



# Deposits Star Ratings

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## Regular Saver

Company	Product	Monthly Account Keeping Fees (\$)	ATM Facility	Direct Credit Facility	Allowable Withdrawals to Redeem Total Rate	Min Deposit to Redeem Total Rate (\$)	BPAY/ BillPay	Base Interest Rate (%) \$10,000*	Base Plus Conditional Bonus Rate (%)
★★★★★ "Outstanding Value"									
AMP Bank	Notice Account	Nil	✗	✓	N/A	N/A	✗	2.70	2.70
AMP Bank	Saver Account	Nil	✗	✓	N/A	N/A	✗	2.60	2.60
CUA	eSaver Plus	Nil	✗	✓	N/A	200	✓	2.00	2.90
CUA	eSaver Reward	Nil	✗	✓	Unlimited	1,000	✓	1.06	3.06
ING DIRECT	Savings Maximiser	Nil	✗	✓	Unlimited	1,000	✗	2.25	3.50
ME Bank	Online Savings Account	Nil	✗	✓	Unlimited	N/A	✗	1.80	3.60
NAB	Reward Saver	Nil	✗	✓	N/A	1	✓	0.50	3.10
nabtrade	High Interest Account	Nil	✗	✓	N/A	N/A	✗	2.65	2.65
Newcastle Permanent	Online Savings Account	Nil	✗	✓	N/A	N/A	✗	2.50	2.50
RaboDirect	High Interest Savings- Personal	Nil	✗	✓	N/A	N/A	✗	2.55	2.55
RaboDirect	Personal - 31 Day Notice Saver	Nil	✗	✓	N/A	N/A	✗	3.10	3.10
RaboDirect	Personal - 60 Day Notice Saver	Nil	✗	✓	N/A	N/A	✗	3.15	3.15
RaboDirect	Personal - 90 Day Notice Saver	Nil	✗	✓	N/A	N/A	✗	3.20	3.20
RaboDirect	PremiumSaver	Nil	✗	✓	Unlimited	200	✗	1.40	3.05
RAMS	Saver Account	Nil	✗	✓	N/A	200	✗	1.50	3.15
Rural Bank ONE	Personal Saver	Nil	✗	✓	N/A	N/A	✓	2.60	2.60
UBank	USaver with Ultra	Nil	✗	✓	Unlimited	200	✗	2.31	3.37



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★★★★★									
BankVic	EasyinvestOnline Savings	Nil	✗	✓	N/A	N/A	✓	2.20	2.20
BankVic	EzeSaver	Nil	✗	✗	N/A	N/A	✗	2.20	2.45
BOQ	Bonus Interest Savings	Nil	✓	✓	1	N/A	✓	1.00	2.75
BOQ	WebSavings Account	Nil	✗	✓	N/A	N/A	✓	2.05	2.05
Catalyst Money	Saver	Nil	✗	✓	N/A	N/A	✗	2.30	2.30
Citi	Online Saver	Nil	✗	✓	N/A	N/A	✗	2.15	2.15
Coastline Credit Union	e-Saver S35	Nil	✗	✓	N/A	500	✓	1.30	2.86
Delphi Bank	Midas Account	Nil	✗	✓	N/A	N/A	✓	2.25	2.25
ECU Australia	e-Saver	Nil	✗	✓	N/A	N/A	✓	2.35	2.35
FCCS Credit Union	iSaver	Nil	✗	✓	Unlimited	200	✓	1.75	2.76
Gateway Credit Union	Edge Account	Nil	✓	✓	N/A	N/A	✓	2.25	2.25
Gateway Credit Union	eMax Saver	Nil	✗	✓	N/A	N/A	✓	2.25	2.25
Heritage Bank	Online Saver	Nil	✗	✓	N/A	N/A	✗	2.25	2.25
HSBC	Flexi Saver	Nil	✗	✓	Unlimited	300	✓	2.00	2.50
Illawarra CU NSW	Saver	Nil	✗	✓	N/A	N/A	✗	2.30	2.30
Quay Credit Union	Bonus Saver	Nil	✗	✓	N/A	N/A	✓	2.00	2.65
Queenslanders CU	GOSaver	Nil	✗	✓	N/A	N/A	✓	2.40	2.40
Suncorp Bank	Everyday Options Sub-account	Nil	✗	✓	N/A	N/A	✓	2.15	2.15



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★★★★									
UBank	USaver	Nil	✗	✓	N/A	N/A	✗	2.31	2.31
Victoria Teachers Mutual Bank	Online Saver	Nil	✗	✓	N/A	N/A	✓	2.20	2.20
Your Credit Union	Netsaver Account S50	Nil	✗	✓	N/A	N/A	✗	2.40	2.40
★★★									
AMP Bank	Cash Manager	5.00	✓	✓	N/A	N/A	✓	2.00	2.00
ANZ	Online Saver	Nil	✗	✓	N/A	N/A	✓	1.80	1.80
ANZ	Progress Saver	Nil	✓	✓	N/A	10	✓	0.01	2.51
Arab Bank Australia	Online Savings Account	Nil	✓	✓	N/A	N/A	✓	2.30	2.30
Australian Military Bank	Star Saver Direct Account S20	Nil	✗	✓	N/A	N/A	✗	2.00	2.00
Auswide Bank	Online Saver	Nil	✗	✓	N/A	N/A	✗	2.25	2.25
Bank Australia	Bonus Saver	Nil	✗	✓	N/A	100	✓	0.15	3.00
Bank of Melbourne	Incentive Saver Account	Nil	✓	✓	N/A	1	✓	0.01	2.50
Bank of Melbourne	Sense Account Savings	Nil	✗	✗	N/A	N/A	✗	1.75	1.75
Bank of Sydney	Smart Net Account	Nil	✓	✓	N/A	N/A	✓	1.55	1.55
Bank of Sydney	SuperRate Account	Nil	✗	✓	Unlimited	200	✗	2.25	2.25
BankSA	Incentive Saver Account	Nil	✓	✓	N/A	1	✓	0.01	2.50
BankSA	Sense Account Savings	Nil	✗	✗	N/A	N/A	✗	1.75	1.75



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★★★									
BankVic	Bonus Saver	Nil	✗	✓	N/A	100	✓	0.15	2.85
Bankwest	Smart eSaver	Nil	✗	✗	N/A	N/A	✗	0.01	2.70
Bankwest	TeleNet Saver	Nil	✗	✓	N/A	N/A	✗	2.00	2.00
bcu	isaver	Nil	✗	✓	N/A	N/A	✗	1.95	1.95
Bendigo Bank	CommunitySaver Account	Nil	✗	✓	N/A	N/A	✓	1.75	1.75
Bendigo Bank	EasySaver	Nil	✗	✓	N/A	N/A	✓	1.75	1.75
Big Sky Building Society	Net Invest	Nil	✗	✓	N/A	N/A	✓	2.00	2.00
Commonwealth Bank	GoalSaver	Nil	✗	✓	1	200	✓	0.01	2.70
Commonwealth Bank	NetBank Saver	Nil	✗	✓	N/A	N/A	✓	1.80	1.80
Community First CU	Bonus Saver	Nil	✗	✓	N/A	20	✗	0.10	2.60
Community Mutual Group	Savings Booster	5.00	✗	✓	N/A	100	✓	0.00	3.00
Defence Bank	iSaver	Nil	✗	✓	N/A	N/A	✓	2.00	2.00
Defence Bank	maxE Saver	Nil	✗	✓	N/A	1	✓	0.25	2.75
Easy Street Fin Services	Bonus Saver Account	Nil	✗	✓	N/A	50	✗	0.01	2.95
Easy Street Fin Services	Easy Savings Online Account	Nil	✗	✓	N/A	N/A	✗	2.00	2.00
ECU Australia	Bonus Saver Account	Nil	✗	✓	N/A	200	✓	0.25	3.00
FCCS Credit Union	Achieve Saver Account S55	Nil	✗	✓	Unlimited	50	✗	1.01	2.81
FCCS Credit Union	Online Saver Account S70	Nil	✗	✓	N/A	N/A	✓	2.00	2.00



