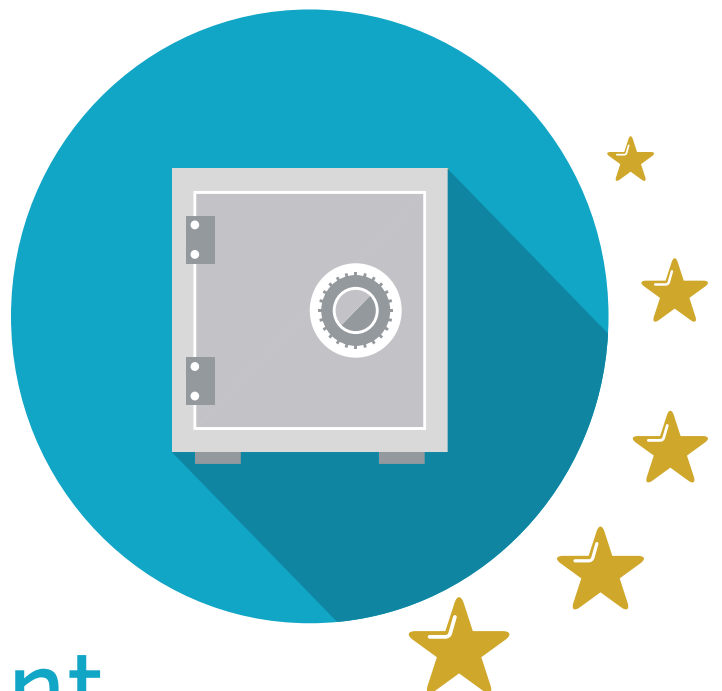


2015

STAR RATINGS REPORT



Transaction &
Savings Account





Transaction and Savings Account

September 2015

Foreword

The fact that the official cash rate languishes at its historic low of just 2% is great news for home loan borrowers - but the complete opposite for those trying to build up savings. Thankfully, the government has decided to axe its idea for a bank deposits tax, so that's one thing we don't need to worry about.

It remains difficult to find a good return for your money, and most of the better accounts impose strict conditions on their use. That's why you'll want to regularly check that you're still getting the best value out there. You might be able to offset an uninspiring interest rate by finding an account that waives the regular fees. After all, every drop of water raises the sea.

As we move to a cashless society, deposit accounts have become specialised in nature and are designed to cater for the different ways you use them. That's why we research and rate deposit accounts across four savings profiles – Flexible, Regular, Junior, SMSF and Cash Manager – and three everyday transactor profiles – High, Low and Youth Transactors.

Here at CANSTAR, we put more than 350 deposit accounts from 75 different institutions under the research microscope. Our five-star ratings are awarded to products that offer outstanding value in their profile. See how your current institution stacks up with what is available on the market, and switch if you're not satisfied. Getting the best deal possible to build your savings is sensible any day of the year but absolutely essential when rates are as low as a limbo stick.



Mitchell Watson
Research Manager

SAVING TREND DOWNWARDS

As the interest rate drops and it's a challenge for savers to find a good return, Australian households are putting aside less of our disposable income. As of June 2015, we're saving just 8.3% of our income, far less than the 11.8% we were frantically stashing away back in 2012 in our post-GFC belt-tightening phase, according to the Australian Bureau of Statistics (ABS). Reserve Bank of Australia (RBA) data shows the drop back down to single figures started at 9.9% in July 2013. Not to worry, though – we're still doing better than we were for a long time from the 1970s to the late 2000s.

There are many reasons behind households saving less money during different seasons. Unemployment has remained high at 6%, which is low by global standards but high by Australian standards. When people have security of income, they can save more, while those without it must let their savings take a blow.

There is also the lowly official cash rate of just 2%. At time of writing, the highest 12 month term deposit rate on CANSTAR's database for a \$50,000 investment amount is 3%. It's difficult to get excited about saving with rates like that!

Consumer confidence also plays a role in whether we spend happily or save our money in case we need it. Whatever the mood of Australian savers, there's one product we'll always need – a good everyday transaction account.

IN THIS REPORT

We research and rate more than 350 deposit accounts from 75 different institutions across eight different profiles (five Savings profiles and three Transactor profiles).



GOVERNMENT SCRAPS DEPOSIT TAX

There's been rejoicing in the streets since we found out that the federal government has canned their plan to impose a special levy on bank deposits. According to a press release by the Prime Minister's office on 1st September, the levy would have imposed costs of \$1.5 billion on Australians who keep their savings in the bank, and it would have damaged competition in banking and put small and independent banks at a disadvantage.

The tax would have aggregated to a 0.05% levy on every deposit over \$250,000, which would be used to fund the government's guarantee on deposits (the Financial Claims Scheme), a post-GFC measure that left a hole in the budget. The levy was previously proposed by Labor and defeated two years ago in 2013. Thankfully, even after scrapping the tax, the government remains committed to providing their guaranteed deposits of up to \$250,000 per account holder per financial institution.

The Prime Minister said the decision comes after recommendations from the Financial Systems Inquiry and consultations with stakeholders and the community. A survey conducted by Essential Research on behalf of the Customer Owned Banking Association (COBA) found that nearly 60% of Australians opposed the proposed levy. Those aged 55 years and older were most concerned about the matter, since it would affect their retirement savings.

In the 1 September press release, the Prime Minister said,

"We want to continue lowering taxes on the Australian people. It is clear that tax reform is needed so that Australians aren't discouraged from working more, earning more and investing more."

The Customer Owned Banking Association (COBA), which also criticised the proposed levy, has congratulated the decision. CEO Mark Degotardi said, "Australian savers now no longer have to worry about an additional burden at a time of low returns on their savings due to record low interest rates."

AUSTRALIA GOES CASHLESS

Australian consumers are moving towards a cashless system as fewer businesses continue to require payment in cash. According to a 2014 report by the Australian Payments Clearing Association (APCA), consumer use of cash is declining. There are a large number of notes still in circulation, but they are either low denominations for small transactions (\$5 and \$10) or \$100 notes being hoarded in socks and under mattresses.

Transaction statistics from the APCA and the RBA shows people are making fewer ATM withdrawals and withdrawing less cash each time, with transactions at their lowest levels since 2003. In contrast, debit card and credit card usage has already reached new record highs in 2015 to date in terms of how often people use their cards and how much they spend. Cash payments made up 70% of all transactions in 2007, but in 2013 statistics from the RBA show that this number dwindled to make up just 47%.

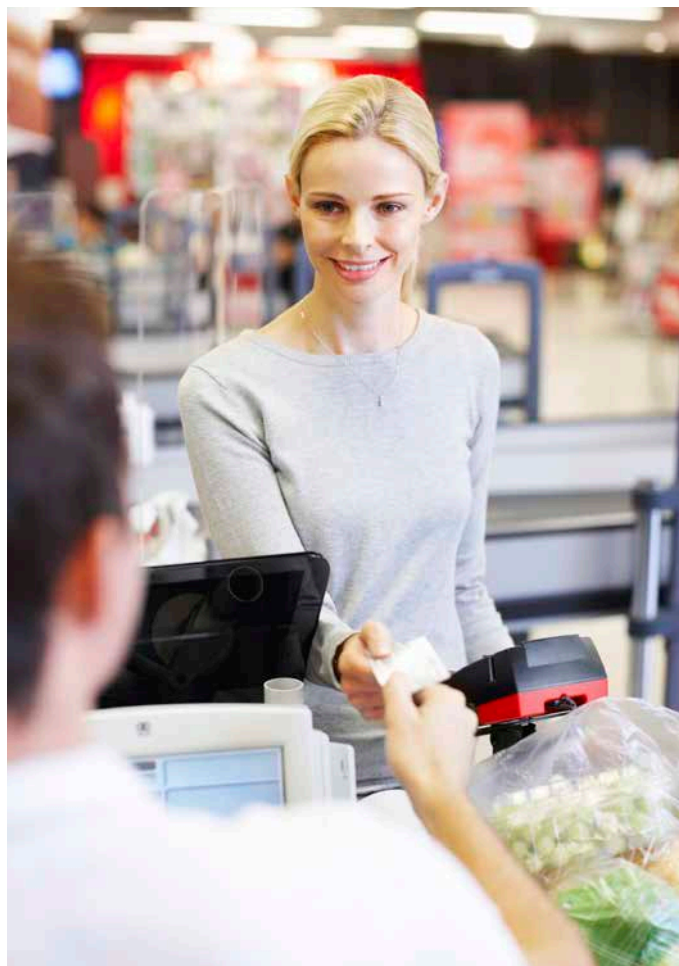
Australia actually led the world when it came to accepting tap-and-pay credit card transactions, but we won't be the first to go cashless. Denmark is proposing to outlaw cash payments as early as 2016, and New Zealand following close behind on the path to cashless-ness. In 2014, non-cash payments in the UK overtook cash for the first time ever.

Many Australian businesses have jumped on the bandwagon and have made the move to becoming cashless. Here are a couple of examples:

- **Public transport:** Tap-and-go card systems have been in use for years. The only transport left to accept cash is the bus, and there's a hefty surcharge. In Sydney, even the buses are cashless and you need an Opal card to get around.
- **School tuckshops:** Since 2009, some schools in Australia have adopted cashless tuckshops where parents are able to load money online for approved meal choices onto a child's tuckshop card. Apart from stopping children from gorging on junk food for their morning tea or lunch, it helps parents control the consumption of foods that their children are allergic to and which may potentially harm them. This system first took off in Japan in 1997 with the

Octopus Card for public transport, supermarkets, and canteens.

- **Childcare centres:** This just made sense, to crack down on unpaid debts, save time-poor parents an extra few seconds, and maintain hygiene for workers by not handling cash.
- **Pubs and hotels:** Paying a tab at the bar is no longer a hassle, as you can use cards or your smartphone app at many venues.
- **Social welfare:** There is a trial of the cashless welfare card coming up across Australia in 2016. The prepaid debit card will look and work like a normal bank card, but it cannot be used to gamble or to purchase alcohol or illegal drugs.
- **Taxis:** Taxi drivers are among the only businesses to find the rise of contactless payment inconvenient. Contactless payment largely caused the end of tipping in Australia, and this alone has lowered drivers' hourly wages.
- **Airlines:** Tiger Airways was one of the first airlines in Australia to go cashless, allowing payment by credit card only, and others are following suit but allowing debit card payments.
- **Freelancers:** Most freelance professionals now get paid online, eliminating the need to come in to the office at all.





In fact, you may not even need your bank card anymore, as banking apps now provide for contactless payment. Apps available so far include Google Wallet, Samsung Pay, and Apple Passbook – all encrypted with the same fraud detection and payment protection used on credit cards. We might have a few years to go yet before banking apps are our main payment method, however, as many retailers have yet to trade their old EFTPOS machines for contactless-enabled machines.

Some see moving to a purely card- or app-driven system as increasing the risks of identity fraud and breaches of citizens' privacy through banks and governments having access to monitor all financial dealings. However, there are a wide range of benefits to our society going cashless:

- **Better hygiene:** Research shows cash is simply covered in germs, including harmful pathogens. Unfortunately, food stores and takeaway outlets are among the last businesses that haven't yet moved to a cashless system because they typically make transactions for small amounts.
- **Faster payment:** payWave and PayPass have revolutionised the time it takes to get through a checkout. Retailers can get more customers through the register more quickly, cutting down on the frustration for customers waiting in a queue.
- **More secure:** Small retailers don't need to fear being mugged every time they carry the day's takings to the bank or withdrawing cash at an ATM. They also don't need to worry about employees taking a cut out of the till on the sly. For customers, if your card is stolen, you can report it 24/7 and get a new one.
- **More convenient:** Retailers don't need to waste time counting up the money in the till several times a day to see how sales are going and whether they need to take a deposit to the bank.
- **Less human error:** Humans are not all good at math, and for those who are, we still make the occasional stuff-up. Without cash, there's no need to calculate change and less chance of errors. Automated contactless machines also cut down on errors involved in retailers manually entering the amount of a transaction into an EFTPOS machine.

LOW RATES ARE A CHALLENGE FOR SAVERS

With the official cash rate sticking to its all-time low of 2.0% since May 2015, it's going to be challenging for savers to find a good return on their money.

Saving for a special goal or an upcoming event? Use our savings calculator to help you work out how to get there faster.

Below are the current minimum, maximum and average interest rates on offer across the various types of savings deposit accounts assessed for this rating – as well as the equivalent rates prior to the two 2015 rate decreases.

Internet Accounts

| 1 st January | | 1 st March | | 1 st September | |
|-------------------------|-------------------|-----------------------|-------------------|---------------------------|-------------------|
| Maximum Base Rate | Average Base Rate | Maximum Base Rate | Average Base Rate | Maximum Base Rate | Average Base Rate |
| 3.30% | 2.41% | 3.15% | 2.17% | 2.70% | 1.86% |

*Rates based on a \$25,000 balance. Source: www.canstar.com.au

Cash Management Accounts

| 1 st January | | 1 st March | | 1 st September | |
|-------------------------|-------------------|-----------------------|-------------------|---------------------------|-------------------|
| Maximum Base Rate | Average Base Rate | Maximum Base Rate | Average Base Rate | Maximum Base Rate | Average Base Rate |
| 3.00% | 1.97% | 3.00% | 1.74% | 2.50% | 1.47% |

Rates based on a \$100,000 balance. Source: www.canstar.com.au

Personal Transaction Accounts

| 1 st January | | 1 st March | | 1 st September | |
|-------------------------|-------------------|-----------------------|-------------------|---------------------------|-------------------|
| Maximum Base Rate | Average Base Rate | Maximum Base Rate | Average Base Rate | Maximum Base Rate | Average Base Rate |
| 3.00% | 0.19% | 2.75% | 0.18% | 2.50% | 0.17% |

Rates based on a \$2,000 balance

Average rates based on accounts that offer a rate. Source: www.canstar.com.au

Bonus Accounts

| 1 st January | | 1 st March | | 1 st September | |
|-------------------------|--------------------|-----------------------|--------------------|---------------------------|--------------------|
| Maximum Base Rate | Average Base Rate | Maximum Base Rate | Average Base Rate | Maximum Base Rate | Average Base Rate |
| 2.50% | 0.42% | 2.25% | 0.33% | 2.00% | 0.25% |
| Maximum Total Rate | Average Total Rate | Maximum Total Rate | Average Total Rate | Maximum Total Rate | Average Total Rate |
| 3.75% | 3.15% | 3.50% | 2.90% | 3.05% | 2.53% |

Rates based on a \$10,000 balance. Source: www.canstar.com.au

Bonus Accounts

| 1 st January | | 1 st March | | 1 st September | |
|-------------------------|--------------------|-----------------------|--------------------|---------------------------|--------------------|
| Maximum Base Rate | Average Base Rate | Maximum Base Rate | Average Base Rate | Maximum Base Rate | Average Base Rate |
| 5.05% | 1.01% | 5.00% | 0.98% | 5.00% | 1.04% |
| Maximum Total Rate | Average Total Rate | Maximum Total Rate | Average Total Rate | Maximum Total Rate | Average Total Rate |
| 5.75% | 2.43% | 5.50% | 2.30% | 5.25% | 2.16% |

Rates based on a \$1,000 balance. Source: www.canstar.com.au

GRAB A BONUS

Bonus rate accounts are out there if you're disciplined enough to use them and stick to their conditions. But be careful that the fees don't cancel out the interest you could earn. Below is a table illustrating the highest rates and the conditions attached in order to achieve these rates.

... BUT WATCH THE FEES



Being able to use your money in 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 entirely. Surcharges are fees charged by the business you are purchasing the good or service from to cover the extra cost involved in processing a transaction by card rather than by cash.

How willing are we to pay surcharges to go cashless? According to the 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 minimal 0.1% surcharge, suggesting that these individuals see no benefit to using cards over cash. At the other end of the scale, around 5% of individuals are willing to pay more than a 4% surcharge, indicating they place a substantial value on paying by card.

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 other features of credit cards, such as rewards and interest-free periods, or as a reluctance to pay a surcharge to use your own money.

Going contactless is also not without cost. If you use a contactless debit 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 including MasterCard PayPass

| Product | Base Rate | Bonus Rate | Conditions |
|------------------------------|-----------|------------|---|
| ING DIRECT Savings Maximiser | 2.25% | 1.25% | Deposit \$1,000 or more each month to achieve the highest variable rate. |
| UBank USaver with Ultra | 2.31% | 1.06% | Deposit at least \$200 into the account from an external source to achieve the highest bonus rate. |
| RAMS Saver Account | 2.00% | 1.60% | Deposit at least \$200 each month and make no withdrawals. |
| CUA eSaver Plus | 2.15% | 0.90% | Deposit at least \$200 each month and make no withdrawals. |
| RaboDirect PremiumSaver | 1.40% | 1.65% | Maximum rates apply when your closing balance on the last day of the month is at least \$200 higher than it was at the beginning of the first day of the month. |
| NAB Reward Saver | 0.50% | 2.55% | Make at least one deposit and no withdrawals in the month to achieve the top variable rate. |

Rates as at the 1st of September on a \$25,000 balance.
Source: www.canstar.com.au

or Visa payWave are faster, easier ways to make purchases under \$100, but the transactions are currently treated as credit card transactions. This means that where these surcharges are in place, fees are charged even when the customer is using a debit card.

These surcharges can range between 0.50% 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.

The table below illustrates the average fees being charged on personal transaction accounts.

| Fee type | Average fee |
|-----------------------------|-------------|
| Monthly account keeping fee | \$5.12* |
| EFTPOS transaction fee | \$0.86** |
| Branch cash withdrawal fee | \$2.01# |
| BPAY/ Billpay fee | \$0.40## |

*Average fee based on 58 out of 126 transaction accounts that have a monthly account keeping fee

** Average fee based on 55 out of 126 transaction accounts that charge for EFTPOS

Of the 122 accounts that allow branch withdrawals, 56 of those accounts charge fees and this amount represents the average

Of the 125 accounts that have BPAY, 15 accounts charge fees and this amount represents the average across those accounts

Source: www.canstar.com.au



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. We assess the outstanding value for money that each account represents against the 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. Flexible Savers want an account that offers a reasonable interest rate and easy access to their money, and that doesn't place any conditions on their ability to earn the maximum interest. The Flexible Saver likes the flexibility of being able to save money without locking it away in a term deposit.

Regular Saver

Regularly depositing a certain amount of money per month towards a specific goal or a rainy day 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 and more concerned with getting 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 it's 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, they need a good interest rate in order to see the increase in their account, and other relatives need to be able 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.

High Transactor

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

Low Transactor

Someone who is a little more measured in their banking habits, using around 10 transactions a month on average. ATM, EFTPOS, BPAY and direct debit features are on offer, as well as some branch activity. Because the Low Transactor uses a transaction account much less than the High Transactor, the account-keeping fee becomes a comparatively bigger cost.

Youth Transactor

This profile is specifically targeted to children transitioning from a child to a youth between the ages of 13 and 24. They may have just started their first job and are looking to save, access and manage their money.

WHICH INSTITUTIONS OFFER 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 deposit accounts from 75 institutions has found five star value across each customer segment. In short, CANSTAR has awarded:



Transaction & Savings Account

| Number of 5 star products | | |
|---------------------------|----|-----------|
| Flexible Saver | 13 | ★ ★ ★ ★ ★ |
| Regular Saver | 18 | ★ ★ ★ ★ ★ |
| Cash Manager | 9 | ★ ★ ★ ★ ★ |
| Junior Saver | 6 | ★ ★ ★ ★ ★ |
| SMSF | 14 | ★ ★ ★ ★ ★ |
| High Transactor | 17 | ★ ★ ★ ★ ★ |
| Low Transactor | 22 | ★ ★ ★ ★ ★ |
| Youth Transactor | 16 | ★ ★ ★ ★ ★ |

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



METHODOLOGY

TRANSACTION AND SAVINGS ACCOUNT STAR RATINGS

What are the CANSTAR Transaction and Savings Account Star Ratings?

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

The CANSTAR *Transaction and Savings Account 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.

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

The following account types are assessed in the ratings:

- Personal Transaction Accounts
- Savings and Investment Accounts
- Online Savings Accounts
- Cash Management Accounts
- Notice Saver Accounts
- Children's Accounts
- Student Accounts

Products specific to certain groups or with restrictions on eligibility are not included in the ratings. Business Transaction and Savings Accounts are rated separately as part of the CANSTAR *Business Transaction and Savings Star Ratings*.

Eligibility Criteria

To be eligible for a star rating, the product must have been on offer for at least six months. Products that don't have the required six-month information can only achieve a rising star. 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.

How is the CANSTAR Transaction and Savings Account Star Ratings structured?

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



Low Transactor

High Transactor

Youth Transactor



Flexible Saver

Regular Saver

Cash Manager

Junior Saver

SMSF Saver

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. The table below provides a description on each profile.

