



# REWARDS STAR RATINGS

## IN THIS REPORT:

- You'll find the latest news on rewards programs in Australia.
- We research & rate 110 rewards programs linked to 168 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.



## FLIGHT REWARDS RETURNING TO FAVOUR

**D**uring the height of the GFC, there was a definite pattern in consumer credit card behaviour. Many people were opting for simple, economical rewards for their credit card spending, such as retail vouchers or cash they could use to pay off their existing debts, or put towards emergency savings. Flight rewards took a noticeable dive during this time, as many held off on holidays during this time of crisis.

As we are finally beginning to see the light at the end of the GFC, we are also seeing an improvement in consumers' attitude on flight rewards.

Many people are starting to take the holidays again and are using their rewards points to make this more affordable.

POPAI Australia & New Zealand quoted studies that showed a significant increase in consumer spending in the past twelve months. Stuart Langeveldt, Head of Marketing and Communications at AMP Capital, predicted that in 2010 consumers are more likely to spend big on holidays that they shied away from during the GFC; with people in Sydney being the most likely to travel to overseas destinations.

While shoppers are willing to spend more on holidays and flights than they were twelve months ago, POPAI warned that many consumers are still cautious about what lies around the corner. For this reason, Australian Tourist Councils reported that many Australians are taking their long-awaited holidays now, in the form of longer, domestic breaks; a cheaper and cost-conscious alternative to the expensive 10 day overseas holiday.

## FREQUENT FLYER OPTIONS

**T**he most simple type of credit card rewards are 'direct-earn' programs, where the reward points earned are directly redeemable through either Qantas Frequent Flyers or Virgin Blue Velocity points. More complex are the 'multi-purpose rewards' which offer the option to redeem reward points through a multitude of frequent flyer partners.

Each of these methods of rewards has their own benefits and downfalls. The direct earn approach is simple and transparent; allowing the owner to know exactly how many points they are earning with each purchase, without having to convert to frequent flyers and lose points in the process. This, however, is at the cost of only being able to redeem rewards through one outlet and company.

The multi-purpose approach is not restricted to one style of reward; allowing redemption of rewards through a variety of outlets including cash, vouchers, merchandise or flights through a greater number of companies. This in itself is a benefit over the direct earn approach, as a greater number of frequent flyer partners opens up more opportunity to book the flights you want, when you want.

Additionally, some rewards programs allow points to be redeemed through travel agents, giving even more options.

CANSTAR CANNEX has made changes to the rewards methodology to recognise rewards programs that offer multiple frequent flyer partners, or allow points to be redeemed through travel agents. For each of the six flight routes we assess on the pricing side, we now use the most affordable option out of six possible frequent

flyer partners. We also allocate more feature points based on the number of frequent flyer partners options, and travel agent partners.

## COMPANION CARDS ON THE RISE

Both shoppers and American Express are reaping the benefits of the increasingly popular companion card concept. The setup offers both an American Express card and a Visa or MasterCard for the price of one. Shoppers can swipe their American Express to maximize their points earned, or use their Visa or MasterCard in places which don't accept American Express, or only do so with a



surcharge. The main benefit: two credit cards with only one account, one annual fee and one due date.

The concept of this American Express companion card has become progressively more popular with both consumers and banks; with all four major banks now promoting the offer. Whilst there are a number of benefits for the owners of the companion card, American Express has also gained the upper hand.

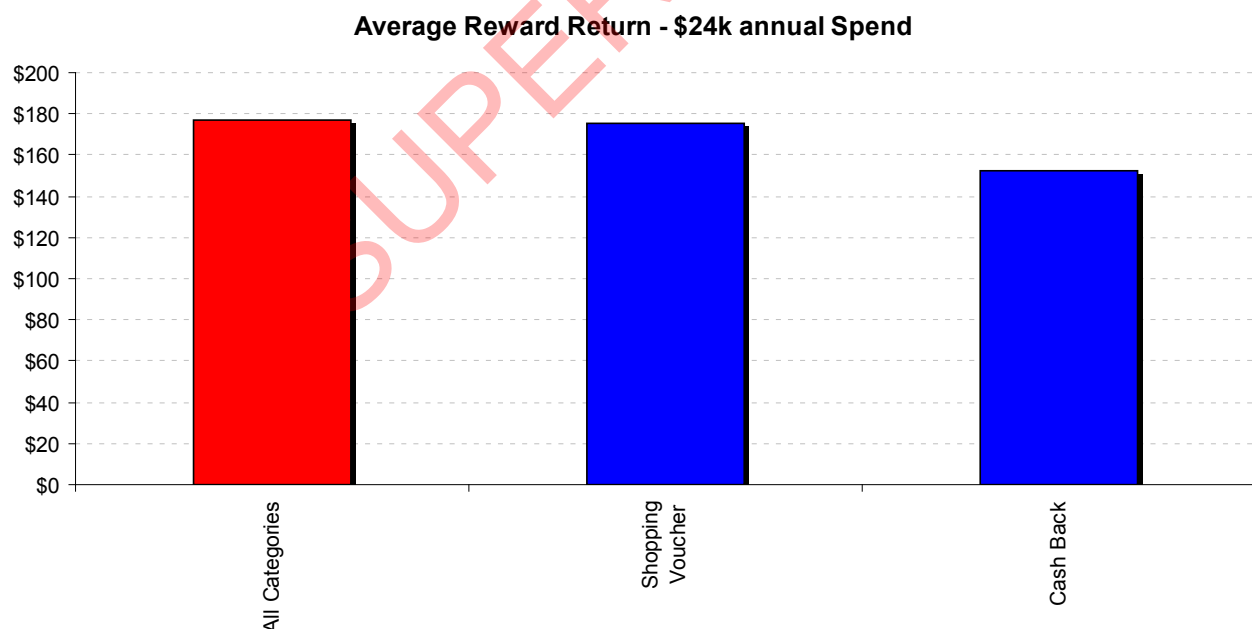
Marketshare research showed that American Express/Diners Clubs' monthly transaction value increased by 2.3% in the past twelve months; which is very likely attributable to the increased existence of the companion card offer across a wider variety of banks.

The American Express monthly transaction value had declined during the GFC, so the introduction of the companion card seemed to tie in well with increased consumer spending post the GFC.

## BANG FOR BUCK

Naturally you want to earn maximum value when you redeem your credit card reward points. The CANSTAR CANNEX methodology report shows that the type of rewards you redeem for your points can have a significant effect on the dollar value that you receive back.

Our rewards methodology calculates Reward Return (RR) analysis on 8 different categories (see below).



The benefit in cash rewards is that you can source and buy your own preferred brands, rather than the brands partnered with the rewards program. Additionally, you can search for your own deals, and buy goods for less than the RRP prices offered by the reward vouchers.

However, as you can see from the graph, cash is the least efficient way to redeem your rewards. Banks can get cheaper deals with their rewards partners for vouchers or merchandise than they can on cash, and therefore vouchers, merchandise and travel prove to be much more value for your dollar.

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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										Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★ "outstanding value"																
American Express	Mship Rewards Blue Sky	\$108.23	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	95	✓	
	Blue Sky Credit Card	55	0	20.49%	Everyday Spender - 5 Stars					Big Spender - 4 Stars						
ANZ	Rewards Gold AMEX	\$174.59	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa Gold	55	129	19.49%	Everyday Spender - 2 Stars					Big Spender - 2 Stars						
	Rewards Visa Gold	55	129	19.49%	Everyday Spender - 2 Stars					Big Spender - 2 Stars						
Bank of Queensland	Q Rewards	\$62.97	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Platinum Visa	55	199	20.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
	Gold Visa	55	120	20.24%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
	Blue Visa	55	55	20.24%	Everyday Spender - 3 Stars					Big Spender - Not rated						
	Blue No AnnualFee Visa	0	0	19.24%	Everyday Spender - 4 Stars					Big Spender - Not rated						
GE Money	Myer Visa	\$144	2 yrs	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	Nil	✓	
	Myer Visa Gold Card	62	39	19.99%	Everyday Spender - 5 Stars					Big Spender - 5 Stars						
	Myer Visa Card	62	39	19.99%	Everyday Spender - 5 Stars					Big Spender - 4 Stars						
Woolworths Limited	Everyday Money Rewards	\$107.8955	Never	✗	✓	✓	✓	✗	✓	✗	✓	✗	✗	Nil	✓	
	Everyday Money	55	49	19.49%	Everyday Spender - 5 Stars					Big Spender - 5 Stars						
★★★★★																
American Express	Mship Rewards Choices	\$108.23	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	Gold Choice Credit Card	55	49	20.49%	Everyday Spender - 1 Star					Big Spender - 1 Star						
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated					Big Spender - Not rated						
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated					Big Spender - Not rated						
ANZ	Rewards AMEX	\$116.39	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
Citibank	BP-Citibank MasterCard	\$114	N/A	✗	✓	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✓	
	BP-Citibank MasterCard	55	79	20.89%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Coastline Credit Union	Rewarder	\$80	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗	
	Rewarder Visa	55	52	16.70%	Everyday Spender - 5 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											
★★★★★																
HSBC	Mship Rewards Choices	\$108.23	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	AMEX Gold	55	70	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Qantas Staff CU	Rewarder	\$80	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	55	✗	
	Lifestyle	0	0	13.60%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
	Lifestyle Plus	46	0	17.10%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
Qld Police Credit Union	Rewarder	\$80	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗	
	Bluey Rewarder Card	55	48	15.49%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
Suncorp Bank	Pers Standard Rewards	\$65.94	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Clear Options Standard	0	39	12.24%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
	Clear Options Gold	55	99	19.75%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
	Clear Options Platinum	55	205	19.99%	Everyday Spender - Not Rated							Big Spender - Not rated				
	Clear Options Plus	55	63	19.99%	Everyday Spender - 3 Stars							Big Spender - Not rated				
Westpac	Altitude Rews-AMEX	\$145.66	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude/Amex	45	100	19.64%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
★★★																
American Express	David Jones Gift Points	39.85133	Never	✗	✗	✗	✗	✗	✓	✗	✗	✗	✓	99	✗	
	David Jones AMEX Card	56	99	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
American Express	MoneyBack Rewards	\$120	N/A	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗	
	Platinum MoneyBack CCard	44	99	20.49%	Everyday Spender - Not Rated							Big Spender - Not rated				
Australian Central CU	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars							Big Spender - Not rated				
Bananacoast Community C	Rewarder	\$80	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗	
	Visa Bonus Rewarder	55	59	17.00%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Commonwealth Bank	Awards AMEX	\$90	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards AMEX	55	89	20.49%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Community CPS Australia	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars							Big Spender - Not rated				

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				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★ ★ ★																
CUA	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
ECU Australia	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
Family First CU	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
FCCS Credit Union	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
GE Money	GE Coles Source	\$23.4685	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Coles Group Source MCD	62	0	19.74%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
Holiday Coast CU	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
HSBC	Rewards Plus-Standard	\$73.99	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Classic Credit Card	45	59	20.25%	Everyday Spender - Not Rated					Big Spender - Not rated						
Illawarra CU NSW	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
IMB	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗	
	Silver RewardsMasterCard	55	55	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
Memberfirst Credit Union	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
MyState Financial	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
Qld Teachers CU	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
SERVICE ONE Members Ba	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						

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				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★																
Sutherland Credit Union	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
Unicom Credit Union	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
Unicredit-WA	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
Warwick Credit Union	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
★																
American Express	Mship Rewards Ascent	\$108.23	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated					Big Spender - Not rated						
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated					Big Spender - Not rated						
American Express	Mship Rews Ascent-Plat	\$162.35	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	395	20.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
ANZ	Rewards	\$87.29	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
ANZ	Rewards Gold	\$87.29	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa Gold	55	129	19.49%	Everyday Spender - 2 Stars					Big Spender - 2 Stars						
Australian Central CU	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
	Gold Qantas Rewards MCD	55	118	19.24%	Everyday Spender - 3 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											
★																
BankWest	More Rewards	\$60	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More MasterCard	55	89	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
BankWest	More Rewards- Platinum	\$80	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Platinum MasterCard	55	190	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
BankWest	More Rewards-Gold	\$60	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Gold MasterCard	55	120	18.99%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Citibank	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold MasterCard	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold Visa	55	149	20.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Citibank	Platinum Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Visa	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
	Platinum MasterCard	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Citibank	Silver Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MasterCard	55	89	20.74%	Everyday Spender - 4 Stars							Big Spender - Not rated				
	Silver Visa	55	89	20.74%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Commonwealth Bank	Awards	\$60	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards MasterCard	55	89	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Commonwealth Bank	Gold Awards	\$60	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards MasterCard	55	144	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Commonwealth Bank	Gold Awards AMEX	\$120	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards AMEX	55	144	20.49%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
Commonwealth Bank	Platinum Awards	\$60	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Awards MCD	55	280	20.49%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Commonwealth Bank	Platinum Awards AMEX	\$180	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Awards AMEX	55	280	20.49%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
Diners Club Int	Diners Club Rewards	\$93.85	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	95	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				

