is no longer current. Please refer to the CANSTAR CANNEX website for the most recent star ratings report on this topic

Report No. 7 August 2010

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

During 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

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.

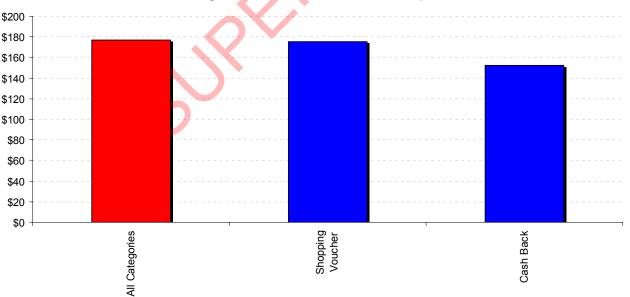
Marketshare research showed that American Express/Diners Clubs' monthly transaction value increased by 2.3% in the past twelve months; which is very likely attributable to the increased existence of the companion card offer across a wider variety of banks.

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

aturally 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).



Average Reward Return - \$24k annual Spend

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.

COPYRIGHT

© CANSTAR CANNEX Pty Ltd ABN 21 053 646 165, 2008. The recipient must not reproduce or transmit to third parties the whole or any part of this work, whether attributed to CANSTAR CANNEX or not, unless with prior written permission from CANSTAR CANNEX, which if provided, may be provided on conditions.

DISCLAIMER

To the extent that any CANSTAR CANNEX data, ratings or commentary constitutes general advice, this advice has been prepared by CANSTAR CANNEX Pty Ltd ABN 21 053 646 165 AFSL 312804 and does not take into account your individual investment objectives, financial circumstances or needs. Information provided does not constitute financial, taxation or other professional advice and should not be relied upon as such. CANSTAR CANNEX recommends that, before you make any financial decision, you seek professional advice from a suitably qualified adviser. A Product Disclosure Statement relating to the product should also be obtained and considered before making any decision about whether to acquire the product. CANSTAR CANNEX acknowledges that past performance is not a reliable indicator of future performance. Please refer to CANSTAR CANNEX's FSG for more information at www.canstar.com.au.





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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPES Lifestyle Automotive	OF Entertainment		Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate				cred	it ca	rd s	tar rati	ngs	
**** "(outstanding value"													
American Express	Mship Rewards Blue Sky	\$108.23	Never	•	v v	~	•	•	•	•	•	~	95	v
	Blue Sky Credit Card	55	0		20.49%	Eve	ryday	/ Spend	der - 5	5 Star	s	Big S	pender -	4 Stars
ANZ	Rewards Gold AMEX	\$174.59	3 yrs	~	x v	•	•	~	•	•	×	~	55	v
	Rewards Visa Gold	55	129		19.49%	Eve	ryday	/ Spend	der - 2	2 Star	s	Big S	pender -	2 Stars
	Rewards Visa Gold	55	129		19.49%	Eve	ryday	/ Spend	der - 2	2 Star	s	Big S	pender -	2 Stars
Bank of Queensland	Q Rewards	\$62.97	3 yrs	~	v v	~	•	~	•	•	•	~	Nil	x
	Platinum Visa	55	199		20.24%	Eve	ryday	/ Spend	der - 4	Star	s	Big S	pender -	4 Stars
	Gold Visa	55	120		20.24%	Eve	ryday	/ Spend	der - 3	8 Star	s	Big S	pender -	3 Stars
	Blue Visa	55	55		20.24%	Eve	ryday	/ Spend	der - 3	8 Star	s	Big Sp	oender - N	lot rated
	Blue No AnnualFee Visa	0	0		19.24%	Eve	ryday	/ Spend	der - 4	l Star	s	Big Sp	oender - N	lot rated
GE Money	Myer Visa	\$144	2 yrs	×	x x	×	x	~	×	x	×	×	Nil	 ✓
	Myer Visa Gold Card	62	39		19.99%	Eve	ryday	/ Spend	der - 5	5 Star	s	Big S	pender -	5 Stars
	Myer Visa Card	62	39		19.99%	Eve	ryday	/ Spend	der - 5	5 Star	s	Big S	pender -	4 Stars
Woolworths Limited	Everyday Money Rewards	\$107.8955	Never	×	v v	~	x	~	x	•	x	×	Nil	~
	Everyday Money	55	49		19.49%	Eve	ryday	/ Spend	der - 5	5 Star	s	Big S	pender -	5 Stars

American Express	Mship Rewards Choices	\$108.23	Never	~	~ ~	~	~	V	~	~	V	~	40	~
	Gold Choice Credit Card	55	49		20.49%	Eve	eryda	y Spen	der -	1 Sta	r	Big S	Spender -	1 Star
	Gold Charge Card	51	130		N/A	Every	/day S	Spende	er - No	ot Rat	ted	Big Sp	oender - N	lot rated
	Green Charge Card	51	80		N/A	Every	/day S	Spende	er - No	ot Rat	ted	Big Sp	ender - N	lot rated
ANZ	Rewards AMEX	\$116.39	3 yrs	~	×	~	•	~	V	•	×	~	55	~
	Rewards Visa	44	89		19.49%	Eve	ryday	/ Spend	der - 3	8 Star	s	Big S	pender -	3 Stars
Citibank	BP-Citibank MasterCard	\$114	N/A	×	~ ×	x	x	×	~	x	×	×	Nil	~
	BP-Citibank MasterCard	55	79		20.89%	Eve	ryday	/ Spend	der - 4	Star	s	Big S	pender -	4 Stars
Coastline Credit Union	Rewarder	\$80	Never	×	x x			×		x		×	Nil	×
	Rewarder Visa	55	52		16.70%	Eve	ryday	/ Spend	der - 5	5 Star	s	Big S	pender -	4 Stars

your guide to product excellence



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

Company	Rewards Program	Cash	Points			ESO	-	WAF	RDS A\	/AILA	BLE		Redee	Annual Fee	Bonus Partners
		Return per year	Expire	Travel	Automotive	Lifestyle	Intertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	edeem Rewards Online	Fee	Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te				cred	it caı	rd si	tar rati	ngs	

HSBC	Mship Rewards Choices	\$108.23	Never	~	•	•	•	•	~	•	•	~	~	40	~
	AMEX Gold	55	70		20.4	9%	Eve	ryday	/ Spend	ler - 3	8 Star	S	Big S	pender -	3 Stars
Qantas Staff CU	Rewarder	\$80	Never	×	x	x	x	x	x	V	x	×	x	55	×
	Lifestyle	0	0		13.6	0%	Eve	eryday	/ Spend	ler - 5	5 Star	S	Big S	pender -	4 Stars
	Lifestyle Plus	46	0		17.1	0%	Eve	eryday	/ Spend	ler - 5	5 Star	s	Big S	pender -	4 Stars
QId Police Credit Union	Rewarder	\$80	Never	×	x	×	x	x	x	V	x	×	x	Nil	×
	Bluey Rewarder Card	55	48		15.4	9%	Eve	ryday	/ Spend	ler - 5	5 Star	S	Big S	pender -	5 Stars
Suncorp Bank	Pers Standard Rewards	\$65.94	3 yrs	~	~	~	~	•	~	~	•	~	~	Nil	×
	Clear Options Standard	0	39		12.2	4%	Eve	ryday	/ Spend	ler - 3	3 Star	s	Big S	pender -	3 Stars
	Clear Options Gold	55	99		19.7	5%	Eve	eryday	/ Spend	ler - 3	3 Star	s	Big S	pender -	3 Stars
	Clear Options Platinum	55	205		19.9	9%	Every	/day \$	Spende	r - No	ot Rat	ed	Big Sp	ender - N	ot rated
	Clear Options Plus	55	63		19.9	9%	Eve	ryday	/ Spend	ler - 3	8 Star	s	Big Sp	ender - N	ot rated
Westpac	Altitude Rews-AMEX	\$145.66	Never	•	~	•	~	•	~	x	•	•	~	Nil	~
	Altitude/Amex	45	100		19.6	4%	Eve	eryday	/ Spend	ler - 3	8 Star	S	Big S	pender -	3 Stars

American Express	David Jones Gift Points	39.85133	Never	×	x	×	×	×	~	x	x	×	~	99	×
	David Jones AMEX Card	56	99		20.4	9%	Eve	eryday	/ Spend	ler - 3	3 Star	S	Big S	pender -	3 Stars
American Express	MoneyBack Rewards	\$120	N/A	×	x	×	×	x	x	~	x	×	x	Nil	×
	Platinum MoneyBack CCard	44	99		20.4	9%	Every	/day \$	Spende	r - No	ot Rat	ed	Big Sp	ender - N	ot rated
Australian Central CU	Silver Rewards	\$68.96	Never	~	~	~	~	~	~	V	~	~	~	Nil	V
	Silver MasterCard	55	45		19.2	4%	Eve	ryday	/ Spend	ler - 5	5 Star	s	Big Sp	ender - N	ot rated
Bananacoast Community C	Rewarder	\$80	Never	×	x	×	×	×	x	~	x	×	X	Nil	×
	Visa Bonus Rewarder	55	59		17.0	0%	Eve	ervdav	/ Spend	ler - 3	3 Star	s	Bia S	pender -	3 Stars
Commonwealth Bank	Awards AMEX	\$90	Never	~	V	1		V	V		V		∠lig c	Nil	 V
	Awards AMEX	55	89		20.4	9%	Fve	ervdav	/ Spend			_	Big S	pender -	4 Stars
Community CPS Australia	Silver Rewards	\$68.96	Never	~	20.4		LVC						big C	Nil	× 01213
,															

Based on April 2010 data, interest rates current 25th June

CASH REWARDS - \$12,000 annual spend



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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPES Lifestyle Automotive		A Vouchers / Gift Cards W Merchandise	VAILABLE Cash Back	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
					e Ve	nent	ds /	ck		rds		
	Credit / Charge Card	Free Days	Annual	Fee	Rate			credit ca	nrd s	tar ratin	igs	

CUA	Silver Rewards	\$68.96	Never	V	~ ~	~	v v	v v	~	~	55	×
	Silver MasterCard	55	45		19.24%	Ever	yday Sper	ıder - 5 Sta	rs	Big Spe	ender - N	ot rated
ECU Australia	Silver Rewards	\$68.96	Never	V	~ ~	~	v v	v v	V	~	Nil	~
	Silver MasterCard	55	45		19.24%	Ever	yday Sper	ider - 5 Sta	rs	Big Spe	ender - N	ot rated
Family First CU	Silver Rewards	\$68.96	Never	V	✓	~	v v	<i>v v</i>	•	~	Nil	~
	Silver MasterCard	55	45		19.24%	Ever	yday Sper	ider - 5 Sta	rs	Big Spe	ender - N	ot rated
FCCS Credit Union	Silver Rewards	\$68.96	Never	V	✓	~	v v	<i>v v</i>	•	~	Nil	~
	Silver MasterCard	55	45		19.24%	Ever	yday Sper	ıder - 5 Sta	rs	Big Spe	ender - N	ot rated
GE Money	GE Coles Source	\$23.4685	3 yrs	V	✓	~	v v	×	•	~	Nil	~
	Coles Group Source MCD	62	0		19.74%	Ever	yday Sper	ıder - 3 Sta	rs	Big Sp	pender - 3	3 Stars
Holiday Coast CU	Silver Rewards	\$68.96	Never	V	~ ~	~	v v	~ ~	•	~	Nil	~
	Silver MasterCard	55	45		19.24%	Ever	yday Sper	ider - 5 Sta	rs	Big Spe	ender - N	ot rated
HSBC	Rewards Plus-Standard	\$73.99	3 yrs	•	~ ~	~	v v	×	•	~	Nil	v
	Classic Credit Card	45	59		20.25%	Every	day Spend	er - Not Ra	ted	Big Spe	ender - N	ot rated
Illawarra CU NSW	Silver Rewards	\$68.96	Never	V	~ ~	~	v v	v v	•	~	Nil	~
	Silver MasterCard	55	45		19.24%	Ever	yday Sper	ider - 5 Sta	rs	Big Spe	ender - N	ot rated
ІМВ	Silver Rewards	\$68.96	Never	V	~ ~	~	v v	v v	•	~	55	×
	Silver RewardsMasterCard	55	55		19.24%	Ever	yday Sper	ider - 5 Sta	rs	Big Spe	ender - N	ot rated
Memberfirst Credit Union	Silver Rewards	\$68.96	Never	•	~ ~	~	v v	v v	•	~	Nil	v
	Silver MasterCard	55	45		19.24%	Ever	yday Sper	ider - 5 Sta	rs	Big Spe	ender - N	ot rated
MyState Financial	Silver Rewards	\$68.96	Never	V	~ ~	~	v v	v v	•	~	Nil	~
	Silver MasterCard	55	45		19.24%	Ever	yday Sper	ider - 5 Sta	rs	Big Spe	ender - N	ot rated
QId Teachers CU	Silver Rewards	\$68.96	Never	V	~ ~	~	v v	v v	~	~	Nil	~
	Silver MasterCard	55	45		19.24%	Ever	yday Sper	ider - 5 Sta	rs	Big Spe	ender - N	ot rated
SERVICE ONE Members B	^a Silver Rewards	\$68.96	Never	V	~ ~	~	v v	v v	~	~	Nil	~
	Silver MasterCard	55	45		19.24%	Ever	yday Sper	ider - 5 Sta	rs	Big Spe	ender - N	ot rated

your guide to product excellence



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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPE: Automotive		<u></u>	WAR Merchandise	- 1	AILA Cash Back	BLE Food	More	kedeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate				С	redi	t car	rd si	tar ratir	ngs	

Sutherland Credit Union	Silver Rewards	\$68.96	Never	~	/ 1	/	•	~	~	~	•	~	~	Nil	×
	Silver MasterCard	55	45		19.249	%	Ever	yday S	Spende	er - 5	Stars	s	Big Sp	ender - N	lot rated
Unicom Credit Union	Silver Rewards	\$68.96	Never	~	/ 1	/	•	~	~	~	•	~	~	Nil	v
	Silver MasterCard	55	45		19.249	%	Ever	yday S	Spende	er - 5	Stars	S	Big Sp	ender - N	lot rated
Unicredit-WA	Silver Rewards	\$68.96	Never	~	•	/	•	~	~	•	•	~	~	Nil	v
	Silver MasterCard	55	45		19.249	%	Ever	yday S	Spende	er - 5	Stars	S	Big Sp	ender - N	lot rated
Warwick Credit Union	Silver Rewards	\$68.96	Never	•	•	/	•	~	~	~	•	~	~	Nil	v
	Silver MasterCard	55	45		19.249	%	Ever	yday S	Spende	er - 5	Stars	s	Big Sp	ender - N	lot rated
*															
American Express	Mship Rewards Ascent	\$108.23	Never	•	v 1	/	•	~	~	~	•	~	~	80	v
	Green Charge Card	51	80		N/A	E	Every	day Sp	ender	- No	t Rat	ed	Big Sp	ender - N	lot rated
	Gold Charge Card	51	130		N/A	E	Every	day Sp	ender	- No	t Rat	ed	Big Sp	ender - N	lot rated
American Express	Mship Rews Ascent-Plat	\$162.35	Never	•	•	/	•	~	~	~	•	~	~	Nil	v
	Platinum Credit Card	55	395		20.499	%	Ever	yday S	Spende	er - 3	Stars	S	Big S	pender -	3 Stars
ANZ	Rewards	\$87.29	3 yrs	•	×	/	•	~	~	~	•	x	~	55	v
	Rewards Visa	44	89		19.499	%	Ever	yday S	Spende	er - 3	Stars	s	Big S	pender -	3 Stars
	Rewards Visa	44	89		19.499	%	Ever	yday S	Spende	er - 3	Stars	S	Big S	pender -	3 Stars
ANZ	Rewards Gold	\$87.29	3 yrs	~	X	/	•	~	~	~	•	×	~	55	v
	Rewards Visa Gold	55	129		19.499	%	Ever	yday S	Spende	er - 2	Stars	S	Big S	pender -	2 Stars
Australian Central CU	Gold Rewards	\$68.96	Never	~	~ 1	/	•	~	~	~	~	~	~	Nil	~
	Gold Rewards Mastercard	55	85		19.249	%	Ever	yday S	Spende	er - 4	Stars	s	Big S	pender -	4 Stars
	Gold Qantas Rewards MCD	55	118		19.249	%	Ever	yday S	Spende	er - 3	Stars	S	Big S	pender -	4 Stars

your guide to product excellence



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

Company	Rowardo Brogram	Cash	Points		TYP	PESO	of Re	EWAF	RDS AN	/AILA	BLE			B A	nnual	Bonu
Company	Rewards Program	Return per year	Expire	Travel	Automotive	Lifestyle	Intertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Online	A A A A	Fee	Partne Availa
	Credit / Charge Card	Free Days	s Annual	Fee	Ra	te				cred	it ca	rd s	tar ra	ting	s	
*																
BankWest	More Rewards	\$60	3 yrs	•	•	•	•	•	~	•	•	•	~		Nil	×
	More MasterCard	55	89		18.9	9%	Eve	eryday	/ Spend	ler - 3	3 Star	S	Big	Spe	nder - 3	3 Stars
BankWest	More Rewards- Platinum	\$80	3 yrs	•	~	•	•	•	~	•	V	•	~		Nil	×
	More Platinum MasterCard	55	190		18.7	4%	Eve	eryday	/ Spend	ler - 4	4 Star	s	Big	Spe	nder - 4	4 Stars
BankWest	More Rewards-Gold	\$60	3 yrs	•	~	•	•	•	~	•	•	~	~		Nil	×
	More Gold MasterCard	55	120		18.9	9%	Eve	eryday	/ Spend	ler - 3	3 Star	S	Big	Spe	nder - 4	4 Stars
Citibank	Gold Rewards	\$68.96	Never	V	~	~	•	•	~	V	V	~	~		Nil	~
	Gold MasterCard	55	149		20.7	4%	Eve	eryday	/ Spend	ler - 3	3 Star	S	Big	Spe	nder - 4	4 Stars
	Gold Visa	55	149		20.7	4%	Eve	eryday	/ Spend	ler - 4	4 Star	s	Big	Spe	nder - 4	4 Stars
Citibank	Platinum Rewards	\$68.96	Never	V	~	•	•	•	~	V	V	~	~		Nil	~
	Platinum Visa	55	250		20.7	4%	Eve	eryday	/ Spend	ler - 3	3 Star	S	Big	Spe	nder - t	5 Stars
	Platinum MasterCard	55	250		20.7	4%	Eve	eryday	/ Spend	ler - 3	3 Star	s	Big	Spe	nder - t	5 Stars
Citibank	Silver Rewards	\$68.96	Never	•	~	~	•	•	~	V	•	~	~		Nil	×
	Silver MasterCard	55	89		20.7	4%	Eve	eryday	/ Spend	ler - 4	4 Star	S	Big	Spen	der - N	ot rated
	Silver Visa	55	89		20.7	4%	Eve	eryday	/ Spend	ler - 4	4 Star	s	Big	Spen	der - N	ot rated
Commonwealth Bank	Awards	\$60	Never	V	~	~	•	•	~	V	•	~	~		Nil	~
	Awards MasterCard	55	89		20.4	9%	Eve	eryday	/ Spend	ler - 3	3 Star	S	Big	Spe	nder - 3	3 Stars
Commonwealth Bank	Gold Awards	\$60	Never	V	~	~	•	•	~	V	V	~	~		Nil	~
	Gold Awards MasterCard	55	144		20.4	9%	Eve	eryday	/ Spend	ler - 3	3 Star	s	Big	Spe	nder - 3	3 Stars
Commonwealth Bank	Gold Awards AMEX	\$120	Never	V	~	~	~	~	~	V	V	~	~		Nil	~
	Gold Awards AMEX	55	144		20.4	9%	Eve	eryday	/ Spend	ler - 4	4 Star	S	Big	Spe	nder - t	5 Stars
Commonwealth Bank	Platinum Awards	\$60	Never	•	~	~	•	~	~	~	•	~	~		Nil	~
	Platinum Awards MCD	55	280		20.4	9%	Eve	eryday	Spend	ler - 3	3 Star	s	Big	Spe	nder - (5 Stars
Commonwealth Bank	Platinum Awards AMEX	\$180	Never	~	~	~	~	~	~	~	V	~	~		Nil	~
	Platinum Awards AMEX	55	280		20.4	9%	Eve	erydav	/ Spend	ler - 5	5 Star	s	Big	Spe	nder - t	5 Stars
Diners Club Int	Diners Club Rewards	\$93.85	Never	~	~			~	~		V		· ·		77	~
	Charge Card	44	95		N/	Δ.	F		Spende	- NI-	-4 D -4		Dia	0	-l N	ot rated

Based on April 2010 data, interest rates current 25th June

CASH REWARDS - \$12,000 annual spend



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

								~	
Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPES C Lifestyle Automotive	DF REWARDS AV Vouchers / Gift Cards Entertainment	AILABLE Food Cash Back	Online	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate	c	redit card s	star ratings	
*									
ECU Australia	Gold Rewards	\$68.96	Never	•	v v	V V V	v v v	V Nil	 ✓
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spend	er - 4 Stars	Big Spender -	4 Stars
Family First CU	Gold Rewards	\$68.96	Never	~	v v	v v v	v v v	🖌 Nil	v
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spend	er - 4 Stars	Big Spender -	4 Stars
GE Money	GO Rewards	\$16.54	3 yrs	•	v v	v v v	×	🖌 Nil	 ✓
	GO MasterCard	62	34.8	}	20.74%	Everyday Spend	ler - 1 Star	Big Spender -	2 Stars
HSBC	Mship Rewards Ascent	\$108.23	Never	•	v v	v v v	v v v	✔ 80	 ✓
	AMEX Gold	55	70		20.49%	Everyday Spend	er - 3 Stars	Big Spender -	3 Stars
HSBC	Rewards Plus-Gold	\$73.99	3 yrs	•	v v	V V V	×	🖌 Nil	 ✓
	Visa Gold	45	89		19.75%	Everyday Spend	er - 3 Stars	Big Spender -	3 Stars
HSBC	Rewards Plus-Platinum	\$73.99	3 yrs	•	v v	V V V	×	V Nil	~
	Visa Platinum	45	129		19.50%	Everyday Spend	er - 3 Stars	Big Spender -	4 Stars
IMB	Gold Rewards	\$68.96	Never	•	v v	V V V	v v v	✓ 99	×
	Gold Rewards MasterCard	55	99		19.24%	Everyday Spend	er - 4 Stars	Big Spender -	4 Stars
Memberfirst Credit Union	Gold Rewards	\$68.96	Never	•	v v	v v v	v v v	V Nil	 ✓
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spend	er - 4 Stars	Big Spender -	4 Stars
MyState Financial	Gold Rewards	\$68.96	Never	•	v v	v v v	v v v	🖌 Nil	 ✓
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spend	er - 4 Stars	Big Spender -	4 Stars
Powerstate Credit Union	Gold Rewards	\$68.96	Never	•	v v	v v v	v v v	🖌 Nil	 ✓
	Gold Rewards MasterCard	55	85			Everyday Spend	er - 4 Stars	Big Spender -	4 Stars
QId Teachers CU	Gold Rewards	\$68.96	Never	~	v v	v v v	v v v	🖌 Nil	~
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spend	er - 4 Stars	Big Spender -	4 Stars
SERVICE ONE Members Ba	Gold Rewards	\$68.96	Never	•	v v	V V V	v v v	🖌 Nil	~
	Gold Rewards MasterCard	55	85		19.24%	Everyday Spend	er - 4 Stars	Big Spender -	4 Stars
Sutherland Credit Union	Gold Rewards	\$68.96	Never	V	v v	V V V	v v v	🖌 Nil	~
	Gold Rewards Masterard	55	85		19.24%	Everyday Spend	er - 4 Stars	Big Spender -	4 Stars

your guide to product excellence



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

Company	Rewards Program	Cash	Points		TYP	PESC	of Re	EWA	RDS AV	/AILA	BLE		Rede	Annual	Bonus
Company		Return per year	Expire	Travel	Automotive	Lifestyle	Intertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	edeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te			(cred	it ca	rd si	tar ratin	gs	
*															
Unicom Credit Union	Gold Rewards	\$68.96	Never	~	•	~	~	~	~	~	~	~	~	Nil	~
	Gold Rewards MasterCard	55	85		19.2	4%	Eve	eryda	y Spend	der - 4	Star	s	Big Sp	oender - 4	4 Stars
Unicredit-WA	Gold Rewards	\$68.96	Never	•	•	~	•	~	~	•	•	~	~	Nil	v
	Gold Rewards MasterCard	55	85		19.2	4%	Eve	eryda	y Spend	der - 4	Star	s	Big Sp	oender - 4	4 Stars
Westpac	Altitude Gold Rews-AMEX	\$145.66	Never	V	•	~	•	•	~	x	•	~	~	Nil	~
	Altitude Gold/Amex	45	150		19.6	4%	Eve	eryda	y Spend	der - 3	8 Star	s	Big Sp	oender - 4	1 Stars
Westpac	Altitude Gold Rews-MCD	\$72.83	Never	V	•	~	•	~	~	V	V	~	~	Nil	v
	Altitude Gold/MasterCard	45	150		19.6	4%	Eve	eryda	y Spend	der - 3	8 Star	s	Big Sp	pender -	5 Stars
Westpac	Altitude Plat Rews-AMEX	\$218.5	Never	V	•	~	•	~	~	x	V	~	~	Nil	v
	Altitude Platinum/Amex	45	295		19.6	4%	Eve	eryda	y Spend	der - 4	Star	s	Big Sp	pender -	5 Stars
Westpac	Altitude Plat Rews-MCD	\$72.83	Never	V	•	~	•	~	~	x	~	~	~	Nil	~
	Altitude Platinum/MCard	45	295		19.6	4%	Eve	eryda	y Spend	der - 4	Star	s	Big Sp	ender -	5 Stars
	55 Day Platinum Visa	55	130		19.3	4%	Eve	eryda	y Spend	der - 5	5 Star	s	Big Sp	ender -	5 Stars
Westpac	Altitude Rews-MCD	\$72.83	Never	V	•	~	~	~	~	x	~	~	~	Nil	~
	Altitude/MasterCard	45	100		19.6	4%	Eve	eryda	y Spend	der - 3	8 Star	s	Big Sp	oender - 4	1 Stars

your guide to product excellence



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

			D 1 4		турі		ר ב		RDS A					β Δ	nnual	Bonus
Company	Rewards Program	Cash Return per year	Points Expire	Travel	Automotive	2 Lifestyle		Merchandise	Gift Cards	Cash Back	Food	More	Online	A Rewards	Fee	Partner Availab
							#	Ŵ								
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te				cred	lit ca	rd s	tar ra	ting	S	
****	outstanding value"															
American Express	Mship Rewards Blue Sky	\$216.46	Never	V	~	•	V	V	~	~	V	V	~		95	~
	Blue Sky Credit Card	55	0		20.49	9%	Eve	eryda	y Spend	der -	5 Star	s	Big	Spe	nder - 4	1 Stars
ANZ	Rewards AMEX	\$232.78	3 yrs	V	x	~	V	V	~	•	V	×	~		55	~
	Rewards Visa	44	89		19.49	9%	Eve	eryda	y Spend	der - :	3 Star	s	Big	Spe	nder - 3	3 Stars
ANZ	Rewards Gold AMEX	\$349.18	3 yrs	V	x	~	•	V	~	~	V	x	~		55	~
	Rewards Visa Gold	55	129		19.49	9%	Eve	eryda	y Spend	der - 2	2 Star	s	Big	Spe	nder - 2	2 Stars
	Rewards Visa Gold	55	129		19.49	9%	Eve	eryda	y Spend	der - 2	2 Star	s	Big	Spe	nder - 2	2 Stars
GE Money	Myer Visa	\$288	2 yrs	x	x	x	x	x	~	x	x	x	×		Nil	~
	Myer Visa Gold Card	62	39		19.99	9%	Eve	eryda	y Spen	der - :	5 Star	s	Big	Spe	nder - (5 Stars
	Myer Visa Card	62	39		19.99	9%	Eve	eryda	y Spend	der -	5 Star	s	Big	Spe	nder - 4	1 Stars
Westpac	Altitude Rews-AMEX	\$291.32	Never	~	~	~	~	V	~	x	V	V	~		Nil	~
	Altitude/Amex	45	100		19.64	4%	Eve	eryda	y Spen	der - :	3 Star	s	Big	Spe	nder - 3	3 Stars
Woolworths Limited	Everyday Money Rewards	\$215.791	Never	×	~	~	V	x	~	×	V	×	×		Nil	~
	Everyday Money	55	49		19.49	9%	Eve	eryda	y Spend	der - :	5 Star	s	Big	Spe	nder - {	5 Stars

American Express	David Jones Gift Points	279.70266	Never	x	×	×	x	x	~	x	x	x	V		99	×
	David Jones AMEX Card	56	99		20.49	9%	Eve	eryda	y Spend	der - :	3 Star	s	Big	Spe	nder - 3	3 Stars
American Express	MoneyBack Rewards	\$240	N/A	x	×	x	×	x	×	~	x	x	×		Nil	×
	Platinum MoneyBack CCard	44	99		20.49	9%	Ever	yday	Spende	er - N	ot Rat	ted	Big	Spen	der - N	ot rated
American Express	Mship Rewards Choices	\$216.46	Never	~	~	~	~	•	~	~	V	~	~		40	~
	Gold Charge Card	51	130		N/A	4	Ever	yday	Spende	er - N	ot Rat	ted	Big	Spen	der - N	ot rated
	Green Charge Card	51	80		N/A	4	Ever	yday	Spende	er - N	ot Rat	ted	Big	Spen	der - N	ot rated
	Gold Choice Credit Card	55	49		20.49	9%	Ev	veryda	y Spen	der -	1 Sta	r	Big	g Spe	ender -	1 Star
Citibank	BP-Citibank MasterCard	\$228	N/A	x	V	x	x	x	×	~	x	×	×		Nil	~
	BP-Citibank MasterCard	55	79		20.89	9%	Eve	eryda	y Spen	der - 4	4 Star	s	Big	Spe	nder - 4	1 Stars
								×	×		~		~			×
Coastline Credit Union	Rewarder	\$160	Never	×	×	×	X	*	^	~	×	X	×		Nil	~

