

# 2015

## STAR RATINGS REPORT

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## Credit Card Rewards



# Credit Card Rewards

November 2015

## Foreword

Receiving a reward for using your credit card for your weekly spending is a concept that appeals to many, especially when more cards are offering more variety of rewards than ever before. On our database, we have 180 credit card rewards offered by 42 providers. How could you possibly compare these to work out which is the best for you? The first step is to define what sort of dollar figure you spend on your card over a year. Is it \$12k, \$24k, \$60k or \$120k? Then it's over to us.

CANSTAR's star ratings for credit card rewards make it easy to compare different cards and reward types so you can work out the best for your lifestyle and your finances. With Australians owning over 16 million credit cards as of August 2015 [according to the Reserve Bank](#), it's clear that our national love affair with credit is not fading. And with rewards becoming ever more plentiful, our interest in achieving those rewards is high.

Even if you already have a rewards card, it's always interesting to see how your card stacks up against the rest of the market. What's on offer is constantly changing and you should regularly check to see whether you could be getting a better deal.



**Mitchell Watson**  
Research Manager

# WE LOVE BEING REWARDED



Australians love to be rewarded for their spending. We work hard to earn our money and when we have to spend it on so many things – fuel, groceries, the mortgage, school for the kids, uni fees for our own up-skilling – we want to get something extra back in return. And there are a lot of rewards options out there – cash back or vouchers, merchandise, and frequent flyer points.

But what kind of rewards program should you really look for? One that promises delayed gratification, like frequent flyer points, or one that offers an immediate reward, like cashback? There's no right or wrong answer to that question; it depends on the type of reward that appeals to you personally and that you're likely to want to use.

In practical terms, a card that may satisfy us would be one where we can earn enough points to pay the card's annual fee at the end of the year (a delayed reward), with monthly statements showing how we are accruing points towards that goal as an immediate "feel-good" reward until then.

So what's on the market these days, compared to five years ago?

## Number of rewards cards out there

**2015:** In this month's star ratings, we rated 180 rewards credit card products from 42 providers.

**2010:** Five years ago, we only rated 158 rewards credit card products from 36 providers.

## Types of rewards on offer

**2015:** In this month's star ratings, we rated 3 types of rewards: cash back/vouchers, frequent flyer points, and general rewards including merchandise.

**2010:** In terms of the main rewards on offer, not much has changed over the past five years but the way we can redeem certainly has!

## Average interest rate on rewards cards



2015: 19.03% p.a  
2010: 19.39%

## Average fees on rewards cards



2015: \$140  
2010: \$103



It can be a nightmare for the typical spender to try and work out whether their rewards program is good value or not. Given all the points that you earn, what are you actually getting in return? Here's a simple way to cut through the confusion of rewards.

We call it the NET REWARD RETURN and it calculates the dollar value of points earned each year, less the cost of the card and reward program each year to tell you whether or not you're actually ahead.

It works like this:

So as an example:

$$\frac{\text{POINTS EARNED IN A YEAR}}{\text{POINTS REQUIRED TO REDEEM \$1 OF REWARD}} = \text{REWARD RETURN} = \frac{\$24k = 24,000 \text{ points}}{150 \text{ points} / \$1} = \$160$$

In the above example, given that it costs 150 points to get \$1 of reward, earning 24,000 points will equate to a yearly reward of \$160.

Once you know the dollar value of your reward return, you can subtract the cost of the reward program to determine your net benefit each year. So in the above example, a \$60 per annum card fee would leave you with a net reward benefit of \$100.

# WHAT'S ON OFFER

Rewards are divided into three main categories:



**Cash** - Cash back rewards are the closest thing to a reward that will appeal to just about anyone. As the name implies, these cards reward you by refunding a certain percentage (usually between 0.5% and 1%) of all your card-related spending. If you are comfortable doing most or all of your spending with the credit card to maximise your cash back rewards, and you pay off your card every month, this can be a good option for some people.



**General** - If you're a shopaholic, cards that offer redeeming points for merchandise from the stores you love could be ideal. Otherwise general rewards come in many forms – they can include gift cards, tickets to sporting events or concerts, fine dining, holiday accommodation, and fashion gifts when you make a purchase. The list of general rewards offered by credit card rewards programs is endless, so it can be a great way to redeem points for something special that you or your family will genuinely enjoy.



**Frequent Flyer** - Frequent flyer credit cards allow you to earn points for your everyday spending and for buying flights with their preferred airline. Often, you can even earn bonus points for buying your flights on your credit card. These cards are popular with traditional frequent flyers, but also among people who save up their points for years for long-distance or around-the-world flights.

# REWARDS YOU VALUE



Choosing a card with the type of rewards that appeal to you just makes sense. But aside from that, factor in how much you spend on the card per year and how much value that amount of spending would get you. CANSTAR rates rewards programs for four different spending levels per year: \$12,000, \$24,000, \$60,000 and \$120,000.

For those who love travel, Frequent Flyer points are the ultimate. However, if you spend only \$12,000 per year on your card, chasing airline points may be futile. You may find redeeming cash or discounts on everyday living items will give you better value.

The common theme here is to focus intently on what each card can offer YOU individually. By taking a careful inventory of your lifestyle and spending habits, you can select the card that will provide the most rewards for what you already do – which is the whole point. Avoid the common mindset of impulsively signing up for a card that “sounds good” and then trying to change your behaviour to benefit from it.

# HOW MANY POINTS COULD YOU EARN?



We took a look at how much in dollar terms you might be rewarded with, at four different levels of annual spending. The return on spending in the table below is based on the average of our five star products in each rewards category.

Annual Spend	Cash Rewards	General Rewards	Frequent Flyer Rewards
\$12,000	\$74	\$82	Not rated
\$24,000	\$234	\$241	\$386
\$60,000	\$701	\$770	\$910
\$120,000	\$1,471	\$1,593	\$2,045

*Source: Canstar Credit Card Rewards Star Ratings 2015 – based on products assessed for ratings. Rounded to nearest dollar.*

When we rate frequent flyer point cards, we are comparing them based on the price of tickets on full service airlines – Qantas, Virgin Australia, Air New Zealand and Singapore Airlines, among others. These airlines all have frequent flyer programs, unlike the low cost carriers such as Jetstar and TigerAir – but they are also more expensive to fly on. If you are only interested in getting from A to B at the lowest cost, these rewards may only be worth to you what you would pay to travel on a budget airline.

# WHICH AIRLINE TO CHOOSE?

Rather than redeeming frequent flyer points for economy flights, some travellers prefer to squeeze extra value out of their points by using them for more opulent experiences.

Both the Virgin and Qantas Frequent Flyer programs offer members the ability to use their points to upgrade from economy to business class. Upgrades on

Virgin start at 10,000 points on domestic routes, but they don't allow discount economy bargain hunters to upgrade from their Saver Lite fares. Qantas, on the other hand, allows discount economy travellers to upgrade to business class for the same starting amount of 10,000 points.

Qantas also offers its oneworld® Classic Flight Reward, an around-the-world flight redemption starting at 140,000 Frequent Flyer Points (plus taxes) in economy and

including up to 5 stopovers. The same trip in business class would use 280,000 points – and considering business class fares are usually much more than twice the price of an economy fare, to some people this redemption represents better value than it might seem.

For someone trying to accrue as many points as they possibly can, we took a look at the cards with the highest earn rates for these two popular frequent flyer programs.

## Highest earn rate for Qantas

### Top Qantas Frequent Flyer Point earning credit cards

Institution	Product	Annual Fee (including rewards fees)	Frequent Flyer Points per Dollar
ANZ	Frequent Flyer Black Amex	\$425	1.5
ANZ	Frequent Flyer Platinum Amex	\$295	1.5
Commonwealth Bank	Diamond Awards Amex Qantas Option	\$359	1.5
Commonwealth Bank	Platinum Awards Amex Qantas Option	\$259	1.25
NAB	Qantas Rewards Premium Amex	\$250	1.5
Westpac	Altitude Qantas Black Amex	\$395	1.5

Source: Canstar. Based on products assessed for 2015 Rewards Star Ratings.

The **American Express** offerings from the big four banks come out on top here, with their high earn rates. These cards also come with a MasterCard or Visa in addition to the higher-earning American Express. This is useful as not every retailer has an arrangement to accept American Express cards, or they may charge an additional fee (which may not be worth paying just to earn extra points). Be aware though that the companion cards may not attract the same rewards earn rates.

## Highest earn rate for Virgin Velocity

### Top Virgin Velocity Point earning credit cards

Institution	Product	Annual Fee (including rewards fees)	Points per Dollar	Points per Frequent Flyer Point	Frequent Flyer Points per Dollar
ANZ	Rewards Black Amex	\$375	3	2	1.5
ANZ	Rewards Platinum Amex	\$149	3	2	1.5
Citibank	Prestige Rewards	\$700	2	1.5	1.33
Commonwealth Bank	Diamond Awards Amex	\$349	3	2	1.5
Commonwealth Bank	Platinum Awards Amex	\$249	2.5	2	1.25
Diners Club Australia	Rewards	\$389	3	1.5	2
NAB	Velocity Rewards Premium Amex	\$150	1.5	1	1.5
Virgin Money	Velocity Rewards High Flyer	\$289	1.25	1	1.25
Westpac	Altitude Black Rewards Amex	\$395	3	2	1.5
Commonwealth Bank	Platinum Awards Amex Qantas Option	\$259	\$259	\$259	1.25

Source: Canstar. Based on products assessed for 2015 Rewards Star Ratings.

Credit cards that earn **Velocity points** sometimes operate on a slightly different model, where points are earned within a bank's own rewards program and then transferred onwards to airline programs. For these type of programs (Diners Club, ANZ, Westpac, Commonwealth), you must divide the earn rate by the transfer rate to come up with the Frequent Flyer earn rate. We have done this calculation for you in the table above, to show which cards have the highest Velocity 'standard' earn rates. With the exception of Citibank Prestige and Virgin Money Velocity High Flyer, these are all American Express and Diners Club cards, which you will find are not as universally accepted as MasterCard or Visa and as mentioned earlier, the companion cards may not have the same earn rate.

# WHICH AIRLINE FOR WHICH DESTINATION?

When we consider which frequent flyer rewards cards offer “outstanding value”, we look at redemption for both Australian and international airlines. Some credit and charge card rewards programs can transfer points to multiple airline frequent flyer programs, so we look at which ones represent the best value redemptions. The international routes we look at are Sydney-Singapore, Sydney-London, and Sydney-Los Angeles.



**Malaysia Airlines** certainly appears to represent good value for money on the Sydney-London route, with a redemption cost of 76,500 points plus a payment of approximately \$744 in taxes and airline charges. Despite there not being any Malaysia Airlines branded cards in the Australian market, points in Malaysia

## Points + Taxes for Sydney return flight to:

	London	Singapore	Los Angeles
Cathay Pacific	110,000 + \$449	45,000 + \$210	60,000 + \$295
Malaysia Airlines	76,500 + \$744	38,250 + \$385	-
Qantas	128,000 + \$854	60,000 + \$445	96,000 + \$624
<u>Singapore Airlines</u>	-	42,500 + \$493	-
<u>Virgin Australia</u>	207,500 + \$0	97,500 + \$0	117,200 + \$0

Airlines' Enrich program are surprisingly easy to earn. You can transfer your points to them from American Express Membership Rewards, Westpac Altitude rewards, or Amplify Rewards from Bank of Melbourne, BankSA, and St. George Bank.

**Cathay Pacific** also has stand-out redemption value on the Sydney-Los Angeles route, with redemptions from 60,000 in economy plus \$295 in taxes. These points can be transferred from some American Express, HSBC, and Westpac credit cards.

## HOW TO MAXIMISE YOUR CHRISTMAS SHOPPING

- Put every purchase you can on the rewards card, from your monthly bills to your morning coffee. Every point counts (provided you will pay your credit card balance in full each month).
- Connect your rewards card to payment aggregators such as PayPal, to make sure you are also earning points when shopping online.
- Platinum (and higher) branded cards generally have higher earn rates than standard cards but come at a higher cost. To decide which card is right for you, you need to have a good idea about how much you will spend on your card each year. There is little use in having a platinum card that will cost you more than the rewards you will earn. On the other hand, your ability to earn points may be capped on some of the lower fee credit cards.
- Make sure you are aware of any limits your credit card places on your ability to earn points. There is nothing that can inhibit your ability to earn points more than a cap!

## HOW TO DOUBLE-DIP

Savvy users can double-dip on rewards points by earning points through a loyalty card or online shopping portal when they do their shopping and at the same time earning points by spending on their credit card. Large numbers of retailers are a part of these online malls, but make sure you shop around before you purchase. The amount of points earned through online malls may only be worth around 1% of the purchase price – so it is important to make sure you are getting the best price as well.

These are some rewards programs where points can be earned both by spending on a credit card, as well as presenting a loyalty card or shopping through an online portal:

Flybuys	Qantas Frequent Flyer	Velocity Frequent Flyer
AGL	Apple (Qantas Online Mall)	Apple (Velocity eStore)
<u>Coles, Kmart, Target, and other Coles Group Stores</u>	Kogan	Bonds (Velocity eStore)
Medibank Private	David Jones (Qantas Online Mall)	BP
<u>Telstra</u>	eBay (Qantas Online Mall)	Kogan (Velocity eStore)
<u>Webjet</u>		Menulog (Velocity eStore)
<u>AGL</u>		Virgin Mobile



## BE AWARE OF YOUR OWN SHOPPING HABITS

There's no doubt that rewards for spending feel great. If you're going to spend that money anyway, why not get something back for it?

But before you fall for the rewards lure, hook, line and sinker, take a step back and assess your financial reality. Rewards are not for everyone and, like many other financial products, can be disastrous in the wrong hands.

Rewards cards can charge a hefty annual fee – between \$0 and \$749 this year. They also charge a higher interest rate – between 11.99% and 21.74% – than most low-rate credit cards with modest rewards or no rewards. So if you don't spend up big on your card every year and you don't pay it off in full every month, don't even consider a rewards card – it will just land you deeper in debt.

On the flipside, if you play by the rules, you can do well out of the right rewards card. Here are our tips to consider when shopping around:

### Pick a card that matches your spend

Choose a rewards program that matches the amount of money you spend on your card every year. To help you evaluate, we rate rewards programs according to four different yearly spends: \$12,000, \$24,000, \$60,000 and \$120,000.

### Team up with the right rewards

Why sign up to frequent flyer points if you don't travel? If the rewards offered don't interest you or are of no benefit to your lifestyle, look for something else. Apart from flights and travel services, you could opt for cash back, gift vouchers, or merchandise.

### Wring the most out of “extras”

Bonus offers or extra points from partner companies come up every now and are a great way to boost points. Extras like travel insurance or concierge services effectively come free of charge if you are a Gold or Platinum card holder and you are earning enough rewards to outweigh your annual fee.

### Understand the fine print

I know, I know, it's not a riveting read – but it's a must if you want to uncover any “exemptions” that may rub the lustre off the card for you. For example, how hard is it to redeem points? What are the rules and restrictions about upgrading on flights? Is there a cap on the points you can earn, or an expiry on any points you haven't used yet?



## FOUR REASONS NOT TO CHASE REWARDS POINTS

1. You are incurring a surcharge that outweighs the potential rewards earned.
2. You are spending only to boost your points tally.
3. Paying cash for the item will get you a better price.
4. The purchase will mean you can't repay your card balance in full that month.





## Rewards

# WHICH CARDS OFFER OUTSTANDING VALUE?

Having crunched the numbers and tested the conditions, CANSTAR has come up with a comprehensive ratings listing, comprising the 180 products from 42 providers, to determine which cards offer outstanding value for money to consumers across each of the spending profiles. We have found:

### Annual spend of \$12,000 per year



5 x 5 star-rated products for cash/voucher rewards

6 x 5 star-rated products for general rewards

### Annual spend of \$24,000 per year



4 x 5 star-rated products for cash/voucher rewards

7 x 5 star-rated products for Frequent Flyer rewards

7 x 5 star-rated products for general rewards

### Annual spend of \$60,000 per year



4 x 5 star-rated products for cash/voucher rewards

10 x 5 star-rated products for Frequent Flyer rewards

7 x 5 star-rated products for general rewards

### Annual spend of \$120,000 per year



7 x 5 star-rated products for cash/voucher rewards

9 x 5 star-rated products for Frequent Flyer rewards

7 x 5 star-rated products for general rewards





# METHODOLOGY

## Credit Card Rewards

### What are the CANSTAR Rewards Star Ratings?

CANSTAR Rewards Star Ratings are a consumer-friendly benchmark or value index. CANSTAR star-rated products represent a shortlist of financial products. This shortlist narrows consumers' search to products that have been independently assessed and ranked. All star-rated rewards programs rated from one to five achieved a grade suitable for consumers to consider, with five-star products awarded a rating of "Outstanding". Products where the value of the rewards earned is known to be lower than the cost of obtaining the program are limited to one star for that profile, reflecting the fact that the full benefit of the rewards program is not seen at the particular spend level. The CANSTAR Rewards Star Ratings are a transparent analysis comparing both the Cost and Features across all rewards programs.

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

### What types of products are evaluated?

The Rewards Star Ratings focuses on three main categories. Only points-based rewards programs are eligible to be rated.

Profile Name	Description
Cash Rewards	<i>This profile suits customers that are looking for cash back or shopping voucher redemptions. Programs must offer direct cash-back rewards or shopping vouchers/gift cards to be eligible for this profile.</i>
General Rewards	<i>Customers that like a bit of choice when redeeming points should be looking at General rewards. Programs must offer at least one of the following types of rewards: Merchandise, shopping vouchers, automotive, cash, entertainment, lifestyle, food and beverage or additional rewards.</i>
Frequent Flyer Rewards	<i>As the name suggests, Frequent Flyer rewards is for customers who like to redeem their points for flights. The program must have at least one frequent flyer partner to be eligible.</i>

The Frequent Flyer, Cash Rewards and General Rewards categories are analysed according to separate spending levels in order to compare how each program performs at differing levels. As one would expect, different programs are better suited to different spending levels.

### Tiered points earning

To cater for rewards programs that offer tiered points earning dependent on spend location, CANSTAR has allocated spend proportions for each annual spend level. These proportions apply to all Rewards categories.

