CANSTAR

Report No. 19 December 2011

# **REWARDS STAR RATINGS**

#### IN THIS REPORT:

- We research & rate 119 rewards programs linked to 108 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 research shows that two thirds of credit cards available in Australia come with a points-based rewards program attached. Approximately 15% of credit cards available have an instant rewards program attached. The skill is to team up with the right rewards program for you.

#### NEW CARDS TARGET SHOPPERS AND TRAVELERS

nline shoppers who regularly buy from offshore web sites will be interested in two new platinum cards on the market – one from Citibank and the other from HSBC. Both cards have added to the concept of issuing higher bonus points when you shop at participating bonus partners. Citibank and HSBC now offer extra rewards points for overseas purchases, whether through online shopping or overseas travel for those who have a high monthly spend level on credit. Both cards come with all the bells and whistles such as free travel insurance, payment protection and the full acceptability of the VISA network. The annual fee of \$199 is at the low end of the spectrum for platinum cards.

And for something more local, American Express has launched its Velocity rewards platinum card which offers a free Virgin Australia return domestic flight each year. This is in addition to 2-for-1 business class flexi fares, comprehensive domestic and international travel insurance and 2 complimentary entries into the Virgin Australia Lounge. The 3 points per dollar spent with the Virgin Australia group of airlines could add up to a decent amount if you're a regular traveler. However, the annual fee of \$349 would need to be factored in to your decision on whether the perks are worth it to you.

#### **SORTING OUT THE REWARDS**

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

CANSTAR rates programs at three different annual spend levels - \$12,000, \$24,000 and \$60,000. Five star rated products offer the best combination of reward return and features. Instant Rewards are detailed for your convenience but not rated.

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Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Cash	Points		TYPE	ES (	OF RI	EWAI	RDS A	VAILA	BLE		Rev	Annual Fee	Bonus Partners
		Return per year	Expire	Travel	Autor	Lifestyle	Entertainme	Merch	Vouchers / Gift Cards	Cash	Food	More	Redeem Rewards On	. 33	Available
				vel	Automotive	style	inment	Merchandise	ners / Cards	Cash Back	od	оге	em Online		
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te				cred	it caı	rd st	tar ratin	ngs	
**** "o	utstanding value"														
American Express	David Jones Mship Rewds	\$168.02	Never	✓	1	✓	1	1	✓	1	✓	X	✓	Nil	X
	David Jones Card	44	99		20.74	4%	Eve	eryda	y Spen	der - 3	3 Star	s	Big Sp	oender -	4 Stars
American Express	Mship Rewards No Fee Op	\$48.70	Never	✓	✓	✓	1	1	V	1	✓	✓	✓	Nil	✓
	Gold Ascent Credit Card	44	0		20.74	4%	Eve	eryday	y Spen	der - 3	3 Star	s	Big Sp	oender -	3 Stars
GE Money	GE Coles Source	\$82.67	3 yrs	✓	1	1	V	V	1	X	✓	✓	✓	Nil	✓
	Coles Group Source MCD	62	0		20.49	9%	Eve	eryday	y Spen	der - 5	5 Star	s	Big Sp	oender -	4 Stars
GE Money	Myer Visa Rewards	\$144.00		X	X	X	1	X	✓	X	X	X	X	Nil	✓
	Myer Visa Card	62	69		20.69	9%	Eve	eryday	y Spen	der - 5	5 Star	S	Big Sp	oender -	3 Stars
	Myer Visa Card	62	69		20.69	9%	Eve	eryday	y Spen	der - 5	5 Star	s	Big Sp	oender -	3 Stars
Woolworths Limited	Everyday Money Rewards	\$107.90	Never	X	✓	✓	✓	X	✓	X	1	X	X	Nil	✓
	Everyday Money	55	49		19.84	4%	Eve	eryday	y Spen	der - 4	1 Star	s	Big Sp	oender -	4 Stars
***															
American Express	Mship Rewards Ascent	\$108.23	Never	✓	✓	✓	✓	1	✓	1	✓	✓	✓	80	✓
	Gold Ascent Credit Card	44	0		20.74	4%	Eve	eryday	y Spen	der - 3	3 Star	s	Big Sp	oender -	3 Stars
	Green Charge Card	30	80		N/A	4	Ever	yday	Spend	er - No	ot Rat	ed	Big Sp	ender - N	ot rated
	Gold Charge Card	30	130		N/A	4	Ever	yday	Spend	er - No	ot Rat	ed	Big Sp	ender - N	ot rated
American Express	Mship Rewds Plat Edge	\$175.32	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Edge Credit Card	55	149		20.74	4%	Eve	eryday	y Spen	der - 3	3 Star	s	Big S	oender -	4 Stars
ANZ	Rewards Amex*	\$116.39	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	0	✓
	Rewards	44	89		19.74	4%	Eve	eryday	y Spen	der - 4	1 Star	s	Big S	oender -	4 Stars
ANZ	Rewards Platinum Amex*	\$174.59	3 yrs	✓	✓	✓	✓	1	✓	✓	✓	X	✓	0	✓
	Rewards Platinum	55	149		19.74	4%	Eve	eryday	y Spen	der - 5	5 Star	s	Big S	oender -	5 Stars
Citibank	BP MasterCard Rewards	\$114.00		X	1	X	X	X	X	1	X	X	X	Nil	X
	BP MasterCard	55	89		20.89	9%	Eve	eryday	y Spen	der - 4	1 Star	s	Big Sp	oender -	4 Stars
Coastline Credit Union	Rewarder	\$80.00	3 yrs	X	X	X	X	X	X	1	X	X	X	0	X
	Rewarder Visa	55	52		17.00	0%	Eve	eryday	y Spen	der - 5	5 Star	S	Big Sp	oender -	4 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Cash	Points		TYPE	ES C	OF REWA	RDS A	VAILA	BLE		H <sub>e</sub>	Annual	Bonus
- Company		Return per year	Expire	≓	Auto	Ę.	Merc Enter	Vou	Cas	П	-	Redeem Rewards On	Fee	Partners Available
				Travel	Automotive	Lifestyle	Merchandise Entertainmen	Vouchers / Gift Cards	Cash Back	Food	More	em Online		
					Φ		se ent	s <u></u>	苯			Φ		
	Credit / Charge Card	Free Days	Annual	Fee	Rat	е			credi	it cal	rd st	ar ratin	gs	
***														
QId Police Credit Union	Rewarder	\$80.00	Never	X	X	X	x x	X	1	X	X	X	0	X
	Bluey Rewarder Card	55	48		15.74	1%	Everyda	y Spen	der - 5	Star	s	Big Sp	ender -	4 Stars
Westpac	Altitude Rews-Amex*	\$142.51	Never	✓	✓	✓	11	V	X	✓	✓	✓	Nil	✓
	Altitude	45	100		19.99	9%	Everyda	y Spen	der - 3	Star	S	Big Sp	ender -	4 Stars
***														
American Express	Mship Rewards Choices	\$97.40	Never	1	1	V	1 1	✓	✓	✓	✓	✓	40	✓
	Green Charge Card	30	80	V	N/A	1	Everyday	Spend	er - No	t Rat	ed	Big Spe	ender - N	ot rated
	Gold Charge Card	30	130		N/A	۱ ۱	Everyday	Spend	er - No	t Rat	ed	Big Spe	ender - N	ot rated
Bananacoast Community C	Rewarder	\$80.00	3 yrs	X	X	X	X X	X	✓	X	X	X	45	X
	Visa Bonus Rewarder	55	59		17.00	0%	Everyda	y Spen	der - 4	Star	S	Big Sp	ender - :	3 Stars
**			<b>&gt;</b>											
BOQ	Q Rewards Blue	\$62.50	Never	✓	✓	✓	1 1	✓	✓	✓	✓	✓	Nil	X
	Blue Visa	44	60		20.74	1%	Everyda	y Spen	der - 3	Star	s	Big Spe	ender - N	ot rated
Commonwealth Bank	Awards Amex*	\$90.00	Never	✓	✓	✓	1 1	✓	✓	✓	✓	✓	0	✓
	Awards	55	89		20.74	1%	Everyda	y Spen	der - 3	Star	s	Big Sp	ender - :	3 Stars
HSBC	Rewards Plus-Standard	\$63.56	3 yrs	✓	✓	✓	1 1	✓	✓	✓	✓	✓	Nil	✓
	Classic Credit Card	55	59		20.50	0%	Everyda	y Spen	der - 3	Star	s	Big Sp	ender - :	3 Stars
Qantas Staff CU	Rewarder	\$60.00	3 yrs	X	X	X	x x	X	✓	X	X	X	55	X
	Lifestyle	0	0		13.74	1%	Everyda	y Spen	der - 5	Star	S	Big Sp	ender -	4 Stars
	Lifestyle Plus	46	0		17.10	0%	Everyda	y Spen	der - 5	Star	S	Big Sp	ender - :	3 Stars
*														
American Express	MshipRews Ascent Premiu	\$146.10	Never	✓	1	✓	1 1	✓	1	✓	✓	✓	Nil	✓
	Platinum Reserve Credit Card	55	395		20.74	1%	Everyda	y Spen	der - 3	Star	S	Big Sp	ender - :	3 Stars
ANZ	Rewards Platinum Visa*	\$87.29	3 yrs	✓	1	1	1 1	✓	1	✓	X	✓	0	✓
	Rewards Platinum	55	149		19.74	1%	Everyda	y Spen	der - 5	Star	S	Big Sp	ender -	5 Stars
ANZ	Rewards Visa*	\$87.29	3 yrs	✓	✓	✓	1 1	1	✓	✓	X	1	0	✓
	Rewards	44	89		19.74	1%	Everyda	y Spen	der - 4	Star	S	Big Sp	ender -	4 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Cash	Points		TYP	ES (	OF RE	WAR	DS A	/AILA	BLE		Яe	Annual	Bonus
		Return per year	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	te				credi	t ca	rd s	tar ratiı	ngs	
*															
Bank of Melbourne	Amplify Rewards	\$78.18	Never	✓	1	✓	1	✓	1	X	✓	✓	✓	0	1
	Amplify Credit Card	55	79		18.7	4%	Every	day S	pende	er - No	t Rat	ted	Big Sp	ender - N	lot rated
BankSA	Amplify Rewards	\$78.18	Never	✓	✓	✓	1	1	<b>Y</b>	X	✓	✓	1	0	✓
	Amplify Credit Card	55	79		18.7	4%	Ever	yday	Spend	der - 3	Star	s	Big S	pender -	3 Stars
Bankwest	More Rewards	\$60.00	3 yrs	✓	1	1	1	1	1	✓	✓	✓	✓	0	X
	More MasterCard	55	89		19.2	4%	Ever	yday	Spend	der - 3	Star	s	Big S	pender -	3 Stars
Bankwest	More Rewards- Platinum	\$80.00	3 yrs	1	1	1	1	✓	✓	1	✓	✓	1	0	X
	More Platinum MasterCard	55	190		18.9	9%	Ever	yday	Spend	der - 3	Star	s	Big S	pender -	5 Stars
Bankwest	More Rewards-Gold	\$60.00	3 yrs	1	✓	✓	1	✓	✓	✓	✓	✓	1	0	X
	More Gold MasterCard	55	120		19.2	4%	Ever	yday	Spend	der - 3	Star	S	Big S	pender -	5 Stars
BOQ	Q Rewards Gold	\$72.92	Never	✓	✓	✓	1	✓	✓	✓	✓	✓	1	Nil	X
	Gold Visa	55	120		20.7	4%	Ever	yday	Spend	der - 3	Star	s	Big S	pender -	3 Stars
BOQ	Q Rewards Platinum	\$83.33	Never	✓	✓	✓	1	✓	✓	✓	✓	✓	1	Nil	X
	Platinum Visa	55	199		20.7	4%	Ever	yday	Spend	der - 2	Star	s	Big S	pender -	4 Stars
Catalyst Mutual	Card Services Rewards	\$68.95	Never	✓	✓	✓	1	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.7	4%	Ever	yday	Spend	der - 4	Star	s	Big S	pender -	4 Stars
Citibank	Classic Rewards	\$71.94	Never	✓	✓	✓	1	✓	✓	✓	✓	✓	1	Nil	✓
	Classic Visa	55	89		20.9	9%	Ever	yday	Spend	der - 3	Star	s	Big Sp	ender - N	lot rated
	Classic MasterCard	55	89		20.9	9%	Ever	yday	Spend	der - 3	Star	s	Big Sp	ender - N	lot rated
Citibank	Platinum Rewards	\$89.92	Never	1	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum	55	199		20.9	9%	Ever	yday	Spend	der - 3	Star	s	Big S	pender -	5 Stars
Citibank	Select Rewards	\$143.88	Never	✓	✓	✓	1	✓	✓	✓	✓	✓	✓	Nil	✓
	Select Credit Card	55	700		20.7	4%	Every	day S	Spende	er - No	t Rat	ted	Big Sp	ender - N	lot rated
Commonwealth Bank	Awards MCD*	\$60.00	Never	1	1	1	1	✓	✓	1	✓	✓	✓	0	✓
	Awards	55	89		20.7	4%	Ever	yday	Spend	der - 3	Star	s	Big S	pender -	3 Stars
Commonwealth Bank	Diamond Awards Amex*	\$180.00	Never	1	1	✓	1	✓	✓	1	✓	1	✓	0	1
	Diamond Awards	55	425		20.7	4%	Every	day S	Spende	er - No	t Rat	ted	Big Sp	ender - N	lot rated



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYP Automotive	E Lifestyle	OF Entertainment	WAF Merchandise	RDS Vouchers / Gift Cards	AILA Cash Back	Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te				cred	it ca	rd st	tar ratin	gs	
*															
Commonwealth Bank	Diamond Awards MCD*	\$75.00	Never	✓	1	✓	1	✓	✓	✓	✓	✓	1	0	✓
	Diamond Awards	55	425		20.7	4%	Every	/day	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
Commonwealth Bank	Gold Awards Amex*	\$120.00	Never	✓	✓	✓	1	1	V	1	✓	✓	1	0	✓
	Gold Awards	55	144		20.7	4%	Eve	ryday	/ Spen	der - 3	3 Star	s	Big Sp	ender -	4 Stars
Commonwealth Bank	Gold Awards MCD*	\$60.00	Never	1	1	1	Y	V	1	1	1	✓	1	0	✓
	Gold Awards	55	144		20.7	4%	Eve	ryday	/ Spen	der - 3	3 Star	s	Big Sp	ender -	4 Stars
Commonwealth Bank	Platinum Awards Amex*	\$180.00	Never	V	1	1	1	✓	✓	✓	✓	✓	1	0	✓
	Platinum Awards	55	280		20.7	4%	Eve	ryday	/ Spen	der - 3	3 Star	s	Big Sp	ender -	5 Stars
Commonwealth Bank	Platinum Awards MCD*	\$60.00	Never	1	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Platinum Awards	55	280		20.7	4%	Eve	ryday	/ Spen	der - 3	3 Star	s	Big Sp	ender -	5 Stars
Community CPS Australia	Card Services Rewards	\$68.95	Never	1	✓	1	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards Masterc	55	90		19.7	4%	Eve	ryday	/ Spen	der - 4	4 Star	s	Big S	ender -	4 Stars
Companion CU	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	1	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.7	4%	Eve	ryday	/ Spen	der - 4	4 Star	s	Big Sp	ender -	4 Stars
CUA	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.7	4%	Eve	ryday	/ Spen	der - 4	4 Star	s	Big S	ender -	4 Stars
Diners Club Int	Diners Club Rewards	\$60.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓
	Charge Card	44	135		N/	Ά	Every	/day \$	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
Family First CU	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.7	4%	Eve	ryday	/ Spen	der - 4	4 Star	s	Big S	ender -	4 Stars
FCCS Credit Union	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.7	4%	Eve	ryday	/ Spen	der - 4	1 Star	s	Big Sp	ender -	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		15.9	9%	Eve	ryday	/ Spen	der - 5	5 Star	s	Big Sp	ender -	4 Stars
GE Money	GO Rewards	\$16.54	3 yrs	✓	✓	✓	1	✓	✓	X	✓	✓	✓	Nil	✓
	GO MasterCard	62	59.4		21.7	4%	Eve	ryday	/ Spen	der - 3	3 Star	S	Big Sp	ender -	3 Stars



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPI Automotive	ES Lifestyle		WAR Merchandise	SD Vouchers / Gift Cards	/AILA Cash Back	BLE Food	Моге	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te				credi	t car	d st	ar ratin	gs	
*															
Holiday Coast CU	Card Services Rewards	\$68.95	Never	✓	1	✓	1	✓	1	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.7	4%	Every	yday	Spend	ler - 4	Star	s	Big Sp	ender -	4 Stars
HSBC	Rewards Plus-Platinum	\$63.56	3 yrs	✓	1	✓	1	1	V	1	✓	✓	1	Nil	✓
	Platinum Credit Card	55	129		19.99	9%	Ever	yday	Spend	ler - 3	Star	s	Big Sp	ender -	5 Stars
Illawarra CU NSW	Card Services Rewards	\$68.95	Never	✓	1	1	Y	1	1	✓	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.7	4%	Every	yday	Spend	ler - 4	Star	s	Big Sp	ender -	4 Stars
IMB	Card Services Rewards	\$68.95	Never	V	1	1	1	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74	4%	Every	yday	Spend	ler - 4	Star	s	Big Sp	ender -	4 Stars
Memberfirst Credit Union	Card Services Rewards	\$68.95	Never	1	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.7	4%	Every	yday	Spend	ler - 4	Star	s	Big Sp	ender -	4 Stars
MyCard - Generic	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	X
	Card Services Rewards MasterC	55	90		19.74	4%	Every	yday	Spend	ler - 4	Star	s	Big Sp	ender -	4 Stars
MyState Financial	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74	4%	Every	yday	Spend	ler - 4	Star	s	Big Sp	ender -	4 Stars
QT Mutual Bank	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Every	yday	Spend	ler - 4	Star	s	Big Sp	ender -	4 Stars
Queenslanders CU	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Every	yday	Spend	ler - 4	Star	s	Big Sp	ender -	4 Stars
SERVICE ONE Members Ba	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Every	yday	Spend	ler - 4	Star	s	Big Sp	ender -	4 Stars
St George Bank	Amplify Rewards	\$78.18	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	0	✓
	Amplify Credit Card	55	79		18.7	4%	Every	yday	Spend	ler - 3	Star	S	Big Sp	ender - :	3 Stars
Suncorp Bank	Clear Options-Gold	\$65.22	Never	✓	✓	1	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Clear Options Gold Card	55	120		20.50	0%	Every	yday	Spend	ler - 5	Star	s	Big Sp	ender -	5 Stars
Suncorp Bank	Clear Options-Platinum	\$65.22	Never	✓	✓	1	✓	✓	1	✓	✓	✓	✓	0	X
	Clear Options Platinum Card	55	199		20.7	4%	Every	yday	Spend	ler - 3	Star	s	Big Sp	ender -	5 Stars



