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	International ATM Access (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★★★								
Newcastle Permanent	Statement Savings Acc	Nil	Nil	0.50	1.75	✓	✗	0.00
People's Choice Credit Union	Everyday Account	6.00	Nil	Nil	Nil	✓	✗	0.00
People's Choice Credit Union	Zip Account	6.00	2,000	Nil	Nil	✓	✗	0.00
Police Bank	Easy Access S1	Nil	Nil	Nil	2.00	✓	✗	0.05
Qld Police Credit Union	On Call Savings Account	Nil	Nil	2.00	Nil	✓	✗	0.01
QT Mutual Bank	Everyday Account	6.00	2,000	Nil	2.00	✓	✗	0.00
Rabobank Australia	CMA Standard Account	10.00	Nil	Nil	Nil	✓	✗	0.00
Rabobank Australia	Premium Standard Account	10.00	Nil	Nil	Nil	✓	✗	0.00
RAMS	Action	Nil	Nil	Nil	Nil	✓	✗	0.01
Rural Bank Limited	Everyday Acct-All Access	6.00	Nil	Nil	Nil	✓	✗	0.05
Rural Bank Limited	Gold Cash Management	5.00	Nil	Nil	Nil	✓	✗	0.00
Select Credit Union	Transaction Account 001	Nil	Nil	1.75	Nil	✓	✓	0.05
St.George Bank	Incentive Saver Account	Nil	Nil	0.60	2.50	✓	✗	3.30
St.George Bank	Investment Cash Account	Nil	Nil	0.60	2.50	✓	✗	0.50
Suncorp Bank	Cash Management Account	5.00	Nil	Nil	Nil	✓	✗	0.01
Suncorp Bank	Everyday Essentials Account	Nil	Nil	Nil	Nil	✓	✗	0.00



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Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	International ATM Access (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★★★								
The Capricornian	10X10 Cap	10.00	Nil	1.00	Nil	✓	✗	0.00
The Capricornian	Essentials	Nil	Nil	1.00	1.00	✓	✗	0.00
The Capricornian	Personal Banking Account	5.00	Nil	0.50	2.00	✓	✗	0.00
The Mac	EveryDay Savings	Nil	Nil	1.50	Nil	✓	✗	0.05
The Mutual	Express Savings Account	Nil	Nil	1.00	1.00	✓	✗	0.00
The Rock Building Soc	The Only Account	6.00	Nil	Nil	Nil	✗	✗	0.00
Victoria Teachers Mutual Bank	Everyday Account S1	Nil	Nil	1.80	1.00	✓	✗	0.05
Wide Bay Australia	Everyday Access	5.00	Nil	Nil	Nil	✗	✗	0.00
★★								
ADCU	Access Savings S1	Nil	Nil	0.80	Nil	✓	✓	0.10
ANZ	Progress Saver	Nil	Nil	1.00	2.50	✓	✗	3.16
Bank of Sydney	Smart Net Account	Nil	Nil	Nil	3.00	✓	✗	1.80
Beyond Bank	Access Savings AccountS1	Nil	Nil	2.00	2.50	✓	✓	0.01
CUA	Cash Management Ac	Nil	Nil	1.50	2.00	✓	✗	0.10
Delphi Bank	Cash Management Account	10.00	Nil	1.50	1.00	✓	✗	0.00
ECU Australia	Access Plus	6.00	Nil	1.40	Nil	✓	✗	0.00



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Company	Product		Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	International ATM Access (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★ ★									
Encompass Credit Union	Access Plus	S1	Nil	Nil	1.50	Nil	✓	✓	0.01
FCCS Credit Union	Redi Access AC	S13	Nil	Nil	1.20	2.00	✗	✗	0.00
G&C Mutual Bank	Access Account		Nil	Nil	2.00	1.25	✓	✗	0.01
Holiday Coast CU	Percentage Plus AC	S17	Nil	Nil	2.00	2.00	✓	✗	0.00
Horizon Credit Union	RediSavings	S1	Nil	Nil	1.00	1.00	✓	✓	0.01
Horizon Credit Union	Special Purpose	S2/4/5	Nil	Nil	1.00	1.00	✓	✓	0.01
Illawarra CU NSW	Access Account		2.00	Nil	1.35	1.35	✓	✓	0.00
Illawarra CU NSW	CU+saver		Nil	Nil	1.35	1.35	✓	✓	3.00
IMB	Cash Management Ac	S23	Nil	Nil	0.70	2.25	✓	✓	0.00
IMB	Reward Saver		Nil	Nil	0.70	2.25	✓	✓	2.00
Intech Credit Union	Access Saving Account S1		Nil	Nil	1.20	5.00	✓	✓	0.05
Northern Beaches CU	Access Account	S4	Nil	Nil	1.20	1.00	✓	✓	0.05
Qld Professional CU	At Call Savings AC	S1	Nil	Nil	1.50	Nil	✓	✗	0.00
QT Mutual Bank	Bonus Saver Account		Nil	Nil	1.30	2.00	✓	✓	1.51
QT Mutual Bank	Cash Management Account		Nil	Nil	1.30	2.00	✓	✓	0.00
QT Mutual Bank	Current Account		Nil	Nil	1.30	2.00	✓	✓	0.01



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Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	International ATM Access (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★★								
Queenslanders CU	Basic Account	5.00	Nil	1.25	1.25	✓	✓	0.00
SCU	Access Savings	Nil	Nil	1.75	Nil	✓	✓	0.00
SERVICE ONE Alliance Bank	Day to Day Account	Nil	Nil	1.25	2.25	✓	✓	0.00
SERVICE ONE Alliance Bank	Saving Investment AC	Nil	Nil	1.25	2.25	✓	✓	0.03
Summerland CU	Everyday Account	Nil	Nil	1.00	3.00	✓	✓	0.00
The Rock Building Soc	Fee Cruncher Account	Nil	1,000	0.50	2.50	✗	✗	0.05
UBank	USaver Ultra	Nil	Nil	Nil	Nil	✓	✗	0.00
Wide Bay Australia	Cash Management	5.00	Nil	0.60	Nil	✗	✗	0.00
Wide Bay Australia	Visa Debit	5.00	Nil	Nil	0.95	✓	✗	0.00
★								
Beyond Bank	Cash Management Account	Nil	Nil	2.00	2.50	✓	✓	0.01
Citibank	Cash Management Account	5.00	Nil	2.00	Nil	✓	✗	0.10
Community First CU	Access Account S7	Nil	Nil	1.75	1.50	✓	✓	0.00
First Option Credit Union	Access Saver	Nil	Nil	1.50	Nil	✓	✗	0.05
HSBC	Premier CMA	35.00	Nil	Nil	Nil	✓	✗	0.05
Qantas Credit Union	At Call Savings	Nil	Nil	2.00	2.00	✓	✓	0.05



Savings and Everyday Transaction Account Star Ratings

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Electronic Transactor

Company	Product	Account Keeping Fees (\$)	Deposit Amount to Waive Monthly Fee (\$)	*ATM withdrawal Fee (\$)	Branch withdrawal Fee (\$)	International ATM Access (\$)	Rebate on Fees	Base Interest Rate (%) \$1,000*
★								
Queenslanders CU	Action Account S1	Nil	Nil	1.25	1.25	✓	✓	0.00
Westpac	Reward Saver	Nil	Nil	2.50	2.50	✓	✗	3.15



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Junior Saver

Company	Product	Account Keeping Fees (\$)	Free Transactions Allowed	Min Opening Deposit (\$)	*ATM Withdrawal Network Fee	Branch Withdrawal Fee	Total Interest Rate (%) \$500*	Total Interest Rate (%) \$2,000*
★★★★★ "Outstanding Value"								
Bankwest	Kids' Bonus Saver	Nil	✗	No Min	Nil	Nil	5.50	5.50
Commonwealth Bank	Youthsaver Account	Nil	✗	No Min	Nil	Nil	3.20	3.20
CUA	Youth eSaver	Nil	✗	1.00	Nil	Nil	5.00	5.00
First Option Credit Union	Kids Bonus Saver	Nil	✗	No Min	Nil	Nil	5.15	5.15
Suncorp Bank	Kids Savings Account	Nil	✗	No Min	Nil	Nil	3.75	3.75
Westpac	Reward Saver - 12 to 21	Nil	✗	No Min	Nil	Nil	3.15	3.15
★★★★★								
ANZ	Progress Saver for Kids	Nil	✗	10.00	Nil	Nil	3.16	3.16
bankmecu	mySaver	Nil	✗	No Min	1.50	2.00	3.40	3.40
bcb	scoot's super saver	Nil	✓	No Min	1.00	1.00	4.00	4.00
Cairns Penny	First Penny Saver Account	Nil	✗	No Min	Nil	Nil	4.55	1.75
Hume Bank	Clancy Koala S2	Nil	✗	1.00	Nil	Nil	3.75	3.75
IMB	Zoo Account	Nil	✗	1.00	Nil	Nil	2.85	2.85
Newcastle Permanent	Rapid Saver Statement for Children	Nil	✓	No Min	0.50	1.75	2.95	2.95
People's Choice Credit Union	Young Saver Account	Nil	✓	No Min	Nil	3.00	3.15	3.15
Westpac	Reward Saver - Under 12	Nil	✗	No Min	Nil	Nil	3.15	3.15
★★★★								
ADCU	Junior Saver Account	Nil	✓	No Min	0.80	Nil	1.00	1.50
Bank of Sydney	Student Savings Account	Nil	✗	1.00	Nil	Nil	2.50	2.50



