

2015

STAR RATINGS REPORT



Business
Credit Cards





Business Credit Cards

August 2015

Foreword

A good credit card is essential for just about every business these days. It's an easy method of payment for costs such as goods from suppliers, particularly those overseas. Plus, it's handy for expenses when there's a team, as it makes the business of account-reconciling so much smoother. Some business cards even offer GST statements.

Just as one business is not the same as the next, credit cards differ according to the way they are used. Ignoring this may cost you in monetary terms or in points-based rewards that you qualify for but don't receive. Fine tuning your business credit card account could easily help your company's bottom line.

In this report, we look at the specialized nature of 35 business credit cards from 16 providers. We put these products through the hoops at various scenarios including annual spend levels of \$60,000, \$120,000 and \$250,000. We compare what features they offer to the user-type they were designed to serve.

Any business needs to keep tabs on costs – and banking products are included in this. Comparing your card against what's out there in the market just makes simple sense. Even if your current card offers outstanding value in our comparison, you need to know that.

We hope you find this report informative and useful.



Mitchell Watson
Research Manager

CONFIDENCE STEADY AS SHE GOES

Lower rates, a more competitive dollar and immediate tax write-offs for expenditure up to \$20,000 have contributed to business confidence in June remaining reasonably positive. According to Roy Morgan Research, business confidence increased by 9.6 points in May 2015 (up 9.1% to 114.7) and has stayed around this level in June (114.8). While this is the highest level since January 2015 (114.9), it remains below the five-year average of 117.2 and well below the peak of 136.3 in October 2013.

Although business confidence remained steady in June, Roy Morgan Research reports there was some deterioration in the outlook for how businesses feel regarding their own financial position over the next 12 months. On the positive side, more businesses (59%) now think the next 12 months would be a good time to invest in growing their business. This is the highest level since November 2014 and above the five-year average of 56%

Meanwhile, NAB's business survey agrees with the positive outlook, saying its index rose from 8 points in June to 10 in July, its highest level since September 2013. NAB speculates an additional reason for this result could be because the non-mining sector is doing better than expected. Interestingly, NAB put a new question to businesses asking about the level of return they require before committing to a new investment. The answer came in at more than 13%, which is extremely high, according to NAB, particularly considering the low interest rate environment Australia finds itself in. Unsurprisingly, the mining sector bumped up the average, needing a 19% return on capital, followed by communications and construction, while utilities and transport had the lowest hurdles of around 9%.

“HAVE A GO”, SAYS HOCKEY

At a recent Small Business Council Summit in Sydney, Federal treasurer, Joe Hockey, couldn't hide his enthusiasm for urging Aussies to consider including China in their business plans. By 2030, China and India, he said, would be home to over 2 billion middle-class consumers, opening up a massive opportunity for small business here in Australia.

According to Mr Hockey, these markets are looking for what we can provide - excellent quality healthcare, educational services, quality aged care, architectural services, financial services, building and construction services and so on. Already, he enthused, 5,600 Australian small businesses are currently engaged directly in business in China. Another 4,800 are trading with China through Hong Kong, and a further 3,000 have a physical presence in China. The opportunities for reward exist for any business who wants to 'have a go'.

The government started the small business ball rolling back in May when it announced a \$5.5 billion package to help small business invest, grow and employ more. The centrepiece of this initiative was the ability to deduct the purchase cost of new business assets of up to \$20,000 per asset up until the end of June 2017. Other small business sweeteners included removing Fringe Benefits Tax on work-related portable electronic devices. All in all, it was a package designed to boost confidence in the small business sector.



YOUR WEAPON OF CHOICE

If your business is one of the many taking advantage of the immediate depreciation write-down of new assets, chances are your business credit card has been a key player in these transactions! This is even better if your card earns some sort of rewards, whether points-based for those Transactors who pay their card off in full every month, or low rates and fees for Revolvers who carry over a balance from month to month. Perks that are there for the taking are another advantage of choosing the right business credit card.

WHAT REWARDS INTEREST YOU?