Based on April 2010 data, interest rates current 25th June

CASH REWARDS - \$24,000 annual spend



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

Company	Rewards Program	Cash	Points		TYPES	OF		RDS A\	/AILA	BLE		Redee	Annual Fee	Bonus Partners
		Return per year	Expire	Travel	Automotive	nterta	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	edeem Rewards Online	166	Available
				ē	notive	ntertainmeni	andise	iers / ards	Back	bd	re	wards		
	Credit / Charge Card	Free Days	Annual	Fee	Rate				credi	it cai	rd s	tar ratii	ngs	

HSBC	Mship Rewards Choices	\$216.46	Never	~	~ ~	' v	· •	~	•	•	r	~	40	v
	AMEX Gold	55	70		20.49%	E	veryda	y Spend	der - 3	Star	s	Big S	pender -	3 Stars

American Express	Mship Rewards Ascent	\$216.46	Never	~	v v	' v	· •	V	•	~	r	•	80	~
	Green Charge Card	51	80		N/A	Ev	eryday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
	Gold Charge Card	51	130		N/A	Ev	eryday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
ANZ	Rewards	\$174.58	3 yrs	•	X	' v	· •	~	•	•	x	~	55	v
	Rewards Visa	44	89		19.49%	b E	veryda	y Spend	der - 3	Star	s	Big S	pender -	3 Stars
	Rewards Visa	44	89		19.49%	E	veryda	y Spend	der - 3	Star	s	Big S	pender -	3 Stars
ANZ	Rewards Gold	\$174.58	3 yrs	•	X	' v	· •	~	•	•	x	~	55	v
	Rewards Visa Gold	55	129		19.49%	E	veryda	y Spend	der - 2	Star	s	Big S	pender -	2 Stars
Australian Central CU	Gold Rewards	\$137.92	Never	•	v v	' v	· •	~	•	•	r	~	Nil	 ✓
	Gold Qantas Rewards MCD	55	118		19.24%	b E	veryda	y Spend	der - 3	Star	s	Big S	pender -	4 Stars
	Gold Rewards Mastercard	55	85		19.24%	E	veryda	y Spend	der - 4	Star	s	Big S	pender -	4 Stars
Australian Central CU	Silver Rewards	\$137.92	Never	•	~ ~	' v	· •	~	•	~	~	~	Nil	v
	Silver MasterCard	55	45		19.24%	b E	veryda	y Spend	der - 5	Star	s	Big Sp	ender - N	lot rated
Bananacoast Community C	Rewarder	\$160	Never	×	x x	`	×	x	•	x	x	x	Nil	x
	Visa Bonus Rewarder	55	59		17.00%	b E	veryda	y Spend	der - 3	Star	s	Big S	pender -	3 Stars
Bank of Queensland	Q Rewards	\$125.94	3 yrs	~	v v	' v	· •	~	•	~	•	~	Nil	x
	Blue Visa	55	55		20.24%	b E	veryda	y Spend	der - 3	Star	s	Big Sp	ender - N	lot rated
	Platinum Visa	55	199		20.24%	E	veryda	y Spend	der - 4	Star	s	Big S	pender -	4 Stars
	Gold Visa	55	120		20.24%	b E	veryda	y Spend	der - 3	Star	s	Big S	pender -	3 Stars
	Blue No AnnualFee Visa	0	0		19.24%	b E	veryda	y Spend	der - 4	Star	s	Big Sp	ender - N	lot rated
Citibank	Silver Rewards	\$137.92	Never	~	v v	· •	· •	V	~	~	~	V	Nil	x
	Silver MasterCard	55	89		20.74%	b E	veryda	y Spend	der - 4	Star	s	Big Sp	ender - N	lot rated
	Silver Visa	55	89		20.74%	E	veryda	y Spend	der - 4	Star	s	Big Sp	ender - N	lot rated

your guide to product excellence



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

					-	0.05		-		D1 5		<u>p</u>	A	Bonus
Company	Rewards Program	Cash Return	Points Expire						1			edeem Rewards Online	Annual Fee	Partners Available
		per year		Travel	Automotive	l ifactvla	/lerchandise	Vouchers / Gift Cards	Cash Back	Food	More	Rewa ine		
					ve		lise	ds /	ç			rds		
	Credit / Charge Card	Free Days	Annual	Fee	Rate				credi	it car	rd st	tar ratin	ıgs	

Commonwealth Bank	Awards AMEX	\$180	Never	~	~ 1	/ •	v v	~	~	•	•	~	Nil	~
	Awards AMEX	55	89		20.499	<mark>%</mark> E	Everyday	y Spend	der - 3	8 Stars	3	Big S	oender - 4	4 Stars
Commonwealth Bank	Gold Awards AMEX	\$240	Never	~	~	/ •	v v	~	•	•	~	~	Nil	~
	Gold Awards AMEX	55	144		20.499	<mark>%</mark> E	Everyday	y Spend	der - 4	Stars	6	Big S	pender -	5 Stars
Commonwealth Bank	Platinum Awards AMEX	\$360	Never	V	v 1	/ 1		~	•	•	~	~	Nil	~
	Platinum Awards AMEX	55	280		20.499	<mark>%</mark> E	Everyday	y Spend	der - 5	5 Stars	6	Big S	pender -	5 Stars
Community CPS Australia	Silver Rewards	\$137.92	Never	V	v 1	/ 1	~ ~	~	•	~	~	~	Nil	×
	Silver MasterCard	55	45		19.249	<mark>%</mark> E	Everyday	y Spend	der - 5	5 Stars	6	Big Sp	ender - N	ot rated
CUA	Silver Rewards	\$137.92	Never	•	~	/ 1	~ ~	~	•	~	~	~	55	×
	Silver MasterCard	55	45		19.249	<mark>%</mark> E	Everyday	y Spend	der - 5	5 Stars	6	Big Sp	ender - N	ot rated
ECU Australia	Gold Rewards	\$137.92	Never	~	~	/ •	v v	~	•	•	~	~	Nil	~
	Gold Rewards MasterCard	55	85		19.249	<mark>%</mark> E	Everyday	y Spend	der - 4	Stars	6	Big S	oender - 4	4 Stars
ECU Australia	Silver Rewards	\$137.92	Never	•	~	/ 1	~ ~	~	•	~	~	~	Nil	v
	Silver MasterCard	55	45		19.249	<mark>%</mark> E	Everyday	y Spend	der - 5	5 Stars	6	Big Sp	ender - N	ot rated
Family First CU	Gold Rewards	\$137.92	Never	V	~	/ 1	~ ~	V	•	~	~	~	Nil	~
	Gold Rewards MasterCard	55	85		19.249	<mark>%</mark> E	Everyday	y Spend	der - 4	Stars	6	Big S	oender - 4	4 Stars
Family First CU	Silver Rewards	\$137.92	Never	V	~	/ 1	~ ~	V	•	~	~	~	Nil	~
	Silver MasterCard	55	45		19.249	<mark>%</mark> E	Everyday	y Spend	der - 5	5 Stars	6	Big Sp	ender - N	ot rated
FCCS Credit Union	Silver Rewards	\$137.92	Never	•	v 1	/ 1	~ ~	~	•	~	~	~	Nil	v
	Silver MasterCard	55	45		19.249	<mark>%</mark> E	Everyday	y Spend	der - 5	5 Stars	6	Big Sp	ender - N	ot rated
Holiday Coast CU	Silver Rewards	\$137.92	Never	V	~	/ 1	~ ~	V	•	~	~	~	Nil	~
	Silver MasterCard	55	45		19.249	% E	Everyday	y Spend	der - 5	5 Stars	5	Big Sp	ender - N	ot rated
HSBC	Mship Rewards Ascent	\$216.46	Never	V	~ 1	/ •	~ ~	V	•	•	~	v	80	~
	AMEX Gold	55	70		20.499	<mark>%</mark> E	Everyday	y Spend	der - 3	8 Stars	6	Big S	pender - 3	3 Stars
HSBC	Rewards Plus-Standard	\$147.98	3 yrs	~	~	/ •	v v	~	x	•	•	~	Nil	~
	Classic Credit Card	45	59		20.25%	<mark>%</mark> Е\	veryday	Spende	er - No	ot Rate	ed	Big Sp	ender - N	ot rated

your guide to product excellence



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

Company	Rewards Program	Cash	Points		TYP	PESO	OF RI	EWAI	RDS A\	/AILA	BLE		Rede	Annual	Bonus
Company		Return per year	Expire	Travel	Automotive	Lifestyle	Intertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	edeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite				credi	it ca	rd s	tar ratii	ngs	

Illawarra CU NSW	Silver Rewards	\$137.92	Never	~	•	~	V	•	~	•	~	~	~	Nil	~
	Silver MasterCard	55	45		19.2	24%	Eve	eryda	y Spend	ler - 5	Star	S	Big Sp	ender - N	lot rated
IMB	Silver Rewards	\$137.92	Never	V	•	•	V	•	~	•	•	~	~	55	×
	Silver RewardsMasterCard	55	55		19.2	4%	Eve	eryda	y Spend	ler - 5	Star	s	Big Sp	ender - N	lot rated
Memberfirst Credit Union	Gold Rewards	\$137.92	Never	•	•	•	•	•	~	•	•	•	~	Nil	v
	Gold Rewards MasterCard	55	85		19.2	4%	Eve	eryda	y Spend	ler - 4	Star	s	Big S	pender -	4 Stars
Memberfirst Credit Union	Silver Rewards	\$137.92	Never	•	•	•	•	•	~	•	•	~	~	Nil	v
	Silver MasterCard	55	45		19.2	4%	Eve	eryda	y Spend	ler - 5	Star	s	Big Sp	ender - N	lot rated
MyState Financial	Silver Rewards	\$137.92	Never	•	•	•	•	•	~	•	•	~	~	Nil	v
	Silver MasterCard	55	45		19.2	4%	Eve	eryda	y Spend	ler - 5	Star	s	Big Sp	ender - N	lot rated
Powerstate Credit Union	Gold Rewards	\$137.92	Never	•	•	•	•	•	~	•	•	~	~	Nil	v
	Gold Rewards MasterCard	55	85				Eve	eryda	y Spend	ler - 4	Star	s	Big S	pender -	4 Stars
Qantas Staff CU	Rewarder	\$160	Never	x	x	x	x	x	×	•	x	×	×	55	×
	Lifestyle	0	0		13.6	60%	Eve	eryda	y Spend	ler - 5	Star	s	Big S	pender -	4 Stars
	Lifestyle Plus	46	0		17.1	0%	Eve	eryda	y Spend	ler - 5	Star	s	Big S	pender -	4 Stars
QId Police Credit Union	Rewarder	\$160	Never	x	x	x	x	×	×	•	x	×	×	Nil	×
	Bluey Rewarder Card	55	48		15.4	9%	Eve	eryda	y Spend	ler - 5	Star	s	Big S	pender -	5 Stars
QId Teachers CU	Gold Rewards	\$137.92	Never	~	•	~	V	•	~	~	~	~	•	Nil	~
	Gold Rewards MasterCard	55	85		19.2	24%	Eve	eryda	y Spend	ler - 4	Star	s	Big S	pender -	4 Stars
QId Teachers CU	Silver Rewards	\$137.92	Never	~	•	~	V	•	~	•	~	~	~	Nil	~
	Silver MasterCard	55	45		19.2	4%	Eve	eryda	y Spend	ler - 5	Star	s	Big Sp	ender - N	lot rated
SERVICE ONE Members Ba	Silver Rewards	\$137.92	Never	V	•	•	V	•	V	•	~	~	v	Nil	~
	Silver MasterCard	55	45		19.2	24%	Eve	eryda	y Spend	ler - 5	Star	s	Big Sp	ender - N	lot rated

your guide to product excellence



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

										/			l e	Annual	Bonus
Company	Rewards Program	Cash Return	Points Expire					2	RDS A\ <u>ଜ</u> ୍ଚ	1			edeem Rewards Online	Fee	Partners
		per year		Travel	Automotive	Lifestyle	ntertainment	lerchandise	Vouchers / Gift Cards	Cash Back	Food	More	em Rewa Online		Available
					tive	le	nent	dise	sp. / s.	ack			ards		
	Credit / Charge Card	Free Days	Annual	Foo	Rat	0				credi	it car	'd e	tar ratir	as	
		Tiee Days	Annua		Nai	.e				neui	it cai	u 3		iys	
***							_						-		
Suncorp Bank	Pers Standard Rewards	\$131.88	3 yrs	~	~	~	•	~	~	~	~	~	~	Nil	×
	Clear Options Gold	55	99		19.75	5%	Eve	eryday	Spend	ler - 3	8 Stars	S	Big S	pender - 3	3 Stars
	Clear Options Plus	55	63		19.99	9%	Eve	eryday	Spend	ler - 3	8 Stars	3	Big Sp	ender - N	ot rated
	Clear Options Platinum	55	205		19.99	9%	Every	yday S	Spende	r - No	ot Rate	ed	Big Sp	ender - N	ot rated
	Clear Options Standard	0	39		12.24	4%	Eve	eryday	Spend	ler - 3	8 Stars	5	Big S	pender - :	3 Stars
Sutherland Credit Union	Silver Rewards	\$137.92	Never	~	~	~	•	~	~	•	~	~	~	Nil	×
	Silver MasterCard	55	45		19.24	4%	Eve	eryday	Spend	ler - 5	5 Stars	5	Big Sp	ender - N	ot rated
Unicom Credit Union	Gold Rewards	\$137.92	Never	•	~	•	•	•	~	•	V	~	~	Nil	✓
	Gold Rewards MasterCard	55	85		19.24	4%	Eve	eryday	Spend	ler - 4	Stars	5	Big S	oender - 4	4 Stars
Unicom Credit Union	Silver Rewards	\$137.92	Never	•	~	•	•	•	~	•	V	~	~	Nil	~
	Silver MasterCard	55	45		19.24	4%	Eve	eryday	Spend	ler - 5	5 Stars	S	Big Sp	ender - N	ot rated
Unicredit-WA	Gold Rewards	\$137.92	Never	•	~	•	•	•	~	•	V	~	~	Nil	~
	Gold Rewards MasterCard	55	85		19.24	4%	Eve	eryday	Spend	ler - 4	Stars	5	Big S	oender - 4	4 Stars
Unicredit-WA	Silver Rewards	\$137.92	Never	•	~	•	•	•	V	•	~	•	~	Nil	~
	Silver MasterCard	55	45		19.24	4%	Eve	eryday	Spend	ler - 5	5 Stars	5	Big Sp	ender - N	ot rated
Warwick Credit Union	Silver Rewards	\$137.92	Never	•	~	•	•	•	~	•	V	~	~	Nil	✓
	Silver MasterCard	55	45		19.24	4%	Eve	eryday	Spend	ler - 5	5 Stars	5	Big Sp	ender - N	ot rated
Westpac	Altitude Gold Rews-AMEX	\$291.32	Never	•	~	•	•	•	~	x	V	~	~	Nil	✓
	Altitude Gold/Amex	45	150		19.64	4%	Eve	eryday	Spend	ler - 3	8 Stars	5	Big S	oender - 4	4 Stars
Westpac	Altitude Plat Rews-AMEX	\$437	Never	•	~	•	•	•	~	x	V	~	~	Nil	✓
	Altitude Platinum/Amex	45	295		19.64	4%	Eve	eryday	Spend	ler - 4	Stars	5	Big S	pender -	5 Stars
**															
BankWest	More Rewards	\$120	3 yrs	~	•	~	~	~	~	~	~	V	~	Nil	×
	More MasterCard	55	89		18.99	9%	Eve	eryday	Spend	ler - 3	8 Stars	3	Big S	pender - 3	3 Stars
Commonwealth Bank	Awards	\$120	Never	•	~	•	•	•	~	•	•	•	~	Nil	~
	Awards MasterCard	55	89		20.49	9%	Eve	eryday	Spend	ler - 3	8 Stars	S	Big S	pender - 3	3 Stars

your guide to product excellence

Based on April 2010 data, interest rates current 25th June

CASH REWARDS - \$24,000 annual spend



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

Company	Rewards Program	Cash Return per year	Points Expire	Travel		S Lifestyle	OF RE Entertainment	RD Gitt Cards	Vouchers /	Cash Back	Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rat	e			С	redi	t caro	sta	ar ratin	ngs	
**															
Diners Club Int	Diners Club Rewards	\$187.7	Never	•	~	~	~	~	~	•	•	~	~	77	v
	Charge Card	44	95		N/A	ł	Every	/day Sp	ender	r - Not	t Rateo	Ł	Big Sp	ender - N	lot rated
GE Money	GE Coles Source	\$46.937	3 yrs	•	~	~	~	~	~	x	~	/	~	Nil	v
	Coles Group Source MCD	62	0		19.74	4%	Ever	ryday S	Spende	er - 3	Stars		Big S	pender -	3 Stars
HSBC	Rewards Plus-Gold	\$147.98	3 yrs	•	~	•	~	~	~	x	•	/	~	Nil	v
	Visa Gold	45	89		19.75	5%	Ever	ryday S	Spende	er - 3	Stars		Big S	pender -	3 Stars
IMB	Gold Rewards	\$137.92	Never	~	~	•	~	~	~	•	~	/	~	99	×
	Gold Rewards MasterCard	55	99		19.24	1%	Ever	ryday S	Spende	er - 4	Stars		Big S	pender -	4 Stars
MyState Financial	Gold Rewards	\$137.92	Never	~	~	•	~	~	~	•	~	/	~	Nil	~
	Gold Rewards MasterCard	55	85		19.24	4%	Ever	ryday S	Spende	er - 4	Stars		Big S	pender -	4 Stars
SERVICE ONE Members Ba	Gold Rewards	\$137.92	Never	~	~	•	~	~	~	•	~	/	~	Nil	~
	Gold Rewards MasterCard	55	85		19.24	4%	Ever	ryday S	Spende	er - 4	Stars		Big S	pender -	4 Stars
Sutherland Credit Union	Gold Rewards	\$137.92	Never	•	~	•	~	•	~	•	•	/	~	Nil	v
	Gold Rewards Masterard	55	85		19.24	4%	Ever	ryday S	Spende	er - 4	Stars		Big S	pender -	4 Stars
Westpac	Altitude Rews-MCD	\$145.66	Never	~	~	•	~	~	~	x	~	/	~	Nil	~
	Altitude/MasterCard	45	100		19.64	4%	Ever	ryday S	Spende	er - 3	Stars		Big S	pender -	4 Stars
*															
American Express	Mship Rews Ascent-Plat	\$324.7	Never	~	~	~	~	~	~	~	•	/	4	Nil	~
	Platinum Credit Card	55	395		20.49	9%	Ever	ryday S	Spende	er - 3	Stars		Big Si	pender -	3 Stars
BankWest	More Rewards- Platinum	\$160	3 yrs	~	•	•	•	~	~	•	•	/	4	Nil	×
	More Platinum MasterCard	55	190		18.74	4%	Ever	ryday S	Spende	er - 4	Stars		Big Si	pender -	4 Stars
BankWest	More Rewards-Gold	\$120	3 yrs	~	•	•	•	~	~	•	•	/	4	Nil	×
	More Gold MasterCard	55	120		18.99	9%	Ever	ryday S	Spende	er - 3	Stars		Big S	pender -	4 Stars

your guide to product excellence



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

Company	Rewards Program	Cash	Points		TYP	PESO	DF RI	EWA	RDS AV	VAILA	BLE		Rede	Annual	Bonus
Company	Rewalus Floylain	Return per year	Expire	Travel	Automotive	Lifestyle	Intertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	edeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ate				cred	it ca	rd s	tar ratii	ngs	
*															
Citibank	Gold Rewards	\$137.92	Never	V	•	V	~	•	~	V	•	~	•	Nil	~
	Gold MasterCard	55	149		20.7	4%	Eve	eryda	y Spend	der - 3	8 Star	S	Big S	pender -	4 Stars
	Gold Visa	55	149		20.7	4%	Eve	eryda	y Spend	der - 4	l Star	S	Big S	pender -	4 Stars
Citibank	Platinum Rewards	\$137.92	Never	V	V	V	~	V	~	V	•	~	~	Nil	~
	Platinum MasterCard	55	250		20.7	4%	Eve	eryda	y Spend	der - 3	8 Star	s	Big S	pender -	5 Stars
	Platinum Visa	55	250		20.7	4%	Eve	eryda	y Spend	der - 3	3 Star	S	Big S	pender -	5 Stars
Commonwealth Bank	Gold Awards	\$120	Never	V	•	V	~	•	~	•	•	~	~	Nil	~
	Gold Awards MasterCard	55	144		20.4	19%	Eve	eryda	y Spend	der - 3	8 Star	s	Big S	pender -	3 Stars
Commonwealth Bank	Platinum Awards	\$120	Never	V	V	V	•	•	~	V	•	•	~	Nil	~
	Platinum Awards MCD	55	280		20.4	19%	Eve	eryda	y Spend	der - 3	8 Star	S	Big S	pender -	5 Stars
GE Money	GO Rewards	\$33.08	3 yrs	V	•	V	•	•	~	x	•	~	~	Nil	v
	GO MasterCard	62	34.8	3	20.7	4%	Εv	eryda	y Spen	der -	1 Sta	r	Big S	pender -	2 Stars
HSBC	Rewards Plus-Platinum	\$147.98	3 yrs	V	•	V	~	•	~	x	V	•	~	Nil	~
	Visa Platinum	45	129		19.5	50%	Eve	eryda	y Spend	der - 3	8 Star	s	Big S	pender -	4 Stars
Westpac	Altitude Gold Rews-MCD	\$145.66	Never	V	•	V	~	•	~	V	•	~	~	Nil	~
	Altitude Gold/MasterCard	45	150		19.6	64%	Eve	eryda	y Spend	der - 3	8 Star	s	Big S	pender -	5 Stars
Westpac	Altitude Plat Rews-MCD	\$145.66	Never	V	•	V	~	~	~	x	•	~	~	Nil	~
	Altitude Platinum/MCard	45	295		19.6	64%	Eve	eryda	y Spend	der - 4	I Star	S	Big S	pender -	5 Stars
	55 Day Platinum Visa	55	130		19.3	84%	Eve	eryda	y Spend	der - 5	5 Star	S	Big S	pender -	5 Stars



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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TY Automotive	S Lifestyle	OF RI Intertainment	~	A Vouchers / Gift Cards	VAIL ^A Cash Back	BLE	More	Kedeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te				cred	it cai	rd s	tar ratir	igs	
****	"outstanding value"														
American Express	MoneyBack Rewards	\$600	N/A	x	x	x	x	x	×	•	x	x	×	Nil	×
	Platinum MoneyBack CCard	44	99		20.4	9%	Ever	yday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
American Express	Mship Rewards Blue Sky	\$541.17	Never	•	~	~	•	•	~	•	•	~	~	95	~
	Blue Sky Credit Card	55	0		20.4	9%	Eve	eryda	y Spend	der - t	5 Star	s	Big S	oender -	4 Stars
American Express	Mship Rewards Choices	\$541.17	Never	V	~	~	•	•	V	V	•	~	~	40	~
	Green Charge Card	51	80		N//	A	Ever	yday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
	Gold Choice Credit Card	55	49		20.4	9%	Ev	eryda	y Spen	der -	1 Star	r	Big S	pender -	1 Star
	Gold Charge Card	51	130		N//	A	Ever	yday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
ANZ	Rewards AMEX	\$581.96	3 yrs	V	x	~	V	•	~	•	•	x	~	55	~
	Rewards Visa	44	89		19.4	9%	Eve	eryda	y Spend	der - 3	3 Star	s	Big S	bender -	3 Stars
ANZ	Rewards Gold AMEX	\$872.94	3 yrs	V	x	~	V	•	~	•	•	x	~	55	~
	Rewards Visa Gold	55	129		19.4	9%	Eve	eryda	y Spend	der - 2	2 Star	s	Big S	oender -	2 Stars
	Rewards Visa Gold	55	129		19.4	9%	Eve	eryda	y Spend	der - 2	2 Stars	s	Big S	oender -	2 Stars
Commonwealth Bank	Platinum Awards AMEX	\$900	Never	~	~	~	~	•	~	V	•	~	~	Nil	~
	Platinum Awards AMEX	55	280		20.4	9%	Eve	eryda	y Spend	der - t	5 Star	s	Big S	oender -	5 Stars
HSBC	Mship Rewards Choices	\$541.17	Never	V	~	r	•	•	~	•	•	~	~	40	 ✓
	AMEX Gold	55	70		20.4	9%	Eve	eryda	y Spend	der - 3	3 Star	s	Big S	oender -	3 Stars
Westpac	Altitude Gold Rews-AMEX	\$728.32	Never	V	~	~	~	•	~	x	~	~	~	Nil	~
	Altitude Gold/Amex	45	150		19.6	4%	Eve	eryda	y Spend	der - 3	3 Star	s	Big S	bender -	4 Stars
Westpac	Altitude Plat Rews-AMEX	\$1092.49	Never	~	~	~	~	•	~	x	•	V	~	Nil	~
	Altitude Platinum/Amex	45	295		19.6	4%	Eve	eryda	y Spend	der - 4	4 Stars	s	Big S	oender -	5 Stars
Westpac	Altitude Rews-AMEX	\$728.32	Never	V	•	V	~	•	~	x	•	~	~	Nil	~
	Altitude/Amex	45	100		19.6	4%	Eve	eryda	y Spend	der - 3	3 Star	s	Big S	bender -	3 Stars