When calculating the reward return for applicable programs, different points earn ratios are applied for different portions of the annual spend. To qualify for a higher points earn ratio for each category, a rewards program must offer a higher points earn for spending in a major player from the following categories:

**Staple:** Everyday goods, groceries

**Dining:** Restaurants

**Discretionary:** Department stores, luxury goods

**Other:** All other spending, standard points earn.

**Petrol:** Petrol stations

**Holidays:** Travel agents and accommodation

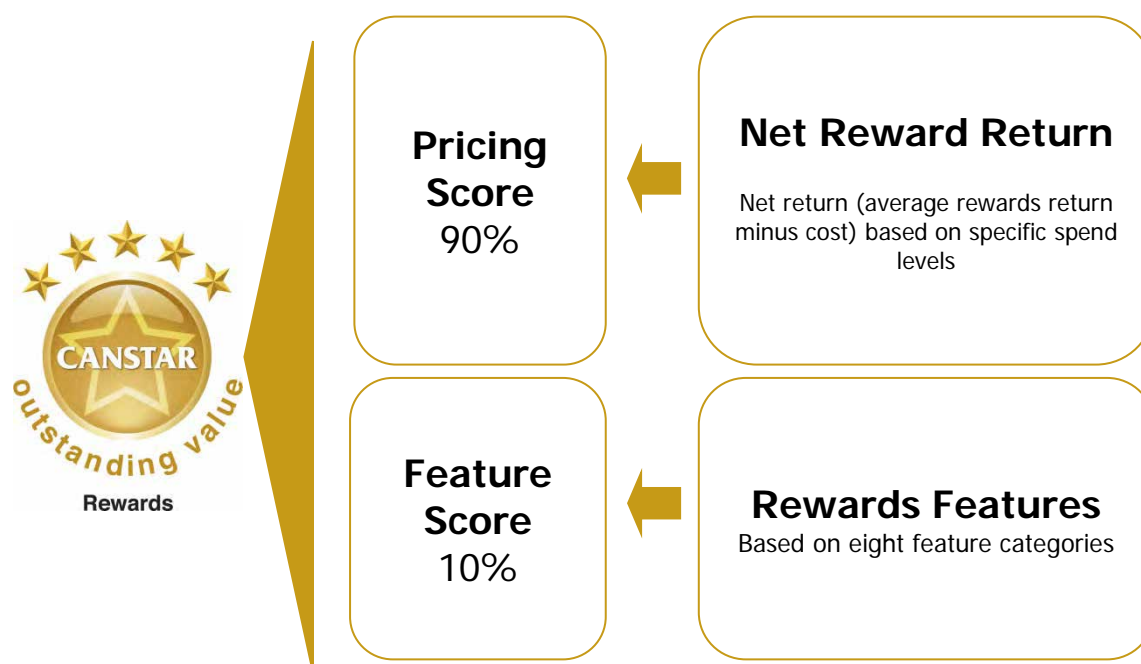


<i>Spend Proportions</i>	<i>Category</i>					
Annual Spend	Staple	Discretionary	Petrol	Holidays	Dining	Other
\$12,000	\$4,200	\$1,200	\$1,200	\$600	\$600	\$4,200
\$24,000	\$7,200	\$4,080	\$1,920	\$1,200	\$1,200	\$8,400
\$60,000	\$15,000	\$11,400	\$4,200	\$3,600	\$4,800	\$21,000
\$120,000	\$24,000	\$24,000	\$7,200	\$8,400	\$12,000	\$44,400

These spend proportions reflect that for applicable programs consumers will be able to earn extra points on certain portions of their annual spend. The figures are based on household spending data sourced from the Australian Bureau of Statistics.

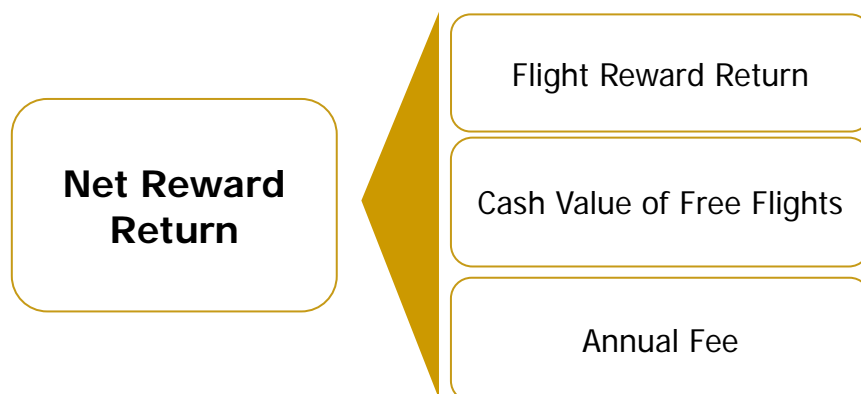
## Frequent Flyer Rewards

Rewards programs are included if there is at least one frequent flyer partner attached. If they are offered, up to ten flight partners can be considered.



## Pricing Score

The Pricing Score is calculated by calculating the average flight reward return when redeeming points for flights over six routes. Free flights are also considered as part of the net reward return calculation. Annual fees and/or reward program fees are subtracted from the average reward return to arrive at the Net Reward Return.



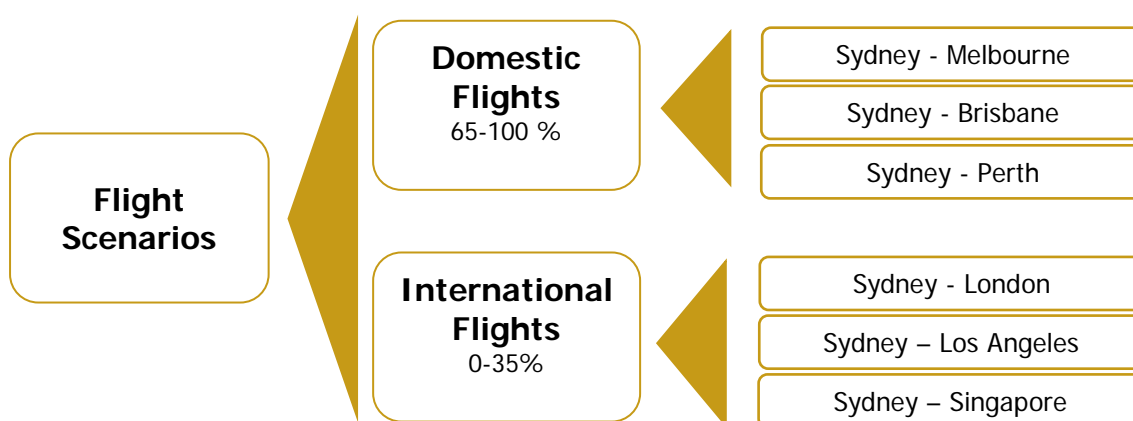
$$\begin{aligned}\text{Net Reward Return} &= \text{Flight Reward Return} \\ &+ \text{Cash Value of Free Flights} \\ &- \text{Annual Fee}\end{aligned}$$

## Flight Reward Return

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

The benchmark used for assigning a monetary value to a reward flight on a particular route is the average market value of the flight on the various airlines considered. The quotes obtained from the different airlines must be like-for-like (for example meal and baggage inclusions must be comparable; no backtracking<sup>1</sup>).

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



Annual Spend Profile	Domestic Routes	International Routes
\$24,000	100%	-
\$60,000	65%	35%
\$120,000	65%	35%

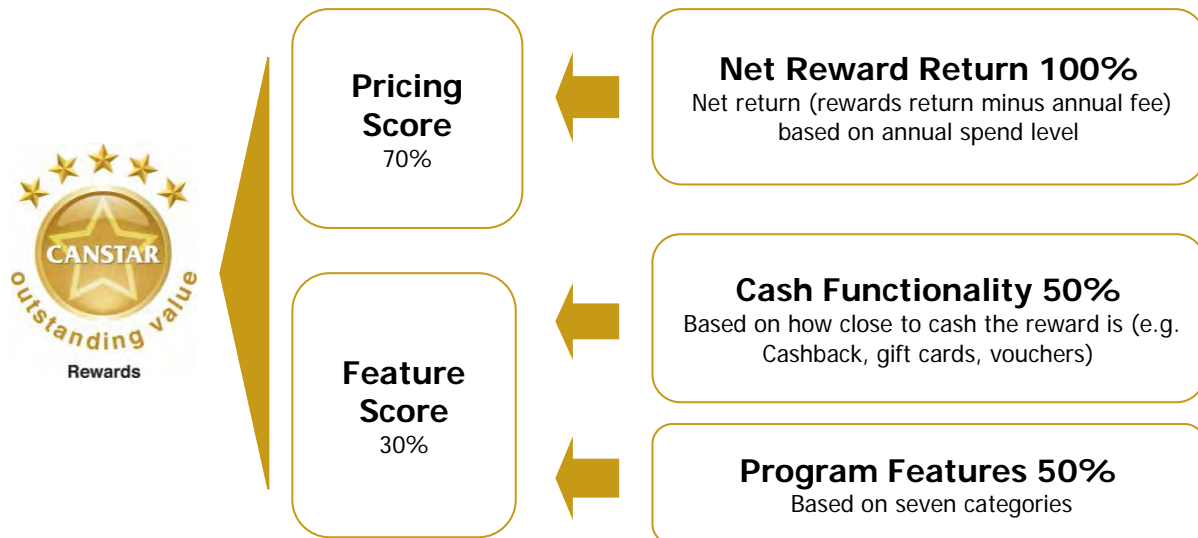
## Free Flights

<sup>1</sup> For example, an airline would be excluded from quoting on the Sydney to Los Angeles route if a stopover was required in Singapore.

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

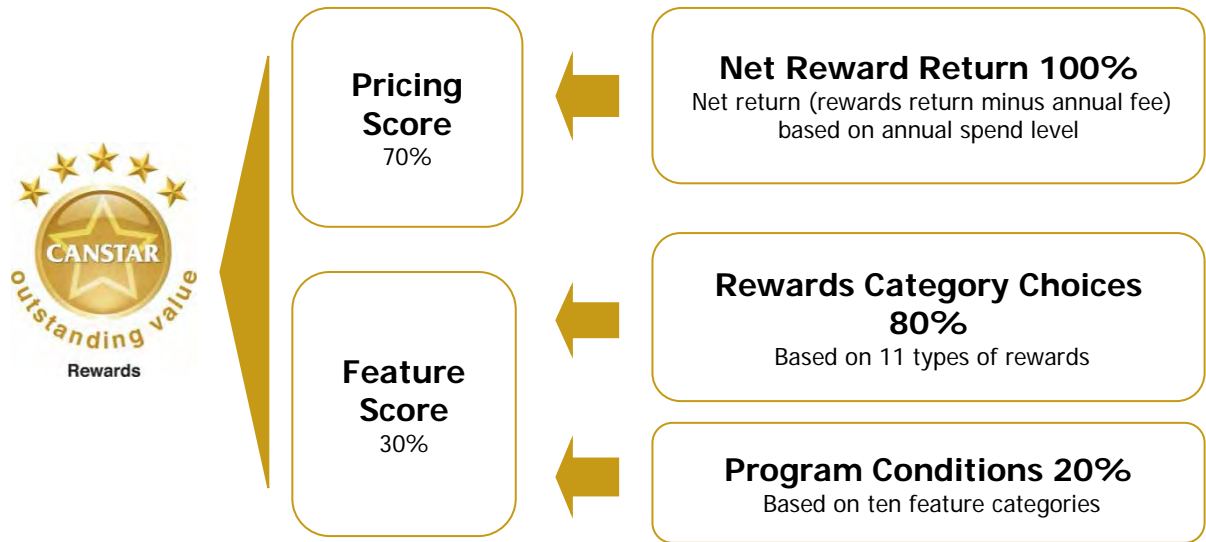
## Cash Rewards

Cash rewards programs are only rated where cashback or major shopping vouchers are available. If a product offers shopping vouchers instead of cashback, these are considered as part of the “Cash” Functionality Score. Those programs that offer cash back score the top score in this section. Those that offer all three types of shopping vouchers – supermarkets, petrol and major general retailer (e.g. Myer, David Jones) – will score higher than those with only one or two.



# General Rewards

Programs that offer at least one of the categories of rewards listed below are rated in this category. Those programs that have more choice are rewarded in the feature score.

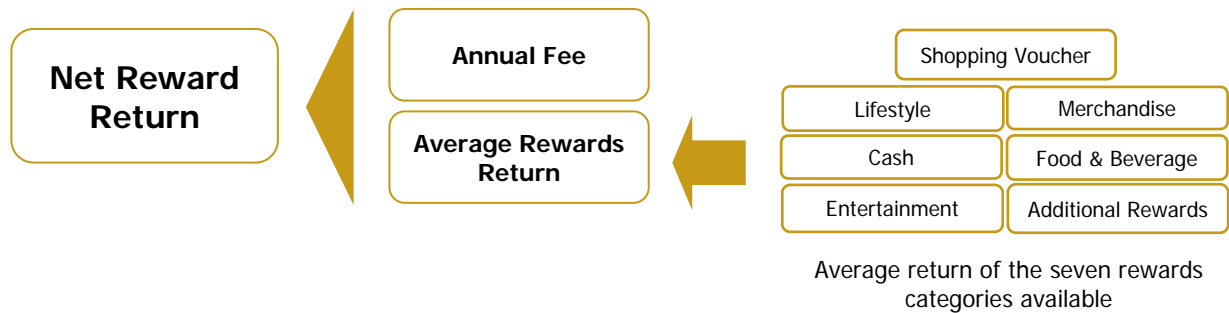


## Pricing score

The net reward return is calculated by obtaining the reward return for each category and subtracting the annual fee. The reward return is derived by calculating the number of points earned for the relevant dollar balance of the profile and dividing by the average return of the eight categories listed.

## Additional Complimentary Rewards

If a product is deemed to have additional complimentary rewards that are equivalent to cash, the value of these rewards can be added to the net rewards return.



**Net Reward Return = Reward Return – Annual Fee**

## Feature Scores

The features most relevant to a particular rewards profile are considered when awarding the Feature Score.

Feature Category	Cash	Frequent Flyer	General
<b>Rewards Choices</b>	<b>30%</b>	<b>40%</b>	<b>80%</b>
Shopping Rewards	-	-	25%
Frequent Flyer Rewards	-	50%	10%
Merchandise Rewards	-	-	20%
Travel/Accommodation Rewards	-	50%	10%
Point For Cash / Credit	100%	-	15%
Entertainment Rewards	-	-	5%
Food & Beverage Rewards	-	-	5%
Lifestyle Rewards	-	-	5%
Additional Rewards	-	-	5%
<b>Program Conditions</b>	<b>70%</b>	<b>60%</b>	<b>20%</b>
Earning Policies	40%	40%	20%
Bonus Points Partner Information	25%	-	10%
Points Capping Information	25%	-	10%
Customer Service Information	-	15%	10%
Reward Program Fees	-	-	10%
Earning Policy Flexibility	-	-	10%
Account Status Information	5%	15%	10%
Top-Up Policies	-	15%	10%
Expiration Policies	5%	15%	10%

### "Cash" Functionality Score

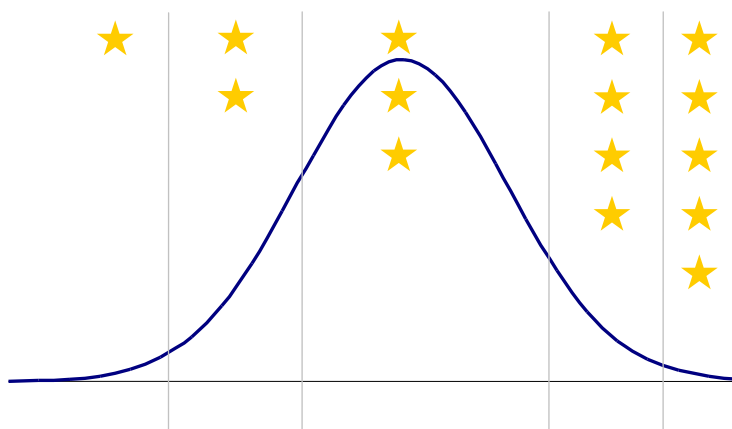
For the Cash rewards rating, the "Cash" Functionality score looks at how close to real cash the rewards options are.



For Cash rewards programs are only rated where cashback or major shopping vouchers are available. Programs that offer cashback will receive the highest score available for "Cash" Functionality. Programs offering choice of multiple types of vouchers (but no cashback) will receive a higher score than those whose voucher offerings are limited.

## How are the stars awarded?

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



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

## Does CANSTAR rate all products available in the market?

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. However this process is not always possible and it may be that not every product in the market is included in the rating or 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 provider. CANSTAR also monitors changes on an ongoing basis. The results are published in a variety of mediums (newspapers, magazines, television, websites etc.).

## Does CANSTAR rate other product areas?

CANSTAR also rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website [www.canstar.com.au](http://www.canstar.com.au) if you would like to view the latest CANSTAR star ratings reports of interest.

