

# 2015 STAR RATINGS REPORT

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Travel Credit  
& Debit Cards





# Travel Credit & Debit Cards

September 2015

## Foreword

We all love travelling overseas whether it's for business or pleasure but costs can get out of hand if you don't plan thoroughly before you leave. Aside from the big-ticket items such as flights, tours, accommodation and meals, there are temptations around every corner – shopping, theatre tickets, theme park experiences, sports events and more. Everyone has their own idea of fun but I'm sure we can all agree on one thing – it costs!

Being prepared to fund an overseas trip is well and good but returning home to a further hit to the hip pocket is another. And this can happen if you don't choose your payment options carefully. Currency conversion and ATM fees can really add up if you don't have a strategy in place to avoid or minimise them.

Using the right credit card can be great for airfares, tours, hotel accommodation pre-authorisations and any other larger spending item you may buy overseas; accompany this with a great-value debit card so you can withdraw smaller amounts of cash along the way and you're pretty much set.

How do you know which credit and debit cards are best for the purpose of travelling overseas? After all, there are 183 credit cards and 152 debit cards on the CANSTAR database with that allow international access. If you don't want to read through all those terms and conditions then don't worry; CANSTAR has researched them for the first time. Our comprehensive methodology captures way more than you could possibly research on an individual basis.

The results guide you towards products that can offer outstanding value to the frequent or infrequent traveller.



**Mitchell Watson**  
Research Manager



We love the idea of an overseas holiday and many of us plot, plan and save up so we can enjoy the overseas experience as often as we possibly can. The lure of overseas travel is so powerful that we collectively make more than 9 million short-term overseas trips each year.

The ease of international travel for holidays, catching up with family and friends or even travelling for business purposes intensifies our love of “getting away”. Unsurprisingly, the most popular destination, according to the Australian Bureau of Statistics (ABS) is New Zealand, followed by China, the UK, USA, Singapore and Japan.

Just as important as packing the right clothes is having all financial bases covered so nothing is left to chance to gnaw away at your peace of mind. Many international travellers care about the prices of things, but never consider how they are paying for them. It's counter-intuitive endlessly scouring airfare comparison and hotel booking sites fighting for the best deal, squeezing out a few more dollars here and there, but then wasting an additional 3-4% on the cost of the trip by clocking up easily-avoidable fees.



## CARDS RATED FOR THE FIRST TIME

- **The Regular Overseas Traveller** who would make several trips per year and is looking for a credit card to take overseas with them on a regular basis.

Many business and holiday travellers pay for international purchases with a credit card and use a debit card to draw small amount of cash from an ATM as they go. The question is which credit card and which transaction account will give you outstanding value overseas as well as in Australia?

While these two profiles may sound similar (after all, they're both travelling overseas) the frequency of trip makes a difference as to the features (and therefore pricing) that would be optimal within the card.

With this very thought in mind, CANSTAR has rated 183 credit cards with international access from 62 providers, and 152 transaction accounts with international access from 74 providers. It is the first time we have rated these products specifically with overseas travellers in mind.

For Occasional Travellers cost of credit card is a more important issue, whereas a Regular Overseas Traveller may gain more from having a premium card that includes features such as travel insurance and airport lounge access.

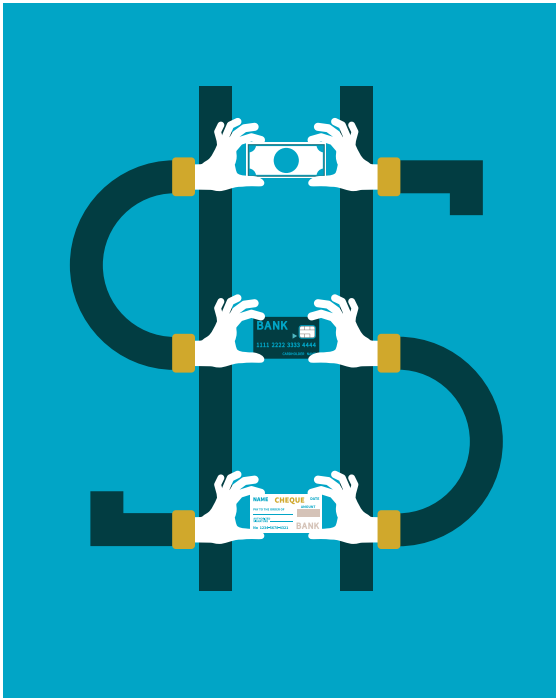
The mix of debit and credit cards works well for most travellers' needs. We compared transaction accounts that issue debit cards for the purpose of allowing overseas travellers access to their own money. We also researched credit cards for use overseas under two scenarios:

Currency conversion fees are also a big part of what you pay to use your credit and debit cards overseas. If you can get any credit card perks all the better. And the icing on the cake for, say, the Regular Traveller who spends a significant amount on the card per year is a good rewards program.

- **The Occasional Traveller** who would travel overseas once a year and may be looking for a credit card to take with them on that overseas trip,

As well as currency conversion fees – using US dollars, British pound, the Euro, New Zealand and Singapore dollars - we also look at annual fees, ATM fees, point-of-sale fees and more. Further information can be found in our Methodology document.

# CASH CROWN SLIPPING



In much the same way as travellers cheques have fallen out of favour as the preferred method of payment when overseas, cash is fast losing its lustre, too. The risk of misplacing your hard-earned cash or having it stolen increases if you're carrying sizeable amounts into a country. With the emergence of sophisticated credit and debit cards, the way to pay and avoid hefty foreign exchange fees is a whole lot simpler.

The three most practical ways to spend money overseas are by Credit Card, Debit Card and Travel Money Card. The first two are everyday products we use at home but some are better than others when using them outside the country. The Travel Money Card is a purpose-designed product pre-loaded with foreign currencies and thus only used when travelling.

Here are some points to consider.

## Credit Card

### Pros

- Currency conversion can be very close to the actual exchange rate, especially on a card without currency conversion fees,
- Funds are available to use up to your credit limit (good for hotel and car hire pre-authorisations, and for emergencies),
- Premium cards with concierge services can help you with requests and bookings on your holiday.

### Cons

- Withdrawing from ATMs can be very costly. Even with a card that has low or zero currency conversion fees, you may still be hit with a cash advance fee (potentially around 3%) and interest will begin accruing as soon as you withdraw money,
- You might be tempted to spend more than you budgeted for and end up paying off your holiday over many months at high interest rates.

## Debit Card

### Pros

- With access to your own money, you are in control of your spending,
- ATM access is generally cheaper than using a credit card, especially if your bank belongs to an ATM network overseas.

### Cons

- If you are a victim of fraud, your money could be tied up while the dispute is resolved, leaving you without access to your funds,
- May not be accepted for pre-authorisations at businesses like hotels or card rental agencies.

## Travel Money Cards

### Pros

- Allow you to lock in exchange rates before you travel, giving you certainty, especially when on a budget,
- Avoid currency conversion fees when transacting in currencies loaded on the card,
- No risk to your own money above what you load onto the card.

### Cons

- CANSTAR's analysis has found that exchange rates tend to be less favourable than the rates on credit cards and debit cards (excluding currency conversion fees),
- Load times could be up to three days, leaving you without money in a pinch,
- Fees are generally higher (purchase fees, load and reload fees, fees when cashing out a remaining balance),
- Not good for pre-authorisations/holds. MasterCard warns that hotel and car rental agency authorisations could tie up funds on your card for up to 90 days.



# COST OF CASH WITHDRAWALS

Savvy travellers are likely to use a credit card to do the majority of their travel spending, topped up with the occasional ATM cash withdrawal on a debit card. Using your debit card to get local currency when you need to pay cash is best when overseas because you will usually get a better exchange rate than what you would get in a currency exchange facility.

The whole exercise is made easier through international networking of ATMs and smartphone apps that can, for instance, do currency conversions for you or locate the nearest ATM that takes your card.

There are fees involved in ATM use though – you pay fees to your bank and to the bank where you withdraw the money, as well as a separate fee for using your card overseas.

Here's a rundown of what fees are behind each overseas ATM withdrawal.

## **ATM Withdrawal Fee:**

This is a fixed fee that you will be charged when withdrawing money from an ATM in a foreign country. It will usually apply in addition to a currency conversion fee. These fees can range from \$2.00 - \$5.00 per withdrawal with \$5.00 being the most common amount charged.

Only one account (Citibank's Plus Transaction Account) does not charge any fees at all for overseas ATM withdrawals.

## **Currency Conversion Fee:**

This fee is a percentage charge which we found ranged from 0.80% to 3.65% of the transaction value (in Australian dollars). The currency conversion fee will be the biggest cost in using a debit card on an overseas trip. With the most common amount charged 3.00%, for every \$1000 spent overseas, \$30 would be paid in currency conversion fees. In this rating, we found a number of credit cards that did not charge currency conversion fees and only one debit card (again, the Citibank Plus).

## **Purchases Fees:**

When making purchases on a debit card overseas, the only fee paid is usually the currency conversion fees. Some institutions however, will charge a fixed fee in addition to currency

conversion fees on their debit cards, costing you up to \$5 every time you use the card.

## **Direct ATM fees:**

This fee is harder to know about in advance. In most countries (just like in Australia) the owner of an ATM can levy a surcharge for withdrawals. To make things a little less uncertain, some banks' customers have access to large numbers of overseas ATMs free of direct charging.

- Westpac is part of the Global ATM Alliance which has partners in the UK, USA, New Zealand and Germany, amongst others, with 50,000 ATMs in total globally. When using these ATMs, there will be no direct charge by the ATM or fixed fee charged by Westpac. A 3% currency conversion fee still applies,
- Citibank customers can use any of Citibank's 20,000 global ATMs without a surcharge. For those with the Plus Transaction account, using a Citibank ATM will make their withdrawals completely fee-free.

## **Travel Tip**

Some (usually upmarket) hotels will advance you cash and add it to your bill, paid by credit card. If you're short of cash for coffee, public transport etc. – it's worth asking at the front desk!

# CITIBANK SHINES

Citibank prides itself on being the world's neighbourhood bank, at your service wherever you happen to be on this globe. Our researchers were pleasantly surprised at how Citibank follows through with its creed by delivering products that stand out for the overseas traveller.

For instance, Citibank Plus is the only bank account in Australia that does not have currency conversion fees (apart from some high-end banking packages).

It is also the only account that has no fees in our travel scenario:

- There is no monthly fee and no minimum monthly deposit requirement
- There is no fee charged for using an ATM overseas (the most common charge is \$5 + 3%)
- There is no currency conversion fee (whether using at ATM, overseas purchases online or in store)

Most countries have ATM direct charging (just like in Australia). With Citibank Plus there is the added certainty that you can use any Citibank ATM in the world without a surcharge.

In addition to the travel features it also has fee-free access to Citibank, Westpac, St. George, Bank of Melbourne or BankSA ATMs within Australia.



## A SIDE ISSUE: TRAVEL INSURANCE TRIP UPS

One desirable credit card perk for travellers is the free overseas travel insurance that often comes with the card. Depending on the coverage of the specific card this type of cover can potentially provide medical, cancellation and inconvenience insurance when you travel overseas. A good-quality level of cover could save you money, particularly for those who go overseas frequently.

However there can be many hidden traps of insurance cover attached to your credit card and it's essential to read the terms and conditions very carefully. For instance, you must activate this insurance. This is usually done by using the card to purchase your airline tickets. Herein lies a trap for the unwary. Be aware that your credit card travel insurance may not cover you unless you have purchased a return ticket to Australia. This is important when it comes to cover for cancellation expenses. If you had only booked part of your trip before you had to cancel it due to circumstances beyond your control, you may find yourself not covered because of the lack of a return flight.

To reiterate, when relying on credit card travel insurance overseas it is important to make sure you know exactly what you are covered for and what you are not covered for.

Reading up on – or phoning and asking how the policy is activated may save a lot of stress when you need it least.