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				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards /	Vouchers /	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★																
ECU Australia	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Family First CU	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
GE Money	GO Rewards	\$16.54	3 yrs	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	
	GO MasterCard	62	34.8	20.74%	Everyday Spender - 1 Star					Big Spender - 2 Stars						
HSBC	Mship Rewards Ascent	\$108.23	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	AMEX Gold	55	70	20.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
HSBC	Rewards Plus-Gold	\$73.99	3 yrs	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	
	Visa Gold	45	89	19.75%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
HSBC	Rewards Plus-Platinum	\$73.99	3 yrs	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	
	Visa Platinum	45	129	19.50%	Everyday Spender - 3 Stars					Big Spender - 4 Stars						
IMB	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	✗	
	Gold Rewards MasterCard	55	99	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Memberfirst Credit Union	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
MyState Financial	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Powerstate Credit Union	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85		Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Qld Teachers CU	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
SERVICE ONE Members Ba	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Sutherland Credit Union	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards Masterard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						

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# rewards star ratings

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## PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★																
Unicom Credit Union	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Unicredit-WA	Gold Rewards	\$68.96	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Westpac	Altitude Gold Rews-AMEX	\$145.66	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓	
	Altitude Gold/Amex	45	150	19.64%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Westpac	Altitude Gold Rews-MCD	\$72.83	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Altitude Gold/MasterCard	45	150	19.64%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Westpac	Altitude Plat Rews-AMEX	\$218.5	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓	
	Altitude Platinum/Amex	45	295	19.64%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
Westpac	Altitude Plat Rews-MCD	\$72.83	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓	
	Altitude Platinum/MCard	45	295	19.64%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
	55 Day Platinum Visa	55	130	19.34%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
Westpac	Altitude Rews-MCD	\$72.83	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓	
	Altitude/MasterCard	45	100	19.64%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				



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## PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★ "outstanding value"																
American Express	Mship Rewards Blue Sky	\$216.46	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	95	✓	
	Blue Sky Credit Card	55	0	20.49%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
ANZ	Rewards AMEX	\$232.78	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
ANZ	Rewards Gold AMEX	\$349.18	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa Gold	55	129	19.49%	Everyday Spender - 2 Stars							Big Spender - 2 Stars				
	Rewards Visa Gold	55	129	19.49%	Everyday Spender - 2 Stars							Big Spender - 2 Stars				
GE Money	Myer Visa	\$288	2 yrs	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	Nil	✓	
	Myer Visa Gold Card	62	39	19.99%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
	Myer Visa Card	62	39	19.99%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
Westpac	Altitude Rews-AMEX	\$291.32	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude/Amex	45	100	19.64%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Woolworths Limited	Everyday Money Rewards	\$215.791	Never	✗	✓	✓	✓	✗	✓	✗	✓	✗	✗	Nil	✓	
	Everyday Money	55	49	19.49%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
★★★★★																
American Express	David Jones Gift Points	\$79.70266	Never	✗	✗	✗	✗	✗	✓	✗	✗	✗	✓	99	✗	
	David Jones AMEX Card	56	99	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
American Express	MoneyBack Rewards	\$240	N/A	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗	
	Platinum MoneyBack CCard	44	99	20.49%	Everyday Spender - Not Rated							Big Spender - Not rated				
American Express	Mship Rewards Choices	\$216.46	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
	Gold Choice Credit Card	55	49	20.49%	Everyday Spender - 1 Star							Big Spender - 1 Star				
Citibank	BP-Citibank MasterCard	\$228	N/A	✗	✓	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✓	
	BP-Citibank MasterCard	55	79	20.89%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Coastline Credit Union	Rewarder	\$160	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗	
	Rewarder Visa	55	52	16.70%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				

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## PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★																
HSBC	Mship Rewards Choices	\$216.46	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	AMEX Gold	55	70	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
★★★★																
American Express	Mship Rewards Ascent	\$216.46	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	Green Charge Card	51	80	N/A			Everyday Spender - Not Rated					Big Spender - Not rated				
	Gold Charge Card	51	130	N/A			Everyday Spender - Not Rated					Big Spender - Not rated				
ANZ	Rewards	\$174.58	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
ANZ	Rewards Gold	\$174.58	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa Gold	55	129	19.49%	Everyday Spender - 2 Stars					Big Spender - 2 Stars						
Australian Central CU	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Qantas Rewards MCD	55	118	19.24%	Everyday Spender - 3 Stars					Big Spender - 4 Stars						
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Australian Central CU	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
Bananacoast Community C	Rewarder	\$160	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗	
	Visa Bonus Rewarder	55	59	17.00%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
Bank of Queensland	Q Rewards	\$125.94	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Blue Visa	55	55	20.24%	Everyday Spender - 3 Stars					Big Spender - Not rated						
	Platinum Visa	55	199	20.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
	Gold Visa	55	120	20.24%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
	Blue No AnnualFee Visa	0	0	19.24%	Everyday Spender - 4 Stars					Big Spender - Not rated						
Citibank	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MasterCard	55	89	20.74%	Everyday Spender - 4 Stars					Big Spender - Not rated						
	Silver Visa	55	89	20.74%	Everyday Spender - 4 Stars					Big Spender - Not rated						

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### 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	Gift Cards	Vouchers / Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★ ★ ★															
Commonwealth Bank	Awards AMEX	\$180	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Awards AMEX	55	89	20.49%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Commonwealth Bank	Gold Awards AMEX	\$240	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Awards AMEX	55	144	20.49%	Everyday Spender - 4 Stars						Big Spender - 5 Stars				
Commonwealth Bank	Platinum Awards AMEX	\$360	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards AMEX	55	280	20.49%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
Community CPS Australia	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				
CUA	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				
ECU Australia	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
ECU Australia	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				
Family First CU	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Family First CU	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				
FCCS Credit Union	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				
Holiday Coast CU	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				
HSBC	Mship Rewards Ascent	\$216.46	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓
	AMEX Gold	55	70	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
HSBC	Rewards Plus-Standard	\$147.98	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Classic Credit Card	45	59	20.25%	Everyday Spender - Not Rated						Big Spender - Not rated				

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### 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											
★ ★ ★																
Illawarra CU NSW	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated					
IMB	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗	
	Silver RewardsMasterCard	55	55	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated					
Memberfirst Credit Union	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Memberfirst Credit Union	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated					
MyState Financial	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated					
Powerstate Credit Union	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85		Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Qantas Staff CU	Rewarder	\$160	Never	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	
	Lifestyle	0	0	13.60%	Everyday Spender - 5 Stars						Big Spender - 4 Stars					
	Lifestyle Plus	46	0	17.10%	Everyday Spender - 5 Stars						Big Spender - 4 Stars					
Qld Police Credit Union	Rewarder	\$160	Never	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	
	Bluey Rewarder Card	55	48	15.49%	Everyday Spender - 5 Stars						Big Spender - 5 Stars					
Qld Teachers CU	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Qld Teachers CU	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated					
SERVICE ONE Members Ba	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated					





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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											
★ ★ ★																
Suncorp Bank	Pers Standard Rewards	\$131.88	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Clear Options Gold	55	99	19.75%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
	Clear Options Plus	55	63	19.99%	Everyday Spender - 3 Stars							Big Spender - Not rated				
	Clear Options Platinum	55	205	19.99%	Everyday Spender - Not Rated							Big Spender - Not rated				
	Clear Options Standard	0	39	12.24%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Sutherland Credit Union	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars							Big Spender - Not rated				
Unicom Credit Union	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Unicom Credit Union	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars							Big Spender - Not rated				
Unicredit-WA	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Unicredit-WA	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars							Big Spender - Not rated				
Warwick Credit Union	Silver Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars							Big Spender - Not rated				
Westpac	Altitude Gold Rews-AMEX	\$291.32	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Gold/Amex	45	150	19.64%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Westpac	Altitude Plat Rews-AMEX	\$437	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Platinum/Amex	45	295	19.64%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
★ ★																
BankWest	More Rewards	\$120	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More MasterCard	55	89	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Commonwealth Bank	Awards	\$120	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards MasterCard	55	89	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				

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### 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	Gift Cards	Vouchers / Cash Back	Food	More				
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings											
★ ★																
Diners Club Int	Diners Club Rewards	\$187.7	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	95	N/A		Everyday Spender - Not Rated					Big Spender - Not rated					
GE Money	GE Coles Source	\$46.937	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Coles Group Source MCD	62	0	19.74%		Everyday Spender - 3 Stars					Big Spender - 3 Stars					
HSBC	Rewards Plus-Gold	\$147.98	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Visa Gold	45	89	19.75%		Everyday Spender - 3 Stars					Big Spender - 3 Stars					
IMB	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	✗	
	Gold Rewards MasterCard	55	99	19.24%		Everyday Spender - 4 Stars					Big Spender - 4 Stars					
MyState Financial	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%		Everyday Spender - 4 Stars					Big Spender - 4 Stars					
SERVICE ONE Members Ba	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%		Everyday Spender - 4 Stars					Big Spender - 4 Stars					
Sutherland Credit Union	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards Masterard	55	85	19.24%		Everyday Spender - 4 Stars					Big Spender - 4 Stars					
Westpac	Altitude Rews-MCD	\$145.66	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude/MasterCard	45	100	19.64%		Everyday Spender - 3 Stars					Big Spender - 4 Stars					
★																
American Express	Mship Rews Ascent-Plat	\$324.7	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	395	20.49%		Everyday Spender - 3 Stars					Big Spender - 3 Stars					
BankWest	More Rewards- Platinum	\$160	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Platinum MasterCard	55	190	18.74%		Everyday Spender - 4 Stars					Big Spender - 4 Stars					
BankWest	More Rewards-Gold	\$120	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Gold MasterCard	55	120	18.99%		Everyday Spender - 3 Stars					Big Spender - 4 Stars					



# 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										
★															
Citibank	Gold Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold MasterCard	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
	Gold Visa	55	149	20.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Citibank	Platinum Rewards	\$137.92	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum MasterCard	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			
	Platinum Visa	55	250	20.74%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			
Commonwealth Bank	Gold Awards	\$120	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Awards MasterCard	55	144	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars			
Commonwealth Bank	Platinum Awards	\$120	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards MCD	55	280	20.49%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			
GE Money	GO Rewards	\$33.08	3 yrs	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓
	GO MasterCard	62	34.8	20.74%	Everyday Spender - 1 Star							Big Spender - 2 Stars			
HSBC	Rewards Plus-Platinum	\$147.98	3 yrs	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓
	Visa Platinum	45	129	19.50%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
Westpac	Altitude Gold Rews-MCD	\$145.66	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude Gold/MasterCard	45	150	19.64%	Everyday Spender - 3 Stars							Big Spender - 5 Stars			
Westpac	Altitude Plat Rews-MCD	\$145.66	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓
	Altitude Platinum/MCard	45	295	19.64%	Everyday Spender - 4 Stars							Big Spender - 5 Stars			
	55 Day Platinum Visa	55	130	19.34%	Everyday Spender - 5 Stars							Big Spender - 5 Stars			



# rewards star ratings

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## PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★ "outstanding value"																
American Express	MoneyBack Rewards	\$600	N/A	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗
	Platinum MoneyBack CCard	44	99	20.49%		Everyday Spender - Not Rated						Big Spender - Not rated				
American Express	Mship Rewards Blue Sky	\$541.17	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	95	✓
	Blue Sky Credit Card	55	0	20.49%		Everyday Spender - 5 Stars						Big Spender - 4 Stars				
American Express	Mship Rewards Choices	\$541.17	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓
	Green Charge Card	51	80	N/A		Everyday Spender - Not Rated						Big Spender - Not rated				
	Gold Choice Credit Card	55	49	20.49%		Everyday Spender - 1 Star						Big Spender - 1 Star				
	Gold Charge Card	51	130	N/A		Everyday Spender - Not Rated						Big Spender - Not rated				
ANZ	Rewards AMEX	\$581.96	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓
	Rewards Visa	44	89	19.49%		Everyday Spender - 3 Stars						Big Spender - 3 Stars				
ANZ	Rewards Gold AMEX	\$872.94	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓
	Rewards Visa Gold	55	129	19.49%		Everyday Spender - 2 Stars						Big Spender - 2 Stars				
	Rewards Visa Gold	55	129	19.49%		Everyday Spender - 2 Stars						Big Spender - 2 Stars				
Commonwealth Bank	Platinum Awards AMEX	\$900	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards AMEX	55	280	20.49%		Everyday Spender - 5 Stars						Big Spender - 5 Stars				
HSBC	Mship Rewards Choices	\$541.17	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓
	AMEX Gold	55	70	20.49%		Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Westpac	Altitude Gold Rews-AMEX	\$728.32	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Gold/Amex	45	150	19.64%		Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Westpac	Altitude Plat Rews-AMEX	\$1092.49	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude Platinum/Amex	45	295	19.64%		Everyday Spender - 4 Stars						Big Spender - 5 Stars				
Westpac	Altitude Rews-AMEX	\$728.32	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude/Amex	45	100	19.64%		Everyday Spender - 3 Stars						Big Spender - 3 Stars				
★★★★★																



