

2015 STAR RATINGS REPORT



Credit Cards



Credit Cards

November 2015

Foreword

With Australians owning over 16 million credit cards (16,152,000 to be precise) as of August 2015 [according to the Reserve Bank](#), it's clear that we have become used to using credit for our everyday spending. Thankfully, in 2015 we've seen some ongoing low rate offers available and there are more balance transfer cards becoming available for those who need to repay a debt fast.

As if that wasn't enough good news, the government has accepted the findings of the Financial Systems Inquiry and announced their intention lower some of the credit card surcharges we pay as consumers by legislating a ban on excessive surcharging.

This may mean change in the waters ahead for lovers of companion card schemes (where both an American Express and Visa or MasterCard are issued to a customer), with the RBA announcing its intention to regulate the interchange fees along regular MasterCard and Visa credit cards. But as always, we've found that bonus points are out there for the rewards lover willing to hunt them down.

No matter what card you're looking for, we've made the search easier here at CANSTAR, by comparing cards on our website for five different spending patterns: Constant Credit, Occasional Spender, Everyday Spender, Big Spender, and Major Spender. After all, credit cards are not one-size-fits-all, and learning how to responsibly use the right card for your habits can be one of the most valuable lessons you'll ever acquire.

In this Star Ratings Report we look at 177 credit cards from 60 providers. There are some fiercely competitive offers out there when it comes to credit cards! Even if you're happy with the credit card you currently have, you should check what's available to make sure you're getting good value for your hard-earned cash.



Mitchell Watson
Research Manager



Changes in the credit landscape

Credit card interest rates, interchange fees and surcharges have been under the spotlight recently. In June 2015, the Australian Senate [opened an inquiry](#) into excessive **credit card interest rates**, with the Senate Economics References Committee to [report](#) on the inquiry by November (now delayed to December).

Credit card **interchange fees** and **surcharges** were also addressed as part of the government's Financial System Inquiry (FSI), in their report published in December 2014. Recommendation 17 was to:

- Lower interchange fees
- Clarify when interchange fees apply
- Broaden the range of fees and payments where interchange fees apply
- Put more limits on surcharging to ensure customers using lower-cost payment methods cannot be over-surcharged

October's big news was the [government's announcement](#) that it had accepted the [FSI recommendations](#). [The Government](#) agreed to make interchange fees and surcharging arrangements more efficient and fairer for consumers, merchants, and system providers. Their response states this will involve the following steps:

- Phase in a legislated ban on surcharges that exceed the reasonable costs faced by merchants in accepting cards.
- Make the ACCC responsible for enforcing the ban on excessive surcharging.
- Payments System Board to complete its review of interchange fees and customer surcharging.
- Monitor developments in the payments system and surcharging arrangements and take further action if necessary.

What will really change for Aussie consumers?

The effect of this will essentially be to reduce our high credit card surcharges to just the interchange fee itself, without including any of the extra "costs" for a merchant to accept payment by credit card. Where Aussies will most likely see the difference in surcharges is mainly when booking airline tickets and paying taxi fares. How greatly this will change what we pay, however, will be dictated by what is considered a "reasonable cost" with the government still to announce what is deemed to be reasonable.

This change will bring us closer to the international standard. For example, domestic debit card systems in Canada, New Zealand, Norway, Luxembourg, Finland and Denmark have all lowered their interchange/surcharge fees to 0%. And in fact, the FSI considered a full ban on surcharging by bringing the interchange fee down to 0%, but in the end they decided that would be an expensive transition. So in the meantime we will have a reduced surcharge, and eventually a full ban may be recommended.

On the other hand, if customers no longer pay for the cost of a merchant accepting credit cards, one unfortunate but likely outcome may be that some small businesses simply stop accepting payment by credit cards.



How much does Australia owe on credit cards?

In August 2015, the Reserve Bank of Australia (RBA) says Australians were accruing interest on \$32.1 billion in credit card balances. Our total balances are even higher, at \$50.5 billion – thank goodness we aren't paying interest on that! As for how much we put on our cards per month, Australia made \$24.4 billion worth of purchases on their credit cards in August, and made \$25.8 billion in credit card repayments.

Are You Taking a Companion?



Things may be changing for those who use a [companion card](#) (an American Express card issued with a Visa or MasterCard). For years, these cards have been a great way to get the most out of a rewards program

while still having the option of paying by Visa or MasterCard when an Amex surcharge would apply or maybe not accepted. But as a result of the Financial Systems Inquiry, Amex companion cards will soon be treated like normal cards – which could mean a change in what's on offer.

The RBA has said that it will now regulate the Visa and MasterCard credit cards that are attached to Amex programs. This may change both fees and rewards – fees may get higher, and rewards may be likely to get lower.

Currently, bank-issued American Express cards earn about twice the number of rewards points of their partnered Visa or MasterCard. Until now, being exempt from regulation, they have been able to set higher interchange fees for merchants, at around 1.7% on Amex transactions compared to 0.8% on Visa and MasterCard. This higher interchange fee meant they could therefore afford to give consumers higher rewards.

If the RBA decides to cap interchange fees on bank-issued American Express cards in the same way that they do with the other card schemes, a reduction in rewards points could mean that they become a far less appealing option for consumer. It is also possible that the banks would no longer be interested in issuing American Express cards.

Amex has fought back against the move, with a spokeswoman saying, “Where is the public interest in regulating Amex bank-issued cards? We maintain that robust competition is the only way of guaranteeing efficient markets.”

However, retail merchants look forward to seeing Amex come under the same cap as Visa and MasterCard because Amex has a growing share, meaning it is already getting harder for merchants to apply a surcharge or refuse to accept them.

What is currently on offer?

25% of credit cards have an interest rate of below 12.99% p.a

25% of credit cards have an interest rate between 12.99% and 18.79% p.a

25% of credit cards have an interest rate between 18.79% and 20.24% p.a.

25% of credit cards have an interest rate above 20.24% p.a



LOW RATES HIT A NEW LOW

The lowest rate card in our database has hit a new low! At the time of writing, the Quay Credit Union low rate credit card has dropped to a rate of just 7.99%.

Apart from a balance transfer, a low rate card like this could be a useful option for paying less interest on your credit card debt.

The following interest rates apply to the low rate credit cards currently on offer:

Min: 7.99%

Ave: 12.42%

Max: 15.95%

The average interest rate for low rate cards has been decreasing slightly since January. Meanwhile, in terms of card fees, from January to July, the maximum fee for low rate cards lowered from \$120 to \$99, but the average actually rose, from \$46.41 to \$48.60.

BALANCE TRANSFERS: WHAT'S THE DEAL?

There is plenty of competition in the area of balance transfers. We recently had a look at the cheapest way to repay a debt in 3 years, and the quickest card to repay a debt with a certain repayment amount per month.

There are multiple considerations when taking out a balance transfer offer on a new credit card. The best balance transfer offer for you depends on the amount of debt you will be transferring as well as how much you can afford to pay each month. These are the important numbers to look for.

- Balance transfer interest rate.
- Balance transfer length – ideally you would like to have balance paid off before the offer expires.
- Balance transfer fee – some institutions charge one and some don't.
- Revert rate – balance transfers usually revert to interest rates of over 20% when the offer expires, but can be as low as 7.99%. Make sure you know what you are getting into.

Remember, any purchases you make on a credit card while you have a balance transfer outstanding will accrue interest at normal purchase rates, without the benefit of interest free days. If you have gotten yourself into debt and are using a balance transfer to get it paid off once and for all, avoid the temptation of using the card by leaving it at home (or even cutting it up!).



Here are some details to common balance transfer questions:

- *How many 0% balance transfers are on our database?* **102**
- *How many 0% balance transfer deals are for a period of 12 months or more?* **60**
- *What's the average 0% balance transfer revert rate (the interest rate the credit card reverts to when the balance transfer period expires)?* **19.28%**
- *What's the lowest 0% balance transfer revert rate?* **7.99%**

LET'S GET SPECIFIC

Highest, lowest and average interest rates are all well and good – but how does that translate into real-life cost? Depending on how long it will take you to pay off your debt will in part determine whether you should go for a long interest-free period with a high reversionary interest rate – or perhaps just a standard low-rate card. The annual fee on the card will also be an important factor.

As an example, assuming someone has a debt of \$5,000 and can afford to pay \$200 per month towards it, transferring the debt to a 2 year interest-free card with a high annual fee could actually be the most expensive option. A cheaper choice could be to take a 12 month interest-free deal with no annual fee – and just wear the interest rate that applies after 12 months. Even choosing a standard low-rate card with low annual fee could come out marginally ahead of the high annual fee option.

Card condition	Annual fee	Revert rate (% that applies after any interest free period)	Time to repay	Total cost
0% for 24ths	\$200	21.75%	2 years, 5 months	\$5,638
0% for 12mths	Nil	19.99%	2 years 3 months	\$5,354
No interest free period	\$36	7.99%	2 years 5 months	\$5,607

Source: *canstar.com.au*. Based on a repayment of \$200 per month on a starting debt of \$5,000.

Obviously a long interest free period with low or no annual fee is the holy grail. And the good news is that there are some fantastic balance transfer deals available at the moment – certainly it's a very competitive market right now. But what these calculations show is that consumers need to think carefully and check the annual fee, revert rate and likely cost over the long term before signing up for a deal that sounds too good to be true.

CANSTAR'S 5-STAR WINNERS

After examining the details, elements and features of each of the 177 credit cards rated for the 2015 CANSTAR Credit Card Star Ratings Report, the analysts uncovered a plentiful stash of cards offering outstanding value, i.e. winning five star ratings.



Credit Card



The Major Spender category

16 ★★★★★



The Big Spender category

16 ★★★★★



The Everyday Spender

15 ★★★★★



The Constant Credit

15 ★★★★★



The Occasional Spender

15 ★★★★★

CANSTAR congratulates all winners of its 5-Star Outstanding Value for Money – Credit Cards Award. Product details are contained in the following pages.



METHODOLOGY

Credit Cards

What are the CANSTAR Credit Card Star Ratings?

CANSTAR *Credit Card Star Ratings* use a sophisticated rating methodology, unique to CANSTAR, which compares the dominant credit card products in Australia and presents the results in a simple, user-friendly format.

Our rating methodology is transparent and extensive. The methodology compares all types of personal unsecured credit cards in Australia and accounts for an array of characteristics such as:

- Fees/Interest Rates
- Number of Free Days
- Standard Features
- Premium Features
- Reward/Loyalty Programs
- No Frills

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

What are the profiles used for CANSTAR Credit Card Star Ratings?

