

REWARDS STAR RATINGS

IN THIS REPORT:

- You'll find the latest news on rewards programs in Australia.
- We research & rate 140 rewards programs linked to 182 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 A POWERFUL DRAWCARD

The loyalty-building capacity of rewards programs has long been recognized by Australia's big companies, predominantly airlines, who place great importance on offering their card-carrying customers freebies and discounts on goods and services with proven customer appeal.

Customers, too, can benefit from a rewards program with the right fit – one that links in with their spending habits and provides the kind of rewards they are interested in. Holidays, shopping, cash-back, instant discounts – rewards come in all shapes and sizes. CANSTAR CANNEX 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. As the vaudeville showman has been known to spruik "There's something for everyone." The skill is to team up with the right rewards program for you.

ADDING UP THE POINTS

You don't need to be Einstein 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 every month, chasing high flying rewards points may be futile.

Rewards programs that accumulate points are not for everyone. If you don't spend enough each month, or you pay interest regularly on your credit card, the cost of your credit card rewards program – interest rate plus annual fee – is probably higher than the value of rewards gained. In this case, you might be wise going for instant rewards. These are non-points based instant rewards available on many cards. They vary greatly but can include shopping discounts such as two-for-the-price-of-one deals at places you shop at regularly. For your convenience, Instant Rewards are included but not rated in our star ratings reports.

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 a limit 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, 4,000 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, a couple of golden rules will get you across the line quicker. Using bonus partners and taking advantage of double or triple points during promotions should see your points swell satisfyingly.

HOW CAN I CALCULATE THE TRUE VALUE OF MY POINTS?

The fact that all rewards points across the board don't add up to the same value not only makes it confusing but it also sheds little light on the true value of the program to you. That makes comparing difficult. To add to the dilemma all rewards programs are different and the value of your points may change dramatically from one reward to the next.

CANSTAR CANNEX has come up with a simple, yet accurate way to check the value of points accrued. We call it the Point Currency and you can work out your own program's offering by using our easy equation. In order to calculate the point currency required to redeem \$1 worth of rewards simply divide the *number of points required to redeem awards* (eg.7,000) by the *recommended retail price (RRP) of the reward* (\$50). In our example this gives you *140 points required to redeem \$1 of rewards*.

POINTS REQUIRED
TO REDEEM REWARD

RETAIL PRICE OF
REWARD

= POINT CURRENCY



Therefore, the lower the point currency, the better the value of the reward because you use less reward points per dollar of reward.

7,000 POINTS
REQUIRED FOR \$50
GIFT CARD

\$50 GIFT CARD

= 140 POINTS PER \$1

CANSTAR CANNEX *rewards star ratings* compare all points-based Frequent Flyer, General Rewards and Cash/Voucher programs. The three categories have then been divided into spend levels, reflecting the importance of choosing the right program for your spend level.

Instant Reward are detailed by CANSTAR CANNEX but not rated. This provides a useful resource from which to make a short list of products you are interested in.

PLAY BY THE RULES TO REAP REWARDS



Working out which is the best credit card-based rewards program for you is not as straight forward as you may think. Used correctly, rewards can be worthwhile. After all, chances are you were going to spend that money anyway

so why not get something back for it? On the flipside, a rewards card used wrongly can see you deeper in debt.

To avoid this, there are certain golden rules to follow.

Pay the card off:

Firstly, be realistic about whether you pay your card off

in full each month or not. As the interest rates on these cards may be higher than other credit cards, it's best to pay them off quickly. Otherwise you run the risk of the cost of the card (interest rate plus annual fee) outweighing any rewards benefit you may get. If you can't pay your card off religiously, forget rewards and opt for a low cost card instead.

Are the rewards offered suitable?

Consider if the frequent flyer rewards suit your travel needs. For example, if the card offers you a quick way to earn points for flights around Australia but you don't travel domestically very often, ask yourself if this is a reward you are likely to use. Flights are only one aspect of rewards. You may prefer shopping vouchers, merchandise, travel or cashback.

Examine the fine print:

Check the rules first. Before accruing points on a scheme that is hard to redeem points from, be aware of things like lifespan of the points and any rules and restrictions about upgrading on flights.

Pick a card that matches your spend:

Choose a rewards program that suits the amount of money you spend on the card every year and is likely therefore to give you the best return. To help you evaluate, we rate rewards programs according to three different yearly spend levels - \$12,000, \$24,000 and \$60,000.

Maximise extra benefits:

If you have a Gold or Platinum card and you are earning enough rewards to outweigh your annual fee, benefits such as travel insurance or concierge services effectively come free of charge. Sacrifice some time to read the

product disclosure statement in detail so that you know exactly what is available and how you can make use of it to add to the value you get from being with that rewards program.

Remember to keep your rewards card in your wallet if:

- You will incur a surcharge by using your card,
- You could drive a harder bargain by paying with cash,
- You are simply buying to boost your points tally,
- The purchase could mean there's no way you can repay in full that month.

PETROL WARS IGNITE



The media in recent times has reported a ramping up in competition between two of our three grocery giants, Coles and Woolworths for custom at the petrol bowser. Is this because they want your shopping dollar or because there is good profit in petrol at the moment? We think it's a bit of both. Some commentators are leaning more towards the profit-boosting petrol side and asking why, with the Aussie dollar at parity with the greenback, are we still paying as much as \$1.30 a litre for unleaded fuel? As consumers have long suspected, it seems what goes up doesn't necessarily come down in a hurry.

The GE Money Coles Source card offers up to 8 cents per litre fuel discount whenever over \$30 is spent on the card at a Coles group store. This is effectively doubling the discount given to customers via their shopping dockets. How much can you save by using the GE Money Coles Source card to pay for your petrol?

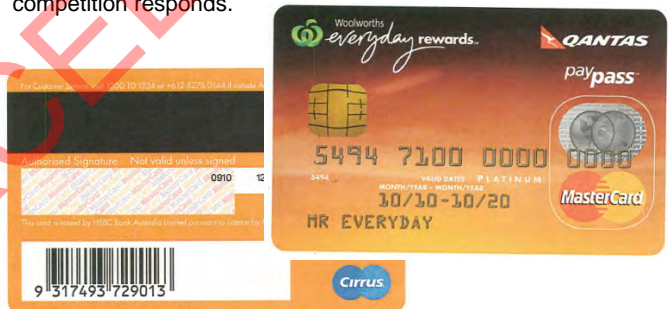
According to our calculations, your possible extra reward would be around \$40 per year if you spent \$100 a month on petrol. This would double if your petrol bill was \$200 a month, and you would save \$200 a year if you spent \$500 a month at the bowser.

TWO CARDS ROLLED INTO ONE

Woolworths has just launched a clever card that does away with the need to carry around two

bits of plastic. Woolworths Everyday Rewards Qantas credit card is a credit card and rewards card rolled into one. It's personalized with your rewards number on the back and it actually keeps account of your discounts and rewards at the point of sale. No more sorting of dockets in order to take advantage of discounts. Applicants are automatically enrolled in Everyday Rewards and Qantas Frequent Flyer, saving over \$80.

This is a major step forward in the world of credit cards and rewards. It will be interesting to see how the competition responds.



REWARDS REACH FOR THE SKY

It's that time of year again. A flurry of rewards activity has been noted, just in time for the holiday season. Here's a brief rundown of the new players and what they offer.

- **Virgin Flyer Card**
 - Up to 4 free domestic flights per year through a 2 for 1 offer
 - Direct earn flying Virgin
- **Woolworths Qantas Card**
 - 1 point for every \$1 spent for Qantas Frequent Flyer program
 - \$89 annual fee, free entry to Qantas Frequent Flyer, save \$82.50
 - Incorporates Everyday Rewards loyalty scheme onto credit card
- **AMEX Upgrades – New platinum series**
 - **Platinum Reserve**, \$395 annual fee

- 1.5 membership rewards points per dollar spent, uncapped
- Complimentary Priority Pass membership
- Virgin Blue economy return flight to selected domestic & international destinations
- **Platinum Edge**, \$149 annual fee
- 3 – 2 – 1 tiered points earn ratio, earning 3 points at major supermarkets, 2 points at major petrol stations, 1 point everywhere else
- Complimentary Virgin Blue domestic return economy flight each year

SORTING OUT THE REWARDS

For this rewards start ratings report, CANSTAR CANNEX compared 140 rewards programs linked to 182 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 CANNEX 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.

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rewards star ratings

December 2010

PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More					
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings												
★★★★★ "outstanding value"																	
American Express	David Jones Gift Points	\$177.08	Never	✓	✗	✗	✓	✓	✓	✓	✓	✗	✓	Nil	✗		
	David Jones AMEX Card	56	99	20.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars							
Bank of Queensland	Q Rewards Blue	\$62.50	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Blue Visa	55	55	20.49%	Everyday Spender - 3 Stars					Big Spender - Not rated							
	Blue No AnnualFee Visa	0	0	20.49%	Everyday Spender - 3 Stars					Big Spender - Not rated							
GE Money	GE Coles Source	\$63.47	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓		
	Coles Group Source MCD	62	0	20.24%	Everyday Spender - 3 Stars					Big Spender - 3 Stars							
GE Money	Myer Visa	\$144.00	2 yrs	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	Nil	✓		
	Myer Visa Gold Card	62	39	20.39%	Everyday Spender - 5 Stars					Big Spender - 3 Stars							
Woolworths Limited	Everyday Money Rewards	\$107.90	Never	✗	✓	✓	✓	✗	✓	✗	✓	✗	✗	Nil	✓		
	Everyday Money	55	49	19.49%	Everyday Spender - 5 Stars					Big Spender - 4 Stars							
★★★★★																	
American Express	Mship Rewards Ascent	\$108.23	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓		
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars							
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated					Big Spender - Not rated							
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated					Big Spender - Not rated							
American Express	Mship Rewards Choices	\$108.23	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated					Big Spender - Not rated							
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated					Big Spender - Not rated							
American Express	Mship Rewards No Fee Opt	\$27.06	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars							
American Express	Mship Rewds Plat Edge	\$194.81	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Platinum Edge Credit Card	55	149	20.49%	Everyday Spender - Not Rated					Big Spender - Not rated							
ANZ	Rewards Amex*	\$116.39	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓		
	Rewards Amex	44	34	19.74%	Everyday Spender - 5 Stars					Big Spender - 5 Stars							

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CASH REWARDS - \$12,000 annual spend

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

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rewards star ratings

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★																
Coastline Credit Union	Rewarder	\$80.00	Never	X	X	X	X	X	X	X	✓	X	X	X	Nil	X
	Rewarder Visa	55	52	16.70%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
Qantas Staff CU	Rewarder	\$80.00	Never	X	X	X	X	X	X	X	✓	X	X	X	55	X
	Lifestyle	0	0	13.99%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
	Lifestyle Plus	46	0	17.35%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Qld Police Credit Union	Rewarder	\$80.00	Never	X	X	X	X	X	X	X	✓	X	X	X	Nil	X
	Bluey Rewarder Card	55	48	15.49%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
Westpac	Altitude Rews-AMEX*	\$145.54	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	Altitude/Amex	45	100	19.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
★★★★																
American Express	MoneyBack Rewards	\$120.00	N/A	X	X	X	X	X	X	X	✓	X	X	X	Nil	X
	Platinum MoneyBack CCard	44	99	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Australian Central CU	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Citibank	BP-Citibank MasterCard	\$114.00	N/A	X	✓	X	X	X	X	X	✓	X	X	X	Nil	X
	BP MasterCard	55	79	20.89%	Everyday Spender - 2 Stars							Big Spender - 2 Stars				
Commonwealth Bank	Awards AMEX*	\$90.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards AMEX	55	89	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Community CPS Australia	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
CUA	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
ECU Australia	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				

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CASH REWARDS - \$12,000 annual spend

