

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%.

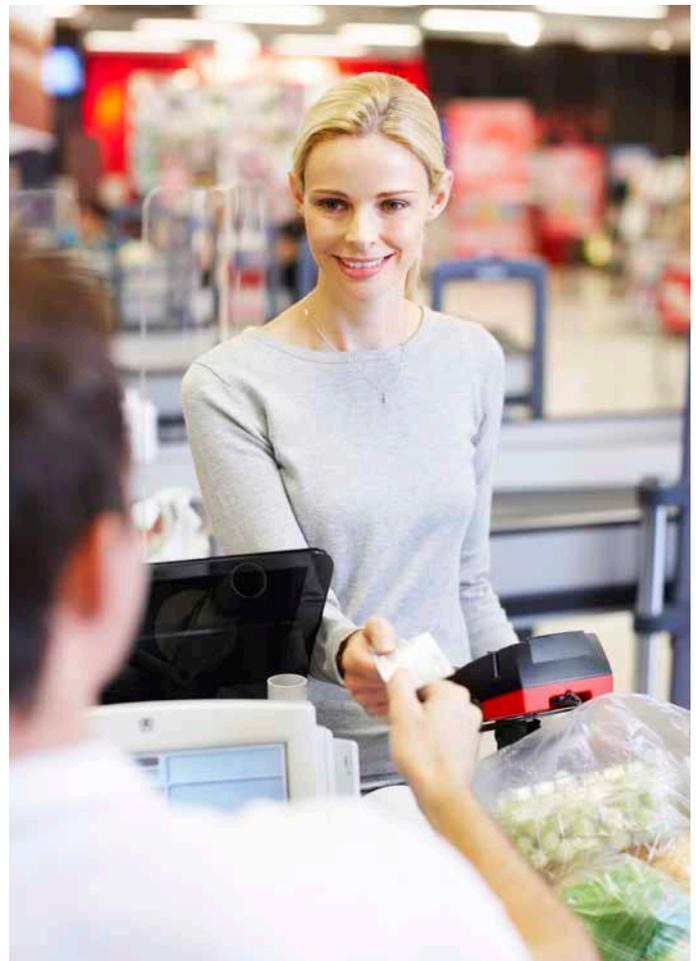
Australia actually led the world when it came to accepting tap-and-pay credit card transactions, but we won't be the first to go cashless. Denmark is proposing to outlaw cash payments as early as 2016, and New Zealand following close behind on the path to cashless-ness. In 2014, non-cash payments in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