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Junior Saver

Company	Product	Account Keeping Fees (\$)	Free Transactions Allowed	Min Opening Deposit (\$)	*ATM Withdrawal Network Fee	Branch Withdrawal Fee	Total Interest Rate (%) \$500*	Total Interest Rate (%) \$2,000*
★ ★ ★								
BankVic	Little Coppers Club S3	Nil	✗	No Min	Nil	Nil	1.50	1.50
Bankwest	Children's Savings Acct	Nil	✗	No Min	Nil	Nil	1.00	1.00
Beyond Bank	Bonus Saver Acct (Youth)	Nil	✗	No Min	Nil	Nil	1.50	1.50
Beyond Bank	BU Savings Account	Nil	✗	No Min	Nil	Nil	2.05	2.05
Beyond Bank	Junior Savers Club S12	Nil	✗	No Min	Nil	Nil	2.05	2.05
Community First CU	Pocket Power	Nil	✗	No Min	Nil	Nil	0.50	1.50
Delphi Bank	Junior Smart Saver	Nil	✓	5.00	1.50	Nil	1.75	1.75
ECU Australia	Just for Kids S8	Nil	✓	10.00	1.40	2.00	0.90	0.90
FCCS Credit Union	Young Achiever Account S50	Nil	✗	1.00	Nil	Nil	2.25	2.25
Gateway Credit Union	Kids Dollaroo Savings	Nil	✗	No Min	Nil	Nil	2.00	2.00
Greater Building Society	Life Saver	Nil	✗	1.00	Nil	Nil	3.50	3.50
Greater Building Society	Little Bucks	Nil	✗	1.00	Nil	Nil	0.50	1.00
Holiday Coast CU	First Start Account	Nil	✓	No Min	Nil	Nil	2.00	2.00
Horizon Credit Union	Youth Reward Saver	Nil	✓	No Min	Nil	1.00	2.65	2.65
Illawarra CU NSW	Wildlife Saver	Nil	✗	No Min	Nil	1.35	3.00	3.00
IMB	Reward Saver Kick Start	Nil	✗	1.00	0.70	2.25	2.00	2.00
MyState	Youth Account	Nil	✗	No Min	Nil	Nil	1.00	1.00
Newcastle Permanent	Rapid Saver Passbook for Children	Nil	✓	No Min	Nil	1.75	1.60	1.60
P&N Bank	Way Cool Saver	Nil	✗	No Min	Nil	Nil	2.50	2.50



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Junior Saver

Company	Product	Account Keeping Fees (\$)	Free Transactions Allowed	Min Opening Deposit (\$)	*ATM Withdrawal Network Fee	Branch Withdrawal Fee	Total Interest Rate (%) \$500*	Total Interest Rate (%) \$2,000*
★ ★ ★								
Qld Police Credit Union	Junior Saver	Nil	✗	No Min	Nil	Nil	2.35	2.35
Summerland CU	Super Saver Account	Nil	✓	No Min	Nil	3.00	1.00	1.75
The Mac	Mini Mac Bonus Saver	Nil	✗	No Min	Nil	Nil	1.80	1.80
The Mutual	Mighty Mutual	Nil	✗	No Min	Nil	Nil	3.00	3.00
Unicredit-WA	Super Savers S7	Nil	✗	No Min	Nil	Nil	1.50	1.50
Victoria Teachers Mutual Bank	First Access	Nil	✗	No Min	Nil	Nil	1.00	1.00
Victoria Teachers Mutual Bank	First Saver	Nil	✗	No Min	Nil	Nil	1.75	3.00
Westpac	Choice - Under 21's	Nil	✗	No Min	Nil	Nil	0.00	0.00
Wide Bay Australia	Ziggy Kids Saver	Nil	✗	No Min	Nil	Nil	3.76	3.76
★ ★								
Catalyst Money	JuniorSaver	Nil	✗	1.00	Nil	Nil	0.25	2.00
Catalyst Money	UniSaver	Nil	✓	1.00	Nil	Nil	0.05	0.05
Community First CU	Powerup Account	Nil	✗	No Min	Nil	Nil	0.10	0.50
Illawarra CU NSW	JuniorSaver	Nil	✗	1.00	Nil	Nil	0.25	2.00
IMB	Everyday UnLtd KickStart (Ill,SC)	Nil	✗	1.00	Nil	Nil	0.00	0.00
IMB	Everyday UnLtd KickStart (Syd/ACT)	Nil	✗	1.00	Nil	Nil	0.00	0.00
Newcastle Permanent	Money Minder Account	Nil	✗	1.00	Nil	Nil	0.25	0.25
People's Choice Credit Union	Activate Account	Nil	✗	No Min	Nil	Nil	0.00	0.00
Queenslanders CU	Junior Savers Acct S4	Nil	✗	No Min	Nil	Nil	0.50	0.50



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Junior Saver

Company	Product	Account Keeping Fees (\$)	Free Transactions Allowed	Min Opening Deposit (\$)	*ATM Withdrawal Network Fee	Branch Withdrawal Fee	Total Interest Rate (%) \$500*	Total Interest Rate (%) \$2,000*
★★								
SCU	BU Account	Nil	×	No Min	1.75	Nil	0.50	0.50
SCU	Super Saver Account	Nil	×	No Min	1.75	Nil	0.50	0.50
The Rock Building Soc	Teen Account	Nil	×	1.00	Nil	Nil	0.50	0.50
★								
Arab Bank Australia	Best Buddies School A/C	Nil	×	No Min	Nil	Nil	0.05	0.05
CUA	Everyday Youth Account	Nil	×	1.00	Nil	Nil	0.00	0.00
Summerland CU	Money Sense Account	Nil	×	No Min	Nil	3.00	1.00	1.75
The Rock Building Soc	Children's Account	Nil	×	1.00	Nil	Nil	0.25	0.25



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Flexible Saver

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	ATM Facility	Salary Direct Credit Facility	BPAY	Base Interest Rate (%) \$25,000*	Total Interest Rate (%) \$25,000*
★★★★★ "Outstanding Value"								
AMP Bank	Saver Account	Nil	No min	✗	✓	✗	2.95	3.20
Bank of Sydney	Everyday Saver	Nil	No min	✓	✓	✓	2.75	2.75
Bank of Sydney	SuperRate Account	Nil	No min	✗	✓	✗	2.50	3.55
BOQ	WebSavings Account	Nil	1	✗	✓	✓	2.35	3.30
Citibank	Online Saver	Nil	No min	✗	✓	✗	2.60	3.40
Delphi Bank	Midas Account	Nil	10	✗	✓	✓	3.15	3.15
Gateway Credit Union	Edge Account	Nil	No min	✓	✓	✓	2.75	2.75
Gateway Credit Union	eMax Saver	Nil	No min	✗	✓	✓	2.75	2.75
ME Bank	Online Savings Account	Nil	No min	✗	✓	✗	2.50	3.85
Newcastle Permanent	Online Savings Account	Nil	No min	✗	✓	✗	2.95	2.95
P&N Bank	Hi Saver	Nil	No min	✗	✓	✓	2.25	3.50
RaboDirect	HISA Call Personal	Nil	No min	✗	✓	✗	2.80	2.80
Rural Bank ONE	Personal Saver	Nil	No min	✗	✓	✓	3.00	3.00
★★★★								
Arab Bank Australia	Online Savings Account	Nil	No min	✓	✓	✓	2.80	2.80
Bank of Melbourne	Maxi Saver	Nil	1	✗	✓	✗	2.25	3.70
BankVic	EasyinvestOnline Savings	Nil	No min	✗	✓	✓	2.50	2.50
Bankwest	TeleNet Saver	Nil	No min	✗	✓	✗	2.25	3.50
Beyond Bank	monEsaver Internet Acc	Nil	No min	✗	✓	✓	2.60	2.60



