

Business Deposit Account Star Rating



All rates current at March 1st 2012, Bonus/Promotional rates are included

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"									
Citibank	Ultimate Business Saver	Nil	No min	Daily	Monthly	✓	✓	N/A	4.85%
Greater Building Society	Business Optimiser Account	Nil	1	Daily	Quarterly	✓	✓	N/A	3.50%
Hume Building Society	Business Cash Management	Nil	5000	Daily	Quarterly	✓	✓	N/A	3.75%
IMB	Business CMA	6.00m	1	Daily	Monthly	✓	✓	5000	5.00%
Newcastle Permanent	Business Cash Management	Nil	1	Daily	Monthly	✓	✓	N/A	3.75%
People's Choice Credit U	Business and Community A	Nil	No min	Daily	Monthly	✓	✓	N/A	3.25%
★★★★★									
Bank of Cyprus Australia	Business Cash Management	10.00m	5000	Daily	Monthly	✓	✓	2000	2.50%
BOQ	Business Investment Acc	5.00m	1	Daily	Monthly	✓	✓	5000	2.15%
Commonwealth Bank	Premium Business Account	15.00m	No min	Daily	Monthly	✓	✓	10000	1.45%
Community CPS Australi	SMALLBiz Account	Nil	100	Daily	Monthly	✓	✓	N/A	2.35%
Companion CU	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	N/A	2.35%
Hume Building Society	Business Account	Nil	1	Daily	Quarterly	✓	✓	N/A	1.75%
United Community	SMALLBiz Account	Nil	100	Daily	Monthly	✓	✓	N/A	2.35%
Westpac	Business Flexi	Nil	No min	Daily	Monthly	✓	✓	N/A	3.30%
★★★									
B & E Personal Banking	Business Advantage S30	Nil	1	Daily	Monthly	✓	✓	N/A	1.40%
Bank of Cyprus Australia	Business Cheque Account	5.00m	2000	Daily	Quarterly	✓	✓	2000	0.75%
Bank of Melbourne	Business Cheque Account P	15.00m	No min	Daily	Monthly	✓	✓	N/A	1.50%
BankSA	Business Cheque Account P	15.00m	1	Daily	Monthly	✓	✓	N/A	1.50%
Bankwest	Business Zero Transaction	Nil	No min	N/A	N/A	✓	✓	N/A	0.00%
bcu	business access	20.00m	No min	Daily	Semi-Annually	✓	✓	N/A	2.45%
Bendigo Bank	Business Solutions	10.00m	1	Daily	Monthly	✓	✓	N/A	1.25%
BOQ	Everyday Business Acc	10.00m	No min	N/A	N/A	✓	✓	5000	0.00%
BOQ	Business Management Acc	15.00m	1	Daily	Monthly	✓	✓	20000	1.00%
BOQ	Business Cheque Account	7.00m	1	N/A	N/A	✓	✓	5000	0.00%
CairnsPenny Savings&L	Business Cheque Acct S8	Nil	No min	Daily	Monthly	✓	✓	N/A	0.25%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	Monthly	Semi-Annually	✓	✓	N/A	0.05%
Greater Building Society	Business Access Account	Nil	1	Daily	Semi-Annually	✓	✓	N/A	2.00%
Heritage Bank	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	0.01%
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%
RTA Staff CU	Business Account S50	Nil	No min	Daily	Annually	✓	✓	N/A	0.15%
SCU	Premier Business	Nil	No min	Monthly	Annually	✓	✓	N/A	0.70%
SERVICE ONE Member	Business Account	10.00m	No min	Daily	Annually	✓	✓	N/A	0.05%

your guide to product excellence

February 2012. All rates current at March 1st 2012

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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				
★★★									
St George Bank	Freedom Business Account	5.00m	No min	N/A	N/A	✓	✓	10000	0.00%
St George Bank	Bus Cheque Account Plus	15.00m	No min	Daily	Monthly	✓	✓	N/A	1.50%
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	1.10%
TIO Banking	Essentials Business	Nil	No min	Daily	Quarterly	✓	✓	N/A	1.25%
Westpac	Business One- Low Plan	6.50m	No min	N/A	N/A	✓	✓	N/A	0.00%
Westpac	Business One - High Plan	15.00m	No min	Daily	Monthly	✓	✓	N/A	0.45%
★★									
Arab Bank Australia	Premium Business Chq A/C	12.00m	1	Daily	Monthly	✓	✓	N/A	0.50%
Bank of Melbourne	Freedom Business Account	5.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
BankSA	Freedom Business Account	5.00m	1	N/A	N/A	✓	✓	N/A	1.55%
Bankwest	Business Cheque Account	7.00m	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	0.05%
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%
MyState	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	0.50%
Northern Beaches CU	Business Account S40	Nil	No min	Daily	Quarterly	✓	✓	N/A	0.25%
People's Choice Credit U	Business Access	Nil	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	8.00m	100	Daily	Quarterly	✓	✗	5000	0.20%
★									
ANZ	Business Extra Account	22.00m	No min	Daily	Quarterly	✓	✓	N/A	0.00%
ANZ	Business Classic Account	12.00m	No min	N/A	N/A	✓	✓	N/A	0.00%
Summerland CU	Business Plus Account	10.00m	No min	N/A	N/A	✓	✓	N/A	0.00%

