

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.



REWARDS A POWERFUL DRAWCARD

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

Customers, too, can benefit from a rewards program with the right fit – one that links in with their spending habits and provides the kind of rewards they are interested in. Holidays, shopping, cash-back, instant discounts – rewards come in all shapes and sizes.

CANSTAR 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

Online 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

For 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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SUPERSEDED



Rewards Star Ratings

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	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★★ "outstanding value"															
American Express	David Jones Mship Rewds	\$168.02	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	Nil	✗
	David Jones Card	44	99	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
American Express	Mship Rewards No Fee Op	\$48.70	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Ascent Credit Card	44	0	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
GE Money	GE Coles Source	\$82.67	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Coles Group Source MCD	62	0	20.49%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
GE Money	Myer Visa Rewards	\$144.00		✗	✗	✗	✓	✗	✓	✗	✗	✗	✗	Nil	✓
	Myer Visa Card	62	69	20.69%	Everyday Spender - 5 Stars						Big Spender - 3 Stars				
	Myer Visa Card	62	69	20.69%	Everyday Spender - 5 Stars						Big Spender - 3 Stars				
Woolworths Limited	Everyday Money Rewards	\$107.90	Never	✗	✓	✓	✓	✗	✓	✗	✓	✗	✗	Nil	✓
	Everyday Money	55	49	19.84%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
★★★★★															
American Express	Mship Rewards Ascent	\$108.23	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓
	Gold Ascent Credit Card	44	0	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
	Green Charge Card	30	80	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
	Gold Charge Card	30	130	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
American Express	Mship Rewds Plat Edge	\$175.32	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Edge Credit Card	55	149	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
ANZ	Rewards Amex*	\$116.39	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓
	Rewards	44	89	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
ANZ	Rewards Platinum Amex*	\$174.59	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓
	Rewards Platinum	55	149	19.74%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
Citibank	BP MasterCard Rewards	\$114.00		✗	✓	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗
	BP MasterCard	55	89	20.89%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Coastline Credit Union	Rewarder	\$80.00	3 yrs	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	0	✗
	Rewarder Visa	55	52	17.00%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				

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CASH REWARDS - \$12,000 annual spend

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Rewards Star Ratings

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				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★																
Qld Police Credit Union	Rewarder	\$80.00	Never	X	X	X	X	X	X	✓	X	X	X	0	X	
	Bluey Rewarder Card	55	48	15.74%	Everyday Spender - 5 Stars						Big Spender - 4 Stars					
Westpac	Altitude Rews-Amex*	\$142.51	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	Altitude	45	100	19.99%	Everyday Spender - 3 Stars						Big Spender - 4 Stars					
★★★★																
American Express	Mship Rewards Choices	\$97.40	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	Green Charge Card	30	80	N/A						Everyday Spender - Not Rated				Big Spender - Not rated		
	Gold Charge Card	30	130	N/A						Everyday Spender - Not Rated				Big Spender - Not 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%	Everyday Spender - 4 Stars						Big Spender - 3 Stars					
★★★																
BOQ	Q Rewards Blue	\$62.50	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Blue Visa	44	60	20.74%	Everyday Spender - 3 Stars						Big Spender - Not rated					
Commonwealth Bank	Awards Amex*	\$90.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Awards	55	89	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars					
HSBC	Rewards Plus-Standard	\$63.56	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Classic Credit Card	55	59	20.50%	Everyday Spender - 3 Stars						Big Spender - 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%	Everyday Spender - 5 Stars						Big Spender - 4 Stars					
	Lifestyle Plus	46	0	17.10%	Everyday Spender - 5 Stars						Big Spender - 3 Stars					
★																
American Express	MshipRews Ascent Premiu	\$146.10	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Reserve Credit Card	55	395	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars					
ANZ	Rewards Platinum Visa*	\$87.29	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	0	✓	
	Rewards Platinum	55	149	19.74%	Everyday Spender - 5 Stars						Big Spender - 5 Stars					
ANZ	Rewards Visa*	\$87.29	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	0	✓	
	Rewards	44	89	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					

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				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
Bank of Melbourne	Amplify Rewards	\$78.18	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
BankSA	Amplify Rewards	\$78.18	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Bankwest	More Rewards	\$60.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗	
	More MasterCard	55	89	19.24%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Bankwest	More Rewards- Platinum	\$80.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗	
	More Platinum MasterCard	55	190	18.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Bankwest	More Rewards-Gold	\$60.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗	
	More Gold MasterCard	55	120	19.24%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
BOQ	Q Rewards Gold	\$72.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Visa	55	120	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
BOQ	Q Rewards Platinum	\$83.33	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Platinum Visa	55	199	20.74%	Everyday Spender - 2 Stars						Big Spender - 4 Stars				
Catalyst Mutual	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Citibank	Classic Rewards	\$71.94	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Classic Visa	55	89	20.99%	Everyday Spender - 3 Stars						Big Spender - Not rated				
	Classic MasterCard	55	89	20.99%	Everyday Spender - 3 Stars						Big Spender - Not rated				
Citibank	Platinum Rewards	\$89.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum	55	199	20.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Citibank	Select Rewards	\$143.88	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Select Credit Card	55	700	20.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
Commonwealth Bank	Awards MCD*	\$60.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Awards	55	89	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Commonwealth Bank	Diamond Awards Amex*	\$180.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Diamond Awards	55	425	20.74%	Everyday Spender - Not Rated						Big Spender - Not rated				

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CASH REWARDS - \$12,000 annual spend

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
Commonwealth Bank	Diamond Awards MCD*	\$75.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Diamond Awards	55	425	20.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
Commonwealth Bank	Gold Awards Amex*	\$120.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Commonwealth Bank	Gold Awards MCD*	\$60.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Commonwealth Bank	Platinum Awards Amex*	\$180.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Platinum Awards	55	280	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Commonwealth Bank	Platinum Awards MCD*	\$60.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Platinum Awards	55	280	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Community CPS Australia	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Companion CU	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
CUA	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Diners Club Int	Diners Club Rewards	\$60.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	135	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
Family First CU	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
FCCS Credit Union	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
First Option CU	Cash Rewards	\$60.00	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	36	✗	
	Cash Rewards Visa Credit Card	45	36	15.99%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
GE Money	GO Rewards	\$16.54	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓	
	GO MasterCard	62	59.4	21.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				

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

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				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
Holiday Coast CU	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
HSBC	Rewards Plus-Platinum	\$63.56	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	129	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Illawarra CU NSW	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
IMB	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Memberfirst Credit Union	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
MyCard - Generic	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
MyState Financial	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
QT Mutual Bank	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Queenslanders CU	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
SERVICE ONE Members Bank	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
St George Bank	Amplify Rewards	\$78.18	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	0	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Suncorp Bank	Clear Options-Gold	\$65.22	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Clear Options Gold Card	55	120	20.50%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
Suncorp Bank	Clear Options-Platinum	\$65.22	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗	
	Clear Options Platinum Card	55	199	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				

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	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
Sutherland Credit Union	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Unicredit-WA	Card Services Rewards	\$68.95	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Westpac	Altitude Gold Rews-Amex*	\$142.51	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Gold	45	150	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Westpac	Altitude Gold Rews-MCD*	\$71.25	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude Gold	45	150	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Westpac	Altitude Plat Rews-Amex*	\$213.76	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Platinum	45	295	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Westpac	Altitude Plat Rews-MCD*	\$71.25	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Platinum	45	295	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Westpac	Altitude Rews-MCD*	\$71.25	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude	45	100	19.99%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				

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CASH REWARDS - \$12,000 annual spend

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



Rewards Star Ratings

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	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★★ "outstanding value"															
American Express	David Jones Mship Rewds	\$336.04	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	Nil	✗
	David Jones Card	44	99	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
American Express	Mship Rewds Plat Edge	\$350.64	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Edge Credit Card	55	149	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
ANZ	Rewards Platinum Amex*	\$349.18	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓
	Rewards Platinum	55	149	19.74%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
GE Money	Myer Visa Rewards	\$288.00		✗	✗	✗	✓	✗	✓	✗	✗	✗	✗	Nil	✓
	Myer Visa Card	62	69	20.69%	Everyday Spender - 5 Stars						Big Spender - 3 Stars				
	Myer Visa Card	62	69	20.69%	Everyday Spender - 5 Stars						Big Spender - 3 Stars				
Westpac	Altitude Rews-Amex*	\$285.02	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude	45	100	19.99%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
★★★★★															
American Express	Mship Rewards Ascent	\$216.46	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓
	Gold Charge Card	30	130	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
	Green Charge Card	30	80	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
	Gold Ascent Credit Card	44	0	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
American Express	Mship Rewards Choices	\$194.80	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓
	Gold Charge Card	30	130	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
	Green Charge Card	30	80	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
American Express	Mship Rewards No Fee Op	\$97.40	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Ascent Credit Card	44	0	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
ANZ	Rewards Amex*	\$232.78	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓
	Rewards	44	89	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
ANZ	Rewards Visa*	\$174.58	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓
	Rewards	44	89	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				

