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.



he 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

ou 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-ofone 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?

he 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.



POINT CURRENCY

RETAIL PRICE OF REWARD

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



orking 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

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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

140 POINTS PER \$1

\$50 GIFT CARD

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



he 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 lire 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

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

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.

bits of plastic. Woolworths Everyday Rewards Qantas credit card is a credit card and rewards card rolled into

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

t'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

or 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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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return	Points Expire			OF REWA		VAILABI	LE	Rewa	Annual Fee	Bonus Partners
		per year		Travel	Lifestyle Automotive	Merchandise Entertainmeni	Vouchers / Gift Cards	Cash Back	More	Redeem Rewards Online		Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate			credit	card s	tar ratin	gs	
****	outstanding value"											
American Express	David Jones Gift Points	\$177.08	Never	✓	X X	√ ✓	✓	✓ ,	/ X	✓	Nil	X
	David Jones AMEX Card	56	99		20.49%	Everyda	y Spen	der - 3 S	Stars	Big S _l	oender - :	3 Stars
Bank of Queensland	Q Rewards Blue	\$62.50	Never	✓	√ ✓	11	V	4 ,	/ /	✓	Nil	X
	Blue Visa	55	55		20.49%	Everyda	y Spend	der - 3 S	Stars	Big Sp	ender - N	ot rated
	Blue No AnnualFee Visa	0	0		20.49%	Everyda	y Spend	der - 3 S	Stars	Big Sp	ender - N	ot rated
GE Money	GE Coles Source	\$63.47	3 yrs	1	1 1	1 1	✓	χ,	/ /	✓	Nil	✓
	Coles Group Source MCD	62	0	Y	20.24%	Everyda	y Spend	der - 3 S	Stars	Big S _l	oender - :	3 Stars
GE Money	Myer Visa	\$144.00	2 yrs	×	x x	X X	✓	X X	x x	X	Nil	✓
	Myer Visa Gold Card	62	39		20.39%	Everyda	y Spen	der - 5 S	Stars	Big S _l	oender - :	3 Stars
Woolworths Limited	Everyday Money Rewards	\$107.90	Never	X	√ ✓	✓ X	✓	χ,	/ X	X	Nil	✓
	Everyday Money	55	49		19.49%	Everyda	y Spen	der - 5 S	Stars	Big S _l	oender - 4	4 Stars

American Express	Mship Rewards Ascent	\$108.23	Never	✓	✓ ✓	√ √	✓	✓ ,	/ /	✓	80	✓
	Gold Ascent Credit Card	44	0		20.49%	Everyda	y Spen	der - 3 S	Stars	Big S _l	oender - :	3 Stars
	Green Charge Card	51	80		N/A	Everyday	Spende	er - Not I	Rated	Big Sp	ender - N	ot rated
	Gold Charge Card	51	130)	N/A	Everyday	Spende	er - Not I	Rated	Big Sp	ender - N	ot rated
American Express	Mship Rewards Choices	\$108.23	Never	✓	√ ✓	✓ ✓	✓	✓ ,	/ /	✓	Nil	✓
	Green Charge Card	51	80		N/A	Everyday	Spende	er - Not I	Rated	Big Sp	ender - N	ot rated
	Gold Charge Card	51	130)	N/A	Everyday	Spende	er - Not I	Rated	Big Sp	ender - N	ot rated
American Express	Mship Rewards No Fee Opt	\$27.06	Never	✓	✓ ✓	√ ✓	✓	✓ ,	/ /	✓	Nil	✓
	Gold Ascent Credit Card	44	0		20.49%	Everyda	y Spen	der - 3 S	Stars	Big S _l	oender - (3 Stars
American Express	Mship Rewds Plat Edge	\$194.81	Never	✓	✓ ✓	√ ✓	✓	✓ ,	/ /	✓	Nil	✓
	Platinum Edge Credit Card	55	149		20.49%	Everyday	Spende	er - Not I	Rated	Big Sp	ender - N	ot rated
ANZ	Rewards Amex*	\$116.39	3 yrs	✓	√ √	✓ ✓	✓	✓ ,	/ X	✓	55	✓
	Rewards Amex	44	34		19.74%	Everyda	y Spen	der - 5 S	Stars	Big S _l	oender - :	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 seperately as they have different spend to earn rates

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



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PROFILE SUMMARY

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

			D : 4	oints TYPES OF REWARDS AVAILABLE 🗊 Annual Bor								Bonus			
Company	Rewards Program	Cash Return	Points Expire		Т								- R	Fee	Partners
		per year		Travel	Autor	Life	nterta	ferch	/oud Gift	Cash	Ъ	Z	Redeem Rewards On		Available
				<u>ve</u>	Automotive	Lifestyle	Entertainmer	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	em Online		
					ò		en	Se	s ~	×			Φ		
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te				cred	it car	d s	tar ratin	gs	

Coastline Credit Union	Rewarder	\$80.00	Never	X	X	X	X	X	X	✓	X	X	X	Nil	X
	Rewarder Visa	55	52		16.7	0%	Eve	eryda	y Spen	der - 5	Stars	s	Big S _l	oender -	5 Stars
Qantas Staff CU	Rewarder	\$80.00	Never	X	X	X	X	X	X	1	X	X	X	55	X
	Lifestyle	0	0		13.9	9%	Eve	ryda	y Spen	der - 5	Stars	s	Big S _l	oender - 4	4 Stars
	Lifestyle Plus	46	0		17.3	5%	Eve	eryda	y Spen	der - 4	Stars	S	Big S _l	oender - 4	4 Stars
Qld Police Credit Union	Rewarder	\$80.00	Never	X	X	X	X	X	X	✓	X	X	X	Nil	X
	Bluey Rewarder Card	55	48	Y	15.4	9%	Eve	eryda	y Spen	der - 5	Stars	S	Big S _l	oender - :	5 Stars
Westpac	Altitude Rews-AMEX*	\$145.54	Never	*	1	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude/Amex	45	100		19.9	9%	Eve	eryda	y Spen	der - 3	Stars	S	Big S _l	oender - :	3 Stars

American Express	MoneyBack Rewards	\$120.00	N/A	X	X	X	X	X	X	✓	X	X	X	Nil	X
	Platinum MoneyBack CCard	44	99		20.4	9%	Eve	eryda	y Spen	der - 3	Stars	3	Big S _l	oender - :	3 Stars
Australian Central CU	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.2	4%	Eve	eryda	y Spen	der - 4	Stars	S	Big Sp	ender - N	ot rated
Citibank	BP-Citibank MasterCard	\$114.00	N/A	X	✓	X	X	X	X	✓	X	X	X	Nil	X
	BP MasterCard	55	79		20.8	9%	Eve	eryda	y Spen	der - 2	Stars	ŝ	Big S _l	oender - 2	2 Stars
Commonwealth Bank	Awards AMEX*	\$90.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Awards AMEX	55	89		20.4	9%	Eve	eryda	y Spen	der - 3	Stars	S	Big S _l	oender - :	3 Stars
Community CPS Australia	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.2	4%	Eve	eryda	y Spen	der - 4	Stars	6	Big Sp	ender - N	ot rated
CUA	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.2	4%	Eve	eryda	y Spen	der - 4	Stars	S	Big Sp	ender - N	ot rated
ECU Australia	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.2	4%	Eve	eryda	y Spen	der - 4	Stars	3	Big Sp	ender - N	ot 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	Travel	TYPES Lifestyle Automotive	m → Fee F	Bonus Partners Available
	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	t rated
FCCS Credit Union	Silver Rewards	\$68.96	Never	✓	✓ ✓	V V V V V Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Spender - 4 Stars Big Spender - Not	t rated
Holiday Coast CU	Silver Rewards	\$68.96	Never	✓	11	V V V V V Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Spender - 4 Stars Big Spender - Not	t rated
HSBC	Rewards Plus-Standard	\$63.56	3 yrs	V	11	√ √ √ √ √ √ Nil	✓
	Classic Credit Card	55	59	1	20.25%	Everyday Spender - 4 Stars Big Spender - 4 S	Stars
Ilawarra CU NSW	Silver Rewards	\$68.96	Never	1	√ √	V V V V V Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Spender - 4 Stars Big Spender - Not	t rated
IMB	Silver Rewards	\$68.96	Never	✓	√ √	✓ ✓ ✓ ✓ ✓ ✓ 55	X
	Silver RewardsMasterCard	55	55		19.24%	Everyday Spender - 4 Stars Big Spender - Not	t 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	t rated
MyState Financial	Silver Rewards	\$68.96	Never	✓	√ √	√ √ √ √ √ √ Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Spender - 4 Stars Big Spender - Not	t 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	t rated
Queenslanders CU	Silver Rewards	\$68.96	Never	✓	✓ ✓	√ √ √ √ √ √ Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Spender - 4 Stars Big Spender - Not	t 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	t rated
Suncorp Bank	Rewards Program	\$65.94	Never	✓	√ √	√ √ √ √ √ √ 6 3	X
	Clear Options Platinum Card	55	205		19.99%	Everyday Spender - 5 Stars Big Spender - 5 S	Stars
	Clear Options Gold Card	55	99		19.75%	Everyday Spender - 5 Stars Big Spender - 4 S	Stars
	Clear Options Plus Card	55	63		19.99%	Everyday Spender - 5 Stars Big Spender - Not	t rated

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

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PROFILE SUMMARY

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

Company	Bawarda Bragram	Cash	Points		TYP	ES	OF REW	ARDS A	VAILA	ABLE		an an	Annual	Bonus
Company	Rewards Program	Return per year	Expire		≱		E ₹	o 5		Π		Redeem Rewards Online	Fee	Partners Available
		per year		Travel	Automotive	Lifestyle	Merchandise Entertainmen	Vouchers / Gift Cards	Cash Back	Food	More	deem ds Or		
				<u>w</u>	otive	yle	ndise nmen	ards	Back	۵	œ .	nline		
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te			cred	lit ca	rd st	tar ratin	gs	

Sutherland Credit Union	Silver Rewards	\$68.96	Never	✓	✓	✓	1 1	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.2	4%	Everyda	ay Spen	der - 4	4 Star	s	Big Sp	ender - N	ot rated
Unicom Credit Union	Silver Rewards	\$68.96	Never	✓	✓	√	11	V	1	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.2	4%	Everyda	ay Spen	der - 4	4 Star	s	Big Sp	ender - N	ot rated
Unicredit-WA	Silver Rewards	\$68.96	Never	✓	1	1	11	1	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.2	4%	Everyda	ay Spen	der - 4	4 Star	s	Big Sp	ender - N	ot rated
Warwick Credit Union	Silver Rewards	\$68.96	Never	V	√	V	11	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45	1	19.2	4%	Everyda	ay Spen	der - 4	4 Star	s	Big Sp	ender - N	ot rated
*														
American Express	Mship Rews Ascent-Plat	\$162.35	Never	✓	✓	✓	√ √	✓	✓	✓	✓	✓	Nil	✓
	Platinum Reserve Credit Card	55	395		20.4	9%	Everyda	ay Spen	der - 3	3 Star	s	Big Sp	oender - 3	Stars
ANZ	Rewards Visa*	\$87.29	3 yrs	✓	✓	✓	√ ✓	✓	✓	✓	X	✓	55	✓
	Rewards Visa	44	34		19.7	4%	Everyda	ay Spen	der - 3	3 Star	s	Big Sp	oender - 4	Stars
Australian Central CU	Gold Rewards	\$68.96	Never	✓	✓	✓	1 1	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards Mastercard	55	85		19.2	4%	Everyda	ay Spen	der - 4	4 Star	s	Big Sp	oender - 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		17.0	0%	Everyda	ay Spen	der - 3	3 Star	s	Big Sp	oender - 3	Stars
Bank of Queensland	Q Rewards Gold	\$72.92	Never	✓	✓	✓	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Visa	55	120		20.4	9%	Everyda	ay Spen	der - 3	3 Star	s	Big Sp	oender - 3	3 Stars
Bank of Queensland	Q Rewards Platinum	\$83.33	Never	✓	✓	✓	1 1	✓	✓	✓	✓	✓	Nil	X
	Platinum Visa	55	199		20.4	9%	Everyda	ay Spen	der - 3	3 Star	s	Big Sp	oender - 4	Stars
BankSA	Amplify Qantas Rewards	\$33.98	Never	✓	✓	✓	1 1	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79		18.7	4%	Everyday	/ Spend	er - No	ot Rat	ted	Big Sp	ender - N	ot rated
BankSA	Amplify Rewards	\$67.97	Never	✓	✓	✓	√ ✓	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79		18.7	4%	Everyday	/ Spend	er - No	ot Rat	ted	Big Sp	ender - N	ot 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	Travel	TYPES Lifestyle Automotive	Fee Annual Fee Partners Available Redeem More Food Cash Back Merchandise
	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	✓	√ ✓	J J J J J J 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	✓	11	V V V V V Nil X
	More Gold MasterCard	55	120		18.99%	Everyday Spender - 3 Stars Big Spender - 3 Stars
Citibank	Gold/Platinum Rewards	\$71.94	Never	V	11	√ √ √ √ √ √ Nil √
	Gold Visa	55	149	1	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	✓	√ ✓	√ √ √ √ √ √ N il √
	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	✓	√ ✓	√ √ √ √ √ √ N il √
	Gold Awards AMEX	55	144		20.49%	Everyday Spender - 4 Stars Big Spender - 5 Stars
Commonwealth Bank	Gold Awards*	\$60.00	Never	✓	√ ✓	√ √ √ √ √ √ N il √
	Gold Awards MasterCard	55	144		20.49%	Everyday Spender - 2 Stars Big Spender - 3 Stars
Commonwealth Bank	Platinum Awards AMEX*	\$180.00	Never	✓	√ ✓	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	Platinum Awards AMEX	55	280		20.49%	Everyday Spender - 4 Stars Big Spender - 5 Stars
Commonwealth Bank	Platinum Awards*	\$60.00	Never	✓	√ ✓	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	Platinum Awards MCD	55	280		20.49%	Everyday Spender - 2 Stars Big Spender - 3 Stars
Community CPS Australia	Gold Rewards	\$68.96	Never	✓	√ ✓	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	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 seperately as they have different spend to earn rates

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



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PROFILE SUMMARY

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

Company	Rewards Program	Cash	Points		TYPE	ES C	OF RE	WAF	RDS A	VAILA	BLE		Д _Ф	Annual	Bonus Partners
		Return per year	Expire	Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Fee	Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate	e				cred	lit cal	rd s	tar ratin	gs	
*															
CUA	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24	1%	Ever	yday	Spend	der - 4	1 Star	s	Big Sp	ender -	4 Stars
Diners Club Int	Diners Club Rewards	\$93.85	Never	✓	✓	✓	1	1	X	1	✓	✓	✓	77	✓
	Charge Card	44	95		N/A	1	Every	day S	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
ECU Australia	Gold Rewards	\$68.96	Never	✓	1	✓	V		✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24	1%	Ever	yday	Spen	der - 4	l Stan	s	Big Sp	ender -	4 Stars
Family First CU	Gold Rewards	\$68.96	Never	V	4	V	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85)	19.24	1%	Ever	yday	Spen	der - 4	1 Stan	s	Big Sp	ender - 4	4 Stars
FCCS Credit Union	Gold Rewards	\$68.96	Never	1	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24	1%	Ever	yday	Spen	der - 4	1 Star	s	Big Sp	ender - 4	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)%	Every	day S	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
GE Money	GO Rewards	\$16.54	3 yrs	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	GO MasterCard	62	47.4		21.49	9%	Ever	yday	Spen	der - 3	Star	s	Big Sp	ender - 2	2 Stars
Holiday Coast CU	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24	1%	Ever	yday	Spen	der - 4	1 Star	s	Big Sp	ender - 4	4 Stars
HSBC	Rewards Plus-Gold	\$ 63.56	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Credit Card	55	89		19.75				Spen					ender - :	3 Stars
HSBC	Rewards Plus-Platinum	\$63.56	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Credit Card	55	129		19.50)%	Ever	yday	Spend	der - 3	Star	s	Big Sp	ender - 4	4 Stars
Illawarra CU NSW	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24	1%	Ever	yday	Spen	der - 4	1 Star	s	Big Sp	ender - 4	4 Stars
IMB	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	X
	Gold Rewards MasterCard	55	99		19.24	1%	Ever	yday	Spen	der - 4	1 Stan	s	Big Sp	ender -	4 Stars

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CASH REWARDS - \$12,000 annual spend

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PROFILE SUMMARY

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

			D : 4	ints TYPES OF REWARDS AVAILABLE 37 Annual Bonu								Bonue			
Company	Rewards Program	Cash Return	Points Expire			LJ				П			Redeem Rewards On	Fee	Partners
		per year		Travel	Autor	Life	ntert	erch	/ouc	Cash	Д	Z	edee		Available
				ivel	Automotive	Lifestyle	Entertainme	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	em Online		
					e e		en	S e	s ~	×			ō		
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te				cred	it car	d s	tar ratin	gs	
*															
Memberfirst Credit Union	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.2	4%	Eve	ryday	Spend	der - 4	Stars	s	Big S	pender - 4	4 Stars
MyState Financial	Gold Rewards	\$68.96	Never	✓	✓	✓	1	√	V	1	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.2	4%	Eve	ryday	y Spend	der - 4	Stars	S	Big S	pender - 4	4 Stars
Qld Teachers CU	Gold Rewards	\$68.96	Never	✓	1	1	V	V	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.2	4%	Eve	ryday	/ Spend	der - 4	Stars	6	Big S	pender - 4	4 Stars
Queenslanders CU	Gold Rewards	\$68.96	Never	V	√	V	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85	1	19.2	4%	Eve	ryday	y Spend	der - 4	Stars	S	Big S	pender - 4	4 Stars
St George Bank	Amplify Qantas Rewards	\$33.98	Never	1	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79		18.7	4%	Every	/day	Spende	er - No	ot Rate	ed	Big Sp	ender - N	lot rated
St George Bank	Amplify Rewards	\$67.97	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79		18.7	4%	Every	/day	Spende	er - No	ot Rate	ed	Big Sp	ender - N	lot rated
Sutherland Credit Union	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.2	4%	Eve	ryday	/ Spend	der - 4	Stars	s	Big S	pender - 4	4 Stars
Unicom Credit Union	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.2	4%	Eve	ryday	y Spend	der - 4	Stars	ŝ	Big S	pender - 4	4 Stars
Unicredit-WA	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.2	4%	Eve	ryday	/ Spend	der - 4	Stars	S	Big S	pender - 4	4 Stars
Warwick Credit Union	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.2	4%	Eve	ryday	y Spend	der - 4	Stars	6	Big S	pender - 4	4 Stars
Westpac	Altitude Gold Rews-AMEX*	\$145.54	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Gold/Amex	45	150		19.9	9%	Eve	ryday	/ Spend	der - 3	Stars	S	Big S	pender - 4	4 Stars
Westpac	Altitude Gold Rews-MCD*	\$72.77	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Gold/MasterCard	45	150		19.9	9%	Eve	ryday	/ Spend	der - 3	Stars	S	Big S	pender -	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	Travel	TYP Automotive	ES Lifestyle	OF Entertainment		RDS Vouchers / Gift Cards	VAILA Cash Back	BLE Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite				cred	it ca	rd st	ar ratii	ngs	
*															
Westpac	Altitude Plat Rews-AMEX*	\$218.31	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Platinum/Amex	45	295		19.9	9%	Eve	ryday	Spend	der - 4	Star	s	Big S	pender -	5 Stars
Westpac	Altitude Plat Rews-MCD*	\$72.77	Never	✓	✓	✓	1	V	X	X	✓	✓	✓	Nil	✓
	Altitude Platinum/MCard	45	295		19.9	9%	Eve	ryday	/ Spend	der - 4	Star	s	Big S	pender -	5 Stars
Westpac	Altitude Rews-MCD*	\$72.77	Never	✓	1	1	V	1	✓	X	✓	✓	✓	Nil	✓
	Altitude/MasterCard	45	100		19.9	9%	Eve	ryday	/ Spend	der - 3	Star	s	Big S	pender -	4 Stars



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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPE: Cirestyle		Merchandise Entertainment	RD Gift Cards	VAILA Cash Back		More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate				credi	t car	d st	ar ratin	gs	
****	"outstanding value"													
American Express	David Jones Gift Points	\$354.16	Never	✓	X)	(√ ✓	✓	✓	✓	X	✓	Nil	X
	David Jones AMEX Card	56	99		20.49%	6	Everyda	y Spen	der - 3	3 Star	s	Big S	oender -	3 Stars
American Express	Mship Rewds Plat Edge	\$389.63	Never	✓	✓ ,	/	11	V	1	✓	✓	✓	Nil	✓
	Platinum Edge Credit Card	55	149		20.499	6 E	veryday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
GE Money	Myer Visa	\$288.00	2 yrs	X	X	r	XX	✓	X	X	X	X	Nil	✓
	Myer Visa Gold Card	62	39		20.399	6	Everyda	y Spen	der - 8	5 Star	s	Big S	oender -	3 Stars
***				X		<u> </u>								
American Express	MoneyBack Rewards	\$240.00	N/A	X	X X	Y	X X	X	✓	X	X	X	Nil	X
	Platinum MoneyBack CCard	44	99		20.49%	6	Everyda	y Spen	der - 3	3 Star	s	Big S	oender -	3 Stars
American Express	Mship Rewards Ascent	\$216,46	Never	✓	✓ 、	/	✓ ✓	✓	✓	✓	✓	✓	80	✓
	Gold Ascent Credit Card	44	0		20.49%	6	Everyda	y Spen	der - 3	3 Star	s	Big S	oender -	3 Stars
	Green Charge Card	51	80		N/A	Е	veryday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
	Gold Charge Card	51	130		N/A	E	veryday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
American Express	Mship Rewards Choices	\$216.46	Never	✓	✓ 、	/	√ ✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Charge Card	51	130		N/A	Ε	veryday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
	Green Charge Card	51	80		N/A	E	veryday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
ANZ	Rewards Amex*	\$232.78	3 yrs	✓	✓ 、	/	✓ ✓	✓	✓	✓	X	✓	55	✓
	Rewards Amex	44	34		19.749	6	Everyda	y Spen	der - 8	5 Star	s	Big S	oender -	5 Stars
Westpac	Altitude Rews-AMEX*	\$291.08	Never	✓	✓ 、	/	✓ ✓	✓	X	✓	✓	✓	Nil	✓
	Altitude/Amex	45	100		19.99%	6	Everyda	y Spen	der - 3	3 Star	s	Big S	oender -	3 Stars
Woolworths Limited	Everyday Money Rewards	\$215.79	Never	X	✓ 、	/	√ X	✓	X	✓	X	X	Nil	✓
	Everyday Money	55	49		19.49%	6	Everyda	y Spen	der - 6	5 Star	s	Big S	oender -	4 Stars

American Express	Mship Rewards No Fee Op	\$54.12	Never	✓	✓ 、	/	✓ ✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Ascent Credit Card	44	0		20.499	6	Everyda	y Spen	der - 3	3 Star	s	Big S	oender -	3 Stars

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPES Cliestyle Automotive	$\overline{}$	Merchandise Entertainment	RDS A Vouchers / Gift Cards	VAILA Cash Back		More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate				credi	t card	d st	ar rating	ys .	