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★★★									
First Option Credit Union	Bonus Saver	Nil	✗	✓	N/A	100	✓	0.10	2.35
First Option Credit Union	iT Saver	Nil	✗	✓	N/A	N/A	✓	2.10	2.10
First Option Credit Union	Super Cash Hub	Nil	✓	✓	N/A	N/A	✓	2.10	2.10
Heritage Bank	Target Bonus Account	Nil	✗	✓	N/A	1	✓	0.30	2.55
Horizon Credit Union	HorizonDirect S10	Nil	✗	✓	N/A	N/A	✓	2.00	2.00
Horizon Credit Union	Reward Saver	Nil	✗	✓	N/A	50	✓	0.00	2.40
HSBC	Serious Saver Account	Nil	✗	✗	N/A	N/A	✗	2.10	2.10
Hume Bank	iSave	Nil	✗	✓	N/A	50	✓	1.75	2.50
Hume Bank	Reward Saver	Nil	✗	✓	N/A	10	✓	0.01	2.26
IMB	Reward Saver	Nil	✓	✓	N/A	50	✓	0.00	2.00
ING DIRECT	Savings Accelerator	Nil	✗	✓	N/A	N/A	✗	2.00	2.00
Intech Credit Union	XLR8 Online Account	Nil	✗	✓	N/A	200	✓	0.50	2.50
Macquarie Credit Union	Online Savings Account	Nil	✗	✓	N/A	200	✓	1.12	2.02
MyState	Online Savings Account	Nil	✗	✓	N/A	N/A	✓	1.90	1.90
NAB	Cash Manager	Nil	✓	✓	N/A	N/A	✓	1.50	1.50
NAB	iSaver	Nil	✗	✓	N/A	N/A	✗	1.80	1.80
Newcastle Permanent	Rapid Saver Statement	Nil	✓	✓	N/A	1	✓	0.00	2.60
Northern Beaches CU	Bonus Saver	Nil	✗	✓	N/A		✗	0.10	2.60



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★★★									
P&N Bank	SwiftSaver Account	Nil	✗	✓	N/A	50	✓	0.10	2.85
People's Choice Credit Union	Bonus Saver Account	Nil	✗	✓	N/A	50	✓	0.01	2.96
People's Choice Credit Union	Online Saver Account	Nil	✗	✓	N/A	N/A	✓	2.00	2.40
Police Bank	Online SuperSaver Account S8	Nil	✗	✓	N/A	N/A	✓	2.25	2.25
Qld Police Credit Union	Bonus Saver	Nil	✗	✓	N/A	200	✓	0.50	2.85
Qld Police Credit Union	Netlink Direct Account S20	Nil	✗	✗	N/A	N/A	✓	1.90	1.90
Qudos Bank	Bonus Saver Account	Nil	✗	✓	N/A	N/A	✓	0.55	2.75
Qudos Bank	Qsaver	Nil	✗	✓	N/A	N/A	✓	2.15	2.15
SCU	iNetSaver	Nil	✗	✓	N/A	N/A	✗	2.00	2.00
St.George Bank	Incentive Saver Account	Nil	✓	✓	N/A	1	✓	0.01	2.50
St.George Bank	Sense Account Savings	Nil	✗	✗	N/A	N/A	✗	1.75	1.75
Suncorp Direct	eOptions	Nil	✗	✓	N/A	N/A	✓	1.85	1.85
Teachers Mutual Bank	Edvest Cash Management	Nil	✗	✓	N/A	N/A	✗	1.76	1.76
Teachers Mutual Bank	Online Savings Account	Nil	✗	✓	N/A	N/A	✗	2.01	2.01
Teachers Mutual Bank	Reward Saver	Nil	✗	✓	N/A	50	✗	0.10	2.86
The Mac	eSaver	Nil	✗	✓	N/A	N/A	✓	1.85	1.85
The Mutual	Bonus Saver	Nil	✗	✓	N/A	1	✓	0.00	2.70
The Rock Building Soc	Online Saver Account	Nil	✗	✓	N/A	N/A	✓	1.90	1.90



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★★★									
UniBank	Edvest Cash Management S55	Nil	✗	✓	N/A	N/A	✗	1.76	1.76
UniBank	Online Savings Account	Nil	✗	✓	N/A	N/A	✗	2.01	2.01
UniBank	Reward Saver S6	Nil	✗	✓	N/A	50	✗	0.10	2.86
Victoria Teachers Mutual Bank	Bonus Saver Account S98	Nil	✗	✓	N/A	1	✓	0.05	2.70
Victoria Teachers Mutual Bank	First Home Bonus Saver	Nil	✗	✓	N/A	100	✓	0.05	2.90
Westpac	eSaver	Nil	✗	✓	N/A	N/A	✗	1.75	1.75
Westpac	Reward Saver	Nil	✓	✓	N/A	50	✓	0.01	2.50
★★									
Australian Military Bank	Online Saver	Nil	✗	✓	N/A	N/A	✗	0.27	3.00
Auswide Bank	Bonus Plus Saver	Nil	✗	✓	N/A	1	✓	0.01	2.01
Auswide Bank	Home Deposit Saver	Nil	✗	✓	N/A	1	✗	0.01	2.01
B&E Personal Banking	Serious Saver	Nil	✗	✓	N/A	50	✓	0.00	2.00
Bank Australia	Online Saver	Nil	✗	✓	N/A	N/A	✓	2.10	2.10
Bank of Melbourne	Maxi Saver	Nil	✗	✓	N/A	N/A	✗	1.50	1.50
BankSA	Maxi Saver	Nil	✗	✓	N/A	N/A	✗	1.50	1.50
Bankwest	Solid Gold Saver	Nil	✓	✓	N/A	N/A	✗	0.00	2.00
Beyond Bank	Bonus Saver Account	Nil	✗	✓	1	20	✓	0.01	2.20



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★★									
Beyond Bank	Community Reward Account	Nil	✗	✓	N/A	N/A	✓	1.50	1.50
Beyond Bank	monEsaver Internet Account	Nil	✗	✓	N/A	N/A	✓	2.25	2.25
Citi	Ultimate Saver	Nil	✓	✓	N/A	N/A	✓	2.15	2.15
Coastline Credit Union	Bonus Reward Saver S25	6.00	✗	✓	N/A	20	✓	0.05	1.80
Community Mutual Group	Internet Maximiser	5.00	✗	✓	N/A	N/A	✓	2.00	2.00
Defence Bank	Cash Management Account	Nil	✗	✓	N/A	N/A	✓	1.50	1.50
G&C Mutual Bank	Bonus Savers Account	Nil	✗	✓	N/A	100	✓	0.25	2.25
Heritage Bank	Community Saver Account	Nil	✗	✓	N/A	N/A	✗	1.50	1.50
Hunter United	e-ZYNET Direct	Nil	✗	✓	N/A	N/A	✗	1.90	1.90
Hunter United	XLR8 Savings Account	5.00	✗	✓	N/A	50	✗	0.00	2.60
P&N Bank	CashSaver Account	Nil	✗	✓	N/A	N/A	✓	1.85	1.85
P&N Bank	Hi Saver	Nil	✗	✓	N/A	N/A	✓	1.85	1.85
QT Mutual Bank	eSave	Nil	✗	✓	N/A	N/A	✓	2.15	2.15
Quay Credit Union	Investment Saver	Nil	✗	✓	N/A	N/A	✓	2.00	2.00
SCU	Savings Motivator	Nil	✗	✓	N/A	1	✓	0.10	2.00
Select Credit Union	Direct Account 20	Nil	✗	✓	N/A	N/A	✗	1.75	1.75
St.George Bank	Maxi Saver	Nil	✗	✓	N/A	N/A	✗	1.50	1.50
Teachers Mutual Bank	Cash Management Account	Nil	✗	✓	N/A	N/A	✗	1.71	1.71