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CASH REWARDS - \$24,000 annual spend

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



Rewards Star Ratings

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	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★																
Bananacoast Community C	Rewarder	\$160.00	3 yrs	X	X	X	X	X	X	X	✓	X	X	X	45	X
	Visa Bonus Rewarder	55	59	17.00%	Everyday Spender - 4 Stars						Big Spender - 3 Stars					
Citibank	BP MasterCard Rewards	\$228.00		X	✓	X	X	X	X	X	✓	X	X	X	Nil	X
	BP MasterCard	55	89	20.89%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Coastline Credit Union	Rewarder	\$160.00	3 yrs	X	X	X	X	X	X	X	✓	X	X	X	0	X
	Rewarder Visa	55	52	17.00%	Everyday Spender - 5 Stars						Big Spender - 4 Stars					
Commonwealth Bank	Gold Awards Amex*	\$240.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars					
GE Money	GE Coles Source	\$165.34	3 yrs	✓	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Coles Group Source MCD	62	0	20.49%	Everyday Spender - 5 Stars						Big Spender - 4 Stars					
Qld Police Credit Union	Rewarder	\$160.00	Never	X	X	X	X	X	X	X	✓	X	X	X	0	X
	Bluey Rewarder Card	55	48	15.74%	Everyday Spender - 5 Stars						Big Spender - 4 Stars					
Westpac	Altitude Gold Rews-Amex*	\$285.02	Never	✓	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Gold	45	150	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars					
Westpac	Altitude Plat Rews-Amex*	\$427.52	Never	✓	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓
	Altitude Platinum	45	295	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars					
Woolworths Limited	Everyday Money Rewards	\$215.79	Never	X	✓	✓	✓	✓	X	✓	X	✓	X	X	Nil	✓
	Everyday Money	55	49	19.84%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
★★★★★																
ANZ	Rewards Platinum Visa*	\$174.58	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	0	✓
	Rewards Platinum	55	149	19.74%	Everyday Spender - 5 Stars						Big Spender - 5 Stars					
Bank of Melbourne	Amplify Rewards	\$156.36	Never	✓	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	0	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated						Big Spender - Not rated					
BankSA	Amplify Rewards	\$156.36	Never	✓	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	0	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars					

your guide to product excellence

CASH REWARDS - \$24,000 annual spend

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



Rewards Star Ratings

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	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★															
Bankwest	More Rewards	\$120.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	X	
	More MasterCard	55	89	19.24%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
BOQ	Q Rewards Blue	\$125.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Blue Visa	44	60	20.74%	Everyday Spender - 3 Stars						Big Spender - Not rated				
BOQ	Q Rewards Gold	\$145.84	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Visa	55	120	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Catalyst Mutual	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Citibank	Classic Rewards	\$143.88	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	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				
Commonwealth Bank	Awards Amex*	\$180.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Awards	55	89	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Commonwealth Bank	Awards MCD*	\$120.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Awards	55	89	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Commonwealth Bank	Platinum Awards Amex*	\$360.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Platinum Awards	55	280	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Community CPS Australia	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards Masterc	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Companion CU	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
CUA	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Family First CU	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				

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CASH REWARDS - \$24,000 annual spend

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



Rewards Star Ratings

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★															
FCCS Credit Union	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
First Option CU	Cash Rewards	\$120.00	Never	X	X	X	X	X	X	✓	X	X	✓	36	X
	Cash Rewards Visa Credit Card	45	36	15.99%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
Holiday Coast CU	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
HSBC	Rewards Plus-Standard	\$127.12	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Classic Credit Card	55	59	20.50%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Illawarra CU NSW	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
IMB	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Memberfirst Credit Union	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
MyCard - Generic	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	X	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
MyState Financial	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Qantas Staff CU	Rewarder	\$120.00	3 yrs	X	X	X	X	X	X	✓	X	X	X	55	X
	Lifestyle	0	0	13.74%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
	Lifestyle Plus	46	0	17.10%	Everyday Spender - 5 Stars						Big Spender - 3 Stars				
QT Mutual Bank	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Queenslanders CU	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				

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CASH REWARDS - \$24,000 annual spend

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



Rewards Star Ratings

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PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★															
SERVICE ONE Members Bank	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
St George Bank	Amplify Rewards	\$156.36	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	0	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Sutherland Credit Union	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Unicredit-WA	Card Services Rewards	\$137.90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Westpac	Altitude Rews-MCD*	\$142.50	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude	45	100	19.99%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
★★															
Suncorp Bank	Clear Options-Gold	\$130.44	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Clear Options Gold Card	55	120	20.50%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
★															
American Express	MshipRews Ascent Premium	\$292.20	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Reserve Credit Card	55	395	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Bankwest	More Rewards- Platinum	\$160.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗
	More Platinum MasterCard	55	190	18.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Bankwest	More Rewards-Gold	\$120.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗
	More Gold MasterCard	55	120	19.24%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
BOQ	Q Rewards Platinum	\$166.66	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Platinum Visa	55	199	20.74%	Everyday Spender - 2 Stars						Big Spender - 4 Stars				
Citibank	Platinum Rewards	\$179.84	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum	55	199	20.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Citibank	Select Rewards	\$287.76	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Select Credit Card	55	700	20.74%	Everyday Spender - Not Rated						Big Spender - Not rated				

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CASH REWARDS - \$24,000 annual spend

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Rewards Star Ratings

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interest rates current 2nd December

PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE								Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings									
★														
Commonwealth Bank	Diamond Awards Amex*	\$360.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Diamond Awards	55	425	20.74%	Everyday Spender - Not Rated						Big Spender - Not rated			
Commonwealth Bank	Diamond Awards MCD*	\$150.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Diamond Awards	55	425	20.74%	Everyday Spender - Not Rated						Big Spender - Not rated			
Commonwealth Bank	Gold Awards MCD*	\$120.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars			
Commonwealth Bank	Platinum Awards MCD*	\$120.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Platinum Awards	55	280	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars			
Diners Club Int	Diners Club Rewards	\$120.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓
	Charge Card	44	135	N/A	Everyday Spender - Not Rated						Big Spender - Not rated			
GE Money	GO Rewards	\$33.08	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓
	GO MasterCard	62	59.4	21.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars			
HSBC	Rewards Plus-Platinum	\$127.12	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Credit Card	55	129	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars			
Suncorp Bank	Clear Options-Platinum	\$130.44	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗
	Clear Options Platinum Card	55	199	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars			
Westpac	Altitude Gold Rews-MCD*	\$142.50	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude Gold	45	150	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars			
Westpac	Altitude Plat Rews-MCD*	\$142.50	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓
	Altitude Platinum	45	295	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars			

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CASH REWARDS - \$24,000 annual spend