Business credit cards don't all offer rewards, but when they do there are generally three types of loyalty rewards – flight rewards, merchandise or cash back. Each has its own appeal, according to the type of business you're in and the how often, or not, you use your credit card.

Here's a quick rundown of each rewards type.



FLIGHTS

Flight rewards allow you to earn points to put towards flights with an airline you use frequently. These rewards are popular with those who do a lot of business travel or have staff who travel for business purposes. Flight rewards can also include free airport lounge passes or travel agents to book your accommodation.



CASH REWARDS

Cashback cards appeal to the business owner who just wants to minimise expenses. As the name implies, these cards reward you by refunding a certain percentage (usually from 0.5-1.00%) of all your eligible card-related spending. Doing most or all of your spending with the credit card to maximize your cash back rewards can be a good option for those who rarely travel overseas in the course of their business. Cashback is typically credited back to your credit card – to reduce your outstanding balance – or redirected into a nominated deposit account.



MERCHANDISE

Merchandise rewards come in a wide variety of forms. They include all manner of shopping for goods and supplies which may be useful for your business. Some cards offer gift vouchers. Others can be redeemed for everything from smartphones to espresso machines for the staff kitchen to fuel the sales staff.



WHAT TO LOOK FOR IN A BUSINESS CREDIT CARD

Extra perks are always a welcome bonus, particularly if they save the business money. Don't under-estimate the value you'll get from the built-in complimentary insurances your rewards card is likely to come with.

In particular, look out for these three insurances:

Employee Fraud Protection

Employee fraud protection insurance protects you up to certain limits from misuse of a credit card issued to a current or former employee of the business. This cover is above and beyond the cover against liability for fraudulent transactions provided by the credit card schemes themselves.

Overseas Travel Insurance

This type of cover provides medical, cancellation and inconvenience insurance when you travel overseas. To activate this insurance, you will usually

have to purchase your airline tickets using your credit card. When relying on credit card travel insurance overseas it is important to make sure you know exactly what you are covered for and how the policy is activated.

Extended Warranty Insurance

As the name suggests, extended warranty cover insures items you buy with the card that break down after the manufacturer's warranty ends. This cover usually extends the warranty an additional 12 months. To claim, you will likely have to pay for repairs yourself and then be reimbursed from the insurer, minus an excess.



RATES & FEES CREEP UP

Interest rates on business credit cards have gone up an average 0.32% when we compare rates from July 2014 to July this year, despite the official cash rate decreasing by 0.50% in that time. This is, however; due to more products being made available that have higher than average interest rates. When we compared products that had been around for over a year, we saw a mixed bag of rate changes, with three products' rates going down and three going up.

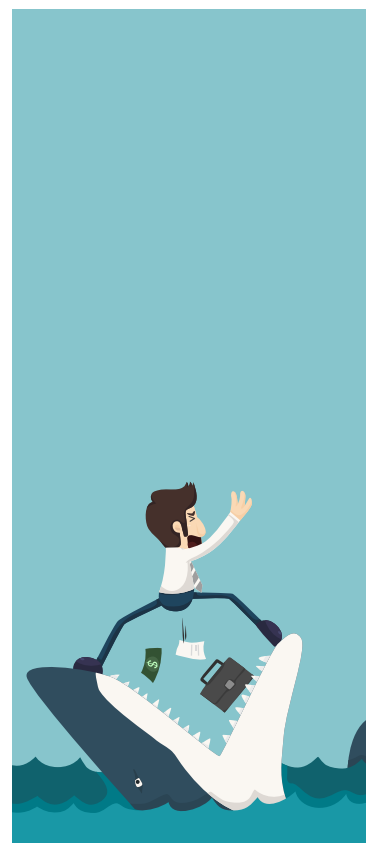
For a business that requires a credit card for the purpose of borrowing the lowest rate of 9.99% is less than half the maximum rate of 20.74%.

Interest rates	Jul-14	Jul-15	Change
Minimum Rate	9.99%	9.99%	-
Average Rate	16.19%	16.52%	+0.32%
Maximum Rate	20.74%	20.74%	-

Annual Fees

At the lower end of the market, the minimum annual fee you will pay for your card has dropped to nil – it's a good thing to see a zero annual fee card for businesses. The maximum has stayed the same at \$300 (unless you are looking for a charge card, some of which charge annual fees as high as \$1,500).

