Report No. 20 April 2012

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

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

Instant Rewards ✓ ×	*
Cash ✓ ✓	✓
Shopping Vouchers ✓ ✓	✓
Frequent Flyer × ✓	✓
Look out for Annual Fee Annual fee Poi	ints Capping
Interest rate Points expiry Points	oint Expiry
Do Repay monthly Repay monthly Consid	der companion
Calculate NRR*	cards
Don't Pay Interest	

^{*}NRR = Net Reward Return see later in the article for an explanation

Source: CANSTAR



HOW MUCH ARE YOUR POINTS WORTH?

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:

POINTS EARNED IN A YEAR	_	REWARD RETURN
POINTS REQUIRED TO REDEEM \$1 OF REWARD	_	REWARDRETORN
Example:		
\$24k = 24,000 points		= \$160
150 points / \$1		_

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

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

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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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

0	Danisada Danisa	Points	Points	TYPE	S OF REW. ≤			Annual Fee
Company	Rewards Program	per \$1 Spent	Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days A	nnual Fee Rate					
****	utstanding value"							
American Express	David Jones Mship Rewds	1	Never	✓	✓	✓	1	Nil
	David Jones Card	44	99 20.74%	o o				
American Express	Mship Rewards No Fee Op	0.5	Never	1	V	✓	✓	Nil
	Gold Ascent Credit Card	44	0 20.74%	6				
ANZ	Rewards Amex*	2	3 yrs	V	1	✓	1	55
	Rewards	44	34 19.74%	vo				
ANZ	Rewards Platinum Amex*	3	3 yrs	1	✓	✓	1	0
	Rewards Platinum	55	149 19.74%	ó				
Westpac	Altitude Rews-Amex*	2	Never	✓	✓	✓	X	Nil
	Altitude	45	100 19.99%	ó				

American Express	Mship Rewards Ascent	1	Never	1	1	✓	1	80
	Gold Ascent Credit Card	44	0 20.74%	ó				
American Express	Mship Rewds Plat Edge	1	Never	✓	✓	✓	1	Nil
	Platinum Edge Credit Card	55	149 20.74%	, o				
Commonwealth Bank	Awards Amex*	1.5	Never	✓	1	✓	1	0
	Awards	55	89 20.74%	ó				
GE Money	Myer Visa Rewards	1	2 yrs	X	X	✓	X	Nil
	Myer Visa Card	62	69 20.69%	ó				

ANZ	Rewards Visa*	1.5	3 yrs	✓	✓	✓	✓	55
	Rewards	44	34 19.74%	ó				
GE Money	GE Coles Source	0.4	3 yrs	✓	✓	✓	X	Nil
	Coles Mastercard	62	49 19.99%	6				
GE Money	GO Rewards	1	3 yrs	✓	1	✓	X	Nil
	GO MasterCard	62	59.4 21.74%	6				



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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

				TYPE	S OF REW	ARDS AVAII	LABLE		
Company	Rewards Program	Points per \$1	Points	7	Mer	ë: Vot	Ca	Annual Fee	
		Spent	Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back		
					dise	ds/	č		
	Credit / Charge Card	Free Days A	nnual Fee Rate						

HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	Nil	
	Classic Credit Card	55	59 20.50%	6					
*									
American Express	MshipRews Ascent Premiu	1.5	Never	V	1	✓	✓	Nil	
	Platinum Reserve Credit Card	55	395 20.74%	6					
ANZ	Rewards Platinum Visa*	1.5	3 yrs	4	1	✓	✓	0	
	Rewards Platinum	55	149 19.74%	6					
Bank of Melbourne	Amplify Rewards	1	Never	✓	✓	✓	X	0	
	Amplify Credit Card	55	79 18.74%	6					
BankSA	Amplify Rewards	1	Never	✓	✓	✓	X	0	
	Amplify Credit Card	55	79 18.74%	6					
Bankwest	More Rewards	1.5	3 yrs	✓	✓	✓	✓	0	
	More MasterCard	55	89 19.24%	6					
Bankwest	More Rewards- Platinum	2	3 yrs	✓	✓	✓	✓	0	
	More Platinum MasterCard	55	190 18.99%	6					
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	0	
	More Gold MasterCard	55	120 19.24%	6					
BOQ	Q Rewards Blue	1	Never	✓	✓	✓	✓	Nil	
	Blue Visa	44	60 20.74%	6					
BOQ	Q Rewards Gold	1	Never	✓	✓	✓	✓	Nil	
	Gold Visa	55	120 20.74%	6					
BOQ	Q Rewards Platinum	2	Never	✓	✓	✓	✓	Nil	
	Platinum Visa	55	199 20.74%	6					
Catalyst Mutual	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil	
	Rewards MasterCard	55	90 19.74%	6					
Catalyst Mutual	Platinum Rewards	1.25	Never	✓	1	✓	1	Nil	
	Platinum MasterCard	55	179 19.74%	6					



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General Rewards - \$12,000 annual spend

				TYPE	S OF REWA	ARDS AVAI	LABLE	
Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days An	nual Fee Rate					
*								
Citibank	BP MasterCard Rewards	N/A	N/A	X	X	X	✓	Nil
	BP MasterCard	55	89 20.89%					
Citibank	Classic Rewards	1	Never	1	1	1	✓	Nil
	Classic Visa	55	89 20.99%					
	Classic MasterCard	55	89 20.99%					
Citibank	Platinum Rewards	1.25	Never	1	✓	1	✓	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	✓	✓	1	✓	0
	Diamond Awards	55	425 20.74%					
Commonwealth Bank	Diamond Awards MCD*	1.25	Never	✓	✓	1	✓	0
	Diamond Awards	55	425 20.74%					
Commonwealth Bank	Gold Awards Amex*	2	Never	✓	✓	1	✓	0
	Gold Awards	55	144 20.74%					
Commonwealth Bank	Gold Awards MCD*	1	Never	✓	✓	1	✓	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	✓	✓	1	✓	0
	Platinum Awards	55	280 20.74%					
Community CPS Australia	Card Services Rewards	1	Never	✓	✓	1	✓	Nil
	Rewards Mastercard	55	90 19.74%					



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General Rewards - \$12,000 annual spend

		Points		TYPE	S OF REW	ARDS AVAI	LABLE	
Company	Rewards Program	per \$1	Points Expire	7	Merc	Vou Giff	Cas	Annual Fee
		Spent	LXpiic	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
					Φ Θ	σ –	Ä	
	Credit / Charge Card	Free Days Ar	nnual Fee Rate					
*								
Community CPS Australia	Platinum Rewards	1.25	Never	✓	1	✓	✓	Nil
	Platinum MasterCard	55	179 19.74%	6				
Companion CU	Card Services Rewards	1	Never	1	V	✓	✓	Nil
	Rewards MasterCard	55	90 19.74%	6				
Companion CU	Platinum Rewards	1.25	Never	V	1	✓	✓	Nil
	Platinum MasterCard	55	179 19.74%	6				
CUA	Card Services Rewards	1	Never	1	1	✓	✓	Nil
	Rewards MasterCard	55	90 19.74%	6				
FCCS Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90 19.74%	6				
FCCS Credit Union	Platinum Rewards	1.25	Never	✓	1	✓	✓	Nil
	Platinum MyCard	55	179 19.74%	6				
Holiday Coast CU	Card Services Rewards	1	Never	✓	1	✓	✓	Nil
	Rewards MyCard	55	90 19.74%	6				
Holiday Coast CU	Platinum Rewards	1.25	Never	✓	1	✓	✓	Nil
	Platinum MyCard	55	179 19.74%	6				
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129 19.99%	6				
Illawarra CU NSW	Card Services Rewards	1	Never	✓	1	✓	✓	Nil
	Rewards MasterCard	55	90 19.74%	6				
Illawarra CU NSW	Platinum Rewards	1.25	Never	✓	1	✓	✓	Nil
	Platinum MasterCard	55	179 19.74%	6				
IMB	Card Services Rewards	1	Never	✓	1	✓	✓	Nil
	Rewards MasterCard	55	90 19.74%	6				
IMB	Platinum Rewards	1.25	Never	✓	1	✓	✓	Nil
	Platinum MasterCard	55	179 19.74%	6				



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General Rewards - \$12,000 annual spend

		Points	Points	TYPE		ARDS AVAI		
Company	Rewards Program	per \$1 Spent	Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days Ar	nnual 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	1	1	1	1	Nil
	Platinum MyCard	55	179 19.74%	6				
MyState Financial	Card Services Rewards	1	Never		1	1	1	Nil
	Rewards MasterCard	55	90 19.74%	%				
MyState Financial	Platinum Rewards	1.25	Never	1	✓	✓	1	Nil
	Platinum MasterCard	55	179 19.74%	%				
QT Mutual Bank	Card Services Rewards	1	Never	✓	1	✓	1	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	✓	1	✓	✓	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	✓	1	✓	✓	Nil
	Platinum MyCard	55	179 19.74%	%				
St George Bank	Amplify Rewards	1	Never	✓	1	✓	X	0
	Amplify Credit Card	55	79 18.74%	%				
Suncorp Bank	Clear Options-Gold	1	Never	✓	1	✓	1	Nil
	Gold Card	55	120 20.50%	%				
Suncorp Bank	Clear Options-Platinum	1	Never	✓	1	✓	1	0
	Platinum Card	55	199 20.74%	%				



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General Rewards - \$12,000 annual spend

		Points		TYPE	S OF REW	ARDS AVAI	LABLE	
Company	Rewards Program	Spent	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee	
	Credit / Charge Card	Free Days Ann	nual Fee Rate					
*								
Sutherland Credit Union	Card Services Rewards	1	Never	1	✓	1	1	Nil
	Rewards MyCard	55	90 19.74%	6				
Sutherland Credit Union	Platinum Rewards	1.25	Never	1	1	1	✓	Nil
	Platinum MyCard	55	179 19.74%	6				
Unicredit-WA	Card Services Rewards	1	Never		1	✓	✓	Nil
	Rewards MyCard	55	90 19.74%	6				
Unicredit-WA	Platinum Rewards	1.25	Never	1	✓	✓	✓	Nil
	Platinum MyCard	55	179 19.74%	6				
Westpac	Altitude Plat Plus Rews-A	3	Never	✓	✓	✓	X	Nil
	Altitude Platinum Plus	45	295 19.99%	6				
Westpac	Altitude Plat Plus Rews-M	1	Never	✓	✓	✓	X	Nil
	Altitude Platinum Plus	45	295 19.99%	6				
Westpac	Altitude Platinum Rews-A	2	Never	✓	✓	1	X	Nil
	Altitude Platinum	45	150 19.99%	6				
Westpac	Altitude Platinum Rews-M	1	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150 19.99%	6				
Westpac	Altitude Rews-MCD*	1	Never	1	✓	1	X	Nil
	Altitude	45	100 19.99%	6				



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PROFILE SUMMARY

General Rewards - \$24,000 annual spend

		Points		TYPE	S OF REW	ARDS AVAI	LABLE	
Company	Rewards Program	per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days Ar	nnual Fee Rate					
****	outstanding value"							
American Express	David Jones Mship Rewds	1	Never	✓	1	1	1	Nil
	David Jones Card	44	99 20.74%	ò				
American Express	Mship Rewds Plat Edge	1	Never	1	1	1	1	Nil
	Platinum Edge Credit Card	55	149 20.74%					
ANZ	Rewards Amex*	2	3 yrs	V	J	✓	1	55
	Rewards	44	34 19.74%					
ANZ	Rewards Platinum Amex*	3	3 yrs	1	1	1	1	0
	Rewards Platinum	55	149 19.74%	ò				
Westpac	Altitude Plat Plus Rews-A	3	Never	✓	1	✓	X	Nil
	Altitude Platinum Plus	45	295 19.99%	D				
Westpac	Altitude Rews-Amex*	2	Never	✓	1	✓	X	Nil
	Altitude	45	100 19.99%	.				