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★★									
The Capricornian	Savings Accumulator	Nil	✗	✓	N/A	N/A	✓	2.05	2.05
UniBank	Cash Management Account S10	Nil	✗	✓	N/A	N/A	✗	1.71	1.71
Victoria Teachers Mutual Bank	Cash Management Account S10	Nil	✗	✓	N/A	N/A	✓	1.35	1.35
★									
B&E Personal Banking	iCash	Nil	✗	✓	N/A	N/A	✓	1.25	1.25
Catalyst Money	Cash Management Account	Nil	✗	✓	N/A	N/A	✓	1.20	1.20
Encompass Credit Union	Emoney Account S30	Nil	✗	✓	N/A	N/A	✓	1.00	1.00
Horizon Credit Union	Cash Management S6	Nil	✗	✓	N/A	N/A	✓	1.25	1.25
Illawarra CU NSW	Cash Management Account	Nil	✗	✓	N/A	N/A	✓	1.20	1.20
Newcastle Permanent	Rapid Saver Passbook	Nil	✗	✓	N/A	1	✓	0.00	1.30
QT Mutual Bank	Bonus Saver Account	Nil	✓	✓	N/A	1	✓	0.05	1.30
Quay Credit Union	Special Saver Account	Nil	✗	✓	N/A	N/A	✓	1.25	1.25



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## Flexible Saver

Company	Product	Monthly Account Keeping Fees (\$)	ATM Facility	BPAY/BillPay	Direct Credit Facility	Minimum Opening Deposit (\$)	Promotional Rate Period	Base Interest Rate (%) \$25,000*	Base plus Promotional Rate (%) \$25,000*
★★★★★ "Outstanding Value"									
AMP Bank	Saver Account	Nil	✗	✗	✓	No min	4 months	2.60	3.05
Bank of Sydney	SuperRate Account	Nil	✗	✗	✓	No min	4 months	2.25	3.30
BOQ	WebSavings Account	Nil	✗	✓	✓	1	4 months	2.05	3.00
Citi	Online Saver	Nil	✗	✗	✓	No min	4 months	2.15	3.15
Gateway Credit Union	Edge Account	Nil	✓	✓	✓	No min	N/A	2.25	2.25
nabtrade	High Interest Account	Nil	✗	✗	✓	No min	N/A	2.65	2.65
Newcastle Permanent	Online Savings Account	Nil	✗	✗	✓	No min	N/A	2.50	2.50
Queenslanders CU	GOSaver	Nil	✗	✓	✓	1	N/A	2.40	2.40
RaboDirect	High Interest Savings- Personal	Nil	✗	✗	✓	No min	4 months	2.55	3.50
Rural Bank ONE	Personal Saver	Nil	✗	✓	✓	No min	N/A	2.60	2.60
UBank	USaver with Ultra	Nil	✗	✗	✓	No min	N/A	2.31	2.31
Your Credit Union	Netsaver Account S50	Nil	✗	✗	✓	1	N/A	2.40	2.40
★★★★									
Bank of Sydney	Smart Net Account	Nil	✓	✓	✓	1	N/A	2.60	2.60
BankVic	EasyinvestOnline Savings	Nil	✗	✓	✓	No min	N/A	2.20	2.20
Bankwest	TeleNet Saver	Nil	✗	✗	✓	No min	4 months	2.00	3.10
Beyond Bank	monEsaver Internet Account	Nil	✗	✓	✓	No min	N/A	2.25	2.25
Catalyst Money	Saver	Nil	✗	✗	✓	1	N/A	2.30	2.30
Delphi Bank	Midas Account	Nil	✗	✓	✓	10	N/A	2.25	2.25



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★★★★★									
ECU Australia	e-Saver	Nil	✗	✓	✓	10	N/A	2.35	2.35
First Option Credit Union	Super Cash Hub	Nil	✓	✓	✓	No min	N/A	2.10	2.10
Gateway Credit Union	eMax Saver	Nil	✗	✓	✓	No min	N/A	2.25	2.25
Heritage Bank	Online Saver	Nil	✗	✗	✓	1	N/A	2.25	2.25
Illawarra CU NSW	Saver	Nil	✗	✗	✓	1	N/A	2.30	2.30
ING DIRECT	Savings Maximiser	Nil	✗	✗	✓	No min	N/A	2.25	2.25
P&N Bank	Hi Saver	Nil	✗	✓	✓	No min	4 months	1.85	3.35
SCU	iNetSaver	Nil	✗	✗	✓	No min	4 months	2.00	2.75
Suncorp Bank	Everyday Options Sub-account	Nil	✗	✓	✓	No min	N/A	2.15	2.15
UBank	USaver	Nil	✗	✗	✓	No min	N/A	2.31	2.31
Victoria Teachers Mutual Bank	Online Saver	Nil	✗	✓	✓	No min	N/A	2.20	2.20
★★★									
AMP Bank	Cash Manager	5.00	✓	✓	✓	No min	N/A	2.00	2.00
ANZ	Online Saver	Nil	✗	✓	✓	No min	3 months	1.80	3.10
Arab Bank Australia	Online Savings Account	Nil	✓	✓	✓	No min	N/A	2.30	2.30
Australian Military Bank	Star Saver Direct Account S20	Nil	✗	✗	✓	No min	N/A	2.00	2.00
Auswide Bank	Online Saver	Nil	✗	✗	✓	No min	N/A	2.25	2.25
Bank Australia	Online Saver	Nil	✗	✓	✓	No min	N/A	2.10	2.10
Bank of Melbourne	Maxi Saver	Nil	✗	✗	✓	1	3 months	1.50	3.20



# Deposits Star Ratings

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## Flexible Saver

Company	Product	Monthly Account Keeping Fees (\$)	ATM Facility	BPAY/BillPay	Direct Credit Facility	Minimum Opening Deposit (\$)	Promotional Rate Period	Base Interest Rate (%) \$25,000*	Base plus Promotional Rate (%) \$25,000*
★★★★									
Bank of Melbourne	Sense Account Savings	Nil	✗	✗	✗	1	N/A	1.75	1.75
BankSA	Maxi Saver	Nil	✗	✗	✓	1	3 months	1.50	3.20
BankSA	Sense Account Savings	Nil	✗	✗	✗	1	N/A	1.75	1.75
BankVic	EzeSaver	Nil	✗	✗	✗	No min	N/A	2.20	2.20
bcu	isaver	Nil	✗	✗	✓	No min	N/A	2.20	2.20
Bendigo Bank	CommunitySaver Account	Nil	✗	✓	✓	1	N/A	1.75	1.75
Bendigo Bank	EasySaver	Nil	✗	✓	✓	1	N/A	1.75	1.75
Big Sky Building Society	Net Invest	Nil	✗	✓	✓	No min	N/A	2.00	2.00
Commonwealth Bank	NetBank Saver	Nil	✗	✓	✓	No min	3 months	1.80	3.10
CUA	eSaver Plus	Nil	✗	✓	✓	1	N/A	2.00	2.00
Defence Bank	iSaver	Nil	✗	✓	✓	No min	3 months	2.00	3.00
Easy Street Fin Services	Easy Savings Online Account	Nil	✗	✗	✓	No min	6 months	2.00	3.00
FCCS Credit Union	iSaver	Nil	✗	✓	✓	1	N/A	1.75	1.75
FCCS Credit Union	Online Saver Account S70	Nil	✗	✓	✓	1	N/A	2.00	2.00
First Option Credit Union	iT Saver	Nil	✗	✓	✓	No min	N/A	2.10	2.10
Horizon Credit Union	HorizonDirect S10	Nil	✗	✓	✓	No min	N/A	2.00	2.00
HSBC	Flexi Saver	Nil	✗	✓	✓	No min	N/A	2.00	2.00
HSBC	Serious Saver Account	Nil	✗	✗	✗	No min	4 months	2.10	2.75
Hume Bank	iSave	Nil	✗	✓	✓	1	N/A	1.75	1.75