Annualised Fees	Jul-14	Jul-15	Change
Minimum	\$35.00	\$0.00	-\$35.00
Average	\$100.46	\$104.48	\$4.02
Maximum	\$300.00	\$300.00	+\$0.00





WHAT WE ASSESS

There is no one-size-fits-all business credit card. Essentially business credit cards are of value to two distinct types of users – the Revolver and the Transactor.

Revolvers carry an outstanding balance on their card, typically revolving a debt of around \$10,000 for six months of the year. For this type of card user, a low interest rate and low annual fee will be important, with a card that offers instant rewards an added bonus.

Transactors pay off their outstanding balance each month, which means that the interest rate attached to the card doesn't matter. The number of interest-free days can make a difference, as can a good rewards program at a reasonable annual fee.

CANSTAR assesses all eligible cards based on these user types spending \$60,000 and \$120,000 per year. As charge cards do not allow revolving a debt, they are assessed only under the Transactor profile.

For both spender types we consider, among many other things, merchant acceptability, number of cards available on the one account, GST statements, overall cost of the card, repayment options and online security.

AND THE FIVE-STAR CARDS ARE ...

CANSTAR has compared 35 cards from 16 providers to find the ones that offer outstanding value for businesses.

Revolvers x 5 cards

- Bank of Melbourne - BusinessVantage Visa
- BankSA - Visa Business
- Newcastle Permanent - Business+ Credit Card
- St.George Bank - BusinessVantage Visa
- Westpac - Business Choice Everyday Visa Card



Business Credit Cards



Transactors x 3 cards

- Westpac - Altitude Business Platinum
- Commonwealth Bank - Business Platinum Awards
- Westpac - Altitude Business Gold





METHODOLOGY

Business Credit Cards

What are the CANSTAR *Business Credit Cards Star Ratings*?

CANSTAR *Business Credit Cards Star Ratings* involve a sophisticated rating methodology, unique to CANSTAR, which compares business credit cards in Australia. CANSTAR Star Ratings provide a transparent analysis of a shortlist of business credit cards, enabling consumers to narrow their search to products that have been assessed and ranked according to their value.

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 stars but have not been in the market for six months. Rising star products will be formally rated in the next period once more historical data is available.

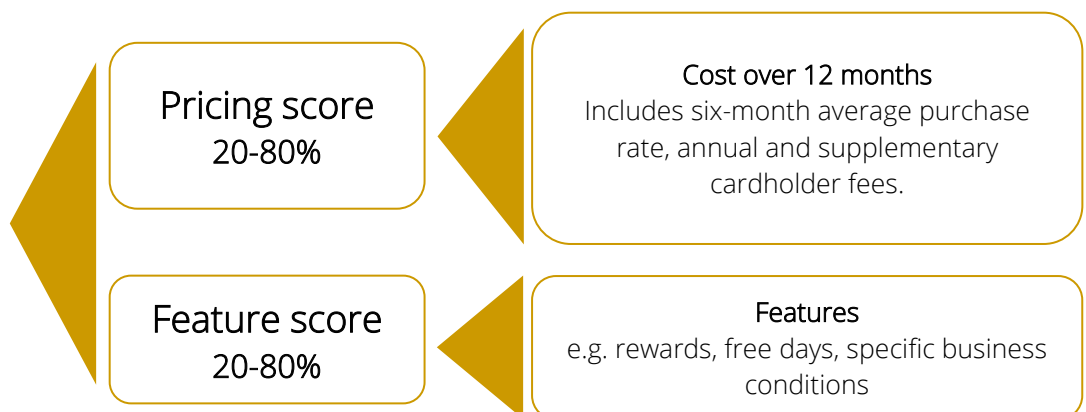
What types of products are evaluated in CANSTAR *Business Credit Card Star Ratings*?

Profile name	Description
Revolver	For businesses that revolve a debt from month to month, excludes charge cards and requires six months of historical interest rates to be rated.
Transactor	For businesses that pay off their credit card balance in full each month. Includes charge cards.