## 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												
★★★★★																	
American Express	David Jones Gift Points	\$12.78013	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	✓	99	✗	
	David Jones AMEX Card	56	99	20.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars							
American Express	Mship Rewards Ascent	\$541.17	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated					Big Spender - Not rated							
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated					Big Spender - Not rated							
American Express	Mship Rews Ascent-Plat	\$811.75	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	395	20.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars							
ANZ	Rewards	\$436.47	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars							
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars							
ANZ	Rewards Gold	\$436.47	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa Gold	55	129	19.49%	Everyday Spender - 2 Stars					Big Spender - 2 Stars							
Bananacoast Community C	Rewarder	\$400	Never	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗	
	Visa Bonus Rewarder	55	59	17.00%	Everyday Spender - 3 Stars					Big Spender - 3 Stars							
Citibank	BP-Citibank MasterCard	\$570	N/A	✗	✓	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✓	
	BP-Citibank MasterCard	55	79	20.89%	Everyday Spender - 4 Stars					Big Spender - 4 Stars							
Coastline Credit Union	Rewarder	\$400	Never	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗	
	Rewarder Visa	55	52	16.70%	Everyday Spender - 5 Stars					Big Spender - 4 Stars							
Commonwealth Bank	Awards AMEX	\$450	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards AMEX	55	89	20.49%	Everyday Spender - 3 Stars					Big Spender - 4 Stars							
Commonwealth Bank	Gold Awards AMEX	\$600	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards AMEX	55	144	20.49%	Everyday Spender - 4 Stars					Big Spender - 5 Stars							
HSBC	Mship Rewards Ascent	\$541.17	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	AMEX Gold	55	70	20.49%	Everyday Spender - 3 Stars					Big Spender - 3 Stars							
Qantas Staff CU	Rewarder	\$400	Never	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	55	✗	
	Lifestyle	0	0	13.60%	Everyday Spender - 5 Stars					Big Spender - 4 Stars							
	Lifestyle Plus	46	0	17.10%	Everyday Spender - 5 Stars					Big Spender - 4 Stars							



# rewards star ratings

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## PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards	Vouchers / Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★																
Qld Police Credit Union	Rewarder	\$400	Never	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗
	Bluey Rewarder Card	55	48	15.49%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
Woolworths Limited	Everyday Money Rewards	\$535.9662	Never	✗	✓	✓	✓	✗	✓	✗	✓	✗	✗	Nil	✓	
	Everyday Money	55	49	19.49%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
★★★																
Australian Central CU	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Qantas Rewards MCD	55	118	19.24%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Australian Central CU	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars							Big Spender - Not rated				
Bank of Queensland	Q Rewards	\$314.83	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Visa	55	120	20.24%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
	Blue No AnnualFee Visa	0	0	19.24%	Everyday Spender - 4 Stars							Big Spender - Not rated				
	Platinum Visa	55	199	20.24%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Blue Visa	55	55	20.24%	Everyday Spender - 3 Stars							Big Spender - Not rated				
BankWest	More Rewards	\$300	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More MasterCard	55	89	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Citibank	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Visa	55	149	20.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold MasterCard	55	149	20.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Citibank	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Visa	55	89	20.74%	Everyday Spender - 4 Stars							Big Spender - Not rated				
	Silver MasterCard	55	89	20.74%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Commonwealth Bank	Awards	\$300	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards MasterCard	55	89	20.49%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Community CPS Australia	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars							Big Spender - Not rated				

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## PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★ ★ ★																
CUA	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
Diners Club Int	Diners Club Rewards	\$469.23	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	95	N/A	Everyday Spender - Not Rated					Big Spender - Not rated						
ECU Australia	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
ECU Australia	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
Family First CU	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Family First CU	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
FCCS Credit Union	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
Holiday Coast CU	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
HSBC	Rewards Plus-Standard	\$369.95	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Classic Credit Card	45	59	20.25%	Everyday Spender - Not Rated					Big Spender - Not rated						
Illawarra CU NSW	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						
IMB	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	✗	
	Gold Rewards MasterCard	55	99	19.24%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
IMB	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗	
	Silver RewardsMasterCard	55	55	19.24%	Everyday Spender - 5 Stars					Big Spender - Not rated						



# rewards star ratings

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## PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards	Vouchers / Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★															
Memberfirst Credit Union	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Memberfirst Credit Union	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				
MyState Financial	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
MyState Financial	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				
Powerstate Credit Union	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Rewards MasterCard	55	85		Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Qld Teachers CU	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Qld Teachers CU	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				
SERVICE ONE Members Bank	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
SERVICE ONE Members Bank	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				
Suncorp Bank	Pers Standard Rewards	\$329.72	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Clear Options Gold	55	99	19.75%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
	Clear Options Standard	0	39	12.24%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
	Clear Options Platinum	55	205	19.99%	Everyday Spender - Not Rated						Big Spender - Not rated				
	Clear Options Plus	55	63	19.99%	Everyday Spender - 3 Stars						Big Spender - Not rated				
Sutherland Credit Union	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Rewards Masterard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Sutherland Credit Union	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				

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## PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★ ★ ★															
Unicom Credit Union	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Unicom Credit Union	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				
Unicredit-WA	Gold Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Unicredit-WA	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				
Warwick Credit Union	Silver Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	19.24%	Everyday Spender - 5 Stars						Big Spender - Not rated				
Westpac	Altitude Gold Rews-MCD	\$364.16	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude Gold/MasterCard	45	150	19.64%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Westpac	Altitude Rews-MCD	\$364.16	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Altitude/MasterCard	45	100	19.64%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
★ ★															
BankWest	More Rewards- Platinum	\$400	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	More Platinum MasterCard	55	190	18.74%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
BankWest	More Rewards-Gold	\$300	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	More Gold MasterCard	55	120	18.99%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Citibank	Platinum Rewards	\$344.78	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Visa	55	250	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
	Platinum MasterCard	55	250	20.74%	Everyday Spender - 3 Stars						Big Spender - 5 Stars				
Commonwealth Bank	Gold Awards	\$300	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Awards MasterCard	55	144	20.49%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				



# rewards star ratings

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## PROFILE SUMMARY

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

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★ ★																
GE Money	GE Coles Source	\$115.1982	3 yrs	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Coles Group Source MCD	62	0	19.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
GE Money	Myer Visa	\$316.8	2 yrs	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	Nil	✓
	Myer Visa Card	62	39	19.99%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
	Myer Visa Gold Card	62	39	19.99%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
HSBC	Rewards Plus-Gold	\$369.95	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	Nil	✓
	Visa Gold	45	89	19.75%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
HSBC	Rewards Plus-Platinum	\$369.95	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	Nil	✓
	Visa Platinum	45	129	19.50%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Westpac	Altitude Plat Rews-MCD	\$364.16	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	Nil	✓
	Altitude Platinum/MCard	45	295	19.64%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
	55 Day Platinum Visa	55	130	19.34%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
★																
Commonwealth Bank	Platinum Awards	\$300	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Platinum Awards MCD	55	280	20.49%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
GE Money	GO Rewards	\$82.72	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	Nil	✓
	GO MasterCard	62	34.8	20.74%	Everyday Spender - 1 Star							Big Spender - 2 Stars				



# rewards star ratings

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## PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	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 Rews Ascent-Plat	1.5	1	9200	9200	0	85333	62667	40000	Nil	Velocity
	Platinum Credit Card	55	395	20.49%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Macquarie Bank	JetStar Dollars Standard	0.01	1	17800	15800	41800				Nil	Jetstar
	JetStar MasterCard	55	49	11.99%	Everyday Spender - Not Rated			Big Spender - Not rated			
Suncorp Bank	Pers Standard Rewards	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Clear Options Plus	55	63	19.99%	Everyday Spender - 3 Stars			Big Spender - Not rated			
	Clear Options Gold	55	99	19.75%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
	Clear Options Standard	0	39	12.24%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
	Clear Options Platinum	55	205	19.99%	Everyday Spender - Not Rated			Big Spender - Not rated			
★★★★★											
ANZ	Rewards AMEX	2	2.25	15525	15525	38025	144000	105750	67500	55	ocity-Virgin B
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
ANZ	Rewards Gold AMEX	3	2.25	10350	10350	25350	96000	70500	45000	55	ocity-Virgin B
	Rewards Visa Gold	55	129	19.49%	Everyday Spender - 2 Stars			Big Spender - 2 Stars			
	Rewards Visa Gold	55	129	19.49%	Everyday Spender - 2 Stars			Big Spender - 2 Stars			
Macquarie Bank	JetStar Dollars Platinum	0.02	1	8900	7900	20900				Nil	Jetstar
	JetStar Platinum	55	149	19.24%	Everyday Spender - Not Rated			Big Spender - Not rated			
nab	Qantas Gold Visa/MCard	0.67	1	23881	23881	53731	191040	143280	89552	Nil	Qantas
	Qantas Standard Card	44	65	19.99%	Everyday Spender - Not Rated			Big Spender - Not rated			
	Qantas Gold MasterCard	44	145.5	19.99%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
	Qantas Gold Visa	44	145.5	19.99%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
nab	Velocity AMEX Rewards	0.75	1	18400	18400	45067	120000	125330	80000	Nil	n Blue, VAust
	Velocity Standard AMEX	44	65	19.99%	Everyday Spender - 4 Stars			Big Spender - 3 Stars			
	Velocity Standard Card	44	65	19.99%	Everyday Spender - 5 Stars			Big Spender - 5 Stars			
Westpac	Altitude Rews-AMEX	2	2	13800	13800	33800	128000	94000	60000	Nil	ocity-Virgin B
	Altitude/Amex	45	100	19.64%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Westpac	earth Qantas FrqFly Amex	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth/Amex	45	75	19.64%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			

### your guide to product excellence



# rewards star ratings

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## PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1	
				Sydney - Brisbane	Melbourne	Sydney -	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 Rewards Ascent	1	1	13800	13800	33800	128000	94000	60000	80	Velocity	
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated				Big Spender - Not rated			
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated				Big Spender - Not rated			
ANZ	Rewards	1.5	2.25	20700	20700	50700	192000	141000	90000	55	ocity-Virgin B	
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars				Big Spender - 3 Stars			
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars				Big Spender - 3 Stars			
Australian Central CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
	Gold Qantas Rewards MCD	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
Citibank	Citi Miles (Skywards)	1.5	1	9200	9200	22533	60000	62667	40000	199	Emirates	
	Emirates Citi Platinum	55	229	20.74%	Everyday Spender - 2 Stars				Big Spender - 3 Stars			
Citibank	Silver Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Silver MasterCard	55	89	20.74%	Everyday Spender - 4 Stars				Big Spender - Not rated			
	Silver Visa	55	89	20.74%	Everyday Spender - 4 Stars				Big Spender - Not rated			
Commonwealth Bank	Awards	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas	
	Awards MasterCard	55	89	20.49%	Everyday Spender - 3 Stars				Big Spender - 3 Stars			
Commonwealth Bank	Awards AMEX	1.5	2	18400	18400	45067	170670	125330	80000	Nil	Qantas	
	Awards AMEX	55	89	20.49%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
Commonwealth Bank	Gold Awards AMEX	2	2	13800	13800	33800	128000	94000	60000	Nil	Qantas	
	Gold Awards AMEX	55	144	20.49%	Everyday Spender - 4 Stars				Big Spender - 5 Stars			
Commonwealth Bank	Platinum Awards AMEX	3	2	9200	9200	22533	85333	62667	40000	Nil	Qantas	
	Platinum Awards AMEX	55	280	20.49%	Everyday Spender - 5 Stars				Big Spender - 5 Stars			
Diners Club Int	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas	
	Frequent Flyers Club Crd	44	95	N/A	Everyday Spender - Not Rated				Big Spender - Not rated			
ECU Australia	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
Family First CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			

