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		Court Cabanna	Interest	Annua	Spend to	Currency	Rewards	С	redit Card Trav	el Insurance	Includes
Company	Product	Card Scheme	Rate* (p.a)	l Fee	Waive Annual Fee	Conversion Fees**	Available	Included	Return Ticket Required	Activation	Lounge Access
★★★★★ "Outstanding	g Value"										
B&E Personal Banking	Visa Credit Card	Visa	12.99%	\$39.00	\$8,000.00	1.25%	X	X	-	-	X
Bank Australia	Visa Credit Card	Visa	12.39%	Nil	-	2.00%	X	X	-	-	X
BankVic	Visa Gold credit card	Visa	16.95%	\$50.00	-	2.00%	✓	✓	✓	\$0.00	X
BankVic	Visa Silver credit card	Visa	11.95%	Nil	-	2.00%	X	X	-	-	X
Bankwest	Breeze Platinum MasterCard	Mastercard	8.99%	\$99.00		0.00%	X	✓	✓	\$500.00	X
Bankwest	More Platinum MasterCard	Mastercard	19.99%	\$130.00	-	0.00%	✓	✓	✓	\$500.00	X
Bankwest	Zero Platinum MasterCard	Mastercard	17.99%	Nil	-	0.00%	X	✓	✓	\$500.00	X
Coles	Rewards MasterCard	Mastercard	19.99%	\$89.00		0.00%	✓	X	-	-	X
First Option Credit Union	Low Rate Visa Credit Card	Visa	13.49%	\$18.00	- -	2.00%	X	X	-	-	X
First Option Credit Union	Smart Start Credit Card (18-24yrs)	Visa	10.49%	Nil	-	2.00%	X	X	-	-	X
Heritage Bank	Gold Low Rate	Visa	11.80%	Nil	-	2.50%	X	X	-	-	X
Horizon Credit Union	Visa Credit Card	Visa	12.95%	Nil		1.95%	X	X	-	-	X
Latitude Financial Services	28 Degrees Platinum MasterCard	Mastercard	21.99%	Nil	-	0.00%	X	X	-	-	X
Macquarie Credit Union	Visa Credit Card	Visa	13.54%	\$15.00		2.00%	X	X	-	-	X
Select Encompass Credit Union	Visa Credit Card	Visa	10.99%	\$30.00		2.00%	X	X	-	-	X
SERVICE ONE Alliance Bank	Visa	Visa	15.25%	Nil		2.00%	X	X	-	-	X
Teachers Mutual Bank	Teachers Credit Card	Visa	11.50%	Nil		2.45%	X	X	-	-	X
UniBank	Visa Credit Card	Visa	11.50%	Nil	-	2.45%	X	X	-	-	X



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		Occ	asional Tr	aveller							
		Carrel Calcarra	Interest	Annua	Spend to	Currency	Rewards	C	Credit Card Trav	el Insurance	Includes
Company	Product	Card Scheme	Rate* (p.a)	l Fee	Waive Annual Fee	Conversion Fees**	Available	Included	Return Ticket Required	Activation	Lounge Access
★★★★★ "Outstanding	g Value"										
Victoria Teachers Mutual Bank	Visa Classic Credit Card	Visa	12.94%	Nil	-	2.00%	X	X	-	-	X

American Express	Essential Credit Card	American Express	14.99%	Nil	-	3.00%	✓	X	-	-	X
American Express	Qantas Discovery Card	American Express	20.74%	Nil	-	3.00%	✓	X		-	✓
American Express	Velocity Escape Card	American Express	20.74%	Nil	-	3.00%	✓	X	-	-	X
ANZ	First	Visa	19.74%	\$30.00	-	3.00%	X	X	-	-	X
Australian Military Bank	Low Rate Visa Card	Visa	10.99%	\$49.00	-	2.00%	X	X	-	-	X
Bank Australia	Low Rate Visa CreditCard	Visa	9.39%	\$59.00	-	2.00%	X	X	-	-	X
Bank of Melbourne	No Annual Fee Visa	Visa	20.49%	Nil	-	3.00%	X	X	-	-	X
BankSA	No Annual Fee Visa	Visa	20.49%	Nil	-	3.00%	X	X	-	-	X
Bankwest	Qantas Platinum MasterCard	Mastercard	20.49%	\$160.00	-	0.00%	✓	✓	✓	\$500.00	X
Bendigo Bank	RSPCA Rescue Rewards	Visa	19.64%	\$24.00	-	3.00%	✓	X	-	-	X
Bendigo Bank	RSPCA Rescue Visa	Visa	15.49%	\$24.00	-	3.00%	X	X	-	-	X
Big Sky Building Society	Low Rate Visa Card	Visa	11.99%	\$29.00		3.00%	X	X	-	-	X
Citi	Simplicity	Visa	19.99%	Nil		3.30%	✓	X	-	-	X
Coles	No Annual Fee MasterCard	Mastercard	19.99%	Nil	-	2.50%	✓	X	-	-	X
Coles	No Annual Fee Platinum MasterCard	Mastercard	19.99%	Nil	_	2.50%	✓	X		-	X
Coles	Rewards Platinum MasterCard	Mastercard	19.99%	\$89.00	-	0.00%	1	X	-	-	X

Report Date: August, 2016. (All information is correct as at August, 2016) $\,\,^*$ Rate as at 2nd August, 2016

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		Card Scheme	Interest	Annua	Spend to	Currency	Rewards	Cı	redit Card Trav	el Insurance	Includes
Company	Product	Card Scheme	Rate* (p.a)	l Fee	Waive Annual Fee	Conversion Fees**	Available		Return Ticket Required	Activation	Lounge Access