CANSTAR appreciates that credit card users have different spending habits and therefore value different features in their credit cards. In recognition of these differences, the CANSTAR *Credit Card Star Ratings* reflects a range of spending styles and credit card usage patterns.

Profile name	Description
Constant Credit	Keeps spending on credit card before it is paid off
Occasional Spender	Makes the occasional big purchase and then slowly pays it off
Everyday Spender	Spends \$2,000 each month and then pays off the balance
Big Spender	Spends \$5,000 each month and then pays off the balance
Major Spender	Spends \$10,000 each month and then pays off the balance

CANSTAR has adopted five different credit card user profiles in an attempt to cover the majority of card spending and payment patterns. The star ratings methodology differs for each profile in terms of the relative importance placed on the fees and features of the cards assessed. For example, the methodology recognises that interest rates will be more important to those who rarely pay off their card balance each month than they will be for those who always pay the balance owing on their card.

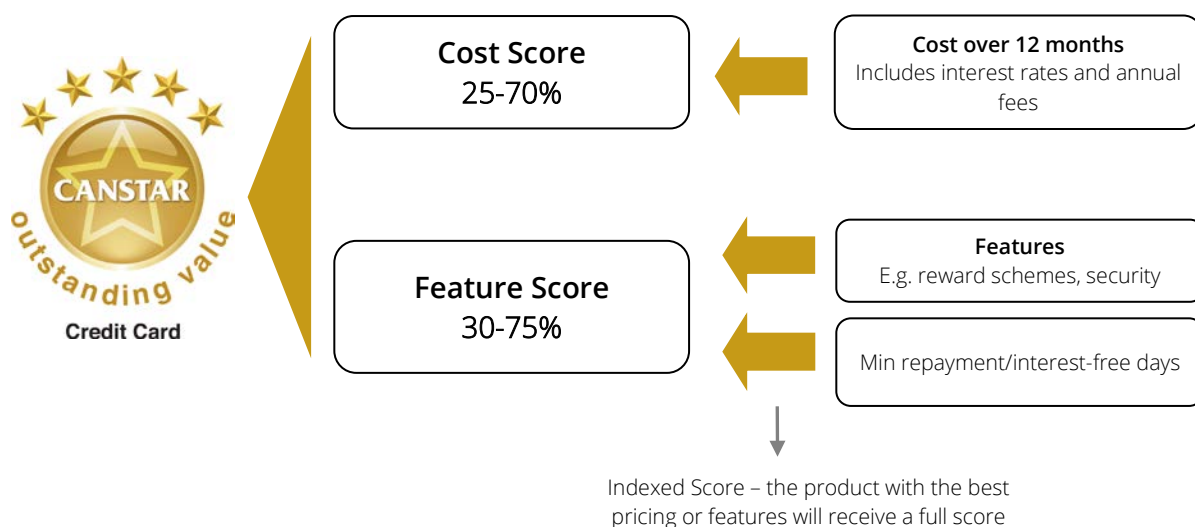
How does it work?

How are the 'stars' calculated?

Each credit card reviewed for the CANSTAR *Credit Card Star Ratings* is awarded points for its comparative Costs and for the array of positive Features attached to the card. These features include rewards programs, premium card facilities, repayment capabilities and conditions attached to interest charging.

To arrive at the total score, CANSTAR applies a weight (W) against the Cost score (C) and the Feature score (F). This weight will vary for each profile of credit card usage. The weight will reflect the relative importance of either costs or features in determining the best value card for the type of credit card usage and payment.

$$\text{COST SCORE (C) + FEATURE SCORE (F) = TOTAL SCORE (T)}$$



Weightings

Profiles	COST	FEATURES			
	Fees and interest over 12 months	FEATURES	Product features	Interest Free days	Minimum repayment
Constant Credit	70%	30%	80%	-	20%
Occasional Spender	60%	40%	85%	15%	-
Everyday Spender	35%	65%	90%	10%	-
Big Spender	25%	75%	90%	10%	-
Major Spender	15%	85%	90%	10%	-

Costs (C)

CANSTAR compares both current and historical credit card pricing data to calculate the COST (C) component of each product's overall score. The six-month average interest rate and current fees are used to calculate the annual cost to the cardholder for using each card. The cost of each card varies depending on the characteristics of the spending profile. Below are some of the spending and revolving details used in the calculation of the cost of each credit card.

- Constant Credit – spends \$12,000 per year while revolving \$6,000 constantly
- Occasional Spender – spends \$6,000 per year and revolves \$750 four months each year
- Everyday Spender – spends \$24,000 per year and revolves \$3,000 for one month
- Big Spender – spends \$60,000 per year and revolves \$9,000 for one month
- Major Spender – spends \$120,000 per year and revolves \$18,000 for one month

Features (F)

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

Weightings

The Costs and Features are weighted differently for each spending profile. This is done in recognition of the relative importance of the different product components to each profile.

The methodology for each profile is subtly adjusted to account for the differences between them. The process considers each profile separately and assigns weights representative of that profile (see table below). In Constant Credit, for example, the rates and fees associated with a card account for 70% of that card's total score and the features account for the remaining 30%. The cards targeting this demographic have fewer features, less flexibility

and compete mainly on price. The cards targeting the Big and Major Spenders on the other hand (e.g. Gold, Platinum and rewards cards) typically offer more features. The Big Spender and Major Spender profiles have therefore been adjusted so that features account for 75% and 85% respectively of the total score, while rates and fees account for 25% and 15%.

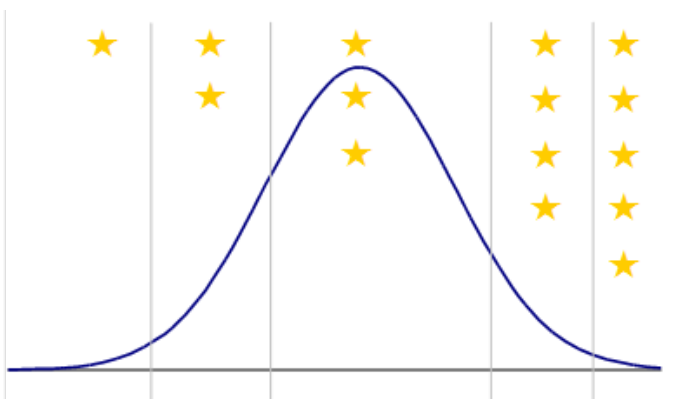
The Costs (C) plus Feature (F) point scores are indexed and totalled to provide the Total Index Points. Together they form the basis of CANSTAR's *Credit Card Star Ratings*.

Feature Category	Constant Credit	Occasional Spender	Everyday Spender	Big Spender	Major Spender	Examples of data captured
Credit Terms and Conditions	65%	45%	25%	15%	10%	
<i>Card Terms</i>	50%	20%	30%	30%	30%	<i>Min payments, balance transfers</i>
<i>Additional Fees and Charges</i>	40%	60%	30%	40%	40%	<i>Overdrawn fees, late fees, etc.</i>
<i>Late Payment Interest Charging</i>	10%	20%	40%	30%	30%	<i>How interest is charged e.g. when payment is late</i>
Accessibility and Security	20%	20%	20%	20%	15%	
<i>Repayment Capabilities</i>	40%	30%	30%	30%	30%	<i>Direct debit, branch, ATM, BPAY, Cheque</i>
<i>Card Security</i>	30%	30%	30%	30%	30%	<i>Chip, Online shopping password, Max fraud protection</i>
<i>Merchant Acceptability</i>	30%	40%	40%	40%	40%	<i>Number of merchants card is accepted at</i>
Benefits and Options	10%	30%	50%	60%	70%	
<i>Rewards Program</i>	10%	20%	70%*	70%*	70%*	<i>Rewards Program / Rewards Star Rating (depending on profile)</i>
<i>Premium Card Facilities</i>	10%	20%	15%	20%	20%	<i>Insurances (Loss, theft, price protection, travel, warranty), concierge, special events</i>
<i>Special Purchasing Policies</i>	80%	60%	15%	10%	10%	<i>Interest free finance at selected retailers or over spend level</i>
Application Process	5%	5%	5%	5%	5%	<i>Online, Approval time, Balance Transfer time, Online limit change</i>

*Based on best performing rewards products in \$24k, \$60k, and \$120k rewards respectively.

How are the stars awarded?

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



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

Does CANSTAR rate all products available in the market?

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

How often are CANSTAR Credit Card Star Ratings re-rated?

All ratings are fully recalculated every six months based on the latest features offered by each institution. CANSTAR also monitors rate changes on an ongoing basis.

Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website at www.canstar.com.au if you would like to view the latest star ratings reports of interest.



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

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Credit Cards Star Ratings

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Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★ "outstanding value"								
ADCU	Low Rate Visa Card	10.99%	49	-	55	1,000	No Max	✗
Bank Australia	Low Rate Visa CreditCard	9.89%	59	-	0	1,000	No Max	✗
BankVic	Visa Silver credit card	11.95%	Nil	-	44	1,000	10,000	✗
Community First CU	Low Rate Visa Cred Card	8.99%	40	-	55	1,000	15,000	✗
Community First CU	McGrath Pink Visa Card	8.99%	40	-	55	1,000	15,000	✗
G&C Mutual Bank	Low Rate Visa Credit Card	9.99%	50	-	50	1,000	75,000	✗
Intech Credit Union	Titanium Visa 55	9.99%	46	-	55	1,000	30,000	✗
ME Bank	frank credit card	9.99%	Nil	-	55	1,000	20,000	✗
Police Bank	Visa Credit Card	10.76%	30	-	55	1,000	30,000	✗
Quay Credit Union	Visa Credit Card	7.99%	36	-	55	2,000	25,000	✗
SCU	Low Rate Visa Credit Card	10.49%	30	-	55	1,000	30,000	✗
Select Credit Union	Visa Credit Card	10.99%	30	-	55	500	30,000	✗
Teachers Mutual Bank	Teachers Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
UniBank	Visa Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	9.99%	84	-	55	6,000	No Max	✗
◇ "rising star"								
Coles	Low Rate Mastercard	12.99%	49	-	62	500	No Max	✓



