



BUSINESS BANKING STAR RATINGS

Report No. 2

March 2007

IN THIS REPORT WE LOOK AT ...

- ★ 300 business loans
- ★ Big banks perform best
- ★ Horses for courses: which deal is right for you?
- ★ Business at a glance
- ★ How to use *star ratings* to shop around



BIG BANKS PERFORM BEST

Scale and product diversity have seen the major banks take the lion's share of business banking awards. The CANNEX *business banking star ratings* report notes the dominance of the big banks in its list of five star products which offer superior value for money.

This result is not entirely unexpected, as business banking is not a core focus for many of the smaller institutions who mostly offer a one-size-fits-all business product. While institutions such as credit unions and building societies offer individual products of merit, on the whole, they cannot provide the complete suite of products and services needed by growing businesses.

From the business owner's point of view, the majority simply do not have the time to cherry pick financial products from multiple sources. It is more important for them to find a single institution that offers good value products across the board. Access to a relationship manager may also be offered depending on the level of business done with an institution. This can be an important component of packaging banking needs and goes some way to answering the question of client service. CANNEX acknowledges this report cannot fairly capture the important dimension of customer service, however, it benchmarks product excellence and makes comparisons easy for consumers.

Three hundred business banking products were analysed by CANNEX to determine Australia's best business term loans and overdrafts, transaction accounts and credit cards.

In its report CANNEX named products from ANZ, Arab Bank Australia, nab, St George Bank, Suncorp and Westpac as offering five stars in business banking. The banks have not had it all their own way though. Once again, the Bananacoast Community Credit Union continues to mix it with the best, with four of their products receiving five stars. Newcastle Permanent and South Australia's Savings & Loans Credit Union also made their first appearance with five star products in the CANNEX *business banking star ratings*.

HORSES FOR COURSES: WHICH DEAL IS RIGHT FOR YOU?

Business ventures are as varied as ideas themselves and what's right for one is totally wrong for another. From the finely-tuned business banking products on offer it is clear that products are keeping pace with the growing business market. It is now up to individual business owners to find the best match for their own unique circumstances. The need to monitor banking will identify opportunities to save in this highly competitive market. Drastic measures such as switching financial institutions are not always the answer. Often there are more suitable products to use within the same institution. Business owners should negotiate hard for better terms, particularly when bundled products are involved.

The financial needs of small to medium enterprises (SME) vary enormously. Trevor and Don, for instance, are partners in a painting business. As their workload grew, they put on sub-contractors and tried to handle the extra demands on cash-flow through the local credit union they had been banking with for years. It didn't work out and they found themselves, somewhat reluctantly, in the marketplace for a banking deal that fitted with the way they did business. Their wishlist was do-able: business credit card, overdraft linked to transaction account which automatically covered withdrawals when credit limit was reached, and savings account to soak up excess profits. Online banking was a must, as past experience had shown painters' hours were not compatible with banking hours.

Michelle, on the other hand, owns a medium-sized wholesaling business with a turnover of \$4 million per year. Clothing imports make up the entire operation. Predictably, foreign exchange capability is of paramount importance and the bank's ability to compete on this front is crucial. Ease of online banking is also necessary, particularly when handling a payroll of 25 employees. A major bank is the natural choice for this operation, as the suite of products offered assists the business. A banking relationship manager helps manage growth and differing requirements. Fees and charges are always an issue with Michelle but she does accept that features and flexibility come at a cost.

As the banks compete for market share in the growing area of business lending, astute business owners can often make a difference to their bottom line by shopping around.

BUSINESS AT A GLANCE

The business landscape is currently being shaped by factors on the domestic front. Despite growth in private borrowing slowing to its lowest rate in over a year, business confidence remains high. With personal lending slowing down brokers are tipped to move more aggressively into business markets. This means that business banking will be under the spotlight and small businesses, in particular, are more likely to take a renewed interest in comparing products. Business owners will be the winners as banks encourage competition in the growing area of business lending.

Figures from the Reserve Bank of Australia (RBA), released 27th February, show that lending for housing grew just 1 per cent in December, keeping the annual growth at 14.5 per cent, while personal credit jumped 1.3 per cent, increasing the annual growth to 12.5 per cent. According to Paul Braddick, ANZ's head of financial systems analysis, the result was surprisingly robust given the rate rises. Indeed the RBA might be concerned that although housing finance growth had slowed, credit growth had not.¹

¹ Source - AFR 1 Feb 2007

Building approvals for houses and units in Australia fell 1.9 per cent in December 2006 while in the year leading up to December 2006 building approvals fell 1.5 per cent. Brian Redican, Macquarie Bank senior economist, commented that while there were some signs of stabilization in New South Wales, the West Australian market might have peaked and may be starting to slow.²

NAB's Business Confidence Index for the March quarter is up only 2 points to 4 points which is just below average historical levels.

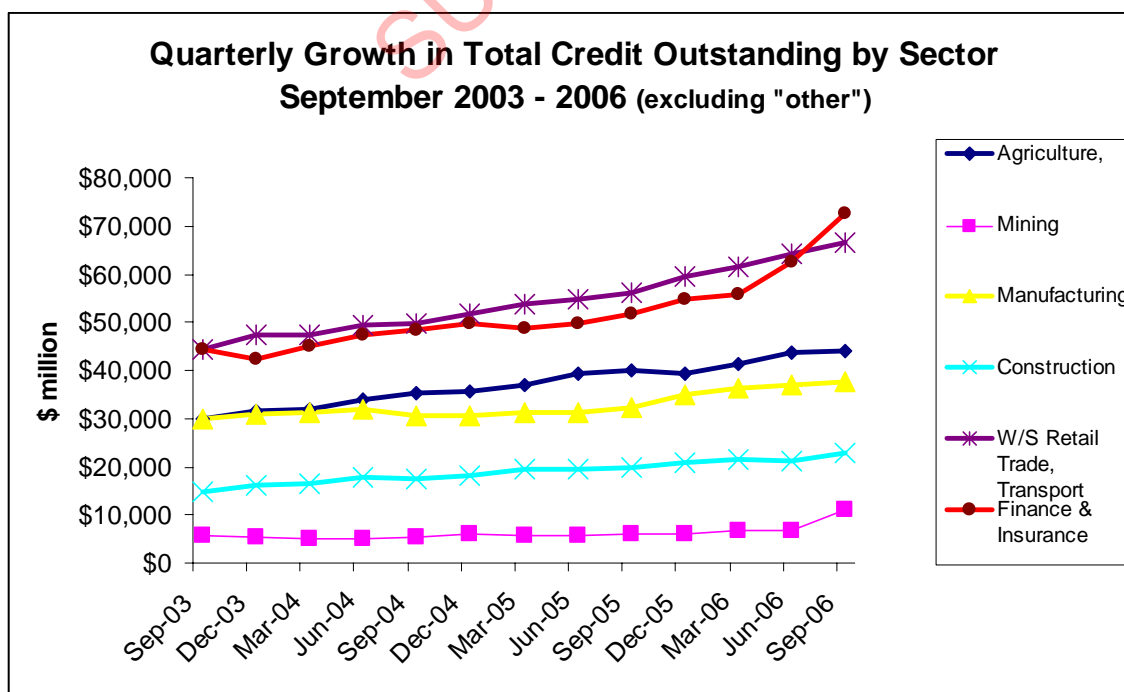
"This is a surprising result, considering a slowdown in domestic demand, a severe drought, rising costs and higher interest rates," said Jeff Oughton, nab's head of Australian economics. He also noted that confidence of the majority of businesses has remained reasonable during the past few months.

Confidence is slightly higher among small to medium enterprises (SME) with annual sales turnover between \$2-\$3 million and slightly lower among SMEs with annual sales of \$3-\$5 million. SMEs in the mining and construction are the most optimistic. Not surprisingly, agribusinesses expect a deterioration in business conditions in the March quarter. Some sectors of retailing and property services share this sentiment, but to a lesser extent.

BOOM TIMES

Construction and property developers, along with accounting services are generally considered the best-performing businesses at present. Agriculture is struggling with continued poor seasonal conditions. Transport and storage, residential construction and some retail and personal service businesses have been negatively impacted by a slowdown in domestic demand.

The following graph tracks lending levels within the various business sectors. Mining, along with finance and insurance are booming, with more investment monies flowing into these sectors.



Source: CANNEX analysis based on RBA data

². Source - Feb 6 2007, The West Australian

HOW TO USE CANNEX STAR RATINGS TO SHOP AROUND

Term Loans and Overdrafts. To find the best, start by defining particular business needs. For example, a small business that relies on an overdraft secured by residential property (a small restaurant owner) with high seasonal cash flow would probably focus on an overdraft/line of credit from CANNEX's selection of five star rated products. To combine a loan with the best possible transaction account, look for institutions that perform strongly in this area as well. Go to www.cannex.com.au to search online for business star ratings loans and overdrafts.

Deposit Accounts. To find the best, businesses first need to clarify how they intend to use the account – will it be primarily for saving, or for transacting? Will transaction levels be high or low, on average? Is Internet transfer likely to be used a lot or a little? How are branch deposits, on average, likely to be made? After getting a clear picture of intended use, see which of CANNEX's four scenarios are most likely to match your needs, and then consider top rated institutions and products with convenient access. See the full list of CANNEX star rated products. If your preferred institution does not have five star options – there may be three or four star alternatives. Go to www.cannex.com.au to search online for business deposit star ratings.

Credit Cards. Once again, businesses first need to clarify which profile best describes them. Unsecured business credit and charge cards have been included in this report. Before shopping for a credit card, assess whether you are a 'transactor' who pays the outstanding balance in full each month, or a 'revolver' who carries an outstanding balance on the card. If a preferred institution does not offer a five star rated product, go to the full report to see if four or three star products are available. Go to www.cannex.com.au to search online for business credit card ratings.

To find out more about our calculations, see the Methodology section at the back of this report.

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Section 1. Overdraft/Revolving Loan - (Commercial) Summary

Overdraft Loans - Secured by Commercial Property

Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		
★★★★★ "superior value"								
ANZ Bank	Business Overdraft	8.42 to 9.95	788	Nil	2000	No max	✗	Nil
Banacoast Community	Bus O/Draft Secured	9.95 to 12.00	700	Nil	No min	1000000	✗	Nil
★★★★ "exceptional value"								
nab	Commercial Mortgage OD	10.15	600	150	20000	No max	✗	N/A
Savings & Loans CU SA	Business Latitude	8.71 to 8.96	600	Nil	10000	No max	✗	Nil
Westpac	Bus Options OD (com sec)	8.70 to 9.45	925	Nil	No min	No max	✗	40.00
★★★ "strong value"								
ANZ Bank	Business Credit Facility	9.35	600	600	25000	No max	✗	4.00%
Arab Bank Australia	Business OD Base Rate	11.00 and higher	Nil	500	No min	No max	✗	Nil
BankWest	Business Bonus OD OthSec	8.74 to 17.24	375	Nil	20000	No max	✗	38.00
nab	Business OD (all sec)	10.60 and higher	600	150	20000	No max	✗	N/A
Newcastle Permanent	Business Overdraft	8.11 and higher	125	Nil	No min	No max	✗	35.00
Savings & Loans CU SA	Business Latitude-40Free	8.71 to 8.96	600	Nil	10000	No max	✗	Nil
St George Bank	Comm Line of Credit	9.42 and higher	600	240	No min	No max	✗	38.00
Warwick Credit Union	Bus OD 1st Mortgage Sec	8.25 to 13.45			5000	500000	✗	Nil
Westpac	Bus Options OD (bus sec)	8.70 to 11.30	925	Nil	No min	No max	✗	40.00
★★ "average value"								
BankWest	Business OD (all sec)	8.99 to 17.35	400	Nil	20000	No max	✗	38.00
SUNCORP	Line of Credit (com sec)	8.39 and higher	875	Nil	10000	No max	✗	30.00
SUNCORP	Business OD (com sec)	8.79 and higher	875	Nil	10000	No max	✗	30.00
★ "satisfactory value"								
BankSA	Commercial Line ofCredit	9.42 to 10.50	850	240	20000	No max	✗	38.00
BankWest	Bus Equity Line(Oth Sec)	9.25 to 17.35	250	300	50000	No max	✗	38.00
Bendigo Bank	Bus Solutions OD All Sec	10.15	750	125	No min	500000	✗	27.50
Commonwealth Bank	Bus Overdraft (all sec)	10.20 and higher	640	Nil	50000	No max	✗	30.00
IMB Limited	Business Overdraft Sec	9.75 and higher	250	1500	No min	500000	✗	Nil
Laiki Bank	Business Overdraft	10.00	150	520	10000	No max	✓	Nil
St George Bank	Commercial Overdraft	9.75 and higher	600	120	No min	No max	✗	38.00

Section 1. Overdraft/Revolving Loan - (Residential) Summary

Overdraft Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		
★★★★★ "superior value"								
ANZ Bank	Business Overdraft	8.42 to 9.95	788	Nil	2000	No max	✗	Nil
Bananacoast Community	Bus O/Draft Secured	9.95 to 12.00	700	Nil	No min	1000000	✗	Nil
nab	Business Mortgage OD	9.15	600	150	20000	No max	✗	N/A
nab	Commercial Mortgage OD	10.15	600	150	20000	No max	✗	N/A
Savings & Loans CU SA	Business Latitude	8.71 to 8.96	600	Nil	10000	No max	✗	Nil
Westpac	Bus Options OD (res sec)	8.70	925	Nil	No min	No max	✗	Nil
★★★★ "exceptional value"								
Arab Bank Australia	Business OD Base Rate	11.00 and higher	Nil	500	No min	No max	✗	Nil
nab	Business OD (all sec)	10.60 and higher	600	150	20000	No max	✗	N/A
Savings & Loans CU SA	Business Latitude-40Free	8.71 to 8.96	600	Nil	10000	No max	✗	Nil
St George Bank	Business Maximiser	8.17 and higher	600	240	No min	No max	✗	38.00
★★★ "strong value"								
ANZ Bank	Business Credit Facility	9.35	600	600	25000	No max	✗	4.00%
BankWest	Business Bonus OD OthSec	8.74 to 17.24	375	Nil	20000	No max	✗	38.00
BankWest	Business Bonus OD ResSec	8.99 to 17.35	375	Nil	20000	No max	✗	38.00
BankWest	Business OD (all sec)	8.99 to 17.35	400	Nil	20000	No max	✗	38.00
Commonwealth Bank	Capital Equity Facility	8.07	500	96	50000	500000	✗	Nil
Newcastle Permanent	Business Overdraft	8.11 and higher	125	Nil	No min	No max	✗	35.00
St George Bank	Comm Line of Credit	9.42 and higher	600	240	No min	No max	✗	38.00
Warwick Credit Union	Bus OD 1st Mortgage Sec	8.25 to 13.45			5000	500000	✗	Nil
★★ "average value"								
BankSA	Business Maximiser	8.17	850	240	20000	No max	✗	38.00
Citibank	Res Mortgage Power	7.53 to 8.18	590	144	50000	1000000	✓	Nil
Commonwealth Bank	Business OD (res sec)	8.97	500	Nil	50000	No max	✗	30.00
mecu	Commercial OD (res sec)	8.15 to 9.65	250	Nil	10000	No max	✓	15.00
SUNCORP	Business OD (res sec)	8.64 and higher	875	Nil	10000	No max	✗	30.00
SUNCORP	Line of Credit (res sec)	8.24 and higher	875	Nil	10000	No max	✗	30.00
★ "satisfactory value"								
Adelaide Bank	Business Line	8.45	500	140	20000	500000	✗	25.00
AMP Banking	Classic Line of Credit	8.27	600	120	40000	500000	✓	15.00
BankSA	Commercial Line ofCredit	9.42 to 10.50	850	240	20000	No max	✗	38.00
BankWest	Bus Equity Line Res Sec	8.49 to 17.35	250	300	50000	No max	✗	38.00

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

Report Date: March 1st, 2007, (Rates as at February 15th, 2007)

OVERDRAFT LOAN SUMMARY - RESIDENTIAL PROPERTY:

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Section 1. Overdraft/Revolving Loan - (Residential) Summary