ECU Australia	Low Rate Visa Credit Card	Visa	10.95%	\$48.00	-	2.50%	X	X	-	-	X
First Option Credit Union	Cash Rewards Visa Credit Card	Visa	15.99%	\$36.00	-	2.00%	✓	X	-	-	X
Holiday Coast CU	Light Visa Credit Card	Visa	11.99%	\$25.00	-	2.50%	X	X	-	-	X
HSBC	Credit Card	Visa	17.99%	Nil		3.00%	✓	X	-	-	X
Hume Bank	Clear	Visa	17.95%	\$30.00	\$8,000.00	2.85%	✓	X	<u>-</u>	- -	X
Hume Bank	Value	Visa	13.15%	Nil		2.85%	X	X	-	-	X
Intech Credit Union	Titanium Visa 55	Visa	9.99%	\$46.00		2.00%	X	X	-	-	X
ME Bank	frank credit card	Mastercard	9.99%	Nil	-	2.50%	X	X	<u>-</u>	-	X
NAB	Low Fee Visa Card	Visa	19.74%	\$30.00	-	3.00%	X	X	-	-	X
Newcastle Permanent	Value+ Credit Card	Visa	11.49%	\$49.00		2.00%	X	X	-	-	X
Police Bank	Visa Credit Card	Visa	10.76%	\$30.00	-	3.00%	X	X	-	-	X
QBANK	Bluey Card	Visa	13.24%	Nil	-	3.65%	X	X	<u>-</u>	-	X
Quay Credit Union	Visa Credit Card	Visa	7.99%	\$36.00		2.00%	X	X	-	-	X
Qudos Bank	Lifestyle	Visa	12.34%	Nil		3.65%	X	X	-		X
Qudos Bank	Lifestyle Plus	Visa	15.85%	Nil		3.65%	X	X	-		X
SCU	Low Rate Visa Credit Card	Visa	10.49%	\$30.00	-	2.00%	X	X	<u>-</u>	- -	X
St.George Bank	No Annual Fee Visa	Visa	20.49%	Nil		3.00%	X	X	-		X
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	Visa	9.99%	\$84.00	-	2.00%	X	✓	✓	\$0.00	X



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		Осс	asional Tr	aveller							
		Card Scheme	Interest	Annua	Spend to	Currency	Rewards	C	Credit Card Trav	el Insurance	Includes
Company	Product	Card Scheme	Rate* (p.a)	l Fee	Waive Annual Fee	Conversion Fees**	Available	Included	Return Ticket Required	Activation	Lounge Access

Virgin Money	No Annual Fee Credit Card	Visa	18.99%	Nil	-	3.30%	X	X	-	-	X
Westpac	55 Day Classic	Visa	19.84%	\$30.00	\$5,000.00	3.00%	X	X	-	-	X
Westpac	Student Visa Card	Visa	20.45%	\$30.00	-	3.00%	X	X	-	-	X
Woolworths Employees CU	Visa Credit Card	Visa	13.45%	\$25.00	-	2.50%	X	X	- -		X

American Express	David Jones Card	American Express	20.74%	\$99.00	-	3.00%	✓	X	-	-	X
ANZ	Balance Visa	Visa	13.99%	\$79.00	-	3.00%	✓	X	-	-	X
ANZ	Frequent Flyer	AMEX/Visa	19.99%	\$95.00	-	3.00%	✓	X	-	-	X
ANZ	Low Rate	Mastercard	13.49%	\$58.00	-	3.00%	X	X	-	-	X
ANZ	Low Rate Platinum	Mastercard	13.49%	\$99.00	-	3.00%	X	✓	✓	\$250.00	X
ANZ	Platinum	Visa	19.74%	\$87.00	\$20,000.00	3.00%	X	✓	✓	\$250.00	X
ANZ	Rewards	AMEX/Visa	18.79%	\$80.00	-	3.00%	✓	X	-	-	X
ANZ	Rewards Platinum	AMEX/Visa	18.79%	\$95.00	-	3.00%	✓	✓	✓	\$250.00	X
ANZ	Rewards Travel Adventures Card	AMEX/Visa	20.24%	\$225.00	-	0.00%	✓	✓	✓	\$250.00	✓
Auswide Bank	Low Rate MasterCard	Mastercard	12.99%	\$49.00		3.40%	X	X	-	-	X
Auswide Bank	Platinum MasterCard	Mastercard	20.24%	\$99.00		3.40%	✓	✓	✓	\$0.00	X
Bank Australia	Platinum Rewards Visa Credit Card	Visa	18.24%	\$189.00		2.00%	✓	✓	X	\$0.00	X
Bank of Melbourne	Amplify Classic	Visa	19.49%	\$79.00	-	3.00%	✓	X	-	-	X

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		Court Sahama	Interest	Annua	Spend to	Currency	Rewards	Cı	redit Card Trave	l Insurance	Includes
Company	Product	Card Scheme	Rate* (p.a)	l Fee	Waive Annual Fee	Conversion Fees**	Available	Included	Return Ticket Required	Activation	Lounge Access

Bank of Melbourne	Amplify Platinum	Visa	19.49%	\$99.00	-	3.00%	✓	✓	✓	\$500.00	X
Bank of Melbourne	Vertigo Platinum	Visa	12.74%	\$99.00	-	3.00%	X	✓	✓	\$500.00	X
Bank of Melbourne	Vertigo Visa	Visa	13.24%	\$55.00	-	3.00%	X	X	-	-	X
Bank of Sydney	Visa Classic	Visa	11.99%	\$49.00	<u>-</u>	3.00%	✓	X	-	-	X
Bank of Sydney	Visa Platinum	Visa	18.49%	\$129.00	<u>-</u>	3.00%	✓	✓	✓	\$500.00	X
BankSA	Amplify Classic	Visa	19.49%	\$79.00	-	3.00%	✓	X	-	-	X
BankSA	Amplify Platinum	Visa	19.49%	\$99.00	-	3.00%	✓	✓	✓	\$500.00	X
BankSA	Vertigo Platinum	Visa	12.74%	\$99.00	<u>-</u>	3.00%	X	✓	✓	\$500.00	X
BankSA	Vertigo Visa	Visa	13.24%	\$55.00	-	3.00%	X	X	-	<u>-</u>	X
Bankwest	More MasterCard	Mastercard	19.99%	\$70.00	-	2.95%	✓	X	-	-	X
Bankwest	Zero MasterCard	Mastercard	17.99%	Nil	-	2.95%	X	X	-	-	X
bcu	Classic Visa Card	Visa	11.80%	\$40.00	<u>-</u>	3.65%	X	X	-	<u>-</u>	X
bcu	Rewarder Visa Card	Visa	16.80%	\$40.00	-	3.65%	✓	X	-	-	X
Bendigo Bank	Basic Black MasterCard	Mastercard	12.24%	\$45.00	-	3.00%	X	X	-	-	X
Bendigo Bank	Basic Black Visa	Visa	12.24%	\$45.00		3.00%	X	X	-		X
Bendigo Bank	Platinum Visa	Visa	18.99%	\$119.00		3.00%	✓	✓	✓	\$0.00	X
Bendigo Bank	Ready Red MasterCard	Mastercard	19.74%	\$45.00	-	3.00%	✓	X	-		X
Bendigo Bank	Ready Red Visa	Visa	19.74%	\$45.00	-	3.00%	✓	X	-	-	X