Business Deposit Account Star Rating



All rates current at March 1st 2012, Bonus/Promotional rates are included

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"									
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%
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%
☆ "rising star"									
Bankwest	High Interest Transaction Ac	20m	No min	✓	✓	✓	✓	1000.00/d	4.25%
★★★★★									
Arab Bank Australia	Premium Business Chq A/C	12.00m	1	✓	✓	✓	✗	1000.00/d	0.10%
Bank of Cyprus Australia	Business Cash Management	10.00m	5000	✓	✓	✓	✗	1000.00/d	0.00%
Bank of Cyprus Australia	Business Cheque Account	5.00m	2000	✓	✓	✓	✗	1000.00/d	0.10%
Bank of Melbourne	Business Cheque Account P	15.00m	No min	✓	✓	✓	✗	2000.00/d	0.01%
BOQ	Everyday Business Acc	10.00m	No min	✗	✓	✓	✗	1000.00/d	0.00%
Commonwealth Bank	Premium Business Account	15.00m	No min	✓	✓	✓	✓	2000.00/d	0.25%
Hume Building Society	Business Account	Nil	1	✓	✓	✓	✓	2000.00/d	0.50%
IMB	Business CMA	6.00m	1	✓	✓	✓	✗	1000.00/d	0.50%
St George Bank	Bus Cheque Account Plus	15.00m	No min	✓	✓	✓	✗	1000.00/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	0.00%
B & E Personal Banking	Business Advantage S30	Nil	1	✓	✓	✓	✓	1520.00/d	0.60%
Bank of Melbourne	Freedom Business Account	5.00m	No min	✓	✓	✓	✗	2000.00/d	0.00%
BankSA	Freedom Business Account	5.00m	1	✓	✓	✓	✓	1000.00/d	0.01%
BankSA	Business Cheque Account P	15.00m	1	✓	✓	✓	✓	1000.00/d	0.01%
bcu	business access	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.35%
BOQ	Business Cheque Account	7.00m	1	✗	✓	✓	✗	1000.00/d	0.00%
BOQ	Business Management Acc	15.00m	1	✗	✓	✓	✗	1000.00/d	0.00%
Citibank	Ultimate Business Saver	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%
Coastline Credit Union	Business Access S7	7.50m	1	✓	✓	✓	✓	1000.00/d	0.05%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	2000.00/d	0.05%
Greater Building Society	Business Access Account	Nil	1	✓	✓	✓	✗	1500.00/d	0.50%
Greater Building Society	Business Optimiser Account	Nil	1	✓	✓	✓	✗	1500.00/d	0.00%
Heritage Bank	Business Cheque Facility	Nil	100	✓	✓	✓	✓	1000.00/d	0.05%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	✓	✓	✓	✓	1000.00/d	0.01%
IMB	Business Transact Ac S25	6.00m	No min	✓	✓	✓	✗	1000.00/d	0.25%
nab	Business Management A/c	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.01%
nab	Business Cheque Account	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%

your guide to product excellence

February 2012. All rates current at March 1st 2012

HIGH TRANSACTOR SUMMARY:

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Business Deposit Account Star Rating



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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
★★★									
Newcastle Permanent	Business Cheque Account	10.00m	1	✓	✓	✓	✗	1000.00/d	0.00%
SCU	Premier Business	Nil	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%
★★									
ANZ	Business Classic Account	12.00m	No min	✓	✓	✓	✗	1600.00/d	0.00%
Bankwest	Business Cheque Account	7.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Bendigo Bank	Business Account	10.00m	1	✓	✓	✓	✓	1000.00/d	0.01%
Bendigo Bank	Business Solutions	10.00m	1	✓	✓	✓	✓	1000.00/d	0.01%
BOQ	Business Investment Acc	5.00m	1	✗	✓	✓	✗	1000.00/d	0.00%
CairnsPenny Savings&L	Business Cheque Acct S8	Nil	No min	✓	✓	✓	✗	N/A	0.01%
Community CPS Australi	SMALLBiz Account	Nil	100	✓	✓	✓	✗	1000.00/d	0.05%
Companion CU	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
Holiday Coast CU	Business Access AC S8	8.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Maitland Mutual BS	Business Cheque Account	Nil	200	✓	✓	✓	✗	1000.00/d	0.01%
MyState	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%
SERVICE ONE Member	Business Account	10.00m	No min	✓	✓	✓	✗	1000.00/d	0.05%
Summerland CU	Business Plus Account	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
The Rock Building Soc	Business Cheque Account	8.00m	100	✓	✗	✓	✗	N/A	0.00%
TIO Banking	Essentials Business	Nil	No min	✓	✓	✓	✗	1000.00/d	0.25%
United Community	SMALLBiz Account	Nil	100	✓	✓	✓	✗	1000.00/d	0.05%
★									
People's Choice Credit U	Business Access	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
People's Choice Credit U	Business and Community A	Nil	No min	✓	✓	✓	✓	1000.00/d	1.25%
Westpac	Business Flexi	Nil	No min	✓	✓	✓	✓	2000.00/d	0.00%