- |                           |                        |
|---------------------------|------------------------|
| • Account based pensions  | • Life insurance       |
| • Agribusiness            | • Managed investments  |
| • Business banking        | • Margin lending       |
| • Business life insurance | • Online share trading |
| • Car insurance           | • Package banking      |
| • Credit cards            | • Personal loans       |
| • Deposit accounts        | • Pet insurance        |
| • Direct life insurance   | • Reward programs      |
| • Health insurance        | • SMSF loans           |
| • Home & contents         | • Superannuation       |
| • Landlord Insurance      | • Travel insurance     |



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# Rewards Star Ratings

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## Cash/Voucher Rewards - \$12,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "Outstanding Value"										
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99.00	\$179.53	Never expire	✓	✓	✓	✓
Coastline Credit Union	Rewarder									
	Visa Rewarder	17.00%	55	\$75.00	\$80.00	3 yrs	✗	✗	✗	✓
Coles	MasterCard flybuys Rewards									
	Rewards MasterCard	19.99%	62	\$89.00	\$151.50	Never expire	✓	✓	✓	✓
Coles	Rewards Platinum MasterCard	19.99%	62	\$89.00	\$151.50	Never expire	✓	✓	✓	✓
	No Fee MasterCard flybuys Rewards									
Coles	No Annual Fee MasterCard	19.99%	62	\$0.00	\$61.50	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0.00	\$61.50	Never expire	✓	✓	✓	✓
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69.00	\$156.00	2 yrs	✗	✗	✓	✗
★★★★										
ANZ	Rewards Amex									
	Rewards	18.79%	44	\$89.00	\$116.39	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149.00	\$174.59	3 yrs	✓	✓	✓	✓
bcu	Rewarder									
	Rewarder Visa Card	16.80%	55	\$40.00	\$80.00	3 yrs	✗	✗	✗	✓
Commonwealth Bank	Awards Amex									
	Standard Awards	20.24%	55	\$59.00	\$90.00	Never expire	✓	✓	✓	✓
HSBC	Rewards Plus-Platinum									
	Platinum Credit Card	19.99%	55	\$0.00	\$40.00	3 yrs	✓	✓	✓	✓



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	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
Hume Bank	Loyalty Program									
	Loyalty	17.95%	55	\$30.00	\$30.00	Never expire	✗	✗	✗	✓
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60.00	\$30.00	Never expire	✗	✗	✗	✓
Qld Police Credit Union	Rewarder									
	Bluey Rewarder Card	17.24%	55	\$48.00	\$80.00	Never expire	✗	✗	✗	✓
Woolworths	Everyday Rewards									
	Everyday Platinum Credit Card	19.99%	55	\$49.00	\$93.00	Never expire	✗	✓	✓	✗
★★★										
Bankwest	More Rewards									
	More MasterCard	19.99%	55	\$70.00	\$71.45	3 yrs	✓	✓	✓	✓
Bendigo Bank	Bendigo Rewards									
	RSPCA Rescue Rewards	19.64%	55	\$24.00	\$32.73	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45.00	\$32.73	3 yrs	✓	✓	✓	✓
	Ready Red MasterCard	19.74%	44	\$45.00	\$32.73	3 yrs	✓	✓	✓	✓
Big Sky Building Society	Cash Rewards									
	Cash Rewards Visa Card	16.58%	45	\$49.00	\$60.00	Never expire	✗	✗	✗	✓
Commonwealth Bank	Awards MCD									
	Standard Awards	20.24%	55	\$59.00	\$60.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Amex									
	Gold Awards	20.24%	55	\$119.00	\$119.99	Never expire	✓	✓	✓	✓
First Option Credit Union	Cash Rewards									
	Cash Rewards Visa Credit Card	15.99%	45	\$36.00	\$60.00	Never expire	✗	✗	✗	✓



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	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
GE Money	GO Rewards									
	GO MasterCard	21.74%	62	\$59.40	\$87.32	3 yrs	✓	✓	✓	✗
Westpac	Altitude Rewards-Amex									
	Altitude	20.24%	45	\$100.00	\$121.99	Never expire	✓	✓	✓	✓
★										
American Express	David Jones Platinum Mship Rews									
	David Jones Platinum Card	20.74%	44	\$295.00	\$197.49	Never expire	✓	✓	✓	✓
American Express	Mship Rewards Ascent-Platinum Edge									
	Platinum Edge Credit Card	20.74%	55	\$195.00	\$151.05	Never expire	✓	✗	✓	✓
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79.00	\$48.00	Never expire	✓	✗	✓	✓
ANZ	Rewards Black Amex									
	Rewards Black	18.79%	55	\$375.00	\$174.59	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Visa									
	Rewards Black	18.79%	55	\$375.00	\$116.39	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Visa									
	Rewards Platinum	18.79%	55	\$149.00	\$87.29	3 yrs	✓	✓	✓	✓
ANZ	Rewards Visa									
	Rewards	18.79%	44	\$89.00	\$87.29	3 yrs	✓	✓	✓	✓
Bank of Melbourne	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	\$69.24	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	\$69.24	Never expire	✓	✓	✓	✗



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	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Bank of Melbourne	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	\$103.85	Never expire	✓	✓	✓	✗
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49.00	\$48.00	Never expire	✗	✗	✗	✓
Bank of Sydney	Cash Rewards-Platinum									
	Visa Platinum	18.49%	55	\$129.00	\$96.00	Never expire	✗	✗	✗	✓
BankSA	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	\$69.24	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	\$69.24	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	\$103.85	Never expire	✓	✓	✓	✗
Bankwest	More Rewards- Platinum									
	More Platinum MasterCard	19.99%	55	\$130.00	\$95.26	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards-Gold									
	More Gold MasterCard	19.99%	55	\$120.00	\$71.45	3 yrs	✓	✓	✓	✓
Bendigo Bank	Platinum Rewards									
	Platinum Visa	18.99%	55	\$119.00	\$49.09	3 yrs	✓	✓	✓	✓
BOQ	Q Rewards Blue									
	Blue Visa	20.74%	44	\$60.00	\$30.00	Never expire	✓	✓	✓	✓
BOQ	Q Rewards Platinum									
	Platinum Visa	20.74%	55	\$199.00	\$60.00	Never expire	✓	✓	✓	✓
Citibank	Classic Rewards									
	Classic	20.99%	55	\$89.00	\$30.00	Never expire	✗	✓	✓	✓

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## Cash/Voucher Rewards - \$12,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Citibank	Platinum Rewards									
	Platinum	20.99%	55	\$199.00	\$37.50	Never expire	✓	✓	✓	✓
Citibank	Prestige Rewards									
	Prestige	20.74%	55	\$749.00	\$60.00	Never expire	✓	✓	✓	✓
Citibank	Signature Rewards									
	Signature Rewards	20.99%	55	\$299.00	\$45.00	Never expire	✓	✓	✓	✓
Coles	Low Rate MasterCard flybuys Rewards									
	Low Rate Mastercard	12.99%	62	\$49.00	\$42.00	Never expire	✓	✓	✓	✓
	Low Rate Platinum MasterCard	12.99%	62	\$49.00	\$42.00	Never expire	✓	✓	✓	✓
	Diamond Awards Amex									
Commonwealth Bank	Diamond Awards	20.24%	55	\$349.00	\$179.99	Never expire	✓	✓	✓	✓
	Diamond Awards MCD									
Commonwealth Bank	Diamond Awards	20.24%	55	\$349.00	\$75.00	Never expire	✓	✓	✓	✓
	Gold Awards MCD									
Commonwealth Bank	Gold Awards	20.24%	55	\$119.00	\$60.00	Never expire	✓	✓	✓	✓
	Platinum Awards Amex									
Commonwealth Bank	Platinum Awards	20.24%	55	\$249.00	\$149.99	Never expire	✓	✓	✓	✓
	Platinum Awards MCD									
Commonwealth Bank	Platinum Awards	20.24%	55	\$249.00	\$60.00	Never expire	✓	✓	✓	✓
	Platinum Rewards									
CU MasterCard - Generic	Platinum MasterCard	20.24%	55	\$99.00	\$37.50	Never expire	✓	✓	✓	✓
	Rewards									
Diners Club Australia	Charge Card	Charge card	44	\$389.00	\$90.00	Never expire	✓	✓	✓	✓



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## Cash/Voucher Rewards - \$12,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Macquarie Bank	Macquarie Rewards-Gold									
	Visa Gold Card	20.70%	55	\$130.00	\$96.00	Never expire	✓	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Platinum									
	Visa Platinum Card	20.70%	55	\$200.00	\$120.00	Never expire	✓	✓	✓	✓
NAB	FlyBuys									
	flybuys Rewards Card	19.99%	44	\$95.00	\$90.00	3 yrs	✓	✓	✓	✗
St.George Bank	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	\$69.24	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	\$69.24	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	\$103.85	Never expire	✓	✓	✓	✗
Suncorp Bank	Clear Options-Gold									
	Gold Card	20.50%	55	\$120.00	\$30.00	Never expire	✓	✓	✓	✓
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169.00	\$37.50	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395.00	\$182.98	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards MCD									
	Altitude Black	20.24%	45	\$395.00	\$76.24	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150.00	\$60.99	Never expire	✓	✓	✓	✗
Westpac	Altitude Platinum Rews-Amex									
	Altitude Platinum	20.24%	45	\$150.00	\$121.99	Never expire	✓	✓	✓	✓

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## Cash/Voucher Rewards - \$12,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$) ^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Westpac	Altitude Rewards Visa									
	Altitude	20.24%	45	\$100.00	\$60.99	Never expire	✓	✓	✓	✓



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## Cash/Voucher Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "Outstanding Value"										
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99.00	\$346.50	Never expire	✓	✓	✓	✓
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149.00	\$349.18	3 yrs	✓	✓	✓	✓
Coles	MasterCard flybuys Rewards									
	Rewards MasterCard	19.99%	62	\$89.00	\$304.20	Never expire	✓	✓	✓	✓
	Rewards Platinum MasterCard	19.99%	62	\$89.00	\$304.20	Never expire	✓	✓	✓	✓
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69.00	\$340.80	2 yrs	✗	✗	✓	✗
★★★★★										
American Express	David Jones Platinum Mship Rews									
	David Jones Platinum Card	20.74%	44	\$295.00	\$407.54	Never expire	✓	✓	✓	✓
American Express	Mship Rewards Ascent-Platinum Edge									
	Platinum Edge Credit Card	20.74%	55	\$195.00	\$281.96	Never expire	✓	✗	✓	✓
ANZ	Rewards Amex									
	Rewards	18.79%	44	\$89.00	\$232.78	3 yrs	✓	✓	✓	✓
ANZ	Rewards Visa									
	Rewards	18.79%	44	\$89.00	\$174.59	3 yrs	✓	✓	✓	✓
bcu	Rewarder									
	Rewarder Visa Card	16.80%	55	\$40.00	\$160.00	3 yrs	✗	✗	✗	✓
Coastline Credit Union	Rewarder									
	Visa Rewarder	17.00%	55	\$75.00	\$160.01	3 yrs	✗	✗	✗	✓



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Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
Coles	No Fee MasterCard flybuys Rewards									
	No Annual Fee MasterCard	19.99%	62	\$0.00	\$124.20	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0.00	\$124.20	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards Amex									
	Standard Awards	20.24%	55	\$59.00	\$179.99	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Amex									
	Gold Awards	20.24%	55	\$119.00	\$239.99	Never expire	✓	✓	✓	✓
Qld Police Credit Union	Rewarder									
	Bluey Rewarder Card	17.24%	55	\$48.00	\$160.00	Never expire	✗	✗	✗	✓
Westpac	Altitude Rewards-Amex									
	Altitude	20.24%	45	\$100.00	\$243.98	Never expire	✓	✓	✓	✓
Woolworths	Everyday Rewards									
	Everyday Platinum Credit Card	19.99%	55	\$49.00	\$186.00	Never expire	✗	✓	✓	✗
★★★										
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79.00	\$96.00	Never expire	✓	✗	✓	✓
ANZ	Rewards Platinum Visa									
	Rewards Platinum	18.79%	55	\$149.00	\$174.59	3 yrs	✓	✓	✓	✓
Bank of Melbourne	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	\$138.47	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	\$138.47	Never expire	✓	✓	✓	✗



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	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★ ★ ★										
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49.00	\$96.00	Never expire	✗	✗	✗	✓
Bank of Sydney	Cash Rewards-Platinum									
	Visa Platinum	18.49%	55	\$129.00	\$192.00	Never expire	✗	✗	✗	✓
BankSA	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	\$138.47	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	\$138.47	Never expire	✓	✓	✓	✗
Bankwest	More Rewards									
	More MasterCard	19.99%	55	\$70.00	\$142.89	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards- Platinum									
	More Platinum MasterCard	19.99%	55	\$130.00	\$190.52	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards-Gold									
	More Gold MasterCard	19.99%	55	\$120.00	\$142.89	3 yrs	✓	✓	✓	✓
Bendigo Bank	Bendigo Rewards									
	RSPCA Rescue Rewards	19.64%	55	\$24.00	\$65.45	3 yrs	✓	✓	✓	✓
Big Sky Building Society	Ready Red Visa	19.74%	44	\$45.00	\$65.45	3 yrs	✓	✓	✓	✓
	Ready Red MasterCard	19.74%	44	\$45.00	\$65.45	3 yrs	✓	✓	✓	✓
	Cash Rewards									
	Cash Rewards Visa Card	16.58%	45	\$49.00	\$120.00	Never expire	✗	✗	✗	✓
Coles	Low Rate MasterCard flybuys Rewards									
	Low Rate Mastercard	12.99%	62	\$49.00	\$82.20	Never expire	✓	✓	✓	✓
	Low Rate Platinum MasterCard	12.99%	62	\$49.00	\$82.20	Never expire	✓	✓	✓	✓



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	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Commonwealth Bank	Awards MCD									
	Standard Awards	20.24%	55	\$59.00	\$119.99	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex									
	Diamond Awards	20.24%	55	\$349.00	\$359.98	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards Amex									
	Platinum Awards	20.24%	55	\$249.00	\$299.99	Never expire	✓	✓	✓	✓
First Option Credit Union	Cash Rewards									
	Cash Rewards Visa Credit Card	15.99%	45	\$36.00	\$120.00	Never expire	✗	✗	✗	✓
GE Money	GO Rewards									
	GO MasterCard	21.74%	62	\$59.40	\$174.63	3 yrs	✓	✓	✓	✗
HSBC	Rewards Plus-Platinum									
	Platinum Credit Card	19.99%	55	\$0.00	\$80.00	3 yrs	✓	✓	✓	✓
Hume Bank	Loyalty Program									
	Loyalty	17.95%	55	\$30.00	\$60.00	Never expire	✗	✗	✗	✓
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60.00	\$60.00	Never expire	✗	✗	✗	✓
Macquarie Bank	Macquarie Rewards-Gold									
	Visa Gold Card	20.70%	55	\$130.00	\$192.00	Never expire	✓	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Platinum									
	Visa Platinum Card	20.70%	55	\$200.00	\$240.00	Never expire	✓	✓	✓	✓
NAB	FlyBuys									
	flybuys Rewards Card	19.99%	44	\$95.00	\$181.20	3 yrs	✓	✓	✓	✗
St.George Bank	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	\$138.47	Never expire	✓	✓	✓	✗

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# Rewards 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/Voucher Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
St.George Bank	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	\$138.47	Never expire	✓	✓	✓	✗
Westpac	Altitude Platinum Rews-Amex									
	Altitude Platinum	20.24%	45	\$150.00	\$243.98	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards Visa									
	Altitude	20.24%	45	\$100.00	\$121.99	Never expire	✓	✓	✓	✓
★★										
BOQ	Q Rewards Blue									
	Blue Visa	20.74%	44	\$60.00	\$60.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards MCD									
	Gold Awards	20.24%	55	\$119.00	\$119.99	Never expire	✓	✓	✓	✓
★										
ANZ	Rewards Black Amex									
	Rewards Black	18.79%	55	\$375.00	\$349.18	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Visa									
	Rewards Black	18.79%	55	\$375.00	\$232.78	3 yrs	✓	✓	✓	✓
Bank of Melbourne	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	\$207.71	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	\$207.71	Never expire	✓	✓	✓	✗
Bendigo Bank	Platinum Rewards									
	Platinum Visa	18.99%	55	\$119.00	\$98.18	3 yrs	✓	✓	✓	✓



# Rewards Star Ratings

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## Cash/Voucher Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
BOQ	Q Rewards Platinum									
	Platinum Visa	20.74%	55	\$199.00	\$120.00	Never expire	✓	✓	✓	✓
Citibank	Classic Rewards									
	Classic	20.99%	55	\$89.00	\$60.00	Never expire	✗	✓	✓	✓
Citibank	Platinum Rewards									
	Platinum	20.99%	55	\$199.00	\$75.00	Never expire	✓	✓	✓	✓
Citibank	Prestige Rewards									
	Prestige	20.74%	55	\$749.00	\$120.00	Never expire	✓	✓	✓	✓
Citibank	Signature Rewards									
	Signature Rewards	20.99%	55	\$299.00	\$90.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards MCD									
	Diamond Awards	20.24%	55	\$349.00	\$149.99	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD									
	Platinum Awards	20.24%	55	\$249.00	\$119.99	Never expire	✓	✓	✓	✓
CU MasterCard - Generic	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99.00	\$75.00	Never expire	✓	✓	✓	✓
Diners Club Australia	Rewards									
	Charge Card	Charge card	44	\$389.00	\$180.00	Never expire	✓	✓	✓	✓
St.George Bank	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	\$207.71	Never expire	✓	✓	✓	✗
Suncorp Bank	Clear Options-Gold									
	Gold Card	20.50%	55	\$120.00	\$60.00	Never expire	✓	✓	✓	✓
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169.00	\$75.00	Never expire	✓	✓	✓	✓

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# Rewards Star Ratings

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## Cash/Voucher Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$) ^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395.00	\$365.97	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards MCD									
	Altitude Black	20.24%	45	\$395.00	\$152.49	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150.00	\$121.99	Never expire	✓	✓	✓	✗



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## Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "Outstanding Value"										
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99.00	\$821.36	Never expire	✓	✓	✓	✓
American Express	David Jones Platinum Mship Rews									
	David Jones Platinum Card	20.74%	44	\$295.00	\$991.92	Never expire	✓	✓	✓	✓
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149.00	\$872.94	3 yrs	✓	✓	✓	✓
Coles	MasterCard flybuys Rewards									
	Rewards MasterCard	19.99%	62	\$89.00	\$751.50	Never expire	✓	✓	✓	✓
	Rewards Platinum MasterCard	19.99%	62	\$89.00	\$751.50	Never expire	✓	✓	✓	✓
★★★★★										
American Express	Mship Rewards Ascent-Platinum Edge									
	Platinum Edge Credit Card	20.74%	55	\$195.00	\$658.74	Never expire	✓	✗	✓	✓
ANZ	Rewards Amex									
	Rewards	18.79%	44	\$89.00	\$581.96	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Amex									
	Rewards Black	18.79%	55	\$375.00	\$872.94	3 yrs	✓	✓	✓	✓
ANZ	Rewards Visa									
	Rewards	18.79%	44	\$89.00	\$436.47	3 yrs	✓	✓	✓	✓
Coastline Credit Union	Rewarder									
	Visa Rewarder	17.00%	55	\$75.00	\$400.02	3 yrs	✗	✗	✗	✓
Commonwealth Bank	Diamond Awards Amex									
	Diamond Awards	20.24%	55	\$349.00	\$899.96	Never expire	✓	✓	✓	✓