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## PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★ ★ ★											
HSBC	Mship Rewards Ascent	1	1	13800	13800	33800	128000	94000	60000	80	Velocity
	AMEX Gold	55	70	20.49%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
IMB	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	99	Velocity
	Gold Rewards MasterCard	55	99	19.24%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			
Memberfirst Credit Union	Card Services Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards Mcd	55	118	19.24%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
Memberfirst Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			
MyState Financial	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			
nab	Qantas Gold AMEX	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas Gold AMEX	44	145.5	19.99%	Everyday Spender - 3 Stars			Big Spender - 5 Stars			
nab	Qantas Platinum AMEX	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Platinum AMEX	44	290	19.99%	Everyday Spender - 5 Stars			Big Spender - 5 Stars			
nab	Velocity Gold AMEX Rews	1	1	13800	13800	33800	90000	94000	60000	Nil	n Blue, VAust
	Velocity Gold Card	44	150	19.99%	Everyday Spender - 4 Stars			Big Spender - 5 Stars			
	Velocity Gold AMEX	44	150	19.99%	Everyday Spender - 4 Stars			Big Spender - 5 Stars			
Powerstate Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85		Everyday Spender - 4 Stars			Big Spender - 4 Stars			
Qld Teachers CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			
SERVICE ONE Members B	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			
Suncorp Bank	Pers Direct Earn Rewards	1	2	27600	27600	67600	256000	188000	120000	19	Velocity
	Clear Options Platinum	55	205	19.99%	Everyday Spender - Not Rated			Big Spender - Not rated			
	Clear Options Gold	55	99	19.75%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
	Clear Options Plus	55	63	19.99%	Everyday Spender - 3 Stars			Big Spender - Not rated			

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## PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★ ★ ★											
Sutherland Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards Masterard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Unicom Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Unicredit-WA	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Westpac	Altitude Gold Rews-AMEX	2	2	13800	13800	33800	128000	94000	60000	Nil	ocity-Virgin B
	Altitude Gold/Amex	45	150	19.64%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Westpac	Altitude Plat Rews-AMEX	3	2	9200	9200	22533	85333	62667	40000	Nil	ocity-Virgin B
	Altitude Platinum/Amex	45	295	19.64%	Everyday Spender - 4 Stars				Big Spender - 5 Stars		
Westpac	Altitude Rews-MCD	1	2	27600	27600	67600	256000	188000	120000	Nil	ocity-Virgin B
	Altitude/MasterCard	45	100	19.64%	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 MasterCard	45	75	19.64%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
Westpac	earth QantasFF-AMEX Gol	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth Gold/Amex	45	125	19.64%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		
Westpac	earth QantasFF-AMEX Plat	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth Platinum/Amex	45	125	19.64%	Everyday Spender - 5 Stars				Big Spender - 5 Stars		
★ ★											
American Express	Qantas Freq Fly Standard	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas AMEX Classic Card	44	149	20.49%	Everyday Spender - 1 Star				Big Spender - 2 Stars		
American Express	Qantas Freq Fly-Premium	1.25	1	12800	12800	28800	102400	76800	48000	Nil	Qantas
	Qantas AMEX Premium Card	44	249	20.49%	Everyday Spender - 2 Stars				Big Spender - 3 Stars		
American Express	Qantas FreqFly-Ultim	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas AMEX Ultimate Cd	44	450	20.49%	Everydav Spender - 2 Stars				Big Spender - 3 Stars		

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# rewards star ratings

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## PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★ ★											
ANZ	F/Flyer Platinum Amex	1.5	1	10667	10667	24000	85333	64000	40000	55	Qantas
	Freq Flyer AMEX Platinum	55	295	19.49%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
ANZ	Qantas F/Flyer Amex	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyer Amex	55	95	19.49%	Everyday Spender - 2 Stars			Big Spender - 2 Stars			
ANZ	Qantas F/Flyer Gold Amex	1.25	1	12800	12800	28800	102400	76800	48000	55	Qantas
	Frequent Flyer AMEX Gold	55	195	19.49%	Everyday Spender - 2 Stars			Big Spender - 3 Stars			
ANZ	Rewards Gold	1.5	2.25	20700	20700	50700	192000	141000	90000	55	ocity-Virgin B
	Rewards Visa Gold	55	129	19.49%	Everyday Spender - 2 Stars			Big Spender - 2 Stars			
Citibank	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold MasterCard	55	149	20.74%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
	Gold Visa	55	149	20.74%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			
Commonwealth Bank	Gold Awards	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Gold Awards MasterCard	55	144	20.49%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Diners Club Int	Diners Club Rewards	1	1	13800	13800	33800	128000	94000	60000	77	Virgin Blue
	Charge Card	44	95	N/A	Everyday Spender - Not Rated			Big Spender - Not rated			
Westpac	Altitude Gold Rews-MCD	1	2	27600	27600	67600	256000	188000	120000	Nil	ocity-Virgin B
	Altitude Gold/MasterCard	45	150	19.64%	Everyday Spender - 3 Stars			Big Spender - 5 Stars			
Westpac	Altitude Plat Rews-MCD	1	2	27600	27600	67600	256000	188000	120000	Nil	ocity-Virgin B
	55 Day Platinum Visa	55	130	19.34%	Everyday Spender - 5 Stars			Big Spender - 5 Stars			
	Altitude Platinum/MCard	45	295	19.64%	Everyday Spender - 4 Stars			Big Spender - 5 Stars			
Westpac	earth Qantas FF-MCD Gold	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	earth Gold MasterCard	45	125	19.64%	Everyday Spender - 4 Stars			Big Spender - 3 Stars			
Westpac	earth Qantas FF-MCD Plat	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	earth Platinum MCard	45	125	19.64%	Everyday Spender - 5 Stars			Big Spender - 4 Stars			
★											



# rewards star ratings

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## PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★											
ANZ	Frequent Flyer Visa Plat	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Freq Flyer Visa Platinum	55	295	19.49%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
ANZ	Qantas Freq Flyer-Gold	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Frequent Flyer Visa Gold	55	195	19.49%	Everyday Spender - 2 Stars			Big Spender - 3 Stars			
ANZ	Qantas Frequent Flyer	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Frequent Flyer Visa	44	95	19.49%	Everyday Spender - 2 Stars			Big Spender - 2 Stars			
Citibank	Platinum Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Platinum MasterCard	55	250	20.74%	Everyday Spender - 3 Stars			Big Spender - 5 Stars			
	Platinum Visa	55	250	20.74%	Everyday Spender - 3 Stars			Big Spender - 5 Stars			
Commonwealth Bank	Platinum Awards	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Platinum Awards MCD	55	280	20.49%	Everyday Spender - 3 Stars			Big Spender - 5 Stars			
nab	Qantas Platinum VISA	0.67	1	23881	23881	53731	191040	143280	89552	Nil	Qantas
	Qantas Platinum VISA	44	290	19.99%	Everyday Spender - 3 Stars			Big Spender - 5 Stars			
St George Bank	Platinum Rews-Private Bk	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Private Bk Visa Platinum	55	225	19.99%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			



# rewards star ratings

July 2010

## PROFILE SUMMARY

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

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

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

American Express	Mship Rews Ascent-Plat	1.5	1	9200	9200	0	85333	62667	40000	Nil	Velocity
	Platinum Credit Card	55	395	20.49%	Everyday Spender - 3 Stars	Big Spender - 3 Stars					
American Express	Qantas FreqFly-Ultim	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas AMEX Ultimate Cd	44	450	20.49%	Everyday Spender - 2 Stars	Big Spender - 3 Stars					
ANZ	F/Flyer Platinum Amex	1.5	1	10667	10667	24000	85333	64000	40000	55	Qantas
	Freq Flyer AMEX Platinum	55	295	19.49%	Everyday Spender - 3 Stars	Big Spender - 4 Stars					
ANZ	Rewards Gold AMEX	3	2.25	10350	10350	25350	96000	70500	45000	55	ocity-Virgin B
	Rewards Visa Gold	55	129	19.49%	Everyday Spender - 2 Stars	Big Spender - 2 Stars					
	Rewards Visa Gold	55	129	19.49%	Everyday Spender - 2 Stars	Big Spender - 2 Stars					
Citibank	Citi Miles (Skywards)	1.5	1	9200	9200	22533	60000	62667	40000	199	Emirates
	Emirates Citi Platinum	55	229	20.74%	Everyday Spender - 2 Stars	Big Spender - 3 Stars					
Commonwealth Bank	Platinum Awards AMEX	3	2	9200	9200	22533	85333	62667	40000	Nil	Qantas
	Platinum Awards AMEX	55	280	20.49%	Everyday Spender - 5 Stars	Big Spender - 5 Stars					
nab	Qantas Platinum AMEX	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Platinum AMEX	44	290	19.99%	Everyday Spender - 5 Stars	Big Spender - 5 Stars					
Westpac	Altitude Plat Rews-AMEX	3	2	9200	9200	22533	85333	62667	40000	Nil	ocity-Virgin B
	Altitude Platinum/Amex	45	295	19.64%	Everyday Spender - 4 Stars	Big Spender - 5 Stars					

#### ★★★★★

American Express	Qantas Freq Fly-Premium	1.25	1	12800	12800	28800	102400	76800	48000	Nil	Qantas
	Qantas AMEX Premium Card	44	249	20.49%	Everyday Spender - 2 Stars	Big Spender - 3 Stars					
ANZ	Qantas F/Flyer Gold Amex	1.25	1	12800	12800	28800	102400	76800	48000	55	Qantas
	Frequent Flyer AMEX Gold	55	195	19.49%	Everyday Spender - 2 Stars	Big Spender - 3 Stars					
nab	Velocity Gold AMEX Rews	1	1	13800	13800	33800	90000	94000	60000	Nil	n Blue, VAust
	Velocity Gold Card	44	150	19.99%	Everyday Spender - 4 Stars	Big Spender - 5 Stars					
	Velocity Gold AMEX	44	150	19.99%	Everyday Spender - 4 Stars	Big Spender - 5 Stars					

#### ★★★

### your guide to product excellence



# rewards star ratings

July 2010

## PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Melbourne	Sydney - Perth	Sydney - London	Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★ ★ ★											
American Express	Mship Rewards Ascent	1	1	13800	13800	33800	128000	94000	60000	80	Velocity
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
American Express	Qantas Freq Fly Standard	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas AMEX Classic Card	44	149	20.49%	Everyday Spender - 1 Star				Big Spender - 2 Stars		
ANZ	Qantas F/Flyer Amex	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyer Amex	55	95	19.49%	Everyday Spender - 2 Stars				Big Spender - 2 Stars		
ANZ	Rewards AMEX	2	2.25	15525	15525	38025	144000	105750	67500	55	locity-Virgin B
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
Commonwealth Bank	Gold Awards AMEX	2	2	13800	13800	33800	128000	94000	60000	Nil	Qantas
	Gold Awards AMEX	55	144	20.49%	Everyday Spender - 4 Stars				Big Spender - 5 Stars		
Diners Club Int	Diners Club Rewards	1	1	13800	13800	33800	128000	94000	60000	77	Virgin Blue
	Charge Card	44	95	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
Diners Club Int	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyers Club Crd	44	95	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
HSBC	Mship Rewards Ascent	1	1	13800	13800	33800	128000	94000	60000	80	Velocity
	AMEX Gold	55	70	20.49%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
Memberfirst Credit Union	Card Services Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards Mcd	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
nab	Qantas Gold AMEX	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas Gold AMEX	44	145.5	19.99%	Everyday Spender - 3 Stars				Big Spender - 5 Stars		
nab	Qantas Gold Visa/MCard	0.67	1	23881	23881	53731	191040	143280	89552	Nil	Qantas
	Qantas Gold Visa	44	145.5	19.99%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
	Qantas Standard Card	44	65	19.99%	Everyday Spender - Not Rated				Big Spender - Not rated		
	Qantas Gold MasterCard	44	145.5	19.99%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
nab	Velocity AMEX Rewards	0.75	1	18400	18400	45067	120000	125330	80000	Nil	n Blue, VAust
	Velocity Standard AMEX	44	65	19.99%	Everyday Spender - 4 Stars				Big Spender - 3 Stars		
	Velocity Standard Card	44	65	19.99%	Everyday Spender - 5 Stars				Big Spender - 5 Stars		

