

Report No. 4

September 2008

IN THIS REPORT WE EXPLORE ...

- 92 rewards programs from our database
- ★ 7 of these programs offer instant rewards only
- ★ 153 credit cards available in Australia come with a points-based rewards program attached



REWARDS RESHUFFLED: WHY WE'VE CHANGED OUR APPROACH

In previous CANNEX star ratings reports, both the general rewards and frequent flyer programs were separated into standard and premium rewards programs, with standard and premium programs being analysed as separate categories. Within these separate program categories, three different spending levels were given a weighting in accordance with industry feedback on consumer spending behaviour. However, with the line becoming increasingly blurred between standard and premium products, CANNEX now believes that it is more appropriate to compare all rewards programs against each other, analysing how they perform dependent on the consumer's annual spending level. One would expect then to see low-cost, low-frills, rewards programs perform better for lower spending levels, while platinum products should fare better at higher spending levels, in line with their target consumer groups.

The spend levels have been chosen to reflect the majority of consumer groups, with annual spend levels set at \$12,000 (for general rewards only), plus \$24,000 and \$60,000 for both general and frequent flyer rewards. Two of the analysed spend levels are fairly low in terms of getting the best out of a rewards program. However, this serves to highlight that rewards programs are generally designed for those who make full use of their credit cards as part of their everyday spending habits.

REWARD PROGRAMS - ARE THEY WORTH IT?

If you don't use your credit card regularly and for considerably large sums, it's unlikely that you will benefit financially from having a rewards program. Why? Simply, once you pay the annual fee for the card plus rewards program, you need to spend enough for your rewards to make up for that annual fee. If your rewards don't cover the fee, you're losing money. Of course, it may be that your card offers you other benefits which make the cost worthwhile. However, if this is not the case and you're in it solely for the rewards, then your rewards should outweigh the cost, and as we can see from the chart below, this is all too often not the case for a lower spending habit.

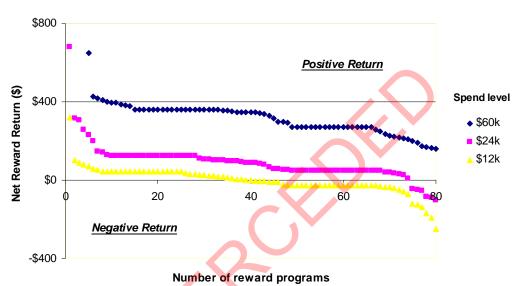
This concept is the basis for our "Net Reward Return" (NRR) calculation, on which we base the value of a general rewards program. Put simply, NRR is the value of the rewards you get for spending a certain amount, minus the annual fee (for the card plus rewards program). This calculation gives an individual NRR figure for each rewards program. For many programs, the NRR is negative, in other words the cost of having the program is higher than the rewards you get out of it. The higher the spending level, the more rewards you get, and therefore the less likely a product will give you a negative NRR.



Of the 80 general rewards programs analysed, we have excluded any products with a negative NRR value from analysis, as they are not recommended by CANNEX for use from a rewards perspective, although it should be noted that there may be other non-rewards attractions for holding these cards. One such example is the Westpac Altitude program. The Altitude Gold and Standard cards offer the same ongoing points-earning rates, but the Altitude Gold card charges a higher annual fee in return for extra features not linked to the rewards program such as travel insurance, concierge services etc.

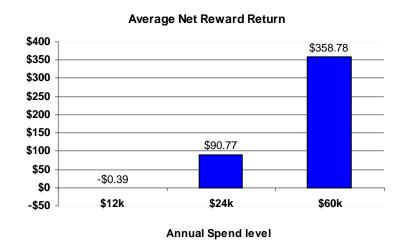
The chart below illustrates the Net Reward Returns (NRR) on all 80 general rewards products at each of the three General Rewards annual spending levels.

Is your rewards program worth it?



Source: CANNEX, Sept 2008

What the above chart shows is that, 41 of the 80 rewards programs analysed leave you in the red if you spend \$12,000 per year, or \$1,000 per month. The average cost of owning a rewards program at this spending level is 39 cents (ie, the average NRR is -\$0.39) — which effectively means that on average you roughly break even with rewards programs if you spend \$12,000 per year. However, if you are in a position to spend \$60,000 per year on your card, you see the benefits of rewards programs really making themselves count. At this spending level, the average rewards program gives you a NRR of \$358.78, with all 80 programs returning a profit.



Source: CANNEX, Sept 2008



Furthermore, for those of us – and there are many – who carry debt on our credit card and never pay it all off each month, you need to take into account interest rates. The golden rule of thumb is that if you don't pay your credit card off in full every month, you shouldn't be chasing rewards, but focus instead on keeping your interest payments low.

The moral of the story is to choose your card based on its reward program only if you use the card often and pay it all off every month. Otherwise, reward programs are not for you.

FREQUENT FLYER GETS FLEXIBLE AT LAST

As with general rewards, CANNEX has revised its frequent flyer methodology so as to compare all programs against each other, and evaluate how each program performs at a different spending level. The two annual spending levels chosen are \$24,000 and \$60,000.

Air travel rewards have undergone big changes since our last star ratings report in February, with airlines finally responding to previous criticism of limited seating availability for rewards points redemption.

Previously, once you had collected enough frequent flyer points to book the flight of your choice, you could only redeem your points against a limited number of seats set aside on each flight for frequent flyer users only. If these seats were still available, great, but if someone else had beaten you to it then you were left with the choice either of flying on different dates or just paying full price for the flight yourself. However, nowadays you have a choice. Either you go with the original method of redeeming your points against an available frequent flyer seat, or you can use the points as cash towards any seat of your choice. In other words, you can take any available seat on your desired flight, paying a points equivalent of the market price. This may cost you more, or less, points than booking a frequent flyer seat. Alternatively, you can follow the same principle, but part-pay for the seat using your points, paying the remainder with cash. This is useful if you haven't yet picked up enough points to redeem the flight you want, or if you are saving up some of your points for another flight at another time.

CANNEX has based its revised frequent flyer methodology on the "classic" redemption system. The reason for this is that there is no recognised recommended retail price for flight routes, making it impractical to assign a precise monetary value to any given route. The more flexible option system (referred to as the "Any Seat Awards" by Jetstar and Qantas, and "Any Seat Any Flight" by Virgin) varies on an ongoing basis. Its redemption value in any case is based on the classic system which captures the value of each rewards point. As such, we continue to analyse a frequent flyer program's effectiveness in terms of how quickly you are able to accrue points relative to the classic program points value of six pre-selected flight routes.

'FRESH' PLAYER IN THE MARKET

Woolworths' entry into the rewards foray should be of interest to the shopper who regularly buys groceries for the family at Woolworths or Safeway supermarkets plus other Woolworths-owned retail outlets. Known as the Everyday Money Credit Card, this product offers a tier of reward points for every dollar spent, ranging from 3 to 1. The annual fee of \$49 is waived for the first year, as is interest on purchases for the introductory period until next February. After that the ongoing interest rate (currently 18.99% p.a.) will apply. Woolworths intend to send customers a shopping card to the dollar value of points earned every 4 months. These cards can be spent at Woolworths-owned stores so if you love Woolworths Group supermarkets, petrol outlets, liquor stores etc, spend more than \$1,000 a month and pay your card off in full every time, this option may be well suited to your lifestyle.

General Rewards as a whole appear to be going through a major customer-targeted transition. We have already seen the Myer VISA card establish itself as a rewards program partnership



combining a major retail group's customer loyalty program (Myer One) with a credit card brand. CANNEX has awarded this card five stars. If, however, you never go into a Myer store, you would probably choose another five-star program better suited to your spending habits.

The Woolworths Everyday Money Credit Card continues this theme, just ahead of the newly-launched David Jones American Express Credit Card. These rewards programs are arguably restricted in terms of variety of rewards available to their customers, but generally offer strong rewards programs when targeted at expenditure within their own group stores. With an increasing number of these programs available on the market, we are beginning to see a shift from over-arching programs which offer you a bit of everything, to more focused programs offering greater reward returns restricted to use within specific retail groups.

FREQUENT FLYER SHAKE-UP IN THE WINGS

The QANTAS Frequent Flyer program is on the move since the announcement by QANTAS in June that it planned to partially sell off its Frequent Flyer program by the end of the year. This will have ramifications for consumers in that frequent flyer points will be available to a greatly reduced number of card programs, focused mainly on the QANTAS co-branded cards. The word in the industry is that the ability to transfer general rewards points over to frequent flyer points, as can be done currently through numerous rewards programs, will therefore be greatly reduced to just a small handful of cards that QANTAS are expected to continue a partnership with.

QANTAS intends to ramp up its general rewards in line with the increase in popularity of shopping vouchers and cash-back rewards, in so doing creating a more versatile rewards program of their own which allows its customers greater flexibility in deciding how to use their points. For consumers the bottom line is to be aware that changes are on the way – whether this move by QANTAS turns out to offer consumers greater or more limited choice remains to be seen, although the changes which will undoubtedly occur as a result will potentially have a fascinating impact on the frequent flyer market. Mainstream media and advertising will ensure the announcement stays on the radar so watch out for it.

DISCLAIMER

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General Rewards - \$12,000 annual spend

Commons	Davierdo Draguero	Points	Points		TYF	PES C	OF RE	EWAF	RDS AV	/AILA	BLE		R	Annual	Bonus
Company	Rewards Program	per \$1 Spent	Expire	Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite				credi	it car	d st	ar ratin	ıgs	
**** "s	superior value"														
Citibank	Silver Rewards	1	Never	~	'	•	•	•	'	•	•	~	'	Nil	×
	Silver MasterCard	55	\$69.0	0	20.74	100%	Eve	eryday	Spend	der - 5	Stars	3	Big Spe	ender - N	ot rated
	Silver Visa	55	\$69.0	0	20.74	100%	Eve	eryday	y Spend	der - 5	Stars	5	Big Spe	ender - N	ot rated
Westpac	Altitude Gold Rews-AMEX	2	Never	~	~	~	V	v	v	~	'	~	~	Nil	'
	Altitude Gold/Amex	45	\$150.0	00	20.74	100%	Eve	eryday	/ Spend	der - 3	Stars	6	Big Sp	oender - 4	l Stars
Westpac	Altitude Plat Rews-AMEX	3	Never	V	V	V	V	•	'	•	•	~	~	Nil	V
	Altitude Platinum/Amex	45	\$295.0	00	20.74	100%	Eve	eryday	/ Spend	der - 4	Star	3	Big Sp	oender - 5	Stars
Westpac	Altitude Rews-AMEX	2	Never	*	V	•	•	•	'	•	•	~	~	Nil	'
	Altitude/Amex	45	\$100.0	00	20.74	100%	Eve	eryday	/ Spend	der - 3	Stars	3	Big Sp	oender - 3	3 Stars
Westpac	Altitude Rews-MCD	1	Never	~	'	•	•	•	'	•	'	~	~	Nil	V
	Altitude/MasterCard	45	\$100.0	00	20.74	100%	Ever	yday :	Spende	er - Lo	w Ra	nk	Big S	pender -	1 Star
**** "e	excellent value"														
American Express	Mship Rewards Choices	1	Never	~	~	~	~	~	~	'	v	~	'	40	V
	Gold Credit Card	55	\$70.0	0	15.99	900%	Eve	eryday	/ Spend	der - 5	Stars	3	Big Sp	oender - 4	l Stars
AMP Banking	Mship Rewards Choices	1	Never	~	~	~	~	~	~	~	v	~	/	40	~
	AMEX Blue Credit Card	55	\$25.0	0	19.99	900%	Eve	eryday	/ Spend	der - 5	Stars	3	Big Sp	oender - 3	3 Stars
	AMEX Gold Credit Card	55	\$70.0	0	14.99	900%	Eve	eryday	/ Spend	der - 5	Stars	5	Big Sp	oender - 4	l Stars
Bank of Queensland	Q Rewards	1.5	3 yrs	~	'	•	•	•	~	′	'	~	~	Nil	V
	Visa Free Days	44	\$49.0	0	19.99	900%	Ever	yday :	Spende	er - Lo	w Ra	nk	Big S	pender -	1 Star
	Gold MasterCard	44	\$120.0	00	19.99	900%	Ev	eryda	y Spen	der -	1 Star		Big Sp	oender - 2	2 Stars
	MasterCard	0	Nil		17.99	900%	Ev	eryda	y Spen	der -	1 Star		Big S	pender -	1 Star
	MasterCard Free Days	44	\$49.0	0	19.99	900%	Ever	yday :	Spende	er - Lo	w Ra	nk	Big S	pender -	1 Star
	Visa	0	Nil		17.99	900%	Ev	eryda	y Spen	der -	1 Star	•	Big S	pender -	1 Star
Commonwealth Bank	Commonwealth Awards	1	Never	•	•	•	•	•	~	•	•	1	•	Nil	•
	MasterCard with Awards	55	\$59.0	0	20.74	100%	Ev	eryda	y Spen	der -	1 Star		Big S	pender -	1 Star
	Visa with Awards	55	\$59.0	0	20.74	100%	Ev	eryda	y Spen	der -	1 Star		Big S	pender -	1 Star

your guide to product excellence

Report Date: September 30th, 2008

GENERAL REWARDS - \$12,000 annual spend

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General Rewards - \$12,000 annual spend

0	D	Dointo	Points		TYP	ES C)F RFWA	RDS AV	/AII AF	YPES OF REWARDS AVAILABLE							
Company	Rewards Program	Points per \$1 Spent	Expire		T. I							Redeem Rewards Online	Fee	Partners Available			
		Орон		Travel	Automotive	Lifestyle	Merchandise Entertainmen	Vouchers / Gift Cards	Cash Back	Food	More	em Rew Online					
				<u></u>	otive	yle	ndise nment	erds	back	٥	Ф	ards					
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te			credit	car	d st	ar ratin	gs				
**** "e	excellent value"																
HSBC	Mship Rewards Choices	1	Never	~	'	~	v v	'	'	/	'	V	40	V			
	AMEX Gold	55	\$70.0	0	18.990	00%	Everyda	y Spend	der - 5	Stars	3	Big Sp	ender - 4	1 Stars			
IMB Limited	Card Services Rewards	1	Never	~	~	•	VV	V	V	/	x	•	Nil	×			
	Silver MasterCard	55	\$55.0	0	20.24	00%	Everyda	y Spend	der - 3	Stars	5	Big Spe	ender - N	ot rated			
	Gold MasterCard	55	\$99.0	0	20.240	00%	Everyda	y Spend	der - 3	Stars	3	Big Sp	ender - 4	1 Stars			
SUNCORP	Mship Rewards Choices	1	Never	V	V	K	VV	•	•	/	•	~	40	'			
	Gold AMEX	55	\$70.0	0	18.990	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 3	3 Stars			
Wizard Home Loans	Mship Rewards Choices	1	Never		~	•	v v	•	•	/	•	~	40	~			
	Fast Card-AMEX	55	\$25.0	0	19.990	00%	Everyday Spender - 5 Stars					Big Sp	ender - 5	5 Stars			
★★★ "s	trong value"																
American Express	M'ship Rewards Blue Sky	1	Never	~	~	'	v	V	~	/	~	V	95	~			
	Blue Sky Cr Cd from AMEX	55	Nil		19.990	00% l	Everyday	Spende	er - Not	Rate	ed	Big Spe	ender - N	ot rated			
Australian Central CU	Standard Rewards	1	Never	~	~	v	v v	'	'	/	~	V	Nil	×			
	Silver MasterCard	55	\$35.0	0	19.490	00%	Everyda	y Spend	der - 3	Stars	3	Big Spe	ender - N	ot rated			
	Gold MasterCard-Standard	55	\$75.0	0	19.490	00%	Everyda	y Spend	der - 3	Stars	3	Big Sp	ender - 4	1 Stars			
Community CPS Australia	Standard Rewards	1	Never	~	~	•	v v	'	•	/	•	~	Nil	×			
	Gold MyCard StandardRews	55	\$75.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 4	1 Stars			
	Silver MyCard	55	\$35.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Spe	ender - N	ot rated			
Credit Union Australia	Standard Rewards	1	Never	~	~	•	v v	'	'	/	•	~	Nil	×			
	Gold MasterCard-Standard	55	\$75.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 4	1 Stars			
	Silver MasterCard	55	\$35.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Spe	ender - N	ot rated			
ECU Australia	Standard Rewards	1	Never	~	•	•	v v	'	'	/	•	~	Nil	×			
	Silver MyCard	55	\$35.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Spe	ender - N	ot rated			
	Gold MyCard StandardRews	55	\$75.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 4	1 Stars			
Family First CU	Standard Rewards	1	Never	•	~	~	VV	V	~	/	~	'	Nil	×			
	Silver MyCard	55	\$35.0	0	19.4900% Everyday Spender				der - 4	Stars	3	Big Spe	ender - N	ot rated			
	Gold MyCard StandardRews	55	\$75.0	0	19.490	00%	00% Everyday Spender - 4 Stars					Big Sp	ender - 4	1 Stars			