# WHAT ARE THE FIVE-STAR CARDS?

CANSTAR has rated 183 credit cards with international access from 62 providers, and 152 transaction accounts with international access from 74 providers and has found the following number of five star cards in each customer profile:



## Outstanding Value Travel Credit Cards

### Occasional Overseas Traveller - 16 Winners

Company	Product
B & E Personal Banking	Visa Credit Card
Bank Australia	Visa Credit Card
BankVic	Visa Silver Credit Card
Bankwest	Breeze Platinum Mastercard
Bankwest	More Platinum Mastercard
Bankwest	Zero Platinum Mastercard
Coles	Rewards MasterCard
Coles	Rewards Platinum MasterCard
Encompass Credit Union	Visa Credit Card
GE Money	28 Degrees Platinum Mastercard
Horizon Credit Union	Visa Credit Card
Macquarie Credit Union	Visa Credit Card
SERVICE ONE Alliance Bank	Visa
Victoria Teachers Mutual Bank	Visa Classic Credit Card

### Regular Overseas Traveller - 20 Winners

ANZ	Rewards Platinum
Bank of Melbourne	Amplify Platinum
Bank of Melbourne	Amplify Signature
BankSA	Amplify Platinum
BankSA	Amplify Signature
Bankwest	Breeze Platinum MasterCard
Bankwest	More Platinum MasterCard
Bankwest	Qantas Platinum MasterCard
Bankwest	Zero Platinum Mastercard
Coles	Rewards Mastercard
Coles	Rewards Platinum MasterCard
Commonwealth Bank	Gold Awards
Commonwealth Bank	Platinum Awards
GE Money	28 Degrees Platinum MasterCard
NAB	Velocity Rewards Premium Card
St. George Bank	Amplify Platinum
St. George Bank	Amplify Signature
Westpac	55 Day Platinum
Westpac	Altitude Black
Westpac	Altitude Platinum



## Travel Debit Card

# Outstanding Value Travel Debit Cards

### Overseas Traveller - 10 Winners

Company	Product
Bank of Melbourne	Incentive Saver Account
bcu	access
Citibank	Cash Investment Account
Citibank	Plus Transaction Account
Citibank	Ultimate Saver
ING DIRECT	Orange Everyday
Macquarie Credit Union	Cheque/Card Account SS
RAMS	Action
The Capricornian	Essentials
Transport Mutual Credit Union	Multi-Access Account S4





# Travel Credit & Debit Cards

## What are the CANSTAR Travel Credit and Debit Cards Star Ratings?

CANSTAR's *Travel Credit and Debit Cards Star Ratings* use a sophisticated and unique ratings methodology that compares both cost and features across both credit cards and deposit accounts with card access (debit cards), with a particular focus on the features and fees related to overseas travel. CANSTAR star ratings represent a shortlist of credit cards and debit cards, enabling consumers to narrow their search products that have been thoroughly assessed and ranked. CANSTAR's *Travel Credit and Debit Cards Star Ratings* are a transparent analysis comparing a range of credit and debit cards across the market.

Ratings range from five stars to one star. Five-star rated products have been assessed as offering outstanding value to consumers.

The titles of "**Outstanding Value Travel Credit Cards**" and "**Outstanding Value Travel Debit Cards**" are awarded to institutions that obtain a five-star rating based on performance across judging criteria set down by CANSTAR.

## What are the profiles used for CANSTAR Travel Credit and Debit Card Star Ratings?

CANSTAR appreciates that travellers have different spending habits and therefore value different features in their cards that they take with them overseas. In recognition of these differences, the CANSTAR *Travel Credit and Debit Card Star Ratings* reflect a range of spending styles and card usage patterns.

Product Type	Profile name	Description
Credit Card	<b>Occasional Overseas Traveller</b>	Looking for a credit card to take with them on an overseas trip – perhaps as a once-off or only once a year.
Credit Card	<b>Regular Overseas Traveller</b>	Looking for a credit card to take overseas with them on a regular basis – travels at least a few times per year.
Deposit Account (Debit Card)	<b>Overseas Travel</b>	Wants access to their own money when travelling overseas.

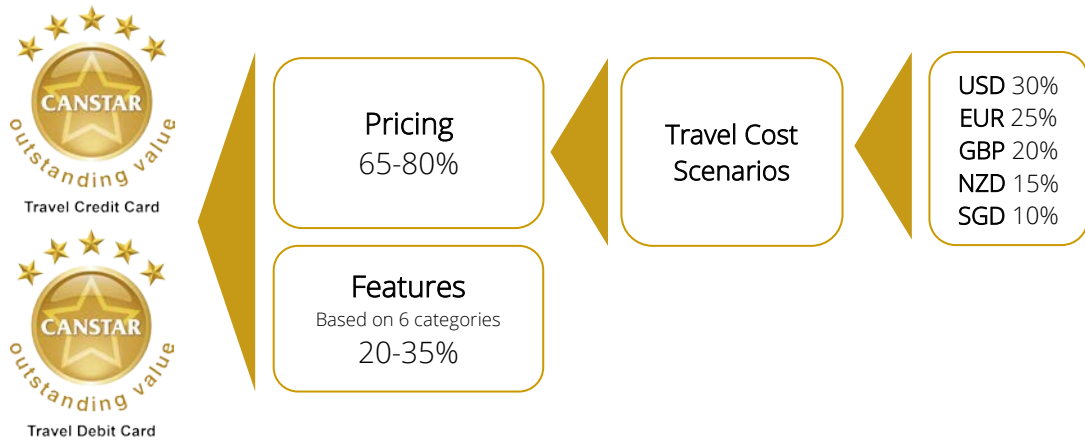
CANSTAR has adopted three different user profiles across credit and debit cards in an attempt to cover different types of spending patterns. The star ratings methodology differs for each profile in terms of the relative importance placed on the fees and features of the products assessed. For example, the methodology recognises that a "Regular Overseas Traveller" may gain more from having a premium card that includes features such as travel insurance and airport lounge access, than someone who is looking for a credit card to take with them on a once-off overseas trip.

## How are the 'stars' calculated?

Each credit and debit card reviewed for the CANSTAR *Travel Credit and Debit Card Star Ratings* is awarded points for its comparative Pricing and for the array of positive Features attached to the card. These features include international ATM access, airline lounge access, travel insurance, security and fees.

To arrive at the total score CANSTAR, applies a weight against a Pricing and Feature Score. This weight will vary for each profile of card usage. The weight will reflect the relative importance of either costs or features in determining the best value card for the type of overseas traveller.

$$\text{Total Score} = \text{Pricing Score} + \text{Feature Score}$$



## Weightings

Product Type	Profile	Pricing	Features
Credit Cards	Occasional Overseas Traveller	80%	20%
Credit Cards	Regular Overseas Traveller	65%	35%
Debit Cards	Overseas Travel	80%	20%

## Pricing

To find the overall cost of taking a card on an overseas trip, CANSTAR has designed a scenario that includes the cost of keeping the account open (account keeping fees or annual fees), fees for using the card overseas (currency conversion fees, ATM fees) as well as exchange rates and the cash-equivalent benefit of any reward points earned for spending on the card. Interest rates on credit cards are not considered in these ratings, as a credit card could become an extremely expensive way to pay for a holiday if it is not paid off within the interest free period. These ratings focus on the transaction costs and benefits of using a credit card overseas, rather than the cost of financing an overseas trip.

Fees for withdrawing cash from a credit card whilst overseas can be costly and users would likely encounter cash advance interest charges as soon as the withdrawal is made. In addition to this, some credit card products do not allow cash advances at all. For these reasons, CANSTAR has only compared credit cards on the cost of making purchases overseas. There are also other differences in how CANSTAR has assessed each product type within each profile – these are included in the table below.

Product Type	Profile	Account active (months)	Amount spent overseas	Total Purchase Use Overseas	ATM Use Overseas			Exchange rates considered	Rewards points considered
					Total ATM Use Overseas	Network Use	Non-Network Use		
Credit Card	Occasional Traveller	12	\$5,000	100%	-	-	-	✓	✗
Credit Card	Regular Traveller	12	\$10,000	100%	-	-	-	✓	✓
Debit Card	Overseas Travel	3	\$5,000	20%	80%	50%	50%	✗	✗

**Network ATMs:** Where an institution provides free or discounted access to some ATMs overseas, ATM use overseas is apportioned between the discounted Network ATMs and Non-Network ATMs. For an ATM network to be considered there must be a reasonable chance that a traveller will encounter a Network ATM in their travels.

**Rewards:** Using CANSTAR's sophisticated Credit Card Rewards methodology, the value of rewards points earned are subtracted from the overall cost of ownership. This recognises that some credit card products provide bonus points for purchases made overseas that can partially or fully offset currency conversion fees. For credit cards with multiple rewards programs, the rewards option that leads to the best outcome is chosen.

## Travel Cost Scenarios

The **Net Travel Cost** of each card is calculated in five different currencies.

CANSTAR firstly considers how much foreign currency equivalent will be available to the cardholder for spending on their trip, after fees for owning and using the card are subtracted.

Net Amount Available to spend for each product (in foreign currency)	
Converted to foreign currency at the card scheme's exchange rate.	Total overseas spend amount of \$5,000 - \$10,000
	minus annual fees and/or account keeping fees (fee waivers are considered)
	minus cost of foreign ATM withdrawals (usually a fixed fee plus a percentage fee)
	minus cost of point-of-sale transactions (usually a percentage fee)
	plus the cash-equivalent value of any rewards points earned (in cashback, vouchers, or flights).

This is compared to a hypothetical product that has no fees, and an exchange rate equal to the best average rate observed between the three card schemes (Visa, MasterCard, and American Express) market during our survey period of four weeks. This is known as the **Benchmark Net Foreign Currency**.

The net cost of owning each card is then calculated:

$$\text{Net Travel Cost} = \text{Benchmark Net Foreign Currency} - \text{Product Net Foreign Currency}$$

Since the cheapest product may not be the same for each of the five currencies considered, we score all products for each currency and then combine these scores, applying the weights in the following tables. This recognises that some destinations, and therefore currencies, are more popular for overseas travelers.

Currency	USD	GBP	EUR	NZD	SGD
Weight	30%	20%	25%	15%	10%

### Features

Each card feature is allocated points. Points are awarded for positive traits such as low fees or greater flexibility. The total features score for each category of information (e.g. Travel Insurance) is ranked and weighted with each category contributing to the overall Feature score.

### Weightings

The Pricing and Features are weighted differently for each spending profile, and slightly different product features are considered for both debit cards and credit cards. This is done in recognition of the relative importance of the different product components to each profile.

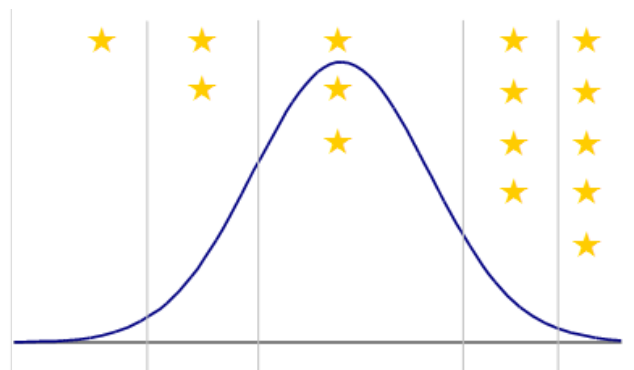
Feature Category	Credit Cards		Debit Cards	Examples of data captured
	Occasional Traveller	Regular Traveller	Overseas Travel	
<b>Travel Insurance</b>	<b>50%</b>	<b>50%</b>	-	
Activation Policies	20%	20%	-	Activation policy, cert of insurance provided, etc.
Insurance Coverage*	80%	80%	-	Item limits, exclusions, claims process, conditions.
<b>Security</b>	<b>10%</b>	<b>10%</b>	<b>15%</b>	Card security, Change pin online, block purchases.
<b>International ATM Access</b>	<b>10%</b>	<b>10%</b>	<b>45%</b>	International ATM network coverage.
<b>Fees and Charges</b>	<b>10%</b>	<b>10%</b>	<b>20%</b>	International Card replacement fee, over limit fees.
<b>Additional Travel Features</b>	<b>10%</b>	<b>10%</b>	-	Airline Lounge Access, etc.
<b>Card Terms</b>	<b>10%</b>	<b>10%</b>	<b>20%</b>	Free days, Interest Rate, Interest charging policies.