Overdraft Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fees (\$50K) *		Loan Amount		Mandatory Repayments Necessary	Ovrdraw Service Fee
			Application	Annualized	Minimum	Maximum		
★ "satisfactory value"								
Bendigo Bank	Bus Solutions OD Res Sec	9.15	750	125	No min	500000	✗	27.50
Citibank	Res Business Power	8.47 to 8.62	590	Nil	50000	1000000	✓	Nil
Commonwealth Bank	Bus Overdraft (all sec)	10.20 and higher	640	Nil	50000	No max	✗	30.00
IMB Limited	Business Overdraft Sec	9.75 and higher	250	1500	No min	500000	✗	Nil
St George Bank	Commercial Overdraft	9.75 and higher	600	120	No min	No max	✗	38.00

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Section 1. Term Loan - (Commercial) Summary

Term Loans - Secured by Commercial Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		
★★★★★ "superior value"								
ANZ Bank	Business Loan 5yr	6.99 to 8.89	2063	Nil	10000	No max	15 yrs	Fixed
ANZ Bank	Business Loan Var	8.42 to 9.45	2063	Nil	10000	No max	15 yrs	Variable
Bananacoast Community	Business Loan Secured	7.37 to 9.05	1250	Nil	500	No max	15 yrs	Variable
nab	Bus Opts Instal 5y Stand	7.65 and higher	600	360	20000	No max	15 yrs	Fixed
nab	Bus Opt Instl 5y Comm	8.60 and higher	600	360	20000	No max	15 yrs	Fixed
St George Bank	Commercial Loan Fxd 5yrs	8.45 to 9.70	600	480	No min	No max	15 yrs	Fixed
SUNCORP	Business Lns 5yrFxd Comm	7.85 and higher	2500	400	10000	No max	15 yrs	Fixed
Westpac	Business One Ln(bus ass)	9.55	Nil	1200	100000	No max	No max	Variable
★★★★★ "exceptional value"								
Bananacoast Community	Business Loan 5yr Fixed	7.39 to 8.39	1250	Nil	500	No max	1 yrs	Fixed
nab	Bus Opt Instl Var Comm	9.25 and higher	600	360	20000	No max	15 yrs	Variable
Newcastle Permanent	Commercial Bus Ln Var	8.11	625	Nil	No min	No max	No max	Variable
Newcastle Permanent	Comm Business Ln Fxd 5y	7.34	625	Nil	No min	No max	No max	Fixed
St George Bank	Commercial Loan Variable	9.05 and higher	600	480	No min	No max	15 yrs	Variable
Westpac	Bus Dev Ln Var (com sec)	8.40 to 9.15	820	420	20000	No max	15 yrs	Variable
Westpac	Business One Ln(com sec)	8.65	Nil	1200	100000	No max	No max	Variable
★★★ "strong value"								
Citibank	Commercial Standard Var	8.25 and higher	625	Nil	150000	7500000	15 yrs	Variable
SUNCORP	Business Ln Variable Com	8.39 and higher	2500	400	10000	No max	20 yrs	Variable
Westpac	Bus Dev Ln 5y (com sec)	8.05 to 8.85	820	420	20000	No max	15 yrs	Fixed
★★ "average value"								
Adelaide Bank	Commercial Loan 5yrs	8.24 and higher	1875	Nil	20000	No max	10 yrs	Fixed
Bank of Queensland	Term Loan Oth Sec Var	9.00 and higher	1875	Nil	10000	No max	15 yrs	Variable
Bank of Queensland	Term Loan Oth Sec 5yrFxd	8.55	1875	Nil	10000	No max	15 yrs	Fixed
BankWest	Business Edge Loan	7.70 and higher	1250	480	20000	No max	30 yrs	Variable
Commonwealth Bank	BetterBusiness Adv PI 5y	8.05 and higher	1989	Nil	50000	No max	7 yrs	Fixed
Greater Building Society	Bus Ln (com sec) 49-60m	8.45	Nil	96	No min	No max	15 yrs	Fixed
IMB Limited	Fully Drawn Ln Variable	8.75 and higher	1250	Nil	No min	5000000	20 yrs	Variable
RESI Mortgage Corp	Comm Prop Ln 5yr Fixed	8.35			100000	3000000	20 yrs	Fixed
RESI Mortgage Corp	Commercial Property Loan	8.20			100000	3000000	20 yrs	Variable
Warwick Credit Union	Business Loan Variable	8.25 to 10.60			5000	1000000	20 yrs	Variable
★ "satisfactory value"								

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

Report Date: March 1st, 2007, (Rates as at February 15th, 2007)

Section 1. Term Loan - (Commercial) Summary

Term Loans - Secured by Commercial Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		
★ "satisfactory value"								
Adelaide Bank	Business Loan Var	8.95 and higher	1875	Nil	20000	500000	10 yrs	Variable
Adelaide Bank	Business Loan 5yr	8.65 and higher	1875	Nil	20000	500000	10 yrs	Fixed
BankSA	Commercial Loan Variable	9.05 to 11.50	1850	480	20000	No max	25 yrs	Variable
BankWest	Fxd Int Comm Ln 5yr	8.01 to 99.99	1250	480	50000	No max	15 yrs	Fixed
Bendigo Bank	Bus Solut All Sec 5yr	7.99	750	183	20000	500000	15 yrs	Fixed
Greater Building Society	Business Loan (com sec)	8.70	Nil	96	No min	No max	15 yrs	Variable
Laiki Bank	Commercial Loan 5y Fixed	8.85 and higher	3750	1865	100000	No max	3 yrs	Fixed
Laiki Bank	Business Loan Variable	9.75 and higher	2500	1445	50000	No max	3 yrs	Variable
Members Equity Bank	Small Business Ln (com)	8.24	500	Nil	100000	1000000	20 yrs	Variable
Savings & Loans CU SA	Business Loan 5yr Fxd	7.89 to 8.14	1875	625	50000	750000	25 yrs	Fixed
Savings & Loans CU SA	Business Loan	8.57 to 8.82	1875	625	50000	750000	25 yrs	Variable

Term Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		
★★★★★ "superior value"								
ANZ Bank	Business Loan 5yr	6.99 to 8.89	2063	Nil	10000	No max	15 yrs	Fixed
ANZ Bank	Business Loan Var	8.42 to 9.45	2063	Nil	10000	No max	15 yrs	Variable
Bananacoast Community	Business Loan Secured	7.37 to 9.05	1250	Nil	500	No max	15 yrs	Variable
Commonwealth Bank	Better Bus Ln (res sec)	8.07 and higher	600	96	50000	No max	25 yrs	Variable
nab	Bus Opts Instal 5y Stand	7.65 and higher	600	360	20000	No max	15 yrs	Fixed
nab	Bus Opt Instl Ln Var Res	8.30	600	360	20000	No max	25 yrs	Variable
nab	Bus Opts Instal 5y Res	8.30	600	360	20000	No max	15 yrs	Fixed
St George Bank	Commercial Loan Fxd 5yrs	8.45 to 9.70	600	480	No min	No max	15 yrs	Fixed
Westpac	Business One Ln(res sec)	8.25	Nil	1200	100000	No max	No max	Variable
★★★★ "exceptional value"								
ANZ Bank	Bus Mortgage Loan Var	8.42	1875	360	25000	2000000	30 yrs	Variable
Bananacoast Community	Business Loan 5yr Fixed	7.39 to 8.39	1250	Nil	500	No max	1 yrs	Fixed
Hume Building Society	Commercial Ln (res sec)	7.90	250	Nil	No min	2000000	25 yrs	Variable
St George Bank	Commercial Loan Variable	9.05 and higher	600	480	No min	No max	15 yrs	Variable
St George Bank	Business Loan Fxd 5yrs	7.95 to 9.20	600	144	No min	No max	25 yrs	Fixed
Westpac	Business Access Ln Var	8.40	820	120	20000	No max	25 yrs	Variable
Westpac	Business Access Ln 5y	7.70	820	120	20000	No max	25 yrs	Fixed
★★★ "strong value"								
Adelaide Bank	Commercial Loan 5yrs	8.24 and higher	1875	Nil	20000	No max	10 yrs	Fixed
ANZ Bank	Bus Mortgage Loan 5yr	8.09	1875	360	25000	2000000	30 yrs	Fixed
Citibank	Residential Standard Var	7.51 to 8.06	590	250	50000	4000000	30 yrs	Variable
Commonwealth Bank	BetterBusEconomiser(res)	7.52	600	96	75000	No max	25 yrs	Variable
Commonwealth Bank	Better Bus Ln 12mth Disc	6.74	600	96	50000	No max	25 yrs	Variable
Hume Building Society	Comm Ln 5yr Fxd Res Sec	7.30	250	Nil	No min	2000000	25 yrs	Fixed
Newcastle Permanent	Residential Bus Loan Var	7.84			No min	No max	No max	Variable
SUNCORP	Business Ln Variable Res	8.24	2500	400	10000	No max	25 yrs	Variable
★★ "average value"								
AMP Banking	Classic Variable Rate	8.07	600	120	40000	500000	15 yrs	Variable
BankWest	Business Edge Loan	7.70 and higher	1250	480	20000	No max	30 yrs	Variable
Commonwealth Bank	BetterBus Ln Fxd 5yr Res	7.39	600	96	100000	No max	25 yrs	Fixed
Greater Building Society	Bus Ln (res sec) 49-60m	7.95	Nil	96	No min	No max	30 yrs	Fixed
Greater Building Society	Business Loan (res sec)	8.20	Nil	96	No min	No max	30 yrs	Variable

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

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Term Loans - Secured by Residential Property

Company	Product	Published Rate (%)	Loan Fees (\$250K) *		Loan Amount		Maximum Loan Term	Rate Type
			Application	Annualized	Minimum	Maximum		
★★ "average value"								
IMB Limited	Fully Drawn Ln Variable	8.75 and higher	1250	Nil	No min	5000000	20 yrs	Variable
Newcastle Permanent	Res Business Ln Fxd 5y	7.14			No min	No max	No max	Fixed
RESI Mortgage Corp	Commercial Property Loan	8.20			100000	3000000	20 yrs	Variable
RESI Mortgage Corp	Comm Prop Ln 5yr Fixed	8.35			100000	3000000	20 yrs	Fixed
St George Bank	Business Loan Variable	8.17 and higher	600	144	No min	No max	25 yrs	Variable
Warwick Credit Union	Business Loan Variable	8.25 to 10.60			5000	1000000	20 yrs	Variable
★ "satisfactory value"								
Adelaide Bank	Business Loan Var	8.95 and higher	1875	Nil	20000	500000	10 yrs	Variable
Adelaide Bank	Business Loan 5yr	8.65 and higher	1875	Nil	20000	500000	10 yrs	Fixed
AMP Banking	5yr Fixed Rate	7.24	600	120	40000	500000	15 yrs	Fixed
Bank of Queensland	Term Loan Res Sec 5yrFxd	8.05	1875	Nil	10000	No max	25 yrs	Fixed
Bank of Queensland	Term Loan Res Sec Var	8.25 and higher	1875	Nil	10000	No max	25 yrs	Variable
BankSA	Business Loan Variable	8.17	1850	168	30000	No max	25 yrs	Variable
BankSA	Business Loan Fixed 5yr	7.99	1850	168	30000	No max	25 yrs	Fixed
BankSA	Commercial Loan Variable	9.05 to 11.50	1850	480	20000	No max	25 yrs	Variable
BankWest	Fxd Int Comm Ln 5yr	8.01 to 99.99	1250	480	50000	No max	15 yrs	Fixed
Bendigo Bank	Bus Solut Res Sec 5yr	7.25	750	183	20000	500000	15 yrs	Fixed
Citibank	Residential Fixed 5yrs	7.30	590	96	50000	4000000	30 yrs	Fixed
Community First CU	Business Loan res sec	8.95	250	Nil	10000	1000000	10 yrs	Variable
Laiki Bank	Business Loan Variable	9.75 and higher	2500	1445	50000	No max	3 yrs	Variable
Laiki Bank	Commercial Loan 5y Fixed	8.85 and higher	3750	1865	100000	No max	3 yrs	Fixed
Members Equity Bank	Res Sec Business Ln Var	7.74	Nil	Nil	60000	1000000	25 yrs	Variable
Members Equity Bank	Res Sec Bus Ln 5yr Fxd	7.70	Nil	Nil	60000	1000000	25 yrs	Fixed
Savings & Loans CU SA	Business Loan	8.57 to 8.82	1875	625	50000	750000	25 yrs	Variable
Savings & Loans CU SA	Business Loan 5yr Fxd	7.89 to 8.14	1875	625	50000	750000	25 yrs	Fixed
SUNCORP	Business Ln 5yr Fxd Res	7.70	2500	400	10000	No max	25 yrs	Fixed

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max
Adelaide Bank								
http://www.adelaidebank.com.au							1300-652-220	
Business Line	8.45	Variable	✗	25 yrs	48 hrs	✗	20000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★	STRONG (28.31)		LOW RANKING (40.73)		69.04			
Business Loan 5yr	8.65 and higher	Fixed	✓	10 yrs	48 hrs	✓	20000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	LOW RANKING (28.64)		SATISFACTORY (34.06)		62.70			
<i>Residential Term Loan</i> ★	LOW RANKING (26.44)		SATISFACTORY (33.38)		59.82			
Business Loan Var	8.95 and higher	Variable	✓	10 yrs	48 hrs	✓	20000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	LOW RANKING (27.83)		SATISFACTORY (34.06)		61.89			
<i>Residential Term Loan</i> ★	LOW RANKING (25.69)		SATISFACTORY (33.38)		59.07			
Commercial Loan 5yrs	8.24 and higher	Fixed	✓	10 yrs	48 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	SATISFACTORY (29.83)		STRONG (39.30)		69.13			
<i>Residential Term Loan</i> ★★★	LOW RANKING (27.53)		STRONG (38.92)		66.45			
AMP Banking								
http://www.ampbanking.com.au							133030	
5yr Fixed Rate	7.24	Fixed	✗	15 yrs	48 hrs	✓	40000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	SUPERIOR (37.21)		LOW RANKING (20.33)		57.54			
Classic Line of Credit	8.27	Variable	✗	15 yrs	48 hrs	✓	40000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★	SUPERIOR (28.98)		LOW RANKING (37.68)		66.66			
Classic Variable Rate	8.07	Variable	✗	15 yrs	48 hrs	✓	40000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★	STRONG (33.43)		SATISFACTORY (30.71)		64.14			
ANZ Bank								
http://www.anz.com							1800-033-888	
Bus Mortgage Loan 5yr	8.09	Fixed	✗	30 yrs	24 hrs	✗	25000	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★★	SATISFACTORY (32.38)		STRONG (35.68)		68.06			
Bus Mortgage Loan Var	8.42	Variable	✗	30 yrs	24 hrs	✗	25000	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★★	SATISFACTORY (31.16)		STRONG (44.09)		75.26			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max
ANZ Bank								
http://www.anz.com							1800-033-888	
Business Credit Facility	9.35	Variable	✗	No max	24 hrs	✓	25000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i>	★★★	STRONG	(25.81)	STRONG	(53.96)	79.78		
<i>Residential Overdraft</i>	★★★	SATISFACTORY	(24.25)	STRONG	(53.96)	78.21		
Business Loan 5yr	6.99 to 8.89	Fixed	✓	15 yrs	24 hrs	✗	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i>	★★★★★	STRONG	(34.57)	STRONG	(52.38)	86.95		
<i>Residential Term Loan</i>	★★★★★	SATISFACTORY	(31.90)	SUPERIOR	(51.34)	83.24		
Business Loan Var	8.42 to 9.45	Variable	✓	15 yrs	24 hrs	✗	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i>	★★★★★	SATISFACTORY	(31.56)	SUPERIOR	(60.00)	91.56		
<i>Residential Term Loan</i>	★★★★★	SATISFACTORY	(29.13)	SUPERIOR	(60.00)	89.13		
Business Overdraft	8.42 to 9.95	Variable	✓	No max	20 hrs	✓	2000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i>	★★★★★	STRONG	(25.86)	STRONG	(61.17)	87.03		
<i>Residential Overdraft</i>	★★★★★	SATISFACTORY	(24.29)	SUPERIOR	(61.17)	85.46		
Arab Bank Australia								
http://www.arabbank.com.au							1800-646-484	
Business OD Base Rate	11.00 and higher	Variable	✗	No max	72 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i>	★★★	LOW RANKING	(19.57)	SUPERIOR	(61.89)	81.46		
<i>Residential Overdraft</i>	★★★	LOW RANKING	(18.38)	SUPERIOR	(61.89)	80.27		
Banacoast Community CU								
http://www.bcu.com.au							1300-653-555	
Bus O/Draft Secured	9.95 to 12.00	Variable	✗	No max	24 hrs	✓	No min	100000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i>	★★★★★	SATISFACTORY	(23.29)	SUPERIOR	(70.00)	93.29		
<i>Residential Overdraft</i>	★★★★★	SATISFACTORY	(21.87)	SUPERIOR	(70.00)	91.87		
Business Loan 5yr Fixed	7.39 to 8.39	Fixed	✗	1 yrs	24 hrs	✗	500	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i>	★★★★★	SUPERIOR	(36.33)	STRONG	(41.65)	77.99		
<i>Residential Term Loan</i>	★★★★★	STRONG	(33.54)	STRONG	(40.83)	74.36		
Business Loan Secured	7.37 to 9.05	Variable	✗	15 yrs	24 hrs	✗	500	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i>	★★★★★	STRONG	(34.74)	STRONG	(50.44)	85.18		
<i>Residential Term Loan</i>	★★★★★	SATISFACTORY	(32.06)	STRONG	(51.03)	83.10		