ANZ	Rewards Visa*	\$174.58	3 yrs	✓	✓ ✓	/	√ ✓	✓	✓	✓	X	✓	55	✓
	Rewards Visa	44	34		19.74%	6	Everyday	Spen	der - 3	3 Stars	S	Big Sp	ender -	4 Stars
Australian Central CU	Gold Rewards	\$137.92	Never	✓	✓ •	/	11	X	1	✓	✓	✓	Nil	X
	Gold Rewards Mastercard	55	85		19.24%	6	Everyday	/ Spen	der - 4	4 Stars	s	Big Sp	ender -	4 Stars
Australian Central CU	Silver Rewards	\$137.92	Never	✓	1	/	11	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	6	Everyday	/ Spen	der - 4	4 Stars	s	Big Spe	ender - N	ot rated
Bananacoast Community C	Rewarder	\$160.00	Never	X	X	k	x x	X	✓	X	X	X	59	X
	Visa Bonus Rewarder	55	59	1	17.00%	6	Everyday	/ Spen	der - 3	3 Stars	s	Big Sp	ender -	3 Stars
Bank of Queensland	Q Rewards Blue	\$125.00	Never	1	✓ ✓	/	✓ ✓	✓	✓	✓	✓	✓	Nil	X
	Blue Visa	55	55		20.49%	%	Everyday	/ Spen	der - 3	3 Stars	S	Big Spe	ender - N	ot rated
	Blue No AnnualFee Visa	0	0		20.49%	6	Everyday	/ Spen	der - 3	3 Stars	8	Big Spe	ender - N	ot rated
Citibank	BP-Citibank MasterCard	\$228.00	N/A	X	√)	ĸ	x x	X	✓	X	X	X	Nil	X
	BP MasterCard	55	79		20.89%	%	Everyday	/ Spen	der - 2	2 Stars	s	Big Sp	ender - :	2 Stars
Citibank	Silver Rewards	\$143.88	Never	✓	√ •	1	√ ✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	89		20.74%	6	Everyday	/ Spen	der - 3	3 Stars	3	Big Spe	ender - N	ot rated
	Silver Visa	55	89		20.74%	6	Everyday	/ Spen	der - 3	3 Stars	S	Big Spe	ender - N	ot rated
Coastline Credit Union	Rewarder	\$160.00	Never	X	X X	K	X X	X	✓	X	X	X	Nil	X
	Rewarder Visa	55	52		16.70%	6	Everyday	/ Spen	der - 6	5 Stars	S	Big Sp	ender -	5 Stars
Commonwealth Bank	Awards AMEX*	\$180.00	Never	✓	✓ ✓	/	√ ✓	✓	✓	✓	✓	✓	Nil	✓
	Awards AMEX	55	89		20.49%	6	Everyday	/ Spen	der - 3	3 Stars	S	Big Sp	ender -	3 Stars
Commonwealth Bank	Gold Awards AMEX*	\$240.00	Never	✓	√ •	/	✓ ✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Awards AMEX	55	144		20.49%	%	Everyday	/ Spen	der - 4	4 Stars	s	Big Sp	ender -	5 Stars
Commonwealth Bank	Platinum Awards AMEX*	\$360.00	Never	✓	√ •	/	√ ✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards AMEX	55	280		20.49%	%	Everyday	/ Spen	der - 4	4 Stars	S	Big Sp	ender -	5 Stars
Community CPS Australia	Gold Rewards	\$137.92	Never	✓	√ •	1	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards Mastercard	55	85		19.24%	6	Everyday	/ Spen	der - 4	4 Stars	ŝ	Big Sp	ender -	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	Travel	TYPES Lifestyle Automotive	Partners Available Rewards Online More More Merchandise Mertainmen
	Credit / Charge Card	Free Days	s Annual I	Fee	Rate	credit card star ratings

Community CPS Australia	Silver Rewards	\$137.92	Never	✓	√ ✓	✓ ✓ ✓ ✓ ✓ ✓ Nil X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Spender - 4 Stars Big Spender - Not rated
CUA	Gold Rewards	\$137.92	Never	✓	√ ✓	V V V V Nil X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spender - 4 Stars Big Spender - 4 Stars
CUA	Silver Rewards	\$137.92	Never	✓	11	V V V V V Nil X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Spender - 4 Stars Big Spender - Not rated
ECU Australia	Gold Rewards	\$137.92	Never	V	11	√ √ √ √ √ √ Nil X
	Gold Rewards MasterCard	55	85	1	19.24%	Everyday Spender - 4 Stars Big Spender - 4 Stars
ECU Australia	Silver Rewards	\$137.92	Never	1	√ ✓	√ √ √ √ √ √ Nil X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Spender - 4 Stars Big Spender - Not rated
Family First CU	Gold Rewards	\$137.92	Never	✓	√ ✓	√ √ √ √ √ √ Nil X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spender - 4 Stars Big Spender - 4 Stars
Family First CU	Silver Rewards	\$137.92	Never	✓	/ /	√ √ √ √ √ √ Nil X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Spender - 4 Stars Big Spender - Not rated
FCCS Credit Union	Gold Rewards	\$137.92	Never	✓	√ ✓	√ √ √ √ √ √ Nil X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spender - 4 Stars Big Spender - 4 Stars
FCCS Credit Union	Silver Rewards	\$137.92	Never	✓	√ ✓	✓ ✓ ✓ ✓ ✓ ✓ Nil X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Spender - 4 Stars Big Spender - Not rated
GE Money	GE Coles Source	\$126.94	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	\$137.92	Never	✓	√ ✓	✓ ✓ ✓ ✓ ✓ ✓ Nil X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spender - 4 Stars Big Spender - 4 Stars
Holiday Coast CU	Silver Rewards	\$137.92	Never	✓	√ √	√ √ √ √ √ √ N il X
	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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^{*}Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated seperately as they have different spend to earn rates

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



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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPE: Lineary is Lineary is a linear part of the li	$-\tau$	Merchandise Entertainment	RDS A Vouchers / Gift Cards	VAILA Cash Back	BLE Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate			(credi	t car	d st	ar ratin	gs	

HSBC	Rewards Plus-Standard	\$127.12	3 yrs	✓	✓ ,	/	✓ ✓	✓	✓	✓	✓	✓	Nil	✓
	Classic Credit Card	55	59		20.259	%	Everyda	y Spend	der - 4	4 Star	s	Big S _l	oender - 4	4 Stars
Illawarra CU NSW	Gold Rewards	\$137.92	Never	✓	✓ ,	/	11	V	1	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.249	%	Everyda	y Spend	der - 4	4 Star	s	Big S _l	oender - 4	4 Stars
Illawarra CU NSW	Silver Rewards	\$137.92	Never	✓	1	/	11	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.249	%	Everyda	y Spend	der - 4	4 Star	s	Big Sp	ender - N	ot rated
IMB	Silver Rewards	\$137.92	Never	V	1	/	✓ ✓	✓	✓	✓	✓	✓	55	X
	Silver RewardsMasterCard	55	55	1	19.249	%	Everyda	y Spend	der - 4	4 Star	s	Big Sp	ender - N	ot rated
Memberfirst Credit Union	Gold Rewards	\$137.92	Never	1	✓ ,	/	✓ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.249	%	Everyda	y Spend	der - 4	4 Star	s	Big S _l	oender - 4	4 Stars
Memberfirst Credit Union	Silver Rewards	\$137.92	Never	✓	✓ ,	/	✓ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.249	%	Everyda	y Spend	der - 4	4 Star	s	Big Sp	ender - N	ot rated
MyState Financial	Gold Rewards	\$137.92	Never	✓	✓ ,	/	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.249	%	Everyda	y Spend	der - 4	4 Star	s	Big S _l	oender - 4	4 Stars
MyState Financial	Silver Rewards	\$137.92	Never	✓	✓ ,	/	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.249	%	Everyda	y Spend	der - 4	4 Star	s	Big Sp	ender - N	ot rated
Qantas Staff CU	Rewarder	\$160.00	Never	X	X X	X	x x	X	✓	X	X	X	55	X
	Lifestyle	0	0		13.999	%	Everyda	y Spend	der - 6	5 Star	s	Big S _l	oender - 4	4 Stars
	Lifestyle Plus	46	0		17.359	%	Everyda	y Spend	der - 4	4 Star	s	Big S _l	oender - 4	4 Stars
Qld Police Credit Union	Rewarder	\$160.00	Never	X	X)	X	x x	X	✓	X	X	X	Nil	X
	Bluey Rewarder Card	55	48		15.499	%	Everyda	y Spend	der - (5 Star	s	Big S _l	oender - (5 Stars
Qld Teachers CU	Gold Rewards	\$137.92	Never	✓	✓ ,	/	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.249	%	Everyda	y Spend	der - 4	4 Star	s	Big S _l	oender - 4	4 Stars
Qld Teachers CU	Silver Rewards	\$137.92	Never	✓	✓ ,	/	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.249	%	Everyda	y Spend	der - 4	4 Star	s	Big Sp	ender - N	ot rated

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November 2010 data, interest rates current 18th November

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	Travel	TYPES Lifestyle Automotive	FREWARDS AVAILABLE Rewards Online Revards Online More Food Cash Back Wouchers / Gift Cards Entertainment
	Credit / Charge Card	Free Days	Annuali	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	✓	√ √	J J J J J 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	✓	11	V V J J J J Nil X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Spender - 4 Stars Big Spender - Not rated
Suncorp Bank	Rewards Program	\$131.88	Never	V	11	√ √ √ √ √ √ 63 X
	Clear Options Platinum Card	55	205	1	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	✓	√ √	✓ ✓ ✓ ✓ ✓ ✓ Mil 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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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPES Lifestyle Automotive	OF REWARD Merchandise	ARDS A' Vouchers / Gift Cards	္စ	LE More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual F	ee	Rate		(credit (card s	tar ratin	gs	

Westpac	Altitude Gold Rews-AMEX*	\$291.08	Never	✓	√ ✓	√ ✓	✓	X .	√ ✓	✓	Nil	✓
	Altitude Gold/Amex	45	150		19.99%	Everyda	y Spend	der - 3 S	Stars	Big S	pender -	4 Stars
Westpac	Altitude Plat Rews-AMEX*	\$436.62	Never	✓	√ ✓	11	V	χ.	√ ✓	✓	Nil	✓
	Altitude Platinum/Amex	45	295		19.99%	Everyda	ay Spend	der - 4 S	Stars	Big S	pender -	5 Stars
**						7						
Bank of Queensland	Q Rewards Gold	\$145.84	Never	1	V V	1 1	✓	✓ .	√	✓	Nil	X
	Gold Visa	55	120	Y	20.49%	Everyda	y Spend	der - 3 \$	Stars	Big S	pender -	3 Stars
BankSA	Amplify Rewards	\$135.94	Never	V	1 1	√ √	✓	X .	√	✓	Nil	✓
	Amplify Credit Card	55	79		18.74%	Everyday	Spende	er - Not	Rated	Big Sp	ender - N	lot rated
Bankwest	More Rewards	\$120.00	3 yrs	✓	√ ✓	√ ✓	✓	✓ .	√ ✓	✓	Nil	X
	More MasterCard	55	89		18.99%	Everyda	y Spend	der - 3 (Stars	Big S	pender -	3 Stars
Commonwealth Bank	Awards*	\$120.00	Never	✓	√ ✓	√ ✓	✓	✓ .	√	✓	Nil	✓
	Awards MasterCard	55	89		20.49%	Everyda	y Spend	der - 3 S	Stars	Big S	pender -	3 Stars
Diners Club Int	Diners Club Rewards	\$187.70	Never	✓	✓ ✓	✓ ✓	✓	✓ .	√ ✓	✓	77	✓
	Charge Card	44	95		N/A	Everyday	Spende	er - Not	Rated	Big Sp	ender - N	lot rated
First Option CU	Cash Rewards	\$120.00	Never	X	x x	X X	X	✓ .	x x	✓	36	X
	Cash Rewards Visa Credit Card	45	36		15.80%	Everyday	Spende	er - Not	Rated	Big Sp	ender - N	lot rated
IMB	Gold Rewards	\$137.92	Never	✓	√ ✓	✓ ✓	✓	✓ .	√ ✓	✓	99	X
	Gold Rewards MasterCard	55	99		19.24%	Everyda	y Spend	der - 4 S	Stars	Big S	pender -	4 Stars
St George Bank	Amplify Rewards	\$135.94	Never	✓	√ ✓	1 1	✓	X .	√	✓	Nil	✓
	Amplify Credit Card	55	79		18.74%	Everyday	Spende	er - Not	Rated	Big Sp	ender - N	lot rated
Westpac	Altitude Rews-MCD*	\$145.54	Never	✓	√ ✓	√ ✓	✓	X ·	√ ✓	✓	Nil	✓
	Altitude/MasterCard	45	100		19.99%	Everyda	y Spend	der - 3 S	Stars	Big S	pender -	4 Stars
*												
American Express	Mship Rews Ascent-Plat	\$324.70	Never	1	1 1	/ /	✓	✓ .	/	✓	Nil	✓
	Platinum Reserve Credit Card	55	395		20.49%	Everyda	y Spend	der - 3 S	Stars	Big S	pender -	3 Stars
your guide to prod	uct excellence											

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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 seperately as they have different spend to earn rates

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



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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	⊳	S Lifestyle	Merchandise Entertainment	RD Wouchers / Gift Cards	VAILA Cash Back		More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annuall	Fee	Rate	е			credi	t car	d sta	ar rating	ys .	
*														
Bank of Queensland	Q Rewards Platinum	\$166.66	Never	✓	✓	✓	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Platinum Visa	55	199		20.49	%	Everyda	y Spen	der - 3	3 Star	s	Big Sp	ender -	4 Stars
BankSA	Amplify Qantas Rewards	\$67.96	Never	✓	✓	✓	11	V	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79		18.74	%	Everyday	Spende	er - No	t Rat	ed	Big Spe	ender - N	ot rated
Bankwest	More Rewards- Platinum	\$160.00	3 yrs	✓		✓	1	√	✓	✓	✓	✓	Nil	X
	More Platinum MasterCard	55	190		18.74	%	Everyda	y Spen	der - 3	3 Star	s	Big Sp	ender -	4 Stars
Bankwest	More Rewards-Gold	\$120.00	3 yrs	V	4	V	√ ✓	✓	✓	✓	✓	✓	Nil	X
	More Gold MasterCard	55	120	1	18.99	%	Everyda	y Spen	der - 3	3 Star	s	Big Sp	ender - :	3 Stars
Citibank	Gold/Platinum Rewards	\$143.88	Never	1	✓	✓	√ ✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum MasterCard	55	250		20.74	%	Everyda	y Spen	der - 3	3 Star	s	Big Sp	ender -	4 Stars
	Gold MasterCard	55	149		20.74	%	Everyda	y Spen	der - 3	3 Star	s	Big Sp	ender -	4 Stars
	Platinum Visa	55	250		20.74	%	Everyda	y Spen	der - 3	3 Star	s	Big Sp	ender - 4	4 Stars
	Gold Visa	55	149		20.74	%	Everyda	y Spen	der - 3	3 Star	s	Big Sp	ender -	4 Stars
Commonwealth Bank	Gold Awards*	\$120.00	Never	✓	✓	✓	✓ ✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Awards MasterCard	55	144		20.49	%	Everyda	y Spen	der - 2	2 Star	s	Big Sp	ender - :	3 Stars
Commonwealth Bank	Platinum Awards*	\$120.00	Never	✓	✓	✓	√ ✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards MCD	55	280		20.49	%	Everyda	y Spen	der - 2	2 Star	s	Big Sp	ender - :	3 Stars
GE Money	GO Rewards	\$33.08	3 yrs	✓	✓	✓	√ ✓	✓	X	✓	✓	✓	Nil	✓
	GO MasterCard	62	47.4		21.49	%	Everyda	y Spen	der - 3	3 Star	S	Big Sp	ender - :	2 Stars
HSBC	Rewards Plus-Platinum	\$127.12	3 yrs	✓	✓	✓	√ √	✓	✓	✓	✓	✓	Nil	✓
	Platinum Credit Card	55	129		19.50	%	Everyda	y Spen	der - 3	3 Star	s	Big Sp	ender -	4 Stars
St George Bank	Amplify Qantas Rewards	\$67.96	Never	✓	✓	✓	√ √	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79		18.74	%	Everyday	Spende	er - No	ot Rat	ed	Big Spe	ender - N	ot rated
Westpac	Altitude Gold Rews-MCD*	\$145.54	Never	✓	✓	✓	√ ✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Gold/MasterCard	45	150		19.99	%	Everyda	y Spen	der - 3	3 Star	s	Big Sp	ender -	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	Points		TYF	PES (OF R	EWA	RDS A	VAILA	BLE		Σ,	Annual	Bonus
		Return per year	Expire	Travel	Automotive	Litestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Day	s Annual	Fee	Ra	ite			1	credi	t ca	rd st	ar ratin	gs	
*															
Westpac	Altitude Plat Rews-MCD*	\$145.54	Never	1	1	1	1	1	1	X	1	1	1	Nil	1
vvestpac	Aititude i lat News-McD	9110.01	110101	100	175	No.	100			100	100	100		3.00	