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## Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
Commonwealth Bank	Gold Awards Amex									
	Gold Awards	20.24%	55	\$119.00	\$487.48	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards Amex									
	Platinum Awards	20.24%	55	\$249.00	\$749.96	Never expire	✓	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Gold									
	Visa Gold Card	20.70%	55	\$130.00	\$480.00	Never expire	✓	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Platinum									
	Visa Platinum Card	20.70%	55	\$200.00	\$600.00	Never expire	✓	✓	✓	✓
Qld Police Credit Union	Rewarder									
	Bluey Rewarder Card	17.24%	55	\$48.00	\$400.00	Never expire	✗	✗	✗	✓
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395.00	\$914.91	Never expire	✓	✓	✓	✓
★★★										
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79.00	\$240.00	Never expire	✓	✗	✓	✓
ANZ	Rewards Black Visa									
	Rewards Black	18.79%	55	\$375.00	\$581.96	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Visa									
	Rewards Platinum	18.79%	55	\$149.00	\$436.47	3 yrs	✓	✓	✓	✓
Bank of Melbourne	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	\$346.18	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	\$346.18	Never expire	✓	✓	✓	✗



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## Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★ ★ ★										
Bank of Melbourne	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	\$519.27	Never expire	✓	✓	✓	✗
Bank of Sydney	Cash Rewards-Platinum									
	Visa Platinum	18.49%	55	\$129.00	\$480.00	Never expire	✗	✗	✗	✓
BankSA	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	\$346.18	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	\$346.18	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	\$519.27	Never expire	✓	✓	✓	✗
Bankwest	More Rewards									
	More MasterCard	19.99%	55	\$70.00	\$357.23	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards- Platinum									
	More Platinum MasterCard	19.99%	55	\$130.00	\$476.30	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards-Gold									
	More Gold MasterCard	19.99%	55	\$120.00	\$357.23	3 yrs	✓	✓	✓	✓
bcu	Rewarder									
	Rewarder Visa Card	16.80%	55	\$40.00	\$400.00	3 yrs	✗	✗	✗	✓
Bendigo Bank	Bendigo Rewards									
	RSPCA Rescue Rewards	19.64%	55	\$24.00	\$163.63	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45.00	\$163.63	3 yrs	✓	✓	✓	✓
	Ready Red MasterCard	19.74%	44	\$45.00	\$163.63	3 yrs	✓	✓	✓	✓
Big Sky Building Society	Cash Rewards									
	Cash Rewards Visa Card	16.58%	45	\$49.00	\$300.00	Never expire	✗	✗	✗	✓

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## Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Coles	Low Rate MasterCard flybuys Rewards									
	Low Rate Mastercard	12.99%	62	\$49.00	\$189.00	Never expire	✓	✓	✓	✓
	Low Rate Platinum MasterCard	12.99%	62	\$49.00	\$189.00	Never expire	✓	✓	✓	✓
Coles	No Fee MasterCard flybuys Rewards									
	No Annual Fee MasterCard	19.99%	62	\$0.00	\$301.50	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0.00	\$301.50	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards Amex									
	Standard Awards	20.24%	55	\$59.00	\$249.99	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards MCD									
	Standard Awards	20.24%	55	\$59.00	\$249.99	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards MCD									
	Gold Awards	20.24%	55	\$119.00	\$299.99	Never expire	✓	✓	✓	✓
First Option Credit Union	Cash Rewards									
	Cash Rewards Visa Credit Card	15.99%	45	\$36.00	\$300.00	Never expire	✗	✗	✗	✓
GE Money	GO Rewards									
	GO MasterCard	21.74%	62	\$59.40	\$436.59	3 yrs	✓	✓	✓	✗
HSBC	Rewards Plus-Platinum									
	Platinum Credit Card	19.99%	55	\$0.00	\$200.00	3 yrs	✓	✓	✓	✓
Hume Bank	Loyalty Program									
	Loyalty	17.95%	55	\$30.00	\$150.00	Never expire	✗	✗	✗	✓
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60.00	\$150.00	Never expire	✗	✗	✗	✓
NAB	FlyBuys									
	flybuys Rewards Card	19.99%	44	\$95.00	\$442.50	3 yrs	✓	✓	✓	✗

your guide to product excellence



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## Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★ ★ ★										
St.George Bank	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	\$346.18	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	\$346.18	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	\$519.27	Never expire	✓	✓	✓	✗
Westpac	Altitude Platinum Rews-Amex									
	Altitude Platinum	20.24%	45	\$150.00	\$457.46	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards Visa									
	Altitude	20.24%	45	\$100.00	\$304.97	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards-Amex									
	Altitude	20.24%	45	\$100.00	\$304.97	Never expire	✓	✓	✓	✓
Woolworths	Everyday Rewards									
	Everyday Platinum Credit Card	19.99%	55	\$49.00	\$453.00	Never expire	✗	✓	✓	✗
★ ★										
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49.00	\$120.00	Never expire	✗	✗	✗	✓
Bendigo Bank	Platinum Rewards									
	Platinum Visa	18.99%	55	\$119.00	\$245.45	3 yrs	✓	✓	✓	✓
BOQ	Q Rewards Blue									
	Blue Visa	20.74%	44	\$60.00	\$150.00	Never expire	✓	✓	✓	✓
BOQ	Q Rewards Platinum									
	Platinum Visa	20.74%	55	\$199.00	\$300.00	Never expire	✓	✓	✓	✓



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## Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★										
Citibank	Classic Rewards									
	Classic	20.99%	55	\$89.00	\$150.00	Never expire	✗	✓	✓	✓
Commonwealth Bank	Diamond Awards MCD									
	Diamond Awards	20.24%	55	\$349.00	\$374.98	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD									
	Platinum Awards	20.24%	55	\$249.00	\$299.99	Never expire	✓	✓	✓	✓
CU MasterCard - Generic	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99.00	\$187.50	Never expire	✓	✓	✓	✓
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69.00	\$348.00	2 yrs	✗	✗	✓	✗
Suncorp Bank	Clear Options-Gold									
	Gold Card	20.50%	55	\$120.00	\$150.00	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150.00	\$304.97	Never expire	✓	✓	✓	✗
★										
Citibank	Platinum Rewards									
	Platinum	20.99%	55	\$199.00	\$187.50	Never expire	✓	✓	✓	✓
Citibank	Prestige Rewards									
	Prestige	20.74%	55	\$749.00	\$300.00	Never expire	✓	✓	✓	✓
Citibank	Signature Rewards									
	Signature Rewards	20.99%	55	\$299.00	\$225.00	Never expire	✓	✓	✓	✓
Diners Club Australia	Rewards									
	Charge Card	Charge card	44	\$389.00	\$450.00	Never expire	✓	✓	✓	✓





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## Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169.00	\$187.50	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards MCD									
	Altitude Black	20.24%	45	\$395.00	\$381.21	Never expire	✓	✓	✓	✓



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## Cash/Voucher Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "Outstanding Value"										
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99.00	\$1543.99	Never expire	✓	✓	✓	✓
American Express	David Jones Platinum Mship Rews									
	David Jones Platinum Card	20.74%	44	\$295.00	\$1903.05	Never expire	✓	✓	✓	✓
ANZ	Rewards Black Amex									
	Rewards Black	18.79%	55	\$375.00	\$1745.88	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149.00	\$1745.88	3 yrs	✓	✓	✓	✓
Coles	MasterCard flybuys Rewards									
	Rewards MasterCard	19.99%	62	\$89.00	\$1479.00	Never expire	✓	✓	✓	✓
	Rewards Platinum MasterCard	19.99%	62	\$89.00	\$1479.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex									
	Diamond Awards	20.24%	55	\$349.00	\$1799.91	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395.00	\$1829.83	Never expire	✓	✓	✓	✓
★★★★										
American Express	Mship Rewards Ascent-Platinum Edge									
	Platinum Edge Credit Card	20.74%	55	\$195.00	\$1225.17	Never expire	✓	✗	✓	✓
ANZ	Rewards Amex									
	Rewards	18.79%	44	\$89.00	\$1163.92	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Visa									
	Rewards Black	18.79%	55	\$375.00	\$1163.92	3 yrs	✓	✓	✓	✓



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## Cash/Voucher Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$) ^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★										
ANZ	Rewards Platinum Visa									
	Rewards Platinum	18.79%	55	\$149.00	\$872.94	3 yrs	✓	✓	✓	✓
ANZ	Rewards Visa									
	Rewards	18.79%	44	\$89.00	\$872.94	3 yrs	✓	✓	✓	✓
Coastline Credit Union	Rewarder									
	Visa Rewarder	17.00%	55	\$75.00	\$800.04	3 yrs	✗	✗	✗	✓
Macquarie Bank	Macquarie Rewards-Gold									
	Visa Gold Card	20.70%	55	\$130.00	\$960.00	Never expire	✓	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Platinum									
	Visa Platinum Card	20.70%	55	\$200.00	\$1200.00	Never expire	✓	✓	✓	✓
★★★ ★										
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79.00	\$480.00	Never expire	✓	✗	✓	✓
Bank of Melbourne	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	\$692.36	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	\$692.36	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	\$1038.54	Never expire	✓	✓	✓	✗
Bank of Sydney	Cash Rewards-Platinum									
	Visa Platinum	18.49%	55	\$129.00	\$960.00	Never expire	✗	✗	✗	✓
BankSA	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	\$692.36	Never expire	✓	✓	✓	✗



# Rewards Star Ratings

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## Cash/Voucher Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★ ★ ★										
BankSA	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	\$692.36	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	\$1038.54	Never expire	✓	✓	✓	✗
Bankwest	More Rewards									
	More MasterCard	19.99%	55	\$70.00	\$595.38	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards- Platinum									
	More Platinum MasterCard	19.99%	55	\$130.00	\$952.61	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards-Gold									
	More Gold MasterCard	19.99%	55	\$120.00	\$714.46	3 yrs	✓	✓	✓	✓
bcu	Rewarder									
	Rewarder Visa Card	16.80%	55	\$40.00	\$400.00	3 yrs	✗	✗	✗	✓
Bendigo Bank	Bendigo Rewards									
	RSPCA Rescue Rewards	19.64%	55	\$24.00	\$327.27	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45.00	\$327.27	3 yrs	✓	✓	✓	✓
	Ready Red MasterCard	19.74%	44	\$45.00	\$327.27	3 yrs	✓	✓	✓	✓
Bendigo Bank	Platinum Rewards									
	Platinum Visa	18.99%	55	\$119.00	\$490.90	3 yrs	✓	✓	✓	✓
Big Sky Building Society	Cash Rewards									
	Cash Rewards Visa Card	16.58%	45	\$49.00	\$600.00	Never expire	✗	✗	✗	✓
BOQ	Q Rewards Platinum									
	Platinum Visa	20.74%	55	\$199.00	\$600.00	Never expire	✓	✓	✓	✓



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	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★ ★ ★										
Coles	Low Rate MasterCard flybuys Rewards									
	Low Rate Mastercard	12.99%	62	\$49.00	\$339.00	Never expire	✓	✓	✓	✓
	Low Rate Platinum MasterCard	12.99%	62	\$49.00	\$339.00	Never expire	✓	✓	✓	✓
Coles	No Fee MasterCard flybuys Rewards									
	No Annual Fee MasterCard	19.99%	62	\$0.00	\$579.00	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0.00	\$579.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards MCD									
	Diamond Awards	20.24%	55	\$349.00	\$749.96	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Amex									
	Gold Awards	20.24%	55	\$119.00	\$787.46	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards Amex									
	Platinum Awards	20.24%	55	\$249.00	\$1049.95	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD									
	Platinum Awards	20.24%	55	\$249.00	\$599.97	Never expire	✓	✓	✓	✓
Diners Club Australia	Rewards									
	Charge Card	Charge card	44	\$389.00	\$900.00	Never expire	✓	✓	✓	✓
First Option Credit Union	Cash Rewards									
	Cash Rewards Visa Credit Card	15.99%	45	\$36.00	\$600.00	Never expire	✗	✗	✗	✓
GE Money	GO Rewards									
	GO MasterCard	21.74%	62	\$59.40	\$727.64	3 yrs	✓	✓	✓	✗
HSBC	Rewards Plus-Platinum									
	Platinum Credit Card	19.99%	55	\$0.00	\$400.00	3 yrs	✓	✓	✓	✓
Hume Bank	Loyalty Program									
	Loyalty	17.95%	55	\$30.00	\$300.00	Never expire	✗	✗	✗	✓

your guide to product excellence



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Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60.00	\$300.00	Never expire	✗	✗	✗	✓
NAB	FlyBuys									
	flybuys Rewards Card	19.99%	44	\$95.00	\$858.00	3 yrs	✓	✓	✓	✗
Qld Police Credit Union	Rewarder									
	Bluey Rewarder Card	17.24%	55	\$48.00	\$800.00	Never expire	✗	✗	✗	✓
St.George Bank	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	\$692.36	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	\$692.36	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	\$1038.54	Never expire	✓	✓	✓	✗
Westpac	Altitude Black Rewards MCD									
	Altitude Black	20.24%	45	\$395.00	\$762.43	Never expire	✓	✓	✓	✓
Woolworths	Everyday Rewards									
	Everyday Platinum Credit Card	19.99%	55	\$49.00	\$876.00	Never expire	✗	✓	✓	✗
★★										
BOQ	Q Rewards Blue									
	Blue Visa	20.74%	44	\$60.00	\$162.50	Never expire	✓	✓	✓	✓
Citibank	Classic Rewards									
	Classic	20.99%	55	\$89.00	\$150.00	Never expire	✗	✓	✓	✓
Citibank	Platinum Rewards									
	Platinum	20.99%	55	\$199.00	\$375.00	Never expire	✓	✓	✓	✓



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## Cash/Voucher Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★										
Citibank	Signature Rewards									
	Signature Rewards	20.99%	55	\$299.00	\$450.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards Amex									
	Standard Awards	20.24%	55	\$59.00	\$249.99	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards MCD									
	Standard Awards	20.24%	55	\$59.00	\$249.99	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards MCD									
	Gold Awards	20.24%	55	\$119.00	\$374.98	Never expire	✓	✓	✓	✓
CU MasterCard - Generic	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99.00	\$250.00	Never expire	✓	✓	✓	✓
Suncorp Bank	Clear Options-Gold									
	Gold Card	20.50%	55	\$120.00	\$162.50	Never expire	✓	✓	✓	✓
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169.00	\$300.00	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150.00	\$457.46	Never expire	✓	✓	✓	✗
Westpac	Altitude Platinum Rews-Amex									
	Altitude Platinum	20.24%	45	\$150.00	\$457.46	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards Visa									
	Altitude	20.24%	45	\$100.00	\$304.97	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards-Amex									
	Altitude	20.24%	45	\$100.00	\$304.97	Never expire	✓	✓	✓	✓
★										



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## Cash/Voucher Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$) ^	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49.00	\$120.00	Never expire	✗	✗	✗	✓
Citibank	Prestige Rewards									
	Prestige	20.74%	55	\$749.00	\$600.00	Never expire	✓	✓	✓	✓
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69.00	\$350.40	2 yrs	✗	✗	✓	✗





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## General Rewards - \$12,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "Outstanding Value"										
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99.00	1.00	Never expire	✓	✓	✓	✓
Coastline Credit Union	Rewarder									
	Visa Rewarder	17.00%	55	\$75.00	0.01	3 yrs	✗	✗	✗	✓
Coles	MasterCard flybuys Rewards									
	Rewards MasterCard	19.99%	62	\$89.00	2.00	Never expire	✓	✓	✓	✓
	Rewards Platinum MasterCard	19.99%	62	\$89.00	2.00	Never expire	✓	✓	✓	✓
Coles	No Fee MasterCard flybuys Rewards									
	No Annual Fee MasterCard	19.99%	62	\$0.00	0.50	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0.00	0.50	Never expire	✓	✓	✓	✓
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69.00	1.00	2 yrs	✗	✗	✓	✗
Jetstar	Jetstar Rewards-Platinum									
	Platinum MasterCard	19.99%	55	\$149.00	2.00	Never expire	✓	✗	✓	✗
★★★★★										
ANZ	Rewards Amex									
	Rewards	18.79%	44	\$89.00	2.00	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149.00	3.00	3 yrs	✓	✓	✓	✓
bcu	Rewarder									
	Rewarder Visa Card	16.80%	55	\$40.00	1.00	3 yrs	✗	✗	✗	✓



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	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
Commonwealth Bank	Awards Amex									
	Standard Awards	20.24%	55	\$59.00	1.50	Never expire	✓	✓	✓	✓
GE Money	GO Rewards									
	GO MasterCard	21.74%	62	\$59.40	1.00	3 yrs	✓	✓	✓	✗
HSBC	Rewards Plus-Platinum									
	Platinum Credit Card	19.99%	55	\$0.00	1.00	3 yrs	✓	✓	✓	✓
Westpac	Altitude Rewards-Amex									
	Altitude	20.24%	45	\$100.00	2.00	Never expire	✓	✓	✓	✓
Woolworths	Everyday Rewards									
	Everyday Platinum Credit Card	19.99%	55	\$49.00	1.00	Never expire	✗	✓	✓	✗
Macquarie Bank	Hilton HHonors									
	Hilton HHonors Platinum Card	20.70%	55	\$295.00	1.00	Never expire	✓	✓	✓	✗
Jetstar	Jetstar Rewards									
	MasterCard	14.99%	55	\$59.00	1.00	Never expire	✓	✗	✓	✗
★★★										
ANZ	Rewards Visa									
	Rewards	18.79%	44	\$89.00	1.50	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards									
	More MasterCard	19.99%	55	\$70.00	1.50	3 yrs	✓	✓	✓	✓