American Express	Mship Rewards Ascent	1	Never	✓	1	1	1	80
	Gold Ascent Credit Card	44	0 20.74%	ò				
ANZ	Rewards Visa*	1.5	3 yrs	✓	1	✓	1	55
	Rewards	44	34 19.74%	b				
Commonwealth Bank	Awards Amex*	1.5	Never	1	1	✓	1	0
	Awards	55	89 20.74%					
Commonwealth Bank	Gold Awards Amex*	2	Never	1	1	✓	1	0
	Gold Awards	55	144 20.74%	D				
Commonwealth Bank	Platinum Awards Amex*	3	Never	✓	1	✓	1	0
	Platinum Awards	55	280 20.74%	b				
Westpac	Altitude Platinum Rews-A	2	Never	✓	✓	✓	X	Nil
	Altitude Platinum	45	150 19.99%					



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PROFILE SUMMARY

General Rewards - \$24,000 annual spend

		Dointe	TYPES OF REWARDS AVAILABLE					
Company	Rewards Program	Points per \$1	Points Expire	=	Merc	Vou Gif	Cash	Annual Fee
		Spent	Lxpiie	Travel	Merchandise	Vouchers / Gift Cards	sh Back	
					Φ Ω	σ _	×	
	Credit / Charge Card	Free Days An	nual Fee Rate					

American Express	Mship Rewards No Fee Op	0.5	Never	✓	✓	✓	✓	Nil
	Gold Ascent Credit Card	44	0 20.74%	6				
ANZ	Rewards Platinum Visa*	1.5	3 yrs	1	V	✓	✓	0
	Rewards Platinum	55	149 19.74%	6				
Bank of Melbourne	Amplify Rewards	1	Never	V	1	✓	X	0
	Amplify Credit Card	55	79 18.74%	6				
BankSA	Amplify Rewards	1	Never	1	✓	✓	X	0
	Amplify Credit Card	55	79 18.74%	6				
Bankwest	More Rewards	1.5	3 yrs	✓	1	✓	✓	0
	More MasterCard	55	89 19.24%	6				
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	0
	More Gold MasterCard	55	120 19.24%	6				
Catalyst Mutual	Card Services Rewards	1	Never	✓	1	1	✓	Nil
	Rewards MasterCard	55	90 19.74%	6				
Citibank	Classic Rewards	1	Never	✓	1	✓	✓	Nil
	Classic MasterCard	55	89 20.99%	6				
	Classic Visa	55	89 20.99%	6				
Commonwealth Bank	Awards MCD*	1	Never	✓	✓	✓	✓	0
	Awards	55	89 20.74%	6				
Community CPS Australia	Card Services Rewards	1	Never	✓	1	✓	✓	Nil
	Rewards Mastercard	55	90 19.74%	6				
Companion CU	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90 19.74%	6				
CUA	Card Services Rewards	1	Never	✓	1	✓	✓	Nil
	Rewards MasterCard	55	90 19.74%	6				
FCCS Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90 19.74%	6				



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General Rewards - \$24,000 annual spend

				TYPE	S OF REW	ARDS AVAI	LABLE		
Company	Rewards Program	Points per \$1	Points		Z.	0.5	0	Annual Fee	
Company	Rewalus Flogiaiii	Spent	Expire	Travel	ercha	aift C	Cash I	Allilual Fee	
				<u>е</u>	Merchandise	Vouchers / Gift Cards	Back		
	Credit / Charge Card	Free Days An	nual Fee Rate						
	Orealt / Charge Gard	Tice Days 7111	ndari ee Rate						

GE Money	GO Rewards	1	3 yrs	√	1	✓	X	Nil	
	GO MasterCard	62	59.4 21.74%	6					
GE Money	Myer Visa Rewards	1	2 yrs	X	X	1	X	Nil	
	Myer Visa Card	62	69 20.69%	6					
Holiday Coast CU	Card Services Rewards	1	Never		1	✓	✓	Nil	
	Rewards MyCard	55	90 19.74%	6					
HSBC	Rewards Plus-Standard	1	3 yrs	1	✓	✓	✓	Nil	
	Classic Credit Card	55	59 20.50%	6					
Illawarra CU NSW	Card Services Rewards	1	Never	✓	1	1	✓	Nil	
	Rewards MasterCard	55	90 19.74%	6					
IMB	Card Services Rewards	1	Never	✓	1	✓	✓	Nil	
	Rewards MasterCard	55	90 19.74%	6					
Memberfirst Credit Union	Card Services Rewards	1	Never	1	1	✓	✓	Nil	
	Rewards MyCard	55	90 19.74%	6					
MyState Financial	Card Services Rewards	1	Never	✓	1	✓	✓	Nil	
	Rewards MasterCard	55	90 19.74%	6					
QT Mutual Bank	Card Services Rewards	1	Never	1	✓	✓	✓	Nil	
	Rewards MyCard	55	90 19.74%	6					
Queenslanders CU	Card Services Rewards	1	Never	✓	1	1	✓	Nil	
	Rewards MyCard	55	90 19.74%	6					
SERVICE ONE Members Ba	Card Services Rewards	1	Never	✓	1	1	✓	Nil	
	Rewards MyCard	55	90 19.74%	6					
St George Bank	Amplify Rewards	1	Never	✓	1	✓	X	0	
	Amplify Credit Card	55	79 18.74%	6					
Sutherland Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil	
	Rewards MyCard	55	90 19.74%	6					



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PROFILE SUMMARY

General Rewards - \$24,000 annual spend

		.		TYPE	S OF REW	ARDS AVAI	LABLE	
Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days Ar	nual Fee Rate		Φ			

Unicredit-WA	Card Services Rewards	1	Never	1	1	✓	✓	Nil
	Rewards MyCard	55	90 19.74%					
Westpac	Altitude Platinum Rews-M	1	Never	1	1	1	✓	Nil
	Altitude Platinum	45	150 19.99%					
Westpac	Altitude Rews-MCD*	1	Never	V	1	1	X	Nil
	Altitude	45	100 19.99%					
**								
Bankwest	More Rewards- Platinum	2	3 yrs	1	✓	1	1	0
	More Platinum MasterCard	55	190 18.99%					
BOQ	Q Rewards Blue		Never	1	✓	1	1	Nil
	Blue Visa	44	60 20.74%					
Catalyst Mutual	Platinum Rewards	1.25	Never	1	✓	✓	✓	Nil
	Platinum MasterCard	55	179 19.74%					
Community CPS Australia	Platinum Rewards	1.25	Never	1	✓	✓	✓	Nil
	Platinum MasterCard	55	179 19.74%					
Companion CU	Platinum Rewards	1.25	Never	✓	✓	1	✓	Nil
	Platinum MasterCard	55	179 19.74%					
FCCS Credit Union	Platinum Rewards	1.25	Never	✓	✓	1	✓	Nil
	Platinum MyCard	55	179 19.74%					
GE Money	GE Coles Source	0.4	3 yrs	✓	1	1	X	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%					



March 2012

interest rates current 30th of March

PROFILE SUMMARY

General Rewards - \$24,000 annual spend

				TYPE	S OF REW	ARDS AVAIL	ABLE		
Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee	
	Credit / Charge Card	Free Days A	nnual Fee Rate						
**									
IMB	Platinum Rewards	1.25	Never	✓	1	√	✓	Nil	
	Platinum MasterCard	55	179 19.74%						
Memberfirst Credit Union	Platinum Rewards	1.25	Never	1	1	1	✓	Nil	
	Platinum MyCard	55	179 19.74%						
MyState Financial	Platinum Rewards	1.25	Never	V	1	✓	✓	Nil	
	Platinum MasterCard	55	179 19.74%						
QT Mutual Bank	Platinum Rewards	1.25	Never	1	1	1	1	Nil	
	Platinum MyCard	55	179 19.74%						
Queenslanders CU	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil	
	Platinum MyCard	55	179 19.74%						
SERVICE ONE Members B	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	1	✓	✓	✓	Nil	
	Platinum MyCard	55	179 19.74%						
*									
American Express	MshipRews Ascent Premiu	1.5	Never	1	1	1	1	Nil	
	Platinum Reserve Credit Card	55	395 20.74%						
BOQ	Q Rewards Gold	1	Never	1	1	√	1	Nil	
	Gold Visa	55	120 20.74%						
BOQ	Q Rewards Platinum	2	Never	1	1	1	✓	Nil	
	Platinum Visa	55	199 20.74%						
Citibank	BP MasterCard Rewards	N/A	N/A	Х	X	X	1	Nil	
	BP MasterCard	55	89 20.89%				-		
			20.0070						

your guide to product excellence

GENERAL REWARDS - \$24,000 annual spend

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interest rates current 30th of March

PROFILE SUMMARY

General Rewards - \$24,000 annual spend

		Points		TYPE	S OF REW	ARDS AVAI	LABLE	
Company	Rewards Program	per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days A	nnual Fee Rate	е				
*								
Citibank	Platinum Rewards	1.25	Never	✓	1	1	✓	Nil
	Platinum	55	199 20.99	1%				
Citibank	Select Rewards	2	Never	1	1	1	✓	Nil
	Select Credit Card	55	700 20.74	1%				
Citibank	Signature Rewards	1.5	Never	V	1	1	✓	Nil
	Signature	55	395 20.99)%				
Commonwealth Bank	Diamond Awards Amex*	3	Never	1	✓	1	✓	0
	Diamond Awards	55	425 20.74	! %				
Commonwealth Bank	Diamond Awards MCD*	1.25	Never	✓	✓	1	✓	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	✓	✓	1	✓	0
	Platinum Awards	55	280 20.74	! %				
Suncorp Bank	Clear Options-Platinum	1	Never	✓	✓	1	✓	0
	Platinum Card	55	199 20.74	- !%				
Westpac	Altitude Plat Plus Rews-M	1	Never	✓	✓	1	X	Nil
	Altitude Platinum Plus	45	295 19.99	9%				



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interest rates current 30th of March