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		Card Scheme	Interest	Annua	Spend to	Currency	Rewards	C	redit Card Trave	l Insurance	Includes
Company	Product	caru schenie	Rate* (p.a)	l Fee	Waive Annual Fee	Conversion Fees**	Available	Included	Return Ticket Required	Activation	Lounge Access

Beyond Bank	Low Rate Visa Credit Card	Visa	12.49%	\$49.00	-	3.00%	X	X	-	-	X
Big Sky Building Society	Cash Rewards Visa Card	Visa	16.58%	\$49.00	-	3.00%	✓	X	-	-	X
BOQ	Blue Visa	Visa	20.74%	\$60.00	-	3.40%	✓	X	-	-	X
BOQ	Low Rate Visa Card	Visa	13.49%	\$55.00	-	3.40%	X	X	-	-	X
BOQ	Platinum Visa	Visa	20.74%	\$99.00	-	3.40%	✓	✓	✓	\$0.00	X
Citi	Classic Card	Visa	20.99%	\$99.00	-	3.30%	✓	X	-	-	X
Citi	Clear Platinum Visa	Visa	14.99%	\$99.00	-	3.30%	✓	X	-	-	X
Coastline Credit Union	Visa Rewarder	Visa	17.00%	\$75.00	\$12,000.00	3.65%	✓	X	-	- -	X
Coles	Low Rate Mastercard	Mastercard	9.99%	\$49.00	-	2.50%	✓	X	-	-	X
Coles	Low Rate Platinum MasterCard	Mastercard	9.99%	\$49.00	-	2.50%	✓	X	-	-	X
Commonwealth Bank	Gold Awards	AMEX/Mastercard	20.24%	\$119.00	-	3.00%	✓	✓	X	-	X
Commonwealth Bank	Low Fee Gold MasterCard	Mastercard	19.74%	\$89.00	\$10,000.00	3.00%	X	✓	X		X
Commonwealth Bank	Low Fee MasterCard	Mastercard	19.74%	\$29.00	\$1,000.00	3.00%	X	X		-	X
Commonwealth Bank	Low Rate Gold MasterCard	Mastercard	13.49%	\$89.00		3.00%	X	✓	X		X
Commonwealth Bank	Low Rate MasterCard	Mastercard	13.49%	\$59.00		3.00%	X	X			X
Commonwealth Bank	Standard Awards	AMEX/Mastercard	20.24%	\$59.00		3.00%	✓	X			X
Community First CU	Low Rate Visa Cred Card	Visa	8.99%	\$40.00		3.00%	X	X		-	X
Community First CU	McGrath Pink Visa Card	Visa	8.99%	\$40.00	-	3.00%	X	X	-	-	X



Myer

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Occasional Traveller Interest **Credit Card Travel Insurance** Spend to Currency Includes **Annua** Rewards **Card Scheme** Company Rate* **Product** Waive Lounge Conversion I Fee Return Ticket **Available Annual Fee** Fees** Access Included Activation (p.a) Required *** X X **CUA** Low Rate Credit Card 3.40% Mastercard 11.99% \$49.00 CUA X Platinum Credit Card Mastercard 3.40% \$500.00 19.99% \$149.00 X X **Defence Bank** Visa True Blue Credit Card 3.00% 11.74% \$45.00 **Diners Club Australia** Frequent Flyers Club Card Diners Club 3.00% \$0.00 N/A \$95.00 **Diners Club Australia** Personal Card Diners Club 3.00% \$0.00 N/A \$135.00 X **G&C Mutual Bank** Low Rate Visa Credit Card Visa 9.49% 2.85% \$50.00 2.50% **Heritage Bank** Classic Visa \$25,000.00 16.75% \$55.00 **Heritage Bank** Platinum Visa 2.50% \$950.00 \$35,000.00 16.75% \$125.00 **HSBC** Platinum Credit Card 3.00% Visa \$0.00 19.99% \$149.00 \$6,000.00 **Hunter United** Visa Credit Card Visa 2.50% X 11.99% \$59.00 X X **Hunter United** Visa Credit Card - Home Loan Bwrs Visa 2.50% 11.49% \$59.00 X **IMB** Low Rate MasterCard Mastercard 3.40% 12.99% \$49.00 Jetstar MasterCard 3.00% Mastercard 14.99% \$59.00 Gem Visa **Latitude Financial Services** Visa 22.99% 3.00% \$99.00 **Latitude Financial Services** GO MasterCard 3.00% Mastercard 21.74% \$59.40 **Latitude Financial Services** MasterCard Mastercard 3.00% 23.50% \$69.00 Macquarie Bank RateSaver Card Visa 3.00% 15.95% \$69.00

20.69%

\$69.00

3.00%

Visa

Report Date: August, 2016. (All information is correct as at August, 2016) $\,\,^*$ Rate as at 2nd August, 2016

Myer Visa Card

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St.George Bank

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Occasional Traveller Interest **Credit Card Travel Insurance** Spend to Currency Includes **Annua** Rewards **Card Scheme** Rate* **Company Product** Waive Conversion Lounge I Fee **Return Ticket Available Annual Fee** Fees** Access Included Activation (p.a) Required *** X X MyState Low Rate MasterCard 3.40% Mastercard 12.99% \$49.00 NAB flybuys Rewards Card 3.00% \$500.00 Visa 19.99% \$95.00 X X NAB 3.00% Low Rate Card Visa 13.99% \$59.00 NAB Premium Visa Card Visa 3.00% \$500.00 19.74% \$90.00 NAB **Qantas Rewards Card** AMEX/Mastercard 3.00% 19.99% \$95.00 X NAB **Velocity Rewards Card** AMEX/Visa 19.99% 3.00% \$95.00 NAB Velocity Rewards Premium Card 3.00% \$500.00 AMEX/Visa 19.99% \$150.00 X **Northern Inland CU** Visa Credit Card 3.00% X Visa 14.00% \$40.00 **P&N Bank** Classic Visa 3.00% Visa 11.49% \$40.00 X P&N Bank Visa Platinum Visa 3.00% \$500.00 11.49% \$80.00 X X **People's Choice Credit Union** Visa Credit Card Visa 3.00% 12.95% \$59.00 **QBANK Bluey Rewarder Card** Visa 3.65% 17.24% \$48.00 **QT Mutual Bank** Low Rate MasterCard 3.40% X Mastercard 12.99% \$49.00 X Queenslanders CU Low Rate MyCard Mastercard 12.99% 3.40% \$49.00 **Amplify Classic** 3.00% St.George Bank Visa 19.49% \$79.00 St.George Bank **Amplify Platinum** Visa 3.00% \$500.00 19.49% \$99.00 St.George Bank Vertigo Platinum Visa 3.00% \$500.00 12.74% \$99.00