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

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				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★															
Family First CU	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
FCCS Credit Union	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Holiday Coast CU	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
HSBC	Rewards Plus-Standard	\$63.56	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Classic Credit Card	55	59	20.25%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Illawarra CU NSW	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
IMB	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	X	
	Silver RewardsMasterCard	55	55	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Memberfirst Credit Union	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
MyState Financial	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Qld Teachers CU	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Queenslanders CU	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
SERVICE ONE Members Ba	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Suncorp Bank	Rewards Program	\$65.94	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	63	X	
	Clear Options Platinum Card	55	205	19.99%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
	Clear Options Gold Card	55	99	19.75%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
	Clear Options Plus Card	55	63	19.99%	Everyday Spender - 5 Stars						Big Spender - Not rated				

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CASH REWARDS - \$12,000 annual spend

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings										
★★★															
Sutherland Credit Union	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Unicom Credit Union	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Unicredit-WA	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Warwick Credit Union	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
★															
American Express	Mship Rews Ascent-Plat	\$162.35	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Reserve Credit Card	55	395	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
ANZ	Rewards Visa*	\$87.29	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	55	✓
	Rewards Visa	44	34	19.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Australian Central CU	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Bananacoast Community C	Rewarder	\$80.00	Never	X	X	X	X	X	X	✓	X	X	X	59	X
	Visa Bonus Rewarder	55	59	17.00%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Bank of Queensland	Q Rewards Gold	\$72.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Visa	55	120	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Bank of Queensland	Q Rewards Platinum	\$83.33	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Platinum Visa	55	199	20.49%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
BankSA	Amplify Qantas Rewards	\$33.98	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
BankSA	Amplify Rewards	\$67.97	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated						Big Spender - Not rated				

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				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★																
Bankwest	More Rewards	\$60.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	More MasterCard	55	89	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Bankwest	More Rewards- Platinum	\$80.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	More Platinum MasterCard	55	190	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Bankwest	More Rewards-Gold	\$60.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	More Gold MasterCard	55	120	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Citibank	Gold/Platinum Rewards	\$71.94	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Visa	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Platinum Visa	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Platinum MasterCard	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold MasterCard	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Citibank	Silver Rewards	\$71.94	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver Visa	55	89	20.74%	Everyday Spender - 3 Stars							Big Spender - Not rated				
	Silver MasterCard	55	89	20.74%	Everyday Spender - 3 Stars							Big Spender - Not rated				
Commonwealth Bank	Awards*	\$60.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards MasterCard	55	89	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Commonwealth Bank	Gold Awards AMEX*	\$120.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards AMEX	55	144	20.49%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
Commonwealth Bank	Gold Awards*	\$60.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards MasterCard	55	144	20.49%	Everyday Spender - 2 Stars							Big Spender - 3 Stars				
Commonwealth Bank	Platinum Awards AMEX*	\$180.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Awards AMEX	55	280	20.49%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
Commonwealth Bank	Platinum Awards*	\$60.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Awards MCD	55	280	20.49%	Everyday Spender - 2 Stars							Big Spender - 3 Stars				
Community CPS Australia	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				

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CASH REWARDS - \$12,000 annual spend

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

How we get paid: www.canstar.com.au/images/legals/fsg.pdf



rewards star ratings

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
CUA	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Diners Club Int	Diners Club Rewards	\$93.85	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	95	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
ECU Australia	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Family First CU	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
FCCS Credit Union	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
First Option CU	Cash Rewards	\$60.00	Never	X	X	X	X	X	X	✓	X	X	36	X	
	Cash Rewards Visa Credit Card	45	36	15.80%	Everyday Spender - Not Rated						Big Spender - Not rated				
GE Money	GO Rewards	\$16.54	3 yrs	✓	✓	✓	✓	✓	✓	X	✓	✓	Nil	✓	
	GO MasterCard	62	47.4	21.49%	Everyday Spender - 3 Stars						Big Spender - 2 Stars				
Holiday Coast CU	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
HSBC	Rewards Plus-Gold	\$63.56	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Credit Card	55	89	19.75%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
HSBC	Rewards Plus-Platinum	\$63.56	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	129	19.50%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Illawarra CU NSW	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
IMB	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	X	
	Gold Rewards MasterCard	55	99	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				

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CASH REWARDS - \$12,000 annual spend

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rewards star ratings

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
Memberfirst Credit Union	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars						
MyState Financial	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars						
Qld Teachers CU	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars						
Queenslanders CU	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars						
St George Bank	Amplify Qantas Rewards	\$33.98	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated				Big Spender - Not rated						
St George Bank	Amplify Rewards	\$67.97	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated				Big Spender - Not rated						
Sutherland Credit Union	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars						
Unicom Credit Union	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars						
Unicredit-WA	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars						
Warwick Credit Union	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars						
Westpac	Altitude Gold Rews-AMEX*	\$145.54	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	Nil	✓	
	Altitude Gold/Amex	45	150	19.99%	Everyday Spender - 3 Stars				Big Spender - 4 Stars						
Westpac	Altitude Gold Rews-MCD*	\$72.77	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	Nil	✓	
	Altitude Gold/MasterCard	45	150	19.99%	Everyday Spender - 3 Stars				Big Spender - 5 Stars						

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CASH REWARDS - \$12,000 annual spend

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
Westpac	Altitude Plat Rews-AMEX*	\$218.31	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Platinum/Amex	45	295	19.99%	Everyday Spender - 4 Stars							Big Spender - 5 Stars			
Westpac	Altitude Plat Rews-MCD*	\$72.77	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Platinum/MCard	45	295	19.99%	Everyday Spender - 4 Stars							Big Spender - 5 Stars			
Westpac	Altitude Rews-MCD*	\$72.77	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude/MasterCard	45	100	19.99%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			



PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★ "outstanding value"																
American Express	David Jones Gift Points	\$354.16	Never	✓	✗	✗	✓	✓	✓	✓	✓	✗	✓	Nil	✗	
	David Jones AMEX Card	56	99	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars					
American Express	Mship Rewds Plat Edge	\$389.63	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Edge Credit Card	55	149	20.49%	Everyday Spender - Not Rated						Big Spender - Not rated					
GE Money	Myer Visa	\$288.00	2 yrs	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	Nil	✓	
	Myer Visa Gold Card	62	39	20.39%	Everyday Spender - 5 Stars						Big Spender - 3 Stars					
★★★★★																
American Express	MoneyBack Rewards	\$240.00	N/A	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗	
	Platinum MoneyBack CCard	44	99	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars					
American Express	Mship Rewards Ascent	\$216.46	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars					
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated						Big Spender - Not rated					
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated						Big Spender - Not rated					
American Express	Mship Rewards Choices	\$216.46	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated						Big Spender - Not rated					
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated						Big Spender - Not rated					
ANZ	Rewards Amex*	\$232.78	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Amex	44	34	19.74%	Everyday Spender - 5 Stars						Big Spender - 5 Stars					
Westpac	Altitude Rews-AMEX*	\$291.08	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude/Amex	45	100	19.99%	Everyday Spender - 3 Stars						Big Spender - 3 Stars					
Woolworths Limited	Everyday Money Rewards	\$215.79	Never	✗	✓	✓	✓	✗	✓	✗	✓	✗	✗	Nil	✓	
	Everyday Money	55	49	19.49%	Everyday Spender - 5 Stars						Big Spender - 4 Stars					
★★★★★																
American Express	Mship Rewards No Fee Op	\$54.12	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars					

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★															
ANZ	Rewards Visa*	\$174.58	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓
	Rewards Visa	44	34	19.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Australian Central CU	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Australian Central CU	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Bananacoast Community C	Rewarder	\$160.00	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	59	✗
	Visa Bonus Rewarder	55	59	17.00%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Bank of Queensland	Q Rewards Blue	\$125.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Blue Visa	55	55	20.49%	Everyday Spender - 3 Stars						Big Spender - Not rated				
	Blue No AnnualFee Visa	0	0	20.49%	Everyday Spender - 3 Stars						Big Spender - Not rated				
Citibank	BP-Citibank MasterCard	\$228.00	N/A	✗	✓	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗
	BP MasterCard	55	79	20.89%	Everyday Spender - 2 Stars						Big Spender - 2 Stars				
Citibank	Silver Rewards	\$143.88	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	89	20.74%	Everyday Spender - 3 Stars						Big Spender - Not rated				
	Silver Visa	55	89	20.74%	Everyday Spender - 3 Stars						Big Spender - Not rated				
Coastline Credit Union	Rewarder	\$160.00	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗
	Rewarder Visa	55	52	16.70%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
Commonwealth Bank	Awards AMEX*	\$180.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Awards AMEX	55	89	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Commonwealth Bank	Gold Awards AMEX*	\$240.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Awards AMEX	55	144	20.49%	Everyday Spender - 4 Stars						Big Spender - 5 Stars				
Commonwealth Bank	Platinum Awards AMEX*	\$360.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards AMEX	55	280	20.49%	Everyday Spender - 4 Stars						Big Spender - 5 Stars				
Community CPS Australia	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				

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CASH REWARDS - \$24,000 annual spend

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★																
Community CPS Australia	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
CUA	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
CUA	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
ECU Australia	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
ECU Australia	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Family First CU	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Family First CU	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
FCCS Credit Union	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
FCCS Credit Union	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
GE Money	GE Coles Source	\$126.94	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Coles Group Source MCD	62	0	20.24%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Holiday Coast CU	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Holiday Coast CU	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
HSBC	Rewards Plus-Gold	\$127.12	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Credit Card	55	89	19.75%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				

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CASH REWARDS - \$24,000 annual spend

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★															
HSBC	Rewards Plus-Standard	\$127.12	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Classic Credit Card	55	59	20.25%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Illawarra CU NSW	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Illawarra CU NSW	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
IMB	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗	
	Silver RewardsMasterCard	55	55	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Memberfirst Credit Union	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Memberfirst Credit Union	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
MyState Financial	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
MyState Financial	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Qantas Staff CU	Rewarder	\$160.00	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	55	✗
	Lifestyle	0	0	13.99%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
	Lifestyle Plus	46	0	17.35%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Qld Police Credit Union	Rewarder	\$160.00	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗
	Bluey Rewarder Card	55	48	15.49%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
Qld Teachers CU	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Qld Teachers CU	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				

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CASH REWARDS - \$24,000 annual spend

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

How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★																
Queenslanders CU	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Queenslanders CU	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
SERVICE ONE Members Ba	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Suncorp Bank	Rewards Program	\$131.88	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	63	X	
	Clear Options Platinum Card	55	205	19.99%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
	Clear Options Plus Card	55	63	19.99%	Everyday Spender - 5 Stars							Big Spender - Not rated				
	Clear Options Gold Card	55	99	19.75%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
Sutherland Credit Union	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Sutherland Credit Union	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Unicom Credit Union	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Unicom Credit Union	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Unicredit-WA	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Unicredit-WA	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Warwick Credit Union	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Warwick Credit Union	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				

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CASH REWARDS - \$24,000 annual spend

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★																
Westpac	Altitude Gold Rews-AMEX*	\$291.08	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Gold/Amex	45	150	19.99%	Everyday Spender - 3 Stars								Big Spender - 4 Stars			
Westpac	Altitude Plat Rews-AMEX*	\$436.62	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Platinum/Amex	45	295	19.99%	Everyday Spender - 4 Stars								Big Spender - 5 Stars			
★★																
Bank of Queensland	Q Rewards Gold	\$145.84	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Visa	55	120	20.49%	Everyday Spender - 3 Stars								Big Spender - 3 Stars			
BankSA	Amplify Rewards	\$135.94	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated								Big Spender - Not rated			
Bankwest	More Rewards	\$120.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More MasterCard	55	89	18.99%	Everyday Spender - 3 Stars								Big Spender - 3 Stars			
Commonwealth Bank	Awards*	\$120.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards MasterCard	55	89	20.49%	Everyday Spender - 3 Stars								Big Spender - 3 Stars			
Diners Club Int	Diners Club Rewards	\$187.70	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	95	N/A	Everyday Spender - Not Rated								Big Spender - Not rated			
First Option CU	Cash Rewards	\$120.00	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✓	36	✗	
	Cash Rewards Visa Credit Card	45	36	15.80%	Everyday Spender - Not Rated								Big Spender - Not rated			
IMB	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	✗	
	Gold Rewards MasterCard	55	99	19.24%	Everyday Spender - 4 Stars								Big Spender - 4 Stars			
St George Bank	Amplify Rewards	\$135.94	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated								Big Spender - Not rated			
Westpac	Altitude Rews-MCD*	\$145.54	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude/MasterCard	45	100	19.99%	Everyday Spender - 3 Stars								Big Spender - 4 Stars			
★																
American Express	Mship Rews Ascent-Plat	\$324.70	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Reserve Credit Card	55	395	20.49%	Everyday Spender - 3 Stars								Big Spender - 3 Stars			