Business credit card star ratings

To arrive at the total score, CANSTAR applies a weight (w) against the Pricing and Features. This weight will vary for each customer behaviour profile and will reflect the relative importance of either costs or features in determining the best business credit card. This method can be summarised as:

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



Indexed Score
Product with the best pricing or features will receive a full score

Unsecured business credit and charge cards are eligible to be included in the *Business Credit Card Star Ratings*. All eligible cards are assessed against two distinct business consumer behaviour profiles (Revolver and Transactor). Revolvers carry an outstanding balance on their card while transactors pay off their outstanding balance each month. As charge cards do not allow revolving, they are only eligible to be assessed against the transactor profile.

The star ratings consider Pricing and Features to be the two components in the card user's value equation. The contribution of each of these components to the value proposition for the business revolver and the business transactor are explained in the table below.

Business Credit Card Star Ratings components

Profile	Pricing score	Features score
Business Revolver	80%	20%
Business Transactor	20%	80%

Pricing score

The pricing score for the Revolver profile is based the total annual cost of the card including fees and the interest charges on a revolving debt of \$10,000 for six months. The interest rate used in the calculations is the six-month average purchase rate.

The pricing score for the Transactor profile is based on the annual cost of keeping the account active, as well as the cost for a secondary card issued to someone else in the business. Cards that do not charge ongoing fees automatically receive the maximum pricing score while other cards are awarded a score based on their annualised fees.

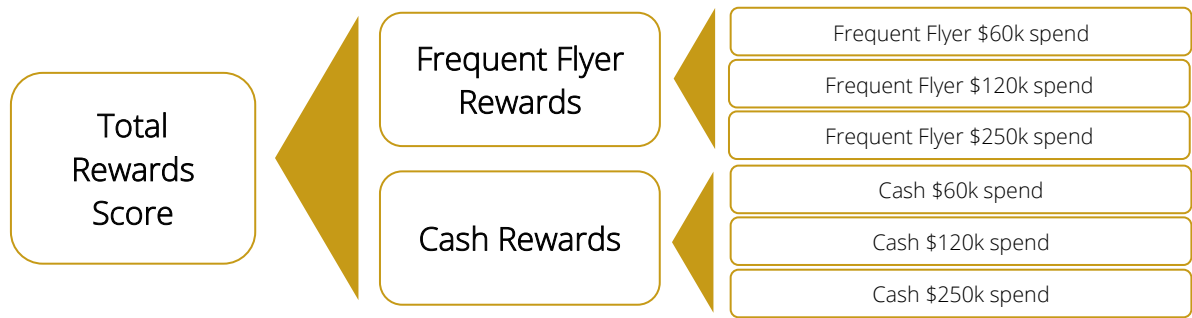
Features score

More than 100 individual features of each card are scored for positive traits and awarded a Features score. The table below highlights the contribution of the various groups of information to award the business credit/charge card Features score.

Feature Category	Revolver (20%)	Transactor (80%)	Examples of data captured
Credit Terms and Conditions	45%	25%	
Business Specific Conditions	35%	55%	Max number of cards, GST Statement, Limits
Card Terms	25%	15%	Min repayments, balance transfers, introductory rates
Additional Fees and Charges	25%	15%	Overdrawn, late fees, etc.
Interest Charging	15%	15%	Grace period, date interest is calculated from
Accessibility and Security	30%	10%	
Repayment Capabilities	40%	30%	Branch, ATM, BPAY, Cheque, Internet
Online Transaction Security	30%	30%	Chip, online shopping password, fraud protection
Merchant Acceptability	30%	40%	Number of merchants card is accepted at.
Benefits and Options	20%	60%	
Rewards	50%	70%	Rewards score calculated at different spend levels.
Premium Card Facilities	50%	30%	Insurances (Loss, theft, price protection, travel, warranty), concierge, special events.
Interest Free Days	5%	5%	Number of interest free days.