your guide to product excellence



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

Rewards Program	Cash	Points			es (EWA	RDS A\	/AILA	BLE		Redee	Annual	Bonus
	Return per year	Expire	Travel	Automotive	Lifestyle	Intertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	em Rewards Online	Fee	Partners Available
Credit / Charge Card	Free Days	Annual	Fee	Ra	te				cred	it ca	rd s	tar rati	ngs	
David Jones Gift Points	'12.78013	Never	x	x	x	x	x	~	x	x	x	~	99	×
David Jones AMEX Card	56	99		20.4	9%	Eve	eryda	y Spenc	ler - 3	8 Star	s	Big S	pender - 3	3 Stars
Mship Rewards Ascent	\$541.17	Never	V	•	•	V	•	~	V	•	•	~	80	~
Green Charge Card	51	80		N/	A	Ever	yday	Spende	r - No	ot Rat	ted	Big Sp	ender - N	ot rated
Gold Charge Card	51	130		N/	A	Ever	yday	Spende	r - No	ot Rat	ted	Big Sp	ender - N	ot rated
Mship Rews Ascent-Plat	\$811.75	Never	V	•	•	V	•	~	V	•	•	~	Nil	~
Platinum Credit Card	55	395		20.4	9%	Eve	eryda	y Spend	ler - 3	8 Star	S	Big S	pender - 3	3 Stars
Rewards	\$436.47	3 yrs	V	×	~	V	•	~	V	V	x	~	55	~
Rewards Visa	44	89		19.4	9%	Eve	eryda	y Spend	ler - 3	8 Star	s	Big S	pender - 3	3 Stars
Rewards Visa	44	89		19.4	9%	Eve	eryda	y Spend	ler - 3	8 Star	s	Big S	pender - 3	3 Stars
Rewards Gold	\$436.47	3 yrs	V	×	~	V	•	~	V	V	x	~	55	~
Rewards Visa Gold	55	129		19.4	9%	Eve	eryda	y Spend	ler - 2	2 Star	s	Big S	pender - 2	2 Stars
Rewarder	\$400	Never	×	×	×	×	x	×	•	x	x	×	Nil	×
Visa Bonus Rewarder	55	59		17.0	0%	Eve	eryda	y Spenc	ler - 3	8 Star	s	Big S	pender - 3	3 Stars
BP-Citibank MasterCard	\$570	N/A	x	•	x	x	x	×	V	x	x	×	Nil	~
BP-Citibank MasterCard	55	79		20.8	9%	Eve	eryda	y Spend	ler - 4	l Star	S	Big S	pender - 4	1 Stars
Rewarder	\$400	Never	×	×	×	x	x	×	V	×	x	x	Nil	×
Rewarder Visa	55	52		16.7	0%	Eve	eryda	y Spend	ler - 5	5 Star	s	Big S	pender - 4	1 Stars
Awards AMEX	\$450	Never	•	•	~	•	•	~	•	•	•	~	Nil	~
Awards AMEX	55	89		20.4	9%	Eve	eryda	y Spenc	ler - 3	8 Star	s	Big S	pender - 4	4 Stars
Gold Awards AMEX	\$600	Never	V	•	~	V	~	~	V	•	~	v	Nil	v
Gold Awards AMEX	55	144		20.4	9%	Eve	eryda	y Spenc	ler - 4	1 Star	s	Big S	pender - {	5 Stars
Mship Rewards Ascent	\$541.17	Never	V	•	•	V	•	~	V	•	~	~	80	~
AMEX Gold	55	70		20.4	9%	Eve	eryda	y Spend	ler - 3	8 Star	s	Big S	pender - 3	3 Stars
Rewarder	\$400	Never	×	×	×	×	x	×	~	×	×	x	55	×
Lifestyle	0	0		13.6	0%	Eve	eryda	y Spend	ler - 5	5 Star	S	Big S	pender - 4	1 Stars
Lifestyle Plus	46	0		17 1	0%	Eve	arvda	v Snenc	lor - F	Star	~	Big S	nender - 4	1 Stars
	Pavid Jones Gift Points David Jones AMEX Card Mship Rewards Ascent Green Charge Card Gold Charge Card Mship Rews Ascent-Plat Gold Charge Card Rewards Rewards Visa Rewards Visa Gold Rewards Visa Gold Rewards Visa Gold BP-Citibank MasterCard BP-Citibank MasterCard BP-Citibank MasterCard Gold Awards AMEX Awards AMEX Gold Awards AMEX Maxerds AMEX Gold Awards AMEX Image America Image America	Return per yearCredit / Charge CardFree DaysDavid Jones Gift Points12.78013David Jones AMEX Card56Mship Rewards Ascent\$541.17Green Charge Card51Gold Charge Card51Gold Charge Card51Platinum Credit Card55Rewards Visa44Rewards Visa44Rewards Visa44Rewards Visa55Rewards Visa Gold55BP-Citibank MasterCard55BP-Citibank MasterCard55Rewarder\$400Visa Bonus Rewarder55Rewarder Visa55Rewarder Visa55Rewarder Visa55Rewards AMEX55Gold Awards AMEX55Gold Awards AMEX55Mship Rewards Ascent\$400Xiards AMEX55Rewarder Visa55Gold Awards AMEX55Mater Card\$50Mater Card\$50Awards AMEX55Gold Awards AMEX55Mater Card\$50Mater Card\$50Mater Card\$50Amards AMEX55Gold Awards AMEX55Kewarder\$400Lifestyle0National Amer\$400	Return per yearExpire scienceCredit / Charge CardFree DaysAnnualDavid Jones Gift Points12.78013NeverDavid Jones AMEX Card5699Mship Rewards Ascent\$541.17NeverGreen Charge Card5180Gold Charge Card51801Gold Charge Card51100Mship Rews Ascent-Plat\$811.75NeverPlatinum Credit Card55395Rewards\$436.473 yrsRewards Visa4489Rewards Visa4489Rewards Visa Gold55129Rewards Visa Gold5559BP-Citibank MasterCard\$570N/ABP-Citibank MasterCard55552Awards AMEX5589Gold Awards AMEX\$5589Gold Awards AMEX\$541.17NeverAmards AMEX\$541.17NeverAmards AMEX\$55144Mship Rewards Ascent\$541.17NeverAwards AMEX\$55144Mship Rewards Ascent\$541.17NeverAMEX Gold\$541.17NeverAMEX Gold\$541.17NeverAmards AMEX\$541.17NeverAmards AMEX\$541.17NeverAmards AMEX\$541.17NeverAmards AMEX\$541.17NeverAmards AMEX\$541.17NeverAmards AMEX\$541.17NeverAmards AMEX\$541.17Never <td>Return per year Expire per year Expire per year Expire per year Credit / Charge Card Free Days Annual Fee David Jones Gift Points '12.78013' Never X David Jones AMEX Card 56 99 Y Mship Rewards Ascent \$541.17 Never Y Green Charge Card 51 130 Y Gold Charge Card 51 130 Y Platinum Credit Card \$811.75 Never Y Rewards Visa 44 89 Y Rewards Visa 444 89 Y Rewards Gold \$436.47 3 yrs Y Rewards Visa \$440 Never X Rewards Visa Gold \$55 129 Y Rewarder \$400 Never X Visa Bonus Rewarder \$55 139 Y Rewarder Visa \$55 14 X Rewarder Visa \$55 14 Y Rewards AMEX \$55 14 Y Awards AMEX \$55 14</td> <td>Rewards Program per yearReturn per yearExpire a a bImage b a bImage b a bImage b a bImage b a bImage b a a bImage b a<b< td=""><td>Network of S ProgramNotice programExpire programImage programImage programCredit / Charge CardFree DaysAnnual FeeRateDavid Jones Gift Points12.78013NeverXXXDavid Jones AMEX Card5699$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$Mship Rewards AscentS541.17Never$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$Gold Charge Card5180$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$Mship Rewards Ascent-PlatS811.75Never$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$Platinum Credit Card55395$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$Rewards Visa4489$19.4\%$$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$Rewards Visa Gold5512519.4\%$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$Rewards Visa Gold5559$19.4\%$$\checkmark$$\checkmark$$\checkmark$$\checkmark$Rewards Visa Gold5559$19.4\%$$\checkmark$$\checkmark$$\checkmark$$\checkmark$Rewards Visa Gold5559$19.4\%$$\checkmark$$\checkmark$$\checkmark$$\checkmark$$\checkmark$Rewards Visa Gold5559$19.4\%$$\checkmark$<</td><td>Rewards VisaFree DaysAnnual FeeRateDavid Jones Gift Points12.78013NeverXXXDavid Jones Gift Points12.78013NeverXXXXDavid Jones AMEX Card5699$249\%$EveMship Rewards Ascent\$541.17NeverYYYYGreen Charge Card5180N/AEverGold Charge Card51130N/AEverGold Charge Card51395$249\%$EverMship Rews Ascent-Plat\$811.75NeverYYYPlatinum Credit Card55395$249\%$EverRewards Visa4489$1949\%$EverRewards Visa Gold55129$1949\%$EverRewarder Visa Gold55129$170\%$EverBP-Citibank MasterCard5559$170\%$EverRewarder Visa\$450NeverXXXKewards AMEX5589$29\%$EverAwards AMEX5589$24\%\%$EverGold Awards AMEX5589$24\%\%$EverAwards AMEX5589$24\%\%$EverGold Awards AMEX5589$24\%\%$EverGold Awards AMEX5589$24\%\%$EverGold Awards AMEX5589$24\%\%\%$EverGold Awards AMEX5589$24\%\%\%\%\%\%\%\%\%\%$</td><td>Rewards Program Response Expire privation Image of the privation Image of the privation Image of the privation Image of the privation Credit / Charge Card Free Days Annual Fee Rate Image of the privation X <td< td=""><td>Rewards Program Return per year Expire and Table and Table bill bill Table bil</td><td>Rewards Program Rewards Expire To To<</td><td>Return per year Expire a Expire b Expire b Expire b Expire b</td><td>Reward US Program Return person Expression Total <</td><td>Reward Gs Friggram Return periyear Expire Expire Total Expire B Total Expire B Total Expire B Total <thtotal< th=""> Total Total<</thtotal<></td><td>Credit / Charge Card Free Days Annual Fee Rate credit card star ratings David Jones Gift Points 12,78013 Never X</td></td<></td></b<></br></br></br></td>	Return per year Expire per year Expire per year Expire per year Credit / Charge Card Free Days Annual Fee David Jones Gift Points '12.78013' Never X David Jones AMEX Card 56 99 Y Mship Rewards Ascent \$541.17 Never Y Green Charge Card 51 130 Y Gold Charge Card 51 130 Y Platinum Credit Card \$811.75 Never Y Rewards Visa 44 89 Y Rewards Visa 444 89 Y Rewards Gold \$436.47 3 yrs Y Rewards Visa \$440 Never X Rewards Visa Gold \$55 129 Y Rewarder \$400 Never X Visa Bonus Rewarder \$55 139 Y Rewarder Visa \$55 14 X Rewarder Visa \$55 14 Y Rewards AMEX \$55 14 Y Awards AMEX \$55 14	Rewards Program per yearReturn per yearExpire a a bImage b a bImage b 	Network of S ProgramNotice programExpire programImage programImage programCredit / Charge CardFree DaysAnnual FeeRateDavid Jones Gift Points12.78013NeverXXXDavid Jones AMEX Card5699 \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark Mship Rewards AscentS541.17Never \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark Gold Charge Card5180 \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark Mship Rewards Ascent-PlatS811.75Never \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark Platinum Credit Card55395 \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark Rewards Visa4489 19.4% \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark Rewards Visa Gold5512519.4\% \checkmark \checkmark \checkmark \checkmark \checkmark Rewards Visa Gold5559 19.4% \checkmark \checkmark \checkmark \checkmark Rewards Visa Gold5559 19.4% \checkmark \checkmark \checkmark \checkmark Rewards Visa Gold5559 19.4% \checkmark \checkmark \checkmark \checkmark \checkmark Rewards Visa Gold5559 19.4% \checkmark <	Rewards VisaFree DaysAnnual FeeRateDavid Jones Gift Points12.78013NeverXXXDavid Jones Gift Points12.78013NeverXXXXDavid Jones AMEX Card5699 249% EveMship Rewards Ascent\$541.17NeverYYYYGreen Charge Card5180 N/A EverGold Charge Card51130 N/A EverGold Charge Card51395 249% EverMship Rews Ascent-Plat\$811.75NeverYYYPlatinum Credit Card55395 249% EverRewards Visa4489 1949% EverRewards Visa Gold55129 1949% EverRewarder Visa Gold55129 170% EverBP-Citibank MasterCard5559 170% EverRewarder Visa\$450NeverXXXKewards AMEX5589 29% EverAwards AMEX5589 $24\%\%$ EverGold Awards AMEX5589 $24\%\%$ EverAwards AMEX5589 $24\%\%$ EverGold Awards AMEX5589 $24\%\%$ EverGold Awards AMEX5589 $24\%\%$ EverGold Awards AMEX5589 $24\%\%\%$ EverGold Awards AMEX5589 $24\%\%\%\%\%\%\%\%\%\%$	Rewards Program Response Expire privation Image of the privation Image of the privation Image of the privation Image of the privation Credit / Charge Card Free Days Annual Fee Rate Image of the privation X <td< td=""><td>Rewards Program Return per year Expire and Table and Table bill bill Table bil</td><td>Rewards Program Rewards Expire To To<</td><td>Return per year Expire a Expire b Expire b Expire b Expire b</td><td>Reward US Program Return person Expression Total <</td><td>Reward Gs Friggram Return periyear Expire Expire Total Expire B Total Expire B Total Expire B Total <thtotal< th=""> Total Total<</thtotal<></td><td>Credit / Charge Card Free Days Annual Fee Rate credit card star ratings David Jones Gift Points 12,78013 Never X</td></td<>	Rewards Program Return per year Expire and Table and Table bill bill Table bil	Rewards Program Rewards Expire To To<	Return per year Expire a Expire b Expire b Expire b Expire b	Reward US Program Return person Expression Total <	Reward Gs Friggram Return periyear Expire Expire Total Expire B Total Expire B Total Expire B Total Total <thtotal< th=""> Total Total<</thtotal<>	Credit / Charge Card Free Days Annual Fee Rate credit card star ratings David Jones Gift Points 12,78013 Never X

Based on April 2010 data, interest rates current 25th June

CASH REWARDS - \$60,000 annual spend



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

Powarde Program	Cash	Points		TYP	ESC	DF RE	WAR	DS A\	/AILA	BLE		Rede	Annual	Bonus
Rewards Frogram	Return per year	Expire	Travel	Automotive	Lifestyle	Intertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	em Rewards Online	Fee	Partners Available
Credit / Charge Card	Free Days	Annual	Fee	Rat	te			(credi	it cai	rd si	tar rati	ngs	
Rewarder	\$400	Never	×	×	×	x	×	×	•	×	×	×	Nil	×
Bluey Rewarder Card	55	48		15.49	9%	Ever	yday	Spend	ler - 5	Star	s	Big S	pender -	5 Stars
Everyday Money Rewards	\$535.9662	Never	x	~	~	~	x	~	x	~	×	x	Nil	~
Everyday Money	55	49		19.49	9%	Ever	yday	Spend	ler - 5	Star	s	Big S	pender -	5 Stars
Gold Rewards	\$344.78	Never	•	~	~	~	~	~	~	~	~	~	Nil	~
Gold Qantas Rewards MCD	55	118	;	19.24	4%	Ever	yday	Spend	ler - 3	Star	s	Big S	pender -	4 Stars
Gold Rewards Mastercard	55	85		19.24	4%	Ever	yday	Spend	ler - 4	Star	s	Big S	pender -	4 Stars
Silver Rewards	\$344.78	Never	•	~	~	~	~	~	•	~	~	~	Nil	v
Silver MasterCard	55	45		19.24	4%	Ever	yday	Spend	ler - 5	Star	s	Big Sp	ender - N	ot rated
Q Rewards	\$314.83	3 yrs	V	~	~	~	~	~	~	•	•	•	Nil	×
Gold Visa	55	120)	20.24	4%	Ever	yday	Spend	ler - 3	Star	s	Big S	pender - :	3 Stars
Blue No AnnualFee Visa	0	0		19.24	4%	Ever	yday	Spend	ler - 4	Star	s	Big Sp	ender - N	ot rated
Platinum Visa	55	199)	20.24	4%	Ever	yday	Spend	ler - 4	Star	s	Big S	pender -	4 Stars
Blue Visa	55	55		20.24	4%	Ever	yday	Spend	ler - 3	Star	s	Big Sp	ender - N	ot rated
More Rewards	\$300	3 yrs	•	~	•	~	~	•	•	•	•	•	Nil	×
More MasterCard	55	89		18.99	9%	Ever	yday	Spend	ler - 3	Star	s	Big S	pender - :	3 Stars
Gold Rewards	\$344.78	Never	V	~	~	~	~	~	V	~	~	~	Nil	~
Gold Visa	55	149)	20.74	4%	Ever	yday	Spend	ler - 4	Star	s	Big S	pender -	4 Stars
Gold MasterCard	55	149)	20.74	4%	Ever	yday	Spend	ler - 3	Star	s	Big S	pender -	4 Stars
Silver Rewards	\$344.78	Never	~	~	~	~	~	~	•	~	•	•	Nil	×
Silver Visa	55	89		20.74	4%	Ever	yday	Spend	ler - 4	Star	s	Big Sp	ender - N	ot rated
Silver MasterCard	55	89		20.74	4%	Ever	yday	Spend	ler - 4	Star	s	Big Sp	ender - N	ot rated
Awards	\$300	Never	V	~	~	~	~	~	V	~	~	~	Nil	~
Awards MasterCard	55	89		20.49	9%	Ever	yday	Spend	ler - 3	Star	s	Big S	pender - :	3 Stars
Silver Rewards	\$344.78	Never	•	~	~	~	~	~	•	~	~	~	Nil	×
Silver MasterCard	55	45		19.24	4%	Ever	vdav	Spend	ler - 5	Star	s	Big Sr	ender - N	ot rated
	Rewarder Bluey Rewarder Card Everyday Money Rewards Everyday Money Gold Rewards Gold Qantas Rewards MCD Gold Rewards Gold Rewards Silver Rewards Gold Visa Blue Visa Blue Visa More Rewards More MasterCard Gold Rewards Silver NasterCard Blue Visa Blue Visa Silver Rewards Gold Rewards Silver NasterCard Silver Rewards Silver Rewards	Return per yearCredit / Charge CardFree DaysRewarder\$400Bluey Rewarder Card\$55Everyday Money Rewards\$535.9662Everyday Money Rewards\$535.9662Everyday Money Rewards\$55Gold Rewards\$53Gold Qantas Rewards MCD55Gold Rewards\$344.78Gold Qantas Rewards MCD55Silver Rewards\$344.78Gold Qantas Rewards MCD55Blue NasterCard55Gold Visa55Blue No AnnualFee Visa0Platinum Visa55Blue Visa55Gold Rewards\$300More Rewards\$300More MasterCard55Gold Visa55Silver Rewards\$344.78Gold Visa55Silver Rewards\$344.78Gold Visa55Silver Rewards\$344.78Silver Visa55Silver MasterCard55Silver MasterCard55Silver MasterCard\$50Silver Visa\$300Awards MasterCard\$50Silver Rewards\$300Awards MasterCard\$51Silver Rewards\$344.78Silver Rewards\$344.78Silver Rewards\$344.78Silver Rewards\$344.78Silver Rewards\$344.78Silver Rewards\$344.78Silver Rewards\$344.78Silver Rewards\$344.78Silver Rewards\$344.78<	Return per yearExpire per yearCredit / Charge CardFree DaysAnnualRewarder\$400NeverBluey Rewarder Card\$5548Everyday Money Rewards\$535.9662NeverEveryday Money Rewards\$5549Gold Rewards\$344.78NeverGold Qantas Rewards MCD55118Gold Rewards\$344.78NeverSilver Rewards\$344.78NeverSilver Rewards\$55120Blue No AnnualFee Visa00Platinum Visa55199Blue Visa55199Blue Visa55199Blue Visa55199Blue Visa55199Blue Visa55199Blue Visa55149Gold Rewards\$3003 yrsMore MasterCard55149Gold Visa55149Gold Visa55149Gold NasterCard55149Gold NasterCard55149Silver Rewards\$300NeverSilver MasterCard5589Silver MasterCard5589Silver MasterCard\$300NeverSilver MasterCard\$5589Silver MasterCard\$5589Silver MasterCard\$5589Silver MasterCard\$300NeverAwards MasterCard\$344.78NeverSilver Rewards\$344.78NeverSilver	Network of a strong real matrix per year Expire per year Expire per year Credit / Charge Card Free Days Annual Fee Rewarder \$400 Never X Bluey Rewarder Card 55 48 X Everyday Money Rewards \$535.9662 Never X Everyday Money Rewards \$535 49 X Gold Rewards \$55 118 X Gold Rewards \$344.78 Never Y Silver MasterCard 55 120 Y Blue No AnnualFee Visa 0 0 Y Blue Visa 55 199 Y Gold Rewards \$300 3 yrs Y More MasterCard 55 149 Y Gold MasterCard 55 149 Y Gold MasterCard 55 149	Rewards ProgramReturn per yearExpire attract ber yearTotal 	Rewards ProgramReturn per yearExpire ExpireTo per yearTo per yearTo per yearRewarderFree DaysAnnual FeeRateRewarder\$400NeverXXXBluey Rewarder Card5548 15.49% Everyday Money Rewards\$535.9662NeverXVVEveryday Money5549 19.49% Gold Rewards\$344.78NeverVVVGold Rewards\$344.78NeverVVVGold Rewards\$344.78NeverVVVSilver Rewards\$344.78NeverVVVSilver MasterCard5519.24%19.24%Gold Visa5519.2VVVGold Visa5519.2VVVBue Visa5519.2VVVMore MasterCard5519.2VVVMore Rewards\$3003 yrsVVVGold Visa5514920.74%Gold Visa5514920.74%Gold MasterCard558920.74%Silver MasterCard558920.74%Silver MasterCard558920.74%Silver MasterCard558920.74%Silver MasterCard558920.74%Silver MasterCard558920.74%Silver MasterCard5589	New of the set of set	Return per year Expire per year India of the per year India of the per year India of the per year Credit / Charge Card Free Daya Annual Fee Rate Image: Per year Rate Rewarder S400 Never X </td <td>Rewards Program <t< td=""><td>New and so Priogram Parting per year Expire and the second seco</td><td>Return per year Expire pe</td><td>Retwart is Program Retwart is port year Expire is port year It is port year <t< td=""><td>Kew al OS Program Rawn partyean Expire Table on the partyean Expire Table on the partyean <t< td=""><td>Credit / Charge Card Free Days Annual Fee Rate credit card star ratings Rewarder \$400 Never X</td></t<></td></t<></td></t<></td>	Rewards Program Program <t< td=""><td>New and so Priogram Parting per year Expire and the second seco</td><td>Return per year Expire pe</td><td>Retwart is Program Retwart is port year Expire is port year It is port year <t< td=""><td>Kew al OS Program Rawn partyean Expire Table on the partyean Expire Table on the partyean <t< td=""><td>Credit / Charge Card Free Days Annual Fee Rate credit card star ratings Rewarder \$400 Never X</td></t<></td></t<></td></t<>	New and so Priogram Parting per year Expire and the second seco	Return per year Expire pe	Retwart is Program Retwart is port year Expire is port year It is port year <t< td=""><td>Kew al OS Program Rawn partyean Expire Table on the partyean Expire Table on the partyean <t< td=""><td>Credit / Charge Card Free Days Annual Fee Rate credit card star ratings Rewarder \$400 Never X</td></t<></td></t<>	Kew al OS Program Rawn partyean Expire Table on the partyean Expire Table on the partyean Table on the partyean <t< td=""><td>Credit / Charge Card Free Days Annual Fee Rate credit card star ratings Rewarder \$400 Never X</td></t<>	Credit / Charge Card Free Days Annual Fee Rate credit card star ratings Rewarder \$400 Never X

your guide to product excellence

Based on April 2010 data, interest rates current 25th June

CASH REWARDS - \$60,000 annual spend



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

												e		
Company	Rewards Program	Cash Return	Points Expire				OF REWA דיקיד ≤			BLE		deer	Annual Fee	Bonus Partners
		per year	Expire	Travel	Autor	Life	erch hterta	/oucl Gift (Cash	Fo	M	em Rev Online		Available
				Vel	Automotive	Lifestyle	/lerchandise ntertainment	Vouchers / Gift Cards	Cash Back	Food	More	edeem Rewards Online		
					ê		se ent	s ~	×			sb		
	Credit / Charge Card	Free Days	Annual	Fee	Rate	Э			cred	it car	d si	tar ratin	igs	

CUA	Silver Rewards	\$344.78	Never	V	~	~	v v	~	~	~	~	~	55	×
	Silver MasterCard	55	45		19.24	%	Everyda	y Spen	der - 5	5 Stars	\$	Big Sp	ender - N	ot rated
Diners Club Int	Diners Club Rewards	\$469.23	Never	V	~	~	v v	~	V	~	~	~	77	~
	Charge Card	44	95		N/A		Everyday	Spende	er - No	ot Rate	ed	Big Sp	ender - N	ot rated
ECU Australia	Gold Rewards	\$344.78	Never	V	~	~	~ ~	~	•	~	~	~	Nil	~
	Gold Rewards MasterCard	55	85		19.24	%	Everyda	ay Spen	der - 4	Stars	\$	Big S	oender - 4	4 Stars
ECU Australia	Silver Rewards	\$344.78	Never	V	~	~	~ ~	~	V	•	~	~	Nil	v
	Silver MasterCard	55	45		19.24	%	Everyda	ay Spen	der - 5	5 Stars	6	Big Sp	ender - N	ot rated
Family First CU	Gold Rewards	\$344.78	Never	V	~	~	~ ~	~	•	~	~	~	Nil	~
	Gold Rewards MasterCard	55	85		19.24	%	Everyda	y Spen	der - 4	Stars	3	Big S	oender - 4	4 Stars
Family First CU	Silver Rewards	\$344.78	Never	V	~	~	~ ~	~	V	•	~	~	Nil	~
	Silver MasterCard	55	45		19.24	%	Everyda	ay Spen	der - S	5 Stars	6	Big Sp	ender - N	ot rated
FCCS Credit Union	Silver Rewards	\$344.78	Never	V	~	~	~ ~	~	V	•	~	~	Nil	~
	Silver MasterCard	55	45		19.24	%	Everyda	y Spen	der - S	5 Stars	\$	Big Sp	ender - N	ot rated
Holiday Coast CU	Silver Rewards	\$344.78	Never	V	~	~	~ ~	~	•	~	~	~	Nil	~
	Silver MasterCard	55	45		19.24	%	Everyda	y Spen	der - 5	5 Stars	\$	Big Sp	ender - N	ot rated
HSBC	Rewards Plus-Standard	\$369.95	3 yrs	V	~	~	~ ~	~	x	~	~	~	Nil	~
	Classic Credit Card	45	59		20.25	%	Everyday	Spende	er - No	ot Rate	ed	Big Sp	ender - N	ot rated
Illawarra CU NSW	Silver Rewards	\$344.78	Never	V	~	~	~ ~	~	V	•	~	~	Nil	~
	Silver MasterCard	55	45		19.24	%	Everyda	ay Spen	der - 5	5 Stars	8	Big Sp	ender - N	ot rated
IMB	Gold Rewards	\$344.78	Never	V	~	~	~ ~	~	V	•	~	~	99	×
	Gold Rewards MasterCard	55	99		19.24	%	Everyda	y Spen	der - 4	Stars	\$	Big S	oender - 4	4 Stars
IMB	Silver Rewards	\$344.78	Never	r	~	~	~ ~	~	V	•	~	~	55	×
	Silver RewardsMasterCard	55	55		19.24	%	Everyda	y Spen	der - 5	5 Stars	\$	Big Sp	ender - N	ot rated

your guide to product excellence



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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	⊳	S Lifestyle	OF RE Intertainment	Werchandise	RD Gift Cards	AILA Cash Back	Food	More	tedeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rat	e				cred	it cai	rd s	tar rati	ngs	

Memberfirst Credit Union	Gold Rewards	\$344.78	Never	~	~	~	•	•	~	•	V	~	v	Nil	~
	Gold Rewards MasterCard	55	85		19.24	4%	Eve	eryday	y Spend	ler - 4	Star	S	Big S	pender -	4 Stars
Memberfirst Credit Union	Silver Rewards	\$344.78	Never	•	~	~	•	V	~	•	V	~	•	Nil	v
	Silver MasterCard	55	45		19.24	4%	Eve	eryday	y Spenc	ler - 5	5 Star	s	Big S	oender - N	lot rated
MyState Financial	Gold Rewards	\$344.78	Never	~	~	~	•	•	~	•	V	~	v	Nil	v
	Gold Rewards MasterCard	55	85		19.24	4%	Eve	eryday	y Spend	ler - 4	Star	S	Big S	pender -	4 Stars
MyState Financial	Silver Rewards	\$344.78	Never	~	~	~	•	V	~	•	•	~	~	Nil	~
	Silver MasterCard	55	45		19.24	4%	Eve	eryday	y Spenc	ler - 5	5 Star	S	Big S	oender - N	lot rated
Powerstate Credit Union	Gold Rewards	\$344.78	Never	~	~	~	•	V	~	•	V	~	v	Nil	~
	Gold Rewards MasterCard	55	85				Eve	eryday	y Spenc	ler - 4	Star	S	Big S	pender -	4 Stars
QId Teachers CU	Gold Rewards	\$344.78	Never	~	~	~	~	•	~	•	~	~	~	Nil	~
	Gold Rewards MasterCard	55	85		19.24	4%	Eve	eryday	y Spenc	ler - 4	Star	S	Big S	pender -	4 Stars
QId Teachers CU	Silver Rewards	\$344.78	Never	~	~	~	•	V	~	•	•	~	~	Nil	v
	Silver MasterCard	55	45		19.24	4%	Eve	eryday	y Spend	ler - 5	5 Star	S	Big S	pender - N	lot rated
SERVICE ONE Members Ba	Gold Rewards	\$344.78	Never	~	~	~	•	•	~	•	~	~	~	Nil	v
	Gold Rewards MasterCard	55	85		19.24	4%	Eve	eryday	y Spend	ler - 4	Star	S	Big S	pender -	4 Stars
SERVICE ONE Members Ba	Silver Rewards	\$344.78	Never	~	~	~	•	•	~	•	~	~	~	Nil	v
	Silver MasterCard	55	45		19.24	4%	Eve	eryday	y Spend	ler - 5	5 Star	s	Big S	oender - N	lot rated
Suncorp Bank	Pers Standard Rewards	\$329.72	3 yrs	~	~	~	•	•	~	~	V	~	•	Nil	×
	Clear Options Gold	55	99		19.75	5%	Eve	eryday	y Spend	ler - 3	8 Star	S	Big S	pender -	3 Stars
	Clear Options Standard	0	39		12.24	4%	Eve	eryday	y Spenc	ler - 3	8 Star	S	Big S	pender -	3 Stars
	Clear Options Platinum	55	205		19.99	9%	Ever	yday :	Spende	r - No	ot Rat	ed	Big S	oender - N	lot rated
	Clear Options Plus	55	63		19.99	9%	Eve	eryday	y Spend	ler - 3	8 Star	S	Big S	oender - N	lot rated
Sutherland Credit Union	Gold Rewards	\$344.78	Never	~	~	~	•	•	~	•	•	~	•	Nil	v
	Gold Rewards Masterard	55	85		19.24	4%	Eve	eryday	y Spenc	ler - 4	Star	S	Big S	pender -	4 Stars
Sutherland Credit Union	Silver Rewards	\$344.78	Never	~	~	~	~	~	~	~	~	~	•	Nil	×
	Silver MasterCard	55	45		19.24	407	F		y Spenc		. 0	_	Dia Si	oender - N	lot roted

Based on April 2010 data, interest rates current 25th June

CASH REWARDS - \$60,000 annual spend



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

												φ	A	Damus
Company	Rewards Program	Cash Return	Points Expire		<u> </u>		OF REWA דיייי דו≤	-	1	BLE		deer	Annual Fee	Bonus Partners
		per year	LApiro	Travel	Autor	Life	lerch hterta	/ouc Gift (Cash	Fc	Ā	em Rev Online		Available
				vel	Automotive	Lifestyle	/lerchandise ntertainment	Vouchers / Gift Cards	Cash Back	Food	More	edeem Rewards Online		
					/e		se ent	s ~	×			sb		
									<u> </u>					
	Credit / Charge Card	Free Days	Annual	Fee	Rate	e			crea	it car	a si	tar ratir	igs	

