



BUSINESS BANKING STAR RATINGS

IN THIS REPORT:

We research & rate the suite of business banking products:

- 113 term loans
- 42 credit cards
- 63 overdrafts
- 85 deposit accounts



PUTTING ON A BRAVE FACE

Business owners continue to tread warily on a trading path largely littered with land mines which seem to pop up with monotonous regularity. First it was GFC Mark 1, then the natural disasters across much of the country, a flat retail sector at home, high Aussie dollar abroad and now we are told we could be heading towards GFC Mark 2. It's no wonder business confidence is at its lowest level since the original global financial crisis.

The Sensis Business Index showed confidence fell from 44% to 28% during the June quarter – one of the largest quarterly falls seen in business confidence in the 18-year-history of the report. This was only surpassed at the peak of the GFC and during the introduction of the GST.

There's no doubt Australian business owners are struggling, with many putting on a brave face and hoping to ride it through. Just as many though are seriously considering their options.

IMPROVEMENTS ON HOLD

Small businesses expected to cut their end-of-financial year spending by an average of 15%, according to a recent survey by the Council of Australian Small Business. Plant and equipment was nominated as the biggest areas of belt-tightening, followed by information and communications technology, marketing and sales support, administration and staff.

Interestingly, the survey showed small businesses were most concerned about:

- Higher interest rates
- Tax reforms
- Cost of red tape
- Carbon tax or emissions trading scheme, and
- Cost of finance

COMMONWEALTH NAMED AS BEST

Comparing business banking products is complicated and is something small business has neither the idle staff nor the inclination to do. That's why CANSTAR CANNEX stepped in four years ago and instigated an annual comparison of products and services of use to small business.

This year after all the points were added up, the Commonwealth Bank triumphed as providing the best value in the area of small business banking. This result is the



Best Value Australia
Small Business Banking



culmination of Commonwealth's decision four years ago to establish a dedicated local business unit to cater for the specialized needs of small business customers. From our comparative point of view, there's no doubt the bank is on the right track with its refinements and expansion of small business banking products and services.

For instance, the Commonwealth Bank is the first to offer companion credit cards for business. Their proven 'Award' set of cards in Gold and Platinum has now been applied to a new range of business cards.

The Commonwealth has also ramped up its small business banking call centre. It now operates around the clock every day of the week with, astonishingly, no answering machines!

And lastly, online capabilities have been refined to help small business. We were impressed with the CommBiz Cashflow tracker which essentially gives users of the CommBiz online banking platform access to sophisticated cashflow graphing and reporting through the BetterBusiness Insights' cashflow tracker. Your cashflow data automatically updates every month because the tools are integrated to give a streamlined result which can be very helpful in tracking the ins and outs of the business.

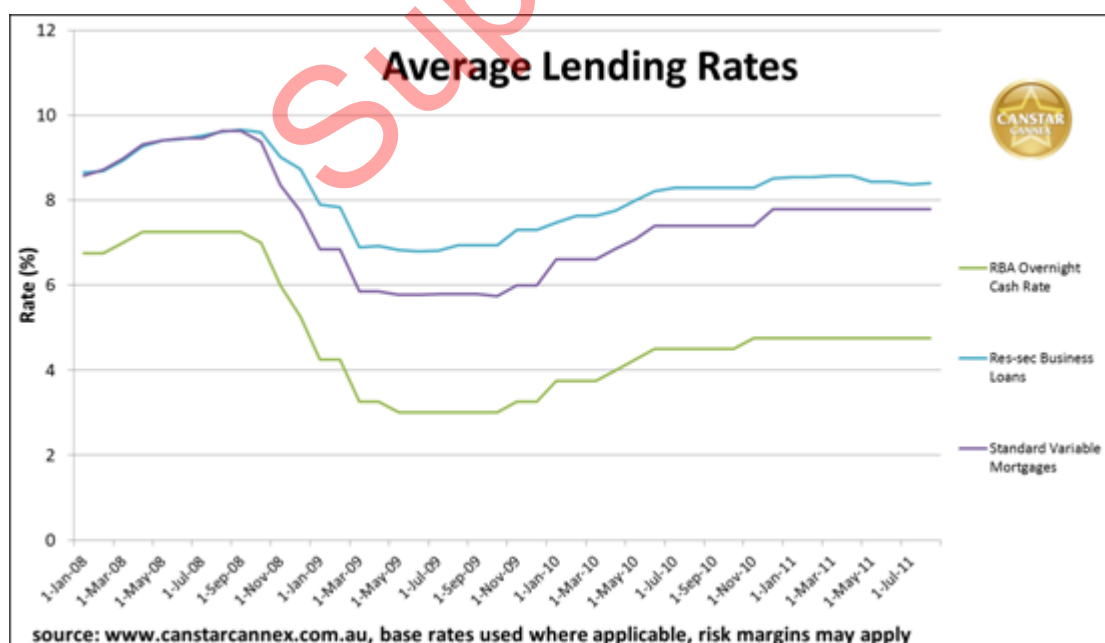
The Commonwealth Bank proved strong in all product areas compared – term loans, overdrafts, credit cards and deposit accounts – but it was the carefully crafted add-ons, mentioned above, that saw the Commonwealth Bank claim the Best Value award this year.

MARGIN NARROWS BETWEEN HOME LOANS AND BUSINESS LOANS

The margin between home loans and residentially-secured business loans seems to be narrowing, according to our latest research.

Two years ago, both loan types were at parity but the global financial crisis (GFC) caused a fissure, with business left stranded on the high side and ordinary home loan borrowers on the low side of interest rates.

However, we've noticed a definite narrowing of the margin between the two. The difference of 1.29% in December 2009 has now been halved. This is because as rates moved up, many lenders did not increase business loans in line with home loans which were sometimes increased out of cycle to the Reserve Bank. More recently we are also seeing new products on the market which are aggressively trying to capture business through attractive headline rates.



COPYRIGHT

© CANSTAR CANNEX Pty Ltd ABN 21 053 646 165, 2008. The recipient must not reproduce or transmit to third parties the whole or any part of this work, whether attributed to CANSTAR CANNEX or not, unless with prior written permission from CANSTAR CANNEX, which if provided, may be provided on conditions.

DISCLAIMER

To the extent that any CANSTAR CANNEX data, ratings or commentary constitutes general advice, this advice has been prepared by CANSTAR CANNEX Pty Ltd ABN 21 053 646 165 AFSL 312804 and does not take into account your individual investment objectives, financial circumstances or needs. Information provided does not constitute financial, taxation or other professional advice and should not be relied upon as such. CANSTAR CANNEX recommends that, before you make any financial decision, you seek professional advice from a suitably qualified adviser. A Product Disclosure Statement relating to the product should also be obtained and considered before making any decision about whether to acquire the product. CANSTAR CANNEX acknowledges that past performance is not a reliable indicator of future performance. Please refer to CANSTAR CANNEX's FSG for more information at www.canstarcannex.com.au.

Superseded

Business Deposit Account Star Rating



Business Cash Manager

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Account Balance to Waive Base Fee	Interest rate (%) \$100,000
				Calculated	Paid				
★★★★★ "outstanding value"									
ANZ	Premium Business Cash Ac	10.00m	20000	Daily	Monthly	✓	✓	20000.01	4.00%
Bankwest	Business Bonus	Nil	No min	Daily	Monthly	✓	✓	N/A	4.15%
Greater Building Society	Business Optimiser Account	Nil	1	Daily	Quarterly	✓	✓	N/A	4.00%
Hume Building Society	Business Cash Management	Nil	5000	Daily	Quarterly	✓	✓	N/A	4.00%
IMB	Business CMA	6.00m	1	Daily	Monthly	✓	✓	5000	5.05%
Newcastle Permanent	Business Cash Management	Nil	1	Daily	Monthly	✓	✓	N/A	4.25%
★★★★★									
ANZ	Business Cash Management	2.50m	2000	Daily	Monthly	✓	✓	5000	1.50%
Bank of Cyprus Australia	Business Cash Management	10.00m	5000	Daily	Monthly	✓	✓	2000	2.50%
Bank of Queensland	Business Management Acc	15.00m	1	Daily	Monthly	✓	✓	20000	1.50%
Bank of Queensland	Business Investment Acc	5.00m	1	Daily	Monthly	✓	✓	5000	2.65%
Community CPS Australi	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	N/A	2.60%
Hume Building Society	Business Account	Nil	1	Daily	Quarterly	✓	✓	N/A	1.75%
People's Choice Cred Un	Business and Community A	Nil	No min	Daily	Monthly	✓	✓	N/A	0.10%
United Community	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	N/A	2.60%
Westpac	Business Flexi	Nil	1	Daily	Monthly	✓	✓	N/A	4.05%
★★★									
Arab Bank Australia	Premium Business Chq A/C	12.00m	1	Daily	Monthly	✓	✓	N/A	1.00%
B & E Personal Banking	Business Advantage S30	Nil	1	Daily	Monthly	✓	✓	N/A	1.40%
Bananacoast Community	Business Account S11	20.00m	No min	Daily	Semi-Annually	✓	✓	N/A	3.10%
Bank of Queensland	Everyday Business Acc	10.00m	No min	N/A	N/A	✓	✓	5000	0.00%
Bank of Queensland	Business Cheque Account	7.00m	1	N/A	N/A	✓	✓	5000	0.00%
BankSA	Freedom Business	10.00m	1	Daily	Semi-Annually	✓	✓	5000	1.55%
BankSA	Business Cheque Ac Plus	10.00m	1	Daily	Monthly	✓	✓	10000	2.00%
Bankwest	Business Zero Transaction	Nil	No min	N/A	N/A	✓	✓	N/A	0.00%
Bendigo Bank	Business Solutions	10.00m	1	Daily	Monthly	✓	✓	N/A	1.70%
CairnsPenny Savings&L	Business Cheque Acct S8	Nil	No min	Daily	Monthly	✓	✓	N/A	0.25%
Commonwealth Bank	Premium Business Account	15.00m	No min	Daily	Monthly	✓	✓	10000	1.95%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	Monthly	Semi-Annually	✓	✓	N/A	0.05%
Companion CU	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	N/A	2.60%
Greater Building Society	Business Access Account	Nil	1	Daily	Semi-Annually	✓	✓	N/A	2.00%
Heritage Building Soc	Business Cheque Facility	Nil	100	Daily	Quarterly	✓	✓	N/A	0.05%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	Daily	Monthly	✓	✓	N/A	0.10%
IMB	Business Transact Ac S25	6.00m	No min	Daily	Monthly	✓	✓	5000	0.50%
Maitland Mutual BS	Business Cheque Account	Nil	200	Daily	Semi-Annually	✓	✓	N/A	0.10%
Newcastle Permanent	Business Cheque Account	10.00m	1	Daily	Quarterly	✓	✓	10000	0.01%
People's Choice Cred Un	Business Access	Nil	No min	N/A	N/A	✓	✓	N/A	0.00%
RTA Staff CU	Business Account S50	Nil	No min	Daily	Annually	✓	✓	N/A	0.15%

