

credit card star ratings

Report 9 July 2004

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High User Moderate User

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COMPETITION & CONVERGENCE

The last six months have been a period of heightened competition in the credit card sector and CANNEX has been keeping track. Several innovative products that were released around this time last year and were previously rising stars have fared well in this round of ratings. Data from more than 200 credit card products offered by leading financial institutions have been collected and compared to highlight the best value credit cards available.

Rates continue to be a significant point of differentiation for credit card providers. Close to 20% of the cards rated by CANNEX have increased their rates during the last six months but there is also an increased presence of aggressively priced no frills cards. Two institutions have also announced increases in annual fees.

Three new cards have already been released in 2004 and CANNEX believes there will be many more between now and Christmas. Despite the introduction of new cards, consumers don't necessarily have greater choice in this market. The impact of mergers and acquisitions in the banking sector is already visible with identical cards being offered across the related institutions. For example the card may currently be branded Westpac, Bank of Melbourne and Challenge Bank, but they do not differ in rates, fees and features. It's a similar story with institutions who issue identical cards under both the Visa and MasterCard schemes. This introduces the element of choice to the consumer but the products are still identical.

CANNEX has adjusted its credit card star ratings methodology slightly to account for the differences between moderate spend (standard) and high spend credit cards. The changes are explained in section 1.3.4 of this booklet.

Last year CANNEX closely examined the Australian rewards program market. The data collected provided a valuable tool to those seeking to investigate their competitor market for strengths, weaknesses, opportunities and threats. CANNEX is in the final preparation stages of a Revised Version of that rewards project. This project will serve as the introductory step towards a

permanent online database available to subscribers. CANNEX will have Australia's only interactive online research tool devoted to all rewards programs developed through close discussion with industry. To know more about rewards programs or to register your interest in being involved in the development of this database, please contact Sarah Lodge (sarah@cannex.com.au), or Garfield Wright (garfield@cannex.com.au) or phone 07 3837 4100.

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1 INTRODUCTION

1.1 What is CANNEX credit card star ratings?

CANNEX *credit card star ratings* is a brand new, sophisticated rating methodology, UNIQUE to CANNEX.

This transparent, consumer friendly benchmark permits comparison of a range of products on an even basis, using the familiar five star indicators. This includes all types of credit cards:-

Free Days
Gold
No Free Days
Loyalty
No Frills

CANNEX credit card star ratings ranking descriptions are:

Credit Card products that achieved a rating of 1 to 5 stars, achieved a "borrowing" grade with qualities ranging from "Satisfactory Qualities" to "Excellent Qualities" and all are suitable for consumers to consider.

1.2 How And Where Can CANNEX star ratings Be Used?

Are you a CARD ISSUER? You may purchase a CANNEX star ratings Licence on an annual subscription basis. This entitles you to advertise the CANNEX star ratings of all your Credit Card Products for a term of 12 months.

- Brochures, Fliers
- Television
- Billboards
- Financial Institution's Own Website
- Press Advertisement

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Licensed SUBSCRIBERS can use the **CANNEX** *star ratings* concept in all forms of advertising and promotions.

As an example, a subscriber might wish to promote a *** product as an 'introductory' product, but focus on selling the *** or even a *** product which may generate a higher revenue; and they would still be very desirable products in the eyes of the consumer.

If you are a <u>PROFESSIONAL ADVISOR</u>, you can obtain a <u>COMPLIMENTARY</u> <u>REPORT</u> by downloading it from the CANNEX website at <u>www.cannex.com.au</u>

1.3 How And Where Can CANNEX star ratings™ Be Used?

CANNEX will make every effort to include the products in mediums to which it provides information eg:

- Magazines (eg Money and Personal Investor Magazine)
- Newspaper Interest Rate Tables eg. Sydney Morning Herald's, AGE, WA News
- InfoMediary Websites

CANNEX will include **CANNEX** *credit card star ratings* in it own publications such as:

- CANNEX credit card star ratings Semi-Annual report is automatically forwarded to subscribers and distributed to media nationwide.
- Interest Rate Bulletin
- CANNEX Website

This ensures wide spread coverage of the best products in the market.

*NOTE: The final decision to be included in tables lies with the editor of the newspaper

1.4 How Does It Work?

1.4.1 How Are The 'stars' Calculated?

The **CANNEX** credit card star ratings calculation is a combination of Costs and a qualitative analysis of all the Features and rewards programs offered.

All suppliers' products are assessed against these measures. The competitiveness of each product is compared to its peer products, based on the number of stars allocated.

1.4.2 Costs (C)

To measure the Costs (C), CANNEX takes into account 2 parts:

- 1) Current Data –includes a scenario for the Moderate and High User
 - Moderate User-limit of \$2,000-spending an average of \$665 p/month
 - High User-limit of \$10,000-spending an average of \$1425 p/month
- 2) Historical Performance of Interest Rate takes into account the product history. All current products assessed are grandfathered and subsequent calculations for each half-year will include an additional 6 months of historical rates until 12 months have passed.

1.4.3 Features (F)

- 1) Each Feature (F) is allocated points, to achieve a total. The total number of points is then indexed. As Features are relatively static, they are not measured over time.
- 2) Number of Free Days the benefit of the number of free days on many cards are allocated points (1 pt per day after statement day).
- 3) Rewards/Loyalty a number of scenarios have been built into the features calculation and allocated points.

1.4.4 Weightings

The Costs and Features for each product receives a WEIGHTING to give the appropriate importance to the different product components. The weightings are based upon the method used for the annual Personal Investor Magazine 'Awards for Excellence in Financial Services' 2001. It is an industry-based assessment.

CANNEX has adjusted its credit card star ratings methodology slightly to account for the differences between moderate spend (standard) and high spend credit cards. The process considers two customer scenarios which represent the major credit card user profiles (ie Moderate and High users). For the moderate user scenario, the rates and fees associated with a card account for 70% of that card's total score and features account for the remaining 30%. The cards targeting this user demographic have fewer features, less flexibility and compete mainly on pricing. The cards targeting high users (eg. Gold, Platinum or rewards cards) typically offer more features. Therefore the high user scenario has been adjusted so that features account for 40% of the total score, while rates and fees account for 60%.

The Costs (C) plus Features (F) point scores are indexed and totalled to provide the Total Index Points. Together they form the basis of the CANNEX credit card star ratings.

Refer Table 1 below for current proportions

Table 1. Current Weightings for CANNEX credit card star ratings

CANNEX <i>credit card star ratings</i> ™ WEIGHTINGS									
COSTS (C) * FEATURES ** TOTAL (C+F									
Moderate Spend - Weights	70%	30%	100%						
High Spend - Weights	60%	40%	100%						

^{*} Cost calculations considers current and historical interest rates as well as fees associated with credit card

^{**} Features calculations consider features/parameters, flexibility, terms and conditions

1.5 Is The Analysis Independent?

YES. CANNEX is an independent research company that provides research and comparative information of financial products. CANNEX nor its employees receives any commission, advertising funds or has any interest in the sale of financial products.

This independence differentiates CANNEX from other similar companies offering retail and business finance information.

1.6 How Many Products And Financial Institutions Are Analysed?

In order to calculate the ratings, CANNEX analyses just over 225 Credit Card products from over 70 financial institutions in Australia. In addition, over 100 parts of a product are analysed which includes product parameters, flexibility and operating terms and conditions.

1.7 How Often Are CANNEX credit card star ratings Re-Rated?

Products are officially re-rated at the beginning of every six months. The results are published in a variety of mediums (newspapers, magazines, television, websites etc)

1.8 Does CANNEX rate other product areas?

YES. CANNEX rates both mortgages and margin lending. For CANNEX mortgage star ratings or CANNEX margin lending star ratings please access the CANNEX website for the relevant reports.

	2. summary report								
Company	Product	Rates and Scenario (C)	Features (F)	Total Points	Published Rate	Annual Fee	Nbr of Free Days	Annual Spend for Fee Waiver	
ligh User									
★ ★ ★ ★ ★ ANZ Bank	Low Rate Mastercard	47.31	29.42	76.73	10.99	58.00	25	N/A	
BankSA	Starts Low Stays LowVisa	47.47	26.71	74.18	10.99	59.00	25	N/A	
BankSA	Starts Low Stays Low MC	47.47	26.71	74.18	10.99	59.00	25	N/A	
BankWest	Lite MasterCard	50.76	25.61	76.37	10.49	36.00	10	N/A	
Encompass Credit Union	Encompass Credit Card	60.10	27.60	87.71	9.00	0.00	25	N/A	
Maritime Workers CU	Visa	46.90	31.08	77.98	11.55	0.00	0	N/A	
Members Equity	MembersEquity Mastercard	53.21	25.54	78.75	9.95	30.00	14	7500	
NSW Teachers Credit Un	Teachers Visa Credit Cd	46.96	28.30	75.26	11.50	0.00	25	N/A	
St George Bank	Starts Low Stays LowVisa	47.47	26.71	74.18	10.99	59.00	25	N/A	
St George Bank	Starts Low Stays Low MC	47.47	26.71	74.18	10.99	59.00	25	N/A	
SUNCORP	Clear Options Standard	43.49	35.29	78.78	11.90	29.00	0	N/A	
Virgin Money	Credit Card	43.55	32.65	76.20	12.40	0.00	25	N/A	
		. 5.00		. 3.20				. 4/1	
American Everess	Gold Credit Card	24.00	37.93	72.89	15 40	70.00	25	0500.00	
American Express		34.96 32.00			15.49			9500.00	
American Express	Credit Card	32.90	37.06	69.96	16.29	25.00	25	5000	
AMP Banking	AMP/AMEX Gold CoBrand Cd	34.96	37.93 27.06	72.89	15.49	70.00	25	9500.00	
AMP Banking	AMP/AMEX Co-Branded Card	32.90	37.06	69.96	16.29	25.00	25	5000.00	
BankSA	Visa Gold Low Rate	43.49	26.27	69.76	11.99	65.00	25	N/A	
BankSA	MasterCard Gold Low Rate	43.49	26.27	69.76	11.99	65.00	25	N/A	
Bendigo Bank	Red Visa No Free Days	40.40	31.95	72.35	13.40	0.00	0	N/A	
Bendigo Bank	Red MCD No Free Days	40.40	30.39	70.79	13.40	0.00	0	N/A	
CPS Credit Union SA	CPS CU AMEX Gold	34.96	37.93	72.89	15.49	70.00	25	9500.00	
CPS Credit Union SA	CPS CU AMEX Card	32.59	36.71	69.30	16.49	25.00	25	5000.00	
Greater Building Society	AMEX Gold Credit Card	34.96	37.93	72.89	15.49	70.00	25	9500.00	
Greater Building Society	AMEX Credit Card	32.59	36.71	69.30	16.49	25.00	25	5000	
Homeloans	AMEX Credit Card	32.59	36.71	69.30	16.49	25.00	25	5000.00	
HSBC	Amex Gold IntFree	34.96	37.93	72.89	15.49	70.00	15	9500	
HSBC	Visa No Free Days	36.84	34.84	71.68	14.40	39.00	0	N/A	
HSBC	Amex IntFree	32.90	37.06	69.96	16.29	25.00	15	5000	
HSBC	Visa Free Days	33.42	35.83	69.25	15.90	39.00	15	N/A	
Hume B.Soc NSW	AMEX Gold Credit Card	34.96	37.93	72.89	15.49	70.00	25	9500.00	
Hume B.Soc NSW	AMEX Credit Card	32.59	36.71	69.30	16.49	25.00	25	5000	
Newcastle Permanent	AMEX Gold Credit Card	34.96	37.93	72.89	15.49	70.00	25	9500	
Newcastle Permanent	AMEX Standard Credit Cd	32.59	36.71	69.30	16.49	25.00	25	5000	
PowerState Credit Union	AMEX Credit Card	32.59	36.71	69.30	16.49	25.00	25	5000	
Queenslanders CU	AMEX Credit Card	32.59	36.71	69.30	16.49	25.00	25	5000	
RESI Mortgage Corp	AMEX Credit Card	32.59	36.71	69.30	16.49	25.00	25	5000.00	
St George Bank	MasterCard Gold Low Rate	43.49	26.27	69.76	11.99	65.00	25	N/A	
St George Bank	Visa Gold Low Rate	43.49	26.27	69.76	11.99	65.00	25	N/A	
SUNCORP	Gold AMEX	34.96	37.93	72.89	15.49	70.00	25	9500.00	
SUNCORP	Clear Options Gold	34.55	36.99	71.54	15.25	69.00	25	N/A	
SUNCORP	Clear Options Plus	33.23	37.22	70.45	16.15	29.00	25	N/A	
SUNCORP	Blue AMEX	32.90	37.06	69.96	16.29	25.00	25	5000	
TAFE & Community CU	Visa	48.00	22.73	70.73	11.25	0.00	0	N/A	
Victoria Teachers CU	Visa Credit Cd	39.27	31.26	70.54	13.75	0.00	25	N/A	
Wizard Home Loans	Wizard Fast Card-Amex	32.59	36.71	69.30	16.49	25.00	25	5000	
★ ★ ★ American Express	Blue Smart Card	31.43	36.59	68.02	16.99	35.00	25	N/A	
ANZ Bank	ANZ Gold	31.76	35.05	66.81	16.50	87.00	25	0	
BankWest	extra Visa Gold	32.36	35.31	67.67	16.75	0.00	10	N/A	
BankWest	extra Visa Reward	34.01	32.39	66.40	15.75	29.00	10	N/A	
Citibank	Gold MasterCard	28.57	38.65	67.22	18.25	99.00	25	N/A	
Citibank	Gold Visa	28.57	38.42	66.99	18.25	99.00	25	N/A	
Heritage B Soc	Visa Classic WithRewards	35.55	33.29	68.84	14.95	36.00	25	N/A	