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GENERAL REWARDS - \$12,000 annual spend

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General Rewards - \$12,000 annual spend

Company	Rewards Program	Points	Points		TYPES	S OF	REWAR	RDS A\	/AILA	BLE		Re	Annual	Bonus
Company	i Kowaras i rogram	per \$1 Spent	Expire	=	Aut		Merc	Vou	Cas	j	_	Redeem Rewards Online	Fee	Partners Available
				Travel	Automotive		Merchandise Entertainmen	Vouchers / Gift Cards	Cash Back	Food	More	Reward		
					Ф		se ent	8 \	~			š		
	Credit / Charge Card	Free Days	Annual	Fee	Rate			(credi	t car	rd st	ar ratin	gs	
★★★ "s	strong value"													
FCCS Credit Union	Standard Rewards	1	Never	~	V V	/ I	V	~	•	•	•	•	Nil	×
	Silver MyCard	55	\$35.0	00	19.4900	% E	Everyday	Spend	ler - 4	Stars	S	Big Spe	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	00	19.4900	% E	Everyday	Spend	ler - 4	Stars	S	Big Sp	ender - 4	l Stars
Holiday Coast CU	Standard Rewards	1	Never	•	V V		VV	~	•	•	•	V	Nil	×
	Gold MyCard StandardRews	55	\$75.0	00	19.4900	% E	Everyday	y Spend	ler - 4	Stars	S	Big Sp	ender - 4	l Stars
	Silver MyCard	55	\$35.0	00	19.4900	% E	Everyday	y Spend	ler - 4	Stars	S	Big Spe	ender - N	ot rated
Illawarra CU NSW	Standard Rewards	1	Never	V	~ •	' '	v v	V	•	•	•	•	Nil	×
	Silver MasterCard	55	\$35.0	00	19.4900	% E	Everyday	/ Spend	ler - 4	Stars	S	Big Spe	ender - N	ot rated
	Gold MasterCard-Standard	55	\$75.0	00	19.4900	% E	Everyday	y Spend	ler - 4	Stars	S	Big Sp	ender - 4	l Stars
Maroondah Credit Union	Standard Rewards	1	Never	•	V V	/ 1	v v	/	•	•	•	•	Nil	×
	Silver MyCard	55	\$35.0	00	19.4900	% E	Everyday	/ Spend	ler - 4	Stars	S	Big Spe	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	00	19.4900	% E	Everyday	y Spend	ler - 4	Stars	S	Big Sp	ender - 4	l Stars
Memberfirst Credit Union	Standard Rewards	1	Never	~	V V	/ I	v v	V	•	'	•	~	Nil	×
	Gold MyCard StandardRews	55	\$75.0	00	19.4900	% E	Everyday	y Spend	ler - 4	Stars	S	Big Sp	ender - 4	l Stars
	Silver MyCard	55	\$35.0	00	19.4900	% E	Everyday	/ Spend	ler - 4	Stars	S	Big Spe	ender - N	ot rated
myState Financial	Standard Rewards	1	Never	~	V V	/ I	v v	V	•	'	•	~	Nil	×
	Gold MasterCard-Standard	55	\$75.0	00	19.4900	% E	Everyday	y Spend	ler - 4	Stars	S	Big Sp	ender - 4	l Stars
	Silver MasterCard	55	\$35.0	00	19.4900	% E	Everyday	y Spend	ler - 4	Stars	S	Big Spe	ender - N	ot rated
Orange Credit Union	Standard Rewards	1	Never	~	V V	/ (VV	V	•	•	~	~	Nil	×
	Silver MyCard	55	\$35.0	00	19.4900	% E	Everyday	y Spend	ler - 4	Stars	S	Big Spe	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	00	19.4900	% E	Everyday	/ Spend	ler - 4	Stars	S	Big Sp	ender - 4	l Stars
Powerstate Credit Union	Standard Rewards	1	Never	~	V V	/ ·	VV	V	•	•	~	V	Nil	×
	Gold MyCard StandardRews	55	\$75.0	00	19.4900	% E	Everyday	/ Spend	ler - 4	Stars	S	Big Sp	ender - 4	l Stars
	Silver MyCard	55	\$35.0	00	19.4900	% E	Everyday	/ Spend	ler - 4	Stars	S	Big Spe	ender - N	ot rated
Qld Teachers CU	Standard Rewards	1	Never	~	V V	/ (v v	V	•	~	~	~	Nil	×
	Silver MyCard	55	\$35.0	00	19.4900	% E	Everyday	/ Spend	ler - 4	Stars	S	Big Spe	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	00	19.4900	% E	Everyday	y Spend	ler - 4	Stars	S	Big Sp	ender - 4	l Stars

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GENERAL REWARDS - \$12,000 annual spend

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General Rewards - \$12,000 annual spend

Company	Rewards Program	Points	Points		TYF	PESC	OF RE	WAR	RDS A\	/AILA	BLE		-	D Annua	l Bonus
Company	Newarus Frogram	per \$1 Spent	Expire	Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Online	Fee	Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite			(credi	it car	d st	ar ra	tings	
★★★ "s	trong value"														
SERVICE ONE Members Ba	Standard Rewards	1	Never	~	'	•	•	•	~	•	•	~	~	Nil	x
	Silver MyCard	55	\$35.0	00	19.49	900%	Eve	ryday	Spend	ler - 4	Stars	6	Big S	Spender -	Not rated
	Gold MyCard StandardRews	55	\$75.0	00	19.49	900%	Eve	ryday	Spend	ler - 4	Stars	8	Big	Spender	- 4 Stars
Sutherland Credit Union	Standard Rewards	1	Never	~	'	•	V	V	V	~	'	~	~	Nil	X
	Silver MyCard	55	\$35.0	00	19.49	900%	Eve	ryday	Spend	ler - 4	Stars	3	Big S	Spender -	Not rated
	Gold MyCard StandardRews	55	\$75.0	00	19.49	900%	Eve	ryday	Spend	ler - 4	Stars	3	Big	Spender	- 4 Stars
Jnicom Credit Union	Standard Rewards	1	Never	V	~	V	/	•	'	•	•	~	~	Nil	X
	Silver MyCard	55	\$35.0	00	19.49	900%	Eve	ryday	Spend	ler - 4	Stars	3	Big S	Spender -	Not rated
	Gold MyCard StandardRews	55	\$75.0	00	19.49	900%	Eve	ryday	Spend	ler - 4	Stars	6	Big	Spender	- 4 Stars
University Credit Soc	Standard Rewards	1	Never	~	~	•	•	•	~	•	•	~	~	Nil	x
	Gold MyCard StandardRews	55	\$75.0	00	19.49	900%	Eve	ryday	Spend	ler - 4	Stars	6	Big	Spender	- 4 Stars
	Silver MyCard	55	\$35.0	00	19.49	900%	Eve	ryday	Spend	ler - 4	Stars	6	Big S	Spender -	Not rated
Warwick Credit Union	Standard Rewards	1	Never	~	'	•	•	'	'	•	•	~	~	Nil	x
	Silver MyCard	55	\$35.0	00	19.49	900%	Eve	ryday	Spend	ler - 3	Stars	3	Big S	Spender -	Not rated
	Gold MyCard StandardRews	55	\$75.0	00	19.49	900%	Eve	ryday	Spend	ler - 3	Stars	6	Big	Spender	- 4 Stars
★ ★ "a	verage value"														
BankWest	More Rewards	1.5	Never	~	~	~	'	'	~	~	'	x	~	Nil	x
	More MasterCard	55	\$89.0	00	18.24	100%	Eve	ryday	Spend	ler - 2	Stars	3	Big	Spender	- 3 Stars
GE Money	Myer One Inside Myer	3	2 yrs	×	x	x	X	x	~	x	x	×	×	Nil	V
	Myer Visa Gold Card	62	\$39.0	00	19.99	900%	Every	/day S	Spende	r - Lo	w Ra	nk	Big	Spender	- 1 Star
HSBC	Rewards Plus-Standard	1	3 yrs	~	~	v	~	'	~	x	v	~	~	Nil	V
	Visa Classic	45	\$59.0	00	19.99	900%	Eve	ryday	Spend	ler - 2	Stars	3	Big	Spender	- 2 Stars
★ "s	atisfactory value"														
Bananacoast Community C		1	3 yrs	×	×	×	×	x	×	V	×	×	×	Nil	×
•	Visa Bonus Rewarder	55	\$59.0	00	15.80	000%	Eve	rvdav	Spend	ler - 2	Star	5	Bia	Spender	- 2 Stars
Coastline Credit Union	Rewarder	1	Never	×	X		×		×	V			×	Nil	×
	Rewarder Visa	55	\$52.0						Spend	ler - 2				Spender	
your guide to produc		35	φυ2.0		10.70	70076	Lve	iyuay	Spend	i c i - 3	Stalk	•	ыу	openuer	Joidis
, can gando to produc						RDS									

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points	Points		TYF	PES C	OF RI	EWA	RDS A\	/AILA	BLE		Red	Annual Fee	Bonus Partners
		per \$1 Spent	Expire	Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	ree	Available
	Credit / Charge Card	Free Days				credi	it ca	rd si	tar ratir	igs					
★ "s	atisfactory value"														
GE Money	Myer One Outside Myer	1	2 yrs	×	X	x	x	x	~	x	X	X	×	Nil	v
	Myer Visa Gold Card	62	\$39.0	0	19.99	900%	Ever	yday	Spende	r - Lo	w Ra	ınk	Big S	pender -	1 Star
Qantas Staff CU	Rewarder	1	Never	×	X	X	×	×	X	V	x	X	×	55	×
	Lifestyle Plus	46	Nil		16.25	500%	Eve	eryda	y Spend	ler - 3	Star	S	Big S _l	pender - :	3 Stars
	Lifestyle	0	Nil		12.75	500%	Eve	eryda	y Spend	ler - 3	Star	s	Big S _l	pender - :	3 Stars
Qld Police Credit Union	Rewarder	1	Never	×	×	X	×	x	×	•	x	x	×	Nil	×
	Bluey Rewarder Card	55	\$48.0	0	15.25	500%	Eve	eryda	y Spend	ler - 3	Star	S	Big S _l	pender - :	2 Stars

General Rewards - \$24,000 annual spend

								=					_		
Company	Rewards Program	Points per \$1	Points Expire		TYPE	₌S C		WAR	DS AV	'AILA	BLE		₹ed€	Annual Fee	Bonus Partners
		Spent	Lxpiie	_	Au	_	Ente	Me	⊕	င္ပ			On We		Available
				Travel	Itom	Lifestyle	ertaii	rcha	ift Co	Cash Back	Food	More	Rev		
				9	Automotive	yle	Entertainmen	Merchandise	Vouchers / Gift Cards	Back	ā	Ф	Redeem Rewards Online		
							;	Φ					0,		
	Credit / Charge Card	Free Days	Annual	Fee	Rate	е			C	redi	t ca	rd st	ar ratin	gs	
****	"superior value"														
American Express	Mship Rewards Ascent	1	Never	~	~	~	~	/	~	•	•	'	V	80	v
	Gold Charge Card	51	\$130.0	00	N/A	۱ ا	Everyo	day S	pende	r - No	t Rat	ed	Big Spe	ender - N	ot rated
	Green Charge Card	51	\$80.0	00	N/A	A	Everyo	day S	pende	r - No	t Rat	ed	Big Spe	ender - N	ot rated
	Gold Credit Card	55	\$70.0	0	15.990	00%	Every	yday	Spend	er - 5	Star	s	Big Sp	ender - 4	1 Stars
American Express	Mship Rewards Choices	1	Never	~	V	V	~	~	~	~	~	•	~	40	~
	Gold Credit Card	55	\$70.0	00	15.990	00%	Every	yday	Spend	ler - 5	Star	s	Big Sp	ender - 4	1 Stars
AMP Banking	Mship Rewards Ascent	1	Never	V	~	V	•	/	~	•	•	•	~	80	V
	AMEX Gold Credit Card	55	\$70.0	00	14.990	00%	Every	yday	Spend	ler - 5	Star	s	Big Sp	ender - 4	1 Stars
	AMEX Blue Credit Card	55	\$25.0	00	19.990	00%	Every	yday	Spend	ler - 5	Star	s	Big Sp	ender - 3	3 Stars
AMP Banking	Mship Rewards Choices	1	Never	~	'	/	•	/	~	•	•	v	V	40	v
	AMEX Blue Credit Card	55	\$25.0	00	19.990	00%	Every	yday	Spend	ler - 5	Star	S	Big Sp	ender - 3	3 Stars
	AMEX Gold Credit Card	55	\$70.0	00	14.990	00%	Every	yday	Spend	ler - 5	Star	S	Big Sp	ender - 4	1 Stars
Citibank	Silver Rewards	1	Never	~	~	~	~	/	~	•	•	'	V	Nil	×
	Silver MasterCard	55	\$69.0	00	20.740	00%	Every	yday	Spend	er - 5	Star	S	Big Spe	ender - N	ot rated
	Silver Visa	55	\$69.0	00	20.740	00%	Every	yday	Spend	ler - 5	Star	s	Big Spe	ender - N	ot rated
GE Money	Myer One Inside Myer	3	2 yrs	X	X	x	×	X	•	X	X	X	×	Nil	✓
	Myer Visa Gold Card	62	\$39.0	00	19.990	00%	Everyo	day S	Spende	r - Lo	w Ra	nk	Big S	pender -	1 Star
HSBC	Mship Rewards Ascent	1	Never	~	'	~	•	/	•	•	•	•	~	80	✓
	AMEX Gold	55	\$70.0	00	18.990	00%	Every	yday	Spend	ler - 5	Star	s	Big Sp	ender - 4	1 Stars
HSBC	Mship Rewards Choices	1	Never	•	•	/	~	/	~	•	•	•	'	40	✓
	AMEX Gold	55	\$70.0	00	18.990	00%	Every	yday	Spend	ler - 5	Star	s	Big Sp	ender - 4	1 Stars
SUNCORP	Mship Rewards Ascent	1	Never	~	•	/	•	/	~	•	•	•	•	80	~
	Gold AMEX	55	\$70.0	00	18.990	00% Everyday Spender - 4 Stars Big Spender - 3 Si								3 Stars	
SUNCORP	Mship Rewards Choices	1	Never	'	•	/	•	/	~	•	•	•	•	40	~
	Gold AMEX	55	\$70.0	00	18.990	00%	Every	yday	Spend	ler - 4	Star	s	Big Sp	ender - 3	3 Stars

your guide to product excellence

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GENERAL REWARDS - \$24,000 annual spend

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General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYP Automotive	ິ Lifestyle	RE Entertainmen	Werchandise	NOUChers / Gift Cards	A Cash Back	BLE Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite	궃	Ф		credi	it car	rd st	tar ratin	gs	
****	superior value"														
Westpac	Altitude Gold Rews-AMEX	2	Never	~	~	~	~	~	~	~	~	~	V	Nil	V
	Altitude Gold/Amex	45	\$150.0	00	20.74	00%	Eve	ryday	Spend	ler - 3	Star	s	Big Sp	oender - 4	1 Stars
Westpac	Altitude Plat Rews-AMEX	3	Never	~	'	•	~	V	~	V	'	~	~	Nil	V
	Altitude Platinum/Amex	45	\$295.0	00	20.74	00%	Eve	ryday	Spend	ler - 4	Star	s	Big Sp	oender - 5	5 Stars
Westpac	Altitude Rews-AMEX	2	Never	~	V	V	V	~	V	•	′	~	•	Nil	~
	Altitude/Amex	45	\$100.0	00	20.74	100%	Eve	ryday	/ Spend	ler - 3	Star	s	Big Sp	oender - 3	3 Stars
Westpac	Altitude Rews-MCD	1	Never	V	~	V	•	•	~	•	•	•	~	Nil	v
	Altitude/MasterCard	45	\$100.0	00	20.74	00%	Every	/day s	Spende	er - Lo	w Ra	nk	Big S	pender -	1 Star
Wizard Home Loans	Mship Rewards Ascent	1	Never	V	'	•	'	•	~	•	'	~	~	80	~
	Fast Card-AMEX	55	\$25.0	00	19.99	000%	Eve	ryday	/ Spend	ler - 5	Star	s	Big Sp	ender - 5	5 Stars
Wizard Home Loans	Mship Rewards Choices	1	Never	~	′	•	'	•	/	•	'	1	~	40	~
	Fast Card-AMEX	55	\$25.0	00	19.99	00%	Eve	ryday	Spend	ler - 5	Star	s	Big Sp	oender - 5	5 Stars
★★★★ "€	excellent value"														
American Express	M'ship Rewards Blue Sky	1	Never	~	'	•	•	•	~	•	•	~	'	95	~
	Blue Sky Cr Cd from AMEX	55	Nil		19.99	000%	Every	/day s	Spende	r - No	t Rat	ed	Big Spe	ender - N	ot rated
Australian Central CU	BlueSky Rewards	1	Never	•	•	•	•	•	'	•	•	•	×	Nil	×
	Gold MasterCard-Blue Sky	55	\$99.0	00	19.49	00%	Eve	ryday	Spend	ler - 3	Star	s	Big Sp	oender - 4	1 Stars
Citibank	Gold Rewards	1	Never	•	•	•	•	•	~	•	•	•	~	Nil	×
	Gold MasterCard	55	\$119.0	00	20.74	00%	Eve	ryday	Spend	ler - 3	Star	s	Big Sp	oender - 4	1 Stars
	Gold Visa	55	\$119.0	00	20.74	00%	Eve	ryday	Spend	ler - 3	Star	S	Big Sp	oender - 4	1 Stars
Commonwealth Bank	Commonwealth Awards	1	Never	~	•	~	•	•	~	•	•	~	~	Nil	~
	Visa with Awards	55	\$59.0	00	20.74	00%	Eve	eryda	y Spen	der - 1	1 Star	r	Big S	pender -	1 Star
	MasterCard with Awards	55	\$59.0	00	20.74	00%	Eve	eryda	y Spen	der - 1	1 Star	r	Big S	pender -	1 Star
Diners Club Int	Diners Club Rewards	1	Never	•	'	•	•	•	•	•	•	~	'	77	V
	Charge Card	44	\$95.0	00	N/	Ά	Every	/day s	Spende	r - No	t Rat	ed	Big Spe	ender - N	ot rated