your guide to product excellence

September 2011. All rates current at September 1st 2011

Business Deposit Account Star Rating



Business Cash Manager

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Account Balance to Waive Base Fee	Interest rate (%) \$100,000
				Calculated	Paid				
★★★									
SCU	Premier Business	Nil	No min	Monthly	Annually	✓	✓	N/A	1.00%
SERVICE ONE Member	Business Account	10.00m	No min	Daily	Annually	✓	✓	N/A	0.25%
St George Bank	Bus Cheque Account Plus	15.00m	No min	Daily	Monthly	✓	✓	10000	2.00%
St George Bank	Freedom Business Account	5.00m	No min	Daily	Semi-Annually	✓	✓	100000	0.00%
TIO Banking	Essentials Business	Nil	No min	Daily	Quarterly	✓	✓	N/A	1.25%
Westpac	Business One - High Plan	15.00m	No min	Daily	Monthly	✓	✓	N/A	1.70%
★★									
Bankwest	Business Cheque Account	5.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
Bendigo Bank	Business Account	10.00m	1	Daily	Monthly	✓	✓	N/A	0.01%
Coastline Credit Union	Business Access S7	7.50m	1	Monthly	Monthly	✓	✓	N/A	0.10%
Commonwealth Bank	Business Transaction A/c	10.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
Holiday Coast CU	Business Access AC S8	8.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
Northern Beaches CU	Business Account S40	Nil	No min	Daily	Quarterly	✓	✓	N/A	0.25%
Suncorp Bank	Business Everyday Account	Nil	No min	N/A	N/A	✓	✓	N/A	0.00%
Suncorp Bank	Business Premium Account	20.00m	No min	Daily	Monthly	✓	✓	N/A	1.40%
Westpac	Business One- Low Plan	6.50m	No min	N/A	N/A	✓	✓	N/A	0.00%
★									
ANZ	Business Extra Account	22.00m	No min	Daily	Quarterly	✓	✓	N/A	0.25%
ANZ	Negotiator Transaction Acco	32.00m	No min	Daily	Monthly	✓	✓	N/A	1.25%
ANZ	Business Classic Account	12.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
MyState Financial	Business Account	4.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
nab	Business Cheque Account	10.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
nab	Business Management A/c	20.00m	No min	Daily	Monthly	✓	✓	N/A	0.85%
Summerland CU	Business Plus Account	10.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
The Capricornian	Business Banking Account	5.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
The Rock Building Soc	Business Cheque Account	8m	100	Daily	Quarterly	✓	✗	5000	0.25%

Business Deposit Account Star Rating



Business High Transactor

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	Sweep Facility	Maximum ATM Withdrawal	Interest rate (%) \$5,000
★★★★★ "outstanding value"									
Bank of Queensland	Everyday Business Acc	10.00m	No min	X	✓	✓	X	1000.00/d	0.00%
Bankwest	Business Zero Transaction	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Commonwealth Bank	Business Transaction A/c	10.00m	No min	✓	✓	✓	✓	2000.00/d	0.00%
Hume Building Society	Business Cash Management	Nil	5000	✓	✓	✓	✓	2000.00/d	2.25%
Hume Building Society	Business Account	Nil	1	✓	✓	✓	✓	2000.00/d	0.50%
★★★★★									
ANZ	Business Cash Management	2.50m	2000	✓	✓	✓	X	1600.00/d	0.25%
Bankwest	Business Bonus	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Commonwealth Bank	Premium Business Account	15.00m	No min	✓	✓	✓	✓	2000.00/d	0.75%
Greater Building Society	Business Access Account	Nil	1	✓	✓	✓	X	1000.00/d	0.50%
Greater Building Society	Business Optimiser Account	Nil	1	✓	✓	✓	X	1000.00/d	0.00%
Holiday Coast CU	Business Access AC S8	8.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
IMB	Business CMA	6.00m	1	✓	✓	✓	X	1000.00/d	0.50%
Suncorp Bank	Business Premium Account	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Suncorp Bank	Business Everyday Account	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Westpac	Business One - High Plan	15.00m	No min	✓	✓	✓	✓	2000.00/d	0.01%
★★★★									
ANZ	Business Classic Account	12.00m	No min	✓	✓	✓	X	1600.00/d	0.00%
ANZ	Business Extra Account	22.00m	No min	✓	✓	✓	X	1600.00/d	0.10%
Arab Bank Australia	Premium Business Chq A/C	12.00m	1	✓	✓	✓	X	1000.00/d	0.10%
B & E Personal Banking	Business Advantage S30	Nil	1	✓	✓	✓	✓	1520.00/d	0.60%
Bananacoast Community	Business Account S11	20.00m	No min	✓	✓	✓	✓	1000.00/d	1.00%
Bank of Cyprus Australia	Business Cash Management	10.00m	5000	✓	✓	✓	X	1000.00/d	0.00%
Bank of Queensland	Business Management Acc	15.00m	1	X	✓	✓	X	1000.00/d	0.00%
Bank of Queensland	Business Cheque Account	7.00m	1	X	✓	✓	X	1000.00/d	0.00%
Bankwest	Business Cheque Account	5.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Coastline Credit Union	Business Access S7	7.50m	1	✓	✓	✓	✓	1000.00/d	0.10%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	2000.00/d	0.05%
Heritage Building Soc	Business Cheque Facility	Nil	100	✓	✓	✓	✓	1000.00/d	0.05%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	✓	✓	✓	✓	1000.00/d	0.10%
IMB	Business Transact Ac S25	6.00m	No min	✓	✓	✓	X	1000.00/d	0.25%
nab	Business Cheque Account	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
nab	Business Management A/c	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.01%
Newcastle Permanent	Business Cheque Account	10.00m	1	✓	✓	✓	X	1000.00/d	0.00%
SCU	Premier Business	Nil	No min	✓	✓	✓	✓	1000.00/d	0.45%
SERVICE ONE Member	Business Account	10.00m	No min	✓	✓	✓	X	1000.00/d	0.25%
St George Bank	Bus Cheque Account Plus	15.00m	No min	✓	✓	✓	X	2000.00/d	0.01%
St George Bank	Freedom Business Account	5.00m	No min	✓	✓	✓	X	2000.00/d	0.00%

your guide to product excellence

September 2011. All rates current at September 1st 2011

HIGH TRANSACTOR SUMMARY:

PAGE 1 of 2

Business Deposit Account Star Rating



Business High Transactor

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	Sweep Facility	Maximum ATM Withdrawal	Interest rate (%) \$5,000
★★★									
The Capricornian	Business Banking Account	5.00m	No min	✓	✓	✓	✗	1000.00/d	0.00%
Westpac	Business One- Low Plan	6.50m	No min	✓	✓	✓	✓	2000.00/d	0.00%
★★									
ANZ	Premium Business Cash Ac	10.00m	20000	✓	✓	✓	✗	1600.00/d	0.00%
Bank of Queensland	Business Investment Acc	5.00m	1	✗	✓	✓	✗	1000.00/d	0.00%
BankSA	Freedom Business	10.00m	1	✓	✓	✓	✓	2000.00/d	0.01%
BankSA	Business Cheque Ac Plus	10.00m	1	✓	✓	✓	✓	2000.00/d	0.01%
Bendigo Bank	Business Account	10.00m	1	✓	✓	✓	✓	1000.00/d	0.01%
Bendigo Bank	Business Solutions	10.00m	1	✓	✓	✓	✓	1000.00/d	0.01%
CairnsPenny Savings&L	Business Cheque Acct S8	Nil	No min	✓	✓	✓	✗	N/A	0.01%
Maitland Mutual BS	Business Cheque Account	Nil	200	✓	✓	✓	✗	1000.00/d	0.01%
MyState Financial	Business Account	4.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Newcastle Permanent	Business Cash Management	Nil	1	✓	✓	✓	✗	1000.00/d	0.00%
Northern Beaches CU	Business Account S40	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
RTA Staff CU	Business Account S50	Nil	No min	✓	✓	✓	✗	1000.00/d	0.08%
Summerland CU	Business Plus Account	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
TIO Banking	Essentials Business	Nil	No min	✓	✓	✓	✗	1000.00/d	0.25%
United Community	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
★									
Community CPS Australi	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
Companion CU	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
People's Choice Cred Un	Business and Community A	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
People's Choice Cred Un	Business Access	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
The Rock Building Soc	Business Cheque Account	8m	100	✓	✗	✓	✗	N/A	0.00%
Westpac	Business Flexi	Nil	1	✓	✓	✓	✓	2000.00/d	0.00%

Business Deposit Account Star Rating



Business Low Transactor

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	Sweep Facility	Maximum ATM Withdrawal	Interest rate (%) \$5,000
★★★★★ "outstanding value"									
Bankwest	Business Zero Transaction A	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Greater Building Society	Business Optimiser Account	Nil	1	✓	✓	✓	✗	1000.00/d	0.00%
Greater Building Society	Business Access Account	Nil	1	✓	✓	✓	✗	1000.00/d	0.50%
Hume Building Society	Business Cash Management	Nil	5000	✓	✓	✓	✓	2000.00/d	2.25%
Hume Building Society	Business Account	Nil	1	✓	✓	✓	✓	2000.00/d	0.50%
Suncorp Bank	Business Everyday Account	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
★★★★★									
Bank of Queensland	Everyday Business Acc	10.00m	No min	✗	✓	✓	✗	1000.00/d	0.00%
Bankwest	Business Bonus	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Commonwealth Bank	Business Transaction A/c	10.00m	No min	✓	✓	✓	✓	2000.00/d	0.00%
Heritage Building Soc	Business Cheque Facility	Nil	100	✓	✓	✓	✓	1000.00/d	0.05%
SCU	Premier Business	Nil	No min	✓	✓	✓	✓	1000.00/d	0.45%
United Community	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
★★★									
ANZ	Business Cash Management	2.50m	2000	✓	✓	✓	✗	1600.00/d	0.25%
Arab Bank Australia	Premium Business Chq A/C	12.00m	1	✓	✓	✓	✗	1000.00/d	0.10%
B & E Personal Banking	Business Advantage S30	Nil	1	✓	✓	✓	✓	1520.00/d	0.60%
Bank of Cyprus Australia	Business Cash Management	10.00m	5000	✓	✓	✓	✗	1000.00/d	0.00%
Bank of Queensland	Business Cheque Account	7.00m	1	✗	✓	✓	✗	1000.00/d	0.00%
Bankwest	Business Cheque Account	5.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Bendigo Bank	Business Solutions	10.00m	1	✓	✓	✓	✓	1000.00/d	0.01%
CairnsPenny Savings&Lo	Business Cheque Acct S8	Nil	No min	✓	✓	✓	✗	N/A	0.01%
Coastline Credit Union	Business Access S7	7.50m	1	✓	✓	✓	✓	1000.00/d	0.10%
Commonwealth Bank	Premium Business Account	15.00m	No min	✓	✓	✓	✓	2000.00/d	0.75%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	2000.00/d	0.05%
Holiday Coast CU	Business Access AC S8	8.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	✓	✓	✓	✓	1000.00/d	0.10%
IMB	Business CMA	6.00m	1	✓	✓	✓	✗	1000.00/d	0.50%
IMB	Business Transact Ac S25	6.00m	No min	✓	✓	✓	✗	1000.00/d	0.25%
Maitland Mutual BS	Business Cheque Account	Nil	200	✓	✓	✓	✗	1000.00/d	0.01%
Newcastle Permanent	Business Cheque Account	10.00m	1	✓	✓	✓	✗	1000.00/d	0.00%
Newcastle Permanent	Business Cash Management	Nil	1	✓	✓	✓	✗	1000.00/d	0.00%
People's Choice Cred Un	Business and Community Ac	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
People's Choice Cred Un	Business Access	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
RTA Staff CU	Business Account S50	Nil	No min	✓	✓	✓	✗	1000.00/d	0.08%
SERVICE ONE Members	Business Account	10.00m	No min	✓	✓	✓	✗	1000.00/d	0.25%
St George Bank	Freedom Business Account	5.00m	No min	✓	✓	✓	✗	2000.00/d	0.00%
The Capricornian	Business Banking Account	5.00m	No min	✓	✓	✓	✗	1000.00/d	0.00%

your guide to product excellence

September 2011. All rates current at September 1st 2011

LOW TRANSACTOR SUMMARY:

PAGE 1 of 2

Business Deposit Account Star Rating



Business Low Transactor

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	Sweep Facility	Maximum ATM Withdrawal	Interest rate (%) \$5,000
★★★									
TIO Banking	Essentials Business	Nil	No min	✓	✓	✓	✗	1000.00/d	0.25%
Westpac	Business One - High Plan	15.00m	No min	✓	✓	✓	✓	2000.00/d	0.01%
Westpac	Business One- Low Plan	6.50m	No min	✓	✓	✓	✓	2000.00/d	0.00%
★★									
ANZ	Business Extra Account	22.00m	No min	✓	✓	✓	✗	1600.00/d	0.10%
ANZ	Business Classic Account	12.00m	No min	✓	✓	✓	✗	1600.00/d	0.00%
Banacoast Community	Business Account S11	20.00m	No min	✓	✓	✓	✓	1000.00/d	1.00%
Bank of Queensland	Business Management Acc	15.00m	1	✗	✓	✓	✗	1000.00/d	0.00%
BankSA	Freedom Business	10.00m	1	✓	✓	✓	✓	2000.00/d	0.01%
BankSA	Business Cheque Ac Plus	10.00m	1	✓	✓	✓	✓	2000.00/d	0.01%
Bendigo Bank	Business Account	10.00m	1	✓	✓	✓	✓	1000.00/d	0.01%
nab	Business Cheque Account	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Northern Beaches CU	Business Account S40	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
St George Bank	Bus Cheque Account Plus	15.00m	No min	✓	✓	✓	✗	2000.00/d	0.01%
Suncorp Bank	Business Premium Account	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
The Rock Building Soc	Business Cheque Account	8m	100	✓	✗	✓	✗	N/A	0.00%
★									
ANZ	Premium Business Cash Ac	10.00m	20000	✓	✓	✓	✗	1600.00/d	0.00%
Bank of Queensland	Business Investment Acc	5.00m	1	✗	✓	✓	✗	1000.00/d	0.00%
Community CPS Australi	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
Companion CU	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
MyState Financial	Business Account	4.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
nab	Business Management A/c	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.01%
Summerland CU	Business Plus Account	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Westpac	Business Flexi	Nil	1	✓	✓	✓	✓	2000.00/d	0.00%

Business Deposit Account Star Rating



Business Online Saver

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Account Balance Required to Waive Base Fee, (\$)	Interest rate (%) \$25,000
				Calculated	Paid				
★★★★★ "outstanding value"									
Arab Bank Australia	Online Savings Business	Nil	No min	Daily	Monthly	✓	✓	N/A	5.55%
Bank of Cyprus Australia	Midas Business Account	Nil	No min	Daily	Monthly	✓	✗	N/A	5.50%
Bank of Queensland	Business WebSavings Acc	Nil	No min	Daily	Monthly	✓	✗	N/A	5.85%
Bankwest	Business Telenet SaverAc	Nil	No min	Daily	Monthly	✗	✗	N/A	5.20%
ING DIRECT	Business Optimiser	Nil	No min	Daily	Monthly	✗	✗	N/A	6.25%
★★★★★									
AMP Banking	Business eASYSAVER	N/A	No min	Daily	Monthly	✗	✗	N/A	5.60%
ANZ	Business Online Saver	Nil	No min	Daily	Monthly	✗	✓	N/A	4.75%
Maitland Mutual BS	Business Internet Saver	N/A	5000	Daily	Monthly	✓	✗	N/A	5.25%
ME Bank	Business Investment Acct	Nil	No min	Daily	Monthly	✗	✗	N/A	5.60%
St George Bank	Express Saver Business	Nil	No min	Daily	Monthly	✗	✗	N/A	5.00%
★★★									
ANZ	Premium Business Cash Ac	10.00m	20000	Daily	Monthly	✓	✓	20000.01	2.00%
Bank of Cyprus Australia	Business Cash Management	10.00m	5000	Daily	Monthly	✓	✓	2000	1.75%
Bank of Queensland	Business Investment Acc	5.00m	1	Daily	Monthly	✓	✓	5000	0.80%
Bankwest	Business Bonus	Nil	No min	Daily	Monthly	✓	✓	N/A	3.00%
Citibank	Ultimate Business Saver	Nil	No min	Daily	Monthly	✗	✓	N/A	3.30%
Commonwealth Bank	Business Online Saver	Nil	No min	Daily	Monthly	✗	✗	N/A	4.75%
Community CPS Australi	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	N/A	1.40%
Community First CU	FirstBiz Online Savings	Nil	No min	Daily	Monthly	✗	✗	N/A	4.95%
Greater Building Society	Business Optimiser Account	Nil	1	Daily	Quarterly	✓	✓	N/A	3.00%
Hume Building Society	Business Cash Management	Nil	5000	Daily	Quarterly	✓	✓	N/A	2.25%
IMB	Business CMA	6.00m	1	Daily	Monthly	✓	✓	5000	4.25%
Maitland Mutual BS	Business Maximiser	10m	200	Daily	Quarterly	✓	✓	N/A	3.75%
nab	Business Cash Maximiser	Nil	10000	Daily	Monthly	✗	✗	N/A	4.75%
Newcastle Permanent	Business Cash Management	Nil	1	Daily	Monthly	✓	✓	N/A	3.75%
People's Choice Cred Un	Business Online Account	Nil	No min	Daily	Monthly	✗	✗	N/A	4.90%
People's Choice Cred Un	Business and Community A	Nil	No min	Daily	Monthly	✓	✓	N/A	0.00%
RaboDirect	Business PremiumSaver	Nil	No min	Daily	Monthly	✗	✗	N/A	5.30%
RaboDirect	HISA Call Business	Nil	No min	Daily	Monthly	✗	✗	N/A	5.60%
Suncorp Bank	Business Saver Account	Nil	No min	Daily	Monthly	✓	✗	N/A	5.00%
The Capricornian	E \$aver Bus Acct S29	5.00m	1	Daily	Monthly	✓	✗	5000	4.10%
United Community	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	N/A	1.40%
Westpac	Business Flexi	Nil	1	Daily	Monthly	✓	✓	N/A	2.30%
Westpac	Business Cash Reserve	Nil	No min	Daily	Monthly	✓	✗	N/A	4.80%
Westpac	Business Cash Reserve Bon	Nil	No min	Daily	Monthly	✓	✗	N/A	5.20%

★★

your guide to product excellence

Business Deposit Account Star Rating



Business Online Saver

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Account Balance Required to Waive Base Fee, (\$)	Interest rate (%) \$25,000
				Calculated	Paid				
★★									
ANZ	Business Cash Management	2.50m	2000	Daily	Monthly	✓	✓	5000	0.25%
B & E Personal Banking	Business Advantage S30	Nil	1	Daily	Monthly	✓	✓	N/A	0.90%
BankSA	Business Cheque Ac Plus	10.00m	1	Daily	Monthly	✓	✓	10000	1.55%
Commonwealth Bank	Premium Business Account	15.00m	No min	Daily	Monthly	✓	✓	10000	0.90%
Companion CU	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	N/A	1.40%
Greater Building Society	Business Access Account	Nil	1	Daily	Semi-Annually	✓	✓	N/A	1.00%
Hume Building Society	Business Account	Nil	1	Daily	Quarterly	✓	✓	N/A	0.75%
★									
ANZ	Negotiator Transaction Acco	32.00m	No min	Daily	Monthly	✓	✓	N/A	1.25%
Bananacoast Community	Business Account S11	20.00m	No min	Daily	Semi-Annually	✓	✓	N/A	1.75%
BankSA	Freedom Business	10.00m	1	Daily	Semi-Annually	✓	✓	5000	0.01%
Bendigo Bank	Business Solutions	10.00m	1	Daily	Monthly	✓	✓	N/A	0.80%
St George Bank	Bus Cheque Account Plus	15.00m	No min	Daily	Monthly	✓	✓	10000	0.01%
Suncorp Bank	Business Premium Account	20.00m	No min	Daily	Monthly	✓	✓	N/A	0.50%
TIO Banking	Essentials Business	Nil	No min	Daily	Quarterly	✓	✓	N/A	0.50%
Westpac	Business One - High Plan	15.00m	No min	Daily	Monthly	✓	✓	N/A	1.45%