Rewards

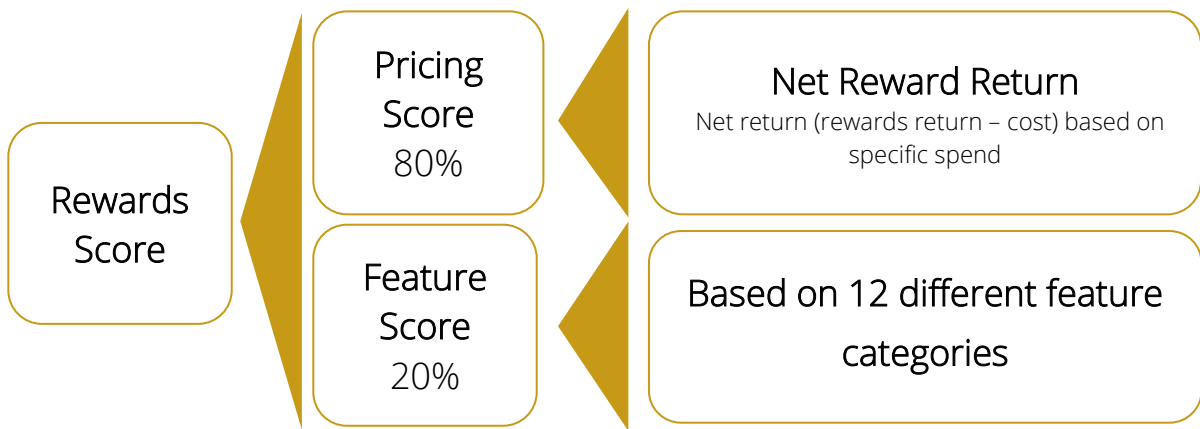
The rewards component of both profiles is made up of the best score from the Frequent Flyer or Cash Rewards methodologies.



Business Credit Cards Profile	\$60k	\$120k	\$250k
Revolver	60%	40%	-
Transactor	35%	45%	20%

Frequent Flyer and Cash/Voucher Rewards Score

The Frequent Flyer rewards and Cash/Voucher reward programs scores are calculated in the same way, with the majority of the total score coming from the net benefit to the cardholder.



Cash Rewards – Net Reward Return

The net reward return is derived by calculating the average reward return for shopping vouchers and cash, aggregating these returns and subtracting the annual fee.

Flight Rewards – Net Reward Return

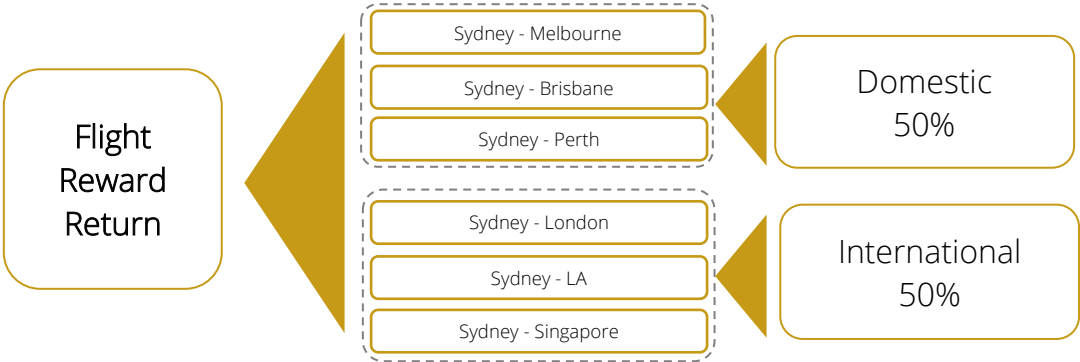
Only programs that include at least one flight redemption partner are considered. Where a program includes multiple flight partners, then all will be considered.

The Flight Reward Return is calculated firstly by finding the monetary value of a rewards point in the various programs (when redeemed for flights). This calculation considers that some programs charge taxes and fuel surcharges in addition to an amount of points required for a reward booking.

The benchmark used for assigning a monetary value to a reward flight on a particular route is the average market value of the flight on the various airlines considered. The quotes obtained from the different airlines must be like-for-like (for example meal and baggage inclusions must be comparable; no backtracking¹).