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Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Bendigo Bank	Bendigo Rewards									
	RSPCA Rescue Rewards	19.64%	55	\$24.00	1.00	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45.00	1.00	3 yrs	✓	✓	✓	✓
	Ready Red MasterCard	19.74%	44	\$45.00	1.00	3 yrs	✓	✓	✓	✓
Commonwealth Bank	Awards MCD									
	Standard Awards	20.24%	55	\$59.00	1.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Amex									
	Gold Awards	20.24%	55	\$119.00	2.00	Never expire	✓	✓	✓	✓
Hume Bank	Loyalty Program									
	Loyalty	17.95%	55	\$30.00	1.00	Never expire	✗	✗	✗	✓
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60.00	1.00	Never expire	✗	✗	✗	✓
Qld Police Credit Union	Rewarder									
	Bluey Rewarder Card	17.24%	55	\$48.00	1.00	Never expire	✗	✗	✗	✓
★★										
First Option Credit Union	Cash Rewards									
	Cash Rewards Visa Credit Card	15.99%	45	\$36.00	1.00	Never expire	✗	✗	✗	✓
NAB	FlyBuys									
	flybuys Rewards Card	19.99%	44	\$95.00	1.00	3 yrs	✓	✓	✓	✗
★										
American Express	David Jones Platinum Mship Rews									
	David Jones Platinum Card	20.74%	44	\$295.00	1.00	Never expire	✓	✓	✓	✓



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	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
American Express	Mship Rewards Ascent-Platinum Edge									
	Platinum Edge Credit Card	20.74%	55	\$195.00	1.00	Never expire	✓	✗	✓	✓
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79.00	1.00	Never expire	✓	✗	✓	✓
ANZ	Rewards Black Amex									
	Rewards Black	18.79%	55	\$375.00	3.00	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Visa									
	Rewards Black	18.79%	55	\$375.00	2.00	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Visa									
	Rewards Platinum	18.79%	55	\$149.00	1.50	3 yrs	✓	✓	✓	✓
Bank of Melbourne	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	1.00	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	1.00	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	1.50	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	1.00	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	1.00	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	1.50	Never expire	✓	✓	✓	✗



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	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Bankwest	More Rewards- Platinum									
	More Platinum MasterCard	19.99%	55	\$130.00	2.00	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards-Gold									
	More Gold MasterCard	19.99%	55	\$120.00	1.50	3 yrs	✓	✓	✓	✓
Bendigo Bank	Platinum Rewards									
	Platinum Visa	18.99%	55	\$119.00	1.50	3 yrs	✓	✓	✓	✓
Big Sky Building Society	Cash Rewards									
	Cash Rewards Visa Card	16.58%	45	\$49.00	1.00	Never expire	✗	✗	✗	✓
BOQ	Q Rewards Blue									
	Blue Visa	20.74%	44	\$60.00	1.00	Never expire	✓	✓	✓	✓
BOQ	Q Rewards Platinum									
	Platinum Visa	20.74%	55	\$199.00	2.00	Never expire	✓	✓	✓	✓
Citibank	Classic Rewards									
	Classic	20.99%	55	\$89.00	1.00	Never expire	✗	✓	✓	✓
Citibank	Platinum Rewards									
	Platinum	20.99%	55	\$199.00	1.25	Never expire	✓	✓	✓	✓
Citibank	Prestige Rewards									
	Prestige	20.74%	55	\$749.00	2.00	Never expire	✓	✓	✓	✓
Citibank	Signature Rewards									
	Signature Rewards	20.99%	55	\$299.00	1.50	Never expire	✓	✓	✓	✓



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Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Coles	Low Rate MasterCard flybuys Rewards									
	Low Rate Mastercard	12.99%	62	\$49.00	0.50	Never expire	✓	✓	✓	✓
	Low Rate Platinum MasterCard	12.99%	62	\$49.00	0.50	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex									
	Diamond Awards	20.24%	55	\$349.00	3.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards MCD									
	Diamond Awards	20.24%	55	\$349.00	1.25	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards MCD									
	Gold Awards	20.24%	55	\$119.00	1.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards Amex									
	Platinum Awards	20.24%	55	\$249.00	2.50	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD									
	Platinum Awards	20.24%	55	\$249.00	1.00	Never expire	✓	✓	✓	✓
Diners Club Australia	Rewards									
	Charge Card	Charge card	44	\$389.00	3.00	Never expire	✓	✓	✓	✓
St.George Bank	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	1.00	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	1.00	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	1.50	Never expire	✓	✓	✓	✗



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## General Rewards - \$12,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Suncorp Bank	Clear Options-Gold									
	Gold Card	20.50%	55	\$120.00	1.00	Never expire	✓	✓	✓	✓
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169.00	1.25	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395.00	3.00	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards MCD									
	Altitude Black	20.24%	45	\$395.00	1.25	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150.00	1.00	Never expire	✓	✓	✓	✗
Westpac	Altitude Platinum Rews-Amex									
	Altitude Platinum	20.24%	45	\$150.00	2.00	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards Visa									
	Altitude	20.24%	45	\$100.00	1.00	Never expire	✓	✓	✓	✓
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49.00	0.00	Never expire	✗	✗	✗	✓
Bank of Sydney	Cash Rewards-Platinum									
	Visa Platinum	18.49%	55	\$129.00	0.01	Never expire	✗	✗	✗	✓
Macquarie Bank	Macquarie Rewards-Gold									
	Visa Gold Card	20.70%	55	\$130.00	1.00	Never expire	✓	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Platinum									
	Visa Platinum Card	20.70%	55	\$200.00	1.25	Never expire	✓	✓	✓	✓



# Rewards 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.

## General Rewards - \$12,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$) ^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
CU MasterCard - Generic	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99.00	1.25	Never expire	✓	✓	✓	✓





# Rewards Star Ratings

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## General Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "Outstanding Value"										
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99.00	1.00	Never expire	✓	✓	✓	✓
ANZ	Rewards Amex									
	Rewards	18.79%	44	\$89.00	2.00	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149.00	3.00	3 yrs	✓	✓	✓	✓
Coles	MasterCard flybuys Rewards									
	Rewards MasterCard	19.99%	62	\$89.00	2.00	Never expire	✓	✓	✓	✓
	Rewards Platinum MasterCard	19.99%	62	\$89.00	2.00	Never expire	✓	✓	✓	✓
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69.00	1.00	2 yrs	✗	✗	✓	✗
Westpac	Altitude Rewards-Amex									
	Altitude	20.24%	45	\$100.00	2.00	Never expire	✓	✓	✓	✓
Jetstar	Jetstar Rewards-Platinum									
	Platinum MasterCard	19.99%	55	\$149.00	2.00	Never expire	✓	✗	✓	✗
★★★★										
American Express	David Jones Platinum Mship Rews									
	David Jones Platinum Card	20.74%	44	\$295.00	1.00	Never expire	✓	✓	✓	✓
American Express	Mship Rewards Ascent-Platinum Edge									
	Platinum Edge Credit Card	20.74%	55	\$195.00	1.00	Never expire	✓	✗	✓	✓
ANZ	Rewards Visa									
	Rewards	18.79%	44	\$89.00	1.50	3 yrs	✓	✓	✓	✓



# Rewards Star Ratings

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## General Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
Coles	No Fee MasterCard flybuys Rewards									
	No Annual Fee MasterCard	19.99%	62	\$0.00	0.50	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0.00	0.50	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards Amex									
	Standard Awards	20.24%	55	\$59.00	1.50	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Amex									
	Gold Awards	20.24%	55	\$119.00	2.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards Amex									
	Platinum Awards	20.24%	55	\$249.00	2.50	Never expire	✓	✓	✓	✓
GE Money	GO Rewards									
	GO MasterCard	21.74%	62	\$59.40	1.00	3 yrs	✓	✓	✓	✗
Westpac	Altitude Platinum Rews-Amex									
	Altitude Platinum	20.24%	45	\$150.00	2.00	Never expire	✓	✓	✓	✓
Jetstar	Jetstar Rewards									
	MasterCard	14.99%	55	\$59.00	1.00	Never expire	✓	✗	✓	✗
★★★										
ANZ	Rewards Black Amex									
	Rewards Black	18.79%	55	\$375.00	3.00	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Visa									
	Rewards Platinum	18.79%	55	\$149.00	1.50	3 yrs	✓	✓	✓	✓
Bank of Melbourne	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	1.00	Never expire	✓	✓	✓	✗



# Rewards Star Ratings

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## General Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★ ★ ★										
Bank of Melbourne	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	1.00	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	1.00	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	1.00	Never expire	✓	✓	✓	✗
Bankwest	More Rewards									
	More MasterCard	19.99%	55	\$70.00	1.50	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards- Platinum									
	More Platinum MasterCard	19.99%	55	\$130.00	2.00	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards-Gold									
	More Gold MasterCard	19.99%	55	\$120.00	1.50	3 yrs	✓	✓	✓	✓
bcu	Rewarder									
	Rewarder Visa Card	16.80%	55	\$40.00	1.00	3 yrs	✗	✗	✗	✓
Bendigo Bank	Bendigo Rewards									
	RSPCA Rescue Rewards	19.64%	55	\$24.00	1.00	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45.00	1.00	3 yrs	✓	✓	✓	✓
	Ready Red MasterCard	19.74%	44	\$45.00	1.00	3 yrs	✓	✓	✓	✓
Coastline Credit Union	Rewarder									
	Visa Rewarder	17.00%	55	\$75.00	0.01	3 yrs	✗	✗	✗	✓



# Rewards Star Ratings

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## General Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★ ★ ★										
Coles	Low Rate MasterCard flybuys Rewards									
	Low Rate Mastercard	12.99%	62	\$49.00	0.50	Never expire	✓	✓	✓	✓
	Low Rate Platinum MasterCard	12.99%	62	\$49.00	0.50	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards MCD									
	Standard Awards	20.24%	55	\$59.00	1.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex									
	Diamond Awards	20.24%	55	\$349.00	3.00	Never expire	✓	✓	✓	✓
HSBC	Rewards Plus-Platinum									
	Platinum Credit Card	19.99%	55	\$0.00	1.00	3 yrs	✓	✓	✓	✓
NAB	FlyBuys									
	flybuys Rewards Card	19.99%	44	\$95.00	1.00	3 yrs	✓	✓	✓	✗
Qld Police Credit Union	Rewarder									
	Bluey Rewarder Card	17.24%	55	\$48.00	1.00	Never expire	✗	✗	✗	✓
St.George Bank	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	1.00	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	1.00	Never expire	✓	✓	✓	✗
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395.00	3.00	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards Visa									
	Altitude	20.24%	45	\$100.00	1.00	Never expire	✓	✓	✓	✓



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## General Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Woolworths	Everyday Rewards									
	Everyday Platinum Credit Card	19.99%	55	\$49.00	1.00	Never expire	✗	✓	✓	✗
Macquarie Bank	Hilton HHonors									
	Hilton HHonors Platinum Card	20.70%	55	\$295.00	1.00	Never expire	✓	✓	✓	✗
Macquarie Bank	Macquarie Rewards-Gold									
	Visa Gold Card	20.70%	55	\$130.00	1.00	Never expire	✓	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Platinum									
	Visa Platinum Card	20.70%	55	\$200.00	1.25	Never expire	✓	✓	✓	✓
CU MasterCard - Generic	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99.00	1.25	Never expire	✓	✓	✓	✓
★★										
Big Sky Building Society	Cash Rewards									
	Cash Rewards Visa Card	16.58%	45	\$49.00	1.00	Never expire	✗	✗	✗	✓
BOQ	Q Rewards Blue									
	Blue Visa	20.74%	44	\$60.00	1.00	Never expire	✓	✓	✓	✓
Citibank	Classic Rewards									
	Classic	20.99%	55	\$89.00	1.00	Never expire	✗	✓	✓	✓
Commonwealth Bank	Gold Awards MCD									
	Gold Awards	20.24%	55	\$119.00	1.00	Never expire	✓	✓	✓	✓
First Option Credit Union	Cash Rewards									
	Cash Rewards Visa Credit Card	15.99%	45	\$36.00	1.00	Never expire	✗	✗	✗	✓



# Rewards Star Ratings

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## General Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★										
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60.00	1.00	Never expire	✗	✗	✗	✓
Suncorp Bank	Clear Options-Gold									
	Gold Card	20.50%	55	\$120.00	1.00	Never expire	✓	✓	✓	✓
★										
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79.00	1.00	Never expire	✓	✗	✓	✓
ANZ	Rewards Black Visa									
	Rewards Black	18.79%	55	\$375.00	2.00	3 yrs	✓	✓	✓	✓
Bank of Melbourne	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	1.50	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	1.50	Never expire	✓	✓	✓	✗
Bendigo Bank	Platinum Rewards									
	Platinum Visa	18.99%	55	\$119.00	1.50	3 yrs	✓	✓	✓	✓
BOQ	Q Rewards Platinum									
	Platinum Visa	20.74%	55	\$199.00	2.00	Never expire	✓	✓	✓	✓
Citibank	Platinum Rewards									
	Platinum	20.99%	55	\$199.00	1.25	Never expire	✓	✓	✓	✓
Citibank	Prestige Rewards									
	Prestige	20.74%	55	\$749.00	2.00	Never expire	✓	✓	✓	✓



# Rewards Star Ratings

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## General Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Citibank	Signature Rewards									
	Signature Rewards	20.99%	55	\$299.00	1.50	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards MCD									
	Diamond Awards	20.24%	55	\$349.00	1.25	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD									
	Platinum Awards	20.24%	55	\$249.00	1.00	Never expire	✓	✓	✓	✓
Diners Club Australia	Rewards									
	Charge Card	Charge card	44	\$389.00	3.00	Never expire	✓	✓	✓	✓
Hume Bank	Loyalty Program									
	Loyalty	17.95%	55	\$30.00	1.00	Never expire	✗	✗	✗	✓
St.George Bank	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	1.50	Never expire	✓	✓	✓	✗
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169.00	1.25	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards MCD									
	Altitude Black	20.24%	45	\$395.00	1.25	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150.00	1.00	Never expire	✓	✓	✓	✗
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49.00	0.00	Never expire	✗	✗	✗	✓
Bank of Sydney	Cash Rewards-Platinum									
	Visa Platinum	18.49%	55	\$129.00	0.01	Never expire	✗	✗	✗	✓



# Rewards Star Ratings

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## General Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "Outstanding Value"										
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99.00	1.00	Never expire	✓	✓	✓	✓
American Express	David Jones Platinum Mship Rews									
	David Jones Platinum Card	20.74%	44	\$295.00	1.00	Never expire	✓	✓	✓	✓
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149.00	3.00	3 yrs	✓	✓	✓	✓
Coles	MasterCard flybuys Rewards									
	Rewards MasterCard	19.99%	62	\$89.00	2.00	Never expire	✓	✓	✓	✓
	Rewards Platinum MasterCard	19.99%	62	\$89.00	2.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards Amex									
	Platinum Awards	20.24%	55	\$249.00	2.50	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395.00	3.00	Never expire	✓	✓	✓	✓
Jetstar	Jetstar Rewards-Platinum									
	Platinum MasterCard	19.99%	55	\$149.00	2.00	Never expire	✓	✗	✓	✗
★★★★★										
American Express	Mship Rewards Ascent-Platinum Edge									
	Platinum Edge Credit Card	20.74%	55	\$195.00	1.00	Never expire	✓	✗	✓	✓
ANZ	Rewards Amex									
	Rewards	18.79%	44	\$89.00	2.00	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Amex									
	Rewards Black	18.79%	55	\$375.00	3.00	3 yrs	✓	✓	✓	✓





# Rewards Star Ratings

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## General Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
ANZ	Rewards Platinum Visa									
	Rewards Platinum	18.79%	55	\$149.00	1.50	3 yrs	✓	✓	✓	✓
ANZ	Rewards Visa									
	Rewards	18.79%	44	\$89.00	1.50	3 yrs	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex									
	Diamond Awards	20.24%	55	\$349.00	3.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Amex									
	Gold Awards	20.24%	55	\$119.00	2.00	Never expire	✓	✓	✓	✓
Diners Club Australia	Rewards									
	Charge Card	Charge card	44	\$389.00	3.00	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews-Amex									
	Altitude Platinum	20.24%	45	\$150.00	2.00	Never expire	✓	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Platinum									
	Visa Platinum Card	20.70%	55	\$200.00	1.25	Never expire	✓	✓	✓	✓
★★★										
ANZ	Rewards Black Visa									
	Rewards Black	18.79%	55	\$375.00	2.00	3 yrs	✓	✓	✓	✓
Bank of Melbourne	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	1.00	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	1.00	Never expire	✓	✓	✓	✗



# Rewards Star Ratings

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## General Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★ ★ ★										
Bank of Melbourne	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	1.50	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	1.00	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	1.00	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	1.50	Never expire	✓	✓	✓	✗
Bankwest	More Rewards									
	More MasterCard	19.99%	55	\$70.00	1.50	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards- Platinum									
	More Platinum MasterCard	19.99%	55	\$130.00	2.00	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards-Gold									
	More Gold MasterCard	19.99%	55	\$120.00	1.50	3 yrs	✓	✓	✓	✓
BOQ	Q Rewards Platinum									
	Platinum Visa	20.74%	55	\$199.00	2.00	Never expire	✓	✓	✓	✓
Citibank	Classic Rewards									
	Classic	20.99%	55	\$89.00	1.00	Never expire	✗	✓	✓	✓
Citibank	Platinum Rewards									
	Platinum	20.99%	55	\$199.00	1.25	Never expire	✓	✓	✓	✓
Citibank	Signature Rewards									
	Signature Rewards	20.99%	55	\$299.00	1.50	Never expire	✓	✓	✓	✓



# Rewards Star Ratings

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## General Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★ ★ ★										
Coles	Low Rate MasterCard flybuys Rewards									
	Low Rate Mastercard	12.99%	62	\$49.00	0.50	Never expire	✓	✓	✓	✓
	Low Rate Platinum MasterCard	12.99%	62	\$49.00	0.50	Never expire	✓	✓	✓	✓
Coles	No Fee MasterCard flybuys Rewards									
	No Annual Fee MasterCard	19.99%	62	\$0.00	0.50	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0.00	0.50	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards Amex									
	Standard Awards	20.24%	55	\$59.00	1.50	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards MCD									
	Standard Awards	20.24%	55	\$59.00	1.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards MCD									
	Gold Awards	20.24%	55	\$119.00	1.00	Never expire	✓	✓	✓	✓
GE Money	GO Rewards									
	GO MasterCard	21.74%	62	\$59.40	1.00	3 yrs	✓	✓	✓	✗
HSBC	Rewards Plus-Platinum									
	Platinum Credit Card	19.99%	55	\$0.00	1.00	3 yrs	✓	✓	✓	✓
NAB	FlyBuys									
	flybuys Rewards Card	19.99%	44	\$95.00	1.00	3 yrs	✓	✓	✓	✗
St.George Bank	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	1.00	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	1.00	Never expire	✓	✓	✓	✗