١	your gu	id	e t	0	nr	od	П	ct	e	cce	Ш	ei	n	CF	5
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GENERAL REWARDS - \$24,000 annual spend

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General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	Travel	TYP Automotive	S Lifestyle	Entertainment	WAR Merchandise	Nouchers / Gift Cards	/AIL Cash Back	BLE Food	More	Redeem Rewards Online	Annual Fee	Bonus Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite			(credi	it cai	rd st	tar ratir	ıgs	
★★★★ "€	excellent value"														
IMB Limited	Card Services Rewards	1	Never	~	'	•	'	v	/	•	'	x	~	Nil	×
	Silver MasterCard	55	\$55.0	00	20.24	100%	Eve	ryday	Spend	der - 3	Star	s	Big Sp	ender - N	ot rated
	Gold MasterCard	55	\$99.0	00	20.24	00%	Eve	ryday	Spend	der - 3	Star	s	Big S	oender -	4 Stars
Westpac	Altitude Gold Rews-MCD	1	Never	•	'	1	V	V	V	•	•	•	'	Nil	~
	Altitude Gold/MasterCard	45	\$150.0	00	20.74	00%	Eve	eryda	y Spen	der - 1	1 Star	r	Big S	oender -	3 Stars
★★★ "s	trong value"														
Australian Central CU	Standard Rewards	1	Never	V	V	V	•	•	/	•	•	•	'	Nil	×
	Silver MasterCard	55	\$35.0	00	19.49	000%	Eve	ryday	Spend	der - 3	Star	s	Big Sp	ender - N	ot rated
	Gold MasterCard-Standard	55	\$75.0	00	19.49	00%	Eve	ryday	Spend	der - 3	Star	s	Big S	oender -	4 Stars
Bank of Queensland	Q Rewards	1.5	3 yrs	•	•	•	•	•	/	•	•	•	•	Nil	V
	Visa	0	Nil		17.99	000%	Eve	eryda	y Spen	der - 1	1 Star	r	Big S	pender -	1 Star
	MasterCard	0	Nil		17.99	00%	Eve	eryda	y Spen	der - 1	1 Star	r	Big S	pender -	1 Star
	Gold MasterCard	44	\$120.0	00	19.99	000%	Eve	eryda	y Spen	der - 1	1 Star	r	Big S	oender - :	2 Stars
	Visa Free Days	44	\$49.0	00	19.99	000%	Every	/day S	Spende	er - Lo	w Ra	nk	Big S	pender -	1 Star
	MasterCard Free Days	44	\$49.0	00	19.99	00%	Every	/day S	Spende	er - Lo	w Ra	nk	Big S	pender -	1 Star
Commonwealth Bank	C/wealth Awards Gold	1	Never	•	~	•	'	•	~	•	'	•	~	Nil	V
	Visa Gold	55	\$114.0	00	20.74	00%	Eve	ryday	Spend	der - 3	Star	s	Big S	oender -	4 Stars
	Gold MasterCard	55	\$114.	00	20.74	00%	Eve	ryday	Spend	der - 3	Star	S	Big S	oender -	4 Stars
Community CPS Australia	BlueSky Rewards	1	Never	•	•	•	•	•	/	•	•	•	×	Nil	×
	Gold MyCard Bluesky Rews	55	\$99.0	00	19.49	000%	Eve	ryday	Spend	der - 4	Star	s	Big S	oender -	4 Stars
Credit Union Australia	BlueSky Rewards	1	Never	•	•	•	•	•	/	•	•	•	×	Nil	X
	Gold MasterCard-BlueSky	55	\$99.0	00	19.49	00%	Eve	ryday	Spend	der - 4	Star	s	Big S	oender -	4 Stars
ECU Australia	BlueSky Rewards	1	Never	•	•	•	•	•	~	•	•	•	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.49	000%	Eve	ryday	Spend	der - 4	Star	s	Big S	oender -	4 Stars
Family First CU	BlueSky Rewards	1	Never	~	•	•	•	•	~	•	•	•	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.49	000%	Eve	ryday	/ Spend	der - 4	Star	s	Big S	oender -	4 Stars

your guide to product excellence

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GENERAL REWARDS - \$24,000 annual spend

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General Rewards - \$24,000 annual spend

Company	Rewards Program	Points	Points		TYPE	S OF	REWAF	RDS AV	AILABL	E	Red	Annual Fee	Bonus Partners
		per \$1 Spent	Expire	Trave	Autor	Life	Merchandis Entertainme	Vouchers / Gift Cards	Cash	! <u>₹</u>	Redeem Rewards Online	. 33	Available
				vel	Automotive	Lifestyle	Merchandise Entertainmen	hers / Cards	Cash Back	More	wards e		
	Credit / Charge Card	Free Days	Annual	Fee	Rate			C	redit o	ard s	tar ratir	ıgs	
★★★ "s	strong value"												
FCCS Credit Union	BlueSky Rewards	1	Never	~	V (/ (v v	'	v v	· ·	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.4900	0% I	Everyday	Spend	er - 4 S	ars	Big S _l	oender -	4 Stars
Holiday Coast CU	BlueSky Rewards	1	Never	~	V (V	VV	V	v v	′ ′	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.4900	0% I	Everyday	y Spend	er - 4 S	ars	Big S _l	oender - 4	4 Stars
Illawarra CU NSW	BlueSky Rewards	1	Never	V	•	/	VV	~	v	′ ′	×	Nil	×
	Gold MasterCard-BlueSky	55	\$99.0	00	19.4900	0% I	Everyday	/ Spend	er - 4 S	ars	Big S _l	oender - 4	4 Stars
Maroondah Credit Union	BlueSky Rewards	1	Never	V	V		v v	/	v	· ·	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.4900	0% I	Everyday	/ Spend	er - 4 S	ars	Big S _I	oender -	4 Stars
Memberfirst Credit Union	BlueSky Rewards	1	Never	V	v	/ (v v	/	V	′ ′	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.4900	0% I	Everyday	/ Spend	er - 4 S	ars	Big S _I	oender -	4 Stars
myState Financial	BlueSky Rewards	1	Never	•	V (/ (v v	/	v v	′ ′	×	Nil	×
	Gold MasterCard-BlueSky	55	\$99.0	00	19.4900	0% I	Everyday	y Spend	er - 4 S	ars	Big S _l	oender -	4 Stars
Orange Credit Union	BlueSky Rewards	1	Never	•	v	/ (/ /	'	v	′ ′	×	Nil	x
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.4900	0 <mark>%</mark> I	Everyday	y Spend	er - 4 S	ars	Big S _l	oender -	4 Stars
Powerstate Credit Union	BlueSky Rewards	1	Never	•	V (/ (/ /	/	v	′ ′	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.4900	0% I	Everyday	y Spend	er - 4 S	ars	Big S _l	oender -	4 Stars
Qld Teachers CU	BlueSky Rewards	1	Never	•	V (/ (/ /	/	v	′ ′	×	Nil	×
	Gold MyCard Blue SkyRews	55	\$99.0	00	19.4900	0 <mark>%</mark> I	Everyday	y Spend	er - 4 S	ars	Big S _l	oender -	4 Stars
SERVICE ONE Members Ba	BlueSky Rewards	1	Never	•	V (/ (/ /	V	V	′ ′	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.4900	0 <mark>%</mark> I	Everyday	/ Spend	er - 4 S	ars	Big S _I	oender -	4 Stars
Sutherland Credit Union	BlueSky Rewards	1	Never	•	v	/ (V	/	v v	′ ′	×	Nil	×
	Gold MyCard Blue SkyRews	55	\$99.0	00	19.4900	0% I	Everyday	y Spend	er - 4 S	ars	Big S _l	oender - 4	4 Stars
Unicom Credit Union	BlueSky Rewards	1	Never	•	V (/	V	V	v .	′ ′	×	Nil	x
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.4900	0% I	Everyday	y Spend	er - 4 S	ars	Big S _l	oender -	4 Stars
University Credit Soc	BlueSky Rewards	1	Never	~	V (/ (v v	v	v	′ ′	×	Nil	×
	Gold MyCard Blue SkyRews	55	\$99.0	00	19.4900)% I	Everyday	/ Spend	er - 4 S	ars	Big S _l	oender -	4 Stars

your guide to product excellence

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GENERAL REWARDS - \$24,000 annual spend

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General Rewards - \$24,000 annual spend

Company	Rewards Program	Points	Points		TYPE	ES O	F REWA	RDS A\	/AILAE	BLE		Rec	Annual	Bonus
- Company	, in the same of the gramm	per \$1 Spent	Expire	╛	Aut	_	Merc	Vou Gift	Cas			Redeem Rewards Online	Fee	Partners Available
				Travel	Automotive	Lifestyle	Merchandise Entertainmen	Vouchers / Gift Cards	Cash Back	Food	More	Reward ne		
					Ф		se	8 ~	~			š		
	Credit / Charge Card	Free Days	Annual	Fee	Rate	е		(credi	t car	d st	ar ratin	gs	
★★★ "s	trong value"													
Warwick Credit Union	BlueSky Rewards	1	Never	~	•	•	/ /	•	•	•	•	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	0	19.490	00%	Everyda	y Spend	der - 3	Stars	3	Big Sp	ender - 4	1 Stars
★ ★ "a	verage value"													
ANZ	Rewards Visa	0.6667	3 yrs	~	'	~	VV	V	~	•	•	~	22	v
	Rewards Visa	44	\$48.0	0	20.740	00%	Everyda	y Spen	der - 1	Star		Big Sp	ender - 2	2 Stars
ANZ	Rewards Visa Gold	0.6667	3 yrs	V	V	~	VV	'	~	•	•	~	22	v
	Rewards Visa Gold	55	\$79.0	0	20.740	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 4	1 Stars
BankWest	More Rewards	1.5	Never	~	~	'	v v	'	•	'	x	~	Nil	×
	More MasterCard	55	\$89.0	0	18.240	00%	Everyda	y Spend	der - 2	Stars	3	Big Sp	ender - 3	3 Stars
BankWest	More Rewards-Gold	1.5	Never	~	'	•	v v	'	~	•	x	~	Nil	×
	More Gold MasterCard	55	\$120.0	00	18.240	00%	Everyda	y Spen	der - 1	Star		Big Sp	ender - 3	3 Stars
	More Platinum MasterCard	55	\$190.0	00	17.990	00%	Everyda	y Spen	der - 1	Star		Big Sp	ender - 2	2 Stars
Community CPS Australia	Standard Rewards	1	Never	~	'	/	v v	'	•	•	•	'	Nil	×
	Gold MyCard StandardRews	55	\$75.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	5	Big Sp	ender - 4	1 Stars
	Silver MyCard	55	\$35.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Spe	ender - N	ot rated
Credit Union Australia	Standard Rewards	1	Never	~	•	•	v v	•	•	•	•	~	Nil	×
	Gold MasterCard-Standard	55	\$75.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 4	1 Stars
	Silver MasterCard	55	\$35.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Spe	ender - N	ot rated
ECU Australia	Standard Rewards	1	Never	~	•	'	v v	•	•	•	•	~	Nil	×
	Gold MyCard StandardRews	55	\$75.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 4	1 Stars
	Silver MyCard	55	\$35.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Spe	ender - N	ot rated
Family First CU	Standard Rewards	1	Never	~	'	•	v v	•	•	•	•	~	Nil	×
	Silver MyCard	55	\$35.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	5	Big Spe	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 4	1 Stars
FCCS Credit Union	Standard Rewards	1	Never	~	'	v	VV	~	•	•	•	'	Nil	×
	Gold MyCard StandardRews	55	\$75.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 4	1 Stars
	Silver MyCard	55	\$35.0	0	19.490	00%	Everyda	y Spend	der - 4	Stars	5	Big Spe	ender - N	ot rated

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GENERAL REWARDS - \$24,000 annual spend

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General Rewards - \$24,000 annual spend

Company	Rewards Program	Points	Points		TYPES	S OF I	REWAR	RDS A\	/AILA	BLE		Re	Annual	Bonus
Company	Newards Frogram	per \$1 Spent	Expire	J	Aut	Ente	Merc	Gif Gif	Cas		_	Redeem Rewards Online	Fee	Partners Available
				Travel	Automotive	Lifestyle	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Reward ine		
					Ф	JU.	ő	"	*			is		
	Credit / Charge Card	Free Days	Annual	Fee	Rate			(credi	t car	rd st	ar ratin	gs	
★★ "&	verage value"													
Holiday Coast CU	Standard Rewards	1	Never	•	V V	/ v	′ ′	V	•	•	•	•	Nil	×
	Silver MyCard	55	\$35.0	00	19.4900	<mark>%</mark> E	veryday	Spend	der - 4	Stars	S	Big Spe	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	00	19.4900	<mark>%</mark> E	veryday	Spend	der - 4	Stars	S	Big Sp	ender - 4	Stars
Illawarra CU NSW	Standard Rewards	1	Never	•	V V	/ •	V	V	~	•	•	•	Nil	×
	Silver MasterCard	55	\$35.0	00	19.4900	% E	veryday	y Spend	der - 4	Stars	S	Big Spe	ender - N	ot rated
	Gold MasterCard-Standard	55	\$75.0	00	19.4900	% E	veryday	/ Spend	der - 4	Stars	S	Big Sp	ender - 4	Stars
Maroondah Credit Union	Standard Rewards	1	Never	V	~ •	, v	′ ′	'	•	•	•	~	Nil	×
	Silver MyCard	55	\$35.0	00	19.4900	<mark>%</mark> E	veryday	y Spend	der - 4	Stars	S	Big Spe	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	00	19.4900	<mark>%</mark> E	veryday	/ Spend	der - 4	Stars	S	Big Sp	ender - 4	Stars
Memberfirst Credit Union	Standard Rewards	1	Never	•	<i>v v</i>	/ v	′ ′	V	•	•	•	•	Nil	×
	Gold MyCard StandardRews	55	\$75.0	00	19.4900	<mark>%</mark> E	veryday	/ Spend	der - 4	Stars	S	Big Sp	ender - 4	Stars
	Silver MyCard	55	\$35.0	00	19.4900	<mark>%</mark> E	veryday	y Spend	der - 4	Stars	S	Big Spe	ender - N	ot rated
myState Financial	Standard Rewards	1	Never	•	V V	/ v	′ ′	V	•	•	•	•	Nil	×
	Gold MasterCard-Standard	55	\$75.0	00	19.4900	<mark>%</mark> Е	veryday	y Spend	der - 4	Stars	S	Big Sp	ender - 4	Stars
	Silver MasterCard	55	\$35.0	00	19.4900	<mark>%</mark> E	veryday	/ Spend	der - 4	Stars	S	Big Spe	ender - N	ot rated
nab	Gold Rewards	1	3 yrs	~	V V	/ v	′ ′	V	•	•	•	×	57.2	'
	Gold Rewards MasterCard	44	\$88.3	80	20.4700	<mark>%</mark> Ev	eryday	Spende	er - Lo	w Ra	nk	Big S	pender -	1 Star
	Gold Rewards Visa Card	44	\$88.3	80	20.4700	<mark>%</mark> Ev	eryday	Spende	er - Lo	w Ra	nk	Big Sp	ender - 2	? Stars
Orange Credit Union	Standard Rewards	1	Never	•	V V	/ V	′ ′	V	•	•	•	~	Nil	×
	Silver MyCard	55	\$35.0	00	19.4900	<mark>%</mark> E	veryday	y Spend	der - 4	Stars	S	Big Spe	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	00	19.4900	<mark>%</mark> E	veryday	/ Spend	der - 4	Stars	S	Big Sp	ender - 4	Stars
Powerstate Credit Union	Standard Rewards	1	Never	•	V V	/ v	' '	V	~	•	•	V	Nil	×
	Silver MyCard	55	\$35.0	00	19.4900	<mark>%</mark> E	veryday	y Spend	der - 4	Stars	S	Big Spe	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	00	19.4900	<mark>%</mark> E	veryday	/ Spend	der - 4	Stars	S	Big Sp	ender - 4	Stars
Qld Teachers CU	Standard Rewards	1	Never	•	V V	/ V	· •	~	•	•	•	•	Nil	×
	Gold MyCard StandardRews	55	\$75.0	00	19.4900	<mark>%</mark> E	veryday	y Spend	der - 4	Stars	S	Big Sp	ender - 4	Stars
	Silver MyCard	55	\$35.0	00	19.4900	% E	veryday	y Spend	der - 4	Stars	S	Big Spe	ender - N	ot rated

your guide to product excellence

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GENERAL REWARDS - \$24,000 annual spend