\*Travel Insurance Coverage is evaluated using CANSTAR's sophisticated Travel Insurance Star Ratings Methodology (Single traveller profile) See [www.canstar.com.au](http://www.canstar.com.au) for the full Travel Insurance methodology.

## How are the stars awarded?

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

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



## 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 CANSTAR Travel Credit and Debit Card Star Ratings re-rated?

All ratings are fully recalculated every twelve months based on the latest features offered by each institution. CANSTAR also monitors product 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](http://www.canstar.com.au) if you would like to view the latest star ratings reports of interest.



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

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# Travel Credit Cards Star Ratings

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## Occasional Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★★★ "Outstanding Value"												
<b>B&amp;E Personal Banking</b>	Visa Credit Card	Visa	12.99%	\$39	\$8,000	-	1.25%	✗	✗	-	-	✗
<b>Bank Australia</b>	Visa Credit Card	Visa	12.89%	Nil	-	-	2.00%	✗	✗	-	-	✗
<b>BankVic</b>	Visa Silver credit card	Visa	11.95%	Nil	-	-	2.00%	✗	✗	-	-	✗
<b>Bankwest</b>	Breeze Platinum MasterCard	MasterCard	12.99%	\$99	-	-	Nil	✗	✓	No	Spend of over \$500	✗
<b>Bankwest</b>	More Platinum MasterCard	MasterCard	19.99%	\$130	-	-	Nil	✓	✓	No	Spend of over \$500	✗
<b>Bankwest</b>	Zero Platinum MasterCard	MasterCard	17.99%	Nil	-	-	Nil	✗	✓	No	Spend of over \$500	✗
<b>Coles</b>	Rewards MasterCard	MasterCard	19.99%	\$89	-	-	Nil	✓	✗	-	-	✗
<b>Coles</b>	Rewards Platinum MasterCard	MasterCard	19.99%	\$89	-	-	Nil	✓	✗	-	-	✗
<b>Encompass Credit Union</b>	Visa Credit Card	Visa	15.00%	\$36	-	-	Nil	✗	✗	-	-	✗
<b>GE Money</b>	28 Degrees Platinum MasterCard	MasterCard	20.99%	Nil	-	-	Nil	✗	✗	-	-	✗
<b>Horizon Credit Union</b>	Visa Credit Card	Visa	12.95%	Nil	-	-	2.00%	✗	✗	-	-	✗
<b>Macquarie Credit Union</b>	Visa Credit Card	Visa	13.54%	\$15	-	-	2.00%	✗	✗	-	-	✗
<b>SERVICE ONE Alliance Bank</b>	Visa	Visa	15.25%	Nil	-	-	2.00%	✗	✗	-	-	✗
<b>Victoria Teachers Mutual Bank</b>	Visa Classic Credit Card	Visa	12.94%	Nil	-	-	2.00%	✗	✗	-	-	✗
★★★★												
<b>American Express</b>	Low Rate Credit Card	Amex	11.99%	Nil	-	3.00%	-	✗	✗	-	-	✗
<b>American Express</b>	Qantas Discovery Card	Amex	20.74%	Nil	-	3.00%	-	✓	✗	-	-	✓
<b>American Express</b>	Velocity Escape Card	Amex	20.74%	Nil	-	3.00%	-	✓	✗	-	-	✗



# Travel Credit Cards Star Ratings

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## Occasional Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★★												
BankVic	Visa Gold credit card	Visa	16.95%	\$50	-	-	2.00%	✗	✓	Yes	Purchase ticket on card	✗
Bankwest	Qantas Platinum MasterCard	MasterCard	20.49%	\$160	-	-	Nil	✓	✓	No	Spend of over \$500	✗
Bankwest	Zero Gold MasterCard	MasterCard	17.99%	Nil	-	-	2.95%	✗	✓	No	Spend of over \$500	✗
Bendigo Bank	Basic Black Visa	Visa	12.24%	\$45	-	-	3.00%	✗	✗	-	-	✗
Bendigo Bank	Ready Red Visa	Visa	19.74%	\$45	-	-	3.00%	✓	✗	-	-	✗
Bendigo Bank	RSPCA Rescue Rewards	Visa	19.64%	\$24	-	-	3.00%	✓	✗	-	-	✗
Bendigo Bank	RSPCA Rescue Visa	Visa	15.49%	\$24	-	-	3.00%	✗	✗	-	-	✗
Coles	No Annual Fee MasterCard	MasterCard	19.99%	Nil	-	-	2.5%	✓	✗	-	-	✗
Coles	No Annual Fee Platinum MasterCard	MasterCard	19.99%	Nil	-	-	2.5%	✓	✗	-	-	✗
Commonwealth Bank	Standard Awards	Amex/MC	20.24%	\$59	-	2.00%	3.00%	✓	✗	-	-	✗
Community First CU	Low Rate Visa Cred Card	Visa	8.99%	\$40	-	-	2.00%	✗	✗	-	-	✗
Community First CU	McGrath Pink Visa Card	Visa	8.99%	\$40	-	-	2.00%	✗	✗	-	-	✗
First Option Credit Union	Cash Rewards Visa Credit Card	Visa	15.99%	\$36	-	-	2.00%	✓	✗	-	-	✗
First Option Credit Union	Low Rate Visa Credit Card	Visa	13.49%	\$18	-	-	2.00%	✗	✗	-	-	✗
Greater Building Society	Credit Card	Visa	11.95%	\$40	\$10,000	-	2.00%	✗	✗	-	-	✗
Heritage Bank	Gold Low Rate	Visa	11.80%	Nil	-	-	2.50%	✗	✗	-	-	✗
HSBC	Platinum Credit Card	Visa	19.99%	Nil	-	-	3.00%	✓	✓	Yes	Purchase ticket on card	✗
Hume Bank	Value	Visa	13.15%	Nil	-	-	2.85%	✗	✗	-	-	✗
ME Bank	frank credit card	MasterCard	9.99%	Nil	-	-	2.50%	✗	✗	-	-	✗

Report Date: August, 2015. (All information is correct as at July, 2015) \* Rate as at 5th August 2015.

Travel Credit Cards Star Ratings 2015 - Page 2

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## Occasional Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★★												
Quay Credit Union	Visa Credit Card	Visa	7.99%	\$36	-	-	2.00%	✗	✗	-	-	✗
SCU	Low Rate Visa Credit Card	Visa	10.49%	\$30	-	-	2.00%	✗	✗	-	-	✗
Select Credit Union	Visa Credit Card	Visa	10.99%	\$30	-	-	2.00%	✗	✗	-	-	✗
Teachers Mutual Bank	Teachers Credit Card	Visa	11.50%	Nil	-	-	2.45%	✗	✗	-	-	✗
UniBank	Visa Credit Card	Visa	11.50%	Nil	-	-	2.45%	✗	✗	-	-	✗
★★★												
ADCU	Low Rate Visa Card	Visa	10.99%	\$49	-	-	2.00%	✗	✗	-	-	✗
American Express	David Jones Card	Amex	20.74%	\$99	-	3.00%	-	✓	✗	-	-	✗
ANZ	Balance Visa	Visa	13.99%	\$79	-	-	3.00%	✓	✗	-	-	✗
ANZ	First	Visa	19.74%	\$30	-	-	3.00%	✗	✗	-	-	✗
ANZ	Frequent Flyer	Amex/Visa	19.99%	\$95	-	3.00%	3.00%	✓	✗	-	-	✗
ANZ	Low Rate	MasterCard	13.49%	\$58	-	-	3.00%	✗	✗	-	-	✗
ANZ	Low Rate Platinum	MasterCard	13.49%	\$99	-	-	3.00%	✗	✓	No	Spend of over \$250	✗
ANZ	Platinum	Visa	19.74%	\$87	\$20,000	-	3.00%	✗	✓	No	Spend of over \$250	✗
ANZ	Rewards	Amex/Visa	18.79%	\$89	-	3.00%	3.00%	✓	✗	-	-	✗
Auswide Bank	Low Rate MasterCard	MasterCard	12.99%	\$49	-	-	3.40%	✗	✗	-	-	✗
Auswide Bank	Platinum MasterCard	MasterCard	20.24%	\$99	-	-	3.40%	✗	✓	No	Purchase ticket on card	✗
Bank Australia	Low Rate Visa CreditCard	Visa	9.89%	\$59	-	-	2.00%	✗	✗	-	-	✗

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Travel Credit Cards Star Ratings 2015 - Page 3

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## Occasional Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★												
Bank of Melbourne	Amplify Classic	Visa	19.49%	\$79	-	-	3.00%	✓	✗	-	-	✗
Bank of Melbourne	Amplify Platinum	Visa	19.49%	\$99	-	-	3.00%	✓	✓	No	Spend of over \$500	✓
Bank of Melbourne	No Annual Fee Visa	Visa	20.49%	Nil	-	-	3.00%	✗	✗	-	-	✗
Bank of Melbourne	Vertigo Platinum	Visa	12.74%	\$99	-	-	3.00%	✗	✓	No	Spend of over \$500	✗
Bank of Melbourne	Vertigo Visa	Visa	13.24%	\$55	-	-	3.00%	✗	✗	-	-	✗
Bank of Sydney	Visa Classic	Visa	11.99%	\$49	-	-	3.00%	✗	✗	-	-	✗
BankSA	Amplify Classic	Visa	19.49%	\$79	-	-	3.00%	✓	✗	-	-	✗
BankSA	Amplify Platinum	Visa	19.49%	\$99	-	-	3.00%	✓	✓	No	Spend of over \$500	✓
BankSA	No Annual Fee Visa	Visa	20.49%	Nil	-	-	3.00%	✗	✗	-	-	✗
BankSA	Vertigo Platinum	Visa	12.74%	\$99	-	-	3.00%	✗	✓	No	Spend of over \$500	✗
BankSA	Vertigo Visa	Visa	13.24%	\$55	-	-	3.00%	✗	✗	-	-	✗
Bankwest	Breeze Gold MasterCard	MasterCard	12.99%	\$89	-	-	2.95%	✗	✓	No	Spend of over \$500	✗
Bankwest	Breeze MasterCard	MasterCard	12.99%	\$59	-	-	2.95%	✗	✗	-	-	✗
Bankwest	More Gold MasterCard	MasterCard	19.99%	\$120	-	-	2.95%	✓	✓	No	Spend of over \$500	✗
Bankwest	More MasterCard	MasterCard	19.99%	\$70	-	-	2.95%	✓	✗	-	-	✗
Bankwest	Zero MasterCard	MasterCard	17.99%	Nil	-	-	2.95%	✗	✗	-	-	✗
bcu	Classic Visa Card	Visa	11.80%	\$40	-	-	3.65%	✗	✗	-	-	✗
bcu	Rewarder Visa Card	Visa	16.80%	\$40	-	-	3.65%	✓	✗	-	-	✗
Bendigo Bank	Basic Black MasterCard	MasterCard	12.24%	\$45	-	-	2.00%	✗	✗	-	-	✗

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Travel Credit Cards Star Ratings 2015 - Page 4