	2. summary report									
Company	Product	Rates and Scenario (C)	Features (F)	Total Points	Published Rate	Annual Fee	Nbr of Free Days	Annual Spend for Fee Waiver		
ligh User										
Heritage B Soc	Visa Gold With Rewards	34.75	32.54	67.29	14.95	90.00	25	N/A		
National Australia Bank	Visa Classic	32.98	34.74	67.72	16.25	26.40	14	N/A		
National Australia Bank	Visa Gold	32.19	35.03	67.22	16.25	88.30	14	N/A		
National Australia Bank	Bankcard Fee Free	35.29	30.38	65.67	15.35	0.00	0	N/A		
Savings & Loans CU SA	Visa Credit Card	33.23	33.61	66.84	16.25	0.00	31	N/A		
Woolworths Ezy Banking	Woolworths EzyMasterCard	32.84	35.45	68.29	16.25	39.00	25	N/A		
**										
ANZ Bank	ANZ First Free Days	31.98	33.63	65.61	16.75	30.00	14	N/A		
Australian Central CU	Mastercard	33.42	32.11	65.53	16.25	0.00	25	N/A		
Australian National CU	Australian National MCD	33.23	32.11	65.34	16.25	0.00	25	N/A		
Bank of Queensland	Visa	36.61	26.85	63.46	14.75	0.00	0	N/A		
Bank of Queensland	MasterCard	36.61	26.85	63.46	14.75	0.00	0	N/A		
BankSA	Essential Visa No F/Days	34.29	28.94	63.23	15.75	0.00	0	N/A		
BankSA	Essential MCD No F/Days	34.29	28.94	63.23	15.75	0.00	0	N/A		
BankWest	extra Visa Classic	31.99	32.39	64.39	16.75	29.00	10	N/A		
Bendigo Bank	Bendigo Red Visa	32.54	32.30	64.84	16.40	35.00	14	N/A		
Bendigo Bank	Bendigo Red Mastercard	32.54	31.00	63.54	16.40	35.00	14	N/A		
City Coast CU NSW	Australian National MCD	33.23	32.11	65.34	16.25	0.00	25	N/A		
Commonwealth Bank	MCardCommonwealth Awards	31.82	33.52	65.33	16.65	59.00	25	N/A		
Community First CU	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Connect Credit Union	MasterCard	33.29	32.11	65.40	16.25	0.00	25	N/A		
Credit Union Australia	CUA MasterCard	33.23	32.11	65.34	16.25	0.00	25	N/A		
Credit Union Incited	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
CSR Employees CU	MasterCard MyCard	33.29	32.11	65.40	16.25	0.00	25	N/A		
Electricity CU	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Family First CU	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Family First CU	Visa	38.14	26.26	64.40	14.00	24.00	0	N/A		
CCS Credit Union	MyCard		32.11				25	N/A		
First Pacific CU	MyCard	33.40 33.40	32.11	65.51	16.25	0.00	25 25	N/A		
				65.51	16.25	0.00				
Holiday Coast CU	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
llawarra CU NSW	Illawarra CU MasterCard	33.37	32.11	65.48	16.25	0.00	25	N/A		
Karpaty Credit Union	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Maroondah Credit Union	MyCard MasterCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
necu	Mastercard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Melbourne Credit Union	Visa Card	37.72	26.49	64.21	14.35	0.00	0	N/A		
National Australia Bank	Gold Mastercard	32.19	32.91	65.10	16.25	88.30	14	4500		
National Australia Bank	Gold MasterCard LensCard	32.12	32.68	64.80	16.25	94.30	14	4500		
lational Australia Bank	MasterCard	32.98	30.84	63.81	16.25	26.40	14	N/A		
National Australia Bank	MasterCard LensCard	32.90	30.60	63.50	16.25	32.40	14	N/A		
Orange Credit Union	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Peel Valley CU	MyCard MasterCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Police & Nurses Credit	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Police CU NSW	MyCard MasterCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Police CU SA	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
old Professional CU	Visa	40.27	25.25	65.52	13.25	24.00	0	N/A		
Qld Teachers CU	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Resources Credit Union	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Select Credit Union	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Southeast Comm. Credit	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
St George Bank	Essential MCD No F/Days	34.29	28.94	63.23	15.75	0.00	0	N/A		
St George Bank	Essential Visa No F/Days	34.29	28.94	63.23	15.75	0.00	0	N/A		
StateWest Credit Society	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Sutherland Credit Union	MyCard MasterCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Jniversity Credit Soc	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
WAW Credit Union	MyCard MasterCard	33.40	32.11	65.51	16.25	0.00	25	N/A		
Westpac Visit Officer	Altitude Standard	29.82	34.53	64.36	17.65	75.00	15	N/A		

Company	Product	Rates and Scenario (C)	Features (F)	Total Points	Published Rate	Annual Fee	Nbr of Free Days	Annual Spend for Fee Waiver
ligh User								
*	T	22.27	00.57	50.04	40.05			
ANZ Bank	Telstra Visa	29.37	30.57	59.94	18.25	26.00	14	N/A
Bank of Queensland	Visa Free Days	34.29	27.08	61.37	15.75	0.00	14	N/A
Bank of Queensland	Mastercard Free Days	34.29	26.85	61.14	15.75	0.00	14	N/A
BankSA	Essential Visa Free Days	32.90	29.11	62.02	16.25	30.00	25	N/A
BankSA	Essential MCD Free Days	32.90	29.11	62.02	16.25	30.00	25	N/A
BankSA	Gold Advantage Visa	32.53	26.27	58.80	16.25	59.00	25	N/A
BankSA	Gold Advantage MCD	32.53	26.27	58.80	16.25	59.00	25	N/A
Commonwealth Bank	Visa Commonwealth Awards	31.82	30.75	62.57	16.65	59.00	25	N/A
Commonwealth Bank	Visa Gold	31.17	31.23	62.40	16.65	114.00	25	N/A
Commonwealth Bank	Gold Mastercard	31.17	31.11	62.28	16.65	114.00	25	N/A
Commonwealth Bank	Mastercard Fee Free	36.15	24.48	60.63	15.00	0.00	0	N/A
Commonwealth Bank	Visa Fee Free	36.15	24.48	60.63	15.00	0.00	0	N/A
GE Consumer Finance	OneLink MasterCard	32.24	29.14	61.38	16.70	18.00	25	N/A
National Australia Bank	Bankcard	33.06	26.52	59.58	16.25	19.80	14	N/A
RAMS	Mastercard Gold	29.04	31.46	60.50	17.95	99.00	25	N/A
Savings & Loans CU SA	Women&Child Hospital VC	33.23	28.43	61.66	16.25	0.00	31	N/A
St George Bank	Essential Visa Free Days	32.90	29.11	62.02	16.25	30.00	25	N/A
St George Bank	Essential MCD Free Days	32.90	29.11	62.02	16.25	30.00	25	N/A
St George Bank	Gold Advantage Visa	32.53	26.27	58.80	16.25	59.00	25	N/A
St George Bank	Gold Advantage MCD	32.53	26.27	58.80	16.25	59.00	25	N/A
Westpac	Altitude Gold	29.31	33.34	62.65	17.65	125.00	15	N/A
Westpac	Mastercard No Annual Fee	36.20	23.73	59.94	14.95	0.00	0	N/A
♦			1					
American Express	AMEX Rewards Maximiser	30.90	30.96	61.86	17.49	0.00	25	N/A
BankWest	Visa Gold	32.27	27.14	59.41	16.75	0.00	10	N/A
BankWest	Visa Reward	33.91	24.23	58.14	15.75	29.00	10	N/A
GE Consumer Finance	ColesMyerSourceG/MCD Rew	30.08	38.16	68.24	17.50	69.00	32	N/A
GE Consumer Finance	ColesMyerSource MCD Rews	30.30	33.43	63.73	17.50	49.00	32	N/A
GE Consumer Finance	ColesMyerSource Gold MCD	30.86	27.94	58.79	17.50	0.00	32	N/A
GE Consumer Finance	ColesMyerSource MCD	30.86	26.87	57.73	17.50	0.00	32	N/A
GE Consumer Finance	GE MasterCard	26.99	20.58	47.56	19.75	39.00	25	N/A
Heritage B Soc	Visa Classic No Frills	46.96	25.85	72.81	11.50	0.00	0	N/A
Heritage B Soc	Visa Classic No Rewards	36.12	26.32	62.44	14.95	24.00	25	10000.00
Heritage B Soc	Visa Gold No Rewards	35.42	25.98	61.39	14.95	45.00	25	20000.00
HSBC	Visa Gold Credit Card	31.00	31.74	62.74	16.90	79.00	15	N/A
National Australia Bank	2004 Olympic Games GoldV	32.09	35.49	67.58	16.25	88.30	14	N/A
National Australia Bank	2004 Olympic Games Visa	32.88	34.48	67.35	16.25	26.40	14	N/A
Police & Nurses Credit	Easypay VISA	52.80	18.32	71.12	9.99	36.00	15	N/A
Prospect Credit Union	Visa Card	41.70	27.24	68.94	12.95	0.00	0	N/A
	MasterCard MyCard	33.27	32.11	65.38	16.25	0.00	25	N/A

	2. summary report								
Company	Product	Rates and Scenario (C)	Features (F)	Total Points	Published Rate	Annual Fee	Nbr of Free Days	Annual Spend for Fee Waiver	
Moderate User									
★ ★ ★ ★ ★ BankWest	Lite MasterCard	54.19	10.21	72.40	10.40	36.00	10	N/A	
Encompass Credit Union	Encompass Credit Card	70.10	19.21 20.70	73.40 90.80	10.49 9.00	36.00 0.00	10 25	N/A	
Maritime Workers CU	Visa	54.69	23.31	78.00	11.55	0.00	0	N/A	
Members Equity	MembersEquity Mastercard	63.32	19.15	82.47	9.95	30.00	14	7500	
NSW Teachers Credit Un	Teachers Visa Credit Cd	54.78	21.23	76.01	11.50	0.00	25	7300 N/A	
SUNCORP	Clear Options Standard	47.66	26.47	74.13	11.90	29.00	0	N/A	
Sutherland Credit Union	Visa	51.43	19.96	71.39	12.25	0.00	0	N/A	
TAFE & Community CU	Visa	56.00	17.05	73.05	11.25	0.00	0	N/A	
Virgin Money	Credit Card	50.81	24.49	75.29	12.40	0.00	25	N/A	
	Ordan dara	30.07	24.40	70.20	12.40	0.00	20	14/71	
American Express	Credit Card	38.76	27.80	66.56	16.29	25.00	25	5000	
AMP Banking	AMP/AMEX Co-Branded Card	38.76	27.80	66.56	16.29	25.00	25	5000.00	
ANZ Bank	Low Rate Mastercard	48.59	22.07	70.66	10.99	58.00	25	N/A	
BankSA	Starts Low Stays Low MC	48.66	20.04	68.69	10.99	59.00	25	N/A	
BankSA	Starts Low Stays LowVisa	48.66	20.04	68.69	10.99	59.00	25	N/A	
Bendigo Bank	Red Visa No Free Days	47.12	23.96	71.08	13.40	0.00	0	N/A	
Bendigo Bank	Red MCD No Free Days	47.12	22.79	69.91	13.40	0.00	0	N/A	
CPS Credit Union SA	CPS CU AMEX Card	38.37	27.53	65.90	16.49	25.00	25	5000.00	
Greater Building Society	AMEX Credit Card	38.37	27.53	65.90	16.49	25.00	25	5000	
Homeloans	AMEX Credit Card	38.37	27.53	65.90	16.49	25.00	25	5000.00	
HSBC	Amex IntFree	38.76	27.80	66.56	16.29	25.00	15	5000	
Hume B.Soc NSW	AMEX Credit Card	38.37	27.53	65.90	16.49	25.00	25	5000	
Newcastle Permanent	AMEX Standard Credit Cd	38.37	27.53	65.90	16.49	25.00	25	5000	
PowerState Credit Union	AMEX Credit Card	38.37	27.53	65.90	16.49	25.00	25	5000	
Queenslanders CU	AMEX Credit Card	38.37	27.53	65.90	16.49	25.00	25	5000	
RESI Mortgage Corp	AMEX Credit Card	38.37	27.53	65.90	16.49	25.00	25	5000.00	
St George Bank	Starts Low Stays LowVisa	48.66	20.04	68.69	10.99	59.00	25	N/A	
St George Bank	Starts Low Stays Low MC	48.66	20.04	68.69	10.99	59.00	25	N/A	
SUNCORP	Blue AMEX	38.76	27.80	66.56	16.29	25.00	25	5000	
Victoria Teachers CU	Visa Credit Cd	45.82	23.45	69.27	13.75	0.00	25	N/A	
Nizard Home Loans	Wizard Fast Card-Amex	38.37	27.53	65.90	16.49	25.00	25	5000	

Australian Central CU	Mastercard	38.96	24.08	63.04	16.25	0.00	25	N/A	
Australian National CU	Australian National MCD	38.77	24.08	62.85	16.25	0.00	25	N/A	
Bank of Queensland	Visa	42.71	20.14	62.85	14.75	0.00	0	N/A	
Bank of Queensland	MasterCard	42.71	20.14	62.85	14.75	0.00	0	N/A	
City Coast CU NSW	Australian National MCD	38.77	24.08	62.85	16.25	0.00	25	N/A	
Community First CU	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
Connect Credit Union	MasterCard	38.83	24.08	62.91	16.25	0.00	25	N/A	
Credit Union Australia	CUA MasterCard	38.77	24.08	62.85	16.25	0.00	25	N/A	
Credit Union Incited	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
CSR Employees CU	MasterCard MyCard	38.83	24.08	62.91	16.25	0.00	25	N/A	
Electricity CU	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
Family First CU	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
FCCS Credit Union	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
First Pacific CU	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
Heritage B Soc	Visa Classic WithRewards	38.91	24.96	63.87	14.95	36.00	25	N/A	
Holiday Coast CU	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
Home Building Society	Visa Credit Facility	48.65	15.82	64.47	12.95	0.00	0	N/A	
HSBC	Visa No Free Days	37.62	26.13	63.76	15.40	39.00	0	N/A	
llawarra CU NSW	Illawarra CU MasterCard	38.91	24.08	62.99	16.25	0.00	25	N/A	
Karpaty Credit Union	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
Maroondah Credit Union	MyCard MasterCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
mecu	Mastercard	38.94	24.08	63.02	16.25	0.00	25	N/A	

	2. summary report									
Company	Product	Rates and Scenario (C)	Features (F)	Total Points	Published Rate	Annual Fee	Nbr of Free Days	Annual Spend for Fee Waiver		
Moderate User										
Melbourne Credit Union	Visa Card	43.99	19.86	63.86	14.35	0.00	0	N/A		
National Australia Bank	Bankcard Fee Free	41.15	22.78	63.94	15.35	0.00	0	N/A		
National Australia Bank	Visa Classic	36.79	26.06	62.85	16.25	26.40	14	N/A		
Orange Credit Union	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A		
Peel Valley CU	MyCard MasterCard	38.94	24.08	63.02	16.25	0.00	25	N/A		
Police & Nurses Credit	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A		
Police CU NSW	MyCard MasterCard	38.94	24.08	63.02	16.25	0.00	25	N/A		
Police CU SA	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A		
Qld Professional CU	Visa	44.73	18.94	63.67	13.25	24.00	0	N/A		
Qld Teachers CU	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A		
Resources Credit Union	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A		
Savings & Loans CU SA	Visa Credit Card	38.77	25.21	63.98	16.25	0.00	31	N/A		
Select Credit Union	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A		
Southeast Comm. Credit	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A		
StateWest Credit Society	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A		
SUNCORP	Clear Options Plus	36.90	27.91	64.81	16.15	29.00	25	N/A		
Sutherland Credit Union	MyCard MasterCard	38.94	24.08	63.02	16.25	0.00	25	N/A		
University Credit Soc	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A		
WAW Credit Union	MyCard MasterCard	38.94	24.08	63.02	16.25	0.00	25	N/A		
**			_							
American Express	Blue Smart Card	34.69	27.44	62.13	16.99	35.00	25	N/A		
ANZ Bank	ANZ First Free Days	35.53	25.22	60.75	16.75	30.00	14	N/A		
Bank of Queensland	Visa Free Days	40.00	20.31	60.31	15.75	0.00	14	N/A		
Bank of Queensland	Mastercard Free Days	40.00	20.14	60.14	15.75	0.00	14	N/A		
BankSA	Essential Visa No F/Days	40.00	21.71	61.71	15.75	0.00	0	N/A		
BankSA	Essential MCD No F/Days	40.00	21.71	61.71	15.75	0.00	0	N/A		
BankWest	extra Visa Reward	37.73	24.30	62.02	15.75	29.00	10	N/A		
BankWest	extra Visa Classic	35.59	24.30	59.89	16.75	29.00	10	N/A		
Bendigo Bank	Bendigo Red Visa	35.84	24.22	60.06	16.40	35.00	14	N/A		
Citibank	Silver Visa	31.29	28.82	60.11	18.25	55.00	25	N/A		
Commonwealth Bank	Visa Fee Free	42.15	18.36	60.51	15.00	0.00	0	N/A		
Commonwealth Bank	Mastercard Fee Free	42.15	18.36	60.51	15.00	0.00	0	N/A		
Family First CU	Visa	42.46	19.69	62.16	14.00	24.00	0	N/A		
HSBC	Visa No Free Days	35.50	26.13	61.63	16.40	39.00	0	N/A		
HSBC	Visa Free Days	34.52	26.87	61.39	16.90	39.00	15	N/A		
HSBC	Visa Free Days	32.73	26.87	59.60	17.90	39.00	15	N/A		
National Australia Bank	MasterCard	36.79	23.13	59.92	16.25	26.40	14	N/A		
Savings & Loans CU SA	Women&Child Hospital VC	38.77	21.32	60.09	16.25	0.00	31	N/A		
St George Bank	Essential MCD No F/Days	40.00	21.71	61.71	15.75	0.00	0	N/A		
St George Bank	Essential Visa No F/Days	40.00	21.71	61.71	15.75	0.00	0	N/A		
Westpac	Mastercard No Annual Fee	42.22	17.80	60.02	14.95	0.00	0	N/A		
Noolworths Ezy Banking	Woolworths EzyMasterCard	35.93	26.59	62.52	16.25	39.00	25	N/A		
k										
ANZ Bank	Telstra Visa	32.94	22.93	55.87	18.25	26.00	14	N/A		
Bank of Queensland	Bankcard	42.71	15.53	58.25	14.75	0.00	0	N/A		
Bank of Queensland	Bankcard Free Days	40.00	17.21	57.21	15.75	0.00	14	N/A		
BankSA	Essential MCD Free Days	36.50	21.84	58.34	16.25	30.00	25	N/A		
BankSA	Essential Visa Free Days	36.50	21.84	58.34	16.25	30.00	25	N/A		
Bendigo Bank	Bendigo Red Mastercard	35.84	23.25	59.09	16.40	35.00	14	N/A		
Citibank	Silver MasterCard	31.29	26.50	57.79	18.25	55.00	25	N/A		
Coastline Credit Union	Visa Credit Card	41.53	16.54	58.06	15.20	0.00	0	N/A		
Commonwealth Bank	MCardCommonwealth Awards	33.89	25.14	59.03	16.65	59.00	25	N/A		
Commonwealth Bank	Bankcard Fee Free	42.15	14.99	57.15	15.00	0.00	0	N/A		
Commonwealth Bank	Visa Commonwealth Awards	33.89	23.07	56.96	16.65	59.00	25	N/A		
		- 5.55	_3.07		. 0.00	- 3.00				

