



REWARDS STAR RATINGS

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.

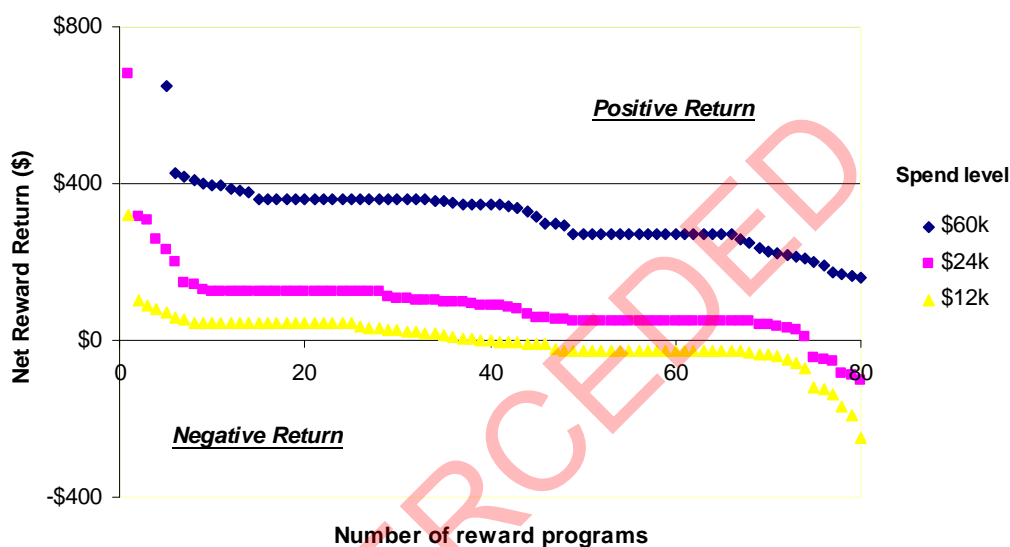
This concept is the basis for our "Net Reward Return" (NRR) calculation, on which we base the value of a general rewards program. Put simply, NRR is the value of the rewards you get for spending a certain amount, minus the annual fee (for the card plus rewards program). This calculation gives an individual 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.

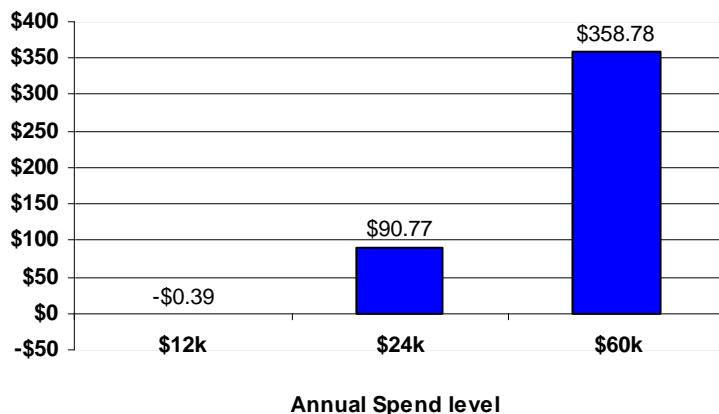
Is your rewards program worth it?



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.

Average Net Reward Return



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, CANEX 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.

CANEX 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.

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PROFILE SUMMARY

General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More					
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings												
★★★★★ "superior value"																	
Citibank	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Silver MasterCard	55	\$69.00	20.7400%	Everyday Spender - 5 Stars							Big Spender - Not rated					
	Silver Visa	55	\$69.00	20.7400%	Everyday Spender - 5 Stars							Big Spender - Not rated					
Westpac	Altitude Gold Rews-AMEX	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Altitude Gold/Amex	45	\$150.00	20.7400%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Westpac	Altitude Plat Rews-AMEX	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Altitude Platinum/Amex	45	\$295.00	20.7400%	Everyday Spender - 4 Stars							Big Spender - 5 Stars					
Westpac	Altitude Rews-AMEX	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Altitude/Amex	45	\$100.00	20.7400%	Everyday Spender - 3 Stars							Big Spender - 3 Stars					
Westpac	Altitude Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Altitude/MasterCard	45	\$100.00	20.7400%	Everyday Spender - Low Rank							Big Spender - 1 Star					
★★★★★ "excellent value"																	
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓		
	Gold Credit Card	55	\$70.00	15.9900%	Everyday Spender - 5 Stars							Big Spender - 4 Stars					
AMP Banking	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓		
	AMEX Blue Credit Card	55	\$25.00	19.9900%	Everyday Spender - 5 Stars							Big Spender - 3 Stars					
	AMEX Gold Credit Card	55	\$70.00	14.9900%	Everyday Spender - 5 Stars							Big Spender - 4 Stars					
Bank of Queensland	Q Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Visa Free Days	44	\$49.00	19.9900%	Everyday Spender - Low Rank							Big Spender - 1 Star					
	Gold MasterCard	44	\$120.00	19.9900%	Everyday Spender - 1 Star							Big Spender - 2 Stars					
	MasterCard	0	Nil	17.9900%	Everyday Spender - 1 Star							Big Spender - 1 Star					
	MasterCard Free Days	44	\$49.00	19.9900%	Everyday Spender - Low Rank							Big Spender - 1 Star					
	Visa	0	Nil	17.9900%	Everyday Spender - 1 Star							Big Spender - 1 Star					
Commonwealth Bank	Commonwealth Awards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	MasterCard with Awards	55	\$59.00	20.7400%	Everyday Spender - 1 Star							Big Spender - 1 Star					
	Visa with Awards	55	\$59.00	20.7400%	Everyday Spender - 1 Star							Big Spender - 1 Star					



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				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back			

Credit / Charge Card

Free Days

Annual Fee

Rate

credit card star ratings

★★★★

"excellent value"

HSBC	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓
	AMEX Gold	55	\$70.00	18.9900%	Everyday Spender - 5 Stars								Big Spender - 4 Stars		
IMB Limited	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	Nil	✗
	Silver MasterCard	55	\$55.00	20.2400%	Everyday Spender - 3 Stars								Big Spender - Not rated		
	Gold MasterCard	55	\$99.00	20.2400%	Everyday Spender - 3 Stars								Big Spender - 4 Stars		
SUNCORP	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓
	Gold AMEX	55	\$70.00	18.9900%	Everyday Spender - 4 Stars								Big Spender - 3 Stars		
Wizard Home Loans	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓
	Fast Card-AMEX	55	\$25.00	19.9900%	Everyday Spender - 5 Stars								Big Spender - 5 Stars		

★★★

"strong value"

American Express	M'ship Rewards Blue Sky	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	95	✓
	Blue Sky Cr Cd from AMEX	55	Nil	19.9900%	Everyday Spender - Not Rated								Big Spender - Not rated		
Australian Central CU	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MasterCard	55	\$35.00	19.4900%	Everyday Spender - 3 Stars								Big Spender - Not rated		
	Gold MasterCard-Standard	55	\$75.00	19.4900%	Everyday Spender - 3 Stars								Big Spender - 4 Stars		
Community CPS Australia	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars								Big Spender - 4 Stars		
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars								Big Spender - Not rated		
Credit Union Australia	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold MasterCard-Standard	55	\$75.00	19.4900%	Everyday Spender - 4 Stars								Big Spender - 4 Stars		
	Silver MasterCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars								Big Spender - Not rated		
ECU Australia	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars								Big Spender - Not rated		
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars								Big Spender - 4 Stars		
Family First CU	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars								Big Spender - Not rated		
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars								Big Spender - 4 Stars		