Business Deposit Account Star Rating



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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"									
Bank of Cyprus Australia	Business Cheque Account	5.00m	2000	✓	✓	✓	✗	1000.00/d	0.10%
Bankwest	Business Zero Transaction A	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Heritage Bank	Business Cheque Facility	Nil	100	✓	✓	✓	✓	1000.00/d	0.05%
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 Cyprus Australia	Business Cash Management	10.00m	5000	✓	✓	✓	✗	1000.00/d	0.00%
BOQ	Everyday Business Acc	10.00m	No min	✗	✓	✓	✗	1000.00/d	0.00%
Community CPS Australi	SMALLBiz Account	Nil	100	✓	✓	✓	✗	1000.00/d	0.05%
Greater Building Society	Business Access Account	Nil	1	✓	✓	✓	✗	1500.00/d	0.50%
Greater Building Society	Business Optimiser Account	Nil	1	✓	✓	✓	✗	1500.00/d	0.00%
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%
★★★									
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 Melbourne	Freedom Business Account	5.00m	No min	✓	✓	✓	✗	2000.00/d	0.00%
BankSA	Freedom Business Account	5.00m	1	✓	✓	✓	✓	1000.00/d	0.01%
Bankwest	Business Cheque Account	7.00m	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%
Citibank	Ultimate Business Saver	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%
Coastline Credit Union	Business Access S7	7.50m	1	✓	✓	✓	✓	1000.00/d	0.05%
Commonwealth Bank	Business Transaction A/c	10.00m	No min	✓	✓	✓	✓	2000.00/d	0.00%
Commonwealth Bank	Premium Business Account	15.00m	No min	✓	✓	✓	✓	2000.00/d	0.25%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	2000.00/d	0.05%
Companion CU	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
Horizon Credit Union	Business Savings Acc S11	Nil	No min	✓	✓	✓	✓	1000.00/d	0.01%
IMB	Business Transact Ac S25	6.00m	No min	✓	✓	✓	✗	1000.00/d	0.25%
IMB	Business CMA	6.00m	1	✓	✓	✓	✗	1000.00/d	0.50%
Maitland Mutual BS	Business Cheque Account	Nil	200	✓	✓	✓	✗	1000.00/d	0.01%
Newcastle Permanent	Business Cash Management	Nil	1	✓	✓	✓	✗	1000.00/d	0.00%
People's Choice Credit U	Business Access	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
People's Choice Credit U	Business and Community Ac	Nil	No min	✓	✓	✓	✓	1000.00/d	1.25%
RTA Staff CU	Business Account S50	Nil	No min	✓	✓	✓	✗	1000.00/d	0.08%
SCU	Premier Business	Nil	No min	✓	✓	✓	✓	1000.00/d	0.25%
St George Bank	Freedom Business Account	5.00m	No min	✓	✓	✓	✗	2000.00/d	0.00%

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February 2012. All rates current at March 1st 2012

LOW TRANSACTOR SUMMARY:

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Business Deposit Account Star Rating



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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
★★★									
The Capricornian	Business Banking Account	5.00m	No min	✓	✓	✓	✗	1000.00/d	0.00%
TIO Banking	Essentials Business	Nil	No min	✓	✓	✓	✗	1000.00/d	0.25%
United Community	SMALLBiz Account	Nil	100	✓	✓	✓	✗	1000.00/d	0.05%
★★									
ANZ	Business Extra Account	22.00m	No min	✓	✓	✓	✗	1600.00/d	0.00%
ANZ	Business Classic Account	12.00m	No min	✓	✓	✓	✗	1600.00/d	0.00%
Bank of Melbourne	Business Cheque Account PI	15.00m	No min	✓	✓	✓	✗	2000.00/d	0.01%
BankSA	Business Cheque Account PI	15.00m	1	✓	✓	✓	✓	1000.00/d	0.01%
BOQ	Business Cheque Account	7.00m	1	✗	✓	✓	✗	1000.00/d	0.00%
nab	Business Cheque Account	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
Newcastle Permanent	Business Cheque Account	10.00m	1	✓	✓	✓	✗	1000.00/d	0.00%
Northern Beaches CU	Business Account S40	Nil	No min	✓	✓	✓	✗	1000.00/d	0.05%
SERVICE ONE Members	Business Account	10.00m	No min	✓	✓	✓	✗	1000.00/d	0.05%
St George Bank	Bus Cheque Account Plus	15.00m	No min	✓	✓	✓	✗	1000.00/d	0.01%
Suncorp Bank	Business Premium Account	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
★									
bcu	business access	20.00m	No min	✓	✓	✓	✓	1000.00/d	0.35%
Bendigo Bank	Business Account	10.00m	1	✓	✓	✓	✓	1000.00/d	0.01%
BOQ	Business Management Acc	15.00m	1	✗	✓	✓	✗	1000.00/d	0.00%
BOQ	Business Investment Acc	5.00m	1	✗	✓	✓	✗	1000.00/d	0.00%
Holiday Coast CU	Business Access AC S8	8.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
MyState	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%
The Rock Building Soc	Business Cheque Account	8.00m	100	✓	✗	✓	✗	N/A	0.00%
Westpac	Business Flexi	Nil	No min	✓	✓	✓	✓	2000.00/d	0.00%