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Cash	Points		TYPES	OF F	REWAI	RDS A	VAILA	BLE		Яe	Annual	Bonus Partners
		Return per year	Expire	Travel	Lifestyle Automotive	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	Моге	Redeem Rewards Online	Fee	Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate				cred	it ca	rd st	tar ratin	ngs	
*														
Sutherland Credit Union	Card Services Rewards	\$68.95	Never	✓	1 1	✓	✓	1	1	✓	1	1	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	E۷	eryda	y Spen	der - 4	4 Star	s	Big Sp	oender -	4 Stars
Unicredit-WA	Card Services Rewards	\$68.95	Never	1	1 1	1	1	V	1	✓	1	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	E	eryda	y Spen	der - 4	4 Star	s	Big Sp	oender -	4 Stars
Westpac	Altitude Gold Rews-Amex*	\$142.51	Never	1	11	V	V	1	X	✓	1	1	Nil	1
	Altitude Gold	45	150		19.99%	Eν	eryda	y Spen	der - 3	3 Star	s	Big Sp	oender -	5 Stars
Westpac	Altitude Gold Rews-MCD*	\$71.25	Never	1	1 1	1	✓	✓	✓	✓	✓	1	Nil	1
	Altitude Gold	45	150		19.99%	E۷	eryda	y Spen	der - 3	3 Star	s	Big Sp	oender - :	5 Stars
Westpac	Altitude Plat Rews-Amex*	\$213.76	Never	1	1 1	✓	1	1	X	✓	1	1	Nil	1
	Altitude Platinum	45	295		19.99%	E۷	eryda	y Spen	der - 3	3 Star	s	Big Sp	oender -	5 Stars
Westpac	Altitude Plat Rews-MCD*	\$71.25	Never	✓	1 1	✓	✓	1	X	✓	✓	1	Nil	✓
	Altitude Platinum	45	295		19.99%	E۷	eryda	y Spen	der - 3	3 Star	s	Big Sp	oender -	5 Stars
Westpac	Altitude Rews-MCD*	\$71.25	Never	✓	1 1	✓	1	1	X	✓	✓	1	Nil	1
	Altitude	45	100		19.99%								oender -	4 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPES Lifestyle Automotive	Щ	EW Merchandise	RDS Gift Cards	VAILA Cash Back		More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual I	Fee	Rate				cred	it car	d st	ar ratin	gs	
****	"outstanding value"													
American Express	David Jones Mship Rewds	\$336.04	Never	✓	1 1	<b>/ /</b>	✓	✓	✓	✓	X	✓	Nil	X
	David Jones Card	44	99		20.74%	Eve	eryday	Spen	der - 3	3 Stars	8	Big Sp	ender -	4 Stars
American Express	Mship Rewds Plat Edge	\$350.64	Never	✓	1 1	1	1	V	1	1	✓	✓	Nil	✓
	Platinum Edge Credit Card	55	149		20.74%	Eve	eryday	y Spen	der - 3	3 Stars	3	Big Sp	ender -	4 Stars
ANZ	Rewards Platinum Amex*	\$349.18	3 yrs	✓	1 1	1	1	✓	✓	1	X	✓	0	✓
	Rewards Platinum	55	149		19.74%	Eve	eryday	/ Spen	der - (	5 Stars	3	Big Sp	ender -	5 Stars
GE Money	Myer Visa Rewards	\$288.00		X	x x	<b>1</b>	X	✓	X	X	X	X	Nil	✓
	Myer Visa Card	62	69	7	20.69%	Eve	eryday	/ Spen	der - (	5 Stars	5	Big Sp	ender -	3 Stars
	Myer Visa Card	62	69		20.69%	Eve	eryday	y Spen	der - (	5 Stars	5	Big Sp	ender -	3 Stars
Westpac	Altitude Rews-Amex*	\$285.02	Never	✓	1 1	<b>/ /</b>	✓	✓	X	1	✓	✓	Nil	✓
	Altitude	45	100		19.99%	Eve	eryday	y Spen	der - 3	3 Stars	6	Big Sp	ender -	4 Stars
***														
American Express	Mship Rewards Ascent	\$216.46	Never	✓	1 1	<b>'</b>	✓	✓	✓	✓	✓	✓	80	✓
	Gold Charge Card	30	130		N/A	Ever	yday	Spende	er - No	ot Rate	ed	Big Spe	ender - N	ot rated
	Green Charge Card	30	80		N/A	Ever	yday	Spende	er - No	ot Rate	ed	Big Spe	ender - N	ot rated
	Gold Ascent Credit Card	44	0		20.74%	Eve	eryday	/ Spen	der - 3	3 Stars	3	Big Sp	ender -	3 Stars
American Express	Mship Rewards Choices	\$194.80	Never	✓	1 1	<b>'</b>	✓	✓	✓	✓	✓	✓	40	✓
	Gold Charge Card	30	130		N/A	Ever	yday	Spende	er - No	ot Rate	ed	Big Spe	ender - N	ot rated
	Green Charge Card	30	80		N/A	Ever	yday	Spende	er - No	ot Rate	ed	Big Spe	ender - N	ot rated
American Express	Mship Rewards No Fee Op	\$97.40	Never	✓	1 1	1	✓	✓	1	✓	✓	✓	Nil	✓
	Gold Ascent Credit Card	44	0		20.74%	Eve	eryday	y Spen	der - 3	3 Stars	6	Big Sp	ender -	3 Stars
ANZ	Rewards Amex*	\$232.78	3 yrs	✓	1 1	<b>1</b>	1	✓	1	1	X	✓	0	✓
	Rewards	44	89		19.74%	Eve	eryday	/ Spen	der - 4	4 Stars	3	Big Sp	ender -	4 Stars
ANZ	Rewards Visa*	\$174.58	3 yrs	✓	1 1	<b>/ /</b>	1	✓	1	✓	X	✓	0	✓
	Rewards	44	89		19.74%	Eve	eryday	/ Spen	der - 4	4 Stars	3	Big Sp	ender -	4 Stars



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	_	S Lifestyle	F Entertainment	Werchandise	RDS AV Vouchers / Gift Cards	/AILA Cash Back	<b>BLE</b> Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate	е				cred	it ca	rd si	tar ratii	ngs	
***															
Bananacoast Community C	Rewarder	\$160.00	3 yrs	X	X	X	X	X	X	✓	X	X	X	45	X
	Visa Bonus Rewarder	55	59		17.00	)%	Ever	ryday	Spend	der - 4	l Star	s	Big S	pender -	3 Stars
Citibank	BP MasterCard Rewards	\$228.00		X	1	X	X	X	X	1	X	X	X	Nil	X
	BP MasterCard	55	89		20.89	9%	Ever	yday	Spend	der - 4	l Star	s	Big S	pender -	4 Stars
Coastline Credit Union	Rewarder	\$160.00	3 yrs	X	X	X	X	X	X	✓	X	X	X	0	X
	Rewarder Visa	55	52		17.00	)%	Ever	ryday	Spend	der - 5	Star	s	Big S	pender -	4 Stars
Commonwealth Bank	Gold Awards Amex*	\$240.00	Never	1	1	V	✓	✓	✓	1	✓	✓	✓	0	1
	Gold Awards	55	144		20.74	1%	Ever	ryday	Spend	der - 3	Star	s	Big S	pender -	4 Stars
GE Money	GE Coles Source	\$165.34	3 yrs	1	1	✓	✓	✓	✓	X	1	1	✓	Nil	1
	Coles Group Source MCD	62	0		20.49	9%	Ever	ryday	Spend	der - 5	Star	s	Big S	pender -	4 Stars
Qld Police Credit Union	Rewarder	\$160.00	Never	X	X	X	X	X	X	1	X	X	X	0	X
	Bluey Rewarder Card	55	48		15.74	1%	Ever	ryday	Spend	der - 5	Star	s	Big S	pender -	4 Stars
Westpac	Altitude Gold Rews-Amex*	\$285.02	Never	✓	1	✓	✓	✓	1	X	✓	✓	✓	Nil	✓
	Altitude Gold	45	150		19.99	9%	Ever	ryday	Spend	der - 3	Star	s	Big S	pender -	5 Stars
Westpac	Altitude Plat Rews-Amex*	\$427.52	Never	✓	1	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Platinum	45	295		19.99	9%	Ever	ryday	Spend	der - 3	Star	s	Big S	pender -	5 Stars
Woolworths Limited	<b>Everyday Money Rewards</b>	\$215.79	Never	X	1	✓	✓	X	✓	X	✓	X	X	Nil	✓
	Everyday Money	55	49		19.84	1%	Ever	ryday	Spend	der - 4	l Star	s	Big S	pender -	4 Stars
***						_									
ANZ	Rewards Platinum Visa*	\$174.58	3 yrs	✓	✓	✓	✓	✓	✓	1	1	X	✓	0	1
	Rewards Platinum	55	149		19.74	1%	Ever	ryday	Spend	der - 5	Star	s	Big S	pender -	5 Stars
Bank of Melbourne	Amplify Rewards	\$156.36	Never	✓	1	✓	✓	✓	✓	X	✓	1	✓	0	<b>√</b>
	Amplify Credit Card	55	79		18.74	1%	Every	day S	Spende	er - No	ot Rat	ted	Big Sp	ender - N	ot rated
BankSA	Amplify Rewards	\$156.36	Never	✓	1	✓	✓	✓	1	X	✓	✓	✓	0	✓
	Amplify Credit Card	55	79		18.74	1%	Ever	ryday	Spend	der - 3	Star	s	Big S	pender -	3 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TY Automotive	S Lifestyle	F Entertainment	WAF Merchandise	NOUCHERS / Gift Cards	/AILA Cash Back	<b>BLE</b> Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te			(	credi	t car	d s	tar ratir	ngs	
***															
Bankwest	More Rewards	\$120.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	X
	More MasterCard	55	89		19.2	4%	Eve	ryday	Spend	der - 3	Star	s	Big S	pender -	3 Stars
BOQ	Q Rewards Blue	\$125.00	Never	✓	✓	✓	1	1	V	1	✓	✓	✓	Nil	X
	Blue Visa	44	60		20.7	4%	Eve	ryday	Spend	der - 3	Star	s	Big Sp	ender - N	lot rated
BOQ	Q Rewards Gold	\$145.84	Never	1	1	1	V		1	✓	✓	✓	✓	Nil	X
	Gold Visa	55	120		20.7	4%	Evei	ryday	Spend	der - 3	Star	s	Big S	pender -	3 Stars
Catalyst Mutual	Card Services Rewards	\$137.90	Never	1	1		1	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90	7	19.7	4%	Evei	ryday	Spend	der - 4	Star	s	Big S	pender -	4 Stars
Citibank	Classic Rewards	\$143.88	Never	1	✓	✓	1	✓	✓	✓	✓	✓	✓	Nil	✓
	Classic MasterCard	55	89		20.9	9%	Eve	ryday	Spend	der - 3	Star	s	Big Sp	ender - N	lot rated
	Classic Visa	55	89		20.9	9%	Eve	ryday	Spend	der - 3	Star	s	Big Sp	ender - N	lot rated
Commonwealth Bank	Awards Amex*	\$180.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Awards	55	89		20.7	4%	Eve	ryday	Spend	der - 3	Star	s	Big S	pender -	3 Stars
Commonwealth Bank	Awards MCD*	\$120.00	Never	✓	✓	✓	1	✓	✓	✓	✓	✓	✓	0	✓
	Awards	55	89		20.7	4%	Eve	ryday	Spend	der - 3	Star	s	Big S	pender -	3 Stars
Commonwealth Bank	Platinum Awards Amex*	\$360.00	Never	✓	✓	✓	1	✓	✓	✓	✓	✓	✓	0	✓
	Platinum Awards	55	280		20.7	4%	Eve	ryday	Spend	der - 3	Star	s	Big S	pender -	5 Stars
Community CPS Australia	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards Masterc	55	90		19.7	4%	Eve	ryday	Spend	der - 4	Star	s	Big S	pender -	4 Stars
Companion CU	Card Services Rewards	\$137.90	Never	1	✓	✓	1	✓	1	✓	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.7	4%	Eve	ryday	Spend	der - 4	Star	s	Big S	pender -	4 Stars
CUA	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	1	✓	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.7	4%	Eve	ryday	Spend	der - 4	Star	s	Big S	pender -	4 Stars
Family First CU	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.7	4%	Eve	ryday	Spend	der - 4	Star	S	Big S	pender -	4 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	⊳	ES Lifestyle	DF REWA Merchandise Entertainment	RDS A Vouchers / Gift Cards	/AILA Cash Back	<b>BLE</b> Food	Моге	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te		-	credi	it caı	rd st	ar ratin	gs	
***														
FCCS Credit Union	Card Services Rewards	\$137.90	Never	✓	1	✓	1 1	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Everyda	y Spend	der - 4	Star	s	Big Sp	ender - 4	1 Stars
First Option CU	Cash Rewards	\$120.00	Never	X	X	X	x x	X	1	X	X	✓	36	X
	Cash Rewards Visa Credit Card	45	36		15.99	9%	Everyda	y Spend	der - 5	Star	s	Big Sp	ender - 4	4 Stars
Holiday Coast CU	Card Services Rewards	\$137.90	Never	1	1	1	<b>V V</b>	1	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Everyda	y Spend	der - 4	Star	s	Big Sp	ender - 4	1 Stars
HSBC	Rewards Plus-Standard	\$127.12	3 yrs	1	1	V	11	✓	✓	✓	✓	1	Nil	✓
	Classic Credit Card	55	59	7	20.50	0%	Everyda	y Spend	der - 3	Star	s	Big Sp	ender - 3	3 Stars
Illawarra CU NSW	Card Services Rewards	\$137.90	Never	1	1	✓	11	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74	4%	Everyda	y Spend	der - 4	Star	s	Big Sp	ender - 4	1 Stars
IMB	Card Services Rewards	\$137.90	Never	✓	1	✓	11	✓	1	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74	4%	Everyda	y Spend	der - 4	Star	s	Big Sp	ender - 4	1 Stars
Memberfirst Credit Union	Card Services Rewards	\$137.90	Never	1	1	✓	1 1	✓	1	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Everyda	y Spend	der - 4	Star	s	Big Sp	ender - 4	1 Stars
MyCard - Generic	Card Services Rewards	\$137.90	Never	✓	1	✓	1 1	✓	1	✓	✓	1	0	X
	Card Services Rewards MasterC	55	90		19.74	4%	Everyda	y Spend	der - 4	Star	s	Big Sp	ender - 4	1 Stars
MyState Financial	Card Services Rewards	\$137.90	Never	✓	1	✓	1 1	✓	1	✓	✓	1	Nil	X
	Card Services Rewards MasterC	55	90		19.74	4%	Everyda	y Spend	der - 4	Star	s	Big Sp	ender - 4	1 Stars
Qantas Staff CU	Rewarder	\$120.00	3 yrs	X	X	X	x x	X	1	X	X	X	55	X
	Lifestyle	0	0		13.74	4%	Everyda	y Spend	der - 5	Star	s	Big Sp	ender - 4	1 Stars
	Lifestyle Plus	46	0		17.10	0%	Everyda	y Spend	der - 5	Star	s	Big Sp	ender - 3	3 Stars
QT Mutual Bank	Card Services Rewards	\$137.90	Never	✓	1	✓	11	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Everyday Spender - 4 Stars Big Spender - 4 Star							1 Stars
Queenslanders CU	Card Services Rewards	\$137.90	Never	✓	1	✓	11	✓	1	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74								1 Stars	



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPES Lifestyle Automotive	Щ	Merchandise	RDS A Vouchers / Gift Cards	ဂ္ဂ		More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate				credi	t car	d sta	ar ratii	ngs	
***														
SERVICE ONE Members Ba	Card Services Rewards	\$137.90	Never	✓	1 1	′ √	<b>√</b>	✓	✓	✓	1	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	Εν	veryday	Spen	der - 4	Stars	3	Big S	pender -	4 Stars
St George Bank	Amplify Rewards	\$156.36	Never	✓	1 1	′ √	1	V	X	✓	1	✓	0	1
	Amplify Credit Card	55	79		18.74%	E	veryday	Spen	der - 3	Stars	3	Big S	pender -	3 Stars
Sutherland Credit Union	Card Services Rewards	\$137.90	Never	✓	1 1	1	1	1	✓	✓	<b>√</b>	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	E	/eryday	/ Spen	der - 4	Stars	3	Big S	pender -	4 Stars
Unicredit-WA	Card Services Rewards	\$137.90	Never	1	1 1	<b>,</b> 1	<b>√</b>	1	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90	7	19.74%	Εν	eryday	/ Spen	der - 4	Stars	3	Big S	pender -	4 Stars
Westpac	Altitude Rews-MCD*	\$142.50	Never	1	1 1	′ √	<b>√</b>	1	X	✓	✓	✓	Nil	1
	Altitude	45	100		19.99%	Εν	eryday	/ Spen	der - 3	Stars	5	Big S	pender -	4 Stars
**														
Suncorp Bank	Clear Options-Gold	\$130.44	Never	✓	1 1	′ √	<b>√</b>	✓	1	✓	✓	1	Nil	X
	Clear Options Gold Card	55	120		20.50%	Εν	eryday	/ Spen	der - 5	Stars	3	Big S	pender -	5 Stars
*														
American Express	MshipRews Ascent Premiu	\$292.20	Never	✓	1 1	′ √	<b>√</b>	✓	1	✓	✓	✓	Nil	1
	Platinum Reserve Credit Card	55	395		20.74%	Εν	eryday	/ Spen	der - 3	Stars	3	Big S	pender -	3 Stars
Bankwest	More Rewards- Platinum	\$160.00	3 yrs	✓	1 1	′	<b>√</b>	✓	1	✓	✓	1	0	X
	More Platinum MasterCard	55	190		18.99%	Εν	eryday/	/ Spen	der - 3	Stars	3	Big S	pender -	5 Stars
Bankwest	More Rewards-Gold	\$120.00	3 yrs	✓	1 1	<b>'</b>	<b>√</b>	✓	✓	✓	✓	✓	0	X
	More Gold MasterCard	55	120		19.24%	Εν	/eryday	/ Spen	der - 3	Stars	3	Big S	pender -	5 Stars
BOQ	Q Rewards Platinum	\$166.66	Never	✓	1 1	′ √	<b>√</b>	1	✓	✓	<b>√</b>	✓	Nil	X
	Platinum Visa	55	199		20.74%	Εν	eryday	/ Spen	der - 2	Stars	3	Big S	pender -	4 Stars
Citibank	Platinum Rewards	\$179.84	Never	✓	1 1	<b>'</b>	<b>√</b>	1	✓	✓	✓	✓	Nil	1
	Platinum	55	199		20.99%	Εν	eryday	/ Spen	der - 3	Stars	5	Big S	pender -	5 Stars
Citibank	Select Rewards	\$287.76	Never	✓	1 1	<b>'</b>	<b>√</b>	✓	1	✓	✓	1	Nil	1
	Select Credit Card	55	700		20.74%	Eve	ryday S	Spende	er - No	t Rate	ed	Big Sp	ender - N	lot rated

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CASH REWARDS - \$24,000 annual spend