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CASH REWARDS - \$24,000 annual spend

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★																
Bank of Queensland	Q Rewards Platinum	\$166.66	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Platinum Visa	55	199	20.49%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
BankSA	Amplify Qantas Rewards	\$67.96	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated							Big Spender - Not rated				
Bankwest	More Rewards- Platinum	\$160.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Platinum MasterCard	55	190	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Bankwest	More Rewards-Gold	\$120.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Gold MasterCard	55	120	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Citibank	Gold/Platinum Rewards	\$143.88	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum MasterCard	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold MasterCard	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Platinum Visa	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold Visa	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Commonwealth Bank	Gold Awards*	\$120.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards MasterCard	55	144	20.49%	Everyday Spender - 2 Stars							Big Spender - 3 Stars				
Commonwealth Bank	Platinum Awards*	\$120.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Awards MCD	55	280	20.49%	Everyday Spender - 2 Stars							Big Spender - 3 Stars				
GE Money	GO Rewards	\$33.08	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	GO MasterCard	62	47.4	21.49%	Everyday Spender - 3 Stars							Big Spender - 2 Stars				
HSBC	Rewards Plus-Platinum	\$127.12	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	129	19.50%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
St George Bank	Amplify Qantas Rewards	\$67.96	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated							Big Spender - Not rated				
Westpac	Altitude Gold Rews-MCD*	\$145.54	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Gold/MasterCard	45	150	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				

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CASH REWARDS - \$24,000 annual spend

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
Westpac	Altitude Plat Rews-MCD*	\$145.54	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Platinum/MCard	45	295	19.99%	Everyday Spender - 4 Stars					Big Spender - 5 Stars					

SUPERCEDED



PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★★ "outstanding value"															
American Express	David Jones Gift Points	\$850.02	Never	✓	✗	✗	✓	✓	✓	✓	✓	✗	✓	Nil	✗
	David Jones AMEX Card	56	99	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
American Express	Mship Rewds Plat Edge	\$898.34	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Edge Credit Card	55	149	20.49%	Everyday Spender - Not Rated						Big Spender - Not rated				
ANZ	Rewards Amex*	\$581.96	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓
	Rewards Amex	44	34	19.74%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
Commonwealth Bank	Platinum Awards AMEX*	\$900.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards AMEX	55	280	20.49%	Everyday Spender - 4 Stars						Big Spender - 5 Stars				
Westpac	Altitude Plat Rews-AMEX*	\$1,091.57	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Platinum/Amex	45	295	19.99%	Everyday Spender - 4 Stars						Big Spender - 5 Stars				
Westpac	Altitude Rews-AMEX*	\$727.72	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude/Amex	45	100	19.99%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
★★★★★															
American Express	MoneyBack Rewards	\$600.00	N/A	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗
	Platinum MoneyBack CCard	44	99	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
American Express	Mship Rewards Ascent	\$541.17	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
American Express	Mship Rewards Choices	\$541.17	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
American Express	Mship Rews Ascent-Plat	\$811.75	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Reserve Credit Card	55	395	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Commonwealth Bank	Gold Awards AMEX*	\$600.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Awards AMEX	55	144	20.49%	Everyday Spender - 4 Stars						Big Spender - 5 Stars				

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CASH REWARDS - \$60,000 annual spend

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



rewards star ratings

December 2010

PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★																
Westpac	Altitude Gold Rews-AMEX*	\$727.72	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude Gold/Amex	45	150	19.99%	Everyday Spender - 3 Stars								Big Spender - 4 Stars			
Woolworths Limited	Everyday Money Rewards	\$535.97	Never	✗	✓	✓	✓	✗	✓	✗	✓	✗	✗	✗	Nil	✓
	Everyday Money	55	49	19.49%	Everyday Spender - 5 Stars								Big Spender - 4 Stars			
★★★★																
American Express	Mship Rewards No Fee Op	\$135.29	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars								Big Spender - 3 Stars			
ANZ	Rewards Visa*	\$436.47	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	✓
	Rewards Visa	44	34	19.74%	Everyday Spender - 3 Stars								Big Spender - 4 Stars			
Australian Central CU	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars								Big Spender - 4 Stars			
Australian Central CU	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars								Big Spender - Not rated			
Bananacoast Community C	Rewarder	\$400.00	Never	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	59	✗
	Visa Bonus Rewarder	55	59	17.00%	Everyday Spender - 3 Stars								Big Spender - 3 Stars			
Bank of Queensland	Q Rewards Blue	\$312.50	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Blue Visa	55	55	20.49%	Everyday Spender - 3 Stars								Big Spender - Not rated			
	Blue No AnnualFee Visa	0	0	20.49%	Everyday Spender - 3 Stars								Big Spender - Not rated			
Bank of Queensland	Q Rewards Gold	\$364.58	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold Visa	55	120	20.49%	Everyday Spender - 3 Stars								Big Spender - 3 Stars			
Bank of Queensland	Q Rewards Platinum	\$416.67	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Platinum Visa	55	199	20.49%	Everyday Spender - 3 Stars								Big Spender - 4 Stars			
Bankwest	More Rewards	\$300.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	More MasterCard	55	89	18.99%	Everyday Spender - 3 Stars								Big Spender - 3 Stars			
Bankwest	More Rewards- Platinum	\$400.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	More Platinum MasterCard	55	190	18.74%	Everyday Spender - 3 Stars								Big Spender - 4 Stars			

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CASH REWARDS - \$60,000 annual spend

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★ ★ ★															
Citibank	BP-Citibank MasterCard	\$570.00	N/A	X	✓	X	X	X	X	✓	X	X	X	Nil	X
	BP MasterCard	55	79	20.89%	Everyday Spender - 2 Stars						Big Spender - 2 Stars				
Citibank	Gold/Platinum Rewards	\$359.70	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum MasterCard	55	250	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
	Platinum Visa	55	250	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
	Gold Visa	55	149	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
	Gold MasterCard	55	149	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Citibank	Silver Rewards	\$359.70	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	89	20.74%	Everyday Spender - 3 Stars						Big Spender - Not rated				
	Silver Visa	55	89	20.74%	Everyday Spender - 3 Stars						Big Spender - Not rated				
Coastline Credit Union	Rewarder	\$400.00	Never	X	X	X	X	X	X	✓	X	X	X	Nil	X
	Rewarder Visa	55	52	16.70%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
Commonwealth Bank	Awards AMEX*	\$450.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Awards AMEX	55	89	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Commonwealth Bank	Awards*	\$300.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Awards MasterCard	55	89	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Community CPS Australia	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Community CPS Australia	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
CUA	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
CUA	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Diners Club Int	Diners Club Rewards	\$469.23	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓
	Charge Card	44	95	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				

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CASH REWARDS - \$60,000 annual spend

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★															
ECU Australia	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
ECU Australia	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated			
Family First CU	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Family First CU	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated			
FCCS Credit Union	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
FCCS Credit Union	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated			
GE Money	GE Coles Source	\$315.20	3 yrs	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Coles Group Source MCD	62	0	20.24%	Everyday Spender - 3 Stars							Big Spender - 3 Stars			
Holiday Coast CU	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Holiday Coast CU	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated			
HSBC	Rewards Plus-Gold	\$317.81	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Credit Card	55	89	19.75%	Everyday Spender - 3 Stars							Big Spender - 3 Stars			
HSBC	Rewards Plus-Platinum	\$317.81	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Credit Card	55	129	19.50%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
HSBC	Rewards Plus-Standard	\$317.81	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Classic Credit Card	55	59	20.25%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Illawarra CU NSW	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			

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CASH REWARDS - \$60,000 annual spend

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



rewards star ratings

December 2010

PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★ ★ ★															
Illawarra CU NSW	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
IMB	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	X	
	Gold Rewards MasterCard	55	99	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
IMB	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	X	
	Silver RewardsMasterCard	55	55	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Memberfirst Credit Union	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Memberfirst Credit Union	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
MyState Financial	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
MyState Financial	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Qantas Staff CU	Rewarder	\$400.00	Never	X	X	X	X	X	X	✓	X	X	X	55	X
	Lifestyle	0	0	13.99%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
	Lifestyle Plus	46	0	17.35%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Qld Police Credit Union	Rewarder	\$400.00	Never	X	X	X	X	X	X	✓	X	X	X	Nil	X
	Bluey Rewarder Card	55	48	15.49%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
Qld Teachers CU	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Qld Teachers CU	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Queenslanders CU	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				

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CASH REWARDS - \$60,000 annual spend

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More					
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings												
★★★★																	
Queenslanders CU	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X		
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated					
SERVICE ONE Members Ba	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X		
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated					
Suncorp Bank	Rewards Program	\$329.72	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	63	X		
	Clear Options Plus Card	55	63	19.99%	Everyday Spender - 5 Stars							Big Spender - Not rated					
	Clear Options Platinum Card	55	205	19.99%	Everyday Spender - 5 Stars							Big Spender - 5 Stars					
	Clear Options Gold Card	55	99	19.75%	Everyday Spender - 5 Stars							Big Spender - 4 Stars					
Sutherland Credit Union	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X		
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Sutherland Credit Union	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X		
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated					
Unicom Credit Union	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X		
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Unicom Credit Union	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X		
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated					
Unicredit-WA	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X		
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Unicredit-WA	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X		
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated					
Warwick Credit Union	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X		
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Warwick Credit Union	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X		
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated					
★★★★																	

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CASH REWARDS - \$60,000 annual spend

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★															
BankSA	Amplify Rewards	\$339.84	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
Bankwest	More Rewards-Gold	\$300.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	More Gold MasterCard	55	120	18.99%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Commonwealth Bank	Gold Awards*	\$300.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Awards MasterCard	55	144	20.49%	Everyday Spender - 2 Stars						Big Spender - 3 Stars				
First Option CU	Cash Rewards	\$300.00	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✓	36	✗
	Cash Rewards Visa Credit Card	45	36	15.80%	Everyday Spender - Not Rated						Big Spender - Not rated				
GE Money	Myer Visa	\$316.80	2 yrs	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	Nil	✓
	Myer Visa Gold Card	62	39	20.39%	Everyday Spender - 5 Stars						Big Spender - 3 Stars				
St George Bank	Amplify Rewards	\$339.84	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
Westpac	Altitude Gold Rews-MCD*	\$363.86	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Gold/MasterCard	45	150	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Westpac	Altitude Rews-MCD*	\$363.86	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude/MasterCard	45	100	19.99%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
★															
BankSA	Amplify Qantas Rewards	\$169.92	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
Commonwealth Bank	Platinum Awards*	\$300.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards MCD	55	280	20.49%	Everyday Spender - 2 Stars						Big Spender - 3 Stars				
GE Money	GO Rewards	\$82.72	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	GO MasterCard	62	47.4	21.49%	Everyday Spender - 3 Stars						Big Spender - 2 Stars				
St George Bank	Amplify Qantas Rewards	\$169.92	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated						Big Spender - Not rated				

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
Westpac	Altitude Plat Rews-MCD*	\$363.86	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Platinum/MCard	45	295	19.99%	Everyday Spender - 4 Stars					Big Spender - 5 Stars					