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Flexible Saver

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	ATM Facility	Salary Direct Credit Facility	BPAY	Base Interest Rate (%) \$25,000*	Total Interest Rate (%) \$25,000*
★★★★								
Catalyst Money	iQSaver	Nil	1	✗	✓	✗	2.80	2.80
Commonwealth Bank	NetBank Saver	Nil	No min	✗	✓	✓	2.25	3.20
ECU Australia	e-Saver	Nil	No min	✗	✓	✓	2.75	2.75
Hume Bank	Professional Cash Management Acct	Nil	5,000	✗	✓	✓	2.50	2.50
Illawarra CU NSW	iQSaver	Nil	No min	✗	✓	✗	2.80	2.80
ING DIRECT	Savings Maximiser	Nil	No min	✗	✓	✗	2.50	4.00
Qld Professional CU	Netsaver Account \$50	Nil	No min	✗	✓	✗	2.85	2.85
Queenslanders CU	GOSaver	Nil	1	✗	✓	✓	2.65	2.65
SCU	iNetSaver	Nil	No min	✗	✓	✗	2.25	3.25
Suncorp Bank	Everyday Options Sub-Acc	Nil	No min	✗	✓	✓	2.45	2.45
UBank	USaver	Nil	No min	✗	✓	✗	2.71	2.71
UBank	USaver with Ultra	Nil	No min	✗	✓	✗	2.71	3.77
Victoria Teachers Mutual Bank	Online Saver	Nil	No min	✗	✓	✓	2.55	2.55
Westpac	eSaver	Nil	No min	✗	✓	✗	2.25	3.26
★★★								
ADCU	Star Saver Direct Ac S20	Nil	No min	✗	✓	✗	2.25	2.25
AMP Bank	Cash Manager	5.00	No min	✓	✓	✓	2.25	2.25
ANZ	Online Saver	Nil	No min	✗	✓	✓	2.25	3.25
Bank of Sydney	Smart Net Account	Nil	1	✓	✓	✓	3.00	3.00



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Flexible Saver

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	ATM Facility	Salary Direct Credit Facility	BPAY	Base Interest Rate (%) \$25,000*	Total Interest Rate (%) \$25,000*
★ ★ ★								
bankmecu	CMA - High Yield Account	Nil	5,000	✗	✓	✗	1.50	1.50
bankmecu	Cyber Saver	Nil	No min	✗	✓	✓	2.50	2.50
BankSA	Maxi Saver	Nil	1	✗	✓	✗	2.00	3.45
BankVic	EzeSaver	Nil	No min	✗	✗	✗	2.50	2.75
bcu	isaver	Nil	1,000	✗	✓	✗	2.45	2.45
Bendigo Bank	EasySaver	Nil	1	✗	✓	✓	2.00	2.00
Beyond Bank	Community Reward Account	Nil	No min	✗	✓	✓	1.75	1.75
Big Sky Building Society	Net Invest	Nil	No min	✗	✓	✓	2.35	2.35
BOQ	Bonus Interest Savings	Nil	1	✓	✓	✓	1.00	2.95
Cairns Penny	Internet Saver Acct S7	Nil	No min	✗	✓	✗	2.60	2.60
Coastline Credit Union	e-Saver S35	Nil	No min	✗	✓	✓	1.65	3.21
Community Mutual Group	Internet Maximiser	5.00	No min	✗	✓	✓	2.25	2.25
CUA	eSaver Plus	Nil	1	✗	✓	✓	2.50	3.35
Defence Bank	Cash Management Account	Nil	No min	✗	✓	✓	1.75	1.75
Defence Bank	iSaver	Nil	No min	✗	✓	✓	2.25	3.20
Easy Street Fin Services	Easy Savings Online Account	Nil	No min	✗	✓	✗	2.50	2.50
ECU Australia	Bonus Saver Account	Nil	No min	✗	✓	✓	2.00	2.75
FCCS Credit Union	Achieve Saver AC S55	Nil	1	✗	✓	✗	1.31	3.31
FCCS Credit Union	iSaver	Nil	1	✗	✓	✓	2.00	3.01



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Flexible Saver

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	ATM Facility	Salary Direct Credit Facility	BPAY	Base Interest Rate (%) \$25,000*	Total Interest Rate (%) \$25,000*
★ ★ ★								
FCCS Credit Union	Online Saver Account S70	Nil	1	✗	✓	✓	2.25	2.25
First Option Credit Union	iT Saver	Nil	No min	✗	✓	✓	2.35	2.35
Heritage Bank	Community Saver Account	Nil	1	✗	✓	✗	1.70	1.70
Heritage Bank	Online Saver	Nil	1	✗	✓	✗	2.50	2.50
Horizon Credit Union	Cash Management S6	Nil	No min	✗	✓	✓	2.50	2.50
Horizon Credit Union	HorizonDirect S10	Nil	No min	✗	✓	✗	2.25	2.25
HSBC	Flexi Saver	Nil	No min	✗	✓	✓	2.25	2.90
Hume Bank	iSave	Nil	1	✗	✓	✓	2.25	3.25
Hunter United	e-ZYNET Direct	Nil	No min	✗	✓	✗	2.15	2.15
ING DIRECT	Savings Accelerator	Nil	No min	✗	✓	✗	2.25	2.25
Macquarie Bank	Cash Management Account	Nil	No min	✗	✓	✓	2.25	2.25
Macquarie Bank	Macquarie Cash XL	Nil	No min	✗	✗	✗	2.25	2.25
Macquarie Credit Union	Online Savings Account	Nil	1	✗	✓	✓	1.38	2.28
ME Bank	InterestME Savings Ac	Nil	No min	✓	✓	✓	1.25	1.25
MyState	Online Savings Account	Nil	No min	✗	✓	✓	2.25	2.25
NAB	Cash Manager	Nil	5,000	✓	✓	✓	1.75	1.75
NAB	iSaver	Nil	No min	✗	✓	✗	2.25	3.15
P&N Bank	CashSaver Account	Nil	No min	✗	✓	✓	2.25	2.25
People's Choice Credit Union	Online Saver Account	Nil	No min	✗	✓	✓	2.25	2.65



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Flexible Saver

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	ATM Facility	Salary Direct Credit Facility	BPAY	Base Interest Rate (%) \$25,000*	Total Interest Rate (%) \$25,000*
★ ★ ★								
Police Bank	Online SuperSaver Acc S8	Nil	No min	✗	✓	✓	2.50	2.50
Qantas Credit Union	Qsaver	Nil	No min	✗	✓	✓	2.45	2.45
Qld Police Credit Union	Cash Management Account	Nil	5,000	✗	✓	✓	1.50	1.50
Qld Police Credit Union	Netlink Direct Ac S20	Nil	No min	✗	✗	✓	2.35	2.35
QT Mutual Bank	eSave	Nil	No min	✗	✓	✓	2.40	2.40
Quay Credit Union	Bonus Saver	Nil	No min	✗	✓	✓	2.00	3.15
Quay Credit Union	Investment Saver	Nil	No min	✗	✓	✓	2.50	2.50
RaboDirect	PremiumSaver	Nil	No min	✗	✓	✗	1.65	3.25
RAMS	Saver	Nil	No min	✗	✓	✗	2.61	3.91
Select Credit Union	Direct Account 020	Nil	1	✗	✓	✗	1.90	1.90
St.George Bank	Maxi Saver	Nil	1	✗	✓	✗	2.00	3.45
Summerland CU	iSave Online	Nil	No min	✗	✗	✗	2.25	2.25
Suncorp Direct	eOptions	Nil	No min	✗	✓	✓	2.20	2.20
Teachers Mutual Bank	Cash Management AC S10	Nil	No min	✗	✓	✗	1.81	1.81
Teachers Mutual Bank	Online Savings Account	Nil	No min	✗	✓	✗	2.26	2.26
The Capricornian	Savings Accumulator	Nil	No min	✗	✓	✓	2.60	2.60
The Mac	eSaver	Nil	No min	✗	✓	✓	2.20	2.20
The Mutual	Internet Saver Account	Nil	5,000	✗	✓	✓	2.25	3.25
The Rock Building Soc	Online Saver Account	Nil	1	✗	✓	✓	2.25	2.25



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Flexible Saver

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	ATM Facility	Salary Direct Credit Facility	BPAY	Base Interest Rate (%) \$25,000*	Total Interest Rate (%) \$25,000*
★ ★ ★								
Unicredit-WA	UniSaver Online	Nil	500	✗	✓	✗	2.50	2.50
Victoria Teachers Mutual Bank	Cash Management AC S10	Nil	5,000	✗	✓	✓	2.20	2.20
Wide Bay Australia	Online Saver	Nil	No min	✗	✓	✗	2.50	2.50
★ ★								
ADCU	Cash Management S9	Nil	500	✗	✓	✗	1.40	1.40
ANZ	Premium Cash Mngmnt Acc	Nil	10,000	✓	✓	✓	1.00	1.00
BankVic	Investment - At Call S2	Nil	No min	✗	✓	✓	1.00	1.00
bcu	saver	Nil	No min	✗	✓	✓	1.00	1.00
Beyond Bank	Cash Management Account	Nil	1,000	✓	✓	✓	1.10	1.10
BOQ	Cash Management Account	5.00	No min	✓	✓	✓	2.35	2.35
Catalyst Money	Cash Management Account	Nil	500	✗	✓	✓	1.95	1.95
Citibank	Cash Investment Account	Nil	No min	✓	✓	✓	2.25	2.25
Citibank	Ultimate Saver	Nil	No min	✓	✓	✓	2.40	2.40
Delphi Bank	Liberty Account	4.00	1	✓	✓	✓	1.75	1.75
Encompass Credit Union	Emoney Account S30	Nil	No min	✗	✓	✓	1.25	1.25
FCCS Credit Union	Access Saver Account S60	Nil	1	✗	✓	✗	1.00	1.00
G&C Mutual Bank	Reward Me Saver Account	Nil	No min	✓	✓	✓	1.00	1.00
Heritage Bank	Money Manager Account	Nil	1	✓	✓	✓	1.50	1.50
Illawarra CU NSW	Cash Management Account	Nil	500	✗	✓	✓	1.95	1.95