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPE Travel	S OF REWA	ARDS AVAI Vouchers / Gift Cards	LABLE Cash Back	Annual Fee
	Credit / Charge Card	Free Days An	nual Fee Rate	П	T W			
****	outstanding value"							
American Express	David Jones Mship Rewds	1	Never	✓	1	1	✓	Nil
	David Jones Card	44	99 20.74%	,				
American Express	Mship Rewds Plat Edge	1	Never	1	1	1	✓	Nil
	Platinum Edge Credit Card	55	149 20.74%					
ANZ	Rewards Platinum Amex*	3	3 yrs	V	1	1	1	0
	Rewards Platinum	55	149 19.74%					
Commonwealth Bank	Diamond Awards Amex*	3	Never	1	1	1	1	0
	Diamond Awards	55	425 20.74%	, o				
Commonwealth Bank	Platinum Awards Amex*	3	Never	✓	✓	1	✓	0
	Platinum Awards	55	280 20.74%	, o				
Westpac	Altitude Plat Plus Rews-A	3	Never	✓	1	1	X	Nil
	Altitude Platinum Plus	45	295 19.99%	, o				
***		<u> </u>						
American Express	Mship Rewards Ascent	1	Never	✓	✓	1	✓	80
	Gold Ascent Credit Card	44	0 20.74%	,				
American Express	MshipRews Ascent Premiu	1.5	Never	✓	✓	1	✓	Nil
	Platinum Reserve Credit Card	55	395 20.74%	, o				
ANZ	Rewards Amex*	2	3 yrs	✓	1	1	1	55
	Rewards	44	34 19.74%	, D				
ANZ	Rewards Platinum Visa*	1.5	3 yrs	1	1	1	1	0
	Rewards Platinum	55	149 19.74%	ò				
ANZ	Rewards Visa*	1.5	3 yrs	✓	1	1	✓	55
	Rewards	44	34 19.74%	, o				
Citibank	Classic Rewards	1	Never	✓	1	1	✓	Nil
	Classic MasterCard	55	89 20.99%	,				
	Classic Visa	55	89 20.99%	, o				



March 2012

interest rates current 30th of March

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

				TYPE	S OF REW	ARDS AVAII	LABLE		
Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee	
	Credit / Charge Card	Free Days Ar	nnual Fee Rate						

Commonwealth Bank	Gold Awards Amex*	2	Never	1	1	1	✓	0	
	Gold Awards	55	144 20.74%	,					
Westpac	Altitude Platinum Rews-A	2	Never	1	1	1	X	Nil	
	Altitude Platinum	45	150 19.99%						
Westpac	Altitude Rews-Amex*	2	Never	V	J	1	X	Nil	
	Altitude	45	100 19.99%						

Bankwest	More Rewards- Platinum	2	3 yrs	✓	1	1	✓	0	
	More Platinum MasterCard	55	190 18.99%	,					
Catalyst Mutual	Card Services Rewards	1	Never	✓	1	✓	✓	Nil	
	Rewards MasterCard	55	90 19.74%	,					
Catalyst Mutual	Platinum Rewards	1.25	Never	✓	1	✓	✓	Nil	
	Platinum MasterCard	55	179 19.74%	,					
Citibank	Platinum Rewards	1.25	Never	✓	1	1	✓	Nil	
	Platinum	55	199 20.99%	,					
Commonwealth Bank	Awards Amex*	1.5	Never	✓	1	1	✓	0	
	Awards	55	89 20.74%	,					
Commonwealth Bank	Awards MCD*	1	Never	✓	1	1	✓	0	
	Awards	55	89 20.74%	,					
Commonwealth Bank	Gold Awards MCD*	1	Never	✓	1	1	✓	0	
	Gold Awards	55	144 20.74%	,					
Community CPS Australia	Card Services Rewards	1	Never	✓	1	✓	✓	Nil	
	Rewards Mastercard	55	90 19.74%	,					
Community CPS Australia	Platinum Rewards	1.25	Never	✓	1	✓	1	Nil	
	Platinum MasterCard	55	179 19.74%	,					
Companion CU	Card Services Rewards	1	Never	✓	1	✓	✓	Nil	
	Rewards MasterCard	55	90 19.74%	,					



March 2012

interest rates current 30th of March

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

				TYPE	S OF REW			
Company	Rewards Program	Points per \$1	Points		Me	G <	O	Annual Fee
Company	itewards i rogram	Spent	Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Ailliuai i ee
				9	ndise	ards	Back	
	Credit / Charge Card	Free Days An	nual Fee Rate			<u>'</u>		

Companion CU	Platinum Rewards	1.25	Never	1	✓	✓	✓	Nil
	Platinum MasterCard	55	179 19.74%	6				
CUA	Card Services Rewards	1	Never	1	1	1	✓	Nil
	Rewards MasterCard	55	90 19.74%	6				
FCCS Credit Union	Card Services Rewards	1	Never	V	1	✓	✓	Nil
	Rewards MyCard	55	90 19.74%	6				
FCCS Credit Union	Platinum Rewards	1.25	Never	1	✓	✓	✓	Nil
	Platinum MyCard	55	179 19.74%	6				
Holiday Coast CU	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90 19.74%	6				
Holiday Coast CU	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179 19.74%	6				
Illawarra CU NSW	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90 19.74%	6				
Illawarra CU NSW	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179 19.74%	6				
IMB	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90 19.74%	6				
IMB	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179 19.74%	6				
Memberfirst Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90 19.74%	6				
Memberfirst Credit Union	Platinum Rewards	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55	179 19.74%	6				
MyState Financial	Card Services Rewards	1	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	90 19.74%	6				



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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

				TYPE	S OF REW	ARDS AVAIL	.ABLE		
Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee	
				<u>a</u>	ndise	ards	Заск		
	Credit / Charge Card	Free Days An	nual Fee Rate						

MyState Financial	Platinum Rewards	1.25	Never	✓	1	✓	1	Nil	
	Platinum MasterCard	55	179 19.74%						
QT Mutual Bank	Card Services Rewards	1	Never	1	1	✓	✓	Nil	
	Rewards MyCard	55	90 19.74%						
QT Mutual Bank	Platinum Rewards	1.25	Never	V	1	✓	✓	Nil	
	Platinum MyCard	55	179 19.74%						
Queenslanders CU	Card Services Rewards	1	Never	1	1	✓	✓	Nil	
	Rewards MyCard	55	90 19.74%						
Queenslanders CU	Platinum Rewards	1.25	Never	✓	1	✓	✓	Nil	
	Platinum MyCard	55	179 19.74%						
SERVICE ONE Members Ba	a Card Services Rewards	1	Never	✓	1	✓	✓	Nil	
	Rewards MyCard	55	90 19.74%						
SERVICE ONE Members Ba	Platinum Rewards	1.25	Never	1	1	✓	1	Nil	
	Platinum MyCard	55	179 19.74%						
Sutherland Credit Union	Card Services Rewards	1	Never	✓	1	✓	✓	Nil	
	Rewards MyCard	55	90 19.74%						
Sutherland Credit Union	Platinum Rewards	1.25	Never	✓	1	✓	✓	Nil	
	Platinum MyCard	55	179 19.74%						
Unicredit-WA	Card Services Rewards	1	Never	1	1	✓	1	Nil	
	Rewards MyCard	55	90 19.74%						
Unicredit-WA	Platinum Rewards	1.25	Never	✓	1	✓	✓	Nil	
	Platinum MyCard	55	179 19.74%						
Westpac	Altitude Platinum Rews-M	1	Never	✓	1	✓	✓	Nil	
	Altitude Platinum	45	150 19.99%						
Westpac	Altitude Rews-MCD*	1	Never	✓	1	✓	X	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 seperately as they have different spend to earn rates



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interest rates current 30th of March

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

		Deinte		TYPE	S OF REW			
Company	Rewards Program	Points per \$1	Points		Mer	Sit Vot	Ca	Annual Fee
		Spent	Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
				-	lise	ds /	Ç.	
	Credit / Charge Card	Free Days An	nual Fee Rate					
**								
American Express	Mship Rewards No Fee Op	0.5	Never	✓	✓	✓	1	Nil
	Gold Ascent Credit Card	44	0 20.74%	,				
Bank of Melbourne	Amplify Rewards	1	Never	1	1	1	X	0
	Amplify Credit Card	55	79 18.74%	6				
BankSA	Amplify Rewards	1	Never	V	1	1	X	0
	Amplify Credit Card	55	79 18.74%	6				
Bankwest	More Rewards	1.5	3 yrs	1	✓	✓	✓	0
	More MasterCard	55	89 19.24%	ó				
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	0
	More Gold MasterCard	55	120 19.24%	ó				
BOQ	Q Rewards Blue	1	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60 20.74%	ó				
BOQ	Q Rewards Platinum	2	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199 20.74%	ó				
Citibank	Select Rewards	2	Never	✓	✓	✓	✓	Nil
	Select Credit Card	55	700 20.74%	ó				
Citibank	Signature Rewards	1.5	Never	✓	✓	✓	✓	Nil
	Signature	55	395 20.99%	ó				
Commonwealth Bank	Diamond Awards MCD*	1.25	Never	✓	✓	✓	✓	0
	Diamond Awards	55	425 20.74%	ó				
Commonwealth Bank	Platinum Awards MCD*	1	Never	✓	✓	✓	✓	0
	Platinum Awards	55	280 20.74%	ó				
GE Money	GO Rewards	1	3 yrs	✓	✓	✓	X	Nil
	GO MasterCard	62	59.4 21.74%	, o				
HSBC	Rewards Plus-Platinum	1	3 yrs	1	1	✓	✓	Nil
	Platinum Credit Card	55	129 19.99%	, o				



March 2012

interest rates current 30th of March

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

		Deinte		TYPE	S OF REW	ARDS AVAI	LABLE	
Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days A	Annual Fee Rate					
**								
HSBC	Rewards Plus-Standard	1	3 yrs	1	1	1	✓	Nil
	Classic Credit Card	55	59 20.50%	6				
St George Bank	Amplify Rewards	1	Never	1	1	1	X	0
	Amplify Credit Card	55	79 18.74%	6				
Suncorp Bank	Clear Options-Gold	1	Never	V	1	1	✓	Nil
	Gold Card	55	120 20.50%	6				
Suncorp Bank	Clear Options-Platinum	1	Never	1	✓	1	✓	0
	Platinum Card	55	199 20.74%	6				
Westpac	Altitude Plat Plus Rews-M		Never	✓	✓	1	X	Nil
	Altitude Platinum Plus	45	295 19.99%	6				
*								
BOQ	Q Rewards Gold	1	Never	✓	✓	1	✓	Nil
	Gold Visa	55	120 20.74%	%				
Citibank	BP MasterCard Rewards	N/A	N/A	X	X	X	✓	Nil
	BP MasterCard	55	89 20.89%	6				
GE Money	GE Coles Source	0.4	3 yrs	✓	✓	1	X	Nil
	Coles Mastercard	62	49 19.99%	6				
GE Money	Myer Visa Rewards	1	2 yrs	X	X	1	X	Nil
	Myer Visa Card	62	69 20.69%	6				



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interest rates current 30th of March