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Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
◇ "rising star"								
Coles	Low Rate Platinum MasterCard	12.99%	49	-	62	500	No Max	✓
★★★★								
Bank Australia	Visa Credit Card	12.89%	Nil	-	55	1,000	No Max	✗
Bank of Sydney	Visa Classic	11.99%	49	-	55	500	20,000	✓
Bankwest	Breeze MasterCard	12.99%	59	-	55	1,000	25,000	✗
Bendigo Bank	Basic Black MasterCard/Visa	12.24%	45	-	44	500	50,000	✗
Big Sky Building Society	Low Rate Visa Card	11.99%	29	-	45	500	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	59	-	55	500	No Max	✗
Defence Bank	True Blue Credit Card	11.74%	45	-	55	1,000	25,000	✗
Greater Building Society	Credit Card	11.95%	40	10,000	55	1,000	25,000	✗
Heritage Bank	Gold Low Rate	11.80%	Nil	-	0	1,000	75,000	✗
Holiday Coast CU	Light Visa Credit Card	11.99%	25	-	55	1,000	30,000	✗
Horizon Credit Union	Visa Credit Card	12.95%	Nil	-	45	1,000	30,000	✗
Hume Bank	Value	13.15%	Nil	-	55	500	20,000	✗
Hunter United	Visa Credit Card	11.49%	59	-	55	1,000	30,000	✗
Newcastle Permanent	Value+ Credit Card	11.99%	49	-	55	500	20,000	✗
P&N Bank	Classic Visa	11.49%	40	-	45	6,000	No Max	✗



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Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★								
P&N Bank	Visa Platinum	11.49%	80	-	45	6,000	No Max	✗
People's Choice Credit Union	Visa Credit Card	12.95%	59	-	62	1,000	No Max	✗
Qantas Credit Union	Lifestyle	12.34%	Nil	-	0	1,000	50,000	✗
Qld Police Credit Union	Bluey Card	13.24%	Nil	-	55	1,000	25,000	✗
Suncorp Bank	Standard Card	12.74%	55	-	0	2,000	20,000	✗
Victoria Teachers Mutual Bank	Visa Classic Credit Card	12.94%	Nil	-	55	500	No Max	✗
Westpac	Low Rate Visa Card	13.49%	59	-	55	500	No Max	✗
★★★								
American Express	Low Rate Credit Card	11.99%	Nil	-	55	2,000	25,000	✗
ANZ	Balance Visa	13.99%	79	-	55	1,000	25,000	✓
ANZ	First	19.74%	30	-	44	1,000	25,000	✗
ANZ	Low Rate	13.49%	58	-	55	1,000	25,000	✗
ANZ	Low Rate Platinum	13.49%	99	-	55	6,000	No Max	✗
ANZ	Platinum	19.74%	87	20,000	55	6,000	No Max	✗
ANZ	Rewards	18.79%	89	-	44	1,000	25,000	✓
ANZ	Rewards Platinum	18.79%	149	-	55	6,000	No Max	✓
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓



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Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Bank of Melbourne	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
Bank of Melbourne	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
Bank of Melbourne	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Bank of Melbourne	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
Bank of Sydney	Visa Platinum	18.49%	129	-	55	6,000	No Max	✓
BankSA	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
BankSA	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
BankSA	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
BankSA	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
BankSA	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
BankVic	Visa Gold credit card	16.95%	50	-	55	5,000	30,000	✓
Bankwest	Breeze Gold MasterCard	12.99%	89	-	55	5,000	50,000	✗
Bankwest	Breeze Platinum MasterCard	12.99%	99	-	55	6,000	No Max	✗
Bankwest	Zero Gold MasterCard	17.99%	Nil	-	55	5,000	No Max	✗
Bankwest	Zero MasterCard	17.99%	Nil	-	55	1,000	25,000	✗
Bankwest	Zero Platinum MasterCard	17.99%	Nil	-	55	6,000	No Max	✗
bcu	Classic Visa Card	11.80%	40	-	55	500	20,000	✗
Bendigo Bank	Platinum Visa	18.99%	119	-	55	6,000	50,000	✓



Credit Cards Star Ratings

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Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Bendigo Bank	Ready Red MasterCard/Visa	19.74%	45	-	44	500	50,000	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	500	50,000	✓
Bendigo Bank	RSPCA Rescue Visa	15.49%	24	-	44	500	50,000	✗
Beyond Bank	Low Rate Visa Credit Card	12.49%	49	-	62	1,000	80,000	✗
Big Sky Building Society	Cash Rewards Visa Card	16.58%	49	-	45	500	No Max	✓
BOQ	Low Rate Visa Card	13.49%	55	-	55	2,000	20,000	✗
Citibank	Clear Platinum Visa	13.99%	99	-	55	6,000	100,000	✓
Citibank	Simplicity	19.99%	Nil	-	55	6,000	100,000	✓
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	500	25,000	✓
Coles	No Annual Fee MasterCard	19.99%	Nil	-	62	500	No Max	✓
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	6,000	No Max	✓
Coles	Rewards MasterCard	19.99%	89	-	62	500	No Max	✓
Coles	Rewards Platinum MasterCard	19.99%	89	-	62	6,000	No Max	✓
Commonwealth Bank	Gold Awards	20.24%	119	-	55	4,000	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	89	10,000	55	4,000	No Max	✗
Commonwealth Bank	Low Fee MasterCard	19.74%	29	1,000	55	500	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	89	-	55	4,000	No Max	✗
Commonwealth Bank	Standard Awards	20.24%	59	-	55	500	No Max	✓



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Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Credit Unions*	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗
ECU Australia	Low Rate Visa Credit Card	10.95%	48	-	55	1,000	50,000	✗
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	-	45	500	25,000	✓
First Option Credit Union	Low Rate Visa Credit Card	13.49%	18	-	45	500	25,000	✗
GE Money	28 Degrees Platinum MasterCard	20.99%	Nil	-	55	6,000	No Max	✗
GE Money	GO MasterCard	21.74%	59	-	62	1,000	No Max	✓
Heritage Bank	Classic	16.75%	55	25,000	55	1,000	50,000	✓
Heritage Bank	Platinum	16.75%	125	35,000	55	6,000	500,000	✓
HSBC	Credit Card	17.99%	Nil	-	55	1,000	No Max	✓
HSBC	Platinum Credit Card	19.99%	Nil	-	55	6,000	No Max	✓
Hume Bank	Loyalty	17.95%	30	8,000	55	500	20,000	✓
Jetstar	MasterCard	14.99%	59	-	55	2,000	50,000	✓
Macquarie Bank	Visa RateSaver Card	15.95%	69	-	55	2,000	50,000	✗
Macquarie Credit Union	Visa Credit Card	13.54%	15	-	55	500	10,000	✗
Myer	Myer Visa Card	20.69%	69	-	62	750	No Max	✓
NAB	Low Fee MasterCard/Visa	19.74%	30	-	44	500	No Max	✗
NAB	Low Rate Card	13.99%	59	-	55	500	No Max	✗
NAB	Qantas Rewards Card	19.99%	95	-	44	500	500,000	✓



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Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★								
NAB	Velocity Rewards Card	19.99%	95	-	44	500	No Max	✓
Qantas Credit Union	Lifestyle Plus	15.85%	Nil	-	46	1,000	50,000	✗
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	-	55	1,000	25,000	✓
QT Mutual Bank	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗
St.George Bank	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
St.George Bank	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
St.George Bank	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
St.George Bank	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
St.George Bank	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
Virgin Money	No Annual Fee Credit Card	18.99%	Nil	-	44	2,000	30,000	✗
Westpac	55 Day Classic	19.84%	30	5,000	55	500	No Max	✗
Westpac	55 Day Platinum	19.84%	90	10,000	55	6,000	No Max	✗
Westpac	Altitude	20.24%	100	-	45	500	No Max	✓
Westpac	Altitude Platinum	20.24%	150	-	45	6,000	30,000	✓
★★								
American Express	Qantas Discovery Card	20.74%	Nil	-	44	2,000	100,000	✓
American Express	Velocity Escape Card	20.74%	Nil	-	44	3,000	50,000	✓



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Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★								
ANZ	Frequent Flyer	19.99%	95	-	44	1,000	No Max	✓
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	189	-	55	1,000	No Max	✓
Bankwest	More Gold MasterCard	19.99%	120	-	55	5,000	50,000	✓
Bankwest	More MasterCard	19.99%	70	-	55	1,000	25,000	✓
Bankwest	More Platinum MasterCard	19.99%	130	-	55	6,000	100,000	✓
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	1,000	No Max	✓
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	5,000	No Max	✓
Bankwest	Qantas Platinum MasterCard	20.49%	160	-	55	6,000	No Max	✓
bcu	Rewarder Visa Card	16.80%	40	-	55	500	20,000	✓
BOQ	Blue Visa	20.74%	60	-	44	2,000	10,000	✓
Citibank	Classic	20.99%	89	-	55	2,000	100,000	✓
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	6,000	No Max	✓
Credit Unions*	Platinum MasterCard	20.24%	99	-	55	6,000	No Max	✓
GE Money	Gem Visa	22.99%	99	-	55	1,000	No Max	✗
GE Money	MasterCard	23.50%	69	-	55	500	No Max	✗
HSBC	Platinum Qantas Credit Card	19.99%	199	-	55	6,000	No Max	✓
Jetstar	Platinum MasterCard	19.99%	149	-	55	6,000	100,000	✓
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	6,000	No Max	✓



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Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★								
Macquarie Bank	Visa Gold Card	20.70%	130	-	55	2,000	50,000	✓
Macquarie Bank	Visa Platinum Card	20.70%	200	-	55	6,000	No Max	✓
NAB	flybuys Rewards Card	19.99%	95	-	44	6,000	No Max	✓
NAB	Velocity Rewards Premium Card	19.99%	150	-	44	6,000	50,000	✓
Qantas Credit Union	Visa Platinum Credit Card	18.99%	195	-	55	6,000	50,000	✓
SERVICE ONE Alliance Bank	Visa	15.25%	Nil	-	0	500	10,000	✗
Suncorp Bank	Gold Card	20.50%	120	-	55	5,000	25,000	✓
Suncorp Bank	Platinum Card	20.74%	169	-	55	6,000	30,000	✓
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	129	-	44	6,000	100,000	✓
Woolworths	Everyday Platinum Credit Card	19.99%	49	-	55	1,000	No Max	✓
Woolworths	Qantas Platinum Credit Card	20.49%	139	-	55	6,000	No Max	✓
★								
American Express	David Jones Card	20.74%	99	-	44	2,000	30,000	✓
American Express	David Jones Platinum Card	20.74%	295	-	44	2,000	50,000	✓
American Express	Platinum Edge Credit Card	20.74%	195	-	55	3,000	50,000	✓
American Express	Qantas Ultimate Card	20.74%	450	-	44	5,000	100,000	✓
American Express	Velocity Platinum Card	20.74%	349	-	44	3,000	100,000	✓



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Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★								
ANZ	Frequent Flyer Platinum	19.99%	295	-	55	6,000	No Max	✓
BOQ	Platinum Visa	20.74%	199	-	55	6,000	30,000	✓
Citibank	Platinum	20.99%	199	-	55	6,000	100,000	✓
NAB	Qantas Rewards Premium Card	19.99%	250	-	44	6,000	500,000	✓