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Rewards Star Ratings

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	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★★ "outstanding value"															
American Express	David Jones Mship Rewds	\$806.50	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	Nil	✗
	David Jones Card	44	99	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
American Express	Mship Rewds Plat Edge	\$808.44	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Edge Credit Card	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
ANZ	Rewards Amex*	\$581.96	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓
	Rewards	44	89	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
ANZ	Rewards Platinum Amex*	\$872.94	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓
	Rewards Platinum	55	149	19.74%	Everyday Spender - 5 Stars							Big Spender - 5 Stars			
Commonwealth Bank	Platinum Awards Amex*	\$900.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Platinum Awards	55	280	20.74%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			
Westpac	Altitude Plat Rews-Amex*	#####	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Platinum	45	295	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			
Westpac	Altitude Rews-Amex*	\$712.55	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude	45	100	19.99%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
★★★★★															
American Express	Mship Rewards Ascent	\$541.17	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓
	Gold Ascent Credit Card	44	0	20.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars			
	Gold Charge Card	30	130	N/A	Everyday Spender - Not Rated							Big Spender - Not rated			
	Green Charge Card	30	80	N/A	Everyday Spender - Not Rated							Big Spender - Not rated			
American Express	Mship Rewards Choices	\$487.01	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓
	Green Charge Card	30	80	N/A	Everyday Spender - Not Rated							Big Spender - Not rated			
	Gold Charge Card	30	130	N/A	Everyday Spender - Not Rated							Big Spender - Not rated			
Citibank	BP MasterCard Rewards	\$570.00		✗	✓	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗
	BP MasterCard	55	89	20.89%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Commonwealth Bank	Diamond Awards Amex*	\$900.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Diamond Awards	55	425	20.74%	Everyday Spender - Not Rated							Big Spender - Not rated			

your guide to product excellence

CASH REWARDS - \$60,000 annual spend

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



Rewards Star Ratings

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	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★★															
Commonwealth Bank	Gold Awards Amex*	\$600.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Westpac	Altitude Gold Rews-Amex*	\$712.55	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓	
	Altitude Gold	45	150	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Woolworths Limited	Everyday Money Rewards	\$535.97	Never	✗	✓	✓	✓	✗	✓	✗	✓	✗	Nil	✓	
	Everyday Money	55	49	19.84%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
★★★★															
American Express	Mship Rewards No Fee Op	\$243.51	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Ascent Credit Card	44	0	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
American Express	MshipRews Ascent Premium	\$730.52	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Reserve Credit Card	55	395	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
ANZ	Rewards Platinum Visa*	\$436.47	3 yrs	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓	
	Rewards Platinum	55	149	19.74%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
ANZ	Rewards Visa*	\$436.47	3 yrs	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓	
	Rewards	44	89	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Bananacoast Community C	Rewarder	\$400.00	3 yrs	✗	✗	✗	✗	✗	✗	✓	✗	✗	45	✗	
	Visa Bonus Rewarder	55	59	17.00%	Everyday Spender - 4 Stars						Big Spender - 3 Stars				
Bank of Melbourne	Amplify Rewards	\$390.88	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	0	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
BankSA	Amplify Rewards	\$390.88	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	0	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Bankwest	More Rewards	\$300.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗	
	More MasterCard	55	89	19.24%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Bankwest	More Rewards- Platinum	\$400.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗	
	More Platinum MasterCard	55	190	18.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				

your guide to product excellence

CASH REWARDS - \$60,000 annual spend

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Rewards Star Ratings

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	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★															
Bankwest	More Rewards-Gold	\$300.00	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	X	
	More Gold MasterCard	55	120	19.24%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
BOQ	Q Rewards Blue	\$225.69	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Blue Visa	44	60	20.74%	Everyday Spender - 3 Stars						Big Spender - Not rated				
BOQ	Q Rewards Gold	\$364.58	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Gold Visa	55	120	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
BOQ	Q Rewards Platinum	\$416.67	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Platinum Visa	55	199	20.74%	Everyday Spender - 2 Stars						Big Spender - 4 Stars				
Catalyst Mutual	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Citibank	Classic Rewards	\$359.69	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	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				
Citibank	Platinum Rewards	\$449.61	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum	55	199	20.99%	Everyday Spender - 3 Stars						Big Spender - 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	17.00%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
Commonwealth Bank	Awards Amex*	\$250.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Awards	55	89	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Commonwealth Bank	Awards MCD*	\$250.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Awards	55	89	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Commonwealth Bank	Gold Awards MCD*	\$300.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Community CPS Australia	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				

your guide to product excellence

CASH REWARDS - \$60,000 annual spend

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



Rewards Star Ratings

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	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★																
Companion CU	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
CUA	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Family First CU	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
First Option CU	Cash Rewards	\$300.00	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✓	36	✗	
	Cash Rewards Visa Credit Card	45	36	15.99%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
GE Money	GE Coles Source	\$413.33	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
HSBC	Rewards Plus-Platinum	\$317.81	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	129	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
HSBC	Rewards Plus-Standard	\$317.81	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
IMB	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Memberfirst Credit Union	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
MyCard - Generic	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				

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CASH REWARDS - \$60,000 annual spend

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



Rewards Star Ratings

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	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★															
MyState Financial	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Qantas Staff CU	Rewarder	\$300.00	3 yrs	✗	✗	✗	✗	✗	✗	✓	✗	✗	55	✗	
	Lifestyle Plus	46	0	17.10%	Everyday Spender - 5 Stars						Big Spender - 3 Stars				
	Lifestyle	0	0	13.74%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
Qld Police Credit Union	Rewarder	\$400.00	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	0	✗	
	Bluey Rewarder Card	55	48	15.74%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
QT Mutual Bank	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Queenslanders CU	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
SERVICE ONE Members Ba	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
St George Bank	Amplify Rewards	\$390.88	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	0	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Suncorp Bank	Clear Options-Gold	\$326.09	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Clear Options Gold Card	55	120	20.50%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
Sutherland Credit Union	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Unicredit-WA	Card Services Rewards	\$344.77	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Westpac	Altitude Gold Rews-MCD*	\$356.27	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Altitude Gold	45	150	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Westpac	Altitude Rews-MCD*	\$356.27	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓	
	Altitude	45	100	19.99%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				

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your guide to product excellence

CASH REWARDS - \$60,000 annual spend

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



Rewards Star Ratings

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	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings											
★★																
Citibank	Select Rewards	\$719.38	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Select Credit Card	55	700	20.74%	Everyday Spender - Not Rated							Big Spender - Not rated				
Commonwealth Bank	Platinum Awards MCD*	\$300.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Platinum Awards	55	280	20.74%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Diners Club Int	Diners Club Rewards	\$300.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	135	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
GE Money	Myer Visa Rewards	\$316.80		X	X	X	✓	X	✓	X	X	X	X	Nil	✓	
	Myer Visa Card	62	69	20.69%	Everyday Spender - 5 Stars							Big Spender - 3 Stars				
	Myer Visa Card	62	69	20.69%	Everyday Spender - 5 Stars							Big Spender - 3 Stars				
Suncorp Bank	Clear Options-Platinum	\$326.09	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	X	
	Clear Options Platinum Card	55	199	20.74%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Westpac	Altitude Plat Rews-MCD*	\$356.27	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	Altitude Platinum	45	295	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
★																
Commonwealth Bank	Diamond Awards MCD*	\$375.00	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓	
	Diamond Awards	55	425	20.74%	Everyday Spender - Not Rated							Big Spender - Not rated				
GE Money	GO Rewards	\$82.72	3 yrs	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	GO MasterCard	62	59.4	21.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				

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CASH REWARDS - \$60,000 annual spend

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Rewards Star Ratings

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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 SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★★ "outstanding value"											
American Express	Mship Rewards Ascent	1	1	13800	13800	33800	128000	94000	60000	80	Velocity
	Green Charge Card	30	80	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
	Gold Charge Card	30	130	N/A	Everyday Spender - Not Rated				Big 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	9200	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	16000	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	10350	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	11800	37800				Nil	Jetstar
	MasterCard	55	49	13.99%	Everyday Spender - 2 Stars				Big Spender - 3 Stars		
Jetstar	Jetstar Dollars Platinum	0.02	1	5900	5900	18900				Nil	Jetstar
	Platinum MasterCard	55	149	19.99%	Everyday Spender - 2 Stars				Big Spender - 3 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		
★★★★★											
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 Spender - 3 Stars		
ANZ	Qantas Frq Fly Amex*	1	1	16000	16000	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	15525	38025	144000	105750	67500	Nil	Velocity
	Rewards	44	89	19.74%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		

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FREQUENT FLYER REWARDS - \$24k annual spend:

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Rewards Star Ratings

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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 SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★★											
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 Spender - 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		
Commonwealth Bank	Awards Amex*	1.5	2	18400	18400	45067	170667	125333	80000	Nil	Qantas
	Awards	55	89	20.74%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
Commonwealth Bank	Gold Awards Amex*	2	2	13800	13800	33800	128000	94000	60000	Nil	Qantas
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Community CPS Australia	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Card Services Rewards MasterC	55	90	19.74%	Everyday 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	19.74%	Everyday 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	19.74%	Everyday 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	19.74%	Everyday 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	19.74%	Everyday 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	19.74%	Everyday 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	19.74%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
IMB	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		