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rewards star ratings

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Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★ "strong value"																
FCCS Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated					
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Holiday Coast CU	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated					
Illawarra CU NSW	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MasterCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated					
	Gold MasterCard-Standard	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Maroondah Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated					
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Memberfirst Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated					
myState Financial	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold MasterCard-Standard	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
	Silver MasterCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated					
Orange Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated					
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Powerstate Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated					
Qld Teachers CU	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated					
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					

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				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			

Credit / Charge Card

Free Days

Annual Fee

Rate

credit card star ratings

★ ★ ★

"strong value"

SERVICE ONE Members Bank	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated			
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Sutherland Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated			
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
Unicom Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated			
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
University Credit Soc	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars			
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated			
Warwick Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 3 Stars							Big Spender - Not rated			
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			

★ ★

"average value"

BankWest	More Rewards	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	Nil	✗
	More MasterCard	55	\$89.00	18.2400%	Everyday Spender - 2 Stars							Big Spender - 3 Stars			
GE Money	Myer One Inside Myer	3	2 yrs	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	Nil	✓
	Myer Visa Gold Card	62	\$39.00	19.9900%	Everyday Spender - Low Rank							Big Spender - 1 Star			
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Visa Classic	45	\$59.00	19.9900%	Everyday Spender - 2 Stars							Big Spender - 2 Stars			

★

"satisfactory value"

Bananacoast Community C	Rewarder	1	3 yrs	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗
	Visa Bonus Rewarder	55	\$59.00	15.8000%	Everyday Spender - 2 Stars							Big Spender - 2 Stars			
Coastline Credit Union	Rewarder	1	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗
	Rewarder Visa	55	\$52.00	16.7000%	Everyday Spender - 3 Stars							Big Spender - 3 Stars			

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				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★ "satisfactory value"																
GE Money	Myer One Outside Myer	1	2 yrs	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	Nil	✓	
	Myer Visa Gold Card	62	\$39.00	19.9900%	Everyday Spender - Low Rank						Big Spender - 1 Star					
Qantas Staff CU	Rewarder	1	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	55	✗	
	Lifestyle Plus	46	Nil	16.2500%	Everyday Spender - 3 Stars						Big Spender - 3 Stars					
	Lifestyle	0	Nil	12.7500%	Everyday Spender - 3 Stars						Big Spender - 3 Stars					
Qld Police Credit Union	Rewarder	1	Never	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗	
	Bluey Rewarder Card	55	\$48.00	15.2500%	Everyday Spender - 3 Stars						Big Spender - 2 Stars					



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September 2008

PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★★★ "superior value"																
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	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				
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	Gold Credit Card	55	\$70.00	15.9900%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
AMP Banking	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	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				
AMP Banking	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	AMEX Blue Credit Card	55	\$25.00	19.9900%	Everyday Spender - 5 Stars							Big Spender - 3 Stars				
	AMEX Gold Credit Card	55	\$70.00	14.9900%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
Citibank	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MasterCard	55	\$69.00	20.7400%	Everyday Spender - 5 Stars							Big Spender - Not rated				
	Silver Visa	55	\$69.00	20.7400%	Everyday Spender - 5 Stars							Big Spender - Not rated				
GE Money	Myer One Inside Myer	3	2 yrs	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	Nil	✓	
	Myer Visa Gold Card	62	\$39.00	19.9900%	Everyday Spender - Low Rank							Big Spender - 1 Star				
HSBC	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	AMEX Gold	55	\$70.00	18.9900%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
HSBC	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	AMEX Gold	55	\$70.00	18.9900%	Everyday Spender - 5 Stars							Big Spender - 4 Stars				
SUNCORP	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	Gold AMEX	55	\$70.00	18.9900%	Everyday Spender - 4 Stars							Big Spender - 3 Stars				
SUNCORP	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓	
	Gold AMEX	55	\$70.00	18.9900%	Everyday Spender - 4 Stars							Big Spender - 3 Stars				



PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More					
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings												
★★★★★ "superior value"																	
Westpac	Altitude Gold Rews-AMEX	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Altitude Gold/Amex	45	\$150.00	20.7400%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Westpac	Altitude Plat Rews-AMEX	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Altitude Platinum/Amex	45	\$295.00	20.7400%	Everyday Spender - 4 Stars							Big Spender - 5 Stars					
Westpac	Altitude Rews-AMEX	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Altitude/Amex	45	\$100.00	20.7400%	Everyday Spender - 3 Stars							Big Spender - 3 Stars					
Westpac	Altitude Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Altitude/MasterCard	45	\$100.00	20.7400%	Everyday Spender - Low Rank							Big Spender - 1 Star					
Wizard Home Loans	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓		
	Fast Card-AMEX	55	\$25.00	19.9900%	Everyday Spender - 5 Stars							Big Spender - 5 Stars					
Wizard Home Loans	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓		
	Fast Card-AMEX	55	\$25.00	19.9900%	Everyday Spender - 5 Stars							Big Spender - 5 Stars					
★★★★★ "excellent value"																	
American Express	M'ship Rewards Blue Sky	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	95	✓		
	Blue Sky Cr Cd from AMEX	55	Nil	19.9900%	Everyday Spender - Not Rated							Big Spender - Not rated					
Australian Central CU	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗		
	Gold MasterCard-Blue Sky	55	\$99.00	19.4900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Citibank	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Gold MasterCard	55	\$119.00	20.7400%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
	Gold Visa	55	\$119.00	20.7400%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Commonwealth Bank	Commonwealth Awards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓		
	Visa with Awards	55	\$59.00	20.7400%	Everyday Spender - 1 Star							Big Spender - 1 Star					
	MasterCard with Awards	55	\$59.00	20.7400%	Everyday Spender - 1 Star							Big Spender - 1 Star					
Diners Club Int	Diners Club Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓		
	Charge Card	44	\$95.00	N/A	Everyday Spender - Not Rated							Big Spender - Not rated					



PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★★ "excellent value"															
IMB Limited	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	Nil	✗
	Silver MasterCard	55	\$55.00	20.2400%	Everyday Spender - 3 Stars						Big Spender - Not rated				
	Gold MasterCard	55	\$99.00	20.2400%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Westpac	Altitude Gold Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude Gold/MasterCard	45	\$150.00	20.7400%	Everyday Spender - 1 Star						Big Spender - 3 Stars				
★★★ "strong value"															
Australian Central CU	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MasterCard	55	\$35.00	19.4900%	Everyday Spender - 3 Stars						Big Spender - Not rated				
	Gold MasterCard-Standard	55	\$75.00	19.4900%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Bank of Queensland	Q Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Visa	0	Nil	17.9900%	Everyday Spender - 1 Star						Big Spender - 1 Star				
	MasterCard	0	Nil	17.9900%	Everyday Spender - 1 Star						Big Spender - 1 Star				
	Gold MasterCard	44	\$120.00	19.9900%	Everyday Spender - 1 Star						Big Spender - 2 Stars				
	Visa Free Days	44	\$49.00	19.9900%	Everyday Spender - Low Rank						Big Spender - 1 Star				
	MasterCard Free Days	44	\$49.00	19.9900%	Everyday Spender - Low Rank						Big Spender - 1 Star				
Commonwealth Bank	C/wealth Awards Gold	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Visa Gold	55	\$114.00	20.7400%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
	Gold MasterCard	55	\$114.00	20.7400%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Community CPS Australia	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard Bluesky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Credit Union Australia	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MasterCard-BlueSky	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
ECU Australia	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Family First CU	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				



rewards star ratings

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PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★ "strong value"																
FCCS Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Holiday Coast CU	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Illawarra CU NSW	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MasterCard-BlueSky	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Maroondah Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Memberfirst Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
myState Financial	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MasterCard-BlueSky	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Orange Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Powerstate Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Qld Teachers CU	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MyCard Blue SkyRews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
SERVICE ONE Members Ba	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Sutherland Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MyCard Blue SkyRews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
Unicom Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					
University Credit Soc	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MyCard Blue SkyRews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars					

your guide to product excellence



rewards star ratings

September 2008

PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More				
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings											
★★★ "strong value"																
Warwick Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗	
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars				
★★ "average value"																
ANZ	Rewards Visa	0.6667	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	22	✓	
	Rewards Visa	44	\$48.00	20.7400%	Everyday Spender - 1 Star							Big Spender - 2 Stars				
ANZ	Rewards Visa Gold	0.6667	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	22	✓	
	Rewards Visa Gold	55	\$79.00	20.7400%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
BankWest	More Rewards	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	Nil	✗	
	More MasterCard	55	\$89.00	18.2400%	Everyday Spender - 2 Stars							Big Spender - 3 Stars				
BankWest	More Rewards-Gold	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	Nil	✗	
	More Gold MasterCard	55	\$120.00	18.2400%	Everyday Spender - 1 Star							Big Spender - 3 Stars				
	More Platinum MasterCard	55	\$190.00	17.9900%	Everyday Spender - 1 Star							Big Spender - 2 Stars				
Community CPS Australia	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Credit Union Australia	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold MasterCard-Standard	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Silver MasterCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated				
ECU Australia	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated				
Family First CU	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated				
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
FCCS Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars				
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated				

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rewards star ratings

September 2008

PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★ "average value"															
Holiday Coast CU	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Illawarra CU NSW	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MasterCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
	Gold MasterCard-Standard	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Maroondah Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Memberfirst Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
myState Financial	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold MasterCard-Standard	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
	Silver MasterCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
nab	Gold Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	57.2	✓
	Gold Rewards MasterCard	44	\$88.30	20.4700%	Everyday Spender - Low Rank						Big Spender - 1 Star				
	Gold Rewards Visa Card	44	\$88.30	20.4700%	Everyday Spender - Low Rank						Big Spender - 2 Stars				
Orange Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Powerstate Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Qld Teachers CU	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				

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Report Date: September 30th, 2008

GENERAL REWARDS - \$24,000 annual spend

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September 2008

PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More					
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings												
★★ "average value"																	
SERVICE ONE Members Ba	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
SUNCORP	Premium Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	69	✓		
	Clear Options Plus	55	\$29.00	18.9900%	Everyday Spender - 2 Stars							Big Spender - 2 Stars					
	Clear Options Standard	0	\$29.00	11.9900%	Everyday Spender - 3 Stars							Big Spender - 2 Stars					
	Clear Options Gold	55	\$69.00	18.7500%	Everyday Spender - 2 Stars							Big Spender - 2 Stars					
SUNCORP	Standard Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	39	✓		
	Clear Options Plus	55	\$29.00	18.9900%	Everyday Spender - 2 Stars							Big Spender - 2 Stars					
	Clear Options Standard	0	\$29.00	11.9900%	Everyday Spender - 3 Stars							Big Spender - 2 Stars					
	Clear Options Gold	55	\$69.00	18.7500%	Everyday Spender - 2 Stars							Big Spender - 2 Stars					
Sutherland Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					
Unicom Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					
University Credit Soc	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Warwick Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 3 Stars							Big Spender - Not rated					
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
★ "satisfactory value"																	
Bananacoast Community C	Rewarder	1	3 yrs	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗		
	Visa Bonus Rewarder	55	\$59.00	15.8000%	Everyday Spender - 2 Stars							Big Spender - 2 Stars					

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PROFILE SUMMARY

General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★ "satisfactory value"															
BankSA	Platinum Rewards	1	5 yrs	✓	✗	✓	✓	✓	✓	✗	✓	✗	✓	65	✗
	Platinum Visa Card	55	\$89.00	14.2500%	Everyday Spender - 5 Stars							Big Spender - 5 Stars			
	Platinum MasterCard	55	\$89.00	14.2500%	Everyday Spender - 5 Stars							Big Spender - 5 Stars			
GE Money	Myer One Outside Myer	1	2 yrs	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	Nil	✓
	Myer Visa Gold Card	62	\$39.00	19.9900%	Everyday Spender - Low Rank							Big Spender - 1 Star			
Heritage Building Soc	Classic Rewards	1	4 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗	Nil	✓
	Visa Classic WithRewards	55	\$48.00	16.7500%	Everyday Spender - 2 Stars							Big Spender - 2 Stars			
Heritage Building Soc	Gold Rewards	1.5	4 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗	Nil	✓
	Visa Gold With Rewards	55	\$90.00	16.7500%	Everyday Spender - 1 Star							Big Spender - 2 Stars			
HSBC	Rewards Plus-Gold	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Visa Gold	45	\$99.00	19.9900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Visa Classic	45	\$59.00	19.9900%	Everyday Spender - 2 Stars							Big Spender - 2 Stars			
nab	Ant Rewards	1	Never	✓	✗	✗	✓	✗	✗	✓	✗	✗	✗	Nil	✓
	Gold ANT AMEX with Rews	44	\$148.00	20.4700%	Everyday Spender - 1 Star							Big Spender - 2 Stars			
	ANT AMEX with Rewards	44	\$99.00	20.4700%	Everyday Spender - 2 Stars							Big Spender - 3 Stars			



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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★★ "superior value"															
American Express	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	Gold Charge Card	51	\$130.00	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			
	Green Charge Card	51	\$80.00	N/A	Everyday Spender - Not Rated							Big Spender - Not rated			
American Express	Mship Rews Ascent-Plat	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum Credit Card	55	\$395.00	19.9900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
AMP Banking	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	AMEX Blue Credit Card	55	\$25.00	19.9900%	Everyday Spender - 5 Stars							Big Spender - 3 Stars			
	AMEX Gold Credit Card	55	\$70.00	14.9900%	Everyday Spender - 5 Stars							Big Spender - 4 Stars			
AMP Banking	Mship Rews Ascent-Plat	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	AMEX Platinum Credit Cd	55	\$395.00	18.9900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
Citibank	Silver Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MasterCard	55	\$69.00	20.7400%	Everyday Spender - 5 Stars							Big Spender - Not rated			
	Silver Visa	55	\$69.00	20.7400%	Everyday Spender - 5 Stars							Big Spender - Not rated			
Diners Club Int	Diners Club Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	77	✓	
	Charge Card	44	\$95.00	N/A	Everyday Spender - Not Rated							Big Spender - Not rated			
GE Money	Myer One Inside Myer	3	2 yrs	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✓	
	Myer Visa Gold Card	62	\$39.00	19.9900%	Everyday Spender - Low Rank							Big Spender - 1 Star			
HSBC	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	AMEX Gold	55	\$70.00	18.9900%	Everyday Spender - 5 Stars							Big Spender - 4 Stars			
SUNCORP	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓	
	Gold AMEX	55	\$70.00	18.9900%	Everyday Spender - 4 Stars							Big Spender - 3 Stars			



PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★★ "superior value"															
Westpac	Altitude Gold Rews-AMEX	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude Gold/Amex	45	\$150.00	20.7400%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Westpac	Altitude Gold Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude Gold/MasterCard	45	\$150.00	20.7400%	Everyday Spender - 1 Star						Big Spender - 3 Stars				
Westpac	Altitude Plat Rews-AMEX	3	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude Platinum/Amex	45	\$295.00	20.7400%	Everyday Spender - 4 Stars						Big Spender - 5 Stars				
Westpac	Altitude Rews-AMEX	2	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude/Amex	45	\$100.00	20.7400%	Everyday Spender - 3 Stars						Big Spender - 3 Stars				
Westpac	Altitude Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude/MasterCard	45	\$100.00	20.7400%	Everyday Spender - Low Rank						Big Spender - 1 Star				
Wizard Home Loans	Mship Rewards Ascent	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	80	✓
	Fast Card-AMEX	55	\$25.00	19.9900%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
★★★★★ "excellent value"															
American Express	M'ship Rewards Blue Sky	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	95	✓
	Blue Sky Cr Cd from AMEX	55	Nil	19.9900%	Everyday Spender - Not Rated						Big Spender - Not rated				
American Express	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓
	Gold Credit Card	55	\$70.00	15.9900%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
AMP Banking	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓
	AMEX Blue Credit Card	55	\$25.00	19.9900%	Everyday Spender - 5 Stars						Big Spender - 3 Stars				
	AMEX Gold Credit Card	55	\$70.00	14.9900%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
Australian Central CU	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MasterCard-Blue Sky	55	\$99.00	19.4900%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Citibank	Gold Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold Visa	55	\$119.00	20.7400%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
	Gold MasterCard	55	\$119.00	20.7400%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				



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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★ "excellent value"															
Commonwealth Bank	C/wealth Awards Gold	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Gold MasterCard	55	\$114.00	20.7400%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
	Visa Gold	55	\$114.00	20.7400%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Commonwealth Bank	Commonwealth Awards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	MasterCard with Awards	55	\$59.00	20.7400%	Everyday Spender - 1 Star						Big Spender - 1 Star				
	Visa with Awards	55	\$59.00	20.7400%	Everyday Spender - 1 Star						Big Spender - 1 Star				
Community CPS Australia	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard Bluesky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Credit Union Australia	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MasterCard-BlueSky	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
ECU Australia	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Family First CU	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
FCCS Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Holiday Coast CU	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
HSBC	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓
	AMEX Gold	55	\$70.00	18.9900%	Everyday Spender - 5 Stars						Big Spender - 4 Stars				
Illawarra CU NSW	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MasterCard-BlueSky	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
IMB Limited	Card Services Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	Nil	✗
	Gold MasterCard	55	\$99.00	20.2400%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
	Silver MasterCard	55	\$55.00	20.2400%	Everyday Spender - 3 Stars						Big Spender - Not rated				
Maroondah Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				

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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★★★★ "excellent value"															
Memberfirst Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
myState Financial	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MasterCard-BlueSky	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Orange Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Powerstate Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Qld Teachers CU	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard Blue SkyRews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
SERVICE ONE Members Ba	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
SUNCORP	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓
	Gold AMEX	55	\$70.00	18.9900%	Everyday Spender - 4 Stars						Big Spender - 3 Stars				
Sutherland Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard Blue SkyRews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Unicom Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
University Credit Soc	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard Blue SkyRews	55	\$99.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Warwick Credit Union	BlueSky Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	Nil	✗
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
Westpac	Altitude Plat Rews-MCD	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓
	Altitude Platinum/MCard	45	\$295.00	20.7400%	Everyday Spender - 2 Stars						Big Spender - 4 Stars				
Wizard Home Loans	Mship Rewards Choices	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	40	✓
	Fast Card-AMEX	55	\$25.00	19.9900%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				

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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More					
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings												
★★★ "strong value"																	
Australian Central CU	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	Silver MasterCard	55	\$35.00	19.4900%	Everyday Spender - 3 Stars							Big Spender - Not rated					
	Gold MasterCard-Standard	55	\$75.00	19.4900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars					
Bank of Queensland	Q Rewards	1.5	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Gold MasterCard	44	\$120.00	19.9900%	Everyday Spender - 1 Star							Big Spender - 2 Stars					
	MasterCard Free Days	44	\$49.00	19.9900%	Everyday Spender - Low Rank							Big Spender - 1 Star					
	MasterCard	0	Nil	17.9900%	Everyday Spender - 1 Star							Big Spender - 1 Star					
	Visa	0	Nil	17.9900%	Everyday Spender - 1 Star							Big Spender - 1 Star					
	Visa Free Days	44	\$49.00	19.9900%	Everyday Spender - Low Rank							Big Spender - 1 Star					
Citibank	Platinum Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗	
	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					
Commonwealth Bank	C/wealth Awards Platinum	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✓	
	Platinum MasterCard	55	\$200.00	20.7400%	Everyday Spender - 5 Stars							Big Spender - 5 Stars					
	Visa Platinum	55	\$200.00	20.7400%	Everyday Spender - 4 Stars							Big Spender - 5 Stars					
SUNCORP	Premium Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	69	✓	
	Clear Options Standard	0	\$29.00	11.9900%	Everyday Spender - 3 Stars							Big Spender - 2 Stars					
	Clear Options Gold	55	\$69.00	18.7500%	Everyday Spender - 2 Stars							Big Spender - 2 Stars					
	Clear Options Plus	55	\$29.00	18.9900%	Everyday Spender - 2 Stars							Big Spender - 2 Stars					
★★ "average value"																	
ANZ	Rewards Visa	0.6667	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	22	✓	
	Rewards Visa	44	\$48.00	20.7400%	Everyday Spender - 1 Star							Big Spender - 2 Stars					
ANZ	Rewards Visa Gold	0.6667	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	22	✓	
	Rewards Visa Gold	55	\$79.00	20.7400%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					