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max

Bank of Queensland

<http://www.boq.com.au/>

1300-557-272

Term Loan Oth Sec 5yrFxd	8.55	Fixed	✗	15 yrs	48 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	STRONG	(33.91)	SATISFACTORY	(33.96)	67.87			
Term Loan Oth Sec Var	9.00 and higher	Variable	✗	15 yrs	48 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	LOW RANKING	(27.70)	STRONG	(40.05)	67.75			
Term Loan Res Sec 5yrFxd	8.05	Fixed	✗	25 yrs	48 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	STRONG	(33.21)	LOW RANKING	(23.35)	56.56			
Term Loan Res Sec Var	8.25 and higher	Variable	✗	25 yrs	48 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	LOW RANKING	(27.50)	SATISFACTORY	(30.50)	58.01			

BankSA

<http://www.banksa.com.au>

131376

Business Loan Fixed 5yr	7.99	Fixed	✓	25 yrs	336 hrs	✗	30000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	STRONG	(33.20)	SATISFACTORY	(27.15)	60.35			
Business Loan Variable	8.17	Variable	✓	25 yrs	336 hrs	✗	30000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	STRONG	(32.48)	SATISFACTORY	(27.08)	59.56			
Business Maximiser	8.17	Variable	✓	No max	336 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★★	STRONG	(28.58)	SATISFACTORY	(43.76)	72.34			
Commercial Line of Credit	9.42 to 10.50	Variable	✓	No max	336 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★	STRONG	(24.74)	SATISFACTORY	(43.76)	68.50			
<i>Residential Overdraft</i> ★	SATISFACTORY	(23.24)	SATISFACTORY	(43.76)	67.00			
Commercial Loan Variable	9.05 to 11.50	Variable	✓	25 yrs	336 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	LOW RANKING	(27.44)	SATISFACTORY	(31.68)	59.12			
<i>Residential Term Loan</i> ★	LOW RANKING	(25.33)	SATISFACTORY	(31.05)	56.38			

BankWest

<http://www.bankwest.com.au>

131718

Bus Equity Line Res Sec	8.49 to 17.35	Variable	✗	No max	48 hrs	✗	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★	SATISFACTORY	(23.72)	SATISFACTORY	(41.95)	65.67			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max

BankWest

<http://www.bankwest.com.au>

131718

Bus Equity Line(Oth Sec)	9.25 to 17.35	Variable	✗	No max	48 hrs	✗	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★	SATISFACTORY	(23.53)	SATISFACTORY	(41.95)	65.48			
Business Bonus OD OthSec	8.74 to 17.24	Variable	✗	No max	48 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★★	SATISFACTORY	(24.59)	STRONG	(53.49)	78.09			
<i>Residential Overdraft</i> ★★★	SATISFACTORY	(23.10)	STRONG	(53.49)	76.59			
Business Bonus OD ResSec	8.99 to 17.35	Variable	✗	No max	48 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★★★	SATISFACTORY	(22.57)	STRONG	(53.49)	76.06			
Business Edge Loan	7.70 and higher	Variable	✗	30 yrs	48 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	SATISFACTORY	(30.84)	SATISFACTORY	(36.15)	66.99			
<i>Residential Term Loan</i> ★★	SATISFACTORY	(28.47)	STRONG	(36.23)	64.69			
Business OD (all sec)	8.99 to 17.35	Variable	✗	No max	48 hrs	✗	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★	SATISFACTORY	(23.06)	STRONG	(52.59)	75.65			
<i>Residential Overdraft</i> ★★★	SATISFACTORY	(21.66)	STRONG	(52.59)	74.25			
Fxd Int Comm Ln 5yr	8.01 to 99.99	Fixed	✗	15 yrs	48 hrs	✗	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	SATISFACTORY	(29.88)	SATISFACTORY	(32.96)	62.84			
<i>Residential Term Loan</i> ★	LOW RANKING	(27.58)	SATISFACTORY	(32.31)	59.88			

Bendigo Bank

<http://www.bendigobank.com.au>

1300-366-666

Bus Solut All Sec 5yr	7.99	Fixed	✗	15 yrs	24 hrs	✗	20000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	STRONG	(35.74)	LOW RANKING	(28.21)	63.95			
Bus Solut Res Sec 5yr	7.25	Fixed	✗	15 yrs	24 hrs	✗	20000	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	STRONG	(36.21)	LOW RANKING	(20.74)	56.95			
Bus Solutions OD All Sec	10.15	Variable	✗	No max	24 hrs	✗	No min	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★	STRONG	(24.92)	SATISFACTORY	(40.97)	65.89			
Bus Solutions OD Res Sec	9.15	Variable	✗	No max	24 hrs	✗	No min	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★	STRONG	(25.88)	LOW RANKING	(38.59)	64.47			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max
Citibank								
http://www.citibank.com.au							132484	
Commercial Standard Var	8.25 and higher	Variable	✓	15 yrs	24 hrs	✓	150000	750000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	SATISFACTORY	(29.56)	STRONG	(40.11)	69.67			
Res Business Power	8.47 to 8.62	Variable	✗	30 yrs	24 hrs	✓	50000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★	STRONG	(28.55)	LOW RANKING	(40.81)	69.36			
Res Mortgage Power	7.53 to 8.18	Variable	✗	30 yrs	24 hrs	✓	50000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★★	SUPERIOR	(30.00)	SATISFACTORY	(42.28)	72.28			
Residential Fixed 5yrs	7.3	Fixed	✗	30 yrs	24 hrs	✓	50000	4000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	STRONG	(36.97)	LOW RANKING	(23.89)	60.86			
Residential Standard Var	7.51 to 8.06	Variable	✗	30 yrs	24 hrs	✓	50000	4000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★	STRONG	(35.17)	STRONG	(34.91)	70.08			
Commonwealth Bank								
http://www.commbank.com.au							132224	
Better Bus Ln (res sec)	8.07 and higher	Variable	✓	25 yrs	24 hrs	✓	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★★★★	LOW RANKING	(28.28)	STRONG	(48.70)	76.98			
Better Bus Ln 12mth Disc	6.74	Variable	✗	25 yrs	24 hrs	✗	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★	SUPERIOR	(40.00)	SATISFACTORY	(29.81)	69.81			
BetterBus Ln Fxd 5yr Res	7.39	Fixed	✗	25 yrs	24 hrs	✗	100000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★	STRONG	(36.52)	SATISFACTORY	(29.81)	66.33			
BetterBusEconomiser(res)	7.52	Variable	✓	25 yrs	24 hrs	✓	75000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★	STRONG	(35.90)	STRONG	(35.36)	71.26			
BetterBusiness Adv PI 5y	8.05 and higher	Fixed	✗	7 yrs	24 hrs	✗	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	SATISFACTORY	(29.89)	STRONG	(38.53)	68.42			
Bus Overdraft (all sec)	10.20 and higher	Variable	✓	25 yrs	48 hrs	✗	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★	LOW RANKING	(20.73)	SATISFACTORY	(46.20)	66.94			
<i>Residential Overdraft</i> ★	LOW RANKING	(19.48)	SATISFACTORY	(46.20)	65.68			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max

Commonwealth Bank

<http://www.commbank.com.au>

132224

Business OD (res sec)	8.97	Variable	✓	25 yrs	48 hrs	✗	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★★	STRONG	(27.13)	SATISFACTORY	(46.20)	73.33			
Capital Equity Facility	8.07	Variable	✓	25 yrs	24 hrs	✗	50000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★★★	SUPERIOR	(29.71)	SATISFACTORY	(47.19)	76.89			

Community First CU

<http://www.communityfirst.com.au>

1300-132-277

Business Loan res sec	8.95	Variable	✗	10 yrs	48 hrs	✗	10000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	SATISFACTORY	(30.45)	SATISFACTORY	(31.33)	61.78			

Greater Building Society

<http://www.greater.com.au>

131386

Bus Ln (com sec) 49-60m	8.45	Fixed	✗	15 yrs	120 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	STRONG	(34.83)	SATISFACTORY	(31.59)	66.42			
Bus Ln (res sec) 49-60m	7.95	Fixed	✗	30 yrs	120 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★	STRONG	(34.16)	SATISFACTORY	(32.00)	66.16			
Business Loan (com sec)	8.7	Variable	✗	15 yrs	120 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	STRONG	(33.83)	SATISFACTORY	(30.99)	64.82			
Business Loan (res sec)	8.2	Variable	✗	30 yrs	120 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★	STRONG	(33.12)	SATISFACTORY	(30.02)	63.14			

Hume Building Society

<http://www.humebuild.com.au>

02-6051-3233

Comm Ln 5yr Fxd Res Sec	7.3	Fixed	✗	25 yrs	48 hrs	✓	No min	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★★	SUPERIOR	(37.32)	SATISFACTORY	(33.12)	70.45			
Commercial Ln (res sec)	7.9	Variable	✗	25 yrs	48 hrs	✓	No min	2000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★★	STRONG	(34.49)	STRONG	(39.88)	74.38			

IMB Limited

<http://www.imb.com.au>

133462

your guide to product excellence

Report Date: March 1st, 2007, (Rates as at February 15th, 2007)

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max
IMB Limited								
http://www.imb.com.au							133462	
Business Overdraft Sec	9.75 and higher	Variable	✓	N/A	72 hrs	✓	No min	50000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★	LOW RANKING	(18.33)	SATISFACTORY	(48.66)	66.99			
<i>Residential Overdraft</i> ★	LOW RANKING	(17.22)	SATISFACTORY	(48.66)	65.88			
Fully Drawn Ln Variable	8.75 and higher	Variable	✓	20 yrs	72 hrs	✓	No min	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	LOW RANKING	(28.53)	SATISFACTORY	(38.35)	66.88			
<i>Residential Term Loan</i> ★★	LOW RANKING	(26.33)	STRONG	(39.58)	65.91			
Laiki Bank								
http://www.laikibank.com.au							1300-888-700	
Business Loan Variable	9.75 and higher	Variable	✓	3 yrs	120 hrs	✓	50000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	LOW RANKING	(24.12)	SATISFACTORY	(34.54)	58.66			
<i>Residential Term Loan</i> ★	LOW RANKING	(22.26)	STRONG	(34.65)	56.91			
Business Overdraft	10	Variable	✓	No max	120 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★	SATISFACTORY	(24.61)	LOW RANKING	(40.96)	65.58			
Commercial Loan 5y Fixed	8.85 and higher	Fixed	✓	3 yrs	120 hrs	✓	100000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	LOW RANKING	(25.31)	SATISFACTORY	(33.27)	58.58			
<i>Residential Term Loan</i> ★	LOW RANKING	(23.36)	SATISFACTORY	(33.41)	56.77			
mecu								
http://www.mecu.com.au							132888	
Commercial OD (res sec)	8.15 to 9.65	Variable	✗	No max	48 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★★	STRONG	(26.77)	SATISFACTORY	(43.37)	70.14			
Members Equity Bank								
http://www.membersequity.com.au							131563	
Res Sec Bus Ln 5yr Fxd	7.7	Fixed	✗	25 yrs	40 hrs	✗	60000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	STRONG	(35.47)	LOW RANKING	(21.29)	56.76			
Res Sec Business Ln Var	7.74	Variable	✗	25 yrs	40 hrs	✗	60000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	STRONG	(35.28)	LOW RANKING	(22.13)	57.41			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max

Members Equity Bank

<http://www.membersequity.com.au>

131563

Small Business Ln (com)	8.24	Variable	✗	20 yrs	40 hrs	✗	100000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	STRONG	(35.71)	LOW RANKING	(27.68)	63.39			

nab

<http://www.national.com.au>

131312

Bus Opt Instl 5y Comm	8.60 and higher	Fixed	✓	15 yrs	24 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★★★★	SATISFACTORY	(28.71)	STRONG	(54.13)	82.84			

Bus Opt Instl Ln Var Res	8.3	Variable	✓	25 yrs	24 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★★★★	SATISFACTORY	(32.09)	STRONG	(45.05)	77.14			

Bus Opt Instl Var Comm	9.25 and higher	Variable	✓	15 yrs	24 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★★★★	LOW RANKING	(27.01)	STRONG	(54.13)	81.14			

Bus Opts Instal 5y Res	8.3	Fixed	✓	15 yrs	24 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★★★★	SATISFACTORY	(32.09)	STRONG	(45.05)	77.14			

Bus Opts Instal 5y Stand	7.65 and higher	Fixed	✓	15 yrs	24 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★★★★	SATISFACTORY	(31.62)	SUPERIOR	(55.15)	86.76			
<i>Residential Term Loan</i> ★★★★★	SATISFACTORY	(29.18)	SUPERIOR	(55.24)	84.43			

Business Mortgage OD	9.15	Variable	✓	No max	24 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★★★★★	STRONG	(26.17)	STRONG	(60.30)	86.47			

Business OD (all sec)	10.60 and higher	Variable	✓	No max	24 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★★	SATISFACTORY	(21.20)	STRONG	(60.30)	81.50			
<i>Residential Overdraft</i> ★★★	LOW RANKING	(19.92)	STRONG	(60.30)	80.22			

Commercial Mortgage OD	10.15	Variable	✓	No max	24 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★★★★	STRONG	(25.18)	STRONG	(60.30)	85.48			
<i>Residential Overdraft</i> ★★★★★	SATISFACTORY	(23.65)	STRONG	(60.30)	83.95			

Newcastle Permanent

<http://www.newcastlepermanent.com.au>

131987

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max

Newcastle Permanent

<http://www.newcastlepermanent.com.au>

131987

Business Overdraft	8.11 and higher	Variable	✗	No max	72 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★★	STRONG	(27.25)	SATISFACTORY	(48.81)	76.06			
<i>Residential Overdraft</i> ★★★	STRONG	(25.60)	SATISFACTORY	(48.81)	74.41			
Comm Business Ln Fxd 5y	7.34	Fixed	✗	No max	72 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★★★★	SUPERIOR	(40.00)	SATISFACTORY	(36.25)	76.25			
Commercial Bus Ln Var	8.11	Variable	✗	No max	72 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★★★★	SUPERIOR	(36.23)	STRONG	(42.33)	78.56			
Res Business Ln Fxd 5y	7.14	Fixed	✗	No max	72 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★	SUPERIOR	(38.25)	LOW RANKING	(26.91)	65.16			
Residential Bus Loan Var	7.84	Variable	✗	No max	72 hrs	✗	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★★	STRONG	(34.83)	SATISFACTORY	(34.07)	68.90			