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General Rewards - \$24,000 annual spend

		5.1.	Delinte		TVE	DES C)F REV	MAR	DS AV	/ΔΙΙ Δ	RLF		_Z	Annual	Bonus
Company	Rewards Program	Points per \$1	Points Expire		T								edee	Fee	Partners Available
		Spent		Travel	Autor	Life	nterta	/lerch	Vouc Gift (Cash	Į.	≤	em Rev Online		Available
				vel	Automotive	Lifestyle	Entertainmen	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online		
					Ф		ent	še	w <u> </u>	~			Š		
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ate			(credi	t ca	rd s	tar ratin	gs	
★★ "a	verage value"														
SERVICE ONE Members Ba	Standard Rewards	1	Never	'	'	•	•	/	~	•	~	~	~	Nil	×
	Silver MyCard	55	\$35.0	0	19.49	900%	Every	yday	Spend	ler - 4	Star	s	Big Spe	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Every	yday	Spend	ler - 4	Star	s	Big Sp	ender - 4	1 Stars
SUNCORP	Premium Rewards	1	3 yrs	'	'	V	V	•	V	•	~	X	~	69	✓
	Clear Options Plus	55	\$29.0	0	18.99	900%	Every	yday	Spend	ler - 2	Star	s	Big Sp	ender - 2	2 Stars
	Clear Options Standard	0	\$29.0	0	11.99	900%	Every	yday	Spend	ler - 3	Star	s	Big Sp	ender - 2	2 Stars
	Clear Options Gold	55	\$69.0	0	18.75	500%	Every	yday	Spend	ler - 2	Star	S	Big Sp	ender - 2	2 Stars
SUNCORP	Standard Rewards	1	3 yrs	~	V	~	~	/	~	•	~	X	V	39	v
	Clear Options Plus	55	\$29.0	0	18.99	900%	Every	yday	Spend	ler - 2	Star	s	Big Sp	ender - 2	2 Stars
	Clear Options Standard	0	\$29.0	0	11.99	900%	Every	yday	Spend	ler - 3	Star	s	Big Sp	ender - 2	2 Stars
	Clear Options Gold	55	\$69.0	0	18.75	500%	Every	yday	Spend	ler - 2	Star	s	Big Sp	ender - 2	2 Stars
Sutherland Credit Union	Standard Rewards	1	Never	~	~	•	•	/	•	•	•	~	•	Nil	×
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Every	yday	Spend	ler - 4	Star	S	Big Sp	ender - 4	1 Stars
	Silver MyCard	55	\$35.0	0	19.49	900%	Every	yday	Spend	ler - 4	Star	s	Big Spe	ender - N	ot rated
Unicom Credit Union	Standard Rewards	1	Never	~	'	•	•	/	•	•	~	~	•	Nil	×
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Every	yday	Spend	ler - 4	Star	s	Big Sp	ender - 4	1 Stars
	Silver MyCard	55	\$35.0	0	19.49	900%	Every	yday	Spend	ler - 4	Star	s	Big Spe	ender - N	ot rated
University Credit Soc	Standard Rewards	1	Never	~	'	•	•	/	•	•	~	~	•	Nil	×
	Silver MyCard	55	\$35.0	0	19.49	900%	Every	yday	Spend	ler - 4	Star	s	Big Spe	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Every	yday	Spend	ler - 4	Star	s	Big Sp	ender - 4	1 Stars
Warwick Credit Union	Standard Rewards	1	Never	~	~	•	~	/	~	•	~	~	~	Nil	×
	Silver MyCard	55	\$35.0	0	19.49	900%	Every	yday	Spend	ler - 3	Star	s	Big Spe	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Every	yday	Spend	ler - 3	Star	s	Big Sp	ender - 4	1 Stars
★ "s	atisfactory value"														
Bananacoast Community C	Rewarder	1	3 yrs	X	X	X	x .	×	x	•	x	x	×	Nil	×
	Visa Bonus Rewarder	55	\$59.0	0	15.80	000%	Every	yday	Spend	ler - 2	Star	s	Big Sp	ender - 2	2 Stars

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GENERAL REWARDS - \$24,000 annual spend

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General Rewards - \$24,000 annual spend

Company	Rewards Program	Points	Points		TYF	PES C	OF RE	WAI	RDS A\	/AILA	BLE		Red	Annual Fee	Bonus Partners
		per \$1 Spent	Expire	Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	ree	Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite			(credi	it ca	rd si	tar ratin	ıgs	
* ":	satisfactory value"														
BankSA	Platinum Rewards	1	5 yrs	•	x	•	•	~	~	x	•	x	V	65	×
	Platinum Visa Card	55	\$89.0	00	14.25	500%	Eve	eryda	y Spend	der - 5	Star	s	Big S _l	oender - (5 Stars
	Platinum MasterCard	55	\$89.0	00	14.25	500%	Eve	ryda	y Spend	der - 5	Star	s	Big S	oender - (5 Stars
GE Money	Myer One Outside Myer	1	2 yrs	X	X	X	X	X	~	X	X	X	×	Nil	V
	Myer Visa Gold Card	62	\$39.0	00	19.99	900%	Ever	yday	Spende	er - Lo	w Ra	nk	Big S	pender -	1 Star
Heritage Building Soc	Classic Rewards	1	4 yrs	V	V	V	V	•	'	X	•	•	×	Nil	✓
	Visa Classic WithRewards	55	\$48.0	00	16.75	500%	Eve	eryda	y Spend	der - 2	2 Star	s	Big S	oender - 2	2 Stars
Heritage Building Soc	Gold Rewards	1.5	4 yrs	*	V	•	•	•	•	X	•	•	×	Nil	~
	Visa Gold With Rewards	55	\$90.0	00	16.75	500%	Ev	eryda	y Spen	der -	1 Sta	r	Big S	oender - 2	2 Stars
HSBC	Rewards Plus-Gold	1	3 yrs	~	•	•	•	•	'	X	•	•	~	Nil	v
	Visa Gold	45	\$99.0	00	19.99	900%	Eve	eryda	y Spend	der - 3	Star	s	Big S _l	oender - 4	1 Stars
HSBC	Rewards Plus-Standard	1	3 yrs	~	'	•	•	′	'	x	•	•	~	Nil	V
	Visa Classic	45	\$59.0	00	19.99	900%	Eve	eryda	y Spend	der - 2	Star	s	Big S _l	oender - 2	2 Stars
nab	Ant Rewards	1	Never	~	x	x	~	x	×	•	x	x	x	Nil	~
	Gold ANT AMEX with Rews	44	\$148.0	00	20.47	7 00%	Ev	eryda	y Spen	der -	1 Sta	r	Big S	oender - 2	2 Stars
	ANT AMEX with Rewards	44	\$99.0	00	20.47	7 00%	Eve	eryda	y Spend	der - 2	Star	S	Big S	oender - 3	3 Stars

September 2008

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	T _B			T		RDS A\			7	Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	tewards ne		
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ate			(credi	it cai	rd si	tar ratin	ıgs	
****	superior value"														
American Express	Mship Rewards Ascent	1	Never	•	~	~	~	~	~	•	~	~	V	80	v
	Gold Charge Card	51	\$130.0	00	N/	/A	Ever	yday	Spende	er - No	t Rat	ed	Big Sp	ender - N	ot rated
	Gold Credit Card	55	\$70.0	00	15.99	900%	Eve	eryda	y Spend	der - 5	Star	s	Big S _l	oender - 4	4 Stars
	Green Charge Card	51	\$80.0	00	N/	/A	Ever	yday	Spende	er - No	t Rat	ed	Big Sp	ender - N	ot rated
American Express	Mship Rews Ascent-Plat	1.5	Never	•	~	V	V	V	V	•	•	•	•	Nil	✓
	Platinum Credit Card	55	\$395.0	00	19.99	900%	Eve	eryda	y Spend	der - 3	Star	s	Big S	oender - 4	4 Stars
AMP Banking	Mship Rewards Ascent	1	Never	V	V	V	~	•	'	•	1	•	'	80	V
	AMEX Blue Credit Card	55	\$25.0	00	19.99	900%	Eve	eryda	y Spend	der - 5	Star	s	Big S _l	oender - 3	3 Stars
	AMEX Gold Credit Card	55	\$70.0	00	14.99	900%	Eve	eryda	y Spend	der - 5	Star	s	Big S _l	oender - 4	4 Stars
AMP Banking	Mship Rews Ascent-Plat	1.5	Never	~	'	•	~	•	'	•	~	~	~	Nil	v
	AMEX Platinum Credit Cd	55	\$395.0	00	18.99	900%	Eve	eryda	y Spend	der - 3	Star	s	Big S _l	oender - 4	4 Stars
Citibank	Silver Rewards	1	Never	~	•	•	•	•	'	•	•	~	~	Nil	×
	Silver MasterCard	55	\$69.0	00	20.74	400%	Eve	eryda	y Spend	der - 5	Star	S	Big Sp	ender - N	ot rated
	Silver Visa	55	\$69.0	00	20.74	400%	Eve	eryda	y Spend	der - 5	Star	s	Big Sp	ender - N	ot rated
Diners Club Int	Diners Club Rewards	1	Never	~	'	•	•	•	'	•	•	~	~	77	V
	Charge Card	44	\$95.0	00	N/	/A	Ever	yday	Spende	er - No	t Rat	ed	Big Sp	ender - N	ot rated
GE Money	Myer One Inside Myer	3	2 yrs	X	X	X	X	x	'	X	x	x	×	Nil	✓
	Myer Visa Gold Card	62	\$39.0	00	19.99	900%	Ever	yday	Spende	er - Lo	w Ra	nk	Big S	pender -	1 Star
HSBC	Mship Rewards Ascent	1	Never	~	~	~	~	~	~	~	~	~	V	80	V
	AMEX Gold	55	\$70.0	00	18.99	900%	Eve	eryda	y Spend	der - 5	Star	s	Big S _l	oender - 4	4 Stars
SUNCORP	Mship Rewards Ascent	1	Never	~	~	~	~	~	~	~	~	~	V	80	~
	Gold AMEX	55	\$70.0	00	18.99	900%	Eve	eryda	y Spend	der - 4	Star	s	Big S _l	oender - 3	3 Stars

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1	Points Expire		T	ES C			RDS A\	/AILA	BLE		Redee	Annual Fee	Bonus Partners Available
		Spent		Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online		Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te			(credi	it caı	rd st	tar ratin	gs	
**** "s	superior value"														
Westpac	Altitude Gold Rews-AMEX	2	Never	~	'	•	'	'	~	•	•	~	V	Nil	~
	Altitude Gold/Amex	45	\$150.0	00	20.74	00%	Ever	ryday	Spend	der - 3	Star	S	Big Sp	ender - 4	1 Stars
Westpac	Altitude Gold Rews-MCD	1	Never	~	~	•	~	V	K	V	•	~	~	Nil	v
	Altitude Gold/MasterCard	45	\$150.0	00	20.74	00%	Eve	ryday	y Spen	der - '	1 Star	-	Big Sp	ender - 3	3 Stars
Westpac	Altitude Plat Rews-AMEX	3	Never	~	~	~	V	/	V	•	•	~	~	Nil	v
	Altitude Platinum/Amex	45	\$295.0	00	20.74	00%	Ever	ryday	Spend	der - 4	Star	S	Big Sp	ender - 5	5 Stars
Westpac	Altitude Rews-AMEX	2	Never	V	~	V	•	•	'	•	•	~	•	Nil	✓
	Altitude/Amex	45	\$100.0	00	20.74	00%	Ever	ryday	Spend	der - 3	Star	S	Big Sp	ender - 3	3 Stars
Westpac	Altitude Rews-MCD	1	Never	~	~	•	'	•	'	•	•	•	•	Nil	✓
	Altitude/MasterCard	45	\$100.0	00	20.74	00%	Every	day S	Spende	er - Lo	w Ra	nk	Big S	pender -	1 Star
Wizard Home Loans	Mship Rewards Ascent	1	Never	~	~	•	•	•	~	•	•	~	~	80	~
	Fast Card-AMEX	55	\$25.0	00	19.99	00%	Ever	ryday	Spend	der - 5	Star	S	Big Sp	ender - 5	5 Stars
★★★★ "e	excellent value"														
American Express	M'ship Rewards Blue Sky	1	Never	•	•	•	•	•	~	•	•	•	'	95	~
	Blue Sky Cr Cd from AMEX	55	Nil		19.99	00%	Every	day S	Spende	er - No	t Rat	ed	Big Spe	ender - N	ot rated
American Express	Mship Rewards Choices	1	Never	~	~	•	•	•	~	•	•	•	~	40	'
	Gold Credit Card	55	\$70.0	00	15.99	00%	Ever	ryday	Spend	der - 5	Star	S	Big Sp	ender - 4	1 Stars
AMP Banking	Mship Rewards Choices	1	Never	•	~	•	•	•	•	•	•	•	~	40	~
	AMEX Blue Credit Card	55	\$25.0	00	19.99	00%	Ever	ryday	Spend	der - 5	Star	S	Big Sp	oender - 3	3 Stars
	AMEX Gold Credit Card	55	\$70.0	00	14.99	00%	Ever	ryday	Spend	der - 5	Star	S	Big Sp	oender - 4	1 Stars
Australian Central CU	BlueSky Rewards	1	Never	•	•	~	'	•	~	•	•	~	×	Nil	×
	Gold MasterCard-Blue Sky	55	\$99.0	00	19.49	00%	Ever	ryday	Spend	der - 3	Star	s	Big Sp	oender - 4	1 Stars
Citibank	Gold Rewards	1	Never	~	•	~	•	•	~	•	•	~	•	Nil	×
	Gold Visa	55	\$119.0	00	20.74	00%	Ever	ryday	Spend	der - 3	Star	s	Big Sp	ender - 4	1 Stars
	Gold MasterCard	55	\$119.0	00	20.74	00%	Ever	ryday	Spend	der - 3	Star	S	Big Sp	ender - 4	1 Stars

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GENERAL REWARDS - \$60,000 annual spend

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General Rewards - \$60,000 annual spend