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FREQUENT FLYER REWARDS - \$24k annual spend:

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



Rewards Star Ratings

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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong	Annual Fee	
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★★											
Memberfirst Credit Union	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		
MyCard - Generic	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		
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 Amex*	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas Frequent Flyer
	Qantas Standard	44	65	20.24%	Everyday Spender - 5 Stars				Big Spender - 3 Stars		
nab	Velocity Rewards Amex*	0.75	1	18400	18400	45067	170667	125333	80000	Nil	Virgin Australia in blue & part
	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	19.74%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
SERVICE ONE Members 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		
Sutherland Credit Union	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		
Unicredit-WA	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		
Westpac	Altitude Rews-Amex*	2	2	13800	13800	33800	128000	94000	60000	Nil	Velocity
	Altitude	45	100	19.99%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Westpac	earth Qantas FrqFly Amex*	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth	45	75	19.99%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
Woolworths Limited	Everyday Rewds Qantas	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas Frequent Flyer
	Everyday Rewards Qantas Credit	55	89	19.99%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		

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FREQUENT FLYER REWARDS - \$24k annual spend:

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



Rewards Star Ratings

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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong	Annual Fee	
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★											
American Express	David Jones Mship Rewds	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	David Jones Card	44	99	20.74%	Everyday 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%	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%	Everyday Spender - Not Rated				Big 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%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
ANZ	Rewards Platinum Visa*	1.5	2.25	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Rewards Platinum	55	149	19.74%	Everyday 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%	Everyday 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%	Everyday Spender - Not Rated				Big 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%	Everyday Spender - Not Rated				Big 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%	Everyday 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%	Everyday 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%	Everyday 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%	Everyday 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%	Everyday Spender - 3 Stars				Big Spender - 5 Stars		

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FREQUENT FLYER REWARDS - \$24k annual spend:

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



Rewards Star Ratings

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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong	Annual Fee	
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★											
Diners Club Int	Diners Club Rewards	1	1	13800	13800	33800	128000	94000	60000	77	Velocity
	Charge Card	44	135	N/A	Everyday Spender - Not Rated			Big Spender - Not rated			
Diners Club Int	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyers Club Crd	44	95	N/A	Everyday Spender - Not Rated			Big Spender - Not rated			
HSBC	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Platinum Qantas Credit Card	55	199	20.99%	Everyday Spender - Not Rated			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 Spender - 4 Stars			
nab	Qantas Frq Fly MCD*	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas Frequent f
	Qantas Standard	44	65	20.24%	Everyday Spender - 5 Stars			Big Spender - 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 Spender - 5 Stars			
nab	Velocity Gold Amex*	1	1	13800	13800	33800	128000	94000	60000	Nil	Qantas in Blue & part
	Velocity Gold Card	44	150	20.24%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
nab	Velocity Rewards Visa*	0.5	1	27600	27600	67600	256000	188000	120000	Nil	Qantas in blue & part
	Velocity Card	44	65	20.24%	Everyday Spender - 5 Stars			Big Spender - 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 Spender - 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 Spender - 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 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			
Virgin Money	Velocity Rewards High FI	1.25	1	11040	11040	27040	102400	75200	48000	Nil	Qantas in Blue/Veloc
	High Flyer Credit Card	44	249	20.99%	Everyday Spender - Not Rated			Big Spender - Not rated			

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FREQUENT FLYER REWARDS - \$24k annual spend:

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



Rewards Star Ratings

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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong	Annual Fee	
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★											
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 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	19.99%	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	19.99%	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%	Everyday Spender - Not Rated			Big 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	18.99%	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	20.24%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			

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FREQUENT FLYER REWARDS - \$24k annual spend:

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



Rewards Star Ratings

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 (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Melbourne –	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★											
nab	Velocity Gold Visa*	0.5	1	27600	27600	67600	256000	188000	120000	Nil	in blue & part
	Velocity Gold 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%	Everyday Spender - Low Rank				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%	Everyday Spender - Not Rated				Big 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%	Everyday Spender - Not Rated				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%	Everyday Spender - Not Rated				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		

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FREQUENT FLYER REWARDS - \$24k annual spend:

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



Rewards Star Ratings

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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings						
★											
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%	Everyday 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%	Everyday 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%	Everyday Spender - 3 Stars			Big Spender - 5 Stars			

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FREQUENT FLYER REWARDS - \$24k annual spend:

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



Rewards Star Ratings

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 (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		

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

American Express	MshipRews Ascent Premium	1.5	1	9200	9200	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 FreqFly-Ultim	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Ultimate Card	44	450	20.74%	Everyday Spender - Low Rank		Big Spender - 3 Stars				
American Express	Velocity Platinum Rews	1.5	1	9200	9200	22533	85333	62667	40000	Nil	Qantas
	Velocity Platinum Card	44	349	20.74%	Everyday Spender - Not Rated		Big Spender - Not rated				
ANZ	Rewards Platinum Amex*	3	2.25	10350	10350	25350	96000	70500	45000	0	Velocity
	Rewards Platinum	55	149	19.74%	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	20.74%	Everyday Spender - Not Rated		Big Spender - Not rated				
Commonwealth Bank	Platinum Awards Amex*	3	2	9200	9200	22533	85333	62667	40000	0	Qantas
	Platinum Awards	55	280	20.74%	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	20.24%	Everyday Spender - 3 Stars		Big Spender - 5 Stars				
Virgin Money	Velocity Rewards High FI	1.25	1	11040	11040	27040	102400	75200	48000	Nil	Virgin Blue/Velocity
	High Flyer Credit Card	44	249	20.99%	Everyday Spender - Not Rated		Big Spender - Not rated				
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	earth QantasFF-Amex Plat*	1.5	1	10667	10667	24000	85333	64000	40000	0	Qantas
	earth Platinum Card	45	250	19.99%	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	20.74%	Everyday Spender - 3 Stars		Big Spender - 3 Stars				
	Green Charge Card	30	80	N/A	Everyday Spender - Not Rated		Big Spender - Not rated				
	Gold Charge Card	30	130	N/A	Everyday Spender - Not Rated		Big Spender - Not rated				

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FREQUENT FLYER REWARDS - \$60k annual spend:

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



Rewards Star Ratings

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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★★											
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	Qantas Freq Fly Standard	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas Discovery Card	44	0	20.74%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
American Express	Qantas Freq Fly-Premium	1.25	1	12800	12800	28800	102400	76800	48000	Nil	Qantas
	Qantas Premium Card	44	249	20.74%	Everyday Spender - 1 Star				Big Spender - 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	20.74%	Everyday Spender - Not Rated				Big Spender - Not rated		
ANZ	Qantas Frq Fly Amex*	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	Frequent Flyer	44	95	19.74%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
ANZ	Rewards Amex*	2	2.25	15525	15525	38025	144000	105750	67500	0	Velocity
	Rewards	44	89	19.74%	Everyday Spender - 4 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%	Everyday Spender - Not Rated				Big Spender - Not rated		
Commonwealth Bank	Gold Awards Amex*	2	2	13800	13800	33800	128000	94000	60000	0	Qantas
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Diners Club Int	Diners Club Rewards	1	1	13800	13800	33800	128000	94000	60000	77	Velocity
	Charge Card	44	135	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
Diners Club Int	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyers Club Crd	44	95	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
HSBC	Qantas Rewards	1	1	16000	16000	36000	128000	96000	60000	0	Qantas
	Platinum Qantas Credit Card	55	199	20.99%	Everyday Spender - Not Rated				Big Spender - Not rated		
nab	Velocity Gold Amex*	1	1	13800	13800	33800	128000	94000	60000	Nil	gin Blue & partn
	Velocity Gold Card	44	150	20.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		

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FREQUENT FLYER REWARDS - \$60k annual spend:

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



Rewards Star Ratings

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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1	
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings							
★★★★★												
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 Spender - 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 Spender - 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 Spender - 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 Spender - 4 Stars			
Woolworths Limited	Everyday Rewds Qantas	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas Freq Flyer p	
	Everyday Rewards Qantas Credit Card	55	89	19.99%	Everyday Spender - 4 Stars				Big Spender - 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 Spender - 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 Spender - 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 Spender - 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 Spender - 5 Stars			
Catalyst Mutual	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars				Big Spender - 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			