13.24%

\$55.00

Visa

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Vertigo Visa

X

X

3.00%

X

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		Oco	asional T	raveller							
			Interest	Annua	Spend to	Currency	Rewards	C	redit Card Trav	el Insurance	Includes
Company	Product	Card Scheme	Rate* (p.a)	l Fee	Waive Annual Fee	Conversion Fees**	Available	Included	Return Ticket Required	Activation	Lounge Access

Summerland CU	Low Rate Card	Visa	11.99%	\$49.00	-	3.00%	X	X	-	-	X
Summerland CU	Rewards Card	Visa	18.99%	\$79.00	-	3.00%	✓	X	-	-	X
Suncorp Bank	Gold Card	Visa	20.50%	\$120.00	-	3.40%	✓	X	-	-	X
Suncorp Bank	Standard Card	Visa	12.74%	\$55.00	-	3.40%	X	X	-	-	X
Westpac	55 Day Platinum	Visa	19.84%	\$90.00	\$10,000.00	3.00%	X	✓	✓	\$500.00	X
Westpac	Altitude	AMEX/Visa	20.24%	\$100.00	-	3.00%	✓	X	-	-	X
Westpac	Altitude Platinum	AMEX/Visa	20.24%	\$150.00	-	3.00%	✓	✓	✓	\$500.00	X
Westpac	Low Rate Visa Card	Visa	13.49%	\$59.00	-	3.00%	X	X	-	- -	X
Woolworths	Everyday Platinum Credit Card	Visa	19.99%	\$49.00	-	3.00%	✓	X	-	- -	X
Woolworths	Qantas Platinum Credit Card	Visa	20.49%	\$139.00		3.00%	✓	✓	✓	\$0.00	X
**											
American Express	Platinum Edge Credit Card	American Express	20.74%	\$195.00	-	3.00%	✓	✓	✓	\$0.00	X
American Express	Qantas Premium Card	American Express	20.74%	\$249.00	-	3.00%	✓	✓	✓	\$0.00	✓
Bank of Melbourne	Amplify Signature	Visa	19.49%	\$279.00		3.00%	✓	✓	✓	\$500.00	✓
BankSA	Amplify Signature	Visa	19.49%	\$279.00	-	3.00%	✓	✓	✓	\$500.00	✓
Bankwest	Breeze MasterCard	Mastercard	8.99%	\$89.00	-	2.95%	X	X	-	-	X
Bankwest	Qantas Classic MasterCard	Mastercard	20.49%	\$100.00		2.95%	✓	X	-	-	X
Citi	Emirates World MasterCard	Mastercard	20.99%	\$299.00		3.40%	✓	√	√	\$0.00	√

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			Interest		Spend to	Currency		C	redit Card Trave	l Insurance	Includes
Company	Product	Card Scheme	Rate* (p.a)	Annua I Fee	Waive Annual Fee	Conversion Fees**	Rewards Available	Included	Return Ticket Required	Activation	Lounge Access
**											
Citi	Platinum	Visa	20.99%	\$249.00	-	3.30%	✓	✓	✓	\$0.00	X
Citi	Signature Rewards	Visa	20.99%	\$395.00	-	3.30%	✓	✓	✓	\$0.00	✓
Commonwealth Bank	Platinum Awards	AMEX/Mastercard	20.24%	\$249.00	-	3.00%	✓	✓	X	-	X
Diners Club Australia	Frequent Flyer Dual Card	Diners Club	N/A	\$260.00	-	3.00%	✓	✓	X	\$0.00	✓
G&C Mutual Bank	Platinum Visa Credit Card	Visa	18.74%	\$249.00	- -	2.85%	✓	✓	✓	\$0.00	✓
HSBC	Platinum Qantas Credit Card	Visa	19.99%	\$199.00	-	3.00%	✓	✓	✓	\$0.00	X
IMB	Platinum MasterCard	Mastercard	20.24%	\$159.00	-	3.40%	✓	✓	✓	\$0.00	X
Jetstar	Platinum MasterCard	Mastercard	19.99%	\$149.00	-	3.00%	✓	✓	✓	\$0.00	X
Macquarie Bank	Black Card	American Express	20.70%	\$249.00	-	3.00%	✓	✓	✓	\$0.00	X
Macquarie Bank	Hilton HHonors Platinum Card	Visa	20.70%	\$295.00	-	3.00%	✓	✓	✓	\$0.00	X
Macquarie Bank	Platinum Card	Visa	20.70%	\$199.00	_	3.00%	✓	✓	✓	\$0.00	X
MyState	Platinum MasterCard	Mastercard	20.24%	\$159.00	<u>-</u>	3.40%	✓	✓	✓	\$0.00	X
NAB	Qantas Rewards Premium Card	AMEX/Visa	19.99%	\$250.00	-	3.00%	✓	✓	✓	\$500.00	X
QT Mutual Bank	Platinum MyCard	Mastercard	20.24%	\$159.00	-	3.40%	✓	✓	✓	\$0.00	X
Qudos Bank	Visa Platinum Credit Card	Visa	18.99%	\$195.00	-	3.65%	✓	✓	✓	\$0.00	X
Queenslanders CU	Platinum MyCard	Mastercard	20.24%	\$159.00		3.40%	✓	✓	✓	\$0.00	X
St.George Bank	Amplify Signature	Visa	19.49%	\$279.00	-	3.00%	✓	✓	✓	\$500.00	✓
Suncorp Bank	Platinum Card	Visa	20.74%	\$169.00	-	3.40%	✓	✓	✓	\$0.00	X
				=							