SUPERCEDED



rewards star ratings

December 2010

PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★★ "outstanding value"											
American Express	Mship Rewards Ascent	1	1	13800	13800	33800	128000	94000	60000	80	Velocity
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
American Express	Mship Rewards No Fee Opt	0.5	0.5	13800	13800	33800	128000	94000	60000	Nil	Velocity
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
American Express	Mship Rewds Plat Edge	1	1	13800	0	33800	128000	94000	60000	Nil	Velocity
	Platinum Edge Credit Card	55	149	20.49%	Everyday Spender - Not Rated				Big Spender - Not rated		
American Express	Mship Rews Ascent-Plat	1.5	1	9200	9200	0	85333	62667	40000	Nil	Velocity
	Platinum Reserve Credit Card	55	395	20.49%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
Macquarie Bank	JetStar Dollars Platinum	0.02	1	8900	7900	20900				Nil	Jetstar
	JetStar Platinum MasterCard	55	149	19.49%	Everyday Spender - 4 Stars				Big Spender - 3 Stars		
Macquarie Bank	JetStar Dollars Standard	0.01	1	17800	15800	41800				Nil	Jetstar
	JetStar MasterCard	55	49	12.49%	Everyday Spender - 5 Stars				Big Spender - 2 Stars		
nab	Qantas Standard AMEX*	1	1	16000	16000	36000	128000	96000	60000	Nil	tas Frequent f
	Qantas Standard AMEX	44	65	20.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Virgin Money	Velocity Rewards	1	1	13800	13800	33800	128000	94000	60000	Nil	Velocity
	Virgin Flyer Credit Card	44	99	20.99%	Everyday Spender - Not Rated				Big Spender - Not rated		
Westpac	earth Qantas FrqFly Amex*	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth/Amex	45	75	19.99%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		

★★★★★											
American Express	David Jones Gift Points	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	David Jones AMEX Card	56	99	20.49%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
ANZ	Rewards Amex*	2	2.25	15525	15525	38025	144000	105750	67500	55	Velocity
	Rewards Amex	44	34	19.74%	Everyday Spender - 5 Stars				Big Spender - 5 Stars		

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FREQUENT FLYER REWARDS - \$24k annual spend:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★★											
CUA	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	85	19.24%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
nab	Velocity AMEX Rewards*	0.75	1	18400	18400	45067	170667	125333	80000	Nil	in blue & part
	Velocity Standard AMEX	44	65	20.24%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Westpac	Altitude Rews-AMEX*	2	2	13800	13800	33800	128000	94000	60000	Nil	Velocity
	Altitude/Amex	45	100	19.99%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Woolworths Limited	Everyday Rewds Qantas	1	1	16000	16000	36000	128000	96000	60000	Nil	as Freq Flyer
	Everyday Rewards Qantas Cred	55	89	19.99%	Everyday Spender - Not Rated			Big Spender - Not rated			
★★★★											
American Express	Qantas Freq Fly Standard	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas AMEX Classic Card	44	149	20.49%	Everyday Spender - 1 Star			Big Spender - 2 Stars			
ANZ	Qantas Frq Fly Amex*	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyer Amex	44	40	19.74%	Everyday Spender - 1 Star			Big Spender - 1 Star			
ANZ	Qantas Frq Fly Visa*	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Frequent Flyer Visa	44	40	19.74%	Everyday Spender - 2 Stars			Big Spender - 3 Stars			
ANZ	Rewards Visa*	1.5	2.25	20700	20700	50700	192000	141000	90000	55	Velocity
	Rewards Visa	44	34	19.74%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
Australian Central CU	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
Australian Central CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			
Citibank	Silver Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Silver Visa	55	89	20.74%	Everyday Spender - 3 Stars			Big Spender - Not rated			
	Silver MasterCard	55	89	20.74%	Everyday Spender - 3 Stars			Big Spender - Not rated			
Citibank	Skywards Freq Fly Prog	1.5	1	10667	10667	24000	60000	86667	70000	Nil	Emirates
	Emirates Platinum MasterCard	55	229	20.74%	Everyday Spender - 4 Stars			Big Spender - 5 Stars			

your guide to product excellence

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FREQUENT FLYER REWARDS - \$24k annual spend:

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

How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★											
Commonwealth Bank	Awards AMEX*	1.5	2	18400	18400	45067	170667	125333	80000	Nil	Qantas
	Awards AMEX	55	89	20.49%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
Commonwealth Bank	Awards*	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Awards MasterCard	55	89	20.49%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
Commonwealth Bank	Gold Awards AMEX*	2	2	13800	13800	33800	128000	94000	60000	Nil	Qantas
	Gold Awards AMEX	55	144	20.49%	Everyday Spender - 4 Stars				Big Spender - 5 Stars		
Community CPS Australia	Card Services Qantas	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Community CPS Australia	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
CUA	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Diners Club Int	Diners Club Rewards	1	1	13800	13800	33800	128000	94000	60000	77	Velocity
	Charge Card	44	95	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
Diners Club Int	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyers Club Crd	44	95	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
ECU Australia	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
ECU Australia	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Family First CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Family First CU	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
FCCS Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		

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FREQUENT FLYER REWARDS - \$24k annual spend:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



rewards star ratings

December 2010

PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT							Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings							
★★★★												
FCCS Credit Union	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	Gold Qantas Rewards MasterCard	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
Holiday Coast CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
Holiday Coast CU	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	Gold Qantas Rewards MasterCard	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
Illawarra CU NSW	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
Illawarra CU NSW	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	Gold Qantas Rewards MasterCard	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
IMB	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	99	Velocity	
	Gold Rewards MasterCard	55	99	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
Memberfirst Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
Memberfirst Credit Union	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	Gold Qantas Rewards MasterCard	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
MyState Financial	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	Gold Qantas Rewards MasterCard	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
MyState Financial	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
nab	Qantas Gold AMEX*	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	Qantas Gold AMEX	44	145.5	20.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
nab	Qantas Standard MCD*	0.5	1	32000	32000	72000	256000	192000	120000	Nil	tas Frequent f	
	Qantas Standard MasterCard	44	65	20.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
nab	Velocity Gold AMEX Rews*	1	1	13800	13800	33800	128000	94000	60000	Nil	n Blue & part	
	Velocity Gold AMEX	44	150	20.24%	Everyday Spender - 3 Stars				Big Spender - 5 Stars			

your guide to product excellence

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FREQUENT FLYER REWARDS - \$24k annual spend:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



rewards star ratings

December 2010

PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★											
nab	Velocity Visa Rewards*	0.5	1	27600	27600	67600	256000	188000	120000	Nil	in blue & part
	Velocity Standard Visa Card	44	65	20.24%	Everyday Spender - 5 Stars				Big Spender - 5 Stars		
Qld Teachers CU	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Qld Teachers CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Queenslanders CU	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Queenslanders CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
SERVICE ONE Members B	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	99	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Sutherland Credit Union	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Sutherland Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Unicom Credit Union	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Unicom Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Unicredit-WA	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Unicredit-WA	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Warwick Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		

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FREQUENT FLYER REWARDS - \$24k annual spend:

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

How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★											
Warwick Credit Union	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
Westpac	Altitude Gold Rews-AMEX*	2	2	13800	13800	33800	128000	94000	60000	Nil	Velocity
	Altitude Gold/Amex	45	150	19.99%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
Westpac	Altitude Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude/MasterCard	45	100	19.99%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
Westpac	earth QantasFF-AMEX Gol	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth Gold/Amex	45	125	19.99%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
★★											
American Express	Qantas Freq Fly-Premium	1.25	1	12800	12800	28800	102400	76800	48000	Nil	Qantas
	Qantas AMEX Premium Card	44	249	20.49%	Everyday Spender - 1 Star			Big Spender - 3 Stars			
Citibank	Gold/Platinum Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold MasterCard	55	149	20.74%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
	Platinum Visa	55	250	20.74%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
	Platinum MasterCard	55	250	20.74%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
	Gold Visa	55	149	20.74%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
Commonwealth Bank	Gold Awards*	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Gold Awards MasterCard	55	144	20.49%	Everyday Spender - 2 Stars			Big Spender - 3 Stars			
Commonwealth Bank	Platinum Awards AMEX*	3	2	9200	9200	22533	85333	62667	40000	Nil	Qantas
	Platinum Awards AMEX	55	280	20.49%	Everyday Spender - 4 Stars			Big Spender - 5 Stars			
nab	Qantas Gold Visa/MCD*	0.67	1	23881	23881	53731	191045	143284	89552	Nil	Qantas
	Qantas Gold MasterCard	44	145.5	20.24%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			
nab	Velocity Gold Visa*	0.5	1	27600	27600	67600	256000	188000	120000	Nil	in blue & part
	Velocity Gold Visa Card	44	150	20.24%	Everyday Spender - 4 Stars			Big Spender - 5 Stars			
Suncorp Bank	Qantas Freq Fly-Gold	0.667	1	23988	23988	53973	191904	143928	89955	19	Qantas
	Clear Options Gold Card	55	99	19.75%	Everyday Spender - 5 Stars			Big Spender - 4 Stars			

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FREQUENT FLYER REWARDS - \$24k annual spend:

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

How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★											
Westpac	Altitude Gold Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude Gold/MasterCard	45	150	19.99%	Everyday Spender - 3 Stars				Big Spender - 5 Stars		
Westpac	Altitude Plat Rews-AMEX*	3	2	9200	9200	22533	85333	62667	40000	Nil	Velocity
	Altitude Platinum/Amex	45	295	19.99%	Everyday Spender - 4 Stars				Big Spender - 5 Stars		
Westpac	earth Qantas FF-MCD Gold	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	earth Gold MasterCard	45	125	19.99%	Everyday Spender - 2 Stars				Big Spender - 3 Stars		
Westpac	earth QantasFF-AMEX Plat	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	earth Platinum/Amex	45	250	19.99%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
★											
American Express	Qantas FreqFly-Ultim	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas AMEX Ultimate Card	44	450	20.49%	Everyday Spender - 1 Star				Big Spender - 3 Stars		
ANZ	Qantas Frq Fly Plat Amex*	1.5	1	10667	10667	24000	85333	64000	40000	55	Qantas
	Freq Flyer Platinum Amex	55	240	19.74%	Everyday Spender - 1 Star				Big Spender - 2 Stars		
ANZ	Qantas Frq Fly Plat Visa*	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Freq Flyer Platinum Visa	55	240	19.74%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
Commonwealth Bank	Platinum Awards*	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Platinum Awards MCD	55	280	20.49%	Everyday Spender - 2 Stars				Big Spender - 3 Stars		
nab	Qantas Platinum AMEX*	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Platinum AMEX	44	290	20.24%	Everyday Spender - 4 Stars				Big Spender - 5 Stars		
nab	Qantas Platinum Visa*	0.67	1	23881	23881	53731	191045	143284	89552	Nil	Qantas
	Qantas Platinum Visa	44	290	20.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
St George Bank	Platinum Rews-Private Bk	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Private Bk Visa Platinum	55	225	19.99%	Everyday Spender - 2 Stars				Big Spender - 3 Stars		
Suncorp Bank	Qantas Freq Fly-Plat	1	1	16000	16000	36000	128000	96000	60000	205	Qantas
	Clear Options Platinum Card	55	205	19.99%	Everyday Spender - 5 Stars				Big Spender - 5 Stars		

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FREQUENT FLYER REWARDS - \$24k annual spend:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



rewards star ratings

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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★											
Westpac	Altitude Plat Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude Platinum/MCard	45	295	19.99%	Everyday Spender - 4 Stars				Big Spender - 5 Stars		

SUPERCEDED

your guide to product excellence

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FREQUENT FLYER REWARDS - \$24k annual spend:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

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

Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings							
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★★★★★ "outstanding value"