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FREQUENT FLYER REWARDS - \$60k annual spend:

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



Rewards Star Ratings

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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong	Annual Fee	
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★											
Citibank	Platinum Rewards	1.25	1.5	16560	16560	40560	153600	112800	72000	Nil	Velocity
	Platinum	55	199	20.99%	Everyday 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	20.99%	Everyday 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	19.74%	Everyday 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	19.74%	Everyday 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	19.74%	Everyday 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	19.74%	Everyday 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	19.74%	Everyday 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	19.74%	Everyday 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	19.74%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
IMB	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		
Memberfirst Credit Union	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		
MyCard - Generic	Card Services Rewards	1	1.5	20700	20700	50700	192000	141000	90000	0	Velocity
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		

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FREQUENT FLYER REWARDS - \$60k annual spend:

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



Rewards Star Ratings

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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong	Annual Fee	
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★											
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	20.24%	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	20.24%	Everyday Spender - 3 Stars				Big Spender - 5 Stars		
nab	Velocity Rewards Amex*	0.75	1	18400	18400	45067	170667	125333	80000	Nil	gin blue & partn
	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	19.74%	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	20.50%	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	19.74%	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	19.74%	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		
★★★★											

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FREQUENT FLYER REWARDS - \$60k annual spend:

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



Rewards Star Ratings

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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★											
American Express	David Jones Mship Rewds	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	David Jones Card	44	99	20.74%	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	19.74%	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	19.74%	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	18.74%	Everyday Spender - Not Rated				Big Spender - Not rated		
Bank of Melbourne	Amplify Rewards	1	2	27600	27600	67600	256000	188000	120000	0	Velocity
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated				Big Spender - Not rated		
BankSA	Amplify Qantas Rewards	0.5	1	32000	32000	72000	256000	192000	120000	0	Qantas
	Amplify Credit Card	55	79	18.74%	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	18.74%	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	19.24%	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	Awards Amex*	1.5	2	18400	18400	45067	170667	125333	80000	0	Qantas
	Awards	55	89	20.74%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
Commonwealth Bank	Awards MCD*	1	2	27600	27600	67600	256000	188000	120000	0	Qantas
	Awards	55	89	20.74%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
Commonwealth Bank	Diamond Awards MCD*	1.25	2	22080	22080	54080	204800	150400	96000	0	Qantas
	Diamond Awards	55	425	20.74%	Everyday Spender - Not Rated				Big Spender - Not rated		

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FREQUENT FLYER REWARDS - \$60k annual spend:

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Rewards Star Ratings

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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★											
Commonwealth Bank	Gold Awards MCD*	1	2	27600	27600	67600	256000	188000	120000	0	Qantas
	Gold Awards	55	144	20.74%	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	20.74%	Everyday Spender - 3 Stars				Big Spender - 5 Stars		
nab	Qantas Frq Fly Amex*	1	1	16000	16000	36000	128000	96000	60000	Nil	ntas Frequent F
	Qantas Standard	44	65	20.24%	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	20.24%	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	20.24%	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	20.24%	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	18.74%	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	18.74%	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	19.99%	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	20.74%	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	Altitude Plat Rews-MCD*	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Altitude Platinum	45	295	19.99%	Everyday Spender - 3 Stars				Big Spender - 5 Stars		

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FREQUENT FLYER REWARDS - \$60k annual spend:

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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Sydney – Los Angeles	Sydney – Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★											
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	Qantas Frequent Flyer
	Qantas Standard	44	65	20.24%	Everyday Spender - 5 Stars			Big Spender - 3 Stars			

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FREQUENT FLYER REWARDS - \$60k annual spend:

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Rewards Star Ratings

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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More					
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings												
★★★★★ "outstanding value"																	
American Express	David Jones Mship Rewds	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	David Jones Card	44	99	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Westpac	Altitude Rews-Amex*	2	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓		
	Altitude	45	100	19.99%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
★★★★★																	
American Express	Mship Rewards No Fee Op	0.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Ascent Credit Card	44	0	20.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars					
American Express	Mship Rewds Plat Edge	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Platinum Edge Credit Card	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
ANZ	Rewards Amex*	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓		
	Rewards	44	89	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
ANZ	Rewards Platinum Amex*	3	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓		
	Rewards Platinum	55	149	19.74%	Everyday Spender - 5 Stars							Big Spender - 5 Stars					
GE Money	GE Coles Source	0.4	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓		
	Coles Group Source MCD	62	0	20.49%	Everyday Spender - 5 Stars							Big Spender - 4 Stars					
★★★★																	
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓		
	Gold Ascent Credit Card	44	0	20.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars					
	Green Charge Card	30	80	N/A	Everyday Spender - Not Rated							Big Spender - Not rated					
	Gold Charge Card	30	130	N/A	Everyday Spender - Not Rated							Big Spender - Not rated					
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓		
	Gold Charge Card	30	130	N/A	Everyday Spender - Not Rated							Big Spender - Not rated					
	Green Charge Card	30	80	N/A	Everyday Spender - Not Rated							Big Spender - Not rated					
Commonwealth Bank	Awards Amex*	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓		
	Awards	55	89	20.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars					

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GENERAL REWARDS - \$12,000 annual spend

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



Rewards Star Ratings

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General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings											
★★★★																
GE Money	Myer Visa Rewards		2 yrs	X	X	X	X	X	X	X	X	X	X	Nil	X	
	Myer Visa Card	62	69	20.69%	Everyday Spender - 5 Stars							Big Spender - 3 Stars				
	Myer Visa Card	62	69	20.69%	Everyday Spender - 5 Stars							Big Spender - 3 Stars				
★★																
ANZ	Rewards Visa*	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	0	✓	
	Rewards	44	89	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
BOQ	Q Rewards Blue	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	X	
	Blue Visa	44	60	20.74%	Everyday Spender - 3 Stars							Big Spender - Not rated				
GE Money	GO Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	GO MasterCard	62	59.4	21.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Classic Credit Card	55	59	20.50%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Westpac	Altitude Gold Rews-Amex*	2	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	Nil	✓	
	Altitude Gold	45	150	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
★																
American Express	MshipRews Ascent Premiu	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Reserve Credit Card	55	395	20.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
ANZ	Rewards Platinum Visa*	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	0	✓	
	Rewards Platinum	55	149	19.74%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
Bank of Melbourne	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	0	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated							Big Spender - Not rated				
BankSA	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	0	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Bankwest	More Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	X	
	More MasterCard	55	89	19.24%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Bankwest	More Rewards- Platinum	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	X	
	More Platinum MasterCard	55	190	18.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				

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GENERAL REWARDS - \$12,000 annual spend

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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗
	More Gold MasterCard	55	120	19.24%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Catalyst Mutual	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Citibank	Classic Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Classic Visa	55	89	20.99%	Everyday Spender - 3 Stars						Big Spender - Not rated				
	Classic MasterCard	55	89	20.99%	Everyday Spender - 3 Stars						Big Spender - Not rated				
Citibank	Platinum Rewards	1.25	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum	55	199	20.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Citibank	Select Rewards	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Select Credit Card	55	700	20.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
Commonwealth Bank	Awards MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Awards	55	89	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Commonwealth Bank	Diamond Awards Amex*	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Diamond Awards	55	425	20.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
Commonwealth Bank	Diamond Awards MCD*	1.25	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Diamond Awards	55	425	20.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
Commonwealth Bank	Gold Awards Amex*	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Commonwealth Bank	Gold Awards MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Commonwealth Bank	Platinum Awards Amex*	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Platinum Awards	55	280	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Commonwealth Bank	Platinum Awards MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Platinum Awards	55	280	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Community CPS Australia	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards Masterc	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				

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GENERAL REWARDS - \$12,000 annual spend

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General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★																
Companion CU	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
CUA	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Diners Club Int	Diners Club Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	135	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
Family First CU	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
FCCS Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Holiday Coast CU	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	129	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Illawarra CU NSW	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
IMB	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Memberfirst Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
MyCard - Generic	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
MyState Financial	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
QT Mutual Bank	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				

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GENERAL REWARDS - \$12,000 annual spend