### your guide to product excellence





# rewards star ratings

July 2010

## PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT							Reward Annual Fee	Airline Partner 1
				Brisbane - Sydney	Melbourne - Sydney	Perth - Sydney	London - Sydney	Los Angeles - Sydney	Hong Kong - Sydney			
Credit / Charge Card		Free Days	Annual Fee	Rate	credit card star ratings							
★ ★ ★												
Suncorp Bank	Pers Standard Rewards	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity	
	Clear Options Platinum	55	205	19.99%	Everyday Spender - Not Rated				Big Spender - Not rated			
	Clear Options Gold	55	99	19.75%	Everyday Spender - 3 Stars				Big Spender - 3 Stars			
	Clear Options Standard	0	39	12.24%	Everyday Spender - 3 Stars				Big Spender - 3 Stars			
	Clear Options Plus	55	63	19.99%	Everyday Spender - 3 Stars				Big Spender - Not rated			
Westpac	Altitude Gold Rews-AMEX	2	2	13800	13800	33800	128000	94000	60000	Nil	ocity-Virgin B	
	Altitude Gold/Amex	45	150	19.64%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
Westpac	Altitude Rews-AMEX	2	2	13800	13800	33800	128000	94000	60000	Nil	ocity-Virgin B	
	Altitude/Amex	45	100	19.64%	Everyday Spender - 3 Stars				Big Spender - 3 Stars			
Westpac	earth Qantas FrqFly Amex	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	earth/Amex	45	75	19.64%	Everyday Spender - 3 Stars				Big Spender - 3 Stars			
Westpac	earth QantasFF-AMEX Gol	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	earth Gold/Amex	45	125	19.64%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			
Westpac	earth QantasFF-AMEX Plat	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas	
	earth Platinum/Amex	45	125	19.64%	Everyday Spender - 5 Stars				Big Spender - 5 Stars			
★ ★												
ANZ	Rewards	1.5	2.25	20700	20700	50700	192000	141000	90000	55	ocity-Virgin B	
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars				Big Spender - 3 Stars			
	Rewards Visa	44	89	19.49%	Everyday Spender - 3 Stars				Big Spender - 3 Stars			
ANZ	Rewards Gold	1.5	2.25	20700	20700	50700	192000	141000	90000	55	ocity-Virgin B	
	Rewards Visa Gold	55	129	19.49%	Everyday Spender - 2 Stars				Big Spender - 2 Stars			
Australian Central CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity	
	Gold Qantas Rewards MCD	55	118	19.24%	Everyday Spender - 3 Stars				Big Spender - 4 Stars			
	Gold Rewards Mastercard	55	85	19.24%	Everyday Spender - 4 Stars				Big Spender - 4 Stars			



# rewards star ratings

July 2010

## PROFILE SUMMARY

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

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

Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings
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★ ★
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Citibank	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
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	Gold MasterCard	55	149	20.74%	Everyday Spender - 3 Stars	Big Spender - 4 Stars
	Gold Visa	55	149	20.74%	Everyday Spender - 4 Stars	Big Spender - 4 Stars

Citibank	Platinum Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
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	Platinum Visa	55	250	20.74%	Everyday Spender - 3 Stars	Big Spender - 5 Stars
	Platinum MasterCard	55	250	20.74%	Everyday Spender - 3 Stars	Big Spender - 5 Stars

Citibank	Silver Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
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	Silver Visa	55	89	20.74%	Everyday Spender - 4 Stars	Big Spender - Not rated
	Silver MasterCard	55	89	20.74%	Everyday Spender - 4 Stars	Big Spender - Not rated

Commonwealth Bank	Awards AMEX	1.5	2	18400	18400	45067	170670	125330	80000	Nil	Qantas
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	Awards AMEX	55	89	20.49%	Everyday Spender - 3 Stars	Big Spender - 4 Stars
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ECU Australia	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
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	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
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Family First CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
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	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
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IMB	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	99	Velocity
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	Gold Rewards MasterCard	55	99	19.24%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
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Memberfirst Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
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	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
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MyState Financial	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
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	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
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nab	Qantas Platinum VISA	0.67	1	23881	23881	53731	191040	143280	89552	Nil	Qantas
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	Qantas Platinum VISA	44	290	19.99%	Everyday Spender - 3 Stars	Big Spender - 5 Stars
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Powerstate Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
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	Gold Rewards MasterCard	55	85		Everyday Spender - 4 Stars	Big Spender - 4 Stars
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Qld Teachers CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
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	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars	Big Spender - 4 Stars
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### your guide to product excellence



# rewards star ratings

July 2010

## PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★ ★											
SERVICE ONE Members Bank	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			
Suncorp Bank	Pers Direct Earn Rewards	1	2	27600	27600	67600	256000	188000	120000	19	Velocity
	Clear Options Platinum	55	205	19.99%	Everyday Spender - Not Rated			Big Spender - Not rated			
	Clear Options Plus	55	63	19.99%	Everyday Spender - 3 Stars			Big Spender - Not rated			
	Clear Options Gold	55	99	19.75%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Sutherland Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards Masterard	55	85	19.24%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			
Unicom Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			
Unicredit-WA	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.24%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			
Westpac	Altitude Rews-MCD	1	2	27600	27600	67600	256000	188000	120000	Nil	ocity-Virgin B
	Altitude/MasterCard	45	100	19.64%	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 MasterCard	45	75	19.64%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
★											
ANZ	Frequent Flyer Visa Plat	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Freq Flyer Visa Platinum	55	295	19.49%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
ANZ	Qantas Freq Flyer-Gold	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Frequent Flyer Visa Gold	55	195	19.49%	Everyday Spender - 2 Stars			Big Spender - 3 Stars			
ANZ	Qantas Frequent Flyer	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Frequent Flyer Visa	44	95	19.49%	Everyday Spender - 2 Stars			Big Spender - 2 Stars			



# rewards star ratings

July 2010

## PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★											
Commonwealth Bank	Awards	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Awards MasterCard	55	89	20.49%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Commonwealth Bank	Gold Awards	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Gold Awards MasterCard	55	144	20.49%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Commonwealth Bank	Platinum Awards	1	2	27600	27600	67600	256000	188000	120000	Nil	Qantas
	Platinum Awards MCD	55	280	20.49%	Everyday Spender - 3 Stars			Big Spender - 5 Stars			
St George Bank	Platinum Rews-Private Bk	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Private Bk Visa Platinum	55	225	19.99%	Everyday Spender - 3 Stars			Big Spender - 3 Stars			
Westpac	Altitude Gold Rews-MCD	1	2	27600	27600	67600	256000	188000	120000	Nil	ocity-Virgin B
	Altitude Gold/MasterCard	45	150	19.64%	Everyday Spender - 3 Stars			Big Spender - 5 Stars			
Westpac	Altitude Plat Rews-MCD	1	2	27600	27600	67600	256000	188000	120000	Nil	ocity-Virgin B
	55 Day Platinum Visa	55	130	19.34%	Everyday Spender - 5 Stars			Big Spender - 5 Stars			
	Altitude Platinum/MCard	45	295	19.64%	Everyday Spender - 4 Stars			Big Spender - 5 Stars			
Westpac	earth Qantas FF-MCD Gold	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	earth Gold MasterCard	45	125	19.64%	Everyday Spender - 4 Stars			Big Spender - 3 Stars			
Westpac	earth Qantas FF-MCD Plat	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	earth Platinum MCard	45	125	19.64%	Everyday Spender - 5 Stars			Big Spender - 4 Stars			



# rewards star ratings

April 2010

## PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Gift Cards	Vouchers / Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★ "outstanding value"																
American Express	Mship Rewards Blue Sky	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	95	✓	
	Blue Sky Credit Card	55	0	19.9900%	Everyday Spender - 5 Stars					Big Spender - 4 Stars						
Bank of Queensland	Q Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Blue No AnnualFee Visa	0	0	18.4900%	Everyday Spender - 4 Stars					Big Spender - Not rated						
	Gold Visa	55	120	19.4900%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
	Blue Visa	55	55	19.4900%	Everyday Spender - 3 Stars					Big Spender - Not rated						
	Platinum Visa	55	199	19.4900%	Everyday Spender - 4 Stars					Big Spender - 4 Stars						
Westpac	Altitude Gold Rews-AMEX	2	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Gold/Amex	45	150	19.14%	Everyday Spender - 3 Stars					Big Spender - 4 Stars						
Westpac	Altitude Rews-AMEX	2	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude/Amex	45	100	19.14%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
★★★★★																
Australian Central CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated						
Community CPS Australia	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated						
CUA	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated						
ECU Australia	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated						
Family First CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated						
FCCS Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated						
Holiday Coast CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated						

your guide to product excellence



# rewards star ratings

April 2010

## 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												
★★★★★																	
Illawarra CU NSW	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated							
Memberfirst Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated							
MyState Financial	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated							
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars					Big Spender - 4 Stars							
Powerstate Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated							
Qld Teachers CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated							
SERVICE ONE Members Ba	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated							
Suncorp Bank	Pers Standard Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Clear Options Gold	55	99	19.2500%	Everyday Spender - 3 Stars					Big Spender - 3 Stars							
	Clear Options Standard	0	39	11.7400%	Everyday Spender - 3 Stars					Big Spender - 3 Stars							
	Clear Options Platinum	55	205	19.9900%	Everyday Spender - Not Rated					Big Spender - Not rated							
	Clear Options Plus	55	63	19.4900%	Everyday Spender - 3 Stars					Big Spender - Not rated							
Sutherland Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Gold Rewards Masterard	55	85	18.74%	Everyday Spender - 4 Stars					Big Spender - 4 Stars							
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated							
Unicom Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	17.9900%	Everyday Spender - 5 Stars					Big Spender - Not rated							
Unicredit-WA	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated							
Warwick Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars					Big Spender - Not rated							

your guide to product excellence





# 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	Gift Cards	Vouchers / Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★																
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	Gold Charge Card	51	130	N/A		Everyday Spender - Not Rated						Big Spender - Not rated				
	Gold Choice Credit Card	55	49	19.9900%		Everyday Spender - 1 Star						Big Spender - 1 Star				
	Green Charge Card	51	80	N/A		Everyday Spender - Not Rated						Big Spender - Not rated				
AMP Banking	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	AMEX Gold Credit Card	55	70	16.9900%		Everyday Spender - 3 Stars						Big Spender - 3 Stars				
ANZ	Rewards AMEX	2	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa	44	89	18.99%		Everyday Spender - 3 Stars						Big Spender - 3 Stars				
ANZ	Rewards Gold AMEX	3	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa Gold	55	129	18.99%		Everyday Spender - 2 Stars						Big Spender - 2 Stars				
Commonwealth Bank	Awards AMEX	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards AMEX	55	89	19.9900%		Everyday Spender - 3 Stars						Big Spender - 4 Stars				
GE Money	GE Coles Source	0.40	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Coles Group Source MCD	62	0	19.7400%		Everyday Spender - 3 Stars						Big Spender - 3 Stars				
GE Money	GO Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	GO MasterCard	62	34.8	20.74%		Everyday Spender - 1 Star						Big Spender - 2 Stars				
HSBC	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	AMEX Gold	55	70	19.9900%		Everyday Spender - 3 Stars						Big Spender - 3 Stars				
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Classic Credit Card	45	59	19.9900%		Everyday Spender - Not Rated						Big Spender - Not rated				
IMB	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗	
	Silver RewardsMasterCard	55	55	18.74%		Everyday Spender - 5 Stars						Big Spender - Not rated				
Westpac	Altitude Plat Rews-AMEX	3	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Platinum/Amex	45	295	19.14%		Everyday Spender - 4 Stars						Big Spender - 5 Stars				
Westpac	Altitude Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude/MasterCard	45	100	19.14%		Everyday Spender - 3 Stars						Big Spender - 4 Stars				



# 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	Gift Cards / Vouchers	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★																
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	Gold Charge Card	51	130	N/A		Everyday Spender - Not Rated						Big Spender - Not rated				
	Green Charge Card	51	80	N/A		Everyday Spender - Not Rated						Big Spender - Not rated				
American Express	Mship Rews Ascent-Plat	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	395	19.9900%		Everyday Spender - 3 Stars						Big Spender - 3 Stars				
AMP Banking	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	AMEX Gold Credit Card	55	70	16.9900%		Everyday Spender - 3 Stars						Big Spender - 3 Stars				
AMP Banking	Mship Rews Ascent-Plat	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	AMEX Platinum Credit Cd	55	395	18.9900%		Everyday Spender - 3 Stars						Big Spender - 3 Stars				
ANZ	Rewards	1.5	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa	44	89	18.99%		Everyday Spender - 3 Stars						Big Spender - 3 Stars				
ANZ	Rewards Gold	1.5	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa Gold	55	129	18.99%		Everyday Spender - 2 Stars						Big Spender - 2 Stars				
Australian Central CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Qantas Rewards MCD	55	118	18.74%		Everyday Spender - 3 Stars						Big Spender - 4 Stars				
	Gold Rewards Mastercard	55	85	18.74%		Everyday Spender - 4 Stars						Big Spender - 4 Stars				
BankWest	More Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More MasterCard	55	89	18.74%		Everyday Spender - 3 Stars						Big Spender - 3 Stars				
BankWest	More Rewards- Platinum	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Platinum MasterCard	55	190	18.49%		Everyday Spender - 4 Stars						Big Spender - 4 Stars				
BankWest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Gold MasterCard	55	120	18.74%		Everyday Spender - 3 Stars						Big Spender - 4 Stars				