# Rewards Star Ratings

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## General Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
St.George Bank	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	1.50	Never expire	✓	✓	✓	✗
Suncorp Bank	Clear Options-Gold									
	Gold Card	20.50%	55	\$120.00	1.00	Never expire	✓	✓	✓	✓
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169.00	1.25	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150.00	1.00	Never expire	✓	✓	✓	✗
Westpac	Altitude Rewards Visa									
	Altitude	20.24%	45	\$100.00	1.00	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards-Amex									
	Altitude	20.24%	45	\$100.00	2.00	Never expire	✓	✓	✓	✓
Woolworths	Everyday Rewards									
	Everyday Platinum Credit Card	19.99%	55	\$49.00	1.00	Never expire	✗	✓	✓	✗
Macquarie Bank	Hilton HHonors									
	Hilton HHonors Platinum Card	20.70%	55	\$295.00	1.00	Never expire	✓	✓	✓	✗
Jetstar	Jetstar Rewards									
	MasterCard	14.99%	55	\$59.00	1.00	Never expire	✓	✗	✓	✗
Macquarie Bank	Macquarie Rewards-Gold									
	Visa Gold Card	20.70%	55	\$130.00	1.00	Never expire	✓	✓	✓	✓
CU MasterCard - Generic	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99.00	1.25	Never expire	✓	✓	✓	✓



# Rewards Star Ratings

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## General Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★ ★										
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79.00	1.00	Never expire	✓	✗	✓	✓
bcu	Rewarder									
	Rewarder Visa Card	16.80%	55	\$40.00	1.00	3 yrs	✗	✗	✗	✓
Bendigo Bank	Bendigo Rewards									
	RSPCA Rescue Rewards	19.64%	55	\$24.00	1.00	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45.00	1.00	3 yrs	✓	✓	✓	✓
	Ready Red MasterCard	19.74%	44	\$45.00	1.00	3 yrs	✓	✓	✓	✓
Bendigo Bank	Platinum Rewards									
	Platinum Visa	18.99%	55	\$119.00	1.50	3 yrs	✓	✓	✓	✓
BOQ	Q Rewards Blue									
	Blue Visa	20.74%	44	\$60.00	1.00	Never expire	✓	✓	✓	✓
Coastline Credit Union	Rewarder									
	Visa Rewarder	17.00%	55	\$75.00	0.01	3 yrs	✗	✗	✗	✓
Commonwealth Bank	Diamond Awards MCD									
	Diamond Awards	20.24%	55	\$349.00	1.25	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD									
	Platinum Awards	20.24%	55	\$249.00	1.00	Never expire	✓	✓	✓	✓
First Option Credit Union	Cash Rewards									
	Cash Rewards Visa Credit Card	15.99%	45	\$36.00	1.00	Never expire	✗	✗	✗	✓
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69.00	1.00	2 yrs	✗	✗	✓	✗



# Rewards Star Ratings

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## General Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★										
Qld Police Credit Union	Rewarder									
	Bluey Rewarder Card	17.24%	55	\$48.00	1.00	Never expire	✗	✗	✗	✓
Westpac	Altitude Black Rewards MCD									
	Altitude Black	20.24%	45	\$395.00	1.25	Never expire	✓	✓	✓	✓
Bank of Sydney	Cash Rewards-Platinum									
	Visa Platinum	18.49%	55	\$129.00	0.01	Never expire	✗	✗	✗	✓
★										
Big Sky Building Society	Cash Rewards									
	Cash Rewards Visa Card	16.58%	45	\$49.00	1.00	Never expire	✗	✗	✗	✓
Citibank	Prestige Rewards									
	Prestige	20.74%	55	\$749.00	2.00	Never expire	✓	✓	✓	✓
Hume Bank	Loyalty Program									
	Loyalty	17.95%	55	\$30.00	1.00	Never expire	✗	✗	✗	✓
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60.00	1.00	Never expire	✗	✗	✗	✓
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49.00	0.00	Never expire	✗	✗	✗	✓



# Rewards Star Ratings

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## General Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "Outstanding Value"										
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99.00	1.00	Never expire	✓	✓	✓	✓
American Express	David Jones Platinum Mship Rews									
	David Jones Platinum Card	20.74%	44	\$295.00	1.00	Never expire	✓	✓	✓	✓
ANZ	Rewards Black Amex									
	Rewards Black	18.79%	55	\$375.00	3.00	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149.00	3.00	3 yrs	✓	✓	✓	✓
Coles	MasterCard flybuys Rewards									
	Rewards MasterCard	19.99%	62	\$89.00	2.00	Never expire	✓	✓	✓	✓
	Rewards Platinum MasterCard	19.99%	62	\$89.00	2.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex									
	Diamond Awards	20.24%	55	\$349.00	3.00	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395.00	3.00	Never expire	✓	✓	✓	✓
★★★★★										
American Express	Mship Rewards Ascent-Platinum Edge									
	Platinum Edge Credit Card	20.74%	55	\$195.00	1.00	Never expire	✓	✗	✓	✓
ANZ	Rewards Amex									
	Rewards	18.79%	44	\$89.00	2.00	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Visa									
	Rewards Black	18.79%	55	\$375.00	2.00	3 yrs	✓	✓	✓	✓



# Rewards Star Ratings

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## General Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
ANZ	Rewards Platinum Visa									
	Rewards Platinum	18.79%	55	\$149.00	1.50	3 yrs	✓	✓	✓	✓
ANZ	Rewards Visa									
	Rewards	18.79%	44	\$89.00	1.50	3 yrs	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards Amex									
	Platinum Awards	20.24%	55	\$249.00	2.50	Never expire	✓	✓	✓	✓
Diners Club Australia	Rewards									
	Charge Card	Charge card	44	\$389.00	3.00	Never expire	✓	✓	✓	✓
Jetstar	Jetstar Rewards-Platinum									
	Platinum MasterCard	19.99%	55	\$149.00	2.00	Never expire	✓	✗	✓	✗
Macquarie Bank	Macquarie Rewards-Platinum									
	Visa Platinum Card	20.70%	55	\$200.00	1.25	Never expire	✓	✓	✓	✓
★★★										
Bank of Melbourne	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	1.00	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	1.00	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	1.50	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	1.00	Never expire	✓	✓	✓	✗





# Rewards Star Ratings

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## General Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★ ★ ★										
BankSA	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	1.00	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	1.50	Never expire	✓	✓	✓	✗
Bankwest	More Rewards									
	More MasterCard	19.99%	55	\$70.00	1.50	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards- Platinum									
	More Platinum MasterCard	19.99%	55	\$130.00	2.00	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards-Gold									
	More Gold MasterCard	19.99%	55	\$120.00	1.50	3 yrs	✓	✓	✓	✓
BOQ	Q Rewards Platinum									
	Platinum Visa	20.74%	55	\$199.00	2.00	Never expire	✓	✓	✓	✓
Citibank	Platinum Rewards									
	Platinum	20.99%	55	\$199.00	1.25	Never expire	✓	✓	✓	✓
Citibank	Prestige Rewards									
	Prestige	20.74%	55	\$749.00	2.00	Never expire	✓	✓	✓	✓
Citibank	Signature Rewards									
	Signature Rewards	20.99%	55	\$299.00	1.50	Never expire	✓	✓	✓	✓
Coastline Credit Union	Rewarder									
	Visa Rewarder	17.00%	55	\$75.00	0.01	3 yrs	✗	✗	✗	✓



# Rewards Star Ratings

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## General Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Coles	No Fee MasterCard flybuys Rewards									
	No Annual Fee MasterCard	19.99%	62	\$0.00	0.50	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0.00	0.50	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards MCD									
	Diamond Awards	20.24%	55	\$349.00	1.25	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Amex									
	Gold Awards	20.24%	55	\$119.00	2.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards MCD									
	Gold Awards	20.24%	55	\$119.00	1.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD									
	Platinum Awards	20.24%	55	\$249.00	1.00	Never expire	✓	✓	✓	✓
GE Money	GO Rewards									
	GO MasterCard	21.74%	62	\$59.40	1.00	3 yrs	✓	✓	✓	✗
HSBC	Rewards Plus-Platinum									
	Platinum Credit Card	19.99%	55	\$0.00	1.00	3 yrs	✓	✓	✓	✓
NAB	FlyBuys									
	flybuys Rewards Card	19.99%	44	\$95.00	1.00	3 yrs	✓	✓	✓	✗
St.George Bank	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79.00	1.00	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99.00	1.00	Never expire	✓	✓	✓	✗



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## General Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
St.George Bank	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279.00	1.50	Never expire	✓	✓	✓	✗
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169.00	1.25	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards MCD									
	Altitude Black	20.24%	45	\$395.00	1.25	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150.00	1.00	Never expire	✓	✓	✓	✗
Westpac	Altitude Platinum Rews-Amex									
	Altitude Platinum	20.24%	45	\$150.00	2.00	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards Visa									
	Altitude	20.24%	45	\$100.00	1.00	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards-Amex									
	Altitude	20.24%	45	\$100.00	2.00	Never expire	✓	✓	✓	✓
Bank of Sydney	Cash Rewards-Platinum									
	Visa Platinum	18.49%	55	\$129.00	0.01	Never expire	✗	✗	✗	✓
Woolworths	Everyday Rewards									
	Everyday Platinum Credit Card	19.99%	55	\$49.00	1.00	Never expire	✗	✓	✓	✗
Macquarie Bank	Hilton HHonors									
	Hilton HHonors Platinum Card	20.70%	55	\$295.00	1.00	Never expire	✓	✓	✓	✗
Macquarie Bank	Macquarie Rewards-Gold									
	Visa Gold Card	20.70%	55	\$130.00	1.00	Never expire	✓	✓	✓	✓



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Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
CU MasterCard - Generic	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99.00	1.25	Never expire	✓	✓	✓	✓
★★										
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79.00	1.00	Never expire	✓	✗	✓	✓
bcu	Rewarder									
	Rewarder Visa Card	16.80%	55	\$40.00	1.00	3 yrs	✗	✗	✗	✓
Bendigo Bank	Bendigo Rewards									
	RSPCA Rescue Rewards	19.64%	55	\$24.00	1.00	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45.00	1.00	3 yrs	✓	✓	✓	✓
	Ready Red MasterCard	19.74%	44	\$45.00	1.00	3 yrs	✓	✓	✓	✓
Bendigo Bank	Platinum Rewards									
	Platinum Visa	18.99%	55	\$119.00	1.50	3 yrs	✓	✓	✓	✓
Big Sky Building Society	Cash Rewards									
	Cash Rewards Visa Card	16.58%	45	\$49.00	1.00	Never expire	✗	✗	✗	✓
BOQ	Q Rewards Blue									
	Blue Visa	20.74%	44	\$60.00	1.00	Never expire	✓	✓	✓	✓
Citibank	Classic Rewards									
	Classic	20.99%	55	\$89.00	1.00	Never expire	✗	✓	✓	✓
Coles	Low Rate MasterCard flybuys Rewards									
	Low Rate Mastercard	12.99%	62	\$49.00	0.50	Never expire	✓	✓	✓	✓
	Low Rate Platinum MasterCard	12.99%	62	\$49.00	0.50	Never expire	✓	✓	✓	✓



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## General Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)^	Points per \$1 Spent	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★										
Commonwealth Bank	Awards Amex									
	Standard Awards	20.24%	55	\$59.00	1.50	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards MCD									
	Standard Awards	20.24%	55	\$59.00	1.00	Never expire	✓	✓	✓	✓
First Option Credit Union	Cash Rewards									
	Cash Rewards Visa Credit Card	15.99%	45	\$36.00	1.00	Never expire	✗	✗	✗	✓
Qld Police Credit Union	Rewarder									
	Bluey Rewarder Card	17.24%	55	\$48.00	1.00	Never expire	✗	✗	✗	✓
Suncorp Bank	Clear Options-Gold									
	Gold Card	20.50%	55	\$120.00	1.00	Never expire	✓	✓	✓	✓
Jetstar	Jetstar Rewards									
	MasterCard	14.99%	55	\$59.00	1.00	Never expire	✓	✗	✓	✗
★										
Hume Bank	Loyalty Program									
	Loyalty	17.95%	55	\$30.00	1.00	Never expire	✗	✗	✗	✓
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60.00	1.00	Never expire	✗	✗	✗	✓
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69.00	1.00	2 yrs	✗	✗	✓	✗
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49.00	0.00	Never expire	✗	✗	✗	✓



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## Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★★★★ "Outstanding Value"												
American Express	David Jones Qantas FFly Rewards											
	David Jones Card	20.74%	44	\$99.00	469.71	0.75						✗
American Express	Mship Rewards Ascent-Platinum Edge											
	Platinum Edge Credit Card	20.74%	55	\$195.00	617.51		1.00	1.00	0.75	1.00	1.00	✓
American Express	Qantas FFly Standard Rewards											
	Qantas Discovery Card	20.74%	44	\$0.00	324.49	1.00						✗
American Express	Velocity FFly Escape Rewards											
	Velocity Escape Card	20.74%	44	\$0.00	332.39		1.00					✗
American Express	Velocity FFly Platinum Rewds											
	Velocity Platinum Card	20.74%	44	\$349.00	382.25		1.00					✓
ANZ	Rewards Platinum Amex											
	Rewards Platinum	18.79%	55	\$149.00	443.19		1.50				1.00	✗
NAB	Velocity Rewards Premium Amex											
	Velocity Rewards Premium Card	19.99%	44	\$150.00	498.58		1.50					✗
★★★★★												
American Express	David Jones Mship Rewards											
	David Jones Card	20.74%	44	\$99.00	354.70		0.50	0.50	0.50	0.50	0.50	✗
American Express	David Jones Platinum Qantas											
	David Jones Platinum Card	20.74%	44	\$295.00	552.45	0.75						✗
American Express	Qantas FFly Ultimate Rewards											
	Qantas Ultimate Card	20.74%	44	\$450.00	373.16	1.00						✓



# Rewards 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.

## Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★★★												
ANZ	Qantas FFly Platinum Amex											
	Frequent Flyer Platinum	19.99%	55	\$295.00	486.73	1.50						✗
ANZ	Qantas Frq Fly Amex											
	Frequent Flyer	19.99%	44	\$95.00	324.49	1.00						✗
ANZ	Rewards Amex											
	Rewards	18.79%	44	\$89.00	295.46		1.00				0.67	✗
Diners Club Australia	Qantas Frequent Flyer											
	Frequent Flyers Club Crd	Charge card	37	\$150.00	324.49	1.00						✗
Diners Club Australia	Rewards											
	Charge Card	Charge card	44	\$389.00	664.78		2.00				1.50	✗
NAB	Qantas Frq Fly Premium Rewards Amex											
	Qantas Rewards Premium Card	19.99%	44	\$250.00	486.73	1.50						✗
NAB	Qantas Frq Fly Rewards Amex											
	Qantas Rewards Card	19.99%	44	\$95.00	324.49	1.00						✗
NAB	Velocity Rewards Amex											
	Velocity Rewards Card	19.99%	44	\$95.00	332.39		1.00					✗
Virgin Money	Velocity Rewards											
	Virgin Aust Velocity Flyer Card	20.74%	44	\$129.00	290.84		1.00					✗
Westpac	Altitude Platinum Rews-Amex											
	Altitude Platinum	20.24%	45	\$150.00	332.39		1.00			1.00	1.00	✗
Westpac	Altitude Qantas Rewards Amex											
	Altitude	20.24%	45	\$100.00	324.49	1.00						✗



# Rewards Star Ratings

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## Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★★★												
Westpac	Altitude Rewards-Amex											
	Altitude	20.24%	45	\$100.00	332.39		1.00			1.00		✗
Woolworths	Qantas Frequent Flyer											
	Qantas Platinum Credit Card	20.49%	55	\$139.00	324.49	1.00						✗
★★★												
American Express	David Jones Platinum Mship Rews											
	David Jones Platinum Card	20.74%	44	\$295.00	417.19		0.50	0.50	0.50	0.50	0.50	✗
ANZ	Qantas FFly Black Rewards Amex											
	Frequent Flyer Black	19.99%	55	\$425.00	486.73	1.50						✗
ANZ	Qantas Frq Fly Visa											
	Frequent Flyer	19.99%	44	\$95.00	162.24	0.50						✗
ANZ	Rewards Black Amex											
	Rewards Black	18.79%	55	\$375.00	443.19		1.50				1.00	✗
ANZ	Rewards Platinum Visa											
	Rewards Platinum	18.79%	55	\$149.00	221.59		0.75				0.50	✗
ANZ	Rewards Visa											
	Rewards	18.79%	44	\$89.00	221.59		0.75				0.50	✗
Bank Australia	Qantas Frequent Flyer											
	Platinum Rewards Visa Credit Card	18.74%	55	\$189.00	324.49	1.00						✗
Bank of Melbourne	Amplify Qantas Rewards											
	Amplify Classic	19.49%	55	\$79.00	162.24	0.50						✗





# Rewards 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.

## Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★ ★ ★												
Bank of Melbourne	Amplify Rewards											
	Amplify Classic	19.49%	55	\$79.00	166.20		0.50			0.50	0.50	✗
Bank of Melbourne	Amplify Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	166.20		0.50			0.50	0.50	✗
BankSA	Amplify Qantas Rewards											
	Amplify Classic	19.49%	55	\$79.00	162.24	0.50						✗
BankSA	Amplify Rewards											
	Amplify Classic	19.49%	55	\$79.00	166.20		0.50			0.50	0.50	✗
BankSA	Amplify Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	166.20		0.50			0.50	0.50	✗
Bankwest	Qantas Rewards											
	Qantas Classic MasterCard	20.49%	55	\$100.00	162.24	0.50						✗
Bankwest	Qantas Rewards Platinum											
	Qantas Platinum MasterCard	20.49%	55	\$160.00	243.36	0.75						✗
Citibank	Platinum Rewards											
	Platinum	20.99%	55	\$199.00	207.74		0.62				0.62	✗
Citibank	Signature Rewards											
	Signature Rewards	20.99%	55	\$299.00	332.39		1.00				1.00	✗
Commonwealth Bank	Awards Amex											
	Standard Awards	20.24%	55	\$59.00	199.43		0.60					✗
Commonwealth Bank	Awards Amex QFF option											
	Standard Awards	20.24%	55	\$69.00	183.88	0.60						✗