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Flexible Saver

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	ATM Facility	Salary Direct Credit Facility	BPAY	Base Interest Rate (%) \$25,000*	Total Interest Rate (%) \$25,000*
★★								
IMB	Cash Management Ac S23	Nil	5,000	✓	✓	✓	1.25	1.25
Intech Credit Union	XLR8 Online Account	Nil	No min	✗	✓	✓	1.00	3.00
Macquarie Credit Union	Investment Account S10	Nil	1	✗	✓	✓	1.10	1.10
Qantas Credit Union	At Call Savings	Nil	No min	✓	✓	✓	1.00	1.00
Qantas Credit Union	Bonus Saver Account	Nil	No min	✗	✓	✓	1.00	3.20
Quay Credit Union	Special Saver Account	Nil	1	✗	✓	✓	1.75	1.75
Queenslanders CU	MoneyMaker Account S5	Nil	1	✗	✓	✓	1.35	1.35
Rural Bank Limited	Gold Cash Management	5.00	5,000	✓	✓	✓	1.25	1.25
SERVICE ONE Alliance Bank	Money Management	Nil	2,000	✗	✓	✓	1.00	1.00
Transport Mutual Credit Union	Premium Savers Acct S8	Nil	10,000	✗	✓	✓	1.55	1.55
★								
Commonwealth Bank	Direct Investment Account	5.00	10,000	✓	✓	✓	1.25	1.25
Community First CU	Money Market Account S10	Nil	5,000	✗	✓	✓	1.25	1.25
Delphi Bank	Cash Management Account	10.00	5,000	✓	✓	✓	1.25	1.25
Rabobank Australia	CMA Standard Account	10.00	20,000	✓	✓	✓	2.25	2.25
SCU	Money Market Account	Nil	5,000	✗	✓	✓	1.05	1.05
The Rock Building Soc	Cash Management Account	5.00	5,000	✗	✓	✓	1.00	1.00
Wide Bay Australia	Cash Management	5.00	No min	✓	✓	✓	1.25	1.25



Savings and Everyday Transaction Account Star Ratings

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Regular Saver

Company	Product	Account Keeping Fees (\$)	Free Transactions Allowed	Rebate on Transactions Fees Allow	*ATM Withdrawal Network Fee	Branch Withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Base Interest Rate (%) \$10,000*	Bonus Interest Rate (%) \$10,000*
★★★★★ "Outstanding Value"									
AMP Bank	Saver Account	Nil	✗	✗	Nil	Nil	Nil	2.95	0
Bank of Sydney	Everyday Saver	Nil	✗	✗	Nil	Nil	Nil	2.75	0
BankVic	Bonus Saver	Nil	✗	✗	Nil	Nil	Nil	0.75	2.65
CUA	eSaver Plus	Nil	✗	✗	Nil	Nil	Nil	2.50	0.85
Delphi Bank	Midas Account	Nil	✓	✗	Nil	10.00	Nil	3.15	0
Gateway Credit Union	Edge Account	Nil	✗	✗	Nil	Nil	Nil	2.75	0
Gateway Credit Union	eMax Saver	Nil	✗	✗	Nil	Nil	Nil	2.75	0
ING DIRECT	Savings Maximiser	Nil	✗	✗	Nil	Nil	Nil	2.50	1.5
NAB	Reward Saver	Nil	✗	✗	Nil	Nil	Nil	0.75	2.5
Newcastle Permanent	Online Savings Account	Nil	✗	✗	Nil	Nil	Nil	2.95	0
Qld Police Credit Union	Bonus Saver	Nil	✗	✗	Nil	Nil	Nil	0.75	2.55
RaboDirect	PremiumSaver	Nil	✗	✗	Nil	Nil	Nil	1.65	1.6
RAMS	Saver	Nil	✗	✗	Nil	Nil	Nil	2.61	1.3
UBank	USaver with Ultra	Nil	✗	✗	Nil	Nil	Nil	2.71	1.06
★★★★★									
Arab Bank Australia	Online Savings Account	Nil	✗	✗	Nil	2.50	1.00	2.55	0
Bank of Melbourne	Incentive Saver Account	Nil	✗	✗	Nil	Nil	Nil	0.01	3.29
BankSA	Incentive Saver Account	Nil	✓	✗	0.60	2.50	0.60	0.01	3.29
BankVic	EzeSaver	Nil	✗	✗	Nil	Nil	Nil	2.50	0.25
BOQ	Bonus Interest Savings	Nil	✓	✗	0.65	2.00	0.65	1.00	1.95
Citibank	Online Saver	Nil	✗	✗	Nil	Nil	Nil	2.60	0



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Regular Saver

Company	Product	Account Keeping Fees (\$)	Free Transactions Allowed	Rebate on Transactions Fees Allow	*ATM Withdrawal Network Fee	Branch Withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Base Interest Rate (%) \$10,000*	Bonus Interest Rate (%) \$10,000*
★★★★									
Coastline Credit Union	e-Saver S35	Nil	✗	✗	Nil	Nil	Nil	1.65	1.56
Commonwealth Bank	GoalSaver	Nil	✗	✗	Nil	Nil	Nil	0.01	3.19
ECU Australia	e-Saver	Nil	✗	✗	Nil	10.00	Nil	2.75	0
FCCS Credit Union	iSaver	Nil	✗	✗	Nil	Nil	Nil	2.00	1.01
HSBC	Flexi Saver	Nil	✗	✗	Nil	Nil	Nil	2.25	0.65
IMB	Reward Saver	Nil	✗	✓	0.70	2.25	0.85	0.00	3.5
Qld Professional CU	Netsaver Account S50	Nil	✗	✗	Nil	Nil	Nil	2.85	0
Quay Credit Union	Bonus Saver	Nil	✗	✗	Nil	Nil	Nil	2.00	0.9
Queenslanders CU	GOSaver	Nil	✗	✓	Nil	Nil	Nil	2.65	0
RaboDirect	HISA Call Personal	Nil	✗	✗	Nil	Nil	Nil	2.80	0
Rural Bank ONE	Personal Saver	Nil	✗	✗	Nil	Nil	Nil	3.00	0
St.George Bank	Incentive Saver Account	Nil	✓	✗	0.60	2.50	0.60	0.01	3.29
Suncorp Bank	Everyday Options Sub-Acc	Nil	✗	✗	Nil	Nil	Nil	2.45	0
UBank	USaver	Nil	✗	✗	Nil	Nil	Nil	2.71	0
Victoria Teachers Mutual Bank	Online Saver	Nil	✗	✗	Nil	Nil	Nil	2.55	0
★★★									
ADCU	Online Saver	Nil	✗	✗	Nil	Nil	Nil	0.27	3.08
ADCU	Star Saver Direct Ac S20	Nil	✗	✓	Nil	Nil	Nil	2.25	0
ANZ	Online Saver	Nil	✗	✗	Nil	Nil	Nil	2.25	0
ANZ	Progress Saver	Nil	✓	✗	1.00	2.50	1.00	0.01	3.15
Bank of Melbourne	Maxi Saver	Nil	✗	✗	Nil	2.50	Nil	2.25	0



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Regular Saver

Company	Product	Account Keeping Fees (\$)	Free Transactions Allowed	Rebate on Transactions Fees Allow	*ATM Withdrawal Network Fee	Branch Withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Base Interest Rate (%) \$10,000*	Bonus Interest Rate (%) \$10,000*
★★★									
Bank of Sydney	Smart Net Account	Nil	✓	✗	Nil	3.00	3.00	1.95	0
Bank of Sydney	SuperRate Account	Nil	✗	✗	Nil	5.00	Nil	2.50	0
bankmecu	Cyber Saver	Nil	✗	✓	Nil	Nil	Nil	2.50	0
bankmecu	Incentive Saver Account	Nil	✗	✓	Nil	2.00	Nil	0.15	3.25
BankSA	Maxi Saver	Nil	✗	✗	Nil	2.50	Nil	2.00	0
BankVic	EasyinvestOnline Savings	Nil	✗	✗	Nil	Nil	Nil	2.50	0
Bankwest	Smart eSaver	Nil	✗	✗	Nil	Nil	Nil	0.01	3.29
Bankwest	TeleNet Saver	Nil	✗	✗	Nil	Nil	Nil	2.25	0
bcu	isaver	Nil	✗	✗	Nil	Nil	Nil	2.20	0
Bendigo Bank	EasySaver	Nil	✓	✗	Nil	1.75	Nil	2.00	0
Beyond Bank	monEsaver Internet Acc	Nil	✗	✗	Nil	4.00	Nil	2.60	0
Big Sky Building Society	Net Invest	Nil	✗	✗	Nil	Nil	Nil	2.35	0
BOQ	WebSavings Account	Nil	✗	✗	Nil	Nil	Nil	2.35	0
Cairns Penny	Internet Saver Acct S7	Nil	✗	✗	Nil	Nil	Nil	2.60	0
Catalyst Money	CU+saver	Nil	✓	✗	1.50	1.50	1.50	0.05	2.95
Catalyst Money	iQSaver	Nil	✗	✗	Nil	15.00	Nil	2.80	0
Commonwealth Bank	NetBank Saver	Nil	✗	✗	Nil	Nil	Nil	2.25	0
Community First CU	Bonus Saver	Nil	✗	✓	Nil	1.50	Nil	0.10	2.75
Easy Street Fin Services	Bonus Saver Account	Nil	✗	✗	Nil	Nil	Nil	0.01	3.29
Easy Street Fin Services	Easy Savings Online Account	Nil	✗	✗	Nil	Nil	Nil	2.50	0
ECU Australia	Bonus Saver Account	Nil	✓	✗	Nil	2.00	Nil	2.00	0.75