¹ For example, an airline would be excluded from price quoting if a flight from Australia to North America required a stopover in Singapore.

For each product, the airline with the best point value (taking into account conversion rates) is found for each of the six routes. These are then averaged to obtain the monetary value of a point in each rewards program.



Free Flights

If a product offers a free return flight (without onerous restrictions on its redemption) then the average market value of this flight is awarded in the Net Rewards Return calculation. This recognises that to a frequent traveller a free flight is a benefit worth its equivalent value in cash.

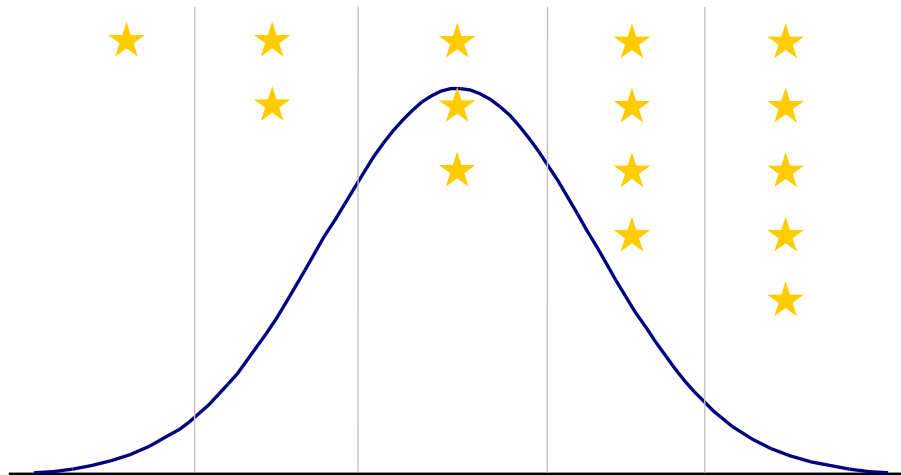
Features Score

The features most relevant to the particular rewards profile are considered as a part of the rewards features score.

Feature Category	Cash	Frequent Flyer
Bonus Points Partners	5%	-
Points for Cash/Credit	30%	-
Points Capping Information	20%	5%
Instant Rewards Information	5%	5%
Earning Policies	20%	15%
Account Status Information	10%	5%
Points Expiration	10%	10%
Frequent Flyer Conditions	-	15%
Frequent Flyer Partners	-	10%
Travel Rewards	-	15%
Customer Service Information	-	10%
Top-up Policies	-	10%

How are the stars awarded?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores according to the following guidelines. As you can see, only the products that obtain a score in the top 10% of the score distribution receive a five-star rating.



The results are reflected in a consumer-friendly five-star concept, with five stars denoting an outstanding product.

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 products reviewed for Star Ratings purposes?

All ratings are fully recalculated every 12 months, based on the latest submissions from each institution. CANSTAR also monitors 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
- Business life insurance
- Deposit accounts
- Health insurance
- Life insurance
- Online banking
- Personal loans
- Term deposits
- Youth banking
- Agribusiness
- Car insurance
- Direct life insurance
- Home & Contents
- Managed investments
- Online share trading
- Reward programs
- Travel insurance
- Business banking
- Credit cards
- First home buyer
- Home loans
- Margin lending
- Package banking
- Superannuation
- Travel money cards