Diners Club Australia

Travel Credit Cards Star Ratings

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Occasional Traveller Interest **Credit Card Travel Insurance** Spend to Currency Includes **Annua** Rewards **Card Scheme** Rate* **Company Product** Waive Conversion Lounge I Fee **Return Ticket Available Annual Fee** Fees** Access Included Activation (p.a) Required ** Virgin Money Virgin Aust Velocity Flyer Card 3.30% Visa 20.74% \$129.00 Virgin Money VirginAust Velocity High Flyer Card \$0.00 Visa 3.30% 20.74% \$289.00 Altitude Black AMEX/Mastercard 3.00% \$500.00 Westpac 20.24% \$395.00 **American Express David Jones Platinum Card** 3.00% \$0.00 **American Express** 20.74% \$295.00 **American Express Qantas Ultimate Card** 3.00% \$0.00 American Express 20.74% \$450.00 **American Express** Velocity Platinum Card 3.00% \$0.00 **American Express** 20.74% \$349.00 ANZ Frequent Flyer Black AMEX/Visa 3.00% \$250.00 19.99% \$425.00 ANZ Frequent Flyer Platinum AMEX/Visa 3.00% \$250.00 19.99% \$295.00 ANZ **Rewards Black** AMEX/Visa 3.00% \$250.00 18.79% \$375.00 Citi **Prestige** Visa 3.30% \$0.00 20.99% \$700.00 Citi **Qantas Signature** 3.30% \$0.00 Visa 20.99% \$395.00 **Diamond Awards** X **Commonwealth Bank** AMEX/Mastercard 3.00% 20.24% \$349.00

N/A

\$389.00

Diners Club

Personal Dual Card

\$0.00

X

3.00%



Coles

Coles

HSBC

NAB

St.George Bank

St.George Bank

Travel Credit Cards Star Ratings

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Regular Traveller Interest **Credit Card Travel Insurance** Spend to Currency Includes **Annua** Rewards **Card Scheme** Rate* **Company Product** Waive Conversion Lounge I Fee Return Ticket **Available Annual Fee** Fees** Access Included Activation (p.a) Required "Outstanding Value" **** ANZ **Rewards Platinum** AMEX/Visa 3.00% \$250.00 18.79% \$95.00 1 ANZ Rewards Travel Adventures Card AMEX/Visa 0.00% \$250.00 20.24% \$225.00 X X **Bank Australia** 2.00% \$0.00 Platinum Rewards Visa Credit Card Visa 18.24% \$189.00 Bank of Melbourne **Amplify Platinum** Visa 3.00% \$500.00 19.49% \$99.00 **Bank of Melbourne Amplify Signature** Visa 3.00% \$500.00 19.49% \$279.00 **BankSA Amplify Platinum** \$500.00 Visa 19.49% 3.00% \$99.00 **BankSA Amplify Signature** 3.00% \$500.00 Visa 19.49% \$279.00 **BankVic** Visa Gold credit card Visa 2.00% \$0.00 16.95% \$50.00 Breeze Platinum MasterCard 0.00% **Bankwest** Mastercard \$500.00 8.99% \$99.00 **Bankwest** More Platinum MasterCard Mastercard 0.00% \$500.00 19.99% \$130.00 \$500.00 **Bankwest** Qantas Platinum MasterCard Mastercard 0.00% 20.49% \$160.00 X **Bankwest** Zero Platinum MasterCard Mastercard 0.00% \$500.00 17.99% Nil

19.99%

19.99%

19.99%

19.99%

19.49%

19.49%

\$89.00

\$89.00

\$149.00

\$150.00

\$99.00

\$279.00

\$6,000.00

Mastercard

Mastercard

Visa

AMEX/Visa

Visa

Visa

Rewards MasterCard

Platinum Credit Card

Amplify Platinum

Amplify Signature

Rewards Platinum MasterCard

Velocity Rewards Premium Card

\$0.00

\$500.00

\$500.00

\$500.00

X

X

0.00%

0.00%

3.00%

3.00%

3.00%

3.00%



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Regular Traveller Interest **Credit Card Travel Insurance** Spend to Currency Includes **Annua** Rewards **Card Scheme** Rate* **Company Product** Waive Conversion Lounge I Fee Return Ticket **Available Annual Fee** Fees** Access Included Activation (p.a) Required "Outstanding Value" **** Victoria Teachers Mutual Bank Visa Platinum Credit Card 2.00% \$0.00 Visa 9.99% \$84.00 1 55 Day Platinum 3.00% X \$500.00 X Westpac Visa \$90.00 \$10,000.00 19.84% *** **American Express Essential Credit Card** 3.00% American Express 14.99% Nil **American Express Qantas Discovery Card** 3.00% American Express 20.74% Nil X **American Express Velocity Escape Card** 3.00% American Express 20.74% Nil X **Australian Military Bank** 2.00% Low Rate Visa Card Visa 10.99% \$49.00 X **B&E Personal Banking** Visa Credit Card Visa \$8,000.00 1.25% 12.99% \$39.00 **Bank Australia** Low Rate Visa CreditCard 2.00% Visa 9.39% \$59.00 Bank Australia Visa Credit Card 2.00% Visa 12.39% Nil Bank of Sydney Visa Platinum Visa 3.00% \$500.00 18.49% \$129.00 Visa Silver credit card BankVic 2.00% Visa 11.95% Nil **BOQ** Platinum Visa Visa 3.40% \$0.00 20.74% \$99.00 X **Commonwealth Bank Gold Awards** 3.00% AMEX/Mastercard 20.24% \$119.00 **Diners Club Australia** Frequent Flyers Club Card Diners Club 3.00% \$0.00 N/A \$95.00 **First Option Credit Union** Cash Rewards Visa Credit Card 2.00% Visa 15.99% \$36.00 **First Option Credit Union** Low Rate Visa Credit Card 2.00% Visa 13.49% \$18.00 X **First Option Credit Union** Smart Start Credit Card (18-24vrs) 2.00%