RESI Mortgage Corp

<http://www.resi.com.au>

136126

Comm Prop Ln 5yr Fixed	8.35	Fixed	✗	20 yrs	24 hrs	✗	100000	3000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	STRONG	(35.43)	SATISFACTORY	(30.97)	66.40			
<i>Residential Term Loan</i> ★★	STRONG	(32.71)	SATISFACTORY	(30.35)	63.06			
Commercial Property Loan	8.2	Variable	✗	20 yrs	24 hrs	✗	100000	3000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	STRONG	(36.08)	SATISFACTORY	(31.98)	68.06			
<i>Residential Term Loan</i> ★★	STRONG	(33.30)	SATISFACTORY	(31.34)	64.65			

Savings & Loans CU SA

<http://www.savingsloans.com.au>

131182

Business Latitude	8.71 to 8.96	Variable	✗	No max	24 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★★★★	SUPERIOR	(28.88)	STRONG	(56.24)	85.12			
<i>Residential Overdraft</i> ★★★★★★	STRONG	(27.13)	STRONG	(56.24)	83.37			
Business Latitude-40Free	8.71 to 8.96	Variable	✗	No max	24 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★★★★	SUPERIOR	(28.88)	SATISFACTORY	(52.55)	81.44			
<i>Residential Overdraft</i> ★★★★★★	STRONG	(27.13)	STRONG	(52.55)	79.69			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max
Savings & Loans CU SA								
http://www.savingsloans.com.au							131182	
Business Loan	8.57 to 8.82	Variable	✗	25 yrs	48 hrs	✓	50000	750000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	STRONG (32.45)		SATISFACTORY (28.52)		60.97			
<i>Residential Term Loan</i> ★	SATISFACTORY (29.95)		SATISFACTORY (27.96)		57.91			
Business Loan 5yr Fxd	7.89 to 8.14	Fixed	✗	25 yrs	48 hrs	✓	50000	750000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★	STRONG (35.05)		LOW RANKING (27.08)		62.13			
<i>Residential Term Loan</i> ★	SATISFACTORY (32.35)		LOW RANKING (26.54)		58.89			
St George Bank								
http://www.stgeorge.com.au							133555	
Business Loan Fxd 5yrs	7.95 to 9.20	Fixed	✓	25 yrs	48 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★★★★	SATISFACTORY (30.56)		STRONG (44.08)		74.64			
Business Loan Variable	8.17 and higher	Variable	✓	25 yrs	96 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★	LOW RANKING (27.80)		STRONG (35.55)		63.35			
Business Maximiser	8.17 and higher	Variable	✓	No max	72 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★★★★★	STRONG (24.52)		STRONG (54.33)		78.85			
Comm Line of Credit	9.42 and higher	Variable	✓	No max	72 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★★	SATISFACTORY (23.21)		STRONG (53.88)		77.09			
<i>Residential Overdraft</i> ★★★	SATISFACTORY (21.80)		STRONG (53.88)		75.68			
Commercial Loan Fxd 5yrs	8.45 to 9.70	Fixed	✓	15 yrs	48 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★★★★	SATISFACTORY (30.73)		STRONG (51.62)		82.35			
<i>Residential Term Loan</i> ★★★★★	SATISFACTORY (28.37)		SUPERIOR (51.79)		80.15			
Commercial Loan Variable	9.05 and higher	Variable	✓	15 yrs	24 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★★★★	LOW RANKING (27.17)		STRONG (49.34)		76.51			
<i>Residential Term Loan</i> ★★★★★	LOW RANKING (25.08)		STRONG (48.75)		73.83			
Commercial Overdraft	9.75 and higher	Variable	✓	No max	96 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★	SATISFACTORY (22.83)		SATISFACTORY (48.26)		71.10			
<i>Residential Overdraft</i> ★	SATISFACTORY (21.45)		SATISFACTORY (48.26)		69.71			

SUNCORP

<http://www.suncorp.com.au>

131155

your guide to product excellence

Report Date: March 1st, 2007, (Rates as at February 15th, 2007)

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max

SUNCORP

<http://www.suncorp.com.au>

131155

Business Ln 5yr Fxd Res	7.7	Fixed	✗	25 yrs	24 hrs	✗	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★	STRONG	(33.64)	LOW RANKING	(25.22)	58.86			
Business Ln Variable Com	8.39 and higher	Variable	✓	20 yrs	120 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★★	LOW RANKING	(28.70)	STRONG	(46.45)	75.15			
Business Ln Variable Res	8.24	Variable	✓	25 yrs	120 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★★	SATISFACTORY	(31.54)	STRONG	(36.03)	67.57			
Business Lns 5yrFxd Comm	7.85 and higher	Fixed	✓	15 yrs	120 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★★★★	SATISFACTORY	(30.29)	STRONG	(52.95)	83.24			
Business OD (com sec)	8.79 and higher	Variable	✗	No max	24 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★	LOW RANKING	(20.73)	STRONG	(52.56)	73.30			
Business OD (res sec)	8.64 and higher	Variable	✗	No max	24 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★★	LOW RANKING	(19.71)	STRONG	(50.43)	70.14			
Line of Credit (com sec)	8.39 and higher	Variable	✗	No max	24 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★	SATISFACTORY	(21.41)	STRONG	(52.56)	73.98			
Line of Credit (res sec)	8.24 and higher	Variable	✗	No max	24 hrs	✓	10000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★★	LOW RANKING	(20.36)	STRONG	(52.56)	72.93			

Warwick Credit Union

<http://www.warwickcreditunion.com.au>

07-4660-5000

Bus OD 1st Mortgage Sec	8.25 to 13.45	Variable	✗	No max	48 hrs	✓	5000	500000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★★	STRONG	(26.97)	SATISFACTORY	(49.84)	76.81			
<i>Residential Overdraft</i> ★★★	STRONG	(25.33)	STRONG	(49.84)	75.17			
Business Loan Variable	8.25 to 10.60	Variable	✗	20 yrs	48 hrs	✓	5000	1000000
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★	SATISFACTORY	(31.04)	SATISFACTORY	(34.22)	65.25			
<i>Residential Term Loan</i> ★★	SATISFACTORY	(28.65)	SATISFACTORY	(34.33)	62.98			

Westpac

<http://www.westpac.com.au>

131900

your guide to product excellence

Report Date: March 1st, 2007, (Rates as at February 15th, 2007)

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Rate Fixed or Variable	Rate Varies With LVR	Maximum Facility Term (Years)	Approval Turnaround - New Loans	Loan Portable?	Loan Amount (\$)	
							Min	Max
Westpac								
http://www.westpac.com.au							131900	
Bus Dev Ln 5y (com sec)	8.05 to 8.85	Fixed	✓	15 yrs	48 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★ ★	STRONG	(33.42)	STRONG	(40.65)	74.07			
Bus Dev Ln Var (com sec)	8.40 to 9.15	Variable	✗	15 yrs	48 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★ ★★	STRONG	(32.33)	STRONG	(44.71)	77.04			
Bus Options OD (bus sec)	8.70 to 11.30	Variable	✓	No max	48 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★ ★	SATISFACTORY	(24.54)	STRONG	(56.05)	80.59			
Bus Options OD (com sec)	8.70 to 9.45	Variable	✓	No max	48 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Overdraft</i> ★★ ★★	STRONG	(26.71)	STRONG	(56.05)	82.76			
Bus Options OD (res sec)	8.7	Variable	✗	No max	48 hrs	✓	No min	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Overdraft</i> ★★ ★★ ★	STRONG	(26.44)	STRONG	(59.93)	86.37			
Business Access Ln 5y	7.7	Fixed	✓	25 yrs	48 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★ ★★	STRONG	(34.95)	STRONG	(37.43)	72.39			
Business Access Ln Var	8.4	Variable	✗	25 yrs	48 hrs	✓	20000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★ ★★	SATISFACTORY	(32.08)	STRONG	(43.02)	75.10			
Business One Ln(bus ass)	9.55	Variable	✓	No max	48 hrs	✓	100000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★ ★★ ★	SATISFACTORY	(29.31)	SUPERIOR	(54.68)	83.99			
Business One Ln(com sec)	8.65	Variable	✓	No max	48 hrs	✓	100000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Commercial Term Loan</i> ★★ ★★	STRONG	(32.14)	STRONG	(44.54)	76.68			
Business One Ln(res sec)	8.25	Variable	✓	No max	48 hrs	✓	100000	No max
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Residential Term Loan</i> ★★ ★★ ★	SATISFACTORY	(31.00)	STRONG	(45.64)	76.64			

Summary Report - 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
★★★★★ "superior value"									
ANZ Bank	Business Cash Management	2.50m	2000.00	✓	✓	✓	✗	1600.00/d	0.50%
B & E	Business Saver S30	Nil	50.00	✓	✓	✓	✓	1500.00/d	0.75%
Commonwealth Bank	Premium Business Account	15.00m	No min	✓	✓	✓	✓	2000.00/d	0.00%
Fire Services CU	Business AC S21	5.00m	No min	✓	✓	✓	✗	500.00/d	0.10%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	✓	✓	✓	✓	1000.00/d	0.25%
Savings & Loans CU SA	Business Cash Manager	Nil	No min	✓	✓	✓	✗	1000.00/d	2.80%
★★★★★ "exceptional value"									
BankWest	Business Bonus	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Coastline Credit Union	Business Access S7	5.00m	1.00	✓	✓	✓	✓	1000.00/d	0.10%
Greater Building Society	Business Access Account	Nil	1.00	✓	✓	✓	✗	1000.00/d	1.00%
Newcastle Permanent	Business Cheque Account	10.00m	No min	✓	✓	✓	✗	1000.00/d	0.45%
★★★ "strong value"									
ANZ Bank	Business Extra Account	15.00m	No min	✓	✓	✓	✗	1600.00/d	0.10%
Arab Bank Australia	Premium Business Chq A/C	10.00m	No min	✗	✗	✓	✗	N/A	3.10%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	2000.00/d	0.00%
IMB Limited	Business Transact Ac S25	6.00m	No min	✓	✓	✓	✗	1000.00/d	0.25%
Savings & Loans CU SA	Business Access Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%
St George Bank	Freedom Business Account	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.05%
St George Bank	Bus Cheque Account Plus	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.10%
SUNCORP	Business Cheque	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
★★ "average value"									
ANZ Bank	Business Classic Account	10.00m	No min	✓	✓	✓	✗	1600.00/d	0.00%
Bananacoast Community	Business Cheque AC S11	15.00m	No min	✓	✓	✓	✓	1000.00/d	1.00%
RTA Staff CU	Business Account S50	Nil	No min	✓	✓	✓	✗	1000.00/d	0.07%
Westpac	Business Cheque A/c	6.50m	No min	✓	✓	✗	✓	1000.00/d	0.00%
Westpac	Business Cheque Plus	13.00m	1.00	✓	✓	✓	✓	1000.00/d	0.01%
Westpac	Business Cash Management	5.00m	5000.00	✓	✓	✗	✓	1000.00/d	0.05%
★ "satisfactory value"									
ANZ Bank	Premium Business Cash Ac	10.00m	20000.00	✓	✓	✓	✗	1600.00/d	0.00%
Bank of Queensland	Business Management Acc	15.00m	1.00	✗	✓	✓	✗	1000.00/d	1.35%
BankSA	Freedom Business	10.00m	1.00	✓	✓	✓	✓	2000.00/d	0.05%
BankSA	Business Cheque Ac Plus	10.00m	No min	✓	✓	✓	✓	2000.00/d	0.10%
Bendigo Bank	Business Account	Nil	1.00	✓	✓	✓	✓	1000.00/d	0.05%
Bendigo Bank	Business Solutions	10.00m	1.00	✓	✓	✓	✓	1000.00/d	0.20%
connectfinancial	Business Plus Account	4.00m	No min	✓	✓	✓	✓	1000.00/d	0.50%
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%
TIO Banking	Business Saver	Nil	No min	✓	✓	✓	✗	1000.00/d	1.25%

your guide to product excellence

Report Date: March 1st, 2007, (Rates as at February 8th, 2007)

HIGH TRANSACTOR SUMMARY:

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Summary Report - 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
★ "satisfactory value"									
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	✓	✓	✓	✗	1000.00/d	1.50%
Westpac	Business CMA INV-Option	4.00m	10000.00	✓	✓	✓	✓	1000.00/d	0.00%

SUPERCEDED

Summary Report - 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
★★★★★ "superior value"									
ANZ Bank	Business Cash Management	2.50m	2000.00	✓	✓	✓	✗	1600.00/d	0.50%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	✓	✓	✓	✓	1000.00/d	0.25%
Savings & Loans CU SA	Business Cash Manager	Nil	No min	✓	✓	✓	✗	1000.00/d	2.80%
★★★★★ "exceptional value"									
B & E	Business Saver S30	Nil	50.00	✓	✓	✓	✓	1500.00/d	0.75%
BankWest	Business Bonus	Nil	No min	✓	✓	✓	✓	1000.00/d	0.00%
Greater Building Society	Business Access Account	Nil	1.00	✓	✓	✓	✗	1000.00/d	1.00%
Savings & Loans CU SA	Business Access Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.00%
TIO Banking	Business Saver	Nil	No min	✓	✓	✓	✗	1000.00/d	1.25%
★★★ "strong value"									
Arab Bank Australia	Premium Business Chq A/C	10.00m	No min	✗	✗	✓	✗	N/A	3.10%
Coastline Credit Union	Business Access S7	5.00m	1.00	✓	✓	✓	✓	1000.00/d	0.10%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	2000.00/d	0.00%
Fire Services CU	Business AC S21	5.00m	No min	✓	✓	✓	✗	500.00/d	0.10%
IMB Limited	Business Transact Ac S25	6.00m	No min	✓	✓	✓	✗	1000.00/d	0.25%
RTA Staff CU	Business Account S50	Nil	No min	✓	✓	✓	✗	1000.00/d	0.07%
St George Bank	Freedom Business Account	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.05%
Westpac	Business Cheque A/c	6.50m	No min	✓	✓	✗	✓	1000.00/d	0.00%
Westpac	Business Cash Management	5.00m	5000.00	✓	✓	✗	✓	1000.00/d	0.05%
★★ "average value"									
Bendigo Bank	Business Account	Nil	1.00	✓	✓	✓	✓	1000.00/d	0.05%
Commonwealth Bank	Premium Business Account	15.00m	No min	✓	✓	✓	✓	2000.00/d	0.00%
Community CPS Australi	SMALLBiz Account	Nil	No min	✓	✓	✓	✗	1000.00/d	0.25%
Holiday Coast CU	Business Access AC S8	Nil	No min	✓	✓	✓	✓	1000.00/d	0.08%
Manly Warringah CU	Bus Access Account S40	4.00m	No min	✓	✓	✓	✗	1000.00/d	0.05%
Newcastle Permanent	Business Cheque Account	10.00m	No min	✓	✓	✓	✗	1000.00/d	0.45%
SUNCORP	Business Cheque	10.00m	No min	✓	✓	✓	✓	1000.00/d	0.00%
★ "satisfactory value"									
ABS Building Society	Business Class S30	Nil	1.00	✓	✓	✓	✓	1000.00/d	0.20%
ANZ Bank	Business Extra Account	15.00m	No min	✓	✓	✓	✗	1600.00/d	0.10%
ANZ Bank	Business Classic Account	10.00m	No min	✓	✓	✓	✗	1600.00/d	0.00%
Bank of Queensland	Business Cheque Account	6.00m	1.00	✗	✓	✓	✗	1000.00/d	0.00%
BankSA	Freedom Business	10.00m	1.00	✓	✓	✓	✓	2000.00/d	0.05%
Bendigo Bank	Business Solutions	10.00m	1.00	✓	✓	✓	✓	1000.00/d	0.20%
connectfinancial	Business Plus Account	4.00m	No min	✓	✓	✓	✓	1000.00/d	0.50%
St George Bank	Bus Cheque Account Plus	10.00m	No min	✓	✓	✓	✗	2000.00/d	0.10%
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	✓	✓	✓	✗	1000.00/d	1.50%

Summary Report - 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
★ "satisfactory value"									
Westpac	Business Cheque Plus	13.00m	1.00	✓	✓	✓	✓	1000.00/d	0.01%
Westpac	Business CMA INV-Option	4.00m	10000.00	✓	✓	✓	✓	1000.00/d	0.00%