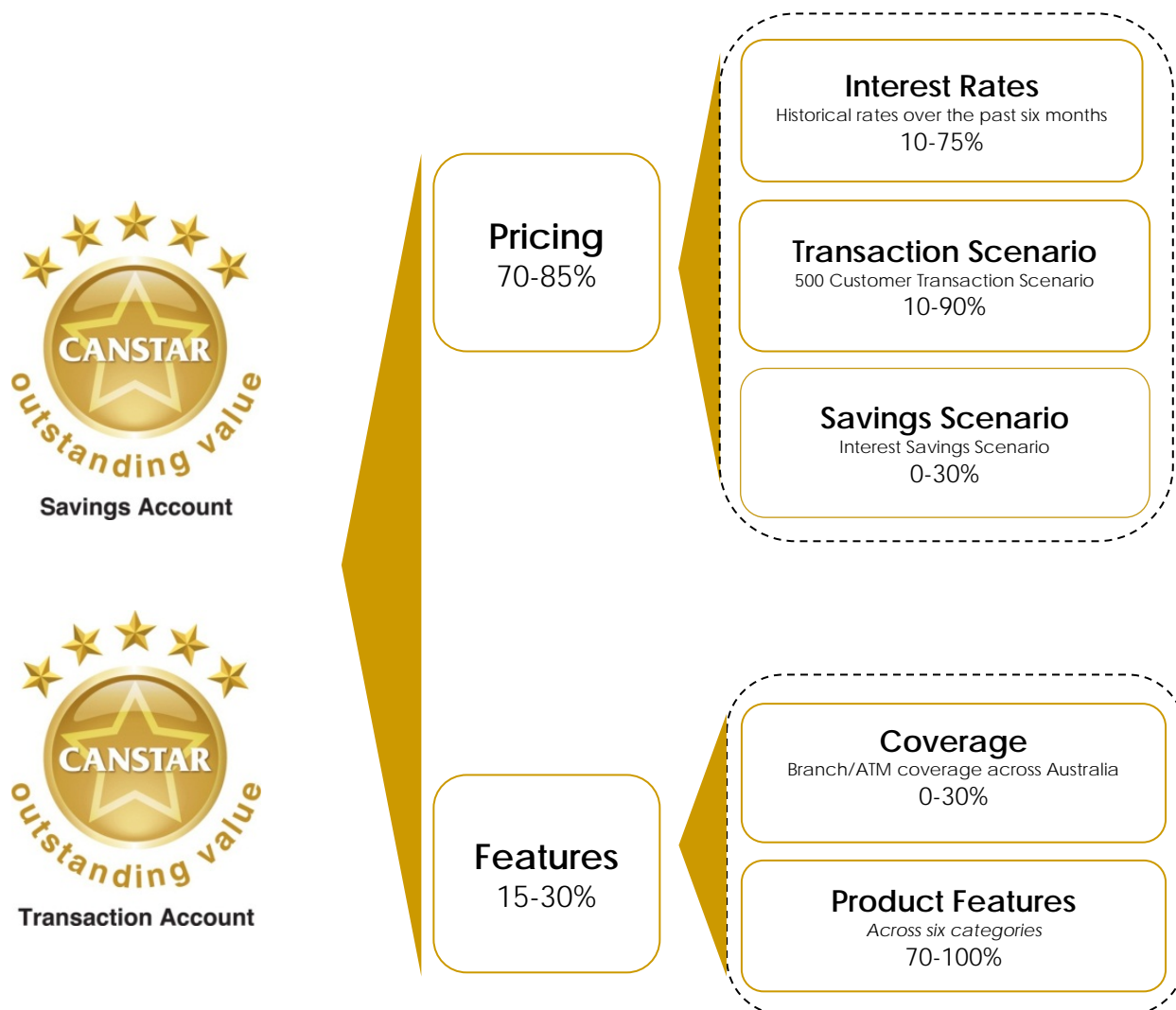
| Profile | Description |
|------------------|---|
| Flexible Saver | For customers looking to maximize their savings with no restrictions. To be eligible, the account must offer a base rate of 1% or higher on a balance of \$25,000. |
| Regular Saver | For more active savers who are willing to meet stricter conditions to achieve higher levels of interest. To be eligible the account must offer a total rate of 1% or higher on a balance of \$25,000. |
| Cash Manager | For investors looking to earn interest on their money while retaining full account access. To be eligible, the account must offer an interest of 1% or higher on a balance of \$100,000. |
| Junior Saver | These accounts are designed specifically for children to help teach them financial literacy and get into the habit of saving. |
| SMSF Saver | For customers looking to achieve high levels of interest on the cash component within their self-managed super fund. To be eligible the account must offer an interest of 1% or higher on a balance of \$100,000. |
| Low Transactor | Requires full access to the account including ATM, EFTPOS and BPAY and conduct an average of 10 transactions per month. |
| High Transactor | Requires full access to the account including ATM, EFTPOS and BPAY and conduct an average of 35 transactions per month. |
| Youth Transactor | This profile includes accounts which capture the needs of someone transitioning from a child to a youth between the ages of 13 and 24. They may have just started their first job and are looking to save, access and manage their money. |

How does it work? How are the 'stars' calculated?

Each transaction or savings account reviewed for the CANSTAR *Transaction and Savings Account 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:

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



The table below outlines the weights allocated to price and features by profile.

| Profile | Pricing | Features |
|------------------|---------|----------|
| Flexible Saver | 80% | 20% |
| Regular Saver | 80% | 20% |
| Cash Manager | 80% | 20% |
| Junior Saver | 70% | 30% |
| SMSF Saver | 85% | 15% |
| Low Transactor | 70% | 30% |
| High Transactor | 70% | 30% |
| Youth Transactor | 70% | 30% |

Pricing score

The pricing score of the Transaction and Savings Account Star Ratings is broken down into three components; Historical Rates, Transaction Scenario and Savings Scenario. The weighting of each component to the customer profile differs and the weightings we apply are displayed in the table below.

| Profile | Rates | Transaction Scenario | Savings Scenario |
|------------------|-------|----------------------|------------------|
| Flexible Saver | 60% | 10% | 30% |
| Regular Saver | 60% | 10% | 30% |
| Cash Manager | 75% | 25% | - |
| Junior Saver | 70% | 10% | 20% |
| SMSF Saver | 60% | 10% | 30% |
| High Transactor | 10% | 90% | - |
| Low Transactor | 10% | 90% | - |
| Youth Transactor | 10% | 90% | - |

Rates

Interest paid on personal savings accounts is an important component of the saver profiles. The average interest rate paid across three nominated account balances as shown below is used to establish the account that pays the highest overall interest. The average interest rate is defined as the rate at the beginning of each month, covering a six-month period, plus any promotional and bonus rates. The product found to pay the highest average interest based on the weighted balances below will receive the highest *Rate Score*.

Historical rate balances

| | Flexible Saver | Regular Saver | Cash Manager | Junior Saver | SMSF Saver | Low Transactor | High Transactor | Youth Transactor |
|-----------|----------------|---------------|--------------|--------------|------------|----------------|-----------------|------------------|
| Balance 1 | \$5,000 | \$2,000 | \$25,000 | \$500 | \$25,000 | \$1,000 | \$1,000 | \$50 |
| Balance 2 | \$25,000 | \$10,000 | \$50,000 | \$1,000 | \$50,000 | \$2,000 | \$2,000 | \$125 |
| Balance 3 | \$50,000 | \$25,000 | \$100,000 | \$2,000 | \$100,000 | \$5,000 | \$5,000 | \$250 |

Balance Weightings

The historical balances have a different level of importance to the profiles. The historical rates score is calculated using the percentages below.

| | All Profiles |
|-----------|--------------|
| Balance 1 | 50% |
| Balance 2 | 35% |
| Balance 3 | 15% |

Rate Type Weightings

The types of rates relevant and offered in the market are considered in our calculations and weight is applied appropriately depending on profile.

| Profile | Base Rate | Total Rate |
|-----------------|-----------|------------|
| Flexible Saver | 70% | 30% * |
| Regular Saver | 40% | 60% ** |
| Cash Manager | 100% | - |
| Junior Saver | 40% | 60% ** |
| SMSF Saver | 50% | 50% ** |
| High Transactor | 100% | - |

| | | |
|---|------|---|
| Low Transactor | 100% | - |
| Youth Transactor | 100% | - |
| *The total rate considers the base rate plus promotional rate | | |
| ** The total rate considers the base rate plus bonus rate | | |

Transaction Scenario

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

| | Flexible Saver | Regular Saver | Cash Manager | Junior Saver | SMSF Saver | Low Transactor | High Transactor | Youth Transactor |
|---|----------------|---------------|--------------|--------------|------------|----------------|-----------------|------------------|
| Average no. of transactions | 5 | 10 | 10 | 3 | 5 | 10 | 35 | 15 |
| Average Balance | 25,000 | 25,000 | 100,000 | 500 | 25,000 | 2,000 | 2,000 | 125 |
| Average Deposit | 1,000 | 1,000 | 10,000 | 100 | - | 3,000 | 3,000 | 100 |
| ATM withdrawal own network | - | - | - | - | - | 20% | 20% | 20% |
| ATM withdrawal other network | - | - | - | - | - | 5% | 5% | - |
| Branch cash withdrawal | - | - | 20% | 20% | - | - | - | 5% |
| Branch cash deposit | - | - | - | 80% | - | - | - | - |
| Cheque deposit | - | - | - | - | - | - | - | - |
| Cheque withdrawal | - | - | - | - | - | - | - | - |
| Direct Credit | - | - | - | - | - | - | - | - |
| Direct Debit | - | - | 20% | - | - | 5% | 5% | - |
| Points of Sale* | - | - | - | - | - | 40% | 40% | 55% |
| Internet transaction | 100% | 100% | - | - | 100% | - | - | 20% |
| Internet BPAY | - | - | 25% | - | - | 15% | 15% | - |
| Internet Pay anyone | - | - | 35% | - | - | 15% | 15% | - |
| *Split of 50% to Paypass/Paywave and 50% to EFTPOS if Paypass/Paywave is available. Otherwise EFTPOS will make up 100% of the cost. | | | | | | | | |

Savings Scenario

A simple interest calculation is used to capture and differentiate the offerings in the market for promotional rates for Business Saver. The description of the scenario placed for interest calculation is below.

| Profile | Initial Deposit Amount | Term (months) | Description |
|----------------|------------------------|---------------|---|
| Flexible Saver | \$25,000 | 18 | Interest calculation is based on the interest earned on an initial deposit of \$25,000 over 18 months, taking into account the promotional rate and it's length plus the base interest rate. |
| Regular Saver | \$10,000 | 12 | Interest calculation is based on the interest earned on an initial deposit of \$10,000, \$200 monthly deposits on day one of each month, no deposit in month six, and a \$100 withdrawal on the last day of month twelve. |
| SMSF Saver | \$80,000 | 12 | Interest calculation is based on an initial deposit of \$80,000 and a \$5,000 withdrawal during month twelve. |
| Junior Saver | \$40 | 12 | Interest calculation is based on the interest earned on an initial deposit of \$40, \$40 monthly deposits on day one of each month, no deposit in month six, and a \$50 withdrawal on the last day of month twelve. |

Feature score

The Feature score is broken up into two components, features and accessibility to ATM and/or branch. The breakdown of weights between features and accessibility by profile is shown below.

| Profile | Product Features | Coverage |
|------------------|------------------|----------|
| Flexible Saver | 100% | - |
| Regular Saver | 90% | 10% |
| Cash Manager | 75% | 25% |
| Junior Saver | 85% | 15% |
| SMSF Saver | 100% | - |
| High Transactor | 80% | 20% |
| Low Transactor | 80% | 20% |
| Youth Transactor | 70% | 30% |

Coverage

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:

| Description | Flexible / SMSF | Regular Saver | Cash Manager | Junior Saver | Low/High Transactor | Youth Transactor |
|-----------------|-----------------|---------------|--------------|--------------|---------------------|------------------|
| ATM Coverage | - | - | 50% | - | 70% | 50% |
| Branch Coverage | - | 100% | 50% | 100% | 30% | 50% |
| 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:

[illegible]

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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Transaction and Savings Accounts

Star Ratings

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Flexible Saver

| Company | Product | Monthly 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 | ✗ | ✓ | ✗ | 2.60 | 2.85 |
| Bank of Sydney | Everyday Saver | Nil | No min | ✓ | ✓ | ✓ | 2.50 | 2.50 |
| Bank of Sydney | SuperRate Account | Nil | No min | ✗ | ✓ | ✗ | 2.25 | 3.30 |
| BOQ | WebSavings Account | Nil | 1 | ✗ | ✓ | ✓ | 2.15 | 3.10 |
| Citibank | Online Saver | Nil | No min | ✗ | ✓ | ✗ | 2.60 | 3.40 |
| Delphi Bank | Midas Account | Nil | 10 | ✗ | ✓ | ✓ | 2.65 | 2.65 |
| Gateway Credit Union | Edge Account | Nil | No min | ✓ | ✓ | ✓ | 2.50 | 2.50 |
| Gateway Credit Union | eMax Saver | Nil | No min | ✗ | ✓ | ✓ | 2.50 | 2.50 |
| ME Bank | Online Savings Account | Nil | No min | ✗ | ✓ | ✗ | 2.25 | 3.20 |
| Newcastle Permanent | Online Savings Account | Nil | No min | ✗ | ✓ | ✗ | 2.65 | 2.65 |
| Queenslanders CU | GOSaver | Nil | 1 | ✗ | ✓ | ✓ | 2.40 | 2.40 |
| RaboDirect | High Interest Savings- Personal | Nil | No min | ✗ | ✓ | ✗ | 2.55 | 3.50 |
| Rural Bank ONE | Personal Saver | Nil | No min | ✗ | ✓ | ✓ | 2.60 | 2.60 |
| ★★★★ | | | | | | | | |
| ANZ | Online Saver | Nil | No min | ✗ | ✓ | ✓ | 2.00 | 3.10 |
| Bank of Sydney | Smart Net Account | Nil | 1 | ✓ | ✓ | ✓ | 2.70 | 2.70 |
| BankVic | EasyinvestOnline Savings | Nil | No min | ✗ | ✓ | ✓ | 2.20 | 2.20 |
| BankVic | EzeSaver | Nil | No min | ✗ | ✗ | ✗ | 2.20 | 2.20 |
| Bankwest | TeleNet Saver | Nil | No min | ✗ | ✓ | ✗ | 2.00 | 3.15 |



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Flexible Saver

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|-------------------------------|-------------------------------|-----------------------------------|--------------------------|--------------|-------------------------------|------|----------------------------------|-----------------------------------|
| ★★★★ | | | | | | | | |
| Beyond Bank | monEsaver Internet Account | Nil | No min | ✗ | ✓ | ✓ | 2.25 | 2.25 |
| Catalyst Money | iQSaver | Nil | 1 | ✗ | ✓ | ✗ | 2.30 | 2.30 |
| Commonwealth Bank | NetBank Saver | Nil | No min | ✗ | ✓ | ✓ | 1.85 | 2.85 |
| ECU Australia | e-Saver | Nil | No min | ✗ | ✓ | ✓ | 2.35 | 2.35 |
| ING DIRECT | Savings Maximiser | Nil | No min | ✗ | ✓ | ✗ | 2.25 | 2.25 |
| P&N Bank | Hi Saver | Nil | No min | ✗ | ✓ | ✓ | 2.00 | 3.25 |
| SCU | iNetSaver | Nil | No min | ✗ | ✓ | ✗ | 2.00 | 2.75 |
| Suncorp Bank | Everyday Options Sub-account | Nil | No min | ✗ | ✓ | ✓ | 2.20 | 2.20 |
| UBank | USaver | Nil | No min | ✗ | ✓ | ✗ | 2.31 | 2.31 |
| UBank | USaver with Ultra | Nil | No min | ✗ | ✓ | ✗ | 2.31 | 2.31 |
| Victoria Teachers Mutual Bank | Online Saver | Nil | No min | ✗ | ✓ | ✓ | 2.20 | 2.20 |
| Westpac | eSaver | Nil | No min | ✗ | ✓ | ✗ | 1.75 | 3.11 |
| Your Credit Union | Netsaver Account S50 | Nil | No min | ✗ | ✓ | ✗ | 2.45 | 2.45 |
| ★★★ | | | | | | | | |
| ADCU | Star Saver Direct Account S20 | Nil | No min | ✗ | ✓ | ✗ | 2.00 | 2.00 |
| AMP Bank | Cash Manager | 5.00 | No min | ✓ | ✓ | ✓ | 2.00 | 2.00 |
| Arab Bank Australia | Online Savings Account | Nil | No min | ✓ | ✓ | ✓ | 2.30 | 2.30 |
| Auswide Bank | Online Saver | Nil | No min | ✗ | ✓ | ✗ | 2.25 | 2.25 |
| Bank Australia | Online Saver | Nil | No min | ✗ | ✓ | ✓ | 2.10 | 2.10 |



Transaction and Savings Accounts

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|--------------------------|-----------------------------|-----------------------------------|--------------------------|--------------|-------------------------------|------|----------------------------------|-----------------------------------|
| ★ ★ ★ | | | | | | | | |
| Bank of Melbourne | Maxi Saver | Nil | 1 | ✗ | ✓ | ✗ | 1.50 | 3.20 |
| Bank of Melbourne | Sense Account Savings | Nil | No min | ✗ | ✗ | ✗ | 1.75 | 1.75 |
| BankSA | Maxi Saver | Nil | 1 | ✗ | ✓ | ✗ | 1.50 | 3.20 |
| BankSA | Sense Account Savings | Nil | 1 | ✗ | ✗ | ✗ | 1.75 | 1.75 |
| bcu | isaver | Nil | 1,000 | ✗ | ✓ | ✗ | 2.20 | 2.20 |
| Bendigo Bank | EasySaver | Nil | 1 | ✗ | ✓ | ✓ | 1.75 | 1.75 |
| Beyond Bank | Community Reward Account | Nil | No min | ✗ | ✓ | ✓ | 1.50 | 1.50 |
| Big Sky Building Society | Net Invest | Nil | No min | ✗ | ✓ | ✓ | 2.00 | 2.00 |
| BOQ | Cash Management Account | 5.00 | No min | ✓ | ✓ | ✓ | 2.15 | 2.15 |
| Cairns Penny | Internet Saver Account S7 | Nil | No min | ✗ | ✓ | ✗ | 2.30 | 2.30 |
| Citibank | Cash Investment Account | Nil | No min | ✓ | ✓ | ✓ | 2.00 | 2.00 |
| Citibank | Ultimate Saver | Nil | No min | ✓ | ✓ | ✓ | 2.15 | 2.15 |
| Coastline Credit Union | e-Saver S35 | Nil | No min | ✗ | ✓ | ✓ | 1.40 | 1.40 |
| CUA | eSaver Plus | Nil | 1 | ✗ | ✓ | ✓ | 2.15 | 2.15 |
| Defence Bank | Cash Management Account | Nil | No min | ✗ | ✓ | ✓ | 1.50 | 1.50 |
| Defence Bank | iSaver | Nil | No min | ✗ | ✓ | ✓ | 2.00 | 3.00 |
| Easy Street Fin Services | Easy Savings Online Account | Nil | No min | ✗ | ✓ | ✗ | 2.00 | 2.00 |
| ECU Australia | Bonus Saver Account | Nil | No min | ✗ | ✓ | ✓ | 1.60 | 1.60 |
| FCCS Credit Union | iSaver | Nil | 1 | ✗ | ✓ | ✓ | 1.75 | 1.75 |



Transaction and Savings Accounts

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Flexible Saver

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|------------------------------|------------------------------|-----------------------------------|--------------------------|--------------|-------------------------------|------|----------------------------------|-----------------------------------|
| ★ ★ ★ | | | | | | | | |
| FCCS Credit Union | Online Saver Account S70 | Nil | 1 | ✗ | ✓ | ✓ | 2.00 | 2.00 |
| First Option Credit Union | iT Saver | Nil | No min | ✗ | ✓ | ✓ | 2.10 | 2.10 |
| First Option Credit Union | Super Cash Hub | Nil | No min | ✓ | ✓ | ✓ | 2.10 | 2.10 |
| Heritage Bank | Online Saver | Nil | 1 | ✗ | ✓ | ✗ | 2.25 | 2.25 |
| Horizon Credit Union | HorizonDirect S10 | Nil | No min | ✗ | ✓ | ✗ | 2.00 | 2.00 |
| HSBC | Flexi Saver | Nil | No min | ✗ | ✓ | ✓ | 2.00 | 2.00 |
| HSBC | Serious Saver Account | Nil | No min | ✗ | ✗ | ✗ | 2.10 | 2.75 |
| Hume Bank | iSave | Nil | 1 | ✗ | ✓ | ✓ | 2.00 | 2.00 |
| Hunter United | e-ZYNET Direct | Nil | No min | ✗ | ✓ | ✗ | 1.90 | 1.90 |
| Illawarra CU NSW | iQSaver | Nil | 1 | ✗ | ✓ | ✗ | 2.30 | 2.30 |
| ING DIRECT | Savings Accelerator | Nil | No min | ✗ | ✓ | ✗ | 2.00 | 2.00 |
| Macquarie Bank | Cash Management Account | Nil | No min | ✗ | ✓ | ✓ | 1.90 | 1.90 |
| MyState | Online Savings Account | Nil | No min | ✗ | ✓ | ✓ | 2.00 | 2.00 |
| NAB | Cash Manager | Nil | 5,000 | ✓ | ✓ | ✓ | 1.50 | 1.50 |
| NAB | iSaver | Nil | No min | ✗ | ✓ | ✗ | 2.00 | 2.70 |
| P&N Bank | CashSaver Account | Nil | No min | ✗ | ✓ | ✓ | 2.00 | 2.00 |
| People's Choice Credit Union | Online Saver Account | Nil | No min | ✗ | ✓ | ✓ | 2.00 | 2.00 |
| Police Bank | Online SuperSaver Account S8 | Nil | No min | ✗ | ✓ | ✓ | 2.25 | 2.25 |
| Qantas Credit Union | Qsaver | Nil | No min | ✗ | ✓ | ✓ | 2.15 | 2.15 |