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## Occasional Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★												
Bendigo Bank	Platinum Visa	Visa	18.99%	\$119	-	-	2.00%	✓	✓	Yes	Purchase ticket on card	✗
Bendigo Bank	Ready Red MasterCard	MasterCard	19.74%	\$45	-	-	2.00%	✓	✗	-	-	✗
Beyond Bank	Low Rate Visa Credit Card	Visa	12.49%	\$49	-	-	3.00%	✗	✗	-	-	✗
Big Sky Building Society	Cash Rewards Visa Card	Visa	16.58%	\$49	-	-	3.00%	✓	✗	-	-	✗
Big Sky Building Society	Low Rate Visa Card	Visa	11.99%	\$29	-	-	3.00%	✗	✗	-	-	✗
BOQ	Blue Visa	Visa	20.74%	\$60	-	-	3.40%	✓	✗	-	-	✗
BOQ	Low Rate Visa Card	Visa	13.49%	\$55	-	-	3.40%	✗	✗	-	-	✗
Citibank	Simplicity	Visa	19.99%	Nil	-	-	3.30%	✗	✗	-	-	✗
Coles	Low Rate Mastercard	MasterCard	11.99%	\$49	-	-	2.50%	✓	✗	-	-	✗
Coles	Low Rate Platinum MasterCard	MasterCard	11.99%	\$49	-	-	2.50%	✓	✗	-	-	✗
Commonwealth Bank	Gold Awards	Amex/MC	20.24%	\$119	-	2.00%	3.00%	✓	✓	No	Notification of travel	✗
Commonwealth Bank	Low Fee Gold MasterCard	MasterCard	19.74%	\$89	\$10,000	-	3.00%	✗	✓	No	Notification of travel	✗
Commonwealth Bank	Low Fee MasterCard	MasterCard	19.74%	\$29	\$1,000	-	3.00%	✗	✗	-	-	✗
Commonwealth Bank	Low Rate Gold MasterCard	MasterCard	13.49%	\$89	-	-	3.00%	✗	✓	No	Notification of travel	✗
Commonwealth Bank	Low Rate MasterCard	MasterCard	13.49%	\$59	-	-	3.00%	✗	✗	-	-	✗
Credit Unions*	Platinum MyCard	MasterCard	20.24%	\$99	-	-	3.40%	✓	✓	Yes	Purchase ticket on card	✗
Defence Bank	True Blue Credit Card	Visa	11.74%	\$45	-	-	3.00%	✗	✗	-	-	✗
ECU Australia	Low Rate Visa Credit Card	Visa	10.95%	Nil	-	-	2.50%	✗	✗	-	-	✗
G&C Mutual Bank	Low Rate Visa Credit Card	Visa	9.99%	\$50	-	-	2.85%	✗	✗	-	-	✗

Report Date: August, 2015. (All information is correct as at July, 2015 ) \* Rate as at 5th August 2015.

Travel Credit Cards Star Ratings 2015 - Page 5

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## Occasional Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★												
GE Money	GO MasterCard	MasterCard	21.74%	Nil	-	-	3.00%	✓	✗	-	-	✗
GE Money	MasterCard	MasterCard	23.50%	\$69	-	-	3.00%	✗	✗	-	-	✗
Heritage Bank	Classic	Visa	16.75%	\$55	\$25,000	-	2.50%	✗	✗	-	-	✗
Heritage Bank	Platinum	Visa	16.75%	\$125	\$35,000	-	2.50%	✗	✓	No	Spend of over \$950	✗
Holiday Coast CU	Light Visa Credit Card	Visa	11.99%	\$25	-	-	2.50%	✗	✗	-	-	✗
HSBC	Credit Card	Visa	17.99%	Nil	-	-	3.00%	✗	✗	-	-	✗
Hume Bank	Gold	Visa	17.95%	\$60	\$12,000	-	2.85%	✓	✗	-	-	✗
Hume Bank	Loyalty	Visa	17.95%	\$30	\$8,000	-	2.85%	✓	✗	-	-	✗
Hunter United	Visa Credit Card	Visa	11.49%	\$59	-	-	2.50%	✗	✗	-	-	✗
Intech Credit Union	Titanium Visa 55	Visa	9.99%	\$46	-	-	2.00%	✗	✗	-	-	✗
Jetstar	MasterCard	MasterCard	14.99%	\$59	-	-	3.00%	✓	✗	-	-	✗
Macquarie Bank	Visa RateSaver Card	Visa	15.95%	\$69	-	-	3.00%	✗	✗	-	-	✗
Myer	Myer Visa Card	Visa	20.69%	\$69	-	-	3.00%	✓	✗	-	-	✗
NAB	flybuys Rewards Card	Amex/Visa	19.99%	\$95	-	-	3.00%	✓	✓	No	Spend of over \$500	✗
NAB	Low Fee MasterCard	MasterCard	19.74%	\$30	-	-	3.00%	✗	✗	-	-	✗
NAB	Low Fee Visa Card	Visa	19.74%	\$30	-	-	3.00%	✗	✗	-	-	✗
NAB	Low Rate Card	Visa	13.99%	\$59	-	-	3.00%	✗	✗	-	-	✗
NAB	Premium Visa Card	Visa	19.74%	\$90	-	-	3.00%	✗	✓	No	Spend of over \$500	✗
NAB	Qantas Rewards Card	Amex/MC	19.99%	\$95	-	2.00%	3.00%	✓	✗	-	-	✗

Report Date: August, 2015. (All information is correct as at July, 2015 ) \* Rate as at 5th August 2015.

Travel Credit Cards Star Ratings 2015 - Page 6

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## Occasional Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★												
NAB	Velocity Rewards Card	Amex/Visa	19.99%	\$95	-	2.00%	3.00%	✓	✗	-	-	✗
NAB	Velocity Rewards Premium Card	Amex/Visa	19.99%	\$150	-	2.00%	3.00%	✓	✓	No	Spend of over \$500	✗
Newcastle Permanent	Value+ Credit Card	Visa	11.99%	\$49	-	-	2.00%	✗	✗	-	-	✗
P&N Bank	Easypay Visa	Visa	11.49%	\$40	-	-	3.00%	✗	✗	-	-	✗
P&N Bank	Platinum Visa	Visa	11.49%	\$80	-	-	3.00%	✗	✓	No	Spend of over \$500	✗
People's Choice Credit Union	Visa Credit Card	Visa	12.95%	\$59	-	-	2.50%	✗	✗	-	-	✗
Police Bank	Visa Credit Card	Visa	10.76%	\$30	-	-	3.00%	✗	✗	-	-	✗
Qantas Credit Union	Lifestyle	Visa	12.34%	Nil	-	-	3.65%	✗	✗	-	-	✗
Qantas Credit Union	Lifestyle Plus	Visa	15.85%	Nil	-	-	3.65%	✗	✗	-	-	✗
Qld Police Credit Union	Bluey Card	Visa	13.24%	Nil	-	-	3.65%	✗	✗	-	-	✗
Qld Police Credit Union	Bluey Rewarder Card	Visa	17.24%	\$48	-	-	3.65%	✓	✗	-	-	✗
St.George Bank	Amplify Classic	Visa	19.49%	\$79	-	-	3.00%	✓	✗	-	-	✗
St.George Bank	Amplify Platinum	Visa	19.49%	\$99	-	-	3.00%	✓	✓	No	Spend of over \$500	✗
St.George Bank	No Annual Fee Visa	Visa	20.49%	Nil	-	-	3.00%	✗	✗	-	-	✗
St.George Bank	Vertigo Platinum	Visa	12.74%	\$99	-	-	3.00%	✗	✓	No	Spend of over \$500	✗
St.George Bank	Vertigo Visa	Visa	13.24%	\$55	-	-	3.00%	✗	✗	-	-	✗
Suncorp Bank	Standard Card	Visa	12.74%	\$55	-	-	3.40%	✗	✗	-	-	✗
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	Visa	9.99%	\$84	-	-	2.00%	✗	✓	No	Purchase ticket on card	✗
Virgin Money	No Annual Fee Credit Card	Visa	18.99%	Nil	-	-	3.30%	✗	✗	-	-	✗

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Travel Credit Cards Star Ratings 2015 - Page 7

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						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★												
Westpac	55 Day Classic	Visa	19.84%	\$30	\$5,000	-	3.00%	✗	✗	-	-	✗
Westpac	55 Day Platinum	Visa	19.84%	\$90	\$10,000	-	3.00%	✗	✓	No	Spend of over \$500	✗
Westpac	Low Rate Visa Card	Visa	13.49%	\$59	-	-	3.00%	✗	✗	-	-	✗
Westpac	Student Visa Card	Visa	20.45%	\$30	-	-	3.00%	✗	✗	-	-	✗
Woolworths	Everyday Credit Card	Visa	19.99%	\$49	-	-	3.00%	✓	✗	-	-	✗
★★												
American Express	Platinum Edge Credit Card	Amex	20.74%	\$195	-	3.00%	-	✓	✓	Yes	Purchase ticket on card	✗
ANZ	Frequent Flyer Platinum	Amex/Visa	19.99%	\$295	-	3.00%	3.00%	✓	✓	No	Spend of over \$250	✗
ANZ	Rewards Platinum	Amex/Visa	18.79%	\$149	-	3.00%	3.00%	✓	✓	No	Spend of over \$250	✗
Bank Australia	Platinum Rewards Visa Credit Card	Visa	18.74%	\$189	-	-	2.00%	✓	✓	No	Purchase 50% of costs	✗
Bank of Melbourne	Amplify Signature	Visa	19.49%	\$279	-	-	3.00%	✓	✓	No	Spend of over \$500	✓
Bank of Sydney	Visa Platinum	Visa	18.49%	\$129	-	-	3.00%	✓	✓	Yes	Spend of over \$500	✗
BankSA	Amplify Signature	Visa	19.49%	\$279	-	-	3.00%	✓	✓	No	Spend of over \$500	✓
Bankwest	Qantas Classic MasterCard	MasterCard	20.49%	\$100	-	-	2.95%	✓	✗	-	-	✗
Bankwest	Qantas Gold MasterCard	MasterCard	20.49%	\$150	-	-	2.95%	✓	✓	No	Spend of over \$500	✗
BOQ	Platinum Visa	Visa	20.74%	\$199	-	-	3.40%	✓	✓	Yes	Purchase ticket on card	✗
Citibank	Classic	Visa	20.99%	\$89	-	-	3.30%	✗	✗	-	-	✗
Citibank	Clear Platinum Visa	Visa	13.99%	\$99	-	-	3.30%	✗	✗	-	-	✗



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						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★												
Citibank	Emirates World MasterCard	MasterCard	20.99%	\$299	-	-	3.40%	✓	✓	Yes	Purchase ticket on card	✓
Citibank	Platinum	Visa	20.99%	\$199	-	-	3.30%	✓	✓	Yes	Purchase ticket on card	✗
Citibank	Qantas Signature	Visa	20.99%	\$299	-	-	3.30%	✓	✓	Yes	Purchase ticket on card	✓
Coastline Credit Union	Visa Rewarder	Visa	17.00%	\$75	\$12,000	-	3.65%	✓	✗	-	-	✗
Commonwealth Bank	Diamond Awards	Amex/MC	20.24%	\$349	-	2.00%	3.00%	✓	✓	No	Notification of travel	✗
Commonwealth Bank	Platinum Awards	Amex/MC	20.24%	\$249	-	2.00%	3.00%	✓	✓	No	Notification of travel	✗
Credit Unions*	Low Rate MyCard	MasterCard	12.99%	\$75	-	-	3.40%	✗	✗	-	-	✗
G&C Mutual Bank	Platinum Visa Credit Card	Visa	18.99%	\$249	-	-	2.85%	✗	✓	Yes	Purchase ticket on card	✗
GE Money	Gem Visa	Visa	22.99%	\$99	-	-	3.00%	✗	✗	-	-	✗
HSBC	Platinum Qantas Credit Card	Visa	19.99%	\$199	-	-	3.00%	✗	✓	Yes	Purchase ticket on card	✗
Jetstar	Platinum MasterCard	MasterCard	19.99%	\$149	-	-	3.00%	✓	✓	Yes	Purchase ticket on card	✗
Macquarie Bank	Visa Gold Card	Visa	20.70%	\$130	-	-	3.00%	✓	✗	-	-	✗
Macquarie Bank	Visa Platinum Card	Visa	20.70%	\$200	-	-	3.00%	✓	✓	Yes	Purchase ticket on card	✗
NAB	Qantas Rewards Premium Card	Amex/Visa	19.99%	\$250	-	2.00%	3.00%	✓	✓	No	Spend of over \$500	✗
Qantas Credit Union	Visa Platinum Credit Card	Visa	18.99%	\$195	-	-	3.65%	✓	✓	No	Purchase ticket on card	✗
QT Mutual Bank	Low Rate MasterCard	MasterCard	12.99%	\$75	-	-	3.40%	✗	✗	-	-	✗
St.George Bank	Amplify Signature	Visa	19.49%	\$279	-	-	3.00%	✓	✓	No	Spend of over \$500	✓
Suncorp Bank	Gold Card	Visa	20.50%	\$120	-	-	3.40%	✓	✗	-	-	✗
Suncorp Bank	Platinum Card	Visa	20.74%	\$169	-	-	3.40%	✓	✓	Yes	Purchase ticket on card	✗

Report Date: August, 2015. (All information is correct as at July, 2015 ) \* Rate as at 5th August 2015.