Unicom Credit Union	Gold Rewards	\$344.78	Never	V	~	~	v v	~	V	~	~	~	Nil	v
	Gold Rewards MasterCard	55	85		19.24	1%	Everyda	y Spen	der - 4	Stars	;	Big S	pender - 4	4 Stars
Unicom Credit Union	Silver Rewards	\$344.78	Never	V	~	~	v v	~	V	~	~	~	Nil	~
	Silver MasterCard	55	45		19.24	1%	Everyda	iy Spend	der - 5	5 Stars	;	Big Sp	ender - N	ot rated
Unicredit-WA	Gold Rewards	\$344.78	Never	V	~	~		•	V	~	~	~	Nil	~
	Gold Rewards MasterCard	55	85		19.24	1%	Everyda	y Spen	der - 4	Stars	;	Big S	pender - 4	4 Stars
Unicredit-WA	Silver Rewards	\$344.78	Never	•	~	~	~ ~	•	•	•	~	~	Nil	~
	Silver MasterCard	55	45		19.24	1%	Everyda	y Spen	der - 5	5 Stars	;	Big Sp	ender - N	ot rated
Warwick Credit Union	Silver Rewards	\$344.78	Never	V	~	~	✓✓	•	V	•	~	~	Nil	v
	Silver MasterCard	55	45		19.24	1%	Everyda	y Spen	der - 5	5 Stars	;	Big Sp	ender - N	ot rated
Westpac	Altitude Gold Rews-MCD	\$364.16	Never	~	~	•	~ ~	•	V	•	~	~	Nil	~
	Altitude Gold/MasterCard	45	150	1	19.64	1%	Everyda	y Spen	der - 3	8 Stars	;	Big S	pender -	5 Stars
Westpac	Altitude Rews-MCD	\$364.16	Never	V	~	~	~ ~	•	x	•	~	~	Nil	~
	Altitude/MasterCard	45	100	1	19.64	1%	Everyda	y Spen	der - 3	8 Stars	;	Big S	pender - 4	4 Stars
**														
BankWest	More Rewards- Platinum	\$400	3 yrs	~	~	~	~ ~	•	~	•	~	~	Nil	×
	More Platinum MasterCard	55	190	1	18.74	1%	Everyda	y Spen	der - 4	Stars	;	Big S	pender - 4	4 Stars
BankWest	More Rewards-Gold	\$300	3 yrs	V	~	~	~ ~	•	V	~	~	~	Nil	×
	More Gold MasterCard	55	120	I	18.99	9%	Everyda	y Spen	der - 3	8 Stars	;	Big S	pender - 4	4 Stars
Citibank	Platinum Rewards	\$344.78	Never	V	~	~	~ ~	•	V	•	~	~	Nil	~
	Platinum Visa	55	250		20.74	4%	Everyda	y Spen	der - 3	8 Stars	;	Big S	pender -	5 Stars
	Platinum MasterCard	55	250		20.74	4%	Everyda	y Spen	der - 3	8 Stars	;	Big S	pender -	5 Stars
Commonwealth Bank	Gold Awards	\$300	Never	•	~	•	~ ~	•	•	•	~	~	Nil	~
	Gold Awards MasterCard	55	144		20.49	9%	Everyda	y Spen	der - 3	8 Stars	;	Big S	pender - 3	3 Stars

your guide to product excellence



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

Company	Rewards Program	Cash Return per year	Points Expire	Travel	TYPE: Automotive			~	A Vouchers / Gift Cards	AIL ⁴ Cash Back	BLE	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
					Ŵ		ňŧ	ö					S		
	Credit / Charge Card	Free Days	Annual	Fee	Rate				(cred	lit ca	rd s	tar ratii	ngs	
**															
GE Money	GE Coles Source	\$115.1982	3 yrs	V	v .	/	~	~	~	x	V	~	v	Nil	✓
	Coles Group Source MCD	62	0		19.74%	%	Eve	ryday	/ Spend	der - 3	3 Star	s	Big S	pender - :	3 Stars
GE Money	Myer Visa	\$316.8	2 yrs	×	x	K	×	x	~	x	×	x	×	Nil	v
	Myer Visa Card	62	39		19.99%	%	Eve	ryday	/ Spend	der - t	5 Star	s	Big S	pender -	4 Stars
	Myer Visa Gold Card	62	39		19.99%	%	Eve	ryday	/ Spend	der - t	5 Star	s	Big S	pender -	5 Stars
HSBC	Rewards Plus-Gold	\$369.95	3 yrs	~	v 1	/	•	~	~	x	V	•	~	Nil	✓
	Visa Gold	45	89		19.75%	%	Eve	ryday	/ Spend	der - 3	3 Star	s	Big S	pender - :	3 Stars
HSBC	Rewards Plus-Platinum	\$369.95	3 yrs	V	v 1	/	~	~	~	x	V	•	~	Nil	~
	Visa Platinum	45	129		19.50%	%	Eve	ryday	/ Spend	der - 3	3 Star	s	Big S	pender -	4 Stars
Westpac	Altitude Plat Rews-MCD	\$364.16	Never	V	v 1	/	•	~	~	x	V	~	~	Nil	~
	Altitude Platinum/MCard	45	295		19.64%	%	Eve	ryday	/ Spend	der - 4	4 Star	s	Big S	pender -	5 Stars
	55 Day Platinum Visa	55	130		19.34%	%	Eve	ryday	/ Spend	der - t	5 Star	S	Big S	pender -	5 Stars
*															
Commonwealth Bank	Platinum Awards	\$300	Never	V	v 1	/	•	~	~	•	V	•	•	Nil	~
	Platinum Awards MCD	55	280		20.49%	%	Eve	ryday	/ Spend	der - 3	3 Star	s	Big S	pender -	5 Stars
GE Money	GO Rewards	\$82.72	3 yrs	V	v 1	/	•	~	~	x	V	~	•	Nil	~
	GO MasterCard	62	34.8	3	20.74%	%	Eve	eryda	y Spen	der -	1 Sta	r	Big S	pender - :	2 Stars

your guide to product excellence



Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARI Brisbane		O TO GET Sydney -	RETURN Sydney -	ON Sydney - EC Los Angeles	KT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Day	s Annual I	-ee	Rate		cre	dit card	star ra	tings	
**** "	outstanding value"										
American Express	Mship Rews Ascent-Plat	1.5	1	9200	9200	0 0	85333	62667	40000	Nil	Velocity
	Platinum Credit Card	55	395	2	0.49%	Everyday	Spender	- 3 Stars	Big	Spende	r - 3 Stars
Macquarie Bank	JetStar Dollars Standard	0.01	1	17800) 1580	0 41800				Nil	Jetstar
	JetStar MasterCard	55	49	1	1.99% E	Everyday S	pender -	Not Rated	Big	Spender	- Not rated
Suncorp Bank	Pers Standard Rewards	1	2	27600	2760	0 67600	256000	188000	120000	Nil	Velocity
	Clear Options Plus	55	63	1	9.99%	Everyday	Spender	- 3 Stars	Big	Spender	- Not rated
	Clear Options Gold	55	99	1	9.75%	Everyday	Spender	- 3 Stars	Big	Spende	r - 3 Stars
	Clear Options Standard	0	39	1	2.24%	Everyday	Spender	- 3 Stars	Big	Spende	r - 3 Stars
	Clear Options Platinum	55	205	1	9.99% E	Everyday S	pender -	Not Rated	Big	Spender	- Not rated

ANZ	Rewards AMEX	2	2.25	15525	5 1552	5 38025	144000	105750	67500	55	locity-Virgin B
	Rewards Visa	44	89	1	9.49%	Everyday	Spender	- 3 Stars	Big	Spende	r - 3 Stars
ANZ	Rewards Gold AMEX	3	2.25	10350	0 1035	0 25350	96000	70500	45000	55	locity-Virgin B
	Rewards Visa Gold	55	129	1	9.49%	Everyday	Spender	- 2 Stars	Big	Spende	r - 2 Stars
	Rewards Visa Gold	55	129	1	9.49%	Everyday	Spender	- 2 Stars	Big	Spende	r - 2 Stars
Macquarie Bank	JetStar Dollars Platinum	0.02	1	8900	7900	20900				Nil	Jetstar
	JetStar Platinum	55	149	1	9.24% E	Everyday S	pender -	Not Rated	Big	Spender	- Not rated
nab	Qantas Gold Visa/MCard	0.67	1	23881	2388	1 53731	191040	143280	89552	Nil	Qantas
	Qantas Standard Card	44	65	1	9.99% E	Everyday S	pender -	Not Rated	Big	Spender	- Not rated
	Qantas Gold MasterCard	44	145.5	5 1	9.99%	Everyday	Spender	- 3 Stars	Big	Spende	r - 4 Stars
	Qantas Gold Visa	44	145.5	5 1	9.99%	Everyday	Spender	- 3 Stars	Big	Spende	r - 4 Stars
nab	Velocity AMEX Rewards	0.75	1	18400) 1840	0 45067	120000	125330	80000	Nil	n Blue, VAust
	Velocity Standard AMEX	44	65	1	9.99%	Everyday	Spender	- 4 Stars	Big	Spende	r - 3 Stars
	Velocity Standard Card	44	65	1	9.99%	Everyday	Spender	- 5 Stars	Big	Spende	r - 5 Stars
Westpac	Altitude Rews-AMEX	2	2	13800	1380	0 33800	128000	94000	60000	Nil	locity-Virgin B
	Altitude/Amex	45	100	1	9.64%	Everyday	Spender	- 3 Stars	Big	Spende	r - 3 Stars
Westpac	earth Qantas FrqFly Amex	1	1	16000	1600	0 36000	128000	96000	60000	Nil	Qantas
	earth/Amex	45	75	1	9.64%	Everyday	Spender	- 3 Stars	Big	Spende	r - 3 Stars

your guide to product excellence



Frequent Flyer Rewards - \$24,000 annual spend

Component	Rewards Program	Points	Points	CA	RD SPE	ND TO	GET RE	TURN	ECONON	ΙΥ ΤΚΤ	Reward	Airline
Company	Rewards Frogram	per \$1 Spent	per Frequent Flyer Mile	Brisbane	Melbourne Sydney -	Sydney -	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong	Annual Fee	Partner 1
	Credit / Charge Card	Free Day	s Annual I	Fee	Rate			cre	dit card	star ra	tings	

American Express	Mship Rewards Ascent	1	1	138	300 138	300 3	33800 1	28000	94000	60000	80	Velocity
	Green Charge Card	51	80		N/A	Every	yday Spe	nder - N	Not Rated	Big	Spender	- Not rated
	Gold Charge Card	51	130		N/A	Every	yday Spe	nder - N	Not Rated	Big	Spender	- Not rated
ANZ	Rewards	1.5	2.25	207	200 207	700 5	50700 1	92000	141000	90000	55	locity-Virgin B
	Rewards Visa	44	89		19.49%	Eve	eryday Sp	ender -	3 Stars	Big	Spende	r - 3 Stars
	Rewards Visa	44	89		19.49%	Eve	eryday Sp	ender -	3 Stars	Big	Spende	r - 3 Stars
Australian Central CU	Gold Rewards	1	1.5	207	700 207	700 5	50700 1	92000	141000	90000	Nil	Velocity
	Gold Rewards Mastercard	55	85		19.24%	Eve	eryday Sp	ender -	4 Stars	Big	Spende	r - 4 Stars
	Gold Qantas Rewards MCD	55	118		19.24%	Eve	eryday Sp	ender -	3 Stars	Big	Spende	r - 4 Stars
Citibank	Citi Miles (Skywards)	1.5	1	92	00 92	00 2	22533	60000	62667	40000	199	Emirates
	Emirates Citi Platinum	55	229		20.74%	Eve	eryday Sp	ender -	2 Stars	Big	Spende	r - 3 Stars
Citibank	Silver Rewards	1	1.5	207	700 207	700 5	50700 1	92000	141000	90000	Nil	Velocity
	Silver MasterCard	55	89		20.74%	Eve	eryday Sp	ender -	4 Stars	Big	Spender	- Not rated
	Silver Visa	55	89		20.74%	Eve	eryday Sp	ender -	4 Stars	Big	Spender	- Not rated
Commonwealth Bank	Awards	1	2	276	500 276	600 6	67600 2	256000	188000	120000	Nil	Qantas
	Awards MasterCard	55	89		20.49%	Eve	eryday Sp	ender -	3 Stars	Big	Spende	r - 3 Stars
Commonwealth Bank	Awards AMEX	1.5	2	184	400 184	400 4	45067 1	70670	125330	80000	Nil	Qantas
	Awards AMEX	55	89		20.49%	Eve	eryday Sp	ender -	3 Stars	Big	Spende	r - 4 Stars
Commonwealth Bank	Gold Awards AMEX	2	2	138	300 138	300 3	33800 1	28000	94000	60000	Nil	Qantas
	Gold Awards AMEX	55	144		20.49%	Eve	eryday Sp	ender -	4 Stars	Big	Spende	r - 5 Stars
Commonwealth Bank	Platinum Awards AMEX	3	2	92	00 92	00 2	22533	85333	62667	40000	Nil	Qantas
	Platinum Awards AMEX	55	280		20.49%	Eve	eryday Sp	ender -	5 Stars	Big	Spende	r - 5 Stars
Diners Club Int	Qantas Frequent Flyer	1	1	160	000 160	000 3	36000 1	28000	96000	60000	55	Qantas
	Frequent Flyers Club Crd	44	95		N/A	Every	yday Spe	nder - N	Not Rated	Big	Spender	- Not rated
ECU Australia	Gold Rewards	1	1.5	207	700 207	700 5	50700 1	92000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85		19.24%	Eve	eryday Sp	ender -	4 Stars	Big	Spende	r - 4 Stars
Family First CU	Gold Rewards	1	1.5	207	700 207	700 5	50700 1	92000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85		19.24%	Eve	eryday Sp	ender -	4 Stars	Big	Spende	r - 4 Stars

your guide to product excellence



Frequent Flyer Rewards - \$24,000 annual spend

		Dite	Dointe	CAR		D TO GET	RETURN	FCONO	MY TKT	Reward	Airline
Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	Brisbane			Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong	Annual Fee	Partner 1
	Credit / Charge Card	Free Days	Annual F	-ee	Rate		cre	dit card	star ra	tings	

HSBC	Mship Rewards Ascent	1	1	13800	1380	00 33800	128000	94000	60000	80	Velocity
	AMEX Gold	55	70	2	0.49%	Everyday	Spender	- 3 Stars	Big	Spender	- 3 Stars
IMB	Gold Rewards	1	1.5	20700	2070	00 50700	192000	141000	90000	99	Velocity
	Gold Rewards MasterCard	55	99	1	9.24%	Everyday	Spender	4 Stars	Big	Spender	- 4 Stars
Memberfirst Credit Union	Card Services Rewards	1	1	16000	0 1600	36000	128000	96000	60000	Nil	Qantas
	Gold Qantas Rewards Mcd	55	118	1	9.24%	Everyday	Spender	- 3 Stars	Big	Spender	- 4 Stars
Memberfirst Credit Union	Gold Rewards	1	1.5	20700	2070	00 50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	1	9.24%	Everyday	Spender	4 Stars	Big	Spender	- 4 Stars
MyState Financial	Gold Rewards	1	1.5	20700	2070	00 50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	1	9.24%	Everyday	Spender	- 4 Stars	Big	Spender	- 4 Stars
nab	Qantas Gold AMEX	1	1	16000	0 1600	36000	128000	96000	60000	Nil	Qantas
	Qantas Gold AMEX	44	145.5	5 1	9.99%	Everyday	Spender	- 3 Stars	Big	Spender	- 5 Stars
nab	Qantas Platinum AMEX	1.5	1	10667	7 1066	67 24000	85333	64000	40000	Nil	Qantas
	Qantas Platinum AMEX	44	290	1	9.99%	Everyday	Spender	- 5 Stars	Big	Spender	- 5 Stars
nab	Velocity Gold AMEX Rews	1	1	13800	1380	00 33800	90000	94000	60000	Nil	n Blue, VAust
	Velocity Gold Card	44	150	1	9.99%	Everyday	Spender	- 4 Stars	Big	Spender	- 5 Stars
	Velocity Gold AMEX	44	150	1	9.99%	Everyday	Spender	4 Stars	Big	Spender	- 5 Stars
Powerstate Credit Union	Gold Rewards	1	1.5	20700	2070	0 50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85			Everyday	Spender	4 Stars	Big	Spender	- 4 Stars
QId Teachers CU	Gold Rewards	1	1.5	20700	2070	00 50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	1	9.24%	Everyday	Spender	4 Stars	Big	Spender	- 4 Stars
SERVICE ONE Members B	Gold Rewards	1	1.5	20700	2070	00 50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	1	9.24%	Everyday	Spender	4 Stars	Big	Spender	- 4 Stars
Suncorp Bank	Pers Direct Earn Rewards	1	2	27600	2760	67600	256000	188000	120000	19	Velocity
	Clear Options Platinum	55	205	1	9.99%	Everyday S	spender - I	Not Rated	Big S	Spender	- Not rated
	Clear Options Gold	55	99	1	9.75%	Everyday	Spender	- 3 Stars	Big	Spender	- 3 Stars
	Clear Options Plus	55	63	1	9.99%	Everyday	Spender	3 Stars	Big	Spender	- Not rated



Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points	Points	CARD		TO GET F	RETURN			Reward Annual	Airline Partner 1
		per \$1 Spent	per Frequent	Syd Bris	Syd Melt	Sydney Perth	Syd Loi	Sydi _os A	Sydney Hong Ko	Fee	
			Flyer Mile	Sydney - Brisbane	Sydney - Melbourne	ydney - Perth	Sydney - London	Sydney - .os Angeles	Sydney - Hong Kong		
					ē '			es	י פר		
										<i>d</i>	
	Credit / Charge Card	Free Days	s Annual F	-ee R	ate		cre	dit card	star ra	tings	

Sutherland Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards Masterard	55	85	19.	24%	Everyday S	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 S	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 S	Spender -	4 Stars	Big	Spender	- 4 Stars
Westpac	Altitude Gold Rews-AMEX	2	2	13800	13800	33800	128000	94000	60000	Nil	locity-Virgin B
	Altitude Gold/Amex	45	150	19.	64%	Everyday S	Spender -	3 Stars	Big	Spender	- 4 Stars
Westpac	Altitude Plat Rews-AMEX	3	2	9200	9200	22533	85333	62667	40000	Nil	locity-Virgin B
	Altitude Platinum/Amex	45	295	19.	64%	Everyday S	Spender -	4 Stars	Big	Spender	- 5 Stars
Westpac	Altitude Rews-MCD	1	2	27600	27600	67600	256000	188000	120000	Nil	locity-Virgin B
	Altitude/MasterCard	45	100	19.	64%	Everyday S	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 S	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 S	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 S	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 S	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%	Everyday S	Spender -	2 Stars	Big	Spender	- 3 Stars

your guide to product excellence



Frequent Flyer Rewards - \$24,000 annual spend

											_	
Company	Rewards Program	Points per \$1	Points per				TO GET I	(0)		1	Reward Annual	Airline Partner 1
		Spent	Frequent Flyer Mile	Brisbane	Sydney -	Sydney - Melbourne	Sydney Perth	Sydney - London	Sydney - .os Angel	Sydney Hong Ko	Fee	
				ane	ey -	ey - burne	th -	ey - don	Sydney - .os Angeles	Sydney - Hong Kong		
									м			
	Credit / Charge Card	Free Day	s Annual I	Fee	Rat	te		cre	dit card	l star ra	tings	
**												
ANZ	F/Flyer Platinum Amex	1.5	1	106	667	10667	24000	85333	64000	40000	55	Qantas
	Freq Flyer AMEX Platinum	55	295		19.4	9% I	Everyday	Spender	- 3 Stars	Big	Spende	- 4 Stars
ANZ	Qantas F/Flyer Amex	1	1	160	000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyer Amex	55	95		19.4	9% I	Everyday	Spender	- 2 Stars	Big	Spende	- 2 Stars
ANZ	Qantas F/Flyer Gold Amex	1.25	1	128	800	12800	28800	102400	76800	48000	55	Qantas
	Frequent Flyer AMEX Gold	55	195		19.4	9% I	Everyday	Spender	- 2 Stars	Big	Spende	- 3 Stars
ANZ	Rewards Gold	1.5	2.25	207	700	20700	50700	192000	141000	90000	55	locity-Virgin B
	Rewards Visa Gold	55	129		19.4	9% I	Everyday	Spender	- 2 Stars	Big	Spende	- 2 Stars
Citibank	Gold Rewards	1	1.5	207	700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold MasterCard	55	149		20.7	4% I	Everyday	Spender	- 3 Stars	Big	Spende	- 4 Stars
	Gold Visa	55	149		20.7	4% I	Everyday	Spender	- 4 Stars	Big	Spende	- 4 Stars
Commonwealth Bank	Gold Awards	1	2	276	600	27600	67600	256000	188000	120000	Nil	Qantas
	Gold Awards MasterCard	55	144		20.4	9% I	Everyday	Spender	- 3 Stars	Big	Spende	- 3 Stars
Diners Club Int	Diners Club Rewards	1	1	138	800	13800	33800	128000	94000	60000	77	Virgin Blue
	Charge Card	44	95		N//	A Ev	veryday S	pender -	Not Rated	d Big	Spender	- Not rated
Westpac	Altitude Gold Rews-MCD	1	2	276	600	27600	67600	256000	188000	120000	Nil	locity-Virgin B
	Altitude Gold/MasterCard	45	150		19.6	4% I	Everyday	Spender	- 3 Stars	Big	Spende	- 5 Stars
Westpac	Altitude Plat Rews-MCD	1	2	276	600	27600	67600	256000	188000	120000	Nil	locity-Virgin B
	55 Day Platinum Visa	55	130		19.3	4% I	Everyday	Spender	- 5 Stars	Big	Spende	- 5 Stars
	Altitude Platinum/MCard	45	295		19.6	4% I	Everyday	Spender	- 4 Stars	Big	Spende	- 5 Stars
Westpac	earth Qantas FF-MCD Gold	0.5	1	320	000	32000	72000	256000	192000	120000	Nil	Qantas
	earth Gold MasterCard	45	125		19.6	4% I	Everyday	Spender	- 4 Stars	Big	Spende	- 3 Stars
Westpac	earth Qantas FF-MCD Plat	0.5	1	320	000	32000	72000	256000	192000	120000	Nil	Qantas
	earth Platinum MCard	45	125		19.6	4% I	Everyday	Spender	- 5 Stars	Big	Spende	- 4 Stars
*												



Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD S Sydney - Brisbane	PEN Sydney - Melbourne	TO GET F Sydney - Perth	ETURN Sydney - London	Sydney - Los Angeles	KT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Day	Annual I	Fee Ra	ate		cree	dit card	star ra	tings	
*											
ANZ	Frequent Flyer Visa Plat	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Freq Flyer Visa Platinum	55	295	19.4	19% E	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	19.4	1 <mark>9%</mark> E	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	19.4	1 <mark>9%</mark> E	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	20.7	<mark>4%</mark> E	Everyday	Spender -	3 Stars	Big	Spender	- 5 Stars
	Platinum Visa	55	250	20.7	7 <mark>4%</mark> E	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	20.4	1 <mark>9%</mark> E	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	19.9	9 <mark>%</mark> E	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	19.9	9 <mark>%</mark> [Everyday	Spender -	3 Stars	Big	Spender	- 3 Stars

your guide to product excellence



Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile		D Sydney - P Melbourne	TO GET Sydney - Perth	RETURN Sydney - London	ON Sydney - EC Los Angeles	Y KT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual I	Fee Ra	te		cre	dit card	star ra	tings	
**** "0	outstanding value"										
American Express	Mship Rews Ascent-Plat	1.5	1	9200	9200	0	85333	62667	40000	Nil	Velocity
	Platinum Credit Card	55	395	20.4	9%	Everyday	Spender ·	- 3 Stars	Big	Spende	r - 3 Stars
American Express	Qantas FreqFly-Ultim	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas AMEX Ultimate Cd	44	450	20.4	9%	Everyday	Spender ·	2 Stars	Big	Spende	r - 3 Stars
ANZ	F/Flyer Platinum Amex	1.5	1	10667	10667	24000	85333	64000	40000	55	Qantas
	Freq Flyer AMEX Platinum	55	295	19.4	9%	Everyday	Spender ·	- 3 Stars	Big	Spende	r - 4 Stars
ANZ	Rewards Gold AMEX	3	2.25	10350	10350	25350	96000	70500	45000	55	locity-Virgin B
	Rewards Visa Gold	55	129	19.4	<mark>.9%</mark>	Everyday	Spender ·	2 Stars	Big	Spende	r - 2 Stars
	Rewards Visa Gold	55	129	19.4	9%	Everyday	Spender ·	2 Stars	Big	Spende	r - 2 Stars
Citibank	Citi Miles (Skywards)	1.5	1	9200	9200	22533	60000	62667	40000	199	Emirates
	Emirates Citi Platinum	55	229	20.7	4%	Everyday	Spender ·	2 Stars	Big	Spende	r - 3 Stars
Commonwealth Bank	Platinum Awards AMEX	3	2	9200	9200	22533	85333	62667	40000	Nil	Qantas
	Platinum Awards AMEX	55	280	20.4	9%	Everyday	Spender ·	- 5 Stars	Big	Spende	r - 5 Stars
nab	Qantas Platinum AMEX	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Qantas Platinum AMEX	44	290	19.9	9%	Everyday	Spender ·	- 5 Stars	Big	Spende	r - 5 Stars
Westpac	Altitude Plat Rews-AMEX	3	2	9200	9200	22533	85333	62667	40000	Nil	locity-Virgin B
	Altitude Platinum/Amex	45	295	19.6	4%	Everyday	Spender ·	4 Stars	Big	Spende	r - 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	20.4	9%	Everyday	Spender ·	2 Stars	Big	Spende	r - 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	19.4	9%	Everyday	Spender ·	2 Stars	Big	Spende	r - 3 Stars
nab	Velocity Gold AMEX Rews	1	1	13800	13800	33800	90000	94000	60000	Nil	n Blue, VAust
	Velocity Gold Card	44	150	19.9	9%	Everyday	Spender ·	4 Stars	Big	Spende	r - 5 Stars
	Velocity Gold AMEX	44	150	19.9	9%	Everyday	Spender ·	4 Stars	Big	Spende	r - 5 Stars



Frequent Flyer Rewards - \$60,000 annual spend

										Danuard	A inline o
Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile		Sydney - Melbourne	TO GET F Sydney - Perth	London	Sydney - Los Angeles	K Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Day	s Annual F	Fee Rat	e		cre	dit card	star ra	tings	

American Express	Mship Rewards Ascent	1	1	13800	13800	33800	128000	94000	60000	80	Velocity
	Gold Charge Card	51	130	N/A	A Ev	veryday S	pender - I	Not Rated	Big S	Spender	Not rated
	Green Charge Card	51	80	N/A	A Ev	veryday S	pender - I	Not Rated	Big S	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	9%	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	9% I	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	9 <mark>%</mark> I	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	9% I	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	A Ev	veryday S	pender - I	Not Rated	Big S	Spender	Not rated
Diners Club Int	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyers Club Crd	44	95	N/A	A Ev	veryday S	pender - I	Not Rated	Big S	Spender	Not rated
HSBC	Mship Rewards Ascent	1	1	13800	13800	33800	128000	94000	60000	80	Velocity
	AMEX Gold	55	70	20.49	9% I	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	1% I	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	5 19.99	9% I	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	5 19.99	9 <mark>%</mark> I	Everyday	Spender -	- 3 Stars	Big	Spender	- 4 Stars
	Qantas Standard Card	44	65	19.99	9% Ev	veryday S	pender - I	Not Rated	Big S	Spender	Not rated
	Qantas Gold MasterCard	44	145.5	5 19.99	<mark>9%</mark> I	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	9%	Everyday	Spender -	4 Stars	Big	Spender	- 3 Stars
	Velocity Standard Card	44	65	19.99	<mark>9%</mark> I	Everyday	Spender -	5 Stars	Big	Spender	- 5 Stars

your guide to product excellence



Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program		Points per Frequent Flyer Mile	Syd	D Sydney - P Melbourne	TO GET F Sydney -	RETURN Sydney - London	ON Sydney - EC Los Angeles	K Sydney - AY Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual	Fee Ra	-	star ratings					
$\star\star\star$											
Suncorp Bank	Pers Standard Rewards	1	2	27600	27600	67600	256000	188000	120000	Nil	Velocity
	Clear Options Platinum	55	205	19.9	9% E	veryday S	pender - N	Not Rated	Big	Spender	- Not rated
	Clear Options Gold	55	99	19.7	5%	Everyday	Spender -	3 Stars	Big	Spende	r - 3 Stars
	Clear Options Standard	0	39	12.2	4%	Everyday	Spender -	3 Stars	Big	Spende	r - 3 Stars
	Clear Options Plus	55	63	19.9	9%	Everyday	Spender -	3 Stars	Big	Spender	- Not rated
Westpac	Altitude Gold Rews-AMEX	2	2	13800	13800	33800	128000	94000	60000	Nil	locity-Virgin B
	Altitude Gold/Amex	45	150	19.6	64%	Everyday	Spender -	3 Stars	Big	Spende	r - 4 Stars
Westpac	Altitude Rews-AMEX	2	2	13800	13800	33800	128000	94000	60000	Nil	locity-Virgin B
	Altitude/Amex	45	100	19.6	64%	Everyday	Spender -	3 Stars	Big	Spende	r - 3 Stars
Westpac	earth Qantas FrqFly Amex	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth/Amex	45	75	19.6	64%	Everyday	Spender -	3 Stars	Big	Spende	r - 3 Stars
Westpac	earth QantasFF-AMEX Gol	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth Gold/Amex	45	125	19.6	64%	Everyday	Spender -	4 Stars	Big	Spende	r - 4 Stars
Westpac	earth QantasFF-AMEX Plat	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth Platinum/Amex	45	125	19.6	64%	Everyday	Spender -	5 Stars	Big	Spende	r - 5 Stars
**											
ANZ	Rewards	1.5	2.25	20700	20700	50700	192000	141000	90000	55	locity-Virgin B
	Rewards Visa	44	89	19.4	9%	Everyday	Spender -	3 Stars	Big	Spende	r - 3 Stars
	Rewards Visa	44	89	19.4	9%	Everyday	Spender -	3 Stars	Big	Spende	r - 3 Stars
ANZ	Rewards Gold	1.5	2.25	20700	20700	50700	192000	141000	90000	55	locity-Virgin B
	Rewards Visa Gold	55	129	19.4	9%	Everyday	Spender -	2 Stars	Big	Spende	r - 2 Stars
Australian Central CU	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Qantas Rewards MCD	55	118	19.2	4%	Everyday	Spender -	3 Stars	Big	Spende	r - 4 Stars
	Gold Rewards Mastercard	55	85	19.2	4%	Everyday	Spender -	4 Stars	Big	Spende	r - 4 Stars



