

# REWARDS STAR RATINGS



## IN THIS REPORT:

We research & rate 141 rewards programs linked to 114 credit cards.

We evaluate reward programs at three annual spend levels: \$12,000, \$24,000 and \$60,000 to help you make a shopping list of 5 star products to suit.

## REWARDS: POWERFUL FOR SOME, POISON FOR OTHERS

**C**redit card rewards are seductive and lenders keep the dream alive by offering a fantastic array of flights and services, luxury goods, cash back and everyday lifestyle spending deals. Who wouldn't be impressed with those enticing reward offers widely advertised in the media? After all, something for nothing is always sweeter.

Rewards programs attached to credit cards owe their existence to the desire for customer loyalty. The more you spend on your credit card, the more rewards open up to you. However, as with just about anything in life, the value you receive depends on how you use your rewards card. Credit card rewards can be brilliant for some but not for others. If you don't spend enough each month, or you pay interest regularly on your credit card, you're probably going backwards. It's more than likely the cost of your credit card rewards program (interest plus annual fee) is higher than the value of rewards gained.

If you are in the low spend category you might be wiser going for instant rewards. These are non-points based and are available on many cards. Rewards vary greatly but can include shopping discounts such as two-for-the-price-of-one deals at shops you regularly visit.

If you fall into the "double whammy" category of low spend and you carry over balances from one month to the next, then you are best to look for a low interest rate card and forget about rewards programs.

The table below provides a general guide on what reward programs suit your spend level.

### Suitable Reward Programs at each spend level

	12k	24k	60k
<b>Instant Rewards</b>	✓	✗	✗
<b>Cash</b>	✓	✓	✓
<b>Shopping Vouchers</b>	✓	✓	✓
<b>Frequent Flyer</b>	✗	✓	✓
<b>Look out for</b>	Annual Fee Interest rate	Annual fee Points expiry	Points Capping Point Expiry
<b>Do</b>	Repay monthly Calculate NRR*	Repay monthly	Consider companion cards
<b>Don't</b>	Pay Interest		

\*NRR = Net Reward Return see later in the article for an explanation

Source: CANSTAR

## HOW MUCH ARE YOUR POINTS WORTH?

**Y**ou don't need to be Pythagoras to work out that the more money you spend on your credit card, the more rewards points you will clock up. If you are a big spender or an everyday spender who uses the card constantly to accumulate points, you will reap worthwhile rewards. However, if you spend under \$12,000 a year, or can't pay off your balance in full every month, chasing high flying rewards may be futile.

CANSTAR has come up with a simple way to cut through the confusion of rewards value by showing you how to check the net value of your rewards program. It's called **NET REWARD RETURN** and it calculates the value of points earned less the cost of the card and reward program. Here's how it works:

$$\frac{\text{POINTS EARNED IN A YEAR}}{\frac{\text{POINTS REQUIRED TO REDEEM}}{\$1 \text{ OF REWARD}}} = \text{REWARD RETURN}$$

Example:

$$\frac{\$24k = 24,000 \text{ points}}{150 \text{ points} / \$1} = \$160$$

### REWARD RETURN LESS ANNUAL FEE = NET REWARD RETURN

i.e. \$160 Reward Return less \$89 annual card fee and reward program fee = \$71 NET REWARD RETURN

In the above example, if you are only spending \$12,000 per annum on the card, but still paying \$89 annual fee, you would in fact have a negative net reward return. So it would pay to look for a lower annual fee card and program in that situation.

## HEY, BIG SPENDER

**I**f you have no trouble spending large amounts on your rewards card the good news is there is a world of extra benefits that open up to you including insurances, concierge services, purchase protection and so on. However, if you've set your sights on scoring as many points as possible, be aware of the difference in terms and conditions between one rewards program and another. Many have limits on the number of maximum points you can earn within a one-year period. Others to watch out for in a handful of cards include monthly points caps and points "hurdles", whereby after a certain amount of money is spent on a card within a certain period (usually a month or a year), subsequent points accumulate at a slower rate.

Watch out, too, for points expiry. If your goal is, say, 40,000 points which you calculate you could achieve after two years, it would be devastating to find your points have expired after 18 months, leaving you back at square one!

For the serious points-chaser, companion cards offer a faster track to the points accumulation. They combine a Visa (or Mastercard) with an American Express card under the one account. The benefit is that you can take advantage of the Amex superior points earn rate at merchants where the card is accepted while still getting the wider merchant acceptability of the traditional Visa and Mastercard.

## SORTING OUT THE REWARDS

**F**or this *rewards star ratings* report, CANSTAR compared 119 rewards programs linked to 108 credit cards. Only the points-based rewards programs, Frequent Flyer, General Rewards and Cash/Vouchers, have been evaluated. These categories have then been divided into standard and premium, reflecting the difference in standard level credit cards versus gold or platinum cards.

CANSTAR rates programs at three different annual spend levels - \$12,000, \$24,000 and \$60,000. Five star rated products offer the best combination of reward return and features. Instant Rewards are detailed for your convenience but not rated. CANSTAR research shows that two thirds of credit cards available in Australia come with a points-based rewards program attached. Approximately 15% of credit cards available have an instant rewards program attached. The skill is to team up with the right rewards program for you.

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# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★★★★★ "outstanding value"								
American Express	David Jones Mship Rewds	1	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%				
American Express	Mship Rewards No Fee Op	0.5	Never	✓	✓	✓	✓	Nil
	Gold Ascent Credit Card	44	0	20.74%				
ANZ	Rewards Amex*	2	3 yrs	✓	✓	✓	✓	55
	Rewards	44	34	19.74%				
ANZ	Rewards Platinum Amex*	3	3 yrs	✓	✓	✓	✓	0
	Rewards Platinum	55	149	19.74%				
Westpac	Altitude Rews-Amex*	2	Never	✓	✓	✓	✗	Nil
	Altitude	45	100	19.99%				
★★★★★								
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	80
	Gold Ascent Credit Card	44	0	20.74%				
American Express	Mship Rewds Plat Edge	1	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	149	20.74%				
Commonwealth Bank	Awards Amex*	1.5	Never	✓	✓	✓	✓	0
	Awards	55	89	20.74%				
GE Money	Myer Visa Rewards	1	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%				
★★★								
ANZ	Rewards Visa*	1.5	3 yrs	✓	✓	✓	✓	55
	Rewards	44	34	19.74%				
GE Money	GE Coles Source	0.4	3 yrs	✓	✓	✓	✗	Nil
	Coles Mastercard	62	49	19.99%				
GE Money	GO Rewards	1	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%				

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GENERAL REWARDS - \$12,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



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				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
Credit / Charge Card		Free Days	Annual Fee	Rate				
★★★								
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%				
★								
American Express	MshipRews Ascent Premiu	1.5	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%				
ANZ	Rewards Platinum Visa*	1.5	3 yrs	✓	✓	✓	✓	0
	Rewards Platinum	55	149	19.74%				
Bank of Melbourne	Amplify Rewards	1	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
BankSA	Amplify Rewards	1	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
Bankwest	More Rewards	1.5	3 yrs	✓	✓	✓	✓	0
	More MasterCard	55	89	19.24%				
Bankwest	More Rewards- Platinum	2	3 yrs	✓	✓	✓	✓	0
	More Platinum MasterCard	55	190	18.99%				
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	0
	More Gold MasterCard	55	120	19.24%				
BOQ	Q Rewards Blue	1	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%				
BOQ	Q Rewards Gold	1	Never	✓	✓	✓	✓	Nil
	Gold Visa	55	120	20.74%				
BOQ	Q Rewards Platinum	2	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%				
Catalyst Mutual	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Catalyst Mutual	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				

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				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
Credit / Charge Card		Free Days	Annual Fee	Rate				
★								
Citibank	BP MasterCard Rewards	N/A	N/A	✗	✗	✗	✓	Nil
	BP MasterCard	55	89	20.89%				
Citibank	Classic Rewards	1	Never	✓	✓	✓	✓	Nil
	Classic Visa	55	89	20.99%				
	Classic MasterCard	55	89	20.99%				
Citibank	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum	55	199	20.99%				
Citibank	Select Rewards	2	Never	✓	✓	✓	✓	Nil
	Select Credit Card	55	700	20.74%				
Citibank	Signature Rewards	1.5	Never	✓	✓	✓	✓	Nil
	Signature	55	395	20.99%				
Commonwealth Bank	Awards MCD*	1	Never	✓	✓	✓	✓	0
	Awards	55	89	20.74%				
Commonwealth Bank	Diamond Awards Amex*	3	Never	✓	✓	✓	✓	0
	Diamond Awards	55	425	20.74%				
Commonwealth Bank	Diamond Awards MCD*	1.25	Never	✓	✓	✓	✓	0
	Diamond Awards	55	425	20.74%				
Commonwealth Bank	Gold Awards Amex*	2	Never	✓	✓	✓	✓	0
	Gold Awards	55	144	20.74%				
Commonwealth Bank	Gold Awards MCD*	1	Never	✓	✓	✓	✓	0
	Gold Awards	55	144	20.74%				
Commonwealth Bank	Platinum Awards Amex*	3	Never	✓	✓	✓	✓	0
	Platinum Awards	55	280	20.74%				
Commonwealth Bank	Platinum Awards MCD*	1	Never	✓	✓	✓	✓	0
	Platinum Awards	55	280	20.74%				
Community CPS Australia	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards Mastercard	55	90	19.74%				

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GENERAL REWARDS - \$12,000 annual spend

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				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★								
Community CPS Australia	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Companion CU	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Companion CU	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
CUA	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
FCCS Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
FCCS Credit Union	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Holiday Coast CU	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Holiday Coast CU	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%				
Illawarra CU NSW	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Illawarra CU NSW	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
IMB	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
IMB	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				

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GENERAL REWARDS - \$12,000 annual spend

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## PROFILE SUMMARY

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Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★								
Memberfirst Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Memberfirst Credit Union	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
MyState Financial	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
MyState Financial	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
QT Mutual Bank	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
QT Mutual Bank	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Queenslanders CU	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Queenslanders CU	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
SERVICE ONE Members Ba	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
SERVICE ONE Members Ba	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
St George Bank	Amplify Rewards	1	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
Suncorp Bank	Clear Options-Gold	1	Never	✓	✓	✓	✓	Nil
	Gold Card	55	120	20.50%				
Suncorp Bank	Clear Options-Platinum	1	Never	✓	✓	✓	✓	0
	Platinum Card	55	199	20.74%				

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GENERAL REWARDS - \$12,000 annual spend

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# Rewards Star Ratings

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## PROFILE SUMMARY

### General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
Credit / Charge Card		Free Days	Annual Fee	Rate				
★								
Sutherland Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Sutherland Credit Union	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Unicredit-WA	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Unicredit-WA	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Westpac	Altitude Plat Plus Rews-A	3	Never	✓	✓	✓	✗	Nil
	Altitude Platinum Plus	45	295	19.99%				
Westpac	Altitude Plat Plus Rews-M	1	Never	✓	✓	✓	✗	Nil
	Altitude Platinum Plus	45	295	19.99%				
Westpac	Altitude Platinum Rews-A	2	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	19.99%				
Westpac	Altitude Platinum Rews-M	1	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150	19.99%				
Westpac	Altitude Rews-MCD*	1	Never	✓	✓	✓	✗	Nil
	Altitude	45	100	19.99%				

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GENERAL REWARDS - \$12,000 annual spend