10.49%

Nil

Visa



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Regular Traveller Interest **Credit Card Travel Insurance** Spend to Currency Includes **Annua** Rewards **Card Scheme** Rate* **Company Product** Waive Conversion Lounge I Fee **Return Ticket Available Annual Fee** Fees** Access Included Activation (p.a) Required *** X **Heritage Bank** Gold Low Rate 2.50% Visa 11.80% Nil X **Horizon Credit Union** Visa Credit Card 1.95% X Visa 12.95% Nil HSBC 3.00% \$0.00 Platinum Qantas Credit Card Visa 19.99% \$199.00 **Hume Bank** Clear Visa 2.85% 17.95% \$30.00 \$8,000.00 **Intech Credit Union** Titanium Visa 55 Visa 2.00% 9.99% \$46.00 **Latitude Financial Services** 28 Degrees Platinum MasterCard Mastercard 21.99% 0.00% Nil X **Macquarie Credit Union** Visa Credit Card 2.00% Visa 13.54% \$15.00 X Myer Myer Visa Card Visa 3.00% 20.69% \$69.00 NAB flybuys Rewards Card 3.00% Visa \$500.00 19.99% \$95.00 **Newcastle Permanent** Value+ Credit Card Visa 2.00% 11.49% \$49.00 X **Quay Credit Union** Visa Credit Card Visa 2.00% 7.99% \$36.00 **SCU** X Low Rate Visa Credit Card Visa 2.00% 10.49% \$30.00 **Select Encompass Credit Union** Visa Credit Card 2.00% X Visa 10.99% \$30.00 **SERVICE ONE Alliance Bank** Visa Visa 15.25% 2.00% Nil **Summerland CU Rewards Card** 3.00% Visa 18.99% \$79.00 **Teachers Mutual Bank Teachers Credit Card** Visa 2.45% 11.50% Nil UniBank Visa Credit Card Visa 2.45% 11.50% Nil

12.94%

Nil

Visa

2.00%

X

Visa Classic Credit Card

Victoria Teachers Mutual Bank



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		Re	egular Tra	veller							
		Card Scheme	Interest	Annua	Spend to	Currency	Rewards	(Credit Card Trave	el Insurance	Includes
Company	Product	Card Scheme	Rate* (p.a)	l Fee	Waive Annual Fee	Conversion Fees**	Available	Included	Return Ticket Required	Activation	Lounge Access

Westpac	Altitude	AMEX/Visa	20.24%	\$100.00	-	3.00%	✓	X	-	-	X
Westpac	Altitude Platinum	AMEX/Visa	20.24%	\$150.00	-	3.00%	✓	✓	✓	\$500.00	X
Woolworths	Qantas Platinum Credit Card	Visa	20.49%	\$139.00	-	3.00%	✓	✓	✓	\$0.00	×
Woolworths Employees CU	Visa Credit Card	Visa	13.45%	\$25.00	-	2.50%	X	X	-	-	X

American Express	David Jones Card	American Express	20.74%	\$99.00	-	3.00%	✓	X	=	-	X
American Express	Platinum Edge Credit Card	American Express	20.74%	\$195.00	-	3.00%	✓	✓	✓	\$0.00	X
ANZ	Balance Visa	Visa	13.99%	\$79.00	-	3.00%	✓	X	-	-	X
ANZ	First	Visa	19.74%	\$30.00	-	3.00%	X	X	-	-	X
ANZ	Frequent Flyer	AMEX/Visa	19.99%	\$95.00	-	3.00%	✓	X	-	-	X
ANZ	Frequent Flyer Platinum	AMEX/Visa	19.99%	\$295.00	-	3.00%	✓	✓	✓	\$250.00	X
ANZ	Platinum	Visa	19.74%	\$87.00	\$20,000.00	3.00%	X	✓	✓	\$250.00	X
ANZ	Rewards	AMEX/Visa	18.79%	\$80.00	-	3.00%	✓	X	-	-	X
ANZ	Rewards Black	AMEX/Visa	18.79%	\$375.00	-	3.00%	✓	✓	✓	\$250.00	✓
Auswide Bank	Platinum MasterCard	Mastercard	20.24%	\$99.00	-	3.40%	✓	✓	✓	\$0.00	X
Bank of Melbourne	Amplify Classic	Visa	19.49%	\$79.00	-	3.00%	✓	X	-	-	X
Bank of Melbourne	No Annual Fee Visa	Visa	20.49%	Nil	-	3.00%	X	X	-	-	X
Bank of Melbourne	Vertigo Platinum	Visa	12.74%	\$99.00	_	3.00%	X	✓	✓	\$500.00	X

Report Date: August, 2016. (All information is correct as at August, 2016) * Rate as at 2nd August, 2016.

Travel Credit Cards Star Ratings 2016 - Page 15



Citi

Travel Credit Cards Star Ratings

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Regular Traveller Interest **Credit Card Travel Insurance** Spend to Currency Includes **Annua** Rewards **Card Scheme** Rate* **Company Product** Waive Conversion Lounge I Fee **Return Ticket Available Annual Fee** Fees** Access Included Activation (p.a) Required *** X X **Bank of Melbourne** Vertigo Visa 3.00% Visa 13.24% \$55.00 X **Bank of Sydney** Visa Classic 3.00% Visa 11.99% \$49.00 X **BankSA** 3.00% **Amplify Classic** Visa 19.49% \$79.00 **BankSA** No Annual Fee Visa Visa 3.00% 20.49% Nil **BankSA** Vertigo Platinum Visa 3.00% \$500.00 12.74% \$99.00 **BankSA** X Vertigo Visa Visa 13.24% 3.00% \$55.00 X bcu Rewarder Visa Card 3.65% Visa 16.80% \$40.00 X X **Bendigo Bank** Basic Black Visa Visa 3.00% 12.24% \$45.00 **Bendigo Bank** Platinum Visa 3.00% Visa \$0.00 18.99% \$119.00 **Bendigo Bank** Ready Red Visa Visa 3.00% 19.74% \$45.00 X **Bendigo Bank RSPCA Rescue Rewards** Visa 3.00% 19.64% \$24.00 X **Bendigo Bank RSPCA Rescue Visa** Visa 3.00% 15.49% \$24.00 X **Beyond Bank** Low Rate Visa Credit Card 3.00% X Visa \$49.00 12.49% X **Big Sky Building Society** Cash Rewards Visa Card Visa 16.58% 3.00% \$49.00 **Big Sky Building Society** Low Rate Visa Card 3.00% Visa 11.99% \$29.00 X **BOQ** Blue Visa Visa 3.40% 20.74% \$60.00 Classic Card Citi Visa 3.30% 20.99% \$99.00