SUPERCEDED

Summary Report - Internet High Saver

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Institution S&P Rating	Interest rate (%) \$100,000
				Calculated	Paid				
★★★★★ "superior value"									
AMP Banking	Business eASYSaver	Nil	No min	Daily	Monthly	✗	✗	A-	6.30%
BankWest	Business Bonus	Nil	No min	Daily	Monthly	✓	✓	AA-	5.85%
Commonwealth Bank	Business Online Saver	Nil	No min	Daily	Monthly	✗	✗	AA-	6.15%
ING Direct	Business Optimiser	Nil	No min	Daily	Monthly	✗	✗	AA	5.90%
nab	Business Cash Maximiser	Nil	10000.00	Daily	Monthly	✗	✗	AA-	5.90%
Savings & Loans CU SA	Business Online	Nil	No min	Daily	Monthly	✗	✗	Not rated	6.00%
St George Bank	Express Saver Business	Nil	No min	Daily	Monthly	✗	✗	A+	6.00%
SUNCORP	Business Investment	Nil	No min	Daily	Monthly	✓	✗	A	5.75%
SUNCORP	Bus Investment Ac Option	Nil	No min	Daily	Monthly	✓	✗	A	6.15%
Westpac	Max-i Direct Business	Nil	1.00	Daily	Monthly	✓	✗	AA-	5.85%
★★★★ "exceptional value"									
ANZ Bank	Business Cash Management	2.50m	2000.00	Daily	Monthly	✓	✓	AA-	5.20%
ANZ Bank	Premium Business Cash Ac	10.00m	20000.00	Daily	Monthly	✓	✓	AA-	5.30%
Bank of Queensland	Business Investment Acc	5.00m	1.00	Daily	Monthly	✓	✓	BBB+	5.95%
Commonwealth Bank	Premium Business Account	15.00m	No min	Daily	Monthly	✓	✓	AA-	3.90%
Greater Building Society	Business Access Account	Nil	1.00	Daily	Semi-Annually	✓	✓	Not rated	4.00%
Savings & Loans CU SA	Business Cash Manager	Nil	No min	Daily	Monthly	✓	✓	Not rated	5.00%
SUNCORP	Business Management AC	20.00m	No min	Daily	Monthly	✓	✓	A	4.00%
Westpac	Business CMA INV-Option	4.00m	10000.00	Daily	Monthly	✓	✓	AA-	4.40%
★★★ "strong value"									
Adelaide Bank	Business Cheque Account	10.00m	500.00	Daily	Monthly	✓	✓	BBB+	3.75%
ANZ Bank	Business Extra Account	15.00m	No min	Daily	Quarterly	✓	✓	AA-	4.15%
Arab Bank Australia	Premium Business Chq A/C	10.00m	No min	Daily	Monthly	✓	✗	Not rated	4.50%
Bank of Queensland	Business Management Acc	15.00m	1.00	Daily	Monthly	✓	✓	BBB+	4.15%
BankSA	Freedom Business	10.00m	1.00	Daily	Semi-Annually	✓	✓	A+	3.10%
BankSA	Business Cheque Ac Plus	10.00m	No min	Daily	Monthly	✓	✓	A+	3.70%
Hume Building Society	Business Account	Nil	1.00	Daily	Quarterly	✓	✓	Not rated	2.75%
nab	Business Investment Ac	20.00m	50000.00	Daily	Monthly	✗	✗	AA-	5.25%
Newcastle Permanent	Business Cheque Account	10.00m	No min	Daily	Quarterly	✓	✓	BBB+	3.20%
St George Bank	Freedom Business Account	10.00m	No min	Daily	Semi-Annually	✓	✓	A+	3.10%
St George Bank	Bus Cheque Account Plus	10.00m	No min	Daily	Monthly	✓	✓	A+	3.70%
TIO Banking	Business Saver	Nil	No min	Daily	Quarterly	✓	✓	Not rated	2.75%
Westpac	Business Cash Management	5.00m	5000.00	Daily	Monthly	✓	✓	AA-	2.75%
Westpac	Business Cheque Plus	13.00m	1.00	Daily	Monthly	✓	✓	AA-	3.50%
★★ "average value"									
B & E	Business Saver S30	Nil	50.00	Daily	Monthly	✓	✓	Not rated	1.75%
Bendigo Bank	Business Solutions	10.00m	1.00	Daily	Monthly	✓	✓	BBB+	2.65%
connectfinancial	Business Plus Account	4.00m	No min	Daily	Semi-Annually	✓	✓	Not rated	3.25%

Summary Report - Internet High Saver

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Institution S&P Rating	Interest rate (%) \$100,000
				Calculated	Paid				
★★ "average value"									
HSBC	Business Cheque Account	20.00m	No min	Daily	Quarterly	✓	✗	AA	4.40%
nab	Business Management A/c	20.00m	No min	Daily	Monthly	✓	✓	AA-	3.30%
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	Daily	Monthly	✓	✓	Not rated	2.00%
★ "satisfactory value"									
ABS Building Society	Business Class S30	Nil	1.00	Daily	Semi-Annually	✓	✓	Not rated	1.00%
Bananacoast Community	Business Cheque AC S11	15.00m	No min	Daily	Semi-Annually	✓	✓	Not rated	3.20%
Coastline Credit Union	Business Access S7	5.00m	1.00	Monthly	Monthly	✓	✓	Not rated	0.75%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	N/A	N/A	✓	✓	AA-	0.00%
Community CPS Australi	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	Not rated	2.50%
Fire Services CU	Business AC S21	5.00m	No min	Daily	Annually	✓	✓	Not rated	0.10%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	Daily	Quarterly	✓	✓	Not rated	0.25%
Holiday Coast CU	Business Access AC S8	Nil	No min	Daily	Monthly	✓	✓	Not rated	0.85%
Hunter Mutual	Business Account S10	6.00m	5.00	Monthly	Semi-Annually	✓	✓	Not rated	1.00%
IMB Limited	Business Transact Ac S25	6.00m	No min	Daily	Monthly	✓	✓	BBB	0.50%
RTA Staff CU	Business Account S50	Nil	No min	Daily	Annually	✓	✓	Not rated	0.15%
Savings & Loans CU SA	Business Access Account	Nil	No min	N/A	N/A	✓	✓	Not rated	0.00%
Westpac	Business Cheque A/c	6.50m	No min	N/A	N/A	✓	✓	AA-	0.00%

Summary Report - Internet Low Saver

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Institution S&P Rating	Interest rate (%) \$25,000
				Calculated	Paid				
★★★★★ "superior value"									
AMP Banking	Business eASYSaver	Nil	No min	Daily	Monthly	✗	✗	A-	6.30%
Commonwealth Bank	Business Online Saver	Nil	No min	Daily	Monthly	✗	✗	AA-	6.15%
ING Direct	Business Optimiser	Nil	No min	Daily	Monthly	✗	✗	AA	5.90%
Savings & Loans CU SA	Business Online	Nil	No min	Daily	Monthly	✗	✗	Not rated	6.00%
St George Bank	Express Saver Business	Nil	No min	Daily	Monthly	✗	✗	A+	6.00%
SUNCORP	Bus Investment Ac Option	Nil	No min	Daily	Monthly	✓	✗	A	6.15%
Westpac	Max-i Direct Business	Nil	1.00	Daily	Monthly	✓	✗	AA-	5.25%
★★★★ "exceptional value"									
Arab Bank Australia	Premium Business Chq A/C	10.00m	No min	Daily	Monthly	✓	✗	Not rated	4.25%
Bank of Queensland	Business Investment Acc	5.00m	1.00	Daily	Monthly	✓	✓	BBB+	4.55%
BankWest	Business Bonus	Nil	No min	Daily	Monthly	✓	✓	AA-	5.35%
nab	Business Cash Maximiser	Nil	10000.00	Daily	Monthly	✗	✗	AA-	5.75%
Savings & Loans CU SA	Business Cash Manager	Nil	No min	Daily	Monthly	✓	✓	Not rated	3.55%
★★★ "strong value"									
ANZ Bank	Business Cash Management	2.50m	2000.00	Daily	Monthly	✓	✓	AA-	2.75%
Greater Building Society	Business Access Account	Nil	1.00	Daily	Semi-Annually	✓	✓	Not rated	3.00%
SUNCORP	Business Investment	Nil	No min	Daily	Monthly	✓	✗	A	2.50%
★★ "average value"									
B & E	Business Saver S30	Nil	50.00	Daily	Monthly	✓	✓	Not rated	1.00%
Community CPS Australi	SMALLBiz Account	Nil	No min	Daily	Monthly	✓	✓	Not rated	1.80%
Heritage Building Soc	Business Cheque Facility	Nil	100.00	Daily	Quarterly	✓	✓	Not rated	0.25%
TIO Banking	Business Saver	Nil	No min	Daily	Quarterly	✓	✓	Not rated	1.75%
Wagga Mutual Credit Un	Business Account S60	5.00m	No min	Daily	Monthly	✓	✓	Not rated	2.00%
Westpac	Business Cash Management	5.00m	5000.00	Daily	Monthly	✓	✓	AA-	1.25%
Westpac	Business CMA INV-Option	4.00m	10000.00	Daily	Monthly	✓	✓	AA-	2.50%
★ "satisfactory value"									
ABS Building Society	Business Class S30	Nil	1.00	Daily	Semi-Annually	✓	✓	Not rated	0.50%
ANZ Bank	Business Extra Account	15.00m	No min	Daily	Quarterly	✓	✓	AA-	1.90%
ANZ Bank	Premium Business Cash Ac	10.00m	20000.00	Daily	Monthly	✓	✓	AA-	2.00%
Bank of Queensland	Business Management Acc	15.00m	1.00	Daily	Monthly	✓	✓	BBB+	2.85%
BankSA	Freedom Business	10.00m	1.00	Daily	Semi-Annually	✓	✓	A+	0.50%
BankSA	Business Cheque Ac Plus	10.00m	No min	Daily	Monthly	✓	✓	A+	1.60%
BankWest	Business Cheque Account	5.00m	No min	N/A	N/A	✓	✓	AA-	0.00%
Bendigo Bank	Business Account	Nil	1.00	Daily	Monthly	✓	✓	BBB+	0.05%
Bendigo Bank	Business Solutions	10.00m	1.00	Daily	Monthly	✓	✓	BBB+	1.65%
Coastline Credit Union	Business Access S7	5.00m	1.00	Monthly	Monthly	✓	✓	Not rated	0.10%
Commonwealth Bank	Premium Business Account	15.00m	No min	Daily	Monthly	✓	✓	AA-	1.85%
Commonwealth Bank	Standard Cheque Account	5.00m	No min	N/A	N/A	✓	✓	AA-	0.00%

Summary Report - Internet Low Saver

Company	Product	Account Keeping Fees, (\$)	Minimum Upfront Deposit	Interest		Branch Access	ATM Facility	Institution S&P Rating	Interest rate (%) \$25,000
				Calculated	Paid				
★ "satisfactory value"									
connectfinancial	Business Plus Account	4.00m	No min	Daily	Semi-Annually	✓	✓	Not rated	1.50%
Fire Services CU	Business AC S21	5.00m	No min	Daily	Annually	✓	✓	Not rated	0.10%
Holiday Coast CU	Business Access AC S8	Nil	No min	Daily	Monthly	✓	✓	Not rated	0.30%
Hume Building Society	Business Account	Nil	1.00	Daily	Quarterly	✓	✓	Not rated	0.75%
Hunter Mutual	Business Account S10	6.00m	5.00	Monthly	Semi-Annually	✓	✓	Not rated	1.00%
IMB Limited	Business Transact Ac S25	6.00m	No min	Daily	Monthly	✓	✓	BBB	0.50%
Newcastle Permanent	Business Cheque Account	10.00m	No min	Daily	Quarterly	✓	✓	BBB+	2.60%
RTA Staff CU	Business Account S50	Nil	No min	Daily	Annually	✓	✓	Not rated	0.10%
Savings & Loans CU SA	Business Access Account	Nil	No min	N/A	N/A	✓	✓	Not rated	0.00%
St George Bank	Freedom Business Account	10.00m	No min	Daily	Semi-Annually	✓	✓	A+	0.50%
St George Bank	Bus Cheque Account Plus	10.00m	No min	Daily	Monthly	✓	✓	A+	1.60%
SUNCORP	Business Management AC	20.00m	No min	Daily	Monthly	✓	✓	A	1.85%
Westpac	Business Cheque A/c	6.50m	No min	N/A	N/A	✓	✓	AA-	0.00%
Westpac	Business Cheque Plus	13.00m	1.00	Daily	Monthly	✓	✓	AA-	1.50%

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

ABS Building Society

<http://absbuildingsociety.com.au>

Business Class	S30	Nil	1.00	✓	✓	✓	✓	0.50%	1.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★	Satisfactory	(28.57)	Low ranking	(16.14)	44.71			
<i>Internet Low Saver</i>	★	Strong	(22.52)	Low ranking	(16.14)	38.66			
<i>Low Transactor</i>	★	Satisfactory	(29.01)	Low ranking	(28.31)	57.32			

Adelaide Bank

<http://www.adelaidebank.com.au>

Business Cheque Account	10.00m	500.00	✓	✓	✓	✓	1.00%	3.75%	
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★	Strong	(49.91)	Low ranking	(14.25)	64.16			

AMP Banking

<http://www.ampbanking.com.au>

Business eASYSAVER	Nil	No min	✓	✗	✗	✗	6.30%	6.30%	
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★★★	Superior	(68.83)	Satisfactory	(19.83)	88.66			
<i>Internet Low Saver</i>	★★★★★	Superior	(69.18)	Satisfactory	(19.83)	89.01			

ANZ Bank

<http://www.anz.com>

Business Cash Management	2.50m	2000.00	✓	✓	✓	✓	2.75%	5.20%	
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★★★	Strong	(55.62)	Strong	(22.78)	78.41			
<i>High Transactor</i>	★★★★★	Strong	(28.1)	Superior	(54.46)	82.56			
<i>Internet Low Saver</i>	★★★★	Strong	(31.15)	Strong	(22.78)	53.93			
<i>Low Transactor</i>	★★★★★	Strong	(43.59)	Superior	(41.12)	84.71			
Business Classic Account	10.00m	No min	✓	✓	✓	✓	0.00%	0.00%	
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>High Transactor</i>	★★	Satisfactory	(21.22)	Satisfactory	(47.22)	68.44			
<i>Low Transactor</i>	★	Satisfactory	(24.86)	Strong	(36.05)	60.91			
Business Extra Account	15.00m	No min	✓	✓	✓	✓	1.90%	4.15%	
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★	Satisfactory	(35.17)	Strong	(21.71)	56.88			
<i>High Transactor</i>	★★★	Satisfactory	(21.69)	Strong	(51.77)	73.45			
<i>Internet Low Saver</i>	★	Low ranking	(12.43)	Strong	(21.71)	34.14			
<i>Low Transactor</i>	★	Low ranking	(16.69)	Strong	(39.24)	55.93			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

ANZ Bank

<http://www.anz.com>

Premium Business Cash Ac	10.00m	20000.00	✓	✓	✓	✓	2.00%	5.30%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(51.16)	Strong	(22.44)	73.60			
<i>High Transactor</i> ★	Low ranking	(14.13)	Superior	(53.6)	67.73			
<i>Internet Low Saver</i> ★	Low ranking	(14.7)	Strong	(22.44)	37.14			

Arab Bank Australia

<http://www.arabbank.com.au>

Premium Business Chq A/C	10.00m	No min	✓	✓	✗	✓	4.25%	4.50%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★	Strong	(52.04)	Low ranking	(15.18)	67.21			
<i>High Transactor</i> ★★★	Superior	(34.78)	Low ranking	(37.59)	72.38			
<i>Internet Low Saver</i> ★★★★★	Strong	(43.28)	Low ranking	(15.18)	58.45			
<i>Low Transactor</i> ★★★	Strong	(46.46)	Low ranking	(26.71)	73.18			

B & E

<http://www.b-e.com.au>

Business Saver S30	Nil	50.00	✓	✓	✓	✓	1.00%	1.75%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★	Satisfactory	(32.68)	Satisfactory	(19.32)	52.00			
<i>High Transactor</i> ★★★★★★	Strong	(32.68)	Strong	(48.18)	80.86			
<i>Internet Low Saver</i> ★★	Strong	(26.98)	Satisfactory	(19.32)	46.30			
<i>Low Transactor</i> ★★★★★	Strong	(44.18)	Satisfactory	(33.87)	78.05			