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## PROFILE SUMMARY

### General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
Credit / Charge Card		Free Days	Annual Fee	Rate				
★★★★★ "outstanding value"								
American Express	David Jones Mship Rewds	1	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%				
American Express	Mship Rewds Plat Edge	1	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	149	20.74%				
ANZ	Rewards Amex*	2	3 yrs	✓	✓	✓	✓	55
	Rewards	44	34	19.74%				
ANZ	Rewards Platinum Amex*	3	3 yrs	✓	✓	✓	✓	0
	Rewards Platinum	55	149	19.74%				
Westpac	Altitude Plat Plus Rews-A	3	Never	✓	✓	✓	✗	Nil
	Altitude Platinum Plus	45	295	19.99%				
Westpac	Altitude Rews-Amex*	2	Never	✓	✓	✓	✗	Nil
	Altitude	45	100	19.99%				
★★★★★								
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	80
	Gold Ascent Credit Card	44	0	20.74%				
ANZ	Rewards Visa*	1.5	3 yrs	✓	✓	✓	✓	55
	Rewards	44	34	19.74%				
Commonwealth Bank	Awards Amex*	1.5	Never	✓	✓	✓	✓	0
	Awards	55	89	20.74%				
Commonwealth Bank	Gold Awards Amex*	2	Never	✓	✓	✓	✓	0
	Gold Awards	55	144	20.74%				
Commonwealth Bank	Platinum Awards Amex*	3	Never	✓	✓	✓	✓	0
	Platinum Awards	55	280	20.74%				
Westpac	Altitude Platinum Rews-A	2	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	19.99%				
★★★★★								

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GENERAL REWARDS - \$24,000 annual spend

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### General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★ ★ ★								
American Express	Mship Rewards No Fee Op	0.5	Never	✓	✓	✓	✓	Nil
	Gold Ascent Credit Card	44	0	20.74%				
ANZ	Rewards Platinum Visa*	1.5	3 yrs	✓	✓	✓	✓	0
	Rewards Platinum	55	149	19.74%				
Bank of Melbourne	Amplify Rewards	1	Never	✓	✓	✓	X	0
	Amplify Credit Card	55	79	18.74%				
BankSA	Amplify Rewards	1	Never	✓	✓	✓	X	0
	Amplify Credit Card	55	79	18.74%				
Bankwest	More Rewards	1.5	3 yrs	✓	✓	✓	✓	0
	More MasterCard	55	89	19.24%				
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	0
	More Gold MasterCard	55	120	19.24%				
Catalyst Mutual	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Citibank	Classic Rewards	1	Never	✓	✓	✓	✓	Nil
	Classic MasterCard	55	89	20.99%				
	Classic Visa	55	89	20.99%				
Commonwealth Bank	Awards MCD*	1	Never	✓	✓	✓	✓	0
	Awards	55	89	20.74%				
Community CPS Australia	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards Mastercard	55	90	19.74%				
Companion CU	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
CUA	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
FCCS Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				

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GENERAL REWARDS - \$24,000 annual spend

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				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★ ★ ★								
GE Money	GO Rewards	1	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%				
GE Money	Myer Visa Rewards	1	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%				
Holiday Coast CU	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%				
Illawarra CU NSW	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
IMB	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Memberfirst Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
MyState Financial	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
QT Mutual Bank	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Queenslanders CU	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
SERVICE ONE Members Ba	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
St George Bank	Amplify Rewards	1	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
Sutherland Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				

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GENERAL REWARDS - \$24,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
Credit / Charge Card		Free Days	Annual Fee	Rate				
★★★★								
Unicredit-WA	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Westpac	Altitude Platinum Rews-M	1	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150	19.99%				
Westpac	Altitude Rews-MCD*	1	Never	✓	✓	✓	✗	Nil
	Altitude	45	100	19.99%				
★★★								
Bankwest	More Rewards- Platinum	2	3 yrs	✓	✓	✓	✓	0
	More Platinum MasterCard	55	190	18.99%				
BOQ	Q Rewards Blue	1	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%				
Catalyst Mutual	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Community CPS Australia	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Companion CU	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
FCCS Credit Union	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
GE Money	GE Coles Source	0.4	3 yrs	✓	✓	✓	✗	Nil
	Coles Mastercard	62	49	19.99%				
Holiday Coast CU	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%				
Illawarra CU NSW	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				

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GENERAL REWARDS - \$24,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



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## PROFILE SUMMARY

### General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★★								
IMB	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Memberfirst Credit Union	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
MyState Financial	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
QT Mutual Bank	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Queenslanders CU	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
SERVICE ONE Members Ba	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Suncorp Bank	Clear Options-Gold	1	Never	✓	✓	✓	✓	Nil
	Gold Card	55	120	20.50%				
Sutherland Credit Union	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Unicredit-WA	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
★								
American Express	MshipRevs Ascent Premiu	1.5	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%				
BOQ	Q Rewards Gold	1	Never	✓	✓	✓	✓	Nil
	Gold Visa	55	120	20.74%				
BOQ	Q Rewards Platinum	2	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%				
Citibank	BP MasterCard Rewards	N/A	N/A	✗	✗	✗	✓	Nil
	BP MasterCard	55	89	20.89%				

your guide to product excellence

GENERAL REWARDS - \$24,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

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## PROFILE SUMMARY

### General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★								
Citibank	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum	55	199	20.99%				
Citibank	Select Rewards	2	Never	✓	✓	✓	✓	Nil
	Select Credit Card	55	700	20.74%				
Citibank	Signature Rewards	1.5	Never	✓	✓	✓	✓	Nil
	Signature	55	395	20.99%				
Commonwealth Bank	Diamond Awards Amex*	3	Never	✓	✓	✓	✓	0
	Diamond Awards	55	425	20.74%				
Commonwealth Bank	Diamond Awards MCD*	1.25	Never	✓	✓	✓	✓	0
	Diamond Awards	55	425	20.74%				
Commonwealth Bank	Gold Awards MCD*	1	Never	✓	✓	✓	✓	0
	Gold Awards	55	144	20.74%				
Commonwealth Bank	Platinum Awards MCD*	1	Never	✓	✓	✓	✓	0
	Platinum Awards	55	280	20.74%				
Suncorp Bank	Clear Options-Platinum	1	Never	✓	✓	✓	✓	0
	Platinum Card	55	199	20.74%				
Westpac	Altitude Plat Plus Rews-M	1	Never	✓	✓	✓	X	Nil
	Altitude Platinum Plus	45	295	19.99%				

your guide to product excellence

GENERAL REWARDS - \$24,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates





# Rewards Star Ratings

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## PROFILE SUMMARY

### General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★★★★★ "outstanding value"								
American Express	David Jones Mship Rewds	1	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%				
American Express	Mship Rewds Plat Edge	1	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	149	20.74%				
ANZ	Rewards Platinum Amex*	3	3 yrs	✓	✓	✓	✓	0
	Rewards Platinum	55	149	19.74%				
Commonwealth Bank	Diamond Awards Amex*	3	Never	✓	✓	✓	✓	0
	Diamond Awards	55	425	20.74%				
Commonwealth Bank	Platinum Awards Amex*	3	Never	✓	✓	✓	✓	0
	Platinum Awards	55	280	20.74%				
Westpac	Altitude Plat Plus Rews-A	3	Never	✓	✓	✓	X	Nil
	Altitude Platinum Plus	45	295	19.99%				
★★★★★								
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	80
	Gold Ascent Credit Card	44	0	20.74%				
American Express	MshipRews Ascent Premiu	1.5	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%				
ANZ	Rewards Amex*	2	3 yrs	✓	✓	✓	✓	55
	Rewards	44	34	19.74%				
ANZ	Rewards Platinum Visa*	1.5	3 yrs	✓	✓	✓	✓	0
	Rewards Platinum	55	149	19.74%				
ANZ	Rewards Visa*	1.5	3 yrs	✓	✓	✓	✓	55
	Rewards	44	34	19.74%				
Citibank	Classic Rewards	1	Never	✓	✓	✓	✓	Nil
	Classic MasterCard	55	89	20.99%				
	Classic Visa	55	89	20.99%				

your guide to product excellence

GENERAL REWARDS - \$60,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★★★★★								
Commonwealth Bank	Gold Awards Amex*	2	Never	✓	✓	✓	✓	0
	Gold Awards	55	144	20.74%				
Westpac	Altitude Platinum Rews-A	2	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	19.99%				
Westpac	Altitude Rews-Amex*	2	Never	✓	✓	✓	✗	Nil
	Altitude	45	100	19.99%				
★★★★								
Bankwest	More Rewards- Platinum	2	3 yrs	✓	✓	✓	✓	0
	More Platinum MasterCard	55	190	18.99%				
Catalyst Mutual	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Catalyst Mutual	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Citibank	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum	55	199	20.99%				
Commonwealth Bank	Awards Amex*	1.5	Never	✓	✓	✓	✓	0
	Awards	55	89	20.74%				
Commonwealth Bank	Awards MCD*	1	Never	✓	✓	✓	✓	0
	Awards	55	89	20.74%				
Commonwealth Bank	Gold Awards MCD*	1	Never	✓	✓	✓	✓	0
	Gold Awards	55	144	20.74%				
Community CPS Australia	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards Mastercard	55	90	19.74%				
Community CPS Australia	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Companion CU	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				

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GENERAL REWARDS - \$60,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

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## PROFILE SUMMARY

### General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★ ★ ★								
Companion CU	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
CUA	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
FCCS Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
FCCS Credit Union	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Holiday Coast CU	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Holiday Coast CU	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Illawarra CU NSW	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Illawarra CU NSW	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
IMB	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
IMB	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Memberfirst Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Memberfirst Credit Union	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
MyState Financial	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				

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GENERAL REWARDS - \$60,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

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## PROFILE SUMMARY

### General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★ ★ ★								
MyState Financial	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
QT Mutual Bank	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
QT Mutual Bank	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Queenslanders CU	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Queenslanders CU	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
SERVICE ONE Members Ba	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
SERVICE ONE Members Ba	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Sutherland Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Sutherland Credit Union	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Unicredit-WA	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Unicredit-WA	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Westpac	Altitude Platinum Rews-M	1	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150	19.99%				
Westpac	Altitude Rews-MCD*	1	Never	✓	✓	✓	✗	Nil
	Altitude	45	100	19.99%				

★ ★

your guide to product excellence

GENERAL REWARDS - \$60,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

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## PROFILE SUMMARY

### General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★ ★								
American Express	Mship Rewards No Fee Op	0.5	Never	✓	✓	✓	✓	Nil
	Gold Ascent Credit Card	44	0	20.74%				
Bank of Melbourne	Amplify Rewards	1	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
BankSA	Amplify Rewards	1	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
Bankwest	More Rewards	1.5	3 yrs	✓	✓	✓	✓	0
	More MasterCard	55	89	19.24%				
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	0
	More Gold MasterCard	55	120	19.24%				
BOQ	Q Rewards Blue	1	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%				
BOQ	Q Rewards Platinum	2	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%				
Citibank	Select Rewards	2	Never	✓	✓	✓	✓	Nil
	Select Credit Card	55	700	20.74%				
Citibank	Signature Rewards	1.5	Never	✓	✓	✓	✓	Nil
	Signature	55	395	20.99%				
Commonwealth Bank	Diamond Awards MCD*	1.25	Never	✓	✓	✓	✓	0
	Diamond Awards	55	425	20.74%				
Commonwealth Bank	Platinum Awards MCD*	1	Never	✓	✓	✓	✓	0
	Platinum Awards	55	280	20.74%				
GE Money	GO Rewards	1	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%				
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%				

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GENERAL REWARDS - \$60,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