Page 5 of 6

<sup>\*</sup>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



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Cash	Points		TYP	ES (	OF RE	EWAI	RDS A	VAILA	BLE		Rey	Annual Fee	Bonus Partners
		Return per year	Expire	Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	Моге	Redeem Rewards Online	100	Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite				cred	it ca	rd st	tar ratir	ıgs	
*															
Commonwealth Bank	Diamond Awards Amex*	\$360.00	Never	✓	1	✓	✓	1	✓	✓	✓	✓	1	0	<b>√</b>
	Diamond Awards	55	425		20.7	4%	Every	yday	Spende	er - No	ot Ra	ted	Big Sp	ender - N	ot rated
Commonwealth Bank	Diamond Awards MCD*	\$150.00	Never	1	✓	1	J	1	V	1	✓	1	✓	0	✓
	Diamond Awards	55	425		20.7	4%	Every	yday	Spende	er - No	ot Ra	ted	Big Sp	ender - N	ot rated
Commonwealth Bank	Gold Awards MCD*	\$120.00	Never	1	1	1	V	1	1	✓	✓	✓	✓	0	✓
	Gold Awards	55	144		20.7	4%	Eve	eryda	/ Spen	der - 3	3 Star	s	Big S <sub>l</sub>	oender - 4	4 Stars
Commonwealth Bank	Platinum Awards MCD*	\$120.00	Never	1	1	V	✓	✓	✓	✓	✓	✓	✓	0	✓
	Platinum Awards	55	280		20.7	4%	Eve	eryda	y Spen	der - 3	3 Star	s	Big S <sub>l</sub>	oender - :	5 Stars
Diners Club Int	Diners Club Rewards	\$120.00	Never	1	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓
	Charge Card	44	135		N/	Ά	Every	yday	Spende	er - No	ot Ra	ted	Big Sp	ender - N	ot rated
GE Money	GO Rewards	\$33.08	3 yrs	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	GO MasterCard	62	59.4	ļ	21.7	'4%	Eve	eryda	/ Spen	der - 3	3 Star	s	Big S <sub>l</sub>	oender - :	3 Stars
HSBC	Rewards Plus-Platinum	\$127.12	3 yrs	1	✓	1	1	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Credit Card	55	129		19.9	9%	Eve	eryda	y Spen	der - 3	3 Star	s	Big S <sub>l</sub>	oender - :	5 Stars
Suncorp Bank	Clear Options-Platinum	\$130.44	Never	1	✓	✓	1	✓	✓	✓	✓	✓	✓	0	X
	Clear Options Platinum Card	55	199		20.7	'4%	Eve	eryda	y Spen	der - 3	3 Star	s	Big S <sub>l</sub>	oender - :	5 Stars
Westpac	Altitude Gold Rews-MCD*	\$142.50	Never	1	✓	1	1	1	✓	1	✓	1	✓	Nil	✓
	Altitude Gold	45	150		19.9	9%	Eve	eryda	y Spen	der - 3	3 Star	s	Big S <sub>l</sub>	oender - :	5 Stars
Westpac	Altitude Plat Rews-MCD*	\$142.50	Never	1	✓	1	✓	1	1	X	✓	1	✓	Nil	✓
	Altitude Platinum	45	295		19.9	9%	Eve	eryda	y Spen	der - 3	3 Star	s	Big S <sub>l</sub>	oender - :	5 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Cash	Points		TYP	ES (	OF RE	WAR	RDS A	VAILA	BLE		Д.	Annual	Bonus
		Return per year	Expire	_	Aut	<u>.</u>	Ente	Merc	Vou Gif	Cas	_	_	Redeem Rewards On	Fee	Partners Available
				Travel	Automotive	Lifestyle	Entertainme	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	em Online		
					e e		ent	Se	s <u></u>	×			ō		
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te				credi	it ca	rd st	tar ratir	igs	
****	outstanding value"														
American Express	David Jones Mship Rewds	\$806.50	Never	✓	✓	✓	✓	✓	✓	1	✓	X	✓	Nil	X
	David Jones Card	44	99		20.7	4%	Ever	yday	Spen	der - 3	Star	s	Big S <sub>l</sub>	oender -	4 Stars
American Express	Mship Rewds Plat Edge	\$808.44	Never	✓	✓	✓	1	1	V	1	✓	✓	✓	Nil	✓
	Platinum Edge Credit Card	55	149	)	20.7	4%	Ever	yday	Spen	der - 3	Star	s	Big S <sub>I</sub>	oender -	4 Stars
ANZ	Rewards Amex*	\$581.96	3 yrs	✓	1	1	V		✓	1	✓	X	1	0	1
	Rewards	44	89		19.7	4%	Ever	yday	Spen	der - 4	Star	s	Big S <sub>l</sub>	oender -	4 Stars
ANZ	Rewards Platinum Amex*	\$872.94	3 yrs	1	1	V	✓	✓	✓	1	✓	X	1	0	1
	Rewards Platinum	55	149		19.7	4%	Ever	yday	Spen	der - 5	Star	s	Big S <sub>I</sub>	oender -	5 Stars
Commonwealth Bank	Platinum Awards Amex*	\$900.00	Never	1	1	✓	✓	✓	✓	1	✓	1	✓	0	✓
	Platinum Awards	55	280	)	20.7	4%	Ever	yday	Spen	der - 3	Star	s	Big S <sub>I</sub>	oender -	5 Stars
Westpac	Altitude Plat Rews-Amex*	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Never	✓	✓	✓	1	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Platinum	45	295	,	19.9	9%	Ever	yday	Spen	der - 3	Star	s	Big S <sub>l</sub>	oender -	5 Stars
Westpac	Altitude Rews-Amex*	\$712.55	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	1	Nil	1
	Altitude	45	100	)	19.9	9%	Ever	yday	Spen	der - 3	Star	s	Big S <sub>l</sub>	oender -	4 Stars
***	6														
American Express	Mship Rewards Ascent	\$541.17	Never	✓	✓	✓	<b>√</b>	✓	✓	1	✓	✓	✓	80	✓
	Gold Ascent Credit Card	44	0		20.7	4%	Ever	yday	Spen	der - 3	Star	s	Big S <sub>l</sub>	oender -	3 Stars
	Gold Charge Card	30	130	)	N/A	Ą	Every	day S	Spende	er - No	t Rat	ted	Big Sp	ender - N	ot rated
	Green Charge Card	30	80		N//	A	Every	day S	Spende	er - No	t Rat	ted	Big Sp	ender - N	ot rated
American Express	Mship Rewards Choices	\$487.01	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	1	40	1
	Green Charge Card	30	80		N//	A	Every	day S	Spende	er - No	t Rat	ted	Big Sp	ender - N	ot rated
	Gold Charge Card	30	130	)	N//	A	Every	day S	Spende	er - No	t Rat	ted	Big Sp	ender - N	ot rated
Citibank	BP MasterCard Rewards	\$570.00		X	✓	X	X	X	X	1	X	X	X	Nil	X
	BP MasterCard	55	89		20.8	9%	Ever	yday	Spen	der - 4	Star	s	Big S <sub>l</sub>	oender -	4 Stars
Commonwealth Bank	Diamond Awards Amex*	\$900.00	Never	✓	<b>√</b>	✓	✓	✓	1	✓	✓	✓	✓	0	1
	Diamond Awards	55	425	,	20.7	4%	Every	day S	Spende	er - No	t Rat	ted	Big Sp	ender - N	ot rated



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	7	S Lifestyle	R Entertainment	ARDS Gift Cards	VAILA Cash Back	Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te			cred	it car	d st	tar ratin	ıgs	
***														
Commonwealth Bank	Gold Awards Amex*	\$600.00	Never	1	✓	✓	1 1	✓	1	1	✓	✓	0	✓
	Gold Awards	55	144	ļ.	20.7	4%	Everyd	ay Spen	der - 3	3 Stars	5	Big S	oender -	4 Stars
Westpac	Altitude Gold Rews-Amex*	\$712.55	Never	✓	✓	✓	111	V	X	✓	✓	✓	Nil	1
	Altitude Gold	45	150	)	19.9	9%	Everyd	ay Spen	der - 3	3 Stars	5	Big S	oender -	5 Stars
Woolworths Limited	<b>Everyday Money Rewards</b>	\$535.97	Never	X	1	1	V X	1	X	✓	X	X	Nil	1
	Everyday Money	55	49		19.8	4%	Everyd	ay Spen	der - 4	4 Stars	3	Big S	oender -	4 Stars
***				X										
American Express	Mship Rewards No Fee Op	\$243.51	Never	Y	1	✓	1 1	✓	1	1	✓	✓	Nil	✓
	Gold Ascent Credit Card	44	0		20.7	4%	Everyd	ay Spen	der - 3	3 Star	3	Big S	oender -	3 Stars
American Express	MshipRews Ascent Premiu	\$730.52	Never	✓	✓	✓	1 1	✓	✓	1	✓	✓	Nil	1
	Platinum Reserve Credit Card	55	395	5	20.7	4%	Everyd	ay Spen	der - 3	3 Star	5	Big S	oender -	3 Stars
ANZ	Rewards Platinum Visa*	\$436.47	3 yrs	✓	✓	✓	1 1	✓	✓	1	X	✓	0	1
	Rewards Platinum	55	149	)	19.7	4%	Everyd	ay Spen	der - (	5 Stars	6	Big S	oender -	5 Stars
ANZ	Rewards Visa*	\$436.47	3 yrs	✓	✓	✓	1 1	✓	✓	1	X	✓	0	1
	Rewards	44	89		19.7	4%	Everyd	ay Spen	der - 4	4 Stars	3	Big S	oender -	4 Stars
Bananacoast Community C	Rewarder	\$400.00	3 yrs	X	X	X	x x	X	✓	X	X	X	45	X
	Visa Bonus Rewarder	55	59		17.0	0%	Everyd	ay Spen	der - 4	4 Stars	3	Big S	oender -	3 Stars
Bank of Melbourne	Amplify Rewards	\$390.88	Never	✓	1	✓	1 1	✓	X	✓	✓	✓	0	✓
	Amplify Credit Card	55	79		18.7	4%	Everyda	/ Spend	er - No	ot Rat	ed	Big Sp	ender - N	ot rated
BankSA	Amplify Rewards	\$390.88	Never	1	1	✓	1 1	✓	X	✓	✓	✓	0	1
	Amplify Credit Card	55	79		18.7	4%	Everyd	ay Spen	der - 3	3 Star	3	Big S	oender -	3 Stars
Bankwest	More Rewards	\$300.00	3 yrs	1	<b>√</b>	✓	1 1	✓	1	✓	✓	✓	0	X
	More MasterCard	55	89		19.2	4%	Everyd	ay Spen	der - 3	3 Star	6	Big S	oender -	3 Stars
Bankwest	More Rewards- Platinum	\$400.00	3 yrs	1	1	✓	1 1	✓	✓	1	✓	✓	0	X
	More Platinum MasterCard	55	190	)	18.9	9%	Everyd	ay Spen	der - 3	3 Stars	5	Big S	oender -	5 Stars



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYP Automotive	ES Lifestyle			DS Vouchers / Gift Cards	/AILA Cash Back	Food	Моге	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te			(	credi	t car	d s	tar ratii	ngs	
***															
Bankwest	More Rewards-Gold	\$300.00	3 yrs	✓	✓	✓	<b>√</b>	✓	✓	✓	✓	✓	✓	0	X
	More Gold MasterCard	55	120	)	19.2	4%	Ever	yday	Spend	ler - 3	Star	s	Big S	pender -	5 Stars
BOQ	Q Rewards Blue	\$225.69	Never	✓	✓	✓	1	1	V	1	✓	✓	✓	Nil	X
	Blue Visa	44	60		20.7	4%	Ever	yday	Spend	ler - 3	Star	s	Big Sp	ender - N	lot rated
BOQ	Q Rewards Gold	\$364.58	Never	1	1	1	V		1	1	✓	✓	✓	Nil	X
	Gold Visa	55	120		20.7	4%	Ever	yday	Spend	ler - 3	Star	s	Big S	pender -	3 Stars
BOQ	Q Rewards Platinum	\$416.67	Never	1	1	1	1	✓	✓	1	✓	✓	✓	Nil	X
	Platinum Visa	55	199		20.7	4%	Ever	yday	Spend	ler - 2	: Star	S	Big S	pender -	4 Stars
Catalyst Mutual	Card Services Rewards	\$344.77	Never	1	1	✓	1	✓	✓	1	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.7	4%	Ever	yday	Spend	ler - 4	Star	s	Big S	pender -	4 Stars
Citibank	Classic Rewards	\$359.69	Never	✓	1	✓	1	✓	✓	✓	✓	✓	✓	Nil	✓
	Classic MasterCard	55	89		20.9	9%	Ever	yday	Spend	ler - 3	Star	s	Big Sp	ender - N	lot rated
	Classic Visa	55	89		20.9	9%	Ever	yday	Spend	ler - 3	Star	s	Big Sp	ender - N	lot rated
Citibank	Platinum Rewards	\$449.61	Never	✓	✓	✓	1	✓	✓	1	✓	✓	✓	Nil	1
	Platinum	55	199	)	20.9	9%	Ever	yday	Spend	ler - 3	Star	s	Big S	pender -	5 Stars
Coastline Credit Union	Rewarder	\$400.00	3 yrs	X	X	X	X	X	X	✓	X	X	X	0	X
	Rewarder Visa	55	52		17.0	0%	Ever	yday	Spend	ler - 5	Star	s	Big S	pender -	4 Stars
Commonwealth Bank	Awards Amex*	\$250.00	Never	1	1	✓	✓	<b>√</b>	✓	1	✓	✓	✓	0	✓
	Awards	55	89		20.7	4%	Ever	yday	Spend	ler - 3	Star	S	Big S	pender -	3 Stars
Commonwealth Bank	Awards MCD*	\$250.00	Never	1	1	✓	1	<b>√</b>	✓	✓	✓	✓	✓	0	✓
	Awards	55	89		20.7	4%	Ever	yday	Spend	ler - 3	Star	s	Big S	pender -	3 Stars
Commonwealth Bank	Gold Awards MCD*	\$300.00	Never	1	1	✓	1	✓	✓	1	✓	✓	✓	0	✓
	Gold Awards	55	20.7	4%	Ever	yday	Spend	ler - 3	Star	s	Big S	pender -	4 Stars		
Community CPS Australia	Card Services Rewards	\$344.77	Never	✓	✓	✓	1	✓	1	✓	✓	✓	✓	Nil	X
	Card Services Rewards Masterc	55	90		19.7	4%	Ever	yday	Spend	ler - 4	Star	s	Big S	pender -	4 Stars



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPES Lifestyle Automotive	More Food Cash Back Vouchers / Gift Cards Merchandise Entertainment	Rewards Online  Annual Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate	credit card st	ar ratings
***							
Companion CU	Card Services Rewards	\$344.77	Never	✓	11	1 1 1 1 1 1	✓ Nil X
	Card Services Rewards MasterC	55	90		19.74%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
CUA	Card Services Rewards	\$344.77	Never	✓	<b>/ /</b>	11111	✓ Nil X
	Card Services Rewards MasterC	55	90		19.74%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
Family First CU	Card Services Rewards	\$344.77	Never	1	11	V V J J J J	✓ Nil X
	Card Services Rewards MyCard	55	90		19.74%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
FCCS Credit Union	Card Services Rewards	\$344.77	Never	1	11	1 1 1 1 1 1	✓ Nil X
	Card Services Rewards MyCard	55	90	7	19.74%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
First Option CU	Cash Rewards	\$300.00	Never	X	x x	x x x x x x	<b>√</b> 36 <b>X</b>
	Cash Rewards Visa Credit Card	45	36		15.99%	Everyday Spender - 5 Stars	Big Spender - 4 Stars
GE Money	GE Coles Source	\$413. <b>3</b> 3	3 yrs	✓	<b>/ /</b>	1 1 1 X 1 1	✓ Nil ✓
	Coles Group Source MCD	62	0		20.49%	Everyday Spender - 5 Stars	Big Spender - 4 Stars
Holiday Coast CU	Card Services Rewards	\$344.77	Never	✓	<b>√</b> ✓	1 1 1 1 1 1	✓ Nil X
	Card Services Rewards MyCard	55	90		19.74%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
HSBC	Rewards Plus-Platinum	\$317.81	3 yrs	✓	<b>√ √</b>	1 1 1 1 1 1	✓ Nil ✓
	Platinum Credit Card	55	129	)	19.99%	Everyday Spender - 3 Stars	Big Spender - 5 Stars
HSBC	Rewards Plus-Standard	\$317.81	3 yrs	✓	<b>√ √</b>	1 1 1 1 1 1	✓ Nil ✓
	Classic Credit Card	55	59		20.50%	Everyday Spender - 3 Stars	Big Spender - 3 Stars
Illawarra CU NSW	Card Services Rewards	\$344.77	Never	✓	<b>√</b> ✓	1 1 1 1 1 1	✓ Nil X
	Card Services Rewards MasterC	55	90		19.74%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
IMB	Card Services Rewards	\$344.77	Never	✓	<b>√ √</b>	1 1 1 1 1 1	✓ Nil X
	Card Services Rewards MasterC	55	90		19.74%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
Memberfirst Credit Union	Card Services Rewards	\$344.77	Never	✓	<b>J</b>	1 1 1 1 1	✓ Nil X
	Card Services Rewards MyCard	55	90		19.74%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
MyCard - Generic	Card Services Rewards	\$344.77	Never	1	<b>√</b> ✓	1 1 1 1 1	<b>√</b> 0 <b>X</b>
	Card Services Rewards MasterC	55	90		19.74%	Everyday Spender - 4 Stars	Big Spender - 4 Stars



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

		Ozak	Points		TYP	ES C	OF REWA	RDS A'	/AII AI	BLE		П	Annual	Bonus
Company	Rewards Program	Cash Return per year	Expire							<u> </u>		Rede: Rewards	Fee	Partners Available
		por your		Travel	Automotive	Lifestyle	Merchandise Entertainmen	Vouchers / Gift Cards	Cash Back	Food	More	Redeem wards Or		
				-	otive	yle	ndise iment	rs / ards	Back	O.	Ф	em Online		
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te			credi	t card	d st	ar ratin	gs	
***														
MyState Financial	Card Services Rewards	\$344.77	Never	✓	1	✓	11	✓	✓	1	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74	4%	Everyda	y Spen	der - 4	Stars		Big Sp	ender - 4	4 Stars
Qantas Staff CU	Rewarder	\$300.00	3 yrs	X	X	X	x x	X	1	X	X	X	55	X
	Lifestyle Plus	46	0		17.10	0%	Everyda	y Spen	der - 5	Stars		Big Sp	ender - :	3 Stars
	Lifestyle	0	0		13.74	4%	Everyda	y Spen	der - 5	Stars		Big Sp	ender - 4	4 Stars
Qld Police Credit Union	Rewarder	\$400.00	Never	X	X	X	x x	X	✓	x	X	X	0	X
	Bluey Rewarder Card	55	48	V	15.74	4%	Everyda	y Spen	der - 5	Stars		Big Sp	ender - 4	4 Stars
QT Mutual Bank	Card Services Rewards	\$344.77	Never	1	1	✓	11	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Everyda	y Spen	der - 4	Stars		Big Sp	ender - 4	4 Stars
Queenslanders CU	Card Services Rewards	\$344.77	Never	✓	1	✓	11	1	✓	1	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Everyda	y Spen	der - 4	Stars		Big Sp	ender - 4	4 Stars
SERVICE ONE Members Ba	Card Services Rewards	\$344.77	Never	✓	1	✓	11	1	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Everyda	y Spen	der - 4	Stars		Big Sp	ender - 4	4 Stars
St George Bank	Amplify Rewards	\$390.88	Never	✓	1	✓	11	1	X	1	✓	✓	0	✓
	Amplify Credit Card	55	79		18.74	4%	Everyda	y Spen	der - 3	Stars		Big Sp	ender - 3	3 Stars
Suncorp Bank	Clear Options-Gold	\$326.09	Never	✓	1	✓	11	1	✓	1	✓	✓	Nil	X
	Clear Options Gold Card	55	120	)	20.50	0%	Everyda	y Spen	der - 5	Stars		Big Sp	ender - :	5 Stars
Sutherland Credit Union	Card Services Rewards	\$344.77	Never	✓	1	✓	11	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Everyda	y Spen	der - 4	Stars		Big Sp	ender - 4	4 Stars
Unicredit-WA	Card Services Rewards	\$344.77	Never	✓	1	✓	11	1	✓	1	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Everyda	y Spen	der - 4	Stars		Big Sp	ender - 4	4 Stars
Westpac	Altitude Gold Rews-MCD*	\$356.27	Never	✓	1	✓	11	1	1	<b>√</b>	✓	✓	Nil	1
	Altitude Gold	45	150	)	19.99	9%	Everyda	y Spen	der - 3	Stars		Big Sp	ender - :	5 Stars
Westpac	Altitude Rews-MCD*	\$356.27	Never	✓	1	✓	11	1	X	<b>√</b>	✓	✓	Nil	1
	Altitude	45	100	)	19.99	9%	Everyda	y Spen	der - 3	Stars		Big Sp	ender - 4	4 Stars
**														

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Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Cash	Points		TYP	ES (	OF RI	EWAI	RDS AV	/AILA	BLE		Re	Annual Fee	Bonus Partners
		Return per year	Expire	Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	ree	Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite				credi	it cai	rd st	tar ratin	ıgs	
**															
Citibank	Select Rewards	\$719.38	Never	✓	✓	1	✓	1	✓	1	✓	✓	1	Nil	✓
	Select Credit Card	55	700	)	20.7	4%	Ever	yday	Spende	er - No	t Rat	ted	Big Sp	ender - N	ot rated
Commonwealth Bank	Platinum Awards MCD*	\$300.00	Never	✓	1	1	1	1	V	1	✓	✓	✓	0	✓
	Platinum Awards	55	280	)	20.7	4%	Eve	eryda	y Spend	der - 3	Star	s	Big Sp	oender - :	5 Stars
Diners Club Int	Diners Club Rewards	\$300.00	Never	1	J	1	V	1	1	✓	✓	✓	1	77	✓
	Charge Card	44	135	5	N/	Ά	Ever	yday	Spende	er - No	t Rat	ted	Big Sp	ender - N	ot rated
GE Money	Myer Visa Rewards	\$316.80		X	X	X	✓	X	✓	X	X	X	X	Nil	✓
	Myer Visa Card	62	69	7	20.6	9%	Eve	eryda	y Spend	der - 5	Star	s	Big Sp	oender - 3	3 Stars
	Myer Visa Card	62	69		20.6	9%	Eve	eryda	y Spend	der - 5	Star	s	Big Sp	oender - :	3 Stars
Suncorp Bank	Clear Options-Platinum	\$326.09	Never	✓	1	1	1	✓	✓	✓	✓	✓	✓	0	X
	Clear Options Platinum Card	55	199	)	20.7	′4%	Eve	eryda	y Spend	der - 3	Star	s	Big Sp	oender - :	5 Stars
Westpac	Altitude Plat Rews-MCD*	\$356.27	Never	✓	1	1	1	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Platinum	45	295	5	19.9	9%	Eve	eryda	y Spend	der - 3	Star	s	Big Sp	oender - :	5 Stars
*															
Commonwealth Bank	Diamond Awards MCD*	\$375.00	Never	✓	1	1	✓	1	✓	✓	✓	✓	1	0	1
	Diamond Awards	55	425	5	20.7	4%	Ever	yday	Spende	er - No	t Rat	ted	Big Sp	ender - N	ot rated
GE Money	GO Rewards	\$82.72	3 yrs	✓	1	1	1	✓	✓	X	✓	✓	✓	Nil	1
	GO MasterCard	62	59.4	4	21.7	4%	Eve	eryda	y Spend	der - 3	Star	s	Big Sp	oender - :	3 Stars