Banacoast Community CU

<http://www.bcu.com.au>

Business Cheque AC S11	15.00m	No min	✓	✓	✓	✓	1.50%	3.20%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Satisfactory	(25.1)	Low ranking	(16.89)	42.00			
<i>High Transactor</i> ★★	Strong	(27.34)	Low ranking	(42.11)	69.45			

Bank of Queensland

<http://www.boq.com.au/>

Business Cheque Account	6.00m	1.00	✓	✓	✓	✓	0.00%	0.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Low Transactor</i> ★	Strong	(34.61)	Low ranking	(27.19)	61.80			
Business Investment Acc	5.00m	1.00	✓	✓	✓	✓	4.55%	5.95%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(60.09)	Satisfactory	(17.66)	77.76			
<i>Internet Low Saver</i> ★★★★★	Strong	(37.33)	Satisfactory	(17.66)	54.99			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

Bank of Queensland

<http://www.boq.com.au/>

Business Management Acc	15.00m	1.00	✓	✓	✓	✓	2.85%	4.15%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★ ★	Strong	(46.92)	Satisfactory	(18.07)	64.99			
<i>High Transactor</i> ★	Satisfactory	(22.52)	Satisfactory	(44.18)	66.70			
<i>Internet Low Saver</i> ★	Satisfactory	(16.17)	Satisfactory	(18.07)	34.24			

BankSA

<http://www.banksa.com.au>

Business Cheque Ac Plus	10.00m	No min	✓	✓	✓	✓	1.60%	3.70%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★ ★	Strong	(46.59)	Low ranking	(16.27)	62.85			
<i>High Transactor</i> ★	Strong	(23.92)	Low ranking	(40.33)	64.25			
<i>Internet Low Saver</i> ★	Satisfactory	(17.51)	Low ranking	(16.27)	33.78			

Freedom Business

Freedom Business	10.00m	1.00	✓	✓	✓	✓	0.50%	3.10%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★ ★	Satisfactory	(43.1)	Low ranking	(16.96)	60.06			
<i>High Transactor</i> ★	Satisfactory	(23.36)	Low ranking	(42.05)	65.42			
<i>Internet Low Saver</i> ★	Satisfactory	(18.27)	Low ranking	(16.96)	35.23			
<i>Low Transactor</i> ★	Satisfactory	(30.91)	Low ranking	(29.84)	60.75			

BankWest

<http://www.bankwest.com.au>

Business Bonus	Nil	No min	✓	✓	✓	✓	5.35%	5.85%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★ ★★ ★	Strong	(64.55)	Strong	(22.71)	87.26			
<i>High Transactor</i> ★★ ★★ ★	Strong	(25.91)	Strong	(49.09)	75.01			
<i>Internet Low Saver</i> ★★ ★★ ★	Strong	(34.28)	Satisfactory	(22.71)	56.99			
<i>Low Transactor</i> ★★ ★★ ★	Strong	(43.43)	Strong	(35.18)	78.62			

Business Cheque Account

Business Cheque Account	5.00m	No min	✓	✓	✓	✓	0.00%	0.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet Low Saver</i> ★	Satisfactory	(15.89)	Satisfactory	(18.8)	34.68			

Bendigo Bank

<http://www.bendigobank.com.au>

Business Account	Nil	1.00	✓	✓	✓	✓	0.05%	0.05%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>High Transactor</i> ★	Low ranking	(20.14)	Satisfactory	(46.12)	66.25			
<i>Internet Low Saver</i> ★	Satisfactory	(16.5)	Satisfactory	(18.65)	35.15			
<i>Low Transactor</i> ★★	Satisfactory	(31.2)	Satisfactory	(32.88)	64.08			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

Bendigo Bank

<http://www.bendigobank.com.au>

Business Solutions	10.00m	1.00	✓	✓	✓	✓	1.65%	2.65%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★	Satisfactory	(28.46)	Satisfactory	(17.89)	46.36			
<i>High Transactor</i> ★	Satisfactory	(22.41)	Satisfactory	(44.24)	66.64			
<i>Internet Low Saver</i> ★	Low ranking	(15.01)	Satisfactory	(17.89)	32.90			
<i>Low Transactor</i> ★	Satisfactory	(29.3)	Satisfactory	(31.57)	60.86			

Coastline Credit Union

<http://www.coastline.com.au>

Business Access S7	5.00m	1.00	✓	✓	✓	✓	0.10%	0.75%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Low ranking	(19.11)	Satisfactory	(19.17)	38.28			
<i>High Transactor</i> ★★★★★	Strong	(30.59)	Strong	(47.81)	78.40			
<i>Internet Low Saver</i> ★	Satisfactory	(15.95)	Satisfactory	(19.17)	35.12			
<i>Low Transactor</i> ★★★★★	Strong	(39.08)	Satisfactory	(33.62)	72.70			

Commonwealth Bank

<http://www.commbank.com.au>

Business Online Saver	Nil	No min	✓	✗	✗	✗	6.15%	6.15%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Superior	(70)	Strong	(21.32)	91.32			
<i>Internet Low Saver</i> ★★★★★	Strong	(53.5)	Strong	(21.32)	74.82			

Premium Business Account	15.00m	No min	✓	✓	✓	✓	1.85%	3.90%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(48.82)	Strong	(24.3)	73.12			
<i>High Transactor</i> ★★★★★	Strong	(23.84)	Superior	(58.25)	82.09			
<i>Internet Low Saver</i> ★	Low ranking	(14.29)	Superior	(24.3)	38.59			
<i>Low Transactor</i> ★★	Low ranking	(19.08)	Superior	(43.77)	62.85			

Standard Cheque Account	5.00m	No min	✓	✓	✓	✓	0.00%	0.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Low ranking	(19.78)	Strong	(20.68)	40.46			
<i>High Transactor</i> ★★	Satisfactory	(23.71)	Strong	(49.2)	72.92			
<i>Internet Low Saver</i> ★	Satisfactory	(17.69)	Strong	(20.68)	38.37			
<i>Low Transactor</i> ★★	Strong	(37.19)	Strong	(37.44)	74.63			

Community CPS Australia

<http://www.communitycps.com.au>

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

Community CPS Australia

<http://www.communitycps.com.au>

SMALLBiz Account	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	Interest, %
	Nil	No min	✓	✓	✓	✓	1.80%	2.50%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Satisfactory	(25.42)	Satisfactory	(18.16)	43.58			
<i>Internet Low Saver</i> ★★	Strong	(25.6)	Satisfactory	(18.16)	43.76			
<i>Low Transactor</i> ★★	Satisfactory	(30.81)	Satisfactory	(31.9)	62.72			

connectfinancial

<http://www.connectfinancial.com.au>

Business Plus Account	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	Interest, %
	4.00m	No min	✓	✓	✓	✓	1.50%	3.25%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★	Satisfactory	(29.94)	Satisfactory	(17.81)	47.76			
<i>High Transactor</i> ★	Low ranking	(20.18)	Satisfactory	(44.41)	64.59			
<i>Internet Low Saver</i> ★	Satisfactory	(18.76)	Satisfactory	(17.81)	36.57			
<i>Low Transactor</i> ★	Satisfactory	(28.65)	Satisfactory	(31.24)	59.90			

Fire Services CU

<http://www.fscu.com.au>

Business AC S21	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	Interest, %
	5.00m	No min	✓	✓	✓	✓	0.10%	0.10%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Low ranking	(15.55)	Satisfactory	(19.83)	35.38			
<i>High Transactor</i> ★★★★★	Strong	(31.75)	Strong	(49.46)	81.22			
<i>Internet Low Saver</i> ★	Satisfactory	(15.95)	Strong	(19.83)	35.78			
<i>Low Transactor</i> ★★	Strong	(39.08)	Satisfactory	(34.77)	73.85			

Greater Building Society

<http://www.greater.com.au>

Business Access Account	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	Interest, %
	Nil	1.00	✓	✓	✓	✓	3.00%	4.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(54.27)	Satisfactory	(18.38)	72.65			
<i>High Transactor</i> ★★★★★	Superior	(33.74)	Satisfactory	(45.57)	79.31			
<i>Internet Low Saver</i> ★★★★★	Strong	(34.01)	Satisfactory	(18.38)	52.39			
<i>Low Transactor</i> ★★★★★	Superior	(49)	Satisfactory	(32.35)	81.35			

Heritage Building Soc

<http://www.heritageonline.com.au>

Business Cheque Facility	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	Interest, %
	Nil	100.00	✓	✓	✓	✓	0.25%	0.25%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Satisfactory	(21.37)	Strong	(20.5)	41.87			
<i>High Transactor</i> ★★★★★	Strong	(33.29)	Strong	(51)	84.29			
<i>Internet Low Saver</i> ★★	Strong	(22.09)	Strong	(20.5)	42.59			
<i>Low Transactor</i> ★★★★★	Strong	(48.29)	Strong	(36)	84.29			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

Holiday Coast CU

<http://www.hccu.com.au>

Business Access AC S8	Nil	No min	✓	✓	✓	✓	0.30%	0.85%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Satisfactory	(24.66)	Low ranking	(14.91)	39.56			
<i>Internet Low Saver</i> ★★	Strong	(21.62)	Low ranking	(14.91)	36.53			
<i>Low Transactor</i> ★★★	Strong	(38.01)	Low ranking	(26.15)	64.16			

HSBC

<http://www.hsbc.com.au>

Business Cheque Account	20.00m	No min	✓	✓	✗	✓	3.25%	4.40%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★	Satisfactory	(30.54)	Low ranking	(16.05)	46.59			

Hume Building Society

<http://www.humebuild.com.au>

Business Account	Nil	1.00	✓	✓	✓	✓	0.75%	2.75%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★	Strong	(45.52)	Low ranking	(15.69)	61.22			
<i>Internet Low Saver</i> ★	Strong	(24.89)	Low ranking	(15.69)	40.58			

Hunter Mutual

<http://www.huntermutual.com.au>

Business Account S10	6.00m	5.00	✓	✓	✓	✓	1.00%	1.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Satisfactory	(22.57)	Satisfactory	(18.26)	40.83			
<i>Internet Low Saver</i> ★	Satisfactory	(19.02)	Satisfactory	(18.26)	37.29			

IMB Limited

<http://www.imb.com.au>

Business Transact Ac S25	6.00m	No min	✓	✓	✓	✓	0.50%	0.50%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Satisfactory	(22.64)	Strong	(20.3)	42.94			
<i>High Transactor</i> ★★★	Strong	(24.46)	Strong	(49.99)	74.45			
<i>Internet Low Saver</i> ★	Satisfactory	(19.7)	Strong	(20.3)	40.00			
<i>Low Transactor</i> ★★★	Strong	(32.34)	Strong	(35.9)	68.24			

ING Direct

<http://www.ingdirect.com.au>

Business Optimiser	Nil	No min	✓	✗	✗	✗	5.90%	5.90%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(66.34)	Strong	(23.01)	89.35			
<i>Internet Low Saver</i> ★★★★★	Superior	(67.18)	Satisfactory	(23.01)	90.19			

your guide to product excellence

Report Date: March 1st, 2007, (Rates as at February 8th, 2007)

COMPANY SUMMARY:

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Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

Manly Warringah CU

<http://www.mwcu.com.au>

Bus Access Account S40	4.00m	No min	✓	✓	✓	✓	0.05%	0.50%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Low Transactor</i> ★★	Strong	(37.39)	Low ranking	(24.91)	62.30			

nab

<http://www.national.com.au>

Business Cash Maximiser	Nil	10000.00	✓	✗	✗	✗	5.75%	5.90%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(65.51)	Satisfactory	(19.57)	85.08			
<i>Internet Low Saver</i> ★★★★★	Strong	(50.2)	Satisfactory	(19.57)	69.77			

Business Cheque Account	10.00m	No min	✓	✓	✓	✓	0.00%	0.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>High Transactor</i> ★	Satisfactory	(20.45)	Satisfactory	(44.4)	64.85			

Business Investment Ac	20.00m	50000.00	✓	✗	✗	✗	1.25%	5.25%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★	Satisfactory	(42.57)	Low ranking	(15.52)	58.09			

Business Management A/c	20.00m	No min	✓	✓	✓	✓	1.25%	3.30%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★	Satisfactory	(27.92)	Strong	(21.24)	49.16			
<i>High Transactor</i> ★	Low ranking	(16.83)	Strong	(50.61)	67.44			

Newcastle Permanent

<http://www.newcastlepermanent.com.au>

Business Cheque Account	10.00m	No min	✓	✓	✓	✓	2.60%	3.20%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★	Strong	(44.7)	Strong	(20.13)	64.83			
<i>High Transactor</i> ★★★★★	Strong	(27.18)	Strong	(50.09)	77.26			
<i>Internet Low Saver</i> ★	Satisfactory	(20.81)	Strong	(20.13)	40.95			
<i>Low Transactor</i> ★★	Satisfactory	(30.05)	Strong	(35.36)	65.41			

RTA Staff CU

<http://www.rtascu.com.au>

Business Account S50	Nil	No min	✓	✓	✓	✓	0.10%	0.15%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★	Satisfactory	(20.82)	Satisfactory	(19.16)	39.99			
<i>High Transactor</i> ★★	Satisfactory	(23.01)	Satisfactory	(47.78)	70.79			
<i>Internet Low Saver</i> ★	Satisfactory	(20.67)	Satisfactory	(19.16)	39.83			
<i>Low Transactor</i> ★★★	Strong	(38.98)	Satisfactory	(33.6)	72.58			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

Savings & Loans CU SA

<http://www.savingsloans.com.au>

Business Access Account		Nil	No min	✓	✓	✓	✓	0.00%	0.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★	Low ranking	(20)	Satisfactory	(17.9)	37.90			
<i>High Transactor</i>	★★★	Strong	(26.8)	Satisfactory	(44.37)	71.17			
<i>Internet Low Saver</i>	★	Satisfactory	(20)	Satisfactory	(17.9)	37.90			
<i>Low Transactor</i>	★★★★	Strong	(45.55)	Satisfactory	(31.51)	77.05			

Business Cash Manager		Nil	No min	✓	✓	✓	✓	3.55%	5.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★★	Strong	(59.1)	Strong	(20.75)	79.85			
<i>High Transactor</i>	★★★★★	Superior	(33.5)	Strong	(51.5)	85.00			
<i>Internet Low Saver</i>	★★★★	Strong	(44.63)	Strong	(20.75)	65.38			
<i>Low Transactor</i>	★★★★★	Superior	(51.18)	Strong	(36.5)	87.68			

Business Online		Nil	No min	✓	✗	✗	✗	6.00%	6.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★★★	Superior	(66.82)	Strong	(20.75)	87.57			
<i>Internet Low Saver</i>	★★★★★	Strong	(66.83)	Strong	(20.75)	87.58			

St George Bank

<http://www.stgeorge.com.au>

Bus Cheque Account Plus		10.00m	No min	✓	✓	✓	✓	1.60%	3.70%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★	Strong	(44.48)	Strong	(22.7)	67.18			
<i>High Transactor</i>	★★★	Satisfactory	(23.19)	Strong	(49.11)	72.31			
<i>Internet Low Saver</i>	★	Satisfactory	(17.41)	Strong	(22.7)	40.12			
<i>Low Transactor</i>	★	Satisfactory	(25.15)	Strong	(36.34)	61.50			

Express Saver Business		Nil	No min	✓	✗	✗	✗	6.00%	6.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★★★	Superior	(66.82)	Strong	(23.07)	89.89			
<i>Internet Low Saver</i>	★★★★★	Strong	(66.83)	Strong	(23.07)	89.89			

Freedom Business Account		10.00m	No min	✓	✓	✓	✓	0.50%	3.10%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★	Satisfactory	(43.07)	Strong	(23.14)	66.21			
<i>High Transactor</i>	★★★	Satisfactory	(23.36)	Strong	(50.21)	73.57			
<i>Internet Low Saver</i>	★	Satisfactory	(18.27)	Strong	(23.14)	41.41			
<i>Low Transactor</i>	★★★	Satisfactory	(30.91)	Strong	(37.1)	68.02			