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PROFILE SUMMARY

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

Company	Rewards Program	Cash	Points		TYPES	OF REWARDS	AVAILA	BLE	ъ В	Annual	Bonus
		Return per year	Expire	Travel	Lifestyle Automotive	Gift Cards Merchandise Entertainment	Cash Back	Food	Redeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Day	s Annual	Fee	Rate		credi	t card	star ratin	gs	
****	"outstanding value"										
American Express	David Jones Gift Points	\$850.02	Never	✓	X X	1 1 1	✓	√)	(√	Nil	X
	David Jones AMEX Card	56	99		20.49%	Everyday Sp	ender - 3	3 Stars	Big S	pender - :	3 Stars
American Express	Mship Rewds Plat Edge	\$898.34	Never	✓	√ ✓	11	1	✓ •	/ /	Nil	✓
	Platinum Edge Credit Card	55	149)	20.49%	Everyday Sper	nder - No	ot Rated	l Big Sp	ender - N	ot rated
ANZ	Rewards Amex*	\$581.96	3 yrs	✓	11	V V V	✓	√)	(✓	55	✓
	Rewards Amex	44	34		19.74%	Everyday Sp	ender - (5 Stars	Big S	pender -	5 Stars
Commonwealth Bank	Platinum Awards AMEX*	\$900.00	Never	V	1 1	1 1 1	✓	✓ ✓	/ /	Nil	✓
	Platinum Awards AMEX	55	280		20.49%	Everyday Sp	ender - 4	4 Stars	Big S	pender -	5 Stars
Westpac	Altitude Plat Rews-AMEX*	\$1,091.57	Never	1	√ ✓	1 1 1	X	✓ ✓	/ /	Nil	✓
	Altitude Platinum/Amex	45	295	i	19.99%	Everyday Sp	ender - 4	4 Stars	Big S	pender -	5 Stars
Westpac	Altitude Rews-AMEX*	\$727.72	Never	✓	√ ✓	1 1 1	X	✓ ✓	/ /	Nil	✓
	Altitude/Amex	45	100)	19.99%	Everyday Sp	ender - (3 Stars	Big S	pender -	3 Stars

American Express	MoneyBack Rewards	\$600.00	N/A	X	x x	x x x	✓	X X	(<u>X</u>	Nil	X
	Platinum MoneyBack CCard	44	99		20.49%	Everyday Sp	ender - (3 Stars	Big S	pender -	3 Stars
American Express	Mship Rewards Ascent	\$541.17	Never	✓	√ ✓	1 1 1	✓	✓ ✓	/ /	80	✓
	Green Charge Card	51	80		N/A	Everyday Sper	nder - No	ot Rated	l Big Sp	ender - N	ot rated
	Gold Ascent Credit Card	44	0		20.49%	Everyday Sp	ender - (3 Stars	Big S	pender - :	3 Stars
	Gold Charge Card	51	130)	N/A	Everyday Sper	nder - No	ot Rated	l Big Sp	ender - N	ot rated
American Express	Mship Rewards Choices	\$541.17	Never	✓	✓ ✓	V V	✓	✓ ✓	/ /	Nil	✓
	Green Charge Card	51	80		N/A	Everyday Sper	nder - No	ot Rated	Big Sp	ender - N	ot rated
	Gold Charge Card	51	130		N/A	Everyday Sper		_		ender - N	ot rated
American Express	Mship Rews Ascent-Plat	\$811.75	Never	✓	√ √	V V	✓	√ •	/ /	Nil	✓
	Platinum Reserve Credit Card	55	395		20.49%	Everyday Sp		_		pender - :	3 Stars
Commonwealth Bank	Gold Awards AMEX*	\$600.00	Never	✓	√ ✓	V V	✓	✓ ✓	/ /	Nil	✓
	Gold Awards AMEX	55	144		20.49%	Everyday Sp	ender - 4	4 Stars	Big S	pender -	5 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	Points		TYPES	OF I	REWA	RDS A	VAILA	BLE		D _e	Annual Fee	Bonus Partners
		Return per year	Expire	Travel	Lifestyle Automotive	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	166	Available
	Credit / Charge Card	Free Days	Annuall	Fee	Rate			(credi	t car	d st	ar ratin	gs	

Westpac	Altitude Gold Rews-AMEX*	\$727.72	Never	✓	√ √	/ /	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Gold/Amex	45	150		19.99%	6 Ev	veryda	y Spen	der - 3	3 Star	s	Big S	pender -	4 Stars
Woolworths Limited	Everyday Money Rewards	\$535.97	Never	X	√ ✓	′ √	X	V	X	✓	X	X	Nil	✓
	Everyday Money	55	49		19.49%	E	veryda	y Spen	der - 5	Stan	s	Big S	pender -	4 Stars

American Express	Mship Rewards No Fee Op	\$135.29	Never	1	√ √	//	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Ascent Credit Card	44	0	Y	20.49%	E	veryda	y Spen	der - 3	3 Star	s	Big S	pender -	3 Stars
ANZ	Rewards Visa*	\$436.47	3 yrs	Y	1 1	′ √	✓	✓	✓	✓	X	✓	55	✓
	Rewards Visa	44	34		19.74%	6 Ev	veryda	y Spen	der - 3	3 Star	s	Big S	pender -	4 Stars
Australian Central CU	Gold Rewards	\$344.78	Never	✓	√ √	′ √	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards Mastercard	55	85		19.24%	E E	veryda	y Spen	der - 4	1 Star	s	Big S	pender -	4 Stars
Australian Central CU	Silver Rewards	\$344.78	Never	✓	√ ✓	′ √	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	E E	veryda	y Spen	der - 4	1 Star	s	Big Sp	ender - N	ot rated
Bananacoast Community C	Rewarder	\$400.00	Never	X	X X	X	X	X	✓	X	X	X	59	X
	Visa Bonus Rewarder	55	59		17.00%	6 Ev	veryda	y Spen	der - 3	3 Star	s	Big S	pender - :	3 Stars
Bank of Queensland	Q Rewards Blue	\$312.50	Never	✓	√ ✓	′ √	✓	✓	✓	✓	✓	✓	Nil	X
	Blue Visa	55	55		20.49%	i Ev	veryda	y Spen	der - 3	3 Star	s	Big Sp	ender - N	ot rated
	Blue No AnnualFee Visa	0	0		20.49%	6 Ev	veryda	y Spen	der - 3	3 Star	s	Big Sp	ender - N	ot rated
Bank of Queensland	Q Rewards Gold	\$364.58	Never	✓	√ ✓	′ √	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Visa	55	120		20.49%	6 Ev	veryda	y Spen	der - 3	3 Star	S	Big S	pender -	3 Stars
Bank of Queensland	Q Rewards Platinum	\$416.67	Never	✓	√ ✓	′ √	✓	✓	✓	✓	✓	✓	Nil	X
	Platinum Visa	55	199		20.49%	6 Ev	veryda	y Spen	der - 3	3 Star	s	Big S	pender -	4 Stars
Bankwest	More Rewards	\$300.00	3 yrs	✓	✓ ✓	/ /	✓	✓	✓	✓	✓	✓	Nil	X
	More MasterCard	55	89		18.99%	E	veryda	y Spen	der - 3	3 Star	s	Big S	pender -	3 Stars
Bankwest	More Rewards- Platinum	\$400.00	3 yrs	✓	√ ✓	∕ √	✓	✓	✓	✓	✓	✓	Nil	X
	More Platinum MasterCard	55	190		18.74%	6 Ev	veryda	y Spen	der - 3	3 Star	s	Big S	pender -	4 Stars

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CASH REWARDS - \$60,000 annual spend

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

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



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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	T _{>} T	S Lifestyle	REWA Merchandise	RDS A Vouchers / Gift Cards	VAILA Cash Back	Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate	е			credi	t car	d st	ar ratin	gs	

Citibank	BP-Citibank MasterCard	\$570.00	N/A	X	✓	X	X X	X	✓	X	X	X	Nil	X
	BP MasterCard	55	79		20.89	1%	Everyda	y Spen	der - 2	2 Star	s	Big S	pender - :	2 Stars
Citibank	Gold/Platinum Rewards	\$359.70	Never	✓	✓	✓	11	X	1	✓	✓	✓	Nil	✓
	Platinum MasterCard	55	250		20.74	%	Everyda	y Spen	der - 3	3 Star	rs	Big S	pender -	4 Stars
	Platinum Visa	55	250		20.74	%	Everyday	y Spen	der - 3	3 Star	s	Big S	pender -	4 Stars
	Gold Visa	55	149		20.74	%	Everyda	y Spen	der - 3	3 Star	s	Big S	pender -	4 Stars
	Gold MasterCard	55	149	V	20.74	%	Everyda	y Spen	der - 3	3 Star	s	Big S	pender -	4 Stars
Citibank	Silver Rewards	\$359.70	Never	1	V	✓	✓ ✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	89		20.74	%	Everyda	y Spen	der - 3	3 Star	s	Big Sp	ender - N	ot rated
	Silver Visa	55	89		20.74	%	Everyda	y Spen	der - 3	3 Star	rs	Big Sp	ender - N	ot 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	1%	Everyda	y Spen	der - 5	5 Star	rs	Big S	pender -	5 Stars
Commonwealth Bank	Awards AMEX*	\$450.00	Never	✓	✓	✓	√ √	✓	✓	✓	✓	✓	Nil	✓
	Awards AMEX	55	89		20.49	1%	Everyda	y Spen	der - 3	3 Star	rs	Big S	pender -	3 Stars
Commonwealth Bank	Awards*	\$300.00	Never	✓	✓	✓	√ ✓	✓	✓	✓	✓	✓	Nil	✓
	Awards MasterCard	55	89		20.49	1%	Everyda	y Spen	der - 3	3 Star	s	Big S	pender - :	3 Stars
Community CPS Australia	Gold Rewards	\$344.78	Never	✓	✓	✓	✓ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards Mastercard	55	85		19.24	%	Everyda	y Spen	der - 4	4 Star	s	Big S	pender -	4 Stars
Community CPS Australia	Silver Rewards	\$344.78	Never	✓	✓	✓	√ √	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	1%	Everyda	y Spen	der - 4	4 Star	rs	Big Sp	ender - N	ot rated
CUA	Gold Rewards	\$344.78	Never	✓	✓	✓	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24	1%	Everyda	y Spen	der - 4	4 Star	rs	Big S	pender -	4 Stars
CUA	Silver Rewards	\$344.78	Never	✓	✓	✓	√ √	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	1%	Everyda	y Spen	der - 4	4 Star	s	Big Sp	ender - N	ot rated
Diners Club Int	Diners Club Rewards	\$469.23	Never	✓	✓	✓	/ /	✓	✓	✓	✓	✓	77	✓
	Charge Card	44	95		N/A		Everyday	Spende	er - No	ot Rat	ted	Big Sp	ender - N	ot 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	Travel	TYPES Lifestyle Automotive	Partners Available Rewards Online More More Merchandise Merchandise
	Credit / Charge Card	Free Days	s Annual F	-ee	Rate	redit 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	✓	✓ ✓	V V V V 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	✓	11	V V J J J J 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	1	11	✓ ✓ ✓ ✓ ✓ ✓ Nil X
	Silver Rewards MasterCard	55	45	1	19.24%	Everyday Spender - 4 Stars Big Spender - Not rated
FCCS Credit Union	Gold Rewards	\$344.78	Never	1	√ ✓	√ √ √ √ √ √ 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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^{*}Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated seperately as they have different spend to earn rates

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



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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPES Lifestyle Automotive		REWA Merchandise	RDS A Vouchers / Gift Cards	VAILA Cash Back	BLE Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annuali	Fee	Rate			(credi	t car	d st	ar rating	gs	

Illawarra CU NSW	Silver Rewards	\$344.78	Never	✓	√ √	′ ,	/ /	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	, E	Everyda	Spend	der - 4	1 Star	s	Big Spe	ender - N	ot rated
IMB	Gold Rewards	\$344.78	Never	✓	√ √	'	11	V	1	✓	✓	✓	99	X
	Gold Rewards MasterCard	55	99		19.24%	E	Everyday	y Spend	der - 4	1 Star	s	Big Sp	ender - 4	4 Stars
IMB	Silver Rewards	\$344.78	Never	✓	1		11	✓	✓	✓	✓	✓	55	X
	Silver RewardsMasterCard	55	55		19.24%	E	Everyday	y Spend	der - 4	1 Star	s	Big Spe	ender - N	ot rated
Memberfirst Credit Union	Gold Rewards	\$344.78	Never	V	1 1	ή,	/ /	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85	1	19.24%	6 E	Everyday	y Spend	der - 4	1 Star	s	Big Sp	ender - 4	4 Stars
Memberfirst Credit Union	Silver Rewards	\$344.78	Never	1	√ ✓	′,	√	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	6 E	Everyday	y Spend	der - 4	1 Star	s	Big Spe	ender - N	ot rated
MyState Financial	Gold Rewards	\$344.78	Never	✓	√ √	′ ,	/ /	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	6 E	Everyday	y Spend	der - 4	1 Star	s	Big Sp	ender - 4	4 Stars
MyState Financial	Silver Rewards	\$344.78	Never	✓	√ √	′ ,	/ /	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	6 E	Everyday	y Spend	der - 4	1 Star	s	Big Spe	ender - N	ot rated
Qantas Staff CU	Rewarder	\$400.00	Never	X	X X	()	x x	X	✓	X	X	X	55	X
	Lifestyle	0	0		13.99%	6 E	Everyday	y Spend	der - 5	Star	s	Big Sp	ender - 4	4 Stars
	Lifestyle Plus	46	0		17.35%	6 E	Everyday	y Spend	der - 4	1 Star	s	Big Sp	ender - 4	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%	5 E	Everyda	y Spend	der - 8	Star	s	Big Sp	ender - (5 Stars
Qld Teachers CU	Gold Rewards	\$344.78	Never	✓	√ ✓	′ ,	✓ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	6 E	Everyday	y Spend	der - 4	1 Star	s	Big Sp	ender - 4	4 Stars
Qld Teachers CU	Silver Rewards	\$344.78	Never	✓	√ √	′ ,	✓ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	6 E	Everyda	y Spend	der - 4	1 Star	s	Big Spe	ender - N	ot rated
Queenslanders CU	Gold Rewards	\$344.78	Never	✓	√ √	′,	/ /	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	6 E	Everyday	y Spend	der - 4	1 Star	s	Big Sp	ender - 4	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	Travel	ŢŢ	S Lifestyle	DF REWA Merchandise Entertainment	RDS A Vouchers / Gift Cards	VAILA Cash Back	BLE Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate	е			credi	t car	d st	ar ratin	gs	

Queenslanders CU	Silver Rewards	\$344.78	Never	✓	✓	✓	✓ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	%	Everyda	Spen	der - 4	4 Star	s	Big Sp	ender - N	ot rated
SERVICE ONE Members Ba	Silver Rewards	\$344.78	Never	✓	✓	✓	11	V	1	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	%	Everyday	y Spen	der - 4	4 Star	s	Big Sp	ender - N	ot rated
Suncorp Bank	Rewards Program	\$329.72	Never	✓	1	✓	11	✓	✓	✓	✓	✓	63	X
	Clear Options Plus Card	55	63		19.99	%	Everyday	y Spen	der - 6	5 Star	s	Big Sp	ender - N	ot rated
	Clear Options Platinum Card	55	205	Y	19.99	%	Everyday	y Spen	der - 6	5 Star	s	Big S _l	oender -	5 Stars
	Clear Options Gold Card	55	99	1	19.75	%	Everyday	y Speni	der - 6	5 Star	s	Big S _l	oender - 4	4 Stars
Sutherland Credit Union	Gold Rewards	\$344.78	Never	1	✓	✓	✓ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24	%	Everyday	y Spen	der - 4	4 Star	s	Big S _l	oender - 4	4 Stars
Sutherland Credit Union	Silver Rewards	\$344.78	Never	✓	✓	✓	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	%	Everyday	y Spen	der - 4	4 Star	s	Big Sp	ender - N	ot rated
Unicom Credit Union	Gold Rewards	\$344.78	Never	✓	✓	✓	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24	%	Everyday	y Spen	der - 4	4 Star	s	Big S _l	oender - 4	4 Stars
Unicom Credit Union	Silver Rewards	\$344.78	Never	✓	✓	✓	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	%	Everyday	y Spen	der - 4	4 Star	s	Big Sp	ender - N	ot rated
Unicredit-WA	Gold Rewards	\$344.78	Never	✓	✓	✓	✓ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24	%	Everyday	y Spen	der - 4	4 Star	s	Big S _l	oender - 4	4 Stars
Unicredit-WA	Silver Rewards	\$344.78	Never	✓	✓	✓	✓ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	%	Everyday	y Spen	der - 4	4 Star	s	Big Sp	ender - N	ot rated
Warwick Credit Union	Gold Rewards	\$344.78	Never	✓	✓	✓	✓ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24	%	Everyday	y Spen	der - 4	4 Star	s	Big S _l	oender -	4 Stars
Warwick Credit Union	Silver Rewards	\$344.78	Never	✓	✓	✓	✓ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	%	Everyday	y Spen	der - 4	4 Star	s	Big Sp	ender - N	ot 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	Travel	TYPES Lifestyle Automotive	g		DS AV Vouchers / Gift Cards	ဂ္ဂ		More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate			c	redit	car	d sta	ar ratin	gs	
**														
BankSA	Amplify Rewards	\$339.84	Never	✓	1 1	′ ✓	✓	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79		18.74%	Every	yday S	pende	r - No	t Rate	ed	Big Sp	ender - N	lot rated
Bankwest	More Rewards-Gold	\$300.00	3 yrs	✓	1 1	/	1	V	1	✓	✓	✓	Nil	X
	More Gold MasterCard	55	120		18.99%	Eve	ryday	Spend	der - 3	Stars	s	Big S _l	pender -	3 Stars
Commonwealth Bank	Gold Awards*	\$300.00	Never	✓	1	1	1	✓	✓	✓	✓	✓	Nil	✓
	Gold Awards MasterCard	55	144		20.49%	Eve	ryday	Spend	der - 2	Stars	s	Big S _l	pender -	3 Stars
First Option CU	Cash Rewards	\$300.00	Never	X	x x	X	X	X	✓	X	X	✓	36	X
	Cash Rewards Visa Credit Card	45	36	1	15.80%	Every	day S	pende	r - No	t Rate	ed	Big Sp	ender - N	lot rated
GE Money	Myer Visa	\$316.80	2 yrs	X	x x	X	X	✓	X	X	X	X	Nil	✓
	Myer Visa Gold Card	62	39		20.39%	Eve	ryday	Spend	der - 5	Stars	S	Big S _l	pender -	3 Stars
St George Bank	Amplify Rewards	\$339.84	Never	✓	√ ✓	′ ✓	✓	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79		18.74%	Every	yday S	pende	r - No	t Rate	ed	Big Sp	ender - N	lot rated
Westpac	Altitude Gold Rews-MCD*	\$363.86	Never	✓	√ ✓	′ ✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Gold/MasterCard	45	150		19.99%	Eve	ryday	Spend	der - 3	Stars	S	Big S _l	pender -	5 Stars
Westpac	Altitude Rews-MCD*	\$363.86	Never	✓	√ ✓	′ ✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude/MasterCard	45	100		19.99%	Eve	ryday	Spend	der - 3	Stars	s	Big S _l	pender -	4 Stars
*														
BankSA	Amplify Qantas Rewards	\$169.92	Never	✓	√ ✓	′ ✓	✓	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79		18.74%	Every	yday S	pende	r - No	t Rate	ed	Big Sp	ender - N	lot rated
Commonwealth Bank	Platinum Awards*	\$300.00	Never	✓	√ ✓	′ ✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards MCD	55	280		20.49%	Eve	ryday	Spend	der - 2	Stars	s	Big S _l	pender -	3 Stars
GE Money	GO Rewards	\$82.72	3 yrs	✓	√ ✓	′ ✓	✓	✓	X	✓	✓	✓	Nil	✓
	GO MasterCard	62	47.4	ļ	21.49%	Eve	ryday	Spend	der - 3	Star	s	Big S _l	pender -	2 Stars
St George Bank	Amplify Qantas Rewards	\$169.92	Never	✓	√ ✓	✓ ✓	✓	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79		18.74%	Every	yday S	pende	r - No	t Rate	ed	Big Sp	ender - N	lot 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	Points		TYF	ES (OF R	EWA	RDS A	VAILA	BLE		Σ,	Annual	Bonus
Company		Return per year	Expire	Travel	Automotive	Litestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Fee	Partner Availabl
Total	Credit / Charge Card	Free Day	s Annual	Fee	Ra	ite			1	credi	it ca	rd st	ar ratin	gs	
*															
Westpac	Altitude Plat Rews-MCD*	\$363.86	Never	1	1	1	1	1	1	X	1	1	1	Nil	1
	Altitude Platinum/MCard	45	295		19.9	eases.			y Speni		1 41		40.0	pender -	- Ei