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	SPEN Melbourne SPEN Sydney - Brisbane		RETURN Sydney – London	Sydney - CO Los Angeles	Y TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual I	Fee Rate		cre	dit card	star ra	tings	
****	outstanding value"									
American Express	Mship Rewards Ascent	1	1	13800 138	33800	128000	94000	60000	80	Velocity
	Green Charge Card	30	80	N/A	Everyday S	pender - N	Not Rated	d Big S	Spender -	Not rated
	Gold Charge Card	30	130	N/A	Everyday S	pender - N	Not Rated	d Big S	Spender -	Not rated
	Gold Ascent Credit Card	44	0	20.74%	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	20.74%	Everyday	Spender -	3 Stars	Big	Spender	- 4 Stars
American Express	MshipRews Ascent Premiu	1.5	1	9200 920	0 0	85333	62667	40000	Nil	Qantas
	Platinum Reserve Credit Card	55	395	20.74%	Everyday	Spender -	3 Stars	Big	Spender	- 3 Stars
American Express	Qantas Freq Fly Standard	1	1	16000 160	00 36000	128000	96000	60000	Nil	Qantas
	Qantas Discovery Card	44	0	20.74%	Everyday	Spender -	3 Stars	Big	Spender	- 3 Stars
ANZ	Rewards Platinum Amex*	3	2.25	10350 103	50 25350	96000	70500	45000	Nil	Velocity
	Rewards Platinum	55	149	19.74%	Everyday	Spender -	5 Stars	Big	Spender	- 5 Stars
Jetstar	Jetstar Dollars	0.01	1	11800 118	00 37800				Nil	Jetstar
	MasterCard	55	49	13.99%	Everyday	Spender -	2 Stars	Big	Spender	- 3 Stars
Jetstar	Jetstar Dollars Platinum	0.02	1	5900 590	00 18900				Nil	Jetstar
	Platinum MasterCard	55	149	19.99%	Everyday	Spender -	2 Stars	Big	Spender	- 3 Stars
Virgin Money	Velocity Rewards	1	1	13800 138	00 33800	128000	94000	60000	Nil	Velocity
	Flyer Credit Card	44	99	20.99%	Everyday	Spender -	5 Stars	Big	Spender	- 3 Stars
***										
American Express	Mship Rewards No Fee Op	0.5	1	27600 276	67600	256000	188000	120000	Nil	Velocity
	Gold Ascent Credit Card	44	0	20.74%	Everyday	Spender -	3 Stars	Big	Spender	- 3 Stars
ANZ	Qantas Frq Fly Amex*	1	1	16000 160	00 36000	128000	96000	60000	Nil	Qantas
	Frequent Flyer	44	95	19.74%	Everyday	Spender -	3 Stars	Big	Spender	- 3 Stars
ANZ	Rewards Amex*	2	2.25	15525 155	25 38025	144000	105750	67500	Nil	Velocity
	Rewards	44	89	19.74%	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD Sydney - Brisbane	ND Sydney - Melbourne	O GET F Sydney – Perth	Sydney - London	Sydney - Co Los Angeles	Y TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	s Annual	Fee Rate			cre	dit card	star ra	tings	
***											
Catalyst Mutual	Card Services Rewards	1	1.5	20700 20	0700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MasterC	55	90	19.74%	% Ev	veryday :	Spender -	- 4 Stars	Big	Spender	- 4 Stars
Citibank	Classic Rewards	1	1.5	20700 20	0700	50700	192000	141000	90000	Nil	Velocity
	Classic MasterCard	55	89	20.99%	% Ev	veryday :	Spender -	- 3 Stars	Big \$	Spender -	Not rated
	Classic Visa	55	89	20.99%	% Ev	veryday :	Spender -	- 3 Stars	Big	Spender -	Not rated
Commonwealth Bank	Awards Amex*	1.5	2	18400 18	8400	45067	170667	125333	80000	Nil	Qantas
	Awards	55	89	20.74%	% Ev	veryday \$	Spender -	- 3 Stars	Big	Spender	- 3 Stars
Commonwealth Bank	Gold Awards Amex*	2	2	13800 13	3800	33800	128000	94000	60000	Nil	Qantas
	Gold Awards	55	144	20.74%	% Ev	veryday :	Spender -	- 3 Stars	Big	Spender	- 4 Stars
Community CPS Australia	Card Services Rewards	1	1.5	20700 20	0700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards Masterc	55	90	19.74%	% Ev	veryday :	Spender -	- 4 Stars	Big	Spender	- 4 Stars
Companion CU	Card Services Rewards	1	1.5	20700 20	0700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MasterC	55	90	19.74%	% Ev	/eryday \$	Spender -	- 4 Stars	Big	Spender	- 4 Stars
CUA	Card Services Rewards	1	1.5	20700 20	0700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MasterC	55	90	19.74%	% Ev	veryday :	Spender -	- 4 Stars	Big	Spender	- 4 Stars
Family First CU	Card Services Rewards	1	1.5	20700 20	0700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MyCard	55	90	19.74%	% Ev	/eryday \$	Spender -	- 4 Stars	Big	Spender	- 4 Stars
FCCS Credit Union	Card Services Rewards	1	1.5	20700 20	0700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MyCard	55	90	19.74%	% Ev	veryday :	Spender -	- 4 Stars	Big	Spender	- 4 Stars
Holiday Coast CU	Card Services Rewards	1	1.5	20700 20	0700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MyCard	55	90	19.74%	% Ev	veryday :	Spender -	- 4 Stars	Big	Spender	- 4 Stars
Illawarra CU NSW	Card Services Rewards	1	1.5	20700 20	0700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MasterC	55	90	19.74%	% Ev	veryday :	Spender -	- 4 Stars	Big	Spender	- 4 Stars
IMB	Card Services Rewards	1	1.5	20700 20	0700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MasterC	55	90	19.74%	% Ev	eryday :	Spender -	- 4 Stars	Big	Spender	- 4 Stars



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	SPEN Melbourne  CARD Sydney –  Brisbane	D TO GET RETURN Sydney - London Sydney - Perth Sydney -	ြည္ ដ <sub>လ</sub> An	ward Airline Partner 1 nual ee
	Credit / Charge Card	Free Days	Annual	Fee Rate	credi	t card star rating	ys .
***							
Memberfirst Credit Union	Card Services Rewards	1	1.5	20700 2070	00 50700 192000 1	41000 90000 I	Nil Velocity
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4	Stars Big Spe	ender - 4 Stars
MyCard - Generic	Card Services Rewards	1	1.5	20700 2070	00 50700 192000 1	41000 90000 I	Nil Velocity
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4	Stars Big Spe	ender - 4 Stars
MyState Financial	Card Services Rewards	1	1.5	20700 2070	50700 192000 1	41000 90000 I	Nil Velocity
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4	Stars Big Spe	ender - 4 Stars
nab	Qantas Frq Fly Amex*	1	1	16000 1600	00 36000 128000 9	6000 60000 I	Nil tas Frequent I
	Qantas Standard	44	65	20.24%	Everyday Spender - 5	Stars Big Spe	ender - 3 Stars
nab	Velocity Rewards Amex*	0.75	1	18400 1840	00 45067 170667 12	25333 80000 I	Nil in blue & part
	Velocity Card	44	65	20.24%	Everyday Spender - 5	Stars Big Spe	ender - 3 Stars
QT Mutual Bank	Card Services Rewards	1	1.5	20700 2070	00 50700 192000 1	41000 90000 I	Nil Velocity
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4	Stars Big Spe	ender - 4 Stars
Queenslanders CU	Card Services Rewards	1	1.5	20700 2070	00 50700 192000 1	41000 90000 I	Nil Velocity
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4	Stars Big Spe	ender - 4 Stars
SERVICE ONE Members B	Card Services Rewards	1	1.5	20700 2070	00 50700 192000 1	41000 90000 I	Nil Velocity
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4	Stars Big Spe	ender - 4 Stars
Sutherland Credit Union	Card Services Rewards	1	1.5	20700 2070	00 50700 192000 1	41000 90000 I	Nil Velocity
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4	Stars Big Spe	ender - 4 Stars
Unicredit-WA	Card Services Rewards	1	1.5	20700 2070	00 50700 192000 1	41000 90000 I	Nil Velocity
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4	Stars Big Spe	ender - 4 Stars
Westpac	Altitude Rews-Amex*	2	2	13800 1380	00 33800 128000 9	4000 60000 I	Nil Velocity
	Altitude	45	100	19.99%	Everyday Spender - 3	Stars Big Spe	ender - 4 Stars
Westpac	earth Qantas FrqFly Amex*	1	1	16000 1600	00 36000 128000 9	6000 60000 I	Nil Qantas
	earth	45	75	19.99%	Everyday Spender - 3	Stars Big Spe	ender - 3 Stars
Woolworths Limited	Everyday Rewds Qantas	1	1	16000 1600	00 36000 128000 9	6000 60000 I	Nil as Freq Flyer
	Everyday Rewards Qantas Credi	55	89	19.99%	Everyday Spender - 4	Stars Big Spe	ender - 4 Stars

your guide to product excellence

FREQUENT FLYER REWARDS - \$24k annual spend:

Page 3 of 8



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SF Sydney - Brisbane	Sydney - Melbourne	TO GET F Sydney – Perth	RETURN Sydney – London	ON Sydney - Los Angeles	MY TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual	Fee Rat			cre	σ dit card		tings	
***											
American Express	David Jones Mship Rewds	1	2	27600 2	27600	67600	256000	188000	120000	Nil	Velocity
	David Jones Card	44	99	20.74	4% E	eryday :	Spender -	· 3 Stars	Big	Spender	- 4 Stars
American Express	Qantas Freq Fly-Premium	1.25	1	12800	12800	28800	102400	76800	48000	Nil	Qantas
	Qantas Premium Card	44	249	20.74	1% E	Everyday	Spender	- 1 Star	Big	Spender	- 3 Stars
American Express	Velocity Gold Rewards	1.25	1	11040	11040	27040	102400	75200	48000	Nil	city Frequent
	Velocity Gold Card	44	199	20.74	1% Ev	eryday S <sub>l</sub>	pender - I	Not Rated	d Big S	Spender -	- Not rated
ANZ	Qantas Frq Fly Visa*	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Frequent Flyer	44	95	19.74	4% E	eryday	Spender -	- 3 Stars	Big	Spender	- 3 Stars
ANZ	Rewards Platinum Visa*	1.5	2.25	20700 2	20700	50700	192000	141000	90000	Nil	Velocity
	Rewards Platinum	55	149	19.74	4% E	eryday	Spender -	- 5 Stars	Big	Spender	- 5 Stars
ANZ	Rewards Visa*	1.5	2.25	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Rewards	44	89	19.74	4% E	eryday	Spender -	4 Stars	Big	Spender	- 4 Stars
Bank of Melbourne	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Amplify Credit Card	55	79	18.74	4% Ev	eryday S <sub>l</sub>	pender - I	Not Rated	d Big S	Spender	- Not rated
Bank of Melbourne	Amplify Rewards	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Amplify Credit Card	55	79	18.74	1% Ev	eryday S <sub>l</sub>	pender - I	Not Rated	d Big S	Spender -	- Not rated
BankSA	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Amplify Credit Card	55	79	18.74	4% E	eryday	Spender -	- 3 Stars	Big	Spender	- 3 Stars
BankSA	Amplify Rewards	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Amplify Credit Card	55	79	18.74	4% E	veryday	Spender -	- 3 Stars	Big	Spender	- 3 Stars
Citibank	Platinum Rewards	1.25	1.5	16560	16560	40560	153600	112800	72000	Nil	Velocity
	Platinum	55	199	20.99	9% E	eryday	Spender -	· 3 Stars	Big	Spender	- 5 Stars
Commonwealth Bank	Awards MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Awards	55	89	20.74	4% E	eryday	Spender -	3 Stars	Big	Spender	· - 3 Stars
Commonwealth Bank	Platinum Awards Amex*	3	2	9200	9200	22533	85333	62667	40000	Nil	Qantas
	Platinum Awards	55	280	20.74	4% E	Everyday	Spender -	- 3 Stars	Big	Spender	- 5 Stars

your guide to product excellence

FREQUENT FLYER REWARDS - \$24k annual spend:

Page 4 of 8



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD Sydney - Brisbane	D Sydney – SP Melbourne	TO GET Sydney - Perth	RETURN Sydney – London	Sydney - Los Angeles	MY TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual	Fee R	tate		cre	dit card	l star ra	tings	
***											
Diners Club Int	Diners Club Rewards	1	1	13800	13800	33800	128000	94000	60000	77	Velocity
	Charge Card	44	135	١	N/A E	veryday S	pender -	Not Rated	d 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	V/A E	veryday S	pender - I	Not Rated	d Big :	Spender	- Not rated
HSBC	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Platinum Qantas Credit Card	55	199	20.	.99% E	veryday S	pender -	Not Rated	d Big :	Spender	- Not rated
nab	Qantas Frq Fly Gold Amex*	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas Gold	44	145.	5 20.	.24%	Everyday	Spender	- 3 Stars	Big	Spende	r - 4 Stars
nab	Qantas Frq Fly MCD*	0.5	1	32000	32000	72000	256000	192000	120000	Nil	tas Frequent f
	Qantas Standard	44	65	20.	.24%	Everyday	Spender	- 5 Stars	Big	Spende	r - 3 Stars
nab	Qantas Frq Fly Plat Amex*	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Platinum	44	290	20.	.24%	Everyday	Spender	- 3 Stars	Big	Spende	r - 5 Stars
nab	Velocity Gold Amex*	1	1	13800	13800	33800	128000	94000	60000	Nil	in Blue & parti
	Velocity Gold Card	44	150	20.	.24%	Everyday	Spender	- 3 Stars	Big	Spende	r - 4 Stars
nab	Velocity Rewards Visa*	0.5	1	27600	27600	67600	256000	188000	120000	Nil	in blue & partı
	Velocity Card	44	65	20.	.24%	Everyday	Spender	- 5 Stars	Big	Spende	r - 3 Stars
St George Bank	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Amplify Credit Card	55	79	18.	.74%	Everyday	Spender	- 3 Stars	Big	Spende	r - 3 Stars
St George Bank	Amplify Rewards	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Amplify Credit Card	55	79	18.	.74%	Everyday	Spender	- 3 Stars	Big	Spende	r - 3 Stars
Suncorp Bank	Clear Options-Gold	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Clear Options Gold Card	55	120	20.	.50%	Everyday	Spender	- 5 Stars	Big	Spende	r - 5 Stars
Suncorp Bank	ClearOptions Plat Qantas	1	1	16000	16000	36000	128000	96000	60000	19	Qantas
	Clear Options Platinum Card	55	199	20.	.74%	Everyday	Spender	- 3 Stars	Big	Spende	r - 5 Stars
Virgin Money	Velocity Rewards High FI	1.25	1	11040	11040	27040	102400	75200	48000	Nil	gin Blue/Velo
	High Flyer Credit Card	44	249	20.	.99% E	veryday S	pender - I	Not Rated	d Big	Spender	- Not rated



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	Sydney - Brisbane	D Sydney - Melbourne	TO GET Sydney – Perth	RETURN Sydney – London	Sydney – CO Los Angeles	MY TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual I	Fee Ra	ate		cre	dit card	star ra	tings	
***											
Westpac	Altitude Gold Rews-Amex*	2	2	13800	13800	33800	128000	94000	60000	Nil	Velocity
	Altitude Gold	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	45	295	19.	99%	Everyday	Spender -	· 3 Stars	Big	Spender	- 5 Stars
Westpac	Altitude Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude	45	100	19.	99%	Everyday	Spender -	3 Stars	Big	Spender	- 4 Stars
Westpac	earth Qantas Frq Fly-MCD*	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	earth	45	75	19.9	99%	Everyday	Spender -	· 3 Stars	Big	Spender	- 3 Stars
Westpac	earth QantasFF-Amex Gold	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth Gold	45	125	19.	99%	Everyday	Spender -	3 Stars	Big	Spender	- 4 Stars
Westpac	earth QantasFF-Amex Plat*	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	earth Platinum Card	45	250	19.9	99%	Everyday	Spender -	· 3 Stars	Big	Spender	- 5 Stars
**											
American Express	Velocity Platinum Rews	1.5	1	9200	9200	22533	85333	62667	40000	Nil	city Frequent
	Velocity Platinum Card	44	349	20.	74% E	veryday S	pender - I	Not Rated	d Big S	Spender -	Not rated
Bankwest	More Rewards - Gold-Qant	0.5	1	32000	32000	72000	256000	192000	120000	30	Qantas
	More Gold MasterCard	55	120	19.	24%	Everyday	Spender -	3 Stars	Big	Spender	- 5 Stars
Bankwest	More Rewards - Platinum-	1	1	16000	16000	36000	128000	96000	60000	30	Qantas
	More Platinum MasterCard	55	190	18.9	99%	Everyday	Spender -	· 3 Stars	Big	Spender	- 5 Stars
Bankwest	More Rewards - Qantas	0.5	1	32000	32000	72000	256000	192000	120000	30	Qantas
	More MasterCard	55	89	19.:	24%	Everyday	Spender -	· 3 Stars	Big	Spender	- 3 Stars
Commonwealth Bank	Gold Awards MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Gold Awards	55	144	20.	74%	Everyday	Spender -	3 Stars	Big	Spender	- 4 Stars
nab	Qantas Frq Fly Gold V/M*	0.67	1	23881	23881	53731	191045	143284	89552	Nil	Qantas
	Qantas Gold	44	145.5	5 20.2	24%	Everyday	Spender -	3 Stars	Big	Spender	- 4 Stars



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD Sydney - Brisbane	D Sydney – PE Melbourne	TO GET Sydney – Perth	RETURN Sydney - London	Sydney - 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	l star ra	tings	
**											
nab	Velocity Gold Visa*	0.5	1	27600	27600	67600	256000	188000	120000	Nil	in blue & partı
	Velocity Gold Card	44	150	20.	24%	Everyday	Spender	- 3 Stars	Big	Spender	- 4 Stars
Suncorp Bank	Clear Options-Platinum	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Clear Options Platinum Card	55	199	20.	74%	Everyday	Spender	- 3 Stars	Big	Spender	- 5 Stars
Westpac	Altitude Gold Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude Gold	45	150	19.	99%	Everyday	Spender	- 3 Stars	Big	Spender	- 5 Stars
Westpac	earth Qantas FF-MCD Gold	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	earth Gold	45	125	19.	99%	Everyday	Spender	- 3 Stars	Big	Spender	- 4 Stars
*											
American Express	Qantas FreqFly-Ultim	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Ultimate Card	44	450	20.	74% E	veryday S	pender -	Low Ran	k Big	Spender	- 3 Stars
ANZ	Qantas Frq Fly Plat Visa*	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Freq Flyer Platinum	55	295	19.	74%	Everyday	Spender	- 3 Stars	Big	Spender	- 4 Stars
Citibank	Select Rewards	2	1.5	10350	10350	25350	96000	70500	45000	Nil	Velocity
	Select Credit Card	55	700	20.	74% E	veryday S	pender - I	Not Rate	d Big s	Spender	- Not rated
Citibank	Skywards Freq Fly Prog	1.5	1	56667	56667	91667	60000	86667	70000	Nil	Emirates
	Emirates Platinum MasterCard	55	229	20.	99%	Everyday	Spender	- 3 Stars	Big	Spender	- 5 Stars
Commonwealth Bank	Diamond Awards Amex*	3	2	9200	9200	22533	85333	62667	40000	Nil	Qantas
	Diamond Awards	55	425	20.	74% E	veryday S	pender - I	Not Rate	d Big	Spender	- Not rated
Commonwealth Bank	Diamond Awards MCD*	1.25	2	22080	22080	54080	204800	150400	96000	Nil	Qantas
	Diamond Awards	55	425	20.	74% E	veryday S	pender -	Not Rate	d Big	Spender	- Not rated
Commonwealth Bank	Platinum Awards MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Platinum Awards	55	280	20.	74%	Everyday	Spender	- 3 Stars	Big	Spender	· - 5 Stars
nab	Qantas Frq Fly Plat Visa*	0.67	1	23881	23881	53731	191045	143284	89552	Nil	Qantas
	Qantas Platinum	44	290	20.	24%	Everyday	Spender	- 3 Stars	Big	Spender	- 5 Stars



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD Sydney - Brisbane	SPEND Sydney - Melbourne	OGETT Sydney – Perth	Sydney -	Sydney – CO Los Angeles		Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	S Annual I	Fee R	ate		cre	dit card	star ra	tings	
*											
St George Bank	Platinum Rews-Private Bk	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Private Bank Visa Platinum	55	225	19.	99% E	veryday	Spender -	3 Stars	Big	Spender	- 4 Stars
Westpac	Altitude Plat Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude Platinum	45	295	19.	99% E	veryday	Spender -	3 Stars	Big	Spender	- 5 Stars
Westpac	earth Qantas FF-MCD Plat*	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	earth Platinum Card	45	250	19.	99% E	veryday	Spender -	3 Stars	Big	Spender	- 5 Stars