Transaction and Savings Accounts

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Flexible Saver

| Company | Product | Monthly Account Keeping Fees (\$) | Min Opening Balance (\$) | ATM Facility | Salary Direct Credit Facility | BPAY | Base Interest Rate (%) \$25,000* | Total Interest Rate (%) \$25,000* |
|-------------------------------|-----------------------------|-----------------------------------|--------------------------|--------------|-------------------------------|------|----------------------------------|-----------------------------------|
| ★ ★ ★ | | | | | | | | |
| Qld Police Credit Union | Netlink Direct Account S20 | Nil | No min | ✗ | ✗ | ✓ | 2.00 | 2.00 |
| QT Mutual Bank | eSave | Nil | No min | ✗ | ✓ | ✓ | 2.15 | 2.15 |
| Quay Credit Union | Bonus Saver | Nil | No min | ✗ | ✓ | ✓ | 2.00 | 2.00 |
| Quay Credit Union | Investment Saver | Nil | No min | ✗ | ✓ | ✓ | 2.00 | 2.00 |
| RAMS | Saver Account | Nil | No min | ✗ | ✓ | ✗ | 2.00 | 2.00 |
| Select Credit Union | Direct Account 20 | Nil | 1 | ✗ | ✓ | ✗ | 1.75 | 1.75 |
| St.George Bank | Maxi Saver | Nil | 1 | ✗ | ✓ | ✗ | 1.50 | 3.20 |
| St.George Bank | Sense Account Savings | Nil | No min | ✗ | ✗ | ✗ | 1.75 | 1.75 |
| Suncorp Direct | eOptions | Nil | No min | ✗ | ✓ | ✓ | 1.90 | 1.90 |
| Teachers Mutual Bank | Cash Management Account S10 | Nil | No min | ✗ | ✓ | ✗ | 1.71 | 1.71 |
| Teachers Mutual Bank | Edvest Cash Management S55 | Nil | No min | ✗ | ✓ | ✗ | 1.76 | 1.76 |
| Teachers Mutual Bank | Online Savings Account | Nil | No min | ✗ | ✓ | ✗ | 2.01 | 2.01 |
| The Capricornian | Savings Accumulator | Nil | No min | ✗ | ✓ | ✓ | 2.05 | 2.05 |
| The Mac | eSaver | Nil | No min | ✗ | ✓ | ✓ | 1.95 | 1.95 |
| The Mutual | Internet Saver Account | Nil | 5,000 | ✗ | ✓ | ✓ | 2.00 | 2.80 |
| The Rock Building Soc | Online Saver Account | Nil | 1 | ✗ | ✓ | ✓ | 2.00 | 2.00 |
| Victoria Teachers Mutual Bank | Cash Management Account S10 | Nil | 5,000 | ✗ | ✓ | ✓ | 1.85 | 1.85 |
| ★ ★ | | | | | | | | |
| ADCU | Cash Management S9 | Nil | 500 | ✗ | ✓ | ✗ | 1.20 | 1.20 |



Transaction and Savings Accounts

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Flexible Saver

| Company | Product | Monthly Account Keeping Fees (\$) | Min Opening Balance (\$) | ATM Facility | Salary Direct Credit Facility | BPAY | Base Interest Rate (%) \$25,000* | Total Interest Rate (%) \$25,000* |
|-------------------------|----------------------------|-----------------------------------|--------------------------|--------------|-------------------------------|------|----------------------------------|-----------------------------------|
| ★ ★ | | | | | | | | |
| B&E Personal Banking | iCash | Nil | 1 | ✗ | ✓ | ✓ | 1.25 | 1.25 |
| Beyond Bank | Cash Management Account | Nil | 1,000 | ✓ | ✓ | ✓ | 1.10 | 1.10 |
| BOQ | Bonus Interest Savings | Nil | 1 | ✓ | ✓ | ✓ | 1.00 | 1.00 |
| Catalyst Money | Cash Management Account | Nil | 500 | ✗ | ✓ | ✓ | 1.70 | 1.70 |
| Community Mutual Group | Internet Maximiser | 5.00 | No min | ✗ | ✓ | ✓ | 2.00 | 2.00 |
| Delphi Bank | Liberty Account | 4.00 | 1 | ✓ | ✓ | ✓ | 1.25 | 1.25 |
| Encompass Credit Union | Emoney Account S30 | Nil | No min | ✗ | ✓ | ✓ | 1.00 | 1.00 |
| FCCS Credit Union | Achieve Saver Account S55 | Nil | 1 | ✗ | ✓ | ✗ | 1.01 | 1.01 |
| Heritage Bank | Community Saver Account | Nil | 1 | ✗ | ✓ | ✗ | 1.50 | 1.50 |
| Heritage Bank | Money Manager Account | Nil | 1 | ✓ | ✓ | ✓ | 1.35 | 1.35 |
| Horizon Credit Union | Cash Management S6 | Nil | No min | ✗ | ✓ | ✓ | 1.25 | 1.25 |
| Illawarra CU NSW | Cash Management Account | Nil | 500 | ✗ | ✓ | ✓ | 1.70 | 1.70 |
| IMB | Cash Management S23 | Nil | 5,000 | ✓ | ✓ | ✓ | 1.00 | 1.00 |
| Macquarie Credit Union | Online Savings Account | Nil | 1 | ✗ | ✓ | ✓ | 1.18 | 1.18 |
| ME Bank | InterestME Savings Account | Nil | No min | ✓ | ✓ | ✓ | 1.00 | 1.00 |
| Qld Police Credit Union | Cash Management Account | Nil | 5,000 | ✗ | ✓ | ✓ | 1.25 | 1.25 |
| Quay Credit Union | Special Saver Account | Nil | 1 | ✗ | ✓ | ✓ | 1.75 | 1.75 |
| Queenslanders CU | MoneyMaker Account S5 | Nil | 1 | ✗ | ✓ | ✓ | 1.10 | 1.10 |
| Rabobank Australia | CMA Standard Account | 10.00 | 20,000 | ✓ | ✓ | ✓ | 1.90 | 1.90 |



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Flexible Saver

| Company | Product | Monthly Account Keeping Fees (\$) | Min Opening Balance (\$) | ATM Facility | Salary Direct Credit Facility | BPAY | Base Interest Rate (%) \$25,000* | Total Interest Rate (%) \$25,000* |
|-------------------------------|-----------------------------|-----------------------------------|--------------------------|--------------|-------------------------------|------|----------------------------------|-----------------------------------|
| ★★ | | | | | | | | |
| Rabodirect | PremiumSaver | Nil | No min | ✗ | ✓ | ✗ | 1.40 | 1.40 |
| Rural Bank Limited | Gold Cash Management | 5.00 | 5,000 | ✓ | ✓ | ✓ | 1.00 | 1.00 |
| Transport Mutual Credit Union | Premium Savers Acct S8 | Nil | 10,000 | ✗ | ✓ | ✓ | 1.55 | 1.55 |
| UniBank | Online Savings Account | Nil | No min | ✗ | ✓ | ✗ | 2.01 | 2.01 |
| ★ | | | | | | | | |
| Auswide Bank | Cash Management | 5.00 | No min | ✓ | ✓ | ✓ | 1.00 | 1.00 |
| Bendigo Bank | CommunitySaver Account | Nil | 1 | ✗ | ✓ | ✓ | 1.75 | 1.75 |
| Commonwealth Bank | Direct Investment Account | 5.00 | 10,000 | ✓ | ✓ | ✓ | 1.00 | 1.00 |
| Community First CU | Money Market Account S10 | Nil | 5,000 | ✗ | ✓ | ✓ | 1.00 | 1.00 |
| SERVICE ONE Alliance Bank | Money Management | Nil | 2,000 | ✗ | ✓ | ✓ | 1.00 | 1.00 |
| UniBank | Cash Management Account S10 | Nil | No min | ✗ | ✓ | ✗ | 1.71 | 1.71 |



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Regular Saver

| Company | Product | Monthly Account Keeping Fees (\$) | Minimum Deposit to Redeem Total Rate (\$) | Branch Access Over Counter | Salary Direct Credit Facility | BPAY | Branch Cash Withdrawal Fee (\$) | Base Interest Rate (%) \$10,000* | Total Interest Rate (%) \$10,000* |
|---------------------------|--------------------------------|-----------------------------------|---|----------------------------|-------------------------------|------|---------------------------------|----------------------------------|-----------------------------------|
| ★★★★★ "Outstanding Value" | | | | | | | | | |
| AMP Bank | Saver Account | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.60 | 2.60 |
| Bank of Sydney | Everyday Saver | Nil | N/A | ✓ | ✓ | ✓ | Nil | 2.50 | 2.50 |
| Citibank | Online Saver | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.60 | 2.60 |
| Coastline Credit Union | e-Saver S35 | Nil | 500 | ✗ | ✓ | ✓ | Nil | 1.40 | 2.96 |
| CUA | eSaver Plus | Nil | 200 | ✓ | ✓ | ✓ | Nil | 2.15 | 3.05 |
| Delphi Bank | Midas Account | Nil | N/A | ✓ | ✓ | ✓ | 10.00 | 2.65 | 2.65 |
| Gateway Credit Union | Edge Account | Nil | N/A | ✓ | ✓ | ✓ | Nil | 2.50 | 2.50 |
| Gateway Credit Union | eMax Saver | Nil | N/A | ✓ | ✓ | ✓ | Nil | 2.50 | 2.50 |
| ING DIRECT | Savings Maximiser | Nil | 1000 | ✗ | ✓ | ✗ | Nil | 2.25 | 3.50 |
| NAB | Reward Saver | Nil | 1 | ✓ | ✓ | ✓ | Nil | 0.50 | 3.05 |
| Newcastle Permanent | Online Savings Account | Nil | N/A | ✓ | ✓ | ✗ | Nil | 2.65 | 2.65 |
| RaboDirect | Personal - 31 Day Notice Saver | Nil | N/A | ✗ | ✗ | ✗ | Nil | 3.10 | 3.10 |
| RaboDirect | Personal - 60 Day Notice Saver | Nil | N/A | ✗ | ✗ | ✗ | Nil | 3.15 | 3.15 |
| RaboDirect | Personal - 90 Day Notice Saver | Nil | N/A | ✗ | ✗ | ✗ | Nil | 3.20 | 3.20 |
| RaboDirect | PremiumSaver | Nil | 200 | ✗ | ✓ | ✗ | Nil | 1.40 | 3.05 |
| RAMS | Saver Account | Nil | 200 | ✗ | ✓ | ✗ | Nil | 2.00 | 3.60 |
| Rural Bank ONE | Personal Saver | Nil | N/A | ✗ | ✓ | ✓ | Nil | 2.60 | 2.60 |
| UBank | USaver with Ultra | Nil | 200 | ✗ | ✓ | ✗ | Nil | 2.31 | 3.37 |
| ★★★★ | | | | | | | | | |
| AMP Bank | Notice Account | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.70 | 2.70 |
| Bank Australia | Bonus Saver | Nil | 100 | ✓ | ✓ | ✓ | 2.50 | 0.15 | 3.00 |



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Regular Saver

| Company | Product | Monthly Account Keeping Fees (\$) | Minimum Deposit to Redeem Total Rate (\$) | Branch Access Over Counter | Salary Direct Credit Facility | BPAY | Branch Cash Withdrawal Fee (\$) | Base Interest Rate (%) \$10,000* | Total Interest Rate (%) \$10,000* |
|-------------------------|---------------------------------|-----------------------------------|---|----------------------------|-------------------------------|------|---------------------------------|----------------------------------|-----------------------------------|
| ★★★★ | | | | | | | | | |
| Bank of Sydney | SuperRate Account | Nil | 200 | ✓ | ✓ | ✗ | 5.00 | 2.25 | 2.25 |
| BankVic | Bonus Saver | Nil | 100 | ✓ | ✓ | ✓ | Nil | 0.25 | 2.95 |
| BankVic | EasyinvestOnline Savings | Nil | N/A | ✓ | ✓ | ✓ | Nil | 2.20 | 2.20 |
| BankVic | EzeSaver | Nil | N/A | ✗ | ✗ | ✗ | Nil | 2.20 | 2.45 |
| BOQ | Bonus Interest Savings | Nil | N/A | ✓ | ✓ | ✓ | 2.00 | 1.00 | 2.75 |
| BOQ | WebSavings Account | Nil | N/A | ✓ | ✓ | ✓ | Nil | 2.15 | 2.15 |
| Catalyst Money | iQSaver | Nil | N/A | ✓ | ✓ | ✗ | 15.00 | 2.30 | 2.30 |
| ECU Australia | Bonus Saver Account | Nil | 200 | ✓ | ✓ | ✓ | 2.00 | 1.60 | 2.35 |
| ECU Australia | e-Saver | Nil | N/A | ✓ | ✓ | ✓ | 10.00 | 2.35 | 2.35 |
| FCCS Credit Union | iSaver | Nil | 200 | ✗ | ✓ | ✓ | Nil | 1.75 | 2.76 |
| Heritage Bank | Online Saver | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.25 | 2.25 |
| HSBC | Flexi Saver | Nil | 300 | ✓ | ✓ | ✓ | Nil | 2.00 | 2.50 |
| Illawarra CU NSW | iQSaver | Nil | N/A | ✓ | ✓ | ✗ | 15.00 | 2.30 | 2.30 |
| ME Bank | Online Savings Account | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.25 | 2.25 |
| Qantas Credit Union | Bonus Saver Account | Nil | N/A | ✓ | ✓ | ✓ | 2.00 | 0.75 | 2.95 |
| Qld Police Credit Union | Bonus Saver | Nil | 200 | ✓ | ✓ | ✓ | Nil | 0.50 | 2.85 |
| Quay Credit Union | Bonus Saver | Nil | N/A | ✗ | ✓ | ✓ | Nil | 2.00 | 2.65 |
| Queenslanders CU | GOSaver | Nil | N/A | ✗ | ✓ | ✓ | Nil | 2.40 | 2.40 |
| RaboDirect | High Interest Savings- Personal | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.55 | 2.55 |
| Suncorp Bank | Everyday Options Sub-account | Nil | N/A | ✗ | ✓ | ✓ | Nil | 2.20 | 2.20 |
| UBank | USaver | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.31 | 2.31 |



Transaction and Savings Accounts

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Regular Saver

| Company | Product | Monthly Account Keeping Fees (\$) | Minimum Deposit to Redeem Total Rate (\$) | Branch Access Over Counter | Salary Direct Credit Facility | BPAY | Branch Cash Withdrawal Fee (\$) | Base Interest Rate (%) \$10,000* | Total Interest Rate (%) \$10,000* |
|-------------------------------|-------------------------------|-----------------------------------|---|----------------------------|-------------------------------|------|---------------------------------|----------------------------------|-----------------------------------|
| ★★★★ | | | | | | | | | |
| Victoria Teachers Mutual Bank | Online Saver | Nil | N/A | ✗ | ✓ | ✓ | Nil | 2.20 | 2.20 |
| Your Credit Union | Netsaver Account S50 | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.45 | 2.45 |
| ★★★ | | | | | | | | | |
| ADCU | Online Saver | Nil | N/A | ✗ | ✓ | ✗ | Nil | 0.27 | 3.05 |
| ADCU | Star Saver Direct Account S20 | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.00 | 2.00 |
| AMP Bank | Cash Manager | 5.00 | N/A | ✗ | ✓ | ✓ | Nil | 2.00 | 2.00 |
| ANZ | Online Saver | Nil | N/A | ✗ | ✓ | ✓ | Nil | 2.00 | 2.00 |
| ANZ | Progress Saver | Nil | 10 | ✓ | ✓ | ✓ | 2.50 | 0.01 | 2.71 |
| Arab Bank Australia | Online Savings Account | Nil | N/A | ✓ | ✓ | ✓ | 2.50 | 2.30 | 2.30 |
| Auswide Bank | Bonus Plus Saver | Nil | 1 | ✓ | ✓ | ✓ | Nil | 0.01 | 2.01 |
| Auswide Bank | Home Deposit Saver | Nil | 1 | ✓ | ✓ | ✗ | Nil | 0.01 | 2.01 |
| Auswide Bank | Online Saver | Nil | N/A | ✓ | ✓ | ✗ | Nil | 2.25 | 2.25 |
| B&E Personal Banking | Serious Saver | Nil | 50 | ✓ | ✓ | ✓ | 20.00 | 0.00 | 2.00 |
| Bank Australia | Online Saver | Nil | N/A | ✓ | ✓ | ✓ | 2.50 | 2.10 | 2.10 |
| Bank of Melbourne | Incentive Saver Account | Nil | 1 | ✓ | ✓ | ✓ | Nil | 0.01 | 2.50 |
| Bank of Melbourne | Maxi Saver | Nil | N/A | ✓ | ✓ | ✗ | 2.50 | 1.50 | 1.50 |
| Bank of Melbourne | Sense Account Savings | Nil | N/A | ✗ | ✗ | ✗ | Nil | 1.75 | 1.75 |
| Bank of Sydney | Smart Net Account | Nil | N/A | ✓ | ✓ | ✓ | 3.00 | 1.65 | 1.65 |
| BankSA | Incentive Saver Account | Nil | 1 | ✓ | ✓ | ✓ | 2.50 | 0.01 | 2.50 |
| BankSA | Maxi Saver | Nil | N/A | ✓ | ✓ | ✗ | 2.50 | 1.50 | 1.50 |
| BankSA | Sense Account Savings | Nil | N/A | ✗ | ✗ | ✗ | Nil | 1.75 | 1.75 |



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|--------------------------|-----------------------------|-----------------------------------|---|----------------------------|-------------------------------|------|---------------------------------|----------------------------------|-----------------------------------|
| ★★★ | | | | | | | | | |
| Bankwest | Smart eSaver | Nil | N/A | ✗ | ✗ | ✗ | Nil | 0.01 | 3.00 |
| Bankwest | TeleNet Saver | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.00 | 2.00 |
| bcu | isaver | Nil | N/A | ✗ | ✓ | ✗ | Nil | 1.95 | 1.95 |
| Bendigo Bank | EasySaver | Nil | N/A | ✓ | ✓ | ✓ | 1.75 | 1.75 | 1.75 |
| Beyond Bank | Community Reward Account | Nil | N/A | ✓ | ✓ | ✓ | 4.00 | 1.50 | 1.50 |
| Beyond Bank | monEsaver Internet Account | Nil | N/A | ✓ | ✓ | ✓ | 4.00 | 2.25 | 2.25 |
| Big Sky Building Society | Net Invest | Nil | N/A | ✗ | ✓ | ✓ | Nil | 2.00 | 2.00 |
| BOQ | Cash Management Account | 5.00 | N/A | ✓ | ✓ | ✓ | 2.00 | 2.15 | 2.15 |
| Cairns Penny | Internet Saver Account S7 | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.30 | 2.30 |
| Catalyst Money | CU+saver | Nil | 1 | ✓ | ✓ | ✓ | 1.50 | 0.05 | 2.50 |
| Citibank | Ultimate Saver | Nil | N/A | ✓ | ✓ | ✓ | Nil | 2.15 | 2.15 |
| Coastline Credit Union | Bonus Reward Saver S25 | 6.00 | 20 | ✓ | ✓ | ✓ | 5.00 | 0.05 | 1.80 |
| Commonwealth Bank | GoalSaver | Nil | 200 | ✓ | ✓ | ✓ | Nil | 0.01 | 2.90 |
| Commonwealth Bank | NetBank Saver | Nil | N/A | ✗ | ✓ | ✓ | Nil | 1.85 | 1.85 |
| Community First CU | Bonus Saver | Nil | 20 | ✓ | ✓ | ✗ | 1.50 | 0.10 | 2.60 |
| Community Mutual Group | Internet Maximiser | 5.00 | N/A | ✗ | ✓ | ✓ | Nil | 2.00 | 2.00 |
| Defence Bank | iSaver | Nil | N/A | ✓ | ✓ | ✓ | Nil | 2.00 | 2.00 |
| Defence Bank | maxE Saver | Nil | 1 | ✓ | ✓ | ✓ | Nil | 0.25 | 2.75 |
| Easy Street Fin Services | Bonus Saver Account | Nil | 50 | ✗ | ✓ | ✗ | Nil | 0.01 | 2.95 |
| Easy Street Fin Services | Easy Savings Online Account | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.00 | 2.00 |
| FCCS Credit Union | Achieve Saver Account S55 | Nil | 50 | ✓ | ✓ | ✗ | 2.00 | 1.01 | 2.91 |