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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 Sydney - Brisbane	SPENI Melbourne	D TO GET Sydney - Sydney -	RETURN Sydney – London	ON Sydney - CO Los Angeles	Y TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual I	Fee F	Rate		cre	dit card	star ra	tings	
**** "a	utstanding value"										
American Express	Mship Rewards Ascent	1	1	13800	1380	00 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 S	Spender -	Not Rated	Big :	Spender	- Not rated
	Gold Charge Card	51	130		N/A	Everyday S	Spender - I	Not Rated	Big :	Spender	- Not rated
American Express	Mship Rewards No Fee Opt	0.5	0.5	13800	1380	33800	128000	94000	60000	Nil	Velocity
	Gold Ascent Credit Card	44	0	20	0.49%	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	0.49%	Everyday S	Spender - I	Not Rated	Big 9	Spender	- Not rated
American Express	Mship Rews Ascent-Plat	1.5	1	9200	920	0 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	790	0 20900				Nil	Jetstar
	JetStar Platinum MasterCard	55	149	19	9.49%	Everyday	Spender	4 Stars	Big	Spender	- 3 Stars
Macquarie Bank	JetStar Dollars Standard	0.01	1	17800	1580	00 41800				Nil	Jetstar
	JetStar MasterCard	55	49	12	2.49%	Everyday	Spender	- 5 Stars	Big	Spender	- 2 Stars
nab	Qantas Standard AMEX*	1	1	16000	1600	36000	128000	96000	60000	Nil	tas Frequent I
	Qantas Standard AMEX	44	65	20).24%	Everyday	Spender	4 Stars	Big	Spender	- 4 Stars
Virgin Money	Velocity Rewards	1	1	13800	1380	00 33800	128000	94000	60000	Nil	Velocity
	Virgin Flyer Credit Card	44	99	20).99%	Everyday S	Spender - I	Not Rated	Big :	Spender	- Not rated
Westpac	earth Qantas FrqFly Amex*	1	1	16000	1600	36000	128000	96000	60000	Nil	Qantas
	earth/Amex	45	75	19	9.99%	Everyday	Spender -	- 3 Stars	Big	Spender	- 3 Stars

American Express	David Jones Gift Points	1	2	27600	2760	00 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	1552	25 38025	144000	105750	67500	55	Velocity
	Rewards Amex	44	34	19	9.74%	Everyday	Spender -	- 5 Stars	Big	Spender	- 5 Stars

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FREQUENT FLYER REWARDS - \$24k annual spend:

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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD Sydney - Brisbane	SPEND Sydney - Melbourne	TO GET Sydney – Perth	RETURN Sydney - London	ON Sydney - CO Los Angeles	MY TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Day	s Annual	Fee R	ate		cre	edit card	star ra	tings	

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 & partı
	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% E	veryday S	pender -	Not Rated	l 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	g Spende	r - 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

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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 seperately as they have different spend to earn rates

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



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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		END TO GE Perth Sydney -		ONO Sydney - CO Los Angeles		Reward Annual Fee	Airline Partner 1		
				ane / -	ר בי בי	i Si	yele:	(ong				
	Credit / Charge Card	Free Days	Annual I			cre		star rati	ngs			

Commonwealth Bank	Awards AMEX*	1.5	2	18400 18	8400 4506	7 170667	125333	80000	Nil	Qantas		
	Awards AMEX	55	89	20.49%	% Everyda	y Spender	- 3 Stars	Big S	pender	- 3 Stars		
Commonwealth Bank	Awards*	1	2	27600 27	7600 6760	00 256000	188000	120000	Nil	Qantas		
	Awards MasterCard	55	89	20.499	% Everyda	ay Spender	- 3 Stars	Big S	pender	- 3 Stars		
Commonwealth Bank	Gold Awards AMEX*	2	2	13800 13	3800 3380	0 128000	94000	60000	Nil	Qantas		
	Gold Awards AMEX	55	144	20.499	% Everyda	y Spender	- 4 Stars	Big S	pender	- 5 Stars		
Community CPS Australia	Card Services Qantas	1	1	16000 16	6000 3600	00 128000	96000	60000	Nil	Qantas		
	Gold Qantas Rewards MasterCa	55	118	19.24%	% Everyda	y Spender	- 3 Stars	Big S	pender	- 4 Stars		
Community CPS Australia	Gold Rewards	1	1.5	20700 20	0700 5070	0 192000	141000	90000	Nil	Velocity		
	Gold Rewards Mastercard	55	85	19.24%	% Everyda	y Spender	- 4 Stars	Big S	pender	- 4 Stars		
CUA	Gold Rewards	1	1.5	20700 20	0700 5070	192000	141000	90000	Nil	Velocity		
	Gold Rewards MasterCard	55	85	19.24%	% Everyda	y Spender	- 4 Stars	Big S	pender	- 4 Stars		
Diners Club Int	Diners Club Rewards	1	1	13800 13	3800 3380	00 128000	94000	60000	77	Velocity		
	Charge Card	44	95	N/A	Everyday	Spender -	Not Rated	l Big S _l	oender -	Not rated		
Diners Club Int	Qantas Frequent Flyer	1	1	16000 16	6000 3600	00 128000	96000	60000	55	Qantas		
	Frequent Flyers Club Crd	44	95	N/A	Everyday	Spender -	Not Rated	l Big Sp	oender -	Not rated		
ECU Australia	Gold Rewards	1	1.5	20700 20	0700 5070	0 192000	141000	90000	Nil	Velocity		
	Gold Rewards MasterCard	55	85	19.249	% Everyda	y Spender	- 4 Stars	Big S	pender	- 4 Stars		
ECU Australia	Qantas Rewards	1	1	16000 16	6000 3600	00 128000	96000	60000	Nil	Qantas		
	Gold Qantas Rewards MasterCa	55	118	19.249	% Everyda	y Spender	- 3 Stars	Big S	pender	- 4 Stars		
Family First CU	Gold Rewards	1	1.5	20700 20	0700 5070	0 192000	141000	90000	Nil	Velocity		
	Gold Rewards MasterCard	55	85	19.24%	% Everyda	y Spender	- 4 Stars	Big S	pender	- 4 Stars		
Family First CU	Qantas Rewards	1	1	16000 16	6000 3600	00 128000	96000	60000	Nil	Qantas		
	Gold Qantas Rewards MasterCa	55	118	19.249	% Everyda	y Spender	- 3 Stars	Big S	pender	- 4 Stars		
FCCS Credit Union	Gold Rewards	1	1.5	20700 20	0700 5070	00 192000	141000	90000	Nil	Velocity		
	Gold Rewards MasterCard	55	85	19.24%	% Everyda	y Spender	- 4 Stars	Big S	pender	- 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 seperately as they have different spend to earn rates

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



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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points	Points	CARD SPEN	D TO GET RETURN	I ECONOM)	Y TKT Reward Annual	Airline Partner 1
		per \$1 Spent	per Frequent Flyer	Melbourne Sydney - Brisbane	Sydney - London Sydney - Perth Sydney -	Sydney Los Ang	Fee Sydney -	
			Mile	Melbourne Sydney - Brisbane	ley - ldon lty - erth	Sydney - os Angeles	ley -	
	Credit / Charge Card	Free Days	s Annual I	Fee Rate	cre		tar ratings	
***	orealty charge card	r ree Buy	y william	rate				
FCCS Credit Union	Ocuteo Berrando	4	1	16000 1600	00 36000 128000	00000 6	60000 Nil	Qantas
1 CCG Credit Officia	Qantas Rewards	1						
Haliday Casat CH	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Spender		Big Spender	
Holiday Coast CU	Gold Rewards	1	1.5	20700 2070	00 50700 192000	141000 9	90000 Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender		Big Spender	- 4 Stars
Holiday Coast CU	Qantas Rewards	1	1	16000 1600	36000 128000	96000 6	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 2070	00 50700 192000	141000 9	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 1600	00 36000 128000	96000 6	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 2070	00 50700 192000	141000 9	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 2070	00 50700 192000	141000 9	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 1600	00 36000 128000	96000 6	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 1600	00 36000 128000	96000 6	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 2070	00 50700 192000	141000 9	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 1600	00 36000 128000	96000 6	60000 Nil	Qantas
	Qantas Gold AMEX	44	145.5	5 20.24%	Everyday Spender	- 3 Stars	Big Spender	- 4 Stars
nab	Qantas Standard MCD*	0.5	1	32000 3200				as Frequent I
	Qantas Standard MasterCard	44	65	20.24%	Everyday Spender	- 4 Stars	Big Spender	- 4 Stars
nab	Velocity Gold AMEX Rews*	1	1	13800 1380				n Blue & parti
	Velocity Gold AMEX	44	150		Everyday Spender		Big Spender	
	TOTOCKY CONTINUEN	17	100	20.2470	Everyddy Opender	3 Oldi 3	Dig Opender	JOWIS

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FREQUENT FLYER REWARDS - \$24k annual spend:

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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	Sydney - Melbourne Sydney - Sydney - Brisbane	Sydney - Los Angeles London Sydney - London Perth	Annual Partner 1 H Syda Kong Fee
	Credit / Charge Card	Free Days	Annual	Fee Rate	credit car	d star ratings

nab	Velocity Visa Rewards*	0.5	1	27600 27600	67600 256000 188000	120000 Nil in blue & partr
	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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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

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													
Creskt / Charge Card Free Days Rule	Company	Rewards Program			An								
Martical Charge Card Free Days Annual Fee Rate Credit Card star ratings				Frequent	Syd Bri:	Syd Melt	y Syd	Syd Lo	Sydi Los /	Syd	Fee		
Martical Charge Card Free Days Annual Fee Rate Credit Card star ratings					ney - sbane	ney -	erth	ney -	ney - Angel	ney -			
★★★ Warwick Credit Union Qantas Rewards 1 1 16000 16000 36000 128000 96000 60000 Nil Qantas Westpac Altitude Gold Rews-AMEX* 2 2 13800 13800 88900 18000 96000 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 27600 188000 120000 Nil Velocity Altitude Rews-MCD* 1 2 27600 27600 27600 188000 120000 Nil Velocity Westpac earth Gold/Amex 45 100 19.99% Everyday Spender - 3 Stars Big Spender - 4 Stars Westpac earth Gold/Amex 45 125 19.99% Everyday Spender - 3 Stars Big Spender - 4 Stars Westpac Qantas Allex Premium 125 1 12800 12800						Φ.			es es	<u> </u>			
Varwick Credit Union Qantas Rewards 1 1 16000 16000 36000 128000 96000 60000 Ni Qantas		Credit / Charge Card	Free Days	Annual	Fee R	ate		cre	edit card	star ratii	ings		
Gold Qartas Rewards MasterCa 55	***												
Vestpac	Warwick Credit Union	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
Altitude Gold/Amex		Gold Qantas Rewards MasterCa	55	118	19.	24%	Everyday	Spender	- 3 Stars	Big S	Spender	- 4 Stars	
Vestpac	Westpac	Altitude Gold Rews-AMEX*	2	2	13800	13800	33800	128000	94000	60000	Nil	Velocity	
Mittude/MasterCard 45 100 19.99% Everyday Spender -3 Stars Big Spender -4 Stars		Altitude Gold/Amex	45	150	19.	99%	Everyday	Spender -	- 3 Stars	Big S	Spender	- 4 Stars	
Westpac earth QantasFF-AMEX Gol 1	Westpac	Altitude Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity	
## American Express		Altitude/MasterCard	45	100	19.	99%	Everyday	Spender -	- 3 Stars	Big S	Spender	- 4 Stars	
American Express Qantas Freq Fly-Premium 1.25 1 12800 12800 28800 102400 76800 48000 Nii Qantas Qantas AMEX Premium Card 44 249 20.49% Everyday Spender - 1 Star Big Spender - 3 Stars Big Spender - 3 Stars Big Spender - 3 Stars Big Spender - 4 Stars Gold Master Card 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 Master Card 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 Nii Qantas Commonwealth Bank Platinum Awards AMEX* 3 2 9200 9200 22538 85333 62667 40000 Nii Qan	Westpac	earth QantasFF-AMEX Gol	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
American Express Qantas Freq Fly-Premium 1.25		earth Gold/Amex	45	125	19.	99%	Everyday	Spender -	- 3 Stars	Big S	Spender	- 3 Stars	
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 Wsa 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 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 nab Qantas Gold Visa/MCD* 0.67 1 23881 23881 53731 19104 143284 89552 Nil Qantas nab Velocity Gold Visa* 0	American Express	Qantas Freq Fly-Premium	1.25	1	12800	12800	28800	102400	76800	48000	Nil	Qantas	
Gold MasterCard 55 149 20.74% Everyday Spender - 3 Stars Big Spender - 4 Stars		Qantas AMEX Premium Card	44	249	20.	49%	Everyday	Spender	- 1 Star	Big S	Spender	- 3 Stars	
Platinum Visa 55 250 20.74% Everyday Spender - 3 Stars Big Spender - 4 Stars	Citibank	Gold/Platinum Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
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 S	Spender	- 4 Stars	
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 S	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 & pa Velocity Gold Visa Card 44 150 20.24% Everyday Spender - 4 Stars Big Spender - 5 St		Platinum MasterCard	55	250	20.	74%	Everyday	Spender -	- 3 Stars	Big S	Spender	- 4 Stars	
Gold Awards MasterCard 55 144 20.49% Everyday Spender - 2 Stars Big Spender - 3 Stars		Gold Visa	55	149	20.	74%	Everyday	Spender -	- 3 Stars	Big S	Spender	- 4 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 & pa 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	Commonwealth Bank	Gold Awards*	1	2	27600	27600	67600	256000	188000	120000	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 & pa 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		Gold Awards MasterCard	55	144	20.	49%	Everyday	Spender	- 2 Stars	Big S	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 Velocity Gold Visa* 0.5 1 27600 27600 67600 256000 188000 120000 Nil in blue & pa 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	Commonwealth Bank	Platinum Awards AMEX*	3	2	9200	9200	22533	85333	62667	40000	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 & pa 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		Platinum Awards AMEX	55	280	20.	49%	Everyday	Spender	- 4 Stars	Big S	Spender	- 5 Stars	
Velocity Gold Visa* 0.5 1 27600 27600 67600 256000 188000 120000 Nil in blue & particular in blue & partin	nab	Qantas Gold Visa/MCD*	0.67	1	23881	23881	1 53731	191045	143284	89552	Nil	Qantas	
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		Qantas Gold MasterCard	44	145.5	5 20.	24%	Everyday	Spender -	- 4 Stars	Big S	Spender	- 4 Stars	
Suncorp Bank Qantas Freq Fly-Gold 0.667 1 23988 23988 53973 191904 143928 89955 19 Qantas	nab	Velocity Gold Visa*	0.5	1	27600	27600	67600	256000	188000	120000	Nil	in blue & parti	
		Velocity Gold Visa Card	44	150	20.	24%	Everyday	Spender	- 4 Stars	Big S	Spender	- 5 Stars	
Clear Ontions Gold Card 55 99 19 75% Evenyday Spender - 5 Stars Rin Spender - 4 Stars	Suncorp Bank	Qantas Freq Fly-Gold	0.667	1	23988	23988	3 53973	191904	143928	89955	19	Qantas	
oldi Optivio Olid Olid Olid Olid Olid Olid Olid Olid		Clear Options Gold Card	55	99	19.	75%	Everyday	Spender	- 5 Stars	Big S	Spender	- 4 Stars	

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FREQUENT FLYER REWARDS - \$24k annual spend:

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Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD Sydney - Brisbane	SPEND Sydney – Melbourne	TO GET Sydney - Perth	RETURN Sydney – London	O Sydney - C Los Angeles	MY TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Day	s Annual I	Fee Ra	ate		cre	dit card	star rat	ings	
**											
Westpac	Altitude Gold Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude Gold/MasterCard	45	150	19.9	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	19.9	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	19.9	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	19.9	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	20.4	19%	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	19.7	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	19.7	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	20.4	19%	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	20.2	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	20.2	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	19.9	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	19.9	99%	Everyday	Spender	- 5 Stars	Big	Spender	- 5 Stars

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November 2010 data, interest rates current 18th November

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 seperately as they have different spend to earn rates

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



December 2010

PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points	Points	CARD :	SPEND	TO GET I	RETURN	ECONO	MY TKT	Reward	Airline
		per \$1 Spent	per Frequent Flyer Mile	Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong	Annual Fee	Partner 1
	Credit / Charge Card	Free Days Annual Fee Rate		ate	credit card star ratings						
*											
Westpac	Altitude Plat Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude Platinum/MCard	45	295	520	99% E		Spender -	ATMINISTRA	1000	Spender	4.47.7.



December 2010

PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD Sydney - Brisbane	SPEND Sydney -	Sydney -	RETURN Sydney – London	ONO Sydney - Los Angeles	Y TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	s Annual I	Fee F	Rate		cre	σ edit card		tings	
****	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% E	Everyday S	pender -	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	7 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	7 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	7 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	7 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	0 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	0 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 E	Everyday S	pender - I	Not Rated	Big S	Spender -	Not rated
	Gold Charge Card	51	130		N/A E	Everyday S	pender - I	Not Rated	Big \$	Spender -	Not rated
American Express	Mship Rewards No Fee Opt	0.5	0.5	13800	13800	0 33800	128000	94000	60000	Nil	Velocity
	Gold Ascent Credit Card	44	0	20	.49%	Everyday	Spender	- 3 Stars	Big	Spender	- 3 Stars

your guide to product excellence

November 2010 data, interest rates current 18th November

FREQUENT FLYER REWARDS - \$60k annual spend:

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



December 2010

PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile			ETURN ECC Los Angeles Sydney - London	AYTKT Reward Airline Annual Partner Fee Sydney Cong
	Credit / Charge Card	Free Days	Annual	Fee Rate		credit card	star ratings

American Express	Qantas Freq Fly Standard	1	1	16000 1600	00 36000 1	128000 96000	60000 Nil Qanta
	Qantas AMEX Classic Card	44	149	20.49%	Everyday S	pender - 1 Star	Big Spender - 2 Stars
American Express	Qantas Freq Fly-Premium	1.25	1	12800 1280	00 28800 1	102400 76800	48000 Nil Qanta
	Qantas AMEX Premium Card	44	249	20.49%	Everyday S	pender - 1 Star	Big Spender - 3 Stars
American Express	Qantas FreqFly-Ultim	1.5	1	10667 1066	67 24000	85333 64000	40000 Nil Qanta
	Qantas AMEX Ultimate Card	44	450	20.49%	Everyday S	pender - 1 Star	Big Spender - 3 Stars
CUA	Card Services Qantas Rew	1	1	16000 1600	00 36000 1	128000 96000	60000 Nil Qanta
	Gold Qantas Rewards MasterCa	55	85	19.24%	Everyday Sp	pender - 3 Stars	Big Spender - 3 Stars
Westpac	Altitude Rews-AMEX*	2	2	13800 1380	00 33800 1	128000 94000	60000 Nil Veloci
	Altitude/Amex	45	100	19.99%	Everyday Sp	pender - 3 Stars	Big Spender - 3 Stars
Westpac	earth Qantas FrqFly Amex*	1	1	16000 1600	00 36000 1	128000 96000	60000 Nil Qanta
	earth/Amex	45	75	19.99%	Everyday Sp	pender - 3 Stars	Big Spender - 3 Stars
Woolworths Limited	Everyday Rewds Qantas	1	1	16000 1600	00 36000 1	128000 96000	60000 Nil as Freq F
	Everyday Rewards Qantas Cred	55	89	19.99%	Everyday Spe	ender - Not Rated	Big Spender - Not rated
***	5						
ANZ	Qantas Frq Fly Amex*	1	1	16000 1600	00 36000 1	128000 96000	60000 55 Qanta
	Frequent Flyer Amex	44	40	19.74%	Everyday S	pender - 1 Star	Big Spender - 1 Star
ANZ	Rewards Amex*	2	2.25	15525 1552	25 38025 1	144000 105750	67500 55 Velocit
	Rewards Amex	44	34	19.74%	Everyday Sp	pender - 5 Stars	Big Spender - 5 Stars
ANZ	Rewards Visa*	1.5	2.25	20700 2070	00 50700 1	192000 141000	90000 55 Velocit
	Rewards Visa	44	34	19.74%	Everyday Sp	pender - 3 Stars	Big Spender - 4 Stars
Australian Central CU	Card Services Qantas Rew	1	1	16000 1600	00 36000 1	128000 96000	60000 Nil Qanta
	Gold Qantas Rewards MasterCa	55	118	19.24%	Everyday Sp	pender - 3 Stars	Big Spender - 4 Stars
Australian Central CU	Gold Rewards	1	1.5	20700 2070	00 50700 1	192000 141000	90000 Nil Veloci
	Gold Rewards Mastercard	55	85	19.24%	Everyday Sp	pender - 4 Stars	Big Spender - 4 Stars