American Express	Mship Rewds Plat Edge	1	1	13800	0	33800	128000	94000	60000	Nil	Velocity
	Platinum Edge Credit Card	55	149	20.49%	Everyday Spender - Not Rated		Big Spender - Not rated				
American Express	Mship Rews Ascent-Plat	1.5	1	9200	9200	0	85333	62667	40000	Nil	Velocity
	Platinum Reserve Credit Card	55	395	20.49%	Everyday Spender - 3 Stars		Big Spender - 3 Stars				
ANZ	Qantas Frq Fly Plat Amex*	1.5	1	10667	10667	24000	85333	64000	40000	55	Qantas
	Freq Flyer Platinum Amex	55	240	19.74%	Everyday Spender - 1 Star		Big Spender - 2 Stars				
Citibank	Skywards Freq Fly Prog	1.5	1	10667	10667	24000	60000	86667	70000	Nil	Emirates
	Emirates Platinum MasterCard	55	229	20.74%	Everyday Spender - 4 Stars		Big Spender - 5 Stars				
Commonwealth Bank	Platinum Awards AMEX*	3	2	9200	9200	22533	85333	62667	40000	Nil	Qantas
	Platinum Awards AMEX	55	280	20.49%	Everyday Spender - 4 Stars		Big Spender - 5 Stars				
nab	Qantas Platinum AMEX*	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Platinum AMEX	44	290	20.24%	Everyday Spender - 4 Stars		Big Spender - 5 Stars				
Westpac	Altitude Plat Rews-AMEX*	3	2	9200	9200	22533	85333	62667	40000	Nil	Velocity
	Altitude Platinum/Amex	45	295	19.99%	Everyday Spender - 4 Stars		Big Spender - 5 Stars				
Westpac	earth QantasFF-AMEX Plat	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	earth Platinum/Amex	45	250	19.99%	Everyday Spender - 3 Stars		Big Spender - 3 Stars				

★★★★★

American Express	David Jones Gift Points	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	David Jones AMEX Card	56	99	20.49%	Everyday Spender - 3 Stars		Big Spender - 3 Stars				
American Express	Mship Rewards Ascent	1	1	13800	13800	33800	128000	94000	60000	80	Velocity
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars		Big Spender - 3 Stars				
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated		Big Spender - Not rated				
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated		Big Spender - Not rated				
American Express	Mship Rewards No Fee Opt	0.5	0.5	13800	13800	33800	128000	94000	60000	Nil	Velocity
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars		Big Spender - 3 Stars				

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



PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★★											
American Express	Qantas Freq Fly Standard	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas AMEX Classic Card	44	149	20.49%	Everyday Spender - 1 Star			Big Spender - 2 Stars			
American Express	Qantas Freq Fly-Premium	1.25	1	12800	12800	28800	102400	76800	48000	Nil	Qantas
	Qantas AMEX Premium Card	44	249	20.49%	Everyday Spender - 1 Star			Big Spender - 3 Stars			
American Express	Qantas FreqFly-Ultim	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas AMEX Ultimate Card	44	450	20.49%	Everyday Spender - 1 Star			Big Spender - 3 Stars			
CUA	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	85	19.24%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Westpac	Altitude Rews-AMEX*	2	2	13800	13800	33800	128000	94000	60000	Nil	Velocity
	Altitude/Amex	45	100	19.99%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Westpac	earth Qantas FrqFly Amex*	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth/Amex	45	75	19.99%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Woolworths Limited	Everyday Rewds Qantas	1	1	16000	16000	36000	128000	96000	60000	Nil	as Freq Flyer
	Everyday Rewards Qantas Cred	55	89	19.99%	Everyday Spender - Not Rated			Big Spender - Not rated			
★★★★★											
ANZ	Qantas Frq Fly Amex*	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyer Amex	44	40	19.74%	Everyday Spender - 1 Star			Big Spender - 1 Star			
ANZ	Rewards Amex*	2	2.25	15525	15525	38025	144000	105750	67500	55	Velocity
	Rewards Amex	44	34	19.74%	Everyday Spender - 5 Stars			Big Spender - 5 Stars			
ANZ	Rewards Visa*	1.5	2.25	20700	20700	50700	192000	141000	90000	55	Velocity
	Rewards Visa	44	34	19.74%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
Australian Central CU	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
Australian Central CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			

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FREQUENT FLYER REWARDS - \$60k annual spend:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



rewards star ratings

December 2010

PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★											
Commonwealth Bank	Gold Awards AMEX*	2	2	13800	13800	33800	128000	94000	60000	Nil	Qantas
	Gold Awards AMEX	55	144	20.49%	Everyday Spender - 4 Stars				Big Spender - 5 Stars		
Community CPS Australia	Card Services Qantas	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Community CPS Australia	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
CUA	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Diners Club Int	Diners Club Rewards	1	1	13800	13800	33800	128000	94000	60000	77	Velocity
	Charge Card	44	95	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
Diners Club Int	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyers Club Crd	44	95	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
ECU Australia	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
ECU Australia	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Family First CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Family First CU	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
FCCS Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
FCCS Credit Union	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		

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FREQUENT FLYER REWARDS - \$60k annual spend:

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rewards star ratings

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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT							Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings							
★★★★												
Holiday Coast CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
Holiday Coast CU	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
Illawarra CU NSW	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
Illawarra CU NSW	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
IMB	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	99	Velocity	
	Gold Rewards MasterCard	55	99	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
Memberfirst Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
Memberfirst Credit Union	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
MyState Financial	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
MyState Financial	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
nab	Qantas Gold AMEX*	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	Qantas Gold AMEX	44	145.5	20.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
nab	Velocity AMEX Rewards*	0.75	1	18400	18400	45067	170667	125333	80000	Nil	in blue & part	
	Velocity Standard AMEX	44	65	20.24%	Everyday Spender - 3 Stars				Big Spender - 3 Stars			
nab	Velocity Gold AMEX Rews*	1	1	13800	13800	33800	128000	94000	60000	Nil	n Blue & part	
	Velocity Gold AMEX	44	150	20.24%	Everyday Spender - 3 Stars				Big Spender - 5 Stars			

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FREQUENT FLYER REWARDS - \$60k annual spend:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★											
Qld Teachers CU	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Qld Teachers CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Queenslanders CU	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Queenslanders CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
SERVICE ONE Members B	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	99	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Sutherland Credit Union	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Sutherland Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Unicom Credit Union	Card Services Qantas Rew	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Unicom Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Unicredit-WA	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Unicredit-WA	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Virgin Money	Velocity Rewards	1	1	13800	13800	33800	128000	94000	60000	Nil	Velocity
	Virgin Flyer Credit Card	44	99	20.99%	Everyday Spender - Not Rated				Big Spender - Not rated		

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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 Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★											
Warwick Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Warwick Credit Union	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Westpac	Altitude Gold Rews-AMEX*	2	2	13800	13800	33800	128000	94000	60000	Nil	Velocity
	Altitude Gold/Amex	45	150	19.99%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Westpac	earth QantasFF-AMEX Gol	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth Gold/Amex	45	125	19.99%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
★★											
ANZ	Qantas Frq Fly Visa*	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Frequent Flyer Visa	44	40	19.74%	Everyday Spender - 2 Stars				Big Spender - 3 Stars		
Citibank	Gold/Platinum Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Visa	55	149	20.74%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
	Platinum Visa	55	250	20.74%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
	Platinum MasterCard	55	250	20.74%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
	Gold MasterCard	55	149	20.74%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Citibank	Silver Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Silver MasterCard	55	89	20.74%	Everyday Spender - 3 Stars				Big Spender - Not rated		
	Silver Visa	55	89	20.74%	Everyday Spender - 3 Stars				Big Spender - Not rated		
Commonwealth Bank	Gold Awards*	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Gold Awards MasterCard	55	144	20.49%	Everyday Spender - 2 Stars				Big Spender - 3 Stars		
nab	Qantas Gold Visa/MCD*	0.67	1	23881	23881	53731	191045	143284	89552	Nil	Qantas
	Qantas Gold MasterCard	44	145.5	20.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
nab	Qantas Platinum Visa*	0.67	1	23881	23881	53731	191045	143284	89552	Nil	Qantas
	Qantas Platinum Visa	44	290	20.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		

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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 Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Melbourne	Sydney - Perth	Sydney - London	Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★											
nab	Velocity Gold Visa*	0.5	1	27600	27600	67600	256000	188000	120000	Nil	in blue & part
	Velocity Gold Visa Card	44	150	20.24%	Everyday Spender - 4 Stars			Big Spender - 5 Stars			
nab	Velocity Visa Rewards*	0.5	1	27600	27600	67600	256000	188000	120000	Nil	in blue & part
	Velocity Standard Visa Card	44	65	20.24%	Everyday Spender - 5 Stars			Big Spender - 5 Stars			
Suncorp Bank	Qantas Freq Fly-Gold	0.667	1	23988	23988	53973	191904	143928	89955	19	Qantas
	Clear Options Gold Card	55	99	19.75%	Everyday Spender - 5 Stars			Big Spender - 4 Stars			
Suncorp Bank	Qantas Freq Fly-Plat	1	1	16000	16000	36000	128000	96000	60000	205	Qantas
	Clear Options Platinum Card	55	205	19.99%	Everyday Spender - 5 Stars			Big Spender - 5 Stars			
Westpac	Altitude Gold Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude Gold/MasterCard	45	150	19.99%	Everyday Spender - 3 Stars			Big Spender - 5 Stars			
Westpac	Altitude Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude/MasterCard	45	100	19.99%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
Westpac	earth Qantas FF-MCD Gold	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	earth Gold MasterCard	45	125	19.99%	Everyday Spender - 2 Stars			Big Spender - 3 Stars			
★											
ANZ	Qantas Frq Fly Plat Visa*	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Freq Flyer Platinum Visa	55	240	19.74%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Commonwealth Bank	Awards AMEX*	1.5	2	18400	18400	45067	170667	125333	80000	Nil	Qantas
	Awards AMEX	55	89	20.49%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Commonwealth Bank	Awards*	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Awards MasterCard	55	89	20.49%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Commonwealth Bank	Platinum Awards*	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Platinum Awards MCD	55	280	20.49%	Everyday Spender - 2 Stars			Big Spender - 3 Stars			
nab	Qantas Standard AMEX*	1	1	16000	16000	36000	128000	96000	60000	Nil	tas Frequent f
	Qantas Standard AMEX	44	65	20.24%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			

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FREQUENT FLYER REWARDS - \$60k annual spend:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★											
nab	Qantas Standard MCD*	0.5	1	32000	32000	72000	256000	192000	120000	Nil	tas Frequent f
	Qantas Standard MasterCard	44	65	20.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
St George Bank	Platinum Rews-Private Bk	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Private Bk Visa Platinum	55	225	19.99%	Everyday Spender - 2 Stars				Big Spender - 3 Stars		
Westpac	Altitude Plat Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude Platinum/MCard	45	295	19.99%	Everyday Spender - 4 Stars				Big Spender - 5 Stars		

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FREQUENT FLYER REWARDS - \$60k annual spend:

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★ "outstanding value"																
American Express	Mship Rewds Plat Edge	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Edge Credit Card	55	149	20.49%	Everyday Spender - Not Rated							Big Spender - Not rated				
Bank of Queensland	Q Rewards Blue	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Blue Visa	55	55	20.49%	Everyday Spender - 3 Stars							Big Spender - Not rated				
	Blue No AnnualFee Visa	0	0	20.49%	Everyday Spender - 3 Stars							Big Spender - Not rated				
Westpac	Altitude Gold Rews-AMEX*	2	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Gold/Amex	45	150	19.99%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Westpac	Altitude Rews-AMEX*	2	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude/Amex	45	100	19.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
★★★★★																
American Express	David Jones Gift Points	1	Never	✓	✗	✗	✓	✓	✓	✓	✓	✗	✓	Nil	✗	
	David Jones AMEX Card	56	99	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
American Express	Mship Rewards No Fee Opt	0.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
ANZ	Rewards Amex*	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Amex	44	34	19.74%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
★★★★★																
ANZ	Rewards Visa*	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa	44	34	19.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				