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Regular Saver

Company	Product	Account Keeping Fees (\$)	Free Transactions Allowed	Rebate on Transactions Fees Allow	*ATM Withdrawal Network Fee	Branch Withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Base Interest Rate (%) \$10,000*	Bonus Interest Rate (%) \$10,000*
★★★									
FCCS Credit Union	Achieve Saver AC S55	Nil	✓	✗	Nil	2.00	Nil	1.31	2
FCCS Credit Union	Online Saver Account S70	Nil	✗	✗	Nil	10.00	Nil	2.25	0
First Option Credit Union	Bonus Saver	Nil	✗	✗	Nil	Nil	Nil	0.10	2.6
First Option Credit Union	iT Saver	Nil	✗	✗	Nil	10.00	Nil	2.35	0
G&C Mutual Bank	Bonus Savers Account	Nil	✓	✗	Nil	1.25	Nil	0.50	2
Greater Building Society	Bonus Saver Account	Nil	✗	✗	Nil	Nil	Nil	0.00	3.1
Heritage Bank	Online Saver	Nil	✗	✗	Nil	Nil	Nil	2.50	0
Heritage Bank	Target Bonus Account	Nil	✓	✗	Nil	1.25	Nil	0.50	2.5
Horizon Credit Union	HorizonDirect S10	Nil	✗	✗	Nil	Nil	Nil	2.25	0
Horizon Credit Union	Reward Saver	Nil	✓	✓	Nil	1.00	Nil	0.00	2.65
Hume Bank	iSave	Nil	✗	✗	Nil	Nil	Nil	2.25	1
Hume Bank	Reward Saver	Nil	✓	✗	Nil	1.50	Nil	0.01	2.5
Illawarra CU NSW	CU+saver	Nil	✗	✓	1.35	1.35	0.70	0.05	2.95
Illawarra CU NSW	iQSaver	Nil	✗	✓	Nil	15.00	Nil	2.80	0
ING DIRECT	Savings Accelerator	Nil	✗	✗	Nil	Nil	Nil	2.25	0
Intech Credit Union	XLR8 Online Account	Nil	✗	✓	Nil	10.00	Nil	1.00	2
Macquarie Bank	Macquarie Cash XL	Nil	✗	✗	Nil	Nil	Nil	2.25	0
Macquarie Credit Union	Online Savings Account	Nil	✗	✗	Nil	10.00	Nil	1.38	0.9
ME Bank	Online Savings Account	Nil	✗	✗	Nil	Nil	Nil	2.50	0
MyState	Online Savings Account	Nil	✗	✗	Nil	Nil	Nil	2.25	0
NAB	iSaver	Nil	✗	✗	Nil	Nil	Nil	2.25	0



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Regular Saver

Company	Product	Account Keeping Fees (\$)	Free Transactions Allowed	Rebate on Transactions Fees Allow	*ATM Withdrawal Network Fee	Branch Withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Base Interest Rate (%) \$10,000*	Bonus Interest Rate (%) \$10,000*
★★★									
Newcastle Permanent	Rapid Saver Statement	Nil	✓	✗	0.50	1.75	0.50	0.00	2.95
P&N Bank	Hi Saver	Nil	✗	✗	Nil	Nil	Nil	2.25	0
P&N Bank	SwiftSaver Account	Nil	✗	✗	Nil	Nil	Nil	0.25	3
People's Choice Credit Union	Bonus Saver Account	Nil	✓	✗	Nil	3.00	Nil	0.01	3.15
People's Choice Credit Union	Online Saver Account	Nil	✗	✗	Nil	Nil	Nil	2.25	0.4
Police Bank	Online SuperSaver Acc S8	Nil	✗	✗	Nil	Nil	Nil	2.50	0
Qantas Credit Union	Bonus Saver Account	Nil	✗	✓	Nil	2.00	Nil	1.00	2.2
Qantas Credit Union	Qsaver	Nil	✗	✓	Nil	Nil	Nil	2.45	0
Qld Police Credit Union	Netlink Direct Ac S20	Nil	✗	✗	Nil	Nil	Nil	2.35	0
SCU	iNetSaver	Nil	✗	✗	Nil	Nil	Nil	2.25	0
St.George Bank	Maxi Saver	Nil	✗	✗	Nil	2.50	Nil	2.00	0
Summerland CU	Bonus Saver Account	Nil	✓	✓	Nil	3.00	Nil	0.00	3.2
Summerland CU	iSave Online	Nil	✗	✓	Nil	Nil	Nil	2.25	0
Suncorp Direct	eOptions	Nil	✗	✗	Nil	Nil	Nil	2.20	0
Teachers Mutual Bank	Online Savings Account	Nil	✗	✗	Nil	3.00	Nil	2.26	0
Teachers Mutual Bank	Reward Saver S6	Nil	✓	✗	Nil	Nil	Nil	0.10	3.21
The Mac	eSaver	Nil	✗	✗	Nil	5.00	Nil	2.20	0
The Mutual	Bonus Saver	Nil	✓	✗	Nil	1.00	Nil	0.00	3.1
The Rock Building Soc	Online Saver Account	Nil	✗	✗	Nil	25.00	Nil	2.25	0
Unicredit-WA	UniSaver Online	Nil	✗	✗	Nil	2.50	Nil	2.50	0
Victoria Teachers Mutual Bank	Bonus Saver Account S98	Nil	✗	✗	Nil	Nil	Nil	0.05	3.1



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Regular Saver

Company	Product	Account Keeping Fees (\$)	Free Transactions Allowed	Rebate on Transactions Fees Allow	*ATM Withdrawal Network Fee	Branch Withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Base Interest Rate (%) \$10,000*	Bonus Interest Rate (%) \$10,000*
★★★									
Westpac	eSaver	Nil	✗	✗	Nil	5.00	Nil	2.25	0
Wide Bay Australia	Online Saver	Nil	✗	✗	Nil	Nil	Nil	2.50	0
★★									
Beyond Bank	Bonus Saver Account	Nil	✓	✗	Nil	3.00	Nil	0.01	2.29
Beyond Bank	Community Reward Account	Nil	✓	✗	Nil	4.00	Nil	1.75	0
Citibank	Ultimate Saver	Nil	✗	✗	Nil	Nil	Nil	2.40	0
Coastline Credit Union	Bonus Reward Saver S25	6.00	✓	✗	Nil	5.00	Nil	0.05	2
Community Mutual Group	Internet Maximiser	5.00	✗	✓	Nil	Nil	Nil	2.25	0
Defence Bank	iSaver	Nil	✗	✗	Nil	Nil	Nil	2.25	0
Defence Bank	maxE Saver	Nil	✗	✗	Nil	Nil	Nil	0.25	2.5
Delphi Bank	Liberty Account	4.00	✗	✗	Nil	Nil	Nil	0.75	0
Encompass Credit Union	Emoney Account S30	Nil	✗	✗	Nil	Nil	Nil	1.25	0
Heritage Bank	Community Saver Account	Nil	✗	✗	Nil	Nil	Nil	1.70	0
Holiday Coast CU	i-Saver Account S21	Nil	✗	✗	Nil	Nil	Nil	0.15	1.2
HSBC	Serious Saver Account	Nil	✗	✗	Nil	Nil	Nil	0.00	2.45
Hunter United	e-ZYNET Direct	Nil	✗	✓	Nil	Nil	Nil	2.15	0
Hunter United	Premium Online Investor Account	Nil	✗	✗	Nil	Nil	Nil	0.00	3.31
Hunter United	XLR8 Savings Account	5.00	✗	✓	Nil	Nil	Nil	0.00	3.05
ME Bank	InterestME Savings Ac	Nil	✓	✗	1.00	Nil	1.00	1.25	0
Newcastle Permanent	Rapid Saver Passbook	Nil	✓	✗	Nil	1.75	Nil	0.00	1.6
Northern Beaches CU	Bonus Saver Account S7	Nil	✗	✓	Nil	1.00	Nil	0.40	0.6