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Business Cards

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Revolver												
Company	Product	Rate*	Free Days	Rewards Program Available	Cash Rewards Return**	Flight Rewards Return**	Employee Fraud Protection	GST Statement Available	Annual Fee (\$)*		Credit Limit (\$)	
									Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum
★★★★★ "outstanding value"												
Bank of Melbourne	BusinessVantage Visa	9.99%	55	✗	-	-	✓	✗	55	-	1000	No max
BankSA	Visa Business	9.99%	55	✗	-	-	✓	✗	55	-	1000	No max
Newcastle Permanent	Business+ Credit Card	13.20%	44	✗	-	-	✓	✗	55	-	500	No max
St.George Bank	BusinessVantage Visa	9.99%	55	✗	-	-	✓	✗	55	-	1000	No max
Westpac	Business Choice Everyday Visa/MasterCard	14.25%	45	✗	-	-	✓	✗	150	15000	2000	100000
★★★★												
ANZ	Business One - Low Rate	14.26%	0	✗	-	-	✓	✓	150	20000	1000	No max
Bankwest	Bus MasterCard Low Rate	11.99%	55	✗	-	-	✗	✗	59	-	5000	50000
Bendigo Bank	Just Business MasterCard	13.99%	44	✗	-	-	✗	✗	48	-	500	No max
Commonwealth Bank	Business Low Rate Credit Card	14.55%	0	✗	-	-	✗	✗	0	-	2000	50000
Heritage Bank	Business Visa Unsecured	12.95%	40	✗	-	-	✗	✗	35	-	1000	50000
★★★												
ANZ	Business One-Int Free Days	17.74%	55	✗	-	-	✓	✓	150	-	1000	No max
ANZ	Business One-Rewards Options	18.99%	40	✓	0.49%	0.54%	✓	✓	150	-	1000	No max
Bankwest	Bus MasterCard LargeRwds	18.50%	55	✓	0.53%	-	✗	✗	99	-	5000	50000
Coastline Credit Union	Visa Business Rewarder	17.00%	55	✓	0.80%	-	✗	✗	120	-	500	25000
Commonwealth Bank	Corporate Credit Card Interest Free	17.57%	55	✗	-	-	✓	✗	40	-	2000	50000



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Revolver												
Company	Product	Rate*	Free Days	Rewards Program Available	Cash Rewards Return**	Flight Rewards Return**	Employee Fraud Protection	GST Statement Available	Annual Fee (\$)*		Credit Limit (\$)	
									Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum
★ ★ ★												
Hume Bank	Business Credit Cards - Unsecured	13.85%	55	✓	0.20%	-	✗	✗	40	24000	5000	No max
NAB	Business Charge Card Mastercard/Visa	15.50%	35	✗	-	-	✓	✗	108	-	5000	No max
Suncorp Bank	Business Credit Card	18.45%	55	✓	0.25%	0.58%	✓	✗	45	-	5000	No max
Westpac	Business Choice Rewards Visa/MasterCard	18.99%	45	✓	-	0.56%	✓	✗	150	-	2000	50000
★ ★												
Commonwealth Bank	Business Awards	20.74%	55	✓	0.50%	0.45%	✓	✗	100	-	2000	50000
Commonwealth Bank	Business Gold Awards	20.74%	55	✓	1.00%	0.91%	✓	✗	150	-	4000	50000
Commonwealth Bank	Business Platinum Awards	20.74%	55	✓	1.50%	1.70%	✓	✗	300	-	8000	50000
NAB	Qantas Business Card	18.50%	44	✓	-	0.55%	✓	✗	144	-	5000	No max
Westpac	Altitude Business Gold Mastercard/Visa	20.24%	45	✓	1.02%	1.16%	✗	✗	150	-	1000	50000
Westpac	Altitude Business Platinum	20.24%	45	✓	1.52%	1.74%	✗	✗	295	-	20000	150000