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GENERAL REWARDS - \$12,000 annual spend

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

How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards	Vouchers /	Cash Back	Food	More			
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings											
★★★★																
Australian Central CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Commonwealth Bank	Awards AMEX*	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards AMEX	55	89	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Community CPS Australia	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
CUA	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
ECU Australia	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Family First CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
FCCS Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
GE Money	GE Coles Source	0.40	3 yrs	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	Coles Group Source MCD	62	0	20.24%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
GE Money	GO Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	GO MasterCard	62	47.4	21.49%	Everyday Spender - 3 Stars							Big Spender - 2 Stars				
Holiday Coast CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Classic Credit Card	55	59	20.25%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Illawarra CU NSW	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
IMB	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	X	
	Silver RewardsMasterCard	55	55	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				

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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards	Vouchers /	Cash Back	Food			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★															
Memberfirst Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated			
MyState Financial	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated			
Qld Teachers CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated			
Queenslanders CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated			
SERVICE ONE Members Ba	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated			
Suncorp Bank	Rewards Program	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	63	X
	Clear Options Gold Card	55	99	19.75%	Everyday Spender - 5 Stars							Big Spender - 4 Stars			
	Clear Options Platinum Card	55	205	19.99%	Everyday Spender - 5 Stars							Big Spender - 5 Stars			
	Clear Options Plus Card	55	63	19.99%	Everyday Spender - 5 Stars							Big Spender - Not rated			
Sutherland Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated			
Unicom Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated			
Unicredit-WA	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated			
Warwick Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated			
Westpac	Altitude Plat Rews-AMEX*	3	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Platinum/Amex	45	295	19.99%	Everyday Spender - 4 Stars							Big Spender - 5 Stars			
Westpac	Altitude Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude/MasterCard	45	100	19.99%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			

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GENERAL REWARDS - \$12,000 annual spend

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



rewards star ratings

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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★																
American Express	Mship Rews Ascent-Plat	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Reserve Credit Card	55	395	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Australian Central CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Bank of Queensland	Q Rewards Gold	1.75	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Visa	55	120	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Bank of Queensland	Q Rewards Platinum	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Platinum Visa	55	199	20.49%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
BankSA	Amplify Qantas Rewards	0.5	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated							Big Spender - Not rated				
BankSA	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated							Big Spender - Not rated				
Bankwest	More Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More MasterCard	55	89	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Bankwest	More Rewards- Platinum	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Platinum MasterCard	55	190	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Gold MasterCard	55	120	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Citibank	Gold/Platinum Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Visa	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Platinum MasterCard	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Platinum Visa	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold MasterCard	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Citibank	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver Visa	55	89	20.74%	Everyday Spender - 3 Stars							Big Spender - Not rated				
	Silver MasterCard	55	89	20.74%	Everyday Spender - 3 Stars							Big Spender - Not rated				

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GENERAL REWARDS - \$12,000 annual spend

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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards	Vouchers / Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
Commonwealth Bank	Awards*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards MasterCard	55	89	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Commonwealth Bank	Gold Awards AMEX*	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards AMEX	55	144	20.49%	Everyday Spender - 4 Stars						Big Spender - 5 Stars				
Commonwealth Bank	Gold Awards*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards MasterCard	55	144	20.49%	Everyday Spender - 2 Stars						Big Spender - 3 Stars				
Commonwealth Bank	Platinum Awards AMEX*	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Awards AMEX	55	280	20.49%	Everyday Spender - 4 Stars						Big Spender - 5 Stars				
Commonwealth Bank	Platinum Awards*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Awards MCD	55	280	20.49%	Everyday Spender - 2 Stars						Big Spender - 3 Stars				
Community CPS Australia	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
CUA	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Diners Club Int	Diners Club Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	95	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
Diners Club Int	Qantas Frequent Flyer	1	Never	✓	✓	✓	✓	✓	✗	✗	✗	✗	55	✗	
	Frequent Flyers Club Crd	44	95	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
ECU Australia	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Family First CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
FCCS Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Holiday Coast CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				

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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
HSBC	Rewards Plus-Gold	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Credit Card	55	89	19.75%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	129	19.50%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Illawarra CU NSW	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
IMB	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	✗	
	Gold Rewards MasterCard	55	99	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Memberfirst Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
MyState Financial	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Qld Teachers CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Queenslanders CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
St George Bank	Amplify Qantas Rewards	0.5	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
St George Bank	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
Sutherland Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Unicom Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Unicredit-WA	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				

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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings										
★															
Warwick Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Westpac	Altitude Gold Rews-MCD*	1	Never	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	Nil	✓
	Altitude Gold/MasterCard	45	150	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			
Westpac	Altitude Plat Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Platinum/MCard	45	295	19.99%	Everyday Spender - 4 Stars							Big Spender - 5 Stars			

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PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards	Vouchers /	Cash Back	Food	More			
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★ "outstanding value"																
American Express	Mship Rewds Plat Edge	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Edge Credit Card	55	149	20.49%	Everyday Spender - Not Rated							Big Spender - Not rated				
Westpac	Altitude Gold Rews-AMEX*	2	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	Altitude Gold/Amex	45	150	19.99%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Westpac	Altitude Plat Rews-AMEX*	3	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	Altitude Platinum/Amex	45	295	19.99%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
Westpac	Altitude Rews-AMEX*	2	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	Altitude/Amex	45	100	19.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
★★★★★																
American Express	David Jones Gift Points	1	Never	✓	X	X	✓	✓	✓	✓	✓	X	✓	Nil	X	
	David Jones AMEX Card	56	99	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
ANZ	Rewards Amex*	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	55	✓	
	Rewards Amex	44	34	19.74%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
Commonwealth Bank	Awards AMEX*	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards AMEX	55	89	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Commonwealth Bank	Gold Awards AMEX*	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards AMEX	55	144	20.49%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
Commonwealth Bank	Platinum Awards AMEX*	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Awards AMEX	55	280	20.49%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				

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PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards	Vouchers / Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★																
Westpac	Altitude Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓	
	Altitude/MasterCard	45	100	19.99%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
★★★★																
American Express	Mship Rewards No Fee Opt	0.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
ANZ	Rewards Visa*	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa	44	34	19.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Australian Central CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Australian Central CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Bank of Queensland	Q Rewards Blue	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Blue No AnnualFee Visa	0	0	20.49%	Everyday Spender - 3 Stars							Big Spender - Not rated				
	Blue Visa	55	55	20.49%	Everyday Spender - 3 Stars							Big Spender - Not rated				
BankSA	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated							Big Spender - Not rated				
Bankwest	More Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More MasterCard	55	89	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Citibank	Gold/Platinum Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Visa	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold MasterCard	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Platinum MasterCard	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold Visa	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Citibank	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	89	20.74%	Everyday Spender - 3 Stars							Big Spender - Not rated				
	Silver Visa	55	89	20.74%	Everyday Spender - 3 Stars							Big Spender - Not rated				

your guide to product excellence



rewards star ratings

December 2010

PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards	Vouchers / Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★																
Commonwealth Bank	Awards*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards MasterCard	55	89	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Community CPS Australia	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Community CPS Australia	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
CUA	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
CUA	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Diners Club Int	Diners Club Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	95	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
ECU Australia	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
ECU Australia	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Family First CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Family First CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
FCCS Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
FCCS Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
GE Money	GO Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	GO MasterCard	62	47.4	21.49%	Everyday Spender - 3 Stars							Big Spender - 2 Stars				

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November 2010 data, interest rates current 18th November

GENERAL REWARDS - \$24,000 annual spend

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

How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards	Vouchers / Cash Back	Food	More					
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings												
★★★★																	
Holiday Coast CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Holiday Coast CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated					
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Classic Credit Card	55	59	20.25%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Illawarra CU NSW	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Illawarra CU NSW	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated					
IMB	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	✗	
	Gold Rewards MasterCard	55	99	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
IMB	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗	
	Silver Rewards MasterCard	55	55	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated					
Memberfirst Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Memberfirst Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated					
MyState Financial	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
MyState Financial	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated					
Qld Teachers CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Qld Teachers CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated					

your guide to product excellence



PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings											
★ ★ ★																
Queenslanders CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Queenslanders CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
SERVICE ONE Members Ba	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
St George Bank	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated							Big Spender - Not rated				
Suncorp Bank	Rewards Program	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	63	✗	
	Clear Options Platinum Card	55	205	19.99%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
	Clear Options Gold Card	55	99	19.75%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
	Clear Options Plus Card	55	63	19.99%	Everyday Spender - 5 Stars							Big Spender - Not rated				
Sutherland Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Sutherland Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Unicom Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Unicom Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Unicredit-WA	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Unicredit-WA	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Warwick Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				

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December 2010

PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings											
★★★★																
Warwick Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Westpac	Altitude Gold Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Gold/MasterCard	45	150	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
★★																
Bank of Queensland	Q Rewards Gold	1.75	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Visa	55	120	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Bankwest	More Rewards- Platinum	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Platinum MasterCard	55	190	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Gold MasterCard	55	120	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Diners Club Int	Qantas Frequent Flyer	1	Never	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓	55	✗	
	Frequent Flyers Club Crd	44	95	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
GE Money	GE Coles Source	0.40	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Coles Group Source MCD	62	0	20.24%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
HSBC	Rewards Plus-Gold	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Credit Card	55	89	19.75%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	129	19.50%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
★																
American Express	Mship Rews Ascent-Plat	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Reserve Credit Card	55	395	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Bank of Queensland	Q Rewards Platinum	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Platinum Visa	55	199	20.49%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				

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November 2010 data, interest rates current 18th November

GENERAL REWARDS - \$24,000 annual spend

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

How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
BankSA	Amplify Qantas Rewards	0.5	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated							Big Spender - Not rated			
Commonwealth Bank	Gold Awards*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Awards MasterCard	55	144	20.49%	Everyday Spender - 2 Stars							Big Spender - 3 Stars			
Commonwealth Bank	Platinum Awards*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards MCD	55	280	20.49%	Everyday Spender - 2 Stars							Big Spender - 3 Stars			
St George Bank	Amplify Qantas Rewards	0.5	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated							Big Spender - Not rated			
Westpac	Altitude Plat Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓
	Altitude Platinum/MCard	45	295	19.99%	Everyday Spender - 4 Stars							Big Spender - 5 Stars			

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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★ "outstanding value"																
American Express	Mship Rewds Plat Edge	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Edge Credit Card	55	149	20.49%	Everyday Spender - Not Rated							Big Spender - Not rated				
Commonwealth Bank	Platinum Awards AMEX*	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Awards AMEX	55	280	20.49%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
Westpac	Altitude Gold Rews-AMEX*	2	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Gold/Amex	45	150	19.99%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Westpac	Altitude Plat Rews-AMEX*	3	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Platinum/Amex	45	295	19.99%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
Westpac	Altitude Rews-AMEX*	2	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude/Amex	45	100	19.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
★★★★★																
American Express	David Jones Gift Points	1	Never	✓	✗	✗	✓	✓	✓	✓	✓	✗	✓	Nil	✗	
	David Jones AMEX Card	56	99	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
American Express	Mship Rews Ascent-Plat	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Reserve Credit Card	55	395	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
ANZ	Rewards Amex*	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Amex	44	34	19.74%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
ANZ	Rewards Visa*	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa	44	34	19.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				

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GENERAL REWARDS - \$60,000 annual spend