Frequent Flyer Rewards - \$60,000 annual spend

Company Rewards Program	Reward Airline		
★ ★ Citibank Gold Rewards 1 1.5 20700 20700 192000 141000 90000 Nil Gold MasterCard 55 149 20.74% Everyday Spender - 3 Stars Big Spende Gold Visa 55 149 20.74% Everyday Spender - 3 Stars Big Spende Citibank Platinum Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nil Platinum Visa 55 250 20.74% Everyday Spender - 3 Stars Big Spende Platinum MisserCard 55 250 20.74% Everyday Spender - 3 Stars Big Spende Citibank Silver Rewards 1 1.5 20700 20700 12000 141000 90000 Nil Silver Visa 55 89 20.74% Everyday Spender - 4 Stars Big Spende Commonwealth Bank Awards AMEX 1.5 2 18400 45067 170670 125330 80000 Nil Awards AMEX	Partner 1		
Citibank Gold Rewards 1 1.5 20700 50700 19200 141000 90000 Nil Gold MasterCard 55 149 20.74% Everyday Spender - 3 Stars Big Spender Gold Visa 55 149 20.74% Everyday Spender - 4 Stars Big Spender Citibank Platinum Rewards 1 1.5 2070 50700 19200 141000 90000 Nil Platinum Visa 55 250 20.74% Everyday Spender - 3 Stars Big Spender Citibank Platinum MasterCard 55 250 20.74% Everyday Spender - 3 Stars Big Spender Citibank Silver Rewards 1 1.5 20700 20700 50700 19200 141000 9000 Nil Silver Visa 55 89 20.74% Everyday Spender - 4 Stars Big Spender Commonwealth Bank Awards AMEX 1.5 2 18400 145067 170670 125330 8000 Nil Gold Rewards			
Sola Romando Sola Romando<			
Gold Visa 55 149 20.74% Everyday Spender - 4 Stars Big Spender Citibank Platinum Rewards 1 1.5 20700 50700 192000 141000 90000 Nil Platinum Visa 55 250 20.74% Everyday Spender - 3 Stars Big Spender Platinum MasterCard 55 250 20.74% Everyday Spender - 3 Stars Big Spender Citibank Silver Rewards 1 1.5 20700 50700 192000 141000 90000 Nil Silver Visa 55 89 20.74% Everyday Spender - 4 Stars Big Spender Silver MasterCard 55 89 20.74% Everyday Spender - 4 Stars Big Spender Commonwealth Bank Awards AMEX 1.5 2 18400 18400 45067 170670 12530 80000 Nil Awards AMEX 55 89 20.4% Everyday Spender - 4 Stars Big Spender ECU Australia Gold Rewards 1 1.5 2	Velocity		
Citibank Platinum Rewards 1 1.5 20700 50700 19200 141000 90000 Nil Platinum Visa 55 250 20.74% Everyday Spender - 3 Stars Big Spender Platinum MasterCard 55 250 20.74% Everyday Spender - 3 Stars Big Spender Citibank Silver Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil Silver Visa 55 89 20.74% Everyday Spender - 4 Stars Big Spender Commonwealth Bank Awards AMEX 1.5 2 18400 18007 170670 12530 8000 Nil Awards AMEX 55 89 20.49% Everyday Spender - 4 Stars Big Spender ECU Australia Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000	r - 4 Stars		
Platinum Visa5525020.74%Everyday Spender - 3 StarsBig SpenderPlatinum MasterCard5525020.74%Everyday Spender - 3 StarsBig SpenderCitibankSilver Rewards11.520700207005070019200014100090000NilSilver Visa558920.74%Everyday Spender - 4 StarsBig SpenderSilver MasterCard558920.74%Everyday Spender - 4 StarsBig SpenderCommonwealth BankAwards AMEX1.5218400184004506717067012533080000NilAwards AMEX558920.49%Everyday Spender - 3 StarsBig SpenderECU AustraliaGold Rewards11.520700207005070019200014100090000NilGold Rewards MasterCard558519.24%Everyday Spender - 4 StarsBig SpenderFamily First CUGold Rewards11.520700207005070019200014100090000NilGold Rewards MasterCard558519.24%Everyday Spender - 4 StarsBig SpenderIMBGold Rewards MasterCard559919.24%Everyday Spender - 4 StarsBig SpenderGold Rewards MasterCard558519.24%Everyday Spender - 4 StarsBig SpenderMemberfirst Credit UnionGold Rewards11.52070050700192000141000Gold Rewards MasterCard <t< th=""><th>r - 4 Stars</th></t<>	r - 4 Stars		
Platinum MasterCard 55 250 20.74% Everyday Spender - 3 Stars Big Spender Citibank Silver Rewards 1 1.5 20700 50700 192000 141000 9000 Nil Silver Visa 55 89 20.74% Everyday Spender - 4 Stars Big Spender Silver MasterCard 55 89 20.74% Everyday Spender - 4 Stars Big Spender Commonwealth Bank Awards AMEX 1.5 2 18400 18400 45067 170670 125330 80000 Nil Awards AMEX 55 89 20.49% Everyday Spender - 4 Stars Big Spender ECU Australia Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nil Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nil Gold Rewards 1 1.5 20700 20700 50700 192000 141000 9000	Velocity		
Citibank Silver Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil Silver Visa 55 89 20.74% Everyday Spender - 4 Stars Big Spender Silver MasterCard 55 89 20.74% Everyday Spender - 4 Stars Big Spender Commonwealth Bank Awards AMEX 1.5 2 18400 45067 170670 12530 8000 Nil Awards AMEX 55 89 20.49% Everyday Spender - 4 Stars Big Spender ECU Australia Gold Rewards 1 1.5 20700 20700 50700 19200 141000 9000 Nil Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender Family First CU Gold Rewards 1 1.5 20700 20700 50700 19200 141000 9000 Nil IMB Gold Rewards 1 1.5 20700 20700 50700 19200 <th>r - 5 Stars</th>	r - 5 Stars		
Circle returned Circle ret	r - 5 Stars		
Silver MasterCard 55 89 20.74% Everyday Spender - 4 Stars Big Spender Commonwealth Bank Awards AMEX 1.5 2 18400 18400 45067 170670 125330 80000 Nil Awards AMEX 55 89 20.49% Everyday Spender - 3 Stars Big Spender ECU Australia Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nil Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 99 Gold Rewards 1 1.5 20700	Velocity		
Commonwealth Bank Awards AMEX 1.5 2 18400 18400 45067 170670 125330 80000 Nill Awards AMEX 55 89 20.49% Everyday Spender - 3 Stars Big Spende ECU Australia Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spende Family First CU Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil IMB Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil IMB Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 99 Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil Memberfi	- Not rated		
Awards AMEX 55 89 20.49% Everyday Spender - 3 Stars Big Spender ECU Australia Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender Family First CU Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender IMB Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender IMB Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 99 Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 99 Memberfirst Credit Union Gold Rewards 1 1.5 20700 20700 50700 19200 14100 90000 Nil MyState	- Not rated		
ECU Australia Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender Family First CU Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender IMB Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender Memberfirst Credit Union Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 99 Memberfirst Credit Union Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nil Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender MyState Financial Gold Rewards 1	Qantas		
Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender Family First CU Gold Rewards 1 1.5 2070 5070 19200 14100 9000 Nit Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender IMB Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender IMB Gold Rewards MasterCard 55 99 19.24% Everyday Spender - 4 Stars Big Spender IMB Gold Rewards MasterCard 55 99 19.24% Everyday Spender - 4 Stars Big Spender Memberfirst Credit Union Gold Rewards 1 1.5 2070 2070 50700 19200 14100 9000 Nit Memberfirst Credit Union Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nit Mustate Financial Gold Rewards 1 1.5 20700 20700 50700 19200 141000 90000 Nit G	r - 4 Stars		
Family First CU Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nith Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender IMB Gold Rewards MasterCard 55 99 19.24% Everyday Spender - 4 Stars Big Spender Gold Rewards MasterCard 55 99 19.24% Everyday Spender - 4 Stars Big Spender Memberfirst Credit Union Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nith Memberfirst Credit Union Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nith MyState Financial Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nith Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender MyState Financial Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender	Velocity		
Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender IMB Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 99 Gold Rewards MasterCard 55 99 19.24% Everyday Spender - 4 Stars Big Spender Memberfirst Credit Union Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nit Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender MyState Financial Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nit Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender MugState Financial Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nit Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender Gold Rewards MasterCard 55 <th>r - 4 Stars</th>	r - 4 Stars		
IMB Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 99 Gold Rewards MasterCard 55 99 19.24% Everyday Spender - 4 Stars Big Spender Memberfirst Credit Union Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nit Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender MyState Financial Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nit Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender MugState Financial Gold Rewards 1 1.5 20700 20700 192000 141000 90000 Nit Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender	Velocity		
Gold Rewards MasterCard 55 99 19.24% Everyday Spender - 4 Stars Big Spender Memberfirst Credit Union Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nil Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender MyState Financial Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nil Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender MyState Financial Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nil Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender	r - 4 Stars		
Memberfirst Credit Union Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nil Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender MyState Financial Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender	Velocity		
Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender MyState Financial Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nil Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender	r - 4 Stars		
MyState Financial Gold Rewards 1 1.5 20700 20700 50700 192000 141000 90000 Nil Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender	Velocity		
Gold Rewards MasterCard 55 85 19.24% Everyday Spender - 4 Stars Big Spender	r - 4 Stars		
	Velocity		
	r - 4 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	r - 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	r - 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	r - 4 Stars		

your guide to product excellence



Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	Syd Bris	D Sydney -	TO GET F Sydney Perth	RETURN Sydney -	ON Sydney - EC Los Angeles	K Sydney - THong Kong	Reward Annual Fee	Airline Partner 1
					י א וויי				ng '	4in	
	Credit / Charge Card	Free Day	s Annual I	Fee Ra	ate		cre	dit card	star ra	ungs	
**		_	1								-
SERVICE ONE Members B	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.2	24% E	Everyday	Spender	4 Stars	Big	Spende	r - 4 Stars
Suncorp Bank	Pers Direct Earn Rewards	1	2	27600	27600	67600	256000	188000	120000	19	Velocity
	Clear Options Platinum	55	205	19.9	99% E	veryday S	pender - I	Not Rated	Big S	Spender	- Not rated
	Clear Options Plus	55	63	19.9	99% E	Everyday	Spender	- 3 Stars	Big S	Spender	- Not rated
	Clear Options Gold	55	99	19.7	75% E	Everyday	Spender	- 3 Stars	Big	Spende	r - 3 Stars
Sutherland Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards Masterard	55	85	19.2	24% E	Everyday	Spender	4 Stars	Big	Spende	r - 4 Stars
Unicom Credit Union	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.2	24% E	Everyday	Spender	- 4 Stars	Big	Spende	r - 4 Stars
Unicredit-WA	Gold Rewards	1	1.5	20700	20700	50700	192000	141000	90000	Nil	Velocity
	Gold Rewards MasterCard	55	85	19.2	24% E	Everyday	Spender	- 4 Stars	Big	Spende	r - 4 Stars
Westpac	Altitude Rews-MCD	1	2	27600	27600	67600	256000	188000	120000	Nil	locity-Virgin B
	Altitude/MasterCard	45	100	19.6	64% E	Everyday	Spender	- 3 Stars	Big	Spende	r - 4 Stars
Westpac	earth Qantas Frq Fly-MCD	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	earth MasterCard	45	75	19.6	64% E	Everyday	Spender	- 3 Stars	Big	Spende	r - 3 Stars
*											
ANZ	Frequent Flyer Visa Plat	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Freq Flyer Visa Platinum	55	295	19.4	19% E	Everyday	Spender	- 3 Stars	Big	Spende	r - 3 Stars
ANZ	Qantas Freq Flyer-Gold	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Frequent Flyer Visa Gold	55	195	19.4	19% E	Everyday	Spender	2 Stars	Big	Spende	r - 3 Stars
ANZ	Qantas Frequent Flyer	0.5	1	32000	32000	72000	256000	192000	120000	55	Qantas
	Frequent Flyer Visa	44	95	19.4	19% E	Everyday	Spender	2 Stars	Big	Spende	r - 2 Stars



Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CAR Brisbane		GET Sydney -	RETURN Sydney - London	O Sydney - Los Angeles	MY TKT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Day	s Annual I	Fee	Rate		cre	dit card	star ra	tings	
*											
Commonwealth Bank	Awards	1	2	2760	0 27600	67600	256000	188000	120000	Nil	Qantas
	Awards MasterCard	55	89	2	20.49%	Everyday	Spender ·	3 Stars	Big	Spender	- 3 Stars
Commonwealth Bank	Gold Awards	1	2	2760	0 27600	67600	256000	188000	120000	Nil	Qantas
	Gold Awards MasterCard	55	144	2	20.49%	Everyday	Spender ·	3 Stars	Big	Spender	- 3 Stars
Commonwealth Bank	Platinum Awards	1	2	2760	0 27600	67600	256000	188000	120000	Nil	Qantas
	Platinum Awards MCD	55	280	2	20.49%	Everyday	Spender ·	3 Stars	Big	Spender	- 5 Stars
St George Bank	Platinum Rews-Private Bk	0.5	1	3200	0 32000	72000	256000	192000	120000	Nil	Qantas
	Private Bk Visa Platinum	55	225	1	9.99%	Everyday	Spender ·	3 Stars	Big	Spender	- 3 Stars
Westpac	Altitude Gold Rews-MCD	1	2	2760	0 27600	67600	256000	188000	120000	Nil	locity-Virgin B
	Altitude Gold/MasterCard	45	150	1	19.64%	Everyday	Spender ·	3 Stars	Big	Spender	- 5 Stars
Westpac	Altitude Plat Rews-MCD	1	2	2760	0 27600	67600	256000	188000	120000	Nil	locity-Virgin B
	55 Day Platinum Visa	55	130	1	9.34%	Everyday	Spender ·	5 Stars	Big	Spender	- 5 Stars
	Altitude Platinum/MCard	45	295	1	19.64%	Everyday	Spender ·	4 Stars	Big	Spender	- 5 Stars
Westpac	earth Qantas FF-MCD Gold	0.5	1	3200	0 32000	72000	256000	192000	120000	Nil	Qantas
	earth Gold MasterCard	45	125	1	9.64%	Everyday	Spender ·	4 Stars	Big	Spender	- 3 Stars
Westpac	earth Qantas FF-MCD Plat	0.5	1	3200	0 32000	72000	256000	192000	120000	Nil	Qantas
	earth Platinum MCard	45	125	1	9.64%	Everyday	Spender ·	5 Stars	Big	Spender	- 4 Stars

your guide to product excellence



General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYP Automotive	О Д Lifestyle	OF RE Intertainment	>	DS Gift Cards	/AILA Cash Back		More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite			(cred	it card	l st	tar ratin	gs	
**** "c	outstanding value"														
American Express	Mship Rewards Blue Sky	1	Never	~	•	~	•	~	~	~	~	~	~	95	~
	Blue Sky Credit Card	55	0		19.99	00%	Ever	yday	Spend	der - 5	5 Stars		Big Sp	bender - 4	4 Stars
Bank of Queensland	Q Rewards	1.5	3 yrs	•	V	~	•	~	~	•	~	~	~	Nil	×
	Blue No AnnualFee Visa	0	0		18.49	00%	Ever	yday	Spend	der - 4	Stars		Big Spe	ender - N	ot rated
	Gold Visa	55	120		19.49	00%	Ever	yday	Spend	der - 3	3 Stars		Big Sp	oender - 3	3 Stars
	Blue Visa	55	55		19.49	00%	Ever	yday	Spend	der - 3	8 Stars		Big Spe	ender - N	ot rated
	Platinum Visa	55	199		19.49	00%	Ever	yday	Spend	der - 4	Stars		Big Sp	oender -	4 Stars
Westpac	Altitude Gold Rews-AMEX	2	Never	•	•	•	~	~	~	x	•	~	~	Nil	~
	Altitude Gold/Amex	45	150		19.1	4%	Ever	yday	Spend	der - 3	3 Stars		Big Sp	oender -	4 Stars
Westpac	Altitude Rews-AMEX	2	Never	~	V	•	~	~	~	x	~	~	~	Nil	v
	Altitude/Amex	45	100		19.1	4%	Ever	yday	Spend	der - 3	8 Stars		Big Sp	oender - :	3 Stars

Australian Central CU	Silver Rewards	1	Never	~	~	~	~	~	~	•	~	~	~	Nil	v
	Silver MasterCard	55	45		18.7	4%	Ever	yday	Spend	der - 5	5 Stars		Big Spe	ender - N	ot rated
Community CPS Australia	Silver Rewards	1	Never	~	~	•	~	~	~	•	~	~	~	Nil	×
	Silver MasterCard	55	45		18.7	4%	Ever	yday	Spend	der - 5	5 Stars		Big Spe	ender - N	ot rated
CUA	Silver Rewards	1	Never	~	V	•	•	~	~	•	~	~	~	55	×
	Silver MasterCard	55	45		18.7	'4%	Ever	yday	Spend	der - 5	5 Stars		Big Spe	ender - N	ot rated
ECU Australia	Silver Rewards	1	Never	~	V	V	~	~	~	•	~	~	~	Nil	~
	Silver MasterCard	55	45		18.7	'4%	Ever	yday	Spend	der - 5	5 Stars		Big Spe	ender - N	ot rated
Family First CU	Silver Rewards	1	Never	•	V	V	•	~	~	•	~	~	~	Nil	~
	Silver MasterCard	55	45		18.7	'4%	Ever	yday	Spend	der - 5	5 Stars		Big Spe	ender - N	ot rated
FCCS Credit Union	Silver Rewards	1	Never	V	V	~	•	~	~	•	~	~	~	Nil	v
	Silver MasterCard	55	45		18.7	4%	Ever	yday	Spend	der - 5	5 Stars		Big Spe	ender - N	ot rated
Holiday Coast CU	Silver Rewards	1	Never	•	•	~	•	~	~	•	~	~	~	Nil	~
	Silver MasterCard	55	45		18.7	'4%	Ever	yday	Spend	der - 5	5 Stars		Big Spe	ender - N	ot rated

your guide to product excellence



General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYP Automotive	Lifestyle	OF RE Entertainment	~	CDS A Vouchers / Gift Cards	/AIL ^A Cash Back	ABLE	More	kedeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite				cred	it car	rd st	tar ratiı	ngs	

Illawarra CU NSW	Silver Rewards	1	Never	~	V	•	•	•	~	V	•	~	~	Nil	~
	Silver MasterCard	55	45		18.7	4%	Eve	eryday	/ Spend	der - 8	5 Stars	s	Big Sp	ender - N	ot rated
Memberfirst Credit Union	Silver Rewards	1	Never	~	•	•	•	•	~	V	•	~	~	Nil	~
	Silver MasterCard	55	45		18.7	4%	Eve	eryday	/ Spend	der - 8	5 Stars	S	Big Sp	ender - N	ot rated
MyState Financial	Silver Rewards	1	Never	V	•	•	•	•	~	V	~	~	~	Nil	~
	Silver MasterCard	55	45		18.7	74%	Eve	eryday	/ Spend	der - t	5 Stars	s	Big Sp	ender - N	ot rated
	Gold Rewards MasterCard	55	85		18.7	74%	Eve	eryday	/ Spend	der - 4	4 Stars	s	Big S	pender - 4	4 Stars
Powerstate Credit Union	Silver Rewards	1	Never	V	V	V	•	•	~	V	~	~	~	Nil	~
	Silver MasterCard	55	45		18.7	4%	Eve	eryday	/ Spend	der - t	5 Stars	S	Big Sp	ender - N	ot rated
QId Teachers CU	Silver Rewards	1	Never	V	•	•	•	•	~	V	~	~	~	Nil	~
	Silver MasterCard	55	45		18.7	74%	Eve	eryday	/ Spend	der - t	5 Stars	S	Big Sp	ender - N	ot rated
SERVICE ONE Members Ba	a Silver Rewards	1	Never	~	V	~	~	~	~	V	~	~	~	Nil	~
	Silver MasterCard	55	45		18.7	74%	Eve	eryday	/ Spend	der - t	5 Stars	s	Big Sp	ender - N	ot rated
Suncorp Bank	Pers Standard Rewards	1	3 yrs	~	V	~	~	•	~	V	~	~	~	Nil	×
	Clear Options Gold	55	99		19.25	500%	Eve	eryday	/ Spend	der - 3	3 Stars	S	Big S	pender - :	3 Stars
	Clear Options Standard	0	39		11.74	100%	Eve	eryday	/ Spend	der - 3	3 Stars	S	Big S	pender - 3	3 Stars
	Clear Options Platinum	55	205		19.99	900%	Every	/day \$	Spende	er - No	ot Rat	ed	Big Sp	ender - N	ot rated
	Clear Options Plus	55	63		19.49	900%	Eve	eryday	/ Spend	der - 3	3 Stars	s	Big Sp	ender - N	ot rated
Sutherland Credit Union	Silver Rewards	1	Never	•	V	•	•	•	~	V	~	~	~	Nil	×
	Gold Rewards Masterard	55	85		18.7	4%	Eve	eryday	/ Spend	der - 4	4 Stars	s	Big S	pender - 4	4 Stars
	Silver MasterCard	55	45		18.7	74%	Eve	eryday	/ Spend	der - t	5 Stars	s	Big Sp	ender - N	ot rated
Unicom Credit Union	Silver Rewards	1	Never	V	•	~	~	•	~	V	•	~	v	Nil	~
	Silver MasterCard	55	45		17.99	900%	Eve	ryday	/ Spend	der - t	5 Stars	s	Big Sp	ender - N	ot rated
Unicredit-WA	Silver Rewards	1	Never	~	V	~	~	~	~	V	•	~	~	Nil	~
	Silver MasterCard	55	45		18.7	4%	Eve	eryday	/ Spend	der - 8	5 Stars	S	Big Sp	ender - N	ot rated
Warwick Credit Union	Silver Rewards	1	Never	~	~	~	~	~	~	~	~	~	~	Nil	~
	Silver MasterCard	55	45		18.7	4%	Eve	eryday	/ Spend	der - t	5 Stars	S	Big Sp	ender - N	ot rated
your guide to produc	t excellence														



General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	=				2	DS AV ۲	1			Redeem Rewards Online	Annual Fee	Bonus Partners Available
		opent		Travel	Automotive	Lifestyle	Intertainment	lerchandise	Vouchers / Gift Cards	Cash Back	Food	More	Rewards		
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te			(cred	it cai	rd s	tar ratir	ıgs	

American Express	Mship Rewards Choices	1	Never	V	•	~	~	•	~	~	~	~	~	40	~
	Gold Charge Card	51	130		N/	A	Every	yday S	Spende	r - No	ot Rat	ed	Big Sp	ender - N	ot rated
	Gold Choice Credit Card	55	49		19.99	00%	Eve	eryday	y Spen	der -	1 Star	r	Big S	pender -	1 Star
	Green Charge Card	51	80		N/.	A	Every	yday S	Spende	r - No	ot Rat	ed	Big Sp	ender - N	ot rated
AMP Banking	Mship Rewards Choices	1	Never	~	~	r	•	•	~	•	V	r	~	40	~
	AMEX Gold Credit Card	55	70		16.99	00%	Eve	eryday	Spenc	ler - 3	8 Star	s	Big S	pender - 3	3 Stars
ANZ	Rewards AMEX	2	3 yrs	~	×	~	•	•	~	•	~	x	~	55	~
	Rewards Visa	44	89		18.9	9%	Eve	eryday	Spend	ler - 3	8 Star	s	Big S	pender - 3	3 Stars
ANZ	Rewards Gold AMEX	3	3 yrs	V	×	r	•	•	~	•	V	x	~	55	~
	Rewards Visa Gold	55	129		18.9	9%	Eve	eryday	Spenc	ler - 2	2 Star	s	Big S	pender - 2	2 Stars
Commonwealth Bank	Awards AMEX	1.5	Never	~	•	V	•	•	~	•	~	V	~	Nil	~
	Awards AMEX	55	89		19.99	00%	Eve	eryday	Spenc	ler - 3	8 Star	s	Big S	oender - 4	4 Stars
GE Money	GE Coles Source	0.40	3 yrs	•	~	r	•	•	~	×	•	r	~	Nil	~
	Coles Group Source MCD	62	0		19.74	00%	Eve	eryday	Spenc	ler - 3	8 Star	s	Big S	pender - 3	3 Stars
GE Money	GO Rewards	1	3 yrs	~	~	r	•	•	~	x	V	r	V	Nil	~
	GO MasterCard	62	34.8	;	20.7	4%	Eve	eryday	y Spen	der -	1 Star	r	Big S	pender - 2	2 Stars
HSBC	Mship Rewards Choices	1	Never	~	~	~	•	•	~	•	~	~	~	40	~
	AMEX Gold	55	70		19.99	00%	Eve	eryday	Spenc	ler - 3	8 Star	s	Big S	oender - :	3 Stars
HSBC	Rewards Plus-Standard	1	3 yrs	~	~	~	•	•	~	×	•	V	~	Nil	~
	Classic Credit Card	45	59		19.99	00%	Every	yday S	Spende	r - No	ot Rat	ed	Big Sp	ender - N	ot rated
IMB	Silver Rewards	1	Never	~	~	r	~	•	V	~	~	V	~	55	×
	Silver RewardsMasterCard	55	55		18.7	4%	Eve	eryday	Spenc	ler - 5	Star	s	Big Sp	ender - N	ot rated
Westpac	Altitude Plat Rews-AMEX	3	Never	~	•	V	~	•	~	×	~	~	V	Nil	~
	Altitude Platinum/Amex	45	295		19.1	4%	Eve	eryday	Spenc	ler - 4	Star	s	Big S	pender - (5 Stars
Westpac	Altitude Rews-MCD	1	Never	~	~	~	~	~	~	x	~		~	Nil	~
	Altitude/MasterCard	45	100		19.1	4%	Eve	eryday	Spenc	ler - 3	8 Star	s	Big S	oender - 4	4 Stars

your guide to product excellence



Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYP Automotive	D Lifestyle	OF Entertainment	EW Merchandise	RD Gift Cards	/AIL ⁴ Cash Back	BLE	More	edeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ate				cred	it ca	rd s	tar ratiı	ngs	
*															
American Express	Mship Rewards Ascent	1	Never	~	•	V	~	~	~	~	•	V	•	80	~
	Gold Charge Card	51	130		N/	Ά	Ever	yday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	ot rated
	Green Charge Card	51	80		N/	Ά	Ever	yday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	ot rated
American Express	Mship Rews Ascent-Plat	1.5	Never	~	•	V	•	V	~	V	•	~	~	Nil	~
	Platinum Credit Card	55	395		19.99	900%	Eve	eryda	y Spend	der - 3	3 Star	S	Big S	pender - :	3 Stars
AMP Banking	Mship Rewards Ascent	1	Never	~	•	V	•	V	•	V	•	~	~	80	~
	AMEX Gold Credit Card	55	70		16.99	900%	Eve	eryda	y Spend	der - 3	3 Star	s	Big S	pender - :	3 Stars
AMP Banking	Mship Rews Ascent-Plat	1.5	Never	•	•	V	•	V	•	V	•	~	~	Nil	~
	AMEX Platinum Credit Cd	55	395		18.99	900%	Eve	eryda	y Spend	der - 3	3 Star	s	Big S	pender - :	3 Stars
ANZ	Rewards	1.5	3 yrs	~	x	V	•	V	•	V	•	x	~	55	v
	Rewards Visa	44	89		18.9	9%	Eve	eryda	y Spend	der - 3	3 Star	S	Big S	pender - :	3 Stars
ANZ	Rewards Gold	1.5	3 yrs	•	x	V	V	V	•	V	•	×	~	55	~
	Rewards Visa Gold	55	129		18.9	9%	Eve	eryda	y Spend	der - 2	2 Star	S	Big S	pender - 2	2 Stars
Australian Central CU	Gold Rewards	1	Never	~	•	V	•	V	~	V	•	~	~	Nil	~
	Gold Qantas Rewards MCD	55	118		18.7	74%	Eve	eryda	y Spend	der - 3	3 Star	s	Big S	pender - 4	4 Stars
	Gold Rewards Mastercard	55	85		18.7	4%	Eve	eryda	y Spend	der - 4	4 Star	S	Big S	pender -	4 Stars
BankWest	More Rewards	1.5	3 yrs	~	•	V	~	V	•	•	•	•	~	Nil	×
	More MasterCard	55	89		18.7	4%	Eve	eryda	y Spend	der - 3	3 Star	s	Big S	pender - :	3 Stars
BankWest	More Rewards- Platinum	2	3 yrs	~	~	V	~	~	~	~	•	~	~	Nil	×
	More Platinum MasterCard	55	190		18.4	19%	Eve	eryda	y Spend	der - 4	1 Star	S	Big S	pender -	4 Stars
BankWest	More Rewards-Gold	1.5	3 yrs	~	•	V	~	V	~	V	•	V	~	Nil	×
	More Gold MasterCard	55	120		18.7	4%	Eve	eryda	y Spend	der - 3	3 Star	S	Big S	pender - 4	4 Stars



Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel			R Intertainment			AILAE Cash Back	BLE Food	More	tedeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate	9			cr	redi	t car	d st	tar rati	ngs	
*															
Citibank	Gold Rewards	1	Never	~	~	/	~ ~	/ v	•	~	•	~	•	Nil	~
	Gold MasterCard	55	149		20.4900	0%	Every	day Sp	ende	er - 3	Stars	6	Big S	pender -	4 Stars
	Gold Visa	55	149		20.4900)%	Every	day Sp	ende	er - 4	Stars	6	Big S	pender -	4 Stars
Citibank	Platinum Rewards	1	Never	~	•	/	~ ~	/ v	•	~	•	~	~	Nil	~
	Platinum MasterCard	55	250		20.4900	0%	Every	day Sp	ende	er - 3	Stars	6	Big S	pender -	5 Stars
	Platinum Visa	55	250		20.4900	0%	Every	day Sp	ende	er - 3	Stars	6	Big S	pender -	5 Stars
Citibank	Silver Rewards	1	Never	~	•	/	v v	/ /	•	~	•	~	•	Nil	×
	Silver MasterCard	55	89		20.4900	0%	Every	day Sp	ende	er - 4	Stars	6	Big Sp	oender - I	Not rated
	Silver Visa	55	89		20.4900	0%	Every	day Sp	ende	er - 4	Stars	6	Big Sp	ender - I	Not rated
Commonwealth Bank	Awards	1	Never	•	•	/	•	/ /	•	~	•	•	•	Nil	~
	Awards MasterCard	55	89		19.9900	0%	Every	day Sp	ende	er - 3	Stars	6	Big S	pender -	3 Stars
Commonwealth Bank	Gold Awards	1	Never	~	•	/	~ •	/ v	•	~	•	~	•	Nil	v
	Gold Awards MasterCard	55	144		19.9900	0%	Every	day Sp	ende	er - 3	Stars	6	Big S	pender -	3 Stars
Commonwealth Bank	Gold Awards AMEX	2	Never	~	•	/	v v	/ /	•	~	~	~	•	Nil	~
	Gold Awards AMEX	55	144		19.9900	0%	Every	day Sp	ende	er - 4	Stars	6	Big S	pender -	5 Stars
Commonwealth Bank	Platinum Awards	1	Never	~	~	/	v v	/ /	•	~	~	~	•	Nil	~
	Platinum Awards MCD	55	280		19.9900)%	Every	day Sp	ende	er - 3	Stars	6	Big S	pender -	5 Stars
Commonwealth Bank	Platinum Awards AMEX	3	Never	~	~	/	~ ~	/ v	•	~	•	~	•	Nil	~
	Platinum Awards AMEX	55	280		19.9900)%	Every	day Sp	ende	er - 5	Stars	6	Big S	pender -	5 Stars
Community CPS Australia	Gold Rewards	1	Never	~	~	/	~ ~	/ /	•	~	•	~	~	Nil	×
	Gold Rewards Mastercard	55	85		18.749	%	Every	day Sp	ende	er - 4	Stars	6	Big S	pender -	4 Stars
	Gold Qantas Rewards MCD	55	118		18.749	%	Every	day Sp	ende	er - 3	Stars	6	Big S	pender -	4 Stars
CUA	Gold Rewards	1	Never	~	~	~	~ •	/ v	•	~	~	~	~	99	×
	Gold Rewards MasterCard	55	85		18.749	%	Every	day Sp	ende	er - 4	Stars	5	Big S	pender -	4 Stars
Diners Club Int	Diners Club Rewards	1	Never	~	•	~	~ ~	/ v	•	~	•	~	~	77	~
		44	95										_	oender - I	