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General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★															
Queenslanders CU	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
SERVICE ONE Members Bank	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
St George Bank	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	0	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Suncorp Bank	Clear Options-Gold	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Clear Options Gold Card	55	120	20.50%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
Suncorp Bank	Clear Options-Platinum	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗
	Clear Options Platinum Card	55	199	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Sutherland Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Unicredit-WA	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Westpac	Altitude Gold Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude Gold	45	150	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Westpac	Altitude Plat Rews-Amex*	3	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Platinum	45	295	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Westpac	Altitude Plat Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Platinum	45	295	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Westpac	Altitude Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude	45	100	19.99%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				

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PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★ "outstanding value"																
American Express	David Jones Mship Rewds	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	Nil	✗	
	David Jones Card	44	99	20.74%	Everyday Spender - 3 Stars								Big Spender - 4 Stars			
American Express	Mship Rewds Plat Edge	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	Nil	✓	
	Platinum Edge Credit Card	55	149	20.74%	Everyday Spender - 3 Stars								Big Spender - 4 Stars			
ANZ	Rewards Platinum Amex*	3	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0	✓	
	Rewards Platinum	55	149	19.74%	Everyday Spender - 5 Stars								Big Spender - 5 Stars			
Westpac	Altitude Plat Rews-Amex*	3	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗	Nil	✓	
	Altitude Platinum	45	295	19.99%	Everyday Spender - 3 Stars								Big Spender - 5 Stars			
Westpac	Altitude Rews-Amex*	2	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗	Nil	✓	
	Altitude	45	100	19.99%	Everyday Spender - 3 Stars								Big Spender - 4 Stars			
★★★★★																
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	80	✓	
	Green Charge Card	30	80	N/A	Everyday Spender - Not Rated								Big Spender - Not rated			
	Gold Ascent Credit Card	44	0	20.74%	Everyday Spender - 3 Stars								Big Spender - 3 Stars			
	Gold Charge Card	30	130	N/A	Everyday Spender - Not Rated								Big Spender - Not rated			
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	40	✓	
	Green Charge Card	30	80	N/A	Everyday Spender - Not Rated								Big Spender - Not rated			
	Gold Charge Card	30	130	N/A	Everyday Spender - Not Rated								Big Spender - Not rated			
ANZ	Rewards Amex*	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0	✓	
	Rewards	44	89	19.74%	Everyday Spender - 4 Stars								Big Spender - 4 Stars			
ANZ	Rewards Visa*	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0	✓	
	Rewards	44	89	19.74%	Everyday Spender - 4 Stars								Big Spender - 4 Stars			
Commonwealth Bank	Awards Amex*	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	0	✓	
	Awards	55	89	20.74%	Everyday Spender - 3 Stars								Big Spender - 3 Stars			
Commonwealth Bank	Gold Awards Amex*	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	0	✓	
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars								Big Spender - 4 Stars			

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GENERAL REWARDS - \$24,000 annual spend

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General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★★															
Commonwealth Bank	Platinum Awards Amex*	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	0	✓
	Platinum Awards	55	280	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Westpac	Altitude Gold Rews-Amex*	2	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	X	Nil	✓
	Altitude Gold	45	150	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
★★★★															
American Express	Mship Rewards No Fee Op	0.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	✓
	Gold Ascent Credit Card	44	0	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
ANZ	Rewards Platinum Visa*	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0	✓
	Rewards Platinum	55	149	19.74%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
Bank of Melbourne	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	X	0	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
BankSA	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	X	✓	✓	X	0	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Bankwest	More Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	0	X
	More MasterCard	55	89	19.24%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
BOQ	Q Rewards Blue	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	X
	Blue Visa	44	60	20.74%	Everyday Spender - 3 Stars						Big Spender - Not rated				
Catalyst Mutual	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Citibank	Classic Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	✓
	Classic Visa	55	89	20.99%	Everyday Spender - 3 Stars						Big Spender - Not rated				
	Classic MasterCard	55	89	20.99%	Everyday Spender - 3 Stars						Big Spender - Not rated				
Commonwealth Bank	Awards MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	0	✓
	Awards	55	89	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Community CPS Australia	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards Masterc	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				

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GENERAL REWARDS - \$24,000 annual spend

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



Rewards Star Ratings

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PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★															
Companion CU	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
CUA	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Family First CU	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
FCCS Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
GE Money	GE Coles Source	0.4	3 yrs	✓	✓	✓	✓	✓	✓	X	✓	✓	X	Nil	✓
	Coles Group Source MCD	62	0	20.49%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
GE Money	GO Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	X	✓	✓	X	Nil	✓
	GO MasterCard	62	59.4	21.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
GE Money	Myer Visa Rewards	1		X	X	X	✓	X	✓	X	X	X	X	Nil	✓
	Myer Visa Card	62	69	20.69%	Everyday Spender - 5 Stars						Big Spender - 3 Stars				
	Myer Visa Card	62	69	20.69%	Everyday Spender - 5 Stars						Big Spender - 3 Stars				
Holiday Coast CU	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	✓
	Classic Credit Card	55	59	20.50%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Illawarra CU NSW	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
IMB	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Memberfirst Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	Nil	X
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				

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General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★ ★ ★															
MyCard - Generic	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	0	✗
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
MyState Financial	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Card Services Rewards MasterCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
QT Mutual Bank	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Queenslanders CU	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
SERVICE ONE Members Bank	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
St George Bank	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗	0	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars			
Sutherland Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Unicredit-WA	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Westpac	Altitude Gold Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✓
	Altitude Gold	45	150	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			
Westpac	Altitude Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗	Nil	✓
	Altitude	45	100	19.99%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
★ ★															
Bankwest	More Rewards- Platinum	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	0	✗
	More Platinum MasterCard	55	190	18.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	0	✗
	More Gold MasterCard	55	120	19.24%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			

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GENERAL REWARDS - \$24,000 annual spend

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Rewards Star Ratings

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PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★															
BOQ	Q Rewards Gold	1.75	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold Visa	55	120	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Suncorp Bank	Clear Options-Gold	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Clear Options Gold Card	55	120	20.50%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
★															
American Express	MshipRews Ascent Premiu	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✓
	Platinum Reserve Credit Card	55	395	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Citibank	Platinum Rewards	1.25	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✓
	Platinum	55	199	20.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Citibank	Select Rewards	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✓
	Select Credit Card	55	700	20.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
Commonwealth Bank	Diamond Awards Amex*	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	0	✓
	Diamond Awards	55	425	20.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
Commonwealth Bank	Diamond Awards MCD*	1.25	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	0	✓
	Diamond Awards	55	425	20.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
Commonwealth Bank	Gold Awards MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	0	✓
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Commonwealth Bank	Platinum Awards MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	0	✓
	Platinum Awards	55	280	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Diners Club Int	Diners Club Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	77	✓
	Charge Card	44	135	N/A	Everyday Spender - Not Rated						Big Spender - Not rated				
Suncorp Bank	Clear Options-Platinum	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	0	✗
	Clear Options Platinum Card	55	199	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Westpac	Altitude Plat Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗	Nil	✓
	Altitude Platinum	45	295	19.99%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				

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GENERAL REWARDS - \$24,000 annual spend

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



Rewards Star Ratings

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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More					
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings												
★★★★★ "outstanding value"																	
American Express	David Jones Mship Rewds	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	Nil	✗		
	David Jones Card	44	99	20.74%		Everyday Spender - 3 Stars							Big Spender - 4 Stars				
American Express	Mship Rewds Plat Edge	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Platinum Edge Credit Card	55	149	20.74%		Everyday Spender - 3 Stars							Big Spender - 4 Stars				
ANZ	Rewards Platinum Amex*	3	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓		
	Rewards Platinum	55	149	19.74%		Everyday Spender - 5 Stars							Big Spender - 5 Stars				
Commonwealth Bank	Platinum Awards Amex*	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓		
	Platinum Awards	55	280	20.74%		Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Westpac	Altitude Plat Rews-Amex*	3	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓		
	Altitude Platinum	45	295	19.99%		Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Westpac	Altitude Rews-Amex*	2	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓		
	Altitude	45	100	19.99%		Everyday Spender - 3 Stars							Big Spender - 4 Stars				
★★★★★																	
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓		
	Green Charge Card	30	80	N/A		Everyday Spender - Not Rated							Big Spender - Not rated				
	Gold Ascent Credit Card	44	0	20.74%		Everyday Spender - 3 Stars							Big Spender - 3 Stars				
	Gold Charge Card	30	130	N/A		Everyday Spender - Not Rated							Big Spender - Not rated				
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓		
	Green Charge Card	30	80	N/A		Everyday Spender - Not Rated							Big Spender - Not rated				
	Gold Charge Card	30	130	N/A		Everyday Spender - Not Rated							Big Spender - Not rated				
American Express	MshipRews Ascent Premiu	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Platinum Reserve Credit Card	55	395	20.74%		Everyday Spender - 3 Stars							Big Spender - 3 Stars				
ANZ	Rewards Amex*	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓		
	Rewards	44	89	19.74%		Everyday Spender - 4 Stars							Big Spender - 4 Stars				
ANZ	Rewards Platinum Visa*	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓		
	Rewards Platinum	55	149	19.74%		Everyday Spender - 5 Stars							Big Spender - 5 Stars				