PROFILE SUMMARY

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

					TYPES	OF REWA	RDS AVAI	LABLE		
Company	Rewards Program	Cash Return p year	er	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee	
	Credit / Charge Card	Free Days A	nnual f	Fee Rate						
**** "o	utstanding 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	V	1	✓	✓	Nil	
	Gold Ascent Credit Card	44	0	20.74%						
GE Money	GE Coles Source	\$63.47		3 yrs	V	1	✓	X	Nil	
	Coles Mastercard	62	49	19.99%						
GE Money	Myer Visa Rewards	\$144.00)	2 yrs	X	X	✓	X	Nil	
	Myer Visa Card	62	69	20.69%						
Westpac	Altitude Rews-Amex*	\$147.48		Never	✓	✓	✓	X	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	X	X	X	✓	59	
	Visa Bonus Rewarder	55	59	17.00%						
Citibank	BP MasterCard Rewards	\$114.00)	N/A	X	X	X	✓	Nil	
	BP MasterCard	55	89	20.89%						
Coastline Credit Union	Rewarder	\$80.00		3 yrs	X	X	X	✓	0	
	Rewarder Visa	55	52	17.00%						
Qld Police Credit Union	Rewarder	\$80.00		Never	X	X	X	✓	0	
	Bluey Rewarder Card	55	48	15.74%						



March 2012

interest rates current 30th of March

PROFILE SUMMARY

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

				TYPES	OF REWA	RDS AVAI	LABLE	
Company	Rewards Program	Cash Return per year	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days Annu	ual Fee Rate					

Woolworths Limited	Everyday Money Rewards	\$93.00	Never	X	X	✓	X	Nil
	Everyday Money	55	49 19.84%					

Commonwealth Bank	Awards Amex*	\$90.00	Never	1	1	✓	✓	0
	Awards	55	89 20.74%	V				
HSBC	Rewards Plus-Standard	\$63.42	3 yrs	1	1	✓	✓	Nil
	Classic Credit Card	55	59 20.50%					
Qantas Staff CU	Rewarder	\$60.00	3 yrs	X	X	X	✓	55
	Lifestyle Plus	46	0 16.85%					
	Lifestyle	0	0 13.49%					
*								
American Express	MshipRews Ascent Premiu	\$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	✓	✓	✓	X	0
	Amplify Credit Card	55	79 18.74%					
BankSA	Amplify Rewards	\$78.18	Never	✓	✓	✓	X	0
	Amplify Credit Card		79 18.74%					
Bankwest	More Rewards	\$60.00	3 yrs	✓	✓	✓	✓	0
	More MasterCard		89 19.24%				-	
Bankwest	More Rewards- Platinum	\$80.00	3 yrs	1	✓	✓	✓	0
Danlauset	More Platinum MasterCard		190 18.99%	,				_
Bankwest	More Rewards-Gold	\$60.00	3 yrs	√	✓	✓	✓	0
	More Gold MasterCard	55	120 19.24%					



March 2012

interest rates current 30th of March

PROFILE SUMMARY

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

				TYPES OF REWARDS AVAILABLE				
Company	Rewards Program	Cash	Points	_	Mer	छ <u>े</u> ठ	Cash	Annual
Company	rtowardorrogram	Return per year	Expire	Travel	Merchandise	Vouchers / Gift Cards	sh Back	Fee
					Яisе	ds/	Č.	
	Credit / Charge Card	Free Days Ann	ual Fee Rate					
*								
BOQ	Q Rewards Blue	\$41.67	Never	1	1	✓	✓	Nil
	Blue Visa	44	60 20.74%					
BOQ	Q Rewards Gold	\$41.67	Never	V	1	✓	✓	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%					

your guide to product excellence

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 seperately as they have different spend to earn rates



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PROFILE SUMMARY

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

Company						TYPES OF REWARDS AVAILABLE				
Commonwealth Bank	Company	Rewards Program	Return pe			Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
Commonwealth Bank		Credit / Charge Card	Free Days Ar	nnual Fe	e Rate					
Platinum Awards	*									
Platinum Awards MCD* \$60.00 Never	Commonwealth Bank	Platinum Awards Amex*	\$180.00		Never	1	✓	1	✓	0
Platinum Awards 55 280 20,74%		Platinum Awards	55	280	20.74%					
Community CPS Australia Card Services Rewards S68.95 Never V V V Nil	Commonwealth Bank	Platinum Awards MCD*	\$60.00		Never	V	1	1	✓	0
Rewards Mastercard 55 90 19.74%		Platinum Awards	55	280	20.74%					
Community CPS Australia Platinum Rewards \$86.19	Community CPS Australia	Card Services Rewards	\$68.95		Never	V	1	1	✓	Nil
Platinum MasterCard 55 179 19,74%		Rewards Mastercard	55	90	19.74%					
Companion CU Card Services Rewards \$68.95 Never ✓ № № ✓ ✓ ✓ № № ✓ ✓ ✓ № № № ✓ ✓ № № № № ✓ ✓ №	Community CPS Australia	Platinum Rewards	\$86.19		Never	✓	✓	1	✓	Nil
Rewards MasterCard 55 90 19.74%		Platinum MasterCard	55	179	19.74%					
Companion CU Platinum Rewards \$86.19 Never ✓ № № ✓ ✓ ✓ ✓ № № ✓ ✓ ✓ № № ✓ ✓ ✓ № № № ✓ ✓ ✓ №	Companion CU	Card Services Rewards	\$68.95		Never	✓	✓	1	✓	Nil
Platinum MasterCard 55 179 19.74%		Rewards MasterCard	55	90	19.74%					
CUA Card Services Rewards \$68.95 Never ✓	Companion CU	Platinum Rewards	\$86.19		Never	✓	✓	1	✓	Nil
Rewards MasterCard 55 90 19.74%		Platinum MasterCard	55	179	19.74%					
FCCS Credit Union Card Services Rewards \$68.95 Never	CUA	Card Services Rewards	\$68.95		Never	✓	✓	1	✓	Nil
Rewards MyCard 55 90 19.74%		Rewards MasterCard	55	90	19.74%					
FCCS Credit Union	FCCS Credit Union	Card Services Rewards	\$68.95		Never	✓	✓	1	✓	Nil
Platinum MyCard 55 179 19.74% First Option CU Cash Rewards \$60.00 Never X X X 36 Cash Rewards Visa Credit Card 45 36 15.99% GE Money GO Rewards \$16.54 3 yrs ✓ ✓ X 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		Rewards MyCard	55	90	19.74%					
First Option CU Cash Rewards Second Never X X X 36 Cash Rewards Visa Credit Card 45 36 15.99% GE Money GO Rewards \$16.54 3 yrs ✓ ✓ X 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%	FCCS Credit Union	Platinum Rewards	\$86.19		Never	✓	✓	✓	✓	Nil
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%		Platinum MyCard	55	179	19.74%					
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%	First Option CU	Cash Rewards	\$60.00		Never	X	X	X	✓	36
GO MasterCard 62 59.4 21.74%		Cash Rewards Visa Credit Card	45	36	15.99%					
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%	GE Money	GO Rewards	\$16.54		3 yrs	✓	✓	1	X	Nil
Rewards MyCard 55 90 19.74% Holiday Coast CU Platinum Rewards \$86.19 Never ✓ ✓ ✓ Nil Platinum MyCard 55 179 19.74%		GO MasterCard	62	59.4	21.74%					
Holiday Coast CU Platinum Rewards \$86.19 Never ✓ ✓ ✓ Nil Platinum MyCard 55 179 19.74%	Holiday Coast CU	Card Services Rewards	\$68.95		Never	✓	✓	1	✓	Nil
Platinum MyCard 55 179 19.74%		Rewards MyCard	55	90	19.74%					
	Holiday Coast CU	Platinum Rewards	\$86.19		Never	✓	1	1	✓	Nil
HSBC Rewards Plus-Platinum \$63.42 3 yrs ✓ ✓ ✓ Nil		Platinum MyCard	55	179	19.74%					
	HSBC	Rewards Plus-Platinum	\$63.42		3 yrs	✓	1	1	✓	Nil
Platinum Credit Card 55 129 19.99%		Platinum Credit Card	55	129	19.99%					



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PROFILE SUMMARY

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

					TYPES	OF REWA	ARDS AVAI	LABLE	
Company	Rewards Program	Cash Return pe year		Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days Ann	nual Fe	e Rate					
*									
Illawarra CU NSW	Card Services Rewards	\$68.95		Never	1	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%					
Illawarra CU NSW	Platinum Rewards	\$86.19		Never	V	1	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%					
IMB	Card Services Rewards	\$68.95		Never	V	1	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%					
IMB	Platinum Rewards	\$86.19		Never	1	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%					
Memberfirst Credit Union	Card Services Rewards	\$68.95		Never	1	✓	✓	✓	Nil
	Rewards MyCard	55	90	19.74%					
Memberfirst Credit Union	Platinum Rewards	\$86.19		Never	1	✓	✓	✓	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	1	✓	✓	✓	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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interest rates current 30th of March

PROFILE SUMMARY

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

				TYPES	OF REWA	RDS AVAI	LABLE	
Company	Rewards Program	Cash Return per year	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days Annu	al Fee Rate					
*								
St George Bank	Amplify Rewards	\$69.25	Never	✓	✓	✓	X	0
	Amplify Credit Card	55 7	9 18.74%					
Suncorp Bank	Clear Options-Gold	\$65.22	Never	V	1	✓	✓	Nil
	Gold Card	55 1:	20 20.50%					
Suncorp Bank	Clear Options-Platinum	\$65.22	Never	V	✓	✓	✓	0
	Platinum Card	55 1	99 20.74%					
Sutherland Credit Union	Card Services Rewards	\$68.95	Never	1	✓	✓	✓	Nil
	Rewards MyCard	55	0 19.74%					
Sutherland Credit Union	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55 1	79 19.74%					
Unicredit-WA	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55 9	19.74%					
Unicredit-WA	Platinum Rewards	\$86.19	Never	✓	✓	✓	✓	Nil
	Platinum MyCard	55 1	79 19.74%					
Westpac	Altitude Plat Plus Rews-A	\$221.23	Never	✓	✓	✓	X	Nil
	Altitude Platinum Plus	45 2	95 19.99%					
Westpac	Altitude Plat Plus Rews-M	\$73.74	Never	✓	✓	✓	X	Nil
	Altitude Platinum Plus	45 2	95 19.99%					
Westpac	Altitude Platinum Rews-A	\$147.48	Never	✓	✓	✓	X	Nil
	Altitude Platinum	45 1	19.99%					
Westpac	Altitude Platinum Rews-M	\$73.74	Never	✓	✓	✓	1	Nil
	Altitude Platinum	45 1	19.99%					
Westpac	Altitude Rews-MCD*	\$73.74	Never	✓	✓	✓	X	Nil
	Altitude	45 1	19.99%					



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PROFILE SUMMARY

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

					TYPES	OF REWA	ARDS AVA	ILABLE	
Company	Rewards Program	Cash Return year	per	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days	Annua	al Fee Rate					
**** "o	outstanding value"								
American Express	David Jones Mship Rewds	\$297.4	18	Never	✓	1	✓	✓	Nil
	David Jones Card	44	9	9 20.74%					
American Express	Mship Rewds Plat Edge	\$343.8	80	Never	V	1	✓	✓	Nil
	Platinum Edge Credit Card	55	14	49 20.74%					
ANZ	Rewards Platinum Amex*	\$349.1	8	3 yrs	1	✓	✓	✓	0
	Rewards Platinum	55	14	19.74%					
GE Money	Myer Visa Rewards	\$288.0	00	2 yrs	X	X	✓	X	Nil
	Myer Visa Card	62	6	9 20.69%					
Westpac	Altitude Rews-Amex*	\$294.9	96	Never	✓	✓	✓	X	Nil
	Altitude	45	10	19.99%					