Business Deposit Account Star Rating



All rates current at March 1st 2012, Bonus/Promotional rates are included

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 (%) \$100,000
				Calculated	Paid				
★★★★★ "outstanding value"									
Arab Bank Australia	Online Savings Business	Nil	No min	Daily	Monthly	✓	✓	N/A	5.05%
Bank of Cyprus Australia	Midas Business Account	Nil	No min	Daily	Monthly	✓	✗	N/A	5.25%
BOQ	Business WebSavings Acc	Nil	No min	Daily	Monthly	✓	✗	N/A	5.65%
ING DIRECT	Business Optimiser	Nil	No min	Daily	Monthly	✗	✗	N/A	5.75%
★★★★★									
AMP Bank	Business eASYSAVER	Nil	No min	Daily	Monthly	✗	✗	N/A	5.10%
Bankwest	Business Telenet SaverAc	Nil	No min	Daily	Monthly	✗	✗	N/A	4.50%
Citibank	Ultimate Business Saver	Nil	No min	Daily	Monthly	✓	✓	N/A	4.85%
Commonwealth Bank	Business Online Saver	Nil	No min	Daily	Monthly	✗	✗	N/A	4.25%
Maitland Mutual BS	Business Internet Saver	Nil	5000	Daily	Monthly	✓	✗	N/A	4.75%
ME Bank	Business Investment Acct	Nil	No min	Daily	Monthly	✗	✗	N/A	5.00%
RaboDirect	HISA Call Business	Nil	No min	Daily	Monthly	✗	✗	N/A	5.41%
Suncorp Bank	Business Saver Account	Nil	No min	Daily	Monthly	✓	✗	N/A	4.50%
Westpac	Business Cash Reserve	Nil	No min	Daily	Monthly	✓	✗	N/A	4.25%
★★★									
ANZ	Business Online Saver	Nil	No min	Daily	Monthly	✗	✓	N/A	5.75%
Bank of Cyprus Australia	Business Cash Management	10.00m	5000	Daily	Monthly	✓	✓	2000	2.50%
Community CPS Australi	SMALLBiz Account	Nil	100	Daily	Monthly	✓	✓	N/A	2.35%
Community First CU	FirstBiz Online Savings	Nil	No min	Daily	Monthly	✗	✗	N/A	4.45%
Companion CU	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	N/A	2.35%
Greater Building Society	Business Optimiser Account	Nil	1	Daily	Quarterly	✓	✓	N/A	3.50%
Hume Building Society	Business iSave	Nil	No min	Daily	Monthly	✗	✗	N/A	4.25%
Hume Building Society	Business Cash Management	Nil	5000	Daily	Quarterly	✓	✓	N/A	3.75%
IMB	Business CMA	6.00m	1	Daily	Monthly	✓	✓	5000	5.00%
Maitland Mutual BS	Business Maximiser	10m	200	Daily	Quarterly	✓	✓	N/A	3.75%
nab	Business Cash Maximiser	Nil	10000	Daily	Monthly	✗	✗	N/A	4.25%
Newcastle Permanent	Business Cash Management	Nil	1	Daily	Monthly	✓	✓	N/A	3.75%
People's Choice Credit U	Business and Community Ac	Nil	No min	Daily	Monthly	✓	✓	N/A	3.25%
People's Choice Credit U	Business Online Account	Nil	No min	Daily	Monthly	✗	✗	N/A	4.40%
RaboDirect	Business PremiumSaver	Nil	No min	Daily	Monthly	✗	✗	N/A	5.00%
United Community	SMALLBiz Account	Nil	100	Daily	Monthly	✓	✓	N/A	2.35%
Westpac	Business Cash Reserve Bon	Nil	No min	Daily	Monthly	✓	✗	N/A	4.60%
Westpac	Business Flexi	Nil	No min	Daily	Monthly	✓	✓	N/A	3.30%
★★									
B & E Personal Banking	Business Advantage S30	Nil	1	Daily	Monthly	✓	✓	N/A	1.40%
Bank of Melbourne	Business Cheque Account PI	15.00m	No min	Daily	Monthly	✓	✓	N/A	1.50%
BankSA	Business Cheque Account PI	15.00m	1	Daily	Monthly	✓	✓	N/A	1.50%

your guide to product excellence

February 2012. All rates current at March 1st 2012

ONLINE SAVER SUMMARY:

PAGE 1 of 2

Business Deposit Account Star Rating



All rates current at March 1st 2012, Bonus/Promotional rates are included

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 (%) \$100,000
				Calculated	Paid				
★★									
bcu	business access	20.00m	No min	Daily	Semi-Annually	✓	✓	N/A	2.45%
Bendigo Bank	Business Solutions	10.00m	1	Daily	Monthly	✓	✓	N/A	1.25%
BOQ	Business Investment Acc	5.00m	1	Daily	Monthly	✓	✓	5000	2.15%
BOQ	Business Management Acc	15.00m	1	Daily	Monthly	✓	✓	20000	1.00%
Commonwealth Bank	Premium Business Account	15.00m	No min	Daily	Monthly	✓	✓	10000	1.45%
Greater Building Society	Business Access Account	Nil	1	Daily	Semi-Annually	✓	✓	N/A	2.00%
Hume Building Society	Business Account	Nil	1	Daily	Quarterly	✓	✓	N/A	1.75%
St George Bank	Bus Cheque Account Plus	15.00m	No min	Daily	Monthly	✓	✓	N/A	1.50%
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	0.45%
★									
nab	Business Investment Ac	20.00m	50000	Daily	Monthly	✗	✗	N/A	0.85%
Suncorp Bank	Business Premium Account	20.00m	No min	Daily	Monthly	✓	✓	N/A	1.10%

SUPERSEDED

business credit card star ratings



BUSINESS REVOLVER

Report Date: February 2012, (Rates as at 1 February 2012)