General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYPES C Lifestyle Automotive	RE Merchandise	RDS A Vouchers / Gift Cards	VAILA Cash Back		More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate			credi	t car	d st	ar ratir	igs	
*													
ECU Australia	Gold Rewards	1	Never	~	v v	~ ~	V	~	•	~	~	Nil	~
	Gold Qantas Rewards Mcd	55	118		18.74%	Everyda	ay Spen	der - 3	Stars	;	Big S	pender - 4	4 Stars
	Gold Rewards MasterCard	55	85		18.74%	Everyda	ay Spen	der - 4	Stars	;	Big S	oender - 4	4 Stars
Family First CU	Gold Rewards	1	Never	~	v v	~ ~	~	~	•	~	~	Nil	~
	Gold Rewards MasterCard	55	85		18.74%	Everyda	ay Spen	der - 4	Stars	;	Big S	oender - 4	4 Stars
	Gold Qantas Rwards Mcd	55	118		18.74%	Everyda	ay Spen	der - 3	Stars	;	Big S	oender - 4	4 Stars
FCCS Credit Union	Gold Rewards	1	Never	•	v v	~ ~	V	~	•	~	~	Nil	v
	Gold Rewards MasterCard	55	85		18.74%	Everyda	ay Spen	der - 4	Stars	;	Big S	oender - 4	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.74%	Everyda	ay Spen	der - 3	Stars	;	Big S	oender - 4	4 Stars
Holiday Coast CU	Gold Rewards	1	Never	•	v v	~ ~	V	~	•	~	•	Nil	v
	Gold Rewards MasterCard	55	85		18.74%	Everyda	ay Spen	der - 4	Stars	;	Big S	oender - 4	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.74%	Everyda	ay Spen	der - 3	Stars	;	Big S	oender - 4	4 Stars
HSBC	Mship Rewards Ascent	1	Never	~	v v	~ ~	~	~	•	~	~	80	~
	AMEX Gold	55	70		19.9900%	Everyda	ay Spen	der - 3	Stars	;	Big S	pender - 3	3 Stars
HSBC	Rewards Plus-Gold	1	3 yrs	•	v v	~ ~	~	×	•	~	•	Nil	~
	Visa Gold	45	89		18.9900%	Everyda	ay Spen	der - 3	Stars	;	Big S	pender - :	3 Stars
HSBC	Rewards Plus-Platinum	1	3 yrs	•	v v	v v	~	x	•	~	•	Nil	v
	Visa Platinum	45	129		18.7400%	Everyda	ay Spen	der - 3	Stars	;	Big S	pender - 4	4 Stars
Illawarra CU NSW	Gold Rewards	1	Never	•	v v	~ ~	V	~	•	~	~	Nil	~
	Gold Qantas Rewards Mcd	55	118		18.74%	Everyda	ay Spen	der - 3	Stars	;	Big S	oender - 4	4 Stars
	Gold Rewards MasterCard	55	85		18.74%	Everyda	ay Spen	der - 4	Stars	;	Big S	oender - 4	4 Stars
ІМВ	Gold Rewards	1	Never	~	v v	v v	~	•	•	~	v	99	×
	Gold Rewards MasterCard	55	99		18.74%	Everyda	ay Spen	der - 4	Stars	;	Big S	pender - 4	4 Stars
Memberfirst Credit Union	Gold Rewards	1	Never	~	v v	v v	V	•	•	~	v	Nil	~
	Gold Rewards MasterCard	55	85		18.74%	Everyda	ay Spen	der - 4	Stars	;	Big S	oender - 4	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.74%	Everyda	ay Spen	der - 3	Stars	;	Big S	oender - 4	4 Stars

your guide to product excellence



Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYPES C Lifestyle Automotive		2	A Vouchers /			Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate			cre	dit	card	star rat	ings	
*													
MyState Financial	Gold Rewards	1	Never	•	v v	~	v v	•	/ (/ /	 ✓ 	Nil	✓
	Gold Qantas Rewards Mcd	55	118		18.74%	Ever	yday Sp	ender	- 3 S	stars	Big	Spender -	4 Stars
Powerstate Credit Union	Gold Rewards	1	Never	~	v v	~	v v	· •	/ (/ v	· •	Nil	 ✓
	Gold Rewards MasterCard	55	85		18.74%	Ever	yday Sp	ender	- 4 S	stars	Big	Spender -	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.74%	Even	yday Sp	ender	- 3 S	stars	Big	Spender -	4 Stars
QId Teachers CU	Gold Rewards	1	Never	~	v v	~	v v	 • 	/ •	/ /	· •	Nil	~
	Gold Rewards MasterCard	55	85		18.74%	Ever	yday Sp	ender	- 4 S	stars	Big	Spender -	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.74%	Ever	yday Sp	ender	- 3 S	stars	Big	Spender -	4 Stars
SERVICE ONE Members Ba	Gold Rewards	1	Never	~	v v	~	v v	 L 	/ 1	 	· •	Nil	v
	Gold Qantas Rewards Mcd	55	99		18.74%	Ever	yday Sp	ender	- 3 S	stars	Big	Spender -	4 Stars
Sutherland Credit Union	Gold Rewards	1	Never	~	v v	~	v v	· .	/ •	 	· •	Nil	✓
	Gold Qantas Rewards Mcd	55	118		18.74%	Ever	yday Sp	ender	- 3 S	stars	Big	Spender -	4 Stars
Unicom Credit Union	Gold Rewards	1	Never	•	v v	~	v v	• •	/ 1	 	· •	Nil	v
	Gold Qantas Rewards Mcd	55	118		17.9900%	Even	yday Sp	ender	- 3 S	stars	Big	Spender -	4 Stars
	Gold Rewards MasterCard	55	85		17.9900%	Ever	yday Sp	ender	- 4 S	stars	Big	Spender -	4 Stars
Unicredit-WA	Gold Rewards	1	Never	•	v v	~	v v	· .	/ •	/ /	 ✓ 	Nil	✓
	Gold Rewards MasterCard	55	85		18.74%	Ever	yday Sp	ender	- 4 S	stars	Big	Spender -	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.74%	Even	yday Sp	ender	- 3 S	stars	Big	Spender -	4 Stars
Warwick Credit Union	Gold Rewards	1	Never	~	v v	~	v v	· •	/ 1	 	· •	Nil	✓
	Gold Rewards MasterCard	55	85		18.74%	Ever	yday Sp	ender	- 4 S	stars	Big	Spender -	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.74%	Ever	yday Sp	ender	- 3 S	stars	Big	Spender -	4 Stars
Westpac	Altitude Gold Rews-MCD	1	Never	~	~ ~	~	v v	•	/ •	/ /	 ✓ 	Nil	~
	Altitude Gold/MasterCard	45	150		19.14%	Ever	yday Sp	ender	- 3 S	stars	Big	Spender -	5 Stars
Westpac	Altitude Plat Rews-MCD	1	Never	~	~ ~	~	v v	/)	(/ /	 ✓ 	Nil	✓
	55 Day Platinum Visa	55	130		18.84%	Even	yday Sp	ender	- 5 S	stars	Big	Spender -	5 Stars
	Altitude Platinum/MCard	45	295		19.14%	Even	yday Sp	ender	- 4 S	stars	Big	Spender -	5 Stars



A	Deres la Deres	Points	Points		TYP	PESO	OF RI	FWA	RDS AV	/AII A	BIF		Red	Annual	Bonus
Company	Rewards Program	per \$1	Expire	-	1		-	12		1			eem Rev Online	Fee	Partners Available
		Spent		Travel	Automotive	Lifestyle	ntertainment	lerchandise	Vouchers / Gift Cards	Cash Back	Food	More	edeem Rewards Online		
					ive	Ø	nent	dise	s / ds	lick			rds		
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te				cred	it car	rd si	tar ratir	ngs	
**** "c	outstanding value"														
American Express	Mship Rewards Blue Sky	1	Never	~	~	~	~	~	~	~	~	~	~	95	~
	Blue Sky Credit Card	55	0		19.99	00%	Eve	eryday	y Spend	der - 5	5 Stars	5	Big S	pender - 4	4 Stars
Westpac	Altitude Gold Rews-AMEX	2	Never	~	~	~	V	~	~	x	~	~	~	Nil	~
	Altitude Gold/Amex	45	150		19.1	4%	Eve	eryday	y Spend	der - 3	3 Stars	5	Big S	pender - 4	4 Stars
Westpac	Altitude Plat Rews-AMEX	3	Never	~	V	~	~	~	~	×	~	~	~	Nil	~
	Altitude Platinum/Amex	45	295		19.1	4%	Eve	eryday	y Spend	der - 4	4 Stars	5	Big S	pender - {	5 Stars
Westpac	Altitude Rews-AMEX	2	Never	V	V	~	V	~	V	x	~	~	V	Nil	~
	Altitude/Amex	45	100		19.1	4%	Eve	eryday	y Spend	der - 3	3 Star	5	Big S	pender - 3	3 Stars

American Express	Mship Rewards Choices	1	Never	~	~	~	~	~	~	~	~	•	~	40	~
	Green Charge Card	51	80		N/	A	Ever	yday :	Spende	er - No	ot Rat	ed	Big Sp	ender - N	ot rated
	Gold Charge Card	51	130		N/	A	Ever	yday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	ot rated
	Gold Choice Credit Card	55	49		19.99	00%	Ev	veryda	y Spen	der -	1 Star		Big S	pender -	1 Star
AMP Banking	Mship Rewards Choices	1	Never	•	V	~	V	•	~	V	•	~	~	40	~
	AMEX Gold Credit Card	55	70		16.99	00%	Eve	eryday	y Spend	der - 3	3 Stars	5	Big S	pender - 3	3 Stars
ANZ	Rewards Gold AMEX	3	3 yrs	~	×	~	•	•	~	•	•	×	~	55	~
	Rewards Visa Gold	55	129		18.9	9%	Eve	eryday	y Spend	der - 2	2 Stars	5	Big S	pender - 2	2 Stars
Commonwealth Bank	Awards AMEX	1.5	Never	V	V	~	V	•	~	V	•	~	~	Nil	~
	Awards AMEX	55	89		19.99	00%	Eve	eryday	y Spend	der - 3	3 Stars	3	Big S	pender - 4	4 Stars
Commonwealth Bank	Gold Awards AMEX	2	Never	~	•	~	V	•	~	V	~	~	~	Nil	~
	Gold Awards AMEX	55	144		19.99	00%	Eve	eryday	y Spend	der - 4	4 Stars	3	Big S	pender -	5 Stars
Commonwealth Bank	Platinum Awards AMEX	3	Never	V	•	~	~	•	~	•	~	•	~	Nil	~
	Platinum Awards AMEX	55	280		19.99	00%	Eve	eryday	y Spend	der - 5	5 Stars	3	Big S	pender -	5 Stars
Community CPS Australia	Silver Rewards	1	Never	V	•	~	~	•	~	•	~	•	~	Nil	×
	Silver MasterCard	55	45		18.7	4%	Eve	eryday	y Spend	der - 5	5 Stars	3	Big Sp	ender - N	ot rated



General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYP Automotive	Lifestyle	OF Entertainment	A Merchandise	RD Gift Cards	VAILA Cash Back	BLE Food	More	edeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ate				cred	it car	rd si	tar rati	ngs	

HSBC	Mship Rewards Choices	1	Never	~	•	V	•	•	~	•	~	~	•	40	~
	AMEX Gold	55	70		19.99	900%	Eve	eryda	y Spend	der - 3	3 Stars	5	Big S	pender -	3 Stars
Sutherland Credit Union	Silver Rewards	1	Never	V	V	V	V	•	~	•	~	~	•	Nil	×
	Gold Rewards Masterard	55	85		18.7	74%	Eve	eryda	y Spend	der - 4	4 Stars	5	Big S	pender -	4 Stars
	Silver MasterCard	55	45		18.7	74%	Eve	eryda	y Spend	der - 8	5 Stars	5	Big Sp	ender - N	lot rated

American Express	Mship Rewards Ascent	1	Never	~	V	V	V	~	~	~	~	~	~	80	~
	Green Charge Card	51	80		N/	/A	Ever	yday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
	Gold Charge Card	51	130		N/	/A	Ever	yday	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
AMP Banking	Mship Rewards Ascent	1	Never	V	V	V	V	•	~	~	~	~	~	80	~
	AMEX Gold Credit Card	55	70		16.99	900%	Eve	eryda	y Spend	der - 3	3 Stars	5	Big S	pender -	3 Stars
ANZ	Rewards	1.5	3 yrs	V	x	V	V	•	~	~	~	×	~	55	~
	Rewards Visa	44	89		18.9	99%	Eve	eryda	y Spend	der - 3	3 Stars	5	Big S	pender -	3 Stars
ANZ	Rewards AMEX	2	3 yrs	~	×	V	~	•	~	~	~	×	~	55	~
	Rewards Visa	44	89		18.9	99%	Eve	eryda	y Spend	der - 3	3 Stars	5	Big S	pender -	3 Stars
Australian Central CU	Gold Rewards	1	Never	~	V	V	~	•	~	~	~	~	~	Nil	~
	Gold Qantas Rewards MCD	55	118		18.7	74%	Eve	eryda	y Spend	der - 3	3 Stars	5	Big S	pender -	4 Stars
	Gold Rewards Mastercard	55	85		18.7	74%	Eve	eryda	y Spend	der - 4	4 Stars	5	Big S	pender -	4 Stars
Australian Central CU	Silver Rewards	1	Never	V	V	V	V	•	~	~	~	~	~	Nil	~
	Silver MasterCard	55	45		18.7	74%	Eve	eryda	y Spend	der - t	5 Stars	3	Big Sp	ender - N	lot rated
Bank of Queensland	Q Rewards	1.5	3 yrs	~	V	V	~	•	~	~	~	~	~	Nil	×
	Gold Visa	55	120		19.49	900%	Eve	eryda	y Spend	der - 3	3 Stars	5	Big S	pender -	3 Stars
	Blue Visa	55	55		19.49	900%	Eve	eryda	y Spen	der - 3	3 Stars	5	Big Sp	ender - N	lot rated
	Blue No AnnualFee Visa	0	0		18.49	900%	Eve	eryda	y Spend	der - 4	4 Stars	5	Big Sp	ender - N	lot rated
	Platinum Visa	55	199		19.49	900%	Eve	eryda	y Spend	der - 4	4 Stars	3	Big S	pender -	4 Stars
BankWest	More Rewards	1.5	3 yrs	•	•	V	~	•	~	•	•	~	•	Nil	×
	More MasterCard	55	89		18.7	74%	Eve	arvda	y Spend	der - 2	Star		Big S	pender -	3 Stars

your guide to product excellence



		D : /	Deinte		ΤΥΡΙ	ESC			DS A	/A11 A	BLE		ed	Annual	Bonus
Company	Rewards Program	Points per \$1	Points Expire	_			-						eem Rev Online	Fee	Partners Available
		Spent		Travel	Automotive	Lifestyle	ntertainmen	/lerchandise	Vouchers / Gift Cards	Cash Back	Food	More	edeem Rewards Online		Trailable
					tive	le	nent	dise	sp. ' s	ack			ards		
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te				credi	it cai	rd si	tar ratii	nas	
	orodity onlargo ouro	r too Daye	, annuar		rtui									. g e	
***							_	_					1	1	
Citibank	Silver Rewards	1	Never	~	~	~	~	~	~	~	~	~	~	Nil	×
	Silver Visa	55	89		20.490	00%	Eve	eryday	Spend	ler - 4	Star	S	Big Sp	ender - N	lot rated
	Silver MasterCard	55	89		20.490	00%	Eve	eryday	Spend	ler - 4	Star	S	Big Sp	ender - N	lot rated
Commonwealth Bank	Awards	1	Never	•	~	•	•	~	~	•	~	•	~	Nil	✓
	Awards MasterCard	55	89		19.990	00%	Eve	eryday	Spend	ler - 3	8 Star	S	Big S	pender -	3 Stars
Community CPS Australia	Gold Rewards	1	Never	~	~	~	•	~	~	•	~	~	~	Nil	×
	Gold Qantas Rewards MCD	55	118		18.74	4%	Eve	eryday	Spend	ler - 3	8 Star	S	Big S	pender -	4 Stars
	Gold Rewards Mastercard	55	85		18.74	4%	Eve	eryday	Spend	ler - 4	Star	s	Big S	pender -	4 Stars
CUA	Gold Rewards	1	Never	V	~	V	~	~	~	~	V	~	~	99	x
	Gold Rewards MasterCard	55	85		18.74	4%	Eve	ervdav	Spend	ler - A	Star	2	Big S	pender -	4 Stars
CUA	Silver Rewards	1	Never	~	10.7-	+ /0						。 ✓	Dig C	55	¥ 01813
						-					•				
	Silver MasterCard	55	45		18.74	4%	Eve	eryday	Spend	ler - 5	5 Star		• •	ender - N	
Diners Club Int	Diners Club Rewards	1	Never	~	~	~	~	~	~	~	~	~	~	77	v
	Charge Card	44	95		N/A	4	Ever	yday S	Spende	r - No	ot Rat	ed	Big Sp	ender - N	lot rated
ECU Australia	Gold Rewards	1	Never	V	~	~	•	~	•	•	~	•	~	Nil	✓
	Gold Qantas Rewards Mcd	55	118		18.74	4%	Eve	eryday	Spend	ler - 3	8 Star	S	Big S	pender -	4 Stars
	Gold Rewards MasterCard	55	85		18.74	4%	Eve	eryday	Spend	ler - 4	Star	S	Big S	pender -	4 Stars
ECU Australia	Silver Rewards	1	Never	V	~	~	•	~	~	•	V	~	~	Nil	v
	Silver MasterCard	55	45		18.74	4%	Eve	eryday	Spend	ler - 5	Star	S	Big Sp	ender - N	lot rated
Family First CU	Gold Rewards	1	Never	V	~	~	~	~	~	~	~	~	V	Nil	~
	Gold Qantas Rwards Mcd	55	118		18.74	4%	Eve	erydav	Spend	ler - 3	Star	S	Big S	pender -	4 Stars
	Gold Rewards MasterCard	55	85		18.74				Spend					pender -	
Family First CU	Silver Rewards	1	Never	V	1 0.74								big 0	Nil	
				-					-			_			
	Silver MasterCard	55	45		18.74	4%	Eve	eryday	Spend	ler - 5	Star	S	Big Sp	ender - N	lot rated



0	Demondo Deservores	Points	Points		TYP	ESC	DF RE	EWA	RDS AV	VAILA	BLE		Red	Annual	Bonus
Company	Rewards Program	per \$1 Spent	Expire	Ţ	Auto	L.	Enter	Merc	Giff	Cas		_	edeem Rewards Online	Fee	Partners Available
		Openi		Travel	Automotive	Lifestyle	ntertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Rewai ne		
					ve	Û	lent	lise	s / ts	ck			rds		
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te				cred	it ca	rd s	tar ratii	ngs	

FCCS Credit Union	Gold Rewards	1	Never	V	~	V	•	~	~	V	V	~	~	Nil	~
	Gold Qantas Rewards Mcd	55	118		18.7	4%	Eve	eryday	/ Spend	der - 3	3 Star	ſS	Big S	pender - 4	4 Stars
	Gold Rewards MasterCard	55	85		18.7	4%	Eve	eryday	/ Spend	der - 4	4 Star	s	Big S	pender - 4	4 Stars
FCCS Credit Union	Silver Rewards	1	Never	V	~	V	~	~	~	V	V	V	~	Nil	~
	Silver MasterCard	55	45		18.7	4%	Eve	eryday	/ Spend	der - 5	5 Star	s	Big Sp	ender - N	ot rated
GE Money	GO Rewards	1	3 yrs	V	~	~	•	~	~	x	V	~	~	Nil	~
	GO MasterCard	62	34.8	3	20.7	4%	Ev	eryda	y Spen	der -	1 Sta	r	Big S	pender - :	2 Stars
Holiday Coast CU	Gold Rewards	1	Never	V	~	~	~	~	~	V	V	~	~	Nil	~
	Gold Rewards MasterCard	55	85		18.7	4%	Eve	eryday	/ Spend	der - 4	4 Star	rs	Big S	pender -	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.7	4%	Eve	eryday	/ Spend	der - 3	3 Star	rs	Big S	pender -	4 Stars
Holiday Coast CU	Silver Rewards	1	Never	V	~	~	~	~	~	V	V	~	~	Nil	~
	Silver MasterCard	55	45		18.7	4%	Eve	eryday	/ Spend	der - 5	5 Star	s	Big Sp	ender - N	ot rated
HSBC	Mship Rewards Ascent	1	Never	V	~	~	•	•	~	V	V	V	~	80	v
	AMEX Gold	55	70		19.99	00%	Eve	eryday	/ Spend	der - 3	3 Star	ſS	Big S	pender - :	3 Stars
HSBC	Rewards Plus-Standard	1	3 yrs	V	~	V	V	~	~	x	V	V	~	Nil	~
	Classic Credit Card	45	59		19.99	00%	Ever	yday :	Spende	er - No	ot Rat	ted	Big Sp	ender - N	ot rated
Illawarra CU NSW	Gold Rewards	1	Never	V	•	~	~	V	~	V	V	V	~	Nil	~
	Gold Rewards MasterCard	55	85		18.7	4%	Eve	eryday	/ Spend	der - 4	4 Star	s	Big S	pender - 4	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.7	4%	Eve	eryday	/ Spend	der - 3	3 Star	ſS	Big S	pender - 4	4 Stars
Illawarra CU NSW	Silver Rewards	1	Never	V	~	~	~	~	~	V	V	~	~	Nil	~
	Silver MasterCard	55	45		18.7	4%	Eve	eryday	/ Spend	der - 5	5 Star	rs	Big Sp	ender - N	ot rated
ІМВ	Gold Rewards	1	Never	~	~	~	~	~	~	V	V	V	~	99	×
	Gold Rewards MasterCard	55	99		18.7	4%	Eve	eryday	/ Spend	der - 4	4 Star	rs	Big S	pender - 4	4 Stars
IMB	Silver Rewards	1	Never	V	~	~	~	~	~	~	V	~	~	55	×
	Silver RewardsMasterCard	55	55		18.7	4%	Eve	eryday	/ Spend	der - 5	5 Star	rs	Big Sp	ender - N	ot rated
													0 1		