rewards star ratings

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PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE										Redeem Rewards Online	Annual Fee	Bonus Partners Available	
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More					
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings												
★★ "average value"																	
BankWest	More Rewards	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	Nil	✗		
	More MasterCard	55	\$89.00	18.2400%	Everyday Spender - 2 Stars							Big Spender - 3 Stars					
BankWest	More Rewards-Gold	1.5	Never	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	Nil	✗		
	More Platinum MasterCard	55	\$190.00	17.9900%	Everyday Spender - 1 Star							Big Spender - 2 Stars					
	More Gold MasterCard	55	\$120.00	18.2400%	Everyday Spender - 1 Star							Big Spender - 3 Stars					
Community CPS Australia	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					
Credit Union Australia	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Gold MasterCard-Standard	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Silver MasterCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					
ECU Australia	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					
Family First CU	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					
FCCS Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
Holiday Coast CU	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					
Illawarra CU NSW	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗		
	Gold MasterCard-Standard	55	\$75.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - 4 Stars					
	Silver MasterCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars							Big Spender - Not rated					

your guide to product excellence



rewards star ratings

September 2008

PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★ "average value"															
Maroondah Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Memberfirst Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
myState Financial	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MasterCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
	Gold MasterCard-Standard	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
nab	Gold Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	57.2	✓
	Gold Rewards Visa Card	44	\$88.30	20.4700%	Everyday Spender - Low Rank						Big Spender - 2 Stars				
	Gold Rewards MasterCard	44	\$88.30	20.4700%	Everyday Spender - Low Rank						Big Spender - 1 Star				
Orange Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
Powerstate Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Qld Teachers CU	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
SERVICE ONE Members Ba	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
St George Bank	Platinum Rews-Private Bk	1	5 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✗
	Private Bk Visa Platinum	60	\$225.00	19.9900%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				

your guide to product excellence



PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★★ "average value"															
SUNCORP	Standard Rewards	1	3 yrs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	39	✓
	Clear Options Gold	55	\$69.00	18.7500%	Everyday Spender - 2 Stars						Big Spender - 2 Stars				
	Clear Options Plus	55	\$29.00	18.9900%	Everyday Spender - 2 Stars						Big Spender - 2 Stars				
	Clear Options Standard	0	\$29.00	11.9900%	Everyday Spender - 3 Stars						Big Spender - 2 Stars				
Sutherland Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Unicom Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
University Credit Soc	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - 4 Stars				
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 4 Stars						Big Spender - Not rated				
Warwick Credit Union	Standard Rewards	1	Never	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nil	✗
	Gold MyCard StandardRews	55	\$75.00	19.4900%	Everyday Spender - 3 Stars						Big Spender - 4 Stars				
	Silver MyCard	55	\$35.00	19.4900%	Everyday Spender - 3 Stars						Big Spender - Not rated				
★ "satisfactory value"															
Bananacoast Community C	Rewarder	1	3 yrs	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	Nil	✗
	Visa Bonus Rewarder	55	\$59.00	15.8000%	Everyday Spender - 2 Stars						Big Spender - 2 Stars				
BankSA	Platinum Rewards	1	5 yrs	✓	✗	✓	✓	✓	✓	✗	✓	✗	✓	65	✗
	Platinum MasterCard	55	\$89.00	14.2500%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
	Platinum Visa Card	55	\$89.00	14.2500%	Everyday Spender - 5 Stars						Big Spender - 5 Stars				
Heritage Building Soc	Classic Rewards	1	4 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗	Nil	✓
	Visa Classic WithRewards	55	\$48.00	16.7500%	Everyday Spender - 2 Stars						Big Spender - 2 Stars				
Heritage Building Soc	Gold Rewards	1.5	4 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗	Nil	✓
	Visa Gold With Rewards	55	\$90.00	16.7500%	Everyday Spender - 1 Star						Big Spender - 2 Stars				



PROFILE SUMMARY

General Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE									Redeem Rewards Online	Annual Fee	Bonus Partners Available
				Travel	Automotive	Lifestyle	Entertainment	Merchandise	Vouchers / Gift Cards	Cash Back	Food	More			
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings										
★	"satisfactory value"														
HSBC	Rewards Plus-Gold	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Visa Gold	45	\$99.00	19.9900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
HSBC	Rewards Plus-Platinum	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Visa Platinum	45	\$199.00	19.9900%	Everyday Spender - 3 Stars							Big Spender - 4 Stars			
HSBC	Rewards Plus-Standard	1	3 yrs	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	Nil	✓
	Visa Classic	45	\$59.00	19.9900%	Everyday Spender - 2 Stars							Big Spender - 2 Stars			
nab	Ant Rewards	1	Never	✓	✗	✗	✓	✗	✗	✓	✗	✗	✗	Nil	✓
	Gold ANT AMEX with Rews	44	\$148.00	20.4700%	Everyday Spender - 1 Star							Big Spender - 2 Stars			
	ANT AMEX with Rewards	44	\$99.00	20.4700%	Everyday Spender - 2 Stars							Big Spender - 3 Stars			



PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★★ "superior value"											
Commonwealth Bank	Commonwealth Awards	1	2	32000	32000	72000	256000	192000	120000	Nil	Qantas
	MasterCard with Awards	55	\$59.00	20.7400%	Everyday Spender - 1 Star				Big Spender - 1 Star		
	Visa with Awards	55	\$59.00	20.7400%	Everyday Spender - 1 Star				Big Spender - 1 Star		
earth	earth-Qantas FrqFly-Amex	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	earth/Amex	55	\$75.00	17.9900%	Everyday Spender - 4 Stars				Big Spender - 3 Stars		
	earth+/Amex	55	\$125.00	17.9900%	Everyday 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	20.2400%	Everyday Spender - 3 Stars				Big Spender - Not rated		
	Gold MasterCard	55	\$99.00	20.2400%	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	19.9900%	Everyday Spender - Low Rank				Big Spender - 1 Star		
★★★★★ "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	Everyday Spender - Not Rated				Big Spender - Not rated		
	Gold Credit Card	55	\$70.00	15.9900%	Everyday Spender - 5 Stars				Big Spender - 4 Stars		
	Gold Charge Card	51	\$130.00	N/A	Everyday Spender - Not Rated				Big 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	14.9900%	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		
ANZ	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyer Visa	44	\$40.00	20.7400%	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	19.4900%	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	19.4900%	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	19.4900%	Everyday Spender - 4 Stars				Big Spender - 4 Stars		



PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★ "excellent value"											
ECU Australia	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	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	19.4900%	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	19.4900%	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	19.4900%	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	18.9900%	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	19.4900%	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	19.4900%	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	19.4900%	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	19.4900%	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	19.4900%	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	19.4900%	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	19.4900%	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	19.4900%	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	18.9900%	Everyday Spender - 4 Stars				Big Spender - 3 Stars		