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Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★ "outstanding value"								
American Express	Low Rate Credit Card	11.99%	Nil	-	55	2,000	25,000	✗
Bank Australia	Visa Credit Card	12.89%	Nil	-	55	1,000	No Max	✗
BankVic	Visa Silver credit card	11.95%	Nil	-	44	1,000	10,000	✗
Coles	No Annual Fee MasterCard	19.99%	Nil	-	62	500	No Max	✓
Heritage Bank	Gold Low Rate	11.80%	Nil	-	0	1,000	75,000	✗
Horizon Credit Union	Visa Credit Card	12.95%	Nil	-	45	1,000	30,000	✗
HSBC	Credit Card	17.99%	Nil	-	55	1,000	No Max	✓
HSBC	Platinum Credit Card	19.99%	Nil	-	55	6,000	No Max	✓
Hume Bank	Value	13.15%	Nil	-	55	500	20,000	✗
ME Bank	frank credit card	9.99%	Nil	-	55	1,000	20,000	✗
Qantas Credit Union	Lifestyle	12.34%	Nil	-	0	1,000	50,000	✗
Qld Police Credit Union	Bluey Card	13.24%	Nil	-	55	1,000	25,000	✗
Teachers Mutual Bank	Teachers Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
UniBank	Visa Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
Victoria Teachers Mutual Bank	Visa Classic Credit Card	12.94%	Nil	-	55	500	No Max	✗
◇ "rising star"								
First Option Credit Union	Smart Start Credit Card (18-24yrs)	10.49%	Nil	-	45	500	2,000	✗



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Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★								
American Express	Qantas Discovery Card	20.74%	Nil	-	44	2,000	100,000	✓
American Express	Velocity Escape Card	20.74%	Nil	-	44	3,000	50,000	✓
Bank of Melbourne	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
BankSA	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
Bankwest	Zero Gold MasterCard	17.99%	Nil	-	55	5,000	No Max	✗
Bankwest	Zero MasterCard	17.99%	Nil	-	55	1,000	25,000	✗
Bankwest	Zero Platinum MasterCard	17.99%	Nil	-	55	6,000	No Max	✗
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	500	50,000	✓
Bendigo Bank	RSPCA Rescue Visa	15.49%	24	-	44	500	50,000	✗
Citibank	Simplicity	19.99%	Nil	-	55	6,000	100,000	✓
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	6,000	No Max	✓
Commonwealth Bank	Low Fee MasterCard	19.74%	29	1,000	55	500	No Max	✗
First Option Credit Union	Low Rate Visa Credit Card	13.49%	18	-	45	500	25,000	✗
GE Money	28 Degrees Platinum MasterCard	20.99%	Nil	-	55	6,000	No Max	✗
GE Money	GO MasterCard	21.74%	59	-	62	1,000	No Max	✓
Holiday Coast CU	Light Visa Credit Card	11.99%	25	-	55	1,000	30,000	✗
Macquarie Credit Union	Visa Credit Card	13.54%	15	-	55	500	10,000	✗
Myer	Myer Visa Card	20.69%	69	-	62	750	No Max	✓



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Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★								
Qantas Credit Union	Lifestyle Plus	15.85%	Nil	-	46	1,000	50,000	✗
Quay Credit Union	Visa Credit Card	7.99%	36	-	55	2,000	25,000	✗
SCU	Low Rate Visa Credit Card	10.49%	30	-	55	1,000	30,000	✗
Select Credit Union	Visa Credit Card	10.99%	30	-	55	500	30,000	✗
St.George Bank	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
Virgin Money	No Annual Fee Credit Card	18.99%	Nil	-	44	2,000	30,000	✗
Westpac	55 Day Classic	19.84%	30	5,000	55	500	No Max	✗
★★★								
ADCU	Low Rate Visa Card	10.99%	49	-	55	1,000	No Max	✗
ANZ	Balance Visa	13.99%	79	-	55	1,000	25,000	✓
ANZ	First	19.74%	30	-	44	1,000	25,000	✗
ANZ	Low Rate	13.49%	58	-	55	1,000	25,000	✗
ANZ	Low Rate Platinum	13.49%	99	-	55	6,000	No Max	✗
ANZ	Platinum	19.74%	87	20,000	55	6,000	No Max	✗
ANZ	Rewards	18.79%	89	-	44	1,000	25,000	✓
ANZ	Rewards Platinum	18.79%	149	-	55	6,000	No Max	✓
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓



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Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Bank of Melbourne	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
Bank of Melbourne	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
Bank of Sydney	Visa Classic	11.99%	49	-	55	500	20,000	✓
BankSA	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
BankSA	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
BankSA	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
BankVic	Visa Gold credit card	16.95%	50	-	55	5,000	30,000	✓
Bankwest	Breeze Gold MasterCard	12.99%	89	-	55	5,000	50,000	✗
Bankwest	Breeze MasterCard	12.99%	59	-	55	1,000	25,000	✗
Bankwest	Breeze Platinum MasterCard	12.99%	99	-	55	6,000	No Max	✗
Bendigo Bank	Basic Black MasterCard/Visa	12.24%	45	-	44	500	50,000	✗
Bendigo Bank	Platinum Visa	18.99%	119	-	55	6,000	50,000	✓
Bendigo Bank	Ready Red MasterCard/Visa	19.74%	45	-	44	500	50,000	✓
Beyond Bank	Low Rate Visa Credit Card	12.49%	49	-	62	1,000	80,000	✗
Big Sky Building Society	Cash Rewards Visa Card	16.58%	49	-	45	500	No Max	✓
Big Sky Building Society	Low Rate Visa Card	11.99%	29	-	45	500	No Max	✗
BOQ	Blue Visa	20.74%	60	-	44	2,000	10,000	✓
BOQ	Low Rate Visa Card	13.49%	55	-	55	2,000	20,000	✗



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Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	500	25,000	✓
Coles	Rewards MasterCard	19.99%	89	-	62	500	No Max	✓
Coles	Rewards Platinum MasterCard	19.99%	89	-	62	6,000	No Max	✓
Commonwealth Bank	Gold Awards	20.24%	119	-	55	4,000	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	89	10,000	55	4,000	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	89	-	55	4,000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	59	-	55	500	No Max	✗
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	6,000	No Max	✓
Commonwealth Bank	Standard Awards	20.24%	59	-	55	500	No Max	✓
Community First CU	Low Rate Visa Cred Card	8.99%	40	-	55	1,000	15,000	✗
Community First CU	McGrath Pink Visa Card	8.99%	40	-	55	1,000	15,000	✗
Credit Unions*	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗
Credit Unions*	Platinum MasterCard	20.24%	99	-	55	6,000	No Max	✓
Defence Bank	True Blue Credit Card	11.74%	45	-	55	1,000	25,000	✗
Encompass Credit Union	Visa Credit Card	15.00%	36	-	55	1,000	5,000	✗
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	-	45	500	25,000	✓
G&C Mutual Bank	Low Rate Visa Credit Card	9.99%	50	-	50	1,000	75,000	✗
GE Money	Gem Visa	22.99%	99	-	55	1,000	No Max	✗



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Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Greater Building Society	Credit Card	11.95%	40	10,000	55	1,000	25,000	✗
HSBC	Platinum Qantas Credit Card	19.99%	199	-	55	6,000	No Max	✓
Hume Bank	Loyalty	17.95%	30	8,000	55	500	20,000	✓
Hunter United	Visa Credit Card	11.49%	59	-	55	1,000	30,000	✗
Intech Credit Union	Titanium Visa 55	9.99%	46	-	55	1,000	30,000	✗
Jetstar	MasterCard	14.99%	59	-	55	2,000	50,000	✓
Jetstar	Platinum MasterCard	19.99%	149	-	55	6,000	100,000	✓
NAB	flybuys Rewards Card	19.99%	95	-	44	6,000	No Max	✓
NAB	Low Fee MasterCard/Visa	19.74%	30	-	44	500	No Max	✗
NAB	Low Rate Card	13.99%	59	-	55	500	No Max	✗
NAB	Qantas Rewards Card	19.99%	95	-	44	500	500,000	✓
Newcastle Permanent	Value+ Credit Card	11.99%	49	-	55	500	20,000	✗
P&N Bank	Classic Visa	11.49%	40	-	45	6,000	No Max	✗
P&N Bank	Visa Platinum	11.49%	80	-	45	6,000	No Max	✗
People's Choice Credit Union	Visa Credit Card	12.95%	59	-	62	1,000	No Max	✗
Police Bank	Visa Credit Card	10.76%	30	-	55	1,000	30,000	✗
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	-	55	1,000	25,000	✓
QT Mutual Bank	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗



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Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★								
St.George Bank	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
St.George Bank	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
St.George Bank	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
Suncorp Bank	Gold Card	20.50%	120	-	55	5,000	25,000	✓
Suncorp Bank	Platinum Card	20.74%	169	-	55	6,000	30,000	✓
Suncorp Bank	Standard Card	12.74%	55	-	0	2,000	20,000	✗
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	9.99%	84	-	55	6,000	No Max	✗
Westpac	55 Day Platinum	19.84%	90	10,000	55	6,000	No Max	✗
Westpac	Altitude	20.24%	100	-	45	500	No Max	✓
Westpac	Altitude Platinum	20.24%	150	-	45	6,000	30,000	✓
Westpac	Low Rate Visa Card	13.49%	59	-	55	500	No Max	✗
Woolworths	Everyday Platinum Credit Card	19.99%	49	-	55	1,000	No Max	✓
★★								
American Express	David Jones Card	20.74%	99	-	44	2,000	30,000	✓
ANZ	Frequent Flyer	19.99%	95	-	44	1,000	No Max	✓
ANZ	Frequent Flyer Platinum	19.99%	295	-	55	6,000	No Max	✓
Bank Australia	Low Rate Visa CreditCard	9.89%	59	-	0	1,000	No Max	✗



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Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★								
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	189	-	55	1,000	No Max	✓
Bank of Melbourne	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Bank of Sydney	Visa Platinum	18.49%	129	-	55	6,000	No Max	✓
BankSA	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Bankwest	More Gold MasterCard	19.99%	120	-	55	5,000	50,000	✓
Bankwest	More MasterCard	19.99%	70	-	55	1,000	25,000	✓
Bankwest	More Platinum MasterCard	19.99%	130	-	55	6,000	100,000	✓
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	1,000	No Max	✓
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	5,000	No Max	✓
Bankwest	Qantas Platinum MasterCard	20.49%	160	-	55	6,000	No Max	✓
bcu	Classic Visa Card	11.80%	40	-	55	500	20,000	✗
bcu	Rewarder Visa Card	16.80%	40	-	55	500	20,000	✓
BOQ	Platinum Visa	20.74%	199	-	55	6,000	30,000	✓
Citibank	Classic	20.99%	89	-	55	2,000	100,000	✓
Citibank	Clear Platinum Visa	13.99%	99	-	55	6,000	100,000	✓
ECU Australia	Low Rate Visa Credit Card	10.95%	48	-	55	1,000	50,000	✗
GE Money	MasterCard	23.50%	69	-	55	500	No Max	✗
Heritage Bank	Classic	16.75%	55	25,000	55	1,000	50,000	✓