business credit card star ratings



BUSINESS REVOLVER

Report Date: September 2011, (Rates as at 31 August 2011)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "outstanding value"								
ANZ	Business One - Low Rate	13.66	0	150.00	20000	1000.00	No max	X
Heritage Building Soc	Visa Business Unsecured	12.95	40	35.00	N/A	1000.00	50000.00	X
nab	Bus Access (Unsec) Visa	11.41	0	60.00	N/A	5000.00	No max	X
★★★★								
Bankwest	Bus MasterCard Low Rate	13.59	45	39.00	N/A	5000.00	50000.00	X
Commonwealth Bank	Business Credit Card Low Rate	14.55	0	0.00	N/A	2000.00	50000.00	✓
Hume Building Society	Business Credit Cards - Unsecur	16.10	55	40.00	24000	5000.00	No max	✓
Newcastle Permanent	Business+ Credit Card	13.45	44	55.00	N/A	500.00	No max	X
Westpac	BusinessChoice Everyday Card	14.25	45	75.00	15000	2000.00	30000.00	X
★★★								
ANZ	Business One - Rewards	15.84	0	150.00	N/A	1000.00	No max	✓
BankSA	Visa Business	17.15	55	55.00	N/A	500.00	No max	X
Bendigo Bank	Business Credit Card	16.64	44	48.00	N/A	2000.00	20000.00	X
Commonwealth Bank	Business Credit Card Interest Fr	17.57	55	60.00	N/A	2000.00	50000.00	✓
St George Bank	BusinessVantage Visa	17.15	55	55.00	N/A	500.00	No max	X
Suncorp Bank	Clear Options Business Credit C	18.45	55	45.00	N/A	5000.00	No max	✓
Westpac	BusinessChoice Rewards Card	18.99	45	150.00	N/A	2000.00	50000.00	✓
★★								
Bankwest	Bus MasterCard LargeRwds	17.99	55	69.00	N/A	5000.00	50000.00	✓
★								
ANZ	Business One-Cash Rewards	19.35	40	150.00	N/A	1000.00	No max	✓
ANZ	Business One-Int Free Days	18.84	44	150.00	N/A	1000.00	No max	X
Citibank	Business Gold Card	20.74	55	149.00	N/A	5000.00	60000.00	✓
nab	Velocity Business Amex	18.75	55	149.00	N/A	5000.00	No max	✓

business credit card star ratings



BUSINESS TRANSACTOR

Report Date: September 2011, (Rates as at 31 August 2011)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "outstanding value"								
Commonwealth Bank	Business Awards Platinum	20.74	55	300.00	N/A	8000.00	50000.00	✓
Commonwealth Bank	Business Awards Gold	20.74	55	150.00	N/A	4000.00	50000.00	✓
nab	Qantas Business Card	18.75	44	144.00	N/A	5000.00	No max	✓
Westpac	BusinessChoice Rewards Card	18.99	45	150.00	N/A	2000.00	50000.00	✓
★★★★								
American Express	Platinum Business Card	N/A*	51	1200.00	N/A	0.00	No max	✓
Commonwealth Bank	Business Awards	20.74	55	100.00	N/A	2000.00	50000.00	✓
Diners Club Int	Business Card	N/A*	51	95.00	N/A	No min	No max	✓
Suncorp Bank	Clear Options Business Credit C	18.45	55	45.00	N/A	5000.00	No max	✓
★★★								
American Express	Qantas BusinessCard	N/A*	51	299.00	N/A	0.00	No max	✓
American Express	Business Gold Card	N/A*	51	169.00	N/A	0.00	No max	✓
American Express	Velocity Business Card	N/A*	51	249.00	N/A	0.00	No max	✓
American Express	Business Card	N/A*	51	109.00	N/A	0.00	No max	✓
ANZ	Business One - Rewards	15.84	0	150.00	N/A	1000.00	No max	✓
ANZ	Business One - Low Rate	13.66	0	150.00	20000	1000.00	No max	✗
ANZ	Business One-Cash Rewards	19.35	40	150.00	N/A	1000.00	No max	✓
BankSA	Visa Business	17.15	55	55.00	N/A	500.00	No max	✗
Citibank	Business Gold Card	20.74	55	149.00	N/A	5000.00	60000.00	✓
Commonwealth Bank	Business Credit Card Low Rate	14.55	0	0.00	N/A	2000.00	50000.00	✓
Commonwealth Bank	Business Credit Card Interest Fre	17.57	55	60.00	N/A	2000.00	50000.00	✓
Hume Building Society	Business Credit Cards - Unsecur	16.10	55	40.00	24000	5000.00	No max	✓
Newcastle Permanent	Business+ Credit Card	13.45	44	55.00	N/A	500.00	No max	✗
St George Bank	BusinessVantage Visa	17.15	55	55.00	N/A	500.00	No max	✗
Westpac	BusinessChoice Everyday Card	14.25	45	75.00	15000	2000.00	30000.00	✗
★★								
ANZ	Business One-Int Free Days	18.84	44	150.00	N/A	1000.00	No max	✗
Bankwest	Bus MasterCard LargeRwds	17.99	55	69.00	N/A	5000.00	50000.00	✓
Bendigo Bank	Business Credit Card	16.64	44	48.00	N/A	2000.00	20000.00	✗
nab	Bus Access (Unsec) Visa	11.41	0	60.00	N/A	5000.00	No max	✗
nab	Business Charge Card MCD	N/A*	35	108.00	N/A	5000.00	No max	✗
nab	Velocity Business Amex	18.75	55	149.00	N/A	5000.00	No max	✓
nab	Business ChargeCard Visa	N/A*	35	108.00	N/A	5000.00	No max	✗
★								
Bankwest	Bus MasterCard Low Rate	13.59	45	39.00	N/A	5000.00	50000.00	✗

your guide to product excellence

* N/A represents product is a Charge Card

TRANSACTOR SUMMARY:

Page 1 of 2

business credit card star ratings



BUSINESS TRANSACTOR

Report Date: September 2011, (Rates as at 31 August 2011)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★								
Heritage Building Soc	Visa Business Unsecured	12.95	40	35.00	N/A	1000.00	50000.00	X

Superseded

business loan star ratings



Overdraft Loans - Secured by Commercial Property

Report Date: September 2011, rates current 16 August 2011, additional risk margins may apply

Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		

★★★★★

"outstanding value"

Commonwealth Bank	Business OD Othr Sec (Prem Bu	11.24	500	570	No min	No max	X	Nil
Commonwealth Bank	Business OD Other Sec (Std Bus	11.24	500	560	No min	No max	X	Nil
nab	Business OD Prime	9.76	600	600	20000	No max	X	N/A
Newcastle Permanent	Business Overdraft	7.64 and higher	125	Nil	No min	No max	X	17.50

★★★★★

Bananacoast Community	Bus O/Draft Secured	9.75 to 15.05	700	Nil	500	7000000	X	3.00%
Hume Building Society	Business OD Comm Sec	11.40	600	150	No min	No max	X	15.00

★★★

ANZ	Business Credit Facility	10.44	600	600	25000	No max	X	37.70
ANZ	Business Overdraft Commercial	9.51 to 13.73	600	850	2000	No max	X	37.70
Bananacoast Community	Bus Line of Credit - S21	8.55	700	Nil	20000	1000000	X	Nil
Bank of Queensland	BusOD (All Sec) IO	10.84 and higher	750	500	10000	No max	X	15.00
BankSA	Commercial Base Rate	10.30 and higher	700	120	20000	No max	X	9.00
Bankwest	Business Bonus OD OthSec	10.45 and higher	700	500	20000	No max	X	38.00
CairnsPenny Savings&Loa	Bus OD - Commercial Sec	9.45	500	760	20000	1000000	X	N/A
Commonwealth Bank	Bus Line of Cred Oth Sec	9.74	500	600	50000	No max	✓	10.00
Greater Building Society	Line of Credit - Commercial Sec	9.25	600	96	10000	500000	X	50.00
Maitland Mutual BS	Business Mortgage O/D	9.55 and higher	250	500	No min	No max	✓	Nil
People's Choice Cred Un	Business LOC - Comm Sec	9.30	600	125	50000	1000000	X	Nil
St George Bank	Comm Line of Credit	10.27 and higher	600	240	20000	No max	X	9.00
Suncorp Bank	Line of Credit (com sec)	9.59 and higher	800	320	10000	No max	X	10.00
Westpac	Business Overdraft - Com	9.81 to 10.56	820	120	No min	No max	X	9.00

★★

Arab Bank Australia	Business OD Base Rate	13.45		500	10000	No max	X	30.00
BankSA	Commercial Line ofCredit	10.27 and higher	700	240	20000	No max	X	9.00
Bankwest	Business OD (all sec)	9.91 and higher	700	600	20000	No max	X	38.00
Bankwest	Bus Equity Line(Oth Sec)	10.51 and higher	700	400	50000	No max	X	38.00
Beirut Hellenic Bank	Business Overdraft	11.08	350	660	1000	No max	X	40.00
Maitland Mutual BS	Business Overdraft	10.80 and higher	250	500	No min	No max	✓	Nil
St George Bank	Commercial Overdraft	9.75 and higher	600	120	No min	No max	X	9.00
Suncorp Bank	Business OD (com sec)	10.99 and higher	800	320	10000	No max	X	10.00

★

your guide to product excellence

* Fees based on \$50,000 with 0% risk margin

business loan star ratings



Overdraft Loans - Secured by Commercial Property

Report Date: September 2011, rates current 16 August 2011, additional risk margins may apply

Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		
★								
Bendigo Bank	Bus Solutions OD All Sec	11.49	750	120	No min	500000	X	27.50
IMB	Business Overdraft Sec	11.19 and higher	250	1500	No min	500000	X	N/A

Superseded

business loan star ratings



Overdraft Loans - Secured by Residential Property

Report Date: September 2011, rates current 16 August 2011, additional risk margins may apply

Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		
★★★★★ "outstanding value"								
Commonwealth Bank	Bus Line of Cred Res Sec	7.81	500	275	50000	No max	✓	Nil
Commonwealth Bank	Business OD- Res Sec (Prem Bu	9.21	500	570	No min	No max	✗	Nil
Commonwealth Bank	Business OD- Res Sec (Std Bus	9.21	500	560	No min	No max	✗	Nil
Hume Building Society	Business LOC	8.75	600	Nil	20000	No max	✓	15.00
★★★★★								
Bananacoast Community	Bus O/Draft Secured	9.75 to 15.05	700	Nil	500	7000000	✗	3.00%
Hume Building Society	Business OD Res Sec	10.40	600	150	No min	No max	✗	15.00
mecu	Commercial OD (res sec)	7.64 to 9.14	250	150	10000	No max	✓	15.00
nab	Business OD Prime	9.76	600	600	20000	No max	✗	N/A
Newcastle Permanent	Business Overdraft	7.64 and higher	125	Nil	No min	No max	✗	17.50
★★★★								
ANZ	Business Overdraft Residential P	9.51 to 13.74	600	850	2000	No max	✗	Nil
ANZ	Business Credit Facility	10.44	600	600	25000	No max	✗	37.70
Bananacoast Community	Bus Line of Credit - S21	8.55	700	Nil	20000	1000000	✗	Nil
Bank of Queensland	BusOD (All Sec) IO	10.84 and higher	750	500	10000	No max	✗	15.00
BankSA	Commercial Base Rate	10.30 and higher	700	120	20000	No max	✗	9.00
BankSA	Business Maximiser	9.57 and higher	700	240	20000	No max	✗	9.00
Bankwest	Business Bonus OD ResSec	10.20 and higher	700	500	20000	No max	✗	38.00
Bankwest	Business Bonus OD OthSec	10.45 and higher	700	500	20000	No max	✗	38.00
CairnsPenny Savings&Loa	Bus OD - Residential Sec	9.45	500	760	20000	1000000	✗	N/A
Greater Building Society	Line of Credit - Residential Sec	8.60	600	96	10000	500000	✗	50.00
Maitland Mutual BS	Business Mortgage O/D	9.55 and higher	250	500	No min	No max	✓	Nil
People's Choice Cred Un	Business LOC - Res Sec	8.30	600	125	50000	1000000	✗	Nil
St George Bank	Commercial Overdraft	9.75 and higher	600	120	No min	No max	✗	9.00
St George Bank	Business Maximiser	9.57 and higher	600	240	20000	No max	✗	9.00
St George Bank	Comm Line of Credit	10.27 and higher	600	240	20000	No max	✗	9.00
Suncorp Bank	Line of Credit (res sec)	9.44	800	320	10000	No max	✗	10.00
Suncorp Bank	Business OD (res sec)	10.84	800	320	10000	No max	✗	10.00
Westpac	Business Overdraft - Res	9.81	820	120	No min	No max	✗	9.00
★★								
Arab Bank Australia	Business OD Base Rate	13.45		500	10000	No max	✗	30.00
Bank of Queensland	BusOD (Res Sec) IO	10.09 and higher	750	500	10000	No max	✗	15.00

your guide to product excellence

* Fees based on \$50,000 with 0% risk margin

business loan star ratings



Overdraft Loans - Secured by Residential Property

Report Date: September 2011, rates current 16 August 2011, additional risk margins may apply

Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		
★★								
BankSA	Commercial Line of Credit	10.27 and higher	700	240	20000	No max	X	9.00
Bankwest	Bus Equity Line Res Sec	9.66 and higher	700	Nil	50000	No max	X	38.00
Bankwest	Bus Equity Line(Oth Sec)	10.51 and higher	700	400	50000	No max	X	38.00
Bankwest	Business OD (all sec)	9.91 and higher	700	600	20000	No max	X	38.00
Beirut Hellenic Bank	Business Overdraft	11.08	350	660	1000	No max	X	40.00
Maitland Mutual BS	Business Overdraft	10.80 and higher	250	500	No min	No max	✓	Nil
★								
AMP Banking	Classic Line of Credit	8.02	600	120	40000	500000	X	N/A
Bendigo Bank	Bus Solutions OD Res Sec	10.49	750	120	No min	500000	X	27.50
IMB	Business Overdraft Sec	11.19 and higher	250	1500	No min	500000	X	N/A

Superseded

business loan star ratings



Term Loans - Secured by Commercial Property

Report Date: September 2011, rates current 16 August 2011, additional risk margins may apply

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term
			Application	Annualized	Minimum	Maximum	
★★★★★ "outstanding value"							
ANZ	Business Loan Var	8.98	1875	750	10000	No max	15 yrs
Newcastle Permanent	Commercial Bus Loan Var	7.64	625	Nil	No min	No max	20 yrs
Westpac	Business One Ln -Bus	6.96 to 9.46	1500	1200	250000	No max	10 yrs
Westpac	Bank Bill Business Var	6.90 to 8.05	1500	420	250000	No max	25 yrs
Westpac	Business One Ln -Com	6.96 to 9.46	1500	1200	250000	No max	15 yrs
★★★★★							
ANZ	Business Loan (sec) - Fixed	7.24 to 9.40	1875	750	10000	No max	10 yrs
Commonwealth Bank	BBL Var Non-Res Secured	9.74	1250	456	25000	No max	15 yrs
Greater Building Society	Term Loan Var - Commercial Se	8.65	600	48	30000	No max	15 yrs
Hume Building Society	Commercial Ln (comm sec)	7.35 to 9.15	600	Nil	No min	No max	15 yrs
nab	Business Markets Loan- Variable	5.91 and higher	600	360	250000	No max	No max
nab	Bus Opts Instal Var Std	7.76 and higher	600	360	20000	No max	15 yrs
nab	Bus Opts Instal Standard - Fixed	7.30 and higher	600	360	20000	No max	30 yrs
Westpac	Business Equity Access	8.16	820	120	20000	1000000	No max
★★★							
Bananacoast Community	Business Loan Base Rate	8.55 to 9.30	1250	Nil	500	7000000	25 yrs
Bananacoast Community	Business Premier Rate	7.85 to 8.60	1250	Nil	250000	7000000	25 yrs
Bananacoast Community	Business Loan Fixed	7.89 to 8.83	1250	Nil	500	7000000	25 yrs
Bank of Queensland	Term Loan Oth Sec Var	10.10 and higher	1875	180	10000	No max	15 yrs
Bankwest	Business Low Rate Loan- All Sec	7.65 and higher	1250	240	20000	No max	No max
CairnsPenny Savings&Loa	Bus Ln Variable-Comm Sec	8.80	1250	60	20000	1000000	10 yrs
Commonwealth Bank	BetterBus Loan Oth Sec - Fixed	5.85 and higher	1250	456	50000	No max	15 yrs
Greater Building Society	Term Loan Fxd - Commercial Se	8.30 to 8.80	600	48	30000	No max	15 yrs
Hume Building Society	Commercial loan Comm Sec - Fi	7.00 to 9.35	600	Nil	No min	No max	15 yrs
IMB	Fully Drawn Loan- Comm Secure	8.19 and higher	1250	Nil	No min	5000000	25 yrs
ING DIRECT	Commercial Property Loan - Fixe	6.77 to 7.50	625	Nil	250000	2000000	5 yrs
ME Bank	Small Business Ln (com)	8.49	500	Nil	100000	1000000	20 yrs
mecu	Commercial Property Loan	7.54 to 12.14	1250	Nil	10000	No max	30 yrs
nab	Business Markets Loan- Fixed	7.25 and higher	600	360	250000	No max	No max
Newcastle Permanent	Comm Business Loan Fixed	7.11 and higher	625	Nil	No min	No max	20 yrs
RESI Mortgage Corp	Commercial Property Loan	8.85 to 9.00	875	Nil	100000	3000000	20 yrs
St George Bank	Commercial Loan Fixed	7.28 to 9.37	600	480	No min	No max	15 yrs

your guide to product excellence

* Fees based on \$250,000 with 0% risk margin

business loan star ratings



Term Loans - Secured by Commercial Property

Report Date: September 2011, rates current 16 August 2011, additional risk margins may apply

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term
			Application	Annualized	Minimum	Maximum	
★★★							
Westpac	Business LoanVar com sec	9.04 to 9.79	820	420	20000	No max	15 yrs
Westpac	Bank Bill Business Loan Fixed	6.94 to 8.58	1500	420	250000	No max	25 yrs
Westpac	Business Loan - Com - Fixed	7.23 to 9.44	820	420	20000	1000000	15 yrs
★★							
Bank of Queensland	Bus Term Loan(Other Sec) - Fixe	8.60 and higher	1875	180	10000	No max	15 yrs
Bendigo Bank	Bus Solut All Sec Var	9.39	1250	745	20000	500000	25 yrs
ING DIRECT	Comm PropertyLn Variable	7.83	625	Nil	250000	2000000	15 yrs
ING DIRECT	Commercial Equity Loan	9.18	625	Nil	250000	2000000	5 yrs
Maitland Mutual BS	Business Mortgage Loan	8.80	1250	2500	20000	No max	20 yrs
People's Choice Cred Un	Business Loan Fixed - Comm Se	7.89 to 8.39	1875	625	50000	1000000	25 yrs
RESI Mortgage Corp	Commercial Property Loan - Fixe	9.05 to 9.65	875	Nil	250000	2000000	20 yrs
St George Bank	Commercial Loan Variable	9.75 and higher	600	480	50000	No max	15 yrs
Suncorp Bank	Business Loan (com sec) - Fixed	7.35 and higher	800	180	10000	No max	15 yrs
Suncorp Bank	Business Ln Variable Com	9.49 and higher	800	180	10000	No max	20 yrs
★							
BankSA	Commercial Loan Variable	9.75 and higher	700	480	20000	No max	15 yrs
Bankwest	Business Fixed Rate Loan	6.11 and higher	1250	240	50000	No max	No max
Beirut Hellenic Bank	Business Loan Variable	10.83 and higher	1750	600	No min	No max	15 yrs
Beirut Hellenic Bank	Commercial Loan Variable	10.18 and higher	1750	600	No min	No max	15 yrs
Bendigo Bank	Bus Solutions All Sec - Fixed	8.69 to 9.59	1250	745	20000	500000	25 yrs
People's Choice Cred Un	Business Loan Var - Comm Sec	9.20	1875	625	50000	1000000	25 yrs

business loan star ratings



Term Loans - Secured by Residential Property

Report Date: September 2011, rates current 16 August 2011, additional risk margins may apply

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term
			Application	Annualized	Minimum	Maximum	

★★★★★

"outstanding value"

ANZ	Business Loan Var	8.98	1875	750	10000	No max	15 yrs
ANZ	Business Loan (sec) - Fixed	7.24 to 9.40	1875	750	10000	No max	10 yrs
Commonwealth Bank	BBL Var Res Secured	8.31	600	96	25000	No max	30 yrs
Hume Building Society	Commercial Ln (res sec)	7.35 to 8.65	600	Nil	No min	No max	25 yrs
Westpac	Bank Bill Business Var	6.90 to 8.05	1500	420	250000	No max	25 yrs

★★★★★

ANZ	Business Mortgage Loan - Fixed	7.78 to 10.56	1875	360	25000	2000000	10 yrs
ANZ	Bus Mortgage Loan Var	9.51	1875	360	25000	2000000	15 yrs
Commonwealth Bank	BetterBus Loan Res Sec - Fixed	7.30 to 8.12	600	96	50000	No max	30 yrs
Greater Building Society	Term Loan Var - Residential Sec	8.00	600	48	30000	No max	25 yrs
Greater Building Society	Term Loan Fxd - Residential Sec	7.65 to 8.40	600	48	30000	No max	25 yrs
Hume Building Society	Commercial Ln (res sec) - Fixed	7.00 to 8.85	600	Nil	No min	No max	25 yrs
nab	Bus Opts Instal Standard - Fixed	7.30 and higher	600	360	20000	No max	30 yrs
nab	Bus Opts Instal Var Std	7.76 and higher	600	360	20000	No max	15 yrs
nab	Business Markets Loan- Variable	5.91 and higher	600	360	250000	No max	No max
Newcastle Permanent	Residential Bus Loan Var	7.64	600	Nil	No min	No max	30 yrs
Newcastle Permanent	Residential Business Ln - Fixed	7.01 to 8.41	600	Nil	No min	No max	30 yrs
Westpac	Business One Ln -Res	6.96 to 9.46	1500	1200	250000	No max	25 yrs
Westpac	Business Loan - Res - Fixed	7.23 to 8.69	820	120	20000	No max	25 yrs
Westpac	Business Equity Access	8.16	820	120	20000	1000000	No max
Westpac	Business LoanVar res sec	9.04	820	120	20000	1000000	25 yrs