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	No max	X
Heritage Bank	Visa Business Unsecured	12.95	40	35.00	N/A	1000	50000	X
nab	Bus Access (Unsec) Visa	11.05	0	60.00	N/A	5000	No max	X
★★★★								
Bankwest	Bus MasterCard Low Rate	13.59	45	39.00	N/A	5000	50000	X
Commonwealth Bank	Business Credit Card Low Rate	14.55	0	0.00	N/A	2000	50000	✓
Newcastle Permanent	Business+ Credit Card	13.45	44	55.00	0	500	No max	X
Westpac	BusinessChoice Everyday Card	14.25	45	75.00	15000	2000	100000	X
★★★								
ANZ	Business One - Rewards	15.84	0	150.00	N/A	1000	No max	✓
Bank of Melbourne	BusinessVantage Visa	17.15	55	55.00	N/A	500	20000	X
BankSA	Visa Business	17.15	55	55.00	N/A	200	No max	X
Bankwest	Bus MasterCard LargeRwds	17.99	55	69.00	N/A	5000	50000	✓
Bendigo Bank	Business Credit Card	16.64	44	48.00	N/A	2000	20000	X
Commonwealth Bank	Business Credit Card Interest Fr	17.57	55	60.00	N/A	2000	50000	✓
Hume Building Society	Business Credit Cards - Unsecur	15.60	55	40.00	24000	5000	No max	✓
St George Bank	BusinessVantage Visa	17.15	55	55.00	N/A	500	20000	X
Suncorp Bank	Business Credit Card	18.45	55	45.00	N/A	5000	No max	✓
Westpac	BusinessChoice Rewards Card	18.99	45	150.00	N/A	2000	50000	✓
★★								
ANZ	Business One - Cash Rewards	19.10	40	150.00	N/A	1000	No max	✓
ANZ	Business One-Int Free Days	18.59	44	150.00	N/A	1000	No max	X
Commonwealth Bank	Business Awards Platinum	20.74	55	300.00	N/A	8000	50000	✓
Commonwealth Bank	Business Awards	20.74	55	100.00	N/A	2000	50000	✓
Commonwealth Bank	Business Awards Gold	20.74	55	150.00	N/A	4000	50000	✓
nab	Qantas Business Card	18.75	44	144.00	N/A	5000	No max	✓
★								
Citibank	Business Gold Card	20.74	55	149.00	N/A	5000	60000	✓
nab	Velocity Business Amex	18.75	55	149.00	N/A	5000	No max	✓

Business Credit Card Star Rating



BUSINESS TRANSACTOR

Report Date: February 2012, (Rates as at 1 February 2012)

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	50000	✓
Westpac	BusinessChoice Everyday Card	14.25	45	75.00	15000	2000	100000	✗
Westpac	BusinessChoice Rewards Card	18.99	45	150.00	N/A	2000	50000	✓
★★★★								
Commonwealth Bank	Business Credit Card Low Rate	14.55	0	0.00	N/A	2000	50000	✓
Commonwealth Bank	Business Awards	20.74	55	100.00	N/A	2000	50000	✓
Commonwealth Bank	Business Awards Gold	20.74	55	150.00	N/A	4000	50000	✓
nab	Qantas Business Card	18.75	44	144.00	N/A	5000	No max	✓
Newcastle Permanent	Business+ Credit Card	13.45	44	55.00	0	500	No max	✗
Suncorp Bank	Business Credit Card	18.45	55	45.00	N/A	5000	No max	✓
★★★								
ANZ	Business One-Int Free Days	18.59	44	150.00	N/A	1000	No max	✗
ANZ	Business One-Cash Rewards	19.10	40	150.00	N/A	1000	No max	✓
ANZ	Business One - Rewards	15.84	0	150.00	N/A	1000	No max	✓
ANZ	Business One - Low Rate	13.66	0	150.00	20000	1000	No max	✗
Bank of Melbourne	BusinessVantage Visa	17.15	55	55.00	N/A	500	20000	✗
BankSA	Visa Business	17.15	55	55.00	N/A	200	No max	✗
Bankwest	Bus MasterCard LargeRwds	17.99	55	69.00	N/A	5000	50000	✓
Bankwest	Bus MasterCard Low Rate	13.59	45	39.00	N/A	5000	50000	✗
Bendigo Bank	Business Credit Card	16.64	44	48.00	N/A	2000	20000	✗
Citibank	Business Gold Card	20.74	55	149.00	N/A	5000	60000	✓
Commonwealth Bank	Business Credit Card Interest Fre	17.57	55	60.00	N/A	2000	50000	✓
Hume Building Society	Business Credit Cards - Unsecur	15.60	55	40.00	24000	5000	No max	✓
nab	Business Charge Card MCD	N/A*	35	108.00	N/A	5000	No max	✗
nab	Bus Access (Unsec) Visa	10.96	0	60.00	N/A	5000	No max	✗
nab	Business ChargeCard Visa	N/A*	35	108.00	N/A	5000	No max	✗
Queensland Country Credit	Business Visa Card	13.20	55	90.00	N/A	500	No max	✓
St George Bank	BusinessVantage Visa	17.15	55	55.00	N/A	500	20000	✗
★★								
American Express	Business Gold Card	N/A*	51	169.00	N/A	0	No max	✓
American Express	Velocity Business Card	N/A*	51	249.00	N/A	0	No max	✓
American Express	Platinum Business Card	N/A*	51	1200.00	N/A	0	No max	✓
Diners Club Int	Business Card	N/A*	51	95.00	N/A	No min	No max	✓
Heritage Bank	Visa Business Unsecured	12.95	40	35.00	N/A	1000	50000	✗