	2. sı	umma	ary re	eport	t			
Company	Product	Rates and Scenario (C)	Features (F)	Total Points	Published Rate	Annual Fee	Nbr of Free Days	Annual Spend for Fee Waiver
Moderate Use	r							
IMB Limited	Silver MasterCard	31.77	23.23	55.00	17.95	55.00	25	N/A
National Australia Bank	MasterCard LensCard	36.36	22.95	59.31	16.25	32.40	14	N/A
National Australia Bank	Bankcard	37.28	19.89	57.17	16.25	19.80	14	N/A
RAMS	Mastercard Silver	31.77	23.42	55.19	17.95	55.00	25	N/A
St George Bank	Essential MCD Free Days	36.50	21.84	58.34	16.25	30.00	25	N/A
St George Bank	Essential Visa Free Days	36.50	21.84	58.34	16.25	30.00	25	N/A
Westpac	Altitude Standard	31.29	25.90	57.19	17.65	75.00	15	N/A
								
BankWest	Visa Reward	37.63	18.17	55.80	15.75	29.00	10	N/A
GE Consumer Finance	ColesMyerSource MCD Rews	32.84	25.08	57.92	17.50	49.00	32	N/A
GE Consumer Finance	ColesMyerSource MCD	36.00	20.15	56.15	17.50	0.00	32	N/A
GE Consumer Finance	GE MasterCard	29.85	15.43	45.28	19.75	39.00	25	N/A
Heritage B Soc	Visa Classic No Frills	54.78	19.39	74.17	11.50	0.00	0	N/A
Heritage B Soc	Visa Classic No Rewards	39.90	19.74	59.64	14.95	24.00	25	10000.00
Police & Nurses Credit	Easypay VISA	56.19	13.74	69.92	9.99	36.00	15	N/A
Prospect Credit Union	Visa Card	48.65	20.43	69.08	12.95	0.00	0	N/A
Prospect Credit Union	MasterCard MyCard	38.81	24.08	62.89	16.25	0.00	25	N/A

3. summary report by company

Product Pace Product Pace P									
Credit Card	company	Product	Scenario					Free	Spend for Fee
ign User Gold Credit Card 34,86 37,93 72,89 15,49 70,00 25 50000 ign User Credit Card 32,90 37,06 69,96 16,29 25,00 25 5000 ign User Blue Smart Card 34,69 27,44 62,13 16,99 35,00 25 N/A odderate User Blue Smart Card 34,69 27,44 62,13 16,99 35,00 25 N/A ign User AMEX Rewards Maximiser 30,90 30,96 61,86 17,49 0.00 25 N/A ign User AMEX Rewards Maximiser 30,90 30,96 61,86 17,49 0.00 25 N/A ign User AMEX Rewards Maximiser 30,90 30,96 61,86 16,29 25,00 25 5000,00 ign User AMEX AMEX Co-Branded Card 32,90 37,06 69,86 16,29 25,00 25 5000,00 ign User AMEX AMEX Co-Branded Card 32,90 37,06 69,86 16,29 25,00 25 5000,00 ign User AMEX AMEX Co-Branded Card 32,90 37,06 69,86 16,29 25,00 25 5000,00 ign User AMEX AMEX Co-Branded Card 32,90 37,90 72,89 15,49 70,00 25 5000,00 ign User AMEX AMEX Co-Branded Card 34,96 37,90 72,89 15,49 70,00 25 5000,00 ign User AMEX AMEX Co-Branded Card 34,96 37,90 72,89 15,49 70,00 25 5000,00 ign User AMEX Gold Colorad Color	merican Express	3							
igh User Credit Card 32.90 37.06 69.96 16.29 25.00 25 5000 clight User Credit Card 32.90 37.06 69.96 16.29 25.00 25 5000 clight User Blue Smart Card 37.43 36.59 69.02 16.99 35.00 25 N/A coderate User Blue Smart Card 34.69 27.44 62.13 16.99 35.00 25 N/A with User AMEX Rewards Maximiser 30.90 30.96 67.86 17.49 0.00 25 N/A MMP Banking Coderate User AMP/AMEX Co-Branded Card 32.96 37.06 69.96 16.29 25.00 25 5000.00 api User AMP/AMEX Co-Branded Card 32.97 27.80 66.66 16.29 25.00 25 5000.00 api User AMP/AMEX Co-Branded Card 32.97 37.06 89.96 16.29 25.00 25 5000.00 api User AMP/AMEX Co-Branded Card 32.97 37.06 89.96 16.29 25.00 25 5000.00 api User AMP/AMEX Co-Branded Card 32.97 37.06 89.96 16.29 25.00 25 5000.00 api User AMP/AMEX Co-Branded Card 32.90 37.06 89.96 16.29 25.00 25 5000.00 api User AMP/AMEX Co-Branded Card 32.90 37.06 89.96 16.29 25.00 25 5000.00 api User AMP/AMEX Co-Branded Card 32.90 37.06 89.96 16.29 25.00 25 5000.00 api User AMP/AMEX Co-Branded Card 32.90 37.06 89.96 16.29 25.00 25 5000.00 api User AMP/AMEX Co-Branded Card 32.90 37.00 89.96 16.29 5000.00 25 5000.00 api User AMP/AMEX Co-Branded Card 47.31 29.42 76.73 10.99 58.00 25 N/A coderate User Low Rate Mastercard 48.59 22.07 70.66 10.99 58.00 25 N/A spin User AMZ Erist Free Days 35.50 32.22 60.75 16.75 30.00 14 N/A spin User AMZ Erist Free Days 35.50 32.22 60.75 16.75 30.00 14 N/A with the Coderate User AMZ Erist Free Days 32.90 29.90 58.00 125 N/A with the Coderate User AMZ Erist Free Days 32.90 58.91 16.25 0.00 25 N/A with the Coderate User AMZ Erist Free Days 32.90 58.91 16.25 0.00 25 N/A with the Coderate User AMZ Erist Free Days 40.00 20.14 62.85 14.75 0.00 0 N/A with the Coderate User Mastercard 42.71 20.14 62.85 14.75 0.00 0 N/A with the Coderate User Mastercard 42.71 20.14 62.85 14.75 0.00 0 N/A with User Mastercard Free Days 40.00 20.14 62.85 14.75 0.00 0 N/A with User Mastercard Free Days 40.00 20.14 62.85 14.75 0.00 0 N/A with User Mastercard Free Days 40.00 20.14 62.85 14.75 0.00 0 N/A N/A with User With Total Coderate User With Total	★ ★ ★ ★	Credit Card	38.76	27.80	66 56	16 20	25.00	25	5000
ign User Blue Smart Card 32.90 37.06 69.96 16.29 25.00 25 5000 00 ign User Blue Smart Card 31.43 36.59 69.02 16.59 35.00 25 N/A obdinate User Blue Smart Card 34.69 27.44 62.13 16.99 35.00 25 N/A MEX Rewards Maximiser 30.90 30.96 61.86 17.49 0.00 25 N/A MEX Rewards Maximiser 30.90 30.96 61.86 17.49 0.00 25 N/A MEX Banking Coderate User AMEX Rewards Maximiser 32.90 37.06 69.96 16.29 25.00 25 5000.00 ign User AMEX Rewards Maximiser 32.90 37.06 69.96 16.29 25.00 25 5000.00 ign User AMEX Rewards Maximiser 32.90 37.06 69.96 16.29 25.00 25 5000.00 ign User AMEX Rewards Maximiser 32.90 37.06 69.96 16.29 25.00 25 5000.00 ign User AMEX Rewards Maximiser 32.90 37.06 69.96 16.29 25.00 25 5000.00 ign User AMEX Rewards Maximiser 32.90 37.06 69.96 16.29 25.00 25 5000.00 ign User AMEX Rewards Maximiser 32.90 37.90 69.96 16.29 25.00 25 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 25.00 25 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 25.00 25 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 25.00 25 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 25.00 25 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 25.00 25 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 25.00 25 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 25.00 25 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 25.00 25 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 25.00 25 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 25.00 25 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 60.00 14 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 60.00 14 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 60.00 25 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 60.00 14 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 60.00 14 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 60.00 14 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 60.00 14 N/A MIX Rewards Maximiser 32.90 37.90 69.96 16.29 60.00 14 N/A MIX Rewards Maximiser 32.90 37.90 37.90 69.96 16.29 60.00 14 N/A MIX Rewards Maximiser 32.90 37.90 37.90 69.96 16.29 60.00 14 N/A MIX Rewards Maximis									
Blue Smart Card	•								
Blue Smart Card 31.43 36.59 68.02 16.99 35.00 25 N/A	<u> </u>								
Independent User		Blue Smart Card	31 43	36 59	68 02	16 99	35 00	25	N/A
Noterate User		Dies Smart Gara	01110	00.00	00.02		00.00		,, .
		Blue Smart Card	31 60	27 11	62 13	16 00	35.00	25	N/A
		Bide official data	04.00	27.44	02.70	10.55	00.00	20	14/71
Material User		AMEY Powards Maximisor	20.00	20.06	61.96	17.40	0.00	25	NI/A
		AIVIEA Newards Maximiser	30.90	30.90	01.00	17.49	0.00	25	IN/A
Igh User	WIP Banking								