| Demondo Dremon | Dointo | Pointe | | TYP
 | ES C |)F RI
 | EWAR
 | DS AV | AILA
 | BLE | | Red | Annual
 | Bonus |
|-------------------------|---|--|--
--
---|---
--
--|--
--
---	---	--
Rewards Program	per \$1	Expire
 | 5 | Entei
 | Merc
 | Giff | Cas
 | _ | _ | em F
Onli | Fee
 | Partners
Available |
| | Opent | | avel | omoti
 | festyle | rtainm
 | chand
 | ichers
t Carc | sh Ba
 | -ood | More | Rewai |
 | |
| | | | | ve
 | (U | lent
 | ise
 | s - | Ķ
 | | | sp |
 | |
| Credit / Charge Card | Free Days | Annual | =ee | Rat
 | te |
 |
 | Ċ | redi
 | it car | rd st | tar ratii | ngs
 | |
| | | | |
 | |
 |
 | |
 | | | |
 | |
| Gold Rewards | 1 | Never | ~ | •
 | ~ | ~
 | •
 | ~ | ~
 | • | ~ | V | Nil
 | ~ |
| Gold Qantas Rewards Mcd | 55 | 118 | | 18.7
 | 4% | Eve
 | eryday
 | Spenc | ler - 3
 | Stars | 6 | Big S | pender -
 | 4 Stars |
| Gold Rewards MasterCard | 55 | 85 | | 18.7
 | 4% | Eve
 | eryday
 | Spend | ler - 4
 | Stars | 6 | Big S | pender -
 | 4 Stars |
| Silver Rewards | 1 | Never | ~ | •
 | ~ | ~
 | •
 | ~ | ~
 | • | ~ | ~ | Nil
 | v |
| Silver MasterCard | 55 | 45 | | 18.7
 | 4% | Eve
 | eryday
 | Spend | ler - 5
 | Stars | 6 | Big Sp | ender - N
 | lot rated |
| Gold Rewards | 1 | Never | • | •
 | ~ | •
 | •
 | ~ | •
 | • | ~ | ~ | Nil
 | ~ |
| Gold Qantas Rewards Mcd | 55 | 118 | | 18.7
 | 4% | Eve
 | eryday
 | Spend | ler - 3
 | Stars | 6 | Big S | pender -
 | 4 Stars |
| Silver Rewards | 1 | Never | ~ | ~
 | ~ | ~
 | •
 | ~ | ~
 | • | ~ | ~ | Nil
 | ~ |
| Gold Rewards MasterCard | 55 | 85 | | 18.7
 | 4% | Eve
 | eryday
 | Spend | ler - 4
 | Stars | 3 | Big S | pender -
 | 4 Stars |
| Silver MasterCard | 55 | 45 | | 18.7
 | 4% | Eve
 | eryday
 | Spenc | ler - 5
 | Stars | 6 | Big Sp | ender - N
 | lot rated |
| Gold Rewards | 1 | Never | ~ | ~
 | ~ | ~
 | •
 | ~ | ~
 | • | ~ | ~ | Nil
 | ~ |
| Gold Rewards MasterCard | 55 | 85 | | 18.7
 | 4% | Eve
 | eryday
 | Spend | ler - 4
 | Stars | 6 | Big S | pender -
 | 4 Stars |
| Gold Qantas Rewards Mcd | 55 | 118 | | 18.7
 | 4% | Eve
 | eryday
 | Spenc | ler - 3
 | Stars | 6 | Big S | pender -
 | 4 Stars |
| Silver Rewards | 1 | Never | • | ~
 | • | •
 | ~
 | ~ | •
 | • | ~ | V | Nil
 | ~ |
| Silver MasterCard | 55 | 45 | | 18.7
 | 4% | Eve
 | eryday
 | Spend | ler - 5
 | Stars | 6 | Big Sp | ender - N
 | lot rated |
| Gold Rewards | 1 | Never | ~ | •
 | ~ | ~
 | •
 | ~ | ~
 | • | ~ | ~ | Nil
 | v |
| Gold Qantas Rewards Mcd | 55 | 118 | | 18.7
 | 4% | Eve
 | eryday
 | Spenc | ler - 3
 | Stars | 5 | Big S | pender -
 | 4 Stars |
| Gold Rewards MasterCard | 55 | 85 | | 18.7
 | 4% | Eve
 | eryday
 | Spenc | ler - 4
 | Stars | 6 | Big S | pender -
 | 4 Stars |
| Silver Rewards | 1 | Never | ~ | ~
 | ~ | ~
 | •
 | ~ | ~
 | ~ | ~ | ~ | Nil
 | ~ |
| Silver MasterCard | 55 | 45 | | 18.7
 | 4% | Eve
 | eryday
 | Spend | ler - 5
 | Stars | 5 | Big Sp | ender - N
 | lot rated |
| Gold Rewards | 1 | Never | ~ | ~
 | ~ | ~
 | •
 | ~ | ~
 | • | ~ | ~ | Nil
 | ~ |
| | | | |
 | |
 |
 | |
 | | | |
 | |
| Gold Qantas Rewards Mcd | 55 | 99 | | 18.7
 | 4% | Eve
 | eryday
 | Spend | ler - 3
 | Stars | 6 | Big S | pender -
 | 4 Stars |
| | 55
1 | 99
Never | ~ | 18.7
 | |
 | eryday
 | Spenc | ler - 3
 | | | Big S | <mark>pender -</mark>
Nil
 | 4 Stars |
| | Gold Rewards
Gold Qantas Rewards Mcd
Gold Qantas Rewards Mcd
Gold Rewards MasterCard
Silver Rewards
Gold Rewards
Gold Qantas Rewards Mcd
Silver Rewards
Gold Rewards MasterCard
Gold Rewards MasterCard
Gold Rewards MasterCard
Gold Qantas Rewards Mcd
Silver Rewards
Silver Rewards
Gold Qantas Rewards Mcd
Silver MasterCard
Gold Qantas Rewards Mcd
Silver MasterCard
Gold Rewards
Silver MasterCard
Gold Rewards | Per S1
SpentCredit / Charge CardFree DaysGold Rewards1Gold Qantas Rewards Mcd55Gold Rewards MasterCard55Silver Rewards1Silver MasterCard55Gold Qantas Rewards Mcd55Gold Rewards1Gold Qantas Rewards Mcd55Silver Rewards1Gold Qantas Rewards Mcd55Silver Rewards1Gold Rewards1Gold Rewards MasterCard55Silver MasterCard55Gold Rewards MasterCard55Silver MasterCard55Silver Rewards1Gold Rewards MasterCard55Silver Rewards1Gold Qantas Rewards Mcd55Silver MasterCard55Silver MasterCard55Gold Rewards1Silver MasterCard55Gold Rewards1Silver MasterCard55Gold Rewards MasterCard55Gold Rewards MasterCard55Gold Rewards MasterCard55Gold Rewards MasterCard55Silver Rewards Mcd55Silver Rewards1Silver Rewards1Silver Rewards1Silver Rewards55Silver Rewards55Silver Rewards55Silver Rewards55Silver Rewards55Silver Rewards55Silver Rewards55Silver Rewards55Silver Rewards< | Return of Programper \$1
SpentExpireCredit / Charge CardFree DaysAnnual IGold Rewards1NeverGold Qantas Rewards Mcd55118Gold Rewards MasterCard5585Silver Rewards1NeverSilver Rewards1NeverGold Qantas Rewards Mcd5545Gold Rewards1NeverSilver MasterCard5545Gold Qantas Rewards Mcd55118Silver Rewards1NeverGold Rewards1NeverGold Rewards5585Silver MasterCard5585Gold Rewards1NeverGold Rewards1NeverGold Rewards55118Silver Rewards1NeverSilver Rewards1NeverSilver Rewards1NeverGold Qantas Rewards Mcd5545Gold Rewards1NeverSilver MasterCard5585Gold Rewards1NeverSilver Rewards1NeverGold Rewards55118Gold Rewards5585Silver Rewards5585Silver Rewards5585Silver Rewards5585Silver Rewards1NeverSilver Rewards5585Silver Rewards5585Silver Rewards5585Silver Rewards55 | Network of strong rann
SpentExpire
SpentTopic Silver
SpentGold Rewards1Never*Gold Qantas Rewards Mod55118*Gold Qantas Rewards Mod55118*Gold Rewards MasterCard5585*Silver Rewards1Never*Gold Qantas Rewards Mod5545*Silver Rewards1Never*Gold Rewards5541*Gold Rewards55118*Silver Rewards1Never*Gold Rewards MasterCard5585*Silver MasterCard5545*Gold Rewards MasterCard55118*Gold Rewards MasterCard55118*Gold Qantas Rewards Mod55118*Silver Rewards1Never*Silver Rewards1Never*Gold Qantas Rewards Mod55118Silver Rewards1Never*Gold Qantas Rewards Mod55118Gold Qantas Rewards Mod55118Gold Qantas Rewards Mod55118Gold Rewards1Never*Gold Rewards55118Gold Rewards MasterCard5585Silver Rewards1Never*Gold Rewards MasterCard5585Silver Rewards1Never*Silver Rewards1Never* <td>Reward's ProgramPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spe</br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></td> <td>Rewards ProgramPoins i
spentSind
spentTotal
spentCredit / Charge CardFree DaysAnnual FeeRateGold Rewards1Never✓✓✓Gold Rewards1Never✓✓✓Gold Rewards5511818.74%Gold Rewards MasterCard558518.74%Silver Rewards1Never✓✓✓Silver MasterCard554518.74%Gold Rewards1Never✓✓✓Silver MasterCard554518.74%Gold Rewards1Never✓✓✓Gold Rewards1Never✓✓✓Gold Rewards5511818.74%Gold Rewards558518.74%Silver Rewards1Never✓✓Gold Rewards558518.74%Gold Rewards5511818.74%Gold Rewards5511818.74%Gold Rewards5511818.74%Silver MasterCard558518.74%Silver Rewards1Never✓✓Gold Qantas Rewards5511818.74%Silver MasterCard554518.74%Gold Qantas Rewards5511818.74%Gold Qantas Rewards5511818.74%Gold Qantas Rewards5511818.74%Gold Qantas Rewards55<t< td=""><td>Rewards ProgramPer S1
SpentSourceI
T
T
SpentI
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T<</td><td>Rewards ProgramPoins i
SpentDana i
SpentDana i
spens i
spens i
spens iDana i
spens i
spens i
i
iDana i
spens i
i
iDana i
spens i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i<b< td=""><td>Rewards ProgramPoints
SpentPoints
SpentPoints
ExpirePoints
TermPoints
TermPoints
TermCredit / Charge CardFree DaysAnnual FeeRateControl of the stateGold Rewards1Never✓✓✓✓Gold Qantas Rewards Mcd5511818.74%Everyday SpendGold Rewards1Never✓✓✓✓Silver Rewards1Never✓✓✓✓Gold Qantas Rewards Mcd554518.74%Everyday SpendGold Rewards1Never✓✓✓✓Silver Rewards1Never✓✓✓✓Gold Rewards1Never✓✓✓✓Silver MasterCard<td>Rewards ProgramPonts
SpentPonts
SpentPonts
ExpirePonts
TipPonts
TipPonts
TipTradeFree DaysAnnual FeeRateCreditCredit / Charge CardFree DaysAnnual FeeRateCreditGold Rewards1NeverVVVVGold Qantas Rewards Mcd5511818.74%Everyday Spender - 3Gold Rewards1NeverVVVVVGold Rewards1NeverVVVVVSilver Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Qantas Rewards Mcd5511818.74%Everyday Spender - 4Silver Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVG</td><td>Revended Stringgraffinper \$1
SpentiExpire
SpentiTig
BArronous
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
StringSource String
StringTig
StringSource String
StringTig
StringSource String
StringTig
StringSource String
StringSource String<</td><td>Rewards ProgramParks
SpentExpireTail
FigTail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Ta</td><td>Rewards ProgramParks
SpentParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks<b< td=""><td>Credit / Charge Card Free Days Annual Fee Rate credit card star ratings Gold Rewards 1 Never ✓ <t< td=""></t<></td></b<></td></td></b<></td></t<></td> | Reward's ProgramPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
spentPen's
 | Rewards ProgramPoins i
spentSind
spentTotal
spentCredit / Charge CardFree DaysAnnual FeeRateGold Rewards1Never✓✓✓Gold Rewards1Never✓✓✓Gold Rewards5511818.74%Gold Rewards MasterCard558518.74%Silver Rewards1Never✓✓✓Silver MasterCard554518.74%Gold Rewards1Never✓✓✓Silver MasterCard554518.74%Gold Rewards1Never✓✓✓Gold Rewards1Never✓✓✓Gold Rewards5511818.74%Gold Rewards558518.74%Silver Rewards1Never✓✓Gold Rewards558518.74%Gold Rewards5511818.74%Gold Rewards5511818.74%Gold Rewards5511818.74%Silver MasterCard558518.74%Silver Rewards1Never✓✓Gold Qantas Rewards5511818.74%Silver MasterCard554518.74%Gold Qantas Rewards5511818.74%Gold Qantas Rewards5511818.74%Gold Qantas Rewards5511818.74%Gold Qantas Rewards55 <t< td=""><td>Rewards ProgramPer S1
SpentSourceI
T
T
SpentI
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T<</td><td>Rewards ProgramPoins i
SpentDana i
SpentDana i
spens i
spens i
spens iDana i
spens i
spens i
i
iDana i
spens i
i
iDana i
spens i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i<b< td=""><td>Rewards ProgramPoints
SpentPoints
SpentPoints
ExpirePoints
TermPoints
TermPoints
TermCredit / Charge CardFree DaysAnnual FeeRateControl of the stateGold Rewards1Never✓✓✓✓Gold Qantas Rewards Mcd5511818.74%Everyday SpendGold Rewards1Never✓✓✓✓Silver Rewards1Never✓✓✓✓Gold Qantas Rewards Mcd554518.74%Everyday SpendGold Rewards1Never✓✓✓✓Silver Rewards1Never✓✓✓✓Gold Rewards1Never✓✓✓✓Silver MasterCard<td>Rewards ProgramPonts
SpentPonts
SpentPonts
ExpirePonts
TipPonts
TipPonts
TipTradeFree DaysAnnual FeeRateCreditCredit / Charge CardFree DaysAnnual FeeRateCreditGold Rewards1NeverVVVVGold Qantas Rewards Mcd5511818.74%Everyday Spender - 3Gold Rewards1NeverVVVVVGold Rewards1NeverVVVVVSilver Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Qantas Rewards Mcd5511818.74%Everyday Spender - 4Silver Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVG</td><td>Revended Stringgraffinper \$1
SpentiExpire
SpentiTig
BArronous
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
StringSource String
StringTig
StringSource String
StringTig
StringSource String
StringTig
StringSource String
StringSource String<</td><td>Rewards ProgramParks
SpentExpireTail
FigTail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Ta</td><td>Rewards ProgramParks
SpentParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks<b< td=""><td>Credit / Charge Card Free Days Annual Fee Rate credit card star ratings Gold Rewards 1 Never ✓ <t< td=""></t<></td></b<></td></td></b<></td></t<> | Rewards ProgramPer S1
SpentSourceI
T
T
SpentI
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T
T< | Rewards ProgramPoins i
SpentDana i
SpentDana i
spens i
spens i
spens iDana i
spens i
spens i
i
iDana i
spens i
i
iDana i
spens i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i
i <b< td=""><td>Rewards ProgramPoints
SpentPoints
SpentPoints
ExpirePoints
TermPoints
TermPoints
TermCredit / Charge CardFree DaysAnnual FeeRateControl of the stateGold Rewards1Never✓✓✓✓Gold Qantas Rewards Mcd5511818.74%Everyday SpendGold Rewards1Never✓✓✓✓Silver Rewards1Never✓✓✓✓Gold Qantas Rewards Mcd554518.74%Everyday SpendGold Rewards1Never✓✓✓✓Silver Rewards1Never✓✓✓✓Gold Rewards1Never✓✓✓✓Silver MasterCard<td>Rewards ProgramPonts
SpentPonts
SpentPonts
ExpirePonts
TipPonts
TipPonts
TipTradeFree DaysAnnual FeeRateCreditCredit / Charge CardFree DaysAnnual FeeRateCreditGold Rewards1NeverVVVVGold Qantas Rewards Mcd5511818.74%Everyday Spender - 3Gold Rewards1NeverVVVVVGold Rewards1NeverVVVVVSilver Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Qantas Rewards Mcd5511818.74%Everyday Spender - 4Silver Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVG</td><td>Revended Stringgraffinper \$1
SpentiExpire
SpentiTig
BArronous
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
StringSource String
StringTig
StringSource String
StringTig
StringSource String
StringTig
StringSource String
StringSource String<</td><td>Rewards ProgramParks
SpentExpireTail
FigTail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Ta</td><td>Rewards ProgramParks
SpentParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks<b< td=""><td>Credit / Charge Card Free Days Annual Fee Rate credit card star ratings Gold Rewards 1 Never ✓ <t< td=""></t<></td></b<></td></td></b<> | Rewards ProgramPoints
SpentPoints
SpentPoints
ExpirePoints
TermPoints
TermPoints
TermCredit / Charge CardFree DaysAnnual FeeRateControl of the stateGold Rewards1Never✓✓✓✓Gold Qantas Rewards Mcd5511818.74%Everyday SpendGold Rewards1Never✓✓✓✓Silver Rewards1Never✓✓✓✓Gold Qantas Rewards Mcd554518.74%Everyday SpendGold Rewards1Never✓✓✓✓Silver Rewards1Never✓✓✓✓Gold Rewards1Never✓✓✓✓Silver MasterCard <td>Rewards ProgramPonts
SpentPonts
SpentPonts
ExpirePonts
TipPonts
TipPonts
TipTradeFree DaysAnnual FeeRateCreditCredit / Charge CardFree DaysAnnual FeeRateCreditGold Rewards1NeverVVVVGold Qantas Rewards Mcd5511818.74%Everyday Spender - 3Gold Rewards1NeverVVVVVGold Rewards1NeverVVVVVSilver Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Qantas Rewards Mcd5511818.74%Everyday Spender - 4Silver Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVG</td> <td>Revended Stringgraffinper \$1
SpentiExpire
SpentiTig
BArronous
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
StringSource String
StringTig
StringSource String
StringTig
StringSource String
StringTig
StringSource String
StringSource String<</td> <td>Rewards ProgramParks
SpentExpireTail
FigTail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Ta</td> <td>Rewards ProgramParks
SpentParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks<b< td=""><td>Credit / Charge Card Free Days Annual Fee Rate credit card star ratings Gold Rewards 1 Never ✓ <t< td=""></t<></td></b<></td> | Rewards ProgramPonts
SpentPonts
SpentPonts
ExpirePonts
TipPonts
TipPonts
TipTradeFree DaysAnnual FeeRateCreditCredit / Charge CardFree DaysAnnual FeeRateCreditGold Rewards1NeverVVVVGold Qantas Rewards Mcd5511818.74%Everyday Spender - 3Gold Rewards1NeverVVVVVGold Rewards1NeverVVVVVSilver Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Qantas Rewards Mcd5511818.74%Everyday Spender - 4Silver Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVGold Rewards1NeverVVVVVG | Revended Stringgraffinper \$1
SpentiExpire
SpentiTig
BArronous
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
BTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
BSource String
StringTig
StringSource String
StringTig
StringSource String
StringTig
StringSource String
StringTig
StringSource String
StringSource String< | Rewards ProgramParks
SpentExpireTail
FigTail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Tail
Ta | Rewards ProgramParks
SpentParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks
ExpireParks <b< td=""><td>Credit / Charge Card Free Days Annual Fee Rate credit card star ratings Gold Rewards 1 Never ✓ <t< td=""></t<></td></b<> | Credit / Charge Card Free Days Annual Fee Rate credit card star ratings Gold Rewards 1 Never ✓ <t< td=""></t<> |



General Rewards - \$24,000 annual spend

Company	Rewards Program	Points	Points		TYP	PESO	OF R	EWA	RDS A'	VAILA	ABLE		Rede	Annual	Bonus
Company		per \$1 Spent	Expire	Travel	Automotive	Lifestyle	Intertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	edeem Rewards Online	Fee	Partners Available
					Ø		ent	ĕ					<u></u>		
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ate				cred	lit ca	rd s	tar ratii	ngs	

Suncorp Bank	Pers Standard Rewards	1	3 yrs	V	~	~	~	~	~	~	V	~	~	Nil	×
	Clear Options Gold	55	99		19.25	500%	Eve	eryda	y Spen	der - 3	3 Star	s	Big S	pender -	3 Stars
	Clear Options Standard	0	39		11.74	100%	Eve	eryda	y Spen	der - 3	3 Star	S	Big S	pender -	3 Stars
	Clear Options Platinum	55	205		19.99	900%	Ever	yday	Spende	er - N	ot Rat	ed	Big Sp	ender - N	lot rated
	Clear Options Plus	55	63		19.49	900%	Eve	eryda	y Spen	der - 3	3 Star	S	Big Sp	ender - N	lot rated
Sutherland Credit Union	Gold Rewards	1	Never	V	V	V	~	V	~	V	V	•	~	Nil	v
	Gold Qantas Rewards Mcd	55	118		18.7	74%	Eve	eryda	y Spen	der - 3	3 Star	s	Big S	pender -	4 Stars
Unicom Credit Union	Gold Rewards	1	Never	V	V	•	~	V	~	•	V	~	~	Nil	~
	Gold Rewards MasterCard	55	85		17.99	900%	Eve	eryda	y Spen	der - 4	4 Star	s	Big S	pender -	4 Stars
	Gold Qantas Rewards Mcd	55	118		17.99	900%	Eve	eryda	y Spen	der - 3	3 Star	s	Big S	pender -	4 Stars
Unicom Credit Union	Silver Rewards	1	Never	V	V	•	•	V	~	•	V	~	~	Nil	v
	Silver MasterCard	55	45		17.99	900%	Eve	eryda	y Spen	der - t	5 Star	s	Big Sp	ender - N	lot rated
Unicredit-WA	Gold Rewards	1	Never	V	•	•	•	V	~	•	V	•	~	Nil	~
	Gold Rewards MasterCard	55	85		18.7	4%	Eve	eryda	y Spen	der - 4	4 Star	s	Big S	pender -	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.7	4%	Eve	eryda	y Spen	der - 3	3 Star	s	Big S	pender -	4 Stars
Unicredit-WA	Silver Rewards	1	Never	V	•	V	V	V	~	•	V	~	~	Nil	 ✓
	Silver MasterCard	55	45		18.7	4%	Eve	eryda	y Spen	der - {	5 Star	s	Big Sp	ender - N	lot rated
Warwick Credit Union	Gold Rewards	1	Never	V	V	~	V	V	~	~	V	~	~	Nil	~
	Gold Qantas Rewards Mcd	55	118		18.7	4%	Eve	eryda	y Spen	der - 3	3 Star	s	Big S	pender -	4 Stars
	Gold Rewards MasterCard	55	85		18.7	74%	Eve	eryda	y Spen	der - 4	4 Star	s	Big S	pender -	4 Stars
Warwick Credit Union	Silver Rewards	1	Never	~	~	~	~	~	~	~	V	~	v	Nil	~
	Silver MasterCard	55	45		18.7	74%	Eve	eryda	y Spen	der - t	5 Star	S	Big Sp	ender - N	lot rated

your guide to product excellence



Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TY Automotive	S Lifestyle	F Entertainment	~	A Vouchers / Gift Cards	/AILA Cash Back	BLE	More	kedeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te				cred	it caı	rd s	tar ratir	ngs	

Westpac	Altitude Gold Rews-MCD	1	Never	~	V	~	•	•	~	•	~	~	~	Nil	v
	Altitude Gold/MasterCard	45	150		19.1	4%	Eve	eryday	y Spend	der - 3	8 Star	s	Big S	pender -	5 Stars
Westpac	Altitude Plat Rews-MCD	1	Never	~	V	V	•	•	~	x	V	•	~	Nil	~
	Altitude Platinum/MCard	45	295		19.1	4%	Eve	eryday	y Spend	der - 4	Star	s	Big S	pender -	5 Stars
	55 Day Platinum Visa	55	130		18.8	4%	Eve	eryday	y Spend	der - 5	5 Star	s	Big S	pender -	5 Stars
Westpac	Altitude Rews-MCD	1	Never	~	•	~	•	•	~	×	•	~	~	Nil	~
	Altitude/MasterCard	45	100		19.1	4%	Eve	eryday	y Spend	der - 3	8 Star	s	Big S	pender -	4 Stars
**															
ANZ	Rewards Gold	1.5	3 yrs	V	x	V	•	•	~	V	V	x	~	55	v
	Rewards Visa Gold	55	129		18.9	9%	Eve	eryday	y Spend	der - 2	2 Star	s	Big S	pender - :	2 Stars
BankWest	More Rewards- Platinum	2	3 yrs	~	•	~	~	•	~	~	V	~	~	Nil	×
	More Platinum MasterCard	55	190		18.4	9%	Eve	eryday	y Spenc	der - 4	Star	s	Big S	pender -	4 Stars
BankWest	More Rewards-Gold	1.5	3 yrs	V	V	V	~	•	~	•	V	V	~	Nil	×
	More Gold MasterCard	55	120		18.7	4%	Eve	eryday	y Spend	der - 3	8 Star	s	Big S	pender - 4	4 Stars
GE Money	GE Coles Source	0.40	3 yrs	~	V	•	•	•	~	×	~	V	~	Nil	~
	Coles Group Source MCD	62	0		19.74	00%	Eve	eryday	y Spenc	der - 3	8 Star	s	Big S	pender - :	3 Stars
HSBC	Rewards Plus-Gold	1	3 yrs	V	•	~	~	~	~	x	~	V	~	Nil	~
	Visa Gold	45	89		18.99	00%	Eve	eryday	y Spenc	der - 3	8 Star	s	Big S	pender - :	3 Stars
*															
American Express	Mship Rews Ascent-Plat	1.5	Never	~	~	r	~	~	~	~	V	r	~	Nil	~
	Platinum Credit Card	55	395		19.99	00%	Eve	eryday	y Spend	der - 3	8 Star	s	Big S	pender - 3	3 Stars
AMP Banking	Mship Rews Ascent-Plat	1.5	Never	V	V	~	~	•	~	~	•	V	~	Nil	~
	AMEX Platinum Credit Cd	55	395		18.99	00%	Eve	eryday	y Spend	der - 3	8 Star	s	Big S	pender - :	3 Stars



Company	Rewards Program	Points	Points		TYP	PESO	OF RI	EWA	RDS A'	VAILA	BLE		Rede	Annual	Bonus
Company		per \$1 Spent	Expire	Travel	Automotive	Lifestyle	Intertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	edeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite				cred	it ca	rd si	tar ratii	ngs	
*															
Citibank	Gold Rewards	1	Never	•	•	•	~	V	~	V	•	•	~	Nil	~
	Gold MasterCard	55	149		20.49	00%	Eve	eryda	y Spen	der - 3	3 Star	s	Big S	pender -	4 Stars
	Gold Visa	55	149		20.49	00%	Eve	eryda	y Spen	der - 4	4 Star	S	Big S	pender -	4 Stars
Citibank	Platinum Rewards	1	Never	~	•	•	•	V	~	V	V	~	~	Nil	~
	Platinum Visa	55	250		20.49	00%	Eve	eryda	y Spen	der - 3	3 Star	s	Big S	pender -	5 Stars
	Platinum MasterCard	55	250		20.49	00%	Eve	eryda	y Spen	der - 3	3 Star	S	Big S	pender -	5 Stars
Commonwealth Bank	Gold Awards	1	Never	~	V	•	•	V	•	V	V	V	~	Nil	~
	Gold Awards MasterCard	55	144		19.99	00%	Eve	eryda	y Spen	der - 3	3 Star	S	Big S	pender -	3 Stars
Commonwealth Bank	Platinum Awards	1	Never	~	V	•	•	V	•	V	•	•	~	Nil	~
	Platinum Awards MCD	55	280		19.99	00%	Eve	eryda	y Spen	der - 3	3 Star	S	Big S	pender -	5 Stars
HSBC	Rewards Plus-Platinum	1	3 yrs	V	•	~	~	V	~	x	•	~	~	Nil	~
	Visa Platinum	45	129		18.74	00%	Eve	eryda	y Spen	der - 3	3 Star	s	Big S	pender -	4 Stars



General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel		S Lifestyle	E Entertainment	ARDS Gift Cards	VAILA Cash Back	BLE Food	More	kedeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate	e			credi	it car	rd si	tar ratir	ıgs	
**** "c	outstanding value"													
American Express	Mship Rewards Blue Sky	1	Never	~	~	~	v v	 	~	•	~	~	95	~
	Blue Sky Credit Card	55	0		19.990	0%	Every	day Sper	nder - 5	Stars	s	Big S	pender - 4	4 Stars
American Express	Mship Rews Ascent-Plat	1.5	Never	~	~	~	v v	 	~	•	~	~	Nil	~
	Platinum Credit Card	55	395		19.990	0%	Every	day Sper	nder - 3	Stars	s	Big S	pender - 3	3 Stars
AMP Banking	Mship Rews Ascent-Plat	1.5	Never	~	~	~	v v	 ✓ 	~	•	~	~	Nil	~
	AMEX Platinum Credit Cd	55	395		18.990	0%	Every	day Sper	nder - 3	Stars	s	Big S	pender - 3	3 Stars
ANZ	Rewards Gold AMEX	3	3 yrs	r	x	~	v .	 ✓ 	~	•	×	~	55	~
	Rewards Visa Gold	55	129		18.99	9%	Every	day Sper	nder - 2	Stars	S	Big S	pender - 2	2 Stars
Commonwealth Bank	Gold Awards AMEX	2	Never	~	~	~	~ •	· •	~	•	~	~	Nil	v
	Gold Awards AMEX	55	144		19.990	0%	Every	day Sper	nder - 4	Stars	S	Big S	pender -	5 Stars
Commonwealth Bank	Platinum Awards AMEX	3	Never	~	~	~	~ ~	 	~	•	•	~	Nil	~
	Platinum Awards AMEX	55	280		19.990	0%	Every	day Sper	nder - 5	Stars	s	Big S	pender -	5 Stars
Westpac	Altitude Gold Rews-AMEX	2	Never	•	~	~	~ ~	 ✓ 	×	•	~	~	Nil	~
	Altitude Gold/Amex	45	150		19.14	1%	Every	day Sper	nder - 3	Stars	S	Big S	oender - 4	4 Stars
Westpac	Altitude Plat Rews-AMEX	3	Never	~	~	~	v v	 	×	•	~	~	Nil	~
	Altitude Platinum/Amex	45	295		19.14	1%	Every	day Sper	nder - 4	Stars	s	Big S	pender -	5 Stars
Westpac	Altitude Rews-AMEX	2	Never	r	~	~	v .		×	•	~	~	Nil	~
	Altitude/Amex	45	100		19.14	1%	Every	day Sper	nder - 3	Stars	S	Big S	oender - :	3 Stars

American Express	Mship Rewards Ascent	1	Never	~	~	~	~ .	· ·	~	~	~	~	80	~
	Green Charge Card	51	80		N/A	١	Everyda	y Spenc	ler - No	ot Rate	ed	Big Sp	ender - N	ot rated
	Gold Charge Card	51	130		N/A	4	Everyda	y Spend	ler - No	ot Rate	ed	Big Sp	ender - N	ot rated
American Express	Mship Rewards Choices	1	Never	•	~	•	~ •	· ·	~	•	~	~	40	~
	Green Charge Card	51	80		N/A	١	Everyda	y Spend	ler - No	ot Rate	ed	Big Sp	ender - N	ot rated
	Gold Choice Credit Card	55	49		19.990	0%	Every	day Spe	nder - 1	1 Star	-	Big S	pender -	1 Star
	Gold Charge Card	51	130		N/A	۸	Everyda	y Spend	ler - No	ot Rate	ed	Big Sp	ender - N	ot rated

your guide to product excellence



		Deinte	Points		TYP	ESC)F RF	=WAF		/AII A	BLE		ed	Annual	Bonus
Company	Rewards Program	Points per \$1 Spent	Expire	-				2		1			edeem Rewards Online	Fee	Partners Available
		Spent		Travel	Automotive	Lifestyle	ntertainment	lerchandise	Vouchers / Gift Cards	Cash Back	Food	More	Rewa ine		
					İve	Ð	nent	dise	ds /	ic.k			rds		
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te			(cred	it ca	rd s	tar ratii	ngs	<u>.</u>

AMP Banking	Mship Rewards Ascent	1	Never	~	•	~	V	~	~	~	V	~	•	80	v
	AMEX Gold Credit Card	55	70		16.990	00%	Eve	eryday	Spend	der - 3	8 Star	S	Big S	pender -	3 Stars
AMP Banking	Mship Rewards Choices	1	Never	V	~	~	•	•	~	V	•	~	~	40	v
	AMEX Gold Credit Card	55	70		16.990	00%	Eve	eryday	Spend	der - 3	8 Star	s	Big S	pender -	3 Stars
Commonwealth Bank	Awards AMEX	1.5	Never	V	•	~	~	•	~	~	~	~	~	Nil	~
	Awards AMEX	55	89		19.99	00%	Eve	eryday	Spend	der - 3	8 Star	s	Big S	pender -	4 Stars
Diners Club Int	Diners Club Rewards	1	Never	V	~	~	•	•	~	•	•	~	~	77	v
	Charge Card	44	95		N//	4	Every	yday S	Spende	er - No	ot Rat	ed	Big Sp	ender - N	lot rated
HSBC	Mship Rewards Ascent	1	Never	V	~	~	•	•	~	•	•	~	~	80	•
	AMEX Gold	55	70		19.990	00%	Eve	eryday	Spend	der - 3	8 Star	S	Big S	pender -	3 Stars
HSBC	Mship Rewards Choices	1	Never	V	~	~	•	•	~	•	•	~	~	40	v
	AMEX Gold	55	70		19.990	00%	Eve	eryday	Spend	der - 3	8 Star	s	Big S	pender -	3 Stars
Westpac	Altitude Gold Rews-MCD	1	Never	V	~	~	•	•	~	V	•	~	~	Nil	v
	Altitude Gold/MasterCard	45	150	1	19.14	4%	Eve	eryday	Spend	der - 3	8 Star	s	Big S	pender -	5 Stars
Westpac	Altitude Rews-MCD	1	Never	V	~	~	•	•	~	×	•	~	~	Nil	v
	Altitude/MasterCard	45	100	1	19.14	4%	Eve	eryday	Spend	der - 3	8 Star	S	Big S	pender -	4 Stars

ANZ	Rewards AMEX	2	3 yrs	V	×	~	~	~	V	~	~	×	~	55	~
	Rewards Visa	44	89		18.9	9%	Eve	eryday	Spend	der - 3	8 Star	S	Big S	pender -	3 Stars
Australian Central CU	Gold Rewards	1	Never	~	•	~	~	•	~	~	~	~	v	Nil	~
	Gold Rewards Mastercard	55	85		18.74	4%	Eve	eryday	Spend	der - 4	1 Star	S	Big S	pender -	4 Stars
	Gold Qantas Rewards MCD	55	118		18.74	4%	Eve	eryday	Spend	der - 3	8 Star	S	Big S	pender -	4 Stars
Australian Central CU	Silver Rewards	1	Never	V	•	~	•	•	~	~	•	~	•	Nil	•
	Silver MasterCard	55	45		18.74	4%	Eve	eryday	Spend	der - 5	5 Star	S	Big Sp	ender - N	lot rated



General Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points		TYP	PESC		WAF	RDS AV	/AILA	BLE		Rede	Annual	Bonus
		per \$1 Spent	Expire	Travel	Automotive	Lifestyle	Intertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	edeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te			(credi	it car	rd st	ar ratii	ngs	