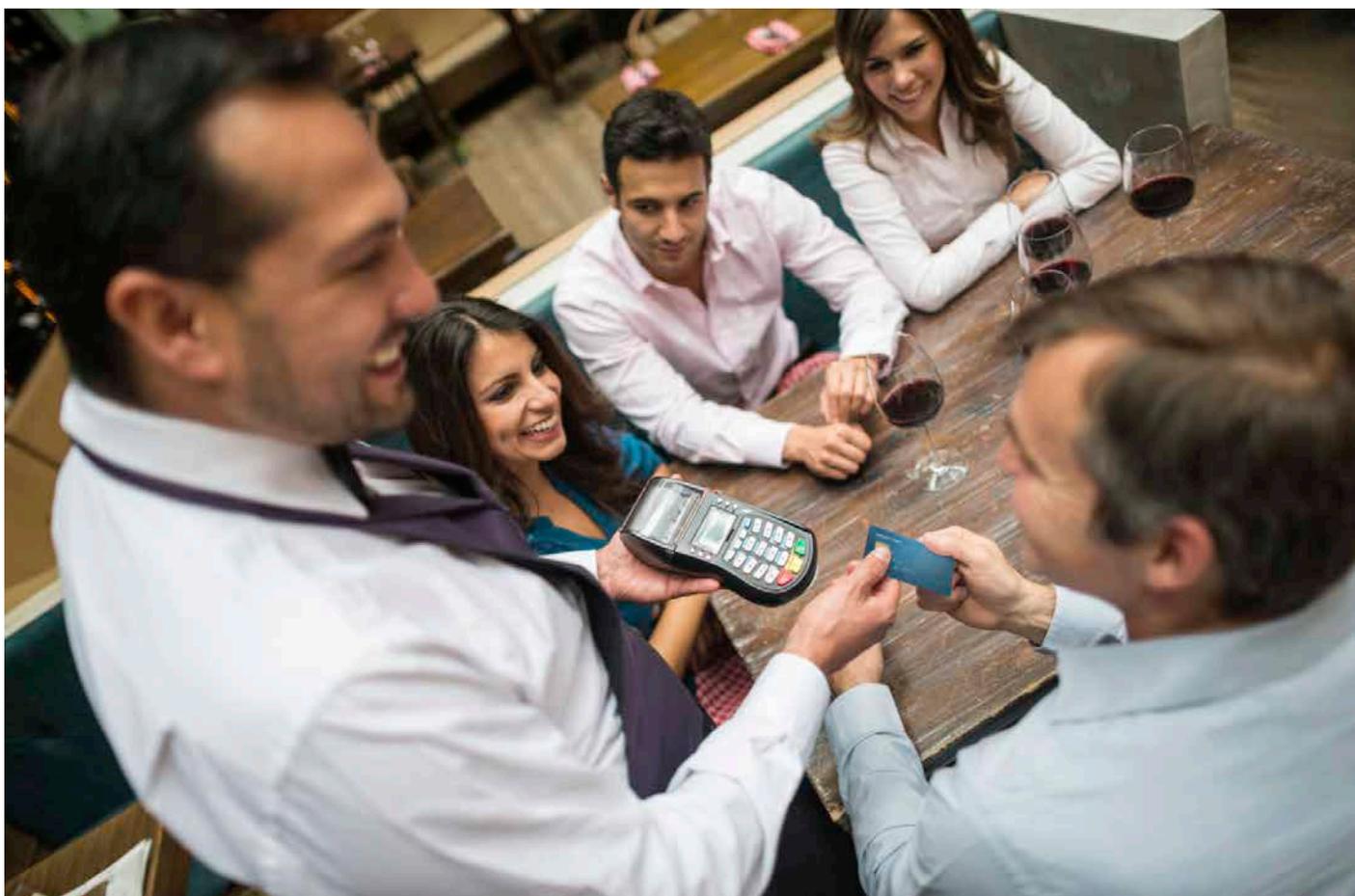
Many Australian businesses have jumped on the bandwagon and have made the move to becoming cashless. Here are a couple of examples:

- **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 debt card, you might not be aware that there is a surcharge as you are quickly swiping your card and leaving the store. "Tap and go" cards 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.