Low Rate Mastercard	•								
Low Rate Mastercard		AMP/AMEX Gold CoBrand Co	34.96	37.93	72.89	15.49	70.00	25	9500.00
	NZ Bank								
	****					Y			
Indicate User		Low Rate Mastercard	47.31	29.42	76.73	10.99	58.00	25	N/A
Indignate User									
Second Process Seco		Low Rate Mastercard	48.59	22.07	70.66	10.99	58.00	25	N/A
Second S	A A A					_			
Iigh User		ANZ Gold	31 76	35.05	66.81	16.50	87.00	25	0
	M A	ANZ GOIG	31.70	55.05	00.07	10.50	07.00	25	O
ANZ First Free Days 35.53 25.22 60.75 16.75 30.00 14 N/A N/A N/		ANZ First Free Davis	01.00	00.00	05.01	10.75	00.00	4.4	NI/A
Telstra Visa 29.37 30.57 59.94 18.25 26.00 14 N/A	•								
Telstra Visa 29.37 30.57 59.94 18.25 26.00 14 N/A Australian Central CU	A	ANZ I list i lee bays	33.33	25.22	00.73	10.73	30.00	14	IN/A
Australian Central CU Mastercard Masterc		Talatus Via s	00.07	00.57	50.04	10.05	00.00	4.4	NI/A
Australian Central CU Mastercard 38.96 24.08 63.04 16.25 0.00 25 N/A Mastercard 33.42 32.11 65.53 16.25 0.00 25 N/A Mustralian National CU Moderate User Australian National MCD 38.77 24.08 62.85 16.25 0.00 25 N/A Moderate User Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Moderate User Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Moderate User Visa 42.71 20.14 62.85 14.75 0.00 0 N/A Moderate User MasterCard 42.71 20.14 62.85 14.75 0.00 0 N/A Moderate User MasterCard 42.71 20.14 62.85 14.75 0.00 0 N/A Moderate User MasterCard 42.71 20.14 60.14 15.75 0.00 14 N/A Moderate User MasterCard 36.61 26.85 63.46 14.75 0.00 0 N/A Might User MasterCard 36.61 26.85 63.46 14.75 0.00 0 N/A Moderate User Visa 36.61 26.85 63.46 14.75 0.00 0 N/A Might User Visa 36.61 26.85 63.46 14.75 0.00 0 N/A Might User Visa 74.29 27.08 61.37 15.75 0.00 14 N/A Might User Mastercard Free Days 34.29 27.08 61.37 15.75 0.00 14 N/A Might User Mastercard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Might User Mastercard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Might User Mastercard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Might User Mastercard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Might User Mastercard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Might User Mastercard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Might User Mastercard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Might User Mastercard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Might User Might User	•								
Mastercard 38.96 24.08 63.04 16.25 0.00 25 N/A			32.34	22.33	33.67	10.23	20.00	14	IN/A
Sank of Queensland	lustralian Central	CU							
Australian National CU Australian National CU Australian National MCD 38.77 24.08 62.85 16.25 0.00 25 N/A Australian National MCD 38.77 24.08 62.85 16.25 0.00 25 N/A Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Bank of Queensland Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Bank of Queensland Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Bank of Queensland Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Bank of Queensland Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Bank of Queensland Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Bank of Queensland Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Bank of Queensland 42.71 20.14 62.85 14.75 0.00 0 N/A Bank of Queensland 42.71 20.14 62.85 14.75 0.00 14 N/A Bank of Queensland 42.71 15.53 58.25 14.75 0.00 0 N/A Australian National MCD 33.42 32.11 65.53 16.25 0.00 14 N/A Bank of Queensland 42.71 15.53 58.25 14.75 0.00 0 N/A Australian National MCD 34.29 27.08 61.37 15.75 0.00 14 N/A Bank of Queensland 42.71 15.75 0.00 14 N/A Bank of Queensland 42.71 15.53 58.25 14.75 0.00 14 N/A Bank of Queensland 42.71 15.53 58.25 14.75 0.00 14 N/A Bank of Queensland 42.71 15.53 58.25 14.75 0.00 14 N/A Bank of Queensland Australian National MCD 34.29 27.08 61.37 15.75 0.00 14 N/A Bank of Queensland 42.71 15.72 57.21 15.75 0.00 14 N/A Bank of Queensland 42.71 15.72 57.21 15.75 0.00 14 N/A Bank of Queensland 42.71 15.72 57.21 15.75 0.00 14 N/A Bank of Queensland 42.71 15.72 57.21 15.75 0.00 14 N/A Bank of Queensland 42.71 15.72 57.21 15.75 0.00 14 N/A Bank of Queensland 42.71 15.72 57.21 15.75 0.00 14 N/A Bank of Queensland 42.71 15.72 57.21 15.75 0.00 14 N/A Bank of Queensland 42.71 15.72 57.21 15.75 0.00 14 N/A Bank of Queensland 42.71 15.72 57.21 15.75 0.00 14 N/A	***								
Australian National CU Moderate User	loderate User	Mastercard	38.96	24.08	63.04	16.25	0.00	25	N/A
Australian National CU Moderate User	**								
Moderate User Australian National MCD 38.77 24.08 62.85 16.25 0.00 25 N/A Bank of Queensland Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Bank of Queensland Australian National MCD 33.23 32.11 65.34 16.25 0.00 0 N/A Bank of Queensland Australian National MCD 33.23 32.11 65.34 16.25 0.00 0 N/A Moderate User MasterCard 42.71 20.14 62.85 14.75 0.00 0 N/A Moderate User MasterCard Free Days 40.00 20.14 60.14 15.75 0.00 14 N/A Moderate User MasterCard 36.61 26.85 63.46 14.75 0.00 0 N/A Moderate User MasterCard 36.61 26.85 63.46 14.75 0.00 0 N/A Moderate User MasterCard 42.71 15.53 58.25 14.75 0.00 0 N/A Moderate User Moderate User Bankcard 42.71 15.53 58.25 14.75 0.00 0 N/A Moderate User Bankcard 42.71 15.53 58.25 14.75 0.00 14 N/A Moderate User MasterCard Free Days 34.29 27.08 61.37 15.75 0.00 14 N/A Moderate User Bankcard Free Days 34.29 27.08 61.37 15.75 0.00 14 N/A Moderate User Bankcard Free Days 34.29 27.08 61.14 15.75 0.00 14 N/A Moderate User Bankcard Free Days 34.29 27.08 61.37 15.75 0.00 14 N/A Moderate User Bankcard Free Days 40.00 17.21 57.21 15.75 0.00 14 N/A	igh User	Mastercard	33.42	32.11	65.53	16.25	0.00	25	N/A
Moderate User Australian National MCD 38.77 24.08 62.85 16.25 0.00 25 N/A Bank of Queensland Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Bank of Queensland Australian National MCD 33.23 32.11 65.34 16.25 0.00 0 N/A Moderate User Moderate User MasterCard 42.71 20.14 62.85 14.75 0.00 0 N/A Moderate User Mastercard Free Days 40.00 20.14 60.14 15.75 0.00 14 N/A Moderate User MasterCard 36.61 26.85 63.46 14.75 0.00 0 N/A Moderate User MasterCard 36.61 26.85 63.46 14.75 0.00 0 N/A Moderate User MasterCard 36.61 26.85 63.46 14.75 0.00 0 N/A Moderate User MasterCard 42.71 15.53 58.25 14.75 0.00 0 N/A Moderate User Moderate User MasterCard 42.71 15.53 58.25 14.75 0.00 0 N/A Moderate User Moderate User Bankcard 42.71 15.53 58.25 14.75 0.00 0 N/A Moderate User Moderate User Bankcard 42.71 15.53 58.25 14.75 0.00 14 N/A Moderate User Mastercard Free Days 34.29 27.08 61.37 15.75 0.00 14 N/A Moderate User Mastercard Free Days 34.29 27.08 61.14 15.75 0.00 14 N/A Moderate User Mastercard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Moderate User Mastercard Free Days 40.00 17.21 57.21 15.75 0.00 14 N/A	Australian Nationa	al CU							
Australian National MCD 38.77 24.08 62.85 16.25 0.00 25 N/A Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Bank of Queensland									
Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Bank of Queensland Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Bank of Queensland Audoderate User Visa 42.71 20.14 62.85 14.75 0.00 0 N/A Moderate User Mastercard Free Days 40.00 20.14 60.14 15.75 0.00 14 N/A Moderate User Visa Free Days 40.00 20.31 60.31 15.75 0.00 14 N/A High User MasterCard 36.61 26.85 63.46 14.75 0.00 0 N/A High User Visa 36.61 26.85 63.46 14.75 0.00 0 N/A Audoderate User Bankcard 42.71 15.53 58.25 14.75 0.00 0 N/A High User Visa Free Days 34.29 27.08 61.37 15.75 0.00 14 N/A Moderate User Mastercard Free Days 34.29 27.08 61.37 15.75 0.00 14 N/A Moderate User Bankcard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Moderate User Bankcard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Moderate User Bankcard Free Days 40.00 17.21 57.21 15.75 0.00 14 N/A	Moderate User	Australian National MCD	38 77	24 08	62 85	16 25	0.00	25	N/A
High User Australian National MCD 33.23 32.11 65.34 16.25 0.00 25 N/A Bank of Queensland ★★ ★		Additional National Web	00.77	27.00	02.00	10.20	0.00	20	14/71
## Additional Part	ligh Hear	Australian National MCD	33 23	32 11	65 34	16.25	0.00	25	N/A
Moderate User Visa 42.71 20.14 62.85 14.75 0.00 0 N/A Moderate User MasterCard 42.71 20.14 62.85 14.75 0.00 0 N/A Moderate User Mastercard Free Days 40.00 20.14 60.14 15.75 0.00 14 N/A Moderate User Visa Free Days 40.00 20.31 60.31 15.75 0.00 14 N/A High User MasterCard 36.61 26.85 63.46 14.75 0.00 0 N/A Moderate User Bankcard 42.71 15.53 58.25 14.75 0.00 0 N/A High User Visa Free Days 34.29 27.08 61.37 15.75 0.00 14 N/A High User Mastercard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Moderate User Bankcard Free Days 40.00 17.21 57.21 15.75			33.23	52.11	05.54	10.23	0.00	23	IN/A
Moderate User Visa 42.71 20.14 62.85 14.75 0.00 0 N/A Moderate User MasterCard 42.71 20.14 62.85 14.75 0.00 0 N/A Moderate User Mastercard Free Days 40.00 20.14 60.14 15.75 0.00 14 N/A Moderate User Visa Free Days 40.00 20.31 60.31 15.75 0.00 14 N/A High User MasterCard 36.61 26.85 63.46 14.75 0.00 0 N/A Moderate User Bankcard 42.71 15.53 58.25 14.75 0.00 0 N/A Moderate User Bankcard 42.71 15.53 58.25 14.75 0.00 0 N/A Moderate User Bankcard Free Days 34.29 27.08 61.37 15.75 0.00 14 N/A Moderate User Bankcard Free Days 34.29 26.85 61.14 15.75	sank of Queensial	na							
Moderate User Visa 42.71 20.14 62.85 14.75 0.00 0 N/A Moderate User MasterCard 42.71 20.14 62.85 14.75 0.00 0 N/A Moderate User Mastercard Free Days 40.00 20.14 60.14 15.75 0.00 14 N/A Moderate User Visa Free Days 40.00 20.31 60.31 15.75 0.00 14 N/A High User MasterCard 36.61 26.85 63.46 14.75 0.00 0 N/A Moderate User Bankcard 42.71 15.53 58.25 14.75 0.00 0 N/A Moderate User Bankcard 42.71 15.53 58.25 14.75 0.00 0 N/A Moderate User Bankcard Free Days 34.29 27.08 61.37 15.75 0.00 14 N/A Moderate User Bankcard Free Days 34.29 26.85 61.14 15.75									
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Moderate User Visa Free Days 40.00 20.31 60.31 15.75 0.00 14 N/A High User MasterCard 36.61 26.85 63.46 14.75 0.00 0 N/A High User Visa 36.61 26.85 63.46 14.75 0.00 0 N/A Moderate User Bankcard 42.71 15.53 58.25 14.75 0.00 0 N/A High User Visa Free Days 34.29 27.08 61.37 15.75 0.00 14 N/A Moderate User Mastercard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Moderate User Bankcard Free Days 40.00 17.21 57.21 15.75 0.00 14 N/A									
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High User Visa Free Days 34.29 27.08 61.37 15.75 0.00 14 N/A High User Mastercard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Moderate User Bankcard Free Days 40.00 17.21 57.21 15.75 0.00 14 N/A								_	
High User Mastercard Free Days 34.29 26.85 61.14 15.75 0.00 14 N/A Moderate User Bankcard Free Days 40.00 17.21 57.21 15.75 0.00 14 N/A									
Moderate User Bankcard Free Days 40.00 17.21 57.21 15.75 0.00 14 N/A	•								
·	-	-							
	BankSA	Dalikoalu Flee Däys	40.00	17.21	31.21	15./5	0.00	14	IN/A

3. summary report by company

Company	Product	Rates and Scenario (C)	Features (F)	Total Points	Published Rate	Annual Fee	Nbr of Free Days	Annual Spend for Fee Waiver	

High User High User	Starts Low Stays Low MC Starts Low Stays LowVisa	47.47 47.47	26.71 26.71	74.18 74.18	10.99 10.99	59.00 59.00	25 25	N/A N/A	

Moderate User Moderate User	Starts Low Stays Low MC Starts Low Stays LowVisa	48.66 48.66	20.04 20.04	68.69 68.69	10.99 10.99	59.00 59.00	25 25	N/A N/A	
High User	MasterCard Gold Low Rate	43.49	26.27	69.76	11.99	65.00	25	N/A	
High User	Visa Gold Low Rate	43.49	26.27	69.76	11.99	65.00	25	N/A	
Moderate User	Essential MCD No F/Days	40.00	21.71	61.71	15.75	0.00	0	N/A	
Moderate User	Essential Visa No F/Days	40.00	21.71	61.71	15.75	0.00	0	N/A	
High User	Essential MCD No F/Days	34.29	28.94	63.23	15.75	0.00	0	N/A	
High User	Essential Visa No F/Days	34.29	28.94	63.23	15.75	0.00	0	N/A	
Moderate User	Essential MCD Free Days	36.50	21.84	58.34	16.25	30.00	25	N/A	
High User	Essential MCD Free Days	32.90	29.11	62.02	16.25	30.00	25	N/A	
Moderate User High User	Essential Visa Free Days	36.50	21.84	58.34	16.25	30.00	25	N/A	
High User	Gold Advantage MCD Gold Advantage Visa	<i>32.53</i> <i>32.53</i>	26.27 26.27	58.80 58.80	16.25 16.25	59.00 59.00	25 25	N/A N/A	
High User	Essential Visa Free Days	32.90	29.11	62.02	16.25	30.00	25	N/A	
BankWest									
****		50.70	07.04	720 07			40		
High User Moderate User	Lite MasterCard Lite MasterCard	<i>50.76 54.19</i>	25.61 19.21	76.37 73.40	10.49	36.00 36.00	10 10	N/A N/A	

High User	extra Visa Reward	34.01	32.39	66.40	15.75	29.00	10	N/A	
High User	extra Visa Gold	32.36	35.31	67.67	16.75	0.00	10	N/A	
**					45.75		4.0	.	
Moderate User Moderate User	extra Visa Reward extra Visa Classic	37.73 35.59	24.30 24.30	<i>62.02 59.89</i>	15.75 16.75	29.00 29.00	10 10	N/A N/A	
High User	extra Visa Classic	31.99	32.39	64.39	16.75	29.00	10	N/A	
♦									
Moderate User	Visa Reward	37.63	18.17	55.80	15.75	29.00	10	N/A	
High User	Visa Gold	32.27	27.14	59.41	16.75	0.00	10	N/A	
High User Bendigo Bank	Visa Reward	33.91	24.23	58.14	15.75	29.00	10	N/A	
* * * *									
High User	Red MCD No Free Days	40.40	30.39	70.79	13.40	0.00	0	N/A	
Moderate User	Red MCD No Free Days	47.12	22.79	69.91	13.40	0.00	0	N/A	
High User	Red Visa No Free Days	40.40	31.95	72.35	13.40	0.00	0	N/A	
Moderate User	Red Visa No Free Days	47.12	23.96	71.08	13.40	0.00	0	N/A	
Moderate User	Bendigo Red Visa	35.84	24.22	60.06	16.40	35.00	14	N/A	
High User	Bendigo Red Visa	32.54	32.30	64.84	16.40	35.00	14	N/A	
High User	Bendigo Red Mastercard	32.54	31.00	63.54	16.40	35.00	14	N/A	
Moderate User	Danding Dad Mastersard	25.04	00.05	<i>EO</i> 00	10.40	25.00	1.4	NI/A	
Citibank	Bendigo Red Mastercard	35.84	23.25	59.09	16.40	35.00	14	N/A	
A A A									
High User	Gold Visa	28.57	38.42	66.99	18.25	99.00	25	N/A	
High User	Gold MasterCard	28.57	38.65	67.22	18.25	99.00	25	N/A	
★★ Madagata Han	Cil Via -	04.00	00.00	00 11	10.05	FF 00	05	A1/A	
Moderate User	Silver Visa	31.29	28.82	60.11	18.25	55.00	25	N/A	
Moderate User	Silver MasterCard	31.29	26.50	57.79	18.25	55.00	25	N/A	
City Coast CU NSW									
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3. summary report by company

	Product	Rates and Scenario (C)	Features (F)	Total Points	Published Rate	Annual Fee	Nbr of Free Days	Annual Spend for Fee Waiver
Moderate User	Australian National MCD	38.77	24.08	62.85	16.25	0.00	25	N/A
★ ★ High User	Australian National MCD	33.23	32.11	65.34	16.25	0.00	25	N/A
Coastline Credit Unio	on							
★ Moderate User	Visa Credit Card	41.53	16.54	58.06	15.20	0.00	0	N/A
Commonwealth Banl		41.55	16.54	36.06	15.20	0.00	U	IN/A
A A	N.							
Moderate User	Mastercard Fee Free	42.15	18.36	60.51	15.00	0.00	0	N/A
Moderate User	Visa Fee Free	42.15	18.36	60.51	15.00	0.00	0	N/A
High User	MCardCommonwealth Awards	31.82	33.52	65.33	16.65	59.00	25	N/A
*								
High User	Gold Mastercard	31.17	31.11	62.28	16.65	114.00	25	N/A
Moderate User	Bankcard Fee Free	42.15	14.99	57.15	15.00	0.00	0	N/A
High User	Visa Gold Visa Commonwealth Awards	31.17 33.89	31.23 23.07	<i>62.40 56.96</i>	16.65	114.00	25 25	N/A N/A
Moderate User High User	Mastercard Fee Free	33.89 36.15	23.07 24.48	60.63	16.65 15.00	59.00 0.00	25 0	N/A N/A
High User	Visa Commonwealth Awards	31.82	30.75	62.57	16.65	59.00	25	N/A
Moderate User	MCardCommonwealth Awards		25.14	59.03	16.65	59.00	25	N/A
High User	Visa Fee Free	36.15	24.48	60.63	15.00	0.00	0	N/A
Community First CU				. <				
Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A
★ ★ High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A
Connect Credit Union	n							
★★★ Moderate User	MasterCard	38.83	24.08	62.91	16.25	0.00	25	N/A
★ ★ High User	MasterCard	33.29	32.11	65.40	16.25	0.00	25	N/A
CPS Credit Union SA								
4444								
High User	CPS CU AMEX Card	32.59	36.71	69.30	16.49	25.00	25	5000.00
Moderate User	CPS CU AMEX Card	38.37	27.53	65.90	16.49	25.00	25	5000.00
High User	CPS CU AMEX Gold	34.96	37.93	72.89	15.49	70.00	25	9500.00
Credit Union Australi	ia							
444								
Moderate User	CUA MasterCard	38.77	24.08	62.85	16.25	0.00	25	N/A
★ ★ High User	CUA MasterCard	33.23	32.11	65.34	16.25	0.00	25	N/A
•	COA MasterCard	33.23	52.11	05.54	10.23	0.00	25	IN/A
Credit Union Incitec								
Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A
High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A
CSR Employees CU								
★★★ Moderate User	MasterCard MyCard	38.83	24.08	62.91	16.25	0.00	25	N/A
★ ★ High User	MasterCard MyCard	33.29	32.11	65.40	16.25	0.00	25	N/A
Electricity CU	, oald	33.20	0=	30.10	. 5.20	0.00		
★ ★ ★ Moderate User ★ ★	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A