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## Flexible Saver

Company	Product	Monthly Account Keeping Fees (\$)	ATM Facility	BPAY/BillPay	Direct Credit Facility	Minimum Opening Deposit (\$)	Promotional Rate Period	Base Interest Rate (%) \$25,000*	Base plus Promotional Rate (%) \$25,000*
★ ★ ★									
Hunter United	e-ZYNET Direct	Nil	✗	✗	✓	No min	N/A	1.90	1.90
ING DIRECT	Savings Accelerator	Nil	✗	✗	✓	No min	N/A	2.00	2.00
Macquarie Bank	Cash Management Account	Nil	✗	✓	✓	No min	N/A	1.90	1.90
ME Bank	Online Savings Account	Nil	✗	✗	✓	No min	N/A	1.80	1.80
MyState	Online Savings Account	Nil	✗	✓	✓	No min	N/A	1.90	1.90
NAB	Cash Manager	Nil	✓	✓	✓	5,000	N/A	1.50	1.50
NAB	iSaver	Nil	✗	✗	✓	No min	4 months	1.80	2.50
P&N Bank	CashSaver Account	Nil	✗	✓	✓	No min	N/A	1.85	1.85
People's Choice Credit Union	Online Saver Account	Nil	✗	✓	✓	No min	N/A	2.00	2.00
Police Bank	Online SuperSaver Account S8	Nil	✗	✓	✓	No min	N/A	2.25	2.25
Qld Police Credit Union	Netlink Direct Account S20	Nil	✗	✓	✗	No min	N/A	1.90	1.90
QT Mutual Bank	eSave	Nil	✗	✓	✓	No min	N/A	2.15	2.15
Quay Credit Union	Bonus Saver	Nil	✗	✓	✓	No min	N/A	2.00	2.00
Quay Credit Union	Investment Saver	Nil	✗	✓	✓	No min	N/A	2.00	2.00
Qudos Bank	Qsaver	Nil	✗	✓	✓	No min	N/A	2.15	2.15
RAMS	Saver Account	Nil	✗	✗	✓	No min	N/A	1.50	1.50
Select Credit Union	Direct Account 20	Nil	✗	✗	✓	1	N/A	1.75	1.75
St.George Bank	Maxi Saver	Nil	✗	✗	✓	1	3 months	1.50	3.20
St.George Bank	Sense Account Savings	Nil	✗	✗	✗	1	N/A	1.75	1.75



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## Flexible Saver

Company	Product	Monthly Account Keeping Fees (\$)	ATM Facility	BPAY/BillPay	Direct Credit Facility	Minimum Opening Deposit (\$)	Promotional Rate Period	Base Interest Rate (%) \$25,000*	Base plus Promotional Rate (%) \$25,000*
★★★									
Suncorp Direct	eOptions	Nil	✗	✓	✓	No min	N/A	1.85	1.85
Teachers Mutual Bank	Cash Management Account	Nil	✗	✗	✓	No min	N/A	1.71	1.71
Teachers Mutual Bank	Edvest Cash Management	Nil	✗	✗	✓	No min	N/A	1.76	1.76
Teachers Mutual Bank	Online Savings Account	Nil	✗	✗	✓	No min	N/A	2.01	2.01
The Capricornian	Savings Accumulator	Nil	✗	✓	✓	No min	N/A	2.05	2.05
The Mac	eSaver	Nil	✗	✓	✓	No min	N/A	1.85	1.85
The Mutual	Internet Saver Account	Nil	✗	✓	✓	5,000	3 months	1.80	3.10
The Rock Building Soc	Online Saver Account	Nil	✗	✓	✓	1	N/A	1.90	1.90
UniBank	Cash Management Account S10	Nil	✗	✗	✓	No min	N/A	1.71	1.71
UniBank	Edvest Cash Management S55	Nil	✗	✗	✓	No min	N/A	1.76	1.76
UniBank	Online Savings Account	Nil	✗	✗	✓	No min	N/A	2.01	2.01
Victoria Teachers Mutual Bank	Cash Management Account S10	Nil	✗	✓	✓	5,000	N/A	1.85	1.85
Westpac	eSaver	Nil	✗	✗	✓	No min	3 months	1.75	3.11
★★									
Australian Military Bank	Cash Management S9	Nil	✗	✗	✓	500	N/A	1.20	1.20
B&E Personal Banking	iCash	Nil	✗	✓	✓	1	N/A	1.25	1.25
Beyond Bank	Cash Management Account	Nil	✓	✓	✓	1,000	N/A	1.00	1.00
Beyond Bank	Community Reward Account	Nil	✗	✓	✓	No min	N/A	1.50	1.50
BOQ	Bonus Interest Savings	Nil	✓	✓	✓	1	N/A	1.00	1.00



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## Flexible Saver

Company	Product	Monthly Account Keeping Fees (\$)	ATM Facility	BPAY/BillPay	Direct Credit Facility	Minimum Opening Deposit (\$)	Promotional Rate Period	Base Interest Rate (%) \$25,000*	Base plus Promotional Rate (%) \$25,000*
★★									
Catalyst Money	Cash Management Account	Nil	✗	✓	✓	500	N/A	1.70	1.70
Citi	Cash Investment Account	Nil	✓	✓	✓	No min	N/A	2.00	2.00
Citi	Ultimate Saver	Nil	✓	✓	✓	No min	N/A	2.15	2.15
Coastline Credit Union	e-Saver S35	Nil	✗	✓	✓	No min	N/A	1.30	1.30
Community Mutual Group	Internet Maximiser	5.00	✗	✓	✓	No min	N/A	2.00	2.00
Defence Bank	Cash Management Account	Nil	✗	✓	✓	No min	N/A	1.50	1.50
Delphi Bank	Liberty Account	4.00	✓	✓	✓	1	N/A	1.25	1.25
Encompass Credit Union	Emoney Account S30	Nil	✗	✓	✓	No min	N/A	1.00	1.00
Heritage Bank	Community Saver Account	Nil	✗	✗	✓	1	N/A	1.50	1.50
Horizon Credit Union	Cash Management S6	Nil	✗	✓	✓	No min	N/A	1.25	1.25
Illawarra CU NSW	Cash Management Account	Nil	✗	✓	✓	500	N/A	1.70	1.70
IMB	Cash Management S23	Nil	✓	✓	✓	5,000	N/A	1.00	1.00
Macquarie Credit Union	Online Savings Account	Nil	✗	✓	✓	1	N/A	1.12	1.12
Qld Police Credit Union	Cash Management Account	Nil	✗	✓	✓	5,000	N/A	1.25	1.25
Quay Credit Union	Special Saver Account	Nil	✗	✓	✓	1	N/A	1.75	1.75
Queenslanders CU	MoneyMaker Account S5	Nil	✗	✓	✓	1	N/A	1.10	1.10
Rabobank Australia	CMA Standard Account	10.00	✓	✓	✓	20,000	N/A	1.90	1.90
RaboDirect	PremiumSaver	Nil	✗	✗	✓	No min	N/A	1.40	1.40
★									



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## Flexible Saver

Company	Product	Monthly Account Keeping Fees (\$)	ATM Facility	BPAY/BillPay	Direct Credit Facility	Minimum Opening Deposit (\$)	Promotional Rate Period	Base Interest Rate (%) \$25,000*	Base plus Promotional Rate (%) \$25,000*
★									
<b>Auswide Bank</b>	Cash Management	5.00	✓	✓	✓	No min	N/A	1.00	1.00
<b>Commonwealth Bank</b>	Direct Investment Account	5.00	✓	✓	✓	10,000	N/A	1.00	1.00
<b>Community First CU</b>	Money Market Account S10	Nil	✗	✓	✓	5,000	N/A	1.00	1.00
<b>FCCS Credit Union</b>	Achieve Saver Account S55	Nil	✗	✗	✓	1	N/A	1.01	1.01
<b>Northern Beaches CU</b>	Money Market Account S10	Nil	✗	✓	✓	5,000	N/A	1.00	1.00
<b>Rural Bank Limited</b>	Gold Cash Management	5.00	✓	✓	✓	5,000	N/A	1.00	1.00
<b>SERVICE ONE Alliance Bank</b>	Money Management	Nil	✗	✗	✓	2,000	N/A	1.00	1.00