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FREQUENT FLYER REWARDS - \$60k annual spend:

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



December 2010

PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points	CARD	SPEND	TO GET	RETURN	ECONO	MY TKT	Reward Annual	Airline Partner 1
		per \$1 Spent	per Frequent Flyer Mile	Sydney - Brisbane	Sydney - Melbourne	Sydney – Perth	Sydney - London	Sydney – Los Angeles	Sydney - Hong Kong	Fee	i aiulei i
	Credit / Charge Card	Free Days	S Annual I	Fee R	ate		cre	dit card	star ra	tings	

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	I/A E	veryday S	pender - I	Not Rated	l 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	١	I/A E	veryday S	pender - I	Not Rated	l 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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December 2010

PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD Sydney - Brisbane	SPEND Sydney - Melbourne	TO GET Sydney -	RETURN Sydney - London	Sydney - C Los Angeles	MY TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual i	Fee R	ate		cre	dit card	star ra	tings	

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



December 2010

PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points	CARD	SPEND	TO GET I	RETURN	ECONO	MY TKT	Reward Annual	Airline Partner 1
		per \$1 Spent	per Frequent Flyer Mile	Sydney - Brisbane	Sydney - Melbourne	Sydney – Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong	Fee	i aiulei i
	Credit / Charge Card	Free Days	Annual I	Fee R	ate		cre	dit card	star ra	tings	

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		_	Everyday					- 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 :			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% E	veryday S	pender - I	Not Rated	l Big S	Spender -	Not rated

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FREQUENT FLYER REWARDS - \$60k annual spend:

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



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 Airline Partner 1 Sydney - Sydney - Sydney - Sydney - Brisbane CARD SPEND TO GET RETURN ECONOMY TKT Sydney - Sydney - Brisbane
	Credit / Charge Card	Free Days	s Annual F	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	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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December 2010

PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	SPENI SPENI Melbourne CARD Sydney - Brisbane		Sydney - Sydney - Sydney - London	Reward Airline Annual Partner 1 Fee Sydney Ong Kong
	Credit / Charge Card	Free Days	s Annual I	Fee Rate		credit card	star ratings
**							
nab	Velocity Gold Visa*	0.5	1	27600 2760	00 67600 2	256000 188000	120000 Nil in blue & partr
	Velocity Gold Visa Card	44	150	20.24%	Everyday Sp	pender - 4 Stars	Big Spender - 5 Stars
nab	Velocity Visa Rewards*	0.5	1	27600 2760	00 67600	256000 188000	120000 Nil in blue & partr
	Velocity Standard Visa Card	44	65	20.24%	Everyday Si	pender - 5 Stars	Big Spender - 5 Stars
Suncorp Bank	Qantas Freq Fly-Gold	0.667	1	23988 2398	53973	191904 143928	89955 19 Qantas
	Clear Options Gold Card	55	99	19.75%	Everyday Sp	pender - 5 Stars	Big Spender - 4 Stars
Suncorp Bank	Qantas Freq Fly-Plat	1	1	16000 1600	00 36000	128000 96000	60000 205 Qantas
	Clear Options Platinum Card	55	205	19.99%	Everyday Sp	pender - 5 Stars	Big Spender - 5 Stars
Westpac	Altitude Gold Rews-MCD*	1	2	27600 2760	00 67600 2	256000 188000	120000 Nil Velocity
	Altitude Gold/MasterCard	45	150	19.99%	Everyday Sp	pender - 3 Stars	Big Spender - 5 Stars
Westpac	Altitude Rews-MCD*	1	2	27600 2760	00 67600 2	256000 188000	120000 Nil Velocity
	Altitude/MasterCard	45	100	19.99%	Everyday Sp	pender - 3 Stars	Big Spender - 4 Stars
Westpac	earth Qantas FF-MCD Gold	0.5	1	32000 3200	00 72000 2	256000 192000	120000 Nil Qantas
	earth Gold MasterCard	45	125	19.99%	Everyday Sp	pender - 2 Stars	Big Spender - 3 Stars
*	5						
ANZ	Qantas Frq Fly Plat Visa*	0.5	1	32000 3200	00 72000 2	256000 192000	120000 55 Qantas
	Freq Flyer Platinum Visa	55	240	19.74%	Everyday Sp	pender - 3 Stars	Big Spender - 3 Stars
Commonwealth Bank	Awards AMEX*	1.5	2	18400 1840	00 45067	170667 125333	80000 Nil Qantas
	Awards AMEX	55	89	20.49%	Everyday Sp	pender - 3 Stars	Big Spender - 3 Stars
Commonwealth Bank	Awards*	1	2	27600 2760	00 67600 2	256000 188000	120000 Nil Qantas
	Awards MasterCard	55	89	20.49%	Everyday Sp	pender - 3 Stars	Big Spender - 3 Stars
Commonwealth Bank	Platinum Awards*	1	2	27600 2760	00 67600 2	256000 188000	120000 Nil Qantas
	Platinum Awards MCD	55	280	20.49%	Everyday Sp	pender - 2 Stars	Big Spender - 3 Stars
nab	Qantas Standard AMEX*	1	1	16000 1600	00 36000	128000 96000	60000 Nil tas Frequent I
	Qantas Standard AMEX	44	65	20.24%	Everyday Sp	pender - 4 Stars	Big Spender - 4 Stars

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FREQUENT FLYER REWARDS - \$60k annual spend:

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



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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 Sydney - Brisbane	SPEND Sydney - Melbourne	O GET I Sydney - Perth	RETURN Sydney - London	Sydney - CO Los Angeles	MY TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Day	s Annual	Fee R	ate		cre	dit card	l star ra	tings	
*											
nab	Qantas Standard MCD*	0.5	1	32000	32000	72000	256000	192000	120000	Nil	tas Frequent I
	Qantas Standard MasterCard	44	65	20.	24% E	veryday	Spender -	4 Stars	Big	Spende	r - 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% E	veryday	Spender -	2 Stars	Big	Spende	r - 3 Stars
Westpac	Altitude Plat Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude Platinum/MCard	45	295	19.	99% E	veryday	Spender -	4 Stars	Big	Spende	r - 5 Stars



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FREQUENT FLYER REWARDS - \$60k annual spend:

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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel		ES Lifestyle	OF Entertainment		\neg	Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te			cred	it ca	rd si	tar ratin	gs	
****	"outstanding value"													
American Express	Mship Rewds Plat Edge	1	Never	✓	✓	✓	√ ✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Edge Credit Card	55	149		20.49	9%	Everyda	y Spend	der - No	ot Rat	ed	Big Sp	ender - N	ot rated
Bank of Queensland	Q Rewards Blue	1.5	Never	✓	✓	✓	11	V	1	✓	✓	✓	Nil	X
	Blue Visa	55	55		20.49	9%	Everyd	ay Sper	nder - 3	Star	s	Big Sp	ender - N	ot rated
	Blue No AnnualFee Visa	0	0		20.49	9%	Everyd	ay Sper	nder - 3	Star	s	Big Sp	ender - N	ot rated
Westpac	Altitude Gold Rews-AMEX*	2	Never	1	1	X	1 1	✓	X	✓	✓	✓	Nil	✓
	Altitude Gold/Amex	45	150	Y	19.99	9%	Everyd	ay Sper	nder - 3	Star	s	Big Sp	ender -	4 Stars
Westpac	Altitude Rews-AMEX*	2	Never	~	1	✓	1 1	✓	X	✓	✓	✓	Nil	✓
	Altitude/Amex	45	100		19.99	9%	Everyd	ay Sper	nder - 3	Star	s	Big Sp	ender - :	3 Stars

American Express	David Jones Gift Points	1	Never	✓	X	X	√ √	✓	✓	✓	X	✓	Nil	X
	David Jones AMEX Card	56	99		20.49	9%	Everyd	ay Sper	nder - 3	Star	s	Big Sp	ender - :	3 Stars
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	1 1	✓	✓	✓	✓	✓	80	✓
	Gold Ascent Credit Card	44	0		20.49	9%	Everyd	ay Sper	nder - 3	Star	s	Big Sp	ender - :	3 Stars
	Gold Charge Card	51	130		N/A	A	Everyda	y Spend	der - No	ot Rat	ed	Big Sp	ender - N	ot rated
	Green Charge Card	51	80		N/A	A	Everyda	y Spend	der - No	ot Rat	ed	Big Sp	ender - N	ot rated
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	V	✓	✓	✓	✓	✓	Nil	✓
	Green Charge Card	51	80		N/A	A	Everyda	y Spend	der - No	ot Rat	ed	Big Sp	ender - N	ot rated
	Gold Charge Card	51	130		N/A	A	Everyda	y Spend	der - No	ot Rat	ed	Big Sp	ender - N	ot rated
American Express	Mship Rewards No Fee Opt	0.5	Never	✓	✓	✓	√ ✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Ascent Credit Card	44	0		20.49	9%	Everyd	ay Sper	nder - 3	Star	s	Big Sp	ender - :	3 Stars
ANZ	Rewards Amex*	2	3 yrs	✓	✓	✓	√ ✓	✓	✓	✓	X	✓	55	✓
	Rewards Amex	44	34		19.74	4%	Everyd	ay Sper	nder - 5	Star	s	Big Sp	ender -	5 Stars

ANZ	Rewards Visa*	1.5	3 yrs	✓	✓	✓	1	√	✓	✓	X	✓	55	✓
	Rewards Visa	44	34		19.74	4%	Everyd	ay Sper	nder - 3	Star	s	Big Sp	oender - 4	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



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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYPES Lifestyle Automotive	OF Entertainment	Ω	Redeem Rewards Online More	Annual Bon Fee Partn Avail	
	Credit / Charge Card	Free Days	Annual	Fee	Rate		credit car	d star ratir	ngs	

Australian Central CU	Silver Rewards	1	Never	✓	√	4 4 4	√ ✓	√	Nil X	ť
	Silver Rewards MasterCard	55	45		19.24%	Everyday Sper	nder - 4 Stars	Big Sp	ender - Not rate	ed
Commonwealth Bank	Awards AMEX*	1.5	Never	✓	√ ✓	11	1 1	✓ ✓	Nil 🗸	1
	Awards AMEX	55	89		20.49%	Everyday Sper	nder - 3 Stars	Big S	pender - 3 Stars	s
Community CPS Australia	Silver Rewards	1	Never	✓	11	V V V	√ ✓	√	Nil X	r
	Silver Rewards MasterCard	55	45		19.24%	Everyday Sper	ider - 4 Stars	Big Sp	ender - Not rate	ed
CUA	Silver Rewards	1	Never	V	11	1 1 1	✓ ✓	√	Nil X	r
	Silver Rewards MasterCard	55	45	1	19.24%	Everyday Sper	ider - 4 Stars	Big Sp	ender - Not rate	ed
ECU Australia	Silver Rewards	1	Never	1	√ ✓	1 1 1	√ ✓	√ ✓	Nil X	r
	Silver Rewards MasterCard	55	45		19.24%	Everyday Sper	ider - 4 Stars	Big Sp	ender - Not rate	ed
Family First CU	Silver Rewards	1	Never	✓	√ ✓	1 1 1	✓ ✓	✓ ✓	Nil X	r
	Silver Rewards MasterCard	55	45		19.24%	Everyday Sper	ider - 4 Stars	Big Sp	ender - Not rate	ed
FCCS Credit Union	Silver Rewards	1	Never	✓	√ √	1 1	✓ ✓	✓ ✓	Nil X	r
	Silver Rewards MasterCard	55	45		19.24%	Everyday Sper	nder - 4 Stars	Big Sp	ender - Not rate	ed
GE Money	GE Coles Source	0.40	3 yrs	✓	✓ ✓	1 1 1	X 🗸	✓ ✓	Nil 🗸	/
	Coles Group Source MCD	62	0		20.24%	Everyday Sper	ider - 3 Stars	Big S	pender - 3 Stars	s
GE Money	GO Rewards	1	3 yrs	✓	√ ✓	1 1 1	X 🗸	✓ ✓	Nil 🗸	/
	GO MasterCard	62	47.4	ļ	21.49%	Everyday Sper	ider - 3 Stars	Big S	pender - 2 Stars	s
Holiday Coast CU	Silver Rewards	1	Never	✓	✓ ✓	1 1 1	✓ ✓	√	Nil X	r
	Silver Rewards MasterCard	55	45		19.24%	Everyday Sper	ider - 4 Stars	Big Sp	ender - Not rate	ed
HSBC	Rewards Plus-Standard	1	3 yrs	✓	√ ✓	1 1 1	✓ ✓	√	Nil 🗸	/
	Classic Credit Card	55	59		20.25%	Everyday Sper	ider - 4 Stars	Big S	pender - 4 Stars	s
Illawarra CU NSW	Silver Rewards	1	Never	✓	√ ✓	1 1 1	√ ✓	√	Nil X	r
	Silver Rewards MasterCard	55	45		19.24%	Everyday Sper	nder - 4 Stars	Big Sp	ender - Not rate	ed
IMB	Silver Rewards	1	Never	✓	√ ✓	/ / /	✓ ✓	√	55 X	r
	Silver RewardsMasterCard	55	55		19.24%	Everyday Sper	nder - 4 Stars	Big Sp	ender - Not rate	ed

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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYPES Lifestyle Automotive	Merchandise RE Entertainment	ARDS AV Vouchers / Gift Cards	AlLABL Food Cash Back	Т	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate		(credit d	ard s	star ratin	ıgs	

Memberfirst Credit Union	Silver Rewards	1	Never	✓	√ √	✓ ✓	✓	√ √	′ ✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyda	y Spend	er - 4 St	ars	Big Sp	ender - N	ot rated
MyState Financial	Silver Rewards	1	Never	✓	√ ✓	11	V	V V	′ √	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyda	y Spend	er - 4 St	ars	Big Sp	ender - N	ot rated
Qld Teachers CU	Silver Rewards	1	Never	✓	11	VV	✓	√ √	′ ✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyda	y Spend	er - 4 St	ars	Big Sp	ender - N	ot rated
Queenslanders CU	Silver Rewards	1	Never	V	V V	✓ ✓	✓	√ √	′ √	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyda	y Spend	er - 4 St	ars	Big Sp	ender - N	ot rated
SERVICE ONE Members Ba	Silver Rewards	1	Never	1	√ ✓	√ ✓	✓	√ ✓	'	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyda	y Spend	er - 4 St	ars	Big Sp	ender - N	ot rated
Suncorp Bank	Rewards Program	1	Never	✓	√ √	√ ✓	✓	√ ✓	✓ ✓	✓	63	X
	Clear Options Gold Card	55	99		19.75%	Everyda	y Spend	er - 5 St	ars	Big S	pender -	4 Stars
	Clear Options Platinum Card	55	205		19.99%	Everyda	y Spend	er - 5 St	ars	Big S	pender -	5 Stars
	Clear Options Plus Card	55	63		19.99%	Everyda	y Spend	er - 5 St	ars	Big Sp	ender - N	ot rated
Sutherland Credit Union	Silver Rewards	1	Never	✓	√ ✓	√ ✓	✓	√ √	✓ ✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyda	y Spend	er - 4 St	ars	Big Sp	ender - N	ot rated
Unicom Credit Union	Silver Rewards	1	Never	✓	√ ✓	√ ✓	✓	√ √	'	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyda	y Spend	er - 4 St	ars	Big Sp	ender - N	ot rated
Unicredit-WA	Silver Rewards	1	Never	✓	√ ✓	√ ✓	✓	√ ✓	′ √	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyda	y Spend	er - 4 St	ars	Big Sp	ender - N	ot rated
Warwick Credit Union	Silver Rewards	1	Never	✓	√ √	1 1	✓	1	/ /	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyda	y Spend	er - 4 St	ars	Big Sp	ender - N	ot rated
Westpac	Altitude Plat Rews-AMEX*	3	Never	✓	1 1	1 1	✓	X V	✓ ✓	✓	Nil	✓
	Altitude Platinum/Amex	45	295		19.99%	Everyda	y Spend	er - 4 St	ars	Big S	pender -	5 Stars
Westpac	Altitude Rews-MCD*	1	Never	✓	√ ✓	√ ✓	✓	X V	✓ ✓	✓	Nil	✓
	Altitude/MasterCard	45	100		19.99%	Everyda	y Spend	er - 3 St	ars	Big S	pender -	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