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## PROFILE SUMMARY

### General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★★								
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%				
St George Bank	Amplify Rewards	1	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
Suncorp Bank	Clear Options-Gold	1	Never	✓	✓	✓	✓	Nil
	Gold Card	55	120	20.50%				
Suncorp Bank	Clear Options-Platinum	1	Never	✓	✓	✓	✓	0
	Platinum Card	55	199	20.74%				
Westpac	Altitude Plat Plus Rews-M	1	Never	✓	✓	✓	✗	Nil
	Altitude Platinum Plus	45	295	19.99%				
★								
BOQ	Q Rewards Gold	1	Never	✓	✓	✓	✓	Nil
	Gold Visa	55	120	20.74%				
Citibank	BP MasterCard Rewards	N/A	N/A	✗	✗	✗	✓	Nil
	BP MasterCard	55	89	20.89%				
GE Money	GE Coles Source	0.4	3 yrs	✓	✓	✓	✗	Nil
	Coles Mastercard	62	49	19.99%				
GE Money	Myer Visa Rewards	1	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%				

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GENERAL REWARDS - \$60,000 annual spend

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# Rewards Star Ratings

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## PROFILE SUMMARY

### Cash/Voucher Rewards - \$12,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★★★★★ "outstanding value"								
American Express	David Jones Mship Rewds	\$148.74	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%				
American Express	Mship Rewards No Fee Op	\$47.75	Never	✓	✓	✓	✓	Nil
	Gold Ascent Credit Card	44	0	20.74%				
GE Money	GE Coles Source	\$63.47	3 yrs	✓	✓	✓	✗	Nil
	Coles Mastercard	62	49	19.99%				
GE Money	Myer Visa Rewards	\$144.00	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%				
Westpac	Altitude Rews-Amex*	\$147.48	Never	✓	✓	✓	✗	Nil
	Altitude	45	100	19.99%				
★★★★★								
American Express	Mship Rewards Ascent	\$95.50	Never	✓	✓	✓	✓	80
	Gold Ascent Credit Card	44	0	20.74%				
American Express	Mship Rewds Plat Edge	\$171.90	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	149	20.74%				
ANZ	Rewards Amex*	\$116.39	3 yrs	✓	✓	✓	✓	55
	Rewards	44	34	19.74%				
ANZ	Rewards Platinum Amex*	\$174.59	3 yrs	✓	✓	✓	✓	0
	Rewards Platinum	55	149	19.74%				
Bananacoast Community C	Rewarder	\$80.00	3 yrs	✗	✗	✗	✓	59
	Visa Bonus Rewarder	55	59	17.00%				
Citibank	BP MasterCard Rewards	\$114.00	N/A	✗	✗	✗	✓	Nil
	BP MasterCard	55	89	20.89%				
Coastline Credit Union	Rewarder	\$80.00	3 yrs	✗	✗	✗	✓	0
	Rewarder Visa	55	52	17.00%				
Qld Police Credit Union	Rewarder	\$80.00	Never	✗	✗	✗	✓	0
	Bluey Rewarder Card	55	48	15.74%				

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CASH REWARDS - \$12,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates





# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Cash/Voucher Rewards - \$12,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★★★★★								
Woolworths Limited	Everyday Money Rewards	\$93.00	Never	✗	✗	✓	✗	Nil
	Everyday Money	55	49	19.84%				
★★★★								
Commonwealth Bank	Awards Amex*	\$90.00	Never	✓	✓	✓	✓	0
	Awards	55	89	20.74%				
HSBC	Rewards Plus-Standard	\$63.42	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%				
Qantas Staff CU	Rewarder	\$60.00	3 yrs	✗	✗	✗	✓	55
	Lifestyle Plus	46	0	16.85%				
	Lifestyle	0	0	13.49%				
★								
American Express	MshipRews Ascent Premium	\$143.26	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%				
ANZ	Rewards Platinum Visa*	\$87.29	3 yrs	✓	✓	✓	✓	0
	Rewards Platinum	55	149	19.74%				
ANZ	Rewards Visa*	\$87.29	3 yrs	✓	✓	✓	✓	55
	Rewards	44	34	19.74%				
Bank of Melbourne	Amplify Rewards	\$69.25	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
BankSA	Amplify Rewards	\$78.18	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
Bankwest	More Rewards	\$60.00	3 yrs	✓	✓	✓	✓	0
	More MasterCard	55	89	19.24%				
Bankwest	More Rewards- Platinum	\$80.00	3 yrs	✓	✓	✓	✓	0
	More Platinum MasterCard	55	190	18.99%				
Bankwest	More Rewards-Gold	\$60.00	3 yrs	✓	✓	✓	✓	0
	More Gold MasterCard	55	120	19.24%				

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CASH REWARDS - \$12,000 annual spend

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### Cash/Voucher Rewards - \$12,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★								
BOQ	Q Rewards Blue	\$41.67	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%				
BOQ	Q Rewards Gold	\$41.67	Never	✓	✓	✓	✓	Nil
	Gold Visa	55	120	20.74%				
BOQ	Q Rewards Platinum	\$83.33	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%				
Catalyst Mutual	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Catalyst Mutual	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Citibank	Classic Rewards	\$71.94	Never	✓	✓	✓	✓	Nil
	Classic Visa	55	89	20.99%				
	Classic MasterCard	55	89	20.99%				
Citibank	Platinum Rewards	\$89.92	Never	✓	✓	✓	✓	Nil
	Platinum	55	199	20.99%				
Citibank	Select Rewards	\$143.88	Never	✓	✓	✓	✓	Nil
	Select Credit Card	55	700	20.74%				
Citibank	Signature Rewards	\$107.91	Never	✓	✓	✓	✓	Nil
	Signature	55	395	20.99%				
Commonwealth Bank	Awards MCD*	\$60.00	Never	✓	✓	✓	✓	0
	Awards	55	89	20.74%				
Commonwealth Bank	Diamond Awards Amex*	\$180.00	Never	✓	✓	✓	✓	0
	Diamond Awards	55	425	20.74%				
Commonwealth Bank	Diamond Awards MCD*	\$75.00	Never	✓	✓	✓	✓	0
	Diamond Awards	55	425	20.74%				
Commonwealth Bank	Gold Awards Amex*	\$120.00	Never	✓	✓	✓	✓	0
	Gold Awards	55	144	20.74%				
Commonwealth Bank	Gold Awards MCD*	\$60.00	Never	✓	✓	✓	✓	0
	Gold Awards	55	144	20.74%				

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CASH REWARDS - \$12,000 annual spend

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				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★								
Commonwealth Bank	Platinum Awards Amex*	\$180.00	Never	✓	✓	✓	✓	0
	Platinum Awards	55	280	20.74%				
Commonwealth Bank	Platinum Awards MCD*	\$60.00	Never	✓	✓	✓	✓	0
	Platinum Awards	55	280	20.74%				
Community CPS Australia	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards Mastercard	55	90	19.74%				
Community CPS Australia	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Companion CU	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Companion CU	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
CUA	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
FCCS Credit Union	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
FCCS Credit Union	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
First Option CU	Cash Rewards	\$60.00	Never	✗	✗	✗	✓	36
	Cash Rewards Visa Credit Card	45	36	15.99%				
GE Money	GO Rewards	\$16.54	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%				
Holiday Coast CU	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Holiday Coast CU	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
HSBC	Rewards Plus-Platinum	\$63.42	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%				

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CASH REWARDS - \$12,000 annual spend

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Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★								
Illawarra CU NSW	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Illawarra CU NSW	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
IMB	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
IMB	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Memberfirst Credit Union	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Memberfirst Credit Union	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
MyState Financial	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
MyState Financial	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
QT Mutual Bank	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
QT Mutual Bank	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Queenslanders CU	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Queenslanders CU	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
SERVICE ONE Members Ba	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
SERVICE ONE Members Ba	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				

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CASH REWARDS - \$12,000 annual spend

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Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★								
St George Bank	Amplify Rewards	\$69.25	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
Suncorp Bank	Clear Options-Gold	\$65.22	Never	✓	✓	✓	✓	Nil
	Gold Card	55	120	20.50%				
Suncorp Bank	Clear Options-Platinum	\$65.22	Never	✓	✓	✓	✓	0
	Platinum Card	55	199	20.74%				
Sutherland Credit Union	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Sutherland Credit Union	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Unicredit-WA	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Unicredit-WA	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Westpac	Altitude Plat Plus Rews-A	\$221.23	Never	✓	✓	✓	✗	Nil
	Altitude Platinum Plus	45	295	19.99%				
Westpac	Altitude Plat Plus Rews-M	\$73.74	Never	✓	✓	✓	✗	Nil
	Altitude Platinum Plus	45	295	19.99%				
Westpac	Altitude Platinum Rews-A	\$147.48	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	19.99%				
Westpac	Altitude Platinum Rews-M	\$73.74	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150	19.99%				
Westpac	Altitude Rews-MCD*	\$73.74	Never	✓	✓	✓	✗	Nil
	Altitude	45	100	19.99%				

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CASH REWARDS - \$12,000 annual spend

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### Cash/Voucher Rewards - \$24,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★★★★★ "outstanding value"								
American Express	David Jones Mship Rewds	\$297.48	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%				
American Express	Mship Rewds Plat Edge	\$343.80	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	149	20.74%				
ANZ	Rewards Platinum Amex*	\$349.18	3 yrs	✓	✓	✓	✓	0
	Rewards Platinum	55	149	19.74%				
GE Money	Myer Visa Rewards	\$288.00	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%				
Westpac	Altitude Rews-Amex*	\$294.96	Never	✓	✓	✓	✗	Nil
	Altitude	45	100	19.99%				
★★★★★								
American Express	Mship Rewards Ascent	\$191.00	Never	✓	✓	✓	✓	80
	Gold Ascent Credit Card	44	0	20.74%				
American Express	Mship Rewards No Fee Op	\$95.50	Never	✓	✓	✓	✓	Nil
	Gold Ascent Credit Card	44	0	20.74%				
ANZ	Rewards Amex*	\$232.78	3 yrs	✓	✓	✓	✓	55
	Rewards	44	34	19.74%				
ANZ	Rewards Visa*	\$174.58	3 yrs	✓	✓	✓	✓	55
	Rewards	44	34	19.74%				
Bananacoast Community C	Rewarder	\$160.00	3 yrs	✗	✗	✗	✓	59
	Visa Bonus Rewarder	55	59	17.00%				
Citibank	BP MasterCard Rewards	\$228.00	N/A	✗	✗	✗	✓	Nil
	BP MasterCard	55	89	20.89%				
Coastline Credit Union	Rewarder	\$160.00	3 yrs	✗	✗	✗	✓	0
	Rewarder Visa	55	52	17.00%				
Commonwealth Bank	Gold Awards Amex*	\$240.00	Never	✓	✓	✓	✓	0
	Gold Awards	55	144	20.74%				

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CASH REWARDS - \$24,000 annual spend

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Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★★★★★								
GE Money	GE Coles Source	\$126.94	3 yrs	✓	✓	✓	✗	Nil
	Coles Mastercard	62	49	19.99%				
Qld Police Credit Union	Rewarder	\$160.00	Never	✗	✗	✗	✓	0
	Bluey Rewarder Card	55	48	15.74%				
Westpac	Altitude Plat Plus Rews-A	\$442.46	Never	✓	✓	✓	✗	Nil
	Altitude Platinum Plus	45	295	19.99%				
Westpac	Altitude Platinum Rews-A	\$294.96	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	19.99%				
Woolworths Limited	Everyday Money Rewards	\$186.00	Never	✗	✗	✓	✗	Nil
	Everyday Money	55	49	19.84%				
★★★★								
ANZ	Rewards Platinum Visa*	\$174.58	3 yrs	✓	✓	✓	✓	0
	Rewards Platinum	55	149	19.74%				
Bank of Melbourne	Amplify Rewards	\$138.50	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
BankSA	Amplify Rewards	\$156.36	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
Bankwest	More Rewards	\$120.00	3 yrs	✓	✓	✓	✓	0
	More MasterCard	55	89	19.24%				
BOQ	Q Rewards Blue	\$83.34	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%				
Catalyst Mutual	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Citibank	Classic Rewards	\$143.88	Never	✓	✓	✓	✓	Nil
	Classic Visa	55	89	20.99%				
	Classic MasterCard	55	89	20.99%				