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	Sydney – CA Brisbane	SPEND Sydney - Melbourne	TO GET Sydney - Perth	RETURN Sydney - London	Sydney –  CO Los Angeles	Y TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Day	s Annual I	Fee Ra	ate		cre	dit card	star ra	tings	
****	outstanding value"										
American Express	MshipRews Ascent Premiu	1.5	1	9200	9200	0	85333	62667	40000	Nil	Qantas
	Platinum Reserve Credit Card	55	395	20.7	74% I	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 Ultimate Card	44	450	20.7	74% E	veryday S	pender - I	Low Rank	: Big	Spender	· - 3 Stars
American Express	Velocity Platinum Rews	1.5	1	9200	9200	22533	85333	62667	40000	Nil	ocity Frequent F
	Velocity Platinum Card	44	349	20.7	74% E	veryday S	pender - I	Not Rated	l Big	Spender	- Not rated
ANZ	Rewards Platinum Amex*	3	2.25	10350	10350	25350	96000	70500	45000	0	Velocity
	Rewards Platinum	55	149	19.7	74% I	Everyday	Spender -	- 5 Stars	Big	Spender	- 5 Stars
Commonwealth Bank	Diamond Awards Amex*	3	2	9200	9200	22533	85333	62667	40000	0	Qantas
	Diamond Awards	55	425	20.7	74% E	veryday S	pender - I	Not Rated	l Big	Spender	- Not rated
Commonwealth Bank	Platinum Awards Amex*	3	2	9200	9200	22533	85333	62667	40000	0	Qantas
	Platinum Awards	55	280	20.7	74% I	Everyday	Spender -	- 3 Stars	Big	Spender	- 5 Stars
nab	Qantas Frq Fly Plat Amex*	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Platinum	44	290	20.2	24%	Everyday	Spender -	- 3 Stars	Big	Spender	- 5 Stars
Virgin Money	Velocity Rewards High FI	1.25	1	11040	11040	27040	102400	75200	48000	Nil	irgin Blue/Veloci
	High Flyer Credit Card	44	249	20.9	99% E	veryday S	pender - I	Not Rated	l Big	Spender	- Not rated
Westpac	Altitude Plat Rews-Amex*	3	2	9200	9200	22533	85333	62667	40000	Nil	Velocity
	Altitude Platinum	45	295	19.9	99%	Everyday	Spender -	- 3 Stars	Big	Spender	- 5 Stars
Westpac	earth QantasFF-Amex Plat*	1.5	1	10667	10667	24000	85333	64000	40000	0	Qantas
	earth Platinum Card	45	250	19.9	99%	Everyday	Spender -	- 3 Stars	Big	Spender	- 5 Stars
***											
American Express	Mship Rewards Ascent	1	1	13800	13800	33800	128000	94000	60000	80	Velocity
	Gold Ascent Credit Card	44	0	20.7	74%	Everyday	Spender -	- 3 Stars	Big	Spender	- 3 Stars
	Green Charge Card	30	80	N	/A E	veryday S	pender - I	Not Rated	l Big	Spender	- Not rated
	Gold Charge Card	30	130	N/	A E	veryday S	pender - I	Not Rated	Big	Spender	- Not rated

your guide to product excellence

FREQUENT FLYER REWARDS - \$60k annual spend:

Page 1 of 8



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD Sydney - Brisbane	Sydney - Melbourne	TO GET Sydney – Perth	RETURN Sydney -	NO Sydney - CO Los Angeles	Y TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual I	Fee Ra	ate		cre	dit card		tings	
***											
American Express	Mship Rewds Plat Edge	1	1	13800	0	33800	128000	94000	60000	Nil	Velocity
	Platinum Edge Credit Card	55	149	20.7	74% E	Everyday	Spender -	- 3 Stars	Big	Spender	r - 4 Stars
American Express	Qantas Freq Fly Standard	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas Discovery Card	44	0	20.7	74% E	Everyday	Spender -	- 3 Stars	Big	Spender	r - 3 Stars
American Express	Qantas Freq Fly-Premium	1.25	1	12800	12800	28800	102400	76800	48000	Nil	Qantas
	Qantas Premium Card	44	249	20.7	74%	Everyday	Spender	- 1 Star	Big	Spender	r - 3 Stars
American Express	Velocity Gold Rewards	1.25	1	11040	11040	27040	102400	75200	48000	Nil	ocity Frequent F
	Velocity Gold Card	44	199	20.7	74% Ev	veryday S	pender - I	Not Rated	l Big S	Spender	- Not rated
ANZ	Qantas Frq Fly Amex*	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	Frequent Flyer	44	95	19.7	74% E	Everyday	Spender -	- 3 Stars	Big	Spender	r - 3 Stars
ANZ	Rewards Amex*	2	2.25	15525	15525	38025	144000	105750	67500	0	Velocity
	Rewards	44	89	19.7	74% E	Everyday	Spender -	- 4 Stars	Big	Spender	r - 4 Stars
Citibank	Select Rewards	2	1.5	10350	10350	25350	96000	70500	45000	Nil	Velocity
	Select Credit Card	55	700	20.7	74% Ev	veryday S	pender - I	Not Rated	Big S	Spender	- Not rated
Commonwealth Bank	Gold Awards Amex*	2	2	13800	13800	33800	128000	94000	60000	0	Qantas
	Gold Awards	55	144	20.7	74% E	Everyday	Spender -	- 3 Stars	Big	Spender	r - 4 Stars
Diners Club Int	Diners Club Rewards	1	1	13800	13800	33800	128000	94000	60000	77	Velocity
	Charge Card	44	135	N	/A E	veryday S	pender - I	Not Rated	l Big S	Spender	- Not rated
Diners Club Int	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyers Club Crd	44	95	N	/A E	veryday S	pender - I	Not Rated	l Big S	Spender	- Not rated
HSBC	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	Platinum Qantas Credit Card	55	199	20.9	99% Ev	veryday S	pender - I	Not Rated	Big S	Spender	- Not rated
nab	Velocity Gold Amex*	1	1	13800	13800	33800	128000	94000	60000	Nil	gin Blue & partn
	Velocity Gold Card	44	150	20.2	24% E	Everyday	Spender -	3 Stars	Big	Spender	r - 4 Stars

your guide to product excellence

FREQUENT FLYER REWARDS - \$60k annual spend:

Page 2 of 8



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD Sydney - Brisbane	SPE Melbourne	TO GET Sydney - Perth	RETURN Sydney - London	Sydney - Los Angeles	MY TKT Sydney - Hong Kong	Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual I	Fee R	ate		cre	dit card	star ra	tings	
***											
Westpac	Altitude Gold Rews-Amex*	2	2	13800	13800	33800	128000	94000	60000	Nil	Velocity
	Altitude Gold	45	150	19	.99%	Everyday	Spender -	- 3 Stars	Big	Spende	r - 5 Stars
Westpac	Altitude Rews-Amex*	2	2	13800	13800	33800	128000	94000	60000	Nil	Velocity
	Altitude	45	100	19	.99%	Everyday	Spender -	- 3 Stars	Big	Spende	r - 4 Stars
Westpac	earth Qantas FrqFly Amex*	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	earth	45	75	19	.99%	Everyday	Spender -	- 3 Stars	Big	Spende	r - 3 Stars
Westpac	earth QantasFF-Amex Gold	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	earth Gold	45	125	19	.99%	Everyday	Spender -	- 3 Stars	Big	Spende	r - 4 Stars
Woolworths Limited	Everyday Rewds Qantas	1	1	16000	16000	36000	128000	96000	60000	Nil	ntas Freq Flyer p
	Everyday Rewards Qantas Credi	55	89	19	.99%	Everyday	Spender -	- 4 Stars	Big	Spende	r - 4 Stars
***											
American Express	Mship Rewards No Fee Op	0.5	1	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Gold Ascent Credit Card	44	0	20	.74%	Everyday	Spender -	- 3 Stars	Big	Spende	r - 3 Stars
ANZ	Rewards Platinum Visa*	1.5	2.25	20700	20700	50700	192000	141000	90000	0	Velocity
	Rewards Platinum	55	149	19	.74%	Everyday	Spender -	- 5 Stars	Big	Spende	r - 5 Stars
ANZ	Rewards Visa*	1.5	2.25	20700	20700	50700	192000	141000	90000	0	Velocity
	Rewards	44	89	19	.74%	Everyday	Spender -	- 4 Stars	Big	Spende	r - 4 Stars
Bankwest	More Rewards - Platinum-	1	1	16000	16000	36000	128000	96000	60000	30	Qantas
	More Platinum MasterCard	55	190	18	.99%	Everyday	Spender -	- 3 Stars	Big	Spende	r - 5 Stars
Catalyst Mutual	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MasterC	55	90	19	.74%	Everyday	Spender -	- 4 Stars	Big	Spende	r - 4 Stars
Citibank	Classic Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Classic MasterCard	55	89	20	.99%	Everyday	Spender -	- 3 Stars	Big	Spender	- Not rated
	Classic Visa	55	89	20	.99%	Everyday	Spender -	- 3 Stars	Big	Spender	- Not rated

your guide to product excellence

FREQUENT FLYER REWARDS - \$60k annual spend:

Page 3 of 8



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point	CARD S Sydney – Brisbane	Sydney - Melbourne	TO GET F Sydney Perth	Sydney -	NO Sydney - CO Los Angeles	MY TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
			(Ptnr 1)	ne	ırne	h /	on -	, – geles	ong –		
	Credit / Charge Card	Free Days	Annual I	Fee Ra	ite		cre	dit card	star ra	tings	
***											
Citibank	Platinum Rewards	1.25	1.5	16560	16560	40560	153600	112800	72000	Nil	Velocity
	Platinum	55	199	20.9	9% E	Everyday S	Spender -	· 3 Stars	Big	Spender	- 5 Stars
Citibank	Skywards Freq Fly Prog	1.5	1	56667	56667	91667	60000	86667	70000	Nil	Emirates
	Emirates Platinum MasterCard	55	229	20.9	9% E	Everyday S	Spender -	3 Stars	Big	Spender	- 5 Stars
Community CPS Australia	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards Masterc	55	90	19.7	4% I	Everyday S	Spender -	4 Stars	Big	Spender	- 4 Stars
Companion CU	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MasterC	55	90	19.7	'4% E	Everyday S	Spender -	4 Stars	Big	Spender	- 4 Stars
CUA	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MasterC	55	90	19.7	'4% E	Everyday S	Spender -	4 Stars	Big	Spender	- 4 Stars
Family First CU	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MyCard	55	90	19.7	'4% E	Everyday S	Spender -	4 Stars	Big	Spender	- 4 Stars
FCCS Credit Union	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MyCard	55	90	19.7	'4% E	Everyday S	Spender -	4 Stars	Big	Spender	- 4 Stars
Holiday Coast CU	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MyCard	55	90	19.7	'4% E	Everyday S	Spender -	4 Stars	Big	Spender	- 4 Stars
Illawarra CU NSW	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MasterC	55	90	19.7		Everyday S					- 4 Stars
IMB	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MasterC	55	90	19.7	'4% E	Everyday S	Spender -	4 Stars	Big	Spender	- 4 Stars
Memberfirst Credit Union	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MyCard	55	90	19.7		Everyday S					- 4 Stars
MyCard - Generic	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	0	Velocity
	Card Services Rewards MasterC	55	90	19.7	'4% E	Everyday S	Spender -	4 Stars	Big	Spender	- 4 Stars

your guide to product excellence

FREQUENT FLYER REWARDS - \$60k annual spend:

Page 4 of 8



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points	Points	CARD	SPEND	TO GET	RETURN	ECONO	MY TKT Reward		Airline Partner 1
		per \$1 Spent	per Frequent Flyer Point (Ptnr 1)	Sydney - Brisbane	Sydney - Melbourne	Sydney – Perth	Sydney – London	Sydney - Los Angeles	Sydney – Hong Kong	Annual Fee	
	Credit / Charge Card	Free Days	Annual I	Fee F	Rate		cre	dit card	star ra	tings	
***											
MyState Financial	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MasterC	55	90	19	).74%	Everyday	Spender	- 4 Stars	Big	Spender	- 4 Stars
nab	Qantas Frq Fly Gold Amex*	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas Gold	44	145.5	5 20	0.24%	Everyday	Spender	- 3 Stars	Big	Spender	- 4 Stars
nab	Qantas Frq Fly Plat Visa*	0.67	1	23881	23881	53731	191045	143284	89552	Nil	Qantas
	Qantas Platinum	44	290	20	0.24%	Everyday	Spender	- 3 Stars	Big	Spender	- 5 Stars
nab	Velocity Rewards Amex*	0.75	1	18400	18400	45067	170667	125333	80000	Nil	gin blue & partr
	Velocity Card	44	65	20	).24%	Everyday	Spender	- 5 Stars	Big	Spender	- 3 Stars
QT Mutual Bank	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MyCard	55	90	19	).74%	Everyday	Spender	- 4 Stars	Big	Spender	- 4 Stars
Queenslanders CU	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MyCard	55	90	19	0.74%	Everyday	Spender	- 4 Stars	Big	Spender	- 4 Stars
SERVICE ONE Members B	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MyCard	55	90	19	).74%	Everyday	Spender	- 4 Stars	Big	Spender	- 4 Stars
Suncorp Bank	Clear Options-Gold	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Clear Options Gold Card	55	120	20	0.50%	Everyday	Spender	- 5 Stars	Big	Spender	- 5 Stars
Suncorp Bank	ClearOptions Plat Qantas	1	1	16000	16000	36000	128000	96000	60000	19	Qantas
	Clear Options Platinum Card	55	199	20	).74%	Everyday	Spender	- 3 Stars	Big	Spender	- 5 Stars
Sutherland Credit Union	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MyCard	55	90	19	0.74%	Everyday	Spender	- 4 Stars	Big	Spender	- 4 Stars
Unicredit-WA	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MyCard	55	90	19	0.74%	Everyday	Spender	- 4 Stars	Big	Spender	- 4 Stars
Virgin Money	Velocity Rewards	1	1	13800	13800	33800	128000	94000	60000	Nil	Velocity
	Flyer Credit Card	44	99	20	).99%	Everyday	Spender	- 5 Stars	Big	Spender	- 3 Stars
**											

your guide to product excellence

FREQUENT FLYER REWARDS - \$60k annual spend:

Page 5 of 8



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points per \$1	Points per			TO GET F				Reward	Airline Partner 1
		Spent	Frequent Flyer Point	Sydney – Brisbane	Sydney - Melbourne	Sydney Perth	Sydney – London	Sydney - _os Angeles	Sydney - Hong Kong	Annual Fee	
			(Ptnr 1)	y -	y – urne	ъ <b>ч</b>	on	, – geles	ong -		
	Credit / Charge Card	Free Days	Annual I	Fee Ra	ite		cre	dit card	star ra	tings	
**											
American Express	David Jones Mship Rewds	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	David Jones Card	44	99	20.7	'4% E	Everyday	Spender -	- 3 Stars	Big	Spender	- 4 Stars
ANZ	Qantas Frq Fly Plat Visa*	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Freq Flyer Platinum	55	295	19.7	'4% I	Everyday :	Spender -	- 3 Stars	Big	Spender	- 4 Stars
ANZ	Qantas Frq Fly Visa*	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Frequent Flyer	44	95	19.7	4% I	Everyday	Spender -	- 3 Stars	Big	Spender	- 3 Stars
Bank of Melbourne	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Amplify Credit Card	55	79	18.7	′4% E\	veryday S <sub>l</sub>	pender - I	Not Rated	d Big	Spender -	Not rated
Bank of Melbourne	Amplify Rewards	1	2	27600	27600	67600	256000	188000	120000	0	Velocity
	Amplify Credit Card	55	79	18.7	′4% E\	veryday S <sub>l</sub>	pender - I	Not Rated	d Big	Spender -	Not rated
BankSA	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Amplify Credit Card	55	79	18.7	'4% E	Everyday	Spender -	- 3 Stars	Big	Spender	- 3 Stars
BankSA	Amplify Rewards	1	2	27600	27600	67600	256000	188000	120000	0	Velocity
	Amplify Credit Card	55	79	18.7	'4% E	Everyday	Spender -	- 3 Stars	Big	Spender	- 3 Stars
Bankwest	More Rewards - Gold-Qant	0.5	1	32000	32000	72000	256000	192000	120000	30	Qantas
	More Gold MasterCard	55	120	19.2	24% E	Everyday	Spender -	- 3 Stars	Big	Spender	- 5 Stars
Bankwest	More Rewards - Qantas	0.5	1	32000	32000	72000	256000	192000	120000	30	Qantas
	More MasterCard	55	89	19.2		Everyday					- 3 Stars
Commonwealth Bank	Awards Amex*	1.5	2	18400	18400	45067	170667	125333	80000	0	Qantas
	Awards	55	89			Everyday	· ·				- 3 Stars
Commonwealth Bank	Awards MCD*	1	2	27600	27600	67600	256000	188000	120000	0	Qantas
	Awards	55	89			Everyday	· ·				- 3 Stars
Commonwealth Bank	Diamond Awards MCD*	1.25	2	22080	22080	54080	204800	150400	96000	0	Qantas
	Diamond Awards	55	425	20.7	′4% E\	veryday S <sub>l</sub>	pender - I	Not Rated	d Big	Spender -	Not rated

your guide to product excellence

FREQUENT FLYER REWARDS - \$60k annual spend:

Page 6 of 8



Dec 2011

interest rates current 2nd December

#### **PROFILE SUMMARY**

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent			TO GET				Reward Annual	Airline Partner 1
		Oponi	Flyer Point (Ptnr 1)	Sydney - Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney - _os Angeles	Sydney – Hong Kong	Fee	
	Credit / Charge Card	Free Days	Annual I	Fee Ra	ate		cre	dit card	star ra	tings	
**											
Commonwealth Bank	Gold Awards MCD*	1	2	27600	27600	67600	256000	188000	120000	0	Qantas
	Gold Awards	55	144	20.7	74%	Everyday	Spender ·	- 3 Stars	Big	Spender	- 4 Stars
Commonwealth Bank	Platinum Awards MCD*	1	2	27600	27600	67600	256000	188000	120000	0	Qantas
	Platinum Awards	55	280	20.7	74%	Everyday	Spender -	- 3 Stars	Big	Spender	- 5 Stars
nab	Qantas Frq Fly Amex*	1	1	16000	16000	36000	128000	96000	60000	Nil	ntas Frequent Fl
	Qantas Standard	44	65	20.2	24%	Everyday	Spender -	- 5 Stars	Big	Spender	· - 3 Stars
nab	Qantas Frq Fly Gold V/M*	0.67	1	23881	23881	53731	191045	143284	89552	Nil	Qantas
	Qantas Gold	44	145.5	20.2	24%	Everyday	Spender -	- 3 Stars	Big	Spender	- 4 Stars
nab	Velocity Gold Visa*	0.5	1	27600	27600	67600	256000	188000	120000	Nil	gin blue & partn
	Velocity Gold Card	44	150	20.2	24%	Everyday	Spender -	- 3 Stars	Big	Spender	- 4 Stars
nab	Velocity Rewards Visa*	0.5	1	27600	27600	67600	256000	188000	120000	0	gin blue & partn
	Velocity Card	44	65	20.2	24%	Everyday	Spender -	- 5 Stars	Big	Spender	- 3 Stars
St George Bank	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Amplify Credit Card	55	79	18.7	74%	Everyday	Spender -	- 3 Stars	Big	Spender	- 3 Stars
St George Bank	Amplify Rewards	1	2	27600	27600	67600	256000	188000	120000	0	Velocity
	Amplify Credit Card	55	79	18.7	74%	Everyday	Spender -	- 3 Stars	Big	Spender	- 3 Stars
St George Bank	Platinum Rews-Private Bk	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Private Bank Visa Platinum	55	225	19.9	99%	Everyday	Spender -	- 3 Stars	Big	Spender	- 4 Stars
Suncorp Bank	Clear Options-Platinum	1	2	27600	27600	67600	256000	188000	120000	0	Velocity
	Clear Options Platinum Card	55	199	20.7	74%	Everyday	Spender -	- 3 Stars	Big	Spender	- 5 Stars
Westpac	Altitude Gold Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude Gold	45	150	19.9	99%	Everyday	Spender -	- 3 Stars	Big	Spender	- 5 Stars
Westpac	Altitude Plat Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude Platinum	45	295	19.9	99%	Everyday	Spender	- 3 Stars	Big	Spender	- 5 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD Sydney - Brisbane	SPEND Sydney - Melbourne	Sydney –	RETURN Sydney - London	Sydney - Los Angeles	Y TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual I	Fee R	Rate		cre	dit card	star ra	tings	
**											
Westpac	Altitude Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude	45	100	19	.99%	Everyday	Spender	- 3 Stars	Big	Spender	- 4 Stars
Westpac	earth Qantas FF-MCD Gold	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	earth Gold	45	125	19	.99%	Everyday	Spender	- 3 Stars	Big	Spender	- 4 Stars
Westpac	earth Qantas FF-MCD Plat*	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	earth Platinum Card	45	250	19	.99%	Everyday	Spender	- 3 Stars	Big	Spender	- 5 Stars
Westpac	earth Qantas Frq Fly-MCD*	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	earth	45	75	19	.99%	Everyday	Spender	- 3 Stars	Big	Spender	- 3 Stars
*											
nab	Qantas Frq Fly MCD*	0.5	1	32000	32000	72000	256000	192000	120000	Nil	ntas Frequent Fl
	Qantas Standard	44	65	20	.24%	Everyday	Spender	- 5 Stars	Big	Spender	- 3 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYPES Lifestyle Automotive	OF REW Entertainment	VARDS A Vouchers / Gift Cards  Merchandise		Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate			cred	it car	rd st	ar ratin	gs	
**** "c	outstanding value"												
American Express	David Jones Mship Rewds	1	Never	✓	1 1	✓ ,	/ /	✓	✓	X	✓	Nil	X
	David Jones Card	44	99		20.74%	Every	day Sper	nder - 3	3 Star	s	Big Sp	ender - 4	4 Stars
Westpac	Altitude Rews-Amex*	2	Never	✓	1 1	1	1 1	X	✓	✓	✓	Nil	✓
	Altitude	45	100		19.99%	Every	day Sper	nder - 3	3 Star	s	Big Sp	ender - 4	4 Stars
***													
American Express	Mship Rewards No Fee Op	0.5	Never	1	11	1.	/ /	✓	✓	✓	✓	Nil	✓
	Gold Ascent Credit Card	44	0	V	20.74%	Every	day Sper	nder - 3	3 Star	s	Big Sp	ender - 3	3 Stars
American Express	Mship Rewds Plat Edge	1	Never	1	11	✓ .	/ /	✓	✓	✓	1	Nil	✓
	Platinum Edge Credit Card	55	149		20.74%	Every	day Sper	nder - 3	3 Star	S	Big Sp	ender - 4	4 Stars
ANZ	Rewards Amex*	2	3 yrs	✓	1 1	✓ .	/ /	✓	✓	X	✓	0	✓
	Rewards	44	89		19.74%	Every	day Sper	nder - 4	4 Star	S	Big Sp	ender - 4	4 Stars
ANZ	Rewards Platinum Amex*	3	3 yrs	✓	1 1	✓ .	/ /	✓	✓	X	1	0	✓
	Rewards Platinum	55	149		19.74%	Every	day Sper	nder - t	5 Star	s	Big Sp	ender - t	5 Stars
GE Money	GE Coles Source	0.4	3 yrs	✓	1 1	✓ ,	1 1	X	✓	✓	✓	Nil	✓
	Coles Group Source MCD	62	0		20.49%	Every	day Sper	nder - 5	5 Star	s	Big Sp	ender - 4	4 Stars
***													
American Express	Mship Rewards Ascent	1	Never	✓	1 1	✓ ,	1 1	✓	✓	✓	1	80	✓
	Gold Ascent Credit Card	44	0		20.74%	Every	day Sper	nder - 3	3 Star	s	Big Sp	ender - 3	3 Stars
	Green Charge Card	30	80		N/A	Everyda	ay Spend	der - No	ot Rat	ed	Big Spe	nder - N	ot rated
	Gold Charge Card	30	130		N/A	Everyda	ay Spend	der - No	ot Rat	ed	Big Spe	nder - N	ot rated
American Express	Mship Rewards Choices	1	Never	✓	1 1	✓ ,	/ /	✓	✓	✓	✓	40	✓
	Gold Charge Card	30	130		N/A	Everyda	ay Spend	der - No	ot Rat	ed	Big Spe	nder - N	ot rated
	Green Charge Card	30	80		N/A	Everyda	ay Spend	der - No	ot Rat	ed	Big Spe	ender - N	ot rated
Commonwealth Bank	Awards Amex*	1.5	Never	✓	1 1	✓ ,	/ /	✓	✓	✓	✓	0	✓
	Awards	55	89		20.74%	Every	day Sper	nder - 3	3 Star	s	Big Sp	ender - 3	3 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

# General Rewards - \$12,000 annual spend

		5	Points		TVPES	OF REWA	PDS AV	/ΔΙΙ ΔΕ	N F		Annua	I Bonus
Company	Rewards Program	Points per \$1 Spent	Expire							Rewar	Fee Redeem	Partners Available
		Эрепі		Travel	Lifestyle Automotive	Merchandis Entertainme	Vouchers / Gift Cards	Cash Back	Food	ds O	deem	
				9	tyle otive	Merchandise Entertainmen	ers / ards	Back	ğ a	nline		
	Credit / Charge Card	Free Days	Annual I	Fee	Rate			credit	card:	star r	atings	
***												
GE Money	Myer Visa Rewards		2 yrs	X	x x	хх	X	X	x J	( )	. Nil	X
	Myer Visa Card	62	69		20.69%	Everyda	y Spend	der - 5	Stars	Bi	g Spender -	3 Stars
	Myer Visa Card	62	69		20.69%	Everyda	y Spend	der - 5	Stars	Bi	g Spender -	3 Stars
**												
ANZ	Rewards Visa*	1.5	3 yrs	✓	11	VV	1	✓	<b>√</b> )	( 4	0	✓
	Rewards	44	89		19.74%	Everyda	y Spend	der - 4	Stars	Bi	g Spender -	4 Stars
BOQ	Q Rewards Blue	1.5	Never	V	1 1	11	✓	✓	✓ .	/	Nil	X
	Blue Visa	44	60		20.74%	Everyda	y Spend	der - 3	Stars	Big	Spender -	Not rated
GE Money	GO Rewards	1	3 yrs	1	1 1	1 1	✓	X	✓ .	/ 4	Nil	✓
	GO MasterCard	62	59.4	ļ	21.74%	Everyda	y Spend	der - 3	Stars	Bi	g Spender ·	3 Stars
HSBC	Rewards Plus-Standard	1	3 yrs	✓	<b>I</b>	11	✓	✓	✓ .	/ 4	Nil	✓
	Classic Credit Card	55	59		20.50%	Everyda	y Spend	der - 3	Stars	Bi	g Spender -	3 Stars
Westpac	Altitude Gold Rews-Amex*	2	Never	✓	<b>/ /</b>	<b>/ /</b>	✓	X	✓ .	/ 1	Nil	✓
	Altitude Gold	45	150		19.99%	Everyda	y Spend	der - 3	Stars	Bi	g Spender -	5 Stars
*												
American Express	MshipRews Ascent Premiu	1.5	Never	✓	1 1	1 1	✓	✓	✓ .	/ 1	Nil	✓
	Platinum Reserve Credit Card	55	395		20.74%	Everyda	y Spend	der - 3	Stars	Bi	g Spender	3 Stars
ANZ	Rewards Platinum Visa*	1.5	3 yrs	✓	1 1	1 1	✓	✓	<b>√</b> )	( )	0	✓
	Rewards Platinum	55	149		19.74%	Everyda	y Spend	der - 5	Stars	Bi	g Spender -	5 Stars
Bank of Melbourne	Amplify Rewards	1	Never	✓	<b>/ /</b>	11	✓	X	✓ .	/ 1	0	✓
	Amplify Credit Card	55	79		18.74%	Everyday	Spende	er - Not	Rated	d Big	Spender -	Not rated
BankSA	Amplify Rewards	1	Never	✓	1 1	1 1	✓	X	✓ .	/ 4	0	✓
	Amplify Credit Card	55	79		18.74%	Everyda	y Spend	der - 3	Stars	Bi	g Spender	3 Stars
Bankwest	More Rewards	1.5	3 yrs	✓	<b>√ √</b>	1 1	✓	1	✓ .	/ 4	0	X
	More MasterCard	55	89		19.24%	Everyda	y Spend	der - 3	Stars	Bi	g Spender -	3 Stars
Bankwest	More Rewards- Platinum	2	3 yrs	✓	1 1	1 1	✓	✓	✓ .	/ 4	0	X
	More Platinum MasterCard	55	190		18.99%	Everyda	y Spend	der - 3	Stars	Bi	g Spender -	5 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Points	Points		TYPES	S OF	F REWAR	RDS A\	/AILA	BLE		Яe	Annual	Bonus
		per \$1 Spent	Expire	Travel	Automotive	- ifes:	Merchandise Entertainmen	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Fee	Partners Available
				의	otive	<u>₹</u> D	ndise	ers / ards	Back	ğ	θ	nline		
	Credit / Charge Card	Free Days	Annual	Fee	Rate				credi	t ca	rd st	ar ratin	gs	
*														
Bankwest	More Rewards-Gold	1.5	3 yrs	1	✓ ,	/	1 1	✓	✓	✓	✓	✓	0	X
	More Gold MasterCard	55	120		19.24%	%	Everyday	Spend	der - 3	Star	s	Big Sp	ender - 8	5 Stars
Catalyst Mutual	Card Services Rewards	1	Never	✓	✓ 、	1	11	V	1	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74%	%	Everyday	/ Spend	der - 4	Star	s	Big Sp	ender - 4	1 Stars
Citibank	Classic Rewards	1	Never	✓	1,	1	11	1	✓	✓	✓	✓	Nil	✓
	Classic Visa	55	89		20.999	%	Everyday	/ Spend	der - 3	Star	s	Big Spe	ender - N	ot rated
	Classic MasterCard	55	89	V	20.99%	%	Everyday	/ Spend	der - 3	Star	s	Big Spe	ender - N	ot rated
Citibank	Platinum Rewards	1.25	Never	1	1.	1	11	✓	✓	✓	✓	1	Nil	✓
	Platinum	55	199		20.99%	%	Everyday	/ Spend	der - 3	Star	s	Big Sp	ender - t	5 Stars
Citibank	Select Rewards	2	Never	1	✓ ,	1	1 1	✓	✓	✓	✓	1	Nil	✓
	Select Credit Card	55	700		20.74%	% E	veryday	Spende	er - No	t Rat	ted	Big Spe	ender - N	ot rated
Commonwealth Bank	Awards MCD*	1	Never	1	✓ ,	/	<b>/ /</b>	✓	✓	✓	1	✓	0	✓
	Awards	55	89		20.74%	%	Everyday	/ Spend	der - 3	Star	s	Big Sp	ender - 3	3 Stars
Commonwealth Bank	Diamond Awards Amex*	3	Never	✓	✓ 、	1	<b>/ /</b>	✓	✓	✓	✓	✓	0	✓
	Diamond Awards	55	425		20.749	% E	eryday	Spende	er - No	t Rat	ted	Big Spe	ender - N	ot rated
Commonwealth Bank	Diamond Awards MCD*	1.25	Never	✓	✓ 、	1	1 1	✓	✓	✓	✓	✓	0	✓
	Diamond Awards	55	425		20.74%	% E	veryday	Spende	er - No	t Rat	ted	Big Spe	ender - N	ot rated
Commonwealth Bank	Gold Awards Amex*	2	Never	✓	✓ 、	/	<b>/ /</b>	✓	✓	✓	✓	✓	0	✓
	Gold Awards	55	144		20.74%	%	Everyday	/ Spend	der - 3	Star	s	Big Sp	ender - 4	1 Stars
Commonwealth Bank	Gold Awards MCD*	1	Never	✓	✓ ,	/	<b>/ /</b>	✓	✓	✓	✓	✓	0	✓
	Gold Awards	55	144		20.74%	%	Everyday	/ Spend	der - 3	Star	s	Big Sp	ender - 4	1 Stars
Commonwealth Bank	Platinum Awards Amex*	3	Never	✓	✓ ,	1	<b>I</b>	✓	✓	✓	✓	✓	0	✓
	Platinum Awards	55	280		20.74%	%	Everyday	/ Spend	der - 3	Star	s	Big Sp	ender - (	5 Stars
Commonwealth Bank	Platinum Awards MCD*	1	Never	1	✓ 、	/	1 1	✓	✓	✓	1	✓	0	✓
	Platinum Awards	55	280		20.74%	%	Everyday	/ Spend	der - 3	Star	s	Big Sp	ender - (	5 Stars
Community CPS Australia	Card Services Rewards	1	Never	1	✓ ,	1	<b>/ /</b>	1	1	✓	1	✓	Nil	X
	Card Services Rewards Masterc	55	90		19.74%	%	Everyday	/ Spend	der - 4	Star	s	Big Sp	ender - 4	1 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

# General Rewards - \$12,000 annual spend

					TVDE0	05 DEW							
Company	Rewards Program	Points per \$1	Points Expire			OF REWA		VAILA	BLE		Rewa	Annual Fee	Bonus Partners
		Spent		Tra	Life	Merc	Vouc	Cas		~	lede ards		Available
				Travel	Lifestyle Automotive	Merchandise Entertainmen	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online		
					Ye e	lise nent	ds /	Ċ K			ne		
	Credit / Charge Card	Free Days	Annual	Fee	Rate			credi	it car	d st	ar ratin	gs	
$\star$													
Companion CU	Card Services Rewards	1	Never	✓	1 1	1 1	1	1	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74%	Everyda	ay Spen	der - 4	Star	s	Big Sp	ender - 4	1 Stars
CUA	Card Services Rewards	1	Never	✓	1 1	11	1	1	✓	✓	1	Nil	X
	Card Services Rewards MasterC	55	90		19.74%	Everyda	ay Spen	der - 4	Star	s	Big Sp	ender - 4	1 Stars
Diners Club Int	Diners Club Rewards	1	Never	✓	11	11	1	1	✓	✓	✓	77	✓
	Charge Card	44	135		N/A	Everyday	Spende	er - No	t Rat	ed	Big Spe	ender - N	ot rated
Family First CU	Card Services Rewards	1	Never	1	1 1	1 1	1	✓	✓	✓	1	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	Everyda	ay Spen	der - 4	Star	S	Big Sp	ender - 4	4 Stars
FCCS Credit Union	Card Services Rewards	1	Never	1	1 1	<b>√ √</b>	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	Everyda	ay Spen	der - 4	Star	s	Big Sp	ender - 4	1 Stars
Holiday Coast CU	Card Services Rewards	1	Never	✓	1 1	<b>√ √</b>	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	Everyda	ay Spen	der - 4	Star	s	Big Sp	ender - 4	1 Stars
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	1 1	1 1	✓	✓	✓	✓	✓	Nil	✓
	Platinum Credit Card	55	129		19.99%	Everyda	ay Spen	der - 3	Star	S	Big Sp	ender - 5	5 Stars
Illawarra CU NSW	Card Services Rewards	1	Never	✓	1 1	1 1	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74%	Everyda	ay Spen	der - 4	Star	S	Big Sp	ender - 4	4 Stars
IMB	Card Services Rewards	1	Never	1	1 1	1 1	✓	✓	1	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74%	Everyda	ay Spen	der - 4	Star	s	Big Sp	ender - 4	4 Stars
Memberfirst Credit Union	Card Services Rewards	1	Never	✓	1 1	1 1	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	Everyda	ay Spen	der - 4	Star	s	Big Sp	ender - 4	1 Stars
MyCard - Generic	Card Services Rewards	1	Never	✓	1 1	1 1	✓	✓	✓	✓	✓	0	X
	Card Services Rewards MasterC	55	90		19.74%	Everyda	ay Spen	der - 4	Star	s	Big Sp	ender - 4	4 Stars
MyState Financial	Card Services Rewards	1	Never	✓	1 1	1 1	✓	1	✓	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74%	Everyda	ay Spen	der - 4	Star	s	Big Sp	ender - 4	4 Stars
QT Mutual Bank	Card Services Rewards	1	Never	✓	1 1	1 1	✓	1	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	Everyda	ay Spen	der - 4	Star	s	Big Sp	ender - 4	4 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYPI Automotive	S Lifestyle	F Entertainment	WAF 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	Rat	te				cred	it ca	rd st	ar ratin	ıgs	
*															
Queenslanders CU	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	1	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Eve	ryday	Spend	der - 4	1 Star	s	Big Sp	oender - 4	4 Stars
SERVICE ONE Members Ba	Card Services Rewards	1	Never	✓	✓	✓	1	1	V	1	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74	4%	Eve	ryday	/ Spend	der - 4	1 Star	s	Big Sp	oender - 4	4 Stars
St George Bank	Amplify Rewards	1	Never	✓	1	<b>V</b>	V	V	1	X	1	✓	✓	0	✓
	Amplify Credit Card	55	79		18.7	4%	Eve	ryday	/ Spend	der - 3	3 Star	s	Big Sp	oender - 3	3 Stars
Suncorp Bank	Clear Options-Gold	1	Never	V	1	1	1	✓	✓	✓	✓	✓	✓	Nil	X
	Clear Options Gold Card	55	120		20.50	0%	Eve	ryday	/ Spend	der - 5	5 Star	s	Big Sp	oender - :	5 Stars
Suncorp Bank	Clear Options-Platinum	1	Never	1	1	✓	✓	1	✓	✓	1	✓	✓	0	X
	Clear Options Platinum Card	55	199		20.7	4%	Eve	ryday	/ Spend	der - 3	3 Star	s	Big Sp	oender - :	5 Stars
Sutherland Credit Union	Card Services Rewards	1	Never	✓	1	✓	✓	1	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.7	4%	Eve	ryday	/ Spend	der - 4	1 Star	s	Big Sp	oender - 4	4 Stars
Unicredit-WA	Card Services Rewards	1	Never	✓	1	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.7	4%	Eve	ryday	/ Spend	der - 4	1 Star	s	Big Sp	oender - 4	4 Stars
Westpac	Altitude Gold Rews-MCD*	1	Never	✓	1	✓	✓	✓	✓	✓	1	1	✓	Nil	✓
	Altitude Gold	45	150		19.99	9%	Eve	ryday	/ Spend	der - 3	3 Star	s	Big Sp	oender - :	5 Stars
Westpac	Altitude Plat Rews-Amex*	3	Never	✓	1	✓	✓	1	✓	X	✓	✓	✓	Nil	✓
	Altitude Platinum	45	295		19.99	9%	Eve	ryday	/ Spend	der - 3	3 Star	s	Big Sp	oender - :	5 Stars
Westpac	Altitude Plat Rews-MCD*	1	Never	1	✓	1	✓	1	✓	X	✓	✓	✓	Nil	✓
	Altitude Platinum	45	295		19.99	9%	Eve	ryday	/ Spend	der - 3	3 Star	s	Big Sp	oender - :	5 Stars
Westpac	Altitude Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude	45	100		19.99	9%	Eve	ryday	/ Spend	der - 3	Star	s	Big Sp	oender - 4	4 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Points	Points		TYP	ES (	OF RE	WAR	DS A	/AILA	BLE		Ţ,	Annual	Bonus
Company	nowaras r ogram	per \$1 Spent	Expire	Т	Au:	Г	Ente	Mer	<u>છ</u> . જુ	Са			Redeem Rewards On	Fee	Partners Available
				Travel	Automotive	Lifestyle	Entertainme	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	eem s Online		
					İVE	Φ	nent	dise	s/ ds	ick			ne		
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te				credi	t cai	rd st	tar ratin	gs	
****	outstanding value"														
American Express	David Jones Mship Rewds	1	Never	✓	✓	✓	1	✓	✓	✓	✓	X	X	Nil	X
	David Jones Card	44	99		20.7	4%	Ever	yday	Spen	der - 3	Star	s	Big Sp	ender -	4 Stars
American Express	Mship Rewds Plat Edge	1	Never	✓	✓	✓	1	1	Y	1	✓	✓	X	Nil	✓
	Platinum Edge Credit Card	55	149		20.7	4%	Ever	yday	Spen	der - 3	Star	s	Big Sp	ender -	4 Stars
ANZ	Rewards Platinum Amex*	3	3 yrs	✓	1	1	V		1	✓	✓	X	X	0	✓
	Rewards Platinum	55	149		19.7	4%	Ever	yday	Spen	der - 5	Star	s	Big Sp	ender -	5 Stars
Westpac	Altitude Plat Rews-Amex*	3	Never	1	1	V	✓	✓	✓	X	✓	✓	X	Nil	1
	Altitude Platinum	45	295		19.9	9%	Ever	yday	Spen	der - 3	Star	s	Big Sp	ender -	5 Stars
Westpac	Altitude Rews-Amex*	2	Never	1	✓	1	✓	<b>√</b>	✓	X	✓	✓	X	Nil	✓
	Altitude	45	100		19.9	9%	Ever	yday	Spen	der - 3	Star	s	Big Sp	ender -	4 Stars
***															
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	1	<b>√</b>	✓	✓	✓	✓	X	80	1
	Green Charge Card	30	80		N/	Ά	Every	day S	pende	er - No	t Rat	ed	Big Spe	ender - N	ot rated
	Gold Ascent Credit Card	44	0		20.7	4%	Ever	yday	Spen	der - 3	Star	s	Big Sp	ender - :	3 Stars
	Gold Charge Card	30	130		N/	Ά	Every	day S	pende	er - No	t Rat	ed	Big Spe	ender - N	ot rated
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	40	✓
	Green Charge Card	30	80		N/	Ά	Every	day S	pende	er - No	t Rat	ed	Big Spe	ender - N	ot rated
	Gold Charge Card	30	130		N/	Ά	Every	day S	pende	er - No	t Rat	ed	Big Spe	ender - N	ot rated
ANZ	Rewards Amex*	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0	✓
	Rewards	44	89		19.7	4%	Ever	yday	Spen	der - 4	Star	s	Big Sp	ender -	4 Stars
ANZ	Rewards Visa*	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0	✓
	Rewards	44	89		19.7	4%	Ever	yday	Spen	der - 4	Star	s	Big Sp	ender -	4 Stars
Commonwealth Bank	Awards Amex*	1.5	Never	✓	✓	1	✓	<b>√</b>	✓	✓	✓	1	X	0	✓
	Awards	55	89		20.7	4%	Ever	yday	Spen	der - 3	Star	s	Big Sp	ender - :	3 Stars
Commonwealth Bank	Gold Awards Amex*	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	0	1
	Gold Awards	55	144		20.7	4%	Ever	yday	Spen	der - 3	Star	s	Big Sp	ender -	4 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Points	Points		TYPE	s o	OF REWA	RDS A\	/AILA	BLE		Rey	Annual Fee	Bonus Partners
		per \$1 Spent	Expire	Travel	Autor	⊢ife	Merchandise Entertainmer	Voud Gift	Cash	Fc	≤	Redeem Rewards Online	1 00	Available
				vel	Automotive	Lifestvle	andise	Vouchers / Gift Cards	Cash Back	Food	More	m Online		
	Credit / Charge Card	Free Days	Annual	Fee	Rate				credi	it ca	rd st	tar ratin	gs	
***														
Commonwealth Bank	Platinum Awards Amex*	3	Never	1	✓ .	<b>/</b>	11	✓	✓	✓	✓	X	0	1
	Platinum Awards	55	280		20.749	%	Everyda	y Spend	der - 3	Star	S	Big Sp	ender - (	5 Stars
Westpac	Altitude Gold Rews-Amex*	2	Never	✓	✓ ,	✓	11	V	X	✓	✓	X	Nil	✓
	Altitude Gold	45	150		19.999	%	Everyda	y Spend	der - 3	Star	S	Big Sp	ender - (	5 Stars
***														
American Express	Mship Rewards No Fee Op	0.5	Never	1	1	V	1 1	✓	✓	✓	✓	X	Nil	✓
	Gold Ascent Credit Card	44	0	Y	20.749	%	Everyda	y Spend	der - 3	Star	s	Big Sp	ender - 3	3 Stars
ANZ	Rewards Platinum Visa*	1.5	3 yrs	Y	1.	<b>/</b>	<b>I</b>	✓	✓	✓	X	X	0	✓
	Rewards Platinum	55	149		19.749	%	Everyda	y Spend	der - 5	Star	s	Big Sp	ender - t	5 Stars
Bank of Melbourne	Amplify Rewards	1	Never	1	✓ ,	<b>/</b>	<b>I</b>	✓	X	✓	✓	X	0	✓
	Amplify Credit Card	55	79		18.749	% E	Everyday	Spende	er - No	t Rat	ed	Big Spe	ender - N	ot rated
BankSA	Amplify Rewards	1	Never	✓	✓ ,	✓	11	✓	X	✓	✓	X	0	✓
	Amplify Credit Card	55	79		18.749	%	Everyda	y Spend	der - 3	Star	s	Big Sp	ender - 3	3 Stars
Bankwest	More Rewards	1.5	3 yrs	✓	✓ .	✓	1 1	✓	✓	✓	✓	X	0	X
	More MasterCard	55	89		19.249	%	Everyda	y Spend	der - 3	Star	S	Big Sp	ender - 3	3 Stars
BOQ	Q Rewards Blue	1.5	Never	✓	✓ ,	<b>√</b>	11	✓	1	✓	✓	X	Nil	X
	Blue Visa	44	60		20.749	%	Everyda	y Spend	der - 3	Star	S	Big Spe	ender - N	ot rated
Catalyst Mutual	Card Services Rewards	1	Never	✓	✓ ,	<b>√</b>	11	✓	1	✓	✓	X	Nil	X
	Card Services Rewards MasterC	55	90		19.749	%	Everyda	y Spend	der - 4	Star	S	Big Sp	ender - 4	4 Stars
Citibank	Classic Rewards	1	Never	✓	✓ ,	<b>√</b>	11	✓	✓	✓	✓	X	Nil	✓
	Classic Visa	55	89		20.999	%	Everyda	y Spend	der - 3	Star	s	Big Spe	ender - N	ot rated
	Classic MasterCard	55	89		20.999	%	Everyda	y Spend	der - 3	Star	s	Big Spe	ender - N	ot rated
Commonwealth Bank	Awards MCD*	1	Never	✓	✓ ,	✓	1 1	✓	✓	✓	1	X	0	✓
	Awards	55	89		20.749	%	Everyda	y Spend	der - 3	Star	S	Big Sp	ender - 3	3 Stars
Community CPS Australia	Card Services Rewards	1	Never	✓	✓ ,	✓	1 1	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards Masterc	55	90		19.749	%	Everyda	y Spend	der - 4	Star	s	Big Sp	ender - 4	4 Stars