★★★★★

AMP Banking	Classic Variable Rate	7.82	600	120	40000	500000	30 yrs
AMP Banking	Business Fixed Rates	7.09 to 7.84	600	120	40000	500000	30 yrs
ANZ	Business Saver	9.01	1875	240	50000	2000000	30 yrs
Banacoast Community	Business Premier Rate	7.85 to 8.60	1250	Nil	250000	7000000	25 yrs
Banacoast Community	Business Loan Base Rate	8.55 to 9.30	1250	Nil	500	7000000	25 yrs
Banacoast Community	Business Loan Fixed	7.89 to 8.83	1250	Nil	500	7000000	25 yrs
Bank of Queensland	Term Loan Oth Sec Var	10.10 and higher	1875	180	10000	No max	15 yrs
Bank of Queensland	Term Loan Res Sec Var	9.35 and higher	1875	180	10000	No max	25 yrs
Bankwest	Business Low Rate Loan- All Sec	7.65 and higher	1250	240	20000	No max	No max
Bankwest	Business Low Rate Loan- Res Se	7.65	1250	240	20000	No max	No max

your guide to product excellence

* Fees based on \$250,000 with 0% risk margin

business loan star ratings



Term Loans - Secured by Residential Property

Report Date: September 2011, rates current 16 August 2011, additional risk margins may apply

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term
			Application	Annualized	Minimum	Maximum	
★★★							
CairnsPenny Savings&Loa	Bus Ln Variable-Resi Sec	8.80	1250	60	20000	1000000	15 yrs
IMB	Fully Drawn Loan- Res Secured	7.99 and higher	1250	Nil	No min	5000000	25 yrs
ING DIRECT	Comm PropertyLn Variable	7.83	625	Nil	250000	2000000	15 yrs
ING DIRECT	Commercial Property Loan - Fixe	6.77 to 7.50	625	Nil	250000	2000000	5 yrs
Maitland Mutual BS	Business Mortgage Loan	8.80	1250	2500	20000	No max	20 yrs
ME Bank	Res Secured Business Ln - Fixed	7.99 to 8.69	500	Nil	60000	1000000	30 yrs
ME Bank	Small Business Ln (com)	8.49	500	Nil	100000	1000000	20 yrs
ME Bank	Res Sec Business Ln Var	7.99	500	Nil	60000	1000000	30 yrs
mecu	Commercial Property Loan	7.54 to 12.14	1250	Nil	10000	No max	30 yrs
nab	Business Markets Loan- Fixed	7.25 and higher	600	360	250000	No max	No max
RESI Mortgage Corp	Commercial Property Loan	8.85 to 9.00	875	Nil	100000	3000000	20 yrs
St George Bank	Commercial Loan Fixed	7.28 to 9.37	600	480	No min	No max	15 yrs
St George Bank	Business Loan Fixed	7.18 to 8.87	600	168	No min	No max	25 yrs
Suncorp Bank	Business Essentials Loan	7.68	800	Nil	10000	1000000	20 yrs
Suncorp Bank	Business Ln Variable Res	9.34	800	180	10000	No max	25 yrs
Suncorp Bank	Business Loan (res sec) - Fixed	7.20 to 8.45	800	180	10000	No max	25 yrs
Westpac	Bank Bill Business Loan Fixed	6.94 to 8.58	1500	420	250000	No max	25 yrs
★★							
Bank of Queensland	Bus Term Loan(Other Sec) - Fixe	8.60 and higher	1875	180	10000	No max	15 yrs
Bank of Queensland	Bus Term Loan (Res Sec) - Fixed	8.10 and higher	1875	180	10000	No max	25 yrs
BankSA	Business Loan Variable	8.72 and higher	700	168	30000	No max	15 yrs
BankSA	Business Loan Fixed	7.49 to 8.19	700	168	30000	No max	25 yrs
Bankwest	Business Fixed Rate Loan	6.11 and higher	1250	240	50000	No max	No max
Beirut Hellenic Bank	Business Loan Variable	10.83 and higher	1750	600	No min	No max	15 yrs
Beirut Hellenic Bank	Commercial Loan Variable	10.18 and higher	1750	600	No min	No max	15 yrs
Bendigo Bank	Bus Solut Res Sec Var	8.49	1250	745	20000	500000	25 yrs
Bendigo Bank	Bus Solutions Res Sec - Fixed	7.79 to 8.69	1250	745	20000	500000	25 yrs
People's Choice Cred Un	Business Loan Var - Res Sec	8.20	1875	625	50000	1000000	25 yrs
People's Choice Cred Un	Business Loan Fixed - Comm Se	7.89 to 8.39	1875	625	50000	1000000	25 yrs
People's Choice Cred Un	Business Loan Fixed - Res Sec	7.39 to 7.99	1875	625	50000	1000000	25 yrs
RESI Mortgage Corp	Commercial Property Loan - Fixe	9.05 to 9.65	875	Nil	250000	2000000	20 yrs
St George Bank	Commercial Loan Variable	9.75 and higher	600	480	50000	No max	15 yrs
St George Bank	Business Loan Variable	8.72 and higher	600	168	No min	No max	25 yrs

your guide to product excellence

* Fees based on \$250,000 with 0% risk margin

business loan star ratings



Term Loans - Secured by Residential Property

Report Date: September 2011, rates current 16 August 2011, additional risk margins may apply

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term
			Application	Annualized	Minimum	Maximum	
★ BankSA	Commercial Loan Variable	9.75 and higher	700	480	20000	No max	15 yrs

Superseded



BUSINESS BANKING STAR RATINGS

What are the CANSTAR CANNEX *business banking star ratings*?

CANSTAR CANNEX *business banking star ratings* is a sophisticated rating methodology, unique to CANSTAR CANNEX, that compares the dominant business banking products in Australia. The ratings are aimed at small businesses of varying sizes, with profiles and loan sizes to suit. The specific loan and deposit values are outlined below, and range up to \$500,000.

The results are reflected in a consumer-friendly 5-star concept. The *star ratings* from the CANSTAR CANNEX *business banking star ratings* go from a rising star through to a 5-star product signifying outstanding value.

Rising Stars are allocated to those products that would be rated 5-star or higher but have not been in the market for over six months. Rising Star products will be formally rated in the next rating period once more historical data is available for the applicable product area.

The three business banking products that are given star ratings include:

1. Business Loans
2. Business Deposits
3. Business Credit Cards

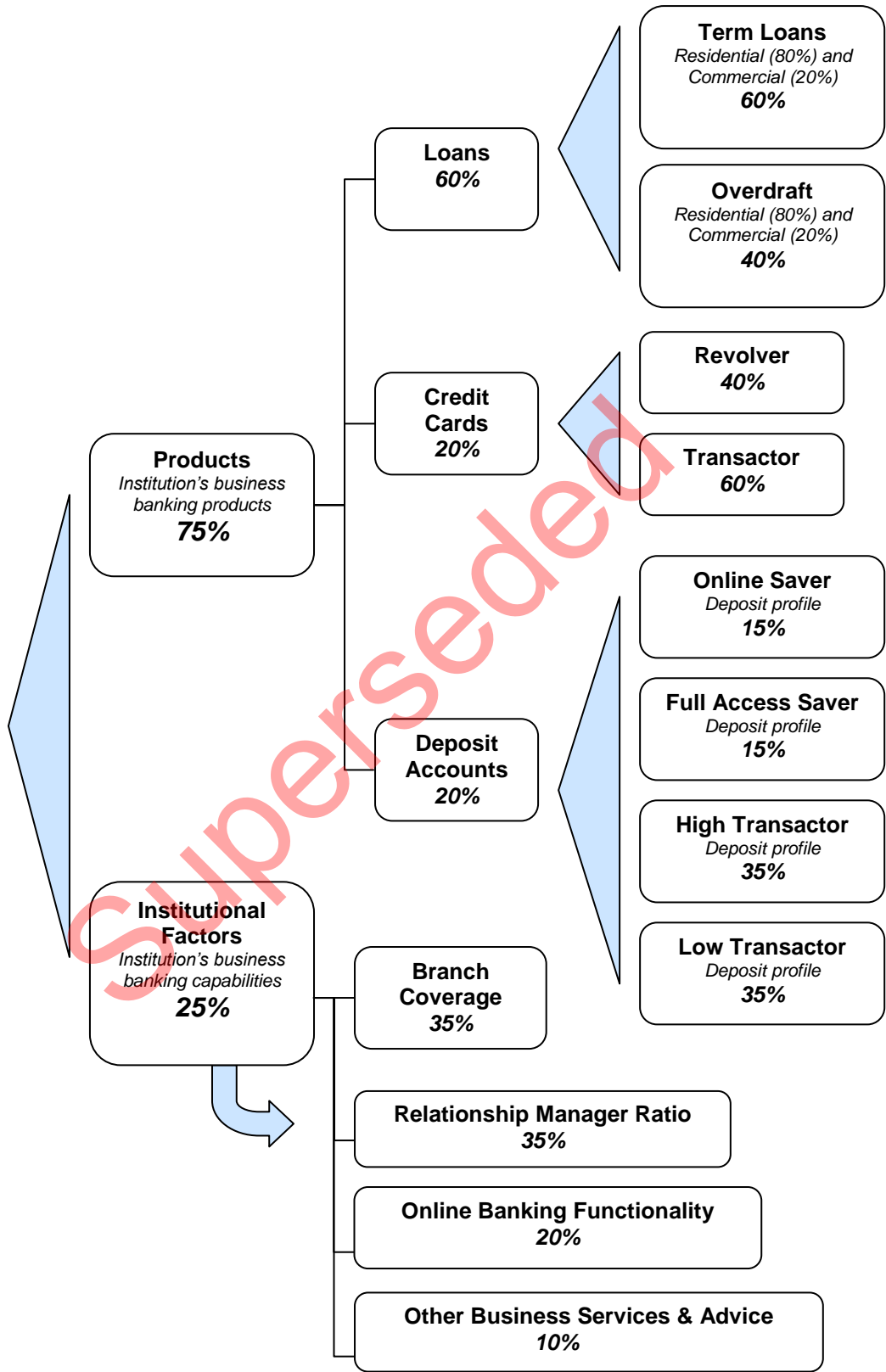
What is the CANSTAR CANNEX *small business banking award*?

In conjunction with the business banking star ratings, CANSTAR CANNEX *Best Value Australia: Small Business Banking* is awarded to the institution that provides the best combination of products across the business banking star ratings profiles, as well as excelling in a range of institutional factors. The award aims to give recognition to the institution that backs up quality products with great service to small businesses. Institutional factors that were considered include:

- Branch coverage
- Relationship Manager Availability
- Online Banking Functionality
- Other business Services & Advice

The breakdown of weighting for each category is displayed in the following methodology tree.