Transaction and Savings Accounts

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|---------------------------|--------------------------|-----------------------------------|---|----------------------------|-------------------------------|------|---------------------------------|----------------------------------|-----------------------------------|
| ★★★ | | | | | | | | | |
| FCCS Credit Union | Online Saver Account S70 | Nil | N/A | ✓ | ✓ | ✓ | 10.00 | 2.00 | 2.00 |
| First Option Credit Union | Bonus Saver | Nil | 100 | ✓ | ✓ | ✓ | Nil | 0.10 | 2.35 |
| First Option Credit Union | iT Saver | Nil | N/A | ✓ | ✓ | ✓ | 10.00 | 2.10 | 2.10 |
| G&C Mutual Bank | Bonus Savers Account | Nil | 100 | ✓ | ✓ | ✓ | 1.00 | 0.25 | 2.25 |
| Greater Building Society | Bonus Saver Account | Nil | 1 | ✓ | ✓ | ✗ | Nil | 0.00 | 2.80 |
| Heritage Bank | Community Saver Account | Nil | N/A | ✗ | ✓ | ✗ | Nil | 1.50 | 1.50 |
| Heritage Bank | Target Bonus Account | Nil | 1 | ✓ | ✓ | ✓ | 1.25 | 0.30 | 2.55 |
| Horizon Credit Union | HorizonDirect S10 | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.00 | 2.00 |
| Horizon Credit Union | Reward Saver | Nil | 50 | ✓ | ✓ | ✓ | 1.00 | 0.00 | 2.40 |
| HSBC | Serious Saver Account | Nil | N/A | ✗ | ✗ | ✗ | Nil | 2.10 | 2.10 |
| Hume Bank | iSave | Nil | 50 | ✗ | ✓ | ✓ | Nil | 2.00 | 3.00 |
| Hume Bank | Reward Saver | Nil | 10 | ✓ | ✓ | ✓ | 1.50 | 0.01 | 2.26 |
| Hunter United | e-ZYNET Direct | Nil | N/A | ✓ | ✓ | ✗ | Nil | 1.90 | 1.90 |
| Hunter United | XLR8 Savings Account | 5.00 | 50 | ✓ | ✓ | ✗ | Nil | 0.00 | 2.80 |
| Illawarra CU NSW | CU+saver | Nil | 1 | ✓ | ✓ | ✓ | 1.35 | 0.05 | 2.50 |
| IMB | Reward Saver | Nil | 50 | ✓ | ✓ | ✓ | 2.25 | 0.00 | 2.30 |
| ING DIRECT | Savings Accelerator | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.00 | 2.00 |
| Intech Credit Union | XLR8 Online Account | Nil | 200 | ✓ | ✓ | ✓ | 10.00 | 0.50 | 2.50 |
| Macquarie Credit Union | Online Savings Account | Nil | 200 | ✓ | ✓ | ✓ | 10.00 | 1.18 | 2.08 |
| MyState | Online Savings Account | Nil | N/A | ✗ | ✓ | ✓ | Nil | 2.00 | 2.00 |
| NAB | Cash Manager | Nil | N/A | ✓ | ✓ | ✓ | Nil | 1.50 | 1.50 |



Transaction and Savings Accounts

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|------------------------------|------------------------------|-----------------------------------|---|----------------------------|-------------------------------|------|---------------------------------|----------------------------------|-----------------------------------|
| ★★★★ | | | | | | | | | |
| NAB | iSaver | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.00 | 2.00 |
| Newcastle Permanent | Rapid Saver Statement | Nil | 1 | ✓ | ✓ | ✓ | 1.75 | 0.00 | 2.65 |
| P&N Bank | Hi Saver | Nil | N/A | ✓ | ✓ | ✓ | Nil | 2.00 | 2.00 |
| P&N Bank | SwiftSaver Account | Nil | 50 | ✓ | ✓ | ✓ | Nil | 0.25 | 3.00 |
| People's Choice Credit Union | Bonus Saver Account | Nil | 50 | ✓ | ✓ | ✓ | 3.00 | 0.01 | 2.96 |
| People's Choice Credit Union | Online Saver Account | Nil | N/A | ✗ | ✓ | ✓ | Nil | 2.00 | 2.40 |
| Police Bank | Online SuperSaver Account S8 | Nil | N/A | ✗ | ✓ | ✓ | Nil | 2.25 | 2.25 |
| Qantas Credit Union | Qsaver | Nil | N/A | ✓ | ✓ | ✓ | Nil | 2.15 | 2.15 |
| Qld Police Credit Union | Netlink Direct Account S20 | Nil | N/A | ✗ | ✗ | ✓ | Nil | 2.00 | 2.00 |
| Quay Credit Union | Investment Saver | Nil | N/A | ✗ | ✓ | ✓ | Nil | 2.00 | 2.00 |
| SCU | iNetSaver | Nil | N/A | ✗ | ✓ | ✗ | Nil | 2.00 | 2.00 |
| SCU | Savings Motivator | Nil | 1 | ✓ | ✓ | ✓ | Nil | 0.10 | 2.00 |
| St.George Bank | Incentive Saver Account | Nil | 1 | ✓ | ✓ | ✓ | 2.50 | 0.01 | 2.50 |
| St.George Bank | Maxi Saver | Nil | N/A | ✓ | ✓ | ✗ | 2.50 | 1.50 | 1.50 |
| St.George Bank | Sense Account Savings | Nil | N/A | ✗ | ✗ | ✗ | Nil | 1.75 | 1.75 |
| Suncorp Direct | eOptions | Nil | N/A | ✓ | ✓ | ✓ | Nil | 1.90 | 1.90 |
| Teachers Mutual Bank | Online Savings Account | Nil | N/A | ✓ | ✓ | ✗ | 3.00 | 2.01 | 2.01 |
| Teachers Mutual Bank | Reward Saver S6 | Nil | 50 | ✓ | ✓ | ✗ | Nil | 0.10 | 2.86 |
| The Mac | eSaver | Nil | N/A | ✓ | ✓ | ✓ | 5.00 | 1.95 | 1.95 |
| The Mutual | Bonus Saver | Nil | 1 | ✓ | ✓ | ✓ | 1.00 | 0.00 | 2.80 |
| The Rock Building Soc | Online Saver Account | Nil | N/A | ✓ | ✓ | ✓ | 25.00 | 2.00 | 2.00 |



Transaction and Savings Accounts

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|-------------------------------|---------------------------------|-----------------------------------|---|----------------------------|-------------------------------|------|---------------------------------|----------------------------------|-----------------------------------|
| ★★★ | | | | | | | | | |
| Victoria Teachers Mutual Bank | Bonus Saver Account S98 | Nil | 1 | ✓ | ✓ | ✓ | Nil | 0.05 | 2.70 |
| Westpac | eSaver | Nil | N/A | ✓ | ✓ | ✗ | 5.00 | 1.75 | 1.75 |
| Westpac | Reward Saver | Nil | 50 | ✓ | ✓ | ✓ | 2.50 | 0.01 | 2.50 |
| ★★ | | | | | | | | | |
| B&E Personal Banking | iCash | Nil | N/A | ✓ | ✓ | ✓ | 20.00 | 1.25 | 1.25 |
| BankVic | 14 Day Notice S14 | Nil | N/A | ✓ | ✓ | ✗ | Nil | 0.75 | 0.75 |
| Bankwest | Solid Gold Saver | Nil | N/A | ✓ | ✓ | ✗ | Nil | 0.00 | 2.25 |
| Bendigo Bank | CommunitySaver Account | Nil | N/A | ✓ | ✓ | ✓ | 1.75 | 1.75 | 1.75 |
| Beyond Bank | Bonus Saver Account | Nil | 20 | ✓ | ✓ | ✓ | 3.00 | 0.01 | 2.20 |
| Beyond Bank | Cash Management Account | Nil | N/A | ✓ | ✓ | ✓ | 2.50 | 0.40 | 0.40 |
| Catalyst Money | Cash Management Account | Nil | N/A | ✓ | ✓ | ✓ | Nil | 1.20 | 1.20 |
| Commonwealth Bank | Direct Investment Account | 5.00 | N/A | ✓ | ✓ | ✓ | 2.00 | 0.50 | 0.50 |
| Defence Bank | Cash Management Account | Nil | N/A | ✓ | ✓ | ✓ | Nil | 1.50 | 1.50 |
| Delphi Bank | Liberty Account | 4.00 | N/A | ✓ | ✓ | ✓ | Nil | 0.50 | 0.50 |
| Encompass Credit Union | Emoney Account S30 | Nil | N/A | ✗ | ✓ | ✓ | Nil | 1.00 | 1.00 |
| First Option Credit Union | Super Cash Hub | Nil | N/A | ✓ | ✓ | ✓ | Nil | 2.10 | 2.10 |
| Heritage Bank | Money Manager Account | Nil | N/A | ✓ | ✓ | ✓ | 1.00 | 1.35 | 1.35 |
| Horizon Credit Union | Cash Management S6 | Nil | N/A | ✓ | ✓ | ✓ | 1.00 | 1.25 | 1.25 |
| Hunter United | Premium Online Investor Account | Nil | N/A | ✗ | ✓ | ✗ | Nil | 0.00 | 2.96 |
| Illawarra CU NSW | Cash Management Account | Nil | N/A | ✓ | ✓ | ✓ | 1.35 | 1.20 | 1.20 |
| IMB | Cash Management S23 | Nil | N/A | ✓ | ✓ | ✓ | 2.25 | 0.50 | 0.50 |



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Regular Saver

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|-------------------------------|-----------------------------|-----------------------------------|---|----------------------------|-------------------------------|------|---------------------------------|----------------------------------|-----------------------------------|
| ★★ | | | | | | | | | |
| Macquarie Bank | Cash Management Account | Nil | N/A | ✓ | ✓ | ✓ | Nil | 1.90 | 1.90 |
| ME Bank | InterestME Savings Account | Nil | N/A | ✓ | ✓ | ✓ | Nil | 1.00 | 1.00 |
| Newcastle Permanent | Rapid Saver Passbook | Nil | 1 | ✓ | ✓ | ✓ | 1.75 | 0.00 | 1.30 |
| P&N Bank | CashSaver Account | Nil | N/A | ✓ | ✓ | ✓ | Nil | 2.00 | 2.00 |
| Qld Police Credit Union | Cash Management Account | Nil | N/A | ✓ | ✓ | ✓ | Nil | 0.75 | 0.75 |
| QT Mutual Bank | Bonus Saver Account | Nil | 1 | ✓ | ✓ | ✓ | 2.00 | 0.05 | 1.30 |
| QT Mutual Bank | eSave | Nil | N/A | ✗ | ✓ | ✓ | Nil | 2.15 | 2.15 |
| Quay Credit Union | Special Saver Account | Nil | N/A | ✗ | ✓ | ✓ | Nil | 1.25 | 1.25 |
| Select Credit Union | Direct Account 20 | Nil | N/A | ✗ | ✓ | ✗ | Nil | 1.75 | 1.75 |
| Teachers Mutual Bank | Cash Management Account S10 | Nil | N/A | ✓ | ✓ | ✗ | Nil | 1.71 | 1.71 |
| The Capricornian | Savings Accumulator | Nil | N/A | ✓ | ✓ | ✓ | 2.50 | 2.05 | 2.05 |
| The Mutual | Internet Saver Account | Nil | N/A | ✓ | ✓ | ✓ | Nil | 2.00 | 2.00 |
| Transport Mutual Credit Union | Premium Savers Acct S8 | Nil | N/A | ✓ | ✓ | ✓ | 1.50 | 1.55 | 1.55 |
| UniBank | Cash Management Account S10 | Nil | | ✓ | ✓ | ✗ | Nil | 1.71 | 1.71 |
| UniBank | Online Savings Account | Nil | | ✓ | ✓ | ✗ | 3.00 | 2.01 | 2.01 |
| UniBank | Reward Saver S6 | Nil | | ✓ | ✓ | ✗ | Nil | 0.10 | 2.86 |
| Victoria Teachers Mutual Bank | Cash Management Account S10 | Nil | N/A | ✓ | ✓ | ✓ | 1.00 | 1.35 | 1.35 |
| Victoria Teachers Mutual Bank | First Home Bonus Saver | Nil | 100 | ✓ | ✓ | ✓ | Nil | 0.05 | 2.90 |
| ★ | | | | | | | | | |
| ADCU | Cash Management S9 | Nil | N/A | ✓ | ✓ | ✗ | Nil | 0.40 | 0.40 |
| Auswide Bank | Cash Management | 5.00 | N/A | ✓ | ✓ | ✓ | Nil | 0.05 | 0.05 |



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|----------------------------------|--------------------------|-----------------------------------|---|----------------------------|-------------------------------|------|---------------------------------|----------------------------------|-----------------------------------|
| ★ | | | | | | | | | |
| Citibank | Cash Investment Account | Nil | N/A | ✓ | ✓ | ✓ | Nil | 0.10 | 0.10 |
| Community First CU | Money Market Account S10 | Nil | N/A | ✓ | ✓ | ✓ | 1.50 | 0.50 | 0.50 |
| Queenslanders CU | MoneyMaker Account S5 | Nil | N/A | ✓ | ✓ | ✓ | Nil | 0.20 | 0.20 |
| Rabobank Australia | CMA Standard Account | 10.00 | N/A | ✗ | ✓ | ✓ | Nil | 0.00 | 0.00 |
| Rural Bank Limited | Gold Cash Management | 5.00 | N/A | ✓ | ✓ | ✓ | Nil | 0.50 | 0.50 |
| SERVICE ONE Alliance Bank | Money Management | Nil | N/A | ✓ | ✓ | ✓ | 2.25 | 0.50 | 0.50 |



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Cash Manager

| Company | Product | Monthly Account Keeping Fees (\$) | Min Opening Balance (\$) | Phone Banking | Internet Facility | Salary Direct Credit Facility | BPAY | Base Interest Rate (%) \$50,000* |
|---------------------------|----------------------------|-----------------------------------|--------------------------|---------------|-------------------|-------------------------------|------|----------------------------------|
| ★★★★★ "Outstanding Value" | | | | | | | | |
| Bank of Sydney | Everyday Saver | Nil | No Min | ✗ | ✓ | ✓ | ✓ | 1.75 |
| Bank of Sydney | Smart Net Account | Nil | 1 | ✗ | ✓ | ✓ | ✓ | 2.70 |
| BankVic | EasyinvestOnline Savings | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.20 |
| BOQ | Cash Management Account | 5.00 | No Min | ✓ | ✓ | ✓ | ✓ | 2.15 |
| Citibank | Cash Investment Account | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.00 |
| Citibank | Ultimate Saver | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.15 |
| CUA | eSaver Plus | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 2.15 |
| Gateway Credit Union | Edge Account | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.50 |
| Gateway Credit Union | eMax Saver | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.50 |
| ★★★★ | | | | | | | | |
| Arab Bank Australia | Online Savings Account | Nil | No Min | ✗ | ✓ | ✓ | ✓ | 2.30 |
| Beyond Bank | monEsaver Internet Account | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.25 |
| Defence Bank | iSaver | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.00 |
| ECU Australia | e-Saver | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.35 |
| First Option Credit Union | iT Saver | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.10 |
| Heritage Bank | Money Manager Account | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 2.25 |
| HSBC | Flexi Saver | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.00 |
| Macquarie Bank | Cash Management Account | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 1.90 |
| P&N Bank | CashSaver Account | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.00 |



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Cash Manager

| Company | Product | Monthly Account Keeping Fees (\$) | Min Opening Balance (\$) | Phone Banking | Internet Facility | Salary Direct Credit Facility | BPAY | Base Interest Rate (%) \$50,000* |
|-------------------------------|---------------------------------|-----------------------------------|--------------------------|---------------|-------------------|-------------------------------|------|----------------------------------|
| ★★★★ | | | | | | | | |
| The Capricornian | Savings Accumulator | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.05 |
| The Mutual | Internet Saver Account | Nil | 5,000 | ✓ | ✓ | ✓ | ✓ | 2.00 |
| Victoria Teachers Mutual Bank | Cash Management Account S10 | Nil | 5,000 | ✓ | ✓ | ✓ | ✓ | 2.10 |
| ★★★ | | | | | | | | |
| ANZ | Premium Cash Management Account | Nil | 10,000 | ✓ | ✓ | ✓ | ✓ | 0.50 |
| Auswide Bank | Cash Management | 5.00 | No Min | ✓ | ✓ | ✓ | ✓ | 1.60 |
| B&E Personal Banking | iCash | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 1.90 |
| BankVic | Investment - At Call S2 | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 1.25 |
| bcu | saver | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 1.00 |
| Bendigo Bank | CommunitySaver Account | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 1.75 |
| Bendigo Bank | EasySaver | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 1.75 |
| Beyond Bank | Cash Management Account | Nil | 1,000 | ✓ | ✓ | ✓ | ✓ | 1.55 |
| Cairns Penny | Access Plus Account S21 | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 1.00 |
| Commonwealth Bank | Direct Investment Account | 5.00 | 10,000 | ✓ | ✓ | ✓ | ✓ | 1.00 |
| Community First CU | Money Market Account S10 | Nil | 5,000 | ✓ | ✓ | ✓ | ✓ | 1.00 |
| CUA | Cash Management Account | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 2.00 |
| Defence Bank | Cash Management Account | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.00 |
| Delphi Bank | Cash Management Account | 10.00 | 5,000 | ✓ | ✓ | ✓ | ✓ | 1.25 |
| Delphi Bank | Liberty Account | 4.00 | 1 | ✓ | ✓ | ✓ | ✓ | 1.25 |



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Cash Manager

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|---------------------------|----------------------------|-----------------------------------|--------------------------|---------------|-------------------|-------------------------------|------|----------------------------------|
| ★★★ | | | | | | | | |
| ECU Australia | Bonus Saver Account | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 1.60 |
| FCCS Credit Union | Online Saver Account S70 | Nil | 1 | ✗ | ✓ | ✓ | ✓ | 2.00 |
| First Option Credit Union | Super Cash Hub | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 2.10 |
| Gateway Credit Union | Everyday Savings Account | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 1.00 |
| Heritage Bank | Cash Management Account | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 1.05 |
| Hume Bank | Cash Management S8 | Nil | 5,000 | ✓ | ✓ | ✓ | ✓ | 0.75 |
| Hunter United | Cash Management Account | 5.00 | 5,000 | ✓ | ✓ | ✓ | ✓ | 0.50 |
| IMB | Cash Management S23 | Nil | 5,000 | ✓ | ✓ | ✓ | ✓ | 1.00 |
| Macquarie Credit Union | Investment Account S10 | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 1.45 |
| Macquarie Credit Union | Online Savings Account | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 2.16 |
| ME Bank | InterestME Savings Account | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 1.00 |
| NAB | Cash Manager | Nil | 5,000 | ✓ | ✓ | ✓ | ✓ | 1.50 |
| NAB | Reward Saver | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 0.50 |
| Qantas Credit Union | At Call Savings | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 1.00 |
| Qantas Credit Union | Bonus Saver Account | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 0.75 |
| Qld Police Credit Union | Cash Management Account | Nil | 5,000 | ✓ | ✓ | ✓ | ✓ | 1.60 |
| QT Mutual Bank | Cash Management Account | Nil | 5,000 | ✓ | ✓ | ✓ | ✓ | 0.75 |
| Queenslanders CU | MoneyMaker Account S5 | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 1.60 |
| Rural Bank Limited | Gold Cash Management | 5.00 | 5,000 | ✓ | ✓ | ✓ | ✓ | 1.75 |



Transaction and Savings Account

Star Ratings

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Cash Manager

| Company | Product | Monthly Account Keeping Fees (\$) | Min Opening Balance (\$) | Phone Banking | Internet Facility | Salary Direct Credit Facility | BPAY | Base Interest Rate (%) \$50,000* |
|-------------------------------|-------------------------|-----------------------------------|--------------------------|---------------|-------------------|-------------------------------|------|----------------------------------|
| ★★★ | | | | | | | | |
| SCU | Money Market Account | Nil | 5,000 | ✓ | ✓ | ✓ | ✓ | 1.00 |
| Suncorp Bank | Cash Management Account | 5.00 | No Min | ✓ | ✓ | ✓ | ✓ | 0.25 |
| Suncorp Direct | eOptions | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 1.90 |
| The Rock Building Soc | Cash Management Account | 5.00 | 5,000 | ✓ | ✓ | ✓ | ✓ | 0.75 |
| The Rock Building Soc | Online Saver Account | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 2.00 |
| Transport Mutual Credit Union | Premium Savers Acct S8 | Nil | 10,000 | ✓ | ✓ | ✓ | ✓ | 1.55 |
| ★★ | | | | | | | | |
| ANZ | Progress Saver | Nil | 10 | ✓ | ✓ | ✓ | ✓ | 0.01 |
| Bank of Melbourne | Incentive Saver Account | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 0.01 |
| BankSA | Incentive Saver Account | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 0.01 |
| Defence Bank | maxE Saver | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 0.25 |
| G&C Mutual Bank | Bonus Savers Account | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 0.25 |
| Heritage Bank | Target Bonus Account | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 0.30 |
| Illawarra CU NSW | CU+saver | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 0.05 |
| IMB | Reward Saver | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 0.00 |
| Newcastle Permanent | Rapid Saver Passbook | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 0.00 |
| Newcastle Permanent | Rapid Saver Statement | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 0.00 |
| QT Mutual Bank | Bonus Saver Account | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 0.05 |
| Rabobank Australia | Premium CMA Account | 10.00 | 100,000 | ✓ | ✓ | ✓ | ✓ | 0.00 |



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Cash Manager

| Company | Product | Monthly Account Keeping Fees (\$) | Min Opening Balance (\$) | Phone Banking | Internet Facility | Salary Direct Credit Facility | BPAY | Base Interest Rate (%) \$50,000* |
|-------------------------------|-------------------------|-----------------------------------|--------------------------|---------------|-------------------|-------------------------------|------|----------------------------------|
| ★★ | | | | | | | | |
| St.George Bank | Incentive Saver Account | Nil | 1 | ✓ | ✓ | ✓ | ✓ | 0.01 |
| Transport Mutual Credit Union | Redi-Fund S7 | Nil | 5,000 | ✓ | ✓ | ✓ | ✓ | 0.55 |
| Victoria Teachers Mutual Bank | Bonus Saver Account S98 | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 0.05 |
| Victoria Teachers Mutual Bank | First Home Bonus Saver | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 0.05 |
| ★ | | | | | | | | |
| Auswide Bank | Bonus Plus Saver | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 0.01 |
| Coastline Credit Union | Bonus Reward Saver S25 | 6.00 | 500 | ✓ | ✓ | ✓ | ✓ | 0.05 |
| People's Choice Credit Union | Bonus Saver Account | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 0.01 |
| Westpac | Reward Saver | Nil | No Min | ✓ | ✓ | ✓ | ✓ | 0.01 |