		Points	Points		TYP	PESC	OF RE\	NARD	SAVA	AII AR	I F		Ŋ.	Annual	Bonus
Company	Rewards Program	per \$1 Spent	Expire										Redeem Rewards Online	Fee	Partners Available
				Travel	Automotive	Lifestyle	Entertainme	Merchandise	Vouchers /	Cash Back	Food	More	em Rewa Online		
					\ e	Ф	nent	dise	8	웃			rds		
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite			C	redit	card	d st	ar ratin	ıgs	
**** "e	excellent value"														
Commonwealth Bank	C/wealth Awards Gold	1	Never	~	'	•	'	/	/	/	/	/	V	Nil	'
	Gold MasterCard	55	\$114.0	00	20.74	100%	Ever	yday S	Spende	er - 3 S	Stars		Big S	oender - 4	l Stars
	Visa Gold	55	\$114.0	00	20.74	100%	Ever	yday S	pende	er - 3 S	Stars		Big S	oender - 4	l Stars
Commonwealth Bank	Commonwealth Awards	1	Never	~	'	•	V	•	~	•	/	/	'	Nil	~
	MasterCard with Awards	55	\$59.0	0	20.74	100%	Ever	ryday S	Spend	er - 1	Star		Big S	pender -	1 Star
	Visa with Awards	55	\$59.0	00	20.74	100%	Ever	ryday S	Spend	er - 1	Star		Big S	pender -	1 Star
Community CPS Australia	BlueSky Rewards	1	Never	V	V	V	'	/	~	•	/	~	X	Nil	×
	Gold MyCard Bluesky Rews	55	\$99.0	00	19.49	900%	Ever	yday S	Spende	er - 4 S	Stars		Big S	oender - 4	l Stars
Credit Union Australia	BlueSky Rewards	1	Never	V	'	•	V	V	/	•	/	/	X	Nil	×
	Gold MasterCard-BlueSky	55	\$99.0	00	19.49	900%	Ever	yday S	Spende	er - 4 S	Stars		Big S	oender - 4	l Stars
ECU Australia	BlueSky Rewards	1	Never	~	•	•	•	/	'	•	/	/	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.49	900%	Ever	yday S	Spende	er - 4 S	Stars		Big S	oender - 4	l Stars
Family First CU	BlueSky Rewards	1	Never	~	'	•	V	V	/	•	/	/	X	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.49	900%	Ever	yday S	Spende	er - 4 S	Stars		Big S	oender - 4	l Stars
FCCS Credit Union	BlueSky Rewards	1	Never	•	'	•	•	/	/	•	/	/	X	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.49	900%	Ever	yday S	Spende	er - 4 S	Stars		Big S	oender - 4	1 Stars
Holiday Coast CU	BlueSky Rewards	1	Never	~	'	•	•	/	/	•	/	~	×	Nil	x
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.49	900%	Ever	yday S	Spende	er - 4 S	Stars		Big S	oender - 4	l Stars
HSBC	Mship Rewards Choices	1	Never	~	'	•	•	/	/	/	/	~	'	40	~
	AMEX Gold	55	\$70.0	00	18.99	900%	Ever	yday S	Spende	er - 5 S	Stars		Big S	oender - 4	l Stars
Illawarra CU NSW	BlueSky Rewards	1	Never	~	'	•	•	/	~	•	/	/	×	Nil	×
	Gold MasterCard-BlueSky	55	\$99.0	00	19.49	900%	Ever	yday S	Spende	er - 4 S	Stars		Big S	oender - 4	l Stars
IMB Limited	Card Services Rewards	1	Never	~	'	•	'	V	/	•	/	×	V	Nil	×
	Gold MasterCard	55	\$99.0	00	20.24	100%	Ever	yday S	Spende	er - 3 S	Stars		Big S	oender - 4	l Stars
	Silver MasterCard	55	\$55.0	00	20.24	100%	Ever	yday S	Spende	er - 3 S	Stars		Big Sp	ender - N	ot rated
Maroondah Credit Union	BlueSky Rewards	1	Never	~	'	•	'	/	/	/	/	~	×	Nil	x
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.49	900%	Ever	yday S	Spende	er - 4 S	Stars		Big S	oender - 4	l Stars
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GENERAL REWARDS - \$60,000 annual spend

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General Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points		TYP	ES O	F REWA	RDS A\	/AILAE	BLE		Red	Annual Fee	Bonus Partners
		per \$1 Spent	Expire	Trave	Automotive	Lifestyle	Merchandise Entertainmen	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online		Available
				/el	notive	style	andise inment	hers / Cards	Back	od	оге	wards		
	Credit / Charge Card	Free Days	Annual	Fee	Rat	te			credit	t car	d sta	ar ratin	gs	
***	excellent value"													
Memberfirst Credit Union	BlueSky Rewards	1	Never	~	~	′	v v	'	•	~	•	x	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 4	4 Stars
myState Financial	BlueSky Rewards	1	Never	•	•	•	VV	V	~	•	•	×	Nil	×
	Gold MasterCard-BlueSky	55	\$99.0	00	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 4	4 Stars
Orange Credit Union	BlueSky Rewards	1	Never	1		V	VV	V	~	~	'	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.490	00%	Everyda	y Spend	der - 4	Stars	6	Big Sp	ender - 4	4 Stars
Powerstate Credit Union	BlueSky Rewards	1	Never	V	~	V	v v	'	•	•	'	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 4	4 Stars
Qld Teachers CU	BlueSky Rewards	1	Never	~	'	•	v v	'	•	~	'	×	Nil	×
	Gold MyCard Blue SkyRews	55	\$99.0	00	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 4	4 Stars
SERVICE ONE Members Ba	BlueSky Rewards	1	Never	•	~	′	v v	'	•	•	'	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.490	00%	Everyda	y Spend	der - 4	Stars	6	Big Sp	ender - 4	4 Stars
SUNCORP	Mship Rewards Choices	1	Never	•	~	•	v v	'	•	•	•	/	40	✓
	Gold AMEX	55	\$70.0	00	18.990	00%	Everyda	y Spend	der - 4	Stars	6	Big Sp	ender - 3	3 Stars
Sutherland Credit Union	BlueSky Rewards	1	Never	•	~	•	v v	'	•	•	•	×	Nil	×
	Gold MyCard Blue SkyRews	55	\$99.0	00	19.490	00%	Everyda	y Spend	der - 4	Stars	6	Big Sp	ender - 4	4 Stars
Unicom Credit Union	BlueSky Rewards	1	Never	•	~	•	v v	'	•	•	•	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.490	00%	Everyda	y Spend	der - 4	Stars	3	Big Sp	ender - 4	4 Stars
University Credit Soc	BlueSky Rewards	1	Never	•	•	•	v v	'	•	•	•	×	Nil	×
	Gold MyCard Blue SkyRews	55	\$99.0	00	19.490	00%	Everyda	y Spend	der - 4	Stars	6	Big Sp	ender - 4	4 Stars
Warwick Credit Union	BlueSky Rewards	1	Never	•	•	•	v v	'	•	•	•	×	Nil	×
	Gold MyCard BlueSky Rews	55	\$99.0	00	19.490	00%	Everyda	y Spend	der - 3	Stars	3	Big Sp	ender - 4	4 Stars
Westpac	Altitude Plat Rews-MCD	1	Never	~	•	•	v v	~	•	•	•	V	Nil	•
	Altitude Platinum/MCard	45	\$295.0	00	20.740	00%	Everyda	y Spend	der - 2	Stars	3	Big Sp	ender - 4	4 Stars
Wizard Home Loans	Mship Rewards Choices	1	Never	•	~	•	v v	~	•	•	•	/	40	~
	Fast Card-AMEX	55	\$25.0	00	19.990	00%	Everyda	y Spend	der - 5	Stars	3	Big Sp	ender - 8	5 Stars

your guide to product excellence

Report Date: September 30th, 2008

GENERAL REWARDS - \$60,000 annual spend

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General Rewards - \$60,000 annual spend

C	Damanda Basanan	Points	Points		TYP	ES C	OF RE	EWAF	RDS A	/AILA	BLE		_Z	Annual	Bonus
Company	Rewards Program	per \$1 Spent	Expire		Þ		Ent	Me	ര ട	C			Redeem Rewards Online	Fee	Partners Available
				Travel	Automotive	Lifestyle	Entertainmen	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	em Rew Online		
				-	tive	/e	ment	ndise	rs/ rds	ack	<u>u</u>	U	ards		
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te				credi	it ca	rd st	ar ratir	ıgs	
★★★ "s	strong value"														
Australian Central CU	Standard Rewards	1	Never	~	'	~	•	•	~	'	′	•	V	Nil	×
	Silver MasterCard	55	\$35.0	00	19.49	00%	Eve	eryday	Spend	der - 3	Star	S	Big Sp	ender - N	lot rated
	Gold MasterCard-Standard	55	\$75.0	00	19.49	00%	Eve	eryday	/ Spend	der - 3	Star	s	Big S	oender -	4 Stars
Bank of Queensland	Q Rewards	1.5	3 yrs	~	~	V	V	V	v	~	~	•	V	Nil	v
	Gold MasterCard	44	\$120.	00	19.99	00%	Eve	eryda	y Spen	der -	1 Sta	r	Big S	oender -	2 Stars
	MasterCard Free Days	44	\$49.0	00	19.99	00%	Every	yday :	Spende	er - Lo	w Ra	nk	Big S	pender -	1 Star
	MasterCard	0	Nil	V	17.99	00%	Eve	eryda	y Spen	der -	1 Sta	r	Big S	pender -	1 Star
	Visa	0	Nil		17.99	00%	Eve	eryda	y Spen	der -	1 Sta	r	Big S	pender -	1 Star
	Visa Free Days	44	\$49.0	00	19.99	00%	Every	yday :	Spende	er - Lo	w Ra	nk	Big S	pender -	1 Star
Citibank	Platinum Rewards	1	Never	•	•	•	•	•	•	•	•	•	•	Nil	X
	Platinum MasterCard	55	\$250.	00	20.74	00%	Eve	eryday	/ Spend	der - 5	Star	s	Big S	oender -	5 Stars
	Platinum Visa	55	\$250.	00	20.74	00%	Eve	eryday	/ Spend	der - 5	Star	S	Big S	oender -	5 Stars
Commonwealth Bank	C/wealth Awards Platinum	1	Never	~	'	•	•	•	~	•	•	•	V	Nil	✓
	Platinum MasterCard	55	\$200.	00	20.74	00%	Eve	eryday	/ Spend	der - 5	Star	s	Big S	oender -	5 Stars
	Visa Platinum	55	\$200.	00	20.74	00%	Eve	eryday	/ Spend	der - 4	Star	S	Big S	oender -	5 Stars
SUNCORP	Premium Rewards	1	3 yrs	~	~	•	•	•	'	•	•	X	/	69	v
	Clear Options Standard	0	\$29.0	00	11.99	00%	Eve	eryday	/ Spend	der - 3	Star	S	Big S	oender -	2 Stars
	Clear Options Gold	55	\$69.0	00	18.75	00%	Eve	eryday	/ Spend	der - 2	Star	s	Big S	oender -	2 Stars
	Clear Options Plus	55	\$29.0	00	18.99	00%	Eve	eryday	/ Spend	der - 2	Star	s	Big S	oender -	2 Stars
★★ "a	average value"														
ANZ	Rewards Visa	0.6667	3 yrs	~	'	~	~	•	~	~	′	~	V	22	~
	Rewards Visa	44	\$48.0	00	20.74	00%	Eve	eryda	y Spen	der -	1 Sta	r	Big S	oender -	2 Stars
ANZ	Rewards Visa Gold	0.6667	3 yrs	~	'	~	•	•	~	'	•	•	V	22	v
	Rewards Visa Gold	55	\$79.0	00	20.74	00%	Eve	eryday	/ Spend	der - 4	l Star	s	Big S	oender -	4 Stars

Report Date: September 30th, 2008

General Rewards - \$60,000 annual spend

		5	Delinte		TVE	DES C)E BEI	NΔE	RDS AV	/ΔΙΙ Δ	RLE		_Z	Annual	Bonus
Company	Rewards Program	Points per \$1	Points Expire		T								Redeem Rewards Online	Fee	Partners Available
		Spent		Travel	Auton	Life	nterta	1erch	Vouct Gift (Cash	Food	More	em Rev Online		Available
				/el	Automotive	Lifestyle	Entertainmen	Merchandise	Vouchers / Gift Cards	Cash Back	od	УГЕ	ward		
							2	Ф					o o		
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ate				credi	it car	d s	tar ratin	gs	
★ ★ "a	verage value"														
BankWest	More Rewards	1.5	Never	~	'	'	~	~	~	•	•	x	•	Nil	×
	More MasterCard	55	\$89.0	0	18.24	400%	Ever	yday	Spend	der - 2	Stars	5	Big Sp	ender - 3	3 Stars
BankWest	More Rewards-Gold	1.5	Never	~	'	•	~	~	K	V	•	x	~	Nil	×
	More Platinum MasterCard	55	\$190.0	00	17.99	900%	Eve	ryday	/ Spen	der - '	1 Star		Big Sp	ender - 2	2 Stars
	More Gold MasterCard	55	\$120.0	00	18.24	400%	Eve	ryday	/ Spen	der - '	1 Star		Big Sp	ender - 3	3 Stars
Community CPS Australia	Standard Rewards	1	Never	V	V	×	V	/	~	•	•	~	•	Nil	×
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	3	Big Sp	ender - 4	1 Stars
	Silver MyCard	55	\$35.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	3	Big Spe	ender - N	ot rated
Credit Union Australia	Standard Rewards	1	Never	/	'	1	'	/	~	•	•	~	•	Nil	×
	Gold MasterCard-Standard	55	\$75.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	5	Big Sp	ender - 4	1 Stars
	Silver MasterCard	55	\$35.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	3	Big Spe	ender - N	ot rated
ECU Australia	Standard Rewards	1	Never	~	'	'	•	/	~	•	•	~	•	Nil	×
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	5	Big Sp	ender - 4	1 Stars
	Silver MyCard	55	\$35.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	3	Big Spe	ender - N	ot rated
Family First CU	Standard Rewards	1	Never	~	'	'	•	~	~	•	•	~	•	Nil	×
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	3	Big Sp	ender - 4	1 Stars
	Silver MyCard	55	\$35.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	5	Big Spe	ender - N	ot rated
FCCS Credit Union	Standard Rewards	1	Never	~	'	•	'	/	~	•	•	~	•	Nil	×
	Silver MyCard	55	\$35.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	5	Big Spe	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	3	Big Sp	ender - 4	1 Stars
Holiday Coast CU	Standard Rewards	1	Never	~	'	1	'	/	~	•	•	~	•	Nil	×
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	5	Big Sp	ender - 4	1 Stars
	Silver MyCard	55	\$35.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	5	Big Spe	ender - N	ot rated
Illawarra CU NSW	Standard Rewards	1	Never	~	~	•	~	~	~	•	•	~	•	Nil	×
	Gold MasterCard-Standard	55	\$75.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	5	Big Sp	ender - 4	1 Stars
	Silver MasterCard	55	\$35.0	0	19.49	900%	Ever	yday	Spend	der - 4	Stars	3	Big Spe	ender - N	ot rated

your guide to product excellence

Report Date: September 30th, 2008

GENERAL REWARDS - \$60,000 annual spend

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General Rewards - \$60,000 annual spend

0	D	Points	Points		TYP	FSC)F RF	WAF	RDS AV	/AII A	BLE		Z.	Annual	Bonus
Company	Rewards Program	per \$1 Spent	Expire	Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Days	Annual	Fee	Ra	te			(credi	it cal	rd st	tar ratin	gs	
★★ "a	verage value"														
Maroondah Credit Union	Standard Rewards	1	Never	1	'	~	'	~	~	′	~	~	~	Nil	×
	Gold MyCard StandardRews	55	\$75.0	0	19.49	00%	Eve	ryday	Spend	der - 4	Star	s	Big S _l	oender - 4	4 Stars
	Silver MyCard	55	\$35.0	0	19.49	00%	Eve	ryday	Spend	der - 4	Star	s	Big Sp	ender - N	ot rated
Memberfirst Credit Union	Standard Rewards	1	Never	~	~	•	V	V	V	v	•	•	~	Nil	×
	Gold MyCard StandardRews	55	\$75.0	0	19.49	00%	Eve	ryday	Spend	der - 4	Star	s	Big S	oender - 4	4 Stars
	Silver MyCard	55	\$35.0	0	19.49	00%	Eve	ryday	Spend	der - 4	Star	s	Big Sp	ender - N	ot rated
myState Financial	Standard Rewards	1	Never	V	~	V	•	•	~	•	•	•	~	Nil	×
	Silver MasterCard	55	\$35.0	0	19.49	00%	Eve	ryday	Spend	der - 4	Star	s	Big Sp	ender - N	ot rated
	Gold MasterCard-Standard	55	\$75.0	0	19.49	00%	Eve	ryday	/ Spend	der - 4	Star	s	Big S	oender - 4	4 Stars
nab	Gold Rewards	1	3 yrs	~	~	•	•	•	~	•	•	•	×	57.2	V
	Gold Rewards Visa Card	44	\$88.3	0	20.47	00%	Every	/day s	Spende	er - Lo	w Ra	nk	Big S _l	oender - 2	2 Stars
	Gold Rewards MasterCard	44	\$88.3	0	20.47	00%	Every	/day s	Spende	er - Lo	w Ra	nk	Big S	pender -	1 Star
Orange Credit Union	Standard Rewards	1	Never	~	~	•	•	•	~	•	•	•	~	Nil	×
	Silver MyCard	55	\$35.0	0	19.49	00%	Eve	ryday	Spend	der - 4	Star	s	Big Sp	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	0	19.49	00%	Eve	ryday	Spend	der - 4	Star	s	Big S	oender - 4	4 Stars
Powerstate Credit Union	Standard Rewards	1	Never	~	~	•	•	•	~	•	•	•	~	Nil	×
	Gold MyCard StandardRews	55	\$75.0	0	19.49	00%	Eve	ryday	/ Spend	der - 4	Star	s	Big S _l	oender - 4	4 Stars
	Silver MyCard	55	\$35.0	0	19.49	00%	Eve	ryday	Spend	der - 4	Star	S	Big Sp	ender - N	ot rated
Qld Teachers CU	Standard Rewards	1	Never	~	~	•	•	•	~	•	•	•	~	Nil	×
	Silver MyCard	55	\$35.0	0	19.49	00%	Eve	ryday	Spend	der - 4	Star	s	Big Sp	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	0	19.49	00%	Eve	ryday	/ Spend	der - 4	Star	s	Big S	oender - 4	4 Stars
SERVICE ONE Members Ba	Standard Rewards	1	Never	~	•	•	•	•	~	•	•	•	~	Nil	×
	Silver MyCard	55	\$35.0	0	19.49	00%	Eve	ryday	/ Spend	der - 4	Star	s	Big Sp	ender - N	ot rated
	Gold MyCard StandardRews	55	\$75.0	0	19.49	00%	Eve	ryday	/ Spend	der - 4	Star	s	Big S	oender - 4	4 Stars
St George Bank	Platinum Rews-Private Bk	1	5 yrs	•	'	~	•	•	~	x	•	~	'	Nil	×
	Private Bk Visa Platinum	60	\$225.0	00	19.99	00%	Eve	ryday	/ Spend	der - 5	Star	s	Big S	oender - 8	5 Stars

	your gui	ide to	produc	t excel	lence
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GENERAL REWARDS - \$60,000 annual spend