SUNCORP

<http://www.suncorp.com.au>

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

SUNCORP

<http://www.suncorp.com.au>

Product	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, % (\$25,000)	Interest, % (\$100,000)
Bus Investment Ac Option	Nil	No min	✓	✓	✗	✗	6.15%	6.15%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Superior	(67.54)	Superior	(24.43)	91.97			
<i>Internet Low Saver</i> ★★★★★	Superior	(67.92)	Strong	(24.43)	92.35			
Business Cheque	10.00m	No min	✓	✓	✓	✓	0.00%	0.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>High Transactor</i> ★★★	Strong	(24.1)	Strong	(49.1)	73.20			
<i>Low Transactor</i> ★★	Satisfactory	(25.62)	Strong	(36.61)	62.23			
Business Investment	Nil	No min	✓	✓	✗	✗	2.50%	5.75%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★★★	Strong	(63.62)	Satisfactory	(19.65)	83.27			
<i>Internet Low Saver</i> ★★★	Strong	(30.31)	Satisfactory	(19.65)	49.96			
Business Management AC	20.00m	No min	✓	✓	✓	✓	1.85%	4.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★	Strong	(45.62)	Superior	(24.47)	70.10			
<i>Internet Low Saver</i> ★	Low ranking	(8.3)	Superior	(24.47)	32.77			

TIO Banking

<http://www.tiofi.com.au>

Product	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, % (\$25,000)	Interest, % (\$100,000)
Business Saver	Nil	No min	✓	✓	✓	✓	1.75%	2.75%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★★	Satisfactory	(39.87)	Low ranking	(15.26)	55.13			
<i>High Transactor</i> ★	Strong	(27.84)	Low ranking	(38.14)	65.97			
<i>Internet Low Saver</i> ★★	Strong	(31.87)	Low ranking	(15.26)	47.13			
<i>Low Transactor</i> ★★★★★	Superior	(48.94)	Low ranking	(26.7)	75.63			

Wagga Mutual Credit Un

<http://www.waggamutual.com.au>

Product	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, % (\$25,000)	Interest, % (\$100,000)
Business Account S60	5.00m	No min	✓	✓	✓	✓	2.00%	2.00%
	PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i> ★★	Satisfactory	(32.14)	Satisfactory	(17.96)	50.10			
<i>High Transactor</i> ★	Satisfactory	(21.46)	Satisfactory	(44.78)	66.24			
<i>Internet Low Saver</i> ★★	Strong	(29.38)	Satisfactory	(17.96)	47.33			
<i>Low Transactor</i> ★	Satisfactory	(28.57)	Satisfactory	(31.49)	60.06			

Westpac

<http://www.westpac.com.au>

Section 2. Summary by Company

Company Summary Report

PRODUCT	Account Keeping Fee	Minimum Opening Deposit	Internet Access	Branch Access	ATM Access	Cheque Facility	Interest, %	
							\$25,000	\$100,000

Westpac

<http://www.westpac.com.au>

Business Cash Management		5.00m	5000.00	✓	✓	✓	✓	1.25%	2.75%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★	Satisfactory	(33.24)	Superior	(24.52)	57.76			
<i>High Transactor</i>	★★	Low ranking	(17.69)	Strong	(51.44)	69.12			
<i>Internet Low Saver</i>	★★	Satisfactory	(19.83)	Strong	(24.52)	44.35			
<i>Low Transactor</i>	★★★	Strong	(32.65)	Strong	(39.43)	72.08			
Business Cheque A/c		6.50m	No min	✓	✓	✓	✓	0.00%	0.00%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★	Low ranking	(18.25)	Strong	(22.25)	40.50			
<i>High Transactor</i>	★★	Satisfactory	(22.51)	Satisfactory	(45.78)	68.29			
<i>Internet Low Saver</i>	★	Satisfactory	(16.41)	Strong	(22.25)	38.66			
<i>Low Transactor</i>	★★★	Strong	(34.25)	Strong	(35.46)	69.71			
Business Cheque Plus		13.00m	1.00	✓	✓	✓	✓	1.50%	3.50%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★	Satisfactory	(32.96)	Strong	(23.43)	56.39			
<i>High Transactor</i>	★★	Satisfactory	(21.07)	Strong	(48.73)	69.80			
<i>Internet Low Saver</i>	★	Low ranking	(11.69)	Superior	(23.43)	35.12			
<i>Low Transactor</i>	★	Low ranking	(19.83)	Strong	(37.53)	57.36			
Business CMA INV-Option		4.00m	10000.00	✓	✓	✓	✓	2.50%	4.40%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★★	Strong	(49.27)	Strong	(22.18)	71.44			
<i>High Transactor</i>	★	Low ranking	(18.57)	Satisfactory	(45.59)	64.16			
<i>Internet Low Saver</i>	★★	Strong	(23.05)	Satisfactory	(22.18)	45.23			
<i>Low Transactor</i>	★	Satisfactory	(23.51)	Strong	(35.33)	58.84			
Max-i Direct Business		Nil	1.00	✓	✓	✗	✗	5.25%	5.85%
		PRICING RATING		FEATURES RATING		TOTAL SCORE			
<i>Internet High Saver</i>	★★★★★	Strong	(64.95)	Superior	(24.94)	89.88			
<i>Internet Low Saver</i>	★★★★★	Strong	(62.55)	Strong	(24.94)	87.49			

Section 1. Summary By Profile

BUSINESS TRANSACTOR

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
Alliance One CreditUnion	Business Visa CreditCard	11.99	25	15.00	N/A	1000.00	50000.00	✗
ANZ Bank	Corporate Card	N/A	21	130.00	N/A	500.00	No max	✗
ANZ Bank	Business One-Cash Rewds	18.25	10	130.00	N/A	500.00	No max	✓
BankSA	Visa Business	15.40	14	35.00	N/A	500.00	No max	✗
Westpac	BusinessChoice Charge Cd	N/A	5	75.00	15000	1000.00	No max	✗
★★★★ "exceptional value"								
American Express	Platinum Business Card	N/A	21	1200.00	N/A	0.00	No max	✓
Commonwealth Bank	Bus Charge Card Option 1	N/A	15	40.00	N/A	10000.00	No max	✗
National Australia Bank	Bus Access (Unsec)	9.85	0	40.00	N/A	5000.00	No max	✗
National Australia Bank	Business ChargeCard Visa	N/A	5	75.00	N/A	5000.00	No max	✗
National Australia Bank	Business Charge Card	N/A	5	75.00	N/A	5000.00	No max	✗
National Australia Bank	Bus Access (Unsec) Visa	9.85	0	40.00	N/A	5000.00	No max	✗
Westpac	BusinessChoice Chge Visa	N/A	5	75.00	15000	1000.00	No max	✗
★★★ "strong value"								
American Express	Qantas AMEX CorpPlatinum	N/A	0	1200.00	N/A	0.00	No max	✓
BankWest	Business extra Visa	18.00	10	140.00	N/A	5000.00	No max	✓
Commonwealth Bank	Bus Card Opt 2 Unsecured	13.24	0	40.00	N/A	0.00	No max	✗
Commonwealth Bank	Bus Card Opt 2 Com Sec	11.24	0	40.00	N/A	0.00	No max	✗
Westpac	Altitude Business/MCard	18.65	15	100.00	N/A	1000.00	50000.00	✓
Westpac	BusinessChoice Credit Cd	13.95	0	60.00	N/A	1000.00	20000.00	✗
★★ "average value"								
American Express	Qantas AMEX BusinessCard	N/A	21	169.00	N/A	0.00	No max	✓
ANZ Bank	Visa Purchasing	N/A	21	130.00	N/A	500.00	No max	✗
Heritage B Soc	Visa Business Unsecured	11.20	10	35.00	N/A	1000.00	50000.00	✗
SUNCORP	Clear Opt Corporate Card	15.75	25	50.00	N/A	0.00	No max	✓
Westpac	Altitude Bus Gold/MCard	18.65	15	150.00	N/A	1000.00	50000.00	✓
★ "satisfactory value"								
Adelaide Bank	Business Visa Card	15.99	0	40.00	N/A	500.00	No max	✗
Adelaide Bank	Business Visa Free Days	17.25	25	40.00	N/A	500.00	No max	✗
American Express	Business Gold Card	N/A	21	169.00	N/A	0.00	No max	✓
American Express	Business Card	N/A	21	109.00	N/A	0.00	No max	✓
Bendigo Bank	Business Credit Card	14.40	14	48.00	N/A	0.00	20000.00	✗
Commonwealth Bank	Bus Card Opt 3 Com Sec	11.24	0	40.00	N/A	5000.00	100000.00	✗
Commonwealth Bank	Bus Card Opt 3 Unsecured	13.24	0	40.00	N/A	0.00	No max	✗

your guide to product excellence

Report Date: March 1st, 2007, (Rates as at February 8th, 2007)

TRANSACTOR SUMMARY:

Page 1 of 2

* N/A represents product is a Charge Card

Section 1. Summary By Profile

BUSINESS TRANSACTOR

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "satisfactory value"								
Diners Club Int	Business Card	N/A	21	95.00	N/A	0.00	No max	✓
Diners Club Int	Corporate Card	N/A	21	95.00	N/A	0.00	No max	✓
Greater Building Society	AMEX Business Card	N/A	0	109.00	N/A	0.00	No max	✓
National Australia Bank	Velocity Business AMEX	16.90	25	149.00	N/A	5000.00	No max	✓
SUNCORP	Clear Opt Business Card	15.75	25	45.00	N/A	0.00	No max	✓
Westpac	Altitude Bus Gold/AMEX	18.65	15	150.00	N/A	1000.00	50000.00	✓
Westpac	Altitude Business/AMEX	18.65	15	100.00	N/A	1000.00	50000.00	✓

SUPERCEDED

Section 1. Summary By Profile

BUSINESS REVOLVER

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
ANZ Bank	Business One-Cash Rewds	18.25	10	130.00	N/A	500.00	No max	✓
BankSA	Visa Business	15.40	14	35.00	N/A	500.00	No max	✗
National Australia Bank	Bus Access (Unsec) Visa	9.85	0	40.00	N/A	5000.00	No max	✗
National Australia Bank	Bus Access (Unsec)	9.85	0	40.00	N/A	5000.00	No max	✗
★★★★ "exceptional value"								
Commonwealth Bank	Bus Card Opt 2 Unsecured	13.24	0	40.00	N/A	0.00	No max	✗
Commonwealth Bank	Bus Card Opt 2 Com Sec	11.24	0	40.00	N/A	0.00	No max	✗
Heritage B Soc	Visa Business Unsecured	11.20	10	35.00	N/A	1000.00	50000.00	✗
Westpac	BusinessChoice Credit Cd	13.95	0	60.00	N/A	1000.00	20000.00	✗
★★★ "strong value"								
BankWest	Business extra Visa	18.00	10	140.00	N/A	5000.00	No max	✓
SUNCORP	Clear Opt Corporate Card	15.75	25	50.00	N/A	0.00	No max	✓
Westpac	Altitude Bus Gold/MCard	18.65	15	150.00	N/A	1000.00	50000.00	✓
Westpac	Altitude Business/MCard	18.65	15	100.00	N/A	1000.00	50000.00	✓
◇ "rising star"								
Alliance One CreditUnion	Business Visa CreditCard	11.99	25	15.00	N/A	1000.00	50000.00	✗
★★ "average value"								
Commonwealth Bank	Bus Card Opt 3 Com Sec	11.24	0	40.00	N/A	5000.00	100000.00	✗
SUNCORP	Clear Opt Business Card	15.75	25	45.00	N/A	0.00	No max	✓
Westpac	Altitude Bus Gold/AMEX	18.65	15	150.00	N/A	1000.00	50000.00	✓
★ "satisfactory value"								
Adelaide Bank	Business Visa Free Days	17.25	25	40.00	N/A	500.00	No max	✗
Adelaide Bank	Business Visa Card	15.99	0	40.00	N/A	500.00	No max	✗
Bendigo Bank	Business Credit Card	14.40	14	48.00	N/A	0.00	20000.00	✗
Commonwealth Bank	Bus Card Opt 3 Unsecured	13.24	0	40.00	N/A	0.00	No max	✗
Westpac	Altitude Business/AMEX	18.65	15	100.00	N/A	1000.00	50000.00	✓

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
					%	or \$		

Adelaide Bank

<http://www.adelaidebank.com.au>

1300-652-220

Business Visa Card	15.99	X	X	X	3.00%	or \$5	X	X
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★	SATISFACTORY (18.24)			LOW RANKING (31.42)		49.65		
<i>Business Transactor</i> ★	STRONG (8.00)			SATISFACTORY(40.37)		48.37		
Business Visa Free Days	17.25	X	X	X	3.00%	or \$5	X	X
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★	SATISFACTORY (16.99)			LOW RANKING (32.60)		49.60		
<i>Business Transactor</i> ★	STRONG (8.00)			SATISFACTORY(41.89)		49.89		

Alliance One CreditUnion

<http://www.a1cu.com.au>

08-8645-0200

Business Visa CreditCard	11.99	X	X	X	or \$	X	X	
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ✧	STRONG (25.73)			STRONG (66.01)		91.73		
<i>Business Transactor</i> ★★★★★	STRONG (9.00)			STRONG (84.81)		93.81		

American Express

<http://home3.americanexpress.com/australia/personal/cards/apply/>

1300-362-583

Business Card		X	X	✓	100.00%	or \$	✓	X
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★	SATISFACTORY (7.00)			SATISFACTORY(47.81)		54.81		
Business Gold Card		X	X	✓	100.00%	or \$	✓	X
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★	SATISFACTORY (6.00)			SATISFACTORY(54.46)		60.46		
Platinum Business Card		X	✓	✓	No min	or \$	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★★★★★	SATISFACTORY (4.00)			STRONG (84.02)		88.02		
Qantas AMEX BusinessCard		X	X	✓	No min	or \$	✓	X
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★★	SATISFACTORY (6.00)			SATISFACTORY(69.32)		75.32		
Qantas AMEX CorpPlatinum		X	X	X	or \$	X	X	
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★★★	SATISFACTORY (4.00)			STRONG (78.48)		82.48		

ANZ Bank

<http://www.anz.com>

1800-033-888

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
					%	or \$		

ANZ Bank

<http://www.anz.com>

1800-033-888

Business One-Cash Rewds	18.25	X	X	X	or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★★★★★	LOW RANKING	(15.51)	SUPERIOR	(67.85)	83.36		
<i>Business Transactor</i> ★★★★★	SATISFACTORY	(7.00)	STRONG	(87.18)	94.18		

Corporate Card

	✓	✓	✓	100.00%	or \$	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★★★★★	SATISFACTORY	(7.00)	SUPERIOR	(90.00)	97.00		

Visa Purchasing

	✓	✓	✓	100.00%	or \$	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★★	SATISFACTORY	(7.00)	SATISFACTORY	(70.42)	77.42		

BankSA

<http://www.banksa.com.au>

131376

Visa Business	15.40	✓	✓	X	2.00%	or \$10	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Business Revolver</i> ★★★★★	STRONG	(19.71)	SUPERIOR	(70.00)	89.71			
<i>Business Transactor</i> ★★★★★	STRONG	(9.00)	SUPERIOR	(89.94)	98.94			

BankWest

<http://www.bankwest.com.au>

131718

Business extra Visa	18.00	✓	✓	X	2.50%	or \$10	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Business Revolver</i> ★★★	LOW RANKING	(15.58)	SATISFACTORY	(57.80)	73.38			
<i>Business Transactor</i> ★★★	SATISFACTORY	(7.00)	SATISFACTORY	(74.27)	81.27			

Bendigo Bank

<http://www.bendigobank.com.au>

1300-366-666

Business Credit Card	14.40	✓	X	✓	3.00%	or \$10	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Business Revolver</i> ★	STRONG	(20.77)	LOW RANKING	(38.82)	59.59			
<i>Business Transactor</i> ★	STRONG	(9.00)	SATISFACTORY	(49.89)	58.89			

Commonwealth Bank

<http://www.commbank.com.au>

132224

Bus Card Opt 2 Com Sec	11.24	✓	✓	X	2.50%	or \$75	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Business Revolver</i> ★★★★★	STRONG	(19.43)	STRONG	(60.54)	79.96			
<i>Business Transactor</i> ★★★	SATISFACTORY	(4.00)	STRONG	(77.78)	81.78			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
					%	or \$		