Transaction and Savings Accounts

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Junior Saver

| Company | Product | Junior Specific Website | School Banking Program | Educational Resources | Minimum Opening Deposit (\$) | Branch Withdrawal Fee | Total Interest Rate (%) \$500* | Total Interest Rate (%) \$2,000* |
|------------------------------|---------------------------|-------------------------|------------------------|-----------------------|------------------------------|-----------------------|--------------------------------|----------------------------------|
| ★★★★★ "Outstanding Value" | | | | | | | | |
| Bankwest | Kids' Bonus Saver | ✗ | ✓ | ✗ | No Min | Nil | 5.25 | 5.25 |
| Cairns Penny | First Penny Saver Account | ✗ | ✓ | ✗ | No Min | Nil | 4.30 | 1.50 |
| Commonwealth Bank | Youthsaver Account | ✓ | ✓ | ✓ | No Min | Nil | 2.90 | 2.90 |
| CUA | Youth eSaver | ✓ | ✗ | ✗ | 1.00 | Nil | 5.00 | 5.00 |
| First Option Credit Union | Kids Bonus Saver | RTB | RTB | RTB | No Min | Nil | 5.15 | 5.15 |
| Suncorp Bank | Kids Savings Account | ✓ | ✗ | ✗ | No Min | Nil | 3.50 | 3.50 |
| ★★★★ | | | | | | | | |
| ANZ | Progress Saver for Kids | ✓ | ✗ | ✗ | 10.00 | Nil | 2.71 | 2.71 |
| Bank of Sydney | Student Savings Account | ✗ | ✓ | ✗ | 1.00 | Nil | 2.35 | 2.35 |
| bcu | scoot's super saver | ✓ | ✗ | ✓ | No Min | 1.00 | 3.75 | 3.75 |
| Beyond Bank | BU Savings Account | RTB | RTB | RTB | No Min | Nil | 2.05 | 2.05 |
| Greater Building Society | Life Saver | ✗ | ✓ | ✗ | 1.00 | Nil | 3.50 | 3.50 |
| Hume Bank | Clancy Koala S2 | ✓ | ✓ | ✓ | 1.00 | Nil | 3.50 | 3.50 |
| People's Choice Credit Union | Young Saver Account | ✗ | ✗ | ✗ | No Min | 3.00 | 2.85 | 2.85 |
| Teachers Mutual Bank | Mighty Saver | ✓ | ✗ | ✗ | No Min | Nil | 3.31 | 3.31 |
| The Mutual | Mighty Mutual | ✗ | ✓ | ✓ | No Min | Nil | 2.80 | 2.80 |
| ★★★ | | | | | | | | |
| ADCU | Junior Saver Account | RTB | RTB | RTB | No Min | Nil | 1.00 | 1.50 |
| Auswide Bank | Ziggy Kids Saver | RTB | RTB | RTB | No Min | Nil | 3.01 | 3.01 |



Transaction and Savings Accounts

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Junior Saver

| Company | Product | Junior Specific Website | School Banking Program | Educational Resources | Minimum Opening Deposit (\$) | Branch Withdrawal Fee | Total Interest Rate (%) \$500* | Total Interest Rate (%) \$2,000* |
|--------------------------|------------------------------------|-------------------------|------------------------|-----------------------|------------------------------|-----------------------|--------------------------------|----------------------------------|
| ★ ★ ★ | | | | | | | | |
| Bank Australia | mySaver | RTB | RTB | RTB | No Min | 2.50 | 3.00 | 3.00 |
| BankVic | Little Coppers Club S3 | ✓ | ✗ | ✗ | No Min | Nil | 1.25 | 1.25 |
| Bankwest | Children's Savings Account | ✗ | ✓ | ✗ | No Min | Nil | 1.00 | 1.00 |
| Bendigo Bank | PiggySaver | ✗ | ✓ | ✓ | 1.00 | Nil | 1.75 | 1.75 |
| Beyond Bank | Bonus Saver Account (Youth) | RTB | RTB | RTB | No Min | Nil | 1.40 | 1.40 |
| Beyond Bank | Junior Savers Club S12 | RTB | RTB | RTB | No Min | Nil | 2.05 | 2.05 |
| Delphi Bank | Junior Smart Saver | RTB | RTB | RTB | 5.00 | Nil | 1.75 | 1.75 |
| ECU Australia | Just for Kids S8 | RTB | RTB | RTB | 10.00 | 2.00 | 0.90 | 0.90 |
| FCCS Credit Union | Young Achiever Account S50 | RTB | RTB | RTB | 1.00 | Nil | 2.00 | 2.00 |
| Gateway Credit Union | Kids Dollaroo Savings | ✗ | ✗ | ✗ | No Min | Nil | 1.90 | 1.90 |
| Greater Building Society | Little Bucks | ✗ | ✓ | ✗ | 1.00 | Nil | 0.50 | 1.00 |
| Holiday Coast CU | First Start Account | RTB | RTB | RTB | No Min | 0.80 | 2.00 | 2.00 |
| Horizon Credit Union | Youth Reward Saver | RTB | RTB | RTB | No Min | 1.00 | 2.40 | 2.40 |
| Illawarra CU NSW | Wildlife Saver | RTB | RTB | RTB | 1 | 1.35 | 2.50 | 2.50 |
| IMB | Reward Saver Kick Start | ✗ | ✓ | ✗ | 1.00 | 2.25 | 3.00 | 3.00 |
| IMB | Zoo Account | ✗ | ✓ | ✗ | 1.00 | Nil | 2.85 | 2.85 |
| MyState | Youth Account | ✗ | ✗ | ✗ | No Min | Nil | 0.75 | 0.75 |
| Newcastle Permanent | Rapid Saver Passbook for Children | ✗ | ✓ | ✗ | No Min | 1.75 | 1.30 | 1.30 |
| Newcastle Permanent | Rapid Saver Statement for Children | ✗ | ✓ | ✗ | No Min | 1.75 | 2.65 | 2.65 |



Transaction and Savings Accounts

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Junior Saver

| Company | Product | Junior Specific Website | School Banking Program | Educational Resources | Minimum Opening Deposit (\$) | Branch Withdrawal Fee | Total Interest Rate (%) \$500* | Total Interest Rate (%) \$2,000* |
|-------------------------------|------------------------------------|-------------------------|------------------------|-----------------------|------------------------------|-----------------------|--------------------------------|----------------------------------|
| ★★★ | | | | | | | | |
| P&N Bank | Way Cool Saver | RTB | RTB | RTB | No Min | Nil | 2.25 | 2.25 |
| Qld Police Credit Union | Junior Saver | ✗ | ✗ | ✗ | No Min | Nil | 2.00 | 2.00 |
| The Mac | Mini Mac Bonus Saver | RTB | RTB | RTB | No Min | Nil | 1.77 | 1.77 |
| UniBank | Mighty Saver | RTB | RTB | RTB | No Min | Nil | 3.31 | 3.31 |
| Victoria Teachers Mutual Bank | First Access | ✗ | ✗ | ✗ | No Min | Nil | 1.00 | 1.00 |
| Victoria Teachers Mutual Bank | First Saver | ✗ | ✗ | ✗ | No Min | Nil | 1.40 | 2.65 |
| Westpac | Reward Saver - Under 12 | ✗ | ✗ | ✗ | No Min | Nil | 2.50 | 2.50 |
| ★★ | | | | | | | | |
| Catalyst Money | JuniorSaver | RTB | RTB | RTB | 1.00 | Nil | 0.25 | 2.00 |
| Community First CU | Junior Saver | ✗ | ✗ | ✗ | No Min | Nil | 0.25 | 0.50 |
| CUA | Everyday Youth Account | ✓ | ✗ | ✗ | 1.00 | Nil | 0.00 | 0.00 |
| Illawarra CU NSW | JuniorSaver | RTB | RTB | RTB | 1.00 | Nil | 0.25 | 2.00 |
| IMB | Everyday UnLtd KickStart (Ill,SC) | ✗ | ✓ | ✗ | 1.00 | Nil | 0.00 | 0.00 |
| IMB | Everyday UnLtd KickStart (Syd/ACT) | ✗ | ✓ | ✗ | 1.00 | Nil | 0.00 | 0.00 |
| Newcastle Permanent | Money Minder Account | ✗ | ✓ | ✗ | 1.00 | Nil | 0.25 | 0.25 |
| Qld Police Credit Union | Teen On-Call | ✗ | ✗ | ✗ | No Min | Nil | 0.01 | 0.01 |
| Queenslanders CU | Junior Savers Account S4 | RTB | RTB | RTB | No Min | Nil | 0.50 | 0.50 |
| SCU | Super Saver Account | ✗ | ✗ | ✗ | No Min | Nil | 0.50 | 0.50 |
| The Rock Building Soc | Children's Account | ✗ | ✗ | ✗ | 1.00 | Nil | 0.25 | 0.25 |



Transaction and Savings Accounts

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Junior Saver

| Company | Product | Junior Specific Website | School Banking Program | Educational Resources | Minimum Opening Deposit (\$) | Branch Withdrawal Fee | Total Interest Rate (%) \$500* | Total Interest Rate (%) \$2,000* |
|---------------------|-----------------------------|-------------------------|------------------------|-----------------------|------------------------------|-----------------------|--------------------------------|----------------------------------|
| ★★ | | | | | | | | |
| Westpac | Choice - Under 21's | ✗ | ✗ | ✗ | No Min | Nil | 0.00 | 0.00 |
| ★ | | | | | | | | |
| Arab Bank Australia | Best Buddies School Account | RTB | RTB | RTB | No Min | Nil | 0.01 | 0.01 |
| Arab Bank Australia | Student Account | RTB | RTB | RTB | 1.00 | 2.00 | 0.00 | 0.01 |
| Bank of Sydney | Student Transaction Account | ✗ | ✓ | ✗ | 1.00 | Nil | 0.00 | 0.00 |



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SMSF Saver

| Company | Product | Monthly Account Keeping Fees (\$) | Rebate on Transactions Fees Allow | Internet Transaction Fee (\$) | BPAY | Phone Facility | Cheque Facility | Base Interest Rate (%) \$50,000* | Total Interest Rate (%) \$50,000* |
|---------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-------------------------------|------|----------------|-----------------|----------------------------------|-----------------------------------|
| ★★★★★ "Outstanding Value" | | | | | | | | | |
| ADCU | DIY Super Saver Account | Nil | ✓ | Nil | ✓ | ✓ | ✗ | 3.01 | 3.01 |
| Bank of Sydney | Smart Net Account | Nil | ✗ | Nil | ✓ | ✗ | ✓ | 2.70 | 2.70 |
| BankVic | SMSF Saver | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 2.95 | 2.95 |
| CUA | eSaver Plus | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.15 | 3.05 |
| Delphi Bank | Midas Account | Nil | ✗ | 0.25 | ✓ | ✗ | ✗ | 2.65 | 2.65 |
| Delphi Bank | Midas Business Account | Nil | ✗ | 0.25 | ✓ | ✓ | ✗ | 2.65 | 2.65 |
| FCCS Credit Union | Superfund Maximiser | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.90 | 2.90 |
| Gateway Credit Union | Edge Account | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.50 | 2.50 |
| NAB | Business Cash Maximiser SMSF Plus | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 2.80 | 2.80 |
| Newcastle Permanent | Online Savings Account | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 2.65 | 2.65 |
| Qantas Credit Union | DIY Super Saver | Nil | ✓ | Nil | ✓ | ✓ | ✗ | 1.95 | 2.95 |
| RaboDirect | DIY Super Saver | Nil | ✗ | Nil | ✗ | ✗ | ✗ | 2.75 | 2.75 |
| Rural Bank ONE | DIY Super Saver | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.60 | 2.60 |
| UBank | USaver SMSF | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 2.41 | 2.81 |
| ★★★★★ | | | | | | | | | |
| AMP Bank | Business Saver Account | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 2.55 | 2.55 |
| Beyond Bank | monEsaver Internet Account | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.25 | 2.25 |
| BOQ | Superannuation Savings Account | Nil | ✗ | 0.65 | ✓ | ✗ | ✗ | 2.30 | 2.30 |
| Citibank | Ultimate Business Saver | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 2.15 | 2.15 |
| Coastline Credit Union | e-Saver S35 | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 1.40 | 2.96 |



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SMSF Saver

| Company | Product | Monthly Account Keeping Fees (\$) | Rebate on Transactions Fees Allow | Internet Transaction Fee (\$) | BPAY | Phone Facility | Cheque Facility | Base Interest Rate (%) \$50,000* | Total Interest Rate (%) \$50,000* |
|-------------------------------|---------------------------------|-----------------------------------|-----------------------------------|-------------------------------|------|----------------|-----------------|----------------------------------|-----------------------------------|
| ★★★★ | | | | | | | | | |
| Commonwealth Bank | SMSF Direct Investment Account | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 2.00 | 2.00 |
| ECU Australia | Bonus Saver Account | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 1.60 | 2.35 |
| Gateway Credit Union | eMax Saver | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 2.50 | 2.50 |
| Heritage Bank | Online Saver | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 2.25 | 2.25 |
| HSBC | Flexi Saver | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.00 | 2.50 |
| IMB | DIY Super Account | Nil | ✓ | Nil | ✓ | ✓ | ✓ | 2.35 | 2.35 |
| ING DIRECT | Business Optimiser | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 2.25 | 2.25 |
| Macquarie Credit Union | Online Savings Account | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.16 | 3.06 |
| ME Bank | Business Online Savings Account | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 2.50 | 2.50 |
| Qantas Credit Union | Bonus Saver Account | Nil | ✓ | Nil | ✓ | ✓ | ✗ | 0.75 | 2.95 |
| Quay Credit Union | Bonus Saver | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.00 | 2.65 |
| Queenslanders CU | GOSaver | Nil | ✓ | Nil | ✓ | ✓ | ✗ | 2.40 | 2.40 |
| RaboDirect | High Interest Savings- Personal | Nil | ✗ | Nil | ✗ | ✗ | ✗ | 2.55 | 2.55 |
| RaboDirect | SMSF PremiumSaver | Nil | ✗ | Nil | ✗ | ✗ | ✗ | 1.40 | 2.70 |
| Suncorp Bank | Business Saver Account | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 2.20 | 2.20 |
| Victoria Teachers Mutual Bank | Online Saver | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.20 | 2.20 |
| Your Credit Union | Netsaver Account S50 | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 2.45 | 2.45 |
| ★★★ | | | | | | | | | |
| ADCU | Star Saver Direct Account S20 | Nil | ✓ | Nil | ✗ | ✓ | ✗ | 2.00 | 2.00 |
| AMP Bank | Cash Manager | 5.00 | ✗ | Nil | ✓ | ✓ | ✓ | 2.00 | 2.00 |



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SMSF Saver

| Company | Product | Monthly Account Keeping Fees (\$) | Rebate on Transactions Fees Allow | Internet Transaction Fee (\$) | BPAY | Phone Facility | Cheque Facility | Base Interest Rate (%) \$50,000* | Total Interest Rate (%) \$50,000* |
|--------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-------------------------------|------|----------------|-----------------|----------------------------------|-----------------------------------|
| ★★★ | | | | | | | | | |
| ANZ | Business Online Saver | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.40 | 1.40 |
| B&E Personal Banking | Super Advantage | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 2.60 | 2.60 |
| Bank of Melbourne | Business Access Saver | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.35 | 1.35 |
| Bank of Melbourne | DIY Super Saver | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.50 | 1.50 |
| BankSA | Business Access Saver | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.35 | 1.35 |
| BankSA | DIY Super Saver | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.50 | 1.50 |
| Bankwest | Business Telenet Saver Account | Nil | ✗ | Nil | ✗ | ✗ | ✗ | 1.90 | 1.90 |
| Bankwest | High Interest Transaction Account | 20.00 | ✗ | Nil | ✓ | ✓ | ✓ | 2.00 | 2.00 |
| bca | business isaver | Nil | ✗ | Nil | ✗ | ✗ | ✗ | 2.00 | 2.00 |
| bca | retirement savings account | Nil | ✗ | Nil | ✗ | ✗ | ✗ | 1.95 | 1.95 |
| Beyond Bank | Community Reward Account | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 1.50 | 1.50 |
| Big Sky Building Society | Net Invest | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.00 | 2.00 |
| Big Sky Building Society | SMSF CMA | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 2.10 | 2.10 |
| Cairns Penny | Internet Saver Account S7 | Nil | ✗ | Nil | ✗ | ✗ | ✗ | 2.30 | 2.30 |
| Catalyst Money | Cash Management Account | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 1.95 | 1.95 |
| Citibank | Cash Investment Account | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 2.00 | 2.00 |
| Commonwealth Bank | Business Online Saver | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.40 | 1.40 |
| Community First CU | Bonus Saver | Nil | ✓ | Nil | ✗ | ✓ | ✓ | 0.10 | 2.60 |
| Community First CU | FirstBiz Online Savings | Nil | ✓ | Nil | ✗ | ✗ | ✗ | 2.05 | 2.05 |
| Community Mutual Group | Internet Maximiser | 5.00 | ✓ | Nil | ✓ | ✓ | ✗ | 2.00 | 2.00 |



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SMSF Saver

| Company | Product | Monthly Account Keeping Fees (\$) | Rebate on Transactions Fees Allow | Internet Transaction Fee (\$) | BPAY | Phone Facility | Cheque Facility | Base Interest Rate (%) \$50,000* | Total Interest Rate (%) \$50,000* |
|---------------------------|---------------------------------|-----------------------------------|-----------------------------------|-------------------------------|------|----------------|-----------------|----------------------------------|-----------------------------------|
| ★★★ | | | | | | | | | |
| CUA | Cash Management Account | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 2.00 | 2.00 |
| Defence Bank | Cash Management Account | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 2.00 | 2.00 |
| Defence Bank | iSaver | Nil | ✗ | 1.00 | ✓ | ✓ | ✗ | 2.00 | 2.00 |
| Defence Bank | maxE Saver | Nil | ✗ | 1.00 | ✓ | ✓ | ✗ | 0.25 | 2.75 |
| Easy Street Fin Services | Easy Savings Online Account | Nil | ✗ | Nil | ✗ | ✗ | ✗ | 2.00 | 2.00 |
| First Option Credit Union | Bonus Saver | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 0.20 | 2.45 |
| First Option Credit Union | iT Saver | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 2.10 | 2.10 |
| G&C Mutual Bank | Bonus Savers Account | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 0.25 | 2.25 |
| Heritage Bank | Community Saver Account | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.50 | 1.50 |
| Heritage Bank | Money Manager Account | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 2.25 | 2.25 |
| Heritage Bank | Target Bonus Account | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 0.30 | 2.55 |
| Horizon Credit Union | Cash Management S6 | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 2.25 | 2.25 |
| Horizon Credit Union | HorizonDirect S10 | Nil | ✗ | Nil | ✗ | ✗ | ✗ | 2.00 | 2.00 |
| Horizon Credit Union | Reward Saver | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 0.00 | 2.40 |
| Hume Bank | Business iSave | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.00 | 2.00 |
| Hunter United | Premium Online Investor Account | Nil | ✗ | Nil | ✗ | ✗ | ✗ | 0.00 | 2.96 |
| Hunter United | Retiree Online Investor Account | Nil | ✗ | Nil | ✗ | ✗ | ✗ | 0.00 | 2.71 |
| Illawarra CU NSW | Cash Management Account | Nil | ✓ | Nil | ✓ | ✓ | ✗ | 1.95 | 1.95 |
| Macquarie Bank | Cash Management Account | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 1.90 | 1.90 |
| MyState | Online Savings Account | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.00 | 2.00 |



Transaction and Savings Accounts

Star Ratings

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SMSF Saver

| Company | Product | Monthly Account Keeping Fees (\$) | Rebate on Transactions Fees Allow | Internet Transaction Fee (\$) | BPAY | Phone Facility | Cheque Facility | Base Interest Rate (%) \$50,000* | Total Interest Rate (%) \$50,000* |
|-------------------------|------------------------------|-----------------------------------|-----------------------------------|-------------------------------|------|----------------|-----------------|----------------------------------|-----------------------------------|
| ★★★ | | | | | | | | | |
| NAB | Business Cash Maximiser | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.50 | 1.50 |
| NAB | Business Cash Maximiser SMSF | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.80 | 1.80 |
| NAB | Cash Manager | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 1.50 | 1.50 |
| Newcastle Permanent | Rapid Saver Statement | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 0.00 | 2.65 |
| Police Bank | Online SuperSaver Account S8 | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.25 | 2.25 |
| Qantas Credit Union | Qsaver | Nil | ✓ | Nil | ✓ | ✓ | ✗ | 2.15 | 2.15 |
| Qld Police Credit Union | Cash Management Account | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 1.60 | 1.60 |
| Qld Police Credit Union | Netlink Direct Account S20 | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.00 | 2.00 |
| Quay Credit Union | Investment Saver | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.00 | 2.00 |
| Quay Credit Union | Special Saver Account | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 1.75 | 1.75 |
| Rabobank Australia | CMA Standard Account | 10.00 | ✗ | Nil | ✓ | ✓ | ✗ | 2.00 | 2.00 |
| Select Credit Union | Direct Account 20 | Nil | ✓ | Nil | ✗ | ✓ | ✗ | 1.75 | 1.75 |
| St.George Bank | Business Access Saver | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.35 | 1.35 |
| St.George Bank | DIY Super Saver | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.50 | 1.50 |
| Teachers Mutual Bank | Cash Management Account S10 | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.71 | 1.71 |
| Teachers Mutual Bank | Reward Saver S6 | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 0.10 | 2.86 |
| The Capricornian | Savings Accumulator | Nil | ✗ | 2.50 | ✓ | ✓ | ✗ | 2.05 | 2.05 |
| The Capricornian | Savings Accumulator-Business | Nil | ✗ | 2.50 | ✓ | ✓ | ✓ | 2.05 | 2.05 |
| The Mutual | Business Internet Saver | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.00 | 2.00 |
| The Rock Building Soc | Online Saver Account | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.00 | 2.00 |