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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★★★★ "excellent value"											
Sutherland Credit Union	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard Blue SkyRews	55	\$99.00	19.4900%	Everyday 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	19.4900%	Everyday 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	19.4900%	Everyday 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	19.4900%	Everyday Spender - 3 Stars				Big Spender - 4 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		
Wizard Home Loans	Mship Rewards Ascent	1	1	16000	16000	36000	128000	96000	60000	80	Qantas
	Fast Card-AMEX	55	\$25.00	19.9900%	Everyday Spender - 5 Stars				Big Spender - 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	\$395.00	19.9900%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
AMP Banking	Mship Rews Ascent-Plat	1.5	1	10667	10667	24000	85333	64000	40000	Nil	Qantas
	AMEX Platinum Credit Cd	55	\$395.00	18.9900%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
ANZ	Rewards Visa	0.6667	1.5	35998	35998	80996	287990	215990	134990	22	Qantas/Jetstar
	Rewards Visa	44	\$48.00	20.7400%	Everyday Spender - 1 Star				Big Spender - 2 Stars		
Citibank	Gold Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard	55	\$119.00	20.7400%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
	Gold Visa	55	\$119.00	20.7400%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
Citibank	Silver Rewards	1	2	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Silver Visa	55	\$69.00	20.7400%	Everyday Spender - 5 Stars				Big Spender - Not rated		
	Silver MasterCard	55	\$69.00	20.7400%	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	\$99.00	20.4700%	Everyday Spender - 2 Stars				Big Spender - 3 Stars		
	Gold ANT AMEX with Rews	44	\$148.00	20.4700%	Everyday Spender - 1 Star				Big Spender - 2 Stars		

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PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

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



rewards star ratings

September 2008

PROFILE SUMMARY

Frequent Flyer Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★ "satisfactory value"											
Commonwealth Bank	C/wealth Awards Gold	1	1.5	24000	24000	54000	192000	144000	90000	Nil	Qantas
	Visa Gold	55	\$114.00	20.7400%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
	Gold MasterCard	55	\$114.00	20.7400%	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	\$200.00	20.7400%	Everyday Spender - 5 Stars				Big Spender - 5 Stars		
	Visa Platinum	55	\$200.00	20.7400%	Everyday 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	\$95.00	N/A	Everyday Spender - Not Rated				Big Spender - Not rated		
nab	Gold Rewards	1	1.5	24000	24000	54000	192000	144000	90000	57.2	Qantas
	Gold Rewards MasterCard	44	\$88.30	20.4700%	Everyday Spender - Low Rank				Big Spender - 1 Star		
	Gold Rewards Visa Card	44	\$88.30	20.4700%	Everyday Spender - Low 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	\$225.00	19.9900%	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	\$29.00	18.9900%	Everyday Spender - 2 Stars				Big Spender - 2 Stars		
	Clear Options Gold	55	\$69.00	18.7500%	Everyday Spender - 2 Stars				Big Spender - 2 Stars		
	Clear Options Standard	0	\$29.00	11.9900%	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	\$100.00	20.7400%	Everyday Spender - Low Rank				Big Spender - 1 Star		



PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

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

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

★★★★ "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				



PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

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

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

"excellent value"

Wizard Home Loans	Mship Rewards Ascent	1	1	16000	16000	36000	128000	96000	60000	80	Qantas
	Fast Card-AMEX	55	\$25.00	19.9900%	Everyday Spender - 5 Stars			Big Spender - 5 Stars			

★ ★ ★

"strong value"

Australian Central CU	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard-Blue Sky	55	\$99.00	19.4900%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
Citibank	Gold Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard	55	\$119.00	20.7400%	Everyday Spender - 3 Stars			Big Spender - 4 Stars			
	Gold Visa	55	\$119.00	20.7400%	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	\$99.00	19.4900%	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	19.4900%	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	\$95.00	N/A	Everyday Spender - Not Rated			Big Spender - Not rated			
ECU Australia	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MyCard BlueSky Rews	55	\$99.00	19.4900%	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	19.4900%	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	19.4900%	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	19.4900%	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	\$99.00	19.4900%	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	19.4900%	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	19.4900%	Everyday Spender - 4 Stars			Big Spender - 4 Stars			

your guide to product excellence



PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

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

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

myState Financial	BlueSky Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard-BlueSky	55	\$99.00	19.4900%	Everyday 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	20.4700%	Everyday Spender - 2 Stars		Big Spender - 3 Stars				
	Gold ANT AMEX with Rews	44	\$148.00	20.4700%	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	19.4900%	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	19.4900%	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	19.4900%	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	19.4900%	Everyday 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	19.4900%	Everyday 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	19.4900%	Everyday 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	19.4900%	Everyday 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	19.4900%	Everyday Spender - 3 Stars		Big Spender - 4 Stars				

★ ★ "average 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				

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PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

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

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

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				
Commonwealth Bank	C/wealth Awards Platinum	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Visa Platinum	55	\$200.00	20.7400%	Everyday Spender - 4 Stars		Big Spender - 5 Stars				
	Platinum MasterCard	55	\$200.00	20.7400%	Everyday Spender - 5 Stars		Big Spender - 5 Stars				
Diners Club Int	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyers Club Crd	44	\$95.00	N/A	Everyday Spender - Not Rated		Big Spender - Not rated				
IMB Limited	Card Services Rewards	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Gold MasterCard	55	\$99.00	20.2400%	Everyday Spender - 3 Stars		Big Spender - 4 Stars				
	Silver MasterCard	55	\$55.00	20.2400%	Everyday Spender - 3 Stars		Big Spender - Not rated				
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				
nab	Velocity Rewards Program	0.66	1	20909	20909	51212	193940	142420	90909	Nil	Virgin Blue
	Velocity Standard Card	44	\$65.00	19.9900%	Everyday Spender - Low Rank		Big Spender - 1 Star				
St George Bank	Platinum Rews-Private Bk	1	1	16000	16000	36000	128000	96000	60000	Nil	Qantas
	Private Bk Visa Platinum	60	\$225.00	19.9900%	Everyday Spender - 5 Stars		Big Spender - 5 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"

ANZ	Qantas Frequent Flyer	1	1	16000	16000	36000	128000	96000	60000	55	Qantas
	Frequent Flyer Visa	44	\$40.00	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/Jetstar
	Rewards Visa Gold	55	\$79.00	20.7400%	Everyday Spender - 4 Stars		Big Spender - 4 Stars				
Citibank	Silver Rewards	1	2	32000	32000	72000	256000	192000	120000	Nil	Qantas
	Silver MasterCard	55	\$69.00	20.7400%	Everyday Spender - 5 Stars		Big Spender - Not rated				
	Silver Visa	55	\$69.00	20.7400%	Everyday Spender - 5 Stars		Big Spender - Not rated				



PROFILE SUMMARY

Frequent Flyer Rewards - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Mile	CARD SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings						
★ "satisfactory value"											
Commonwealth Bank	C/wealth Awards Gold	1	1.5	24000	24000	54000	192000	144000	90000	Nil	Qantas
	Visa Gold	55	\$114.00	20.7400%	Everyday Spender - 3 Stars				Big Spender - 4 Stars		
	Gold MasterCard	55	\$114.00	20.7400%	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	20.7400%	Everyday Spender - 1 Star				Big Spender - 1 Star		
	Visa with Awards	55	\$59.00	20.7400%	Everyday Spender - 1 Star				Big Spender - 1 Star		
earth	earth-Qantas Frq Fly-MCD	0.5	1	32000	32000	72000	256000	192000	120000	Nil	Qantas
	earth+/MasterCard	55	\$125.00	17.9900%	Everyday Spender - 3 Stars				Big Spender - 3 Stars		
	earth/MasterCard	55	\$75.00	17.9900%	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	20.4700%	Everyday Spender - Low Rank				Big Spender - 1 Star		
	Gold Rewards Visa Card	44	\$88.30	20.4700%	Everyday Spender - 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	18.9900%	Everyday Spender - 2 Stars				Big Spender - 2 Stars		
	Clear Options Standard	0	\$29.00	11.9900%	Everyday Spender - 3 Stars				Big Spender - 2 Stars		
	Clear Options Gold	55	\$69.00	18.7500%	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	\$150.00	20.7400%	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	\$100.00	20.7400%	Everyday Spender - Low Rank				Big Spender - 1 Star		