20.99%

\$299.00

3.40%

Mastercard

Emirates World MasterCard

\$0.00



Defence Bank

Travel Credit Cards Star Ratings

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Regular Traveller Interest **Credit Card Travel Insurance** Spend to Currency Includes **Annua** Rewards **Card Scheme** Company Rate* **Product** Waive Conversion Lounge I Fee Return Ticket **Available Annual Fee** Fees** Access Included Activation (p.a) Required *** Citi Platinum 3.30% \$0.00 Visa 20.99% \$249.00 Citi Prestige \$0.00 Visa 3.30% 20.99% \$700.00 Citi \$0.00 **Qantas Signature** Visa 20.99% \$395.00 3.30% Citi Signature Rewards Visa 3.30% \$0.00 20.99% \$395.00 Citi Simplicity Visa 3.30% 19.99% Nil X Coles Low Rate Mastercard Mastercard 9.99% 2.50% \$49.00 Coles Low Rate Platinum MasterCard 2.50% Mastercard 9.99% \$49.00 X Coles No Annual Fee MasterCard Mastercard 2.50% 19.99% Nil Coles No Annual Fee Platinum MasterCard 2.50% Mastercard 19.99% Nil Commonwealth Bank **Diamond Awards** AMEX/Mastercard 3.00% 20.24% \$349.00 **Commonwealth Bank** Low Fee Gold MasterCard Mastercard \$10,000.00 3.00% 19.74% \$89.00 X **Commonwealth Bank** Low Rate Gold MasterCard Mastercard 3.00% 13.49% \$89.00 Commonwealth Bank Platinum Awards AMEX/Mastercard 3.00% 20.24% \$249.00 X Commonwealth Bank Standard Awards AMEX/Mastercard 20.24% 3.00% \$59.00 **Community First CU** Low Rate Visa Cred Card Visa 3.00% 8.99% \$40.00 **Community First CU** McGrath Pink Visa Card Visa 3.00% 8.99% \$40.00 **CUA** Platinum Credit Card Mastercard 3.40% \$500.00 19.99% \$149.00

11.74%

\$45.00

Visa

True Blue Credit Card

X

X

3.00%

X



NAB

Travel Credit Cards Star Ratings

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Regular Traveller Interest **Credit Card Travel Insurance** Spend to Currency Includes **Annua** Rewards **Card Scheme** Rate* **Company Product** Waive Conversion Lounge I Fee **Return Ticket Available Annual Fee** Fees** Access Included Activation (p.a) Required *** X **Diners Club Australia** Frequent Flyer Dual Card Diners Club 3.00% \$0.00 N/A \$260.00 **Diners Club Australia** Personal Card Diners Club 3.00% \$0.00 N/A \$135.00 X 3.00% **Diners Club Australia** Personal Dual Card Diners Club N/A \$0.00 \$389.00 **ECU Australia** Low Rate Visa Credit Card Visa 2.50% 10.95% \$48.00 **G&C Mutual Bank** Low Rate Visa Credit Card Visa 2.85% 9.49% \$50.00 **G&C Mutual Bank** Platinum Visa Credit Card Visa 18.74% 2.85% \$0.00 \$249.00 Classic 2.50% **Heritage Bank** Visa \$25,000.00 16.75% \$55.00 **Heritage Bank** Platinum Visa 2.50% \$950.00 \$35,000.00 16.75% \$125.00 **Holiday Coast CU** Light Visa Credit Card Visa 2.50% 11.99% \$25.00 **HSBC** Credit Card Visa 3.00% 17.99% Nil X X **Hume Bank** Value Visa 2.85% 13.15% Nil X **Hunter United** Visa Credit Card Visa 2.50% 11.99% \$59.00 X **Hunter United** Visa Credit Card - Home Loan Bwrs 2.50% X Visa 11.49% \$59.00 **Jetstar** Platinum MasterCard Mastercard 19.99% 3.00% \$0.00 \$149.00 Platinum Card 3.00% Macquarie Bank \$0.00 Visa 20.70% \$199.00 X Macquarie Bank RateSaver Card Visa 3.00% 15.95% \$69.00 **ME Bank** frank credit card Mastercard 2.50% 9.99% Nil

19.74%

\$30.00

Visa

Low Fee Visa Card

X

3.00%

X



St.George Bank

Travel Credit Cards Star Ratings

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Regular Traveller Interest **Credit Card Travel Insurance** Spend to Currency Includes **Annua** Rewards **Card Scheme** Rate* **Company Product** Waive Conversion Lounge I Fee **Return Ticket Available Annual Fee** Fees** Access Included Activation (p.a) Required *** X X NAB Low Rate Card 3.00% Visa 13.99% \$59.00 NAB Premium Visa Card 3.00% X \$500.00 Visa \$90.00 19.74% X NAB AMEX/Mastercard 3.00% Oantas Rewards Card 19.99% \$95.00 AMEX/Visa NAB Oantas Rewards Premium Card 3.00% \$500.00 19.99% \$250.00 NAB **Velocity Rewards Card** AMEX/Visa 3.00% 19.99% \$95.00 X Northern Inland CU Visa Credit Card Visa 14.00% 3.00% \$40.00 P&N Bank X Classic Visa 3.00% Visa 11.49% \$40.00 X P&N Bank Visa Platinum Visa 3.00% \$500.00 11.49% \$80.00 **People's Choice Credit Union** Visa Credit Card 3.00% Visa 12.95% \$59.00 X **Police Bank** Visa Credit Card Visa 3.00% 10.76% \$30.00 X X **QBANK Bluey Card** Visa 3.65% 13.24% Nil **QBANK** Bluey Rewarder Card Visa 3.65% 17.24% \$48.00 X **Qudos Bank** Lifestyle 3.65% X Visa 12.34% Nil Lifestyle Plus **Qudos Bank** Visa 15.85% 3.65% Nil **Qudos Bank** Visa Platinum Credit Card 3.65% \$0.00 Visa 18.99% \$195.00 X St.George Bank **Amplify Classic** Visa 3.00% 19.49% \$79.00 No Annual Fee Visa St.George Bank Visa 3.00% 20.49% Nil

12.74%

\$99.00

Visa

Vertigo Platinum

\$500.00

X

X

3.00%



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		Re	egular Tra	veller							
		Coud Sahama	Interest	Annua	Spend to	Currency	Rewards	С	redit Card Trave	l Insurance	Include
Company	Product	Card Scheme	Rate* (p.a)	l Fee	Waive Annual Fee	Conversion Fees**	Available	Included	Return Ticket Required	Activation	Lounge