your guide to product excellence

GENERAL REWARDS - \$24,000 annual spend

Page 2 of 5

<sup>\*</sup>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



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

# General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	<b>A</b>	S Lifestyle	Merchandise  Entertainment	RDS Vouchers / Gift Cards	/AILA Cash Back	<b>BLE</b> Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate	е			credi	it car	d st	ar ratin	gs	
***														
Companion CU	Card Services Rewards	1	Never	✓	✓	✓	11	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MasterC	55	90		19.74	1%	Everyda	y Spend	der - 4	l Star	s	Big Sp	ender - 4	4 Stars
CUA	Card Services Rewards	1	Never	✓	1	✓	11	V	1	✓	✓	X	Nil	X
	Card Services Rewards MasterC	55	90		19.74	1%	Everyday	y Spend	der - 4	l Star	s	Big Sp	ender - 4	4 Stars
Family First CU	Card Services Rewards	1	Never	1	1	1	11	1	✓	✓	✓	X	Nil	X
	Card Services Rewards MyCard	55	90		19.74	1%	Everyda	y Spend	der - 4	l Star	s	Big Sp	ender - 4	4 Stars
FCCS Credit Union	Card Services Rewards	1	Never	1	1	V	11	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MyCard	55	90	7	19.74	1%	Everyda	y Spend	der - 4	Star	s	Big Sp	ender - 4	4 Stars
GE Money	GE Coles Source	0.4	3 yrs	1	1	✓	11	✓	X	✓	✓	X	Nil	✓
	Coles Group Source MCD	62	0		20.49	9%	Everyda	y Spend	der - 5	Star	s	Big Sp	ender - 4	4 Stars
GE Money	GO Rewards	1	3 yrs	✓	1	✓	<b>/ /</b>	✓	X	✓	✓	X	Nil	✓
	GO MasterCard	62	59.4		21.74	1%	Everyda	y Spend	der - 3	Star	s	Big Sp	ender - 3	3 Stars
GE Money	Myer Visa Rewards	1		X	X	X	✓ X	✓	X	X	X	X	Nil	✓
	Myer Visa Card	62	69		20.69	9%	Everyda	y Spend	der - 5	Star	s	Big Sp	ender - 3	3 Stars
	Myer Visa Card	62	69		20.69	9%	Everyda	y Spend	der - 5	Star	s	Big Sp	ender - 3	3 Stars
Holiday Coast CU	Card Services Rewards	1	Never	✓	✓	✓	11	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MyCard	55	90		19.74	1%	Everyda	y Spend	der - 4	Star	S	Big Sp	ender - 4	4 Stars
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	11	✓	✓	✓	✓	X	Nil	✓
	Classic Credit Card	55	59		20.50	)%	Everyda	y Spend	der - 3	Star	s	Big Sp	ender - 3	3 Stars
Illawarra CU NSW	Card Services Rewards	1	Never	✓	1	✓	1 1	1	✓	✓	✓	X	Nil	X
	Card Services Rewards MasterC	55	90		19.74	1%	Everyda	y Spend	der - 4	Star	s	Big Sp	ender - 4	4 Stars
IMB	Card Services Rewards	1	Never	✓	1	✓	11	1	✓	✓	✓	X	Nil	X
	Card Services Rewards MasterC	55	90		19.74	1%	Everyda	y Spend	der - 4	Star	s	Big Sp	ender - 4	4 Stars
Memberfirst Credit Union	Card Services Rewards	1	Never	✓	1	✓	1 1	✓	1	✓	✓	X	Nil	X
	Card Services Rewards MyCard	55	90		19.74	1%	Everyda	y Spend	der - 4	l Star	s	Big Sp	ender - 4	4 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYP Automotive	S Lifestyle	1 – 1	WAF Merchandise	RDS A\ Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te			•	credi	it car	d st	ar ratin	gs	
***															
MyCard - Generic	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	<b>✓</b>	✓	✓	✓	X	0	X
	Card Services Rewards MasterC	55	90		19.7	4%	Ever	yday	Spend	der - 4	Stars	S	Big Sp	ender - 4	1 Stars
MyState Financial	Card Services Rewards	1	Never	✓	1	✓	1	1	V	1	✓	✓	X	Nil	X
	Card Services Rewards MasterC	55	90		19.7	4%	Ever	yday	Spend	der - 4	Stars	S	Big Sp	ender - 4	1 Stars
QT Mutual Bank	Card Services Rewards	1	Never	✓	1	1	V	1	1	✓	✓	✓	X	Nil	X
	Card Services Rewards MyCard	55	90		19.7	4%	Ever	yday	Spend	der - 4	Stars	S	Big Sp	ender - 4	1 Stars
Queenslanders CU	Card Services Rewards	1	Never	1	1	V	✓	✓	✓	✓	<b>√</b>	✓	X	Nil	X
	Card Services Rewards MyCard	55	90	7	19.7	4%	Ever	yday	Spend	der - 4	Stars	S	Big Sp	ender - 4	1 Stars
SERVICE ONE Members Ba	Card Services Rewards	1	Never	1	1	✓	1	✓	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MyCard	55	90		19.7	4%	Ever	yday	Spend	der - 4	Stars	S	Big Sp	oender - 4	1 Stars
St George Bank	Amplify Rewards	1	Never	✓	1	✓	✓	✓	✓	X	✓	✓	X	0	✓
	Amplify Credit Card	55	79		18.7	4%	Ever	yday	Spend	der - 3	Stars	S	Big Sp	oender - 3	3 Stars
Sutherland Credit Union	Card Services Rewards	1	Never	✓	1	✓	✓	✓	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MyCard	55	90		19.7	4%	Ever	yday	Spend	der - 4	Stars	S	Big Sp	ender - 4	1 Stars
Unicredit-WA	Card Services Rewards	1	Never	✓	1	✓	✓	✓	✓	1	<b>√</b>	✓	X	Nil	X
	Card Services Rewards MyCard	55	90		19.7	4%	Ever	yday	Spend	der - 4	Stars	S	Big Sp	ender - 4	1 Stars
Westpac	Altitude Gold Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	✓
	Altitude Gold	45	150		19.9	9%	Ever	yday	Spend	der - 3	Stars	S	Big Sp	ender - 5	Stars
Westpac	Altitude Rews-MCD*	1	Never	✓	1	✓	1	✓	✓	X	✓	✓	X	Nil	✓
	Altitude	45	100		19.9	9%	Ever	yday	Spend	der - 3	Stars	S	Big Sp	ender - 4	1 Stars
**															
Bankwest	More Rewards- Platinum	2	3 yrs	✓	1	✓	✓	1	✓	1	✓	✓	X	0	X
	More Platinum MasterCard	55	190		18.9	9%	Ever	yday	Spend	der - 3	Stars	S	Big Sp	ender - 5	5 Stars
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	1	✓	1	✓	1	✓	✓	1	X	0	X
	More Gold MasterCard	55	120		19.2	4%	Ever	yday	Spend	der - 3	Stars	S	Big Sp	ender - 5	5 Stars



Dec 2011

interest rates current 2nd December

### PROFILE SUMMARY

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

Company	Rewards Program	Points	Points		TYPE	ES (	OF REWAI	RDS A	/AILA	BLE		Пe	Annual Fee	Bonus Partners
		per \$1 Spent	Expire	Travel	Autor	Life	Merchandise Entertainmer	Vouchers / Gift Cards	Cash	Food	More	Redeem Rewards Online	100	Available
				vel	Automotive	Lifestyle	andise	ners / Cards	Cash Back	od	оге	m Online		
	Credit / Charge Card	Free Days	Annual	Fee	Rat	e			credi	it car	d st	tar ratin	gs	
**														
BOQ	Q Rewards Gold	1.75	Never	✓	1	✓	11	✓	✓	✓	✓	X	Nil	X
	Gold Visa	55	120		20.74	4%	Everyda	Spen	der - 3	Stars	3	Big Sp	ender - 3	3 Stars
Suncorp Bank	Clear Options-Gold	1	Never	✓	1	✓	11	V	1	✓	✓	X	Nil	X
	Clear Options Gold Card	55	120		20.50	0%	Everyday	y Speni	der - 5	Stars	3	Big Sp	ender - 8	5 Stars
*														
American Express	MshipRews Ascent Premiu	1.5	Never	1	1	Y	1 1	✓	✓	✓	✓	X	Nil	✓
	Platinum Reserve Credit Card	55	395	Y	20.74	4%	Everyday	/ Spen	der - 3	Stars	3	Big Sp	ender - 3	3 Stars
Citibank	Platinum Rewards	1.25	Never	V	1	✓	11	✓	✓	✓	✓	X	Nil	✓
	Platinum	55	199		20.99	9%	Everyday	/ Spen	der - 3	Stars	3	Big Sp	ender - t	5 Stars
Citibank	Select Rewards	2	Never	✓	1	✓	1 1	✓	1	✓	✓	X	Nil	✓
	Select Credit Card	55	700		20.74	4%	Everyday	Spende	er - No	t Rate	ed	Big Spe	ender - N	ot rated
Commonwealth Bank	Diamond Awards Amex*	3	Never	✓	1	✓	1 1	✓	✓	✓	✓	X	0	✓
	Diamond Awards	55	425		20.74	4%	Everyday	Spende	er - No	t Rate	ed	Big Spe	nder - N	ot rated
Commonwealth Bank	Diamond Awards MCD*	1.25	Never	✓	1	✓	11	✓	✓	✓	✓	X	0	✓
	Diamond Awards	55	425		20.74	4%	Everyday	Spende	er - No	t Rate	ed	Big Spe	nder - N	ot rated
Commonwealth Bank	Gold Awards MCD*	1	Never	✓	✓	✓	11	✓	✓	✓	✓	X	0	✓
	Gold Awards	55	144		20.74	4%	Everyday	/ Spen	der - 3	Stars	3	Big Sp	ender - 4	4 Stars
Commonwealth Bank	Platinum Awards MCD*	1	Never	✓	✓	✓	11	✓	✓	✓	✓	X	0	✓
	Platinum Awards	55	280		20.74	4%	Everyday	/ Spen	der - 3	Stars	3	Big Sp	ender - 8	5 Stars
Diners Club Int	Diners Club Rewards	1	Never	✓	✓	✓	11	✓	✓	✓	✓	X	77	✓
	Charge Card	44	135		N/A	4	Everyday	Spende	er - No	t Rate	ed	Big Spe	nder - N	ot rated
Suncorp Bank	Clear Options-Platinum	1	Never	✓	1	1	1 1	✓	1	✓	<b>√</b>	X	0	X
	Clear Options Platinum Card	55	199		20.74	4%	Everyday	/ Spen	der - 3	Stars	3	Big Sp	ender - (	5 Stars
Westpac	Altitude Plat Rews-MCD*	1	Never	✓	1	✓	11	✓	X	✓	✓	X	Nil	✓
	Altitude Platinum	45	295		19.99	9%	Everyday	y Spen	der - 3	Stars	3	Big Sp	ender - (	5 Stars



Dec 2011

### PROFILE SUMMARY

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

Company	Rewards Program	Points	Points		TYPE	ES C	OF REW	ARDS /	AVAILA	BLE		IJ	Annual	Bonus
Company	ixewalus Flogram	per \$1 Spent	Expire		Au	_	Ente	<u>Ω</u> <u>ς</u>	Ce			Redeem Rewards Or	Fee	Partners Available
				Travel	Automotive	Lifestyle	Merchandise Entertainmen	Gift Cards	Cash Back	Food	More	eem Is Online		
					tive	<del>O</del>	ment	s ds	ack			ine		
	Credit / Charge Card	Free Days	Annual	Fee	Rate	е			cred	it ca	rd s	tar ratin	gs	
****	outstanding value"													
American Express	David Jones Mship Rewds	1	Never	✓	✓	✓	1 1	<b>/</b>	✓	1	X	1	Nil	X
	David Jones Card	44	99		20.74	1%	Everyd	ay Spe	nder - 3	3 Star	s	Big Sp	ender -	4 Stars
American Express	Mship Rewds Plat Edge	1	Never	✓	✓	✓	11	V	1	✓	✓	✓	Nil	✓
	Platinum Edge Credit Card	55	149		20.74	1%	Everyd	ay Spe	nder - 3	3 Star	s	Big Sp	ender -	4 Stars
ANZ	Rewards Platinum Amex*	3	3 yrs	✓	1	1	V V	1	✓	✓	X	✓	0	✓
	Rewards Platinum	55	149		19.74	1%	Everyd	ay Spe	nder - (	5 Star	s	Big Sp	ender -	5 Stars
Commonwealth Bank	Platinum Awards Amex*	3	Never	1	1	V	1 1	<b>/</b>	✓	1	✓	✓	0	✓
	Platinum Awards	55	280	7	20.74	1%	Everyd	ay Spe	nder - 3	3 Stai	s	Big Sp	ender -	5 Stars
Westpac	Altitude Plat Rews-Amex*	3	Never	1	✓	✓	1 1	<b>'</b>	X	✓	✓	1	Nil	1
	Altitude Platinum	45	295		19.99	9%	Everyd	ay Spe	nder - 3	3 Stai	s	Big Sp	ender -	5 Stars
Westpac	Altitude Rews-Amex*	2	Never	1	✓	✓	1 1	<b>'</b>	X	✓	✓	✓	Nil	1
	Altitude	45	100		19.99	9%	Everyd	ay Spe	nder - 3	3 Star	s	Big Sp	ender -	4 Stars
***														
American Express	Mship Rewards Ascent	1	Never	✓	1	✓	1 1	<b>'</b>	1	1	✓	✓	80	1
	Green Charge Card	30	80		N/A	4	Everyda	y Spen	der - N	ot Ra	ted	Big Spe	ender - N	lot rated
	Gold Ascent Credit Card	44	0		20.74	1%	Everyd	ay Spe	nder - 3	3 Star	s	Big Sp	ender -	3 Stars
	Gold Charge Card	30	130		N/A	١	Everyda	y Spen	der - No	ot Ra	ted	Big Spe	ender - N	lot rated
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	1 1	✓	✓	✓	✓	✓	40	✓
	Green Charge Card	30	80		N/A	١	Everyda	y Spen	der - N	ot Ra	ted	Big Spe	ender - N	lot rated
	Gold Charge Card	30	130		N/A	4	Everyda	y Spen	der - No	ot Ra	ted	Big Spe	ender - N	lot rated
American Express	MshipRews Ascent Premiu	1.5	Never	✓	✓	✓	1 1	′	✓	✓	✓	✓	Nil	✓
	Platinum Reserve Credit Card	55	395		20.74	1%	Everyd	ay Spe	nder - 3	3 Star	s	Big Sp	ender -	3 Stars
ANZ	Rewards Amex*	2	3 yrs	✓	✓	✓	1 1	✓	✓	✓	X	✓	0	✓
	Rewards	44	89		19.74	1%	Everyd	ay Spe	nder - 4	4 Star	s	Big Sp	ender -	4 Stars
ANZ	Rewards Platinum Visa*	1.5	3 yrs	✓	✓	✓	1 1	<b>'</b>	✓	1	X	✓	0	1
	Rewards Platinum	55	149		19.74	1%	Everyd	ay Spe	nder - (	5 Star	s	Big Sp	ender -	5 Stars