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## High Transactor

Company	Product	Monthly Account Keeping Fees (\$)	ATM Withdrawal own Network Fee (\$)*	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Monthly Deposit to Waive Fee (\$)	Free Transactions Available	Rebate on Fees Available	Base Interest Rate (%) \$1,000**
★★★★★ "Outstanding Value"									
Bank of Sydney	Everyday Saver	Nil	Nil	Nil	Nil	N/A	✗	N/A	1.85
Bankwest	Easy Transaction Account	6.00	Nil	Nil	Nil	2,000	✗	✗	0.00
Bankwest	Hero Transaction Account	6.00	Nil	Nil	Nil	2,000	✗	✗	2.00
BOQ	Day2Day Plus Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
Citi	Plus Transaction Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
First Option Credit Union	Super Cash Hub	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.25
Gateway Credit Union	Edge Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	2.25
ING DIRECT	Orange Everyday	Nil	Nil	N/A	Nil	N/A	✗	✗	0.00
ME Bank	Everyday Transaction Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
NAB	Cash Manager	Nil	Nil	Nil	Nil	N/A	✗	N/A	1.50
NAB	Classic Banking	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.01
Suncorp Bank	Everyday Basics Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
★★★★									
ANZ	Access Advantage	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
Bank of Melbourne	Complete Freedom	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
Bank of Melbourne	Express Freedom	3.00	Nil	2.50	Nil	1,000	✗	✗	0.00
BankSA	Complete Freedom	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
BankSA	Express Freedom	3.00	Nil	2.50	Nil	1,000	✗	✗	0.00



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## High Transactor

Company	Product	Monthly Account Keeping Fees (\$)	ATM Withdrawal Network Fee (\$)*	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Monthly Deposit to Waive Fee (\$)	Free Transactions Available	Rebate on Fees Available	Base Interest Rate (%) \$1,000**
★★★★★									
BankSA	Sense Account Everyday	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
BankVic	Multipack - At Call S1	Nil	1.80	Nil	0.40	N/A	✓	✗	0.10
Citi	Cash Investment Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.10
Citi	Ultimate Saver	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
Commonwealth Bank	Complete Access	6.00	Nil	Nil	Nil	2,000	✗	✗	0.01
Commonwealth Bank	Smart Access	4.00	Nil	2.00	Nil	2,000	✗	✗	0.01
CUA	Everyday Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
Gateway Credit Union	Everyday Savings Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
Hume Bank	All Purpose S10	Nil	Nil	1.50	0.30	N/A	✓	✗	0.01
P&N Bank	Easypay Access Account	5.00	Nil	Nil	Nil	500	✗	✗	0.01
St.George Bank	Complete Freedom	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
St.George Bank	Express Freedom	3.00	Nil	2.50	Nil	1,000	✗	✗	0.00
Suncorp Bank	Everyday Essentials Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
Westpac	Choice	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
★★★									
AMP Bank	Access Account	Nil	Nil	N/A	Nil	N/A	✗	✗	0.00
AMP Bank	Cash Manager	5.00	Nil	N/A	Nil	2,000	✗	✗	2.00
ANZ	Premium Cash Management Account	Nil	0.50	2.50	0.50	N/A	✓	✗	0.00



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## High Transactor

Company	Product	Monthly Account Keeping Fees (\$)	ATM Withdrawal Network Fee (\$)*	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Monthly Deposit to Waive Fee (\$)	Free Transactions Available	Rebate on Fees Available	Base Interest Rate (%) \$1,000**
★★★									
Arab Bank Australia	Cash Management Account	5.00	Nil	2.00	0.60	N/A	✓	✗	0.05
Arab Bank Australia	Statement Savings Acc	6.00	Nil	2.00	0.60	N/A	✓	✗	0.00
Auswide Bank	Everyday Access	5.00	Nil	Nil	Nil	N/A	✗	✗	0.00
Auswide Bank	Visa Debit	5.00	Nil	0.95	Nil	N/A	✗	✗	0.00
B&E Personal Banking	iAdvantage	6.00	Nil	Nil	Nil	2,000	✗	✗	0.00
Bank Australia	Everyday Access	5.00	Nil	Nil	Nil	2,000	✗	✗	0.01
Bank of Melbourne	Sense Account Everyday	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
Bank of Sydney	Everyday Main Account	5.00	Nil	2.00	Nil	N/A	✗	✗	0.00
BankVic	Anywhere	Nil	2.00	Nil	Nil	N/A	✓	✗	0.10
Bankwest	Lite Trans - Direct Opt	3.99	Nil	4.00	Nil	N/A	✗	✗	0.01
Bankwest	Lite Transaction Account	5.00	Nil	Nil	Nil	N/A	✗	✗	0.01
bca	access	5.00	Nil	1.00	0.30	N/A	✓	✗	0.05
bca	basic access	Nil	1.00	2.50	0.30	N/A	✓	✗	0.00
Bendigo Bank	Ultimate Account	Nil	0.70	1.75	0.70	N/A	✗	✓	0.00
BOQ	Cash Management Account	5.00	0.65	2.00	0.65	N/A	✓	✗	2.05
BOQ	Reverse Charges Account	4.00	Nil	Nil	Nil	N/A	✗	✗	0.00
Catalyst Money	Everyday	Nil	1.50	1.50	1.50	N/A	✓	✗	0.00
Coastline Credit Union	Access Account S30	6.00	Nil	Nil	Nil	N/A	✗	✗	0.05



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## High Transactor

Company	Product	Monthly Account Keeping Fees (\$)	ATM Withdrawal own Network Fee (\$)*	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Monthly Deposit to Waive Fee (\$)	Free Transactions Available	Rebate on Fees Available	Base Interest Rate (%) \$1,000**
★★★									
Coastline Credit Union	Pay As you Go S40	Nil	Nil	0.50	0.50	N/A	✗	✗	0.05
Community Mutual Group	Community Partnership	5.00	Nil	Nil	Nil	N/A	✗	✗	0.00
Community Mutual Group	eFree	Nil	Nil	5.00	Nil	N/A	✗	✗	0.00
Community Mutual Group	High Rise Account	5.00	Nil	Nil	Nil	N/A	✗	✗	0.00
Delphi Bank	Liberty Account	4.00	Nil	Nil	Nil	2,000	✗	✗	0.20
ECU Australia	Access Plus	6.00	Nil	Nil	Nil	N/A	✗	✗	0.00
G&C Mutual Bank	Reward Me Saver Account	Nil	2.00	1.50	1.50	N/A	✓	✗	0.00
Heritage Bank	Simply Access	Nil	1.75	Nil	0.50	N/A	✓	✗	0.01
Heritage Bank	Simply Access Special	Nil	1.75	Nil	0.50	N/A	✓	✗	0.01
Holiday Coast CU	Great Day Transaction S2	6.00	1.20	1.20	1.20	N/A	✓	✗	0.00
Horizon Credit Union	Advantage 25	6.00	Nil	Nil	Nil	N/A	✗	✗	0.00
HSBC	Day to Day Account	Nil	Nil	5.00	Nil	N/A	✗	✗	0.00
Illawarra CU NSW	Everyday	6.00	1.50	Nil	Nil	N/A	✗	✓	0.00
IMB	Every Day Account S4	Nil	0.70	2.25	0.85	N/A	✗	✓	0.01
IMB	Everyday UnLtd (Ill,SC)	6.00	Nil	Nil	Nil	N/A	✗	✗	0.00
IMB	Everyday UnLtd (SYD,ACT)	6.00	Nil	Nil	Nil	N/A	✗	✗	0.00
ME Bank	InterestME Savings Account	Nil	1.00	Nil	1.00	N/A	✓	✗	0.05
MyState	Access Account	6.00	Nil	Nil	Nil	2,000	✗	✗	0.01