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General Rewards - \$60,000 annual spend

Company	Powerde Program			Points		TYF	PES C)F RE	WAF	RDS AV	/AILA	BLE		Re	Annual	Bonus
Company	Rewards Program	per \$1	Expire	Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Fee	Partners Available	
	Credit / Charge Card	Free Days	Annual	Fee	Ra	ite				cred	it caı	rd si	tar ratin	gs		
★★ "a	verage value"															
SUNCORP	Standard Rewards	1	3 yrs	1	~	~	~	'	~	~	~	x	~	39	v	
	Clear Options Gold	55	\$69.0	0	18.75	500%	Eve	ryday	Spend	der - 2	2 Star	s	Big Sp	pender - 2	2 Stars	
	Clear Options Plus	55	\$29.0	0	18.99	900%	Eve	ryday	/ Spend	der - 2	2 Star	s	Big Sp	pender - 2	2 Stars	
	Clear Options Standard	0	\$29.0	0	11.99	900%	Eve	ryday	/ Spend	der - 3	Star	s	Big Sp	oender - 2	2 Stars	
Sutherland Credit Union	Standard Rewards	1	Never	1	V	V	~	V	~	1	•	~	~	Nil	×	
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Eve	ryday	/ Spend	der - 4	1 Star	s	Big Sp	ender - 4	1 Stars	
	Silver MyCard	55	\$35.0	0	19.49	900%	Eve	ryday	/ Spend	der - 4	l Star	s	Big Spe	ender - N	ot rated	
Unicom Credit Union	Standard Rewards	1	Never	~	V	•	•	•	V	1	•	•	•	Nil	×	
	Silver MyCard	55	\$35.0	0	19.49	900%	Eve	ryday	/ Spend	der - 4	l Star	s	Big Spe	ender - N	ot rated	
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Eve	ryday	/ Spend	der - 4	l Star	s	Big Sp	oender - 4	1 Stars	
University Credit Soc	Standard Rewards	1	Never	~	•	•	•	•	/	•	•	•	•	Nil	×	
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Eve	ryday	/ Spend	der - 4	l Star	s	Big Sp	ender - 4	1 Stars	
	Silver MyCard	55	\$35.0	0	19.49	900%	Eve	ryday	/ Spend	der - 4	l Star	s	Big Spe	ender - N	ot rated	
Warwick Credit Union	Standard Rewards	1	Never	~	'	•	•	•	V	•	•	~	~	Nil	×	
	Gold MyCard StandardRews	55	\$75.0	0	19.49	900%	Eve	ryday	/ Spend	der - 3	Star	s	Big Sp	ender - 4	1 Stars	
	Silver MyCard	55	\$35.0	0	19.49	900%	Eve	ryday	/ Spend	der - 3	Star	s	Big Spe	ender - N	ot rated	
★ "s	satisfactory value"													_		
Bananacoast Community C	Rewarder	1	3 yrs	x	X	x	x	x	x	•	x	x	×	Nil	×	
	Visa Bonus Rewarder	55	\$59.0	0	15.80	000%	Eve	ryday	/ Spend	der - 2	2 Star	s	Big Sp	oender - 2	2 Stars	
BankSA	Platinum Rewards	1	5 yrs	~	x	•	•	•	V	X	•	x	~	65	×	
	Platinum MasterCard	55	\$89.0	0	14.25	500%	Eve	ryday	/ Spend	der - 5	5 Star	s	Big Sp	ender - 8	5 Stars	
	Platinum Visa Card	55	\$89.0	0	14.25	500%	Eve	ryday	/ Spend	der - 5	Star	s	Big Sp	ender - (5 Stars	
Heritage Building Soc	Classic Rewards	1	4 yrs	~	~	•	•	•	V	x	•	~	×	Nil	~	
	Visa Classic WithRewards	55	\$48.0	0	16.75	500%	Eve	ryday	/ Spend	der - 2	2 Star	s	Big Sp	ender - 2	2 Stars	
Heritage Building Soc	Gold Rewards	1.5	4 yrs	~	~	•	•	•	~	x	'	~	×	Nil	V	
	Visa Gold With Rewards	55	\$90.0	0	16.75	500%	Eve	eryda	y Spen	der -	1 Stai	r	Big Sp	oender - 2	2 Stars	

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GENERAL REWARDS - \$60,000 annual spend

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General Rewards - \$60,000 annual spend

Company	Rewards Program	Points	Points		TYP	ES O	F RE	WAF	RDS AV	/AILA	BLE		Rec	Annual	Bonus
oompan,		per \$1 Spent	Expire	Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More	Redeem Rewards Online	Fee	Partners Available
	Credit / Charge Card	Free Days	Annual I	Fee	Ra	te			(credi	it ca	rd st	ar ratin	ıgs	
★ "s	satisfactory value"														
HSBC	Rewards Plus-Gold	1	3 yrs	~	•	•	~	•	~	X	•	•	V	Nil	v
	Visa Gold	45	\$99.0	0	19.99	00%	Eve	ryday	Spend	ler - 3	Star	s	Big S	oender -	4 Stars
HSBC	Rewards Plus-Platinum	1	3 yrs	~	•	'	~	V	V	X	•	•	'	Nil	v
	Visa Platinum	45	\$199.0	00	19.99	00%	Eve	ryday	/ Spend	ler - 3	Star	s	Big S	oender -	4 Stars
HSBC	Rewards Plus-Standard	1	3 yrs	1	V	~	V	/	~	x	•	•	'	Nil	V
	Visa Classic	45	\$59.0	0	19.99	00%	Eve	ryday	/ Spend	ler - 2	Star	s	Big S	oender - :	2 Stars
nab	Ant Rewards	1	Never	V	x	X	~	x	×	•	X	x	×	Nil	✓
	Gold ANT AMEX with Rews	44	\$148.0	00	20.47	00%	Eve	eryda	y Spen	der - '	1 Sta	r	Big S	oender - :	2 Stars
	ANT AMEX with Rewards	44	\$99.0	0	20.47	00%	Eve	ryday	/ Spend	ler - 2	Star	s	Big S _l	oender - :	3 Stars

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program		Points per Frequent Flyer Mile	D Sydney - AR Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - O Los Angeles	Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
					Φ			SS	g		
	Credit / Charge Card	Free Days	Annual Fe	ee Ra	ate		cre	dit card	star ra	tings	
**** "s	superior value"										
Commonwealth Bank	Commonwealth Awards	1	2	32000	32000	72000	256000	192000	120000	Nil	Qantas
	MasterCard with Awards	55	\$59.00	20.74	100%	Everyday	Spender	- 1 Star	Big	Spende	r - 1 Star
	Visa with Awards	55	\$59.00	20.74	100%	Everyday	Spender	- 1 Star	Big	Spende	r - 1 Star
earth	earth-Qantas FrqFly-Amex	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth/Amex	55	\$75.00	17.99	900% E	Everyday	Spender -	4 Stars	Big	Spender	- 3 Stars
	earth+/Amex	55	\$125.00	17.99	900% E	veryday	Spender -	4 Stars	Big	Spender	- 5 Stars
IMB Limited	Card Services Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Silver MasterCard	55	\$55.00	20.24	100% E	Everyday	Spender -	3 Stars	Big S	Spender -	- Not rated
	Gold MasterCard	55	\$99.00	20.24	400% E	Everyday	Spender -	3 Stars	Big	Spender	- 4 Stars
nab	Velocity Rewards Program	0.66	1	20909	20909	51212	193940	142420	90909	Nil	Virgin Blue
	Velocity Standard Card	44	\$65.00	19.99	900% Ev	veryday S	pender - L	_ow Rank	: Big	Spende	r - 1 Star
★★★★ "e	excellent value"										
American Express	Mship Rewards Ascent	1	1	16000	16000	36000	128000	96000	60000	80	Qantas
	Green Charge Card	51	\$80.00	N	/A E\	veryday S	pender - N	Not Rated	I Big S	Spender	Not rated
	Gold Credit Card	55	\$70.00	15.99	900% E	Everyday	Spender -	5 Stars	Big	Spender	- 4 Stars
	Gold Charge Card	51	\$130.00) N/	/A E	veryday S	pender - N	Not Rated	l Big S	Spender -	Not rated
AMP Banking	Mship Rewards Ascent	1	1	16000	16000	36000	128000	96000	60000	80	Qantas
	AMEX Gold Credit Card	55	\$70.00	14.99	900% E	Everyday	Spender -	5 Stars	Big	Spender	- 4 Stars
	AMEX Blue Credit Card	55	\$25.00	19.99	900% E	Everyday	Spender -	5 Stars	Big	Spender	- 3 Stars
ANZ	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyer Visa	44	\$40.00	20.74	400% E	Everyday	Spender -	3 Stars	Big	Spender	- 3 Stars
Australian Central CU	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard-Blue Sky	55	\$99.00	19.49	900% E	Everyday	Spender -	3 Stars	Big	Spender	- 4 Stars
Community CPS Australia	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard Bluesky Rews	55	\$99.00	19.49	900% E	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars
Credit Union Australia	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard-BlueSky	55	\$99.00	19.49	900% E	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	Sydney - CARD Sydney - Brisbane			RETU Sydney - London			Reward Annual Fee	Airline Partner 1
				ney - bane	Sydney - Melbourne	ney -	ney - don	Sydney - _os Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	s Annual F	ee Ra	ate		cre	dit card	star ra	tings	
***	excellent value"		•								
ECU Australia	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.4	900%	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars
Family First CU	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.4	900%	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars
FCCS Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.4	900%	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars
Holiday Coast CU	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.4	900%	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars
HSBC	Mship Rewards Ascent	1	1	16000	16000	36000	128000	96000	60000	80	Qantas
	AMEX Gold	55	\$70.00	18.9	900%	Everyday	Spender -	5 Stars	Big	Spender	- 4 Stars
Illawarra CU NSW	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard-BlueSky	55	\$99.00	19.4	900% I	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars
Maroondah Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.4	900% I	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars
Memberfirst Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.4	900% I	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars
myState Financial	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard-BlueSky	55	\$99.00	19.4	900% I	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars
Orange Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.4	900%	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars
Powerstate Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.4	900% l	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars
Qld Teachers CU	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard Blue SkyRews	55	\$99.00	19.4	900%	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars
SERVICE ONE Members B	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.4	900%	Everyday	Spender -	4 Stars	Big	Spender	- 4 Stars
SUNCORP	Mship Rewards Ascent	1	1	16000	16000	36000	128000	96000	60000	80	Qantas
	Gold AMEX	55	\$70.00	18.9	900%	Everyday	Spender -	4 Stars	Big	Spender	- 3 Stars
your guide to produc	t excellence										

Report Date: September 30th, 2008

FREQUENT FLYER REWARDS - \$24k annual spend

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September 2008

PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program		Points	CARD	SPEND	TO GET I	RETURN	ECONO	MY TKT	Reward	Airline
Company		per \$1 Spent	per Frequent Flyer Mile	Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong	Annual Fee	Partner 1
	Credit / Charge Card	Free Days	Annual F	Fee F	Rate		cre	dit card	l star ra	tings	
***	excellent value"										
Sutherland Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard Blue SkyRews	55	\$99.0	0 19.4	4900%	Everyday	Spender -	- 4 Stars	Big	Spende	r - 4 Stars
Unicom Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.0	0 19.4	4900%	Everyday	Spender -	- 4 Stars	Big	Spende	r - 4 Stars
University Credit Soc	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard Blue SkyRews	55	\$99.0	0 19.4	4900%	Everyday	Spender -	- 4 Stars	Big	Spende	r - 4 Stars
Warwick Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.0	0 19.4	4900%	Everyday	Spender -	- 3 Stars	Big	Spende	r - 4 Stars
Westpac	Altitude Rews-AMEX	2	2	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Altitude/Amex	45	\$100.0	00 20.7	7400%	Everyday	Spender -	- 3 Stars	Big	Spende	r - 3 Stars
Wizard Home Loans	Mship Rewards Ascent	1	1	16000	16000	36000	128000	96000	60000	80	Qantas
	Fast Card-AMEX	55	\$25.0	0 19.9	9900%	Everyday	Spender -	- 5 Stars	Big	Spende	r - 5 Stars
**	strong value"										
American Express	Mship Rews Ascent-Plat	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	Platinum Credit Card	55	\$395.0	00 19.9	9900%	Everyday	Spender -	- 3 Stars	Big	Spende	r - 4 Stars
AMP Banking	Mship Rews Ascent-Plat	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	AMEX Platinum Credit Cd	55	\$395.0	00 18.9	9900%	Everyday	Spender -	- 3 Stars	Big	Spende	r - 4 Stars
ANZ	Rewards Visa	0.6667	1.5	35998	35998	80996	287990	215990	134990	22	Qantas/Jetsta
	Rewards Visa	44	\$48.0	0 20.7	7400%	Everyday	Spender	- 1 Star	Big	Spende	r - 2 Stars
Citibank	Gold Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard	55	\$119.0	00 20.7	7400%	Everyday	Spender -	- 3 Stars	Big	Spende	r - 4 Stars
	Gold Visa	55	\$119.0	00 20.7	7400%	Everyday	Spender -	- 3 Stars	Big	Spende	r - 4 Stars
Citibank	Silver Rewards	1	2	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Silver Visa	55	\$69.0	0 20.7	7400%	Everyday	Spender -	- 5 Stars	Big	Spender	- Not rated
	Silver MasterCard	55	\$69.0	0 20.7	7400%	Everyday	Spender -	- 5 Stars	Big	Spender	- Not rated
nab	Ant Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	ANT AMEX with Rewards	44	\$99.0	0 20.4	4700%	Everyday	Spender -	- 2 Stars	Big	Spende	r - 3 Stars
	Gold ANT AMEX with Rews	44	\$148.0	00 20.4	4700%	Everyday	Spender	- 1 Star	Big	Spende	r - 2 Stars

Report Date: September 30th, 2008

your guide to product excellence

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points	Points CARD SPEND TO GET RETURN ECONOMY TKT Reward Airline Annual Partner 1
		per \$1 Spent	per Frequent Frequent Flyer Mile Sydney - Brisbane
	Credit / Charge Card	Free Days	Annual Fee Rate credit card star ratings
***	"strong value"		
Westpac	Altitude Plat Rews-AMEX	3	2 10667 10667 24000 85333 64000 40000 Nil Qantas
	Altitude Platinum/Amex	45	\$295.00 20.7400% Everyday Spender - 4 Stars Big Spender - 5 Stars
**	"average value"		
American Express	Qantas Freq Fly-Premium	1.25	1 12800 12800 28800 102400 76800 48000 Nil Qantas
	Qantas AMEX Premium Card	55	\$195.00 20.4900% Everyday Spender - 3 Stars Big Spender - 3 Stars
American Express	Qantas FreqFly-Ultim	1.5	1 10667 10667 24000 85333 64000 40000 Nil Qantas
	Qantas AMEX Ultimate Cd	55	\$395.00 20.4900% Everyday Spender - 2 Stars Big Spender - 3 Stars
Diners Club Int	Diners Club Rewards	1	1 13800 13800 33800 128000 94000 60000 77 Virgin Blue
	Charge Card	44	\$95.00 N/A Everyday Spender - Not Rated Big Spender - Not rated
earth	earth-Qantas Frq Fly-MCD	0.5	1 32000 32000 72000 256000 192000 120000 Nil Qantas
	earth/MasterCard	55	\$75.00 17.9900% Everyday Spender - 3 Stars Big Spender - 3 Stars
	earth+/MasterCard	55	\$125.00 17.9900% Everyday Spender - 3 Stars Big Spender - 3 Stars
nab	Velocity Gold AMEX Rews	1	1 13800 13800 33800 128000 94000 60000 Nil Virgin Blue
	Velocity Gold Card	44	\$150.00 19.9900% Everyday Spender - 3 Stars Big Spender - 3 Stars
Westpac	Altitude Gold Rews-AMEX	2	2 16000 16000 36000 128000 96000 60000 Nil Qantas
	Altitude Gold/Amex	45	\$150.00 20.7400% Everyday Spender - 3 Stars Big Spender - 4 Stars
*	"satisfactory value"		
American Express	Qantas Freq Fly Standard	1	1 16000 16000 36000 128000 96000 60000 Nil Qantas
	Qantas AMEX Card	55	\$149.00 20.4900% Everyday Spender - 4 Stars Big Spender - 3 Stars
ANZ	Frequent Flyer Visa Plat	1	1 16000 16000 36000 128000 96000 60000 55 Qantas
	Freq Flyer Visa Platinum	55	\$140.00 20.7400% Everyday Spender - 5 Stars Big Spender - 5 Stars
ANZ	Qantas Freq Flyer-Gold	1	1 16000 16000 36000 128000 96000 60000 55 Qantas
	Frequent Flyer Visa Gold	55	\$150.00 20.7400% Everyday Spender - 3 Stars Big Spender - 3 Stars
ANZ	Rewards Visa Gold	0.6667	1.5 35998 35998 80996 287990 215990 134990 22 Qantas/Jetsta
	Rewards Visa Gold	55	\$79.00 20.7400% Everyday Spender - 4 Stars Big Spender - 4 Stars
Citibank	Platinum Rewards	1	1 16000 16000 36000 128000 96000 60000 Nil Qantas
	Platinum MasterCard	55	\$250.00 20.7400% Everyday Spender - 5 Stars Big Spender - 5 Stars
	Platinum Visa	55	\$250.00 20.7400% Everyday Spender - 5 Stars Big Spender - 5 Stars
your guide to pro	duct excellence		
Report Date: September	30th 2008	FRE	EQUENT FLYER REWARDS - \$24k annual spend Page 4 of 5