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Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★								
Heritage Bank	Platinum	16.75%	125	35,000	55	6,000	500,000	✓
Macquarie Bank	Visa Platinum Card	20.70%	200	-	55	6,000	No Max	✓
Macquarie Bank	Visa RateSaver Card	15.95%	69	-	55	2,000	50,000	✗
NAB	Qantas Rewards Premium Card	19.99%	250	-	44	6,000	500,000	✓
NAB	Velocity Rewards Card	19.99%	95	-	44	500	No Max	✓
NAB	Velocity Rewards Premium Card	19.99%	150	-	44	6,000	50,000	✓
Qantas Credit Union	Visa Platinum Credit Card	18.99%	195	-	55	6,000	50,000	✓
St.George Bank	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	129	-	44	6,000	100,000	✓
Woolworths	Qantas Platinum Credit Card	20.49%	139	-	55	6,000	No Max	✓
★								
American Express	David Jones Platinum Card	20.74%	295	-	44	2,000	50,000	✓
American Express	Platinum Edge Credit Card	20.74%	195	-	55	3,000	50,000	✓
American Express	Qantas Ultimate Card	20.74%	450	-	44	5,000	100,000	✓
American Express	Velocity Platinum Card	20.74%	349	-	44	3,000	100,000	✓
Citibank	Platinum	20.99%	199	-	55	6,000	100,000	✓
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	6,000	No Max	✓



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Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★								
Macquarie Bank	Visa Gold Card	20.70%	130	-	55	2,000	50,000	✓
SERVICE ONE Alliance Bank	Visa	15.25%	Nil	-	0	500	10,000	✗



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Everyday Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★ "outstanding value"								
ANZ	Rewards Platinum	18.79%	149	-	55	6,000	No Max	✓
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	500	25,000	✓
Coles	No Annual Fee MasterCard	19.99%	Nil	-	62	500	No Max	✓
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	6,000	No Max	✓
Coles	Rewards MasterCard	19.99%	89	-	62	500	No Max	✓
Coles	Rewards Platinum MasterCard	19.99%	89	-	62	6,000	No Max	✓
Commonwealth Bank	Gold Awards	20.24%	119	-	55	4,000	No Max	✓
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	6,000	No Max	✓
Commonwealth Bank	Standard Awards	20.24%	59	-	55	500	No Max	✓
HSBC	Platinum Credit Card	19.99%	Nil	-	55	6,000	No Max	✓
Hume Bank	Gold	17.95%	60	12,000	55	7,500	50,000	✓
Hume Bank	Loyalty	17.95%	30	8,000	55	500	20,000	✓
Jetstar	Platinum MasterCard	19.99%	149	-	55	6,000	100,000	✓
ME Bank	frank credit card	9.99%	Nil	-	55	1,000	20,000	✗
Myer	Myer Visa Card	20.69%	69	-	62	750	No Max	✓
★★★★★								
American Express	Qantas Discovery Card	20.74%	Nil	-	44	2,000	100,000	✓



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Everyday Spender

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★★★★★								
American Express	Velocity Escape Card	20.74%	Nil	-	44	3,000	50,000	✓
ANZ	Rewards	18.79%	89	-	44	1,000	25,000	✓
BankVic	Visa Silver credit card	11.95%	Nil	-	44	1,000	10,000	✗
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	500	50,000	✓
Commonwealth Bank	Diamond Awards	20.24%	349	-	55	15,000	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	89	10,000	55	4,000	No Max	✗
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	-	45	500	25,000	✓
GE Money	GO MasterCard	21.74%	59	-	62	1,000	No Max	✓
Greater Building Society	Credit Card	11.95%	40	10,000	55	1,000	25,000	✗
Horizon Credit Union	Visa Credit Card	12.95%	Nil	-	45	1,000	30,000	✗
Hume Bank	Value	13.15%	Nil	-	55	500	20,000	✗
Jetstar	MasterCard	14.99%	59	-	55	2,000	50,000	✓
NAB	Qantas Rewards Card	19.99%	95	-	44	500	500,000	✓
NAB	Qantas Rewards Premium Card	19.99%	250	-	44	6,000	500,000	✓
NAB	Velocity Rewards Card	19.99%	95	-	44	500	No Max	✓
NAB	Velocity Rewards Premium Card	19.99%	150	-	44	6,000	50,000	✓
Qld Police Credit Union	Bluey Card	13.24%	Nil	-	55	1,000	25,000	✗
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	-	55	1,000	25,000	✓



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★★★★								
Teachers Mutual Bank	Teachers Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
UniBank	Visa Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
Victoria Teachers Mutual Bank	Visa Classic Credit Card	12.94%	Nil	-	55	500	No Max	✗
Westpac	Altitude	20.24%	100	-	45	500	No Max	✓
Westpac	Altitude Platinum	20.24%	150	-	45	6,000	30,000	✓
Woolworths	Everyday Platinum Credit Card	19.99%	49	-	55	1,000	No Max	✓
Woolworths	Qantas Platinum Credit Card	20.49%	139	-	55	6,000	No Max	✓
★★★								
ADCU	Low Rate Visa Card	10.99%	49	-	55	1,000	No Max	✗
American Express	David Jones Card	20.74%	99	-	44	2,000	30,000	✓
American Express	David Jones Platinum Card	20.74%	295	-	44	2,000	50,000	✓
American Express	Low Rate Credit Card	11.99%	Nil	-	55	2,000	25,000	✗
American Express	Platinum Edge Credit Card	20.74%	195	-	55	3,000	50,000	✓
American Express	Qantas Ultimate Card	20.74%	450	-	44	5,000	100,000	✓
American Express	Velocity Platinum Card	20.74%	349	-	44	3,000	100,000	✓
ANZ	Balance Visa	13.99%	79	-	55	1,000	25,000	✓
ANZ	Frequent Flyer	19.99%	95	-	44	1,000	No Max	✓



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★ ★ ★								
ANZ	Frequent Flyer Black	19.99%	425	-	55	15,000	No Max	✓
ANZ	Frequent Flyer Platinum	19.99%	295	-	55	6,000	No Max	✓
ANZ	Platinum	19.74%	87	20,000	55	6,000	No Max	✗
ANZ	Rewards Black	18.79%	375	-	55	15,000	No Max	✓
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	189	-	55	1,000	No Max	✓
Bank Australia	Visa Credit Card	12.89%	Nil	-	55	1,000	No Max	✗
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
Bank of Melbourne	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
Bank of Melbourne	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
Bank of Melbourne	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Bank of Sydney	Visa Classic	11.99%	49	-	55	500	20,000	✓
Bank of Sydney	Visa Platinum	18.49%	129	-	55	6,000	No Max	✓
BankSA	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
BankSA	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
BankSA	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
BankSA	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Bankwest	More Gold MasterCard	19.99%	120	-	55	5,000	50,000	✓
Bankwest	More MasterCard	19.99%	70	-	55	1,000	25,000	✓



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★ ★ ★								
Bankwest	More Platinum MasterCard	19.99%	130	-	55	6,000	100,000	✓
Bankwest	Qantas Platinum MasterCard	20.49%	160	-	55	6,000	No Max	✓
Bankwest	Zero Gold MasterCard	17.99%	Nil	-	55	5,000	No Max	✗
Bankwest	Zero MasterCard	17.99%	Nil	-	55	1,000	25,000	✗
Bankwest	Zero Platinum MasterCard	17.99%	Nil	-	55	6,000	No Max	✗
bcu	Rewarder Visa Card	16.80%	40	-	55	500	20,000	✓
Bendigo Bank	Basic Black MasterCard/Visa	12.24%	45	-	44	500	50,000	✗
Bendigo Bank	Platinum Visa	18.99%	119	-	55	6,000	50,000	✓
Bendigo Bank	Ready Red MasterCard/Visa	19.74%	45	-	44	500	50,000	✓
Bendigo Bank	RSPCA Rescue Visa	15.49%	24	-	44	500	50,000	✗
Big Sky Building Society	Cash Rewards Visa Card	16.58%	49	-	45	500	No Max	✓
Big Sky Building Society	Low Rate Visa Card	11.99%	29	-	45	500	No Max	✗
BOQ	Blue Visa	20.74%	60	-	44	2,000	10,000	✓
Citibank	Qantas Signature	20.99%	299	-	55	15,000	100,000	✓
Citibank	Signature Rewards	20.99%	299	-	55	15,000	100,000	✓
Citibank	Simplicity	19.99%	Nil	-	55	6,000	100,000	✓
Commonwealth Bank	Low Fee MasterCard	19.74%	29	1,000	55	500	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	89	-	55	4,000	No Max	✗



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★ ★ ★								
Commonwealth Bank	Low Rate MasterCard	13.49%	59	-	55	500	No Max	✗
Credit Unions*	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗
Credit Unions*	Platinum MasterCard	20.24%	99	-	55	6,000	No Max	✓
First Option Credit Union	Low Rate Visa Credit Card	13.49%	18	-	45	500	25,000	✗
GE Money	28 Degrees Platinum MasterCard	20.99%	Nil	-	55	6,000	No Max	✗
Heritage Bank	Gold Low Rate	11.80%	Nil	-	0	1,000	75,000	✗
Holiday Coast CU	Light Visa Credit Card	11.99%	25	-	55	1,000	30,000	✗
HSBC	Credit Card	17.99%	Nil	-	55	1,000	No Max	✓
HSBC	Platinum Qantas Credit Card	19.99%	199	-	55	6,000	No Max	✓
Hunter United	Visa Credit Card	11.49%	59	-	55	1,000	30,000	✗
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	6,000	No Max	✓
Macquarie Bank	Visa Gold Card	20.70%	130	-	55	2,000	50,000	✓
Macquarie Bank	Visa Platinum Card	20.70%	200	-	55	6,000	No Max	✓
Macquarie Credit Union	Visa Credit Card	13.54%	15	-	55	500	10,000	✗
NAB	flybuys Rewards Card	19.99%	95	-	44	6,000	No Max	✓
NAB	Low Fee MasterCard/Visa	19.74%	30	-	44	500	No Max	✗
NAB	Low Rate Card	13.99%	59	-	55	500	No Max	✗
People's Choice Credit Union	Visa Credit Card	12.95%	59	-	62	1,000	No Max	✗