# Rewards Star Ratings

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## Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★ ★ ★												
Commonwealth Bank	Awards MCD											
	Standard Awards	20.24%	55	\$59.00	132.96		0.40					✗
Commonwealth Bank	Diamond Awards Amex											
	Diamond Awards	20.24%	55	\$349.00	498.58		1.50					✗
Commonwealth Bank	Diamond Awards Amex QFF option											
	Diamond Awards	20.24%	55	\$359.00	486.73	1.50						✗
Commonwealth Bank	Gold Awards Amex											
	Gold Awards	20.24%	55	\$119.00	265.91		0.80					✗
Commonwealth Bank	Gold Awards Amex QFF option											
	Gold Awards	20.24%	55	\$129.00	259.59	0.80						✗
Commonwealth Bank	Platinum Awards Amex											
	Platinum Awards	20.24%	55	\$249.00	415.49		1.25					✗
Commonwealth Bank	Platinum Awards Amex QFF option											
	Platinum Awards	20.24%	55	\$259.00	405.61	1.25						✗
CU MasterCard - Generic	Platinum Rewards											
	Platinum MasterCard	20.24%	55	\$99.00	208.29	0.62	0.62		0.62	0.62	0.62	✗
HSBC	Qantas Rewards											
	Platinum Qantas Credit Card	19.99%	55	\$199.00	324.49	1.00						✗
HSBC	Rewards Plus-Platinum											
	Platinum Credit Card	19.99%	55	\$0.00	183.78		0.50	0.50			0.50	✗
Jetstar	Qantas Freq Flyer Rewards Platinum											
	Platinum MasterCard	19.99%	55	\$149.00	324.49	1.00						✗



# Rewards Star Ratings

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## Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★ ★ ★												
Jetstar	Qantas Frequent Flyer Rewards											
	MasterCard	14.99%	55	\$89.00	162.24	0.50						✗
Macquarie Bank	Qantas Frequent Flyer											
	Visa Platinum Card	20.70%	55	\$250.00	324.49	1.00						✗
NAB	Qantas Frq Fly Rewards MCD											
	Qantas Rewards Card	19.99%	44	\$95.00	162.24	0.50						✗
NAB	Velocity Rewards Premium Visa											
	Velocity Rewards Premium Card	19.99%	44	\$150.00	166.20		0.50					✗
NAB	Velocity Rewards Visa											
	Velocity Rewards Card	19.99%	44	\$95.00	166.20		0.50					✗
Qantas Credit Union	Qantas Frequent Flyer											
	Visa Platinum Credit Card	18.99%	55	\$195.00	324.49	1.00						✗
St.George Bank	Amplify Qantas Rewards											
	Amplify Classic	19.49%	55	\$79.00	162.24	0.50						✗
St.George Bank	Amplify Rewards											
	Amplify Classic	19.49%	55	\$79.00	166.20		0.50			0.50	0.50	✗
St.George Bank	Amplify Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	166.20		0.50			0.50	0.50	✗
Suncorp Bank	Clear Options-Platinum											
	Platinum Card	20.74%	55	\$169.00	207.74		0.62				0.62	✗
Suncorp Bank	ClearOptions Plat Qantas											
	Platinum Card	20.74%	55	\$218.00	324.49	1.00						✗



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## Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★★												
Virgin Money	Velocity Rewards High Flyer											
	VirginAust Velocity High Flyer Card	20.74%	44	\$289.00	415.49		1.25					✗
Westpac	Altitude Black Rewards Amex											
	Altitude Black	20.24%	45	\$395.00	498.58		1.50			1.50	1.50	✗
Westpac	Altitude Platinum Rews Visa											
	Altitude Platinum	20.24%	45	\$150.00	166.20		0.50			0.50	0.50	✗
Westpac	Altitude Qantas Black Rewds Amex											
	Altitude Black	20.24%	45	\$395.00	486.73	1.50						✗
Westpac	Altitude Qantas Platinum Rews Amex											
	Altitude Platinum	20.24%	45	\$150.00	324.49	1.00						✗
Westpac	Altitude Qantas Rewards Visa											
	Altitude	20.24%	45	\$100.00	162.24	0.50						✗
Westpac	Altitude Rewards Visa											
	Altitude	20.24%	45	\$100.00	183.78		0.50	0.50				✗
★★												
Bankwest	Qantas Rewards Gold											
	Qantas Gold MasterCard	20.49%	55	\$150.00	162.24	0.50						✗
Citibank	Emirates Skywards Miles Prog											
	Emirates World MasterCard	20.99%	55	\$299.00	324.49				1.00			✗
Commonwealth Bank	Awards MCD QFF option											
	Standard Awards	20.24%	55	\$69.00	129.79	0.40						✗



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## Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★												
Commonwealth Bank	Gold Awards MCD											
	Gold Awards	20.24%	55	\$119.00	132.96		0.40					✗
Westpac	Altitude Qantas Platinum Rews Visa											
	Altitude Platinum	20.24%	45	\$150.00	162.24	0.50						✗
★												
ANZ	Qantas FFly Black Rewards Visa											
	Frequent Flyer Black	19.99%	55	\$425.00	243.36	0.75						✗
ANZ	Qantas FFly Platinum Visa											
	Frequent Flyer Platinum	19.99%	55	\$295.00	162.24	0.50						✗
ANZ	Rewards Black Visa											
	Rewards Black	18.79%	55	\$375.00	295.46		1.00				0.67	✗
Bank of Melbourne	Amplify Qantas Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	81.12	0.25						✗
Bank of Melbourne	Amplify Qantas Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	121.69	0.38						✗
Bank of Melbourne	Amplify Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	249.29		0.75			0.75	0.75	✗
BankSA	Amplify Qantas Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	81.12	0.25						✗
BankSA	Amplify Qantas Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	121.69	0.38						✗



# Rewards Star Ratings

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## Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★												
BankSA	Amplify Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	249.29		0.75			0.75	0.75	✗
Citibank	Prestige Rewards											
	Prestige	20.74%	55	\$749.00	443.19		1.33	1.00	0.80	1.00	1.33	✗
Citibank	Qantas Freq Flyer-Signature											
	Qantas Signature	20.99%	55	\$348.00	324.49	1.00						✗
Citibank	Qantas Frequent Flyer-Prestige											
	Prestige	20.74%	55	\$749.00	324.49	1.00						✗
Commonwealth Bank	Diamond Awards MCD											
	Diamond Awards	20.24%	55	\$349.00	207.74		0.62					✗
Commonwealth Bank	Diamond Awards MCD QFF option											
	Diamond Awards	20.24%	55	\$359.00	202.80	0.62						✗
Commonwealth Bank	Gold Awards MCD QFF option											
	Gold Awards	20.24%	55	\$129.00	129.79	0.40						✗
Commonwealth Bank	Platinum Awards MCD											
	Platinum Awards	20.24%	55	\$249.00	166.20		0.50					✗
Commonwealth Bank	Platinum Awards MCD QFF option											
	Platinum Awards	20.24%	55	\$259.00	162.24	0.50						✗
Macquarie Bank	Hilton HHonors											
	Hilton HHonors Platinum Card	20.70%	55	\$295.00	55.94	0.15				0.10	0.10	✗
NAB	Qantas Frq Fly Premium Rewards Visa											
	Qantas Rewards Premium Card	19.99%	44	\$250.00	162.24	0.50						✗



# Rewards Star Ratings

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## Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★												
St.George Bank	Amplify Qantas Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	81.12	0.25						✗
St.George Bank	Amplify Qantas Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	121.69	0.38						✗
St.George Bank	Amplify Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	249.29		0.75			0.75	0.75	✗
Westpac	Altitude Black Rewards MCD											
	Altitude Black	20.24%	45	\$395.00	229.73		0.62	0.62		0.62	0.62	✗
Westpac	Altitude Qantas Black Rewds MCD											
	Altitude Black	20.24%	45	\$395.00	202.80	0.62						✗



# Rewards Star Ratings

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## Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★★★★ "Outstanding Value"												
American Express	David Jones Mship Rewards											
	David Jones Card	20.74%	44	\$99.00	830.30		0.50	0.50	0.50	0.50	0.50	✗
American Express	David Jones Platinum Qantas											
	David Jones Platinum Card	20.74%	44	\$295.00	1116.59	0.75						✗
American Express	David Jones Qantas FFly Rewards											
	David Jones Card	20.74%	44	\$99.00	924.60	0.75						✗
American Express	Mship Rewards Ascent-Platinum Edge											
	Platinum Edge Credit Card	20.74%	55	\$195.00	1424.67		1.00	1.00	0.75	1.00	1.00	✓
American Express	Velocity FFly Platinum Rewds											
	Velocity Platinum Card	20.74%	44	\$349.00	899.63		1.00					✓
ANZ	Rewards Platinum Amex											
	Rewards Platinum	18.79%	55	\$149.00	983.20		1.50				1.00	✗
Diners Club Australia	Rewards											
	Charge Card	Charge card	44	\$389.00	1474.80		2.00				1.50	✗
NAB	Qantas Frq Fly Premium Rewards Amex											
	Qantas Rewards Premium Card	19.99%	44	\$250.00	1010.47	1.50						✗
NAB	Velocity Rewards Premium Amex											
	Velocity Rewards Premium Card	19.99%	44	\$150.00	1106.10		1.50					✗
Westpac	Altitude Black Rewards Amex											
	Altitude Black	20.24%	45	\$395.00	1200.64		1.50			1.50	1.50	✗
★★★★★												





# Rewards Star Ratings

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## Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★★★												
American Express	David Jones Platinum Mship Rews											
	David Jones Platinum Card	20.74%	44	\$295.00	1002.71		0.50	0.50	0.50	0.50	0.50	✗
American Express	Qantas FFly Standard Rewards											
	Qantas Discovery Card	20.74%	44	\$0.00	673.65	1.00						✗
American Express	Qantas FFly Ultimate Rewards											
	Qantas Ultimate Card	20.74%	44	\$450.00	821.85	1.00						✓
American Express	Velocity FFly Escape Rewards											
	Velocity Escape Card	20.74%	44	\$0.00	737.40		1.00					✗
ANZ	Qantas FFly Black Rewards Amex											
	Frequent Flyer Black	19.99%	55	\$425.00	1010.47	1.50						✗
ANZ	Qantas FFly Platinum Amex											
	Frequent Flyer Platinum	19.99%	55	\$295.00	1010.47	1.50						✗
ANZ	Rewards Amex											
	Rewards	18.79%	44	\$89.00	655.47		1.00				0.67	✗
ANZ	Rewards Black Amex											
	Rewards Black	18.79%	55	\$375.00	983.20		1.50				1.00	✗
Commonwealth Bank	Diamond Awards Amex											
	Diamond Awards	20.24%	55	\$349.00	1106.10		1.50					✗
Commonwealth Bank	Diamond Awards Amex QFF option											
	Diamond Awards	20.24%	55	\$359.00	1010.47	1.50						✗
Commonwealth Bank	Platinum Awards Amex											
	Platinum Awards	20.24%	55	\$249.00	921.75		1.25					✗

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# Rewards Star Ratings

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## Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★★★★												
NAB	Qantas Frq Fly Rewards Amex											
	Qantas Rewards Card	19.99%	44	\$95.00	673.65	1.00						✗
NAB	Velocity Rewards Amex											
	Velocity Rewards Card	19.99%	44	\$95.00	737.40		1.00					✗
Virgin Money	Velocity Rewards High Flyer											
	VirginAust Velocity High Flyer Card	20.74%	44	\$289.00	921.75		1.25					✗
Westpac	Altitude Qantas Black Rewds Amex											
	Altitude Black	20.24%	45	\$395.00	1010.47	1.50						✗
★★★												
ANZ	Qantas Frq Fly Amex											
	Frequent Flyer	19.99%	44	\$95.00	404.19	1.00						✗
ANZ	Rewards Black Visa											
	Rewards Black	18.79%	55	\$375.00	655.47		1.00				0.67	✗
ANZ	Rewards Platinum Visa											
	Rewards Platinum	18.79%	55	\$149.00	491.60		0.75				0.50	✗
ANZ	Rewards Visa											
	Rewards	18.79%	44	\$89.00	491.60		0.75				0.50	✗
Bank Australia	Qantas Frequent Flyer											
	Platinum Rewards Visa Credit Card	18.74%	55	\$189.00	673.65	1.00						✗
Bank of Melbourne	Amplify Qantas Rewards											
	Amplify Classic	19.49%	55	\$79.00	336.82	0.50						✗



# Rewards Star Ratings

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## Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★ ★ ★												
Bank of Melbourne	Amplify Rewards											
	Amplify Classic	19.49%	55	\$79.00	400.22		0.50			0.50	0.50	✗
Bank of Melbourne	Amplify Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	400.22		0.50			0.50	0.50	✗
Bank of Melbourne	Amplify Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	600.32		0.75			0.75	0.75	✗
BankSA	Amplify Qantas Rewards											
	Amplify Classic	19.49%	55	\$79.00	336.82	0.50						✗
BankSA	Amplify Rewards											
	Amplify Classic	19.49%	55	\$79.00	400.22		0.50			0.50	0.50	✗
BankSA	Amplify Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	400.22		0.50			0.50	0.50	✗
BankSA	Amplify Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	600.32		0.75			0.75	0.75	✗
Bankwest	Qantas Rewards											
	Qantas Classic MasterCard	20.49%	55	\$100.00	336.82	0.50						✗
Bankwest	Qantas Rewards Platinum											
	Qantas Platinum MasterCard	20.49%	55	\$160.00	505.23	0.75						✗
Citibank	Emirates Skywards Miles Prog											
	Emirates World MasterCard	20.99%	55	\$299.00	660.81				1.00			✗
Citibank	Platinum Rewards											
	Platinum	20.99%	55	\$199.00	460.88		0.62				0.62	✗



# Rewards Star Ratings

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Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★ ★ ★												
Citibank	Prestige Rewards											
	Prestige	20.74%	55	\$749.00	1030.31		1.33	1.00	0.80	1.00	1.33	✗
Citibank	Qantas Freq Flyer-Signature											
	Qantas Signature	20.99%	55	\$348.00	673.65	1.00						✗
Citibank	Signature Rewards											
	Signature Rewards	20.99%	55	\$299.00	737.40		1.00				1.00	✗
Commonwealth Bank	Gold Awards Amex											
	Gold Awards	20.24%	55	\$119.00	479.31		0.80					✗
Commonwealth Bank	Gold Awards Amex QFF option											
	Gold Awards	20.24%	55	\$129.00	404.19	0.80						✗
Commonwealth Bank	Platinum Awards Amex QFF option											
	Platinum Awards	20.24%	55	\$259.00	741.01	1.25						✗
CU MasterCard - Generic	Platinum Rewards											
	Platinum MasterCard	20.24%	55	\$99.00	501.16	0.62	0.62		0.62	0.62	0.62	✗
Diners Club Australia	Qantas Frequent Flyer											
	Frequent Flyers Club Crd	Charge card	37	\$150.00	673.65	1.00						✗
HSBC	Qantas Rewards											
	Platinum Qantas Credit Card	19.99%	55	\$199.00	505.23	1.00						✗
HSBC	Rewards Plus-Platinum											
	Platinum Credit Card	19.99%	55	\$0.00	448.10		0.50	0.50			0.50	✗
Jetstar	Qantas Freq Flyer Rewards Platinum											
	Platinum MasterCard	19.99%	55	\$149.00	673.65	1.00						✗



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Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★ ★ ★												
Jetstar	Qantas Frequent Flyer Rewards											
	MasterCard	14.99%	55	\$89.00	336.82	0.50						✗
Macquarie Bank	Qantas Frequent Flyer											
	Visa Platinum Card	20.70%	55	\$250.00	673.65	1.00						✗
NAB	Qantas Frq Fly Rewards MCD											
	Qantas Rewards Card	19.99%	44	\$95.00	336.82	0.50						✗
NAB	Velocity Rewards Premium Visa											
	Velocity Rewards Premium Card	19.99%	44	\$150.00	368.70		0.50					✗
NAB	Velocity Rewards Visa											
	Velocity Rewards Card	19.99%	44	\$95.00	368.70		0.50					✗
Qantas Credit Union	Qantas Frequent Flyer											
	Visa Platinum Credit Card	18.99%	55	\$195.00	673.65	1.00						✗
St.George Bank	Amplify Qantas Rewards											
	Amplify Classic	19.49%	55	\$79.00	336.82	0.50						✗
St.George Bank	Amplify Rewards											
	Amplify Classic	19.49%	55	\$79.00	400.22		0.50			0.50	0.50	✗
St.George Bank	Amplify Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	400.22		0.50			0.50	0.50	✗
St.George Bank	Amplify Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	600.32		0.75			0.75	0.75	✗
Suncorp Bank	Clear Options-Platinum											
	Platinum Card	20.74%	55	\$169.00	460.88		0.62				0.62	✗



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## Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★ ★ ★												
Suncorp Bank	ClearOptions Plat Qantas											
	Platinum Card	20.74%	55	\$218.00	673.65	1.00						✗
Virgin Money	Velocity Rewards											
	Virgin Aust Velocity Flyer Card	20.74%	44	\$129.00	479.31		1.00					✗
Westpac	Altitude Black Rewards MCD											
	Altitude Black	20.24%	45	\$395.00	567.14		0.62	0.62		0.62	0.62	✗
Westpac	Altitude Platinum Rews Visa											
	Altitude Platinum	20.24%	45	\$150.00	400.22		0.50			0.50	0.50	✗
Westpac	Altitude Platinum Rews-Amex											
	Altitude Platinum	20.24%	45	\$150.00	600.32		1.00			1.00	1.00	✗
Westpac	Altitude Qantas Platinum Rews Amex											
	Altitude Platinum	20.24%	45	\$150.00	505.23	1.00						✗
Westpac	Altitude Qantas Rewards Amex											
	Altitude	20.24%	45	\$100.00	336.82	1.00						✗
Westpac	Altitude Qantas Rewards Visa											
	Altitude	20.24%	45	\$100.00	336.82	0.50						✗
Westpac	Altitude Rewards Visa											
	Altitude	20.24%	45	\$100.00	448.10		0.50	0.50				✗
Westpac	Altitude Rewards-Amex											
	Altitude	20.24%	45	\$100.00	400.22		1.00			1.00		✗
Woolworths	Qantas Frequent Flyer											
	Qantas Platinum Credit Card	20.49%	55	\$139.00	505.23	1.00						✗