American Express	Mship Rewards Ascent	\$191.0	00	Never	1	1	1	1	80
	Gold Ascent Credit Card	44	(20.74%					
American Express	Mship Rewards No Fee Op	\$95.5	0	Never	✓	1	1	✓	Nil
	Gold Ascent Credit Card	44	(20.74%					
ANZ	Rewards Amex*	\$232.7	' 8	3 yrs	✓	✓	✓	✓	55
	Rewards	44	3	19.74%					
ANZ	Rewards Visa*	\$174.5	8	3 yrs	✓	✓	✓	1	55
	Rewards	44	3	19.74%					
Bananacoast Community C	Rewarder	\$160.0	00	3 yrs	X	X	X	1	59
	Visa Bonus Rewarder	55	5	9 17.00%					
Citibank	BP MasterCard Rewards	\$228.0	00	N/A	X	X	X	1	Nil
	BP MasterCard	55	8	9 20.89%					
Coastline Credit Union	Rewarder	\$160.0	00	3 yrs	X	X	X	1	0
	Rewarder Visa	55	5	17.00%					
Commonwealth Bank	Gold Awards Amex*	\$240.0	00	Never	✓	✓	✓	1	0
	Gold Awards	55	14	20.74%					



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PROFILE SUMMARY

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

					TYPES	OF REWA	RDS AVAI	LABLE	
Company	Rewards Program	Cash Return p year		Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days	Annual	Fee Rate					

GE Money	GE Coles Source	\$126.9	4	3 yrs	✓	1	✓	X	Nil
	Coles Mastercard	62	49	19.99%					
Qld Police Credit Union	Rewarder	\$160.0	0	Never	X	X	X	✓	0
	Bluey Rewarder Card	55	48	15.74%					
Westpac	Altitude Plat Plus Rews-A	\$442.4	6	Never		1	✓	X	Nil
	Altitude Platinum Plus	45	29	19.99%					
Westpac	Altitude Platinum Rews-A	\$294.9	6	Never	1	1	✓	X	Nil
	Altitude Platinum	45	150	19.99%					
Woolworths Limited	Everyday Money Rewards	\$186.0	0	Never	X	X	✓	X	Nil
	Everyday Money	55	49	19.84%					

ANZ	Rewards Platinum Visa*	\$174.5	8	3 yrs	1	✓	✓	✓	0
	Rewards Platinum	55	149	9 19.74%		<u> </u>			
Bank of Melbourne	Amplify Rewards	\$138.5	0	Never	✓	✓	✓	X	0
	Amplify Credit Card	55	79	18.74%					
BankSA	Amplify Rewards	\$156.3	6	Never	✓	✓	✓	X	0
	Amplify Credit Card	55	79	18.74%					
Bankwest	More Rewards	\$120.0	0	3 yrs	1	✓	✓	✓	0
	More MasterCard	55	89	19.24%					
BOQ	Q Rewards Blue	\$83.34	1	Never	1	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					
Catalyst Mutual	Card Services Rewards	\$137.9		Never	1	✓	✓	✓	Nil
	Rewards MasterCard	55	90	19.74%					
Citibank	Classic Rewards	\$143.8		Never	✓	✓	✓	✓	Nil
	Classic Visa	55	89	20.99%					
	Classic MasterCard	55	89						



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PROFILE SUMMARY

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

					TYPES	OF REWA	ARDS AVA	ILABLE	
Company	Rewards Program	Cash Return yeal	per	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days	Annua	al Fee Rate					

Commonwealth Bank	Awards Amex*	\$180.	00	Never	✓	✓	✓	✓	0
	Awards	55	8	9 20.74%					
Commonwealth Bank	Awards MCD*	\$120.	00	Never	V	1	✓	1	0
	Awards	55	8	9 20.74%					
Commonwealth Bank	Platinum Awards Amex*	\$360.	00	Never		✓	✓	✓	0
	Platinum Awards	55	28	20.74%					
Community CPS Australia	Card Services Rewards	\$137.	90	Never	✓	✓	✓	✓	Nil
	Rewards Mastercard	55	9	0 19.74%					
Companion CU	Card Services Rewards	\$137.	90	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	9	0 19.74%					
CUA	Card Services Rewards	\$137.	90	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	9	0 19.74%					
FCCS Credit Union	Card Services Rewards	\$137.	90	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	9	0 19.74%					
First Option CU	Cash Rewards	\$120.	00	Never	X	X	X	✓	36
	Cash Rewards Visa Credit Card	45	3	6 15.99%					
Holiday Coast CU	Card Services Rewards	\$137.	90	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	9	0 19.74%					
HSBC	Rewards Plus-Standard	\$126.	84	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	5	9 20.50%					
Illawarra CU NSW	Card Services Rewards	\$137.	90	Never	1	✓	✓	✓	Nil
	Rewards MasterCard	55	9	0 19.74%					
IMB	Card Services Rewards	\$137.	90	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	55	9	0 19.74%					
Memberfirst Credit Union	Card Services Rewards	\$137.	90	Never	1	✓	✓	✓	Nil
	Rewards MyCard	55	9	0 19.74%					



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PROFILE SUMMARY

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

		77.0	TYPES OF REWARDS AVAILABLE					
				TYPES	OF REWA	ARDS AVAI	LABLE	
Company	Rewards Program	Cash Return per year	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days Annu	ual 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	X	X	X	✓	55
	Lifestyle	0	0 13.49%					
	Lifestyle Plus	46	0 16.85%	V				
QT Mutual Bank	Card Services Rewards	\$137.90	Never	1	✓	✓	✓	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 B	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	Nil
	Rewards MyCard	55	90 19.74%					
St George Bank	Amplify Rewards	\$138.50	Never	✓	✓	✓	X	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	✓	✓	✓	X	Nil
	Altitude	45	100 19.99%					
**								
Suncorp Bank	Clear Options-Gold	\$130.44	Never	1	1	1	✓	Nil
	Gold Card	55	120 20.50%					
*								
American Express	MshipRews Ascent Premiu	\$286.52	Never	1	1	1	✓	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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PROFILE SUMMARY

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

					TYPES	OF REWA	RDS AVAI	LABLE	
Company	Rewards Program	Cash Return year	per	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days	Annua	ıl Fee Rate					
*									
Bankwest	More Rewards-Gold	\$120.0	00	3 yrs	1	✓	✓	1	0
	More Gold MasterCard	55	12	19.24%					
BOQ	Q Rewards Gold	\$83.3	4	Never	V	1	✓	✓	Nil
	Gold Visa	55	12	0 20.74%					
BOQ	Q Rewards Platinum	\$166.6	66	Never		1	✓	1	Nil
	Platinum Visa	55	19	9 20.74%					
Catalyst Mutual	Platinum Rewards	\$172.3	38	Never	1	1	✓	1	Nil
	Platinum MasterCard	55	17	9 19.74%					
Citibank	Platinum Rewards	\$179.8	34	Never	✓	✓	✓	✓	Nil
	Platinum	55	19	9 20.99%					
Citibank	Select Rewards	\$287.7	76	Never	1	✓	✓	✓	Nil
	Select Credit Card	55	70	0 20.74%					
Citibank	Signature Rewards	\$215.8	32	Never	✓	✓	✓	✓	Nil
	Signature	55	39	5 20.99%					
Commonwealth Bank	Diamond Awards Amex*	\$360.0	00	Never	✓	✓	✓	✓	0
	Diamond Awards	55	42	20.74%					
Commonwealth Bank	Diamond Awards MCD*	\$150.0	00	Never	✓	✓	✓	✓	0
	Diamond Awards	55	42	20.74%					
Commonwealth Bank	Gold Awards MCD*	\$120.0	00	Never	✓	✓	✓	✓	0
	Gold Awards	55	14	4 20.74%					
Commonwealth Bank	Platinum Awards MCD*	\$120.0	00	Never	1	✓	✓	✓	0
	Platinum Awards	55	28	20.74%					
Community CPS Australia	Platinum Rewards	\$172.3	38	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	17	9 19.74%					
Companion CU	Platinum Rewards	\$172.3	38	Never	1	1	✓	✓	Nil
	Platinum MasterCard	55	17	19.74%					



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PROFILE SUMMARY

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

				TYPES	OF REWA	ARDS AVAI	LABLE		
		Cash	Points		₹	o <	0	Annual	
Company	Rewards Program	Return per	Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Fee	
		year	ZAPIIO	[Ve]	nanc	hers Car	B _e	. 33	
					dise	ds /	Š		
	Credit / Charge Card	Free Days Annu	ual Fee Rate						
±									
^									
FCCS Credit Union	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil	
	Platinum MyCard	55	179 19.74%						
GE Money		\$33.08			1	✓	Х	Nil	
GE Moriey	GO Rewards	\$33.06	3 yrs			•	*	INII	
	GO MasterCard	62 5	59.4 21.74%						
Holiday Coast CU	Platinum Rewards	\$172.38	Never		1	1	1	Nil	
,	i idaniani Novalus	7.72.00			-				
	Platinum MyCard	55	179 19.74%						
HSBC	Rewards Plus-Platinum	\$126.84	3 yrs	✓	✓	✓	✓	Nil	
	Platinum Credit Card		129 19.99%						
Illawarra CU NSW	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil	
	Platinum MasterCard	55	179 19.74%						
IMP				,	,				
IMB	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil	
	Platinum MasterCard	55	179 19.74%						
Memberfirst Credit Union	Platinum Rewards	\$172.38	Never	1	ſ	1	1	Nil	
mornisormot Grount Grinon	Flatilium Newarus	ψ172.50	Nevel	V	V	V		IVII	
	Platinum MyCard	55	179 19.74%						
MyState Financial	Platinum Rewards	\$172.38	Never	✓	✓	✓	1	Nil	
	Platinum MasterCard	55	179 19.74%						
QT Mutual Bank	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil	
	Platinum MyCard	55	179 19.74%						
Ouesnalanders CII					,	,		.	
Queenslanders CU	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil	
	Platinum MyCard	55	179 19.74%						
SERVICE ONE Members Ba		\$172.38	Never	1	1	1	1	Nil	
		Ų.12.00	. 10101						
	Platinum MyCard	55	179 19.74%						
Suncorp Bank	Clear Options-Platinum	\$130.44	Never	1	1	1	1	0	
	-								
	Platinum Card	55	199 20.74%						
Sutherland Credit Union	Platinum Rewards	\$172.38	Never	✓	✓	✓	✓	Nil	
	Platinum MyCard	55	170 10.749/						
	Platinum MyCard	55	179 19.74%						