Travel Credit Cards Star Ratings 2015 - Page 9

\*Credit Unions consists of Community CPS Australia, CUA, FCCS Credit Union, Illawarra CU NSW, IMB, Queenslanders CU, Catalyst Mutual, Sutherland Credit Union and Companion CU.

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# Travel Credit Cards Star Ratings

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## Occasional Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★												
Virgin Money	Velocity High Flyer Card	Visa	20.74%	\$289	-	-	3.30%	✓	✓	Yes	Purchase ticket on card	✗
Westpac	Altitude	Amex/Visa	20.24%	\$100	-	3.50%	3.00%	✓	✗	-	-	✗
Westpac	Altitude Black	Amex/MC	20.24%	\$395	-	3.50%	3.00%	✓	✓	No	Spend of over \$500	✓
Westpac	Altitude Platinum	Amex/Visa	20.24%	\$150	-	3.50%	3.00%	✓	✓	No	Spend of over \$500	✗
Woolworths	Qantas Platinum Credit Card	Visa	20.49%	\$139	-	-	3.00%	✓	✓	Yes	Purchase ticket on card	✗
★												
American Express	David Jones Platinum Card	Amex	20.74%	\$295	-	3.00%	-	✓	✓	Yes	Purchase ticket on card	✗
American Express	Qantas Ultimate Card	Amex	20.74%	\$450	-	3.00%	-	✓	✓	Yes	Purchase ticket on card	✓
American Express	Velocity Platinum Card	Amex	20.74%	\$349	-	3.00%	-	✓	✓	Yes	Purchase ticket on card	✓
ANZ	Frequent Flyer Black	Amex/Visa	19.99%	\$425	-	3.00%	3.00%	✓	✓	No	Spend of over \$250	✓
ANZ	Rewards Black	Amex/Visa	18.79%	\$375	-	3.00%	3.00%	✓	✓	No	Spend of over \$250	✓
Citibank	Prestige	Visa	20.74%	\$700	-	-	3.30%	✓	✓	Yes	Purchase ticket on card	✓
Macquarie Bank	Hilton HHonors Platinum Card	Visa	20.70%	\$295	-	-	3.00%	✓	✓	Yes	Purchase ticket on card	✗
Virgin Money	Velocity Flyer Card	Visa	20.74%	\$129	-	-	3.30%	✓	✗	-	-	✗



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## Regular Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★★★ "Outstanding Value"												
ANZ	Rewards Platinum	Amex/Visa	18.79%	\$149	-	3.00%	3.00%	✓	✓	No	Spend of over \$250	✗
Bank of Melbourne	Amplify Platinum	Visa	19.49%	\$99	-	-	3.00%	✓	✓	No	Spend of over \$500	✓
Bank of Melbourne	Amplify Signature	Visa	19.49%	\$279	-	-	3.00%	✓	✓	No	Spend of over \$500	✓
BankSA	Amplify Platinum	Visa	19.49%	\$99	-	-	3.00%	✓	✓	No	Spend of over \$500	✓
BankSA	Amplify Signature	Visa	19.49%	\$279	-	-	3.00%	✓	✓	No	Spend of over \$500	✓
Bankwest	Breeze Platinum MasterCard	MasterCard	12.99%	\$99	-	-	Nil	✗	✓	No	Spend of over \$500	✗
Bankwest	More Platinum MasterCard	MasterCard	19.99%	\$130	-	-	Nil	✓	✓	No	Spend of over \$500	✗
Bankwest	Qantas Platinum MasterCard	MasterCard	20.49%	\$160	-	-	Nil	✓	✓	No	Spend of over \$500	✗
Bankwest	Zero Platinum MasterCard	MasterCard	17.99%	Nil	-	-	Nil	✗	✓	No	Spend of over \$500	✗
Coles	Rewards MasterCard	MasterCard	19.99%	\$89	-	-	Nil	✓	✗	-	-	✗
Coles	Rewards Platinum MasterCard	MasterCard	19.99%	\$89	-	-	Nil	✓	✗	-	-	✗
Commonwealth Bank	Gold Awards	Amex/MC	20.24%	\$119	-	2.00%	3.00%	✓	✓	No	Notification of travel	✗
Commonwealth Bank	Platinum Awards	Amex/MC	20.24%	\$249	-	2.00%	3.00%	✓	✓	No	Notification of travel	✗
GE Money	28 Degrees Platinum MasterCard	MasterCard	20.99%	Nil	-	-	Nil	✗	✗	-	-	✗
NAB	Velocity Rewards Premium Card	Amex/Visa	19.99%	\$150	-	2.00%	3.00%	✓	✓	No	Spend of over \$500	✗
St.George Bank	Amplify Platinum	Visa	19.49%	\$99	-	-	3.00%	✓	✓	No	Spend of over \$500	✗
St.George Bank	Amplify Signature	Visa	19.49%	\$279	-	-	3.00%	✓	✓	No	Spend of over \$500	✓
Westpac	55 Day Platinum	Visa	19.84%	\$90	\$10,000	-	3.00%	✗	✓	No	Spend of over \$500	✗
Westpac	Altitude Black	Amex/MC	20.24%	\$395	-	3.50%	3.00%	✓	✓	No	Spend of over \$500	✓

Report Date: August, 2015. (All information is correct as at July, 2015 ) \* Rate as at 5th August 2015.

Travel Credit Cards Star Ratings 2015 - Page 11

\*Credit Unions consists of Community CPS Australia, CUA, FCCS Credit Union, Illawarra CU NSW, IMB, Queenslanders CU, Catalyst Mutual, Sutherland Credit Union and Companion CU.

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## Regular Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★★★ "Outstanding Value"												
Westpac	Altitude Platinum	Amex/Visa	20.24%	\$150	-	3.50%	3.00%	✓	✓	No	Spend of over \$500	✗
★★★★												
ANZ	Platinum	Visa	19.74%	\$87	\$20,000	-	3.00%	✗	✓	No	Spend of over \$250	✗
Bank of Melbourne	Vertigo Platinum	Visa	12.74%	\$99	-	-	3.00%	✗	✓	No	Spend of over \$500	✗
BankSA	Vertigo Platinum	Visa	12.74%	\$99	-	-	3.00%	✗	✓	No	Spend of over \$500	✗
BankVic	Visa Gold credit card	Visa	16.95%	\$50	-	-	2.00%	✗	✓	Yes	Purchase ticket on card	✗
Bankwest	Breeze Gold MasterCard	MasterCard	12.99%	\$89	-	-	2.95%	✗	✓	No	Spend of over \$500	✗
Bankwest	More Gold MasterCard	MasterCard	19.99%	\$120	-	-	2.95%	✓	✓	No	Spend of over \$500	✗
Bankwest	Zero Gold MasterCard	MasterCard	17.99%	Nil	-	-	2.95%	✗	✓	No	Spend of over \$500	✗
Bendigo Bank	Platinum Visa	Visa	18.99%	\$119	-	-	3.00%	✓	✓	Yes	Purchase ticket on card	✗
Citibank	Platinum	Visa	20.99%	\$199	-	-	3.30%	✓	✓	Yes	Purchase ticket on card	✗
Citibank	Qantas Signature	Visa	20.99%	\$299	-	-	3.30%	✓	✓	Yes	Purchase ticket on card	✓
Coles	No Annual Fee MasterCard	MasterCard	19.99%	Nil	-	-	2.50%	✓	✗	-	-	✗
Coles	No Annual Fee Platinum MasterCard	MasterCard	19.99%	Nil	-	-	2.50%	✓	✗	-	-	✗
Commonwealth Bank	Diamond Awards	Amex/MC	20.24%	\$349	-	2.00%	3.00%	✓	✓	No	Notification of travel	✗
Commonwealth Bank	Low Fee Gold MasterCard	MasterCard	19.74%	\$89	\$10,000	-	3.00%	✗	✓	No	Notification of travel	✗
Commonwealth Bank	Low Rate Gold MasterCard	MasterCard	13.49%	\$89	-	-	3.00%	✗	✓	No	Notification of travel	✗
Credit Unions*	Platinum MyCard	MasterCard	20.24%	\$99	-	-	3.40%	✓	✓	Yes	Purchase ticket on card	✗

Report Date: August, 2015. (All information is correct as at July, 2015) \* Rate as at 5th August 2015.

Travel Credit Cards Star Ratings 2015 - Page 12

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## Regular Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★★												
Encompass Credit Union	Visa Credit Card	Visa	15.00%	\$36	-	-	Nil	✗	✗	-	-	✗
HSBC	Platinum Credit Card	Visa	19.99%	Nil	-	-	3.00%	✓	✓	Yes	Purchase ticket on card	✗
Jetstar	Platinum MasterCard	MasterCard	19.99%	\$149	-	-	3.00%	✓	✓	Yes	Purchase ticket on card	✗
NAB	flybuys Rewards Card	Visa	19.99%	\$95	-	-	3.00%	✓	✓	No	Spend of over \$500	✗
NAB	Qantas Rewards Premium Card	Amex/Visa	19.99%	\$250	-	2.00%	3.00%	✓	✓	No	Spend of over \$500	✗
NAB	Velocity Rewards Card	Amex/Visa	19.99%	\$95	-	2.00%	3.00%	✓	✗	-	-	✗
St.George Bank	Vertigo Platinum	Visa	12.74%	\$99	-	-	3.00%	✗	✓	No	Spend of over \$500	✗
Suncorp Bank	Platinum Card	Visa	20.74%	\$169	-	-	3.40%	✓	✓	Yes	Purchase ticket on card	✗
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	Visa	9.99%	\$84	-	-	2.00%	✗	✓	No	Purchase ticket on card	✗
Woolworths	Qantas Platinum Credit Card	Visa	20.49%	\$139	-	-	3.00%	✓	✓	Yes	Purchase ticket on card	✗
★★★												
ADCU	Low Rate Visa Card	Visa	10.99%	\$49	-	-	2.00%	✗	✗	-	-	✗
American Express	David Jones Card	Amex	20.74%	\$99	-	3.00%	-	✓	✗	-	-	✗
American Express	David Jones Platinum Card	Amex	20.74%	\$295	-	3.00%	-	✓	✓	Yes	Purchase ticket on card	✗
American Express	Low Rate Credit Card	Amex	11.99%	Nil	-	3.00%	-	✗	✗	-	-	✗
American Express	Platinum Edge Credit Card	Amex	20.74%	\$195	-	3.00%	-	✓	✓	Yes	Purchase ticket on card	✗
American Express	Qantas Discovery Card	Amex	20.74%	Nil	-	3.00%	-	✓	✗	-	-	✓
American Express	Velocity Escape Card	Amex	20.74%	Nil	-	3.00%	-	✓	✗	-	-	✗



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## Regular Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★												
American Express	Velocity Platinum Card	Amex	20.74%	\$349	-	3.00%	-	✓	✓	Yes	Purchase ticket on card	✓
ANZ	First	Visa	19.74%	\$30	-	-	3.00%	✗	✗	-	-	✗
ANZ	Frequent Flyer	Amex/Visa	19.99%	\$95	-	3.00%	3.00%	✓	✗	-	-	✗
ANZ	Frequent Flyer Black	Amex/Visa	19.99%	\$425	-	3.00%	3.00%	✓	✓	No	Spend of over \$250	✓
ANZ	Frequent Flyer Platinum	Amex/Visa	19.99%	\$295	-	3.00%	3.00%	✓	✓	No	Spend of over \$250	✗
ANZ	Low Rate Platinum	MasterCard	13.49%	\$99	-	-	3.00%	✗	✓	No	Spend of over \$250	✗
ANZ	Rewards	Amex/Visa	18.79%	\$89	-	3.00%	3.00%	✓	✗	-	-	✗
ANZ	Rewards Black	Amex/Visa	18.79%	\$375	-	3.00%	3.00%	✓	✓	No	Spend of over \$250	✓
Auswide Bank	Platinum MasterCard	MasterCard	20.24%	\$99	-	-	3.40%	✗	✓	No	Purchase ticket on card	✗
B&E Personal Banking	Visa Credit Card	Visa	12.99%	\$39	\$8,000	-	1.25%	✗	✗	-	-	✗
Bank Australia	Low Rate Visa CreditCard	Visa	9.89%	\$59	-	-	2.00%	✗	✗	-	-	✗
Bank Australia	Platinum Rewards Visa Credit Card	Visa	18.74%	\$189	-	-	2.00%	✓	✓	No	Purchase 50% of costs	✗
Bank Australia	Visa Credit Card	Visa	12.89%	Nil	-	-	2.00%	✗	✗	-	-	✗
Bank of Melbourne	Amplify Classic	Visa	19.49%	\$79	-	-	3.00%	✓	✗	-	-	✗
Bank of Melbourne	No Annual Fee Visa	Visa	20.49%	Nil	-	-	3.00%	✗	✗	-	-	✗
Bank of Melbourne	Vertigo Visa	Visa	13.24%	\$55	-	-	3.00%	✗	✗	-	-	✗
Bank of Sydney	Visa Platinum	Visa	18.49%	\$129	-	-	3.00%	✓	✓	Yes	Spend of over \$500	✗
BankSA	Amplify Classic	Visa	19.49%	\$79	-	-	3.00%	✓	✗	-	-	✗
BankSA	No Annual Fee Visa	Visa	20.49%	Nil	-	-	3.00%	✗	✗	-	-	✗

Report Date: August, 2015. (All information is correct as at July, 2015 ) \* Rate as at 5th August 2015.