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## High Transactor

Company	Product	Monthly Account Keeping Fees (\$)	ATM Withdrawal own Network Fee (\$)*	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Monthly Deposit to Waive Fee (\$)	Free Transactions Available	Rebate on Fees Available	Base Interest Rate (%) \$1,000**
★★★									
Newcastle Permanent	Everyday Account	4.00	Nil	Nil	Nil	1,800	✗	✗	0.01
Newcastle Permanent	Rapid Saver Statement	Nil	0.50	1.75	0.50	N/A	✓	✗	0.00
Newcastle Permanent	Statement Savings Account	Nil	0.50	1.75	0.50	N/A	✓	✗	0.00
People's Choice Credit Union	Everyday Account	6.50	Nil	Nil	Nil	N/A	✗	✗	0.00
People's Choice Credit Union	Zip Account	6.00	Nil	Nil	Nil	2,000	✗	✗	0.00
Police Bank	Easy Access Account S1	Nil	Nil	2.00	0.55	N/A	✓	✗	0.05
Qld Police Credit Union	On Call Savings Account	Nil	2.00	Nil	1.00	N/A	✓	✗	0.01
QT Mutual Bank	Everyday Account	6.00	Nil	2.00	Nil	2,000	✗	✗	0.00
RAMS	Action	Nil	Nil	N/A	Nil	N/A	✗	✗	0.01
Rural Bank Limited	Everyday Account - All Access	6.00	Nil	Nil	Nil	N/A	✓	✗	0.05
Rural Bank Limited	Gold Cash Management	5.00	Nil	Nil	Nil	N/A	✓	✗	0.00
Select Credit Union	Transaction Account 001	Nil	1.50	Nil	0.75	N/A	✗	✓	0.05
St.George Bank	Sense Account Everyday	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
Suncorp Bank	Everyday Options	5.00	Nil	Nil	Nil	N/A	✗	✗	0.01
Teachers Mutual Bank	Everyday Account	5.00	Nil	Nil	Nil	2,000	✗	✗	0.01
Teachers Mutual Bank	Everyday Direct Account	5.00	Nil	3.00	Nil	2,000	✗	✗	0.01
The Capricornian	10X10 Cap	10.00	1.00	Nil	Nil	N/A	✓	✗	0.00
The Capricornian	My Advantage	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00



# Deposits Star Ratings

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## High Transactor

Company	Product	Monthly Account Keeping Fees (\$)	ATM Withdrawal own Network Fee (\$)*	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Monthly Deposit to Waive Fee (\$)	Free Transactions Available	Rebate on Fees Available	Base Interest Rate (%) \$1,000**
★★★									
The Mutual	Express Savings Account	Nil	1.00	1.00	0.50	N/A	✓	✗	0.00
Transport Mutual Credit Union	Multi-Access Account S4	Nil	1.50	1.50	1.50	N/A	✓	✗	0.03
UniBank	Everyday Account S1	5.00	Nil	Nil	Nil	2,000	✗	✗	0.01
UniBank	Everyday Direct Account	5.00	Nil	3.00	Nil	2,000	✗	✗	0.01
Victoria Teachers Mutual Bank	Everyday Account S1	Nil	1.80	1.00	0.50	N/A	✓	✗	0.05
★★									
Australian Military Bank	Access Savings S1	Nil	0.80	Nil	0.70	N/A	✗	✓	0.01
Auswide Bank	Cash Management	5.00	0.60	Nil	0.50	N/A	✓	✗	0.00
B&E Personal Banking	Everyday Advantage	Nil	0.95	2.50	0.75	N/A	✓	✗	0.00
BankVic	EzePay	Nil	1.80	2.00	Nil	N/A	✓	✗	0.00
Encompass Credit Union	Access Plus S1	Nil	1.50	Nil	0.75	N/A	✗	✓	0.05
FCCS Credit Union	Total Access Account S1	5.00	1.20	2.00	Nil	N/A	✓	✗	0.00
First Option Credit Union	Access Saver	Nil	1.50	Nil	1.50	N/A	✓	✗	0.05
Heritage Bank	Cash Management Account	Nil	1.75	1.00	1.00	N/A	✓	✗	0.01
Heritage Bank	Money Manager Account	Nil	1.75	1.00	1.00	N/A	✓	✗	0.10
Horizon Credit Union	RediSavings S1	Nil	1.00	1.00	1.00	N/A	✓	✗	0.01
Hunter United	Cash Management Account	5.00	Nil	Nil	Nil	N/A	✗	✓	0.00
IMB	Cash Management S23	Nil	0.70	2.25	0.85	N/A	✗	✓	0.00



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★★									
Macquarie Credit Union	Cheque/Card Account S5	Nil	2.00	2.00	2.00	N/A	✓	✗	0.02
Macquarie Credit Union	General Savings Account	Nil	2.00	2.00	2.00	N/A	✓	✗	0.02
People's Choice Credit Union	Expenses Account	Nil	1.25	3.00	1.25	N/A	✗	✗	0.00
QT Mutual Bank	Current Account	Nil	1.30	2.00	0.60	N/A	✗	✓	0.01
Qudos Bank	At Call Savings	Nil	2.00	2.00	2.00	N/A	✗	✓	0.05
Queenslanders CU	Action Account S1	Nil	1.25	1.25	1.25	N/A	✗	✓	0.00
Queenslanders CU	Basic Account	5.00	1.25	1.25	1.25	N/A	✓	✗	0.00
The Capricornian	Essentials	Nil	1.00	1.00	0.25	N/A	✗	✗	0.00
The Capricornian	Personal Banking Account	5.00	0.50	2.00	0.50	N/A	✗	✗	0.00
The Mac	EveryDay Savings	Nil	1.50	1.50	1.50	N/A	✓	✗	0.02
The Rock Building Soc	Fee Cruncher Account	Nil	0.50	2.50	0.65	N/A	✓	✗	0.01
The Rock Building Soc	The Only Account	6.00	0.50	Nil	0.65	N/A	✓	✗	0.00
★									
Beyond Bank	Access Savings Account S1	Nil	2.00	2.50	0.90	N/A	✗	✓	0.01
Beyond Bank	Cash Management Account	Nil	2.00	2.50	0.90	N/A	✗	✓	0.01
Community First CU	Access Account S7	Nil	1.75	1.50	1.10	N/A	✗	✓	0.00
Delphi Bank	Cash Management Account	10.00	1.50	1.00	1.00	N/A	✓	✗	0.00
FCCS Credit Union	Redi Access Account S13	Nil	1.20	2.00	0.60	N/A	✓	✗	0.00



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★									
<b>G&amp;C Mutual Bank</b>	Access Account	Nil	2.00	1.50	1.50	N/A	✓	✗	0.00
<b>Northern Beaches CU</b>	Access Account S7	Nil	1.75	1.50	1.10	N/A	✗	✓	0.00
<b>SERVICE ONE Alliance Bank</b>	Day to Day Account	Nil	1.25	2.25	1.50	N/A	✗	✓	0.00





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★★★★★ "Outstanding Value"									
Bank of Sydney	Everyday Saver	Nil	Nil	Nil	Nil	N/A	✗	N/A	1.85
BOQ	Day2Day Plus Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
Citi	Plus Transaction Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
First Option Credit Union	Super Cash Hub	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.25
Gateway Credit Union	Edge Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	2.25
ING DIRECT	Orange Everyday	Nil	Nil	N/A	Nil	N/A	✗	✗	0.00
ME Bank	Everyday Transaction Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
NAB	Cash Manager	Nil	Nil	Nil	Nil	N/A	✗	N/A	1.50
NAB	Classic Banking	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.01
Qudos Bank	At Call Savings	Nil	2.00	2.00	2.00	N/A	✗	✓	0.05
Suncorp Bank	Everyday Basics Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
Victoria Teachers Mutual Bank	Everyday Account S1	Nil	1.80	1.00	0.50	N/A	✓	✗	0.05
★★★★★									
BankVic	Multipack - At Call S1	Nil	1.80	Nil	0.40	N/A	✓	✗	0.10
Bendigo Bank	Ultimate Account	Nil	0.70	1.75	0.70	N/A	✗	✓	0.00
Catalyst Money	Everyday	Nil	1.50	1.50	1.50	N/A	✓	✗	0.00
Citi	Cash Investment Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.10
Citi	Ultimate Saver	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00



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★★★★									
CUA	Everyday Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
First Option Credit Union	Access Saver	Nil	1.50	Nil	1.50	N/A	✓	✗	0.05
Gateway Credit Union	Everyday Savings Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
Hume Bank	All Purpose S10	Nil	Nil	1.50	0.30	N/A	✓	✗	0.01
Macquarie Credit Union	Cheque/Card Account S5	Nil	2.00	2.00	2.00	N/A	✓	✗	0.02
Macquarie Credit Union	General Savings Account	Nil	2.00	2.00	2.00	N/A	✓	✗	0.02
Newcastle Permanent	Rapid Saver Statement	Nil	0.50	1.75	0.50	N/A	✓	✗	0.00
Newcastle Permanent	Statement Savings Account	Nil	0.50	1.75	0.50	N/A	✓	✗	0.00
P&N Bank	Easypay Access Account	5.00	Nil	Nil	Nil	500	✗	✗	0.01
Qld Police Credit Union	On Call Savings Account	Nil	2.00	Nil	1.00	N/A	✓	✗	0.01
Select Credit Union	Transaction Account 001	Nil	1.50	Nil	0.75	N/A	✗	✓	0.05
Suncorp Bank	Everyday Essentials Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
The Capricornian	My Advantage	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
The Mutual	Express Savings Account	Nil	1.00	1.00	0.50	N/A	✓	✗	0.00
★★★									
AMP Bank	Access Account	Nil	Nil	N/A	Nil	N/A	✗	✗	0.00
AMP Bank	Cash Manager	5.00	Nil	N/A	Nil	2,000	✗	✗	2.00
ANZ	Access Advantage	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00