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				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★ ★ ★								
Commonwealth Bank	Awards Amex*	\$180.00	Never	✓	✓	✓	✓	0
	Awards	55	89	20.74%				
Commonwealth Bank	Awards MCD*	\$120.00	Never	✓	✓	✓	✓	0
	Awards	55	89	20.74%				
Commonwealth Bank	Platinum Awards Amex*	\$360.00	Never	✓	✓	✓	✓	0
	Platinum Awards	55	280	20.74%				
Community CPS Australia	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards Mastercard	55	90	19.74%				
Companion CU	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
CUA	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
FCCS Credit Union	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
First Option CU	Cash Rewards	\$120.00	Never	✗	✗	✗	✓	36
	Cash Rewards Visa Credit Card	45	36	15.99%				
Holiday Coast CU	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
HSBC	Rewards Plus-Standard	\$126.84	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%				
Illawarra CU NSW	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
IMB	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Memberfirst Credit Union	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				

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				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★ ★ ★								
MyState Financial	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Qantas Staff CU	Rewarder	\$120.00	3 yrs	✗	✗	✗	✓	55
	Lifestyle	0	0	13.49%				
	Lifestyle Plus	46	0	16.85%				
QT Mutual Bank	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Queenslanders CU	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
SERVICE ONE Members Ba	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
St George Bank	Amplify Rewards	\$138.50	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
Sutherland Credit Union	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Unicredit-WA	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Westpac	Altitude Rews-MCD*	\$147.48	Never	✓	✓	✓	✗	Nil
	Altitude	45	100	19.99%				
★ ★								
Suncorp Bank	Clear Options-Gold	\$130.44	Never	✓	✓	✓	✓	Nil
	Gold Card	55	120	20.50%				
★								
American Express	MshipRews Ascent Premiu	\$286.52	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%				
Bankwest	More Rewards- Platinum	\$160.00	3 yrs	✓	✓	✓	✓	0
	More Platinum MasterCard	55	190	18.99%				

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				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★								
Bankwest	More Rewards-Gold	\$120.00	3 yrs	✓	✓	✓	✓	0
	More Gold MasterCard	55	120	19.24%				
BOQ	Q Rewards Gold	\$83.34	Never	✓	✓	✓	✓	Nil
	Gold Visa	55	120	20.74%				
BOQ	Q Rewards Platinum	\$166.66	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%				
Catalyst Mutual	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Citibank	Platinum Rewards	\$179.84	Never	✓	✓	✓	✓	Nil
	Platinum	55	199	20.99%				
Citibank	Select Rewards	\$287.76	Never	✓	✓	✓	✓	Nil
	Select Credit Card	55	700	20.74%				
Citibank	Signature Rewards	\$215.82	Never	✓	✓	✓	✓	Nil
	Signature	55	395	20.99%				
Commonwealth Bank	Diamond Awards Amex*	\$360.00	Never	✓	✓	✓	✓	0
	Diamond Awards	55	425	20.74%				
Commonwealth Bank	Diamond Awards MCD*	\$150.00	Never	✓	✓	✓	✓	0
	Diamond Awards	55	425	20.74%				
Commonwealth Bank	Gold Awards MCD*	\$120.00	Never	✓	✓	✓	✓	0
	Gold Awards	55	144	20.74%				
Commonwealth Bank	Platinum Awards MCD*	\$120.00	Never	✓	✓	✓	✓	0
	Platinum Awards	55	280	20.74%				
Community CPS Australia	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Companion CU	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				

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CASH REWARDS - \$24,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Cash/Voucher Rewards - \$24,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★								
FCCS Credit Union	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
GE Money	GO Rewards	\$33.08	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%				
Holiday Coast CU	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
HSBC	Rewards Plus-Platinum	\$126.84	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%				
Illawarra CU NSW	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
IMB	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Memberfirst Credit Union	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
MyState Financial	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
QT Mutual Bank	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Queenslanders CU	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
SERVICE ONE Members Ba	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Suncorp Bank	Clear Options-Platinum	\$130.44	Never	✓	✓	✓	✓	0
	Platinum Card	55	199	20.74%				
Sutherland Credit Union	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				

your guide to product excellence

CASH REWARDS - \$24,000 annual spend

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# Rewards Star Ratings

March 2012

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## PROFILE SUMMARY

### Cash/Voucher Rewards - \$24,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
Credit / Charge Card		Free Days	Annual Fee	Rate				
★								
Unicredit-WA	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Westpac	Altitude Plat Plus Rews-M	\$147.48	Never	✓	✓	✓	✗	Nil
	Altitude Platinum Plus	45	295	19.99%				
Westpac	Altitude Platinum Rews-M	\$147.48	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150	19.99%				

SUPERSEDED



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★★★★★ "outstanding value"								
American Express	David Jones Mship Rewds	\$743.68	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%				
American Express	Mship Rewds Plat Edge	\$859.54	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	149	20.74%				
ANZ	Rewards Amex*	\$581.96	3 yrs	✓	✓	✓	✓	55
	Rewards	44	34	19.74%				
ANZ	Rewards Platinum Amex*	\$872.94	3 yrs	✓	✓	✓	✓	0
	Rewards Platinum	55	149	19.74%				
Commonwealth Bank	Platinum Awards Amex*	\$900.00	Never	✓	✓	✓	✓	0
	Platinum Awards	55	280	20.74%				
Westpac	Altitude Plat Plus Rews-A	\$1,106.13	Never	✓	✓	✓	✗	Nil
	Altitude Platinum Plus	45	295	19.99%				
Westpac	Altitude Rews-Amex*	\$737.42	Never	✓	✓	✓	✗	Nil
	Altitude	45	100	19.99%				
★★★★★								
American Express	Mship Rewards Ascent	\$477.52	Never	✓	✓	✓	✓	80
	Gold Ascent Credit Card	44	0	20.74%				
ANZ	Rewards Visa*	\$436.47	3 yrs	✓	✓	✓	✓	55
	Rewards	44	34	19.74%				
Citibank	BP MasterCard Rewards	\$570.00	N/A	✗	✗	✗	✓	Nil
	BP MasterCard	55	89	20.89%				
Coastline Credit Union	Rewarder	\$400.00	3 yrs	✗	✗	✗	✓	0
	Rewarder Visa	55	52	17.00%				
Commonwealth Bank	Diamond Awards Amex*	\$900.00	Never	✓	✓	✓	✓	0
	Diamond Awards	55	425	20.74%				
Commonwealth Bank	Gold Awards Amex*	\$600.00	Never	✓	✓	✓	✓	0
	Gold Awards	55	144	20.74%				

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CASH REWARDS - \$60,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★★★★★								
Westpac	Altitude Platinum Rews-A	\$737.42	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	19.99%				
★★★★★								
American Express	Mship Rewards No Fee Op	\$238.76	Never	✓	✓	✓	✓	Nil
	Gold Ascent Credit Card	44	0	20.74%				
American Express	MshipRews Ascent Premiu	\$716.28	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%				
ANZ	Rewards Platinum Visa*	\$436.47	3 yrs	✓	✓	✓	✓	0
	Rewards Platinum	55	149	19.74%				
Bananacoast Community C	Rewarder	\$400.00	3 yrs	✗	✗	✗	✓	59
	Visa Bonus Rewarder	55	59	17.00%				
Bank of Melbourne	Amplify Rewards	\$346.26	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
BankSA	Amplify Rewards	\$390.88	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
Bankwest	More Rewards	\$300.00	3 yrs	✓	✓	✓	✓	0
	More MasterCard	55	89	19.24%				
Bankwest	More Rewards- Platinum	\$400.00	3 yrs	✓	✓	✓	✓	0
	More Platinum MasterCard	55	190	18.99%				
Bankwest	More Rewards-Gold	\$300.00	3 yrs	✓	✓	✓	✓	0
	More Gold MasterCard	55	120	19.24%				
BOQ	Q Rewards Platinum	\$416.67	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%				
Catalyst Mutual	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Catalyst Mutual	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				

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CASH REWARDS - \$60,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates





# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★ ★ ★								
Citibank	Classic Rewards	\$359.69	Never	✓	✓	✓	✓	Nil
	Classic Visa	55	89	20.99%				
	Classic MasterCard	55	89	20.99%				
Citibank	Platinum Rewards	\$449.61	Never	✓	✓	✓	✓	Nil
	Platinum	55	199	20.99%				
Citibank	Signature Rewards	\$539.54	Never	✓	✓	✓	✓	Nil
	Signature	55	395	20.99%				
Commonwealth Bank	Awards Amex*	\$250.00	Never	✓	✓	✓	✓	0
	Awards	55	89	20.74%				
Commonwealth Bank	Awards MCD*	\$250.00	Never	✓	✓	✓	✓	0
	Awards	55	89	20.74%				
Commonwealth Bank	Gold Awards MCD*	\$300.00	Never	✓	✓	✓	✓	0
	Gold Awards	55	144	20.74%				
Community CPS Australia	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards Mastercard	55	90	19.74%				
Community CPS Australia	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Companion CU	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Companion CU	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
CUA	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
FCCS Credit Union	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
FCCS Credit Union	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				

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CASH REWARDS - \$60,000 annual spend

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# Rewards Star Ratings

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## PROFILE SUMMARY

### Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★ ★ ★								
First Option CU	Cash Rewards	\$300.00	Never	X	X	X	✓	36
	Cash Rewards Visa Credit Card	45	36	15.99%				
GE Money	GE Coles Source	\$317.33	3 yrs	✓	✓	✓	X	Nil
	Coles Mastercard	62	49	19.99%				
Holiday Coast CU	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Holiday Coast CU	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
HSBC	Rewards Plus-Platinum	\$317.11	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%				
HSBC	Rewards Plus-Standard	\$317.11	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%				
Illawarra CU NSW	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
Illawarra CU NSW	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
IMB	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				
IMB	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Memberfirst Credit Union	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Memberfirst Credit Union	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
MyState Financial	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%				

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CASH REWARDS - \$60,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★ ★ ★								
MyState Financial	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%				
Qantas Staff CU	Rewarder	\$300.00	3 yrs	✗	✗	✗	✓	55
	Lifestyle	0	0	13.49%				
	Lifestyle Plus	46	0	16.85%				
Qld Police Credit Union	Rewarder	\$400.00	Never	✗	✗	✗	✓	0
	Bluey Rewarder Card	55	48	15.74%				
QT Mutual Bank	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
QT Mutual Bank	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Queenslanders CU	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Queenslanders CU	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
SERVICE ONE Members Ba	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
SERVICE ONE Members Ba	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
St George Bank	Amplify Rewards	\$346.26	Never	✓	✓	✓	✗	0
	Amplify Credit Card	55	79	18.74%				
Suncorp Bank	Clear Options-Gold	\$326.09	Never	✓	✓	✓	✓	Nil
	Gold Card	55	120	20.50%				
Sutherland Credit Union	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Sutherland Credit Union	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				

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CASH REWARDS - \$60,000 annual spend