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GENERAL REWARDS - \$60,000 annual spend

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Rewards Star Ratings

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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★																
ANZ	Rewards Visa*	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	0	✓
	Rewards	44	89	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Citibank	Classic Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Classic Visa	55	89	20.99%	Everyday Spender - 3 Stars							Big Spender - Not rated				
	Classic MasterCard	55	89	20.99%	Everyday Spender - 3 Stars							Big Spender - Not rated				
Commonwealth Bank	Diamond Awards Amex*	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Diamond Awards	55	425	20.74%	Everyday Spender - Not Rated							Big Spender - Not rated				
Commonwealth Bank	Gold Awards Amex*	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Westpac	Altitude Gold Rews-Amex*	2	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Gold	45	150	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Westpac	Altitude Gold Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude Gold	45	150	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Westpac	Altitude Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude	45	100	19.99%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
★★★★																
Bankwest	More Rewards- Platinum	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗
	More Platinum MasterCard	55	190	18.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Catalyst Mutual	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Citibank	Platinum Rewards	1.25	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum	55	199	20.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Commonwealth Bank	Awards Amex*	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Awards	55	89	20.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Commonwealth Bank	Awards MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Awards	55	89	20.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				

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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★															
Commonwealth Bank	Gold Awards MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Gold Awards	55	144	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
Community CPS Australia	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards Masterc	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Companion CU	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
CUA	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Family First CU	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
FCCS Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Holiday Coast CU	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Illawarra CU NSW	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
IMB	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Memberfirst Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
MyCard - Generic	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
MyState Financial	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MasterC	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
QT Mutual Bank	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			

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GENERAL REWARDS - \$60,000 annual spend

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



Rewards Star Ratings

Dec 2011

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings										
★★★															
Queenslanders CU	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
SERVICE ONE Members Bank	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Sutherland Credit Union	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Unicredit-WA	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Card Services Rewards MyCard	55	90	19.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
★★															
American Express	Mship Rewards No Fee Op	0.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Ascent Credit Card	44	0	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Bank of Melbourne	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	0	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - Not Rated						Big Spender - Not rated				
BankSA	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	0	✓	
	Amplify Credit Card	55	79	18.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Bankwest	More Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗	
	More MasterCard	55	89	19.24%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Bankwest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗	
	More Gold MasterCard	55	120	19.24%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
BOQ	Q Rewards Blue	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Blue Visa	44	60	20.74%	Everyday Spender - 3 Stars						Big Spender - Not rated				
BOQ	Q Rewards Gold	1.75	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Visa	55	120	20.74%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
BOQ	Q Rewards Platinum	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Platinum Visa	55	199	20.74%	Everyday Spender - 2 Stars						Big Spender - 4 Stars				

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GENERAL REWARDS - \$60,000 annual spend

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Rewards Star Ratings

Dec 2011

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings										
★★															
Citibank	Select Rewards	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Select Credit Card	55	700	20.74%	Everyday Spender - Not Rated							Big Spender - Not rated			
Commonwealth Bank	Diamond Awards MCD*	1.25	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Diamond Awards	55	425	20.74%	Everyday Spender - Not Rated							Big Spender - Not rated			
Commonwealth Bank	Platinum Awards MCD*	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✓
	Platinum Awards	55	280	20.74%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			
Diners Club Int	Diners Club Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓
	Charge Card	44	135	N/A	Everyday Spender - Not Rated							Big Spender - Not rated			
GE Money	GO Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	GO MasterCard	62	59.4	21.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars			
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Credit Card	55	129	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Classic Credit Card	55	59	20.50%	Everyday Spender - 3 Stars							Big Spender - 3 Stars			
St George Bank	Amplify Rewards	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	0	✓
	Amplify Credit Card	55	79	18.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars			
Suncorp Bank	Clear Options-Gold	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Clear Options Gold Card	55	120	20.50%	Everyday Spender - 5 Stars							Big Spender - 5 Stars			
Suncorp Bank	Clear Options-Platinum	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	✗
	Clear Options Platinum Card	55	199	20.74%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			
Westpac	Altitude Plat Rews-MCD*	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Platinum	45	295	19.99%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			

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REWARDS STAR RATINGS

WHAT ARE THE CANSTAR *rewards star ratings*?

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

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

WHAT TYPES OF PRODUCTS ARE EVALUATED?