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★ ★ ★									
ANZ	Premium Cash Management Account	Nil	0.50	2.50	0.50	N/A	✓	✗	0.00
Australian Military Bank	Access Savings S1	Nil	0.80	Nil	0.70	N/A	✗	✓	0.01
B&E Personal Banking	Everyday Advantage	Nil	0.95	2.50	0.75	N/A	✓	✗	0.00
B&E Personal Banking	iAdvantage	6.00	Nil	Nil	Nil	2,000	✗	✗	0.00
Bank Australia	Everyday Access	5.00	Nil	Nil	Nil	2,000	✗	✗	0.01
Bank of Melbourne	Complete Freedom	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
Bank of Melbourne	Express Freedom	3.00	Nil	2.50	Nil	1,000	✗	✗	0.00
Bank of Melbourne	Sense Account Everyday	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
Bank of Sydney	Everyday Main Account	5.00	Nil	2.00	Nil	N/A	✗	✗	0.00
BankSA	Complete Freedom	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
BankSA	Express Freedom	3.00	Nil	2.50	Nil	1,000	✗	✗	0.00
BankSA	Sense Account Everyday	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
BankVic	Anywhere	Nil	2.00	Nil	Nil	N/A	✓	✗	0.10
Bankwest	Easy Transaction Account	6.00	Nil	Nil	Nil	2,000	✗	✗	0.00
Bankwest	Hero Transaction Account	6.00	Nil	Nil	Nil	2,000	✗	✗	2.00
Bankwest	Lite Trans - Direct Opt	3.99	Nil	4.00	Nil	N/A	✗	✗	0.01
bcu	basic access	Nil	1.00	2.50	0.30	N/A	✓	✗	0.00
Beyond Bank	Access Savings Account S1	Nil	2.00	2.50	0.90	N/A	✗	✓	0.01



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★ ★ ★									
BOQ	Reverse Charges Account	4.00	Nil	Nil	Nil	N/A	✗	✗	0.00
Coastline Credit Union	Pay As you Go S40	Nil	Nil	0.50	0.50	N/A	✗	✗	0.05
Commonwealth Bank	Complete Access	6.00	Nil	Nil	Nil	2,000	✗	✗	0.01
Commonwealth Bank	Smart Access	4.00	Nil	2.00	Nil	2,000	✗	✗	0.01
Community Mutual Group	eFree	Nil	Nil	5.00	Nil	N/A	✗	✗	0.00
Delphi Bank	Liberty Account	4.00	Nil	Nil	Nil	2,000	✗	✗	0.20
Encompass Credit Union	Access Plus S1	Nil	1.50	Nil	0.75	N/A	✗	✓	0.05
G&C Mutual Bank	Access Account	Nil	2.00	1.50	1.50	N/A	✓	✗	0.00
G&C Mutual Bank	Reward Me Saver Account	Nil	2.00	1.50	1.50	N/A	✓	✗	0.00
Heritage Bank	Cash Management Account	Nil	1.75	1.00	1.00	N/A	✓	✗	0.01
Heritage Bank	Money Manager Account	Nil	1.75	1.00	1.00	N/A	✓	✗	0.10
Heritage Bank	Simply Access	Nil	1.75	Nil	0.50	N/A	✓	✗	0.01
Heritage Bank	Simply Access Special	Nil	1.75	Nil	0.50	N/A	✓	✗	0.01
Horizon Credit Union	Advantage 25	6.00	Nil	Nil	Nil	N/A	✗	✗	0.00
Horizon Credit Union	RediSavings S1	Nil	1.00	1.00	1.00	N/A	✓	✗	0.01
HSBC	Day to Day Account	Nil	Nil	5.00	Nil	N/A	✗	✗	0.00
IMB	Cash Management S23	Nil	0.70	2.25	0.85	N/A	✗	✓	0.00
IMB	Every Day Account S4	Nil	0.70	2.25	0.85	N/A	✗	✓	0.01



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★★★									
IMB	Everyday UnLtd (Ill,SC)	6.00	Nil	Nil	Nil	N/A	✗	✗	0.00
IMB	Everyday UnLtd (SYD,ACT)	6.00	Nil	Nil	Nil	N/A	✗	✗	0.00
ME Bank	InterestME Savings Account	Nil	1.00	Nil	1.00	N/A	✓	✗	0.05
MyState	Access Account	6.00	Nil	Nil	Nil	2,000	✗	✗	0.01
Newcastle Permanent	Everyday Account	4.00	Nil	Nil	Nil	1,800	✗	✗	0.01
People's Choice Credit Union	Zip Account	6.00	Nil	Nil	Nil	2,000	✗	✗	0.00
Police Bank	Easy Access Account S1	Nil	Nil	2.00	0.55	N/A	✓	✗	0.05
QT Mutual Bank	Current Account	Nil	1.30	2.00	0.60	N/A	✗	✓	0.01
QT Mutual Bank	Everyday Account	6.00	Nil	2.00	Nil	2,000	✗	✗	0.00
RAMS	Action	Nil	Nil	N/A	Nil	N/A	✗	✗	0.01
Rural Bank Limited	Everyday Account - All Access	6.00	Nil	Nil	Nil	N/A	✓	✗	0.05
SERVICE ONE Alliance Bank	Day to Day Account	Nil	1.25	2.25	1.50	N/A	✗	✓	0.00
St.George Bank	Complete Freedom	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
St.George Bank	Express Freedom	3.00	Nil	2.50	Nil	1,000	✗	✗	0.00
St.George Bank	Sense Account Everyday	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
Suncorp Bank	Everyday Options	5.00	Nil	Nil	Nil	N/A	✗	✗	0.01
Teachers Mutual Bank	Everyday Account	5.00	Nil	Nil	Nil	2,000	✗	✗	0.01
Teachers Mutual Bank	Everyday Direct Account	5.00	Nil	3.00	Nil	2,000	✗	✗	0.01



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★★★									
The Capricornian	Essentials	Nil	1.00	1.00	0.25	N/A	✗	✗	0.00
The Mac	EveryDay Savings	Nil	1.50	1.50	1.50	N/A	✓	✗	0.02
Transport Mutual Credit Union	Multi-Access Account S4	Nil	1.50	1.50	1.50	N/A	✓	✗	0.03
UniBank	Everyday Account S1	5.00	Nil	Nil	Nil	2,000	✗	✗	0.01
UniBank	Everyday Direct Account	5.00	Nil	3.00	Nil	2,000	✗	✗	0.01
Westpac	Choice	5.00	Nil	Nil	Nil	2,000	✗	✗	0.00
★★									
Arab Bank Australia	Cash Management Account	5.00	Nil	2.00	0.60	N/A	✓	✗	0.05
Auswide Bank	Cash Management	5.00	0.60	Nil	0.50	N/A	✓	✗	0.00
Auswide Bank	Everyday Access	5.00	Nil	Nil	Nil	N/A	✗	✗	0.00
Auswide Bank	Visa Debit	5.00	Nil	0.95	Nil	N/A	✗	✗	0.00
BankVic	EzePay	Nil	1.80	2.00	Nil	N/A	✓	✗	0.00
Bankwest	Lite Transaction Account	5.00	Nil	Nil	Nil	N/A	✗	✗	0.01
bcu	access	5.00	Nil	1.00	0.30	N/A	✓	✗	0.05
BOQ	Cash Management Account	5.00	0.65	2.00	0.65	N/A	✓	✗	2.05
Coastline Credit Union	Access Account S30	6.00	Nil	Nil	Nil	N/A	✗	✗	0.05
Community First CU	Access Account S7	Nil	1.75	1.50	1.10	N/A	✗	✓	0.00
Community Mutual Group	Community Partnership	5.00	Nil	Nil	Nil	N/A	✗	✗	0.00