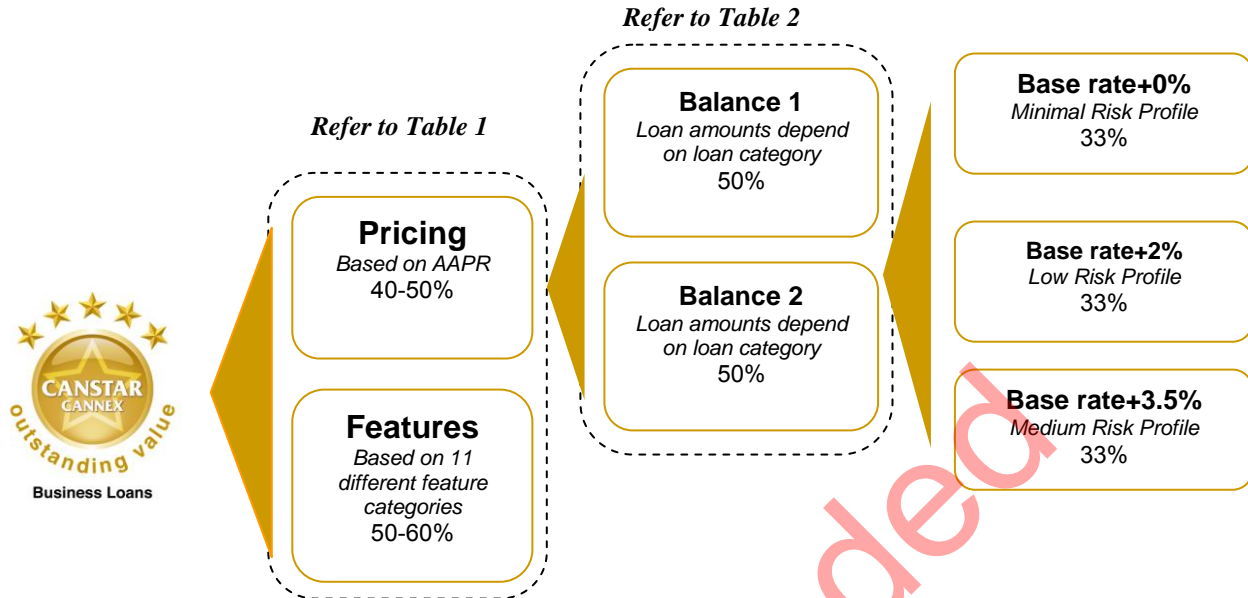
Small Business Banking Award – Methodology Tree



Business loan star ratings

To arrive at the total score CANSTAR CANNEX applies a weight (w) against the P and F. This weight will vary for each product category and will reflect the relative importance of either costs or features in determining the best business loan. This method can be summarised as:

$$\text{TOTAL SCORE (T)} = \text{PRICING (P)} + \text{FEATURES SCORE (F)}$$



Residential and Commercial-secured Term Loans and Overdrafts were eligible to be considered in the *business loan star ratings*. CANSTAR CANNEX understands that businesses use different forms of security. We also understand that some businesses require a one-time loan while others require access to a revolving line of credit. CANSTAR CANNEX has separated the business loan star ratings into the four categories listed in TABLE 1 in recognition of these differences.

TABLE 1 also highlights the contribution of the pricing and features value components for each of the four categories

TABLE 1 - Business loan star ratings components

PRODUCT CATEGORY	PRICING	FEATURES
Residential Secured Term Loans	50%	50%
Commercial Secured Term Loans	50%	50%
Residential Secured Overdrafts	40%	60%
Commercial Secured Overdrafts	40%	60%

Pricing component

The purpose of the *business loan star ratings* is to determine which products are best suited for a broad cross-section of business loan users. Because of this general focus, CANSTAR CANNEX calculated the AAPR for each product for two different loan amounts and three different risk profiles (see TABLE 2). The product with the lowest average AAPR calculated from these six combinations is then awarded the highest pricing score for the product category to which it belongs.

The three risk profiles used were based on minimal, low and medium risk borrowers. For the minimal risk profile, CANSTAR CANNEX assumes the borrower would receive the lowest rate (the base rate) available. A standard 2%

margin is added to the base rate of each product to calculate the cost to the low risk borrower and a 3.5% margin is added to the base rate for the medium risk borrower. If the base rate + arbitrary risk margin is higher than the product's maximum stated interest rate, the AAPR calculation is based on the loan's maximum rate.

TABLE 2

	RESIDENTIAL PROPERTY SECURITY		COMMERCIAL PROPERTY SECURITY	
	TERM LOAN	OVERDRAFT	TERM LOAN	OVERDRAFT
AMOUNT 1	\$250,000 (40%)	\$50,000 (40%)	\$250,000 (50%)	\$50,000 (50%)
AMOUNT 2	\$500,000 (60%)	\$125,000 (40%)	\$500,000 (50%)	\$125,000 (50%)

Note: for each loan amount, we look at the AAPR for 3 different risk profiles. These are base rate + 0% margin, base rate + 2% margin & base rate + 3.5% margin

If the rate range of the product does not extend to the full risk margin of the scenario, then the calculation only considers the product's maximum rate. So for example, if the rate range of a particular product was 8% to 10.5% then;

- 8% would be used for the 0% risk margin scenario
- 10% would be used for the 2% risk margin scenario
- 10.5% would be used for the 3.5% risk margin scenario

Features component

More than 100 individual features of each loan and overdraft is scored for positive traits and awarded a FEATURES score. Table 3 below highlights the contribution of the various groups of information to award the business loan FEATURES score.

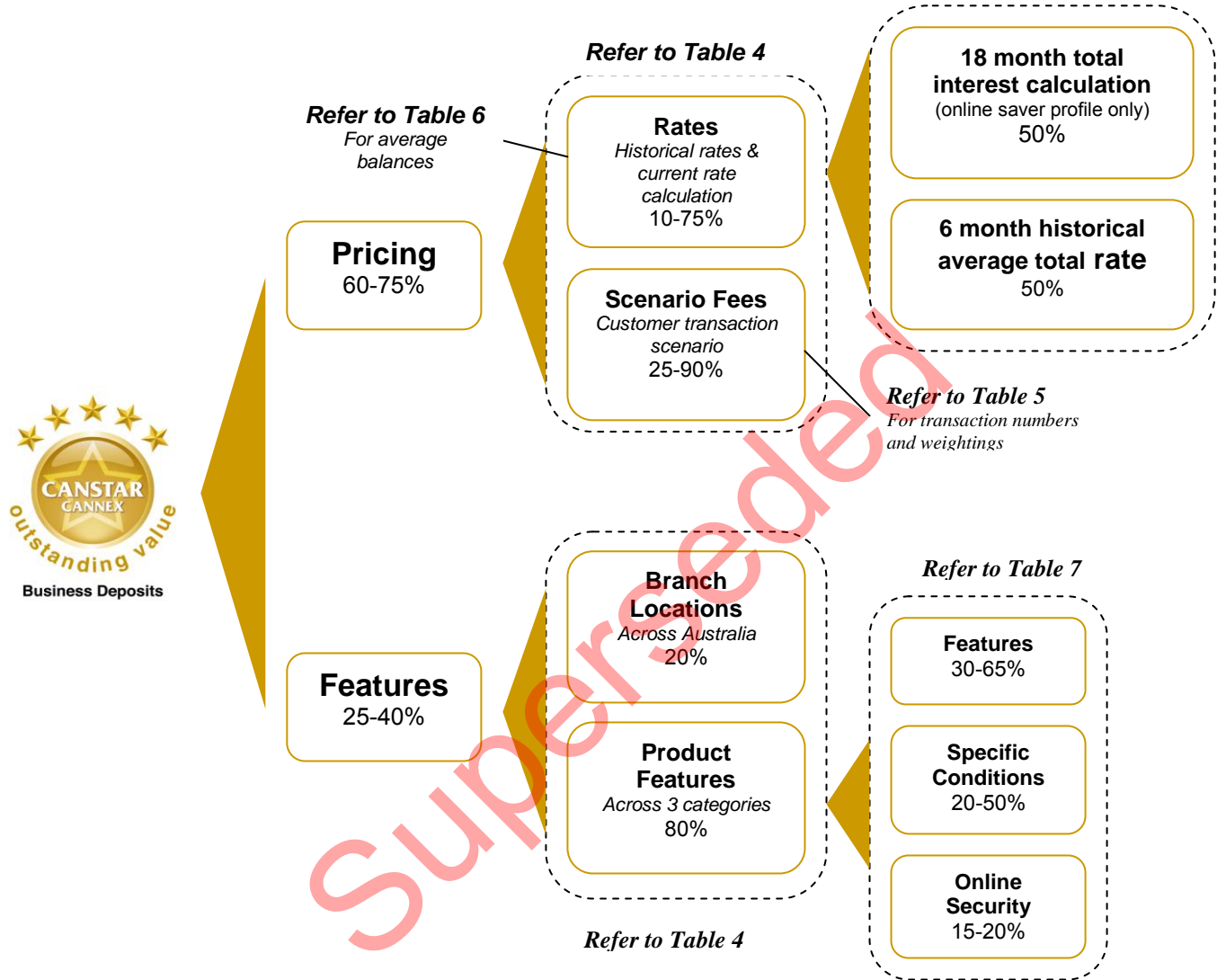
TABLE 3 – Business Loan Feature Weights

Feature Category	Term Loans	Overdrafts
Lending Terms	25%	20%
Security Accepted	5%	5%
Redraw Facility	15%	0%
Relationship Bonus	10%	0%
Lending Area	5%	5%
Portability	5%	5%
Loan Purposes Availability	10%	10%
Repayment Capabilities	10%	0%
Split Facility	5%	0%
Switching Facility	5%	0%
Overdraft Terms	0%	50%
Online Security	5%	5%

Business deposit account star ratings

To arrive at the total score CANSTAR CANNEX applies a weight (w) against the P and F. This weight will vary for each customer profile and will reflect the relative importance of either costs or features in determining the best business deposit account. This method can be summarised as:

$$\text{TOTAL SCORE (T)} = \text{PRICING (P)} + \text{FEATURES SCORE (F)}$$



Business Cash Management accounts, Business Transaction Accounts and Business Internet Accounts are eligible to be included in the Business deposit account star ratings. CANSTAR CANNEX realizes that different businesses use deposit accounts differently and has established the following four behaviour profiles.

- ONLINE SAVER
- BUSINESS CASH MANAGER
- LOW TRANSACTOR
- HIGH TRANSACTOR

All eligible products are then assessed under the requirements established for each profile (see TABLE 4).

TABLE 4- Business deposit account star ratings components

	Pricing	Features
Online Saver	75%	25%
Low Transactor	60%	40%
High Transactor	60%	40%
Cash Manager	60%	40%

PROFILE	SCENARIO	RATE	FEATURES	ACCESSIBILITY
Online Saver	25%	75%	80%	20%
Low Transactor	90%	10%	80%	20%
High Transactor	90%	10%	80%	20%
Cash Manager	40%	60%	80%	20%

Fees - Transaction Scenario

The scenario analysis is conducted using CANSTAR CANNEX’s unique transaction calculator which prices the transaction behaviour of 500 randomly generated customers by combining their unique behaviours with transaction fees and each accounts policy on rebates and free transactions. The product with the lowest overall cost for the group of 500 customers receives the highest SCENARIO score.