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

How we get paid: www.canstar.com.au/images/legals/fsg.pdf



PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards	Vouchers /	Cash Back	Food	More			
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★																
Citibank	Gold/Platinum Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold MasterCard	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold Visa	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Platinum MasterCard	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Platinum Visa	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Citibank	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	89	20.74%	Everyday Spender - 3 Stars							Big Spender - Not rated				
	Silver Visa	55	89	20.74%	Everyday Spender - 3 Stars							Big Spender - Not rated				
Commonwealth Bank	Awards AMEX*	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards AMEX	55	89	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Commonwealth Bank	Gold Awards AMEX*	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards AMEX	55	144	20.49%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
Diners Club Int	Diners Club Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	95	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
Westpac	Altitude Gold Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	X	✓	✓	Nil	✓	
	Altitude Gold/MasterCard	45	150	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Westpac	Altitude Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	X	✓	✓	Nil	✓	
	Altitude/MasterCard	45	100	19.99%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
★★★																
Australian Central CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Bankwest	More Rewards- Platinum	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	More Platinum MasterCard	55	190	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Commonwealth Bank	Awards*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards MasterCard	55	89	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				

your guide to product excellence



rewards star ratings

December 2010

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★																
Community CPS Australia	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
CUA	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
ECU Australia	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Family First CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
FCCS Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Holiday Coast CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Illawarra CU NSW	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
IMB	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	X	
	Gold Rewards MasterCard	55	99	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Memberfirst Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
MyState Financial	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Qld Teachers CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Queenslanders CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Sutherland Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						

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GENERAL REWARDS - \$60,000 annual spend

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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards	Vouchers / Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★																
Unicom Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Unicredit-WA	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Warwick Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
★★																
American Express	Mship Rewards No Fee Opt	0.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Ascent Credit Card	44	0	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Australian Central CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Bank of Queensland	Q Rewards Blue	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Blue No AnnualFee Visa	0	0	20.49%	Everyday Spender - 3 Stars							Big Spender - Not rated				
	Blue Visa	55	55	20.49%	Everyday Spender - 3 Stars							Big Spender - Not rated				
Bank of Queensland	Q Rewards Gold	1.75	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Visa	55	120	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Bank of Queensland	Q Rewards Platinum	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Platinum Visa	55	199	20.49%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
BankSA	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated							Big Spender - Not rated				
Bankwest	More Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	More MasterCard	55	89	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	More Gold MasterCard	55	120	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Commonwealth Bank	Gold Awards*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards MasterCard	55	144	20.49%	Everyday Spender - 2 Stars							Big Spender - 3 Stars				

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GENERAL REWARDS - \$60,000 annual spend

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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★															
Commonwealth Bank	Platinum Awards*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards MCD	55	280	20.49%	Everyday Spender - 2 Stars						Big Spender - 3 Stars				
Community CPS Australia	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
CUA	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Diners Club Int	Qantas Frequent Flyer	1	Never	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓	55	✗
	Frequent Flyers Club Crd	44	95	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
ECU Australia	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Family First CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
FCCS Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
GE Money	GO Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	GO MasterCard	62	47.4	21.49%	Everyday Spender - 3 Stars						Big Spender - 2 Stars				
Holiday Coast CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				
HSBC	Rewards Plus-Gold	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Credit Card	55	89	19.75%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Credit Card	55	129	19.50%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Classic Credit Card	55	59	20.25%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Illawarra CU NSW	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars						Big Spender - Not rated				

your guide to product excellence



PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★																
IMB	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	X	
	Silver RewardsMasterCard	55	55	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Memberfirst Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
MyState Financial	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Qld Teachers CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Queenslanders CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
SERVICE ONE Members Ba	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
St George Bank	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated							Big Spender - Not rated				
Suncorp Bank	Rewards Program	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	63	X	
	Clear Options Platinum Card	55	205	19.99%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
	Clear Options Plus Card	55	63	19.99%	Everyday Spender - 5 Stars							Big Spender - Not rated				
	Clear Options Gold Card	55	99	19.75%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
Sutherland Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Unicom Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Unicredit-WA	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Warwick Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Silver Rewards MasterCard	55	45	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				

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GENERAL REWARDS - \$60,000 annual spend

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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings										
★★															
Westpac	Altitude Plat Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
Altitude Platinum/MCard		45	295	19.99%	Everyday Spender - 4 Stars							Big Spender - 5 Stars			
★															
BankSA	Amplify Qantas Rewards	0.5	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
Amplify Credit Card		55	79	18.74%	Everyday Spender - Not Rated							Big Spender - Not rated			
GE Money	GE Coles Source	0.40	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
Coles Group Source MCD		62	0	20.24%	Everyday Spender - 3 Stars							Big Spender - 3 Stars			
St George Bank	Amplify Qantas Rewards	0.5	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
Amplify Credit Card		55	79	18.74%	Everyday Spender - Not Rated							Big Spender - Not rated			



PROFILE SUMMARY

Instant Rewards

Company	Rewards Program	TYPES OF INSTANT REWARDS AVAILABLE							
		Retail Clothing Stores	Lifestyle	Entertainment	Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards

BRIEF DESCRIPTION OF INSTANT REWARDS PROGRAM

Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings
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BankSA	Instant Benefits	✓	✓	✓	✓	✓	✗	✓	✓
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No matter which BankSA credit card you use, you'll receive Instant Benefits – instant discounts, added extras and special treats when you use your BankSA credit card with a range of partners. There are no points to earn, no joining fees, and no waiting. Simply use your BankSA card to get your Instant Benefits. Choose from a wide range of offers, including Entertainment, Experiences, Shopping, Travel and Leisure, Wine and Magazine Subscriptions.

Platinum Visa Card	55	89	15.99%	Habitual Spender - Not Rated	Occasional Spender - Not Rate
Vertigo Credit Card	55	55	12.74%	Habitual Spender - 5 Stars	Occasional Spender - 3 Stars
Gold Low Rate Visa	55	79	15.99%	Habitual Spender - 4 Stars	Occasional Spender - Not Rate
Platinum MasterCard	55	89	15.99%	Habitual Spender - Not Rated	Occasional Spender - Not Rate
Gold Low Rate MasterCard	55	79	15.99%	Habitual Spender - 4 Stars	Occasional Spender - Not Rate
No Annual Fee MasterCard	0	0	20.49%	Habitual Spender - 3 Stars	Occasional Spender - 3 Stars
No Annual Fee Visa	0	0	20.49%	Habitual Spender - 3 Stars	Occasional Spender - 3 Stars

Citibank	Dining Rewards	✗	✗	✗	✓	✗	✗	✗	✗
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Citibank introduce a fantastic new way to make your dining experience more rewarding. Citibank Silver,Gold,Platinum cardholders can now earn 4pts per \$1 spent at hundreds of participating restaurants across Australia. In addition cardholders will also be able to enjoy a bottle of award winning wine with their meal, compliments of Citibank.

Silver MasterCard	55	89	20.74%	Habitual Spender - 3 Stars	Occasional Spender - 2 Stars
Gold MasterCard	55	149	20.74%	Habitual Spender - 3 Stars	Occasional Spender - Not Rate
Gold Visa	55	149	20.74%	Habitual Spender - 3 Stars	Occasional Spender - Not Rate
Silver Visa	55	89	20.74%	Habitual Spender - 3 Stars	Occasional Spender - 2 Stars
Platinum Visa	55	250	20.74%	Habitual Spender - Not Rated	Occasional Spender - Not Rate
Platinum MasterCard	55	250	20.74%	Habitual Spender - Not Rated	Occasional Spender - Not Rate



rewards star ratings

December 2010

PROFILE SUMMARY

Instant Rewards

Company	Rewards Program	TYPES OF INSTANT REWARDS AVAILABLE							
		Retail Clothing Stores	Lifestyle	Entertainment	Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards

BRIEF DESCRIPTION OF INSTANT REWARDS PROGRAM

Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings					
Citibank	World Privileges	✓	✓	✓	✓	✓	✗	✓	✓

Citibank Offers and Privileges Program gives you access to great offers and savings just by using your Citibank Credit Card or Citibank Debit Card. 4. Choose from a large range of discounts across dining, entertainment, shopping, travel and adventure. We've also introduced an online Shopping Portal where you can save on retail prices whilst enjoying the convenience of shopping online at a time to suit you. You'll find discounts on wine, travel, electrical appliances, home wares, sporting goods, toys, books, cosmetics all in one place at www.citibank.com.au/privileges

BP MasterCard	55	79	20.89%	Habitual Spender - 3 Stars	Occasional Spender - 2 Stars
Silver MasterCard	55	89	20.74%	Habitual Spender - 3 Stars	Occasional Spender - 2 Stars
Gold Visa	55	149	20.74%	Habitual Spender - 3 Stars	Occasional Spender - Not Rate
Gold MasterCard	55	149	20.74%	Habitual Spender - 3 Stars	Occasional Spender - Not Rate
Platinum Visa	55	250	20.74%	Habitual Spender - Not Rated	Occasional Spender - Not Rate
Silver Visa	55	89	20.74%	Habitual Spender - 3 Stars	Occasional Spender - 2 Stars
Platinum MasterCard	55	250	20.74%	Habitual Spender - Not Rated	Occasional Spender - Not Rate
Emirates Platinum MasterCard	55	229	20.74%	Habitual Spender - Not Rated	Occasional Spender - Not Rate

HSBC	home@Away Privilege Pr	✓	✗	✓	✓	✓	✗	✓	✓
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HSBC's home&Away rewards program is a regional program providing HSBC cardholders with access to instant discounts and value adds in over 40 countries worldwide. Cardholders simply need to mention an offer and show/pay with their card in order to receive the benefits.

Classic Credit Card	55	59	20.25%	Habitual Spender - 3 Stars	Occasional Spender - 2 Stars
Gold Credit Card	55	89	19.75%	Habitual Spender - 3 Stars	Occasional Spender - Not Rate
Platinum Credit Card	55	129	19.50%	Habitual Spender - Not Rated	Occasional Spender - Not Rate



PROFILE SUMMARY

Instant Rewards

Company	Rewards Program	TYPES OF INSTANT REWARDS AVAILABLE							
		Retail Clothing Stores	Lifestyle	Entertainment	Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards
BRIEF DESCRIPTION OF INSTANT REWARDS PROGRAM									
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings				
St George Bank	Instant Benefits	✓	✓	✓	✓	✓	x	✓	✓
No matter which St. George credit card you use, you'll receive Instant Benefits – instant discounts, added extras and special treats when you use your St. George credit card with a range of partners. There are no points to earn, no joining fees, and no waiting. Simply use your St. George card to get your Instant Benefits. Choose from a wide range of offers, including Entertainment, Experiences, Shopping, Travel and Leisure, Wine and Magazine Subscriptions.									
Vertigo Credit Card		55	55	12.74%	Habitual Spender - 5 Stars		Occasional Spender - 3 Stars		
Platinum Visa Cred Card		55	89	15.99%	Habitual Spender - Not Rated		Occasional Spender - Not Rated		
No Annual Fee Card-Visa		0	0	20.49%	Habitual Spender - 3 Stars		Occasional Spender - 3 Stars		
Gold Low Rate MasterCard		55	79	15.99%	Habitual Spender - 4 Stars		Occasional Spender - Not Rated		
Platinum MasterCard		55	89	15.99%	Habitual Spender - Not Rated		Occasional Spender - Not Rated		
Gold Low Rate Visa		55	79	15.99%	Habitual Spender - 4 Stars		Occasional Spender - Not Rated		
No Annual Fee MasterCard		0	0	20.49%	Habitual Spender - 3 Stars		Occasional Spender - 3 Stars		

REWARDS STAR RATINGS

WHAT IS THE CANSTAR CANNEX *rewards star ratings*?