# 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	Gift Cards	Vouchers / Cash Back	Food	More					
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings												
★																	
Citibank	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold MasterCard	55	149	20.4900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
	Gold Visa	55	149	20.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Citibank	Platinum Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Platinum MasterCard	55	250	20.4900%	Everyday Spender - 3 Stars							Big Spender - 5 Stars					
	Platinum Visa	55	250	20.4900%	Everyday Spender - 3 Stars							Big Spender - 5 Stars					
Citibank	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Silver MasterCard	55	89	20.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					
	Silver Visa	55	89	20.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					
Commonwealth Bank	Awards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Awards MasterCard	55	89	19.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars					
Commonwealth Bank	Gold Awards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Awards MasterCard	55	144	19.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars					
Commonwealth Bank	Gold Awards AMEX	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Awards AMEX	55	144	19.9900%	Everyday Spender - 4 Stars							Big Spender - 5 Stars					
Commonwealth Bank	Platinum Awards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Platinum Awards MCD	55	280	19.9900%	Everyday Spender - 3 Stars							Big Spender - 5 Stars					
Commonwealth Bank	Platinum Awards AMEX	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Platinum Awards AMEX	55	280	19.9900%	Everyday Spender - 5 Stars							Big Spender - 5 Stars					
Community CPS Australia	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Gold Rewards Mastercard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Gold Qantas Rewards MCD	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
CUA	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	✗		
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Diners Club Int	Diners Club Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓		
	Charge Card	44	95	N/A	Everyday Spender - Not Rated							Big Spender - Not rated					



# 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	Gift Cards	Vouchers /	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★																
ECU Australia	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Family First CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold Qantas Rwards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
FCCS Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Holiday Coast CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
HSBC	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	AMEX Gold	55	70	19.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
HSBC	Rewards Plus-Gold	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Visa Gold	45	89	18.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Visa Platinum	45	129	18.7400%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Illawarra CU NSW	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
IMB	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	✗	
	Gold Rewards MasterCard	55	99	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Memberfirst Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				



# 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												
★																	
MyState Financial	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Powerstate Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Qld Teachers CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
SERVICE ONE Members Ba	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Qantas Rewards Mcd	55	99	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Sutherland Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Unicom Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Qantas Rewards Mcd	55	118	17.9900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
	Gold Rewards MasterCard	55	85	17.9900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Unicredit-WA	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Warwick Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Westpac	Altitude Gold Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Altitude Gold/MasterCard	45	150	19.14%	Everyday Spender - 3 Stars							Big Spender - 5 Stars					
Westpac	Altitude Plat Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	x	✓	✓	✓	Nil	✓		
	55 Day Platinum Visa	55	130	18.84%	Everyday Spender - 5 Stars							Big Spender - 5 Stars					
	Altitude Platinum/MCard	45	295	19.14%	Everyday Spender - 4 Stars							Big Spender - 5 Stars					



# 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											
★★★★★ "outstanding value"																
American Express	Mship Rewards Blue Sky	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	95	✓	
	Blue Sky Credit Card	55	0	19.9900%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
Westpac	Altitude Gold Rews-AMEX	2	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓	
	Altitude Gold/Amex	45	150	19.14%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Westpac	Altitude Plat Rews-AMEX	3	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓	
	Altitude Platinum/Amex	45	295	19.14%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
Westpac	Altitude Rews-AMEX	2	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	Nil	✓	
	Altitude/Amex	45	100	19.14%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
★★★★★																
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
	Gold Choice Credit Card	55	49	19.9900%	Everyday Spender - 1 Star							Big Spender - 1 Star				
AMP Banking	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	AMEX Gold Credit Card	55	70	16.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
ANZ	Rewards Gold AMEX	3	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	55	✓
	Rewards Visa Gold	55	129	18.99%	Everyday Spender - 2 Stars							Big Spender - 2 Stars				
Commonwealth Bank	Awards AMEX	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards AMEX	55	89	19.9900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Commonwealth Bank	Gold Awards AMEX	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards AMEX	55	144	19.9900%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
Commonwealth Bank	Platinum Awards AMEX	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Awards AMEX	55	280	19.9900%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
Community CPS Australia	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				





# 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											
★★★★★																
HSBC	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	AMEX Gold	55	70	19.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Sutherland Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards Masterard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				
★★★★																
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
AMP Banking	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	AMEX Gold Credit Card	55	70	16.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
ANZ	Rewards	1.5	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa	44	89	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
ANZ	Rewards AMEX	2	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa	44	89	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Australian Central CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Qantas Rewards MCD	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold Rewards Mastercard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Australian Central CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				
Bank of Queensland	Q Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Visa	55	120	19.4900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
	Blue Visa	55	55	19.4900%	Everyday Spender - 3 Stars							Big Spender - Not rated				
	Blue No AnnualFee Visa	0	0	18.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated				
	Platinum Visa	55	199	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
BankWest	More Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More MasterCard	55	89	18.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				

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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											
★★★★																
Citibank	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Visa	55	89	20.4900%			Everyday Spender - 4 Stars					Big Spender - Not rated				
	Silver MasterCard	55	89	20.4900%			Everyday Spender - 4 Stars					Big Spender - Not rated				
Commonwealth Bank	Awards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards MasterCard	55	89	19.9900%			Everyday Spender - 3 Stars					Big Spender - 3 Stars				
Community CPS Australia	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Qantas Rewards MCD	55	118	18.74%			Everyday Spender - 3 Stars					Big Spender - 4 Stars				
	Gold Rewards Mastercard	55	85	18.74%			Everyday Spender - 4 Stars					Big Spender - 4 Stars				
CUA	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	✗	
	Gold Rewards MasterCard	55	85	18.74%			Everyday Spender - 4 Stars					Big Spender - 4 Stars				
CUA	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗	
	Silver MasterCard	55	45	18.74%			Everyday Spender - 5 Stars					Big Spender - Not rated				
Diners Club Int	Diners Club Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	95	N/A			Everyday Spender - Not Rated					Big Spender - Not rated				
ECU Australia	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Qantas Rewards Mcd	55	118	18.74%			Everyday Spender - 3 Stars					Big Spender - 4 Stars				
	Gold Rewards MasterCard	55	85	18.74%			Everyday Spender - 4 Stars					Big Spender - 4 Stars				
ECU Australia	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%			Everyday Spender - 5 Stars					Big Spender - Not rated				
Family First CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Qantas Rwards Mcd	55	118	18.74%			Everyday Spender - 3 Stars					Big Spender - 4 Stars				
	Gold Rewards MasterCard	55	85	18.74%			Everyday Spender - 4 Stars					Big Spender - 4 Stars				
Family First CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%			Everyday Spender - 5 Stars					Big Spender - Not rated				



# 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											
★ ★ ★																
FCCS Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
FCCS Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				
GE Money	GO Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	GO MasterCard	62	34.8	20.74%	Everyday Spender - 1 Star							Big Spender - 2 Stars				
Holiday Coast CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Holiday Coast CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				
HSBC	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	AMEX Gold	55	70	19.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Classic Credit Card	45	59	19.9900%	Everyday Spender - Not Rated							Big Spender - Not rated				
Illawarra CU NSW	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Illawarra CU NSW	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				
IMB	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	✗	
	Gold Rewards MasterCard	55	99	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
IMB	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗	
	Silver RewardsMasterCard	55	55	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				



# 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												
★ ★ ★																	
Memberfirst Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Memberfirst Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					
MyState Financial	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
MyState Financial	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					
Powerstate Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Powerstate Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					
Qld Teachers CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Qld Teachers CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					
SERVICE ONE Members Ba	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Qantas Rewards Mcd	55	99	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
SERVICE ONE Members Ba	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					



# 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											
★ ★ ★																
Suncorp Bank	Pers Standard Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Clear Options Gold	55	99	19.2500%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
	Clear Options Standard	0	39	11.7400%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
	Clear Options Platinum	55	205	19.9900%	Everyday Spender - Not Rated							Big Spender - Not rated				
	Clear Options Plus	55	63	19.4900%	Everyday Spender - 3 Stars							Big Spender - Not rated				
	Sutherland Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Unicom Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Rewards MasterCard	55	85	17.9900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold Qantas Rewards Mcd	55	118	17.9900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Unicom Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	17.9900%	Everyday Spender - 5 Stars							Big Spender - Not rated				
	Unicredit-WA	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Unicredit-WA	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				
	Warwick Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Warwick Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				



# 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											
★★★★																
Westpac	Altitude Gold Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Altitude Gold/MasterCard	45	150	19.14%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Westpac	Altitude Plat Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Platinum/MCard	45	295	19.14%	Everyday Spender - 4 Stars							Big Spender - 5 Stars				
	55 Day Platinum Visa	55	130	18.84%	Everyday Spender - 5 Stars							Big Spender - 5 Stars				
Westpac	Altitude Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude/MasterCard	45	100	19.14%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
★★★																
ANZ	Rewards Gold	1.5	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa Gold	55	129	18.99%	Everyday Spender - 2 Stars							Big Spender - 2 Stars				
BankWest	More Rewards- Platinum	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Platinum MasterCard	55	190	18.49%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
BankWest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	More Gold MasterCard	55	120	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
GE Money	GE Coles Source	0.40	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Coles Group Source MCD	62	0	19.7400%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
HSBC	Rewards Plus-Gold	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Visa Gold	45	89	18.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
★																
American Express	Mship Rews Ascent-Plat	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	395	19.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
AMP Banking	Mship Rews Ascent-Plat	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	AMEX Platinum Credit Cd	55	395	18.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				





# 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											
★																
Citibank	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold MasterCard	55	149	20.4900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
	Gold Visa	55	149	20.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
Citibank	Platinum Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Visa	55	250	20.4900%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
	Platinum MasterCard	55	250	20.4900%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Commonwealth Bank	Gold Awards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards MasterCard	55	144	19.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Commonwealth Bank	Platinum Awards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Awards MCD	55	280	19.9900%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Visa Platinum	45	129	18.7400%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				



# 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	Gift Cards	Vouchers / Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★ "outstanding value"																
American Express	Mship Rewards Blue Sky	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	95	✓	
	Blue Sky Credit Card	55	0	19.9900%	Everyday Spender - 5 Stars					Big Spender - 4 Stars						
American Express	Mship Rews Ascent-Plat	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	395	19.9900%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
AMP Banking	Mship Rews Ascent-Plat	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	AMEX Platinum Credit Cd	55	395	18.9900%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
ANZ	Rewards Gold AMEX	3	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa Gold	55	129	18.99%	Everyday Spender - 2 Stars					Big Spender - 2 Stars						
Commonwealth Bank	Gold Awards AMEX	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Awards AMEX	55	144	19.9900%	Everyday Spender - 4 Stars					Big Spender - 5 Stars						
Commonwealth Bank	Platinum Awards AMEX	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Awards AMEX	55	280	19.9900%	Everyday Spender - 5 Stars					Big Spender - 5 Stars						
Westpac	Altitude Gold Rews-AMEX	2	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Gold/Amex	45	150	19.14%	Everyday Spender - 3 Stars					Big Spender - 4 Stars						
Westpac	Altitude Plat Rews-AMEX	3	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude Platinum/Amex	45	295	19.14%	Everyday Spender - 4 Stars					Big Spender - 5 Stars						
Westpac	Altitude Rews-AMEX	2	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude/Amex	45	100	19.14%	Everyday Spender - 3 Stars					Big Spender - 3 Stars						
★★★★★																
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated					Big Spender - Not rated						
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated					Big Spender - Not rated						
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	Green Charge Card	51	80	N/A	Everyday Spender - Not Rated					Big Spender - Not rated						
	Gold Choice Credit Card	55	49	19.9900%	Everyday Spender - 1 Star					Big Spender - 1 Star						
	Gold Charge Card	51	130	N/A	Everyday Spender - Not Rated					Big Spender - Not rated						



# 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											
★★★★★																
AMP Banking	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	AMEX Gold Credit Card	55	70	16.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
AMP Banking	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	AMEX Gold Credit Card	55	70	16.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Commonwealth Bank	Awards AMEX	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards AMEX	55	89	19.9900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Diners Club Int	Diners Club Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	95	N/A	Everyday Spender - Not Rated							Big Spender - Not rated				
HSBC	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	AMEX Gold	55	70	19.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
HSBC	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	AMEX Gold	55	70	19.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Westpac	Altitude Gold Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Altitude Gold/MasterCard	45	150	19.14%	Everyday Spender - 3 Stars							Big Spender - 5 Stars				
Westpac	Altitude Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Altitude/MasterCard	45	100	19.14%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
★★★★★																
ANZ	Rewards AMEX	2	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓	
	Rewards Visa	44	89	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Australian Central CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards Mastercard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold Qantas Rewards MCD	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Australian Central CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				