### your guide to product excellence

interest rates current 2nd December

GENERAL REWARDS - \$60,000 annual spend

Page 1 of 5

<sup>\*</sup>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



Dec 2011

### PROFILE SUMMARY

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

Company	Rewards Program	Points	Points		TYPES	OF REW	ARDS A	VAILA	BLE		Rey	Annual Fee	Bonus Partners
		per \$1 Spent	Expire	Travel	Life: Auton	Merchandise Entertainmen	Vouchers / Gift Cards	Cash	Food	More	Redeem Rewards Online	100	Available
				/el	Lifestyle Automotive	andise inment	ners / Cards	Cash Back	od.	ρге	n Online		
	Credit / Charge Card	Free Days	Annual	Fee	Rate			cred	it ca	rd si	tar ratin	ıgs	
***													
ANZ	Rewards Visa*	1.5	3 yrs	✓	1 1	11	✓	✓	✓	X	✓	0	✓
	Rewards	44	89		19.74%	Everyd	ay Spen	ider - 4	4 Stai	rs	Big Sp	ender - 4	4 Stars
Citibank	Classic Rewards	1	Never	✓	1 1	11	V	1	1	✓	✓	Nil	✓
	Classic Visa	55	89		20.99%	Everyd	ay Spen	der - 3	3 Sta	rs	Big Spe	ender - N	ot rated
	Classic MasterCard	55	89		20.99%	Everyd	ay Spen	ıder - 3	3 Stai	rs	Big Spe	ender - N	ot rated
Commonwealth Bank	Diamond Awards Amex*	3	Never	1	1 1	1 1	✓	1	✓	✓	1	0	✓
	Diamond Awards	55	425	V	20.74%	Everyda	y Spend	er - N	ot Ra	ted	Big Spe	ender - N	ot rated
Commonwealth Bank	Gold Awards Amex*	2	Never	V	1 1	11	✓	1	✓	✓	1	0	✓
	Gold Awards	55	144		20.74%	Everyd	ay Spen	ıder - 3	3 Sta	rs	Big Sp	ender - 4	4 Stars
Westpac	Altitude Gold Rews-Amex*	2	Never	✓	1 1	11	✓	X	1	✓	1	Nil	✓
	Altitude Gold	45	150		19.99%	Everyd	ay Spen	ider - 3	3 Sta	rs	Big Sp	ender - 8	5 Stars
Westpac	Altitude Gold Rews-MCD*	1	Never	✓	1 1	11	✓	1	1	✓	1	Nil	✓
	Altitude Gold	45	150		19.99%	Everyd	ay Spen	der - 3	3 Sta	rs	Big Sp	ender - 8	5 Stars
Westpac	Altitude Rews-MCD*	1	Never	✓	1 1	11	✓	X	✓	✓	1	Nil	✓
	Altitude	45	100		19.99%	Everyd	ay Spen	ıder - 3	3 Stai	rs	Big Sp	ender - 4	4 Stars
***													
Bankwest	More Rewards- Platinum	2	3 yrs	✓	<b>1</b>	1 1	<b>√</b>	✓	✓	✓	✓	0	X
	More Platinum MasterCard	55	190		18.99%	Everyd	ay Spen	ıder - 3	3 Stai	rs	Big Sp	ender - t	5 Stars
Catalyst Mutual	Card Services Rewards	1	Never	✓	1 1	11	<b>√</b>	1	1	✓	1	Nil	X
	Card Services Rewards MasterC	55	90		19.74%	Everyd	ay Spen	ider - 4	4 Stai	rs	Big Sp	ender - 4	4 Stars
Citibank	Platinum Rewards	1.25	Never	✓	1 1	11	<b>√</b>	✓	1	✓	1	Nil	✓
	Platinum	55	199		20.99%	Everyd	ay Spen	ıder - 3	3 Stai	rs	Big Sp	ender - (	5 Stars
Commonwealth Bank	Awards Amex*	1.5	Never	✓	1 1	1 1	<b>√</b>	✓	1	✓	✓	0	✓
	Awards	55	89		20.74%	Everyd	ay Spen	ıder - 3	3 Stai	rs	Big Sp	ender - 3	3 Stars
Commonwealth Bank	Awards MCD*	1	Never	✓	1 1	1 1	<b>√</b>	✓	1	1	✓	0	✓
	Awards	55	89		20.74%	Everyd	ay Spen	ıder - 3	3 Stai	rs	Big Sp	ender - 3	3 Stars

### your guide to product excellence

interest rates current 2nd December

GENERAL REWARDS - \$60,000 annual spend

Page 2 of 5

<sup>\*</sup>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



Dec 2011

### PROFILE SUMMARY

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

Company	Rewards Program	Points	Points		TYPES (	OF REWA	RDS AVA	AILABLE		Яe	Annual Fee	Bonus Partners
		per \$1 Spent	Expire	Τn	Lif	Merc Enter	Vouc	Cas	7	Rede: Rewards	ree	Available
				Travel	Lifestyle Automotive	Merchandise Entertainmen	Vouchers / Gift Cards	Food Cash Back	More	Redeem wards Online		
	Credit / Charge Card	Free Days	Δnnual	Fee	Rate	] 기 ( )			ard st	ar ratin	as	
	orealty onlying out	Tice Bays	7 tilliaar		rate		0.	oun oc		u, , u	90	
***												_
Commonwealth Bank	Gold Awards MCD*	1	Never	<b>√</b>	1 1	1 1	1	<b>√</b> ✓	<b>√</b>	✓	0	<b>√</b>
	Gold Awards	55	144		20.74%	Everyda	y Spende	r - 3 Sta	ırs	Big Sp	ender - 4	4 Stars
Community CPS Australia	Card Services Rewards	1	Never	✓	1 1	11		1	✓	✓	Nil	X
	Card Services Rewards Masterc	55	90		19.74%	Everyda	y Spende	r - 4 Sta	ırs	Big Sp	ender - 4	4 Stars
Companion CU	Card Services Rewards	1	Never	1	11	VV	1	<b>1 1</b>	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74%	Everyda	y Spende	er - 4 Sta	ırs	Big Spender - 4 Stars		
CUA	Card Services Rewards	1	Never	1	11	11	1	1 1	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74%	Everyda	y Spende	r - 4 Sta	ırs	Big Sp	ender - 4	1 Stars
Family First CU	Card Services Rewards	1	Never	1	1 1	1 1	1	1 1	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	Everyda	Everyday Spender - 4 Stars			Big Spender - 4 Stars		
FCCS Credit Union	Card Services Rewards	1	Never	✓	1 1	1 1	1	<b>/ /</b>	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	Everyda	y Spende	r - 4 Sta	ırs	Big Sp	ender - 4	1 Stars
Holiday Coast CU	Card Services Rewards	1	Never	✓	1 1	1 1	1	1 1	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	Everyda	Everyday Spender - 4 Stars			Big Spender - 4 Stars		
Illawarra CU NSW	Card Services Rewards	1	Never	✓	1 1	11	1	1 1	1	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
IMB	Card Services Rewards	1	Never	✓	1 1	<b>I I</b>	✓	1 1	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74%	Everyda	y Spende	r - 4 Sta	ırs	Big Sp	ender - 4	1 Stars
Memberfirst Credit Union	Card Services Rewards	1	Never	✓	1 1	1 1	1	1 1	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	Everyda	y Spende	r - 4 Sta	ırs	Big Sp	ender - 4	1 Stars
MyCard - Generic	Card Services Rewards	1	Never	✓	1 1	1 1	1	1 1	✓	✓	0	X
	Card Services Rewards MasterC	55	90		19.74%	Everyda	y Spende	er - 4 Sta	ırs	Big Sp	ender - 4	1 Stars
MyState Financial	Card Services Rewards	1	Never	✓	1 1	1 1	1	1 1	✓	✓	Nil	X
	Card Services Rewards MasterC	55	90		19.74%	Everyda	y Spende	er - 4 Sta	ırs	Big Sp	ender - 4	1 Stars
QT Mutual Bank	Card Services Rewards	1	Never	✓	1 1	11	1	<b>/ /</b>	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.74%	Everyda	y Spende	er - 4 Sta	ırs	Big Sp	ender - 4	4 Stars

### your guide to product excellence

interest rates current 2nd December

GENERAL REWARDS - \$60,000 annual spend

Page 3 of 5



Dec 2011

### PROFILE SUMMARY

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

Company	Rewards Program	Points	Points		TYP	ES C	OF REWARDS AVAILABL					л Ann		Bonus Partners
		per \$1 Spent	Expire	, , ,	Auto	Ę	Merc Enter	Vou Gift	Cas	П	7	Redeem Rewards Online	Fee	Available
				Travel	Automotive	Lifestyle	Merchandise Entertainmer	Vouchers / Gift Cards	Cash Back	Food	More	em Online		
	Constitut Change Const	F D					ją jė			it oo	d of		ac.	
A A A	Credit / Charge Card	Free Days	Annuai	гее	Rat	le	credit card s			u si	ur ruurigo			
***	1													
Queenslanders CU	Card Services Rewards	1	Never	<b>√</b>	<b>√</b>	✓	1 1	<b>/</b>	1	<b>√</b>	<b>√</b>	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.7		Everyda	y Spen	der - 4	Star	5	Big Sp	ender - 4	l Stars
SERVICE ONE Members Ba	Card Services Rewards	1	Never	✓	✓	✓	11	V	1	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.7	4%	Everyda	y Spen	der - 4	Star:	8	Big Sp	ender - 4	1 Stars
Sutherland Credit Union	Card Services Rewards	1	Never	✓	1	1	VV	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90		19.7	4%	Everyda	y Spen	der - 4	Star	3	Big Spender - 4 Stars		
Unicredit-WA	Card Services Rewards	1	Never	1	1	V	11	✓	✓	✓	✓	✓	Nil	X
	Card Services Rewards MyCard	55	90	7	19.7	4%	Everyda	y Spen	der - 4	l Star	5	Big Sp	ender - 4	1 Stars
**														
American Express	Mship Rewards No Fee Op	0.5	Never	1	1	✓	11	✓	✓	✓	✓	✓	Nil	✓
	Gold Ascent Credit Card	44	0		20.7	4%	Everyda	y Spen	der - 3	Star:	3	Big Sp	ender - 3	3 Stars
Bank of Melbourne	Amplify Rewards	1	Never	1	✓	1	11	✓	X	✓	✓	✓	0	✓
	Amplify Credit Card	55	79		18.7	4%	Everyday	Spende	er - No	ot Rat	ed	Big Spe	ender - N	ot rated
BankSA	Amplify Rewards	1	Never	✓	✓	✓	11	✓	X	✓	✓	✓	0	✓
	Amplify Credit Card	55	79		18.7	4%	Everyday Spender - 3 Stars E			Big Sp	Big Spender - 3 Stars			
Bankwest	More Rewards	1.5	3 yrs	1	1	1	11	✓	✓	✓	✓	✓	0	X
	More MasterCard	55	89		19.2	4%	Everyda	y Spen	der - 3	Star:	6	Big Sp	ender - 3	3 Stars
Bankwest	More Rewards-Gold	1.5	3 yrs	1	✓	✓	1 1	✓	1	1	✓	✓	0	X
	More Gold MasterCard	55	120		19.2	4%	Everyda	y Spen	der - 3	Star:	3	Big Sp	ender - 5	5 Stars
BOQ	Q Rewards Blue	1.5	Never	1	1	1	1 1	1	1	✓	1	✓	Nil	X
	Blue Visa	44	60		20.7	4%	Everyda	y Spen	der - 3	Star:	5	Big Spe	nder - N	ot rated
BOQ	Q Rewards Gold	1.75	Never	1	1	1	11	1	1	1	1	1	Nil	X
	Gold Visa	55	120		20.7	4%	Everyda	y Spen	der - 3	Star:	5	Big Sp	ender - 3	3 Stars
BOQ	Q Rewards Platinum	2	Never	1		1				1		<b>√</b>	Nil	X
	Platinum Visa	55	199		20.7	4%	Everyda	y Spen	der - 2	2 Stars	3	Big Sp	ender - 4	1 Stars

### your guide to product excellence

interest rates current 2nd December

GENERAL REWARDS - \$60,000 annual spend

Page 4 of 5



Dec 2011

### PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	⊳	S Lifestyle	OF REVENUE	Voucners / Gift Cards  Merchandise		Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available	
	Credit / Charge Card	Free Days	/s Annual Fee Rate				credit card star ratings								
**															
Citibank	Select Rewards	2	Never	✓	✓	✓	✓ ,	/ /	1	1	✓	1	Nil	✓	
	Select Credit Card	55	700		20.74	4%	Everyda	ay Spend	der - N	ot Rat	ted	Big Sp	ender - N	ot rated	
Commonwealth Bank	Diamond Awards MCD*	1.25	Never	✓	1	✓	1	/ /	1	✓	✓	✓	0	✓	
	Diamond Awards	55	425		20.74	4%	Everyda	ay Spen	der - N	lot Rated Big Spo			ender - Not rated		
Commonwealth Bank	Platinum Awards MCD*	1	Never	1	1	1	<b>V</b> .	1	1	✓	✓	✓	0	✓	
	Platinum Awards	55	280		20.74	4%	Every	eryday Spender - 3 Stars				Big Sp	Big Spender - 5 Stars		
Diners Club Int	Diners Club Rewards	1	Never	1	1		✓ ,	/ /	1	✓	✓	✓	77	✓	
	Charge Card	44	135	7	N/A	4	Everyda	ay Spend	der - N	ot Rat	ted	Big Sp	ender - N	ot rated	
GE Money	GO Rewards	1	3 yrs	1	✓	✓	✓ ,	/ /	X	1	✓	1	Nil	✓	
	GO MasterCard	62	59.4		21.74	4%	Every	day Spe	nder - :	3 Star	s	Big Sp	oender - :	3 Stars	
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓ ,	/ /	1	✓	✓	1	Nil	✓	
	Platinum Credit Card	55	129		19.99	9%	Everyday Spender - 3 Stars			s	Big Spender - 5 Stars				
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓ ,	/ /	1	✓	✓	1	Nil	✓	
	Classic Credit Card	55	59		20.50	0%	Every	day Spe	nder - :	3 Star	s	Big Sp	oender - :	3 Stars	
St George Bank	Amplify Rewards	1	Never	✓	✓	✓	✓ ,	/ /	X	✓	✓	✓	0	✓	
	Amplify Credit Card	55	79		18.74	4%	Every	day Spe	nder - :	3 Star	s	Big Sp	oender - :	3 Stars	
Suncorp Bank	Clear Options-Gold	1	Never	✓	✓	✓	✓ ,	/ /	1	✓	✓	✓	Nil	X	
	Clear Options Gold Card	55	120		20.50	0%	Every	day Spe	nder - :	5 Star	s	Big Sp	oender -	5 Stars	
Suncorp Bank	Clear Options-Platinum	1	Never	✓	✓	✓	✓ ,	/ /	1	1	1	✓	0	X	
	Clear Options Platinum Card	55	199		20.74	4%	Every	day Spe	nder - :	3 Star	s	Big Sp	oender -	5 Stars	
Westpac	Altitude Plat Rews-MCD*	1	Never	✓	✓	✓	✓ ,	/ /	X	1	✓	1	Nil	✓	
	Altitude Platinum	45	295		19.99	9%	Every	day Spe	nder - :	3 Star	s	Big Sp	oender -	5 Stars	

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

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

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

#### WHAT TYPES OF PRODUCTS ARE EVALUATED?

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

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

#### FREQUENT FLYER REWARDS

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

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

**Chart 1. Frequent Flyer Methodology** 

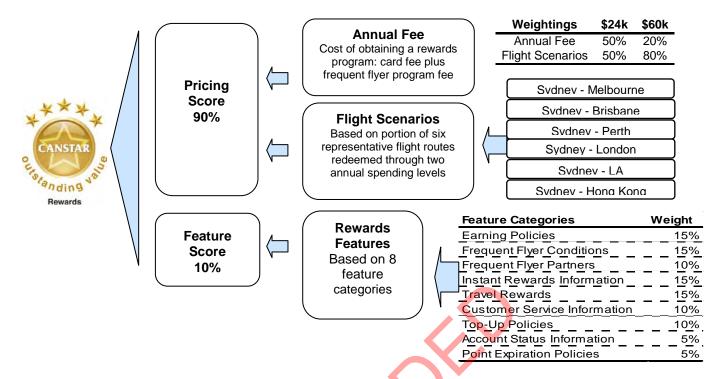
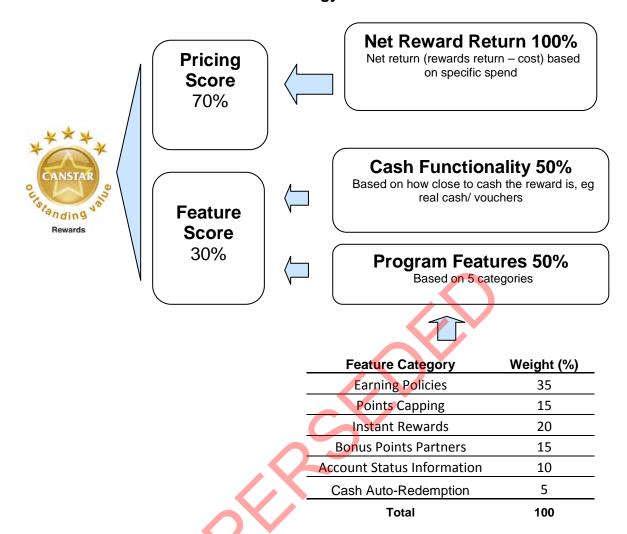


CHART 1 provides an overview of the relative contributions of each component of the frequent flyer rewards category. For the higher (\$60,000) annual spend level, the value of frequent flyer rewards is greater so as to reduce the impact of the annual fee, which is fixed regardless of spending level.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

#### **CASH / VOUCHER REWARDS**

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

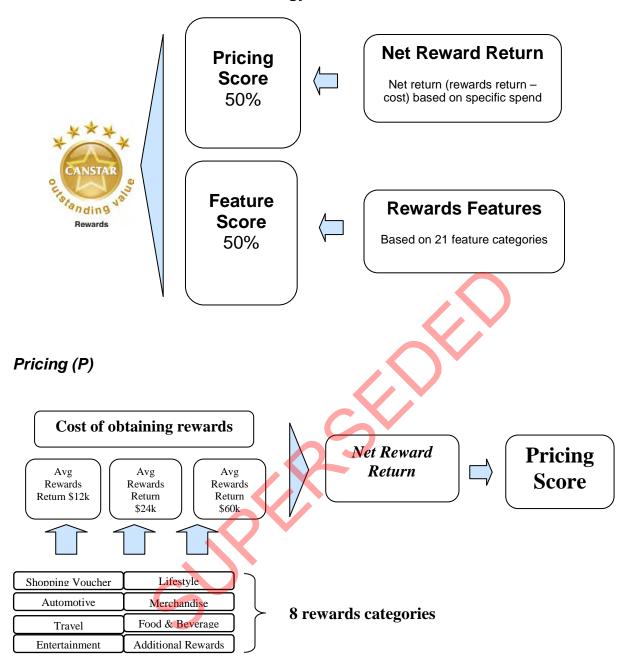
**Chart 2 Cash/Voucher Rewards Methodology** 



#### **GENERAL REWARDS**

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

**Chart 3 General Rewards Methodology** 



<sup>●</sup>Net Reward Return = Reward Return - Cost of Program

#### Features (F)

FEATURES (F) consist of the following categories:

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

#### **TIERED POINTS EARNING**

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

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

Staple: Everyday goods, groceries.

Discretionary: Department stores, luxury goods

Fuel: Petrol stations

Other: All other spending, standard points earn.

<b>Spend Proporti</b>							
annual spend	Staple	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 *rewards star ratings* is awarded points for its comparative pricing and for the array of positive features attached to the product.

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

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

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

#### DOES CANSTAR RATE OTHER PRODUCT AREAS?

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



- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & Contents

- Home loans
- Life Insurance
- Managed investments
- Margin lending
- Online share trading
- Package banking
- Personal loans
- Reward programs
- Superannuation
- Travel insurance

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