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PROFILE SUMMARY

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

				TYPES	OF REWA	ARDS AVAI	LABLE	
Company	Rewards Program Cash Return per year	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee	
	Credit / Charge Card	Free Days Annua	al Fee Rate					
*								
Unicredit-WA	Platinum Rewards	\$172.38	Never	1	✓	✓	✓	Nil
	Platinum MyCard	55 17	79 19.74%					
Westpac	Altitude Plat Plus Rews-M	\$147.48	Never	V	1	✓	X	Nil
	Altitude Platinum Plus	45 29	95 19.99%					
Westpac	Altitude Platinum Rews-M	\$147.48	Never		✓	✓	✓	Nil
	Altitude Platinum	45 1	19.99%					



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PROFILE SUMMARY

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

				TYPES	OF REWA	ARDS AVA	ILABLE		
Company	Rewards Program	Cash Return pe year	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee	
	Credit / Charge Card	Free Days Ann	nual Fee Rate						
****	outstanding value"								
American Express	David Jones Mship Rewds	\$743.68	Never	1	✓	1	✓	Nil	
	David Jones Card	44	99 20.74%						
American Express	Mship Rewds Plat Edge	\$859.54	Never	V	1	1	✓	Nil	
	Platinum Edge Credit Card	55	149 20.74%						
ANZ	Rewards Amex*	\$581.96	3 yrs	V	✓	✓	✓	55	
	Rewards	44	34 19.74%						
ANZ	Rewards Platinum Amex*	\$872.94	3 yrs	1	1	1	1	0	
	Rewards Platinum	55	149 19.74%						
Commonwealth Bank	Platinum Awards Amex*	\$900.00	Never	1	1	1	1	0	
	Platinum Awards	55	280 20.74%						
Westpac	Altitude Plat Plus Rews-A	\$1,106.13	Never	✓	✓	1	X	Nil	
	Altitude Platinum Plus	45	295 19.99%						
Westpac	Altitude Rews-Amex*	\$737.42	Never	✓	✓	1	X	Nil	
	Altitude	45	100 19.99%	Ī					

American Express	Mship Rewards Ascent	\$477.52	Never	✓	✓	✓	✓	80	
	Gold Ascent Credit Card	44	0 20.74%						
ANZ	Rewards Visa*	\$436.47	3 yrs	✓	1	1	1	55	
	Rewards	44	34 19.74%						
Citibank	BP MasterCard Rewards	\$570.00	N/A	X	X	X	✓	Nil	
	BP MasterCard	55	89 20.89%						
Coastline Credit Union	Rewarder	\$400.00	3 yrs	X	X	X	✓	0	
	Rewarder Visa	55	52 17.00%						
Commonwealth Bank	Diamond Awards Amex*	\$900.00	Never	✓	✓	1	✓	0	
	Diamond Awards	55	425 20.74%						
Commonwealth Bank	Gold Awards Amex*	\$600.00	Never	✓	✓	✓	✓	0	
	Gold Awards	55	144 20.74%	Ī					



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PROFILE SUMMARY

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

				TYPES	OF REWA	ARDS AVAI	LABLE	
Company	Rewards Program	Cash Return per year	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash B	Annual Fee
		year		_	ndise	rs / ırds	Back	
	Credit / Charge Card	Free Days Ann	ual Fee Rate					

Westpac	Altitude Platinum Rews-A	\$737.42	Never	✓	✓	✓	X	Nil
	Altitude Platinum	45	150 19.99%					

American Express	Mship Rewards No Fee Op	\$238.76	Never	1	1	✓	✓	Nil
	Gold Ascent Credit Card	44	0 20.74%					
American Express	MshipRews Ascent Premiu	\$716.28	Never	J	1	✓	✓	Nil
	Platinum Reserve Credit Card	55	395 20.74%					
ANZ	Rewards Platinum Visa*	\$436. <mark>4</mark> 7	3 yrs	1	✓	✓	✓	0
	Rewards Platinum	55	149 19.74%					
Bananacoast Community C	Rewarder	\$400.00	3 yrs	X	X	X	✓	59
	Visa Bonus Rewarder	55	59 17.00%					
Bank of Melbourne	Amplify Rewards	\$346.26	Never	1	✓	✓	X	0
	Amplify Credit Card	55	79 18.74%					
BankSA	Amplify Rewards	\$390.88	Never	✓	✓	✓	X	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		199 20.74%					
Catalyst Mutual	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard		90 19.74%					
Catalyst Mutual	Platinum Rewards	\$430.96	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179 19.74%					



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PROFILE SUMMARY

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

Company					TYPES	OF REWA	RDS AVAI	LABLE	
Company	Rewards Program	Cash Return pe		Points Expire	T_{n}	Merc	Vouc Gift	Cash	Annual Fee
		year		Expire	Travel	Merchandise	Vouchers / Gift Cards	h Back	ree
	Credit / Charge Card	Free Days An	nual Fe	e Rate		Ψ			

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	1	1	✓	✓	Nil
	Platinum	55	199	20.99%					
Citibank	Signature Rewards	\$539.54		Never	1	✓	✓	✓	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	1	1	✓	✓	Nil
	Rewards Mastercard	55	90	19.74%					
Community CPS Australia	Platinum Rewards	\$430.96		Never	1	✓	✓	✓	Nil
	Platinum MasterCard	55	179	19.74%					
Companion CU	Card Services Rewards	\$344.77		Never	1	✓	✓	✓	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	✓	✓	✓	1	Nil
	Rewards MasterCard	55	90	19.74%					
FCCS Credit Union	Card Services Rewards	\$344.77		Never	✓	✓	1	1	Nil
	Rewards MyCard	55	90	19.74%					
FCCS Credit Union	Platinum Rewards	\$430.96	30	Never	1	✓	1	1	Nil
	Platinum MyCard		170			-			
	Platinum MyCard	55	179	19.74%					



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PROFILE SUMMARY

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

		Cash Points	TYPES	OF REWA	RDS AVAI	LABLE		
Company	Rewards Program	Cash Return per year		Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days Ann	ual 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	V	1	✓	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	1	✓	✓	✓	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	1	✓	✓	✓	Nil
	Rewards MasterCard	55	90 19.74%					
IMB	Platinum Rewards	\$430.96	Never	1	✓	✓	✓	Nil
	Platinum MasterCard	55	179 19.74%					
Memberfirst Credit Union	Card Services Rewards	\$344.77	Never	1	✓	✓	✓	Nil
	Rewards MyCard	55	90 19.74%					
Memberfirst Credit Union	Platinum Rewards	\$430.96	Never	1	✓	✓	✓	Nil
	Platinum MyCard	55	179 19.74%					
MyState Financial	Card Services Rewards	\$344.77	Never	1	1	✓	✓	Nil
	Rewards MasterCard	55	90 19.74%					



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PROFILE SUMMARY

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

Company Rew				TYPES	OF REWA	ARDS AVAI	LABLE	
Company	Rewards Program	Cash Return per	Points Expire	Tr	Merc	Vouc Gift	Cash	Annual Fee
		year	Expire	Travel	Merchandise	Vouchers / Gift Cards	h Back	ree
	Credit / Charge Card	Free Days Ann	ual Fee Rate		<u> </u>			

MyState Financial	Platinum Rewards	\$430.96	Never	1	✓	1	1	Nil
	Platinum MasterCard	55	179 19.74%					
Qantas Staff CU	Rewarder	\$300.00	3 yrs	X	X	X	✓	55
	Lifestyle	0	0 13.49%					
	Lifestyle Plus	46	0 16.85%					
Qld Police Credit Union	Rewarder	\$400.00	Never	X	X	X	✓	0
	Bluey Rewarder Card	55	48 15.74%					
QT Mutual Bank	Card Services Rewards	\$344.77	Never	1	✓	✓	✓	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	1	✓	✓	✓	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		\$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	✓	✓	✓	X	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	1	1	✓	✓	Nil
	Platinum MyCard	<u>' </u>	179 19.74%					
	a.mam myoard	- 00						



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PROFILE SUMMARY

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

				TYPES	OF REWA	ARDS AVAI	LABLE	
Company	Rewards Program	Cash	Points		Mer	<u>ତ</u> ∨o	Ca	Annual
Company	rtowards i rogiani	Return per	Expire	Travel	cha	t C:	ısh E	Fee
		year		9	Merchandise	Vouchers / Gift Cards	Cash Back	
					Ф			
	Credit / Charge Card	Free Days Annua	al Fee Rate					

Unicredit-WA	Orad Oranica a December	\$244.77	Never	1	√	✓	√	Nil
Officiedit-WA	Card Services Rewards	\$344.77	inever	•		•	•	INII
	Rewards MyCard	55 9	0 19.74%					
Unicredit-WA	Platinum Rewards	\$430.96	Never		1	✓	✓	Nil
	Platinum MyCard	55 17	79 19.74%					
Westpac	Altitude Platinum Rews-M	\$368.71	Never		✓	✓	✓	Nil
	Altitude Platinum	45 15	19.99%					'
Westpac	Altitude Rews-MCD*	\$368.71	Never	1	1	1	X	Nil
rrocipuo	Aititude News-WCD	ψουσ.7 1		<u> </u>	<u> </u>	<u> </u>	^	1411
	Altitude		19.99%					
Woolworths Limited	Everyday Money Rewards	\$465.00	Never	X	X	✓	X	Nil
	Everyday Money	55 4	9 19.84%					
**								
BOQ	Q Rewards Blue	\$208.33	Never	1	1	√	1	Nil
							<u> </u>	11
	Blue Visa		0 20.74%					
BOQ	Q Rewards Gold	\$208.33	Never	✓	✓	✓	✓	Nil
	Gold Visa	55 12	20 20.74%					
Citibank	Select Rewards	\$719.38	Never	✓	✓	✓	✓	Nil
	Select Credit Card	55 70	00 20.74%					
Commonwealth Bank	Platinum Awards MCD*	\$300.00	Never	1	1	✓	✓	0
OF M	Platinum Awards		30 20.74%			,		
GE Money	Myer Visa Rewards	\$288.00	2 yrs	X	X	✓	X	Nil
	Myer Visa Card	62 6	9 20.69%					
Suncorp Bank	Clear Options-Platinum	\$326.09	Never	✓	✓	✓	✓	0
	Platinum Card	55 19	99 20.74%					
Westpac	Altitude Plat Plus Rews-M	\$368.71	Never	1	✓	✓	X	Nil
	Altitude Platinum Plus	45 29	95 19.99%					
	Autuue Flaunum Pius	40 29	19.99%					
*								



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PROFILE SUMMARY

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

				TYPES	OF REWA	ARDS AVAI	LABLE		
Company	Rewards Program	Cash Return per year	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee	
	Credit / Charge Card	Free Days Annu	al Fee Rate						
*									
Commonwealth Bank	Diamond Awards MCD*	\$375.00	Never	1	✓	✓	✓	0	
	Diamond Awards	55 4	25 20.74%						
GE Money	GO Rewards	\$82.72	3 yrs	V	1	✓	X	Nil	
	GO MasterCard	62 5	9.4 21.74%						