PROFILE SUMMARY

Instant Rewards

Company	Rewards Program	TYPES OF INSTANT REWARDS AVAILABLE							
		Retail Clothing Stores	Lifestyle	Entertainment	Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards
BRIEF DESCRIPTION OF INSTANT REWARDS PROGRAM									
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings				
American Express	Selects	✓	✓	x	✓	✓	x	x	✓
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 Spender - Not Rated		Impulse Spender - Not Rated		
	Platinum Credit Card	55	\$395.00	19.9900%	Habitual Spender - Not Rated		Impulse Spender - Not Rated		
	Gold Charge Card	51	\$130.00	N/A	Habitual Spender - Not Rated		Impulse Spender - Not Rated		
	Gold Credit Card	55	\$70.00	15.9900%	Habitual Spender - Not Rated		Impulse Spender - Not Rated		
BankSA	Instant Benefits	✓	✓	✓	✓	✓	x	✓	✓
No matter which St. George credit card you use, you'll receive Instant Benefits – instant discounts, added extras and special treats when you use your St. George credit card with a range of partners. There are no points to earn, no joining fees, and no waiting. Simply use your St. George card to get your Instant Benefits. Choose from a wide range of offers, including Entertainment, Experiences, Shopping, Travel and Leisure, Wine and Magazine Subscriptions.									
	No Annual Fee 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		



PROFILE SUMMARY

Instant Rewards

Company	Rewards Program	TYPES OF INSTANT REWARDS AVAILABLE							
		Retail Clothing Stores	Lifestyle	Entertainment	Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards
BRIEF DESCRIPTION OF INSTANT REWARDS PROGRAM									
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings				
Citibank	World Privileges	✓	✓	✓	✓	✓	✗	✓	✓
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 Spender - Not Rated		Impulse Spender - Not Rated		
	Gold MasterCard	55	\$119.00	20.7400%	Habitual Spender - Not Rated		Impulse Spender - Not Rated		
	Cash Back Credit Card	55	\$69.00	20.7400%	Habitual Spender - 1 Star		Impulse Spender - Low Rank		
	Silver MasterCard	55	\$69.00	20.7400%	Habitual Spender - 1 Star		Impulse Spender - Low Rank		
	Silver Visa	55	\$69.00	20.7400%	Habitual Spender - 1 Star		Impulse Spender - 1 Star		
	Platinum Visa	55	\$250.00	20.7400%	Habitual Spender - Not Rated		Impulse Spender - Not Rated		
	Gold Visa	55	\$119.00	20.7400%	Habitual Spender - Not Rated		Impulse Spender - Not Rated		
HSBC	home@Away Privilege Pr	✓	✗	✓	✓	✓	✗	✗	✓
HSBC's home&Away rewards program is a regional program providing HSBC cardholders with access to instant discounts and value adds in over 40 countries worldwide. Cardholders simply need to mention an offer and show/pay with their card in order to receive the benefits.									
	Visa Classic	45	\$59.00	19.9900%	Habitual Spender - 2 Stars		Impulse Spender - 1 Star		
	Low Rate Credit Card	55	\$49.00	15.9900%	Habitual Spender - 4 Stars		Impulse Spender - 3 Stars		
	Visa Gold	45	\$99.00	19.9900%	Habitual Spender - Not Rated		Impulse Spender - Not Rated		
	Visa Platinum	45	\$199.00	19.9900%	Habitual Spender - Not Rated		Impulse Spender - Not Rated		
nab	Selects	✓	✓	✗	✓	✓	✗	✗	✓
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.									
	Gold ANT AMEX with Rews	44	\$148.00	20.4700%	Habitual Spender - Not Rated		Impulse Spender - Not Rated		
	ANT AMEX with Rewards	44	\$99.00	20.4700%	Habitual Spender - Low Rank		Impulse Spender - Low Rank		



PROFILE SUMMARY

Instant Rewards

Company	Rewards Program	TYPES OF INSTANT REWARDS AVAILABLE							
		Retail Clothing Stores	Lifestyle	Entertainment	Food Beverage	Retail Travel	Airline	Petrol / Auto	More Rewards
BRIEF DESCRIPTION OF INSTANT REWARDS PROGRAM									
	Credit / Charge Card	Free Days	Annual Fee	Rate	credit card star ratings				
St George Bank	Instant Benefits	✓	✓	✓	✓	✓	✗	✓	✓
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 Card-Visa	0	Nil	18.7500%	Habitual Spender - 3 Stars		Impulse Spender - 1 Star		
	No Annual Fee MasterCard	0	Nil	18.7500%	Habitual Spender - 3 Stars		Impulse Spender - 1 Star		
	Gold Low Rate Visa	55	\$79.00	14.2500%	Habitual Spender - Not Rated		Impulse Spender - Not Rated		
	Gold Low Rate MasterCard	55	\$79.00	14.2500%	Habitual Spender - Not Rated		Impulse Spender - Not Rated		
	Platinum Visa Cred Card	55	\$89.00	14.2500%	Habitual Spender - Not Rated		Impulse Spender - Not Rated		
	Starts Low Stays Low MCD	55	\$69.00	12.9900%	Habitual Spender - 4 Stars		Impulse Spender - 3 Stars		
	Starts Low Stays LowVisa	55	\$69.00	12.9900%	Habitual Spender - 4 Stars		Impulse Spender - 3 Stars		
	Platinum MasterCard	55	\$89.00	14.2500%	Habitual Spender - Not Rated		Impulse Spender - Not Rated		
	Vertigo Credit Card	55	\$55.00	11.8900%	Habitual Spender - 5 Stars		Impulse Spender - 5 Stars		
SUNCORP	Selects	✓	✓	✗	✓	✓	✗	✗	✓
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.									
	Gold AMEX	55	\$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 Product | ★★ Average Product |
| ★★★★ Excellent Product | ★ Satisfactory Product |
| ★★★ Strong 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