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# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate				
★ ★ ★								
Unicredit-WA	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%				
Unicredit-WA	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179	19.74%				
Westpac	Altitude Platinum Rews-M	\$368.71	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150	19.99%				
Westpac	Altitude Rews-MCD*	\$368.71	Never	✓	✓	✓	✗	Nil
	Altitude	45	100	19.99%				
Woolworths Limited	Everyday Money Rewards	\$465.00	Never	✗	✗	✓	✗	Nil
	Everyday Money	55	49	19.84%				
★ ★								
BOQ	Q Rewards Blue	\$208.33	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%				
BOQ	Q Rewards Gold	\$208.33	Never	✓	✓	✓	✓	Nil
	Gold Visa	55	120	20.74%				
Citibank	Select Rewards	\$719.38	Never	✓	✓	✓	✓	Nil
	Select Credit Card	55	700	20.74%				
Commonwealth Bank	Platinum Awards MCD*	\$300.00	Never	✓	✓	✓	✓	0
	Platinum Awards	55	280	20.74%				
GE Money	Myer Visa Rewards	\$288.00	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%				
Suncorp Bank	Clear Options-Platinum	\$326.09	Never	✓	✓	✓	✓	0
	Platinum Card	55	199	20.74%				
Westpac	Altitude Plat Plus Rews-M	\$368.71	Never	✓	✓	✓	✗	Nil
	Altitude Platinum Plus	45	295	19.99%				
★								

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CASH REWARDS - \$60,000 annual spend

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	

Credit / Charge Card	Free Days	Annual Fee	Rate
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Commonwealth Bank	Diamond Awards MCD*	\$375.00	Never	✓	✓	✓	✓	0
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Diamond Awards	55	425	20.74%
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GE Money	GO Rewards	\$82.72	3 yrs	✓	✓	✓	✗	Nil
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GO MasterCard	62	59.4	21.74%
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SUPERSEDED

\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		

Credit / Charge Card	Free Days	Annual Fee	Rate
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#### ★★★★★ "outstanding value"

American Express	Mship Rewards Ascent	1	1	13800	13800	33800	125000	94200	57800	80	Velocity
	Gold Ascent Credit Card	44	0	20.74%							
American Express	Mship Rewards No Fee Op	0.5	0.5	13800	13800	33800	125000	94200	57800	Nil	Velocity
	Gold Ascent Credit Card	44	0	20.74%							
American Express	Mship Rewds Plat Edge	1	1	13800	0	33800	125000	94200	57800	Nil	Velocity
	Platinum Edge Credit Card	55	149	20.74%							
American Express	MshipRews Ascent Premiu	1.5	1	9200	9200	0	83333	62800	38533	Nil	Qantas
	Platinum Reserve Credit Card	55	395	20.74%							
American Express	Qantas Freq Fly Standard	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas Discovery Card	44	0	20.74%							
ANZ	Rewards Platinum Amex*	3	2.25	10350	10350	25350	93750	70650	43350	0	Velocity
	Rewards Platinum	55	149	19.74%							
Jetstar	Jetstar Dollars	0.01	1	19800	13800	40800			119200	Nil	Jetstar
	MasterCard	55	59	13.99%							
Jetstar	Jetstar Dollars Platinum	0.02	1	9900	6900	20400			59600	Nil	Jetstar
	Platinum MasterCard	55	149	19.99%							
Virgin Money	Velocity Rewards	1	1	13800	13800	33800	125000	94200	57800	Nil	Velocity
	Flyer Credit Card	44	99	20.99%							

#### ★★★★★

ANZ	Qantas Frq Fly Amex*	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	Frequent Flyer	44	95	19.74%							
ANZ	Rewards Amex*	2	2.25	15525	15525	38025	140625	105975	65025	55	Velocity
	Rewards	44	34	19.74%							
ANZ	Rewards Visa*	1.5	2.25	20700	20700	50700	187500	141300	86700	55	Velocity
	Rewards	44	34	19.74%							

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FREQUENT FLYER REWARDS - \$24k annual spend:

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# Rewards Star Ratings

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interest rates current 30th of March

## PROFILE SUMMARY

### Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
Credit / Charge Card		Free Days	Annual Fee	Rate							
★★★★★											
Catalyst Mutual	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MasterCard	55	90	19.74%							
Citibank	Classic Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Classic Visa	55	89	20.99%							
	Classic MasterCard	55	89	20.99%							
Commonwealth Bank	Awards Amex*	1.5	2	18400	18400	45067	166667	125600	77067	0	Qantas
	Awards	55	89	20.74%							
Commonwealth Bank	Gold Awards Amex*	2	2	13800	13800	33800	125000	94200	57800	0	Qantas
	Gold Awards	55	144	20.74%							
Community CPS Australia	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards Mastercard	55	90	19.74%							
Companion CU	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MasterCard	55	90	19.74%							
CUA	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MasterCard	55	90	19.74%							
FCCS Credit Union	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
Holiday Coast CU	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
Illawarra CU NSW	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MasterCard	55	90	19.74%							
IMB	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MasterCard	55	90	19.74%							
Memberfirst Credit Union	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							

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FREQUENT FLYER REWARDS - \$24k annual spend:

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates





# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate							
★★★★★											
MyState Financial	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MasterCard	55	90	19.74%							
nab	Qantas Frq Fly Amex*	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas Frequent Flyer
	Qantas Standard	44	65	20.24%							
nab	Velocity Gold Amex*	1	1	13800	13800	33800	125000	94200	57800	Nil	Virgin Blue & part
	Velocity Gold Card	44	150	20.24%							
nab	Velocity Rewards Amex*	0.75	1	18400	18400	45067	166667	125600	77067	Nil	Virgin blue & part
	Velocity Card	44	65	20.24%							
QT Mutual Bank	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
Queenslanders CU	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
SERVICE ONE Members Bank	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
Sutherland Credit Union	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
Unicredit-WA	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
Westpac	Altitude Platinum Rews-A	2	2	13800	13800	33800	125000	94200	57800	Nil	Velocity
	Altitude Platinum	45	150	19.99%							
Westpac	Altitude Rews-Amex*	2	2	13800	13800	33800	125000	94200	57800	Nil	Velocity
	Altitude	45	100	19.99%							
Westpac	earth Qantas FrqFly Amex*	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	earth	45	75	19.99%							
Westpac	earth QantasFF-Amex Plati	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	earth Platinum	45	125	19.99%							

your guide to product excellence

FREQUENT FLYER REWARDS - \$24k annual spend:

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Melbourne –	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
Credit / Charge Card		Free Days	Annual Fee	Rate							
★★★★★											
Woolworths Limited	Everyday Rewds Qantas	1	1	16000	16000	36000	128000	96000	60000	Nil	as Freq Flyer
	Everyday Rewards Qantas Credi	55	89	19.99%							
★★★★											
American Express	David Jones Mship Rewds	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity
	David Jones Card	44	99	20.74%							
American Express	Qantas Freq Fly-Premium	1.25	1	12800	12800	28800	102400	76800	48000	Nil	Qantas
	Qantas Premium Card	44	249	20.74%							
American Express	Velocity Freq Flyer Reward	1.25	1	11040	11040	27040	100000	75360	46240	Nil	city Frequent
	Velocity Gold Card	44	199	20.74%							
ANZ	Qantas Frq Fly Visa*	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Frequent Flyer	44	95	19.74%							
ANZ	Rewards Platinum Visa*	1.5	2.25	20700	20700	50700	187500	141300	86700	0	Velocity
	Rewards Platinum	55	149	19.74%							
Bank of Melbourne	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Amplify Credit Card	55	79	18.74%							
Bank of Melbourne	Amplify Rewards	1	2	27600	27600	67600	250000	188400	115600	0	Velocity
	Amplify Credit Card	55	79	18.74%							
BankSA	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Amplify Credit Card	55	79	18.74%							
BankSA	Amplify Rewards	1	2	27600	27600	67600	250000	188400	115600	0	Velocity
	Amplify Credit Card	55	79	18.74%							
Catalyst Mutual	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MasterCard	55	179	19.74%							
Citibank	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum	55	199	20.99%							

your guide to product excellence

FREQUENT FLYER REWARDS - \$24k annual spend:

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1	
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong			
	Credit / Charge Card	Free Days	Annual Fee	Rate								
★★★★												
Commonwealth Bank	Awards MCD*	1	2	27600	27600	67600	250000	188400	115600	0	Qantas	
	Awards	55	89	20.74%								
Commonwealth Bank	Gold Awards MCD*	1	2	27600	27600	67600	250000	188400	115600	0	Qantas	
	Gold Awards	55	144	20.74%								
Commonwealth Bank	Platinum Awards Amex*	3	2	9200	9200	22533	83333	62800	38533	0	Qantas	
	Platinum Awards	55	280	20.74%								
Community CPS Australia	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity	
	Platinum MasterCard	55	179	19.74%								
Companion CU	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity	
	Platinum MasterCard	55	179	19.74%								
FCCS Credit Union	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity	
	Platinum MyCard	55	179	19.74%								
Holiday Coast CU	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity	
	Platinum MyCard	55	179	19.74%								
HSBC	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	0	Qantas	
	Platinum Qantas Credit Card	55	199	20.99%								
Illawarra CU NSW	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity	
	Platinum MasterCard	55	179	19.74%								
IMB	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity	
	Platinum MasterCard	55	179	19.74%								
Memberfirst Credit Union	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity	
	Platinum MyCard	55	179	19.74%								
MyState Financial	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity	
	Platinum MasterCard	55	179	19.74%								
nab	Qantas Frq Fly Gold Amex*	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	Qantas Gold	44	145.5	20.24%								

your guide to product excellence

FREQUENT FLYER REWARDS - \$24k annual spend:

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate							
★★★★											
nab	Qantas Frq Fly Gold V/M*	0.67	1	23881	23881	53731	191045	143284	89552	Nil	Qantas
	Qantas Gold	44	145.5	20.24%							
nab	Qantas Frq Fly MCD*	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas Frequent Flyer
	Qantas Standard	44	65	20.24%							
nab	Qantas Frq Fly Plat Amex*	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Platinum	44	290	20.24%							
nab	Velocity Rewards Visa*	0.5	1	27600	27600	67600	250000	188400	115600	0	Qantas in blue & partner
	Velocity Card	44	65	20.24%							
QT Mutual Bank	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.74%							
Queenslanders CU	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.74%							
SERVICE ONE Members Bank	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.74%							
St George Bank	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Amplify Credit Card	55	79	18.74%							
St George Bank	Amplify Rewards	1	2	27600	27600	67600	250000	188400	115600	0	Velocity
	Amplify Credit Card	55	79	18.74%							
Suncorp Bank	Clear Options-Gold	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity
	Gold Card	55	120	20.50%							
Sutherland Credit Union	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.74%							
Unicredit-WA	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.74%							
Virgin Money	Velocity Rewards High FI	1.25	1	11040	11040	27040	100000	75360	46240	Nil	Qantas in Blue/Velocity
	High Flyer Credit Card	44	249	20.99%							

your guide to product excellence

FREQUENT FLYER REWARDS - \$24k annual spend:

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Melbourne – Sydney	Perth – Sydney	London – Sydney	Los Angeles – Sydney	Hong Kong – Sydney		
Credit / Charge Card		Free Days	Annual Fee	Rate							
★ ★ ★											
Westpac	Altitude Plat Plus Rews-A	3	2	9200	9200	22533	83333	62800	38533	Nil	Velocity
	Altitude Platinum Plus	45	295	19.99%							
Westpac	Altitude Rews-MCD*	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity
	Altitude	45	100	19.99%							
Westpac	earth Qantas FF-MCD Plati	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	earth Platinum	45	125	19.99%							
Westpac	earth Qantas Frq Fly-MCD*	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	earth	45	75	19.99%							
Westpac	earth QantasFF-Amex Plat	1.5	1	10667	10667	24000	85333	64000	40000	0	Qantas
	earth Platinum Plus Card	45	250	19.99%							
★ ★											
American Express	Velocity Freq Flyer Rews-P	1.5	1	9200	9200	22533	83333	62800	38533	Nil	city Frequent
	Velocity Platinum Card	44	349	20.74%							
Bankwest	More Rewards - Gold-Qant	0.5	1	32000	32000	72000	256000	192000	120000	30	Qantas
	More Gold MasterCard	55	120	19.24%							
Bankwest	More Rewards - Platinum-	1	1	16000	16000	36000	128000	96000	60000	30	Qantas
	More Platinum MasterCard	55	190	18.99%							
Bankwest	More Rewards - Qantas	0.5	1	32000	32000	72000	256000	192000	120000	30	Qantas
	More MasterCard	55	89	19.24%							
Commonwealth Bank	Diamond Awards Amex*	3	2	9200	9200	22533	83333	62800	38533	0	Qantas
	Diamond Awards	55	425	20.74%							
Jetstar	Qantas Frequent Flyer Re	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Platinum MasterCard	55	149	19.99%							
nab	Velocity Gold Visa*	0.5	1	27600	27600	67600	250000	188400	115600	Nil	in blue & part
	Velocity Gold Card	44	150	20.24%							

your guide to product excellence

FREQUENT FLYER REWARDS - \$24k annual spend:

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
Credit / Charge Card		Free Days	Annual Fee	Rate							
★★											
Suncorp Bank	Clear Options-Platinum	1	2	27600	27600	67600	250000	188400	115600	0	Velocity
	Platinum Card	55	199	20.74%							
Suncorp Bank	ClearOptions Plat Qantas	1	1	16000	16000	36000	128000	96000	60000	49	Qantas
	Platinum Card	55	199	20.74%							
Westpac	Altitude Platinum Rews-M	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity
	Altitude Platinum	45	150	19.99%							
★											
American Express	Qantas FreqFly-Ultim	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Ultimate Card	44	450	20.74%							
ANZ	Qantas Frq Fly Plat Visa*	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Freq Flyer Platinum	55	295	19.74%							
Citibank	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	49	Qantas
	Signature	55	395	20.99%							
Citibank	Select Rewards	2	1.5	10350	10350	25350	93750	70650	43350	Nil	Velocity
	Select Credit Card	55	700	20.74%							
Citibank	Signature Rewards	1.5	1.5	13800	13800	33800	125000	94200	57800	Nil	Velocity
	Signature	55	395	20.99%							
Citibank	Skywards Freq Fly Prog	1.5	1	56667	56667	91667	60000	86667	70000	Nil	Emirates
	Emirates Platinum MasterCard	55	229	20.99%							
Commonwealth Bank	Diamond Awards MCD*	1.25	2	22080	22080	54080	200000	150720	92480	0	Qantas
	Diamond Awards	55	425	20.74%							
Commonwealth Bank	Platinum Awards MCD*	1	2	27600	27600	67600	250000	188400	115600	0	Qantas
	Platinum Awards	55	280	20.74%							
nab	Qantas Frq Fly Plat Visa*	0.67	1	23881	23881	53731	191045	143284	89552	Nil	Qantas
	Qantas Platinum	44	290	20.24%							

your guide to product excellence

FREQUENT FLYER REWARDS - \$24k annual spend:

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

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## PROFILE SUMMARY

### Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate							
★											
St George Bank	Platinum Rews-Private Bk	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Private Bank Visa Platinum	55	225	19.99%							
Westpac	Altitude Plat Plus Rews-M	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity
	Altitude Platinum Plus	45	295	19.99%							
Westpac	earth Qantas FF-MCD Plat	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	earth Platinum Plus Card	45	250	19.99%							

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FREQUENT FLYER REWARDS - \$24k annual spend:

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates





# Rewards Star Ratings

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## PROFILE SUMMARY

### Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		

Credit / Charge Card	Free Days	Annual Fee	Rate
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#### ★★★★★ "outstanding value"

American Express	MshipRews Ascent Premium	1.5	1	9200	9200	0	83333	62800	38533	Nil	Qantas
	Platinum Reserve Credit Card	55	395	20.74%							
American Express	Qantas FreqFly-Ultim	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Ultimate Card	44	450	20.74%							
American Express	Velocity Freq Flyer Rews-P	1.5	1	9200	9200	22533	83333	62800	38533	Nil	ocity Frequent F
	Velocity Platinum Card	44	349	20.74%							
ANZ	Rewards Platinum Amex*	3	2.25	10350	10350	25350	93750	70650	43350	0	Velocity
	Rewards Platinum	55	149	19.74%							
Commonwealth Bank	Diamond Awards Amex*	3	2	9200	9200	22533	83333	62800	38533	0	Qantas
	Diamond Awards	55	425	20.74%							
Commonwealth Bank	Platinum Awards Amex*	3	2	9200	9200	22533	83333	62800	38533	0	Qantas
	Platinum Awards	55	280	20.74%							
nab	Qantas Frq Fly Plat Amex*	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Platinum	44	290	20.24%							
Virgin Money	Velocity Rewards High FI	1.25	1	11040	11040	27040	100000	75360	46240	Nil	rgin Blue/Veloci
	High Flyer Credit Card	44	249	20.99%							
Westpac	Altitude Plat Plus Rews-A	3	2	9200	9200	22533	83333	62800	38533	Nil	Velocity
	Altitude Platinum Plus	45	295	19.99%							
Westpac	earth QantasFF-Amex Plat	1.5	1	10667	10667	24000	85333	64000	40000	0	Qantas
	earth Platinum Plus Card	45	250	19.99%							

#### ★★★★★

American Express	Mship Rewards Ascent	1	1	13800	13800	33800	125000	94200	57800	80	Velocity
	Gold Ascent Credit Card	44	0	20.74%							
American Express	Mship Rewards No Fee Op	0.5	0.5	13800	13800	33800	125000	94200	57800	Nil	Velocity
	Gold Ascent Credit Card	44	0	20.74%							

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FREQUENT FLYER REWARDS - \$60k annual spend:

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
Credit / Charge Card		Free Days	Annual Fee	Rate							
★★★★★											
American Express	Mship Rewds Plat Edge	1	1	13800	0	33800	125000	94200	57800	Nil	Velocity
	Platinum Edge Credit Card	55	149	20.74%							
American Express	Qantas Freq Fly Standard	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas Discovery Card	44	0	20.74%							
American Express	Qantas Freq Fly-Premium	1.25	1	12800	12800	28800	102400	76800	48000	Nil	Qantas
	Qantas Premium Card	44	249	20.74%							
American Express	Velocity Freq Flyer Reward	1.25	1	11040	11040	27040	100000	75360	46240	Nil	ocity Frequent F
	Velocity Gold Card	44	199	20.74%							
ANZ	Qantas Frq Fly Amex*	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	Frequent Flyer	44	95	19.74%							
ANZ	Rewards Amex*	2	2.25	15525	15525	38025	140625	105975	65025	55	Velocity
	Rewards	44	34	19.74%							
Citibank	Select Rewards	2	1.5	10350	10350	25350	93750	70650	43350	Nil	Velocity
	Select Credit Card	55	700	20.74%							
Citibank	Signature Rewards	1.5	1.5	13800	13800	33800	125000	94200	57800	Nil	Velocity
	Signature	55	395	20.99%							
Commonwealth Bank	Gold Awards Amex*	2	2	13800	13800	33800	125000	94200	57800	0	Qantas
	Gold Awards	55	144	20.74%							
HSBC	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	Platinum Qantas Credit Card	55	199	20.99%							
nab	Velocity Gold Amex*	1	1	13800	13800	33800	125000	94200	57800	Nil	gin Blue & partn
	Velocity Gold Card	44	150	20.24%							
Suncorp Bank	ClearOptions Plat Qantas	1	1	16000	16000	36000	128000	96000	60000	49	Qantas
	Platinum Card	55	199	20.74%							

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FREQUENT FLYER REWARDS - \$60k annual spend:

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# Rewards Star Ratings

March 2012

interest rates current 30th of March

## PROFILE SUMMARY

### Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
Credit / Charge Card		Free Days	Annual Fee	Rate							
★★★★★											
Westpac	Altitude Platinum Rews-A	2	2	13800	13800	33800	125000	94200	57800	Nil	Velocity
	Altitude Platinum	45	150	19.99%							
Westpac	Altitude Rews-Amex*	2	2	13800	13800	33800	125000	94200	57800	Nil	Velocity
	Altitude	45	100	19.99%							
Westpac	earth Qantas FrqFly Amex*	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	earth	45	75	19.99%							
Westpac	earth QantasFF-Amex Plati	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	earth Platinum	45	125	19.99%							
Woolworths Limited	Everyday Rewds Qantas	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas Freq Flyer p
	Everyday Rewards Qantas Credi	55	89	19.99%							
★★★★											
American Express	David Jones Mship Rews	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity
	David Jones Card	44	99	20.74%							
ANZ	Rewards Platinum Visa*	1.5	2.25	20700	20700	50700	187500	141300	86700	0	Velocity
	Rewards Platinum	55	149	19.74%							
ANZ	Rewards Visa*	1.5	2.25	20700	20700	50700	187500	141300	86700	55	Velocity
	Rewards	44	34	19.74%							
Bankwest	More Rewards - Platinum-	1	1	16000	16000	36000	128000	96000	60000	30	Qantas
	More Platinum MasterCard	55	190	18.99%							
Catalyst Mutual	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MasterCard	55	90	19.74%							
Catalyst Mutual	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MasterCard	55	179	19.74%							

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FREQUENT FLYER REWARDS - \$60k annual spend:

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# Rewards Star Ratings

March 2012

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## PROFILE SUMMARY

### Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate							
★ ★ ★											
Citibank	Classic Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Classic Visa	55	89	20.99%							
	Classic MasterCard	55	89	20.99%							
Citibank	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum	55	199	20.99%							
Citibank	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	49	Qantas
	Signature	55	395	20.99%							
Citibank	Skywards Freq Fly Prog	1.5	1	56667	56667	91667	60000	86667	70000	Nil	Emirates
	Emirates Platinum MasterCard	55	229	20.99%							
Community CPS Australia	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards Mastercard	55	90	19.74%							
Community CPS Australia	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MasterCard	55	179	19.74%							
Companion CU	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MasterCard	55	90	19.74%							
Companion CU	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MasterCard	55	179	19.74%							
CUA	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MasterCard	55	90	19.74%							
FCCS Credit Union	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
FCCS Credit Union	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.74%							
Holiday Coast CU	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							

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FREQUENT FLYER REWARDS - \$60k annual spend:

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# Rewards Star Ratings

March 2012

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## PROFILE SUMMARY

### Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
Credit / Charge Card		Free Days	Annual Fee	Rate							
★★★★											
Holiday Coast CU	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.74%							
Illawarra CU NSW	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MasterCard	55	90	19.74%							
Illawarra CU NSW	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MasterCard	55	179	19.74%							
IMB	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MasterCard	55	90	19.74%							
IMB	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MasterCard	55	179	19.74%							
Memberfirst Credit Union	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
Memberfirst Credit Union	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.74%							
MyState Financial	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MasterCard	55	90	19.74%							
MyState Financial	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MasterCard	55	179	19.74%							
nab	Qantas Frq Fly Gold Amex*	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas Gold	44	145.5	20.24%							
nab	Qantas Frq Fly Plat Visa*	0.67	1	23881	23881	53731	191045	143284	89552	Nil	Qantas
	Qantas Platinum	44	290	20.24%							
nab	Velocity Rewards Amex*	0.75	1	18400	18400	45067	166667	125600	77067	Nil	gin blue & partn
	Velocity Card	44	65	20.24%							