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SMSF Saver

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|-------------------------------|----------------------------------|-----------------------------------|-----------------------------------|-------------------------------|------|----------------|-----------------|----------------------------------|-----------------------------------|
| ★★★ | | | | | | | | | |
| Transport Mutual Credit Union | Premium Savers Acct S8 | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 1.55 | 1.55 |
| Victoria Teachers Mutual Bank | Bonus Saver Account S98 | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 0.05 | 2.70 |
| Victoria Teachers Mutual Bank | Cash Management Account S10 | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 2.10 | 2.10 |
| Westpac | DIY Super Savings Account | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 2.00 | 2.00 |
| Westpac | DIY Super Working Account | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 1.80 | 1.80 |
| ★★ | | | | | | | | | |
| ADCU | Cash Management S9 | Nil | ✓ | Nil | ✗ | ✓ | ✓ | 1.20 | 1.20 |
| ANZ | Premium Cash Management Account | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 0.50 | 0.50 |
| Auswide Bank | Self Managed Superannuation Fund | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 1.60 | 1.60 |
| Bendigo Bank | Business CommunitySaver Account | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 1.75 | 1.75 |
| Bendigo Bank | CommunitySaver Account | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 1.75 | 1.75 |
| Beyond Bank | Cash Management Account | Nil | ✓ | Nil | ✓ | ✓ | ✓ | 1.55 | 1.55 |
| Coastline Credit Union | Bonus Reward Saver S25 | 6.00 | ✗ | Nil | ✓ | ✓ | ✗ | 0.05 | 1.80 |
| Commonwealth Bank | Direct Investment Account | 5.00 | ✗ | 0.30 | ✓ | ✓ | ✓ | 1.00 | 1.00 |
| Community First CU | Money Market Account S10 | Nil | ✓ | Nil | ✓ | ✓ | ✓ | 1.00 | 1.00 |
| Delphi Bank | Business Cash Management Account | 10.00 | ✗ | Nil | ✓ | ✓ | ✓ | 1.25 | 1.25 |
| Delphi Bank | Cash Management Account | 10.00 | ✗ | Nil | ✓ | ✓ | ✓ | 1.25 | 1.25 |
| Delphi Bank | Liberty Account | 4.00 | ✗ | Nil | ✓ | ✓ | ✓ | 1.25 | 1.25 |
| Encompass Credit Union | Emoney Account S30 | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 1.00 | 1.00 |
| First Option Credit Union | Super Cash Hub | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 2.10 | 2.10 |



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| Company | Product | Monthly Account Keeping Fees (\$) | Rebate on Transactions Fees Allow | Internet Transaction Fee (\$) | BPAY | Phone Facility | Cheque Facility | Base Interest Rate (%) \$50,000* | Total Interest Rate (%) \$50,000* |
|--------------------------|----------------------------------|-----------------------------------|-----------------------------------|-------------------------------|------|----------------|-----------------|----------------------------------|-----------------------------------|
| ★★ | | | | | | | | | |
| Heritage Bank | Cash Management Account | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 1.05 | 1.05 |
| Holiday Coast CU | i-Saver Account S21 | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.00 | 1.00 |
| Hume Bank | Business Cash Management Account | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 0.75 | 0.75 |
| Hume Bank | Cash Management S8 | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 0.75 | 0.75 |
| IMB | Business CMA | 6.00 | ✓ | Nil | ✓ | ✓ | ✓ | 1.25 | 1.25 |
| Macquarie Credit Union | Investment Account S10 | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 1.45 | 1.45 |
| Newcastle Permanent | Business Cash Management | Nil | ✗ | Nil | ✓ | ✓ | ✓ | 1.20 | 1.20 |
| Newcastle Permanent | Rapid Saver Passbook | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 0.00 | 1.30 |
| Northern Beaches CU | Bonus Saver Account S7 | Nil | ✓ | Nil | ✓ | ✓ | ✗ | 0.60 | 2.20 |
| Qantas Credit Union | At Call Savings | Nil | ✓ | Nil | ✓ | ✓ | ✓ | 1.00 | 1.00 |
| SCU | Money Market Account | Nil | ✓ | Nil | ✓ | ✓ | ✗ | 1.00 | 1.00 |
| SCU | Savings Motivator | Nil | ✓ | Nil | ✓ | ✓ | ✗ | 0.10 | 2.00 |
| The Mutual | Business Maximiser | 10.00 | ✗ | Nil | ✓ | ✓ | ✓ | 1.20 | 1.20 |
| UniBank | Reward Saver S6 | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 0.10 | 2.86 |
| ★ | | | | | | | | | |
| Greater Building Society | Business Optimiser Account | Nil | ✓ | Nil | ✓ | ✓ | ✓ | 0.50 | 0.50 |
| MyState | Saver Account | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 0.75 | 0.75 |
| NAB | Everyday Business Account | 10.00 | ✗ | 0.20 | ✓ | ✓ | ✓ | 1.00 | 1.00 |
| Rabobank Australia | Premium CMA Account | 10.00 | ✗ | Nil | ✓ | ✓ | ✓ | 0.00 | 0.00 |
| The Rock Building Soc | Cash Management Account | 5.00 | ✗ | Nil | ✓ | ✓ | ✓ | 0.75 | 0.75 |



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SMSF Saver

| Company | Product | Monthly Account Keeping Fees (\$) | Rebate on Transactions Fees Allow | Internet Transaction Fee (\$) | BPAY | Phone Facility | Cheque Facility | Base Interest Rate (%) \$50,000* | Total Interest Rate (%) \$50,000* |
|-------------------------------|-----------------------------|-----------------------------------|-----------------------------------|-------------------------------|------|----------------|-----------------|----------------------------------|-----------------------------------|
| ★ | | | | | | | | | |
| Transport Mutual Credit Union | Redi-Fund S7 | Nil | ✗ | Nil | ✓ | ✓ | ✗ | 0.55 | 0.55 |
| UniBank | Cash Management Account S10 | Nil | ✗ | Nil | ✗ | ✓ | ✗ | 1.71 | 1.71 |



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Low Transactor

| Company | Product | Monthly 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" | | | | | | | | |
| Bank of Melbourne | Incentive Saver Account | Nil | Nil | Nil | Nil | Nil | No | 0.01 |
| Bank of Sydney | Everyday Saver | Nil | Nil | Nil | Nil | Nil | No | 2.50 |
| BankVic | Multipack - At Call S1 | Nil | Nil | 1.80 | Nil | 0.40 | No | 0.10 |
| Bankwest | Hero Transaction Account | 6.00 | 2,000 | Nil | Nil | Nil | No | 2.50 |
| BOQ | Day2Day Plus Account | Nil | Nil | Nil | Nil | Nil | No | 0.00 |
| Citibank | Plus Transaction Account | Nil | Nil | Nil | Nil | Nil | No | 0.00 |
| ECU Australia | Everyday Access S1 | 5.00 | Nil | 1.40 | 2.00 | 0.70 | No | 0.00 |
| First Option Credit Union | Super Cash Hub | Nil | Nil | Nil | Nil | Nil | No | 0.25 |
| Gateway Credit Union | Edge Account | Nil | Nil | Nil | Nil | Nil | No | 2.50 |
| ME Bank | EveryDay Transaction Account | Nil | Nil | Nil | Nil | Nil | No | 0.00 |
| NAB | Cash Manager | Nil | Nil | Nil | Nil | Nil | No | 1.50 |
| NAB | Classic Banking | Nil | Nil | Nil | Nil | Nil | No | 0.01 |
| Select Credit Union | Transaction Account 001 | Nil | Nil | 1.75 | Nil | 0.75 | Yes | 0.05 |
| St.George Bank | Express Freedom | 3.00 | 1,000 | Nil | 2.50 | Nil | No | 0.00 |
| Suncorp Bank | Everyday Basics Account | Nil | Nil | Nil | Nil | Nil | No | 0.00 |
| Transport Mutual Credit Union | Multi-Access Account S4 | Nil | Nil | 1.50 | 1.50 | 1.50 | No | 0.025 |
| Victoria Teachers Mutual Bank | Everyday Account S1 | Nil | Nil | 1.80 | 1.00 | 0.50 | No | 0.05 |
| ★★★★ | | | | | | | | |
| ANZ | Access Advantage | 5.00 | 2,000 | Nil | Nil | Nil | No | 0.00 |



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| Company | Product | Monthly 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** |
|-------------------------|---------------------------|-----------------------------------|--|--------------------------|----------------------------|-----------------------------|----------------|----------------------------------|
| ★★★★ | | | | | | | | |
| Bank of Melbourne | Complete Freedom | 5.00 | 2,000 | Nil | Nil | Nil | No | 0.00 |
| Bank of Melbourne | Express Freedom | 3.00 | 1,000 | Nil | 2.50 | Nil | No | 0.00 |
| BankSA | Complete Freedom | 5.00 | 2,000 | Nil | Nil | Nil | No | 0.00 |
| BankSA | Express Freedom | 3.00 | 1,000 | Nil | 2.50 | Nil | No | 0.00 |
| BankVic | Anywhere | Nil | Nil | 2.00 | Nil | Nil | No | 0.10 |
| Catalyst Money | Access Account | Nil | Nil | 1.50 | 1.50 | 1.50 | No | 0.00 |
| Citibank | Cash Investment Account | Nil | Nil | Nil | Nil | Nil | No | 0.10 |
| Citibank | Ultimate Saver | Nil | Nil | Nil | Nil | Nil | No | 0.00 |
| Commonwealth Bank | Complete Access | 6.00 | 2,000 | Nil | Nil | Nil | No | 0.01 |
| Commonwealth Bank | Smart Access | 4.00 | 2,000 | Nil | 2.00 | Nil | No | 0.01 |
| Gateway Credit Union | Everyday Savings Account | Nil | Nil | Nil | Nil | Nil | No | 0.05 |
| Hume Bank | All Purpose S10 | Nil | Nil | Nil | 1.50 | 0.30 | No | 0.01 |
| ING DIRECT | Orange Everyday | Nil | Nil | Nil | Nil | Nil | No | 0.00 |
| Macquarie Credit Union | Cheque/Card Account S5 | Nil | Nil | 2.00 | 2.00 | 2.00 | No | 0.02 |
| Macquarie Credit Union | General Savings Account | Nil | Nil | 2.00 | 2.00 | 2.00 | No | 0.02 |
| Newcastle Permanent | Statement Savings Account | Nil | Nil | 0.50 | 1.75 | 0.50 | No | 0.00 |
| P&N Bank | Easypay Access Account | 5.00 | 500 | Nil | Nil | Nil | No | 0.01 |
| Qantas Credit Union | At Call Savings | Nil | Nil | 2.00 | 2.00 | 2.00 | Yes | 0.05 |
| Qld Police Credit Union | On Call Savings Account | Nil | Nil | 2.00 | Nil | 1.00 | No | 0.01 |
| St.George Bank | Complete Freedom | 5.00 | 2,000 | Nil | Nil | Nil | No | 0.00 |



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| Company | Product | Monthly 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** |
|----------------------|---------------------------------|-----------------------------------|--|--------------------------|----------------------------|-----------------------------|----------------|----------------------------------|
| ★★★★ | | | | | | | | |
| Suncorp Bank | Everyday Essentials Account | Nil | Nil | Nil | Nil | Nil | No | 0.00 |
| The Capricornian | My Advantage | Nil | Nil | Nil | Nil | Nil | No | 0.00 |
| Westpac | Choice | 5.00 | 2,000 | Nil | Nil | Nil | No | 0.00 |
| ★★★ | | | | | | | | |
| ADCU | Access Savings S1 | Nil | Nil | 0.80 | Nil | 0.70 | Yes | 0.10 |
| AMP Bank | Access Account | Nil | Nil | Nil | Nil | Nil | No | 0.00 |
| AMP Bank | Cash Manager | 5.00 | 2,000 | Nil | Nil | Nil | No | 2.00 |
| ANZ | Premium Cash Management Account | Nil | Nil | 0.50 | 2.50 | 0.50 | No | 0.00 |
| Arab Bank Australia | Online Savings Account | Nil | Nil | Nil | 2.50 | 1.00 | No | 2.30 |
| B&E Personal Banking | Everyday Advantage | Nil | Nil | 0.95 | 2.50 | 0.75 | No | 0.00 |
| B&E Personal Banking | iAdvantage | 6.00 | 2,000 | Nil | Nil | Nil | No | 0.00 |
| Bank Australia | Everyday Access | 5.00 | 2,000 | Nil | Nil | Nil | No | 0.01 |
| Bank of Melbourne | Investment Cash Account | Nil | Nil | 0.60 | 2.50 | 0.60 | No | 0.25 |
| Bank of Melbourne | Sense Account Everyday | 5.00 | 2,000 | Nil | Nil | Nil | No | 0.00 |
| Bank of Sydney | Everyday Main Account | 5.00 | Nil | Nil | 2.00 | Nil | No | 0.00 |
| Bank of Sydney | Smart Net Account | Nil | Nil | Nil | 3.00 | 3.00 | No | 1.50 |
| BankSA | Incentive Saver Account | Nil | Nil | 0.60 | 2.50 | 0.60 | No | 0.01 |
| BankSA | Investment Cash Account | Nil | Nil | 0.60 | 2.50 | 0.60 | No | 0.25 |
| BankSA | Sense Account Everyday | 5.00 | 2,000 | Nil | Nil | Nil | No | 0.00 |



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| Company | Product | Monthly 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 | EzePay | Nil | Nil | 1.80 | 2.00 | Nil | No | 0.00 |
| Bankwest | Easy Transaction Account | 6.00 | 2,000 | Nil | Nil | Nil | No | 0.00 |
| Bankwest | Instant Saver | 3.00 | Nil | Nil | 5.00 | 0.70 | No | 0.25 |
| Bankwest | Lite Trans - Direct Opt | 3.99 | Nil | Nil | 4.00 | Nil | No | 0.01 |
| Bankwest | Lite Transaction Account | 5.00 | Nil | Nil | Nil | Nil | No | 0.01 |
| bcb | basic access | Nil | Nil | 1.00 | 2.50 | 0.30 | No | 0.00 |
| Bendigo Bank | Ultimate Account | Nil | Nil | 0.70 | 1.75 | 0.70 | Yes | 0.00 |
| Beyond Bank | Access Savings Account S1 | Nil | Nil | 2.00 | 2.50 | 0.90 | Yes | 0.01 |
| BOQ | Cash Management Account | 5.00 | Nil | 0.65 | 2.00 | 0.65 | No | 0.00 |
| BOQ | Reverse Charges Account | 4.00 | Nil | Nil | Nil | Nil | No | 0.00 |
| Cairns Penny | Access Plus Account S21 | Nil | Nil | 1.50 | Nil | 0.50 | No | 0.01 |
| Coastline Credit Union | Pay As you Go S40 | Nil | Nil | Nil | 0.50 | 0.50 | No | 0.05 |
| Commonwealth Bank | Direct Investment Account | 5.00 | Nil | 0.50 | 2.00 | 0.50 | No | 0.01 |
| CUA | Cash Management Account | Nil | Nil | 0.15 | 2.00 | 0.75 | No | 0.10 |
| CUA | Everyday Account | Nil | Nil | 0.15 | 1.50 | Nil | No | 0.00 |
| Defence Bank | National Access Account | Nil | Nil | Nil | Nil | 0.50 | No | 0.01 |
| Defence Bank | Salary Saver | 4.00 | 2,000 | Nil | Nil | 0.50 | No | 0.01 |
| Delphi Bank | Liberty Account | 4.00 | 2,000 | Nil | Nil | Nil | No | 0.20 |
| Encompass Credit Union | Access Plus S1 | Nil | Nil | 1.50 | Nil | 0.75 | Yes | 0.01 |
| G&C Mutual Bank | Access Account | Nil | Nil | 2.00 | 1.25 | 1.15 | No | 0.00 |



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| Company | Product | Monthly 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** |
|--------------------------|-----------------------------|-----------------------------------|--|--------------------------|----------------------------|-----------------------------|----------------|----------------------------------|
| ★★★ | | | | | | | | |
| G&C Mutual Bank | Reward Me Saver Account | Nil | Nil | 2.00 | 1.25 | 1.15 | No | 0.00 |
| Greater Building Society | Access Account | Nil | Nil | 0.50 | 1.75 | 0.40 | Yes | 0.00 |
| Greater Building Society | Ultimate Account | Nil | Nil | 0.50 | 1.75 | 0.40 | No | 0.00 |
| Heritage Bank | Cash Management Account | Nil | Nil | Nil | 1.00 | 1.00 | No | 0.01 |
| Heritage Bank | Money Manager Account | Nil | Nil | Nil | 1.00 | 1.00 | No | 0.10 |
| Heritage Bank | Simply Access | Nil | Nil | Nil | Nil | 0.50 | No | 0.01 |
| Heritage Bank | Simply Access Special | Nil | Nil | Nil | Nil | 0.50 | No | 0.01 |
| Holiday Coast CU | Percentage Plus Account S17 | Nil | Nil | 2.00 | 2.00 | 2.00 | No | 0.00 |
| Horizon Credit Union | Advantage 25 | 6.00 | Nil | Nil | Nil | Nil | No | 0.00 |
| Horizon Credit Union | RediSavings S1 | Nil | Nil | 1.00 | 1.00 | 1.00 | No | 0.01 |
| Horizon Credit Union | Special Purpose S2/4/5 | Nil | Nil | 1.00 | 1.00 | 1.00 | No | 0.01 |
| HSBC | Day to Day Account | Nil | Nil | Nil | 5.00 | Nil | No | 0.00 |
| Hume Bank | Cash Management S8 | Nil | Nil | Nil | 1.50 | 0.30 | No | 0.00 |
| IMB | Cash Management S23 | Nil | Nil | 0.70 | 2.25 | 0.85 | Yes | 0.00 |
| IMB | Every Day Account S4 | Nil | Nil | 0.70 | 2.25 | 0.85 | Yes | 0.01 |
| IMB | Everyday UnLtd (Ill,SC) | 6.00 | Nil | Nil | Nil | Nil | No | 0.00 |
| IMB | Everyday UnLtd (SYD,ACT) | 6.00 | Nil | Nil | Nil | Nil | No | 0.00 |
| IMB | Reward Saver | Nil | Nil | 0.70 | 2.25 | 0.85 | Yes | 0.00 |
| Intech Credit Union | Access Saving Account S1 | Nil | Nil | 1.20 | 5.00 | 1.20 | Yes | 0.05 |
| ME Bank | InterestME Savings Account | Nil | Nil | 1.00 | Nil | 1.00 | No | 0.05 |



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Low Transactor

| Company | Product | Monthly 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** |
|------------------------------|-------------------------|-----------------------------------|--|--------------------------|----------------------------|-----------------------------|----------------|----------------------------------|
| ★★★ | | | | | | | | |
| MyState | Access Account | 5.00 | 2,000 | Nil | Nil | Nil | No | 0.01 |
| Newcastle Permanent | Everyday Account | 4.00 | 1,800 | Nil | Nil | Nil | No | 0.01 |
| Newcastle Permanent | Rapid Saver Statement | Nil | Nil | 0.50 | 1.75 | 0.50 | No | 0.00 |
| Northern Beaches CU | Access Account S4 | Nil | Nil | 1.20 | 1.00 | 0.85 | Yes | 0.01 |
| People's Choice Credit Union | Zip Account | 6.00 | 2,000 | Nil | Nil | Nil | No | 0.00 |
| Police Bank | Easy Access Account S1 | Nil | Nil | Nil | 2.00 | 0.55 | No | 0.05 |
| QT Mutual Bank | Bonus Saver Account | Nil | Nil | 1.30 | 2.00 | 0.60 | Yes | 0.01 |
| QT Mutual Bank | Cash Management Account | Nil | Nil | 1.30 | 2.00 | 0.60 | Yes | 0.00 |
| QT Mutual Bank | Current Account | Nil | Nil | 1.30 | 2.00 | 0.60 | Yes | 0.01 |
| QT Mutual Bank | Everyday Account | 6.00 | 2,000 | Nil | 2.00 | Nil | No | 0.00 |
| Quay Credit Union | RediAccess | Nil | Nil | Nil | Nil | Nil | No | 0.00 |
| RAMS | Action | Nil | Nil | Nil | Nil | Nil | No | 0.01 |
| SCU | Access Savings | Nil | Nil | 1.75 | Nil | 0.75 | Yes | 0.00 |
| SERVICE ONE Alliance Bank | Day to Day Account | Nil | Nil | 1.25 | 2.25 | 1.50 | Yes | 0.00 |
| St.George Bank | Incentive Saver Account | Nil | Nil | 0.60 | 2.50 | 0.60 | No | 0.01 |
| St.George Bank | Investment Cash Account | Nil | Nil | 0.60 | 2.50 | 0.60 | No | 0.25 |
| St.George Bank | Sense Account Everyday | 5.00 | 2,000 | Nil | Nil | Nil | No | 0.00 |
| Suncorp Bank | Cash Management Account | 5.00 | Nil | Nil | Nil | Nil | No | 0.01 |
| Suncorp Bank | Everyday Options | 5.00 | Nil | Nil | Nil | Nil | No | 0.01 |
| Teachers Mutual Bank | Everyday Account S1 | 5.00 | 2,000 | Nil | Nil | Nil | No | 0.01 |