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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points	Points	CARD S	SPEND 1	TO GET F	RETURN	ECONOI	MY TKT	Reward	Airline Partner 1
		per \$1 Spent	per Frequent Flyer	Syd Bris	Syd Melk	Sydney Perth	Syd Lo	Sydney Los Ang	Syd	Annual Fee	r draior r
			Point (Ptnr 1)	Sydney - Brisbane	Sydney - Melbourne	ney - erth	Sydney – London	Sydney – _os Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Day	s Annual	Foo Pr	ate			- v			
****	outstanding value"	Tiee Day.	Ailidai	Tee Ite	ale						
American Express	Mship Rewards Ascent	1	1	13800	13800	33800	125000	94200	57800	80	Velocity
7 anorroan Express	-					33000	120000	34200	37000	00	Velocity
American Express	Gold Ascent Credit Card Mahin Bowards No Fee On	0.5	0.5	13800	74% 13800	33800	125000	94200	57800	Nil	Velocity
American Express	Mship Rewards No Fee Op					03000	123000	34200	37000	IVII	velocity
American Express	Gold Ascent Credit Card	44	1	13800	74%	33800	125000	04200	57800	Nil	Volocity
American Express	Mship Rewds Plat Edge	1				33800	125000	94200	37800	INII	Velocity
American Express	Platinum Edge Credit Card	55	149		74%	0	02222	62000	20522	Nil	Oantas
American Express	MshipRews Ascent Premiu	1.5	1	9200	9200	0	83333	62800	38533	INII	Qantas
American Evareas	Platinum Reserve Credit Card	55	395		74%	00000	100000	20000	00000	N.P.I	0 1
American Express	Qantas Freq Fly Standard		1	16000	16000	36000	128000	96000	60000	Nil	Qantas
ANIZ	Qantas Discovery Card	44	0		74%						
ANZ	Rewards Platinum Amex*	3	2.25	10350	10350	25350	93750	70650	43350	0	Velocity
	Rewards Platinum	55	149		74%	1					
Jetstar	Jetstar Dollars	0.01	1	19800	13800	40800			119200	Nil	Jetstar
	MasterCard	55	59		99%						
Jetstar	Jetstar Dollars Platinum	0.02	1	9900	6900	20400			59600	Nil	Jetstar
	Platinum MasterCard	55	149	19.9	99%						
Virgin Money	Velocity Rewards	1	1	13800	13800	33800	125000	94200	57800	Nil	Velocity
	Flyer Credit Card	44	99	20.9	99%						

ANZ	Qantas Frq Fly Amex*	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	Frequent Flyer	44	95	19.7	74%						
ANZ	Rewards Amex*	2	2.25	15525	15525	38025	140625	105975	65025	55	Velocity
	Rewards	44	34	19.7	74%						
ANZ	Rewards Visa*	1.5	2.25	20700	20700	50700	187500	141300	86700	55	Velocity
	Rewards	44	34	19.7	74%						



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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent					ECONOM		Reward Annual	Airline Partner 1
		орен	Flyer Point (Ptnr 1)	Sydney - Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney - Los Angeles	Sydney – Hong Kong	Fee	
	Credit / Charge Card	Free Day	Annual	Fee R	ate						

Catalyst Mutual	Card Services Rewards	1	1.5	20700	20700	50700	187500	141300	86700	Nil	Velocity
	Rewards MasterCard	55	90	19.	74%			1			
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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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points	Points	CARD S	SPEND .	TO GET I	RETURN	ECONO	ИҮ ТКТ	Reward	Airline Partner 1
		per \$1 Spent	per Frequent Flyer Point (Ptnr 1)	Sydney - Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney - Hong Kong	Annual Fee	r artiici r
	Credit / Charge Card	Free Days	Annual I	Fee Ra	ate						

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	tas Frequent F
	Qantas Standard	44	65	20.	24%						
nab	Velocity Gold Amex*	1	1	13800	13800	33800	125000	94200	57800	Nil	in Blue & partı
	Velocity Gold Card	44	150	20.:	24%						
nab	Velocity Rewards Amex*	0.75	1	18400	18400	45067	166667	125600	77067	Nil	in blue & partı
	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 B	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	19.9	99%						
Westpac	Altitude Rews-Amex*	2	2	13800	13800	33800	125000	94200	57800	Nil	Velocity
	Altitude	45	100	19.9	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	19.9	99%						



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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1	Points per				RETURN			Reward	Airline Partner 1
		Spent	Frequent Flyer Point (Ptnr 1)	Sydney - Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney - Los Angeles	Sydney – Hong Kong	Fee	
	Credit / Charge Card	Free Day	s Annual I	Fee Rat	te						

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	9%						

American Express	David Jones Mship Rewds	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity
	David Jones Card	44	99	20.74	4%						
American Express	Qantas Freq Fly-Premium	1.25	1	12800	12800	28800	102400	76800	48000	Nil	Qantas
	Qantas Premium Card	44	249	20.7	4%						
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	4%						
ANZ	Qantas Frq Fly Visa*	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Frequent Flyer	44	95	19.74	4%						
ANZ	Rewards Platinum Visa*	1.5	2.25	20700	20700	50700	187500	141300	86700	0	Velocity
	Rewards Platinum	55	149	19.74	4%						
Bank of Melbourne	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Amplify Credit Card	55	79	18.74	4%						
Bank of Melbourne	Amplify Rewards	1	2	27600	27600	67600	250000	188400	115600	0	Velocity
	Amplify Credit Card	55	79	18.74	4%						
BankSA	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Amplify Credit Card	55	79	18.74	4%						
BankSA	Amplify Rewards	1	2	27600	27600	67600	250000	188400	115600	0	Velocity
	Amplify Credit Card	55	79	18.74	4%						
Catalyst Mutual	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MasterCard	55	179	19.7	4%						
Citibank	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum	55	199	20.99	9%						



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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1	Points per				RETURN			Reward	Airline Partner 1
		Spent	Frequent Flyer Point	Sydney - Brisbane	Sydney - Melbourne	Sydney Perth	Sydney – London	Sydney – Los Angeles	Sydney - Hong Kong	Fee	
			(Ptnr 1)	ane	y – urne	サゼ リ	ion	y – geles	Xong		
	Credit / Charge Card	Free Days	Annual I	Fee Ra	ate						

Commonwealth Bank	Awards MCD*	1	2	27600	27600	67600	250000	188400	115600	0	Qantas
	Awards	55	89	20.7	74%						
Commonwealth Bank	Gold Awards MCD*	1	2	27600	27600	67600	250000	188400	115600	0	Qantas
	Gold Awards	55	144	20.7	74%						
Commonwealth Bank	Platinum Awards Amex*	3	2	9200	9200	22533	83333	62800	38533	0	Qantas
	Platinum Awards	55	280	20.7	74%						
Community CPS Australia	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MasterCard	55	179	19.7	74%						
Companion CU	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MasterCard	55	179	19.7	74%						
FCCS Credit Union	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.7	74%						
Holiday Coast CU	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.7	74%						
HSBC	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	Platinum Qantas Credit Card	55	199	20.9	99%						
Illawarra CU NSW	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MasterCard	55	179	19.7	74%						
IMB	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MasterCard	55	179	19.7	74%						
Memberfirst Credit Union	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MyCard	55	179	19.7	74%						
MyState Financial	Platinum Rewards	1.25	1.5	16560	16560	40560	150000	113040	69360	Nil	Velocity
	Platinum MasterCard	55	179	19.7	74%						
nab	Qantas Frq Fly Gold Amex*	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas Gold	44	145.5	5 20.2	24%						



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interest rates current 30th of March

PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points	Points	CARD	SPEND .	ГО GET	RETURN	ECONOI	MY TKT	Reward	Airline Partner 1
		per \$1 Spent	per Frequent Flyer Point (Ptnr 1)	Sydney - Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney - Hong Kong	Annual Fee	r artiici r
	Credit / Charge Card	Free Days	Annual	Fee R	ate						

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	tas Frequent F
	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	in blue & partı
	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 B	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	gin Blue/Velo
	High Flyer Credit Card	44	249	20.	99%						

your guide to product excellence

FREQUENT FLYER REWARDS - \$24k annual spend:

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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	CARD Sydney - Brisbane	SPE Melbourne	FO GET F Sydney Perth	RETURN Sydney -	ON Sydney - Los Angeles	MY TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
			(Ptnr 1)	ey - bane	ey – ourne	th ey -	ey – don	y – ngeles	ey - Kong		
	Credit / Charge Card	Free Day	s Annual I	Fee R	ate						

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 & partı
	Velocity Gold Card	44	150	20.	24%						



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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer			Sydney Perth	Sydney -			Reward Annual Fee	Airline Partner 1
			Point (Ptnr 1)	Sydney - Brisbane	Sydney - Melbourne	ney - erth	ney – ndon	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Day	s Annual I	Fee Ra	ate						
**											
Suncorp Bank	Clear Options-Platinum	1	2	27600	27600	67600	250000	188400	115600	0	Velocity
	Platinum Card	55	199	20.7	74%						
Suncorp Bank	ClearOptions Plat Qantas	1	1	16000	16000	36000	128000	96000	60000	49	Qantas
	Platinum Card	55	199	20.7	74%						
Westpac	Altitude Platinum Rews-M	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity
	Altitude Platinum	45	150	19.9	99%						
*											
American Express	Qantas FreqFly-Ultim	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Ultimate Card	44	450	20.7	74%						
ANZ	Qantas Frq Fly Plat Visa*	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Freq Flyer Platinum	55	295	19.7	74%						
Citibank	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	49	Qantas
	Signature	55	395	20.9	99%						
Citibank	Select Rewards	2	1.5	10350	10350	25350	93750	70650	43350	Nil	Velocity
	Select Credit Card	55	700	20.7	74%						
Citibank	Signature Rewards	1.5	1.5	13800	13800	33800	125000	94200	57800	Nil	Velocity
	Signature	55	395	20.9	99%						
Citibank	Skywards Freq Fly Prog	1.5	1	56667	56667	91667	60000	86667	70000	Nil	Emirates
	Emirates Platinum MasterCard	55	229	20.9	99%						
Commonwealth Bank	Diamond Awards MCD*	1.25	2	22080	22080	54080	200000	150720	92480	0	Qantas
	Diamond Awards	55	425	20.7	74%						
Commonwealth Bank	Platinum Awards MCD*	1	2	27600	27600	67600	250000	188400	115600	0	Qantas
	Platinum Awards	55	280	20.7	74%						
nab	Qantas Frq Fly Plat Visa*	0.67	1	23881	23881	53731	191045	143284	89552	Nil	Qantas
	Qantas Platinum	44	290	20.2	24%						



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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 (Ptnr 1)	CARD Sydney - Brisbane	SPEND Sydney - Melbourne	Sydney – Perth	Sydney – London	Sydney - CO Los Angeles	Y TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Day	s Annual I	Fee Ra	ate						
*											
St George Bank	Platinum Rews-Private Bk	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Private Bank Visa Platinum	55	225	19.9	99%						
Westpac	Altitude Plat Plus Rews-M	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity
	Altitude Platinum Plus	45	295	19.9	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%	7					