3. summary report by company

Company	Product	Rates and Scenario (C)	Features (F)	Total Points	Published Rate	Annual Fee	Nbr of Free Days	Annual Spend for Fee Waiver
High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A
Encompass Credit I	Union							
★★★★ High User Moderate User Family First CU	Encompass Credit Card Encompass Credit Card	60.10 70.10	27.60 20.70	87.71 90.80	9.00 9.00	0.00 0.00	25 25	N/A N/A
Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A
High User High User Moderate User	Visa MyCard Visa	38.14 33.40 42.46	26.26 32.11 19.69	64.40 65.51 62.16	14.00 16.25 14.00	24.00 0.00 24.00	0 25 0	N/A N/A N/A
FCCS Credit Union								
Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A
★ ★ High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A
First Pacific CU								
Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A
High User GE Consumer Finar	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A
	ice							
Moderate User	OneLink MasterCard	36.48	21.85	58.34	16.70	18.00	25	N/A
High User	OneLink MasterCard	32.24	29.14	61.38	16.70	18.00	25	N/A
♦	OalaaMaarOaaraa Oald MOD	00.00	07.04	<i>50.70</i>	17.50	0.00	00	NI/A
High User High User	ColesMyerSource Gold MCD ColesMyerSource MCD	30.86 30.86	27.94 26.87	58.79 57.73	17.50 17.50	0.00 0.00	32 32	N/A N/A
High User	ColesMyerSourceG/MCD Rew		38.16	68.24	17.50	69.00	32	N/A
High User	ColesMyerSource MCD Rews	30.30	33.43	63.73	17.50	49.00	32	N/A
Moderate User	ColesMyerSource MCD Rews	32.84	25.08	57.92	17.50	49.00	32	N/A
High User	GE MasterCard	26.99 29.85	20.58 15.43	47.56 45.28	19.75 19.75	39.00 39.00	25 25	N/A N/A
Moderate User Moderate User	GE MasterCard ColesMyerSource MCD	<i>36.00</i>	20.15	56.15	17.50	0.00	32	N/A
Greater Building So								

High User	AMEX Gold Credit Card	34.96	37.93	72.89	15.49	70.00	25	9500.00
Moderate User	AMEX Credit Card	38.37	27.53	65.90	16.49	25.00	25	5000
High User Heritage B Soc	AMEX Credit Card	32.59	36.71	69.30	16.49	25.00	25	5000

High User	Visa Gold With Rewards	34.75	32.54	67.29	14.95	90.00	25	N/A
Moderate User	Visa Classic WithRewards	38.91	24.96	63.87	14.95	36.00	25	N/A
High User	Visa Classic WithRewards	35.55	33.29	68.84	14.95	36.00	25	N/A
♦	Vice Olersia Na Frilla	40.00	05.05	70.01	11.50	0.00	0	NI/A
High User High User	Visa Classic No Frills Visa Classic No Rewards	46.96 36.12	25.85 26.32	72.81 62.44	11.50 14.95	0.00 24.00	0 25	N/A 10000.00
High User	Visa Gold No Rewards	35.42	25.98	61.39	14.95	45.00	25	20000.00
Moderate User	Visa Classic No Rewards	39.90	19.74	59.64	14.95	24.00	25	10000.00
Moderate User	Visa Classic No Frills	54.78	19.39	74.17	11.50	0.00	0	N/A
Holiday Coast CU ★ ★ ★								
Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A
**								

3. summary report by company

Company	Product	Rates and Scenario (C)	Features (F)	Total Points	Published Rate	Annual Fee	Nbr of Free Days	Annual Spend for Fee Waiver	
High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A	
Home Building Soci	ety								
***	Vice Out dia Feelila	40.05	15.00	04.47	10.05	0.00	0	N1/A	
Moderate User Homeloans	Visa Credit Facility	48.65	15.82	64.47	12.95	0.00	0	N/A	
★ ★ ★ ★ High User	AMEX Credit Card	32.59	36.71	69.30	16.49	25.00	25	5000.00	
Moderate User	AMEX Credit Card	38.37	27.53	65.90	16.49	25.00	25	5000.00	
HSBC									
High User	Visa No Free Days	36.84	34.84	71.68	14.40	39.00	0	N/A	
High User Moderate User	Amex IntFree	38.76	27.80	66.56	16.29	25.00	15	5000	
High User	Visa Free Days	33.42	35.83	69.25	15.90	39.00	15	N/A	
High User High User	Amex Gold IntFree Amex IntFree	34.96 32.90	<i>37.93 37.06</i>	72.89 69.96	15.49 16.29	70.00 25.00	15 15	9500 5000	
A A A	Amex mu ree	32.90	37.00	03.30	10.29	23.00	15	3000	
Moderate User	Visa No Free Days	37.62	26.13	63.76	15.40	39.00	0	N/A	
**									
Moderate User	Visa Free Days	32.73	26.87	59.60	17.90	39.00	15	N/A	
Moderate User Moderate User	Visa No Free Days Visa Free Days	35.50 34.52	26.13 26.87	61.63 61.39	16.40 16.90	39.00 39.00	0 15	N/A N/A	
♦	Visa i ice bays	04.02	20.07	01.00	10.50	03.00	10	14/71	
High User	Visa Gold Credit Card	31.00	31.74	62.74	16.90	79.00	15	N/A	
Hume B.Soc NSW				V					

High User	AMEX Credit Card	32.59	36.71	69.30	16.49	25.00	25	5000	
Moderate User High User	AMEX Credit Card AMEX Gold Credit Card	38.37 34.96	27.53 37.93	65.90 72.89	16.49 15.49	25.00 70.00	25 25	5000 9500.00	
Illawarra CU NSW									

Moderate User	Illawarra CU MasterCard	38.91	24.08	62.99	16.25	0.00	25	N/A	
★★ High Ham	Iller on the Coll Manager of the College	00.07	00.11	05.40	10.05	0.00	05	N1/A	
High User IMB Limited	Illawarra CU MasterCard	33.37	32.11	65.48	16.25	0.00	25	N/A	
IND LITTLE									
Moderate User	Silver MasterCard	31.77	23.23	55.00	17.95	55.00	25	N/A	
Karpaty Credit Unio									

Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
**									
High User Maritime Workers C	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A	
	O								
★★★★★ High User	Visa	46.90	31.08	77.98	11.55	0.00	0	N/A	
Moderate User	Visa	54.69	23.31	78.00	11.55	0.00	0	N/A	
Maroondah Credit U	Inion								
★ ★ ★ Moderate User	MyCard MasterCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
**									
High User	MyCard MasterCard	33.40	32.11	65.51	16.25	0.00	25	N/A	
mecu									
Moderate User	Mastercard	38.94	24.08	63.02	16.25	0.00	25	N/A	