St.George Bank	Vertigo Visa	Visa	13.24%	\$55.00	-	3.00%	X	X	-	-	X
Summerland CU	Low Rate Card	Visa	11.99%	\$49.00	-	3.00%	X	X	-	-	X
Suncorp Bank	Platinum Card	Visa	20.74%	\$169.00	-	3.40%	✓	✓	✓	\$0.00	X
Virgin Money	No Annual Fee Credit Card	Visa	18.99%	Nil		3.30%	X	X		-	X
Virgin Money	Virgin Aust Velocity Flyer Card	Visa	20.74%	\$129.00	-	3.30%	✓	X	- -	-	X
Virgin Money	VirginAust Velocity High Flyer Card	Visa	20.74%	\$289.00	-	3.30%	✓	✓	✓	\$0.00	✓
Westpac	55 Day Classic	Visa	19.84%	\$30.00	\$5,000.00	3.00%	X	X	-	<u>-</u>	X
Westpac	Altitude Black	AMEX/Mastercard	20.24%	\$395.00	<u>-</u>	3.00%	✓	✓	✓	\$500.00	✓
Westpac	Low Rate Visa Card	Visa	13.49%	\$59.00	-	3.00%	X	X	-	-	X
Westpac	Student Visa Card	Visa	20.45%	\$30.00	-	3.00%	X	X	-	-	X
Woolworths	Everyday Platinum Credit Card	Visa	19.99%	\$49.00	-	3.00%	✓	X	-	-	X
**											
American Express	David Jones Platinum Card	American Express	20.74%	\$295.00	-	3.00%	✓	✓	✓	\$0.00	✓
American Express	Qantas Premium Card	American Express	20.74%	\$249.00	-	3.00%	✓	✓	✓	\$0.00	✓
American Express	Qantas Ultimate Card	American Express	20.74%	\$450.00		3.00%	✓	✓	✓	\$0.00	✓
American Express	Velocity Platinum Card	American Express	20.74%	\$349.00		3.00%	✓	✓	✓	\$0.00	✓
ANZ	Frequent Flyer Black	AMEX/Visa	19.99%	\$425.00		3.00%	✓	✓	✓	\$250.00	✓
ANZ	Low Rate Platinum	Mastercard	13.49%	\$99.00	_	3.00%	X	✓	✓	\$250.00	X

Report Date: August, 2016. (All information is correct as at August, 2016) * Rate as at 2nd August, 2016.

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QT Mutual Bank

Travel Credit Cards Star Ratings

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Regular Traveller Interest **Credit Card Travel Insurance** Spend to Currency Includes **Annua** Rewards **Card Scheme** Rate* **Company Product** Waive Conversion Lounge I Fee Return Ticket **Available Annual Fee** Fees** Access Included Activation (p.a) Required ** X **Bankwest** More MasterCard 2.95% Mastercard 19.99% \$70.00 **Bankwest** Oantas Classic MasterCard 2.95% Mastercard 20.49% \$100.00 X 2.95% X **Bankwest** Zero MasterCard Mastercard 17.99% Nil bcu Classic Visa Card Visa 3.65% 11.80% \$40.00 **Bendigo Bank** Basic Black MasterCard Mastercard 3.00% 12.24% \$45.00 **Bendigo Bank** Ready Red MasterCard Mastercard 19.74% 3.00% \$45.00 X **BOQ** 3.40% Low Rate Visa Card Visa 13.49% \$55.00 X Citi Clear Platinum Visa Visa 3.30% \$99.00 14.99% **Coastline Credit Union** Visa Rewarder Visa \$12,000.00 3.65% 17.00% \$75.00 X Commonwealth Bank Low Fee MasterCard Mastercard \$1,000.00 3.00% 19.74% \$29.00 **IMB** Platinum MasterCard Mastercard 3.40% \$0.00 20.24% \$159.00 **Jetstar** MasterCard Mastercard 3.00% 14.99% \$59.00 X **Latitude Financial Services** Gem Visa Visa 3.00% X \$99.00 22.99% X **Latitude Financial Services** GO MasterCard Mastercard 21.74% 3.00% \$59.40 **Black Card** 3.00% Macquarie Bank \$0.00 American Express 20.70% \$249.00 Macquarie Bank Hilton HHonors Platinum Card Visa 3.00% \$0.00 \$295.00 20.70% MyState Platinum MasterCard Mastercard 3.40% \$0.00 20.24% \$159.00

20.24%

\$159.00

3.40%

Mastercard

Platinum MyCard

\$0.00

X



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		R	egular Tra	veller							
		Court Sahama	Interest	Annua	Spend to	Currency	Rewards	C	Credit Card Trave	el Insurance	Includes
Company	Product	Card Scheme	Rate* (p.a)	l Fee	Waive Annual Fee	Conversion Fees**	Available		Return Ticket Required	Activation	Lounge Access
**											
Queenslanders CU	Platinum MyCard	Mastercard	20.24%	\$159.00	-	3.40%	✓	✓	✓	\$0.00	X
Suncorp Bank	Gold Card	Visa	20.50%	\$120.00	-	3.40%	✓	X	-	-	X
Suncorp Bank	Standard Card	Visa	12.74%	\$55.00	-	3.40%	X	X	-		X
*											
ANZ	Low Rate	Mastercard	13.49%	\$58.00	-	3.00%	X	X	-	-	X
Auswide Bank	Low Rate MasterCard	Mastercard	12.99%	\$49.00		3.40%	X	X	-	-	X
Bankwest	Breeze MasterCard	Mastercard	8.99%	\$89.00		2.95%	X	X	-	-	X
Commonwealth Bank	Low Rate MasterCard	Mastercard	13.49%	\$59.00	-	3.00%	X	X	-	-	X
CUA	Low Rate Credit Card	Mastercard	11.99%	\$49.00	-	3.40%	X	X	-	-	X
IMB	Low Rate MasterCard	Mastercard	12.99%	\$49.00		3.40%	X	X	-	-	X
Latitude Financial Services	MasterCard	Mastercard	23.50%	\$69.00	-	3.00%	X	X	-	-	X
MyState	Low Rate MasterCard	Mastercard	12.99%	\$49.00	-	3.40%	X	X	-	-	X
QT Mutual Bank	Low Rate MasterCard	Mastercard	12.99%	\$49.00	-	3.40%	X	X	-	-	X
Queenslanders CU	Low Rate MyCard	Mastercard	12.99%	\$49.00		3.40%	X	X	-	-	X