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Low Transactor

| Company | Product | Monthly 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** |
|------------------------|-------------------------|-----------------------------------|--|--------------------------|----------------------------|-----------------------------|----------------|----------------------------------|
| ★★★ | | | | | | | | |
| Teachers Mutual Bank | Everyday Direct Account | 5.00 | 2,000 | Nil | 3.00 | Nil | No | 0.01 |
| The Capricornian | Essentials | Nil | Nil | 1.00 | 1.00 | 0.25 | No | 0.00 |
| The Mac | EveryDay Savings | Nil | Nil | 1.50 | Nil | 1.50 | No | 0.02 |
| The Mutual | Express Savings Account | Nil | Nil | 1.00 | 1.00 | 0.50 | No | 0.00 |
| UBank | USaver Ultra | Nil | Nil | Nil | Nil | Nil | No | 0.00 |
| UniBank | Everyday Account S1 | 5.00 | 2,000 | Nil | Nil | Nil | No | 0.01 |
| UniBank | Everyday Direct Account | 5.00 | 2,000 | Nil | 3.00 | Nil | No | 0.01 |
| ★★ | | | | | | | | |
| ANZ | Progress Saver | Nil | Nil | 1.00 | 2.50 | 1.00 | No | 0.01 |
| Arab Bank Australia | Cash Management Account | 5.00 | Nil | Nil | 2.00 | 0.60 | No | 0.05 |
| Arab Bank Australia | Statement Savings Acc | 6.00 | Nil | Nil | 2.00 | 0.60 | No | 0.00 |
| Auswide Bank | Cash Management | 5.00 | Nil | 0.60 | Nil | 0.50 | No | 0.00 |
| Auswide Bank | Everyday Access | 5.00 | Nil | Nil | Nil | Nil | No | 0.00 |
| Auswide Bank | Visa Debit | 5.00 | Nil | Nil | 0.95 | Nil | No | 0.00 |
| bcu | access | 5.00 | Nil | Nil | 1.00 | 0.30 | No | 0.05 |
| Beyond Bank | Cash Management Account | Nil | Nil | 2.00 | 2.50 | 0.90 | Yes | 0.01 |
| Catalyst Money | CU+saver | Nil | Nil | 1.50 | 1.50 | 1.50 | No | 0.05 |
| Citibank | Cash Management Account | 5.00 | Nil | 2.00 | Nil | 2.00 | No | 0.10 |
| Coastline Credit Union | Access Account S30 | 6.00 | Nil | Nil | Nil | Nil | No | 0.05 |



Transaction and Savings Accounts

Star Ratings

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Low Transactor

| Company | Product | Monthly 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** |
|------------------------------|-------------------------------|-----------------------------------|--|--------------------------|----------------------------|-----------------------------|----------------|----------------------------------|
| ★★ | | | | | | | | |
| Community First CU | Access Account S7 | Nil | Nil | 1.75 | 1.50 | 1.10 | Yes | 0.00 |
| Community Mutual Group | Community Partnership | 5.00 | Nil | Nil | Nil | Nil | Yes | 0.00 |
| Community Mutual Group | High Rise Account | 5.00 | Nil | Nil | Nil | Nil | Yes | 0.00 |
| Delphi Bank | Cash Management Account | 10.00 | Nil | 1.50 | 1.00 | 1.00 | No | 0.00 |
| ECU Australia | Access Plus | 6.00 | Nil | 1.40 | Nil | 0.50 | No | 0.00 |
| FCCS Credit Union | Redi Access Account S13 | Nil | Nil | 1.20 | 2.00 | 0.60 | No | 0.00 |
| FCCS Credit Union | Total Access Account S1 | 5.00 | Nil | 1.20 | 2.00 | Nil | No | 0.00 |
| First Option Credit Union | Access Saver | Nil | Nil | 1.50 | Nil | 1.50 | No | 0.05 |
| Holiday Coast CU | Great Day Transaction S2 | 6.00 | Nil | 1.50 | 1.50 | 1.50 | No | 0.00 |
| Illawarra CU NSW | Access Account | 2.00 | Nil | 1.35 | 1.35 | 0.70 | Yes | 0.00 |
| Illawarra CU NSW | CU+saver | Nil | Nil | 1.35 | 1.35 | 0.70 | Yes | 0.05 |
| People's Choice Credit Union | Everyday Account | 6.00 | Nil | Nil | Nil | Nil | No | 0.00 |
| People's Choice Credit Union | Expenses Account | Nil | Nil | 1.25 | 3.00 | 1.25 | No | 0.00 |
| Queenslanders CU | Action Account S1 | Nil | Nil | 1.25 | 1.25 | 1.25 | Yes | 0.00 |
| Queenslanders CU | Basic Account | 5.00 | Nil | 1.25 | 1.25 | 1.25 | Yes | 0.00 |
| Rural Bank Limited | Everyday Account - All Access | 6.00 | Nil | Nil | Nil | Nil | No | 0.05 |
| Rural Bank Limited | Gold Cash Management | 5.00 | Nil | Nil | Nil | Nil | No | 0.00 |
| The Capricornian | Personal Banking Account | 5.00 | Nil | 0.50 | 2.00 | 0.50 | No | 0.00 |
| The Rock Building Soc | Fee Cruncher Account | Nil | Nil | 0.50 | 2.50 | 0.65 | No | 0.01 |
| The Rock Building Soc | The Only Account | 6.00 | Nil | Nil | Nil | 0.65 | No | 0.00 |



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Low Transactor

| Company | Product | Monthly 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** |
|--------------------|-------------------------|-----------------------------------|--|--------------------------|----------------------------|-----------------------------|----------------|----------------------------------|
| ★★ | | | | | | | | |
| Your Credit Union | General Savings Account | Nil | Nil | 1.50 | Nil | 0.60 | No | 0.00 |
| ★ | | | | | | | | |
| HSBC | Premier CMA | 35.00 | Nil | Nil | Nil | Nil | No | 0.05 |
| Hunter United | Cash Management Account | 5.00 | Nil | Nil | Nil | Nil | Yes | 0.00 |
| Hunter United | Cheque Account | 5.00 | Nil | Nil | Nil | Nil | Yes | 0.00 |
| Hunter United | On Call Savings Account | 5.00 | Nil | Nil | Nil | Nil | Yes | 0.00 |
| Rabobank Australia | CMA Standard Account | 10.00 | Nil | Nil | Nil | Nil | No | 0.00 |
| Rabobank Australia | Premium CMA Account | 10.00 | Nil | Nil | Nil | Nil | No | 0.00 |
| The Capricornian | 10X10 Cap | 10.00 | Nil | 1.00 | Nil | Nil | No | 0.00 |
| Westpac | Reward Saver | Nil | Nil | 2.50 | 2.50 | 2.50 | No | 0.01 |



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| Company | Product | Monthly 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 Melbourne | Express Freedom | 3.00 | 1,000 | Nil | 2.50 | Nil | ✗ | 0.00 |
| Bank of Melbourne | Incentive Saver Account | Nil | Nil | Nil | Nil | Nil | ✗ | 0.01 |
| Bank of Sydney | Everyday Saver | Nil | Nil | Nil | Nil | Nil | ✗ | 2.50 |
| BankSA | Complete Freedom | 5.00 | 2,000 | Nil | Nil | Nil | ✗ | 0.00 |
| BankSA | Express Freedom | 3.00 | 1,000 | Nil | 2.50 | 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 | ✗ | 2.50 |
| 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 |
| Commonwealth Bank | Smart Access | 4.00 | 2,000 | Nil | 2.00 | Nil | ✗ | 0.01 |
| First Option Credit Union | Super Cash Hub | Nil | Nil | Nil | Nil | Nil | ✗ | 0.25 |
| Gateway Credit Union | Edge Account | Nil | Nil | Nil | Nil | Nil | ✗ | 2.50 |
| ME Bank | EveryDay Transaction Account | Nil | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| NAB | Cash Manager | Nil | Nil | Nil | Nil | Nil | ✗ | 1.50 |
| NAB | Classic Banking | Nil | Nil | Nil | Nil | Nil | ✗ | 0.01 |
| St.George Bank | Complete Freedom | 5.00 | 2,000 | Nil | Nil | Nil | ✗ | 0.00 |
| St.George Bank | Express Freedom | 3.00 | 1,000 | Nil | 2.50 | Nil | ✗ | 0.00 |



Transaction and Savings Accounts

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High Transactor

| Company | Product | Monthly 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" | | | | | | | | |
| Suncorp Bank | Everyday Basics Account | Nil | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| Westpac | Choice | 5.00 | 2,000 | Nil | Nil | Nil | ✗ | 0.00 |
| ★★★★★ | | | | | | | | |
| Bank Australia | Everyday Access | 5.00 | 2,000 | Nil | Nil | Nil | ✗ | 0.01 |
| Bank of Melbourne | Sense Account Everyday | 5.00 | 2,000 | Nil | Nil | Nil | ✗ | 0.00 |
| BankSA | Sense Account Everyday | 5.00 | 2,000 | Nil | Nil | Nil | ✗ | 0.00 |
| BankVic | Anywhere | Nil | Nil | 2.00 | Nil | Nil | ✗ | 0.10 |
| Bankwest | Easy 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 |
| Citibank | Ultimate Saver | Nil | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| Gateway Credit Union | Everyday Savings Account | Nil | Nil | Nil | Nil | Nil | ✗ | 0.05 |
| Hume Bank | All Purpose S10 | Nil | Nil | Nil | 1.50 | 0.30 | ✗ | 0.01 |
| IMB | Everyday UnLtd (SYD,ACT) | 6.00 | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| ING DIRECT | Orange Everyday | Nil | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| P&N Bank | Easypay Access Account | 5.00 | 500 | Nil | Nil | Nil | ✗ | 0.01 |
| St.George Bank | Sense Account Everyday | 5.00 | 2,000 | Nil | Nil | Nil | ✗ | 0.00 |
| Suncorp Bank | Cash Management Account | 5.00 | Nil | Nil | Nil | Nil | ✗ | 0.01 |
| Suncorp Bank | Everyday Essentials Account | Nil | Nil | Nil | Nil | Nil | ✗ | 0.00 |



Transaction and Savings Accounts

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| Company | Product | Monthly 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** |
|----------------------|---------------------------------|-----------------------------------|--|--------------------------|----------------------------|-----------------------------|----------------|----------------------------------|
| ★★★★ | | | | | | | | |
| 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 |
| Teachers Mutual Bank | Everyday Direct Account | 5.00 | 2,000 | Nil | 3.00 | Nil | ✗ | 0.01 |
| The Capricornian | My Advantage | Nil | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| UniBank | Everyday Account S1 | 5.00 | 2,000 | Nil | Nil | Nil | ✗ | 0.01 |
| ★★★ | | | | | | | | |
| ADCU | Access Savings S1 | Nil | Nil | 0.80 | Nil | 0.70 | ✓ | 0.10 |
| AMP Bank | Access Account | Nil | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| AMP Bank | Cash Manager | 5.00 | 2,000 | Nil | Nil | Nil | ✗ | 2.00 |
| ANZ | Premium Cash Management Account | Nil | Nil | 0.50 | 2.50 | 0.50 | ✗ | 0.00 |
| Arab Bank Australia | Statement Savings Acc | 6.00 | Nil | Nil | 2.00 | 0.60 | ✗ | 0.01 |
| Auswide Bank | Everyday Access | 5.00 | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| Auswide Bank | Visa Debit | 5.00 | Nil | Nil | 0.95 | Nil | ✗ | 0.00 |
| B&E Personal Banking | Everyday Advantage | Nil | Nil | 0.95 | 2.50 | 0.75 | ✗ | 0.00 |
| B&E Personal Banking | iAdvantage | 6.00 | 2,000 | Nil | Nil | Nil | ✗ | 0.00 |
| Bank of Melbourne | Investment Cash Account | Nil | Nil | 0.60 | 2.50 | 0.60 | ✗ | 0.25 |
| Bank of Sydney | Everyday Main Account | 5.00 | Nil | Nil | 2.00 | Nil | ✗ | 0.00 |
| Bank of Sydney | Smart Net Account | Nil | Nil | Nil | 3.00 | 3.00 | ✗ | 1.50 |
| BankSA | Incentive Saver Account | Nil | Nil | 0.60 | 2.50 | 0.60 | ✗ | 0.01 |



Transaction and Savings Accounts

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| Company | Product | Monthly 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** |
|------------------------|---------------------------|-----------------------------------|--|--------------------------|----------------------------|-----------------------------|----------------|----------------------------------|
| ★★★ | | | | | | | | |
| BankSA | Investment Cash Account | Nil | Nil | 0.60 | 2.50 | 0.60 | ✗ | 0.25 |
| BankVic | EzePay | Nil | Nil | 1.80 | 2.00 | Nil | ✗ | 0.00 |
| Bankwest | Instant Saver | 3.00 | Nil | Nil | 5.00 | 0.70 | ✗ | 0.25 |
| 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 | ✓ | 0.00 |
| 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 |
| 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 Account | Nil | Nil | 0.15 | 2.00 | 0.75 | ✗ | 0.10 |
| CUA | Everyday Account | Nil | Nil | 0.15 | 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 |



Transaction and Savings Accounts

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High Transactor

| Company | Product | Monthly 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 | ✗ | 0.20 |
| ECU Australia | Everyday Access S1 | 5.00 | Nil | 1.40 | 2.00 | 0.70 | ✗ | 0.00 |
| G&C Mutual Bank | Reward Me Saver Account | Nil | Nil | 2.00 | 1.25 | 1.15 | ✗ | 0.00 |
| Greater Building Society | Access Account | Nil | Nil | 0.50 | 1.75 | 0.40 | ✓ | 0.00 |
| 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 | 1.50 | 1.50 | ✗ | 0.00 |
| Horizon Credit Union | Advantage 25 | 6.00 | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| 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 |
| IMB | Cash Management S23 | Nil | Nil | 0.70 | 2.25 | 0.85 | ✓ | 0.00 |
| IMB | Every Day Account S4 | Nil | Nil | 0.70 | 2.25 | 0.85 | ✓ | 0.01 |
| IMB | Everyday UnLtd (Ill,SC) | 6.00 | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| IMB | Reward Saver | Nil | Nil | 0.70 | 2.25 | 0.85 | ✓ | 0.00 |
| ME Bank | InterestME Savings Account | Nil | Nil | 1.00 | Nil | 1.00 | ✗ | 0.05 |
| 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 |



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| Company | Product | Monthly 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** |
|------------------------------|-------------------------------|-----------------------------------|--|--------------------------|----------------------------|-----------------------------|----------------|----------------------------------|
| ★★★ | | | | | | | | |
| Newcastle Permanent | Rapid Saver Statement | Nil | Nil | 0.50 | 1.75 | 0.50 | ✗ | 0.00 |
| Newcastle Permanent | Statement Savings Account | Nil | Nil | 0.50 | 1.75 | 0.50 | ✗ | 0.00 |
| Northern Beaches CU | Access Account S4 | Nil | Nil | 1.20 | 1.00 | 0.85 | ✓ | 0.01 |
| People's Choice Credit Union | Everyday Account | 6.00 | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| People's Choice Credit Union | Zip Account | 6.00 | 2,000 | Nil | Nil | Nil | ✗ | 0.00 |
| Police Bank | Easy Access Account 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 |
| QT Mutual Bank | Current Account | Nil | Nil | 1.30 | 2.00 | 0.60 | ✓ | 0.01 |
| QT Mutual Bank | Everyday Account | 6.00 | 2,000 | Nil | 2.00 | Nil | ✗ | 0.00 |
| Quay Credit Union | RediAccess | Nil | Nil | Nil | Nil | Nil | ✗ | 0.05 |
| Rabobank Australia | Premium CMA Account | 10.00 | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| RAMS | Action | Nil | Nil | Nil | Nil | Nil | ✗ | 0.01 |
| Rural Bank Limited | Everyday Account - All Access | 6.00 | Nil | Nil | Nil | Nil | ✗ | 0.05 |
| Rural Bank Limited | Gold Cash Management | 5.00 | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| SCU | Access Savings | Nil | Nil | 1.75 | Nil | 0.75 | ✓ | 0.00 |
| Select Credit Union | Transaction Account 001 | Nil | Nil | 1.75 | Nil | 0.75 | ✓ | 0.05 |
| St.George Bank | Incentive Saver Account | Nil | Nil | 0.60 | 2.50 | 0.60 | ✗ | 0.01 |
| St.George Bank | Investment Cash Account | Nil | Nil | 0.60 | 2.50 | 0.60 | ✗ | 0.25 |
| 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 |



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| Company | Product | Monthly 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** |
|-------------------------------|-----------------------------|-----------------------------------|--|--------------------------|----------------------------|-----------------------------|----------------|----------------------------------|
| ★★★ | | | | | | | | |
| The Capricornian | Personal Banking Account | 5.00 | Nil | 0.50 | 2.00 | 0.50 | ✗ | 0.00 |
| The Mac | EveryDay Savings | Nil | Nil | 1.50 | Nil | 1.50 | ✗ | 0.02 |
| Transport Mutual Credit Union | Multi-Access Account S4 | Nil | Nil | 1.50 | 1.50 | 1.50 | ✗ | 0.025 |
| UBank | USaver Ultra | Nil | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| UniBank | Everyday Direct Account | 5.00 | 2,000 | Nil | 3.00 | Nil | ✗ | 0.01 |
| Victoria Teachers Mutual Bank | Everyday Account S1 | Nil | Nil | 1.80 | 1.00 | 0.50 | ✗ | 0.05 |
| ★★ | | | | | | | | |
| ANZ | Progress Saver | Nil | Nil | 1.00 | 2.50 | 1.00 | ✗ | 0.01 |
| Arab Bank Australia | Cash Management Account | 5.00 | Nil | Nil | 2.00 | 0.60 | ✗ | 0.05 |
| Arab Bank Australia | Online Savings Account | Nil | Nil | Nil | 2.50 | 1.00 | ✗ | 2.30 |
| Auswide Bank | Cash Management | 5.00 | Nil | 0.60 | Nil | 0.50 | ✗ | 0.00 |
| Beyond Bank | Access Savings Account S1 | 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 |
| ECU Australia | Access Plus | 6.00 | Nil | 1.40 | Nil | 0.50 | ✗ | 0.00 |
| Encompass Credit Union | Access Plus S1 | Nil | Nil | 1.50 | Nil | 0.75 | ✓ | 0.01 |
| FCCS Credit Union | Total Access Account S1 | 5.00 | Nil | 1.20 | 2.00 | Nil | ✗ | 0.00 |
| First Option Credit Union | Access Saver | Nil | Nil | 1.50 | Nil | 1.50 | ✗ | 0.05 |
| G&C Mutual Bank | Access Account | Nil | Nil | 2.00 | 1.25 | 1.15 | ✗ | 0.00 |
| Holiday Coast CU | Percentage Plus Account S17 | Nil | Nil | 2.00 | 2.00 | 2.00 | ✗ | 0.00 |



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| Company | Product | Monthly 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** |
|---------------------------|--------------------------|-----------------------------------|--|--------------------------|----------------------------|-----------------------------|----------------|----------------------------------|
| ★★ | | | | | | | | |
| 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 |
| Hunter United | Cash Management Account | 5.00 | Nil | Nil | Nil | Nil | ✓ | 0.00 |
| Hunter United | Cheque Account | 5.00 | Nil | Nil | Nil | Nil | ✓ | 0.00 |
| Hunter United | On Call Savings Account | 5.00 | Nil | Nil | Nil | Nil | ✓ | 0.00 |
| Illawarra CU NSW | Access Account | 2.00 | Nil | 1.35 | 1.35 | 0.70 | ✓ | 0.00 |
| Illawarra CU NSW | CU+saver | Nil | Nil | 1.35 | 1.35 | 0.70 | ✓ | 0.05 |
| Intech Credit Union | Access Saving Account S1 | Nil | Nil | 1.20 | 5.00 | 1.20 | ✓ | 0.05 |
| Macquarie Credit Union | Cheque/Card Account S5 | Nil | Nil | 2.00 | 2.00 | 2.00 | ✗ | 0.02 |
| Macquarie Credit Union | General Savings Account | Nil | Nil | 2.00 | 2.00 | 2.00 | ✗ | 0.02 |
| Qantas Credit Union | At Call Savings | Nil | Nil | 2.00 | 2.00 | 2.00 | ✓ | 0.05 |
| QT Mutual Bank | Bonus Saver Account | Nil | Nil | 1.30 | 2.00 | 0.60 | ✓ | 0.05 |
| QT Mutual Bank | Cash Management Account | Nil | Nil | 1.30 | 2.00 | 0.60 | ✓ | 0.00 |
| Queenslanders CU | Basic Account | 5.00 | Nil | 1.25 | 1.25 | 1.25 | ✓ | 0.00 |
| Rabobank Australia | CMA Standard Account | 10.00 | Nil | Nil | Nil | Nil | ✗ | 0.00 |
| SERVICE ONE Alliance Bank | Day to Day Account | Nil | Nil | 1.25 | 2.25 | 1.50 | ✓ | 0.00 |
| The Mutual | Express Savings Account | Nil | Nil | 1.00 | 1.00 | 0.50 | ✗ | 0.00 |
| The Rock Building Soc | Fee Cruncher Account | Nil | Nil | 0.50 | 2.50 | 0.65 | ✗ | 0.01 |
| The Rock Building Soc | The Only Account | 6.00 | Nil | Nil | Nil | 0.65 | ✗ | 0.00 |
| Your Credit Union | General Savings Account | Nil | Nil | 1.50 | Nil | 0.60 | ✗ | 0.00 |