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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points	CARD	SPEND .	TO GET F	RETURN	ECONO	MY TKT	Reward	Airline Partner 1
		per \$1 Spent	per Frequent Flyer Point (Ptnr 1)	Sydney - Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney - Los Angeles	Sydney - Hong Kong	Annual Fee	r druisi r
	Credit / Charge Card	Free Days	Annual I	Fee R	ate						
**** "c	outstanding value"										
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 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	irgin 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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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD Sydney - Brisbane	SPEND Sydney - Melbourne	OGET F Sydney – Perth	RETURN Sydney – London	ON Sydney - Los Angeles	MY TKT Sydney – Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual I	Fee R	ate						

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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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

0	Daywarda Drawraw	Points	Points	CARD	SPEND 1	TO GET F	RETURN	ECONO	MY TKI	Reward	Airline
Company	Rewards Program	per \$1 Spent	per Frequent					_		Annual	Partner 1
		Эрепт	Flyer Point	Sydney - Brisbane	Sydney - Melbourne	Sydney Perth	Sydney – London	Sydney - _os Angeles	Sydney - Hong Kong	Fee	
			(Ptnr 1)	ane	y – urne	5°₹	lon	y – geles	√ong		
	Credit / Charge Card	Free Days	Annual	Fee R	ate						

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	ntas 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%						
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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interest rates current 30th of March

PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points	CARD	SPEND T	O GET F	RETURN	ECONO	MY TKT	Reward	Airline Partner 1
		per \$1 Spent	per Frequent Flyer	Sydr Bris	Sydi	Sydney Perth	Sydney – London	Sydney Los Ang	Sydr	Annual Fee	, artifor r
			Point (Ptnr 1)	Sydney - Brisbane	Sydney - Melbourne	/dney – Perth	ney – ndon	Sydney - .os Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Day	s Annual I	Fee R	ate						

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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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points	CARD	SPEND T	TO GET F	RETURN	ECONO	MY TKT	Reward	Airline Partner 1
		per \$1 Spent	per Frequent Flyer	Syd Bri	Syd Mell	Sydney Perth	Syd Lo	Sydney Los Ang	Syd	Annual Fee	
			Point (Ptnr 1)	Sydney – Brisbane	Sydney - Melbourne	ney - 'erth	Sydney – London	Sydney – _os Angeles	Sydney - Hong Kong		
			1		<u> </u>			Š	Q		
	Credit / Charge Card	Free Days	s Annual I	Fee R	ate						

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	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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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points	CARD	SPEND 1	ΓΟ GET F	RETURN	ECONO	MY TKT	Reward	Airline Partner 1
		per \$1 Spent	per Frequent Flyer	Syd Bri	Syd Mell	Sydney Perth	Syd Lo	Sydney Los Ang	Syd	Annual Fee	T dittion 1
			Point (Ptnr 1)	Sydney - Brisbane	Sydney - Melbourne	dney – Perth	Sydney – London	Sydney – _os Angeles	Sydney - Hong Kong		
					Ψ			Š	Q		
	Credit / Charge Card	Free Days	s Annual I	Fee R	ate						

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%						
**											

your guide to product excellence

FREQUENT FLYER REWARDS - \$60k annual spend:

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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points	CARD	SPEND T	TO GET F	RETURN	ECONOI	MY TKT	Reward	Airline Partner 1
		per \$1 Spent	per Frequent Flyer	Syd Bri	Syd Mell	Sydney Perth	Syd Lo	Sydney Los Ang	Syd Hon	Annual Fee	
			Point (Ptnr 1)	Sydney – Brisbane	Sydney - Melbourne	ney - 'erth	Sydney – London	Sydney - _os Angeles	Sydney - Hong Kong		
					<u> </u>			Š	<u>Q</u>		
	Credit / Charge Card	Free Day	s Annual I	Fee R	ate						
**											
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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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points	CARD	SPEND	TO GET I	RETURN	ECONO	MY TKT	Reward	I Airline Partner 1
		per \$1 Spent	per Frequent Flyer	Syd Bris	Syd Melk	Sydney Perth	Syd Lo	Sydney Los Ang	Syd	Annual Fee	
			Point (Ptnr 1)	Sydney - Brisbane	Sydney - Melbourne	ney - erth	Sydney – London	Sydney - _os Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Day	a Annual	Fac. D				σ			
ىدىد	Credit / Charge Card	Free Day	s Annual	ree R	ate						
★★ Commonwealth Bank	DI J. A. L. MODA	1	2	27600	27600	67600	250000	188400	115600	0	Qantas
Commonwealth Bank	Platinum Awards MCD*					67600	250000	166400	115600	U	Qantas
	Platinum Awards	55	280		.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	ntas Frequent Fl
	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	gin blue & partne
	Velocity Gold Card	44	150	20.	.24%						
nab	Velocity Rewards Visa*	0.5	1	27600	27600	67600	250000	188400	115600	0	gin blue & partne
	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%						

your guide to product excellence

FREQUENT FLYER REWARDS - \$60k annual spend:

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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points	CARD S	SPEND T	O GET F	RETURN	ECONO	мү ткт	Reward	Airline
		per \$1 Spent	per Frequent Flyer Point (Ptnr 1)	Sydney – Brisbane	Sydney - Melbourne	Sydney – Perth	Sydney – London	Sydney - Los Angeles	Sydney - Hong Kong	Annual Fee	Partner 1
	Credit / Charge Card	Free Day	s Annual I	Fee Ra	ate						
**											
Westpac	Altitude Rews-MCD*	1	2	27600	27600	67600	250000	188400	115600	Nil	Velocity
	Altitude	45	100	19.9	99%						
Westpac	earth Qantas FF-MCD Plat	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	earth Platinum Plus Card	45	250	19.9	99%						
Westpac	earth Qantas FF-MCD Plati	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	earth Platinum	45	125	19.9	99%						
Westpac	earth Qantas Frq Fly-MCD*	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	earth	45	75	19.9	99%						
*											
nab	Qantas Frq Fly MCD*	0.5	1	32000	32000	72000	256000	192000	120000	Nil	ntas Frequent Fl
	Qantas Standard	44	65	20.2	24%						

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

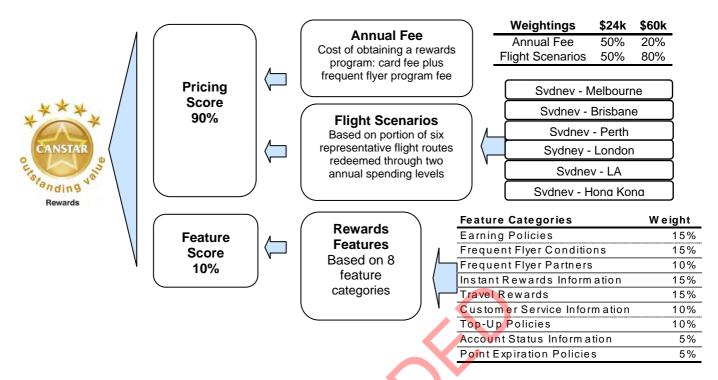
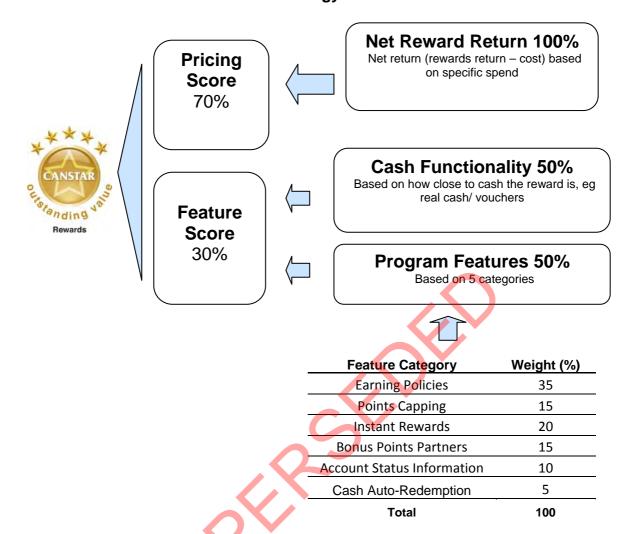


CHART 1 provides an overview of the relative contributions of each component of the frequent flyer rewards category. For the higher (\$60,000) annual spend level, the value of frequent flyer rewards is greater so as to reduce the impact of the annual fee, which is fixed regardless of spending level.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

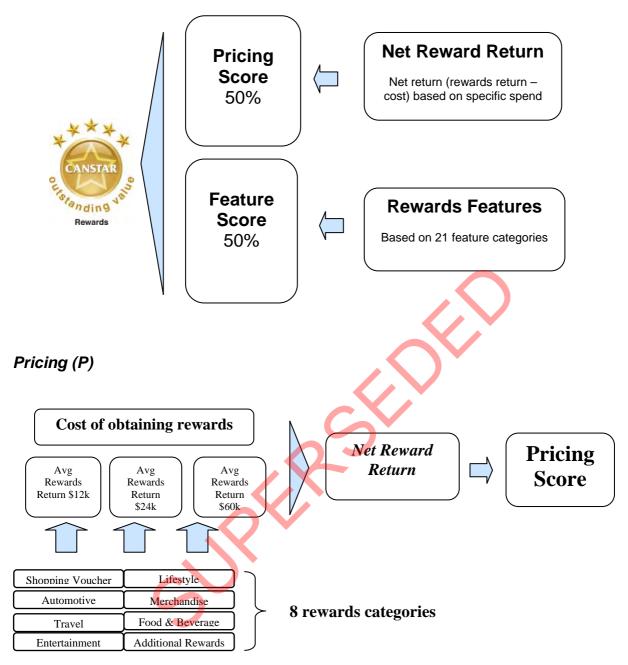
Chart 2 Cash/Voucher Rewards Methodology



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



•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
Program Conditions - 20% Earning Policies	Weight 4%
Earning Policies	4%
Earning Policies Rewards @ Various Point Levels	4% 4%
Earning Policies Rewards @ Various Point Levels Bonus Points Partner Information	4% 4% 2%
Earning Policies Rewards @ Various Point Levels Bonus Points Partner Information Points Capping Information	4% 4% 2% 2%
Earning Policies Rewards @ Various Point Levels Bonus Points Partner Information Points Capping Information Customer Service Information	4% 4% 2% 2% 2%
Earning Policies Rewards @ Various Point Levels Bonus Points Partner Information Points Capping Information Customer Service Information Reward Program Fees	4% 4% 2% 2% 2% 2% 1%
Earning Policies Rewards @ Various Point Levels Bonus Points Partner Information Points Capping Information Customer Service Information Reward Program Fees Earning Policy Flexibility	4% 4% 2% 2% 2% 1% 1%
Earning Policies Rewards @ Various Point Levels Bonus Points Partner Information Points Capping Information Customer Service Information Reward Program Fees Earning Policy Flexibility Account Status Information	4% 4% 2% 2% 2% 1% 1%

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 Proporti		Category						
annual spend		Staple	Dis	cretionary		Petrol		Other
\$12k	\$	4,200	\$	1,200	\$	1,200	\$	5,400
\$24k	\$	7,200	\$	3,600	\$	2,400	\$	10,800
\$60k	\$	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

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 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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