CANSTAR CANNEX *rewards star ratings* is a consumer-friendly benchmark or value index. CANSTAR CANNEX 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 CANNEX *rewards star ratings* is 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 one that offers 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

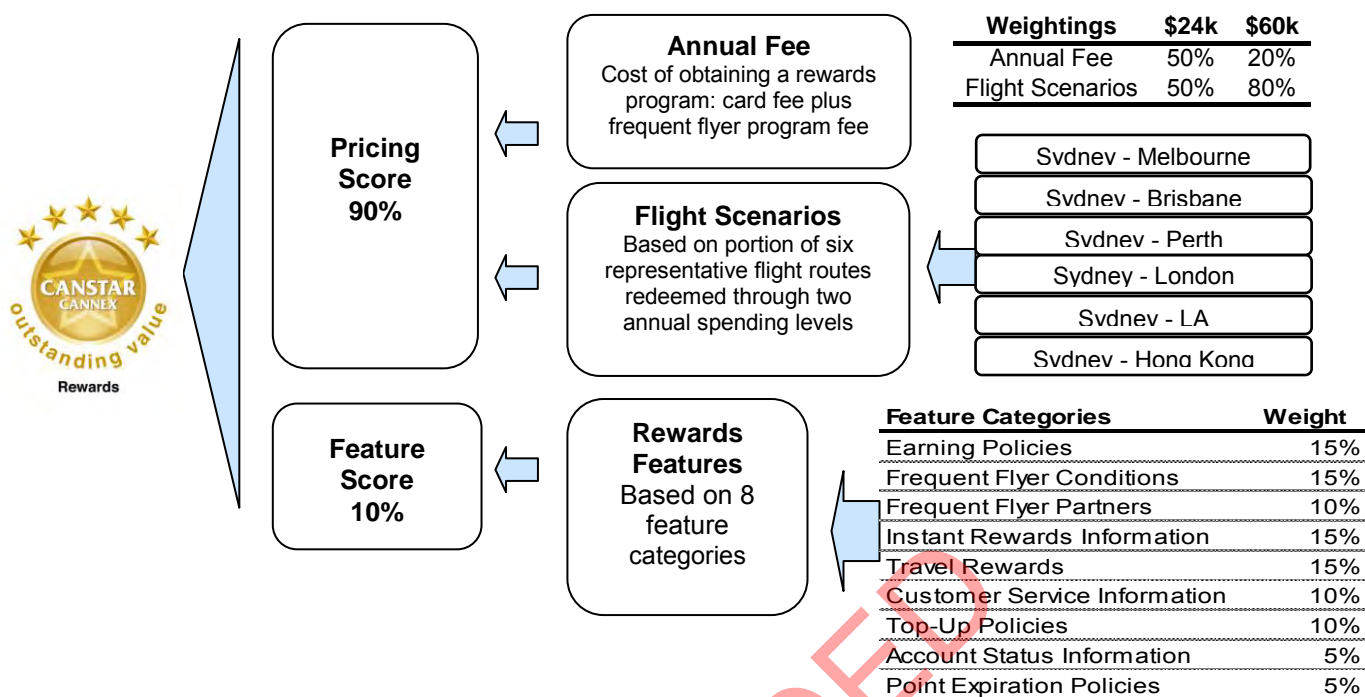
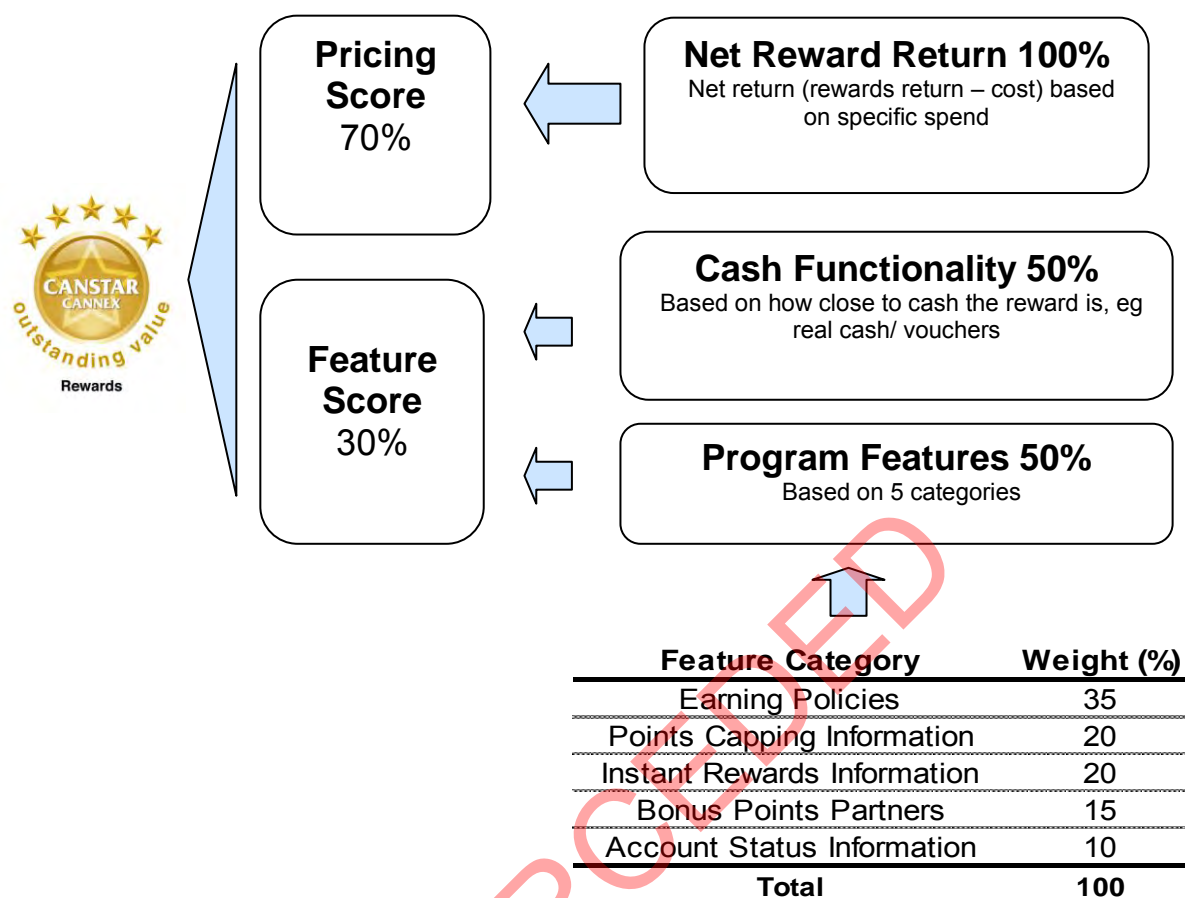


CHART 1 provides an overview of the relative contributions of each component of the frequent flyer rewards category. For the higher (\$60,000) annual spend level, the value of frequent flyer rewards is greater so as to reduce the impact of the annual fee, which is fixed regardless of spending level.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

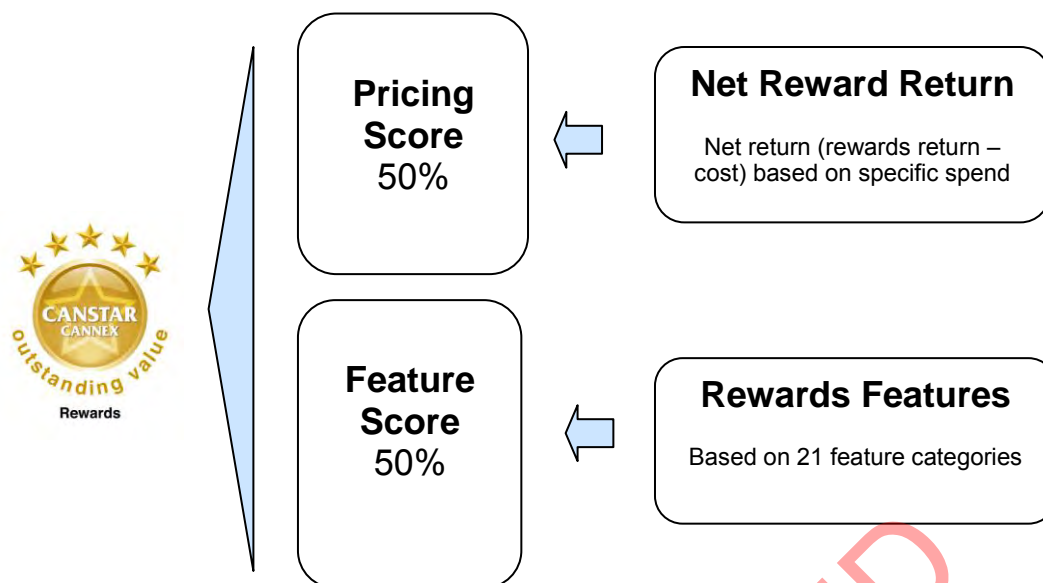
Chart 2 Cash/Voucher Rewards Methodology



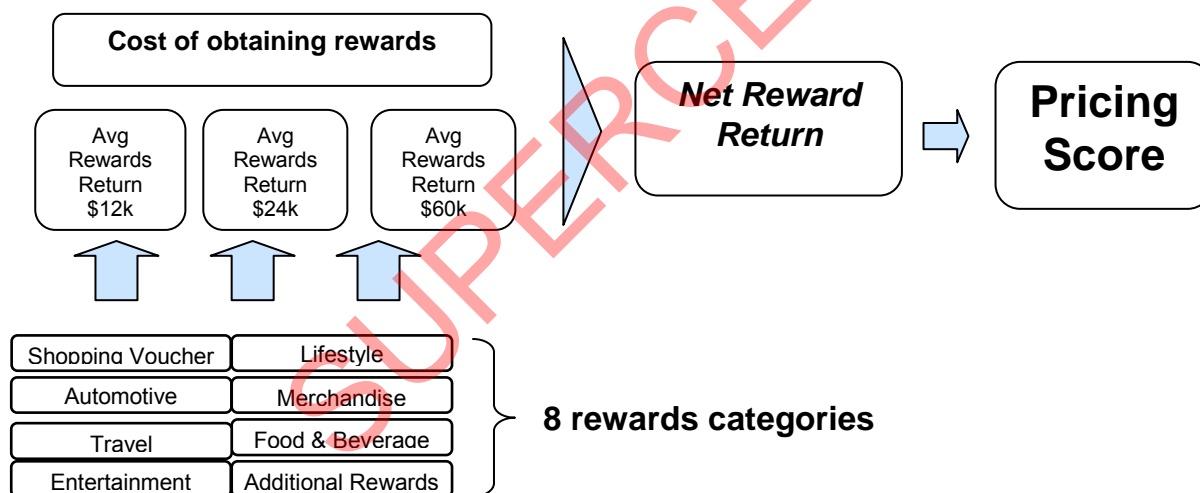
GENERAL REWARDS

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 CANNEX calculates Net Reward Return for three separate annual spending levels (of \$12,000, \$24,000 and \$60,000) across eight different rewards categories. These NRR values along with choice of reward types and over 100 individual features from each rewards program contribute towards the overall General Rewards star ratings score. CHART 3 provides an overview of the relative contribution of each component.

Chart 3 General Rewards Methodology



Pricing (P)



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

Features (F)

FEATURES (F) consist of the following categories:

Feature Category	Weight
Shopping Voucher Rewards	26%
Frequent Flyer Rewards	10%
Merchandise Rewards	8%
Travel / Accommodation Rewards	8%
Automotive Rewards	5%
Point For Cash / Credit	5%
Entertainment Rewards	5%
Food & Beverage Rewards	5%
Lifestyle Rewards	5%
Earning Policies	4%
Rewards @ Various Point Levels	4%
Additional Rewards	2%
Bonus Points Partner Information	2%
Points Capping Information	2%
Instant Rewards Information	2%
Customer Service Information	2%
Reward Program Fees	1%
Earning Policy Flexibility	1%
Account Status Information	1%
Top-Up Policies	1%
Expiration Policies	1%

TIERED POINTS EARNING

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

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

Staple: Everyday goods, groceries.

Discretionary: Department stores, luxury goods

Fuel: Petrol stations

Other: All other spending, standard points earn.

Spend Proportions		Category			
annual spend		Staple	Discretionary	Petrol	Other
\$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 available.

HOW DOES IT WORK?

Each product reviewed for the CANSTAR CANNEX *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 CANNEX 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 CANNEX also monitors changes on an ongoing basis. The results are published in a variety of mediums (newspapers, magazines, television, websites etc)

DOES CANSTAR CANNEX RATE OTHER PRODUCT AREAS?

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



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

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