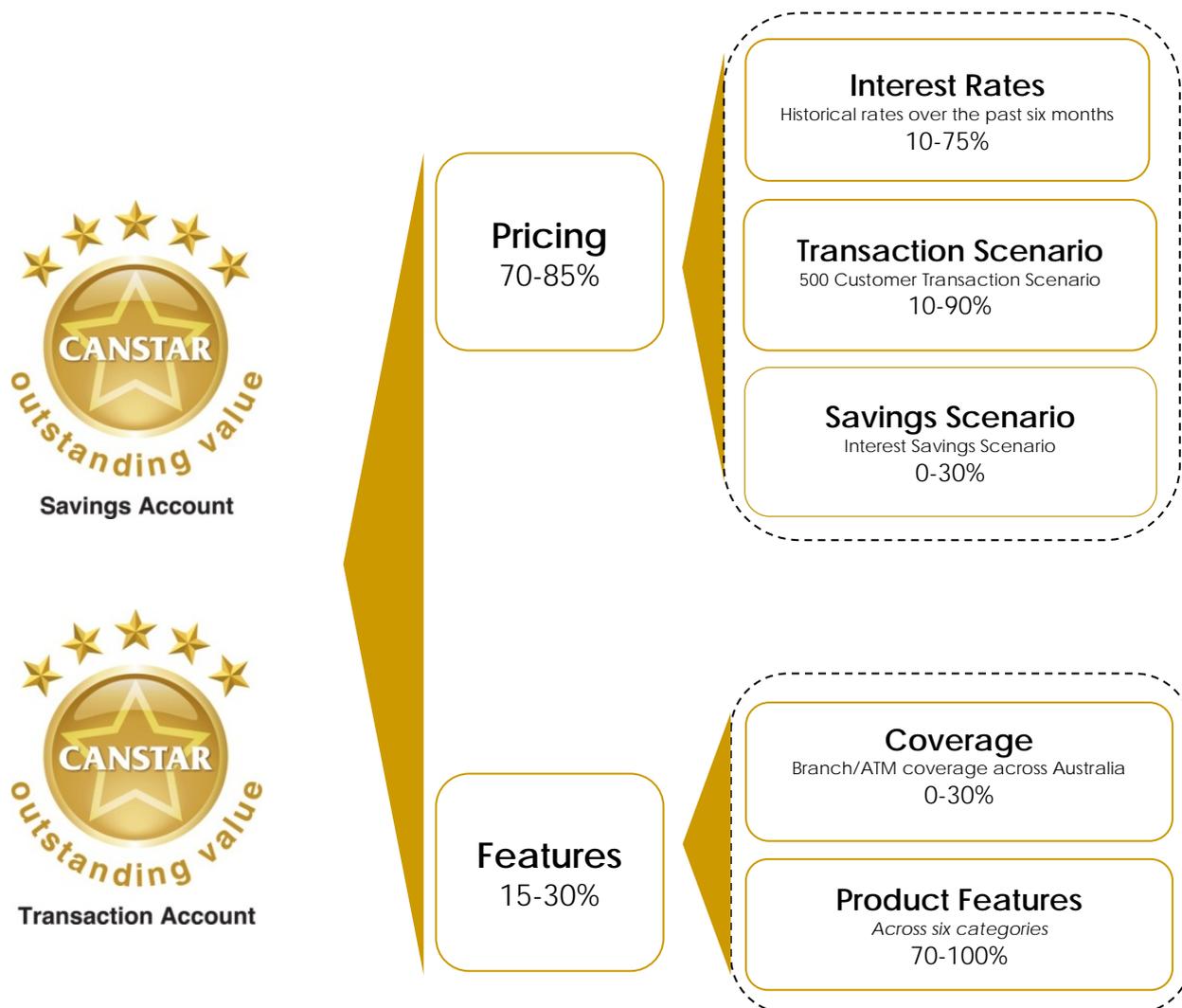
Profile	Description
Flexible Saver	For customers looking to maximize their savings with no restrictions. To be eligible, the account must offer a base rate of 1% or higher on a balance of \$25,000.
Regular Saver	For more active savers who are willing to meet stricter conditions to achieve higher levels 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.

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



COMPLIANCE DISCLOSURE and LIABILITY DISCLAIMER

To the extent that the information in this report constitutes general advice, this advice has been prepared by Canstar Research Pty Ltd A.C.N. 114 422 909 AFSL and ACL 437917 ("Canstar"). The information has been prepared without taking into account your individual investment objectives, financial circumstances or needs. Before you decide whether or not to acquire a particular financial product you should assess whether it is appropriate for you in the light of your own personal circumstances, having regard to your own objectives, financial situation and needs. You may wish to obtain financial advice from a suitably qualified adviser before making any decision to acquire a financial product. Canstar provides information about credit products. It is not a credit provider and in giving you information it is not making any suggestion or recommendation to you about a particular credit product. Please refer to Canstar's [ESG](#) for more information.