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★ ★ ★								
Police Bank	Visa Credit Card	10.76%	30	-	55	1,000	30,000	✗
Qantas Credit Union	Lifestyle	12.34%	Nil	-	0	1,000	50,000	✗
Qantas Credit Union	Lifestyle Plus	15.85%	Nil	-	46	1,000	50,000	✗
Qantas Credit Union	Visa Platinum Credit Card	18.99%	195	-	55	6,000	50,000	✓
QT Mutual Bank	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗
Quay Credit Union	Visa Credit Card	7.99%	36	-	55	2,000	25,000	✗
SCU	Low Rate Visa Credit Card	10.49%	30	-	55	1,000	30,000	✗
Select Credit Union	Visa Credit Card	10.99%	30	-	55	500	30,000	✗
St.George Bank	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
St.George Bank	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
St.George Bank	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
St.George Bank	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Suncorp Bank	Gold Card	20.50%	120	-	55	5,000	25,000	✓
Suncorp Bank	Platinum Card	20.74%	169	-	55	6,000	30,000	✓
Virgin Money	No Annual Fee Credit Card	18.99%	Nil	-	44	2,000	30,000	✗
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	129	-	44	6,000	100,000	✓
Virgin Money	Virgin Aust Velocity High Flyer Cd	20.74%	289	-	44	15,000	100,000	✓
Westpac	55 Day Classic	19.84%	30	5,000	55	500	No Max	✗



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★★★								
Westpac	55 Day Platinum	19.84%	90	10,000	55	6,000	No Max	✗
Westpac	Altitude Black	20.24%	395	-	45	15,000	No Max	✓
Westpac	Low Rate Visa Card	13.49%	59	-	55	500	No Max	✗
★★								
ANZ	First	19.74%	30	-	44	1,000	25,000	✗
ANZ	Low Rate	13.49%	58	-	55	1,000	25,000	✗
ANZ	Low Rate Platinum	13.49%	99	-	55	6,000	No Max	✗
Bank of Melbourne	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
Bank of Melbourne	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
BankSA	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
BankSA	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
BankVic	Visa Gold credit card	16.95%	50	-	55	5,000	30,000	✓
Bankwest	Breeze Gold MasterCard	12.99%	89	-	55	5,000	50,000	✗
Bankwest	Breeze MasterCard	12.99%	59	-	55	1,000	25,000	✗
Bankwest	Breeze Platinum MasterCard	12.99%	99	-	55	6,000	No Max	✗
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	1,000	No Max	✓
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	5,000	No Max	✓



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Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★								
bcu	Classic Visa Card	11.80%	40	-	55	500	20,000	✗
Beyond Bank	Low Rate Visa Credit Card	12.49%	49	-	62	1,000	80,000	✗
BOQ	Low Rate Visa Card	13.49%	55	-	55	2,000	20,000	✗
BOQ	Platinum Visa	20.74%	199	-	55	6,000	30,000	✓
Citibank	Classic	20.99%	89	-	55	2,000	100,000	✓
Citibank	Clear Platinum Visa	13.99%	99	-	55	6,000	100,000	✓
Citibank	Emirates World MasterCard	20.99%	299	-	55	15,000	100,000	✓
Citibank	Platinum	20.99%	199	-	55	6,000	100,000	✓
Community First CU	Low Rate Visa Cred Card	8.99%	40	-	55	1,000	15,000	✗
Community First CU	McGrath Pink Visa Card	8.99%	40	-	55	1,000	15,000	✗
Defence Bank	True Blue Credit Card	11.74%	45	-	55	1,000	25,000	✗
Encompass Credit Union	Visa Credit Card	15.00%	36	-	55	1,000	5,000	✗
G&C Mutual Bank	Low Rate Visa Credit Card	9.99%	50	-	50	1,000	75,000	✗
Intech Credit Union	Titanium Visa 55	9.99%	46	-	55	1,000	30,000	✗
Newcastle Permanent	Value+ Credit Card	11.99%	49	-	55	500	20,000	✗
P&N Bank	Classic Visa	11.49%	40	-	45	6,000	No Max	✗
P&N Bank	Visa Platinum	11.49%	80	-	45	6,000	No Max	✗
St.George Bank	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓



Credit Cards Star Ratings

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Everyday Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★								
St.George Bank	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	9.99%	84	-	55	6,000	No Max	✗
★								
Bank Australia	Low Rate Visa CreditCard	9.89%	59	-	0	1,000	No Max	✗
ECU Australia	Low Rate Visa Credit Card	10.95%	48	-	55	1,000	50,000	✗
GE Money	Gem Visa	22.99%	99	-	55	1,000	No Max	✗
GE Money	MasterCard	23.50%	69	-	55	500	No Max	✗
Heritage Bank	Classic	16.75%	55	25,000	55	1,000	50,000	✓
Heritage Bank	Platinum	16.75%	125	35,000	55	6,000	500,000	✓
Macquarie Bank	Visa RateSaver Card	15.95%	69	-	55	2,000	50,000	✗
SERVICE ONE Alliance Bank	Visa	15.25%	Nil	-	0	500	10,000	✗
Suncorp Bank	Standard Card	12.74%	55	-	0	2,000	20,000	✗



Credit Cards Star Ratings

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Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★ "outstanding value"								
ANZ	Frequent Flyer Platinum	19.99%	295	-	55	6,000	No Max	✓
ANZ	Rewards Black	18.79%	375	-	55	15,000	No Max	✓
ANZ	Rewards Platinum	18.79%	149	-	55	6,000	No Max	✓
Coles	No Annual Fee MasterCard	19.99%	Nil	-	62	500	No Max	✓
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	6,000	No Max	✓
Coles	Rewards MasterCard	19.99%	89	-	62	500	No Max	✓
Coles	Rewards Platinum MasterCard	19.99%	89	-	62	6,000	No Max	✓
Commonwealth Bank	Diamond Awards	20.24%	349	-	55	15,000	No Max	✓
Commonwealth Bank	Gold Awards	20.24%	119	-	55	4,000	No Max	✓
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	6,000	No Max	✓
HSBC	Platinum Credit Card	19.99%	Nil	-	55	6,000	No Max	✓
Jetstar	Platinum MasterCard	19.99%	149	-	55	6,000	100,000	✓
NAB	Qantas Rewards Premium Card	19.99%	250	-	44	6,000	500,000	✓
NAB	Velocity Rewards Premium Card	19.99%	150	-	44	6,000	50,000	✓
Suncorp Bank	Platinum Card	20.74%	169	-	55	6,000	30,000	✓
Westpac	Altitude Black	20.24%	395	-	45	15,000	No Max	✓

★★★★★



Credit Cards Star Ratings

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Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★								
American Express	David Jones Card	20.74%	99	-	44	2,000	30,000	✓
American Express	David Jones Platinum Card	20.74%	295	-	44	2,000	50,000	✓
American Express	Platinum Edge Credit Card	20.74%	195	-	55	3,000	50,000	✓
ANZ	Frequent Flyer Black	19.99%	425	-	55	15,000	No Max	✓
ANZ	Rewards	18.79%	89	-	44	1,000	25,000	✓
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	189	-	55	1,000	No Max	✓
Bank of Melbourne	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
Bank of Melbourne	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
Bank of Sydney	Visa Platinum	18.49%	129	-	55	6,000	No Max	✓
BankSA	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
BankSA	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
Bankwest	More Platinum MasterCard	19.99%	130	-	55	6,000	100,000	✓
Citibank	Qantas Signature	20.99%	299	-	55	15,000	100,000	✓
Citibank	Signature Rewards	20.99%	299	-	55	15,000	100,000	✓
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	500	25,000	✓
Credit Unions*	Platinum MasterCard	20.24%	99	-	55	6,000	No Max	✓
GE Money	GO MasterCard	21.74%	59	-	62	1,000	No Max	✓
Macquarie Bank	Visa Platinum Card	20.70%	200	-	55	6,000	No Max	✓



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Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★								
NAB	flybuys Rewards Card	19.99%	95	-	44	6,000	No Max	✓
NAB	Qantas Rewards Card	19.99%	95	-	44	500	500,000	✓
NAB	Velocity Rewards Card	19.99%	95	-	44	500	No Max	✓
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	-	55	1,000	25,000	✓
St.George Bank	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
St.George Bank	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
Virgin Money	Virgin Aust Velocity High Flyer Cd	20.74%	289	-	44	15,000	100,000	✓
Westpac	Altitude Platinum	20.24%	150	-	45	6,000	30,000	✓
Woolworths	Everyday Platinum Credit Card	19.99%	49	-	55	1,000	No Max	✓
★★★								
ADCU	Low Rate Visa Card	10.99%	49	-	55	1,000	No Max	✗
American Express	Qantas Discovery Card	20.74%	Nil	-	44	2,000	100,000	✓
American Express	Qantas Ultimate Card	20.74%	450	-	44	5,000	100,000	✓
American Express	Velocity Escape Card	20.74%	Nil	-	44	3,000	50,000	✓
American Express	Velocity Platinum Card	20.74%	349	-	44	3,000	100,000	✓
ANZ	Balance Visa	13.99%	79	-	55	1,000	25,000	✓
ANZ	Frequent Flyer	19.99%	95	-	44	1,000	No Max	✓



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Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
ANZ	Low Rate Platinum	13.49%	99	-	55	6,000	No Max	✗
ANZ	Platinum	19.74%	87	20,000	55	6,000	No Max	✗
Bank Australia	Visa Credit Card	12.89%	Nil	-	55	1,000	No Max	✗
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
Bank of Melbourne	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Bank of Sydney	Visa Classic	11.99%	49	-	55	500	20,000	✓
BankSA	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
BankSA	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
BankVic	Visa Silver credit card	11.95%	Nil	-	44	1,000	10,000	✗
Bankwest	Breeze Gold MasterCard	12.99%	89	-	55	5,000	50,000	✗
Bankwest	Breeze Platinum MasterCard	12.99%	99	-	55	6,000	No Max	✗
Bankwest	More Gold MasterCard	19.99%	120	-	55	5,000	50,000	✓
Bankwest	More MasterCard	19.99%	70	-	55	1,000	25,000	✓
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	5,000	No Max	✓
Bankwest	Qantas Platinum MasterCard	20.49%	160	-	55	6,000	No Max	✓
Bankwest	Zero Gold MasterCard	17.99%	Nil	-	55	5,000	No Max	✗
Bankwest	Zero Platinum MasterCard	17.99%	Nil	-	55	6,000	No Max	✗
bcu	Rewarder Visa Card	16.80%	40	-	55	500	20,000	✓