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

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

FREQUENT FLYER REWARDS

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

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

Chart 1. Frequent Flyer Methodology

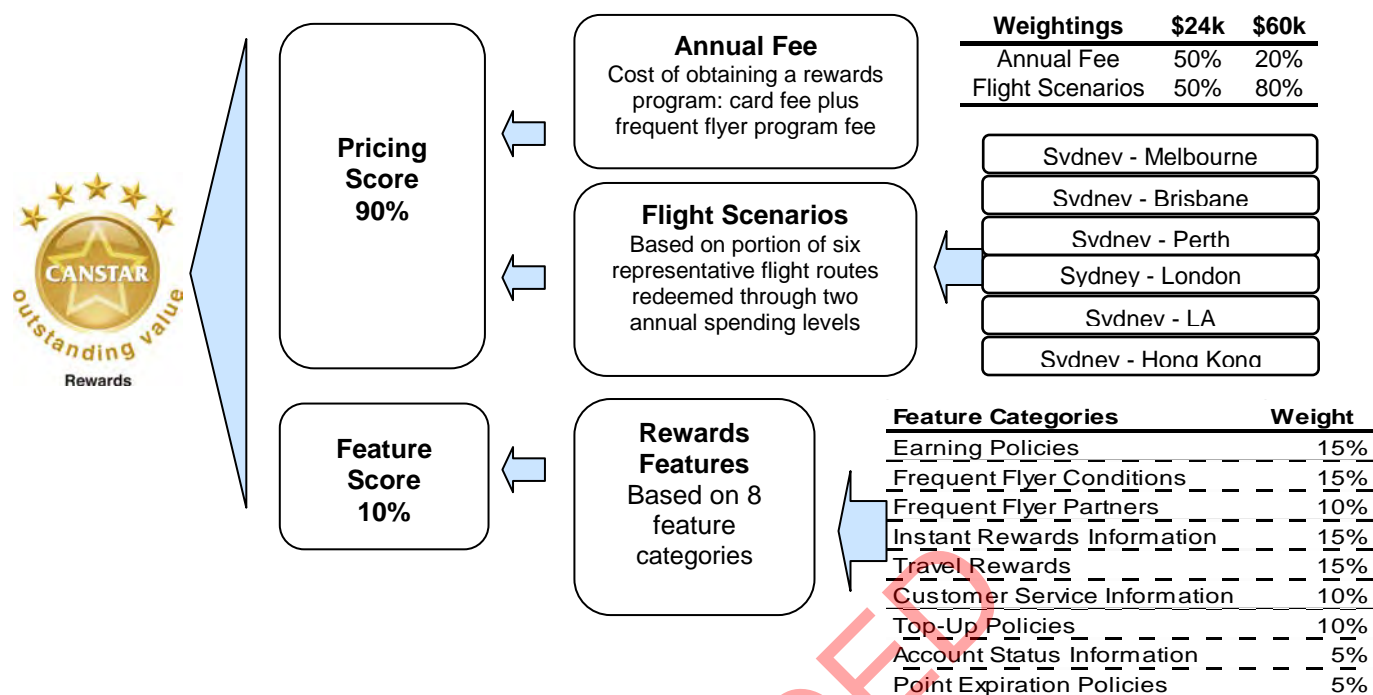
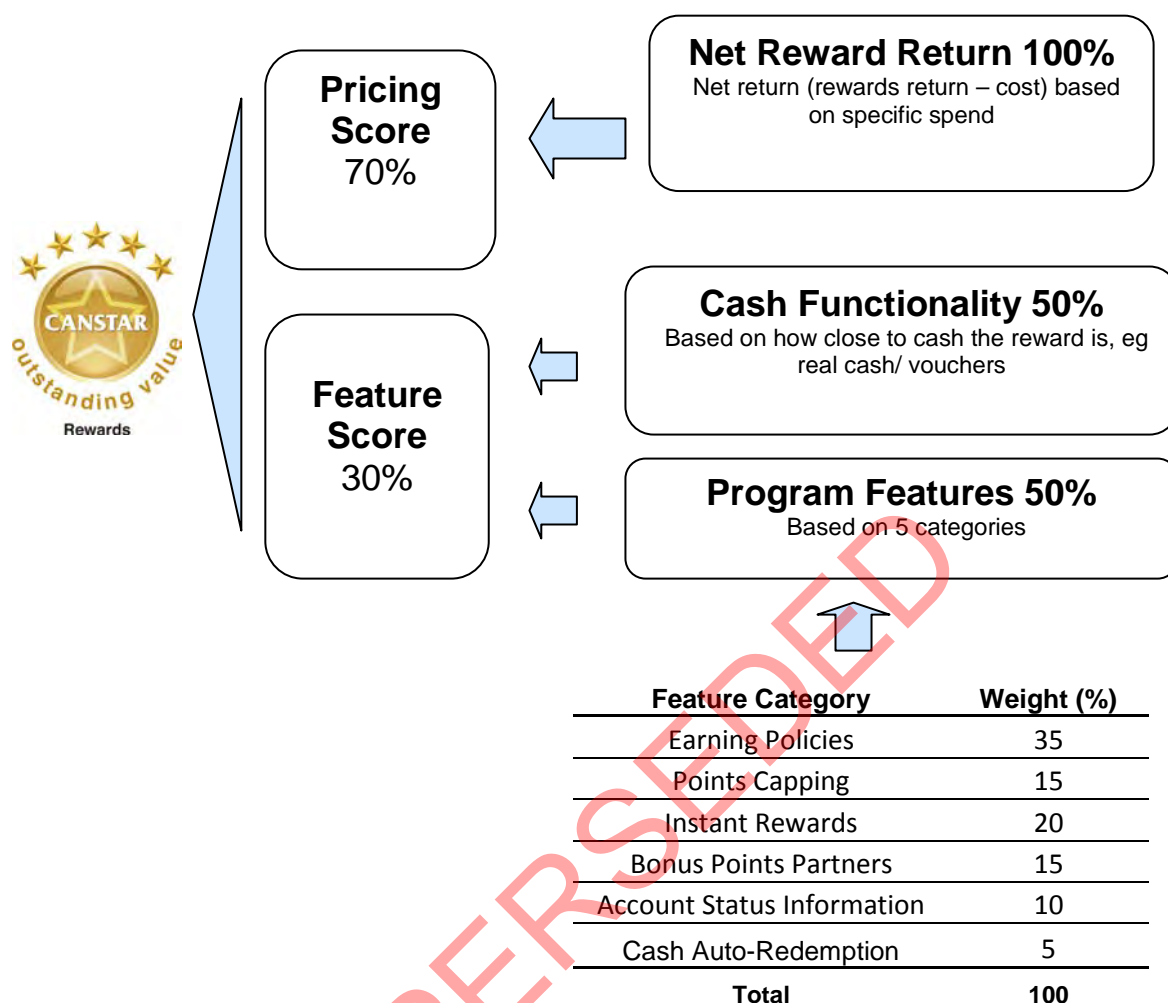


CHART 1 provides an overview of the relative contributions of each component of the frequent flyer rewards category. For the higher (\$60,000) annual spend level, the value of frequent flyer rewards is greater so as to reduce the impact of the annual fee, which is fixed regardless of spending level.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

CASH / VOUCHER REWARDS

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

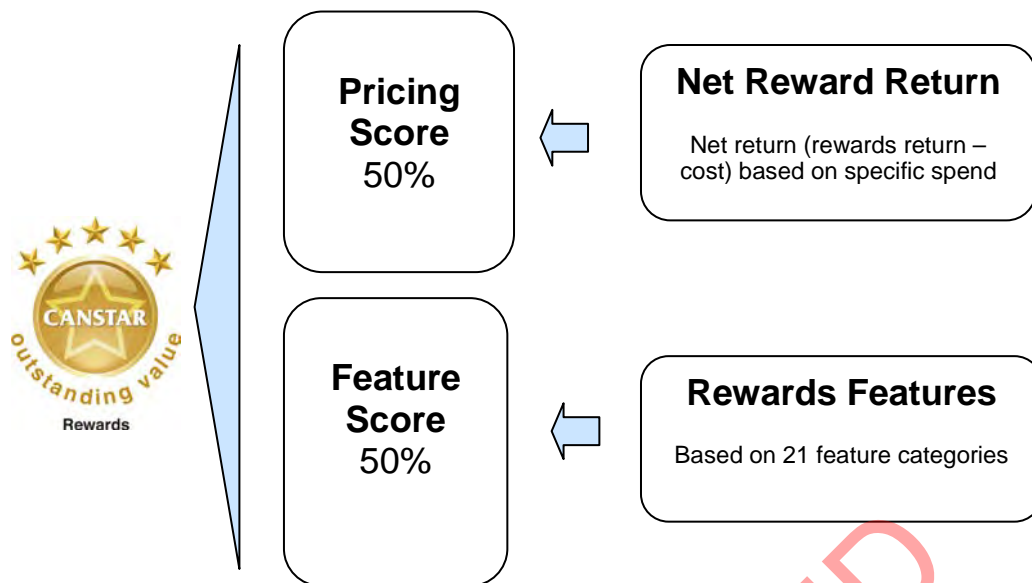
Chart 2 Cash/Voucher Rewards Methodology



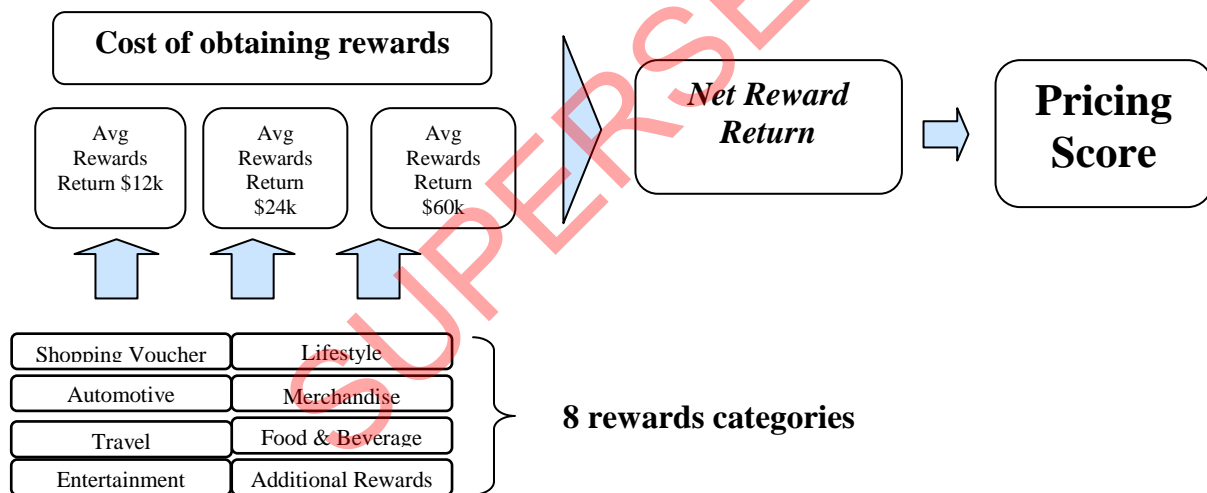
GENERAL REWARDS

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

Chart 3 General Rewards Methodology



Pricing (P)



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

Features (F)

FEATURES (F) consist of the following categories:

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

TIERED POINTS EARNING

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

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

Staple: Everyday goods, groceries.

Discretionary: Department stores, luxury goods

Fuel: Petrol stations

Other: All other spending, standard points earn.

Spend Proportions		Category			
annual spend		Staple	Discretionary	Petrol	Other
\$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 www.canstar.com.au if you would like to view the latest star ratings reports of interest.



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

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