Report Date: September 30th, 2008

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points Points per \$1 per		CARD	SPEND	D TO GET RETURN ECONOMY TKT					Airline Partner 1
		per \$1 Spent	Frequent Flyer Mile	Sydney - Brisbane	Sydney - Melbourne	Sydney Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong	Annual Fee	r draior r
				ley - bane	ey - ourne	rth	ley - don	ey - ngeles	ley - Kong		
	Credit / Charge Card	Free Days	Annual I	Fee F	Rate		cre	dit card	star ra	tings	
★ "s	atisfactory value"										
Commonwealth Bank	C/wealth Awards Gold	1	1.5	24000	24000	54000	192000	144000	90000	Nil	Qantas
	Visa Gold	55	\$114.0	00 20.7	7400% E	Everyday	Spender -	· 3 Stars	Big	Spender	- 4 Stars
	Gold MasterCard	55	\$114.0	00 20.7	7400% E	Everyday	Spender -	· 3 Stars	Big	Spender	- 4 Stars
Commonwealth Bank	C/wealth Awards Platinum	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Platinum MasterCard	55	\$200.0	00 20.7	7400% E	Everyday	Spender -	5 Stars	Big	Spender	- 5 Stars
	Visa Platinum	55	\$200.0	00 20.7	7400% E	veryday	Spender -	4 Stars	Big	Spender	- 5 Stars
Diners Club Int	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyers Club Crd	44	\$95.0	1 0	V/A E	veryday S	pender - 1	Not Rated	Big S	Spender -	Not rated
nab	Gold Rewards	1	1.5	24000	24000	54000	192000	144000	90000	57.2	Qantas
	Gold Rewards MasterCard	44	\$88.3	0 20.4	1700% Ev	veryday S	pender - l	_ow Rank	Big	Spende	r - 1 Star
	Gold Rewards Visa Card	44	\$88.3	0 20.4	1 <mark>700%</mark> Ev	veryday S	pender - l	_ow Rank	Big	Spender	- 2 Stars
St George Bank	Platinum Rews-Private Bk	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Private Bk Visa Platinum	60	\$225.0	00 19.9	9900% E	Everyday	Spender -	5 Stars	Big	Spender	- 5 Stars
SUNCORP	Premium Rewards	1	2	32000	32000	72000	256000	192000	120000	69	Qantas
	Clear Options Plus	55	\$29.0	0 18.9	9900% E	Everyday	Spender -	2 Stars	Big	Spender	- 2 Stars
	Clear Options Gold	55	\$69.0	0 18.7	<mark>7500%</mark> E	Everyday	Spender -	2 Stars	Big	Spender	- 2 Stars
	Clear Options Standard	0	\$29.0	0 11.9	9900% E	Everyday	Spender -	· 3 Stars	Big	Spender	- 2 Stars
Westpac	Altitude Rews-MCD	1	2	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Altitude/MasterCard	45	\$100.0	00 20.7	7400% Ev	veryday S	pender - l	_ow Rank	Big	Spende	r - 1 Star

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1	Points Per
		Spent	Frequent Flyer Mile Sydney - Sydney - Sydney - Sydney - London Sydney - Sydney - London Sydney - Sydney - Sydney - London Sydn
	Credit / Charge Card	Free Days	
**** "s	superior value"		
American Express	Mship Rews Ascent-Plat	1.5	1 10667 10667 24000 85333 64000 40000 Nil Qantas
	Platinum Credit Card	55	\$395.00 19.9900% Everyday Spender - 3 Stars Big Spender - 4 Stars
American Express	Qantas Freq Fly-Premium	1.25	1 12800 12800 28800 102400 76800 48000 Nil Qantas
	Qantas AMEX Premium Card	55	\$195.00 20.4900% Everyday Spender - 3 Stars Big Spender - 3 Stars
American Express	Qantas FreqFly-Ultim	1.5	1 10667 10667 24000 85333 64000 40000 Nil Qantas
	Qantas AMEX Ultimate Cd	55	\$395.00 20.4900% Everyday Spender - 2 Stars Big Spender - 3 Stars
AMP Banking	Mship Rews Ascent-Plat	1.5	1 10667 10667 24000 85333 64000 40000 Nil Qantas
	AMEX Platinum Credit Cd	55	\$395.00 18.9900% Everyday Spender - 3 Stars Big Spender - 4 Stars
earth	earth-Qantas FrqFly-Amex	1	1 16000 16000 36000 128000 96000 60000 Nil Qantas
	earth+/Amex	55	\$125.00 17.9900% Everyday Spender - 4 Stars Big Spender - 5 Stars
	earth/Amex	55	\$75.00 17.9900% Everyday Spender - 4 Stars Big Spender - 3 Stars
Westpac	Altitude Plat Rews-AMEX	3	2 10667 10667 24000 85333 64000 40000 Nil Qantas
	Altitude Platinum/Amex	45	\$295.00 20.7400% Everyday Spender - 4 Stars Big Spender - 5 Stars
★★★★ "e	excellent value"		
American Express	Mship Rewards Ascent	1	1 16000 16000 36000 128000 96000 60000 80 Qantas
	Gold Charge Card	51	\$130.00 N/A Everyday Spender - Not Rated Big Spender - Not rated
	Green Charge Card	51	\$80.00 N/A Everyday Spender - Not Rated Big Spender - Not rated
	Gold Credit Card	55	\$70.00 15.9900% Everyday Spender - 5 Stars Big Spender - 4 Stars
AMP Banking	Mship Rewards Ascent	1	1 16000 16000 36000 128000 96000 60000 80 Qantas
	AMEX Gold Credit Card	55	\$70.00 14.9900% Everyday Spender - 5 Stars Big Spender - 4 Stars
	AMEX Blue Credit Card	55	\$25.00 19.9900% Everyday Spender - 5 Stars Big Spender - 3 Stars
HSBC	Mship Rewards Ascent	1	1 16000 16000 36000 128000 96000 60000 80 Qantas
	AMEX Gold	55	\$70.00 18.9900% Everyday Spender - 5 Stars Big Spender - 4 Stars
SUNCORP	Mship Rewards Ascent	1	1 16000 16000 36000 128000 96000 60000 80 Qantas
	Gold AMEX	55	\$70.00 18.9900% Everyday Spender - 4 Stars Big Spender - 3 Stars
Westpac	Altitude Rews-AMEX	2	2 16000 16000 36000 128000 96000 60000 Nil Qantas
	Altitude/Amex	45	\$100.00 20.7400% Everyday Spender - 3 Stars Big Spender - 3 Stars

September 2008

PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program		Points per Frequent Flyer Mile	CARD Sydney - Brisbane	SPEN Melbourne	Sydney - Perth	RETURN Sydney -	Sydney - CO Los Angeles	Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
					Φ			es	Q		
	Credit / Charge Card	Free Days	Annual I	Fee R	Rate		cre	dit card	star ra	tings	
★★★★ "e	excellent value"										
Wizard Home Loans	Mship Rewards Ascent	1	1	16000	16000	36000	128000	96000	60000	80	Qantas
	Fast Card-AMEX	55	\$25.0	19.9	9900%	Everyday	Spender -	- 5 Stars	Big	Spender	- 5 Stars
★★★ "s	trong value"										
Australian Central CU	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard-Blue Sky	55	\$99.0	0 19.4	1900%	Everyday	Spender -	- 3 Stars	Big	Spender	- 4 Stars
Citibank	Gold Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard	55	\$119.0	0 20.7	7400%	Everyday	Spender -	- 3 Stars	Big	Spender	- 4 Stars
	Gold Visa	55	\$119.0	0 20.7	7400%	Everyday	Spender -	- 3 Stars	Big	Spender	- 4 Stars
Community CPS Australia	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard Bluesky Rews	55	\$99.0	0 19.4	1900%	Everyday	Spender -	- 4 Stars	Big	Spender	- 4 Stars
Credit Union Australia	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard-BlueSky	55	\$99.0	0 19.4	1900%	Everyday	Spender -	- 4 Stars	Big	Spender	- 4 Stars
Diners Club Int	Diners Club Rewards	1	1	13800	13800	33800	128000	94000	60000	77	Virgin Blue
	Charge Card	44	\$95.0	1 0	N/A E	veryday S	pender - I	Not Rated	d Big S	Spender -	Not rated
ECU Australia	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.0	0 19.4	1900%	Everyday	Spender -	- 4 Stars	Big	Spender	- 4 Stars
Family First CU	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.0	0 19.4	1900%	Everyday	Spender -	- 4 Stars	Big	Spender	- 4 Stars
FCCS Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.0	0 19.4	1900%	Everyday	Spender -	- 4 Stars	Big	Spender	- 4 Stars
Holiday Coast CU	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.0	0 19.4	1900%	Everyday	Spender -	- 4 Stars	Big	Spender	- 4 Stars
Illawarra CU NSW	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard-BlueSky	55	\$99.0	0 19.4	1900%	Everyday	Spender -	- 4 Stars	Big	Spender	- 4 Stars
Maroondah Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.0	0 19.4	1900%	Everyday	Spender -	- 4 Stars	Big	Spender	- 4 Stars
Memberfirst Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.0	0 19.4	1900%	Everyday	Spender -	- 4 Stars	Big	Spender	- 4 Stars
your guide to produc	t excellence										
Depart Data: Cantambar 20th	0000		OLIENT								

Report Date: September 30th, 2008

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD Sydney - Brisbane	Sydney - Melbourne	GET Sydney Perth	RETURN Sydney -	Log S,	KT Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
				ey -	ey - burne	ey -	ey - don	/dney - s Angeles	ey - Kong		
	Credit / Charge Card	Free Days	s Annual Fe	ee Rati	e		cre	dit card	star rat	tings	
★★★ "s	strong value"		<u> </u>								
myState Financial	BlueSky Rewards	1	1	16000 ⁻	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard-BlueSky	55	\$99.00	19.490	00% E	Everyday S	Spender -	4 Stars	Big	Spender	- 4 Stars
nab	Ant Rewards	1	1	16000 ⁻	16000	36000	128000	96000	60000	Nil	Qantas
	ANT AMEX with Rewards	44	\$99.00	20.470	00% E	veryday S	Spender -	2 Stars	Big	Spender	- 3 Stars
	Gold ANT AMEX with Rews	44	\$148.00	20.470	00% E	Everyday	Spender	- 1 Star	Big	Spender	- 2 Stars
Orange Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.490	00% E	Everyday S	Spender -	4 Stars	Big	Spender	- 4 Stars
Powerstate Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.490	00% E	eryday S	Spender -	4 Stars	Big	Spender	- 4 Stars
Qld Teachers CU	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard Blue SkyRews	55	\$99.00	19.490	00% E	eryday S	Spender -	4 Stars	Big	Spender	- 4 Stars
SERVICE ONE Members B	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.490	00% E	Everyday S	Spender -	4 Stars	Big	Spender	- 4 Stars
Sutherland Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard Blue SkyRews	55	\$99.00	19.490	00% E	veryday S	Spender -	4 Stars	Big	Spender	- 4 Stars
Unicom Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.490	00% E	veryday S	Spender -	4 Stars	Big	Spender	- 4 Stars
University Credit Soc	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard Blue SkyRews	55	\$99.00	19.490	00% E	veryday S	Spender -	4 Stars	Big	Spender	- 4 Stars
Warwick Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.490	00% E	veryday S	Spender -	3 Stars	Big	Spender	- 4 Stars
★★ "a	verage value"										
American Express	Qantas Freq Fly Standard	1	1	16000 ⁻	16000	36000	128000	96000	60000	Nil	Qantas
	Qantas AMEX Card	55	\$149.00	20.490	00% E	veryday S	Spender -	4 Stars	Big	Spender	- 3 Stars
ANZ	Frequent Flyer Visa Plat	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Freq Flyer Visa Platinum	55	\$140.00	20.740	00% E	everyday S	Spender -	5 Stars	Big	Spender	- 5 Stars
ANZ	Qantas Freq Flyer-Gold	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyer Visa Gold	55	\$150.00	20.740	00% E	Everyday S	Spender -	3 Stars	Big	Spender	- 3 Stars
your guide to produc	t excellence										

Report Date: September 30th, 2008

FREQUENT FLYER REWARDS - \$60k annual spend

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Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	D Sydney - CA Brisbane	SPE Melbourne	TO Sydney -	RETU Sydney - London	O Sydney - CO Los Angeles	T Sydney - Hong Kong	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	s Annual F		Rate			dit card		tings	
★★ "a	nverage value"			<u>'</u>							
Citibank	Platinum Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Platinum MasterCard	55	\$250.0	0 20.7	7400%	Everyday	Spender	- 5 Stars	Big	Spende	r - 5 Stars
	Platinum Visa	55	\$250.0	0 20.7	7400%	Everyday	Spender	- 5 Stars	Big	Spende	r - 5 Stars
Commonwealth Bank	C/wealth Awards Platinum	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Visa Platinum	55	\$200.0	0 20.7	7400%	Everyday	Spender -	- 4 Stars	Big	Spende	r - 5 Stars
	Platinum MasterCard	55	\$200.0	0 20.7	7400%	Everyday	Spender	- 5 Stars	Big	Spende	r - 5 Stars
Diners Club Int	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyers Club Crd	44	\$95.00		N/A E	veryday S	pender - I	Not Rated	d Big S	Spender	- Not rated
IMB Limited	Card Services Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard	55	\$99.00	20.2	2400%	Everyday	Spender	- 3 Stars	Big	Spende	r - 4 Stars
	Silver MasterCard	55	\$55.00	20.2	2400%	Everyday	Spender -	- 3 Stars	Big S	Spender	- Not rated
nab	Velocity Gold AMEX Rews	1	1	13800	13800	33800	128000	94000	60000	Nil	Virgin Blue
	Velocity Gold Card	44	\$150.0	0 19.9	9900%	Everyday	Spender	- 3 Stars	Big	Spende	r - 3 Stars
nab	Velocity Rewards Program	0.66	1	20909	20909	51212	193940	142420	90909	Nil	Virgin Blue
	Velocity Standard Card	44	\$65.00	19.9	9900% E	veryday S	pender - I	Low Rank	K Big	g Spende	er - 1 Star
St George Bank	Platinum Rews-Private Bk	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Private Bk Visa Platinum	60	\$225.0	0 19.9	9900%	Everyday	Spender -	- 5 Stars	Big	Spende	r - 5 Stars
Westpac	Altitude Gold Rews-AMEX	2	2	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Altitude Gold/Amex	45	\$150.0	0 20.7	7400%	Everyday	Spender	- 3 Stars	Big	Spende	r - 4 Stars
★ "s	satisfactory value"										
ANZ	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyer Visa	44	\$40.00	20.7	7400%	Everyday	Spender -	- 3 Stars	Big	Spende	r - 3 Stars
ANZ	Rewards Visa Gold	0.6667	1.5	35998	35998	80996	287990	215990	134990	22	Qantas/Jetstai
	Rewards Visa Gold	55	\$79.00	20.7	7400%	Everyday	Spender	- 4 Stars	Big	Spende	r - 4 Stars
Citibank	Silver Rewards	1	2	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Silver MasterCard	55	\$69.00	20.7	7400%	Everyday	Spender	- 5 Stars	Big S	Spender	- Not rated
	Silver Visa	55	\$69.00	20.7	7400%	Everyday	Spender	- 5 Stars	Big S	Spender	- Not rated