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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Coredit / Charge Card Free Days Annual Fee Rate Credit card star ratings	Camananii	Dawarda Drawraw	Points	Pointe	Points TYPES OF REWARDS AVAILABLE Annual E							Bonus			
American Express	Company	Rewalus Flogialii	per \$1			≥ .		Ent Me	و ق و	ဂ္ဂ			Rec	Fee	
American Express					Trave	itomo	ifoch	rchan	ift Ca	ash B	Food	More	ds On		
Mahip Rews Ascent-Plat 1.5 Never					_	tive	Ď	dise	rds/	ack	ŭ	Ü	line		
Patrican Express Miship Rews Ascent-Plat 1.5 Never		Credit / Charge Card	Free Days	Annual i	Fee	Rate				cred	it car	rd st	tar ratin	gs	
Platinum Reserve Credit Card 55 395 20.48% Everyday Spender - 3 Stars Big Spender - 3 Stars	*														
Australian Central CU Gold Rewards 1 Never V V V V V V V V V	American Express	Mship Rews Ascent-Plat	1.5	Never	✓	✓ 、	/	√ ✓	✓	✓	✓	✓	✓	Nil	✓
Gold Rewards Mastercard 55		Platinum Reserve Credit Card	55	395		20.49%	6	Everyda	y Spen	der - 3	Stars	S	Big Sp	ender - 3	3 Stars
Bank of Queensland Q Rewards Gold 1.75 Never V V V V V V V V V	Australian Central CU	Gold Rewards	1	Never	✓	✓ 、	/	11	V	1	✓	✓	✓	Nil	X
Gold Visa 55 120 20.49% Everyday Spender - 3 Stars Big Spender - 3 Stars Bank of Queensland Q Rewards Platinum 2 Never V		Gold Rewards Mastercard	55	85		19.249	%	Everyda	y Spen	der - 4	Stars	s	Big Sp	ender - 4	1 Stars
Bank of Queensland Q Rewards Platinum 2 Never	Bank of Queensland	Q Rewards Gold	1.75	Never	✓	1	1	/ /	✓	✓	✓	✓	✓	Nil	X
Platinum Visa		Gold Visa	55	120		20.499	6	Everyda	y Spen	der - 3	Stars	s	Big Sp	ender - (3 Stars
Amplify Cantas Rewards 0.5 Never V V V V V V V V V	Bank of Queensland	Q Rewards Platinum	2	Never	1	4	/	√ ✓	✓	✓	✓	✓	✓	Nil	X
Amplify Credit Card 55 79 18 74% Everyday Spender - Not Rated Big Spender - Not rated BankSA Amplify Rewards 1 Never		Platinum Visa	55	199	1	20.499	%	Everyda	y Spen	der - 3	Stars	S	Big Sp	ender - 4	4 Stars
Amplify Rewards	BankSA	Amplify Qantas Rewards	0.5	Never	1	✓ 、	/	√ ✓	✓	X	✓	✓	✓	Nil	✓
Amplify Credit Card 55 79 18.74% Everyday Spender - Not Rated Big Spender - Not rated Bankwest More Rewards 1.5 3 yrs		Amplify Credit Card	55	79		18.749	% E	veryday	Spende	er - No	ot Rate	ed	Big Spe	ender - N	ot rated
More Rewards	BankSA	Amplify Rewards	1	Never	✓	✓ 、	/	√ ✓	✓	X	✓	✓	✓	Nil	✓
More MasterCard 55 89 18.99% Everyday Spender - 3 Stars Big Spender - 3 Stars		Amplify Credit Card	55	79		18.749	% E	veryday	Spende	er - No	ot Rate	ed	Big Spe	ender - N	ot rated
Bankwest More Rewards- Platinum 2 3 yrs	Bankwest	More Rewards	1.5	3 yrs	✓	✓ 、	/	√ ✓	✓	✓	✓	✓	✓	Nil	X
More Platinum MasterCard 55 190 18.74% Everyday Spender - 3 Stars Big Spender - 4 Stars		More MasterCard	55	89		18.99%	%	Everyda	y Spen	der - 3	Stars	S	Big Sp	ender - (3 Stars
More Rewards-Gold 1.5 3 yrs	Bankwest	More Rewards- Platinum	2	3 yrs	✓	✓ 、	/	√ ✓	✓	✓	✓	✓	✓	Nil	X
More Gold MasterCard 55 120 18.99% Everyday Spender - 3 Stars Big Spender - 3 Stars Gold/Platinum Rewards 1 Never		More Platinum MasterCard	55	190		18.749	%	Everyda	y Spen	der - 3	Stars	S	Big Sp	ender - 4	4 Stars
Gold/Platinum Rewards 1 Never	Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓ 、	/	√	✓	✓	✓	✓	✓	Nil	X
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 Gold MasterCard 55 149 20.74% Everyday Spender - 3 Stars Big Spender - 4 Stars Citibank Silver Rewards 1 Never		More Gold MasterCard	55	120		18.99%	%	Everyda	y Spen	der - 3	Stars	S	Big Sp	ender - (3 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	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 Citibank Silver Rewards 1 Never		Gold Visa	55	149		20.749	%	Everyda	y Spen	der - 3	Stars	S	Big Sp	ender - 4	1 Stars
Gold MasterCard 55 149 20.74% Everyday Spender - 3 Stars Big Spender - 4 Stars Citibank Silver Rewards 1 Never		Platinum MasterCard	55	250		20.749	6	Everyda	y Spen	der - 3	Stars	S	Big Sp	ender - 4	1 Stars
Citibank Silver Rewards 1 Never		Platinum Visa	55	250		20.749	Everyday Spender - 3 Sta			Stars	S	Big Sp	ender - 4	4 Stars	
Silver Visa 55 89 20.74% Everyday Spender - 3 Stars Big Spender - Not rated		Gold MasterCard	55	149		20.749	6	Everyda	y Spen	der - 3	Stars	S	Big Sp	ender - 4	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		20.749	%	Everyda	y Spen	der - 3	Stars	s	Big Spe	ender - N	ot rated
		Silver MasterCard	55	89		20.749	%	Everyda	y Spen	der - 3	Stars	5	Big Spe	ender - N	ot rated

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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



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General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYPES Lifestyle Automotive	OF REWAI	RDS AVAI Vouchers / Gift Cards		More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate		cr	edit car	d sta	ar rating	gs	
*												
Commonwealth Bank	Awards*	1	Never	✓	√ ✓	✓ ✓	✓ ✓	/ ✓	✓	✓	Nil	✓
	Awards MasterCard	55	89		20.49%	Everyday	Spender	- 3 Stars	\$	Big Sp	ender - 🤆	3 Stars
Commonwealth Bank	Gold Awards AMEX*	2	Never	✓	✓ ✓	11	V ,	✓ ✓	✓	✓	Nil	✓
	Gold Awards AMEX	55	144		20.49%	Everyday	Spender	- 4 Stars	6	Big Sp	ender - (5 Stars
Commonwealth Bank	Gold Awards*	1	Never	✓	11	V V	√ •	/ /	✓	✓	Nil	✓
	Gold Awards MasterCard	55	144		20.49%	Everyday	/ Spender	- 2 Stars	6	Big Sp	ender - (3 Stars
Commonwealth Bank	Platinum Awards AMEX*	3	Never	V	11	11	✓ ✓	/ ✓	✓	✓	Nil	✓
	Platinum Awards AMEX	55	280	1	20.49%	Everyday	/ Spender	- 4 Stars	;	Big Sp	ender - (5 Stars
Commonwealth Bank	Platinum Awards*	1	Never	1	√ ✓	✓ ✓	✓ ✓	/ /	✓	✓	Nil	✓
	Platinum Awards MCD	55	280		20.49%	Everyday	/ Spender	- 2 Stars	;	Big Sp	ender - (3 Stars
Community CPS Australia	Gold Rewards	1	Never	✓	√ √	√ ✓	✓ ✓	/ ✓	✓	✓	Nil	X
	Gold Rewards Mastercard	55	85		19.24%	Everyday	/ Spender	- 4 Stars	6	Big Sp	ender - 4	4 Stars
CUA	Gold Rewards	1	Never	✓	√ √	√ ✓	✓ ✓	/	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyday	/ Spender	- 4 Stars	6	Big Sp	ender - 4	4 Stars
Diners Club Int	Diners Club Rewards	1	Never	✓	√ √	✓ ✓	✓ ✓	/ /	✓	✓	77	✓
	Charge Card	44	95		N/A	Everyday	Spender -	Not Rate	ed	Big Spe	nder - N	ot rated
Diners Club Int	Qantas Frequent Flyer	1	Never	✓	√ ✓	✓ ✓	X X	<i>x</i>	X	✓	55	X
	Frequent Flyers Club Crd	44	95		N/A	Everyday	Spender -	Not Rate	ed	Big Spe	nder - N	ot rated
ECU Australia	Gold Rewards	1	Never	✓	√ √	✓ ✓	✓ ✓	/ /	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyday	/ Spender	- 4 Stars	;	Big Sp	ender - 4	4 Stars
Family First CU	Gold Rewards	1	Never	✓	√ √	√ ✓	✓ ✓	/ /	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyday	/ Spender	- 4 Stars	\$	Big Sp	ender - 4	4 Stars
FCCS Credit Union	Gold Rewards	1	Never	✓	√ √	✓ ✓	✓ ∨	/ /	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyday	/ Spender	- 4 Stars	6	Big Sp	ender - 4	4 Stars
Holiday Coast CU	Gold Rewards	1	Never	✓	√ √	✓ ✓	✓ ✓	/ /	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyday	/ Spender	- 4 Stars	5	Big Sp	ender - 4	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 seperately as they have different spend to earn rates

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



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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Commonu	Devende Drowner	Points	Points		TYPES	OF F	RFWA	RDS A	VAII A	BLE		П	Annual	Bonus
Company	Rewards Program	per \$1 Spent	Expire		_ }	Ent	Me	و ق و	ဂ္ဂ			Redeem Rewards Online	Fee	Partners Available
				Travel	Lifestyle	Entertainme	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	teem ds On		
					tive	meni	dise	s/ rds	ack		Ű	line		
	Credit / Charge Card	Free Days	Annual	Fee	Rate				cred	it ca	rd sı	tar ratin	gs	
*														
HSBC	Rewards Plus-Gold	1	3 yrs	✓	√ ✓	′ √	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Credit Card	55	89		19.75%	Ev	eryda	y Spen	der - 3	Stan	s	Big Sp	ender - :	3 Stars
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	1 1	′ ✓	1	V	1	✓	✓	✓	Nil	✓
	Platinum Credit Card	55	129		19.50%	Ev	eryda	y Spen	der - 3	Stan	s	Big Sp	ender -	4 Stars
Illawarra CU NSW	Gold Rewards	1	Never	✓	1	/ /	V	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Ev	eryda	y Spen	der - 4	Star	s	Big Sp	ender -	4 Stars
IMB	Gold Rewards	1	Never	V	1 1	'	✓	✓	✓	✓	✓	✓	99	X
	Gold Rewards MasterCard	55	99	1	19.24%	Ev	eryda	y Spen	der - 4	Stan	s	Big Sp	ender -	4 Stars
Memberfirst Credit Union	Gold Rewards	1	Never	1	√ √	′	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Ev	eryda	y Spen	der - 4	Star	s	Big Sp	ender -	4 Stars
MyState Financial	Gold Rewards	1	Never	✓	√ √	′ ✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Ev	eryda	y Spen	der - 4	Stan	s	Big Sp	ender -	4 Stars
Qld Teachers CU	Gold Rewards	1	Never	✓	√ ✓	′ √	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Ev	eryda	y Spen	der - 4	Stan	s	Big Sp	ender -	4 Stars
Queenslanders CU	Gold Rewards	1	Never	✓	√ ✓	′ √	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Ev	eryda	y Spen	der - 4	Stan	s	Big Sp	ender -	4 Stars
St George Bank	Amplify Qantas Rewards	0.5	Never	✓	√ ✓	′ √	✓	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79		18.74%	Eve	ryday	Spende	er - No	t Rat	ed	Big Spe	ender - N	lot rated
St George Bank	Amplify Rewards	1	Never	✓	√ ✓	′ √	✓	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79		18.74%	Eve	ryday	Spende	er - No	t Rat	ed	Big Spe	ender - N	lot rated
Sutherland Credit Union	Gold Rewards	1	Never	✓	√ ✓	′	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Ev	eryda	y Spen	der - 4	Stan	s	Big Sp	ender -	4 Stars
Unicom Credit Union	Gold Rewards	1	Never	✓	√ ✓	/ /	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Ev	eryda	y Spen	der - 4	Star	s	Big Sp	ender -	4 Stars
Unicredit-WA	Gold Rewards	1	Never	✓	√ ✓	√	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Ev	eryda	y Spen	der - 4	Stan	s	Big Sp	ender -	4 Stars

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



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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points	Points		TYP	es c	OF RI	EWA	RDS A	VAILA	BLE		Д _е	Annual	Bonus
,		per \$1 Spent	Expire	Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite				cred	it ca	rd st	ar ratin	gs	
*															
Warwick Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.2	!4%	Eve	eryda	Spend	der - 4	Star	s	Big S _l	oender - 4	4 Stars
Westpac	Altitude Gold Rews-MCD*	1	Never	✓	✓	✓	√	V	V	X	✓	✓	✓	Nil	✓
	Altitude Gold/MasterCard	45	150		19.9	9%	Eve	ryday	y Spend	der - 3	Star	s	Big S	oender - (5 Stars
Westpac	Altitude Plat Rews-MCD*	1	Never	✓	1	1	V	1	1	X	✓	✓	✓	Nil	✓
	Altitude Platinum/MCard	45	295		19.9	9%	Eve	eryday	/ Spend	der - 4	Star	s	Big S _l	oender - (5 Stars



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PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Campany	Dawarda Brauran	Points	Points		TYPES	OF REW	ARDS A	VAII A	BLE	т	Annual	Bonus
Company	Rewards Program	per \$1 Spent	Expire			\neg \neg \neg				Redeem Rewards Online	Fee	Partners Available
		Орене		Travel	Lifestyle Automotive	Merchandise Entertainmen	Vouchers / Gift Cards	Cash Back	More Food	deem ds Or		
					yle	ndise	ards	Back	<u>σ</u> (σ	line		
	Credit / Charge Card	Free Days	Annual	Fee	Rate			credi	it card s	star ratin	gs	
****	outstanding value"											
American Express	Mship Rewds Plat Edge	1	Never	✓	√ ✓	4	✓	✓	√ ✓	✓	Nil	✓
	Platinum Edge Credit Card	55	149		20.49%	Everyday	Spend	er - No	t Rated	Big Sp	ender - N	ot rated
Westpac	Altitude Gold Rews-AMEX*	2	Never	✓	✓ ✓	11	V	X	√ ✓	✓	Nil	✓
	Altitude Gold/Amex	45	150		19.99%	Everyda	ay Spen	ider - 3	Stars	Big Sp	oender - 4	1 Stars
Westpac	Altitude Plat Rews-AMEX*	3	Never	✓	11	VV	1	X	√ √	✓	Nil	✓
	Altitude Platinum/Amex	45	295		19.99%	Everyda	ay Spen	ıder - 4	Stars	Big Sp	oender - (5 Stars
Westpac	Altitude Rews-AMEX*	2	Never	V	1 1	4	✓	X	√ ✓	✓	Nil	✓
	Altitude/Amex	45	100	1	19.99%	Everyda	ay Spen	ider - 3	Stars	Big Sp	oender - 🤇	3 Stars

American Express	David Jones Gift Points	1	Never	✓	X X	√ √	✓	✓	√ X	✓	Nil	X
	David Jones AMEX Card	56	99		20.49%	Everyda	ay Spen	ider - 3	Stars	Big Sp	oender - (3 Stars
American Express	Mship Rewards Ascent	1	Never	✓	√ ✓	4	✓	✓	√ √	✓	80	✓
	Green Charge Card	51	80		N/A	Everyday	/ Spend	er - No	t Rated	Big Sp	ender - N	ot rated
	Gold Charge Card	51	130		N/A	Everyday	Spend	er - No	t Rated	Big Sp	ender - N	ot rated
	Gold Ascent Credit Card	44	0		20.49%	Everyda	ay Spen	ider - 3	Stars	Big Sp	oender - 🤆	3 Stars
American Express	Mship Rewards Choices	1	Never	✓	√ ✓	√ ✓	✓	✓	√ ✓	✓	Nil	✓
	Green Charge Card	51	80		N/A	Everyday	/ Spend	er - No	t Rated	Big Sp	ender - N	ot rated
	Gold Charge Card	51	130		N/A	Everyday					ender - N	ot rated
ANZ	Rewards Amex*	2	3 yrs	✓	✓ ✓	√ ✓	✓	✓	✓ X	✓	55	✓
	Rewards Amex	44	34		19.74%	Everyda	ay Spen	ider - 5	Stars	Big Sp	oender - (5 Stars
Commonwealth Bank	Awards AMEX*	1.5	Never	✓	√ ✓	√ ✓	✓	✓	√ ✓	✓	Nil	✓
	Awards AMEX	55	89		20.49%	Everyda	ay Spen	ider - 3	Stars	Big S	oender - (3 Stars
Commonwealth Bank	Gold Awards AMEX*	2	Never	✓	✓ ✓	/ /	✓	✓	√ ✓	✓	Nil	✓
	Gold Awards AMEX	55	144		20.49%	Everyda	ay Spen	ider - 4	Stars	Big S	oender - (Stars
Commonwealth Bank	Platinum Awards AMEX*	3	Never	✓	√ √	1	✓	✓	√ ✓	✓	Nil	✓
	Platinum Awards AMEX	55	280		20.49%	Everyda	ay Spen	ider - 4	Stars	Big Sp	oender - (5 Stars

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General Rewards - \$24,000 annual spend

0	Damanda Basanan	Points	Points		TYPE	-s (OF REWA	RDS A	VAII A	BLE		Annual	Bonus
Company	Rewards Program	per \$1 Spent	Expire						Т		Redeem Rewards Online	Fee	Partners Available
		Эрепі		Travel	Automotive	Lifestyle	Merchandise Entertainmer	Vouchers / Gift Cards	Cash Back	Food	deem ds O		
				<u>e</u>	otive	₹e	ndise	erds	Back	ğ a	nline		
	Credit / Charge Card	Free Days	Annual	Fee	Rate	е			cred	it card	star ratir	ıgs	

Westpac	Altitude Rews-MCD*	1	Never	✓	✓	✓	√ ✓	✓	X	✓ ,	/ /	Nil	✓
	Altitude/MasterCard	45	100		19.99	1%	Everyda	y Spen	der - 3	Stars	Big S	pender - 4	4 Stars

American Express	Mship Rewards No Fee Opt	0.5	Never	✓	√	✓	11	4	✓	✓ ✓	/ /	Nil	✓
	Gold Ascent Credit Card	44	0		20.49	1%	Everyda	y Spen	der - 3	Stars	Big S	pender - 3	3 Stars
ANZ	Rewards Visa*	1.5	3 yrs	1	1	X	1 1	✓	✓	√)	(/	55	✓
	Rewards Visa	44	34	Y	19.74	%	Everyda	y Spen	der - 3	Stars	Big S	pender - 4	4 Stars
Australian Central CU	Gold Rewards	1	Never	Y	1	✓	✓ ✓	✓	✓	✓ ✓	/ /	Nil	X
	Gold Rewards Mastercard	55	85		19.24	1%	Everyda	y Spen	der - 4	Stars	Big S	pender - 4	4 Stars
Australian Central CU	Silver Rewards	1	Never	✓	✓	✓	✓ ✓	✓	✓	✓ ✓	/ /	Nil	X
	Silver Rewards MasterCard	55	45		19.24	1%	Everyda	y Spen	der - 4	Stars	Big Sp	ender - N	ot rated
Bank of Queensland	Q Rewards Blue	1.5	Never	✓	✓	✓	√ ✓	✓	✓	✓ ✓	/ /	Nil	X
	Blue No AnnualFee Visa	0	0		20.49	1%	Everyda	y Spen	der - 3	Stars	Big Sp	ender - N	ot rated
	Blue Visa	55	55		20.49	1%	Everyda	y Spen	der - 3	Stars	Big Sp	ender - N	ot rated
BankSA	Amplify Rewards	1	Never	✓	✓	✓	√ ✓	✓	X	✓ ✓	/ /	Nil	✓
	Amplify Credit Card	55	79		18.74	1%	Everyday	Spende	er - No	ot Rated	Big Sp	ender - N	ot rated
Bankwest	More Rewards	1.5	3 yrs	✓	✓	✓	√ ✓	✓	✓	✓ ✓	/ /	Nil	X
	More MasterCard	55	89		18.99	1%	Everyda	y Spen	der - 3	Stars	Big S	pender - 🤅	3 Stars
Citibank	Gold/Platinum Rewards	1	Never	✓	✓	✓	√ ✓	✓	✓	✓ ✓	/ /	Nil	✓
	Platinum Visa	55	250		20.74	1%	Everyda	y Spen	der - 3	Stars	Big S	pender - 4	4 Stars
	Gold MasterCard	55	149		20.74	%	Everyda	y Spen	der - 3	Stars	Big S	pender - 4	4 Stars
	Platinum MasterCard	55	250		20.74	1%	Everyda	y Spen	der - 3	Stars	Big S	pender - 4	4 Stars
	Gold Visa	55	149		20.74		Everyda	y Spen				pender - 4	4 Stars
Citibank	Silver Rewards	1	Never	✓	✓	✓	√ ✓	✓	✓	✓ ✓	/ /	Nil	✓
	Silver MasterCard	55	89		20.74	%	Everyda	y Spen	der - 3	Stars	Big Sp	ender - N	ot rated
	Silver Visa	55	89		20.74	%	Everyda	y Spen	der - 3	Stars	Big Sp	ender - N	ot rated

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Commonu	Dawarda Drawraw	Points	Points		TYPES	S OF	REWA	RDS A	VAII A	BLE		П	Annual	Bonus
Company	Rewards Program	per \$1 Spent	Expire	Travel	Automotive	Ī.		Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate				credi	it cai	rd st	ar ratin	gs	