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Regular Saver

Company	Product	Account Keeping Fees (\$)	Free Transactions Allowed	Rebate on Transactions Fees Allow	*ATM Withdrawal Network Fee	Branch Withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Base Interest Rate (%) \$10,000*	Bonus Interest Rate (%) \$10,000*
★★									
P&N Bank	CashSaver Account	Nil	✗	✗	Nil	Nil	Nil	2.25	0
QT Mutual Bank	Bonus Saver Account	Nil	✗	✓	1.30	2.00	0.60	0.05	1.5
QT Mutual Bank	eSave	Nil	✗	✓	Nil	Nil	Nil	2.40	0
SCU	Savings Motivator	Nil	✗	✓	Nil	Nil	Nil	0.10	2.15
Select Credit Union	Direct Account 020	Nil	✗	✓	Nil	Nil	Nil	1.90	0
The Capricornian	Savings Accumulator	Nil	✓	✗	Nil	2.50	Nil	2.60	0
The Mutual	Internet Saver Account	Nil	✗	✗	Nil	Nil	Nil	2.25	0
Westpac	Reward Saver	Nil	✗	✗	2.50	2.50	2.50	0.01	3.14
Wide Bay Australia	Bonus Plus Saver	Nil	✓	✗	Nil	Nil	Nil	0.01	2.5
Wide Bay Australia	Home Deposit Saver	Nil	✗	✗	Nil	Nil	Nil	0.01	2.5
★									
BankVic	Investment - At Call S2	Nil	✗	✗	Nil	Nil	Nil	0.50	0
bcu	saver	Nil	✗	✗	Nil	Nil	Nil	0.50	0
Citibank	Cash Investment Account	Nil	✗	✗	Nil	Nil	Nil	0.10	0
G&C Mutual Bank	Reward Me Saver Account	Nil	✓	✗	2.00	1.25	1.15	0.25	0
Macquarie Credit Union	Investment Account S10	Nil	✓	✗	Nil	Nil	Nil	0.70	0
Qantas Credit Union	At Call Savings	Nil	✗	✓	2.00	2.00	2.00	0.05	0
Quay Credit Union	Special Saver Account	Nil	✗	✗	Nil	Nil	Nil	1.25	0



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Cash Manager

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	Phone Banking	Internet Facility	Salary Direct Credit Facility	BPAY	Base Interest Rate (%) \$25,000*
★★★★★ "Outstanding Value"								
Bank of Sydney	Smart Net Account	Nil	1	✗	✓	✓	✓	3.00
BankVic	EasyinvestOnline Savings	Nil	No Min	✓	✓	✓	✓	2.50
BOQ	Cash Management Account	5.00	No Min	✓	✓	✓	✓	2.35
Citibank	Ultimate Saver	Nil	No Min	✓	✓	✓	✓	2.40
Gateway Credit Union	Edge Account	Nil	No Min	✓	✓	✓	✓	2.75
Gateway Credit Union	eMax Saver	Nil	No Min	✓	✓	✓	✓	2.75
Hume Bank	Professional Cash Management Acct	Nil	5,000	✓	✓	✓	✓	2.50
★★★★								
Arab Bank Australia	Online Savings Account	Nil	No Min	✗	✓	✓	✓	2.55
Bank of Sydney	Everyday Saver	Nil	No Min	✗	✓	✓	✓	2.75
Beyond Bank	monEsaver Internet Acc	Nil	No Min	✓	✓	✓	✓	2.60
Citibank	Cash Investment Account	Nil	No Min	✓	✓	✓	✓	2.25
Defence Bank	Cash Management Account	Nil	No Min	✓	✓	✓	✓	1.75
Defence Bank	iSaver	Nil	No Min	✓	✓	✓	✓	3.20
P&N Bank	CashSaver Account	Nil	No Min	✓	✓	✓	✓	2.25
The Capricornian	Savings Accumulator	Nil	No Min	✓	✓	✓	✓	2.60
Victoria Teachers Mutual Bank	Cash Management AC S10	Nil	5,000	✓	✓	✓	✓	2.20
★★★								
ANZ	Premium Cash Mngmnt Acc	Nil	10,000	✓	✓	✓	✓	1.00



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Cash Manager

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	Phone Banking	Internet Facility	Salary Direct Credit Facility	BPAY	Base Interest Rate (%) \$25,000*
★★★								
BankVic	Investment - At Call S2	Nil	No Min	✓	✓	✓	✓	1.00
Bendigo Bank	EasySaver	Nil	1	✓	✓	✓	✓	2.00
Beyond Bank	Cash Management Account	Nil	1,000	✓	✓	✓	✓	1.10
Commonwealth Bank	Direct Investment Account	5.00	10,000	✓	✓	✓	✓	1.25
Community First CU	Money Market Account S10	Nil	5,000	✓	✓	✓	✓	1.25
CUA	Cash Management Ac	Nil	1	✓	✓	✓	✓	0.80
Delphi Bank	Cash Management Account	10.00	5,000	✓	✓	✓	✓	1.25
Delphi Bank	Liberty Account	4.00	1	✓	✓	✓	✓	1.75
ECU Australia	e-Saver	Nil	No Min	✓	✓	✓	✓	2.75
FCCS Credit Union	Online Saver Account S70	Nil	1	✓	✓	✓	✓	2.25
First Option Credit Union	iT Saver	Nil	No Min	✓	✓	✓	✓	2.35
G&C Mutual Bank	Reward Me Saver Account	Nil	No Min	✓	✓	✓	✓	1.00
Greater Building Society	Cash Management Account	Nil	1	✓	✓	✓	✓	0.75
Heritage Bank	Cash Management Account	Nil	1	✓	✓	✓	✓	0.75
Heritage Bank	Money Manager Account	Nil	1	✓	✓	✓	✓	1.50
Hume Bank	Cash Management S8	Nil	5,000	✓	✓	✓	✓	0.75
IMB	Cash Management Ac S23	Nil	5,000	✓	✓	✓	✓	1.25
Macquarie Bank	Cash Management Account	Nil	No Min	✓	✓	✓	✓	2.25
Macquarie Credit Union	Investment Account S10	Nil	1	✓	✓	✓	✓	1.10



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Cash Manager

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	Phone Banking	Internet Facility	Salary Direct Credit Facility	BPAY	Base Interest Rate (%) \$25,000*
★ ★ ★								
ME Bank	InterestME Savings Ac	Nil	No Min	✓	✓	✓	✓	1.25
NAB	Cash Manager	Nil	5,000	✓	✓	✓	✓	1.75
Qantas Credit Union	At Call Savings	Nil	No Min	✓	✓	✓	✓	1.00
Qld Police Credit Union	Cash Management Account	Nil	5,000	✓	✓	✓	✓	1.50
QT Mutual Bank	Cash Management Account	Nil	5,000	✓	✓	✓	✓	0.70
Queenslanders CU	MoneyMaker Account S5	Nil	1	✓	✓	✓	✓	1.35
Rural Bank Limited	Gold Cash Management	5.00	5,000	✓	✓	✓	✓	1.25
Summerland CU	Access Plus Account	Nil	No Min	✓	✓	✓	✓	0.65
Suncorp Direct	eOptions	Nil	No Min	✓	✓	✓	✓	2.20
Wide Bay Australia	Cash Management	5.00	No Min	✓	✓	✓	✓	1.25
★ ★								
Bank of Melbourne	Investment Cash Account	Nil	10,000	✓	✓	✓	✓	0.50
bankmecu	CMA - Transaction Acctnt	Nil	5,000	✓	✓	✓	✓	0.25
BankSA	Investment Cash Account	Nil	10,000	✓	✓	✓	✓	0.50
bcbu	saver	Nil	No Min	✓	✓	✓	✓	1.00
Gateway Credit Union	Everyday Savings Account	Nil	No Min	✓	✓	✓	✓	0.25
Holiday Coast CU	Percentage Plus AC S17	Nil	No Min	✓	✓	✓	✓	0.40
Hunter United	Cash Management Account	5.00	5,000	✓	✓	✓	✓	0.75
Qld Professional CU	At Call Savings AC S1	Nil	No Min	✓	✓	✓	✓	0.50



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Cash Manager

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	Phone Banking	Internet Facility	Salary Direct Credit Facility	BPAY	Base Interest Rate (%) \$25,000*
★★								
St.George Bank	Investment Cash Account	Nil	10,000	✓	✓	✓	✓	0.50
Suncorp Bank	Cash Management Account	5.00	No Min	✓	✓	✓	✓	0.15
The Mutual	Cash Management Account	Nil	500	✓	✓	✓	✓	0.75
The Rock Building Soc	Cash Management Account	5.00	5,000	✓	✓	✓	✓	1.00
★								
Cairns Penny	Access Plus Account S21	Nil	No Min	✓	✓	✓	✓	0.01
G&C Mutual Bank	Cash Management Account	Nil	No Min	✓	✓	✓	✓	0.10
HSBC	Premier CMA	35.00	No Min	✓	✓	✓	✓	0.05
Rabobank Australia	Premium Standard Account	10.00	100,000	✓	✓	✓	✓	0.00