Travel Credit Cards Star Ratings 2015 - Page 14

\*Credit Unions consists of Community CPS Australia, CUA, FCCS Credit Union, Illawarra CU NSW, IMB, Queenslanders CU, Catalyst Mutual, Sutherland Credit Union and Companion CU.

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## Regular Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★												
BankSA	Vertigo Visa	Visa	13.24%	\$55	-	-	3.00%	✗	✗	-	-	✗
BankVic	Visa Silver credit card	Visa	11.95%	Nil	-	-	2.00%	✗	✗	-	-	✗
Bankwest	More MasterCard	MasterCard	19.99%	\$70	-	-	2.95%	✓	✗	-	-	✗
Bankwest	Qantas Gold MasterCard	MasterCard	20.49%	\$150	-	-	2.95%	✓	✓	No	Spend of over \$500	✗
Bankwest	Zero MasterCard	MasterCard	17.99%	Nil	-	-	2.95%	✗	✗	-	-	✗
Bendigo Bank	Basic Black MasterCard	MasterCard	12.24%	\$45	-	-	2.00%	✗	✗	-	-	✗
Bendigo Bank	Basic Black Visa	Visa	12.24%	\$45	-	-	2.00%	✗	✗	-	-	✗
Bendigo Bank	Ready Red MasterCard	MasterCard	19.74%	\$45	-	-	2.00%	✓	✗	-	-	✗
Bendigo Bank	Ready Red Visa	Visa	19.74%	\$45	-	-	2.00%	✓	✗	-	-	✗
Bendigo Bank	RSPCA Rescue Rewards	Visa	19.64%	\$24	-	-	2.00%	✓	✗	-	-	✗
Bendigo Bank	RSPCA Rescue Visa	Visa	15.49%	\$24	-	-	2.00%	✗	✗	-	-	✗
Big Sky Building Society	Cash Rewards Visa Card	Visa	16.58%	\$49	-	-	3.00%	✓	✗	-	-	✗
BOQ	Platinum Visa	Visa	20.74%	\$199	-	-	3.40%	✓	✓	Yes	Purchase ticket on card	✗
Citibank	Emirates World MasterCard	MasterCard	20.99%	\$299	-	-	3.40%	✓	✓	Yes	Purchase ticket on card	✓
Citibank	Simplicity	Visa	19.99%	Nil	-	-	3.30%	✗	✗	-	-	✗
Coles	Low Rate Mastercard	MasterCard	11.99%	\$49	-	-	2.50%	✓	✗	-	-	✗
Coles	Low Rate Platinum MasterCard	MasterCard	11.99%	\$49	-	-	2.50%	✓	✗	-	-	✗
Commonwealth Bank	Low Fee MasterCard	MasterCard	19.74%	\$29	\$1,000	-	3.00%	✗	✗	-	-	✗
Commonwealth Bank	Standard Awards	Amex/MC	20.24%	\$59	-	2.00%	3.00%	✓	✗	-	-	✗

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Travel Credit Cards Star Ratings 2015 - Page 15

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## Regular Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★												
Community First CU	Low Rate Visa Cred Card	Visa	8.99%	\$40	-	-	2.00%	✗	✗	-	-	✗
Community First CU	McGrath Pink Visa Card	Visa	8.99%	\$40	-	-	2.00%	✗	✗	-	-	✗
First Option Credit Union	Cash Rewards Visa Credit Card	Visa	15.99%	Nil	-	-	2.00%	✓	✗	-	-	✗
First Option Credit Union	Low Rate Visa Credit Card	Visa	13.49%	Nil	-	-	2.00%	✗	✗	-	-	✗
GE Money	GO MasterCard	MasterCard	21.74%	Nil	-	-	3.00%	✓	✗	-	-	✗
Greater Building Society	Credit Card	Visa	11.95%	\$40	\$10,000	-	2.00%	✗	✗	-	-	✗
Heritage Bank	Gold Low Rate	Visa	11.80%	Nil	-	-	2.50%	✗	✗	-	-	✗
Heritage Bank	Platinum	Visa	16.75%	\$125	\$35,000	-	2.50%	✗	✓	No	Spend of over \$950	✗
Holiday Coast CU	Light Visa Credit Card	Visa	11.99%	\$25	-	-	2.50%	✗	✗	-	-	✗
Horizon Credit Union	Visa Credit Card	Visa	12.95%	Nil	-	-	1.95%	✗	✗	-	-	✗
HSBC	Credit Card	Visa	17.99%	Nil	-	-	3.00%	✗	✗	-	-	✗
HSBC	Platinum Qantas Credit Card	Visa	19.99%	\$199	-	-	3.00%	✗	✓	Yes	Purchase ticket on card	✗
Hume Bank	Gold	Visa	17.95%	\$60	\$12,000	-	2.85%	✓	✗	-	-	✗
Hume Bank	Loyalty	Visa	17.95%	\$30	\$8,000	-	2.85%	✓	✗	-	-	✗
Hume Bank	Value	Visa	13.15%	Nil	-	-	2.85%	✗	✗	-	-	✗
Hunter United	Visa Credit Card	Visa	11.49%	\$59	-	-	2.50%	✗	✗	-	-	✗
Intech Credit Union	Titanium Visa 55	Visa	9.99%	\$46	-	-	2.00%	✗	✗	-	-	✗
Jetstar	MasterCard	MasterCard	14.99%	\$59	-	-	3.00%	✓	✗	-	-	✗
Macquarie Bank	Visa Platinum Card	Visa	20.70%	\$200	-	-	3.00%	✓	✓	Yes	Purchase ticket on card	✗

Report Date: August, 2015. (All information is correct as at July, 2015 ) \* Rate as at 5th August 2015.

Travel Credit Cards Star Ratings 2015 - Page 16

\*Credit Unions consists of Community CPS Australia, CUA, FCCS Credit Union, Illawarra CU NSW, IMB, Queenslanders CU, Catalyst Mutual, Sutherland Credit Union and Companion CU.

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## Regular Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★												
Macquarie Credit Union	Visa Credit Card	Visa	13.54%	\$15	-	-	2.00%	✗	✗	-	-	✗
ME Bank	frank credit card	MasterCard	9.99%	Nil	-	-	2.50%	✗	✗	-	-	✗
Myer	Myer Visa Card	Visa	20.69%	\$69	-	-	3.00%	✓	✗	-	-	✗
NAB	Low Fee MasterCard	MasterCard	19.74%	\$30	-	-	3.00%	✗	✗	-	-	✗
NAB	Low Fee Visa Card	Visa	19.74%	\$30	-	-	3.00%	✗	✗	-	-	✗
NAB	Premium Visa Card	Visa	19.74%	\$90	-	-	3.00%	✗	✓	No	Spend of over \$500	✗
NAB	Qantas Rewards Card	Amex/MC	19.99%	\$95	-	2.00%	3.00%	✓	✗	-	-	✗
Newcastle Permanent	Value+ Credit Card	Visa	11.99%	\$49	-	-	2.00%	✗	✗	-	-	✗
P&N Bank	Platinum Visa	Visa	11.49%	\$80	-	-	3.00%	✗	✓	No	Spend of over \$500	✗
Qantas Credit Union	Visa Platinum Credit Card	Visa	18.99%	\$195	-	-	3.65%	✓	✓	No	Purchase ticket on card	✗
Quay Credit Union	Visa Credit Card	Visa	7.99%	\$36	-	-	2.00%	✗	✗	-	-	✗
SCU	Low Rate Visa Credit Card	Visa	10.49%	\$30	-	-	2.00%	✗	✗	-	-	✗
Select Credit Union	Visa Credit Card	Visa	10.99%	\$30	-	-	2.00%	✗	✗	-	-	✗
SERVICE ONE Alliance Bank	Visa	Visa	15.25%	Nil	-	-	2.00%	✗	✗	-	-	✗
St.George Bank	Amplify Classic	Visa	19.49%	\$79	-	-	3.00%	✓	✗	-	-	✗
St.George Bank	No Annual Fee Visa	Visa	20.49%	Nil	-	-	3.00%	✗	✗	-	-	✗
St.George Bank	Vertigo Visa	Visa	13.24%	\$55	-	-	3.00%	✗	✗	-	-	✗
Teachers Mutual Bank	Teachers Credit Card	Visa	11.50%	Nil	-	-	2.45%	✗	✗	-	-	✗
UniBank	Visa Credit Card	Visa	11.50%	Nil	-	-	2.45%	✗	✗	-	-	✗

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Travel Credit Cards Star Ratings 2015 - Page 17

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## Regular Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★★												
Victoria Teachers Mutual Bank	Visa Classic Credit Card	Visa	12.94%	Nil	-	-	2.00%	✗	✗	-	-	✗
Virgin Money	Velocity High Flyer Card	Visa	20.74%	\$289	-	-	3.30%	✓	✓	Yes	Purchase ticket on card	✗
Westpac	55 Day Classic	Visa	19.84%	\$30	\$5,000	-	3.00%	✗	✗	-	-	✗
Westpac	Altitude	Amex/Visa	20.24%	\$100	-	3.50%	3.00%	✓	✗	-	-	✗
Westpac	Low Rate Visa Card	Visa	13.49%	\$59	-	-	3.00%	✗	✗	-	-	✗
Westpac	Student Visa Card	Visa	20.45%	\$30	-	-	3.00%	✗	✗	-	-	✗
Woolworths	Everyday Credit Card	Visa	19.99%	\$49	-	-	3.00%	✓	✗	-	-	✗
★★												
ANZ	Balance Visa	Visa	13.99%	\$79	-	-	3.00%	✓	✗	-	-	✗
ANZ	Low Rate	MasterCard	13.49%	\$58	-	-	3.00%	✗	✗	-	-	✗
Bank of Sydney	Visa Classic	Visa	11.99%	\$49	-	-	3.00%	✗	✗	-	-	✗
Bankwest	Breeze MasterCard	MasterCard	12.99%	\$59	-	-	2.95%	✗	✗	-	-	✗
Bankwest	Qantas Classic MasterCard	MasterCard	20.49%	\$100	-	-	2.95%	✓	✗	-	-	✗
bcu	Rewarder Visa Card	Visa	16.80%	\$40	-	-	3.65%	✓	✗	-	-	✗
Beyond Bank	Low Rate Visa Credit Card	Visa	12.49%	\$49	-	-	3.00%	✗	✗	-	-	✗
Big Sky Building Society	Low Rate Visa Card	Visa	11.99%	\$29	-	-	3.00%	✗	✗	-	-	✗
BOQ	Blue Visa	Visa	20.74%	\$60	-	-	3.40%	✓	✗	-	-	✗
Citibank	Classic	Visa	20.99%	\$89	-	-	3.30%	✗	✗	-	-	✗