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FREQUENT FLYER REWARDS - \$60k annual spend:

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# Rewards Star Ratings

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## PROFILE SUMMARY

### Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
Credit / Charge Card		Free Days	Annual Fee	Rate							
★★★★											
QT Mutual Bank	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
QT Mutual Bank	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.74%							
Queenslanders CU	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
Queenslanders CU	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.74%							
SERVICE ONE Members B	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
SERVICE ONE Members B	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.74%							
Suncorp Bank	Clear Options-Gold	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity
	Gold Card	55	120	20.50%							
Sutherland Credit Union	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
Sutherland Credit Union	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.74%							
Unicredit-WA	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MyCard	55	90	19.74%							
Unicredit-WA	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.74%							
Virgin Money	Velocity Rewards	1	1	13800	13800	33800	125000	94200	57800	Nil	Velocity
	Flyer Credit Card	44	99	20.99%							

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FREQUENT FLYER REWARDS - \$60k annual spend:

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# Rewards Star Ratings

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## PROFILE SUMMARY

### Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1		
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong				
Credit / Charge Card		Free Days	Annual Fee	Rate									
★★★													
ANZ	Qantas Frq Fly Plat Visa*	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas		
	Freq Flyer Platinum	55	295	19.74%									
ANZ	Qantas Frq Fly Visa*	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas		
	Frequent Flyer	44	95	19.74%									
Bank of Melbourne	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas		
	Amplify Credit Card	55	79	18.74%									
Bank of Melbourne	Amplify Rewards	1	2	27600	27600	67600	250000	188400	115600	0	Velocity		
	Amplify Credit Card	55	79	18.74%									
BankSA	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas		
	Amplify Credit Card	55	79	18.74%									
BankSA	Amplify Rewards	1	2	27600	27600	67600	250000	188400	115600	0	Velocity		
	Amplify Credit Card	55	79	18.74%									
Bankwest	More Rewards - Gold-Qant	0.5	1	32000	32000	72000	256000	192000	120000	30	Qantas		
	More Gold MasterCard	55	120	19.24%									
Bankwest	More Rewards - Qantas	0.5	1	32000	32000	72000	256000	192000	120000	30	Qantas		
	More MasterCard	55	89	19.24%									
Commonwealth Bank	Awards Amex*	1.5	2	18400	18400	45067	166667	125600	77067	0	Qantas		
	Awards	55	89	20.74%									
Commonwealth Bank	Awards MCD*	1	2	27600	27600	67600	250000	188400	115600	0	Qantas		
	Awards	55	89	20.74%									
Commonwealth Bank	Diamond Awards MCD*	1.25	2	22080	22080	54080	200000	150720	92480	0	Qantas		
	Diamond Awards	55	425	20.74%									
Commonwealth Bank	Gold Awards MCD*	1	2	27600	27600	67600	250000	188400	115600	0	Qantas		
	Gold Awards	55	144	20.74%									

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FREQUENT FLYER REWARDS - \$60k annual spend:

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# Rewards Star Ratings

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## PROFILE SUMMARY

### Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate							
★★											
Commonwealth Bank	Platinum Awards MCD*	1	2	27600	27600	67600	250000	188400	115600	0	Qantas
	Platinum Awards	55	280	20.74%							
Jetstar	Qantas Frequent Flyer Re	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Platinum MasterCard	55	149	19.99%							
nab	Qantas Frq Fly Amex*	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas Frequent Flyer
	Qantas Standard	44	65	20.24%							
nab	Qantas Frq Fly Gold V/M*	0.67	1	23881	23881	53731	191045	143284	89552	Nil	Qantas
	Qantas Gold	44	145.5	20.24%							
nab	Velocity Gold Visa*	0.5	1	27600	27600	67600	250000	188400	115600	Nil	Virgin blue & partner
	Velocity Gold Card	44	150	20.24%							
nab	Velocity Rewards Visa*	0.5	1	27600	27600	67600	250000	188400	115600	0	Virgin blue & partner
	Velocity Card	44	65	20.24%							
St George Bank	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Amplify Credit Card	55	79	18.74%							
St George Bank	Amplify Rewards	1	2	27600	27600	67600	250000	188400	115600	0	Velocity
	Amplify Credit Card	55	79	18.74%							
St George Bank	Platinum Rews-Private Bk	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Private Bank Visa Platinum	55	225	19.99%							
Suncorp Bank	Clear Options-Platinum	1	2	27600	27600	67600	250000	188400	115600	0	Velocity
	Platinum Card	55	199	20.74%							
Westpac	Altitude Plat Plus Rews-M	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity
	Altitude Platinum Plus	45	295	19.99%							
Westpac	Altitude Platinum Rews-M	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity
	Altitude Platinum	45	150	19.99%							

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FREQUENT FLYER REWARDS - \$60k annual spend:

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## PROFILE SUMMARY

### Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1		
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong				
Credit / Charge Card		Free Days	Annual Fee	Rate									
★★													
Westpac	Altitude Rews-MCD*	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity		
	Altitude	45	100	19.99%									
Westpac	earth Qantas FF-MCD Plat	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas		
	earth Platinum Plus Card	45	250	19.99%									
Westpac	earth Qantas FF-MCD Plati	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas		
	earth Platinum	45	125	19.99%									
Westpac	earth Qantas Frq Fly-MCD*	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas		
	earth	45	75	19.99%									
★													
nab	Qantas Frq Fly MCD*	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas Frequent Flyer		
	Qantas Standard	44	65	20.24%									

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FREQUENT FLYER REWARDS - \$60k annual spend:

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# REWARDS STAR RATINGS

## WHAT ARE THE CANSTAR *rewards star ratings*?

CANSTAR *rewards star ratings* are a consumer-friendly benchmark or value index. CANSTAR star rated products represent a short list of financial products. This short list narrows the search for consumers to products that have been independently assessed and ranked. All star rated rewards programs rated from one to five achieved a grade suitable for consumers to consider with five star products awarded a rating of "Outstanding". Products where the value of the rewards earned is known to be lower than the cost of obtaining the program are limited to one star for that profile, reflecting that the full benefit of the rewards program is not seen at the particular spend level. The CANSTAR *rewards star ratings* are a transparent analysis comparing both the Cost and Features across all rewards programs.

The results are reflected in a consumer-friendly 5-star concept, with a 5-star product denoting outstanding value.

## WHAT TYPES OF PRODUCTS ARE EVALUATED?

The *rewards star ratings* focuses on four main categories. Only points-based rewards programs are eligible for the Frequent Flyer and General Rewards categories while only non-points based rewards programs are eligible for the Instant Rewards category. For the Cash Rewards categories, both point-based and non-point based programs are eligible, and programs are required to either provide cash back to an account, or shopping vouchers that can be used in major retail chains.

The Frequent Flyer, Cash Rewards and General Rewards categories are analysed according to separate spending levels in order to compare how each program performs at each spending levels. As one would expect, different programs are better suited to different spending levels.

## FREQUENT FLYER REWARDS

Frequent flyer rewards programs are calculated primarily on the basis of their value based on two separate annual spending levels of \$24,000 and \$60,000. For both of these spending levels, the number of points earned is calculated for each program, and this points total is translated into a portion of up to six representative flight route return tickets that can be redeemed with this points total. Thus each frequent flyer program gains a pricing score relative to the portion of these six flight routes that are earned through both annual spending levels. Program features are also taken into account, contributing a smaller portion of the overall final score.

For the \$24,000 spend profile, three domestic flight routes are used. For the \$60,000 spend level, three domestic and three international flight routes are used. For rewards programs that allow several frequent flyer partners, the most affordable partner for each individual flight route is used. The total spend required is calculated for each partner and each route, with the most affordable partner for each route being chosen for the analysis.

**Chart 1. Frequent Flyer Methodology**

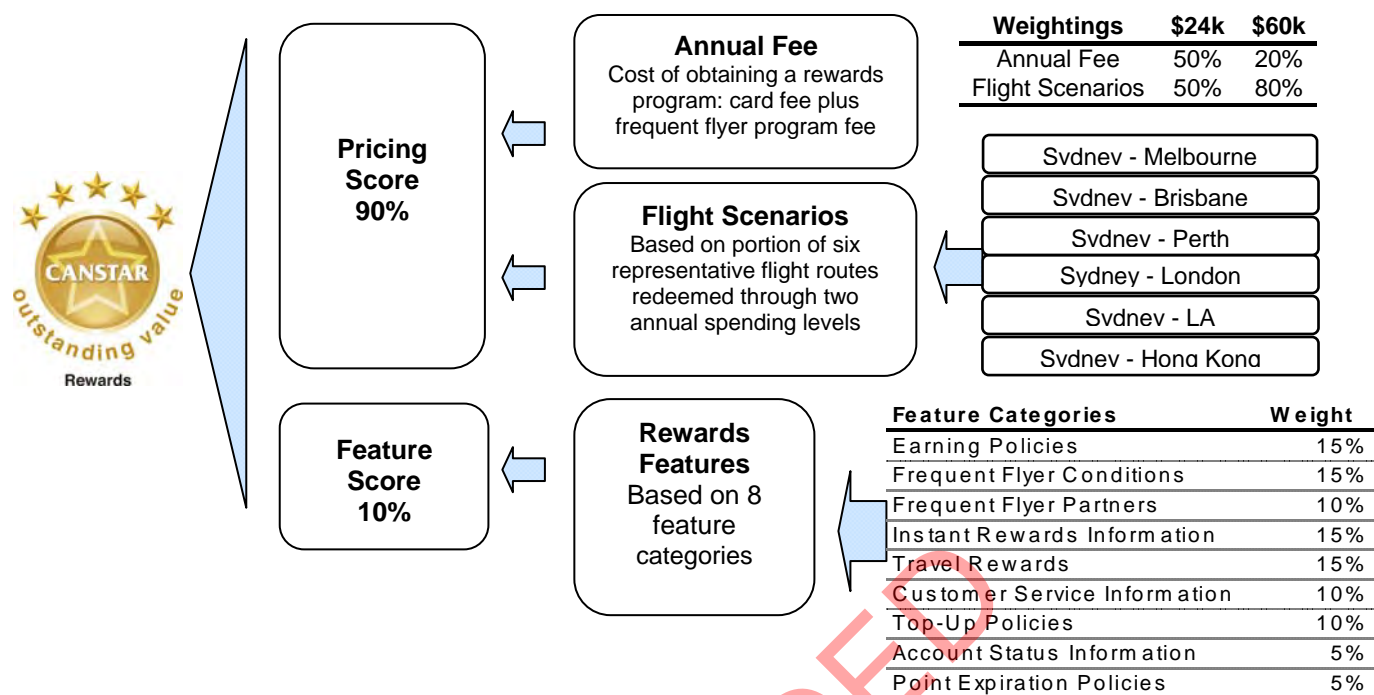
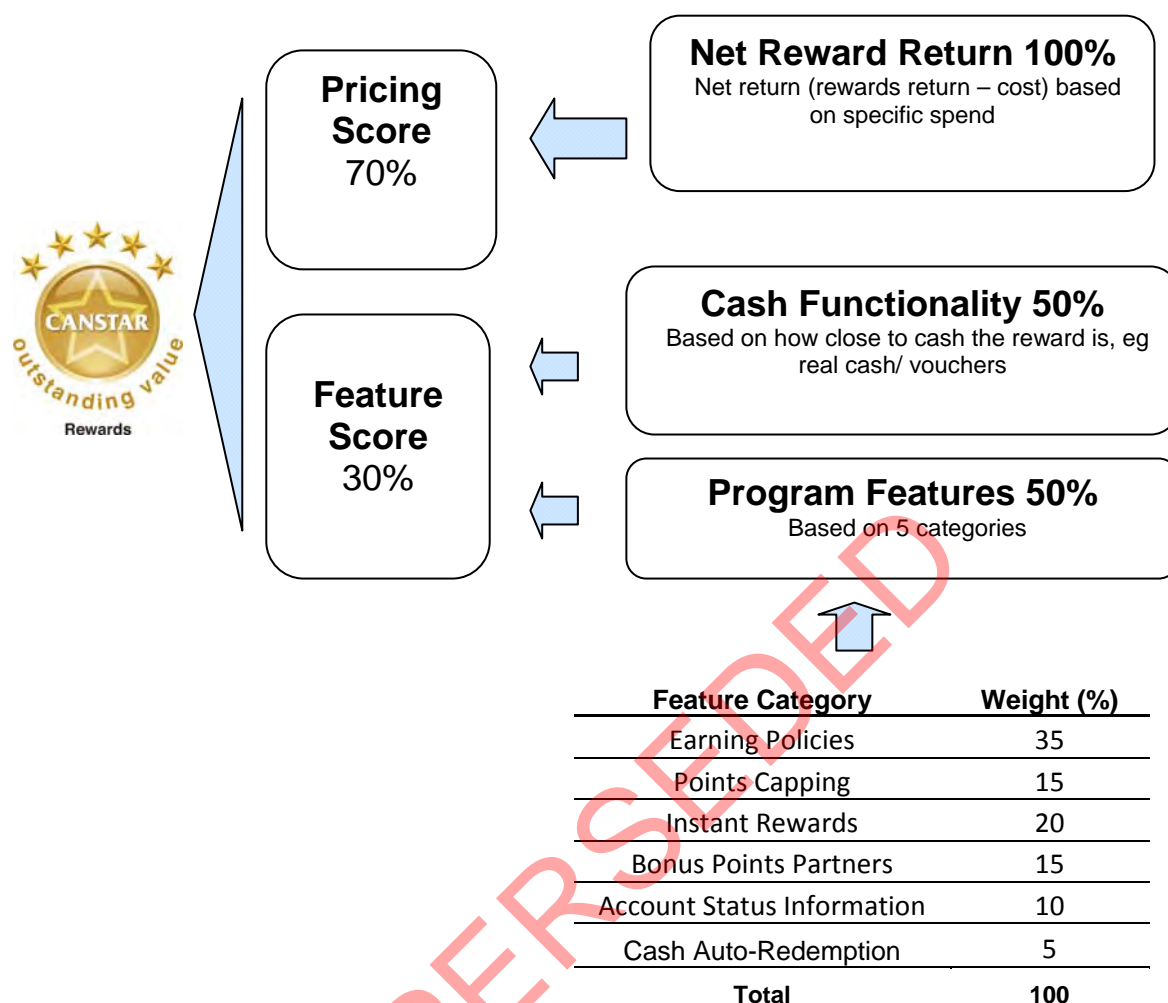