# 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											
★★★★																
Citibank	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Visa	55	149	20.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold MasterCard	55	149	20.4900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Citibank	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver Visa	55	89	20.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated				
	Silver MasterCard	55	89	20.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Commonwealth Bank	Awards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Awards MasterCard	55	89	19.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Community CPS Australia	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				
CUA	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				
ECU Australia	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
ECU Australia	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				
Family First CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Family First CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				
FCCS Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
FCCS Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated				

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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	Gift Cards / Vouchers	Cash Back	Food	More					
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings												
★ ★ ★																	
Holiday Coast CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Holiday Coast CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					
Illawarra CU NSW	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Illawarra CU NSW	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					
IMB	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	55	✗		
	Silver RewardsMasterCard	55	55	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					
Memberfirst Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Memberfirst Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					
MyState Financial	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					
Powerstate Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Powerstate Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					



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### 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												
★★★★																	
Qld Teachers CU	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Qld Teachers CU	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					
SERVICE ONE Members Ba	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					
Sutherland Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					
	Gold Rewards Masterard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Unicom Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Rewards MasterCard	55	85	17.9900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Gold Qantas Rewards Mcd	55	118	17.9900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Unicom Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	17.9900%	Everyday Spender - 5 Stars							Big Spender - Not rated					
Unicredit-WA	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Unicredit-WA	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					
Warwick Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Warwick Credit Union	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Silver MasterCard	55	45	18.74%	Everyday Spender - 5 Stars							Big Spender - Not rated					





# 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												
★ ★ ★																	
Westpac	Altitude Plat Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	55 Day Platinum Visa	55	130	18.84%	Everyday Spender - 5 Stars							Big Spender - 5 Stars					
	Altitude Platinum/MCard	45	295	19.14%	Everyday Spender - 4 Stars							Big Spender - 5 Stars					
★ ★																	
ANZ	Rewards	1.5	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓		
	Rewards Visa	44	89	18.99%	Everyday Spender - 3 Stars							Big Spender - 3 Stars					
ANZ	Rewards Gold	1.5	3 yrs	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	55	✓		
	Rewards Visa Gold	55	129	18.99%	Everyday Spender - 2 Stars							Big Spender - 2 Stars					
Bank of Queensland	Q Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Platinum Visa	55	199	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Blue No AnnualFee Visa	0	0	18.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					
	Blue Visa	55	55	19.4900%	Everyday Spender - 3 Stars							Big Spender - Not rated					
	Gold Visa	55	120	19.4900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars					
BankWest	More Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	More MasterCard	55	89	18.74%	Everyday Spender - 3 Stars							Big Spender - 3 Stars					
BankWest	More Rewards- Platinum	2	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	More Platinum MasterCard	55	190	18.49%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
BankWest	More Rewards-Gold	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	More Gold MasterCard	55	120	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Citibank	Platinum Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Platinum MasterCard	55	250	20.4900%	Everyday Spender - 3 Stars							Big Spender - 5 Stars					
	Platinum Visa	55	250	20.4900%	Everyday Spender - 3 Stars							Big Spender - 5 Stars					
Commonwealth Bank	Gold Awards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Gold Awards MasterCard	55	144	19.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars					
Commonwealth Bank	Platinum Awards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Platinum Awards MCD	55	280	19.9900%	Everyday Spender - 3 Stars							Big Spender - 5 Stars					



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## PROFILE SUMMARY

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

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★																
Community CPS Australia	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold Rewards Mastercard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Gold Qantas Rewards MCD	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
CUA	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	✗	
	Gold Rewards MasterCard	55	85	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
IMB	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	99	✗	
	Gold Rewards MasterCard	55	99	18.74%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
MyState Financial	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
SERVICE ONE Members Ba	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Qantas Rewards Mcd	55	99	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
Suncorp Bank	Pers Standard Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Clear Options Plus	55	63	19.4900%	Everyday Spender - 3 Stars							Big Spender - Not rated				
	Clear Options Platinum	55	205	19.9900%	Everyday Spender - Not Rated							Big Spender - Not rated				
	Clear Options Gold	55	99	19.2500%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
	Clear Options Standard	0	39	11.7400%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
Sutherland Credit Union	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold Qantas Rewards Mcd	55	118	18.74%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
★																
GE Money	GE Coles Source	0.40	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	Coles Group Source MCD	62	0	19.7400%	Everyday Spender - 3 Stars							Big Spender - 3 Stars				
GE Money	GO Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓	
	GO MasterCard	62	34.8	20.74%	Everyday Spender - 1 Star							Big Spender - 2 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										
★															
HSBC	Rewards Plus-Gold	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Visa Gold	45	89	18.9900%	Everyday Spender - 3 Stars							Big Spender - 3 Stars			
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Visa Platinum	45	129	18.7400%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Classic Credit Card	45	59	19.9900%	Everyday Spender - Not Rated							Big Spender - Not rated			



## PROFILE SUMMARY

### Instant Rewards

Company	Rewards Program	TYPES OF INSTANT REWARDS AVAILABLE							
		Retail Clothing Stores	Lifestyle	Entertainment	Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards
BRIEF DESCRIPTION OF INSTANT REWARDS PROGRAM									
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings				
BankSA	Instant Benefits	✓	✓	✓	✓	✓	x	✓	✓
No matter which St. George credit card you use, you'll receive Instant Benefits – instant discounts, added extras and special treats when you use your St. George credit card with a range of partners. There are no points to earn, no joining fees, and no waiting. Simply use your St. George card to get your Instant Benefits. Choose from a wide range of offers, including Entertainment, Experiences, Shopping, Travel and Leisure, Wine and Magazine Subscriptions.									
	No Annual Fee Visa	0	0	20.24%	Habitual Spender - 3 Stars		Occasional Spender - 4 Stars		
	Gold Low Rate MasterCard	55	79	15.74%	Habitual Spender - 4 Stars		Occasional Spender - Not Rated		
	Gold Low Rate Visa	55	79	15.74%	Habitual Spender - 4 Stars		Occasional Spender - Not Rated		
	No Annual Fee MasterCard	0	0	20.24%	Habitual Spender - 3 Stars		Occasional Spender - 4 Stars		
	Platinum Visa Card	55	89	15.74%	Habitual Spender - Not Rated		Occasional Spender - Not Rated		
	Vertigo Credit Card	55	55	12.49%	Habitual Spender - 5 Stars		Occasional Spender - 3 Stars		
	Platinum MasterCard	55	89	15.74%	Habitual Spender - Not Rated		Occasional Spender - Not Rated		
Citibank	Offers and Privileges	✓	✓	✓	✓	✓	✓	✓	✓
Citibank Offers and Privileges Program gives you access to great offers and savings just by using your Citibank Credit Card or Citibank Debit Card. 4.Choose from a large range of discounts across dining, entertainment, shopping, travel and adventure. We've also introduced an online Shopping Portal where you can save on retail prices whilst enjoying the convenience of shopping online at a time to suit you. You'll find discounts on wine, travel, electrical appliances, home wares, sporting goods, toys, books, cosmetics all in one place at <a href="http://www.citibank.com.au/privileges">www.citibank.com.au/privileges</a>									
	Platinum MasterCard	55	250	20.74%	Habitual Spender - Not Rated		Occasional Spender - Not Rated		
	Silver Visa	55	89	20.74%	Habitual Spender - 3 Stars		Occasional Spender - 3 Stars		
	Silver MasterCard	55	89	20.74%	Habitual Spender - 3 Stars		Occasional Spender - 2 Stars		
	Cash Back Credit Card	55	89		Habitual Spender - 2 Stars		Occasional Spender - 2 Stars		
	Platinum Visa	55	250	20.74%	Habitual Spender - Not Rated		Occasional Spender - Not Rated		
	Gold Visa	55	149	20.74%	Habitual Spender - 3 Stars		Occasional Spender - Not Rated		
	Gold MasterCard	55	149	20.74%	Habitual Spender - 3 Stars		Occasional Spender - Not Rated		
HSBC	home@Away Privilege Pr	✓	x	✓	✓	✓	x	✓	✓
HSBC's home&Away rewards program is a regional program providing HSBC cardholders with access to instant discounts and value adds in over 40 countries worldwide. Cardholders simply need to mention an offer and show/pay with their card in order to receive the benefits.									
	Classic Credit Card	45	59	20.25%	Habitual Spender - Not Rated		Occasional Spender - Not Rated		
	Visa Gold	45	89	19.75%	Habitual Spender - 3 Stars		Occasional Spender - Not Rated		
	Visa Platinum	45	129	19.50%	Habitual Spender - Not Rated		Occasional Spender - Not Rated		



## PROFILE SUMMARY

### Instant Rewards

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

#### BRIEF DESCRIPTION OF INSTANT REWARDS PROGRAM

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

No Annual Fee MasterCard	0	0	20.24%	Habitual Spender - 3 Stars	Occasional Spender - 4 Stars
Platinum MasterCard	55	89	15.74%	Habitual Spender - Not Rated	Occasional Spender - Not Rated
Vertigo Credit Card	55	55	12.49%	Habitual Spender - 5 Stars	Occasional Spender - 3 Stars
Platinum Visa Cred Card	55	89	15.74%	Habitual Spender - Not Rated	Occasional Spender - Not Rated
Gold Low Rate MasterCard	55	79	15.74%	Habitual Spender - 4 Stars	Occasional Spender - Not Rated
No Annual Fee Card-Visa	0	0	20.24%	Habitual Spender - 3 Stars	Occasional Spender - 4 Stars
Gold Low Rate Visa	55	79	15.74%	Habitual Spender - 4 Stars	Occasional Spender - Not Rated