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## Regular Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★												
Coastline Credit Union	Visa Rewarder	Visa	17.00%	\$75	\$12,000	-	3.65%	✓	✗	-	-	✗
Commonwealth Bank	Low Rate MasterCard	MasterCard	13.49%	\$59	-	-	3.00%	✗	✗	-	-	✗
Defence Bank	True Blue Credit Card	Visa	11.74%	\$45	-	-	3.00%	✗	✗	-	-	✗
ECU Australia	Low Rate Visa Credit Card	Visa	10.95%	Nil	-	-	2.50%	✗	✗	-	-	✗
G&C Mutual Bank	Low Rate Visa Credit Card	Visa	9.99%	\$50	-	-	2.85%	✗	✗	-	-	✗
G&C Mutual Bank	Platinum Visa Credit Card	Visa	18.99%	\$249	-	-	2.85%	✗	✓	Yes	Purchase ticket on card	✗
GE Money	Gem Visa	Visa	22.99%	\$99	-	-	3.00%	✗	✗	-	-	✗
GE Money	MasterCard	MasterCard	23.50%	\$69	-	-	3.00%	✗	✗	-	-	✗
Heritage Bank	Classic	Visa	16.75%	\$55	\$25,000	-	2.50%	✗	✗	-	-	✗
Macquarie Bank	Hilton HHonors Platinum Card	Visa	20.70%	\$295	-	-	3.00%	✓	✓	Yes	Purchase ticket on card	✗
Macquarie Bank	Visa Gold Card	Visa	20.70%	\$130	-	-	3.00%	✓	✗	-	-	✗
Macquarie Bank	Visa RateSaver Card	Visa	15.95%	\$69	-	-	3.00%	✗	✗	-	-	✗
NAB	Low Rate Card	Visa	13.99%	\$59	-	-	3.00%	✗	✗	-	-	✗
P&N Bank	Easypay Visa	Visa	11.49%	\$40	-	-	3.00%	✗	✗	-	-	✗
People's Choice Credit Union	Visa Credit Card	Visa	12.95%	\$59	-	-	2.50%	✗	✗	-	-	✗
Police Bank	Visa Credit Card	Visa	10.76%	\$30	-	-	3.00%	✗	✗	-	-	✗
Qantas Credit Union	Lifestyle	Visa	12.34%	Nil	-	-	3.65%	✗	✗	-	-	✗
Qantas Credit Union	Lifestyle Plus	Visa	15.85%	Nil	-	-	3.65%	✗	✗	-	-	✗
Qld Police Credit Union	Bluey Card	Visa	13.24%	Nil	-	-	3.65%	✗	✗	-	-	✗

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Travel Credit Cards Star Ratings 2015 - Page 19

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## Regular Overseas Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**		Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
						Amex	Visa/MC		Included	Return Ticket Required	Activation	
★★												
Qld Police Credit Union	Bluey Rewarder Card	Visa	17.24%	\$48	-	-	3.65%	✓	✗	-	-	✗
Suncorp Bank	Standard Card	Visa	12.74%	\$55	-	-	3.40%	✗	✗	-	-	✗
Virgin Money	No Annual Fee Credit Card	Visa	18.99%	Nil	-	-	3.30%	✗	✗	-	-	✗
Virgin Money	Velocity Flyer Card	Visa	20.74%	\$129	-	-	3.30%	✓	✗	-	-	✗
★												
American Express	Qantas Ultimate Card	Amex	20.74%	\$450	-	3.00%	-	✓	✓	Yes	Purchase ticket on card	✓
Auswide Bank	Low Rate MasterCard	MasterCard	12.99%	\$49	-	-	3.40%	✗	✗	-	-	✗
bcu	Classic Visa Card	Visa	11.80%	\$40	-	-	3.65%	✗	✗	-	-	✗
BOQ	Low Rate Visa Card	Visa	13.49%	\$55	-	-	3.40%	✗	✗	-	-	✗
Citibank	Clear Platinum Visa	Visa	13.99%	\$99	-	-	3.30%	✗	✗	-	-	✗
Citibank	Prestige	Visa	20.74%	\$700	-	-	3.30%	✓	✓	Yes	Purchase ticket on card	✓
Credit Unions*	Low Rate MyCard	MasterCard	12.99%	\$75	-	-	3.40%	✗	✗	-	-	✗
QT Mutual Bank	Low Rate MasterCard	MasterCard	12.99%	\$75	-	-	3.40%	✗	✗	-	-	✗
Suncorp Bank	Gold Card	Visa	20.50%	\$120	-	-	3.40%	✓	✗	-	-	✗





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## Overseas Traveller

Company	Product	Account Keeping Fee (\$)	Deposit to Waive Monthly Fee (\$)	Debit Visa/Mastercard Attached	International ATM Network	Overseas Transaction Fees		Contactless Payment Available	Hold/Lock Card Online/ In App
						ATM Withdrawal	Purchases		
★★★★★ "Outstanding Value"									
Bank of Melbourne	Incentive Saver Account	Nil	-	✗	✓	3.00%	3.00%	✗	✗
bcb	access	5.00	-	✓	✗	\$1.00 + 0.80%	\$0.30 + 0.80%	✓	✗
Citibank	Cash Investment Account	Nil	-	✓	✓	2.50%	2.50%	✓	✗
Citibank	Plus Transaction Account	Nil	-	✓	✓	Nil	Nil	✓	✗
Citibank	Ultimate Saver	Nil	-	✓	✓	2.50%	2.50%	✓	✗
ING DIRECT	Orange Everyday	Nil	-	✓	✗	\$2.50	2.50%	✓	✓
Macquarie Credit Union	Cheque/Card Account S5	Nil	-	✓	✗	2.00%	2.00%	✗	✗
RAMS	Action	Nil	-	✗	✗	\$5.00	\$1.75	✗	✗
The Capricornian	Essentials	Nil	-	✓	✗	2.00%	2.00%	✓	✗
Transport Mutual Credit Union	Multi-Access Account S4	Nil	-	✓	✗	2.00%	2.00%	✗	✗
★★★★									
ANZ	Premium Cash Management Account	Nil	-	✗	✗	3.00%	3.00%	✗	✗
ANZ	Progress Saver	Nil	-	✗	✗	3.00%	3.00%	✗	✗
B&E Personal Banking	Everyday Advantage	Nil	-	✓	✗	\$5.00 + 1.25%	1.25%	✓	✗
B&E Personal Banking	iAdvantage	6.00	2,000	✓	✗	\$5.00 + 1.25%	1.25%	✓	✗
Bendigo Bank	Ultimate Account	Nil	-	✓	✗	\$5.00 + 1.00%	2.00%	✗	✗
Catalyst Money	Access Account	Nil	-	✓	✗	3.00%	3.00%	✓	✗
Citibank	Cash Management Account	5.00	-	✓	✓	2.50%	2.50%	✓	✗
Community Mutual Group	Community Partnership	5.00	-	✓	✗	2.00%	2.00%	✓	✗



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						ATM Withdrawal	Purchases		
★★★★★									
Community Mutual Group	High Rise Account	5.00	-	✓	✗	2.00%	2.00%	✓	✗
First Option Credit Union	Access Saver	Nil	-	✓	✗	\$1.50 + 2.00%	\$1.50 + 2.00%	✓	✗
Hume Bank	All Purpose S10	Nil	-	✓	✗	2.85%	2.85%	✓	✗
Hume Bank	Cash Management S8	Nil	-	✓	✗	2.85%	2.85%	✓	✗
IMB	Cash Management S23	Nil	-	✓	✗	\$5.00 or 2.5%	\$5.00 or 2.5%	✓	✗
IMB	Every Day Account S4	Nil	-	✓	✗	\$5.00 or 2.5%	\$5.00 or 2.5%	✓	✗
IMB	Everyday UnLtd (III,SC)	6.00	-	✓	✗	\$5.00 or 2.5%	\$5.00 or 2.5%	✓	✗
IMB	Everyday UnLtd (SYD,ACT)	6.00	-	✓	✗	\$5.00 or 2.5%	\$5.00 or 2.5%	✓	✗
IMB	Reward Saver	Nil	-	✓	✗	\$5.00 or 2.5%	\$5.00 or 2.5%	✓	✗
Quay Credit Union	RediAccess	Nil	-	✓	✗	\$3.00 + 2.00%	2.00%	✗	✗
The Capricornian	10X10 Cap	10.00	-	✓	✗	2.00%	2.00%	✓	✗
The Mac	EveryDay Savings	Nil	-	✓	✗	2.50%	2.50%	✓	✗
The Mutual	Express Savings Account	Nil	-	✓	✗	\$5.00 + 1.00%	1.00%	✗	✗
Victoria Teachers Mutual Bank	Everyday Account S1	Nil	-	✓	✗	\$2.50 + 2.00%	2.00%	✓	✗
★★★									
AMP Bank	Access Account	Nil	-	✓	✗	\$5.50 + 2.50%	\$1.50 + 2.50%	✓	✗
ANZ	Access Advantage	5.00	2,000	✓	✗	\$5.00 + 3.00%	3.00%	✓	✗
Bank Australia	Everyday Access	5.00	2,000	✓	✗	\$3.50 + 2.00%	\$3.50 + 2.00%	✓	✗
Bank of Melbourne	Complete Freedom	5.00	2,000	✓	✓	\$5.00 + 3.00%	3.00%	✓	✗



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Company	Product	Account Keeping Fee (\$)	Deposit to Waive Monthly Fee (\$)	Debit Visa/Mastercard Attached	International ATM Network	Overseas Transaction Fees		Contactless Payment Available	Hold/Lock Card Online/ In App
						ATM Withdrawal	Purchases		
★★★									
Bank of Melbourne	Express Freedom	3.00	1,000	✓	✓	\$5.00 + 3.00%	3.00%	✓	✗
Bank of Melbourne	Investment Cash Account	Nil	-	✗	✓	\$5.00 + 3.00%	3.00%	✗	✗
BankSA	Complete Freedom	5.00	2,000	✓	✓	\$5.00 + 3.00%	3.00%	✓	✗
BankSA	Express Freedom	3.00	1,000	✓	✓	\$5.00 + 3.00%	3.00%	✓	✗
BankSA	Incentive Saver Account	Nil	-	✗	✓	\$5.00 + 3.00%	3.00%	✗	✗
Bankwest	Easy Transaction Account	6.00	2,000	✓	✗	\$5.00 + 2.95%	2.95%	✓	✗
Bankwest	Hero Transaction Account	6.00	2,000	✓	✗	\$5.00 + 2.95%	2.95%	✓	✗
Beyond Bank	Access Savings Account S1	Nil	-	✓	✗	\$4.50 + 2.50%	2.50%	✓	✗
Beyond Bank	Cash Management Account	Nil	-	✓	✗	\$4.50 + 2.50%	2.50%	✓	✗
BOQ	Day2Day Plus Account	Nil	-	✓	✗	\$5.00 + 3.00%	3.00%	✓	✗
Cairns Penny	Access Plus Account S21	Nil	-	✓	✗	\$1.50 + 3.65%	\$1.50 + 3.65%	✓	✗
Catalyst Money	CU+saver	Nil	-	✓	✗	3.00%	3.00%	✓	✗
Commonwealth Bank	Complete Access	6.00	2,000	✓	✗	\$5.00 + 3.00%	3.00%	✓	✓
Commonwealth Bank	Smart Access	4.00	2,000	✓	✗	\$5.00 + 3.00%	3.00%	✓	✓
CUA	Cash Management Account	Nil	-	✓	✗	\$5.00 + 2.50%	2.50%	✓	✗
CUA	Everyday Account	Nil	-	✓	✗	\$5.00 + 2.50%	2.50%	✓	✗
Defence Bank	National Access Account	Nil	-	✓	✗	\$4.10 + 3.00%	3.00%	✓	✗
Defence Bank	Salary Saver	4.00	2,000	✓	✗	\$4.10 + 3.00%	3.00%	✓	✗
Delphi Bank	Liberty Account	4.00	2,000	✓	✗	\$5.00 + 2.00%	\$5.00 + 2.00%	✗	✗