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★★									
Community Mutual Group	High Rise Account	5.00	Nil	Nil	Nil	N/A	✗	✗	0.00
ECU Australia	Access Plus	6.00	Nil	Nil	Nil	N/A	✗	✗	0.00
FCCS Credit Union	Redi Access Account S13	Nil	1.20	2.00	0.60	N/A	✓	✗	0.00
Holiday Coast CU	Great Day Transaction S2	6.00	1.20	1.20	1.20	N/A	✓	✗	0.00
Illawarra CU NSW	Everyday	6.00	1.50	Nil	Nil	N/A	✗	✓	0.00
Northern Beaches CU	Access Account S7	Nil	1.75	1.50	1.10	N/A	✗	✓	0.00
People's Choice Credit Union	Everyday Account	6.50	Nil	Nil	Nil	N/A	✗	✗	0.00
People's Choice Credit Union	Expenses Account	Nil	1.25	3.00	1.25	N/A	✗	✗	0.00
Queenslanders CU	Action Account S1	Nil	1.25	1.25	1.25	N/A	✗	✓	0.00
Queenslanders CU	Basic Account	5.00	1.25	1.25	1.25	N/A	✓	✗	0.00
Rural Bank Limited	Gold Cash Management	5.00	Nil	Nil	Nil	N/A	✓	✗	0.00
The Rock Building Soc	Fee Cruncher Account	Nil	0.50	2.50	0.65	N/A	✓	✗	0.01
The Rock Building Soc	The Only Account	6.00	0.50	Nil	0.65	N/A	✓	✗	0.00
★									
Arab Bank Australia	Statement Savings Acc	6.00	Nil	2.00	0.60	N/A	✓	✗	0.00
Beyond Bank	Cash Management Account	Nil	2.00	2.50	0.90	N/A	✗	✓	0.01
Delphi Bank	Cash Management Account	10.00	1.50	1.00	1.00	N/A	✓	✗	0.00
FCCS Credit Union	Total Access Account S1	5.00	1.20	2.00	Nil	N/A	✓	✗	0.00



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Company	Product	Monthly Account Keeping Fees (\$)	ATM withdrawal own Network Fee (\$)*	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Monthly Deposit to Waive Fee (\$)	Free Transactions Available	Rebate on Fees Available	Base Interest Rate (%) \$1,000**
★									
Hunter United	Cash Management Account	5.00	Nil	Nil	Nil	N/A	✗	✓	0.00
The Capricornian	10X10 Cap	10.00	1.00	Nil	Nil	N/A	✓	✗	0.00
The Capricornian	Personal Banking Account	5.00	0.50	2.00	0.50	N/A	✗	✗	0.00





# Deposits Star Ratings

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## Junior Saver

Company	Product	Junior Specific Website	School Banking Program	Educational Resources	Minimum Opening Deposit (\$)	Branch Withdrawal Fee	Base Interest Rate (%) \$500*	Base Plus Conditional Rate (%) \$500*
★★★★★ "Outstanding Value"								
Bankwest	Kids' Bonus Saver	✗	✗	✗	No min	Nil	0.01	5.25
CUA	Youth eSaver	✓	✗	✗	1	Nil	5.00	5.00
Select Credit Union	Kick Start Saver	RTB	RTB	RTB	1	Nil	5.00	5.00
✧ "Rising Star"								
Encompass Credit Union	Kick Start Saver	RTB	RTB	RTB	No min	Nil	5.00	5.00
★★★★								
bcu	scoot's super saver	✓	✗	✓	No min	1	1.00	3.75
Commonwealth Bank	Youthsaver Account	✓	✓	✓	No min	Nil	0.01	2.80
First Option Credit Union	Kids Bonus Saver	RTB	RTB	RTB	No min	Nil	0.15	5.15
Hume Bank	Clancy Koala S2	✓	✓	✓	1	Nil	0.50	3.50
Suncorp Bank	Kids Savings Account	✓	✗	✗	No min	Nil	1.50	3.25
Teachers Mutual Bank	Mighty Saver	✓	✗	✗	No min	Nil	1.50	3.31
The Mutual	Mighty Mutual	✗	✓	✓	No min	Nil	2.80	2.80
★★★								
ANZ	Progress Saver for Kids	✓	✗	✗	10	Nil	0.01	2.51
Auswide Bank	Ziggy Kids Saver	RTB	RTB	RTB	No min	Nil	0.01	3.01
Bank Australia	mySaver	RTB	RTB	RTB	No min	3	0.15	3.00
Bank of Sydney	Student Savings Account	✗	✓	✗	1	Nil	2.35	2.35
BankVic	Little Coppers Club S3	✓	✗	✗	No min	Nil	1.25	1.25
Bankwest	Children's Savings Account	✗	✗	✗	No min	Nil	1.00	1.00



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★★★								
Bendigo Bank	PiggySaver	✗	✓	✓	1	Nil	1.75	1.75
Beyond Bank	Bonus Saver Account (Youth)	RTB	RTB	RTB	No min	Nil	0.01	1.60
Beyond Bank	Junior Savers Club S12	RTB	RTB	RTB	No min	Nil	2.05	2.05
Delphi Bank	Junior Smart Saver	RTB	RTB	RTB	5	Nil	1.75	1.75
ECU Australia	Star S8	RTB	RTB	RTB	10	2	3.00	3.00
FCCS Credit Union	Young Achiever Account S50	RTB	RTB	RTB	1	Nil	0.50	2.00
Gateway Credit Union	Kids Dollaroo Savings	✗	✗	✗	No min	Nil	1.90	1.90
Holiday Coast CU	First Start Account	RTB	RTB	RTB	No min	Nil	2.00	2.00
Horizon Credit Union	Youth Reward Saver	RTB	RTB	RTB	No min	1	0.50	2.40
Illawarra CU NSW	Wildlife Saver	RTB	RTB	RTB	1	1	0.05	2.50
IMB	Reward Saver Kick Start	✗	✓	✗	1	2	0.00	2.00
IMB	Zoo Account	✗	✓	✗	1	Nil	0.10	2.80
MyState	Youth Account	✗	✗	✗	No min	Nil	0.75	0.75
Newcastle Permanent	Rapid Saver Statement for Children	✗	✓	✗	No min	2	0.00	2.60
P&N Bank	Way Cool Saver	RTB	RTB	RTB	No min	Nil	2.25	2.25
People's Choice Credit Union	Young Saver Account	✗	✗	✗	No min	3	1.45	2.85
UniBank	Mighty Saver	RTB	RTB	RTB	No min	Nil	1.50	3.31
Victoria Teachers Mutual Bank	First Saver	✗	✗	✗	No min	Nil	1.40	1.40
Westpac	Reward Saver - Under 12	✗	✗	✗	No min	Nil	0.01	2.50
★★								
Community First CU	Junior Saver	✗	✗	✗	No min	Nil	0.25	0.25



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## Junior Saver

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★★								
Newcastle Permanent	Money Minder Account	✗	✓	✗	1	Nil	0.25	0.25
Newcastle Permanent	Rapid Saver Passbook for Children	✗	✓	✗	No min	2	0.00	1.30
Northern Beaches CU	Junior Saver	RTB	RTB	RTB	No min	Nil	0.25	0.25
Queenslanders CU	Junior Savers Account S4	RTB	RTB	RTB	No min	Nil	0.50	0.50
SCU	Super Saver Account	✗	✗	✗	No min	Nil	0.50	0.50
The Mac	Mini Mac Bonus Saver	RTB	RTB	RTB	No min	Nil	0.02	1.77
Victoria Teachers Mutual Bank	First Access	✗	✗	✗	No min	Nil	1.00	1.00
★								
Arab Bank Australia	Best Buddies School Account	RTB	RTB	RTB	No min	Nil	0.01	0.01
Arab Bank Australia	Student Account	RTB	RTB	RTB	1	2	0.00	0.00
The Rock Building Soc	Children's Account	✗	✗	✗	1	Nil	0.25	0.25