## REWARDS STAR RATINGS

### WHAT IS THE CANSTAR CANNEX *rewards star ratings*?

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

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

### WHAT TYPES OF PRODUCTS ARE EVALUATED?

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

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

### FREQUENT FLYER REWARDS

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

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

**Chart 1. Frequent Flyer Methodology**

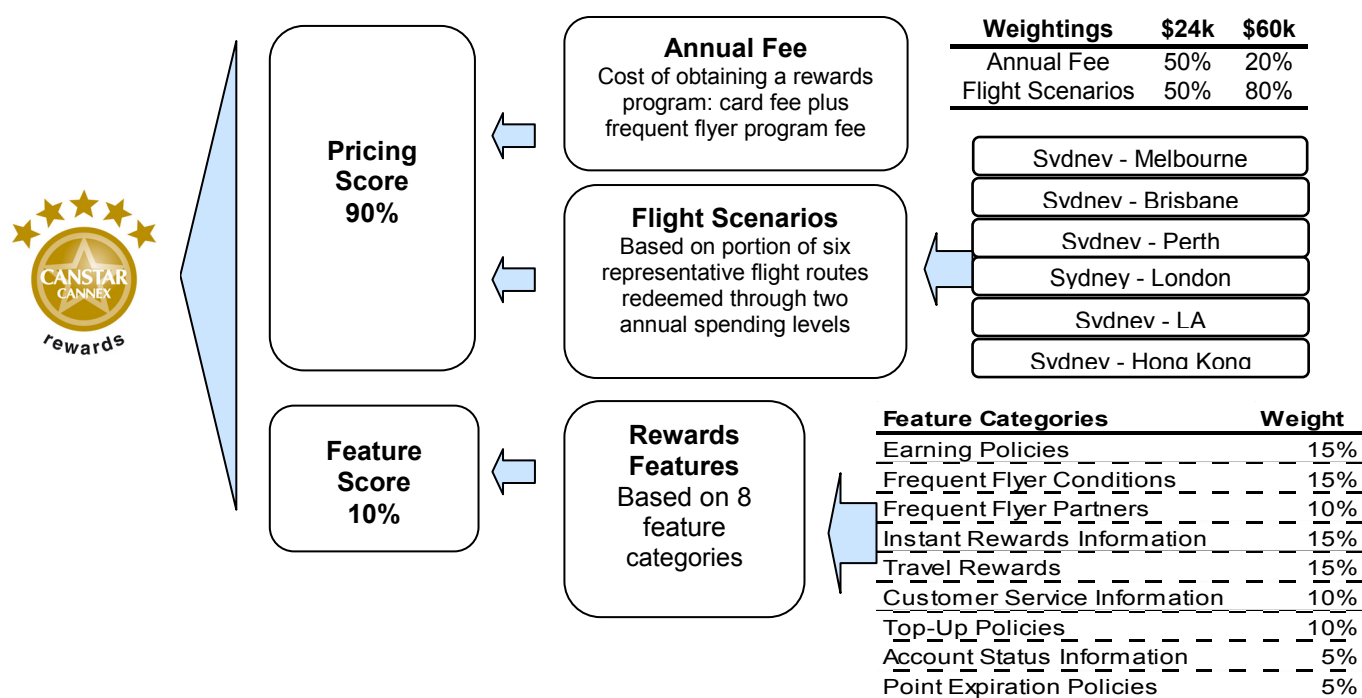


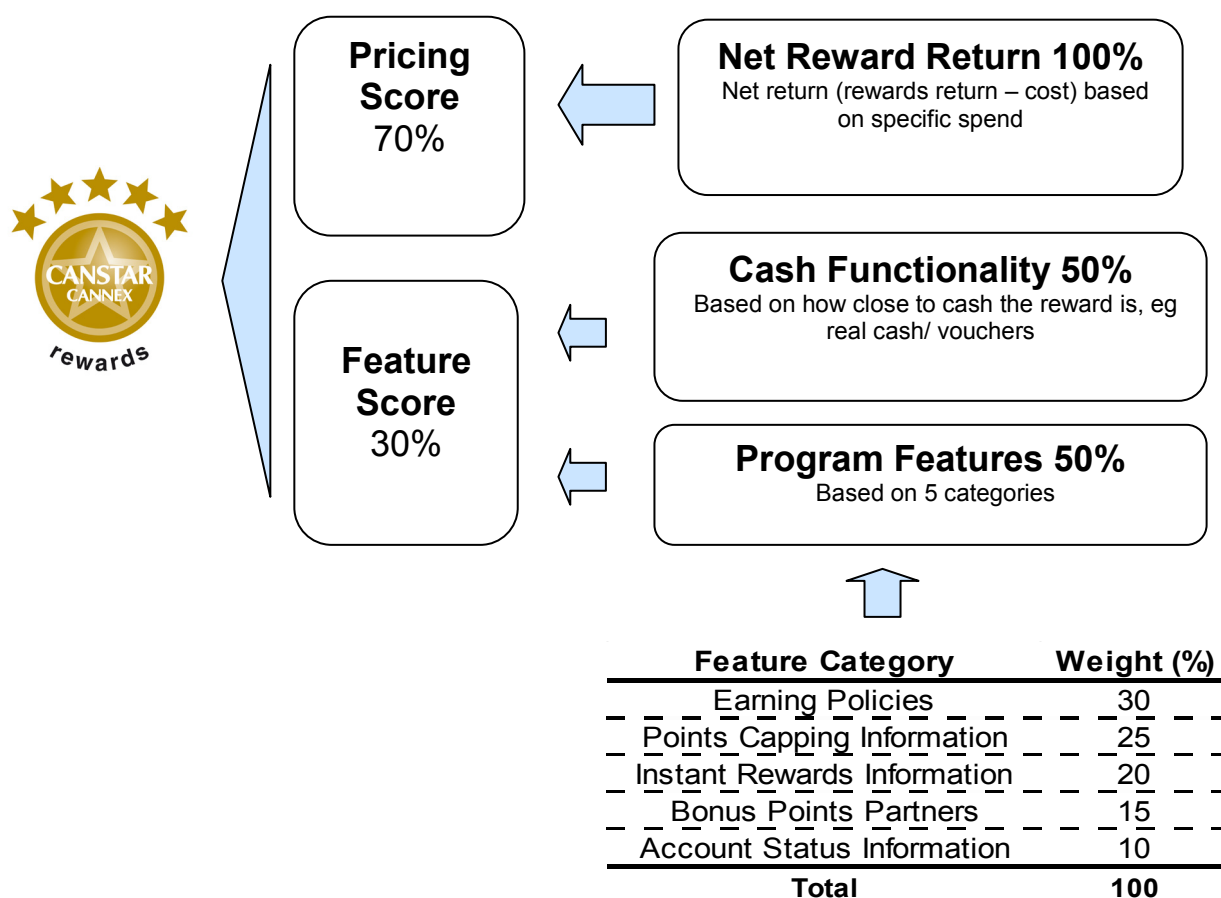
CHART 1 provides an overview of the relative contributions of each component of the frequent flyer rewards category. For the higher (\$60,000) annual spend level, the value of frequent flyer rewards is greater so as to reduce the impact of the annual fee, which is fixed regardless of spending level.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

## CASH / VOUCHER REWARDS

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



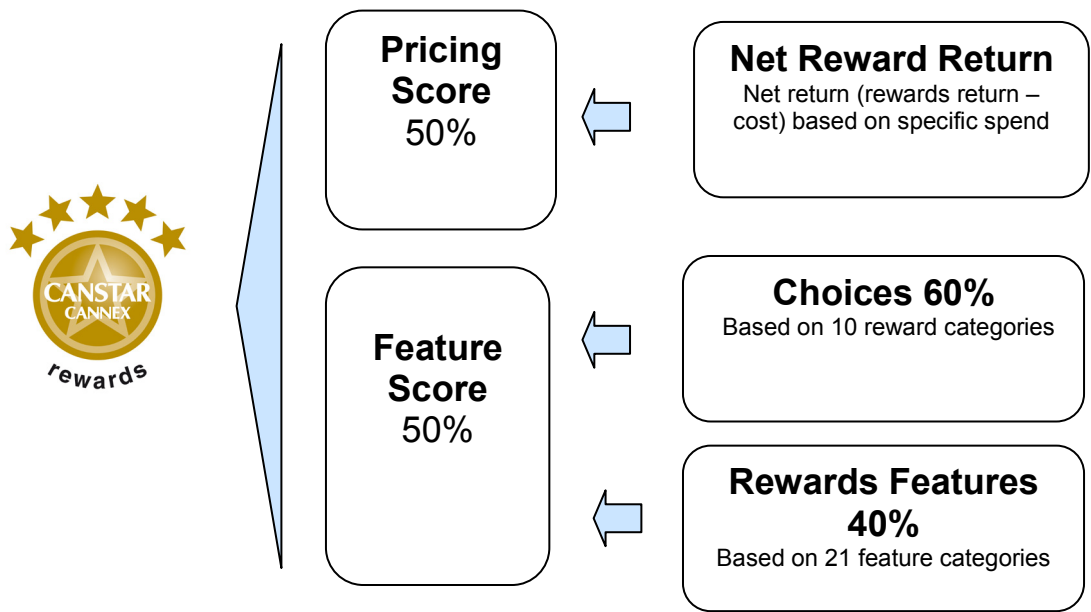
**Chart 2 Cash/Voucher Rewards Methodology**



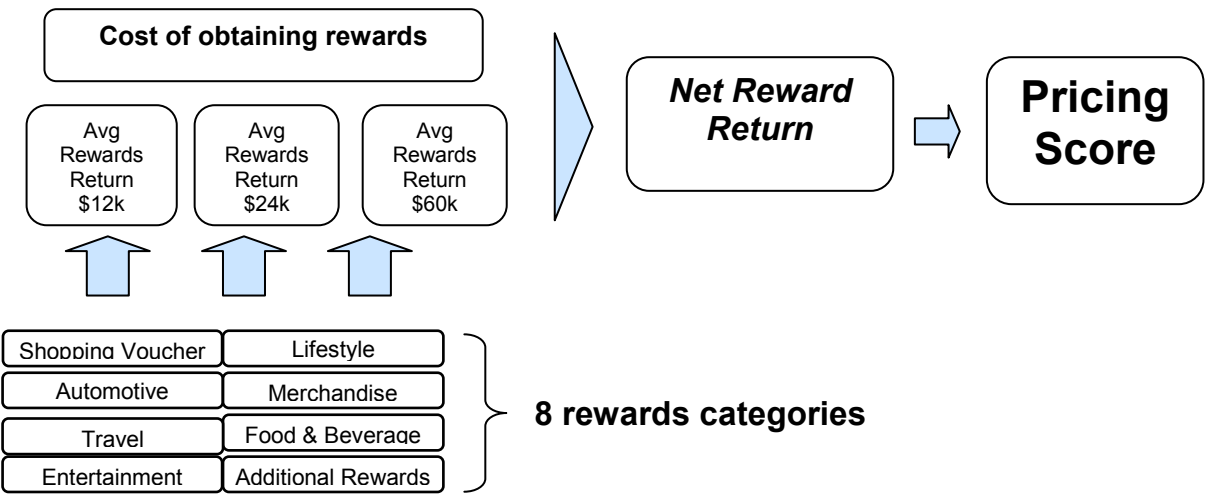
## GENERAL REWARDS

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

**Chart 3 General Rewards Methodology**



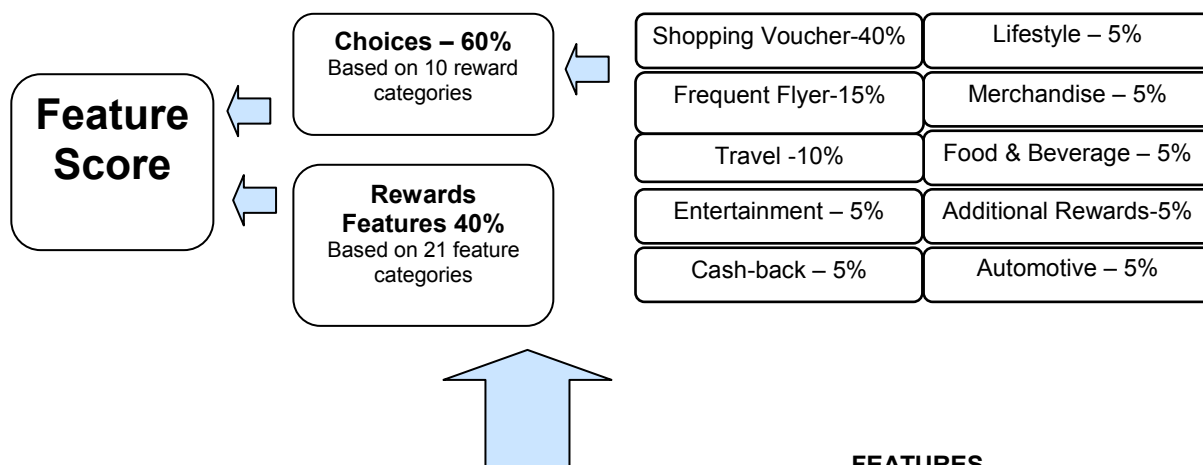
**Pricing (P)**



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

## Features (F)

FEATURES (F) consist of the following sections:



FEATURES WEIGHT	
EARNING POLICIES	10%
REWARDS @ VARIOUS POINT LEVELS	10%
BONUS POINTS PARTNER INFORMATION	6%
INSTANT REWARDS INFORMATION	6%
AUTOMOTIVE REWARDS	5%
POINTS CAPPING INFORMATION	5%
POINT FOR CASH / CREDIT	5%
ENTERTAINMENT REWARDS	5%
FOOD & BEVERAGE REWARDS	5%
LIFESTYLE REWARDS	5%
MERCHANDISE REWARDS	5%
ADDITIONAL REWARDS	5%
CUSTOMER SERVICE INFORMATION	5%
SHOPPING REWARDS	5%
TRAVEL / ACCOMMODATION REWARDS	5%
ACCOUNT STATUS INFORMATION	3%
REWARD PROGRAM FEES	2%
FREQUENT FLYER REWARDS	2%
EARNING POLICY FLEXIBILITY	2%
TOP-UP POLICIES	2%
POINT EXPIRATION POLICIES	2%

## TIERED POINTS EARNING

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

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

**Staple:** Everyday goods, groceries.

**Discretionary:** Department stores, luxury goods

**Fuel:** Petrol stations

**Other:** All other spending, standard points earn.

Spend Proportions		Category			
annual spend		Staple	Discretionary	Petrol	Other
<b>\$12k</b>	\$	4,200	\$ 1,200	\$ 1,200	\$ 5,400
<b>\$24k</b>	\$	7,200	\$ 3,600	\$ 2,400	\$ 10,800
<b>\$60k</b>	\$	16,800	\$ 9,600	\$ 6,000	\$ 27,600

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

## INSTANT REWARDS

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

## HOW DOES IT WORK?

Each product reviewed for the CANSTAR CANNEX *rewards star ratings* is awarded points for its comparative pricing and for the array of positive features attached to the product.

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

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

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

## DOES CANSTAR CANNEX RATE OTHER PRODUCT AREAS?

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

Agribusiness  
Business banking  
Car insurance  
CFD trading  
Credit cards  
Deposit accounts  
Direct Life Insurance  
Health Insurance  
Home & Contents  
Life Insurance  
Low-doc home loans  
Margin lending  
Mortgages  
Online broking  
Package banking  
Personal loans  
Reward programs  
Travel Insurance



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