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## Overseas Traveller

Company	Product	Account Keeping Fee (\$)	Deposit to Waive Monthly Fee (\$)	Debit Visa/Mastercard Attached	International ATM Network	Overseas Transaction Fees		Contactless Payment Available	Hold/Lock Card Online/ In App
						ATM Withdrawal	Purchases		
★★★									
ECU Australia	Access Plus	6.00	-	✓	✗	\$3.00 + 2.50%	\$0.70 + 2.50%	✓	✗
ECU Australia	Everyday Access S1	5.00	-	✓	✗	\$3.00 + 2.50%	\$0.60 + 2.50%	✓	✗
Gateway Credit Union	Edge Account	Nil	-	✓	✗	\$3.50 + 2.00%	2.00%	✓	✗
Gateway Credit Union	Everyday Savings Account	Nil	-	✓	✗	\$3.50 + 2.00%	2.00%	✓	✗
Greater Building Society	Access Account	Nil	-	✓	✗	\$4.00 + 3.00%	3.00%	✓	✗
Greater Building Society	Ultimate Account	Nil	-	✓	✗	\$4.00 + 3.00%	3.00%	✓	✗
Heritage Bank	Cash Management Account	Nil	-	✓	✗	\$5.00 + 2.50%	2.50%	✓	✗
Heritage Bank	Money Manager Account	Nil	-	✓	✗	\$5.00 + 2.50%	2.50%	✓	✗
Heritage Bank	Simply Access	Nil	-	✓	✗	\$5.00 + 2.50%	2.50%	✓	✗
Heritage Bank	Simply Access Special	Nil	-	✓	✗	\$5.00 + 2.50%	2.50%	✓	✗
Holiday Coast CU	Great Day Transaction S2	6.00	-	✓	✗	\$2.00 + 2.50%	\$1.50 + 2.50%	✓	✗
Holiday Coast CU	Percentage Plus Account S17	Nil	-	✓	✗	\$2.00 + 2.50%	\$1.50 + 2.50%	✓	✗
HSBC	Premier CMA	35.00	-	✓	✗	2.00%	2.00%	✓	✗
Hunter United	Cash Management Account	5.00	-	✓	✗	\$0.25 + 2.50%	2.50%	✓	✗
Illawarra CU NSW	Access Account	2.00	-	✓	✗	3.00%	3.00%	✓	✗
Illawarra CU NSW	CU+saver	Nil	-	✓	✗	3.00%	3.00%	✓	✗
Intech Credit Union	Access Saving Account S1	Nil	-	✓	✗	\$3.50 + 2.00%	2.00%	✓	✗
ME Bank	EveryDay Transaction Account	Nil	-	✓	✗	\$4.00 + 2.50%	2.50%	✓	✗
NAB	Cash Manager	Nil	-	✗	✗	\$4.00 + 2.00%	2.00%	✗	✓



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## Overseas Traveller

Company	Product	Account Keeping Fee (\$)	Deposit to Waive Monthly Fee (\$)	Debit Visa/Mastercard Attached	International ATM Network	Overseas Transaction Fees		Contactless Payment Available	Hold/Lock Card Online/ In App
						ATM Withdrawal	Purchases		
★★★									
Newcastle Permanent	Everyday Account	4.00	1,800	✓	✗	\$5.00 + 2.00%	2.00%	✓	✗
Newcastle Permanent	Statement Savings Account	Nil	-	✓	✗	\$5.00 + 2.00%	2.00%	✓	✗
Northern Beaches CU	Access Account S4	Nil	-	✓	✗	\$5.00 + 2.00%	\$0.85 + 2.00%	✓	✗
Northern Beaches CU	Senior Savers Account S65	Nil	-	✓	✗	\$5.00 + 2.00%	\$0.85 + 2.00%	✓	✗
Qantas Credit Union	At Call Savings	Nil	-	✓	✗	\$2.00 + 3.65%	\$2.00 + 3.65%	✓	✗
QT Mutual Bank	Current Account	Nil	-	✓	✗	\$4.50 + 3.00%	3.00%	✓	✗
Rabobank Australia	CMA Standard Account	10.00	-	✓	✗	2.85%	2.85%	✓	✗
Rabobank Australia	Premium CMA Account	10.00	-	✓	✗	2.85%	2.85%	✓	✗
Rural Bank Limited	Everyday Account - All Access	6.00	-	✓	✗	\$4.00 + 2.00%	\$4.00 + 2.00%	✓	✗
Rural Bank Limited	Gold Cash Management	5.00	-	✓	✗	\$4.00 + 2.00%	\$4.00 + 2.00%	✓	✗
SCU	Access Savings	Nil	-	✓	✗	\$4.00 + 2.00%	2.00%	✓	✗
Select Credit Union	Transaction Account 001	Nil	-	✓	✗	\$4.00 + 2.00%	\$4.00 + 2.00%	✗	✗
SERVICE ONE Alliance Bank	Day to Day Account	Nil	-	✓	✗	\$3.00 + 2.00%	\$1.50 + 2.00%	✓	✗
St.George Bank	Complete Freedom	5.00	2,000	✓	✓	\$5.00 + 3.00%	3.00%	✓	✗
St.George Bank	Express Freedom	3.00	1,000	✓	✓	\$5.00 + 3.00%	3.00%	✓	✗
St.George Bank	Incentive Saver Account	Nil	-	✗	✓	\$5.00 + 3.00%	3.00%	✗	✗
St.George Bank	Investment Cash Account	Nil	-	✗	✓	\$5.00 + 3.00%	3.00%	✗	✗
Suncorp Bank	Cash Management Account	5.00	-	✓	✓	\$5.00 + 3.00%	3.00%	✓	✗
Suncorp Bank	Everyday Basics Account	Nil	-	✓	✓	\$5.00 + 3.00%	3.00%	✓	✗



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						ATM Withdrawal	Purchases		
★★★									
Suncorp Bank	Everyday Essentials Account	Nil	-	✓	✓	\$5.00 + 3.00%	3.00%	✓	✗
Suncorp Bank	Everyday Options	5.00	-	✓	✓	\$5.00 + 3.00%	3.00%	✓	✗
Teachers Mutual Bank	Everyday Account S1	5.00	2,000	✓	✗	\$4.00 + 2.45%	2.45%	✓	✗
Teachers Mutual Bank	Everyday Direct Account	5.00	2,000	✓	✗	\$4.00 + 2.45%	2.45%	✓	✗
UniBank	Everyday Account S1	5.00	2,000	✓	✗	\$4.00 + 2.45%	2.45%	✓	✗
UniBank	Everyday Direct Account	5.00	2,000	✓	✗	\$4.00 + 2.45%	2.45%	✓	✗
Westpac	Choice	5.00	2,000	✓	✓	\$5.00 + 3.00%	3.00%	✓	✗
Westpac	Reward Saver	Nil	-	✗	✓	\$5.00 + 3.00%	3.00%	✓	✗
★★									
AMP Bank	Cash Manager	5.00	2,000	✓	✗	\$5.50 + 2.50%	\$1.50 + 2.50%	✓	✗
Arab Bank Australia	Cash Management Account	5.00	-	✓	✗	\$5.00 + 2.50%	\$5.00 + 2.50%	✓	✗
Arab Bank Australia	Online Savings Account	Nil	-	✓	✗	\$5.00 + 2.50%	\$5.00 + 2.50%	✗	✗
Arab Bank Australia	Statement Savings Acc	6.00	-	✓	✗	\$5.00 + 2.50%	\$5.00 + 2.50%	✗	✗
Asgard St George	CASH Connect	Nil	-	✓	✗	\$5.00 + 3.00%	3.00%	✓	✗
Bank of Sydney	Everyday Main Account	5.00	-	✓	✗	\$5.00 + 3.00%	3.00%	✓	✗
Bank of Sydney	Everyday Saver	Nil	-	✓	✗	\$5.00 + 3.00%	3.00%	✓	✗
Bank of Sydney	Smart Net Account	Nil	-	✓	✗	\$5.00 + 3.00%	3.00%	✓	✗
Bankwest	Lite Trans - Direct Opt	3.99	-	✓	✗	\$5.00 + 2.95%	2.95%	✓	✗
Bankwest	Lite Transaction Account	5.00	-	✓	✗	\$5.00 + 2.95%	2.95%	✓	✗



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						ATM Withdrawal	Purchases		
★★									
BOQ	Bonus Interest Savings	Nil	-	✓	✗	\$5.00 + 3.00%	3.00%	✓	✗
BOQ	Cash Management Account	5.00	-	✓	✗	\$5.00 + 3.00%	3.00%	✓	✗
BOQ	Reverse Charges Account	4.00	-	✓	✗	\$5.00 + 3.00%	3.00%	✓	✗
Commonwealth Bank	Direct Investment Account	5.00	-	✓	✗	\$5.00 + 3.00%	3.00%	✓	✓
Delphi Bank	Cash Management Account	10.00	-	✓	✗	\$5.00 + 2.00%	\$5.00 + 2.00%	✗	✗
G&C Mutual Bank	Access Account	Nil	-	✓	✗	\$5.00 + 2.85%	\$5.00 + 2.85%	✗	✗
G&C Mutual Bank	Reward Me Saver Account	Nil	-	✓	✗	\$5.00 + 2.85%	\$5.00 + 2.85%	✗	✗
HSBC	Day to Day Account	Nil	-	✓	✗	\$4.50 + 3.00%	\$4.50 + 3.00%	✓	✗
MyState	Access Account	5.00	2,000	✓	✗	\$5.00 + 3.00%	3.00%	✓	✗
NAB	Classic Banking	Nil	-	✓	✗	\$5.00 + 3.00%	3.00%	✓	✓
P&N Bank	Easypay Access Account	5.00	500	✓	✗	\$5.00 + 3.00%	3.00%	✓	✗
People's Choice Credit Union	Everyday Account	6.00	-	✓	✗	\$5.00 + 3.00%	2.00%	✓	✗
People's Choice Credit Union	Expenses Account	Nil	-	✓	✗	\$5.00 + 3.00%	3.00%	✗	✗
QT Mutual Bank	Bonus Saver Account	Nil	-	✓	✗	\$4.50 + 3.00%	3.00%	✓	✗
QT Mutual Bank	Cash Management Account	Nil	-	✓	✗	\$4.50 + 3.00%	3.00%	✓	✗
Queenslanders CU	Basic Account	5.00	-	✓	✗	\$2.00 + 3.50%	\$2.00 + 3.50%	✗	✗
St.George Qld/Vic/WA/Tas	Incentive Saver Account	Nil	-	✗	✗	\$5.00 + 3.00%	3.00%	✗	✗
St.George Qld/Vic/WA/Tas	Investment Cash Account	Nil	-	✗	✗	\$5.00 + 3.00%	3.00%	✗	✗

★



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						ATM Withdrawal	Purchases		
★									
Auswide Bank	Visa Debit	5.00	-	✓	✗	\$5.00 + 3.00%	3.00%	✗	✗
BankVic	Anywhere	Nil	-	✓	✗	\$4.00 + 3.65%	3.65%	✓	✗
BankVic	Multipack - At Call S1	Nil	-	✓	✗	\$4.00 + 3.65%	\$4.00 + 3.65%	✓	✗
Coastline Credit Union	Access Account S30	6.00	-	✓	✗	\$5.00 + 3.65%	3.65%	✓	✗
Coastline Credit Union	Pay As you Go S40	Nil	-	✓	✗	\$5.00 + 3.65%	3.65%	✓	✗
Qld Police Credit Union	On Call Savings Account	Nil	-	✓	✗	\$5.00 + 3.65%	3.65%	✓	✗
QT Mutual Bank	Everyday Account	6.00	2,000	✓	✗	\$4.50 + 3.00%	\$4.50 + 3.00%	✓	✗