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Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Bendigo Bank	Basic Black MasterCard/Visa	12.24%	45	-	44	500	50,000	✗
Bendigo Bank	Platinum Visa	18.99%	119	-	55	6,000	50,000	✓
Bendigo Bank	Ready Red MasterCard/Visa	19.74%	45	-	44	500	50,000	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	500	50,000	✓
Bendigo Bank	RSPCA Rescue Visa	15.49%	24	-	44	500	50,000	✗
Big Sky Building Society	Cash Rewards Visa Card	16.58%	49	-	45	500	No Max	✓
Big Sky Building Society	Low Rate Visa Card	11.99%	29	-	45	500	No Max	✗
BOQ	Platinum Visa	20.74%	199	-	55	6,000	30,000	✓
Citibank	Classic	20.99%	89	-	55	2,000	100,000	✓
Citibank	Clear Platinum Visa	13.99%	99	-	55	6,000	100,000	✓
Citibank	Emirates World MasterCard	20.99%	299	-	55	15,000	100,000	✓
Citibank	Platinum	20.99%	199	-	55	6,000	100,000	✓
Citibank	Simplicity	19.99%	Nil	-	55	6,000	100,000	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	89	10,000	55	4,000	No Max	✗
Commonwealth Bank	Low Fee MasterCard	19.74%	29	1,000	55	500	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	89	-	55	4,000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	59	-	55	500	No Max	✗
Commonwealth Bank	Standard Awards	20.24%	59	-	55	500	No Max	✓



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Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Credit Unions*	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	-	45	500	25,000	✓
First Option Credit Union	Low Rate Visa Credit Card	13.49%	18	-	45	500	25,000	✗
Greater Building Society	Credit Card	11.95%	40	10,000	55	1,000	25,000	✗
Heritage Bank	Platinum	16.75%	125	35,000	55	6,000	500,000	✓
Holiday Coast CU	Light Visa Credit Card	11.99%	25	-	55	1,000	30,000	✗
Horizon Credit Union	Visa Credit Card	12.95%	Nil	-	45	1,000	30,000	✗
HSBC	Credit Card	17.99%	Nil	-	55	1,000	No Max	✓
HSBC	Platinum Qantas Credit Card	19.99%	199	-	55	6,000	No Max	✓
Hume Bank	Gold	17.95%	60	12,000	55	7,500	50,000	✓
Hume Bank	Loyalty	17.95%	30	8,000	55	500	20,000	✓
Hume Bank	Value	13.15%	Nil	-	55	500	20,000	✗
Jetstar	MasterCard	14.99%	59	-	55	2,000	50,000	✓
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	6,000	No Max	✓
Macquarie Bank	Visa Gold Card	20.70%	130	-	55	2,000	50,000	✓
Macquarie Credit Union	Visa Credit Card	13.54%	15	-	55	500	10,000	✗
ME Bank	frank credit card	9.99%	Nil	-	55	1,000	20,000	✗
Myer	Myer Visa Card	20.69%	69	-	62	750	No Max	✓



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Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
P&N Bank	Visa Platinum	11.49%	80	-	45	6,000	No Max	✗
People's Choice Credit Union	Visa Credit Card	12.95%	59	-	62	1,000	No Max	✗
Police Bank	Visa Credit Card	10.76%	30	-	55	1,000	30,000	✗
Qantas Credit Union	Visa Platinum Credit Card	18.99%	195	-	55	6,000	50,000	✓
Qld Police Credit Union	Bluey Card	13.24%	Nil	-	55	1,000	25,000	✗
QT Mutual Bank	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗
Quay Credit Union	Visa Credit Card	7.99%	36	-	55	2,000	25,000	✗
SCU	Low Rate Visa Credit Card	10.49%	30	-	55	1,000	30,000	✗
Select Credit Union	Visa Credit Card	10.99%	30	-	55	500	30,000	✗
St.George Bank	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
St.George Bank	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Suncorp Bank	Gold Card	20.50%	120	-	55	5,000	25,000	✓
Teachers Mutual Bank	Teachers Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
UniBank	Visa Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
Victoria Teachers Mutual Bank	Visa Classic Credit Card	12.94%	Nil	-	55	500	No Max	✗
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	9.99%	84	-	55	6,000	No Max	✗
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	129	-	44	6,000	100,000	✓
Westpac	55 Day Classic	19.84%	30	5,000	55	500	No Max	✗



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Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★								
Westpac	55 Day Platinum	19.84%	90	10,000	55	6,000	No Max	✗
Westpac	Altitude	20.24%	100	-	45	500	No Max	✓
Woolworths	Qantas Platinum Credit Card	20.49%	139	-	55	6,000	No Max	✓
★★								
American Express	Low Rate Credit Card	11.99%	Nil	-	55	2,000	25,000	✗
ANZ	First	19.74%	30	-	44	1,000	25,000	✗
ANZ	Low Rate	13.49%	58	-	55	1,000	25,000	✗
Bank of Melbourne	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
Bank of Melbourne	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
BankSA	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
BankSA	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
BankVic	Visa Gold credit card	16.95%	50	-	55	5,000	30,000	✓
Bankwest	Breeze MasterCard	12.99%	59	-	55	1,000	25,000	✗
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	1,000	No Max	✓
Bankwest	Zero MasterCard	17.99%	Nil	-	55	1,000	25,000	✗
Beyond Bank	Low Rate Visa Credit Card	12.49%	49	-	62	1,000	80,000	✗
BOQ	Blue Visa	20.74%	60	-	44	2,000	10,000	✓



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Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★								
BOQ	Low Rate Visa Card	13.49%	55	-	55	2,000	20,000	✗
Community First CU	Low Rate Visa Cred Card	8.99%	40	-	55	1,000	15,000	✗
Community First CU	McGrath Pink Visa Card	8.99%	40	-	55	1,000	15,000	✗
Defence Bank	True Blue Credit Card	11.74%	45	-	55	1,000	25,000	✗
G&C Mutual Bank	Low Rate Visa Credit Card	9.99%	50	-	50	1,000	75,000	✗
GE Money	28 Degrees Platinum MasterCard	20.99%	Nil	-	55	6,000	No Max	✗
Heritage Bank	Classic	16.75%	55	25,000	55	1,000	50,000	✓
Heritage Bank	Gold Low Rate	11.80%	Nil	-	0	1,000	75,000	✗
Hunter United	Visa Credit Card	11.49%	59	-	55	1,000	30,000	✗
Intech Credit Union	Titanium Visa 55	9.99%	46	-	55	1,000	30,000	✗
NAB	Low Fee MasterCard/Visa	19.74%	30	-	44	500	No Max	✗
NAB	Low Rate Card	13.99%	59	-	55	500	No Max	✗
Newcastle Permanent	Value+ Credit Card	11.99%	49	-	55	500	20,000	✗
P&N Bank	Classic Visa	11.49%	40	-	45	6,000	No Max	✗
Qantas Credit Union	Lifestyle	12.34%	Nil	-	0	1,000	50,000	✗
Qantas Credit Union	Lifestyle Plus	15.85%	Nil	-	46	1,000	50,000	✗
St.George Bank	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
St.George Bank	Vertigo Visa	13.24%	55	-	55	500	40,000	✗



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Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★								
Westpac	Low Rate Visa Card	13.49%	59	-	55	500	No Max	✗
★								
Bank Australia	Low Rate Visa CreditCard	9.89%	59	-	0	1,000	No Max	✗
bcu	Classic Visa Card	11.80%	40	-	55	500	20,000	✗
ECU Australia	Low Rate Visa Credit Card	10.95%	48	-	55	1,000	50,000	✗
GE Money	Gem Visa	22.99%	99	-	55	1,000	No Max	✗
GE Money	MasterCard	23.50%	69	-	55	500	No Max	✗
Macquarie Bank	Visa RateSaver Card	15.95%	69	-	55	2,000	50,000	✗
SERVICE ONE Alliance Bank	Visa	15.25%	Nil	-	0	500	10,000	✗
Suncorp Bank	Standard Card	12.74%	55	-	0	2,000	20,000	✗
Virgin Money	No Annual Fee Credit Card	18.99%	Nil	-	44	2,000	30,000	✗



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Major Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★ "outstanding value"								
American Express	David Jones Platinum Card	20.74%	295	-	44	2,000	50,000	✓
American Express	Platinum Edge Credit Card	20.74%	195	-	55	3,000	50,000	✓
ANZ	Frequent Flyer Black	19.99%	425	-	55	15,000	No Max	✓
ANZ	Rewards Black	18.79%	375	-	55	15,000	No Max	✓
ANZ	Rewards Platinum	18.79%	149	-	55	6,000	No Max	✓
Citibank	Prestige	20.74%	700	-	55	30,000	100,000	✓
Coles	Rewards MasterCard	19.99%	89	-	62	500	No Max	✓
Coles	Rewards Platinum MasterCard	19.99%	89	-	62	6,000	No Max	✓
Commonwealth Bank	Diamond Awards	20.24%	349	-	55	15,000	No Max	✓
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	6,000	No Max	✓
Jetstar	Platinum MasterCard	19.99%	149	-	55	6,000	100,000	✓
Macquarie Bank	Visa Platinum Card	20.70%	200	-	55	6,000	No Max	✓
NAB	Qantas Rewards Premium Card	19.99%	250	-	44	6,000	500,000	✓
NAB	Velocity Rewards Premium Card	19.99%	150	-	44	6,000	50,000	✓
Suncorp Bank	Platinum Card	20.74%	169	-	55	6,000	30,000	✓
Westpac	Altitude Black	20.24%	395	-	45	15,000	No Max	✓

★★★★★



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Major Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★								
American Express	David Jones Card	20.74%	99	-	44	2,000	30,000	✓
American Express	Velocity Platinum Card	20.74%	349	-	44	3,000	100,000	✓
ANZ	Frequent Flyer Platinum	19.99%	295	-	55	6,000	No Max	✓
ANZ	Rewards	18.79%	89	-	44	1,000	25,000	✓
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	189	-	55	1,000	No Max	✓
Bank of Melbourne	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
Bank of Melbourne	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
Bank of Sydney	Visa Platinum	18.49%	129	-	55	6,000	No Max	✓
BankSA	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
BankSA	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
Bankwest	More Platinum MasterCard	19.99%	130	-	55	6,000	100,000	✓
Citibank	Emirates World MasterCard	20.99%	299	-	55	15,000	100,000	✓
Citibank	Qantas Signature	20.99%	299	-	55	15,000	100,000	✓
Citibank	Signature Rewards	20.99%	299	-	55	15,000	100,000	✓
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	500	25,000	✓
Coles	No Annual Fee MasterCard	19.99%	Nil	-	62	500	No Max	✓
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	6,000	No Max	✓
Commonwealth Bank	Gold Awards	20.24%	119	-	55	4,000	No Max	✓