★

your guide to product excellence

* N/A represents product is a Charge Card

TRANSACTOR SUMMARY:

Page 1 of 2

Business Credit Card Star Rating



BUSINESS TRANSACTOR

Report Date: February 2012, (Rates as at 1 February 2012)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★								
American Express	Business Card	N/A*	51	109.00	N/A	0	No max	✓
American Express	Qantas BusinessCard	N/A*	51	299.00	N/A	0	No max	✓
nab	Velocity Business Amex	18.75	55	149.00	N/A	5000	No max	✓

SUPERSEDED

BUSINESS BANKING STAR RATINGS

What are the CANSTAR *business banking star ratings*?

CANSTAR *business banking star ratings* is a sophisticated rating methodology, unique to CANSTAR, which 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 *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

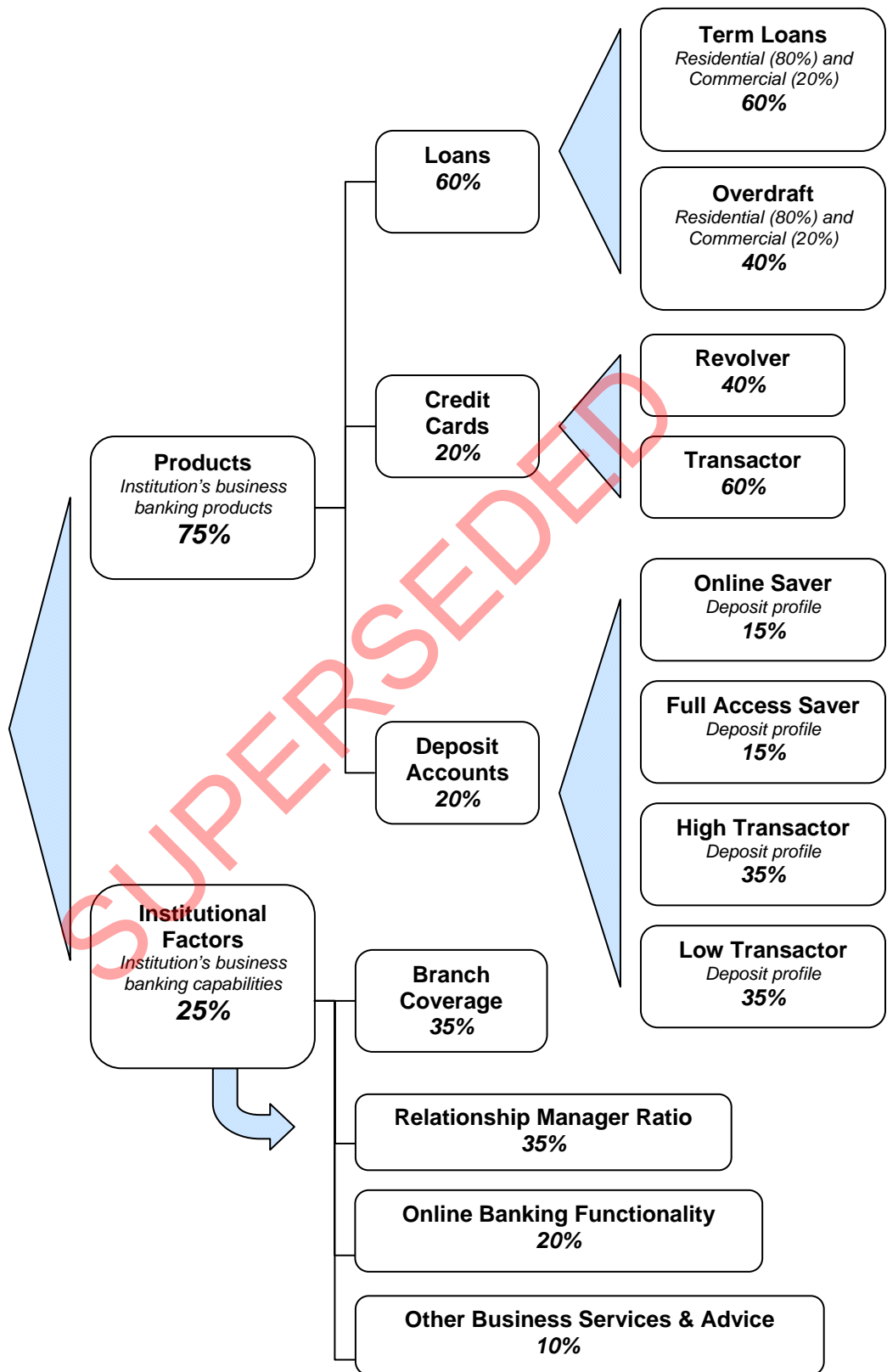
What is the CANSTAR *small business banking award*?

In conjunction with the business banking star ratings, CANSTAR *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.