Citibank	Gold Rewards	1	Never	~	•	~	•	~	~	~	~	~	~	Nil	~
	Gold Visa	55	149		20.49	00%	Eve	ryday	Spenc	ler - 4	Stars	5	Big S	pender - 4	4 Stars
	Gold MasterCard	55	149		20.49	00%	Eve	ryday	Spenc	ler - 3	Stars	5	Big S	pender - 4	4 Stars
Citibank	Silver Rewards	1	Never	~	•	•	•	•	~	•	•	~	~	Nil	×
	Silver Visa	55	89		20.49	00%	Eve	ryday	Spenc	ler - 4	Stars	5	Big Sp	ender - N	ot rated
	Silver MasterCard	55	89		20.49	00%	Eve	ryday	Spenc	ler - 4	Stars	5	Big Sp	ender - N	ot rated
Commonwealth Bank	Awards	1	Never	~	•	V	•	•	~	•	•	~	~	Nil	~
	Awards MasterCard	55	89		19.99	00%	Eve	ryday	Spenc	ler - 3	Stars	5	Big S	pender - :	3 Stars
Community CPS Australia	Silver Rewards	1	Never	•	•	•	•	•	~	•	•	•	~	Nil	×
	Silver MasterCard	55	45		18.7	4%	Eve	ryday	Spenc	ler - 5	Stars	5	Big Sp	ender - N	ot rated
CUA	Silver Rewards	1	Never	~	•	V	•	~	~	•	•	~	~	55	×
	Silver MasterCard	55	45		18.7	4%	Eve	ryday	Spend	ler - 5	Stars	5	Big Sp	ender - N	ot rated
ECU Australia	Gold Rewards	1	Never	~	•	V	~	•	~	•	•	~	~	Nil	~
	Gold Rewards MasterCard	55	85		18.7	4%	Eve	ryday	Spend	ler - 4	Stars	5	Big S	pender - 4	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.7	4%	Eve	ryday	Spenc	ler - 3	Stars	5	Big S	pender - 4	4 Stars
ECU Australia	Silver Rewards	1	Never	~	•	V	•	~	~	•	•	~	~	Nil	~
	Silver MasterCard	55	45		18.7	4%	Eve	ryday	Spend	ler - 5	Stars	5	Big Sp	ender - N	ot rated
Family First CU	Gold Rewards	1	Never	~	•	~	•	•	~	•	•	~	~	Nil	~
	Gold Rewards MasterCard	55	85		18.7	4%	Eve	ryday	Spend	ler - 4	Stars	5	Big S	pender - 4	4 Stars
	Gold Qantas Rwards Mcd	55	118		18.7	4%	Eve	ryday	Spenc	ler - 3	Stars	5	Big S	pender - 4	4 Stars
Family First CU	Silver Rewards	1	Never	~	•	V	•	~	~	•	•	~	~	Nil	~
	Silver MasterCard	55	45		18.7	4%	Eve	ryday	Spend	ler - 5	Stars	5	Big Sp	ender - N	ot rated
FCCS Credit Union	Gold Rewards	1	Never	~	~	~	~	~	V	~	~	~	V	Nil	~
	Gold Rewards MasterCard	55	85		18.7	4%	Eve	ryday	Spenc	ler - 4	Stars	3	Big S	pender - 4	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.7	4%	Eve	ryday	Spend	ler - 3	Stars	5	Big S	pender - 4	4 Stars
FCCS Credit Union	Silver Rewards	1	Never	r	~	~	~	~	~	~	•	~	~	Nil	~
	Silver MasterCard	55	45		18.7	40/	F		Spenc						ot rated



Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TY Automotive	OF Entertainment		CDS A Vouchers / Gift Cards	/AILA Cash Back	BLE	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate	#			cred	it cai	rd s	tar ratin	ıgs	

Holiday Coast CU	Gold Rewards	1	Never	•	V V	~	•	4	•	•	~	~	Nil	v
	Gold Rewards MasterCard	55	85		18.74%	Eve	eryday	/ Spend	der - 4	Star	s	Big S	bender -	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.74%	Eve	eryday	/ Spend	der - 3	8 Star	s	Big S	bender -	4 Stars
Holiday Coast CU	Silver Rewards	1	Never	V	~ ~	~	•	~	V	•	V	~	Nil	v
	Silver MasterCard	55	45		18.74%	Eve	eryday	/ Spend	der - 5	5 Star	s	Big Sp	ender - N	ot rated
Illawarra CU NSW	Gold Rewards	1	Never	V	v v	~	•	~	V	V	V	~	Nil	v
	Gold Rewards MasterCard	55	85		18.74%	Eve	eryday	/ Spend	der - 4	Star	s	Big S	pender - 4	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.74%	Eve	eryday	/ Spend	der - 3	8 Star	s	Big S	pender -	4 Stars
Illawarra CU NSW	Silver Rewards	1	Never	~	v v	~	•	~	•	~	~	~	Nil	~
	Silver MasterCard	55	45		18.74%	Eve	eryday	/ Spend	der - 5	5 Star	s	Big Sp	ender - N	ot rated
IMB	Silver Rewards	1	Never	~	~ ~	~	v	~	~	~	~	~	55	×
	Silver RewardsMasterCard	55	55		18.74%	Eve	ervdav	/ Spend	der - 5	5 Star	s	Bia Sp	ender - N	ot rated
Memberfirst Credit Union	Gold Rewards	1	Never	V	~ ~	~	v	~	V	V	V	~	Nil	v
	Gold Qantas Rewards Mcd	55	118		18.74%	Eve	ervdav	/ Spend	ler - 3	Star	s	Big St	pender - 4	4 Stars
	Gold Rewards MasterCard	55	85		18.74%			/ Spend					pender -	
Memberfirst Credit Union	Silver Rewards	1	Never	V	~ ~	~	v	v	V	V	V		Nil	v
	Silver MasterCard	55	45		18.74%	Eve	ervdav	/ Spend	ler - F	Star	9	Big Sp	ender - N	ot rated
MyState Financial	Silver Rewards	1	Never	V	~ ~	~	v	v	~	V	V		Nil	v
	Gold Rewards MasterCard	55	85		18.74%	Eve	ervdav	/ Spend	der - 4	Star	s	Bia Sr	oender -	4 Stars
	Silver MasterCard	55	45		18.74%			/ Spend			_		ender - N	
Powerstate Credit Union	Gold Rewards	1	Never	~	V V		V	V	v			∠.g op	Nil	 ✓
	Gold Rewards MasterCard	55	85		18.74%	Eve	ervdav	/ Spend	ler - A	Star	5	Big St	oender -	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.74%			/ Spend			_		bender -	
Powerstate Credit Union	Silver Rewards	1	Never	~	10.74%	LVe	ryuay		<i>•</i>			Big Of	Nil	
- enorotato oroan onion				-										
	Silver MasterCard	55	45		18.74%	Eve	eryday	/ Spend	ier - 5	Star	S	Big Sp	ender - N	ot rated



Compony	Rowardo Drogrom	Points	Points		TYPE	es c	OF RE	WAR	DS A	/AILA	BLE		Rede	Annual	Bonus
Company	Rewards Program	per \$1 Spent	Expire	ᆲ	Auto	Life	Intert	Mercl	Vouc	Cast	Ţ	z	edeem Rewards Online	Fee	Partners Available
				Travel	Automotive	Lifestyle	ntertainment	/lerchandise	Vouchers / Gift Cards	Cash Back	Food	More	ewarc		
					σ		ent	ĕ	,				<u></u>		
	Credit / Charge Card	Free Days	Annual	Fee	Rate	Э			(credi	it caı	rd si	tar ratiı	ngs	

QId Teachers CU	Gold Rewards	1	Never	~	~	~	~	~	~	•	•	~	~	Nil	v
	Gold Rewards MasterCard	55	85		18.74	.%	Ever	yday	Spend	ler - 4	Star	S	Big S	pender - 4	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.74	%	Ever	yday	Spend	ler - 3	Star	S	Big S	pender - 4	4 Stars
QId Teachers CU	Silver Rewards	1	Never	•	•	~	~	~	~	•	•	~	~	Nil	~
	Silver MasterCard	55	45		18.74	.%	Ever	yday	Spend	ler - 5	Star	S	Big Sp	ender - N	ot rated
SERVICE ONE Members B	^a Silver Rewards	1	Never	~	~	~	~	~	~	•	~	~	V	Nil	~
	Silver MasterCard	55	45		18.74	%	Ever	yday	Spend	ler - 5	Star	S	Big Sp	ender - N	ot rated
Sutherland Credit Union	Silver Rewards	1	Never	~	~	~	~	~	~	~	~	~	~	Nil	×
	Silver MasterCard	55	45		18.74	%	Ever	yday	Spend	ler - 5	Star	S	Big Sp	ender - N	ot rated
	Gold Rewards Masterard	55	85		18.74	.%	Ever	yday	Spend	ler - 4	Star	s	Big S	pender - 4	4 Stars
Unicom Credit Union	Gold Rewards	1	Never	~	~	~	~	~	~	•	~	~	~	Nil	v
	Gold Rewards MasterCard	55	85		17.990	0%	Ever	yday	Spend	ler - 4	Star	S	Big S	pender - 4	4 Stars
	Gold Qantas Rewards Mcd	55	118		17.990	0%	Ever	yday	Spend	ler - 3	Star	S	Big S	pender - 4	4 Stars
Unicom Credit Union	Silver Rewards	1	Never	~	~	~	~	~	~	•	~	~	V	Nil	~
	Silver MasterCard	55	45		17.990	0%	Ever	yday	Spend	ler - 5	Star	S	Big Sp	ender - N	ot rated
Unicredit-WA	Gold Rewards	1	Never	~	~	~	~	~	~	•	~	~	~	Nil	~
	Gold Rewards MasterCard	55	85		18.74	%	Ever	yday	Spend	ler - 4	Star	S	Big S	pender - 4	4 Stars
	Gold Qantas Rewards Mcd	55	118		18.74	.%	Ever	yday	Spend	ler - 3	Star	s	Big S	pender - 4	4 Stars
Unicredit-WA	Silver Rewards	1	Never	~	~	~	~	~	~	~	~	~	~	Nil	v
	Silver MasterCard	55	45		18.74	%	Ever	yday	Spend	ler - 5	Star	S	Big Sp	ender - N	ot rated
Warwick Credit Union	Gold Rewards	1	Never	~	~	~	~	~	V	~	~	~	V	Nil	~
	Gold Qantas Rewards Mcd	55	118		18.74	%	Ever	yday	Spend	ler - 3	Star	S	Big S	pender - 4	4 Stars
	Gold Rewards MasterCard	55	85		18.74	%	Ever	yday	Spend	ler - 4	Star	s	Big S	pender - 4	4 Stars
Warwick Credit Union	Silver Rewards	1	Never	~	~	~	•	~	~	~	~	~	~	Nil	~
	Silver MasterCard	55	45		18.74	%	Ever	yday	Spend	ler - 5	Star	S	Big Sp	ender - N	ot rated



General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYPES Lifestyle Automotive	OF Entertainment	EWAR Merchandise	-	ELE More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Rate			credit	card	star ratii	ngs	

Westpac	Altitude Plat Rews-MCD	1	Never	~	~ ~	V	✓	×	~ ~	· •	Nil	v
	55 Day Platinum Visa	55	130	1	18.84%	Ev	eryday Spe	ender - 5 S	Stars	Big S	pender -	5 Stars
	Altitude Platinum/MCard	45	295		19.14%	Ev	eryday Spe	ender - 4 S	Stars	Big S	pender -	5 Stars
**												
ANZ	Rewards	1.5	3 yrs	~	× •	V	v v	~	~ ×	•	55	 ✓
	Rewards Visa	44	89		18.99%	Ev	eryday Spe	ender - 3 S	Stars	Big S	pender -	3 Stars
ANZ	Rewards Gold	1.5	3 yrs	~	×	~	v v	~	~ X	•	55	v
	Rewards Visa Gold	55	129	l.	18.99%	Ev	eryday Spe	ender - 2 S	Stars	Big S	pender -	2 Stars
Bank of Queensland	Q Rewards	1.5	3 yrs	~	v v	•		~	~ ~	· •	Nil	x
	Platinum Visa	55	199	l.	19.4900%	6 Ev	eryday Spe	ender - 4 S	Stars	Big S	pender -	4 Stars
	Blue No AnnualFee Visa	0	0		18.4900%	6 Ev	eryday Spe	ender - 4 S	Stars	Big Sp	ender - N	lot rated
	Blue Visa	55	55		19.4900%	6 Ev	eryday Spe	ender - 3 S	Stars	Big Sp	ender - N	lot rated
	Gold Visa	55	120		19.4900%	6 Ev	eryday Spe	ender - 3 S	Stars	Big S	pender -	3 Stars
BankWest	More Rewards	1.5	3 yrs	~	~ ~	•	v v	~	~ ~	· •	Nil	×
	More MasterCard	55	89		18.74%	Ev	eryday Spe	ender - 3 S	Stars	Big S	pender -	3 Stars
BankWest	More Rewards- Platinum	2	3 yrs	~	v v	V	✓	~	~ ~	· •	Nil	x
	More Platinum MasterCard	55	190		18.49%	Ev	eryday Spe	ender - 4 S	Stars	Big S	pender -	4 Stars
BankWest	More Rewards-Gold	1.5	3 yrs	~	~ ~	V	V V	~	~ v	· •	Nil	x
	More Gold MasterCard	55	120	l.	18.74%	Ev	eryday Spe	ender - 3 S	Stars	Big S	pender -	4 Stars
Citibank	Platinum Rewards	1	Never	~	~ ~	V	v v	~	~ ~	· •	Nil	~
	Platinum MasterCard	55	250	1	20.4900%	6 Ev	eryday Spe	ender - 3 S	Stars	Big S	pender -	5 Stars
	Platinum Visa	55	250		20.4900%	6 Ev	eryday Spe	ender - 3 S	Stars	Big S	pender -	5 Stars
Commonwealth Bank	Gold Awards	1	Never	~	~ ~	~	v v	~	~ ~	· •	Nil	~
	Gold Awards MasterCard	55	144		19.9900%	6 Ev	eryday Spe	ender - 3 S	Stars	Big S	pender -	3 Stars
Commonwealth Bank	Platinum Awards	1	Never	~	~ ~	~	v v	~	~ ~	· •	Nil	v
	Platinum Awards MCD	55	280	I	19.9900%	6 Ev	eryday Spe	ender - 3 S	Stars	Big S	pender -	5 Stars

your guide to product excellence



Company	Rewards Program	Points	Points		TYP	PESO	OF RI	EWAI	RDS A\	/AILA	BLE		Rede	Annual	Bonus
		per \$1 Spent	Expire	Travel	Autor	Life	Interta	Merch	Vouchers / Gift Cards	Cash	Fo	More	edeem Rewards Online	Fee	Partners Available
				vel	Automotive	Lifestyle	ntertainment	Aerchandise	hers / Cards	Cash Back	Food	ore	e e wards		
							Ħ	Ŵ							
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite				credi	it car	rd st	tar ratii	ngs	
**															
Community CPS Australia	Gold Rewards	1	Never	V	•	•	V	•	~	•	•	~	~	Nil	×
	Gold Rewards Mastercard	55	85		18.7	4%	Eve	eryda	y Spenc	ler - 4	Stars	5	Big S	pender -	4 Stars
	Gold Qantas Rewards MCD	55	118		18.7	'4%	Eve	eryda	y Spend	ler - 3	Stars	5	Big S	pender -	4 Stars
CUA	Gold Rewards	1	Never	~	•	~	V	~	~	~	~	~	~	99	x
	Gold Rewards MasterCard	55	85		18.7	4%	Eve	eryda	y Spenc	ler - 4	Stars	5	Big S	pender -	4 Stars
ІМВ	Gold Rewards	1	Never	~	•	•	V	•	~	•	•	~	~	99	×
	Gold Rewards MasterCard	55	99		18.7	4%	Eve	eryda	y Spenc	ler - 4	Stars	S	Big S	pender -	4 Stars
MyState Financial	Gold Rewards	1	Never	~	•	•	V	•	~	•	•	~	~	Nil	v
	Gold Qantas Rewards Mcd	55	118		18.7	4%	Eve	eryda	y Spenc	ler - 3	Stars	S	Big S	pender -	4 Stars
SERVICE ONE Members Ba	Gold Rewards	1	Never	V	•	•	V	•	~	•	•	~	~	Nil	~
	Gold Qantas Rewards Mcd	55	99		18.7	4%	Eve	eryda	y Spend	ler - 3	Stars	5	Big S	pender -	4 Stars
Suncorp Bank	Pers Standard Rewards	1	3 yrs	V	•	•	V	•	~	•	•	~	~	Nil	×
	Clear Options Plus	55	63		19.49	00%	Eve	eryda	y Spenc	ler - 3	Stars	5	Big Sp	ender - N	lot rated
	Clear Options Platinum	55	205		19.99	00%	Ever	yday	Spende	r - Nc	ot Rate	ed	Big Sp	ender - N	lot rated
	Clear Options Gold	55	99		19.25	600%	Eve	eryda	y Spenc	ler - 3	Stars	3	Big S	pender -	3 Stars
	Clear Options Standard	0	39		11.74	00%	Eve	eryda	y Spend	ler - 3	Stars	5	Big S	pender -	3 Stars
Sutherland Credit Union	Gold Rewards	1	Never	~	•	•	V	•	~	~	•	~	•	Nil	v
	Gold Qantas Rewards Mcd	55	118		18.7	4%	Eve	eryda	y Spend	ler - 3	Stars	5	Big S	pender -	4 Stars
*															
GE Money	GE Coles Source	0.40	3 yrs	V	•	•	V	•	~	x	•	~	V	Nil	✓
	Coles Group Source MCD	62	0		19.74	00%	Eve	eryda	y Spend	ler - 3	Stars	5	Big S	pender -	3 Stars
GE Money	GO Rewards	1	3 yrs	V	~	~	V	•	~	x	•	~	~	Nil	~
	GO MasterCard	62	34.8		20.7	4%	Ev	eryda	y Spen	der - '	1 Star		Big S	pender -	2 Stars



Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYF Automotive	S Lifestyle	OF Entertainment	EW Merchandise	RDS Vouchers / Gift Cards	/AILA Cash Back	BLE	More	edeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ate				cred	it ca	rd s	tar ratir	ngs	
*															
HSBC	Rewards Plus-Gold	1	3 yrs	~	V	V	V	~	V	x	•	~	v	Nil	~
	Visa Gold	45	89		18.99	900%	Eve	eryda	y Spend	der - 3	8 Star	s	Big S	pender - :	3 Stars
HSBC	Rewards Plus-Platinum	1	3 yrs	~	V	V	V	V	V	x	•	•	~	Nil	v
	Visa Platinum	45	129		18.74	100%	Eve	eryda	y Spend	der - 3	8 Star	s	Big S	pender -	4 Stars
HSBC	Rewards Plus-Standard	1	3 yrs	•	•	V	V	•	V	×	•	~	~	Nil	 ✓
	Classic Credit Card	45	59		19.99	900%	Ever	yday	Spende	er - No	ot Rat	ted	Big Sp	ender - N	ot rated



Instant Rewards

Company	Rewards Program			TYPES OF	F INSTANT R	EWARDS	AVAILABLE		
oompany	Rewards Fregram	Retail Clothing Stores	Lifestyle	Entertainm ent	n Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards
	BRIEF DESCRIPTION OF INST	ANT REWA	RDS PROGF	RAM					
	Credit / Charge Card	Free Days	Annual Fee	Rate		credit	card star	ratings	
BankSA	Instant Benefits	~	~	~	v	~	×	v	~
	No matter which St. George crec when you use your St. George cr Simply use your St. George card Experiences, Shopping, Travel a	redit card wit I to get your	h a range of Instant Benef	partners. T fits. Choose	here are no p from a wide	oints to ear	n, no joining	fees, and no	o waiting.
	No Annual Fee Visa	0	0	20.24%	Habitual Sp	oender - 3 S	tars Occa	sional Spen	der - 4 Star
	Gold Low Rate MasterCard	55	79	15.74%	Habitual Sp	oender - 4 S	tars Dccas	ional Spend	er - Not Rat
	Gold Low Rate Visa	55	79	15.74%	Habitual Sp	oender - 4 S	tars Dccas	ional Spend	er - Not Rat
	No Annual Fee MasterCard	0	0	20.24%	Habitual Sp	oender - 3 S	tars Occa	sional Spen	der - 4 Star
	Platinum Visa Card	55	89	15.74%	Habitual Spe	ender - Not F	Rated Dccas	ional Spend	er - Not Rat
	Vertigo Credit Card	55	55	12.49%	Habitual Sp	oender - 5 S	tars Occa	sional Spen	der - 3 Star
	Platinum MasterCard	55	89	15.74%	Habitual Spe	ender - Not F	Rated Dccas	ional Spend	er - Not Rat
Citibank	Offers and Privileges	~	~	~	~	~	~	~	~
	Citibank Offers and Privileges Pri Citibank Debit Card. 4.Choose f We've also introduced an online online at a time to suit you. You'l cosmetics all in one place at www	rom a large Shopping Po I find discour	range of disc ortal where y nts on wine, t	ounts acros ou can save travel, electr	s dining, ente on retail pric	ertainment, s es whilst en	shopping, tra joying the co	vel and adv	enture. of shopping
	Platinum MasterCard	55	250	20.74%	Habitual Spe	ender - Not F	Rated Dccas	ional Spend	er - Not Rat
	Silver Visa	55	89	20.74%	Habitual Sp	ender - 3 S	tars Occa	sional Spen	der - 3 Star
	Silver MasterCard	55	89	20.74%	Habitual Sp	oender - 3 S	tars Occa	sional Spen	der - 2 Star
	Cash Back Credit Card	55	89		Habitual Sp	oender - 2 S	tars Occa	sional Spen	der - 2 Star
	Platinum Visa	55	250	20.74%	Habitual Spe	ender - Not F	Rated Dccas	ional Spend	er - Not Rat
	Gold Visa	55	149	20.74%	Habitual Sp	oender - 3 S	tars Dccas	ional Spend	er - Not Rat
	Gold MasterCard	55	149	20.74%	Habitual Sp	oender - 3 S	tars Dccas	ional Spend	er - Not Rat
HSBC	home@Away Privilege Pr	v	×	~	~	 ✓ 	×	v	~
	HSBC's home&Away rewards pr value adds in over 40 countries v receive the benefits.								
	Classic Credit Card	45	59	20.25%	Habitual Spe	ender - Not F	Rated Dccas	ional Spend	er - Not Ra

Visa Gold

Visa Platinum

89

129

45

45

19.75% Habitual Spender - 3 Stars Dccasional Spender - Not Rated

19.50% Habitual Spender - Not Rated Dccasional Spender - Not Rated



Instant Rewards

Company	Rewards Program	TYPES OF INSTANT REWARDS AVAILABLE											
		Retail Clothing Stores	Lifestyle	Entertainm ent	n Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards				
	BRIEF DESCRIPTION OF INST	BRIEF DESCRIPTION OF INSTANT REWARDS PROGRAM											
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings								
St George Bank	Instant Benefits	~	~	~	~	✓	×	~	~				
	Experiences, Shopping, Travel a	nd Leisure, ^v	Wine and Ma	igazine Sub									
	Platinum MasterCard	55	89					Occasional Spender - Not Rate					
	Vertigo Credit Card	55	55	12.49%	Habitual Sp	der - 3 Stars							
	Platinum Visa Cred Card	55	89	15.74%	Habitual Spe	ender - Not F	Rated Dccasi	onal Spende	er - Not Rateo				
	Gold Low Rate MasterCard	55	79	15.74%	Habitual Sp	ender - 4 S	tars Dccasi	onal Spende	er - Not Rateo				
	No Annual Fee Card-Visa	0	0	20.24%	Habitual Sp	ender - 3 S	tars Occa	sional Spend	der - 4 Stars				
	Gold Low Rate Visa	55	79	15.74%	Habitual Sp	ender - 4 S	tars Dccasi	onal Spende	er - Not Rated				

METHODOLOGY

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

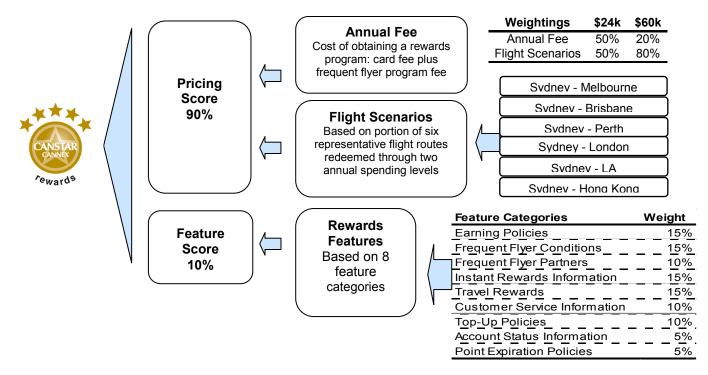


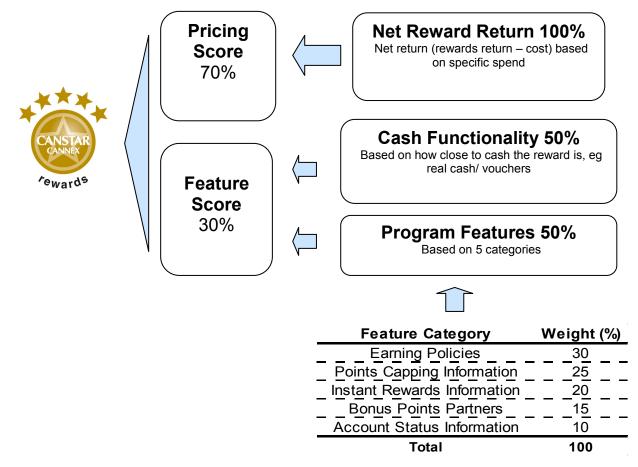
CHART 1 provides an overview of the relative contributions of each component of the frequent flyer rewards category. For the higher (\$60,000) annual spend level, the value of frequent flyer rewards is greater so as to reduce the impact of the annual fee, which is fixed regardless of spending level.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

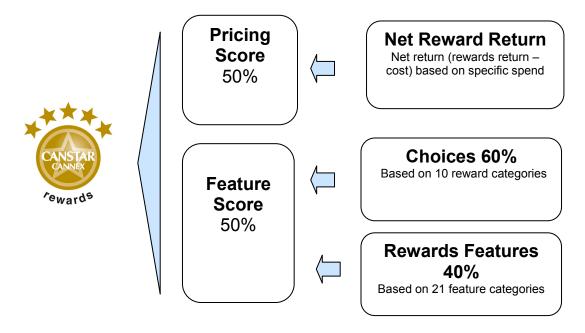


GENERAL REWARDS

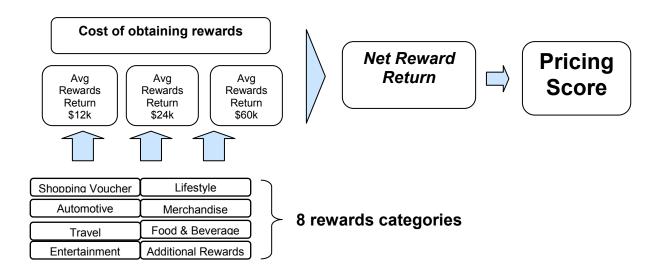
The General Rewards category caters to those rewards program users that are interested in rewards other than flights. The most important single contributor to this category is Net Reward Return ("NRR"), calculated as being the value of rewards earned for a specific spending level minus the cost of obtaining 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)

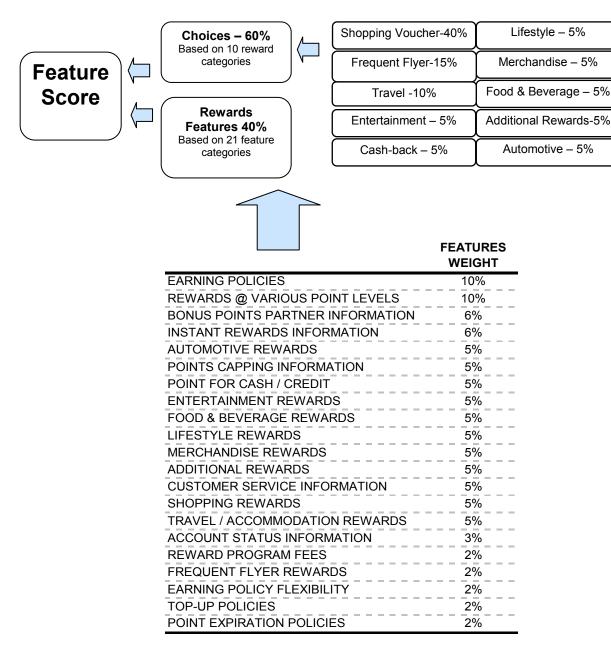


•Net Reward Return = Reward Return – Cost of Program



Features (F)

FEATURES (F) consist of the following sections:



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 goodsFuel: Petrol stationsOther: All other spending, standard points earn.



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

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

INSTANT REWARDS

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

HOW DOES IT WORK?

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

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

HOW OFTEN ARE ALL THE PRODUCTS REVIEWED FOR RATING PURPOSES?

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

DOES CANSTAR CANNEX RATE OTHER PRODUCT AREAS?

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



© CANSTAR CANNEX Pty Ltd ABN 21 053 646 165, 2008. The recipient must not reproduce or transmit to third parties the whole or any part of this work, whether attributed to CANSTAR CANNEX or not, unless with prior written permission from CANSTAR CANNEX, which if provided, may be provided on conditions.

DISCLAIMER

To the extent that any CANSTAR CANNEX data, ratings or commentary constitutes general advice, this advice has been prepared by CANSTAR CANNEX Pty Ltd ABN 21 053 646 165 AFSL 312804 and does not take into account your individual investment objectives, financial circumstances or needs. Information provided does not constitute financial, taxation or other professional advice and should not be relied upon as such. CANSTAR CANNEX recommends that, before you make any financial decision, you seek professional advice from a suitably qualified adviser. A Product Disclosure Statement relating to the product should also be obtained and considered before making any decision about whether to acquire the product. CANSTAR CANNEX acknowledges that past performance is not a reliable indicator of future performance. Please refer to CANSTAR CANNEX's FSG for more information at www.canstarcannex.com.au.