The information in this report must not be copied or otherwise reproduced, repackaged, further transmitted, transferred, disseminated, redistributed or resold, or stored for subsequent use for any purpose, in whole or in part, in any form or manner or by means whatsoever, by any person without CANSTAR's prior written consent. All information obtained by Canstar from external sources is believed to be accurate and reliable. Under no circumstances shall Canstar have any liability to any person or entity due to error (negligence or otherwise) or other circumstances or contingency within or outside the control of Canstar or any of its directors, officers, employees or agents in connection with the procurement, collection, compilation, analysis, interpretation, communication, publication, or delivery of any such information. Copyright 2014 CANSTAR Research Pty Ltd A.C.N. 114 422 909 The word "CANSTAR", the gold star in a circle logo (with or without surmounting stars), are trademarks or registered trademarks of CANSTAR Pty Ltd. Reference to third party products, services or other information by trade name, trademark or otherwise does not constitute or imply endorsement, sponsorship or recommendation of CANSTAR by the respective trademark owner.



Transaction and Savings Accounts

Star Ratings

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

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



Transaction and Savings Accounts

Star Ratings

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

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*
★★★★								
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

Star Ratings

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

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*
★★★								
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

Star Ratings

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

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*
★★★								
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

Star Ratings

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

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

Star Ratings

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

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



Transaction and Savings Accounts

Star Ratings

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

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



Transaction and Savings Accounts

Star Ratings

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

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



Transaction and Savings Accounts

Star Ratings

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

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

Star Ratings

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

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



Transaction and Savings Accounts

Star Ratings

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

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*
★★★									
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

Star Ratings

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

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*
★★★									
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

Star Ratings

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

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*
★★★									
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

Star Ratings

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

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	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



Transaction and Savings Accounts

Star Ratings

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

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*
★★									
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



Transaction and Savings Accounts

Star Ratings

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

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*
★									
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



Transaction and Savings Account Star Ratings

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

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



Transaction and Savings Account Star Ratings

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

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



Transaction and Savings Account Star Ratings

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

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*
★★★								
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

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

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



Transaction and Savings Account Star Ratings

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

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

Star Ratings

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

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 Star Ratings

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

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

Star Ratings

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

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

Star Ratings

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

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



Transaction and Savings Accounts

Star Ratings

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

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



Transaction and Savings Accounts

Star Ratings

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

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



Transaction and Savings Accounts

Star Ratings

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

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
bcu	business isaver	Nil	✗	Nil	✗	✗	✗	2.00	2.00
bcu	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



Transaction and Savings Accounts

Star Ratings

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

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

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

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



Transaction and Savings Accounts

Star Ratings

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

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	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



Transaction and Savings Accounts

Star Ratings

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

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*
★★									
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



Transaction and Savings Accounts

Star Ratings

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

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



Transaction and Savings Accounts

Star Ratings

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

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



Transaction and Savings Accounts

Star Ratings

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

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**
★★★★								
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



Transaction and Savings Accounts

Star Ratings

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

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**
★★★★								
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



Transaction and Savings Accounts

Star Ratings

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

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**
★★★								
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
bcu	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



Transaction and Savings Accounts

Star Ratings

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

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**
★★★								
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



Transaction and Savings Accounts

Star Ratings

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

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



Transaction and Savings Accounts

Star Ratings

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

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

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

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



Transaction and Savings Accounts

Star Ratings

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

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



Transaction and Savings Accounts

Star Ratings

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

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"								
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

Star Ratings

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

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

Star Ratings

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

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**
★★★★								
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

Star Ratings

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

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**
★★★								
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

Star Ratings

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

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



Transaction and Savings Accounts

Star Ratings

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

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**
★★★								
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



Transaction and Savings Accounts

Star Ratings

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

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**
★★★								
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



Transaction and Savings Accounts

Star Ratings

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

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**
★★								
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

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

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

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

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

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

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*
★★★★								
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



Savings and Everyday Transaction Account Star Ratings

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

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*
★★★								
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



Savings and Everyday Transaction Account Star Ratings

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

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*
★★★								
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



Savings and Everyday Transaction Account Star Ratings

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

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*
★★★								
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



Savings and Everyday Transaction Account Star Ratings

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

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*
★★★								
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



Savings and Everyday Transaction Account Star Ratings

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

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*
★★								
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



Savings and Everyday Transaction Account Star Ratings

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

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*
★★								
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