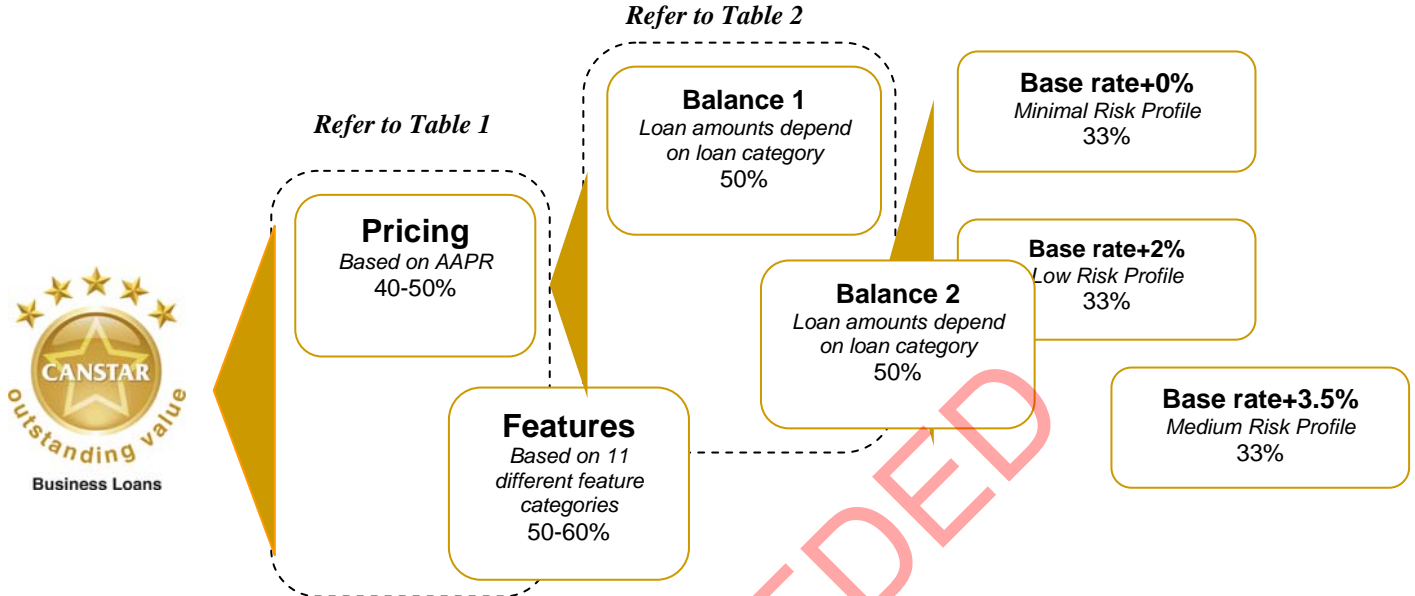
Small Business Banking Award – Methodology Tree



Business loan star ratings

To arrive at the total score CANSTAR 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 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 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 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 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.