Commonwealth Bank	Awards*	1	Never	✓	✓ ✓	/ •	/ /	✓	✓	✓	✓	✓	Nil	✓
	Awards MasterCard	55	89		20.49%	6 E	Everyda	y Spend	der - 3	Stars	S	Big Sp	ender - (3 Stars
Community CPS Australia	Gold Rewards	1	Never	✓	√ √	/ •	///	V	1	✓	✓	✓	Nil	X
	Gold Rewards Mastercard	55	85		19.24%	6 E	Everyda	y Spend	der - 4	Stars	S	Big Sp	ender - 4	1 Stars
Community CPS Australia	Silver Rewards	1	Never	✓	1		/ /	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	6 E	veryda	y Spend	der - 4	Stars	S	Big Spe	ender - N	ot rated
CUA	Gold Rewards	1	Never	V	1	/	/ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85	1	19.24%	6 E	Everyda	y Spend	der - 4	Stars	S	Big Sp	ender - 4	1 Stars
CUA	Silver Rewards	1	Never	1	✓ ✓	/ •	/ /	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	6 E	eryda	y Spend	der - 4	Stars	S	Big Spe	ender - N	ot rated
Diners Club Int	Diners Club Rewards	1	Never	✓	✓ ✓	/ •	/ /	✓	✓	✓	✓	✓	77	✓
	Charge Card	44	95		N/A	Ev	eryday	Spende	er - No	t Rat	ed	Big Spe	ender - N	ot rated
ECU Australia	Gold Rewards	1	Never	✓	✓ ✓	/ •	/ /	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	6 E	Everyda	y Spend	der - 4	Stars	S	Big Sp	ender - 4	1 Stars
ECU Australia	Silver Rewards	1	Never	✓	✓ ✓	/ •	/ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	6 E	Everyda	y Spend	der - 4	Stars	S	Big Spe	ender - N	ot rated
Family First CU	Gold Rewards	1	Never	✓	✓ ✓	/ •	/ /	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	6 E	Everyda	y Spend	der - 4	Stars	S	Big Sp	ender - 4	1 Stars
Family First CU	Silver Rewards	1	Never	✓	✓ ✓	/ •	/ /	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	6 E	Everyda	y Spend	der - 4	Stars	S	Big Spe	ender - N	ot rated
FCCS Credit Union	Gold Rewards	1	Never	✓	✓ ✓	/ •	/ ✓	✓	✓	✓	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	6 E	Everyda	y Spend	der - 4	Stars	5	Big Sp	ender - 4	1 Stars
FCCS Credit Union	Silver Rewards	1	Never	✓	√ •	/ 4	/ /	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	6 E	Everyda	y Spend	der - 4	Stars	S	Big Spe	ender - N	ot rated
GE Money	GO Rewards	1	3 yrs	✓	√ •	/ •	/ /	✓	X	✓	✓	✓	Nil	✓
	GO MasterCard	62	47.4	ļ	21.49%	6 E	Everyda	y Spend	der - 3	Stars	S	Big Sp	ender - 2	2 Stars

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Company	Powerde Program	Points	Points		TYPES	OF REW	ARDS A	VAILA	BLE		חד	Annual	Bonus
Company	Rewards Program	per \$1 Spent	Expire	Travel	Lifestyle Automotive	Merchandise Entertainmen	Vouchers / Gift Cards	ဂ္ဂ		More	Redeem Rewards Online	Fee	Partners Available
					8	ise ise	β ~	문			Те		
	Credit / Charge Card	Free Days	Annual	Fee	Rate			credi	t card	d star	r rating	gs	

Holiday Coast CU	Gold Rewards	1	Never	✓	√ ✓	√ ✓	✓	✓	✓ .	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyd	ay Spen	der - 4	Stars		Big Sp	ender - 4	l Stars
Holiday Coast CU	Silver Rewards	1	Never	✓	√ √	11	V	1	✓ .	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyd	ay Spen	der - 4	Stars	E	Big Spe	nder - N	ot rated
HSBC	Rewards Plus-Standard	1	3 yrs	✓	11	VV	1	✓	✓ .	✓	✓	Nil	✓
	Classic Credit Card	55	59		20.25%	Everyd	ay Spen	der - 4	Stars		Big Sp	ender - 4	l Stars
Illawarra CU NSW	Gold Rewards	1	Never	V	1 1	1 1	✓	✓	✓ .	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85	1	19.24%	Everyd	ay Spen	der - 4	Stars		Big Sp	ender - 4	l Stars
Ilawarra CU NSW	Silver Rewards	1	Never	1	/ /	√ ✓	✓	✓	✓ .	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyd	ay Spen	der - 4	Stars	E	Big Spe	nder - N	ot rated
IMB	Gold Rewards	1	Never	✓	✓ ✓	√ ✓	✓	✓	✓ .	✓	✓	99	X
	Gold Rewards MasterCard	55	99		19.24%	Everyd	ay Spen	der - 4	Stars		Big Sp	ender - 4	l Stars
IMB	Silver Rewards	1	Never	✓	✓ ✓	√ ✓	✓	✓	✓ .	✓	✓	55	X
	Silver RewardsMasterCard	55	55		19.24%	Everyd	ay Spen	der - 4	Stars	E	Big Spe	nder - N	ot rated
Memberfirst Credit Union	Gold Rewards	1	Never	✓	✓ ✓	√ ✓	✓	✓	✓ .	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyd	ay Spen	der - 4	Stars		Big Sp	ender - 4	l Stars
Memberfirst Credit Union	Silver Rewards	1	Never	✓	✓ ✓	√ ✓	✓	✓	✓ .	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyd	ay Spen	der - 4	Stars	E	Big Spe	nder - N	ot rated
MyState Financial	Gold Rewards	1	Never	✓	√ ✓	√ ✓	✓	✓	✓ .	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyd	ay Spen	der - 4	Stars		Big Sp	ender - 4	l Stars
MyState Financial	Silver Rewards	1	Never	✓	√ √	√ √	✓	✓	✓ .	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyd	ay Spen	der - 4	Stars	E	Big Spe	nder - N	ot rated
Qld Teachers CU	Gold Rewards	1	Never	✓	✓ ✓	√ ✓	✓	✓	✓ .	✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyd	ay Spen	der - 4	Stars		Big Sp	ender - 4	1 Stars
Qld Teachers CU	Silver Rewards	1	Never	✓	1 1	1 1	✓	✓	✓ .	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyd	ay Spen	der - 4	Stars	E	Big Spe	nder - N	ot rated
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GENERAL REWARDS - \$24,000 annual spend

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



December 2010

PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel		OF REWARD: Gift Entert	\neg		Redeem Rewards Online	Annual Fee	Bonus Partners Available
				ıvel	Lifestyle Automotive	Gift Cards Merchandise Entertainment	Cash Back /ouchers /	More	im Online		
	Credit / Charge Card	Free Days	Annual	Fee	Rate		credit	card st	tar rating	gs	

Queenslanders CU	Gold Rewards	1	Never	✓	√ √	/ / ,	/ /	√	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Sp	pender - 4 S	Stars	Big Sp	ender - 4	l Stars
Queenslanders CU	Silver Rewards	1	Never	✓	√ ✓	11	, ,	√	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Sp	ender - 4 S	Stars	Big Spe	nder - N	ot rated
SERVICE ONE Members Ba	Silver Rewards	1	Never	✓	11	V V .	/ / .	✓ ✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Sp	ender - 4 S	Stars	Big Spe	nder - N	ot rated
St George Bank	Amplify Rewards	1	Never	V	1 1	V V ,	/ X -	✓ ✓	✓	Nil	✓
	Amplify Credit Card	55	79	1	18.74%	Everyday Spe	ender - Not	Rated	Big Spe	nder - N	ot rated
Suncorp Bank	Rewards Program	1	Never	1	√ ✓	✓ ✓ 、	/ /	√	✓	63	X
	Clear Options Platinum Card	55	205		19.99%	Everyday Sp	ender - 5 S	Stars	Big Sp	ender - 5	Stars
	Clear Options Gold Card	55	99		19.75%	Everyday Sp	ender - 5 S	Stars	Big Sp	ender - 4	l Stars
	Clear Options Plus Card	55	63		19.99%	Everyday Sp	ender - 5 S	Stars	Big Spe	nder - N	ot rated
Sutherland Credit Union	Gold Rewards	1	Never	✓	√ ✓	√ √ ,	/ .	√ ✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Sp	ender - 4 S	Stars	Big Sp	ender - 4	l Stars
Sutherland Credit Union	Silver Rewards	1	Never	✓	√ ✓	✓ ✓ 、	/ /	√ ✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Sp	ender - 4 S	Stars	Big Spe	nder - N	ot rated
Unicom Credit Union	Gold Rewards	1	Never	✓	√ ✓	✓ ✓ ,	/ /	√ ✓	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Sp	oender - 4 S	Stars	Big Sp	ender - 4	l Stars
Unicom Credit Union	Silver Rewards	1	Never	✓	✓ ✓	√ √ ,	/ / .	√	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Sp	ender - 4 S	Stars	Big Spe	nder - N	ot rated
Unicredit-WA	Gold Rewards	1	Never	✓	1 1	√ √ ,	/ /	√	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Sp	ender - 4 S	Stars	Big Sp	ender - 4	l Stars
Unicredit-WA	Silver Rewards	1	Never	✓	√ ✓	✓ ✓ 、	/ / .	√	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Sp	ender - 4 S	Stars	Big Spe	nder - N	ot rated
Warwick Credit Union	Gold Rewards	1	Never	✓	√ ✓	✓ ✓ 、	/ /	√	✓	Nil	X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Sp	ender - 4 S	Stars	Big Sp	ender - 4	l Stars

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GENERAL REWARDS - \$24,000 annual spend

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



December 2010

PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	⊳	ES Lifestyle			RDS Vouchers / Gift Cards	VAIL Cash Back	BLE Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te				cred	it cai	rd s	tar ratir	ıgs	

Warwick Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	4%	Ever	yday	Spend	der - 4	Stan	s	Big Sp	ender - N	ot rated
Westpac	Altitude Gold Rews-MCD*	1	Never	✓	✓	✓	1	✓	Y	X	✓	✓	✓	Nil	✓
	Altitude Gold/MasterCard	45	150		19.99	9%	Ever	yday	Spend	der - 3	Stan	s	Big S	pender - (5 Stars
**															
Bank of Queensland	Q Rewards Gold	1.75	Never	1	✓	V	1	✓	✓	✓	✓	✓	✓	Nil	X
	Gold Visa	55	120	Y	20.49	9%	Ever	yday	Spend	ler - 3	Stan	s	Big S	pender - :	3 Stars
Bankwest	More Rewards- Platinum	2	3 yrs	Y	1	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	More Platinum MasterCard	55	190		18.74	4%	Ever	yday	Spend	der - 3	Stan	s	Big S	pender - 4	4 Stars
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	More Gold MasterCard	55	120		18.99	9%	Ever	yday	Spend	der - 3	Stan	s	Big S	pender - :	3 Stars
Diners Club Int	Qantas Frequent Flyer	1	Never	✓	✓	✓	✓	✓	X	X	X	X	✓	55	X
	Frequent Flyers Club Crd	44	95		N/A	4	Every	day S	Spende	er - No	t Rat	ed	Big Sp	ender - N	ot rated
GE Money	GE Coles Source	0.40	3 yrs	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Coles Group Source MCD	62	0		20.24	4%	Ever	yday	Spend	der - 3	Stan	s	Big S	pender - :	3 Stars
HSBC	Rewards Plus-Gold	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Credit Card	55	89		19.75	5%	Ever	yday	Spend	ler - 3	Stan	s	Big S	pender - :	3 Stars
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Credit Card	55	129		19.50	0%	Ever	yday	Spend	der - 3	Stan	s	Big S	pender - 4	4 Stars
*															
American Express	Mship Rews Ascent-Plat	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Reserve Credit Card	55	395		20.49	9%	Ever	yday	Spend	ler - 3	Star	s	Big S	pender - :	3 Stars
Bank of Queensland	Q Rewards Platinum	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Platinum Visa	55	199		20.49	9%	Ever	yday	Spend	ler - 3	Stan	s	Big S	pender - 4	4 Stars

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GENERAL REWARDS - \$24,000 annual spend

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



December 2010

PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points	Points		TYP	ES (OF RI	EWA	RDS A	VAILA	BLE		F _e	Annual	Bonus
,	J. T.	per \$1 Spent	Expire	Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te				cred	it ca	rd st	tar ratin	ıgs	
*															
BankSA	Amplify Qantas Rewards	0.5	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79		18.7	4%	Every	yday	Spende	er - No	ot Ra	ted	Big Sp	ender - N	ot rated
Commonwealth Bank	Gold Awards*	1	Never	✓	✓	✓	1	1	V	1	✓	✓	✓	Nil	✓
	Gold Awards MasterCard	55	144		20.4	9%	Eve	ryday	Spen	der - 2	Star	s	Big S	pender - 3	3 Stars
Commonwealth Bank	Platinum Awards*	1	Never	✓	1	√	V	1	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards MCD	55	280		20.4	9%	Eve	eryday	Spen	der - 2	Star	s	Big S	pender - :	3 Stars
St George Bank	Amplify Qantas Rewards	0.5	Never	1	1	V	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Amplify Credit Card	55	79	1	18.7	4%	Every	yday :	Spende	er - No	ot Ra	ted	Big Sp	ender - N	ot rated
Westpac	Altitude Plat Rews-MCD*	1	Never	1	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Platinum/MCard	45	295		19.9	9%	Eve	eryday	Spen	der - 4	Star	s	Big S	pender -	5 Stars



December 2010

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

C	Damanda Danaman	Points	Points		TYPES	OF RE	WARE	S AVAIL	ARI F		П	Annual	Bonus
Company	Rewards Program	per \$1 Spent	Expire								Redeem Rewards Online	Fee	Partners Available
		Эрепі		Travel	Lifestyle	Entertainme	Gitt Cards Merchandise	Cash Back Vouchers /	Food	More	deem ds O		
				<u>w</u>	otive	nmen	ards ndise	Back Prs /	ā		nline		
	Credit / Charge Card	Free Days	Annual	Fee	Rate			cre	dit caı	rd s	tar ratin	gs	
****	outstanding value"												
American Express	Mship Rewds Plat Edge	1	Never	✓	√ √	′ ✓	✓	√ √	✓	✓	✓	Nil	✓
	Platinum Edge Credit Card	55	149		20.49%	Every	day Sp	ender - I	Not Rat	ed	Big Spe	ender - N	ot rated
Commonwealth Bank	Platinum Awards AMEX*	3	Never	✓	√ ✓	/	1	V V	✓	✓	✓	Nil	✓
	Platinum Awards AMEX	55	280		20.49%	Ever	yday S	pender -	4 Stars	s	Big Sp	ender - (5 Stars
Westpac	Altitude Gold Rews-AMEX*	2	Never	✓	1	~	1	√ X	✓	✓	✓	Nil	✓
	Altitude Gold/Amex	45	150		19.99%	Ever	yday S	pender -	3 Stars	s	Big Sp	ender - 4	4 Stars
Westpac	Altitude Plat Rews-AMEX*	3	Never	V	1 1	√	✓	✓ X	✓	✓	✓	Nil	✓
	Altitude Platinum/Amex	45	295	1	19.99%	Ever	yday S	pender -	4 Stars	s	Big Sp	ender - (5 Stars
Westpac	Altitude Rews-AMEX*	2	Never	1	√ ✓	′ ✓	✓	√ X	✓	✓	✓	Nil	✓
	Altitude/Amex	45	100		19.99%	Ever	yday S	pender -	3 Stars	s	Big Sp	ender - (3 Stars

American Express	David Jones Gift Points	1	Never	✓	X X	✓	✓	√ ✓	✓	X	✓	Nil	X
	David Jones AMEX Card	56	99		20.49%	Ever	yday S	pender -	3 Stars	s	Big Sp	ender - (3 Stars
American Express	Mship Rewards Ascent	1	Never	✓	√ ✓	✓ ✓	✓	√ √	✓	✓	✓	80	✓
	Gold Charge Card	51	130		N/A	Every	day Sp	ender - I	Not Rat	ed	Big Spe	ender - N	ot rated
	Green Charge Card	51	80		N/A	Every	day Sp	ender - N	Not Rat	ed	Big Spe	ender - N	ot rated
	Gold Ascent Credit Card	44	0		20.49%	Evei	yday S	pender -	3 Stars	s	Big Sp	ender - (3 Stars
American Express	Mship Rewards Choices	1	Never	✓	√ ✓	′ ✓	✓	√ ✓	✓	✓	✓	Nil	✓
	Green Charge Card	51	80		N/A	Every	day Sp	ender - I	Not Rat	ed	Big Spe	ender - N	ot rated
	Gold Charge Card	51	130		N/A	Every	day Sp	ender - I	Not Rat	ed	Big Spe	ender - N	ot rated
American Express	Mship Rews Ascent-Plat	1.5	Never	✓	√ ✓	✓ ✓	✓	√ ✓	✓	✓	✓	Nil	✓
	Platinum Reserve Credit Card	55	395		20.49%	Evei	yday S	pender -	3 Stars	s	Big Sp	ender - (3 Stars
ANZ	Rewards Amex*	2	3 yrs	✓	√ ✓	′ ✓	✓	√ ✓	✓	X	✓	55	✓
	Rewards Amex	44	34		19.74%	Ever	yday S	pender -	5 Stars	s	Big Sp	ender - (5 Stars
ANZ	Rewards Visa*	1.5	3 yrs	✓	√ ✓	✓ ✓	✓	√ ✓	✓	X	✓	55	✓
	Rewards Visa	44	34		19.74%	Ever	yday S	pender -	3 Stars	s	Big Sp	ender - 4	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 seperately as they have different spend to earn rates

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



December 2010

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Commonw	Devende Dresses	Points	Points		TYPE	=S (OF REV	WAF	RDS A	VAII A	BLE		П	Annual	Bonus
Company	Rewards Program	per \$1 Spent	Expire		≱		E a	Z		0			Redeem Rewards Online	Fee	Partners Available
		Орсти		Travel	Automotive	Lifestyle	Entertainmer	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	deem ds Or		
				<u> </u>	otive	yle e	nmen	ndise	rs /	Back	۵	æ	nline		
	Credit / Charge Card	Free Days	Annual	Fee	Rate	e				cred	it ca	rd s	tar ratin	ıgs	

Citibank	Gold/Platinum Rewards	1	Never	✓	✓	✓	✓ ,	/	✓	✓	✓	✓	✓	Nil	✓
	Gold MasterCard	55	149		20.74	1%	Every	/day	Spend	der - 3	Star	s	Big S	pender - 4	1 Stars
	Gold Visa	55	149		20.74	1%	Every	day	Spend	der - 3	Star	s	Big S	pender - 4	1 Stars
	Platinum MasterCard	55	250		20.74	1%	Every	day	Spend	der - 3	Star	s	Big S	pender - 4	1 Stars
	Platinum Visa	55	250		20.74	1%	Every	day	Spend	der - 3	Star	s	Big S	pender - 4	1 Stars
Citibank	Silver Rewards	1	Never	1	1	V	1.	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	89	V	20.74	1%	Every	/day	Spend	der - 3	Star	s	Big Sp	ender - N	ot rated
	Silver Visa	55	89	1	20.74	1%	Every	/day	Spend	der - 3	Star	s	Big Sp	ender - N	ot rated
Commonwealth Bank	Awards AMEX*	1.5	Never	1	✓	✓	✓ ,	✓	✓	✓	✓	✓	✓	Nil	✓
	Awards AMEX	55	89		20.49	9%	Every	/day	Spend	der - 3	Star	s	Big S	pender - :	3 Stars
Commonwealth Bank	Gold Awards AMEX*	2	Never	✓	✓	✓	✓ ,	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Awards AMEX	55	144		20.49	9%	Every	/day	Spend	der - 4	l Star	s	Big S	pender -	5 Stars
Diners Club Int	Diners Club Rewards	1	Never	✓	✓	✓	✓ ,	✓	✓	✓	✓	✓	✓	77	✓
	Charge Card	44	95		N/A	١	Everyd	lay S	Spende	er - No	ot Rat	ted	Big Sp	ender - N	ot rated
Westpac	Altitude Gold Rews-MCD*	1	Never	✓	✓	✓	✓ ,	/	✓	X	✓	✓	✓	Nil	✓
	Altitude Gold/MasterCard	45	150		19.99	9%	Every	/day	Spend	der - 3	Star	s	Big S	pender - :	5 Stars
Westpac	Altitude Rews-MCD*	1	Never	✓	✓	✓	✓ ,	/	✓	X	✓	✓	✓	Nil	✓
	Altitude/MasterCard	45	100		19.99	9%	Every	/day	Spend	der - 3	Star	s	Big S	pender - 4	1 Stars

Australian Central CU	Gold Rewards	1	Never	1	1	✓	✓ .	/	1	1	1	✓	✓	Nil	х
	Gold Rewards Mastercard	55	85		19.24	1%	Every	/day	Spend	ler - 4	Star	s	Bia S	pender - 4	1 Stars
Bankwest	More Rewards- Platinum	2	3 yrs	1			√ ,	√	1	✓	1	1	√	Nil	X
	More Platinum MasterCard	55	190		18.74	1%	Every	/dav	Spend	der - 3	Star	s	Bia S	pender - 4	1 Stars
Commonwealth Bank	Awards*	1	Never		√		-	-	-		√			Nil	✓
	Awards MasterCard														
	Awards MasterCard	55	89		20.49	770	Every	uay	Spend	ier - 3	Star	S	Big S	pender - :	Siars