3. summary report by company

Product Risea and February Fortier Risea and February Fortier Risea and February Feb				•••						
Methorne Credit Union Moderate Uner Visa Card 43.99 19.88 83.86 14.35 0.00 0 NA NA Members Equity Mastercard 63.21 25.54 78.75 8.247 9.55 30.00 14 7000 National Australia Bank High User Members Equity Mastercard M	Company	Product	Scenario					Free	Spend for Fee	
Methorne Credit Union Moderate Uner Visa Card 43.99 19.88 83.86 14.35 0.00 0 NA NA Members Equity Mastercard 63.21 25.54 78.75 8.247 9.55 30.00 14 7000 National Australia Bank High User Members Equity Mastercard M	**									
Moderate User Visa Card 43.99 19.86 63.86 14.25 0.00 0 N/A		Mastercard	33.40	32.11	65.51	16.25	0.00	25	N/A	
High User Visa Card 43.99 19.86 52.86 14.25 0.00 0 NA	Melbourne Credit	Union								
High User Visa Card 43.99 19.86 52.86 14.25 0.00 0 NA	***									
High User		Visa Card	43.99	19.86	63.86	14.35	0.00	0	N/A	
## Members Equity High User Members Equity Mastercard 83.22 25.54 78.75 9.95 30.00 14 7500		Vice Cord	27.70	00.40	04.01	14.05	0.00	0	NI/A	
High User MembersEquity Mastercard MembersEquity Mastercard 83.32 19.15 82.47 9.95 30.00 14 7500 National Australia Bank High User Bankcard Fee Free 35.29 30.38 65.67 15.35 0.00 0 NA Moderate User Visa Classis 36.79 22.60 62.55 16.25 64.0 14 NA Moderate User Visa Classis 39.79 26.06 62.55 16.25 64.0 14 NA High User Visa Glassic 39.79 35.33 67.27 16.25 88.30 14 NA High User MasterCard 32.98 30.80 63.67 15.25 26.40 14 NA High User MasterCard 32.98 30.84 63.81 16.25 26.40 14 NA High User MasterCard 32.98 30.84 63.81 16.25 26.40 14 NA High User MasterCard 32.98 30.84 63.81 16.25 26.40 14 NA High User MasterCard 32.98 30.84 63.81 16.25 26.40 14 NA High User MasterCard 32.98 30.80 63.87 16.25 26.40 14 NA High User MasterCard 32.98 30.84 63.81 16.25 26.40 14 NA High User MasterCard 32.98 30.80 63.87 16.25 26.40 14 NA High User MasterCard 32.98 30.80 63.87 16.25 26.40 14 NA High User MasterCard 32.98 30.80 63.87 16.25 26.40 14 NA High User MasterCard 32.98 30.80 63.87 16.25 26.40 14 NA High User MasterCard LansCard 32.98 30.80 63.87 16.25 26.40 14 NA High User MasterCard LansCard 32.98 30.80 63.87 16.25 26.40 14 NA High User MasterCard LansCard 32.98 30.80 63.87 16.25 32.40 14 NA High User MasterCard LansCard 32.98 30.80 63.87 16.25 32.40 14 NA Moderate User Bankcard 32.28 16.89 57.17 16.25 19.80 14 NA Moderate User Bankcard 32.28 34.80 16.25 19.80 14 NA Moderate User Bankcard 32.28 34.80 16.25 19.80 14 NA NA Moderate User Bankcard 32.28 34.80 16.25 19.80 14 NA NA Moderate User Bankcard 32.28 34.80 16.25 19.80 14 NA NA Moderate User Bankcard 32.28 34.80 16.25 19.80 14 NA NA Moderate User Bankcard 32.28 34.80 16.25 19.80 14 NA NA NA Moderate User Bankcard 32.28 34.80 16.25 19.80 14 NA NA NA NA Moderate User Bankcard 32.28 34.80 16.25 19.80 14 NA	· ·	visa Gard	37.72	20.49	04.21	14.35	0.00	U	IN/A	
High User MembersEquity Mastercard 59.21 25.4 78.75 9.95 30.00 14 7500 Moderate User MembersEquity Mastercard 63.32 19.15 82.47 9.95 30.00 14 7500 Mattonal Australia Bank High User Bankcard Fee Free 35.29 30.38 65.67 15.35 0.00 0 N.A Moderate User Was Classic 36.79 26.06 62.85 16.25 16.25 88.00 14 N.A Moderate User Visa Classic 36.79 26.06 62.85 16.25 88.00 14 N.A High User Visa Gold 32.19 35.03 67.22 16.25 88.00 14 N.A High User MasterCard 36.79 23.19 53.03 67.2 16.25 88.00 14 N.A High User MasterCard 32.98 30.84 60.81 16.25 28.40 14 N.A High User MasterCard 32.98 30.84 60.81 16.25 28.40 14 N.A High User MasterCard 32.99 30.84 60.81 16.25 28.40 14 N.A High User MasterCard 32.99 30.84 60.81 16.25 28.40 14 N.A High User MasterCard 32.99 30.84 60.81 16.25 28.40 14 N.A High User MasterCard 32.99 30.84 60.81 16.25 28.40 14 N.A High User MasterCard 32.99 30.84 60.81 16.25 28.40 14 N.A High User MasterCard 32.99 30.84 60.81 16.25 28.40 14 N.A Moderate User MasterCard 12.27 32.28 81.60 16.25 88.30 14 4500 High User MasterCard LeneCard 32.99 30.80 81 62.5 88.30 14 N.A Moderate User MasterCard LeneCard 32.99 30.80 81 62.5 89.31 16.25 88.30 14 N.A Moderate User Bankcard 32.28 19.99 57.17 16.25 18.80 14 N.A Moderate User Bankcard 32.28 19.99 57.17 16.25 18.80 14 N.A Moderate User Bankcard 32.28 19.99 57.17 16.25 18.80 14 N.A Moderate User Bankcard 32.28 19.99 57.17 16.25 18.80 14 N.A Moderate User Bankcard 32.28 19.99 57.17 16.25 18.80 14 N.A Moderate User Bankcard 32.28 19.99 57.17 16.25 18.80 14 N.A Moderate User Bankcard 32.28 19.99 57.17 16.25 18.80 14 N.A Moderate User AMEX Standbird Orient Card 32.90 30.80 16.25 25.00 25 5000 Moderate User AMEX Standbird Orient Card 32.90 30.70 16.25 18.80 14 N.A N.A Moderate User AMEX Standbird Orient Card 32.80 30.70 25 N.A Might User AMEX Standbird Orient Card 32.80 30.70 25 N.A Might User AMEX Standbird Orient Card 32.80 30.70 25 N.A Might User MyCard MasterCard 38.84 24.08 63.02 16.25 0.00 25 N.A High User MyCard MasterCard 38.84 24.08 63.02 16.25 0.00 25 N.A High User MyCard										
National Australia Bank High User		MembersEquity Mastercard	53.21	25.54	78.75	9.95	30.00	14	7500	
High User Hold User Bankcard Fee Free Hold User Hold User Hold User Hold User Visa Classic So 79 26.06 62.85 16.25 26.40 14 N/A High User Visa Classic So 89 40.47 46.772 16.25 26.40 14 N/A High User Visa Classic So 89 40.47 46.772 16.25 26.40 14 N/A High User Visa Glod So 12.19 36.03 67.22 16.25 26.40 14 N/A High User Was Glod MasterCard So 12.19 36.03 67.22 16.25 26.40 14 N/A High User Hold MasterCard So 12.19 36.03 67.22 16.25 26.40 14 N/A High User Gold Mastercard So 12.19 32.91 65.01 16.25 26.40 14 N/A High User Gold MasterCard So 12.19 32.91 65.01 16.25 26.40 14 N/A High User Gold MasterCard So 12.19 32.91 65.01 16.25 88.30 14 4500 High User Gold MasterCard LensCard So 12.19 32.91 65.01 16.25 88.30 14 4500 High User MasterCard LensCard So 12.19 32.91 65.01 16.25 88.30 14 4500 High User MasterCard LensCard So 12.19 32.91 65.01 16.25 88.30 14 4500 High User MasterCard LensCard So 12.19 32.91 65.91 16.25 88.30 14 N/A High User MasterCard LensCard So 12.29 30.60 63.69 16.25 89.30 14 N/A Moderate User MasterCard LensCard So 29.90 30.60 63.69 16.25 89.30 14 N/A High User Bankcard So 29.90 30.60 63.69 16.25 89.30 14 N/A High User Bankcard So 29.90 30.60 63.69 16.25 89.30 14 N/A High User Bankcard So 29.90 35.49 67.35 16.25 19.80 14 N/A High User Bankcard So 29.90 35.49 67.35 16.25 89.30 14 N/A High User AMEX Standard Gredit Card So 29.90 35.49 67.35 16.25 89.30 14 N/A Noderate User High User AMEX Standard Gredit Card So 39.40 37.93 72.89 15.49 70.00 25 9500 NSW Teachers Credit Un Moderate User Moderate User Moderate User Moderate User Moderate User Moderate User MyCard MasterCard So 39.94 24.08 63.02 16.25 0.00 25 N/A Pelly User Moderate User MyCard MasterCard So 39.94 24.08 63.02 16.25 0.00 25 N/A Pelliph User MyCard MasterCard So 39.94 24.08 63.02 16.25 0.00 25 N/A Pelliph User MyCard MasterCard So 39.94 24.08 63.02 16.25 0.00 25 N/A Police & Nurses Credit Moderate User MyCard MasterCard So 39.94 24.08 63.02 16.25 0.00 2		• •	63.32	19.15	82.47	9.95	30.00	14	7500	
High User Bankcard Fee Free 41.5 52.93 80.38 65.67 15.35 0.00 0 N/A Moderate User Bankcard Fee Free 41.5 22.78 6.394 15.35 0.00 0 N/A Moderate User Visa Classic 36.79 26.06 62.85 16.26 26.40 14 N/A High User Visa Classic 32.98 34.74 67.72 16.25 28.30 14 N/A High User Visa Glod 32.19 35.03 67.22 16.25 26.40 14 N/A High User Visa Glod 32.19 35.03 67.22 16.25 26.40 14 N/A High User MasterCard 36.79 23.13 59.92 16.25 26.40 14 N/A High User Glod Mastercard 32.19 32.98 36.01 16.25 26.40 14 N/A High User Glod MasterCard 32.19 32.98 36.01 16.25 26.40 14 N/A High User Glod MasterCard 32.19 32.98 36.01 16.25 88.30 14 N/A High User Glod MasterCard 32.19 32.98 36.01 16.25 88.30 14 N/A High User Glod MasterCard 32.19 32.98 36.01 16.25 88.30 14 N/A High User Glod MasterCard 32.19 32.98 36.80 16.25 88.30 14 N/A High User Glod MasterCard 32.19 32.88 84.80 16.25 88.30 14 N/A High User MasterCard LensCard 32.19 32.88 84.80 16.25 89.30 14 N/A High User MasterCard LensCard 32.99 36.80 59.91 16.25 32.40 14 N/A High User Bankcard 32.28 19.89 57.17 16.25 32.40 14 N/A High User Bankcard 32.98 59.59 11 6.25 32.40 14 N/A High User Bankcard 32.00 16.25 95.58 16.25 19.80 14 N/A High User Bankcard 32.99 36.79 85.59 16.25 19.80 14 N/A High User 2004 Olympic Games Glod V 32.69 35.49 67.35 16.25 19.80 14 N/A N/A Newcastle Permanent 2004 Olympic Games Visa 32.89 36.71 86.30 16.49 25.00 25 5000 N/A Newcastle Permanent 32.99 36.71 86.30 16.49 25.00 25 5000 N/A High User AMEX Standard Gredit Cd 32.59 36.71 86.30 16.49 25.00 25 5000 N/A N/A High User AMEX Standard Gredit Cd 32.59 36.71 86.30 16.49 25.00 25 N/A N/A High User AMEX Standard Gredit Cd 32.59 36.71 86.30 16.49 25.00 25 N/A N/A High User AMEX Standard Gredit Cd 32.59 36.71 86.51 16.25 0.00 25 N/A N/A High User AMEX Standard Gredit Cd 32.50 36.71 86.51 16.25 0.00 25 N/A N/A High User MyCard MasterCard 33.40 32.11 86.51 16.25 0.00 25 N/A N/A Police & Nurses Credit Union MyCard MasterCard 33.40 32.11 86.51 16.25 0.00 25 N/A Police & Nurses Credit User MyCard MasterCard 33.40 32.11 86.51 16.	National Australia	Bank								
Moderate User Bankcard Fee Free 41,15 22,76 63,94 15,35 0.00 0 N/A Moderate User Visa Classic 36,79 26,06 62,95 16,85 26,40 14 N/A High User Visa Gold 32,19 33,74 67,72 16,25 28,40 14 N/A Moderate User MasterCard 32,89 34,74 67,72 16,25 28,40 14 N/A High User MasterCard 32,93 36,46 63,81 16,25 28,40 14 N/A High User Gold Mastercard 32,19 32,91 65,10 16,25 28,40 14 N/A High User MasterCard LensCard 32,19 32,91 65,10 16,25 38,30 14 4500 High User Moderate User MasterCard LensCard 32,69 36,60 22,95 59,31 16,25 32,40 14 N/A High User Bankcard 37,29 35,49										
Moderate User	0									
High User Visa Classic 32.98 34.74 67.72 16.25 26.40 14 N/A N/A High User Visa Gold 32.19 35.03 67.22 16.25 88.30 14 N/A N/A High User AssertCard 32.98 30.44 63.81 16.25 26.40 14 N/A High User MasterCard 32.98 30.44 63.81 16.25 26.40 14 N/A High User Gold MasterCard 32.19 32.91 65.70 16.25 26.40 14 N/A High User Gold MasterCard 22.19 32.91 65.70 16.25 88.30 14 4500 High User High User MasterCard LensCard 32.19 32.91 65.70 16.25 32.40 14 N/A High User MasterCard LensCard 32.19 32.90 30.80 63.50 16.25 32.40 14 N/A High User MasterCard LensCard 32.29 30.80 63.50 16.25 32.40 14 N/A N/A High User MasterCard LensCard 32.29 30.80 63.50 16.25 32.40 14 N/A N/A High User Bankcard 32.28 19.89 57.17 16.25 19.80 14 N/A N/A High User Bankcard 32.28 19.89 57.17 16.25 19.80 14 N/A N/A High User Bankcard 32.28 33.06 26.52 59.58 16.25 19.80 14 N/A N/A High User 2004 Olympic Games Gold 22.88 34.48 67.35 16.25 88.30 14 N/A										
High User Wisa Gold 32.19 35.03 67.22 18.25 88.30 14 N/A										
Moderate User MasterCard 36.79 23.13 59.92 16.25 26.40 14 N/A High User MasterCard 32.99 30.44 63.81 16.25 26.40 14 N/A High User Gold Mastercard 32.19 32.91 65.70 16.25 88.30 14 4500 High User Gold MasterCard 22.12 32.68 64.90 16.25 88.30 14 4500 High User MasterCard LensCard 32.12 32.68 64.90 16.25 88.30 14 4500 High User MasterCard LensCard 32.12 32.68 64.90 16.25 32.40 14 N/A Moderate User MasterCard LensCard 36.36 22.95 59.31 16.25 32.40 14 N/A Moderate User Bankcard 37.28 19.89 57.17 16.25 19.80 14 N/A N/A High User Bankcard 33.06 26.52 59.58 16.25 19.80 14 N/A N/A Moderate User MasterCard 38.94 24.89 34.48 67.35 16.25 26.40 14 N/A N/A N/A Moderate User M/Card MasterCard 34.96 37.93 72.89 15.49 70.00 25 9500 M/A M	0									
Moderate User MasterCard 36.79 23.13 59.92 16.25 26.40 14 N/A High User MasterCard 32.99 30.44 63.81 16.25 26.40 14 N/A High User Gold Mastercard 32.19 32.91 65.70 16.25 88.30 14 4500 High User Gold MasterCard 22.12 32.68 64.90 16.25 88.30 14 4500 High User MasterCard LensCard 32.12 32.68 64.90 16.25 88.30 14 4500 High User MasterCard LensCard 32.12 32.68 64.90 16.25 32.40 14 N/A Moderate User MasterCard LensCard 36.36 22.95 59.31 16.25 32.40 14 N/A Moderate User Bankcard 37.28 19.89 57.17 16.25 19.80 14 N/A N/A High User Bankcard 33.06 26.52 59.58 16.25 19.80 14 N/A N/A Moderate User MasterCard 38.94 24.89 34.48 67.35 16.25 26.40 14 N/A N/A N/A Moderate User M/Card MasterCard 34.96 37.93 72.89 15.49 70.00 25 9500 M/A M	**									
High User Gold MasterCard LensCard 32.19 32.91 65.70 16.25 88.30 14 4500 High User Gold MasterCard LensCard 32.90 30.60 63.60 16.25 94.30 14 4500 High User MasterCard LensCard 32.90 30.60 63.60 16.25 32.40 14 N/A Moderate User MasterCard LensCard 36.36 22.95 59.31 16.25 32.40 14 N/A Moderate User Bankcard 37.29 19.89 57.17 16.25 19.80 14 N/A High User Bankcard 37.26 19.89 57.17 16.25 19.80 14 N/A High User Bankcard 37.26 19.89 57.17 16.25 19.80 14 N/A High User Bankcard 37.26 19.89 67.57 16.25 19.80 14 N/A N/A High User 2004 Olympic Games Gold 32.09 35.49 67.58 16.25 88.30 14 N/A N/A Newcastle Permanent High User AMEX Gold Credit Card 34.96 37.93 72.89 15.49 70.00 25 9500 Moderate User AMEX Standard Gredit Cd 32.59 36.71 69.30 16.49 25.00 25 5000 High User AMEX Standard Gredit Cd 32.59 36.71 69.30 16.49 25.00 25 5000 NSW Teachers Credit Un Moderate User Teachers Visa Credit Cd 54.78 21.23 76.01 11.50 0.00 25 N/A Orange Credit Union Moderate User MyCard 33.40 32.11 65.51 16.25 0.00 25 N/A Peel Valley CU Moderate User MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Peel Valley CU Moderate User MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Peel Valley CU Moderate User MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Peel Valley CU Moderate User MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Peel Valley CU Moderate User MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Peel Valley CU	73.73	MasterCard	36.79	23.13	59.92	16.25	26.40	14	N/A	
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High User MasterCard LensCard 32.90 30.60 83.50 16.25 32.40 14 N/A Moderate User MasterCard LensCard 36.36 22.95 59.31 16.25 32.40 14 N/A Moderate User Bankcard 37.28 19.89 57.17 16.25 19.80 14 N/A High User Bankcard 37.06 26.52 59.58 16.25 19.80 14 N/A High User 2004 Olympic Games GoldV 20.40 Jympic Games Wisa 28.88 34.48 67.35 16.25 26.40 14 N/A Newcastle Permanent High User AMEX Standard Credit Card 34.96 37.93 72.89 15.49 70.00 25 5000 NSW Teachers Credit Un Moderate User AMEX Standard Credit Cd 38.37 27.53 66.90 16.49 25.00 25 5000 NSW Teachers Credit Un Teachers Visa Credit Cd 46.96 28.30 75.26 11.50 0.00 25 N/A High User MyCard 33.40 32.11 65.51 16.25 0.00 25 N/A Peel Valley CU Moderate User MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Police & Nurses Credit MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Police & Nurses Credit MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Police & Nurses Credit MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Police & Nurses Credit MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Police & Nurses Credit MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Police & Nurses Credit MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Moderate User MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Police & Nurses Credit MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Police & Nurses Credit MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A Police & Nurses Credit MyCard MasterCard 38.94 24.08 63.02 16.25 0.00 25 N/A	High User			`			88.30	14		
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★ ★ ★ MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A ★ ★		MyCard MasterCard	33.40	32.11	65.51	16.25	0.00	25	N/A	
★ ★ ★ MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A ★ ★	Police & Nurses C	Credit								
Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A ★ ★										
**		MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
		•								
	High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A	

3. summary report by company

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Company	Product	Rates and Scenario (C)	Features (F)	Total Points	Published Rate	Annual Fee	Nbr of Free Days	Annual Spend for Fee Waiver	
♦									
Moderate User	Easypay VISA	56.19	13.74	69.92	9.99	36.00	15	N/A	
High User	Easypay VISA	52.80	18.32	71.12	9.99	36.00	15	N/A	
Police CU NSW	zacypay vier	02.00	70.02		0.00	00.00			
Folice CO NOW									
★ ★ ★ Moderate User	MyCard MasterCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
★ ★ High User	MyCard MasterCard	33.40	32.11	65.51	16.25	0.00	25	N/A	
Police CU SA									
									
Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
★★ Ulab Hass	Michael	00.40	00.11	05.51	10.05	0.00	05	NI/A	
High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A	
PowerState Credit U	Inion								

High User	AMEX Credit Card	32.59	36.71	69.30	16.49	25.00	25	5000	
Moderate User	AMEX Credit Card	38.37	27.53	65.90	16.49	25.00	25	5000	
Prospect Credit Uni									
	OII								
♦									
High User	Visa Card	41.70	27.24	68.94	12.95	0.00	0	N/A	
High User	MasterCard MyCard	33.27	32.11	65.38	16.25	0.00	25	N/A	
Moderate User	Visa Card	48.65	20.43	69.08	12.95	0.00	0	N/A	
Moderate User	MasterCard MyCard	38.81	24.08	62.89	16.25	0.00	25	N/A	
Qld Professional CU	ı								
4 4 4									
★★★ Moderate User	Visa	44.73	18.94	63.67	13.25	24.00	0	N/A	
**									
High User	Visa	40.27	25.25	65.52	13.25	24.00	0	N/A	
Qld Teachers CU									
Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
★ ★	McCovd	22.40	20.11	CE E1	10.05	0.00	O.F.	NI/A	
High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A	
Queenslanders CU									

Moderate User	AMEX Credit Card	38.37	27.53	65.90	16.49	25.00	25	5000	
High User	AMEX Credit Card	32.59	36.71	69.30	16.49	25.00	25	5000	
RAMS									
HAIVIS									
*									
High User	Mastercard Gold	29.04	31.46	60.50	17.95	99.00	25	N/A	
Moderate User	Mastercard Silver	31.77	23.42	55.19	17.95	55.00	25	N/A	
RESI Mortgage Corp									
	,								

High User	AMEX Credit Card	32.59	36.71	69.30	16.49	25.00	25	5000.00	
Moderate User	AMEX Credit Card	38.37	27.53	65.90	16.49	25.00	25	5000.00	
Resources Credit U	nion								

Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
**									
High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A	
=	•	55.10	0=.,,	30.01		0.00			
Savings & Loans Cl	JOA								