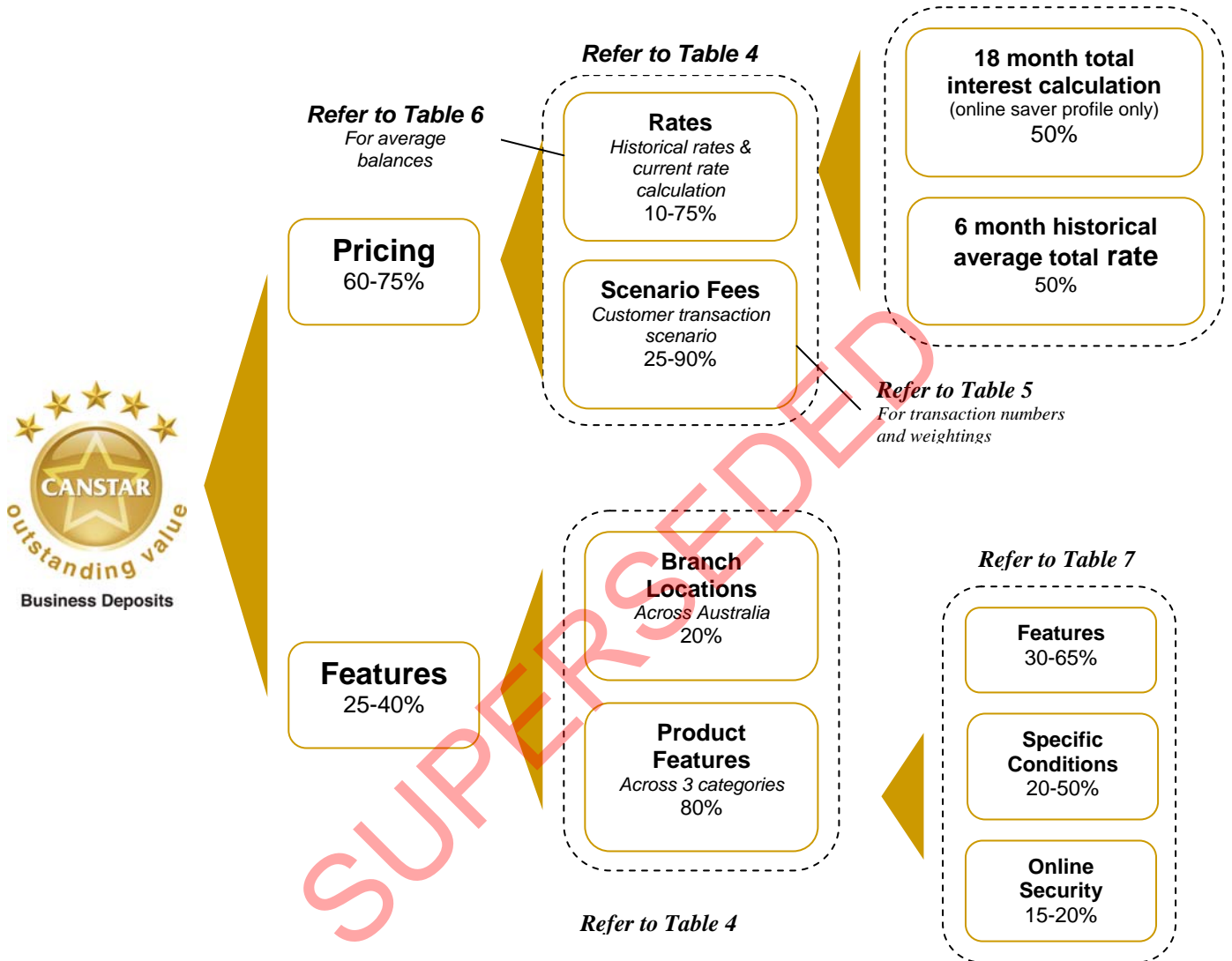
TABLE 3 – Business Loan Feature Weights

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 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 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’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.

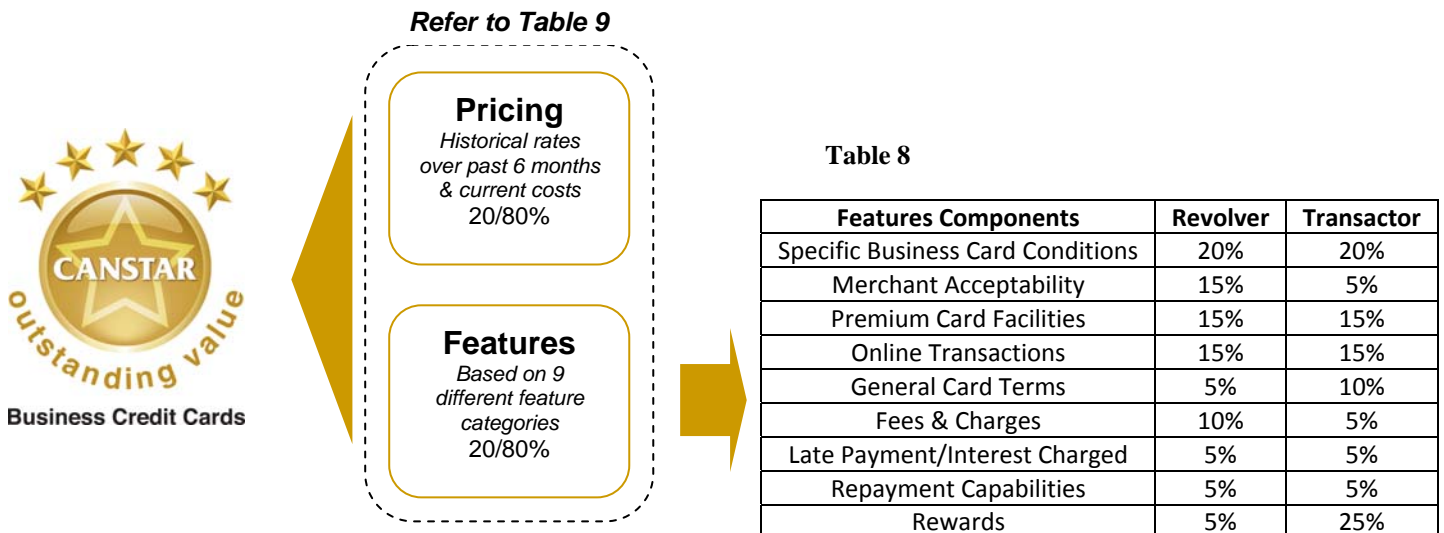
TABLE 8

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 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

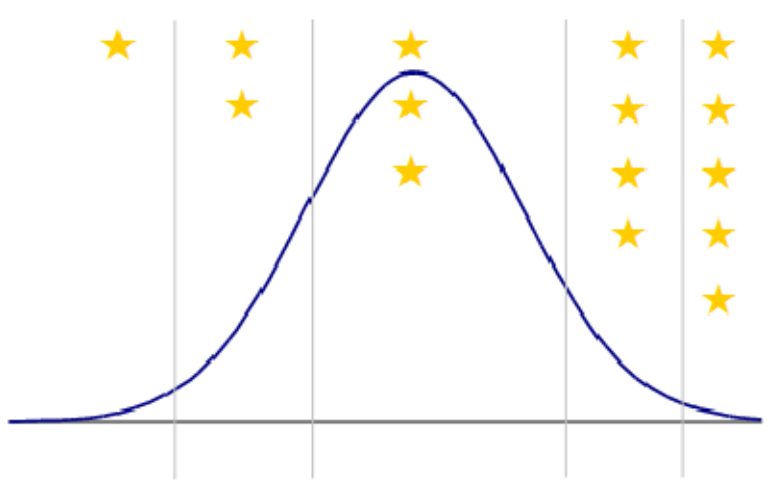
More than 100 individual features of each card are scored for positive traits and awarded a FEATURES scores. Table 8 highlights the contribution of the various groups of information to award the business credit/charge card FEATURES score.

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 *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 5-star rating.



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

How many products and financial institutions are analysed?

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

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

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

Does CANSTAR rate other product areas?

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



- 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

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