Commonwealth Bank

<http://www.commbank.com.au>

132224

Product	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria	Free Travel Insurance	Extended Warranty Available
Bus Card Opt 2 Unsecured	13.24	X	X	X	or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★★★★★	SATISFACTORY	(17.22)	STRONG	(63.54)	80.76		
<i>Business Transactor</i> ★★★★★	SATISFACTORY	(4.00)	STRONG	(81.64)	85.64		
Bus Card Opt 3 Com Sec	11.24	X	✓	X	2.50% or \$75	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★★	STRONG	(19.43)	SATISFACTORY	(44.29)	63.71		
<i>Business Transactor</i> ★	SATISFACTORY	(4.00)	SATISFACTORY	(56.90)	60.90		
Bus Card Opt 3 Unsecured	13.24	X	X	X	or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★	SATISFACTORY	(17.22)	LOW RANKING	(43.69)	60.91		
<i>Business Transactor</i> ★	SATISFACTORY	(4.00)	SATISFACTORY	(56.14)	60.14		
Bus Charge Card Option 1		✓	✓	X	100% or \$	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★★★★★	SATISFACTORY	(4.00)	STRONG	(84.09)	88.09		

Diners Club Int

<http://www.dinersclub.com.au>

1300-360-060

Product	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria	Free Travel Insurance	Extended Warranty Available
Business Card		✓	X	✓	No min or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★	STRONG	(8.00)	SATISFACTORY	(62.89)	70.89		
Corporate Card		✓	X	✓	No min or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★	STRONG	(8.00)	SATISFACTORY	(62.89)	70.89		

Greater Building Society

<http://www.greater.com.au>

131386

Product	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria	Free Travel Insurance	Extended Warranty Available
AMEX Business Card		X	X	✓	100.00% or \$	✓	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★	SATISFACTORY	(7.00)	SATISFACTORY	(60.52)	67.52		

Heritage B Soc

<http://www.heritageonline.com.au>

131422

Product	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria	Free Travel Insurance	Extended Warranty Available
Visa Business Unsecured	11.20	✓	X	X	5.00% or \$20	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★★★★★	STRONG	(26.80)	SATISFACTORY	(53.40)	80.20		
<i>Business Transactor</i> ★★	STRONG	(9.00)	SATISFACTORY	(68.61)	77.61		

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
					%	or \$		

National Australia Bank

<http://www.national.com.au>

131312

Bus Access (Unsec)	9.85	✓	✓	✗	5.00%	or	\$10	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Business Revolver</i> ★★★★★	SUPERIOR	(30.00)	STRONG	(62.31)	92.31				
<i>Business Transactor</i> ★★★★★	STRONG	(9.00)	STRONG	(80.06)	89.06				

Bus Access (Unsec) Visa	9.85	✓	✓	✗	5.00%	or	\$10	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Business Revolver</i> ★★★★★	SUPERIOR	(30.00)	STRONG	(62.01)	92.01				
<i>Business Transactor</i> ★★★★★	STRONG	(9.00)	STRONG	(79.68)	88.68				

Business Charge Card		✓	✓	✗	100.00%	or	\$	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Business Transactor</i> ★★★★★	STRONG	(8.00)	STRONG	(83.45)	91.45				

Business ChargeCard Visa		✓	✓	✗	100.00%	or	\$	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Business Transactor</i> ★★★★★	STRONG	(8.00)	STRONG	(83.45)	91.45				

Velocity Business AMEX	16.90	✗	✗	✗		or	\$	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Business Transactor</i> ★	SATISFACTORY	(7.00)	LOW RANKING	(30.74)	37.74				

SUNCORP

<http://www.suncorp.com.au>

131155

Clear Opt Business Card	15.75	✓	✗	✗	3.00%	or	\$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Business Revolver</i> ★★	SATISFACTORY	(19.13)	SATISFACTORY	(44.74)	63.88				
<i>Business Transactor</i> ★	STRONG	(9.00)	SATISFACTORY	(57.49)	66.49				

Clear Opt Corporate Card	15.75	✗	✗	✓	3.00%	or	\$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Business Revolver</i> ★★★	SATISFACTORY	(19.05)	SATISFACTORY	(53.14)	72.19				
<i>Business Transactor</i> ★★★	STRONG	(9.00)	SATISFACTORY	(68.28)	77.28				

Westpac

<http://www.westpac.com.au>

131900

Altitude Bus Gold/AMEX	18.65	✗	✗	✗	3.00%	or	\$10	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Business Revolver</i> ★★	LOW RANKING	(14.98)	SATISFACTORY	(49.24)	64.22				
<i>Business Transactor</i> ★	SATISFACTORY	(7.00)	SATISFACTORY	(63.27)	70.27				

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Individual Limit per Card	Company Liability Insurance	GST Statements	Minimum Repayment Criteria	Free Travel Insurance	Extended Warranty Available
					% or \$		
Westpac							
http://www.westpac.com.au							131900
Altitude Bus Gold/MCard	18.65	X	X	X	3.00% or \$10	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★★★	LOW RANKING	(14.98)	SATISFACTORY(57.15)		72.13		
<i>Business Transactor</i> ★★★	SATISFACTORY	(7.00)	SATISFACTORY(73.43)		80.43		
Altitude Business/AMEX	18.65	X	X	X	3.00% or \$10	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★	LOW RANKING	(15.55)	LOW RANKING (42.91)		58.47		
<i>Business Transactor</i> ★	STRONG	(8.00)	SATISFACTORY(55.14)		63.14		
Altitude Business/MCard	18.65	X	X	X	3.00% or \$10	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★★★	LOW RANKING	(15.55)	STRONG (60.31)		75.86		
<i>Business Transactor</i> ★★★	STRONG	(8.00)	SATISFACTORY(77.49)		85.49		
BusinessChoice Charge Cd		✓	✓	X	No min or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★★★★★	SUPERIOR	(10.00)	STRONG (85.24)		95.24		
BusinessChoice Chge Visa		✓	✓	X	N/A or \$	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Transactor</i> ★★★★★	SUPERIOR	(10.00)	STRONG (79.48)		89.48		
BusinessChoice Credit Cd	13.95	X	✓	X	3.00% or \$10	X	X
	COST RATING		FEATURES RATING		TOTAL SCORE		
<i>Business Revolver</i> ★★★	STRONG	(21.15)	STRONG (60.28)		81.42		
<i>Business Transactor</i> ★★★	STRONG	(8.00)	SATISFACTORY(77.45)		85.45		

Business loan *star ratings* - methodology

Residential and Commercial-secured Term Loans and Overdrafts were eligible to be considered in the *business loan star ratings*. 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. 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 product categories.

TABLE 1

<i>Business loan star ratings</i> components		
PRODUCT CATEGORY	PRICING	FEATURES
RESIDENTIAL SECURED TERM LOANS	40%	60%
COMMERCIAL SECURED TERM LOANS	40%	60%
RESIDENTIAL SECURED OVERDRAFTS	30%	70%
COMMERCIAL SECURED OVERDRAFTS	30%	70%
NOTE: AT THIS TIME, CUSTOMER SERVICE IS NOT A COMPONENT OF THE BUSINESS LOAN STAR RATINGS VALUE EQUATION		

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, 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 low, medium and high risk borrowers. For the lowest risk profile, CANNEX assumes the borrower would receive the lowest rate (the base rate) available. A standard 1.5% margin is added to the base rate of each product to calculate the cost to the medium risk borrower and a 3% margin is added to the base rate for the high 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
LOAN AMOUNT				
AMOUNT 1	\$250,000	\$50,000	\$250,000	\$50,000
AMOUNT 2	\$500,000	\$250,000	\$500,000	\$250,000
NOTE: FOR EACH LOAN AMOUNT, WE LOOK AT THE AAPR FOR 3 DIFFERENT RISK PROFILES. THESE ARE BASE RATE + 0% MARGIN, BASE RATE + 1.5% MARGIN & BASE RATE + 3% MARGIN				

FEATURES COMPONENT

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

TABLE 3

BUSINESS LOAN FEATURES DISTRIBUTION		
FEATURES COMPONENTS	TERM LOANS	OVERDRAFT LOANS
OVERDRAFT INFORMATION	0%	50%
LENDING AREA	5%	10%
RELATIONSHIP BONUS	10%	0%
FEES & CHARGES	0%	0%
GENERAL INFORMATION	25%	20%
PORTABILITY	5%	10%
LOAN PURPOSES AVAILABLE	5%	10%
REDRAW FACILITY	15%	0%
REPAYMENT CAPABILITIES	5%	0%
SECURITY ACCEPTED	20%	0%
LOAN SPLIT INFORMATION	5%	0%

NOTE: Some of the features contributing to the business loan features score include: Maximum interest only period allowed, loan purposes allowed, redraw facility, loan portability etc.

Business deposit account star ratings

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

- INTERNET LOW SAVER
- INTERNET HIGH SAVER
- LOW TRANSACTOR
- HIGH TRANSACTOR

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

TABLE 4

<i>Business deposit account star ratings components</i>					
PROFILE	SCENARIO	RATE	FEATURES	S&P RATING	ACCESSIBILITY
INTERNET LOW SAVER	20%	50%	20%	5%	5%
INTERNET HIGH SAVER	20%	50%	20%	5%	5%
LOW TRANSACTOR	48%	5%	35%	2%	10%
HIGH TRANSACTOR	33%	5%	50%	2%	10%

NOTE: AT THIS TIME, CUSTOMER SERVICE IS NOT A COMPONENT OF THE BUSINESS DEPOSIT ACCOUNT STAR RATINGS VALUE EQUATION

SCENARIO

The scenario analysis is conducted using CANNEX' 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.

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 5) is used to establish the account that pays the highest overall interest. The product found to pay the highest average balance receives the highest RATE score.

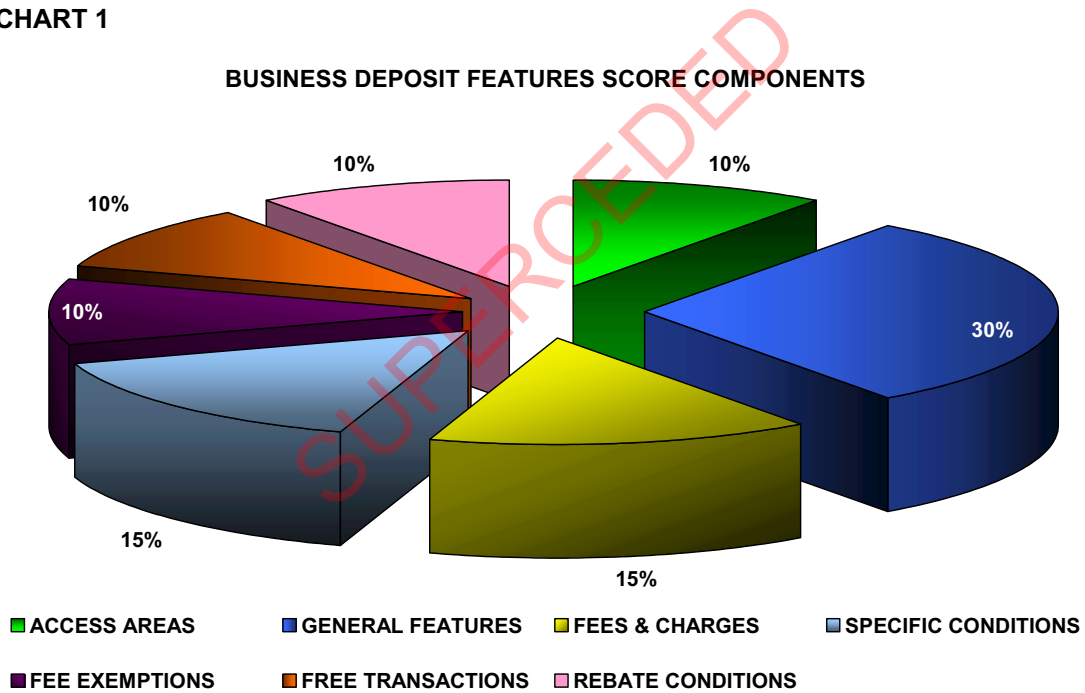
TABLE 5

	INTERNET LOW SAVER	INTERNET HIGH SAVER	LOW TRANSACTOR	HIGH TRANSACTOR
ACCOUNT BALANCES				
BALANCE 1	\$5,000	\$50,000	\$3,000	\$3,000
BALANCE 2	\$10,000	\$100,000	\$5,000	\$5,000
BALANCE 3	\$25,000	\$250,000	\$10,000	\$10,000

FEATURES

More than 100 individual features of each account is scored for positive traits and awarded a FEATURES scores. CHART 1 highlights the contribution of the various groups of information to award the business deposit account FEATURES score.

CHART 1



NOTE: Some of the features contributing to the business deposit account features score include: Whether interest is paid on the entire balance or a portion, sweep facility, overdraft facility, transaction facilities such as cheques, phone and internet access etc.

S&P RATING / ACCESSIBILITY

The reputation and presence of each institution are also taken into consideration to round out CANNEX' assessment of each business deposit product. This ensures the thoroughness of the business deposit star ratings analysis.

Business credit card star ratings

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 behaviour 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 6 highlights the contribution of each of these components to the value proposition for the business revolver and the business transactor.

TABLE 6

Business credit card star ratings components		
BEHAVIOUR PROFILE	PRICING COMPONENT	FEATURES COMPONENT
Business Revolver	90%	10%
Business Transactor	10%	90%

NOTE: AT THIS TIME, CUSTOMER SERVICE IS NOT A COMPONENT OF THE BUSINESS CREDIT CARD STAR RATINGS VALUE EQUATION

PRICING COMPONENT

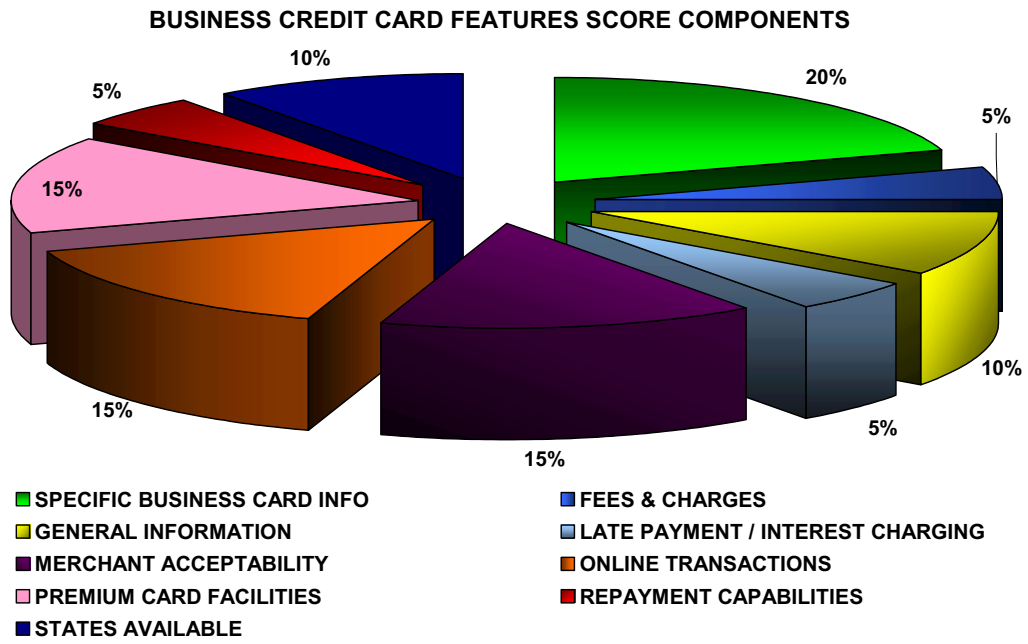
The pricing score for the revolver profile is based on a 12-month average historical interest rate and the current cost of revolving \$5,000. Both sub-components are weighted equally.

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. CHART 2 highlights the contribution of the various groups of information to award the business credit/charge card FEATURES score.

CHART 2



NOTE: 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.

SUPERCEDED