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## Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★												
ANZ	Qantas FFly Black Rewards Visa											
	Frequent Flyer Black	19.99%	55	\$425.00	505.23	0.75						✗
ANZ	Qantas Frq Fly Visa											
	Frequent Flyer	19.99%	44	\$95.00	202.09	0.50						✗
Bank of Melbourne	Amplify Qantas Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	168.41	0.25						✗
BankSA	Amplify Qantas Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	168.41	0.25						✗
Bankwest	Qantas Rewards Gold											
	Qantas Gold MasterCard	20.49%	55	\$150.00	336.82	0.50						✗
Commonwealth Bank	Awards Amex											
	Standard Awards	20.24%	55	\$59.00	245.80		0.60					✗
Commonwealth Bank	Awards Amex QFF option											
	Standard Awards	20.24%	55	\$69.00	269.46	0.60						✗
Commonwealth Bank	Awards MCD											
	Standard Awards	20.24%	55	\$59.00	245.80		0.40					✗
Commonwealth Bank	Awards MCD QFF option											
	Standard Awards	20.24%	55	\$69.00	134.73	0.40						✗
Commonwealth Bank	Diamond Awards MCD											
	Diamond Awards	20.24%	55	\$349.00	460.88		0.62					✗
Commonwealth Bank	Diamond Awards MCD QFF option											
	Diamond Awards	20.24%	55	\$359.00	421.03	0.62						✗



# Rewards Star Ratings

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## Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★												
Commonwealth Bank	Gold Awards MCD											
	Gold Awards	20.24%	55	\$119.00	294.96		0.40					✗
Commonwealth Bank	Gold Awards MCD QFF option											
	Gold Awards	20.24%	55	\$129.00	269.46	0.40						✗
Commonwealth Bank	Platinum Awards MCD											
	Platinum Awards	20.24%	55	\$249.00	368.70		0.50					✗
Commonwealth Bank	Platinum Awards MCD QFF option											
	Platinum Awards	20.24%	55	\$259.00	336.82	0.50						✗
NAB	Qantas Frq Fly Premium Rewards Visa											
	Qantas Rewards Premium Card	19.99%	44	\$250.00	336.82	0.50						✗
St.George Bank	Amplify Qantas Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	168.41	0.25						✗
Westpac	Altitude Qantas Platinum Rews Visa											
	Altitude Platinum	20.24%	45	\$150.00	336.82	0.50						✗
★												
ANZ	Qantas FFly Platinum Visa											
	Frequent Flyer Platinum	19.99%	55	\$295.00	202.09	0.50						✗
Bank of Melbourne	Amplify Qantas Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	252.62	0.38						✗
BankSA	Amplify Qantas Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	252.62	0.38						✗





# Rewards Star Ratings

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## Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★												
Citibank	Qantas Frequent Flyer-Prestige											
	Prestige	20.74%	55	\$749.00	673.65	1.00						✗
Macquarie Bank	Hilton HHonors											
	Hilton HHonors Platinum Card	20.70%	55	\$295.00	123.22	0.15				0.10	0.10	✗
St.George Bank	Amplify Qantas Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	252.62	0.38						✗
Westpac	Altitude Qantas Black Rewds MCD											
	Altitude Black	20.24%	45	\$395.00	421.03	0.62						✗



# Rewards Star Ratings

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## Frequent Flyer Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★★★★ "Outstanding Value"												
American Express	David Jones Platinum Qantas											
	David Jones Platinum Card	20.74%	44	\$295.00	2142.25	0.75						✗
American Express	Mship Rewards Ascent-Platinum Edge											
	Platinum Edge Credit Card	20.74%	55	\$195.00	2649.69		1.00	1.00	0.75	1.00	1.00	✓
American Express	Velocity FFly Platinum Rewds											
	Velocity Platinum Card	20.74%	44	\$349.00	1873.00		1.00					✓
ANZ	Rewards Platinum Amex											
	Rewards Platinum	18.79%	55	\$149.00	1966.40		1.50				1.00	✗
Commonwealth Bank	Diamond Awards Amex											
	Diamond Awards	20.24%	55	\$349.00	2212.20		1.50					✗
Diners Club Australia	Rewards											
	Charge Card	Charge card	44	\$389.00	2949.60		2.00				1.50	✗
NAB	Qantas Frq Fly Premium Rewards Amex											
	Qantas Rewards Premium Card	19.99%	44	\$250.00	2020.94	1.50						✗
NAB	Velocity Rewards Premium Amex											
	Velocity Rewards Premium Card	19.99%	44	\$150.00	2212.20		1.50					✗
Westpac	Altitude Black Rewards Amex											
	Altitude Black	20.24%	45	\$395.00	2401.29		1.50			1.50	1.50	✗
★★★★												
American Express	David Jones Mship Rewards											
	David Jones Card	20.74%	44	\$99.00	1560.78		0.50	0.50	0.50	0.50	0.50	✗



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## Frequent Flyer Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★★★												
American Express	David Jones Platinum Mship Rews											
	David Jones Platinum Card	20.74%	44	\$295.00	1923.75		0.50	0.50	0.50	0.50	0.50	✗
American Express	David Jones Qantas FFly Rewards											
	David Jones Card	20.74%	44	\$99.00	1738.05	0.75						✗
American Express	Qantas FFly Standard Rewards											
	Qantas Discovery Card	20.74%	44	\$0.00	1347.29	1.00						✗
American Express	Qantas FFly Ultimate Rewards											
	Qantas Ultimate Card	20.74%	44	\$450.00	1711.06	1.00						✓
American Express	Velocity FFly Escape Rewards											
	Velocity Escape Card	20.74%	44	\$0.00	1474.80		1.00					✗
ANZ	Qantas FFly Black Rewards Amex											
	Frequent Flyer Black	19.99%	55	\$425.00	2020.94	1.50						✗
ANZ	Rewards Amex											
	Rewards	18.79%	44	\$89.00	1310.93		1.00				0.67	✗
ANZ	Rewards Black Amex											
	Rewards Black	18.79%	55	\$375.00	1966.40		1.50				1.00	✗
Citibank	Prestige Rewards											
	Prestige	20.74%	55	\$749.00	2060.63		1.33	1.00	0.80	1.00	1.33	✗
Commonwealth Bank	Diamond Awards Amex QFF option											
	Diamond Awards	20.24%	55	\$359.00	2020.94	1.50						✗
NAB	Qantas Frq Fly Rewards Amex											
	Qantas Rewards Card	19.99%	44	\$95.00	1347.29	1.00						✗



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Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★★★												
NAB	Velocity Rewards Amex											
	Velocity Rewards Card	19.99%	44	\$95.00	1474.80		1.00					✗
Virgin Money	Velocity Rewards High Flyer											
	VirginAust Velocity High Flyer Card	20.74%	44	\$289.00	1843.50		1.25					✗
Westpac	Altitude Qantas Black Rewds Amex											
	Altitude Black	20.24%	45	\$395.00	2020.94	1.50						✗
★★★												
ANZ	Qantas FFly Black Rewards Visa											
	Frequent Flyer Black	19.99%	55	\$425.00	1010.47	0.75						✗
ANZ	Qantas FFly Platinum Amex											
	Frequent Flyer Platinum	19.99%	55	\$295.00	1212.56	1.50						✗
ANZ	Rewards Black Visa											
	Rewards Black	18.79%	55	\$375.00	1310.93		1.00				0.67	✗
ANZ	Rewards Platinum Visa											
	Rewards Platinum	18.79%	55	\$149.00	983.20		0.75				0.50	✗
ANZ	Rewards Visa											
	Rewards	18.79%	44	\$89.00	983.20		0.75				0.50	✗
Bank Australia	Qantas Frequent Flyer											
	Platinum Rewards Visa Credit Card	18.74%	55	\$189.00	1347.29	1.00						✗
Bank of Melbourne	Amplify Qantas Rewards											
	Amplify Classic	19.49%	55	\$79.00	673.65	0.50						✗



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Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★ ★ ★												
Bank of Melbourne	Amplify Rewards											
	Amplify Classic	19.49%	55	\$79.00	800.43		0.50			0.50	0.50	✗
Bank of Melbourne	Amplify Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	800.43		0.50			0.50	0.50	✗
Bank of Melbourne	Amplify Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	1200.64		0.75			0.75	0.75	✗
BankSA	Amplify Qantas Rewards											
	Amplify Classic	19.49%	55	\$79.00	673.65	0.50						✗
BankSA	Amplify Rewards											
	Amplify Classic	19.49%	55	\$79.00	800.43		0.50			0.50	0.50	✗
BankSA	Amplify Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	800.43		0.50			0.50	0.50	✗
BankSA	Amplify Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	1200.64		0.75			0.75	0.75	✗
Bankwest	Qantas Rewards											
	Qantas Classic MasterCard	20.49%	55	\$100.00	561.37	0.50						✗
Bankwest	Qantas Rewards Gold											
	Qantas Gold MasterCard	20.49%	55	\$150.00	673.65	0.50						✗
Bankwest	Qantas Rewards Platinum											
	Qantas Platinum MasterCard	20.49%	55	\$160.00	1010.47	0.75						✗
Citibank	Emirates Skywards Miles Prog											
	Emirates World MasterCard	20.99%	55	\$299.00	1321.62				1.00			✗



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## Frequent Flyer Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★ ★ ★												
Citibank	Platinum Rewards											
	Platinum	20.99%	55	\$199.00	921.75		0.62				0.62	✗
Citibank	Qantas Freq Flyer-Signature											
	Qantas Signature	20.99%	55	\$348.00	1347.29	1.00						✗
Citibank	Qantas Frequent Flyer-Prestige											
	Prestige	20.74%	55	\$749.00	1347.29	1.00						✗
Citibank	Signature Rewards											
	Signature Rewards	20.99%	55	\$299.00	1474.80		1.00				1.00	✗
Commonwealth Bank	Diamond Awards MCD											
	Diamond Awards	20.24%	55	\$349.00	921.75		0.62					✗
Commonwealth Bank	Gold Awards Amex											
	Gold Awards	20.24%	55	\$119.00	774.27		0.80					✗
Commonwealth Bank	Platinum Awards Amex											
	Platinum Awards	20.24%	55	\$249.00	1290.45		1.25					✗
Commonwealth Bank	Platinum Awards Amex QFF option											
	Platinum Awards	20.24%	55	\$259.00	1077.83	1.25						✗
Commonwealth Bank	Platinum Awards MCD											
	Platinum Awards	20.24%	55	\$249.00	737.40		0.50					✗
CU MasterCard - Generic	Platinum Rewards											
	Platinum MasterCard	20.24%	55	\$99.00	668.21	0.62	0.62		0.62	0.62	0.62	✗
Diners Club Australia	Qantas Frequent Flyer											
	Frequent Flyers Club Crd	Charge card	37	\$150.00	1347.29	1.00						✗



# Rewards Star Ratings

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## Frequent Flyer Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★ ★ ★												
HSBC	Qantas Rewards											
	Platinum Qantas Credit Card	19.99%	55	\$199.00	842.06	1.00						✗
HSBC	Rewards Plus-Platinum											
	Platinum Credit Card	19.99%	55	\$0.00	896.20		0.50	0.50			0.50	✗
Jetstar	Qantas Freq Flyer Rewards Platinum											
	Platinum MasterCard	19.99%	55	\$149.00	1122.74	1.00						✗
Jetstar	Qantas Frequent Flyer Rewards											
	MasterCard	14.99%	55	\$89.00	673.65	0.50						✗
Macquarie Bank	Qantas Frequent Flyer											
	Visa Platinum Card	20.70%	55	\$250.00	1347.29	1.00						✗
NAB	Qantas Frq Fly Premium Rewards Visa											
	Qantas Rewards Premium Card	19.99%	44	\$250.00	673.65	0.50						✗
NAB	Qantas Frq Fly Rewards MCD											
	Qantas Rewards Card	19.99%	44	\$95.00	673.65	0.50						✗
NAB	Velocity Rewards Premium Visa											
	Velocity Rewards Premium Card	19.99%	44	\$150.00	737.40		0.50					✗
NAB	Velocity Rewards Visa											
	Velocity Rewards Card	19.99%	44	\$95.00	737.40		0.50					✗
Qantas Credit Union	Qantas Frequent Flyer											
	Visa Platinum Credit Card	18.99%	55	\$195.00	1347.29	1.00						✗
St.George Bank	Amplify Qantas Rewards											
	Amplify Classic	19.49%	55	\$79.00	673.65	0.50						✗



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## Frequent Flyer Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★★												
St.George Bank	Amplify Rewards											
	Amplify Classic	19.49%	55	\$79.00	800.43		0.50			0.50	0.50	✗
St.George Bank	Amplify Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	800.43		0.50			0.50	0.50	✗
St.George Bank	Amplify Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	1200.64		0.75			0.75	0.75	✗
Suncorp Bank	Clear Options-Platinum											
	Platinum Card	20.74%	55	\$169.00	737.40		0.62				0.62	✗
Suncorp Bank	ClearOptions Plat Qantas											
	Platinum Card	20.74%	55	\$218.00	1347.29	1.00						✗
Virgin Money	Velocity Rewards											
	Virgin Aust Velocity Flyer Card	20.74%	44	\$129.00	848.01		1.00					✗
Westpac	Altitude Black Rewards MCD											
	Altitude Black	20.24%	45	\$395.00	1134.29		0.62	0.62		0.62	0.62	✗
Westpac	Altitude Platinum Rews Visa											
	Altitude Platinum	20.24%	45	\$150.00	600.32		0.50			0.50	0.50	✗
Westpac	Altitude Platinum Rews-Amex											
	Altitude Platinum	20.24%	45	\$150.00	600.32		1.00			1.00	1.00	✗
Westpac	Altitude Qantas Black Rewds MCD											
	Altitude Black	20.24%	45	\$395.00	842.06	0.62						✗
Woolworths	Qantas Frequent Flyer											
	Qantas Platinum Credit Card	20.49%	55	\$139.00	842.06	1.00						✗





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## Frequent Flyer Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★												
ANZ	Qantas Frq Fly Amex											
	Frequent Flyer	19.99%	44	\$95.00	404.19	1.00						✗
ANZ	Qantas Frq Fly Visa											
	Frequent Flyer	19.99%	44	\$95.00	202.09	0.50						✗
Bank of Melbourne	Amplify Qantas Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	336.82	0.25						✗
Bank of Melbourne	Amplify Qantas Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	505.23	0.38						✗
BankSA	Amplify Qantas Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	336.82	0.25						✗
BankSA	Amplify Qantas Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	505.23	0.38						✗
Commonwealth Bank	Awards Amex											
	Standard Awards	20.24%	55	\$59.00	245.80		0.60					✗
Commonwealth Bank	Awards MCD											
	Standard Awards	20.24%	55	\$59.00	245.80		0.40					✗
Commonwealth Bank	Diamond Awards MCD QFF option											
	Diamond Awards	20.24%	55	\$359.00	842.06	0.62						✗
Commonwealth Bank	Gold Awards Amex QFF option											
	Gold Awards	20.24%	55	\$129.00	583.83	0.80						✗
Commonwealth Bank	Gold Awards MCD											
	Gold Awards	20.24%	55	\$119.00	368.70		0.40					✗



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## Frequent Flyer Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★★												
Commonwealth Bank	Platinum Awards MCD QFF option											
	Platinum Awards	20.24%	55	\$259.00	673.65	0.50						✗
St.George Bank	Amplify Qantas Rewards-Platinum											
	Amplify Platinum	19.49%	55	\$99.00	336.82	0.25						✗
St.George Bank	Amplify Qantas Rewards-Signature											
	Amplify Signature	19.49%	55	\$279.00	505.23	0.38						✗
Westpac	Altitude Qantas Platinum Rews Amex											
	Altitude Platinum	20.24%	45	\$150.00	505.23	1.00						✗
Westpac	Altitude Qantas Platinum Rews Visa											
	Altitude Platinum	20.24%	45	\$150.00	505.23	0.50						✗
Westpac	Altitude Qantas Rewards Amex											
	Altitude	20.24%	45	\$100.00	336.82	1.00						✗
Westpac	Altitude Qantas Rewards Visa											
	Altitude	20.24%	45	\$100.00	336.82	0.50						✗
Westpac	Altitude Rewards Visa											
	Altitude	20.24%	45	\$100.00	448.10		0.50	0.50				✗
Westpac	Altitude Rewards-Amex											
	Altitude	20.24%	45	\$100.00	400.22		1.00			1.00		✗
★												
ANZ	Qantas FFly Platinum Visa											
	Frequent Flyer Platinum	19.99%	55	\$295.00	202.09	0.50						✗



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## Frequent Flyer Rewards - \$120,000 annual spend

Company	Rewards Program	Rate*	Free Days	Annual Fee^	Flight Return per Year (\$)	Effective Frequent Flyer Earn Rates (Per \$1 Spent)						Includes Free Return Flight
	Credit Card/Charge Card					Qantas	Virgin Velocity	Cathay Pacific Asia Miles	Emirates Skywards	Malaysia Enrich	Singapore Krisflyer	
★												
Commonwealth Bank	Awards Amex QFF option											
	Standard Awards	20.24%	55	\$69.00	269.46	0.60						✗
Commonwealth Bank	Awards MCD QFF option											
	Standard Awards	20.24%	55	\$69.00	134.73	0.40						✗
Commonwealth Bank	Gold Awards MCD QFF option											
	Gold Awards	20.24%	55	\$129.00	269.46	0.40						✗
Macquarie Bank	Hilton HHonors											
	Hilton HHonors Platinum Card	20.70%	55	\$295.00	252.70	0.15				0.10	0.10	✗