Transaction and Savings Accounts

Star Ratings

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High Transactor

| Company | Product | Monthly 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** |
|-------------------------------------|-------------------------|-----------------------------------|--|--------------------------|----------------------------|-----------------------------|----------------|----------------------------------|
| ★ | | | | | | | | |
| Beyond Bank | Cash Management Account | Nil | Nil | 2.00 | 2.50 | 0.90 | ✓ | 0.01 |
| Catalyst Money | CU+saver | Nil | Nil | 1.50 | 1.50 | 1.50 | ✗ | 0.05 |
| Citibank | Cash Management Account | 5.00 | Nil | 2.00 | Nil | 2.00 | ✗ | 0.10 |
| Delphi Bank | Cash Management Account | 10.00 | Nil | 1.50 | 1.00 | 1.00 | ✗ | 0.00 |
| FCCS Credit Union | Redi Access Account S13 | Nil | Nil | 1.20 | 2.00 | 0.60 | ✗ | 0.00 |
| HSBC | Premier CMA | 35.00 | Nil | Nil | Nil | Nil | ✗ | 0.05 |
| People's Choice Credit Union | Expenses Account | Nil | Nil | 1.25 | 3.00 | 1.25 | ✗ | 0.00 |
| Queenslanders CU | Action Account S1 | Nil | Nil | 1.25 | 1.25 | 1.25 | ✓ | 0.00 |
| Westpac | Reward Saver | Nil | Nil | 2.50 | 2.50 | 2.50 | ✗ | 0.01 |



Savings and Everyday Transaction Account Star Ratings

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Youth Transactor

| Company | Product | Monthly Account Keeping Fees (\$) | Fee Exempt Under 18s | *ATM withdrawal Fee (\$) | Internet Transaction Fees (\$) | EFTPOS Transaction Fee (\$) | Base Interest Rate (%) \$501* | Base Interest Rate (%) \$1,000* |
|---------------------------|--------------------------|-----------------------------------|----------------------|--------------------------|--------------------------------|-----------------------------|-------------------------------|---------------------------------|
| ★★★★★ "Outstanding Value" | | | | | | | | |
| ANZ | Access Advantage | 5.00 | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| ANZ | Progress Saver for Kids | Nil | ✓ | Nil | Nil | Nil | 0.01 | 0.01 |
| Bank of Melbourne | Complete Freedom | 5.00 | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| BankSA | Complete Freedom | 5.00 | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| BankSA | Complete Freedom Student | Nil | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| Beyond Bank | BU Savings Account | Nil | ✓ | Nil | Nil | Nil | 2.05 | 2.05 |
| Beyond Bank | Junior Savers Club S12 | Nil | ✗ | Nil | Nil | Nil | 2.05 | 2.05 |
| Commonwealth Bank | Complete Access | 6.00 | ✓ | Nil | Nil | Nil | 0.01 | 0.01 |
| Commonwealth Bank | Smart Access | 4.00 | ✓ | Nil | Nil | Nil | 0.01 | 0.01 |
| Commonwealth Bank | Youthsaver Account | Nil | ✓ | Nil | Nil | Nil | 0.01 | 0.01 |
| Holiday Coast CU | First Start Account | Nil | ✓ | 0.80 | Nil | 0.80 | 2.00 | 2.00 |
| NAB | Classic Banking | Nil | ✗ | Nil | Nil | Nil | 0.01 | 0.01 |
| St.George Bank | Complete Freedom | 5.00 | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| Suncorp Bank | Everyday Options-Student | Nil | ✗ | Nil | Nil | Nil | 0.01 | 0.01 |
| Westpac | Choice | 5.00 | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| Westpac | Reward Saver - 12 to 21 | Nil | ✓ | Nil | Nil | Nil | 0.01 | 0.01 |
| ★★★★ | | | | | | | | |
| Bank of Melbourne | Complete Freedom Student | Nil | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| Bank of Sydney | Student Savings Account | Nil | ✗ | Nil | Nil | Nil | 2.35 | 2.35 |



Savings and Everyday Transaction Account Star Ratings

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|-------------------------------|------------------------------------|-----------------------------------|----------------------|--------------------------|--------------------------------|-----------------------------|-------------------------------|---------------------------------|
| ★★★★★ | | | | | | | | |
| Bendigo Bank | Student Account | Nil | ✗ | Nil | Nil | Nil | 0.20 | 0.20 |
| Beyond Bank | Access Savings Account S1 | Nil | ✓ | 2.00 | Nil | 0.90 | 0.01 | 0.01 |
| BOQ | Day2Day Plus Account | Nil | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| BOQ | Reverse Charges Account | 4.00 | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| Hume Bank | All Purpose S10 | Nil | ✓ | Nil | Nil | 0.30 | 0.01 | 0.01 |
| IMB | Everyday UnLtd (Ill,SC) | 6.00 | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| IMB | Everyday UnLtd (SYD,ACT) | 6.00 | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| IMB | Everyday UnLtd KickStart (Ill,SC) | Nil | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| IMB | Everyday UnLtd KickStart (Syd/ACT) | Nil | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| MyState | Access Account | 5.00 | ✓ | Nil | Nil | Nil | 0.01 | 0.01 |
| MyState | Youth Account | Nil | ✓ | Nil | Nil | Nil | 0.75 | 0.75 |
| SERVICE ONE Alliance Bank | Day to Day Account | Nil | ✓ | 1.25 | Nil | 1.50 | 0.00 | 0.00 |
| St.George Bank | Complete Freedom Student | Nil | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| Suncorp Bank | Everyday Basics Account | Nil | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| Suncorp Bank | Everyday Essentials Account | Nil | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| Teachers Mutual Bank | Everyday Account S1 | 5.00 | ✓ | Nil | Nil | Nil | 0.01 | 0.01 |
| Teachers Mutual Bank | Everyday Direct Account | 5.00 | ✓ | Nil | Nil | Nil | 0.01 | 0.01 |
| Victoria Teachers Mutual Bank | Everyday Account S1 | Nil | ✓ | 1.80 | Nil | 0.50 | 0.05 | 0.05 |
| Westpac | Choice - F/T Tertiary Student | Nil | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| Westpac | Choice - Under 21's | Nil | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |



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|----------------------|-----------------------------|-----------------------------------|----------------------|--------------------------|--------------------------------|-----------------------------|-------------------------------|---------------------------------|
| ★★★ | | | | | | | | |
| ADCU | Junior Saver Account | Nil | ✓ | 0.80 | Nil | 0.80 | 1.00 | 1.50 |
| Arab Bank Australia | Student Account | Nil | ✓ | Nil | Nil | 0.60 | 0.00 | 0.00 |
| Auswide Bank | Everyday Access | 5.00 | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| B&E Personal Banking | iAdvantage | 6.00 | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| B&E Personal Banking | Youth Advantage | Nil | ✓ | Nil | Nil | Nil | 1.50 | 1.50 |
| Bank Australia | Everyday Access | 5.00 | ✗ | Nil | Nil | Nil | 0.01 | 0.01 |
| Bank of Melbourne | Express Freedom | 3.00 | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| Bank of Melbourne | Sense Account Everyday | 5.00 | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| Bank of Sydney | Student Transaction Account | Nil | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| BankSA | Express Freedom | 3.00 | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| BankSA | Sense Account Everyday | 5.00 | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| BankVic | EzePay | Nil | ✓ | 1.80 | Nil | Nil | 0.00 | 0.00 |
| BankVic | Multipack - At Call S1 | Nil | ✓ | 1.80 | Nil | 0.40 | 0.10 | 0.10 |
| Bankwest | Easy Transaction Account | 6.00 | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| Bankwest | Hero Transaction Account | 6.00 | ✗ | Nil | Nil | Nil | 2.50 | 2.50 |
| Bankwest | Lite Transaction Account | 5.00 | ✗ | Nil | Nil | Nil | 0.01 | 0.01 |
| Bankwest | Student Account | Nil | ✗ | Nil | Nil | Nil | 0.01 | 0.01 |
| bcu | access | 5.00 | ✓ | Nil | Nil | 0.30 | 0.05 | 0.05 |
| bcu | basic access | Nil | ✓ | 1.00 | Nil | 0.30 | 0.00 | 0.00 |
| bcu | scoot's super saver | Nil | ✗ | 1.00 | Nil | 0.30 | 1.00 | 1.00 |



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|---------------------------|--------------------------------|-----------------------------------|----------------------|--------------------------|--------------------------------|-----------------------------|-------------------------------|---------------------------------|
| ★★★ | | | | | | | | |
| Cairns Penny | Access Plus Account S21 | Nil | ✓ | 1.50 | Nil | 0.50 | 0.00 | 0.01 |
| Catalyst Money | Access Account | Nil | ✓ | 1.50 | Nil | 1.50 | 0.00 | 0.00 |
| Catalyst Money | UniSaver | Nil | ✗ | Nil | Nil | Nil | 0.05 | 0.05 |
| Citibank | Plus Transaction Account | Nil | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| Coastline Credit Union | Access Account S30 | 6.00 | ✓ | Nil | Nil | Nil | 0.05 | 0.05 |
| Coastline Credit Union | Pay As you Go S40 | Nil | ✗ | Nil | Nil | 0.50 | 0.05 | 0.05 |
| Community First CU | Access Account S7 | Nil | ✓ | 1.75 | Nil | 1.10 | 0.00 | 0.00 |
| Community First CU | Junior Saver | Nil | ✗ | Nil | Nil | Nil | 0.25 | 0.50 |
| Community First CU | Student Starter | Nil | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| Community Mutual Group | High Rise Account | 5.00 | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| CUA | Everyday Account | Nil | ✗ | 0.15 | Nil | Nil | 0.00 | 0.00 |
| CUA | Everyday Youth Account | Nil | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| Defence Bank | National Access Account | Nil | ✗ | Nil | 1.00 | 0.50 | 0.01 | 0.01 |
| Delphi Bank | Liberty Account | 4.00 | ✗ | Nil | Nil | Nil | 0.01 | 0.20 |
| ECU Australia | Learner Advantage S12 | Nil | ✗ | 1.40 | Nil | 0.70 | 0.00 | 0.00 |
| First Option Credit Union | Smart Start Access Saver 14-21 | Nil | ✓ | Nil | Nil | Nil | 2.10 | 2.10 |
| First Option Credit Union | Smart Start Access Saver 21-24 | Nil | ✓ | 1.50 | Nil | 1.50 | 2.10 | 2.10 |
| G&C Mutual Bank | Access Account | Nil | ✓ | 2.00 | Nil | 1.15 | 0.00 | 0.00 |
| Gateway Credit Union | Edge Account | Nil | ✗ | Nil | Nil | Nil | 0.05 | 2.50 |
| Heritage Bank | Simply Access | Nil | ✗ | Nil | Nil | 0.50 | 0.01 | 0.01 |



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|------------------------------|------------------------------------|-----------------------------------|----------------------|--------------------------|--------------------------------|-----------------------------|-------------------------------|---------------------------------|
| ★★★ | | | | | | | | |
| Heritage Bank | Simply Access Special | Nil | ✗ | Nil | Nil | 0.50 | 0.01 | 0.01 |
| Illawarra CU NSW | Access Account | 2.00 | ✓ | 1.35 | Nil | 0.70 | 0.00 | 0.00 |
| Illawarra CU NSW | UniSaver | Nil | ✗ | Nil | Nil | Nil | 0.05 | 0.05 |
| Intech Credit Union | Access Saving Account S1 | Nil | ✓ | 1.20 | Nil | 1.20 | 0.05 | 0.05 |
| ME Bank | EveryDay Transaction Account | Nil | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| ME Bank | InterestME Savings Account | Nil | ✗ | 1.00 | Nil | 1.00 | 0.05 | 0.05 |
| Newcastle Permanent | Everyday Account | 4.00 | ✗ | Nil | Nil | Nil | 0.01 | 0.01 |
| Newcastle Permanent | Rapid Saver Statement for Children | Nil | ✗ | 0.50 | Nil | 0.50 | 0.00 | 0.00 |
| Newcastle Permanent | Statement Savings Account | Nil | ✗ | 0.50 | Nil | 0.50 | 0.00 | 0.00 |
| Northern Beaches CU | Access Account S4 | Nil | ✓ | 1.20 | Nil | 0.85 | 0.01 | 0.01 |
| P&N Bank | Easypay Access Account | 5.00 | ✓ | Nil | Nil | Nil | 0.01 | 0.01 |
| P&N Bank | Student Account | Nil | ✓ | Nil | Nil | Nil | 0.01 | 0.01 |
| People's Choice Credit Union | Activate Account | Nil | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| Police Bank | Easy Access Account S1 | Nil | ✗ | Nil | Nil | 0.55 | 0.05 | 0.05 |
| Qantas Credit Union | At Call Savings | Nil | ✗ | 2.00 | Nil | 2.00 | 0.05 | 0.05 |
| Qld Police Credit Union | On Call Savings Account | Nil | ✓ | 2.00 | Nil | 1.00 | 0.01 | 0.01 |
| Qld Police Credit Union | Teen On-Call | Nil | ✓ | Nil | Nil | Nil | 0.01 | 0.01 |
| QT Mutual Bank | Everyday Account | 6.00 | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| Quay Credit Union | RediAccess | Nil | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| Queenslanders CU | Basic Account | 5.00 | ✓ | 1.25 | Nil | 1.25 | 0.00 | 0.00 |



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|-------------------------------|-------------------------------|-----------------------------------|----------------------|--------------------------|--------------------------------|-----------------------------|-------------------------------|---------------------------------|
| ★★★ | | | | | | | | |
| Queenslanders CU | Junior Savers Account S4 | Nil | ✓ | Nil | Nil | Nil | 0.50 | 0.50 |
| Queenslanders CU | LiveFree Account S18 | Nil | ✓ | Nil | Nil | 1.25 | 1.00 | 1.00 |
| Rural Bank Limited | Everyday Account - All Access | 6.00 | ✓ | Nil | Nil | Nil | 0.05 | 0.05 |
| Select Credit Union | Transaction Account 001 | Nil | ✓ | 1.75 | Nil | 0.75 | 0.05 | 0.05 |
| SERVICE ONE Alliance Bank | Student Account | Nil | ✓ | Nil | Nil | Nil | 0.00 | 0.00 |
| St.George Bank | Express Freedom | 3.00 | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| St.George Bank | Sense Account Everyday | 5.00 | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| The Capricornian | Personal Banking Account | 5.00 | ✓ | 0.50 | Nil | 0.50 | 0.00 | 0.00 |
| The Mac | EveryDay Savings | Nil | ✓ | 1.50 | Nil | 1.50 | 0.02 | 0.02 |
| The Mutual | Express Savings Account | Nil | ✓ | 1.00 | Nil | 0.50 | 0.00 | 0.00 |
| The Rock Building Soc | Student Survivor Account | Nil | ✗ | Nil | Nil | Nil | 0.00 | 0.00 |
| The Rock Building Soc | Teen Account | Nil | ✓ | Nil | Nil | Nil | 0.25 | 0.25 |
| Transport Mutual Credit Union | Multi-Access Account S4 | Nil | ✗ | 1.50 | Nil | 1.50 | 0.025 | 0.025 |
| UniBank | Everyday Account S1 | 5.00 | ✓ | Nil | Nil | Nil | 0.01 | 0.01 |
| UniBank | Everyday Direct Account | 5.00 | ✓ | Nil | Nil | Nil | 0.01 | 0.01 |
| Victoria Teachers Mutual Bank | First Access | Nil | ✓ | Nil | Nil | Nil | 1.00 | 1.00 |
| ★★ | | | | | | | | |
| ADCU | Access Savings S1 | Nil | ✗ | 0.80 | Nil | 0.70 | 0.10 | 0.10 |
| Arab Bank Australia | Statement Savings Acc | 6.00 | ✗ | Nil | Nil | 0.60 | 0.00 | 0.00 |



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|--------------------------|--------------------------|-----------------------------------|----------------------|--------------------------|--------------------------------|-----------------------------|-------------------------------|---------------------------------|
| ★★ | | | | | | | | |
| Auswide Bank | Visa Debit | 5.00 | × | Nil | Nil | Nil | 0.00 | 0.00 |
| B&E Personal Banking | Everyday Advantage | Nil | × | 0.95 | Nil | 0.75 | 0.00 | 0.00 |
| Bank of Sydney | Everyday Main Account | 5m | × | Nil | Nil | Nil | 0.00 | 0.00 |
| Bankwest | Lite Trans - Direct Opt | 3.99 | × | Nil | Nil | Nil | 0.01 | 0.01 |
| Bendigo Bank | Ultimate Account | Nil | × | 0.70 | 0.40 | 0.70 | 0.00 | 0.00 |
| Defence Bank | Salary Saver | 4.00 | × | Nil | Nil | 0.50 | 0.01 | 0.01 |
| ECU Australia | Everyday Access S1 | 5.00 | × | 1.40 | Nil | 0.70 | 0.00 | 0.00 |
| ECU Australia | Just for Kids S8 | Nil | × | 1.40 | 1.50 | 0.70 | 0.90 | 0.90 |
| Encompass Credit Union | Access Plus S1 | Nil | × | 1.50 | Nil | 0.75 | 0.01 | 0.01 |
| FCCS Credit Union | Total Access Account S1 | 5.00 | × | 1.20 | Nil | Nil | 0.00 | 0.00 |
| Greater Building Society | Access Account | Nil | × | 0.50 | Nil | 0.40 | 0.00 | 0.00 |
| Greater Building Society | Ultimate Account | Nil | × | 0.50 | Nil | 0.40 | 0.00 | 0.00 |
| Holiday Coast CU | Great Day Transaction S2 | 6.00 | × | 1.50 | Nil | 1.50 | 0.00 | 0.00 |
| Horizon Credit Union | Advantage 25 | 6.00 | × | Nil | Nil | Nil | 0.00 | 0.00 |
| Horizon Credit Union | RediSavings S1 | Nil | × | 1.00 | Nil | 1.00 | 0.01 | 0.01 |
| Horizon Credit Union | Special Purpose S2/4/5 | Nil | × | 1.00 | Nil | 1.00 | 0.01 | 0.01 |
| HSBC | Day to Day Account | Nil | × | Nil | Nil | Nil | 0.00 | 0.00 |
| Hunter United | Cheque Account | 5.00 | × | Nil | Nil | Nil | 0.00 | 0.00 |
| Hunter United | On Call Savings Account | 5.00 | × | Nil | Nil | Nil | 0.00 | 0.00 |
| IMB | Every Day Account S4 | Nil | × | 0.70 | Nil | 0.85 | 0.01 | 0.01 |



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|------------------------------|-------------------------|-----------------------------------|----------------------|--------------------------|--------------------------------|-----------------------------|-------------------------------|---------------------------------|
| ★★ | | | | | | | | |
| IMB | Reward Saver Kick Start | Nil | × | 0.70 | Nil | 0.85 | 0.00 | 0.00 |
| Macquarie Credit Union | Cheque/Card Account S5 | Nil | × | 2.00 | Nil | 2.00 | 0.02 | 0.02 |
| Macquarie Credit Union | General Savings Account | Nil | × | 2.00 | Nil | 2.00 | 0.02 | 0.02 |
| People's Choice Credit Union | Everyday Account | 6.00 | × | Nil | Nil | Nil | 0.00 | 0.00 |
| QT Mutual Bank | Current Account | Nil | × | 1.30 | Nil | 0.60 | 0.01 | 0.01 |
| The Capricornian | Essentials | Nil | × | 1.00 | Nil | 0.25 | 0.00 | 0.00 |
| The Rock Building Soc | Fee Cruncher Account | Nil | × | 0.50 | Nil | 0.65 | 0.01 | 0.01 |
| Your Credit Union | General Savings Account | Nil | × | 1.50 | Nil | 0.60 | 0.00 | 0.00 |
| ★ | | | | | | | | |
| ECU Australia | Access Plus | 6.00 | × | 1.40 | Nil | 0.50 | 0.00 | 0.00 |
| FCCS Credit Union | Redi Access Account S13 | Nil | × | 1.20 | Nil | 0.60 | 0.00 | 0.00 |
| People's Choice Credit Union | Expenses Account | Nil | × | 1.25 | Nil | 1.25 | 0.00 | 0.00 |
| Queenslanders CU | Action Account S1 | Nil | × | 1.25 | Nil | 1.25 | 0.00 | 0.00 |
| SCU | BU Account | Nil | × | 1.75 | Nil | 0.75 | 0.50 | 0.50 |
| SCU | Super Saver Account | Nil | × | 1.75 | Nil | 0.75 | 0.50 | 0.50 |
| The Capricornian | 10X10 Cap | 10.00 | × | 1.00 | Nil | Nil | 0.00 | 0.00 |
| The Rock Building Soc | The Only Account | 6.00 | × | Nil | Nil | 0.65 | 0.00 | 0.00 |