High User	Visa Credit Card	33.23	33.61	66.84	16.25	0.00	31	N/A	
	* ** *								

3. summary report by company

Moderate User	Company	Product	Rates and Scenario (C)	Features (F)	Total Points	Published Rate	Annual Fee	Nbr of Free Days	Annual Spend for Fee Waiver	
High User	Moderate User	Visa Credit Card	38.77	25.21	63.98	16.25	0.00	31	N/A	
Moderate User Womana Child Hospital VC 33.23 28.43 61.66 16.25 0.00 31 N/A	Moderate User	Women&Child Hospital VC	38.77	21.32	60.09	16.25	0.00	31	N/A	
MyCard 38,94 24,08 63,02 16,25 0,00 25 N/A	High User	Women&Child Hospital VC	33.23	28.43	61.66	16.25	0.00	31	N/A	
Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A		on								
Southeast Comm. Credit Southeast Comm. Cre	Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
Moderate User	High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A	
Moderate User	Southeast Comm	n. Credit								
High User MyCard 33.40 32.11 65.51 16.25 0.00 25 N/A	★ ★ ★ Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
High User Starts Low Stays Low MC 47.47 26.71 74.18 10.99 59.00 25 N/A High User MasterCard Gold Low Rate 43.49 26.27 74.18 10.99 59.00 25 N/A High User MasterCard Gold Low Rate 43.49 26.27 69.76 11.99 65.00 25 N/A Moderate User Starts Low Stays LowVisa 48.66 20.04 68.69 10.99 59.00 25 N/A High User Visa Gold Low Rate 43.49 26.27 69.76 11.99 65.00 25 N/A Moderate User Visa Gold Low Rate 43.49 26.27 69.76 11.99 65.00 25 N/A Moderate User Starts Low Stays Low MC 48.66 20.04 68.69 10.99 59.00 25 N/A Moderate User Essential Visa No F/Days 40.00 21.71 61.71 15.75 0.00 0 N/A High User Essential Visa No F/Days 40.00 21.71 61.71 15.75 0.00 0 N/A High User Essential Wisa No F/Days 40.00 21.71 61.71 15.75 0.00 0 N/A High User Essential MCD No F/Days 42.29 28.94 63.23 15.75 0.00 0 N/A Moderate User Essential MCD No F/Days 34.29 28.94 63.23 15.75 0.00 0 N/A Moderate User Essential MCD No F/Days 36.50 21.84 58.34 16.25 30.00 25 N/A Moderate User Essential Wisa Pree Days 36.50 21.84 58.34 16.25 30.00 25 N/A Moderate User Essential Visa Pree Days 36.50 27.84 58.34 16.25 30.00 25 N/A High User Essential Visa Pree Days 32.20 28.11 62.02 16.25 30.00 25 N/A Moderate User Essential MCD Pree Days 32.90 28.11 62.02 16.25 30.00 25 N/A Moderate User MyCard 38.94 24.08 63.02 16.25 59.00 25 N/A Moderate User MyCard 38.94 24.08 63.02 16.25 59.00 25 N/A Moderate User Blue AMEX 32.90 37.06 69.66 16.29 25.00 25 N/A High User Clear Options Standard 47.66 26.47 74.13 11.90 29.00 0 N/A High User Clear Options Plus 33.23 37.22 70.45 16.15 29.00 25 N/A Moderate User Blue AMEX 33.90 37.90 37.90 57.54 16.25 50.00 25 N/A Moderate Us	High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A	
High User Starts Low Stays Low MC stays Low MC starts Low Stays Low MC starts 47.47 26.71 74.18 10.99 59.00 25 N/A Starts Low Stays LowVisa 47.47 26.71 74.18 10.99 59.00 25 N/A High User Starts Low Stays Low Wisa 47.47 26.71 74.18 10.99 59.00 25 N/A Moderate User Starts Low Stays Low Wisa 48.66 20.04 86.89 10.99 65.00 25 N/A High User Visa Gold Low Rate 43.49 26.27 69.76 11.99 65.00 25 N/A Moderate User Starts Low Stays Low MC 48.66 20.04 68.69 10.99 59.00 25 N/A Moderate User Starts Low Stays Low MC 48.66 20.04 68.69 10.99 59.00 25 N/A Moderate User Starts Low Stays Low MC 48.66 20.04 68.69 10.99 59.00 25 N/A Moderate User Essential Visa No F/Days 40.00 21.71 61.71 15.75 0.00 0 N/A High User Essential Visa No F/Days 40.00 21.71 61.71 15.75 0.00 0 N/A High User Essential MCD No F/Days 34.29 28.94 63.23 15.75 0.00 0 N/A High User Essential WCD No F/Days 34.29 28.94 63.23 15.75 0.00 0 N/A Moderate User Essential MCD No F/Days 34.29 28.94 63.23 15.75 0.00 0 N/A Essential Visa Free Days 36.50 21.84 58.34 16.25 30.00 25 N/A Moderate User Essential Visa Free Days 36.50 21.84 58.34 16.25 30.00 25 N/A High User Essential Visa Free Days 36.50 21.84 58.34 16.25 30.00 25 N/A High User Essential Visa Free Days 32.90 29.11 62.02 10.02 5 N/A High User Essential Visa Free Days 32.90 29.11 62.02 10.02 5 N/A High User Essential Visa Free Days 32.53 26.27 58.80 16.25 59.00 25 N/A High User Essential Visa Free Days 32.53 26.27 58.80 16.25 59.00 25 N/A StateWest Credit Society Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A StateWest Credit Society Moderate User Blue AMEX 32.90 37.06 69.96 16.29 25.00 25 N/A High User Clear Options Standard 47.66 26.47 74.13 11.90 29.00 0 N/A High User Clear Options Standard 43.49 35.29 78.78 11.90 29.00 25 N/A High User Clear Options Standard 43.49 37.93 77.04 51.64 50.00 25 N/A High User Clear Options Plus 33.23 37.22 70.45 16.15 29.00 25 N/A High User Clear Options Plus 33.23 37.93 77.93 15.49 70.00 25 S00.00 Moderate User Clear Options Plus 33.23 37.93 77.93 15.49 70.00 25 S00.00 M	_						\cdot			
High User Starts Low Stays LowVisa 47.47 26.71 74.18 10.99 59.00 25 N/A		Starts Low Stavs Low MC	47 47	26 71	74 18	10.99	59 00	25	N/A	
High User	High User	•								
Moderate User Starts Low Stays LowVisa 48.66 20.04 88.69 10.99 59.00 25 N/A High User Visa Gold Low Rate 43.49 26.27 69.76 11.99 65.00 25 N/A Moderate User Staris Low Stays Low MC 48.66 20.04 68.69 10.99 59.00 25 N/A Moderate User Essential Visa No F/Days 40.00 27.71 61.71 15.75 0.00 0 N/A High User Essential Visa No F/Days 40.00 27.71 61.71 15.75 0.00 0 N/A High User Essential Visa No F/Days 34.29 28.94 63.23 15.75 0.00 0 N/A Moderate User Essential MCD Free Days 36.50 21.84 58.34 16.25 30.00 25 N/A High User Essential Visa Free Days 36.50 21.84 58.34 16.25 30.00 25 N/A High User Gold Advantage MCD 32.53										
High User Visa Gold Low Rate 43.49 26.27 69.76 11.99 65.00 25 N/A Moderate User Essential Visa No F/Days 40.00 27.71 61.71 15.75 0.00 0 N/A Moderate User Essential MCD No F/Days 40.00 27.71 61.71 15.75 0.00 0 N/A High User Essential MCD No F/Days 34.29 28.94 63.23 15.75 0.00 0 N/A High User Essential Wisa No F/Days 34.29 28.94 63.23 15.75 0.00 0 N/A High User Essential WCD Free Days 36.50 27.84 58.34 16.25 30.00 25 N/A Moderate User Essential Visa Free Days 36.50 27.84 58.34 16.25 30.00 25 N/A High User Essential Visa Free Days 32.90 29.11 82.02 16.25 30.00 25 N/A High User Gold Advantage MCD 32.53 26.27 58.80 16.25 59.00 25 N/A High User Gold Advantage Visa 32.53 26.27 58.80 16.25 59.00 25 N/A High User MyCard 38.94 24.08 63.02 16.25 30.00 25 N/A Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A Moderate User MyCard 38.94 38.76 27.80 66.56 16.29 25.00 25 5000 Moderate User MyCard 38.94 37.93 77.95 16.15 29.00 25 N/A High User Clear Options Plus 33.23 37.22 70.45 16.15 29.00 25 N/A Moderate User MyCard 38.96 37.93 77.95 16.48 16.15 29.00 25 N/A	•					A				
Moderate User		_								
Moderate User Essential Visa No F/Days 40,00 21,71 61,71 15,75 0.00 0 N/A Moderate User Essential Visa No F/Days 40,00 21,71 61,71 15,75 0.00 0 N/A High User Essential MCD No F/Days 34,29 28,94 63,23 15,75 0.00 0 N/A High User Essential MCD Free Days 36,50 21,84 58,34 16,25 30,00 25 N/A Moderate User Essential WCD Free Days 36,50 21,84 58,34 16,25 30,00 25 N/A High User Essential Was Free Days 32,90 29,11 62,02 16,25 30,00 25 N/A High User Gold Advantage MCD 32,53 26,27 58,80 16,25 59,00 25 N/A High User Gold Advantage Visa 32,53 26,27 58,80 16,25 59,00 25 N/A StateWest Credit Society Moderate User MyCard	Moderate User									
Moderate User Essential Visa No F/Days 40,00 21,71 61,71 15,75 0.00 0 N/A Moderate User Essential Visa No F/Days 40,00 21,71 61,71 15,75 0.00 0 N/A High User Essential MCD No F/Days 34,29 28,94 63,23 15,75 0.00 0 N/A High User Essential MCD Free Days 36,50 21,84 58,34 16,25 30,00 25 N/A Moderate User Essential WCD Free Days 36,50 21,84 58,34 16,25 30,00 25 N/A High User Essential Was Free Days 32,90 29,11 62,02 16,25 30,00 25 N/A High User Gold Advantage MCD 32,53 26,27 58,80 16,25 59,00 25 N/A High User Gold Advantage Visa 32,53 26,27 58,80 16,25 59,00 25 N/A StateWest Credit Society Moderate User MyCard	A A	,								
Moderate User	Moderate User	Essential Visa No F/Days	40.00	21.71	61.71	15.75	0.00	0	N/A	
High User	Moderate User	_								
Moderate User	High User	The second secon		28.94	63.23	15.75	0.00	0	N/A	
Moderate User	High User	Essential MCD No F/Days	34.29	28.94	63.23	15.75	0.00	0	N/A	
Moderate User Essential Visa Free Days 36.50 21.84 58.34 16.25 30.00 25 N/A High User Essential Visa Free Days 32.90 29.11 62.02 16.25 30.00 25 N/A High User Gold Advantage MCD 32.53 26.27 58.80 16.25 59.00 25 N/A High User Essential MCD Free Days 32.90 29.11 62.02 16.25 30.00 25 N/A High User Gold Advantage Visa 32.53 26.27 58.80 16.25 59.00 25 N/A State West Credit Society Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A Moderate User MyCard 33.40 32.11 65.51 16.25 0.00 25 N/A Moderate User Clear Options Standard 47.66 26.47 74.13 11.90 29.00 0 N/A <	*									
High User	Moderate User									
High User Gold Advantage MCD 32.53 26.27 58.80 16.25 59.00 25 N/A High User Essential MCD Free Days 32.90 29.11 62.02 16.25 30.00 25 N/A High User Gold Advantage Visa 32.53 26.27 58.80 16.25 59.00 25 N/A StateWest Credit Society Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A SUNCORP Moderate User MyCard 33.40 32.11 65.51 16.25 0.00 25 N/A SUNCORP Moderate User Clear Options Standard 47.66 26.47 74.13 11.90 29.00 0 N/A High User Clear Options Standard 43.49 35.29 78.78 11.90 29.00 0 N/A High User Blue AMEX 32.90 37.06 69.96 16.29 25.00 25 5000 Moderate User Blue AMEX 32.90 37.06 66.56 16.29 25.00 25 5000 Moderate User Blue AMEX 32.93 37.22 70.45 16.15 29.00 25 N/A High User Clear Options Gold 34.55 36.99 71.54 15.25 69.00 25 N/A High User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 N/A Moderate User Clear Options Plus 34.96 37.93 72.89 15.49 70.00 25 N/A Moderate User Clear Options Plus 34.96 37.93 72.89 15.49 70.00 25 N/A Sutherland Credit Union										
High User Gold Advantage Visa 32.90 29.11 62.02 16.25 30.00 25 N/A State West Credit Society ★★ Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A High User Gear Options Standard 47.66 26.47 74.13 11.90 29.00 0 N/A SUNCORP ★★ High User Clear Options Standard 43.49 35.29 78.78 11.90 29.00 0 N/A High User Blue AMEX 32.90 37.06 69.96 16.29 25.00 25 5000 Moderate User Blue AMEX 33.76 27.80 66.56 16.29 25.00 25 5000 Moderate User Clear Options Plus 33.23 37.22 70.45 16.15 29.00 25 N/A High User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 N/A Moderate User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 N/A Moderate User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 9500.00 Moderate User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 9500.00	0									
High User	•									
StateWest Credit Society Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A High User MyCard 33.40 32.11 65.51 16.25 0.00 25 N/A SUNCORP ★★★ Moderate User Clear Options Standard 47.66 26.47 74.13 11.90 29.00 0 N/A High User Clear Options Standard 43.49 35.29 78.78 11.90 29.00 0 N/A High User Blue AMEX 32.90 37.06 69.96 16.29 25.00 25 5000 Moderate User Blue AMEX 38.76 27.80 66.56 16.29 25.00 25 5000 Moderate User Blue AMEX 38.76 27.80 66.56 16.29 25.00 25 5000 Moderate User Blue AMEX 33.23 37.22 70.45 16.15 29.00 25 N/A High User Clear Options Gold 34.55 36.99 71.54 15.25 69.00 25 N/A High User Clear Options Gold 34.55 36.99 71.54 15.25 69.00 25 N/A High User Clear Options Plus 33.93 72.89 15.49 70.00 25 9500.00 ★★ Moderate User Clear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union										
Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A High User MyCard 33.40 32.11 65.51 16.25 0.00 25 N/A SUNCORP ★★★★ Moderate User Clear Options Standard 47.66 26.47 74.13 11.90 29.00 0 N/A High User Clear Options Standard 43.49 35.29 78.78 11.90 29.00 0 N/A High User Blue AMEX 32.90 37.06 69.96 16.29 25.00 25 5000 Moderate User Blue AMEX 38.76 27.80 66.56 16.29 25.00 25 5000 High User Clear Options Plus 33.23 37.22 70.45 16.15 29.00 25 N/A High User Clear Options Gold 34.55 36.99 71.54 15.25 69.00 25 N/A High User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 9500.00 ★★★ Moderate User Glear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union	=		32.33	20.27	30.00	10.25	39.00	23	IN/A	
Moderate User MyCard 38.94 24.08 63.02 16.25 0.00 25 N/A ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★		Society								
High User MyCard 33.40 32.11 65.51 16.25 0.00 25 N/A SUNCORP ★★★★★ Moderate User Clear Options Standard 47.66 26.47 74.13 11.90 29.00 0 N/A High User Clear Options Standard 43.49 35.29 78.78 11.90 29.00 0 N/A ★★★★ High User Blue AMEX 32.90 37.06 69.96 16.29 25.00 25 5000 Moderate User Blue AMEX 38.76 27.80 66.56 16.29 25.00 25 5000 High User Clear Options Plus 33.23 37.22 70.45 16.15 29.00 25 N/A High User Clear Options Gold 34.55 36.99 71.54 15.25 69.00 25 N/A High User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 9500.00 ★★★ Moderate User Clear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union	Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
SUNCORP ★★★★ Moderate User Clear Options Standard 47.66 26.47 74.13 11.90 29.00 0 N/A High User Clear Options Standard 43.49 35.29 78.78 11.90 29.00 0 N/A ★★★★ High User Blue AMEX 32.90 37.06 69.96 16.29 25.00 25 5000 Moderate User Blue AMEX 38.76 27.80 66.56 16.29 25.00 25 5000 High User Clear Options Plus 33.23 37.22 70.45 16.15 29.00 25 N/A High User Clear Options Gold 34.55 36.99 71.54 15.25 69.00 25 N/A High User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 9500.00 ★★★ Moderate User Clear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union		MvCard	33.40	32 11	65 51	16 25	0.00	25	N/Δ	
Moderate User Clear Options Standard 47.66 26.47 74.13 11.90 29.00 0 N/A High User Clear Options Standard 43.49 35.29 78.78 11.90 29.00 0 N/A High User Blue AMEX 32.90 37.06 69.96 16.29 25.00 25 5000 Moderate User Blue AMEX 38.76 27.80 66.56 16.29 25.00 25 5000 High User Clear Options Plus 33.23 37.22 70.45 16.15 29.00 25 N/A High User Clear Options Gold 34.55 36.99 71.54 15.25 69.00 25 N/A High User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 9500.00 ★★ ★ Moderate User Clear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union	SUNCORP	Myourd	00.40	02.11	00.01	10.23	0.00	20	14/71	
Moderate User Clear Options Standard 47.66 26.47 74.13 11.90 29.00 0 N/A High User Clear Options Standard 43.49 35.29 78.78 11.90 29.00 0 N/A High User Blue AMEX 32.90 37.06 69.96 16.29 25.00 25 5000 Moderate User Blue AMEX 38.76 27.80 66.56 16.29 25.00 25 5000 High User Clear Options Plus 33.23 37.22 70.45 16.15 29.00 25 N/A High User Clear Options Gold 34.55 36.99 71.54 15.25 69.00 25 N/A High User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 9500.00 ★★ ★ Moderate User Clear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union	++++									
High User Clear Options Standard 43.49 35.29 78.78 11.90 29.00 0 N/A ★ ★ ★ ★ High User Blue AMEX 32.90 37.06 69.96 16.29 25.00 25 5000 Moderate User Blue AMEX 38.76 27.80 66.56 16.29 25.00 25 5000 High User Clear Options Plus 33.23 37.22 70.45 16.15 29.00 25 N/A High User Clear Options Gold 34.55 36.99 71.54 15.25 69.00 25 N/A High User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 9500.00 ★ ★ ★ Moderate User Clear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union	Moderate User	Clear Options Standard	47.66	26.47	74.13	11.90	29.00	0	N/A	
High User Blue AMEX 32.90 37.06 69.96 16.29 25.00 25 5000 Moderate User Blue AMEX 38.76 27.80 66.56 16.29 25.00 25 5000 High User Clear Options Plus 33.23 37.22 70.45 16.15 29.00 25 N/A High User Clear Options Gold 34.55 36.99 71.54 15.25 69.00 25 N/A High User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 9500.00 ★★★ Moderate User Clear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union	High User	•								
High User Blue AMEX 32.90 37.06 69.96 16.29 25.00 25 5000 Moderate User Blue AMEX 38.76 27.80 66.56 16.29 25.00 25 5000 High User Clear Options Plus 33.23 37.22 70.45 16.15 29.00 25 N/A High User Clear Options Gold 34.55 36.99 71.54 15.25 69.00 25 N/A High User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 9500.00 ★★★ Moderate User Clear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union	++++									
Moderate User Blue AMEX 38.76 27.80 66.56 16.29 25.00 25 5000 High User Clear Options Plus 33.23 37.22 70.45 16.15 29.00 25 N/A High User Clear Options Gold 34.55 36.99 71.54 15.25 69.00 25 N/A High User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 9500.00 ★★★ Moderate User Clear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union	High User	Blue AMEX	32.90	37.06	69.96	16.29	25.00	25	5000	
High User Clear Options Gold 34.55 36.99 71.54 15.25 69.00 25 N/A High User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 9500.00 ★ ★ ★ Moderate User Clear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union	Moderate User									
High User Gold AMEX 34.96 37.93 72.89 15.49 70.00 25 9500.00 ★ ★ ★ ★ Moderate User Clear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union ★ ★ ★ ★ ★ ★	High User	Clear Options Plus	33.23	37.22	70.45	16.15	29.00	25	N/A	
★★★ Moderate User Clear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union ★★★★★	High User	Clear Options Gold	34.55	36.99	71.54	15.25	69.00	25	N/A	
Moderate User Clear Options Plus 36.90 27.91 64.81 16.15 29.00 25 N/A Sutherland Credit Union ★ ★ ★ ★	High User	Gold AMEX	34.96	37.93	72.89	15.49	70.00	25	9500.00	
****	Moderate User	Clear Options Plus	36.90	27.91	64.81	16.15	29.00	25	N/A	
	Sutherland Credi	t Union								