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SMSF Saver

Company	Product	Account Keeping Fees (\$)	Rebate on Transactions Fees Allow	Internet Transaction Fee (\$)	BPAY	Phone Facility	Cheque Facility	Base Interest Rate (%) \$25,000*	Bonus Interest Rate (%) \$25,000*
★★★★★ "Outstanding Value"									
ADCU	DIY Super Saver Account	Nil	✓	Nil	✓	✓	✗	3.31	0
BankVic	SMSF Saver	Nil	✗	Nil	✓	✓	✓	3.35	0
CUA	eSaver Plus	Nil	✗	Nil	✓	✓	✗	2.50	0.85
Delphi Bank	Midas Account	Nil	✗	0.25	✓	✗	✗	3.15	0
Delphi Bank	Midas Business Account	Nil	✗	0.25	✓	✓	✗	3.15	0
FCCS Credit Union	Superfund Maximiser	Nil	✗	Nil	✓	✓	✗	3.30	0
Gateway Credit Union	Edge Account	Nil	✗	Nil	✓	✓	✗	2.75	0
Gateway Credit Union	eMax Saver	Nil	✗	Nil	✓	✓	✓	2.75	0
NAB	Business Cash Maximiser SMSF Plus	Nil	✗	Nil	✗	✓	✗	3.05	0
Newcastle Permanent	Online Savings Account	Nil	✗	Nil	✗	✓	✗	2.95	0
Qantas Credit Union	DIY Super Saver	Nil	✓	Nil	✓	✓	✗	2.20	1
RaboDirect	DIY Super Saver	Nil	✗	Nil	✗	✗	✗	2.75	0
RaboDirect	HISA Call Personal	Nil	✗	Nil	✗	✗	✗	2.80	0
Rural Bank ONE	DIY Super Saver	Nil	✗	Nil	✓	✓	✗	3.00	0
UBank	USaver SMSF	Nil	✗	Nil	✗	✓	✗	2.86	0.4
★★★★									
AMP Bank	Business Saver Account	Nil	✗	Nil	✗	✓	✗	2.90	0
Bank of Sydney	Smart Net Account	Nil	✗	Nil	✓	✗	✓	3.00	0
bankmecu	Cyber Saver	Nil	✓	Nil	✓	✗	✗	2.50	0
Beyond Bank	monEsaver Internet Acc	Nil	✗	Nil	✓	✓	✗	2.60	0



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Company	Product	Account Keeping Fees (\$)	Rebate on Transactions Fees Allow	Internet Transaction Fee (\$)	BPAY	Phone Facility	Cheque Facility	Base Interest Rate (%) \$25,000*	Bonus Interest Rate (%) \$25,000*
★★★★									
BOQ	Superannuation Savings Account	Nil	✗	0.65	✓	✗	✗	2.50	0
Coastline Credit Union	e-Saver S35	Nil	✗	Nil	✓	✓	✗	1.65	1.56
Commonwealth Bank	SMSF Direct Investment Account	Nil	✗	Nil	✓	✓	✓	2.50	0
Community First CU	FirstBiz Online Savings	Nil	✓	Nil	✗	✓	✗	2.55	0
Heritage Bank	Online Saver	Nil	✗	Nil	✗	✓	✗	2.50	0
HSBC	Flexi Saver	Nil	✗	Nil	✓	✓	✗	2.25	0.65
IMB	DIY Super Account	Nil	✓	Nil	✓	✓	✓	2.50	0
ING DIRECT	Business Optimiser	Nil	✗	Nil	✗	✓	✗	2.50	0
ME Bank	Business Online Savings Account	Nil	✗	Nil	✗	✓	✗	2.75	0
Qantas Credit Union	Qsaver	Nil	✓	Nil	✓	✓	✗	2.45	0
Qld Professional CU	Netsaver Account S50	Nil	✗	Nil	✗	✓	✗	2.85	0
Quay Credit Union	Bonus Saver	Nil	✗	Nil	✓	✓	✗	2.00	0.9
Queenslanders CU	GOSaver	Nil	✓	Nil	✓	✓	✗	2.65	0
Suncorp Bank	Business Saver Account	Nil	✗	Nil	✗	✓	✗	2.45	0
The Capricornian	Savings Accumulator	Nil	✗	2.50	✓	✓	✓	2.60	0
The Capricornian	Savings Accumulator-Business	Nil	✗	2.50	✓	✓	✓	2.60	0
Victoria Teachers Mutual Bank	Online Saver	Nil	✗	Nil	✓	✓	✗	2.55	0
★★★									
ADCU	Star Saver Direct Ac S20	Nil	✓	Nil	✗	✓	✗	2.25	0
AMP Bank	Cash Manager	5.00	✗	Nil	✓	✓	✓	2.25	0



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SMSF Saver

Company	Product	Account Keeping Fees (\$)	Rebate on Transactions Fees Allow	Internet Transaction Fee (\$)	BPAY	Phone Facility	Cheque Facility	Base Interest Rate (%) \$25,000*	Bonus Interest Rate (%) \$25,000*
★★★★									
ANZ	Business Online Saver	Nil	✗	Nil	✗	✓	✗	1.85	0
ANZ	Business Premium Saver	Nil	✗	1.60	✓	✓	✓	1.35	0
Bank of Melbourne	Business Access Saver	Nil	✗	Nil	✗	✓	✗	1.85	0
Bank of Melbourne	DIY Super Saver	Nil	✗	Nil	✗	✓	✗	2.00	0
bankmecu	CMA - High Yield Account	Nil	✓	Nil	✗	✓	✗	1.50	0
bankmecu	Incentive Saver Account	Nil	✓	Nil	✓	✓	✗	0.15	3.25
BankSA	Business Access Saver	Nil	✗	Nil	✗	✓	✗	1.85	0
BankSA	DIY Super Saver	Nil	✗	Nil	✗	✓	✗	2.45	0
Bankwest	High Interest Transaction Account	20.00	✗	Nil	✓	✓	✓	2.25	0
bcu	business isaver	Nil	✗	Nil	✗	✓	✗	2.25	0
bcu	retirement savings account	Nil	✗	Nil	✗	✗	✗	2.00	0
Beyond Bank	Community Reward Account	Nil	✗	Nil	✓	✓	✗	1.75	0
Big Sky Building Society	Net Invest	Nil	✗	Nil	✓	✓	✗	2.35	0
Big Sky Building Society	SMSF CMA	Nil	✗	Nil	✓	✓	✓	2.20	0
Cairns Penny	Internet Saver Acct S7	Nil	✗	Nil	✗	✗	✗	2.60	0
Catalyst Money	Cash Management Account	Nil	✗	Nil	✓	✓	✗	1.95	0
Citibank	Ultimate Business Saver	Nil	✗	Nil	✓	✓	✓	2.40	0
Commonwealth Bank	Business Online Saver	Nil	✗	Nil	✗	✓	✗	1.85	0
Community First CU	Bonus Saver	Nil	✓	Nil	✗	✓	✓	0.10	2.75
Community Mutual Group	Internet Maximiser	5.00	✓	Nil	✓	✓	✗	2.25	0



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SMSF Saver

Company	Product	Account Keeping Fees (\$)	Rebate on Transactions Fees Allow	Internet Transaction Fee (\$)	BPAY	Phone Facility	Cheque Facility	Base Interest Rate (%) \$25,000*	Bonus Interest Rate (%) \$25,000*
★★★★									
Defence Bank	Cash Management Account	Nil	✗	Nil	✓	✓	✓	1.75	0
Defence Bank	iSaver	Nil	✗	1.00	✓	✓	✗	2.25	0
Defence Bank	maxE Saver	Nil	✗	1.00	✓	✓	✗	0.25	2.5
Easy Street Fin Services	Easy Savings Online Account	Nil	✗	Nil	✗	✗	✗	2.50	0
ECU Australia	Bonus Saver Account	Nil	✗	Nil	✓	✓	✗	2.00	0.75
First Option Credit Union	Bonus Saver	Nil	✗	Nil	✓	✓	✓	0.20	2.7
First Option Credit Union	iT Saver	Nil	✗	Nil	✓	✓	✓	2.35	0
G&C Mutual Bank	Bonus Savers Account	Nil	✗	Nil	✓	✓	✗	0.50	2
Heritage Bank	Community Saver Account	Nil	✗	Nil	✗	✓	✗	1.70	0
Heritage Bank	Money Manager Account	Nil	✗	Nil	✓	✓	✓	1.50	0
Heritage Bank	Target Bonus Account	Nil	✗	Nil	✓	✓	✗	0.50	2.5
Horizon Credit Union	Cash Management S6	Nil	✓	Nil	✓	✓	✓	2.50	0
Horizon Credit Union	HorizonDirect S10	Nil	✗	Nil	✗	✗	✗	2.25	0
Horizon Credit Union	Reward Saver	Nil	✓	Nil	✓	✓	✓	0.00	2.65
Hume Bank	Business iSave	Nil	✗	Nil	✓	✓	✗	2.25	0
Hunter United	Premium Online Investor Account	Nil	✗	Nil	✗	✗	✗	0.00	3.31
Hunter United	Retiree Online Investor Account	Nil	✗	Nil	✗	✗	✗	0.00	3.06
Illawarra CU NSW	Cash Management Account	Nil	✓	Nil	✓	✓	✗	1.95	0
Macquarie Bank	Cash Management Account	Nil	✗	Nil	✓	✓	✓	2.25	0
Macquarie Bank	Macquarie Cash XL	Nil	✗	Nil	✗	✗	✗	2.25	0