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1	Points per	CARD S	SPEND	TO GET RETURN ECONOM					Airline Partner 1
		Spent	Frequent Flyer Mile	Sydney - Brisbane	Sydney - Melbourne	Sydney Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong	Fee	
				ey - ane	ey - jurne	±ey -	ey - don	ey - igeles	ey - Kong		
	Credit / Charge Card	Free Days	Annual F	ee Ra	ate		cre	dit card	star ra	tings	
★ "s	atisfactory value"										
Commonwealth Bank	C/wealth Awards Gold	1	1.5	24000	24000	54000	192000	144000	90000	Nil	Qantas
	Visa Gold	55	\$114.0	0 20.74	400%	Everyday	Spender	- 3 Stars	Big	Spender	- 4 Stars
	Gold MasterCard	55	\$114.0	0 20.74	400%	Everyday	Spender	- 3 Stars	Big	Spender	- 4 Stars
Commonwealth Bank	Commonwealth Awards	1	2	32000	32000	72000	256000	192000	120000	Nil	Qantas
	MasterCard with Awards	55	\$59.00	20.74	400%	Everyday	Spender	- 1 Star	Big	Spende	r - 1 Star
	Visa with Awards	55	\$59.00	20.74	400%	Everyday	Spender	- 1 Star	Big	Spende	r - 1 Star
earth	earth-Qantas Frq Fly-MCD	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	earth+/MasterCard	55	\$125.0	0 17.99	900%	Everyday	Spender	- 3 Stars	Big	Spender	- 3 Stars
	earth/MasterCard	55	\$75.00	17.99	900%	Everyday	Spender	- 3 Stars	Big	Spender	- 3 Stars
nab	Gold Rewards	1	1.5	24000	24000	54000	192000	144000	90000	57.2	Qantas
	Gold Rewards MasterCard	44	\$88.30	20.47	700% E	veryday S	pender - I	Low Rank	Big	Spende	r - 1 Star
	Gold Rewards Visa Card	44	\$88.30	20.4	700% E	veryday S	pender - I	Low Rank	Big	Spender	- 2 Stars
SUNCORP	Premium Rewards	1	2	32000	32000	72000	256000	192000	120000	69	Qantas
	Clear Options Plus	55	\$29.00	18.99	900%	Everyday	Spender	- 2 Stars	Big	Spender	- 2 Stars
	Clear Options Standard	0	\$29.00	11.99	900%	Everyday	Spender -	- 3 Stars	Big	Spender	- 2 Stars
	Clear Options Gold	55	\$69.00	18.7	500%	Everyday	Spender	- 2 Stars	Big	Spender	- 2 Stars
Westpac	Altitude Gold Rews-MCD	1	2	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Altitude Gold/MasterCard	45	\$150.0	0 20.74	400%	Everyday	Spender	- 1 Star	Big	Spender	- 3 Stars
Westpac	Altitude Rews-MCD	1	2	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Altitude/MasterCard	45	\$100.0	0 20.74	400% E	veryday S	pender - I	Low Rank	: Big	Spende	r - 1 Star



September 2008

PROFILE SUMMARY

Instant Rewards

Company	Rewards Program			VAILABLE							
	1001 at a 0 1 0 g 1 at 11	Retail Clothing Stores	Lifestyle	Entertainm ent	Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards		
	BRIEF DESCRIPTION OF INSTANT REWARDS PROGRAM										
	Credit / Charge Card	Free Days	Annual Fee	Rate		credit c	ard star ı	ratings			
American Express	Selects	v	v	×	'	V	×	×	'		
	American Express Selects is an exclusive program offering American Express cardmembers discounts and added value at key dining, retail and travel merchants across Australia. The Selects program allows merchants to uniquely market real discounts and offers to American Express cardmembers for limited periods. The program is widely communicated to cardmembers who redeem rewards by simply asking for their "American Express Selects offer" when paying with their card.										
	Green Charge Card	51	\$80.00	N/A	Habitual Spe	ender - Not R	ated Impul	se Spender	- Not Rated		
	Platinum Credit Card	55	\$395.00	19.9900%	Habitual Spe	ender - Not R	ated Impul	se Spender	- Not Rated		
	Gold Charge Card	51	\$130.00	N/A	Habitual Spe	ender - Not R	ated Impul	se Spender	- Not Rated		
	Gold Credit Card	55	\$70.00	15.9900%	Habitual Spe	ender - Not R	ated Impul	se Spender	- Not Rated		
BankSA	Instant Benefits	v	'	V	'	~	×	'	~		

No matter which St. George credit card you use, you'll receive Instant Benefits – instant discounts, added extras and special treats when you use your St. George credit card with a range of partners. There are no points to earn, no joining fees, and no waiting. Simply use your St. George card to get your Instant Benefits. Choose from a wide range of offers, including Entertainment, Experiences, Shopping, Travel and Leisure, Wine and Magazine Subscriptions.

No Annual Fee MasterCard	0	Nil	18.7500%	Habitual Spender - 3 Stars	Impulse Spender - 1 Star
Vertigo Credit Card	55	\$55.00	11.8900%	Habitual Spender - 5 Stars	Impulse Spender - 5 Stars
Gold Low Rate MasterCard	55	\$79.00	14.2500%	Habitual Spender - Not Rated	Impulse Spender - Not Rated
Platinum MasterCard	55	\$89.00	14.2500%	Habitual Spender - Not Rated	Impulse Spender - Not Rated
Gold Low Rate Visa	55	\$79.00	14.2500%	Habitual Spender - Not Rated	Impulse Spender - Not Rated
Platinum Visa Card	55	\$89.00	14.2500%	Habitual Spender - Not Rated	Impulse Spender - Not Rated
No Annual Fee Visa	0	Nil	18.7500%	Habitual Spender - 3 Stars	Impulse Spender - 1 Star
Starts Low Stays Low	55	\$69.00	12.9900%	Habitual Spender - 4 Stars	Impulse Spender - 3 Stars
Starts Low Stays Low	55	\$69.00	12.9900%	Habitual Spender - 4 Stars	Impulse Spender - 3 Stars



September 2008

PROFILE SUMMARY

Instant Rewards

Company	Rewards Program	Rewards Program TYPES OF INSTANT REWARDS AVAILABLE										
	itewards i rogram	Retail Clothing Stores	Lifestyle	Entertainm ent	Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards			
	BRIEF DESCRIPTION OF INS	TANT REWA	RDS PROGI	RAM								
	Credit / Charge Card	Free Days	Annual Fee	Rate		credit card star ratings						
Citibank	World Privileges	V	V	V	V	v	×	V	V			
	Citibank World Privileges gives you exclusive access to great offers and savings just by using your Citibank credit card. With Citibank World Privileges, you can expect recognition at over 26,000 outstanding hotels, restaurants, shops and services spanning 30 countries across Asia Pacific and the World.											
	Platinum MasterCard	55	\$250.00	20.7400%	Habitual Spe	nder - Not F	tated Impu	lse Spender	- Not Rated			
	Gold MasterCard	55	\$119.00	20.7400%	Habitual Spe	nder - Not F	ated Impu	lse Spender	- Not Rated			
	Cash Back Credit Card	55	\$69.00	20.7400%	Habitual Sp	oender - 1 S	tar Impu	lse Spender	- Low Rank			
	Silver MasterCard	55	\$69.00	20.7400%	Habitual Sp	oender - 1 S	tar Impu	lse Spender	- Low Rank			
	Silver Visa	55	\$69.00	20.7400%	Habitual Sp	oender - 1 S	tar Imp	oulse Spend	er - 1 Star			
	Platinum Visa	55	\$250.00	20.7400%	Habitual Spe	nder - Not F	ated Impu	lse Spender	- Not Rated			
	Gold Visa	55	\$119.00	20.7400%	Habitual Spe	nder - Not R	ated Impu	lse Spender	- Not Rated			
HSBC	home@Away Privilege Pr		×	V	V	v	x	×	V			
	HSBC's home&Away rewards p value adds in over 40 countries receive the benefits.											
	Visa Classic	45	\$59.00	19.9900%	Habitual Sp	ender - 2 St	ars Imp	oulse Spend	er - 1 Star			
	Low Rate Credit Card	55	\$49.00	15.9900%	Habitual Sp	ender - 4 St	ars Imp	ulse Spende	er - 3 Stars			
	Visa Gold	45	\$99.00	19.9900%	Habitual Spe	nder - Not F	ated Impu	lse Spender	- Not Rated			
	Visa Platinum	45	\$199.00	19.9900%	Habitual Spe	nder - Not F	ated Impu	lse Spender	- Not Rated			
nab	Selects	V	~	×	~	V	X	×	V			
	dining, retail and travel mercha offers to American Express car	American Express Selects is an exclusive program offering American Express cardmembers discounts and added value at key dining, retail and travel merchants across Australia. The Selects program allows merchants to uniquely market real discounts and offers to American Express cardmembers for limited periods. The program is widely communicated to cardmembers who redeem rewards by simply asking for their "American Express Selects offer" when paying with their card.										

ANT AMEX with Rewards

\$99.00 20.4700% Habitual Spender - Low Rank Impulse Spender - Low Rank



September 2008

PROFILE SUMMARY

Instant Rewards

Company	Rewards Program	TYPES OF INSTANT REWARDS AVAILABLE									
	itowards i rogiam	Retail Clothing Stores	Lifestyle	Entertainm ent	Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards		
	BRIEF DESCRIPTION OF INST	ANT REWA	RDS PROGE	RAM							
	Credit / Charge Card	Free Days	Annual Fee	Rate		credit o	card star	ratings			
St George Bank	Instant Benefits	V	V	V	V	V	×	V	V		
	when you use your St. George of Simply use your St. George care	No matter which St. George credit card you use, you'll receive Instant Benefits – instant discounts, added extras and special when you use your St. George credit card with a range of partners. There are no points to earn, no joining fees, and no waiting Simply use your St. George card to get your Instant Benefits. Choose from a wide range of offers, including Entertainment, Experiences, Shopping, Travel and Leisure, Wine and Magazine Subscriptions.									
	No Annual Fee Card-Visa	0	Nil	18.7500%	Habitual Spender - 3 Stars Impulse Spend				er - 1 Star		
	No Annual Fee MasterCard	0	Nil	18.7500%	Habitual Sp	oender - 3 St	ars Im	oulse Spend	er - 1 Star		
	Gold Low Rate Visa	55	\$79.00	14.2500%	Habitual Spe	ender - Not R	ated Impu	lse Spender	- Not Rated		
	Gold Low Rate MasterCard	55	\$79.00	14.2500%	Habitual Spe	ender - Not R	ated Impu	lse Spender	- Not Rated		
	Platinum Visa Cred Card	55	\$89.00	14.2500%	Habitual Spe	ender - Not R	ated Impu	lse Spender	- Not Rated		
	Starts Low Stays Low MCD	55	\$69.00	12.9900%	Habitual Sp	oender - 4 St	ars Imp	ulse Spende	er - 3 Stars		
	Starts Low Stays LowVisa	55	\$69.00	12.9900%	Habitual Sp	oender - 4 St	ars Imp	ulse Spende	er - 3 Stars		
	Platinum MasterCard	55	\$89.00	14.2500%	Habitual Spe	ender - Not R	ated Impu	lse Spender	- Not Rated		
	Vertigo Credit Card	55	\$55.00	11.8900%	Habitual Sp	oender - 5 St	ars Imp	ulse Spende	er - 5 Stars		
SUNCORP	Selects	~	V	x	V	V	×	×	V		
	American Express Selects is an dining, retail and travel merchar offers to American Express card rewards by simply asking for the	its across Àu: Imembers for	stralia. The S limited perio	elects progr ds. The pro	ram allows m ogram is wide	erchants to	uniquely ma cated to car	rket real dis	counts and		

rewards by simply asking for their "American Express Selects offer" when paying with their card.

Gold AMEX \$70.00 18.9900% Habitual Spender - Not Rated Impulse Spender - Not Rated



CANNEX rewards star ratings - methodology

What is the CANNEX rewards star ratings?

CANNEX rewards star ratings is a consumer-friendly benchmark or value index. 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 qualities ranging from "Superior" to "Satisfactory". Products where the value of the rewards earned is known to be lower than the cost of obtaining the program are excluded from the Star Ratings report. The CANNEX rewards star ratings are a transparent analysis comparing both the Cost and Features across all rewards programs.

The results are reflected in a consumer-friendly *5-star* concept. The *star ratings* from the **CANNEX** *rewards star ratings* are described as follows:

Superior ProductExcellent ProductStrong Product

Average ProductSatisfactory Product

What types of products are evaluated by CANNEX rewards star ratings?

The *rewards star ratings* focuses on three 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.

The Frequent Flyer 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 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.

Chart 1. Frequent Flyer Methodology

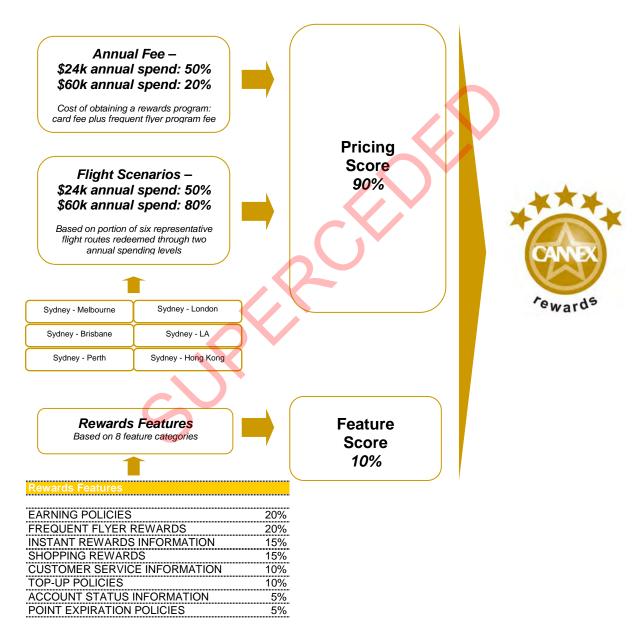


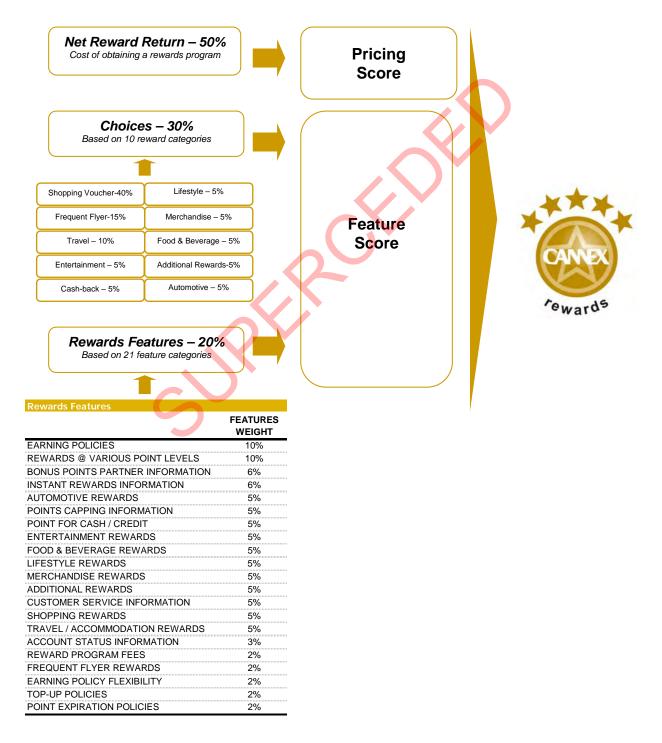
CHART 1 provides an overview of the relative contributions of each component of the frequent flyer rewards category. For the higher (\$60,000) annual spend level, the value of frequent flyer rewards is greater so as to reduce the impact of the annual fee, which is fixed regardless of spending level.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



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). 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 2 provides an overview of the relative contribution of each component.

Chart 2 General Rewards Methodology





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 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 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 are the stars awarded?

Due to the small number of rewards programs being compared, the 5 star rating will be awarded to the products scoring in the top 20% of their peer group score range. The other star ratings are be equally distributed in a similar format.

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. CANNEX also monitors changes on an ongoing basis. The results are published in a variety of mediums (newspapers, magazines, television, websites etc)

Does CANNEX rate other product areas?

YES. CANNEX also rates credit cards, mortgages, low-doc home loans, reverse mortgages, personal loans, deposit accounts, margin lending, package banking, business banking and car insurance. These star ratings use similar methodologies to the *rewards star ratings*. This guarantees the quality and transparency of these other star ratings. The use of similar star ratings logos also builds consumer recognition of quality products across product categories.

Please access the CANNEX website (http://www.cannex.com.au) if you would like to download the latest CANNEX star ratings reports for the products of interest.





DISCLAIMER

To the extent that any CANNEX data, ratings or commentary constitutes general advice, this advice has been prepared by CANNEX (Aust) 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. 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. CANNEX acknowledges that past performance is not a reliable indicator of future performance.

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