CHART 1 provides an overview of the relative contributions of each component of the frequent flyer rewards category. For the higher (\$60,000) annual spend level, the value of frequent flyer rewards is greater so as to reduce the impact of the annual fee, which is fixed regardless of spending level. For the lower (\$24,000) annual spending level, the same annual fee has a higher impact on the cost score of each program.

## CASH / VOUCHER REWARDS

The Cash/Voucher Rewards category caters to those rewards program users that are interested in rewards in the form of cash back to their account or shopping vouchers for large retailers. The Cash/Voucher Rewards profiles look at rewards programs that offer either cash back to an account, or shopping vouchers or cards. The most important single contributor to this category is Net Reward Return ("NRR"), calculated as being the value of rewards earned for a specific spending level minus the cost of obtaining the rewards program (annual fee for card plus rewards program). CANSTAR calculates Net Reward Return for three separate annual spending levels (of \$12,000, \$24,000 and \$60,000) across eight different rewards categories. These NRR values along with functionality of the cash style reward and over 100 individual features from each rewards program contribute towards the overall Cash Rewards star ratings score. CHART 2 provides an overview of the relative contribution of each component.

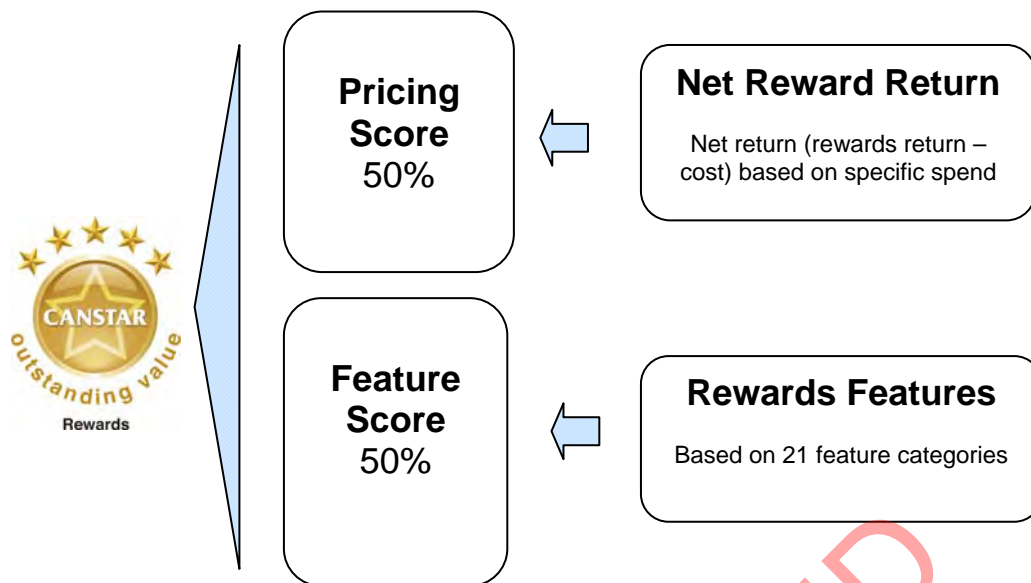
**Chart 2 Cash/Voucher Rewards Methodology**



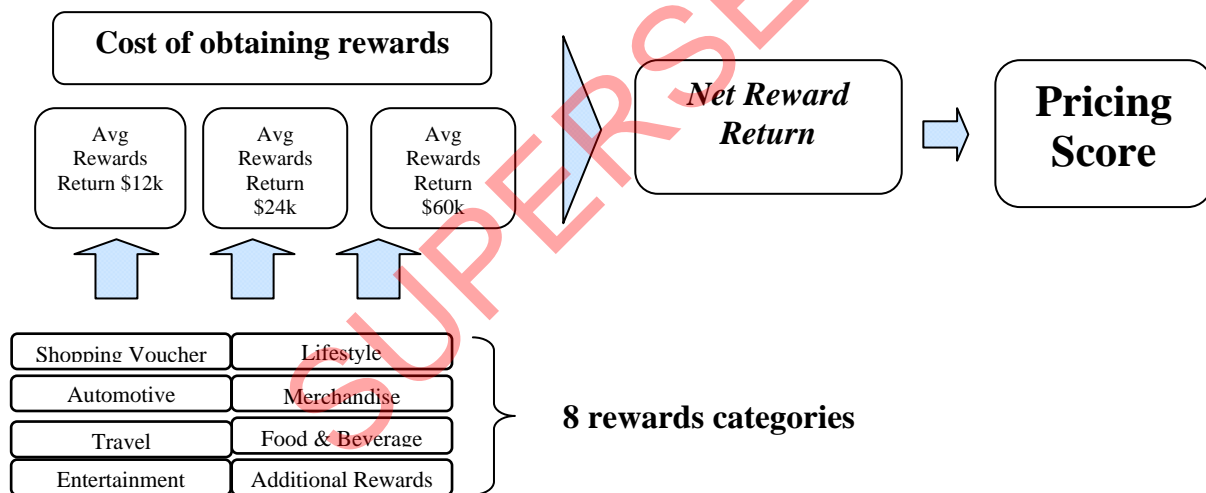
## GENERAL REWARDS

The General Rewards category caters to those rewards program users that are interested in rewards other than flights. The most important single contributor to this category is Net Reward Return ("NRR"), calculated as being the value of rewards earned for a specific spending level minus the cost of obtaining the rewards program (annual fee for card plus rewards program). CANSTAR calculates Net Reward Return for three separate annual spending levels (of \$12,000, \$24,000 and \$60,000) across eight different rewards categories. These NRR values along with choice of reward types and over 100 individual features from each rewards program contribute towards the overall General Rewards star ratings score. CHART 3 provides an overview of the relative contribution of each component.

**Chart 3 General Rewards Methodology**



**Pricing (P)**



- **Net Reward Return = Reward Return – Cost of Program**

## Features (F)

FEATURES (F) consist of the following categories:

Rewards Category Choices - 80%	Weight
Shopping Rewards	23%
Frequent Flyer Rewards	10%
Merchandise Rewards	10%
Travel / Accommodation Rewards	8%
Automotive Rewards	5%
Point For Cash / Credit	5%
Entertainment Rewards	5%
Food & Beverage Rewards	5%
Lifestyle Rewards	5%
Additional Rewards	2%
Instant Rewards Information	2%
Program Conditions - 20%	Weight
Earning Policies	4%
Rewards @ Various Point Levels	4%
Bonus Points Partner Information	2%
Points Capping Information	2%
Customer Service Information	2%
Reward Program Fees	1%
Earning Policy Flexibility	1%
Account Status Information	1%
Top-Up Policies	1%
Expiration Policies	2%
<b>Total</b>	<b>100%</b>

## TIERED POINTS EARNING

To cater for rewards programs that offer tiered points earning dependent on spend location, CANSTAR has allocated spend proportions for each annual spend level. These proportions apply to the General Rewards and Cash Rewards categories.

When calculating the reward return for applicable programs, different points earn ratios are applied for different portions of the annual spend. To qualify for a higher points earn ratio for each category, a rewards program must offer a higher points earn for spending in a major player from the following categories:

**Staple:** Everyday goods, groceries.

**Discretionary:** Department stores, luxury goods

**Fuel:** Petrol stations

**Other:** All other spending, standard points earn.

Spend Proportions		Category			
annual spend		Staple	Discretionary	Petrol	Other
<b>\$12k</b>	\$	4,200	\$ 1,200	\$ 1,200	\$ 5,400
<b>\$24k</b>	\$	7,200	\$ 3,600	\$ 2,400	\$ 10,800
<b>\$60k</b>	\$	16,800	\$ 9,600	\$ 6,000	\$ 27,600

These spend proportion reflect that for applicable programs consumers will be able to earn extra points on certain portions of their annual spend.



## INSTANT REWARDS

A section of the star ratings report is dedicated to instant rewards programs even though instant rewards are not star rated. This section provides a brief description of the rewards program as well as several examples of the benefits available.

## HOW DOES IT WORK?

Each product reviewed for the CANSTAR *rewards star ratings* is awarded points for its comparative pricing and for the array of positive features attached to the product.

To arrive at the total score CANSTAR applies a weight (W) against the Pricing Score (P) and Features Score (F). This weight will vary for each product type and will reflect the relative importance of either costs or features in determining the best rewards program.

## HOW OFTEN ARE ALL THE PRODUCTS REVIEWED FOR RATING PURPOSES?

All ratings are fully recalculated every six months based on the latest features offered by each provider. CANSTAR also monitors changes on an ongoing basis. The results are published in a variety of mediums (newspapers, magazines, television, websites etc)

## DOES CANSTAR RATE OTHER PRODUCT AREAS?

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



- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & Contents
- Home loans
- Life Insurance
- Managed investments
- Margin lending
- Online share trading
- Package banking
- Personal loans
- Reward programs
- Superannuation
- Travel insurance

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