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Company	Product	Account Keeping Fees (\$)	Rebate on Transactions Fees Allow	Internet Transaction Fee (\$)	BPAY	Phone Facility	Cheque Facility	Base Interest Rate (%) \$25,000*	Bonus Interest Rate (%) \$25,000*
★★★									
Macquarie Credit Union	Online Savings Account	Nil	✗	Nil	✓	✓	✓	1.38	0.9
MyState	Online Savings Account	Nil	✗	Nil	✓	✓	✗	2.25	0
NAB	Business Cash Maximiser	Nil	✗	Nil	✗	✓	✗	1.85	0
NAB	Business Cash Maximiser SMSF	Nil	✗	Nil	✗	✓	✗	2.05	0
NAB	Cash Manager	Nil	✗	Nil	✓	✓	✓	1.75	0
Newcastle Permanent	Business Cash Management	Nil	✗	Nil	✓	✓	✓	1.45	0
Newcastle Permanent	Rapid Saver Statement	Nil	✗	Nil	✓	✓	✗	0.00	2.95
Police Bank	Online SuperSaver Acc S8	Nil	✗	Nil	✓	✓	✗	2.50	0
Qantas Credit Union	Bonus Saver Account	Nil	✓	Nil	✓	✓	✗	1.00	2.2
Qld Police Credit Union	Cash Management Account	Nil	✗	Nil	✓	✓	✓	1.50	0
Qld Police Credit Union	Netlink Direct Ac S20	Nil	✗	Nil	✓	✓	✗	2.35	0
Qld Police Credit Union	Police Retire Safe	Nil	✗	Nil	✗	✗	✗	2.45	0
Quay Credit Union	Investment Saver	Nil	✗	Nil	✓	✓	✗	2.50	0
RaboDirect	SMSF PremiumSaver	Nil	✗	Nil	✗	✗	✗	1.65	1.25
Select Credit Union	Direct Account 020	Nil	✓	Nil	✗	✓	✗	1.90	0
St.George Bank	Business Access Saver	Nil	✗	Nil	✗	✓	✗	1.85	0
St.George Bank	DIY Super Saver	Nil	✗	Nil	✗	✓	✗	2.00	0
Summerland CU	Bonus Saver Account	Nil	✓	Nil	✓	✓	✓	0.00	3.2
Summerland CU	iSave Online	Nil	✓	Nil	✗	✓	✗	2.25	0
Teachers Mutual Bank	Cash Management AC S10	Nil	✗	Nil	✗	✓	✗	1.81	0



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SMSF Saver

Company	Product	Account Keeping Fees (\$)	Rebate on Transactions Fees Allow	Internet Transaction Fee (\$)	BPAY	Phone Facility	Cheque Facility	Base Interest Rate (%) \$25,000*	Bonus Interest Rate (%) \$25,000*
★ ★ ★									
Teachers Mutual Bank	Reward Saver S6	Nil	✗	Nil	✗	✓	✗	0.10	3.21
The Mutual	Business Internet Saver	Nil	✗	Nil	✓	✓	✗	2.35	0
The Rock Building Soc	Online Saver Account	Nil	✗	Nil	✓	✓	✗	2.25	0
Transport Mutual Credit Union	Premium Savers Acct S8	Nil	✗	Nil	✓	✓	✗	1.55	0
Victoria Teachers Mutual Bank	Bonus Saver Account S98	Nil	✗	Nil	✓	✓	✗	0.05	3.1
Victoria Teachers Mutual Bank	Cash Management AC S10	Nil	✗	Nil	✓	✓	✗	2.20	0
Westpac	DIY Super Savings Account	Nil	✗	Nil	✗	✓	✗	2.45	0
Westpac	DIY Super Working Account	Nil	✗	Nil	✓	✓	✓	2.25	0
★ ★									
ADCU	Cash Management S9	Nil	✓	Nil	✗	✓	✓	1.40	0
ANZ	Premium Cash Mngmnt Acc	Nil	✗	Nil	✓	✓	✓	1.00	0
Beyond Bank	Cash Management Account	Nil	✓	Nil	✓	✓	✓	1.10	0
Citibank	Cash Investment Account	Nil	✗	Nil	✓	✓	✓	2.25	0
Coastline Credit Union	Bonus Reward Saver S25	6.00	✗	Nil	✓	✓	✗	0.05	2
Community First CU	Money Market Account S10	Nil	✓	Nil	✓	✓	✓	1.25	0
CUA	Cash Management Ac	Nil	✗	Nil	✓	✓	✓	0.80	0
Delphi Bank	Business Cash Management Account	10.00	✗	Nil	✓	✓	✓	1.25	0
Delphi Bank	Cash Management Account	10.00	✗	Nil	✓	✓	✓	1.25	0
Delphi Bank	Liberty Account	4.00	✗	Nil	✓	✓	✓	1.75	0
Encompass Credit Union	Emoney Account S30	Nil	✗	Nil	✓	✓	✗	1.25	0



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Company	Product	Account Keeping Fees (\$)	Rebate on Transactions Fees Allow	Internet Transaction Fee (\$)	BPAY	Phone Facility	Cheque Facility	Base Interest Rate (%) \$25,000*	Bonus Interest Rate (%) \$25,000*
★★									
Heritage Bank	Cash Management Account	Nil	✗	Nil	✓	✓	✓	0.75	0
Holiday Coast CU	i-Saver Account S21	Nil	✗	Nil	✗	✓	✗	0.80	1.2
Hume Bank	Business Cash Management Account	Nil	✗	Nil	✓	✓	✓	0.75	0
Hume Bank	Cash Management S8	Nil	✓	Nil	✓	✓	✓	0.75	0
IMB	Business CMA	6.00	✓	Nil	✓	✓	✓	1.25	0
Macquarie Credit Union	Investment Account S10	Nil	✗	Nil	✓	✓	✗	1.10	0
MyState	Saver Account	Nil	✗	Nil	✗	✓	✗	0.75	0
Newcastle Permanent	Rapid Saver Passbook	Nil	✗	Nil	✓	✓	✗	0.00	1.6
Northern Beaches CU	Bonus Saver Account S7	Nil	✓	Nil	✓	✓	✓	0.40	0.6
Qantas Credit Union	At Call Savings	Nil	✓	Nil	✓	✓	✓	1.00	0
Quay Credit Union	Special Saver Account	Nil	✗	Nil	✓	✓	✗	1.75	0
Rabobank Australia	CMA Standard Account	10.00	✗	Nil	✓	✓	✗	2.25	0
SCU	Money Market Account	Nil	✓	Nil	✓	✓	✗	1.05	0
SCU	Savings Motivator	Nil	✓	Nil	✓	✓	✗	0.10	2.15
Summerland CU	Access Plus Account	Nil	✓	Nil	✓	✓	✗	0.65	0
The Mutual	Business Maximiser	10.00	✗	Nil	✓	✓	✓	1.45	0
Wide Bay Australia	Self Managed Superannuation Fund	Nil	✗	Nil	✓	✓	✓	1.25	0
★									
Bank of Melbourne	Investment Cash Account	Nil	✗	Nil	✓	✓	✓	0.50	0
bankmecu	CMA - Transaction Acct	Nil	✓	Nil	✓	✓	✓	0.25	0



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SMSF Saver

Company	Product	Account Keeping Fees (\$)	Rebate on Transactions Fees Allow	Internet Transaction Fee (\$)	BPAY	Phone Facility	Cheque Facility	Base Interest Rate (%) \$25,000*	Bonus Interest Rate (%) \$25,000*
★									
BankSA	Investment Cash Account	Nil	✗	Nil	✓	✓	✓	0.50	0
G&C Mutual Bank	Cash Management Account	Nil	✗	Nil	✓	✓	✓	0.10	0
G&C Mutual Bank	Reward Me Saver Account	Nil	✗	Nil	✓	✓	✗	1.00	0
Greater Building Society	Business Optimiser Account	Nil	✓	Nil	✓	✓	✓	0.75	0
Greater Building Society	Cash Management Account	Nil	✓	Nil	✓	✓	✗	0.75	0
Holiday Coast CU	Percentage Plus AC S17	Nil	✗	Nil	✓	✓	✓	0.40	0
HSBC	Premier CMA	35.00	✗	Nil	✓	✓	✓	0.05	0
NAB	Everyday Business Account	10.00	✗	0.20	✓	✓	✓	0.10	0
Qld Professional CU	At Call Savings AC S1	Nil	✗	Nil	✓	✓	✓	0.50	0
Rabobank Australia	Premium Standard Account	10.00	✗	Nil	✓	✓	✓	0.00	0
St.George Bank	Investment Cash Account	Nil	✗	Nil	✓	✓	✓	0.50	0
The Mutual	Cash Management Account	Nil	✗	Nil	✓	✓	✗	0.75	0
The Rock Building Soc	Cash Management Account	5.00	✗	Nil	✓	✓	✓	1.00	0
Transport Mutual Credit Union	Redi-Fund S7	Nil	✗	Nil	✓	✓	✗	0.30	0