TABLE 5 – Transaction Fee Scenarios

	Online Saver	Low Transactor	High Transactor	Business Cash Manager
Average minimum balance	\$50,000	\$5,000	\$10,000	\$100,000
Average no. of transactions/ month	15	50	200	10
Internet transaction	100%	30%	25%	25%
Branch cash withdrawal	N/A	10%	5%	5%
Branch cash deposit	N/A	15%	5%	5%
Cheque withdrawal	N/A	N/A	10%	10%
Cheque deposit	N/A	N/A	30%	30%
Direct Credit	N/A	25%	15%	15%
Direct Debit	N/A	20%	10%	10%

Rate

Interest paid on business savings account is an important component of the business saver profiles. The average interest rate paid across three nominated account balances (see TABLE 6) is used to establish the account that pays the highest overall interest. The product found to pay the highest average balance based on the weightings in TABLE 7 receives the highest RATE score.

TABLE 6 – Average Balances

BALANCES	Online Saver	Business Cash Manager	Low Transactor	High Transactor
BALANCE 1	\$10,000	\$25,000	\$3,000	\$5,000
BALANCE 2	\$50,000	\$100,000	\$5,000	\$10,000
BALANCE 3	\$100,000	\$250,000	\$10,000	\$20,000

TABLE 7 –Balances Weightings

BALANCES	Business Cash Manager	Other Profiles
BALANCE 1	50%	33%
BALANCE 2	35%	33%
BALANCE 3	15%	34%

Features

More than 100 individual features of each account is scored for positive traits and awarded a FEATURES scores. TABLE 8 highlights the contribution of the various groups of information to award the business deposit account FEATURES score.

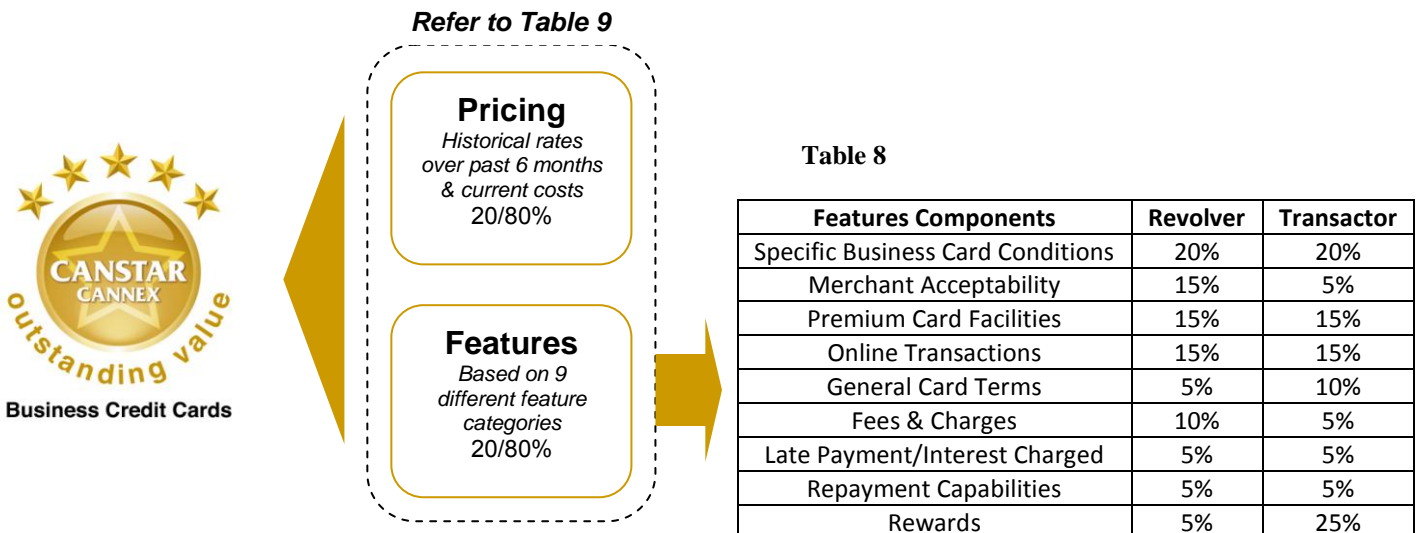
TABLE 8

BUSINESS DEPOSIT ACCOUNTS FEATURES DISTRIBUTIONS			
FEATURES COMPONENTS	Online Saver	Cash Manager	Transactor
GENERAL FEATURES <i>Examples:</i> -Reporting options: passbook, statement, internet, email. -Access channels: ATM, EFTPOS, Phone, Internet, cheque. -Facilities: offset, overdraft, sweep, periodic payment. -International: ATM, EFTPOS.	30%	50%	65%
SPECIFIC CONDITIONS <i>Examples:</i> -Interest details: calculation & payment freq., balance used-open/closed/min/max, entire/portion, bonus interest. -Minimum: opening/subsequent deposit, ongoing bal, w/d. -Maximum withdrawals per d/w: ATM, EFTPOS, combined.	50%	35%	20%
INTERNET SECURITY -Secondary Authentication: security, higher transfer limit available with secondary authentication.	20%	15%	15%

Business credit card star ratings

To arrive at the total score CANSTAR CANNEX applies a weight (w) against the P and F. This weight will vary for each customer behaviour profile and will reflect the relative importance of either costs or features in determining the best business deposit account. This method can be summarised as:

$$\text{TOTAL SCORE (T)} = \text{PRICING (P)} + \text{FEATURES SCORE (F)}$$



Unsecured business credit and charge cards are eligible to be included in the *business credit card star ratings*. All eligible cards are assessed against two distinct business consumer behavior profiles (REVOLVER & TRANSACTOR). Revolvers carry an outstanding balance on their card while transactors pay off their outstanding balance each month. As charge cards do not encourage revolving, they were only eligible to be assessed against the transactor profile.

The star ratings consider PRICING & FEATURES to be the two components in the card user's value equation. TABLE 9 highlights the contribution of each of these components to the value proposition for the business revolver and the business transactor.

TABLE 9 - Business credit card star ratings components

BEHAVIOUR PROFILE	PRICING COMPONENT	FEATURES COMPONENT
Business Revolver	80%	20%
Business Transactor	20%	80%

Pricing component

The pricing score for the revolver profile is based on a 6-month average historical interest rate and the current cost of revolving \$5,000. 80% of the revolve is based on the purchase rate, with the remaining 20% based on the cash advance rate. Both sub-components are weighted equally.

The pricing score for the Transactor profile is based on the annual cost of keeping the card active. Cards that do not charge an ongoing fee automatically receive the maximum pricing score while other cards are awarded a score based on their annualised fees.

Features component

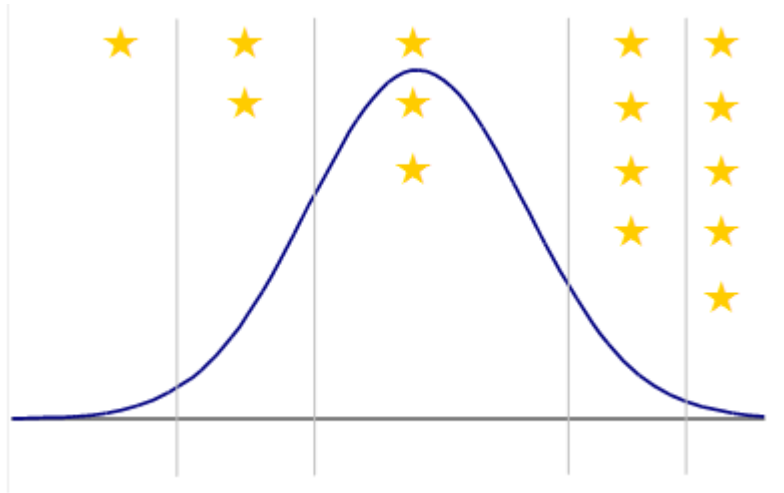
More than 100 individual features of each card are scored for positive traits and awarded a FEATURES scores. Table 8 highlights the contribution of the various groups of information to award the business credit/charge card FEATURES score.

NOTE: Please refer to Table 8 of the business credit card methodology tree. Some of the features contributing to the business credit card features score include: Free employee fraud protection, ability to set individual limits per card, Provision of GST statements etc.

How are the stars awarded?

Each business banking product reviewed for the CANSTAR CANNEX *business banking star ratings* is awarded points for its comparative Pricing and for the array of positive Features attached to the account. Points are aggregated to achieve a Pricing score (P) and a Features score (F).

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores with the objective to award the top 5-10% of products with the CANSTAR CANNEX 5-star rating.



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

How many products and financial institutions are analysed?

In order to calculate the ratings, CANSTAR CANNEX analyses 113 term loans, 42 overdrafts, 63 credit cards and 85 deposit accounts from leading financial institutions in Australia.

How often are CANSTAR CANNEX *business banking star ratings* re-rated?

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

Does CANSTAR CANNEX rate other product areas?

CANSTAR CANNEX 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 CANNEX website at www.canstarcannex.com.au if you would like to view the latest star ratings reports of interest.



- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- CFD trading
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & Contents
- Home loans
- Life Insurance
- Low-doc home loans
- Margin lending
- Online Banking
- Online Share Trading
- Package banking
- Personal loans
- Reward programs
- Travel insurance

DISCLAIMER:

To the extent that any CANSTAR CANNEX data, ratings or commentary constitutes general advice, this advice has been prepared by CANSTAR CANNEX Pty Ltd ABN 21 053 646 165 AFSL 312804 and does not take into account your individual investment objectives, financial circumstances or needs. Information provided does not constitute financial, taxation or other professional advice and should not be relied upon as such. CANSTAR CANNEX recommends that, before you make any financial decision, you seek professional advice from a suitably qualified adviser. A Product Disclosure Statement relating to the product should also be obtained and considered before making any decision about whether to acquire the product. CANSTAR CANNEX acknowledges that past performance is not a reliable indicator of future performance. Please refer to CANSTAR CANNEX's FSG for more information at www.canstarcannex.com.au.

All information contained herein shall not be copied or otherwise reproduced, repackaged, further transmitted, transferred, disseminated, redistributed or resold, or stored for subsequent use for any purpose, in whole or in part, in any form or manner or by means whatsoever, by any person without CANSTAR CANNEX's prior consent. All information obtained by CANSTAR CANNEX from external sources is believed to be accurate and reliable. Under no circumstances shall CANSTAR CANNEX have any liability to any person or entity due to error (negligence or otherwise) or other circumstances or contingency within or outside the control of CANSTAR CANNEX or any of its directors, officers, employees or agents in connection with the procurement, collection, compilation, analysis, interpretation, communication, publication, or delivery of any such information. Copyright 2011 CANSTAR CANNEX Pty Ltd ABN 21 053 646.