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Major Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★								
HSBC	Platinum Credit Card	19.99%	Nil	-	55	6,000	No Max	✓
NAB	flybuys Rewards Card	19.99%	95	-	44	6,000	No Max	✓
NAB	Qantas Rewards Card	19.99%	95	-	44	500	500,000	✓
NAB	Velocity Rewards Card	19.99%	95	-	44	500	No Max	✓
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	-	55	1,000	25,000	✓
St.George Bank	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
St.George Bank	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
Virgin Money	Virgin Aust Velocity High Flyer Cd	20.74%	289	-	44	15,000	100,000	✓
★★★								
ADCU	Low Rate Visa Card	10.99%	49	-	55	1,000	No Max	✗
American Express	Qantas Discovery Card	20.74%	Nil	-	44	2,000	100,000	✓
American Express	Qantas Ultimate Card	20.74%	450	-	44	5,000	100,000	✓
American Express	Velocity Escape Card	20.74%	Nil	-	44	3,000	50,000	✓
ANZ	Balance Visa	13.99%	79	-	55	1,000	25,000	✓
ANZ	Low Rate Platinum	13.49%	99	-	55	6,000	No Max	✗
ANZ	Platinum	19.74%	87	20,000	55	6,000	No Max	✗
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓



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★ ★ ★								
Bank of Melbourne	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Bank of Sydney	Visa Classic	11.99%	49	-	55	500	20,000	✓
BankSA	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
BankSA	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
BankVic	Visa Gold credit card	16.95%	50	-	55	5,000	30,000	✓
Bankwest	Breeze Gold MasterCard	12.99%	89	-	55	5,000	50,000	✗
Bankwest	Breeze Platinum MasterCard	12.99%	99	-	55	6,000	No Max	✗
Bankwest	More Gold MasterCard	19.99%	120	-	55	5,000	50,000	✓
Bankwest	More MasterCard	19.99%	70	-	55	1,000	25,000	✓
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	1,000	No Max	✓
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	5,000	No Max	✓
Bankwest	Qantas Platinum MasterCard	20.49%	160	-	55	6,000	No Max	✓
Bankwest	Zero Gold MasterCard	17.99%	Nil	-	55	5,000	No Max	✗
Bankwest	Zero Platinum MasterCard	17.99%	Nil	-	55	6,000	No Max	✗
bcu	Rewarder Visa Card	16.80%	40	-	55	500	20,000	✓
Bendigo Bank	Platinum Visa	18.99%	119	-	55	6,000	50,000	✓
Bendigo Bank	Ready Red MasterCard/Visa	19.74%	45	-	44	500	50,000	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	500	50,000	✓



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Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Big Sky Building Society	Cash Rewards Visa Card	16.58%	49	-	45	500	No Max	✓
BOQ	Platinum Visa	20.74%	199	-	55	6,000	30,000	✓
Citibank	Classic	20.99%	89	-	55	2,000	100,000	✓
Citibank	Clear Platinum Visa	13.99%	99	-	55	6,000	100,000	✓
Citibank	Platinum	20.99%	199	-	55	6,000	100,000	✓
Citibank	Simplicity	19.99%	Nil	-	55	6,000	100,000	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	89	10,000	55	4,000	No Max	✗
Commonwealth Bank	Low Fee MasterCard	19.74%	29	1,000	55	500	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	89	-	55	4,000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	59	-	55	500	No Max	✗
Commonwealth Bank	Standard Awards	20.24%	59	-	55	500	No Max	✓
Credit Unions*	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗
Credit Unions*	Platinum MasterCard	20.24%	99	-	55	6,000	No Max	✓
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	-	45	500	25,000	✓
GE Money	GO MasterCard	21.74%	59	-	62	1,000	No Max	✓
Greater Building Society	Credit Card	11.95%	40	10,000	55	1,000	25,000	✗
Heritage Bank	Platinum	16.75%	125	35,000	55	6,000	500,000	✓
Holiday Coast CU	Light Visa Credit Card	11.99%	25	-	55	1,000	30,000	✗



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Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Horizon Credit Union	Visa Credit Card	12.95%	Nil	-	45	1,000	30,000	✗
HSBC	Credit Card	17.99%	Nil	-	55	1,000	No Max	✓
HSBC	Platinum Qantas Credit Card	19.99%	199	-	55	6,000	No Max	✓
Hume Bank	Gold	17.95%	60	12,000	55	7,500	50,000	✓
Hume Bank	Loyalty	17.95%	30	8,000	55	500	20,000	✓
Hume Bank	Value	13.15%	Nil	-	55	500	20,000	✗
Intech Credit Union	Titanium Visa 55	9.99%	46	-	55	1,000	30,000	✗
Jetstar	MasterCard	14.99%	59	-	55	2,000	50,000	✓
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	6,000	No Max	✓
Macquarie Bank	Visa Gold Card	20.70%	130	-	55	2,000	50,000	✓
ME Bank	frank credit card	9.99%	Nil	-	55	1,000	20,000	✗
Myer	Myer Visa Card	20.69%	69	-	62	750	No Max	✓
P&N Bank	Visa Platinum	11.49%	80	-	45	6,000	No Max	✗
People's Choice Credit Union	Visa Credit Card	12.95%	59	-	62	1,000	No Max	✗
Police Bank	Visa Credit Card	10.76%	30	-	55	1,000	30,000	✗
Qantas Credit Union	Visa Platinum Credit Card	18.99%	195	-	55	6,000	50,000	✓
Qld Police Credit Union	Bluey Card	13.24%	Nil	-	55	1,000	25,000	✗
QT Mutual Bank	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗



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Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Quay Credit Union	Visa Credit Card	7.99%	36	-	55	2,000	25,000	✗
SCU	Low Rate Visa Credit Card	10.49%	30	-	55	1,000	30,000	✗
Select Credit Union	Visa Credit Card	10.99%	30	-	55	500	30,000	✗
St. George Bank	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
St. George Bank	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Suncorp Bank	Gold Card	20.50%	120	-	55	5,000	25,000	✓
Teachers Mutual Bank	Teachers Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
UniBank	Visa Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
Victoria Teachers Mutual Bank	Visa Classic Credit Card	12.94%	Nil	-	55	500	No Max	✗
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	9.99%	84	-	55	6,000	No Max	✗
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	129	-	44	6,000	100,000	✓
Westpac	55 Day Platinum	19.84%	90	10,000	55	6,000	No Max	✗
Westpac	Altitude	20.24%	100	-	45	500	No Max	✓
Westpac	Altitude Platinum	20.24%	150	-	45	6,000	30,000	✓
Westpac	Low Rate Visa Card	13.49%	59	-	55	500	No Max	✗
Woolworths	Everyday Platinum Credit Card	19.99%	49	-	55	1,000	No Max	✓
Woolworths	Qantas Platinum Credit Card	20.49%	139	-	55	6,000	No Max	✓



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Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★								
ANZ	First	19.74%	30	-	44	1,000	25,000	✗
ANZ	Frequent Flyer	19.99%	95	-	44	1,000	No Max	✓
ANZ	Low Rate	13.49%	58	-	55	1,000	25,000	✗
Bank Australia	Visa Credit Card	12.89%	Nil	-	55	1,000	No Max	✗
Bank of Melbourne	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
Bank of Melbourne	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
BankSA	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
BankSA	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
Bankwest	Breeze MasterCard	12.99%	59	-	55	1,000	25,000	✗
Bankwest	Zero MasterCard	17.99%	Nil	-	55	1,000	25,000	✗
bcu	Classic Visa Card	11.80%	40	-	55	500	20,000	✗
Bendigo Bank	Basic Black MasterCard/Visa	12.24%	45	-	44	500	50,000	✗
Bendigo Bank	RSPCA Rescue Visa	15.49%	24	-	44	500	50,000	✗
Beyond Bank	Low Rate Visa Credit Card	12.49%	49	-	62	1,000	80,000	✗
Big Sky Building Society	Low Rate Visa Card	11.99%	29	-	45	500	No Max	✗
BOQ	Low Rate Visa Card	13.49%	55	-	55	2,000	20,000	✗
Defence Bank	True Blue Credit Card	11.74%	45	-	55	1,000	25,000	✗
First Option Credit Union	Low Rate Visa Credit Card	13.49%	18	-	45	500	25,000	✗



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★★								
G&C Mutual Bank	Low Rate Visa Credit Card	9.99%	50	-	50	1,000	75,000	✗
GE Money	28 Degrees Platinum MasterCard	20.99%	Nil	-	55	6,000	No Max	✗
GE Money	Gem Visa	22.99%	99	-	55	1,000	No Max	✗
Heritage Bank	Classic	16.75%	55	25,000	55	1,000	50,000	✓
Hunter United	Visa Credit Card	11.49%	59	-	55	1,000	30,000	✗
Macquarie Bank	Visa RateSaver Card	15.95%	69	-	55	2,000	50,000	✗
NAB	Low Fee MasterCard/Visa	19.74%	30	-	44	500	No Max	✗
NAB	Low Rate Card	13.99%	59	-	55	500	No Max	✗
Newcastle Permanent	Value+ Credit Card	11.99%	49	-	55	500	20,000	✗
P&N Bank	Classic Visa	11.49%	40	-	45	6,000	No Max	✗
St.George Bank	No Annual Fee Visa	20.49%	Nil	-	55	500	40,000	✗
St.George Bank	Vertigo Visa	13.24%	55	-	55	500	40,000	✗
Westpac	55 Day Classic	19.84%	30	5,000	55	500	No Max	✗
★								
American Express	Low Rate Credit Card	11.99%	Nil	-	55	2,000	25,000	✗
Bank Australia	Low Rate Visa CreditCard	9.89%	59	-	0	1,000	No Max	✗
ECU Australia	Low Rate Visa Credit Card	10.95%	48	-	55	1,000	50,000	✗



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★								
GE Money	MasterCard	23.50%	69	-	55	500	No Max	✗
Heritage Bank	Gold Low Rate	11.80%	Nil	-	0	1,000	75,000	✗
Qantas Credit Union	Lifestyle	12.34%	Nil	-	0	1,000	50,000	✗
Qantas Credit Union	Lifestyle Plus	15.85%	Nil	-	46	1,000	50,000	✗
Suncorp Bank	Standard Card	12.74%	55	-	0	2,000	20,000	✗
Virgin Money	No Annual Fee Credit Card	18.99%	Nil	-	44	2,000	30,000	✗