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Transactor												
Company	Product	Rate*	Free Days	Rewards Program Available	Cash Rewards Return**	Flight Rewards Return**	Employee Fraud Protection	GST Statement Available	Annual Fee (\$)*		Credit Limit (\$)	
									Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum
★★★★★ "outstanding value"												
Commonwealth Bank	Business Platinum Awards	20.74%	55	✓	1.50%	1.70%	✓	✗	300	-	8000	50000
Westpac	Altitude Business Gold Mastercard/Visa	20.24%	45	✓	1.02%	1.16%	✗	✗	150	-	1000	50000
Westpac	Altitude Business Platinum	20.24%	45	✓	1.52%	1.74%	✗	✗	295	-	20000	150000
★★★★★												
American Express	Business Card	Charge card	51	✓	0.81%	1.40%	✗	✓	109	-		No max
American Express	Gold Business Card	Charge card	51	✓	0.81%	1.40%	✗	✓	169	-		No max
Commonwealth Bank	Business Gold Awards	20.74%	55	✓	1.00%	0.91%	✓	✗	150	-	4000	50000
Diners Club Australia	Business Card	Charge card	51	✓	0.25%	0.92%	✗	✓	95	-		No max
Westpac	Business Choice Rewards Visa/MasterCard	18.99%	45	✓	-	0.56%	✓	✗	150	-	2000	50000
★★★												
American Express	Qantas Business Card	Charge card	51	✓	-	0.84%	✗	✓	299	-		No max
American Express	Velocity Business Card	Charge card	51	✓	-	1.13%	✗	✓	249	-		No max
ANZ	Business One-Int Free Days	17.74%	55	✗	-	-	✓	✓	150	-	1000	No max
ANZ	Business One-Rewards Options	18.99%	40	✓	0.49%	0.54%	✓	✓	150	-	1000	No max
Bank of Melbourne	Amplify Business	19.49%	55	✓	0.58%	0.65%	✗	✗	89	-	1000	250000
BankSA	Amplify Business	19.49%	55	✓	0.58%	0.65%	✗	✗	89	-	1000	250000
Bankwest	Bus MasterCard LargeRwds	18.50%	55	✓	0.53%	-	✗	✗	99	-	5000	50000



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Transactor												
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									Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum
★ ★ ★												
Coastline Credit Union	Visa Business Rewarder	17.00%	55	✓	0.80%	-	✗	✗	120	-	500	25000
Commonwealth Bank	Business Awards	20.74%	55	✓	0.50%	0.45%	✓	✗	100	-	2000	50000
Commonwealth Bank	Corporate Credit Card Interest Free	17.57%	55	✗	-	-	✓	✗	40	-	2000	50000
Hume Bank	Business Credit Cards - Unsecured	13.85%	55	✓	0.20%	-	✗	✗	40	24000	5000	No max
NAB	Qantas Business Card	18.50%	44	✓	-	0.55%	✓	✗	144	-	5000	No max
Newcastle Permanent	Business+ Credit Card	13.20%	44	✗	-	-	✓	✗	55	-	500	No max
St.George Bank	Amplify Business	19.49%	55	✓	0.58%	0.65%	✗	✗	89	-	1000	250000
Suncorp Bank	Business Credit Card	18.45%	55	✓	0.25%	0.58%	✓	✗	45	-	5000	No max
Westpac	Business Choice Everyday Visa/MasterCard	14.25%	45	✗	-	-	✓	✗	150	15000	2000	100000
★ ★												
American Express	Platinum Business Card	Charge card	51	✓	0.69%	1.40%	✗	✓	1,500	-		No max
ANZ	Business One - Low Rate	14.26%	0	✗	-	-	✓	✓	150	20000	1000	No max
Bank of Melbourne	BusinessVantage Visa	9.99%	55	✗	-	-	✓	✗	55	-	1000	No max
BankSA	Visa Business	9.99%	55	✗	-	-	✓	✗	55	-	1000	No max
Bankwest	Bus MasterCard Low Rate	11.99%	55	✗	-	-	✗	✗	59	-	5000	50000
Bendigo Bank	Just Business MasterCard	13.99%	44	✗	-	-	✗	✗	48	-	500	No max
NAB	Business Charge Card Mastercard/Visa	15.50%	35	✗	-	-	✓	✗	108	-	5000	No max



Business Cards

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. This 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.

Transactor												
Company	Product	Rate*	Free Days	Rewards Program Available	Cash Rewards Return**	Flight Rewards Return**	Employee Fraud Protection	GST Statement Available	Annual Fee (\$)*		Credit Limit (\$)	
									Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum
★★												
St.George Bank	BusinessVantage Visa	9.99%	55	✗	-	-	✓	✗	55	-	1000	No max
★												
Commonwealth Bank	Business Int Free Days Credit Card	17.57%	55	✗	-	-	✗	✗	60	-	2000	50000
Commonwealth Bank	Business Low Rate Credit Card	14.55%	0	✗	-	-	✗	✗	0	-	2000	50000
Heritage Bank	Business Visa Unsecured	12.95%	40	✗	-	-	✗	✗	35	-	1000	50000