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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	Travel	TYPES Lifestyle	OF REWARDS AVAILABLE Rewards Online Recently Redeem Rewards Online More Food Gift Cards Merchandise
	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	✓	√ ✓	VVVVV Nil X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spender - 4 Stars Big Spender - 4 Stars
ECU Australia	Gold Rewards	1	Never	✓	11	V V V V V Nil X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spender - 4 Stars Big Spender - 4 Stars
Family First CU	Gold Rewards	1	Never	V	11	√ √ √ √ √ √ Nil X
	Gold Rewards MasterCard	55	85	1	19.24%	Everyday Spender - 4 Stars Big Spender - 4 Stars
FCCS Credit Union	Gold Rewards	1	Never	1	√	√ √ √ √ √ √ 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	✓	√ ✓	√ √ √ √ √ √ N il X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spender - 4 Stars Big Spender - 4 Stars
Queenslanders CU	Gold Rewards	1	Never	✓	√ ✓	✓ ✓ ✓ ✓ ✓ ✓ Mil 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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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



December 2010

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYPES Lifestyle	OF Entertainment	WAILABLE Food Cash Back	Annual Bonus Fee Partnet Redeem Rewards Online
	Credit / Charge Card	Free Days	Annual	Fee	Rate		credit card s	star ratings

Unicom Credit Union	Gold Rewards	1	Never	✓	√ ✓	1 1 1	1 1 1	✓ Nil X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spend	der - 4 Stars	Big Spender - 4 Stars
Unicredit-WA	Gold Rewards	1	Never	✓	✓ ✓	111	1 1 1	✓ Nil X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spend	der - 4 Stars	Big Spender - 4 Stars
Warwick Credit Union	Gold Rewards	1	Never	✓	11	V V V	1 1 1	✓ Nil X
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spend	der - 4 Stars	Big Spender - 4 Stars
**								
American Express	Mship Rewards No Fee Opt	0.5	Never	Y	1 1	/ / /	1 1 1	✓ Nil ✓
	Gold Ascent Credit Card	44	0		20.49%	Everyday Spend	der - 3 Stars	Big Spender - 3 Stars
Australian Central CU	Silver Rewards	1	Never	✓	✓ ✓	1 1 1	1 1 1	✓ Nil X
	Silver Rewards MasterCard	55	45		19.24%	Everyday Spend	der - 4 Stars	Big Spender - Not rated
Bank of Queensland	Q Rewards Blue	1.5	Never	✓	✓ ✓	1 1 1	1 1 1	✓ Nil X
	Blue No AnnualFee Visa	0	0		20.49%	Everyday Spend	der - 3 Stars	Big Spender - Not rated
	Blue Visa	55	55		20.49%	Everyday Spend	der - 3 Stars	Big Spender - Not rated
Bank of Queensland	Q Rewards Gold	1.75	Never	✓	✓ ✓	1 1 1	1 1 1	✓ Nil X
	Gold Visa	55	120		20.49%	Everyday Spend	der - 3 Stars	Big Spender - 3 Stars
Bank of Queensland	Q Rewards Platinum	2	Never	✓	✓ ✓	1 1 1	1 1 1	✓ Nil X
	Platinum Visa	55	199		20.49%	Everyday Spend	der - 3 Stars	Big Spender - 4 Stars
BankSA	Amplify Rewards	1	Never	✓	✓ ✓	1 1 1	X V V	✓ Nil ✓
	Amplify Credit Card	55	79		18.74%	Everyday Spende	er - Not Rated	Big Spender - Not rated
Bankwest	More Rewards	1.5	3 yrs	✓	√ ✓	1 1 1	1 1 1	✓ Nil X
	More MasterCard	55	89		18.99%	Everyday Spend	der - 3 Stars	Big Spender - 3 Stars
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	√ ✓	1 1 1	1 1 1	✓ Nil X
	More Gold MasterCard	55	120		18.99%	Everyday Spend	der - 3 Stars	Big Spender - 3 Stars
Commonwealth Bank	Gold Awards*	1	Never	✓	✓ ✓	1 1 1	1 1 1	✓ Nil ✓
	Gold Awards MasterCard	55	144		20.49%	Everyday Spend	der - 2 Stars	Big Spender - 3 Stars

your guide to product excellence

November 2010 data, interest rates current 18th November

GENERAL REWARDS - \$60,000 annual spend

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

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



December 2010

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points		TYPE	ES C	OF REWA	RDS A	VAILA	BLE		_گ و	Annual	Bonus
,		per \$1 Spent	Expire	Travel	Autor	Life	Merchandise Entertainmen	Vouchers / Gift Cards	Cash	F	Z.	Redeem Rewards Online	Fee	Partners Available
				vel	Automotive	Lifestyle	andise ainmen	ners / Cards	Cash Back	Food	More	m Online		
	Credit / Charge Card	Free Days	Annual	Fee	Rate	е			credi	it cai	rd st	tar ratin	gs	
**														
Commonwealth Bank	Platinum Awards*	1	Never	✓	✓ .	✓	√ ✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards MCD	55	280		20.49	%	Everyda	Spend	der - 2	Stars	S	Big Sp	ender - (3 Stars
Community CPS Australia	Silver Rewards	1	Never	✓	✓ .	✓	11	V	1	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	%	Everyda	y Spend	der - 4	Star	S	Big Spe	ender - N	ot rated
CUA	Silver Rewards	1	Never	✓	1	✓	VV	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	%	Everyda	y Spend	der - 4	Star	s	Big Spe	ender - N	ot rated
Diners Club Int	Qantas Frequent Flyer	1	Never	V	1	V	√ ✓	X	X	X	X	✓	55	X
	Frequent Flyers Club Crd	44	95	1	N/A		Everyday	Spende	er - No	t Rat	ed	Big Spe	ender - N	ot rated
ECU Australia	Silver Rewards	1	Never	1	✓ .	✓	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	%	Everyda	y Spend	der - 4	Star	S	Big Spe	ender - N	ot rated
Family First CU	Silver Rewards	1	Never	✓	✓ .	✓	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	%	Everyda	y Spend	der - 4	Star	S	Big Spe	ender - N	ot rated
FCCS Credit Union	Silver Rewards	1	Never	✓	✓ .	✓	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	%	Everyda	y Spend	der - 4	Stars	s	Big Spe	ender - N	ot rated
GE Money	GO Rewards	1	3 yrs	✓	✓ .	✓	√ ✓	✓	X	✓	✓	✓	Nil	✓
	GO MasterCard	62	47.4	ļ	21.49	%	Everyda	y Spend	der - 3	Star	S	Big Sp	ender - 2	2 Stars
Holiday Coast CU	Silver Rewards	1	Never	✓	✓ .	✓	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	%	Everyda	y Spend	der - 4	Star	s	Big Spe	ender - N	ot rated
HSBC	Rewards Plus-Gold	1	3 yrs	✓	✓ .	✓	√ ✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Credit Card	55	89		19.75	%	Everyda	y Spend	der - 3	Stars	S	Big Sp	ender - (3 Stars
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓ .	✓	√ ✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Credit Card	55	129		19.50	%	Everyda	y Spend	der - 3	Star	S	Big Sp	ender - 4	1 Stars
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓ .	✓	11	✓	✓	✓	✓	✓	Nil	✓
	Classic Credit Card	55	59		20.25	%	Everyda	y Spend	der - 4	Star	S	Big Sp	ender - 4	4 Stars
Illawarra CU NSW	Silver Rewards	1	Never	✓	✓ .	✓	√ ✓	✓	✓	✓	✓	✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24	%	Everyda	y Spen	der - 4	Star	S	Big Spe	ender - N	ot rated

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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 seperately as they have different spend to earn rates

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



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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYPE Automotive	OF REWARD Merchandise Entertainment	DS AVAILA Cash Back Vouchers / Giff Cards	ABLE Food	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate		cred	lit card	star ratir	ngs	
**											
IMB	Silver Rewards	1	Never	✓	✓ ✓	✓ ✓	√ ✓	V	'	55	X
	Silver RewardsMasterCard	55	55		19.24%	Everyday S	Spender - 4	4 Stars	Big Sp	ender - N	ot rated
Memberfirst Credit Union	Silver Rewards	1	Never	✓	√ √	11	V V	√ √	'	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday S	Spender -	4 Stars	Big Sp	ender - N	ot rated
MyState Financial	Silver Rewards	1	Never	✓	11	VV	✓ ✓	√ √	′ ✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday S	Spender -	4 Stars	Big Sp	ender - N	ot rated
Qld Teachers CU	Silver Rewards	1	Never	V	1 1	11	1 1	V	′ ✓	Nil	X
	Silver Rewards MasterCard	55	45	1	19.24%	Everyday S	Spender -	4 Stars	Big Sp	ender - N	ot rated
Queenslanders CU	Silver Rewards	1	Never	1	√ ✓	✓ ✓	✓ ✓	√ √	′ ✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday S	Spender -	4 Stars	Big Sp	ender - N	ot rated
SERVICE ONE Members Ba	Silver Rewards	1	Never	✓	√ ✓	√ ✓	√ ✓	√ ✓	′ ✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday S	Spender -	4 Stars	Big Sp	ender - N	ot rated
St George Bank	Amplify Rewards	1	Never	✓	√ ✓	✓ ✓	√ X	√ √	′ ✓	Nil	✓
	Amplify Credit Card	55	79		18.74%	Everyday Sp	pender - N	ot Rated	Big Sp	ender - N	ot rated
Suncorp Bank	Rewards Program	1	Never	✓	✓ ✓	√ ✓	✓ ✓	√ √	✓ ✓	63	X
	Clear Options Platinum Card	55	205		19.99%	Everyday S	Spender -	5 Stars	Big S	pender - (5 Stars
	Clear Options Plus Card	55	63		19.99%	Everyday 5	Spender -	5 Stars	Big Sp	ender - N	ot rated
	Clear Options Gold Card	55	99		19.75%	Everyday S	Spender -	5 Stars	Big S	pender - 4	4 Stars
Sutherland Credit Union	Silver Rewards	1	Never	✓	√ ✓	√ ✓	✓ ✓	√ ✓	′ ✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday	Spender -	4 Stars	Big Sp	ender - N	ot rated
Unicom Credit Union	Silver Rewards	1	Never	✓	√ ✓	✓ ✓	√ ✓	√	′ ✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday S	Spender -	4 Stars	Big Sp	ender - N	ot rated
Unicredit-WA	Silver Rewards	1	Never	✓	√ ✓	✓ ✓	√ ✓	√ √	′ ✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday S	Spender -	4 Stars	Big Sp	ender - N	ot rated
Warwick Credit Union	Silver Rewards	1	Never	✓	√ ✓	/ /	1 1	√ √	′ ✓	Nil	X
	Silver Rewards MasterCard	55	45		19.24%	Everyday S	Spender -	4 Stars	Big Sp	ender - N	ot rated

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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 seperately as they have different spend to earn rates

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



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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points		TYP	ES	OF RI	EWA	RDS A	VAILA	ABLE		ਸ਼ Annual ਵ Fee	Bonus		
	J	per \$1 Spent	per \$1 Spent	Expire	Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te				cred	lit ca	rd st	tar ratin	ıgs		
**																
Westpac	Altitude Plat Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	Altitude Platinum/MCard	45	295		19.9	9%	Eve	ryday	Spen	der - 4	4 Star	s	Big S	pender -	5 Stars	
*																
BankSA	Amplify Qantas Rewards	0.5	Never	✓	✓	✓	V	1	4	X	✓	✓	✓	Nil	✓	
	Amplify Credit Card	55	79		18.7	4%	Even	yday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated	
GE Money	GE Coles Source	0.40	3 yrs	1	✓	V	1	✓	✓	X	✓	✓	✓	Nil	✓	
	Coles Group Source MCD	62	0	Y	20.2	4%	Eve	ryday	/ Spen	der - 3	3 Star	s	Big S	pender - :	3 Stars	
St George Bank	Amplify Qantas Rewards	0.5	Never	7	1	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	Amplify Credit Card	55	79		18.7	4%	Ever	yday :	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated	

December 2010

PROFILE SUMMARY

Instant Rewards

Company	Rewards Program	Rewards Program TYPES OF INSTANT REWARDS AVAILABLE									
- company	To the same of the gramm	Retail Clothing Stores	Lifestyle	Entertainm ent	Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards		
	BRIEF DESCRIPTION OF INST	ANT REWA	RDS PROG	RAM							
	Credit / Charge Card	Free Days	Annual Fee	Rate		credit d	ard star ra	atings			
BankSA	Instant Benefits	✓	1	1	1	✓	X	✓	1		
	Experiences, Shopping, Travel a	55	89		Habitual Spe	nder - Not R	lated Occasi	ional Spende	er - Not Rate		
		11						•			
	Vertigo Credit Card	55	55	12.74%		ender - 5 St			der - 3 Stars		
	Gold Low Rate Visa	55	79	15.99%	Habitual Sp	ender - 4 St	ars Occasi	ional Spend	er - Not Rate		
	Platinum MasterCard	55	89	15.99%	Habitual Spe	nder - Not R	tated Occasi	ional Spend	er - Not Rate		
	Gold Low Rate MasterCard	55	79	15.99%	Habitual Sp	ender - 4 St	ars Occasi	ional Spend	er - Not Rate		
	No Annual Fee MasterCard	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 Sp	ender - 3 St	ars Occa	sional Spen	der - 3 Stars		
Citibank	Dining Rewards	X	X	X	1	X	X	X	X		
	Citibank introduce a fantastic ner can now earn 4pts per \$1 spent										

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

December 2010

PROFILE SUMMARY

Instant Rewards

Company	Rewards Program			TYPES O	F INSTANT F	REWARDS A	AVAILABLE		
Company	1.01.0.00	Retail Clothing Stores	Lifestyle	Entertainm ent	Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards
	BRIEF DESCRIPTION OF INST	ANT REWA	RDS PROG	RAM					
	Credit / Charge Card	Free Days	Annual Fee	Rate		credit d	ard star ra	atings	
Citibank	World Privileges	✓	1	✓	✓	1	X	✓	✓
	We've also introduced an online online at a time to suit you. You'll cosmetics all in one place at www.BP MasterCard	l find discour	nts on wine,	travel, elect	rical applianc		ares, sportin	g goods, toy	
	BP MasterCard	55	79	20.89%	Habitual Sp	ender - 3 St	ars Occa	sional Spend	der - 2 Stars
	Silver MasterCard	55	89	20.74%	Habitual Sp	ender - 3 St	ars Occa	sional Spend	der - 2 Stars
	Gold Visa	55	149	20.74%	Habitual Sp	ender - 3 St	ars Occasi	ional Spende	er - Not Rate
	Gold MasterCard	55	149	20.74%	Habitual Sp	ender - 3 St	ars Occasi	onal Spende	er - Not Rate
	Platinum Visa	55	250	20.74%	Habitual Spe	nder - Not R	tated Occasi	ional Spende	er - Not Rate
	Silver Visa	55	89	20.74%	Habitual Sp	ender - 3 St	ars Occa	sional Spend	der - 2 Stars
	Platinum MasterCard	55	250	20.74%	Habitual Spe	nder - Not R	tated Occasi	ional Spende	er - Not Rate
	Emirates Platinum MasterCard	55	229	20.74%	Habitual Spe	nder - Not R	tated Occasi	onal Spende	er - Not Rate
HSBC	home@Away Privilege Pr	1	X	✓	1	✓	X	✓	✓

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



December 2010

PROFILE SUMMARY

Instant Rewards

Company	Rewards Program	TYPES OF INSTANT REWARDS AVAILABLE									
,		Retail Clothing Stores	Lifestyle	Entertainm ent	Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards		
	BRIEF DESCRIPTION OF INST	ANT REWA	RDS PROG	RAM							
	Credit / Charge Card	Free Days	Annual Fee	Rate		credit d	card star ra	atings			
St George Bank	Instant Benefits	1	1	✓	1	1	X	1	1		

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 Rate
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 Rate
Platinum MasterCard	55	89	15.99%	Habitual Spender - Not Rated	Occasional Spender - Not Rate
Gold Low Rate Visa	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

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

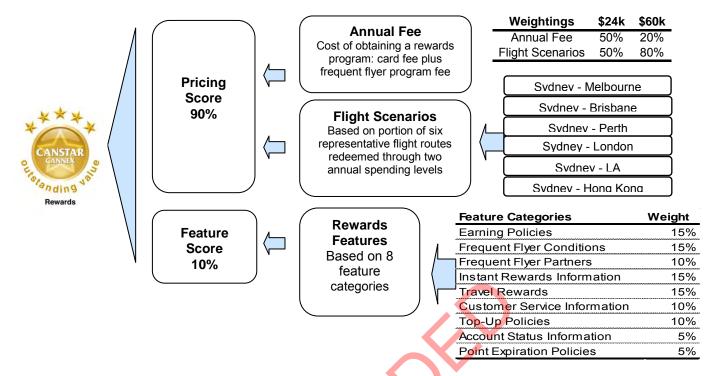
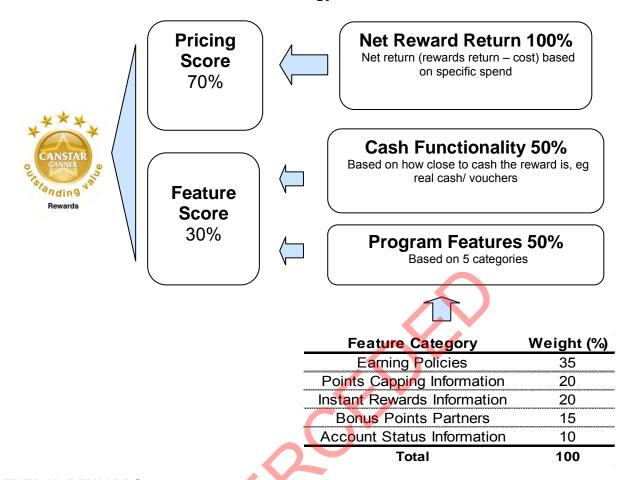


CHART 1 provides an overview of the relative contributions of each component of the frequent flyer rewards category. For the higher (\$60,000) annual spend level, the value of frequent flyer rewards is greater so as to reduce the impact of the annual fee, which is fixed regardless of spending level.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

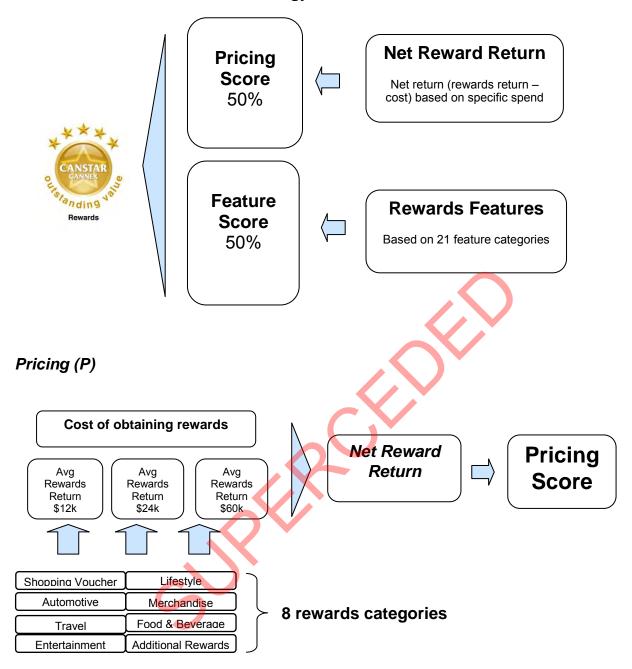
Chart 2 Cash/Voucher Rewards Methodology



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



•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 Proporti		Category						
annual spend		Staple	Dis	cretionary		Petrol		Other
\$12k	\$	4,200	\$	1,200	\$	1,200	\$	5,400
\$24k	\$	7,200	\$	3,600	\$	2,400	\$	10,800
\$60k	\$	16,800	\$	9,600	\$	6,000	\$	27,600

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

INSTANT REWARDS

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