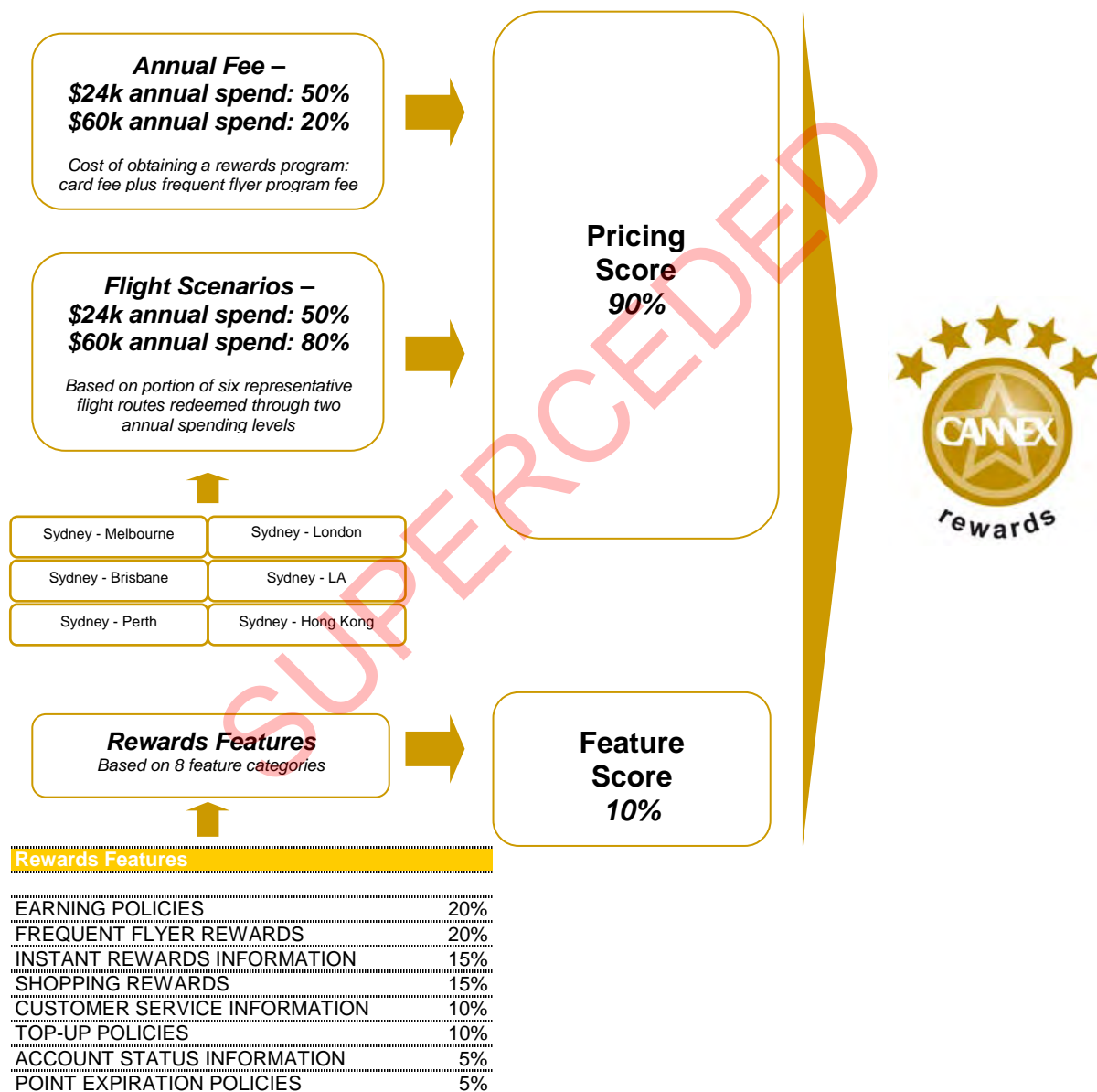
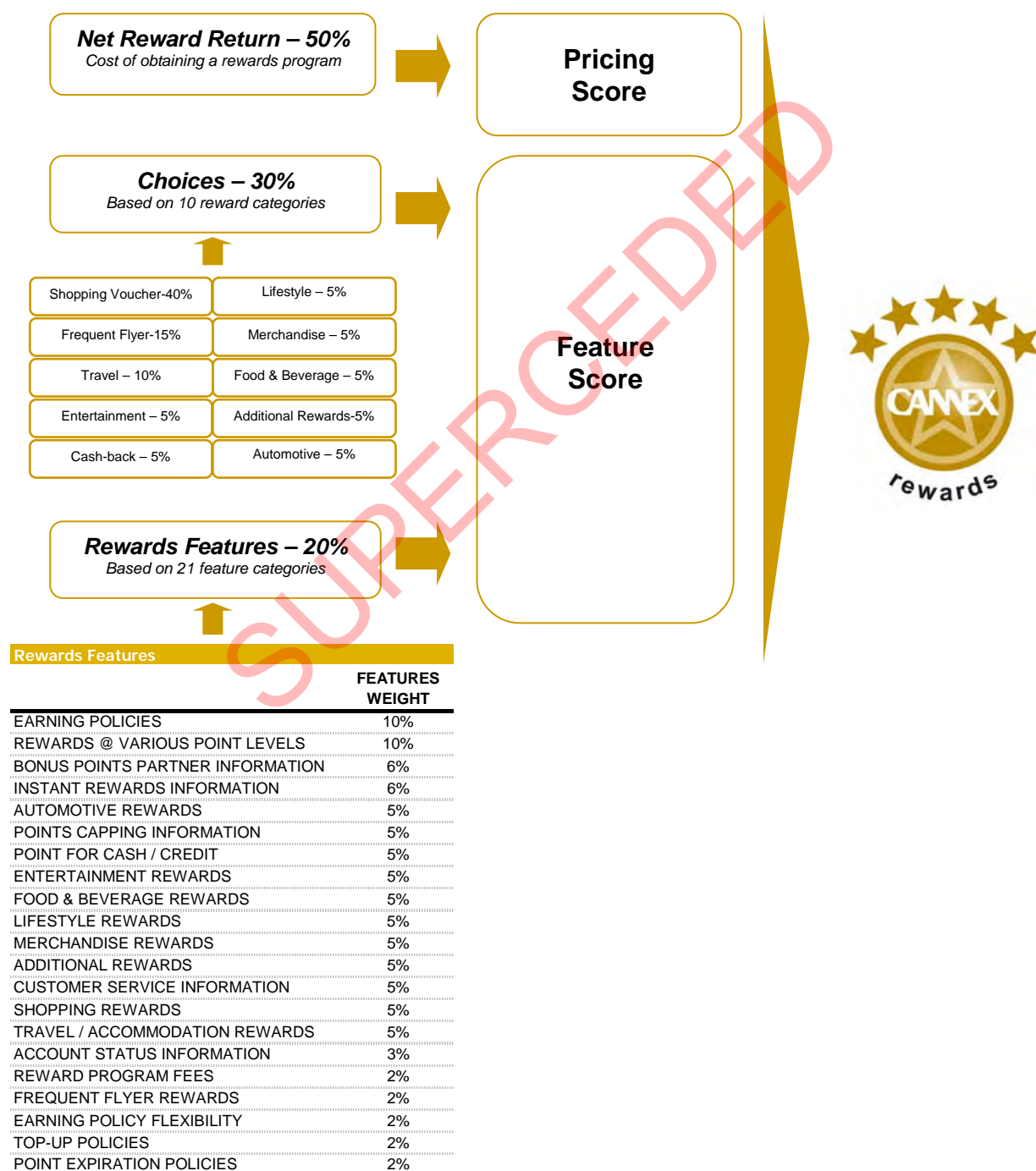


CHART 1 provides an overview of the relative contributions of each component of the frequent flyer rewards category. For the higher (\$60,000) annual spend level, the value of frequent flyer rewards is greater so as to reduce the impact of the annual fee, which is fixed regardless of spending level.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





CANNEX *star ratings* 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.





CANNEX *star ratings* methodology

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