	Moderate User	Visa	51.43	19.96	71.39	12.25	0.00	0	N/A	

3. summary report by company

Company	Product	Rates and Scenario (C)	Features (F)	Total Points	Published Rate	Annual Fee	Nbr of Free Days	Annual Spend for Fee Waiver	
★ ★ ★ Moderate User	MyCard MasterCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
★ ★ High User							25	N/A	
TAFE & Community	MyCard MasterCard / CU	33.40	32.11	65.51	16.25	0.00	25	IN/A	
****	,								
Moderate User	Visa	56.00	17.05	73.05	11.25	0.00	0	N/A	
★★★★ High User	Visa	48.00	22.73	70.73	11.25	0.00	0	N/A	
University Credit So	oc								
Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
★★ High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A	
Victoria Teachers C	CU								
****						$, \bigvee$			
High User	Visa Credit Cd	39.27	31.26	70.54	13.75	0.00	25	N/A	
Moderate User	Visa Credit Cd	45.82	23.45	69.27	13.75	0.00	25	N/A	
Virgin Money									
★★★★★ Moderate User	Credit Card	E0.01	24.40	75.00	12.40	0.00	25	N/A	
High User	Credit Card	50.81 43.55	24.49 32.65	75.29 76.20	12.40	0.00 0.00	25 25	N/A N/A	
WAW Credit Union				1					

Moderate User	MyCard MasterCard	38.94	24.08	63.02	16.25	0.00	25	N/A	
**									
High User	MyCard MasterCard	33.40	32.11	65.51	16.25	0.00	25	N/A	
Westpac									
**	All I O	22.22	0.4.50	0.4.00	47.05	75.00			
High User Moderate User	Altitude Standard Mastercard No Annual Fee	29.82 42.22	34.53 17.80	64.36 60.02	17.65 14.95	75.00 0.00	15 0	N/A N/A	
*									
High User	Mastercard No Annual Fee	36.20	23.73	59.94	14.95	0.00	0	N/A	
High User	Altitude Gold	29.31	33.34	62.65	17.65	125.00	15	N/A	
Moderate User	Altitude Standard	31.29	25.90	57.19	17.65	75.00	15	N/A	
Wizard Home Loans	S								
★ ★ ★ ★ Moderate User	Wizard Fast Card-Amex	38.37	27.53	65.90	16.49	25.00	25	5000	
High User	Wizard Fast Card-Amex Wizard Fast Card-Amex	32.59	36.71	69.30	16.49	25.00	25	5000	
Woolworths Ezy Ba									
***	-								
High User	Woolworths EzyMasterCard	32.84	35.45	68.29	16.25	39.00	25	N/A	
★★ Moderate User	Woolworths EzyMasterCard	35.93	26.59	62.52	16.25	39.00	25	N/A	
		20.00	_0.00		. 0.20	23.00			



Encompass Credit Union Encompass Credit Card

Encompass Credit Union Encompass Credit Card



summary facts		star ratings calculation	
Rate Free days after statement date	9.0000% 25	High User	****
Ongoing fee	Nil	Total Points for Features (F)	27.60
Spend require to waive annualfee	N/A	Total Points for Interest Rates (C)	60.10
Credit balances pay interest	No	Total Points	87.71
Max credit limit Repayments made by Internet	No max Yes	Moderate User	****
nepayments made by internet	res	Total Points for Features (F)	20.70
		Total Points for Interest Rates (C)	70.10
		Total Points	90.80

0	
General Information	
Debit card attached to overdraft	No
Min repayment amount %	3.0%
Min repayment amount \$	25.00
Calculation of interest	d
Fees and charges	
CCard frgn currcy conv-cash adv	1.00%
Inquiry charge - current statemt	Nil
Inquiry charge - previous statem	15.00
Int Emergcy replace cc in 48hrs	300.00
Int Emergcy replace cc in 5days	300.00
Int EFTPOS chrg from Sav a/c	N/A
Sav a/c linked to cc for Inttran	Yes
Internation CC Cash Adv OTC chrg	2.00
CCard frgn currcy conv-purchase	1.00%
Ongoing Fee - subsequent cards	Nil
Branch cash advance fee	0.75
Other ATM cash advance fee	1.50
Network ATM cash advance fee	1.50
Access to ATM's	Yes
Internation CC Cash Adv ATM chrg	2.00
No of free transactions	
Ongoing fee waived in first year	N/A
Customised pin charge	Nil
Annual fee rebate conditions	
Replacement Card >1/year	Nil
Reinstatement of credit card fee	Nil
Int ATM chrg from Sav a/c	N/A
Statement repeat cost	17.00
A/c credit interest link to	N/A
Repayment capabilities	
Repayments accepted by 3rd party	Yes
Repayments made by Internet	Yes
Repayments made by direct credit	Yes
Repayments made by cheque	Yes
Repayments made by branch	Yes
Repayments made by BPAY	No
Auto payment to pay full debt	Yes
Repayments made by ATM	No
Repayments made by telephone	Yes
Auto payment to pay min repaymnt	Yes

Rewards Program	
Flight rewards available	No
Airline Rewards program ann fee	N/A
Transfer point to another member	N/A
Reward point statement frequency	N/A
Shopping voucher rewards avail	N/A
Rewards Program available	No
Rewards Program name	N/A
Rewards Program points life	N/A
Rewards Program annual fee	N/A
Travel rewards available	N/A
Financial Services rewards avail	N/A
Entertainment rewards available	N/A
Dining rewards available	N/A
Supplement points with cash Car rebate rewards available	N/A N/A
Rewards to airline rewards ratio	N/A N/A
Airline rewards affiliate	N/A N/A
Airline program must be joined	N/A N/A
Rewards Program joining fee	N/A
Rewards point accumulation	N/A
•	
Min bonus point avail for\$1spent	N/A
No of reward points for \$1 spent	N/A
Point avail on all card spend	N/A
Max bonus point avail for\$1spent	N/A
Reward points redemption examp	
Family size car hire value	N/A
7day adv pur Syd-Mel value	N/A
7day adv pur Syd-Mel points req	N/A
2 movie tickets points value	N/A
\$100 shopping vouch points req	N/A
Family size car type	N/A
Family size car hire points req	N/A
Waive card annual fee points req	N/A N/A
W'end (2nts) accom value W'end (2nts) accom location	N/A N/A
W'end (2nts) accompoints req	N/A N/A
2 movie tickets points required	N/A N/A
Late payment interest charging	IN/A
Int charged from statement date	No
Min fee-min pmt not paid-duedate	Nil
Max fee-min pmt not paid-duedate	Nil
Int charged from due date	Yes
Int charged from purchase date	No.
ini charged nom purchase date	INU



SUNCORP Clear Options Standard

SUNCORP Clear Options Standard



summary facts		star ratings calculation	
Rate Free days after statement date	13.9000% 0	High User	****
Ongoing fee	\$29.00/a	Total Points for Features (F)	35.29
Spend require to waive annualfee	N/A	Total Points for Interest Rates (C)	43.49
Credit balances pay interest	No	Total Points	78.78
Max credit limit Repayments made by Internet	No max Yes	Moderate User	****
	100	Total Points for Features (F)	26.47
		Total Points for Interest Rates (C)	47.66
		Total Points	74.13

General Information	
Debit card attached to overdraft	
Min repayment amount %	3%
Min repayment amount \$	25.00
Calculation of interest	d
Fees and charges	u e
J	1.50%
CCard frgn currey conv-cash adv	1.50% Nil
Inquiry charge - current statemt	Nil
Inquiry charge - previous statem	* ***
Int Emergcy replace cc in 48hrs	50.00
Int Emergcy replace cc in 5days	50.00
Int EFTPOS chrg from Sav a/c	N/A
Sav a/c linked to cc for Inttran	No
Internation CC Cash Adv OTC chrg	5.00
CCard frgn currcy conv-purchase	1.50%
Ongoing Fee - subsequent cards	Nil
Branch cash advance fee	0.60
Other ATM cash advance fee	1.50
Network ATM cash advance fee	0.60
Access to ATM's	Yes
Internation CC Cash Adv ATM chrg	5.00
No of free transactions	N/A
Ongoing fee waived in first year	N/A
Customised pin charge	Nil
Annual fee rebate conditions	N/A
Replacement Card >1/year	12.00
Reinstatement of credit card fee	N/A
Int ATM chrg from Sav a/c	N/A
Statement repeat cost	14.00
A/c credit interest link to	N/A
Repayment capabilities	
Repayments accepted by 3rd party	No
Repayments made by Internet	Yes
Repayments made by direct credit	Yes
Repayments made by cheque	Yes
Repayments made by branch	Yes
Repayments made by BPAY	Yes
Auto payment to pay full debt	Yes
Repayments made by ATM	Yes
Repayments made by telephone	Yes
Auto payment to pay min repaymnt	Yes

Rewards Program	
Flight rewards available	Yes
Airline Rewards program ann fee	
Transfer point to another member	No
Reward point statement frequency	q
Shopping voucher rewards avail	Yes
Rewards Program available	Yes
Rewards Program name	Suncorp Clear Opt Reward
Rewards Program points life	3 yrs
Rewards Program annual fee	39.00
Travel rewards available	Yes
Financial Services rewards avail	Yes
Entertainment rewards available	Yes
Dining rewards available	No
Supplement points with cash	Yes
Car rebate rewards available	Yes
Rewards to airline rewards ratio	1:1
Airline rewards affiliate	Yes
Airline program must be joined	N/A
Rewards Program joining fee	Nil
Rewards point accumulation	
Min bonus point avail for\$1spent	0.50
No of reward points for \$1 spent	1
Point avail on all card spend	Yes
Max bonus point avail for\$1spent	10
Reward points redemption example	
Family size car hire value	
7day adv pur Syd-Mel value	
7day adv pur Syd-Mel points req	
2 movie tickets points value	
\$100 shopping vouch points req	18200
Family size car type	
Family size car hire points req	
Waive card annual fee points req	5275
W'end (2nts) accom value	
W'end (2nts) accom location	
W'end (2nts) accom points req	0005
2 movie tickets points required	3825
Late payment interest charging	
Int charged from statement date	No
Min fee-min pmt not paid-duedate	25.00
Max fee-min pmt not paid-duedate	25.00
Int charged from due date	No
Int charged from purchase date	Yes



Virgin Money Credit Card

Virgin Money Credit Card



summary facts		star ratings calculation	
Rate Free days after statement date	11.9000% 25	High User	****
Ongoing fee	Nil	Total Points for Features (F)	32.65
Spend require to waive annualfee	N/A	Total Points for Interest Rates (C)	43.55
Credit balances pay interest	No	Total Points	76.20
Max credit limit	25000.00	Moderate User	****
Repayments made by Internet	Yes	Total Points for Features (F)	24.49
		Total Points for Interest Rates (C)	50.81
		Total Points	75.29

General Information	
Debit card attached to overdraft	No
Min repayment amount %	3.00%
Min repayment amount \$	10.00
Calculation of interest	
Fees and charges	
CCard frgn currcy conv-cash adv	1.00%
Inquiry charge - current statemt	Nil
Inquiry charge - previous statem	Nil
Int Emergcy replace cc in 48hrs	
Int Emergcy replace cc in 5days	N/A
Int EFTPOS chrg from Sav a/c	N/A
Sav a/c linked to cc for Inttran	No
Internation CC Cash Adv OTC chrg	Nil
CCard frgn currcy conv-purchase	1.00%
Ongoing Fee - subsequent cards	Nil
Branch cash advance fee	N/A
Other ATM cash advance fee	N/A
Network ATM cash advance fee	N/A
Access to ATM's	Yes
Internation CC Cash Adv ATM chrg	Nil
No of free transactions	N/A
Ongoing fee waived in first year	N/A
Customised pin charge	N/A
Annual fee rebate conditions	N/A
Replacement Card >1/year	Nil
Reinstatement of credit card fee	Nil
Int ATM chrg from Sav a/c	N/A
Statement repeat cost	Nil
A/c credit interest link to	N/A
Repayment capabilities	
Repayments accepted by 3rd party	No
Repayments made by Internet	Yes
Repayments made by direct credit	Yes
Repayments made by cheque	Yes
Repayments made by branch	No
Repayments made by BPAY	Yes
Auto payment to pay full debt	Yes
Repayments made by ATM	No
Repayments made by telephone	Yes
Auto payment to pay min repaymnt	Yes

Rewards Program	
Flight rewards available	Yes
Airline Rewards program ann fee	
Transfer point to another member	
Reward point statement frequency	
Shopping voucher rewards avail	Yes
Rewards Program available	Yes
Rewards Program name	Mates Rates Rewards
Rewards Program points life	
Rewards Program annual fee	Nil
Travel rewards available	Yes
Financial Services rewards avail	No
Entertainment rewards available	Yes
Dining rewards available	Yes
Supplement points with cash	No
Car rebate rewards available	Yes
Rewards to airline rewards ratio	N/A
Airline rewards affiliate	Virgin Atlantic
Airline program must be joined	No
Rewards Program joining fee	Nil
Rewards point accumulation	
Min bonus point avail for\$1spent	
No of reward points for \$1 spent	N/A
Point avail on all card spend	N/A
Max bonus point avail for\$1spent	
Reward points redemption examp	le
Family size car hire value	N/A
7day adv pur Syd-Mel value	N/A
7day adv pur Syd-Mel points req	N/A
2 movie tickets points value	N/A
\$100 shopping vouch points req	
Family size car type	N/A
Family size car hire points req	N/A
Waive card annual fee points req	0
W'end (2nts) accom value	N/A
W'end (2nts) accom location	N/A
W'end (2nts) accom points req	0
2 movie tickets points required	N/A
Late payment interest charging	
Int charged from statement date	No
Min fee-min pmt not paid-duedate	25.00
Max fee-min pmt not paid-duedate	25.00
Int charged from due date	Yes
Int charged from purchase date	No



BankWest Lite MasterCard

BankWest Lite MasterCard



summary facts		star ratings calculation	
Rate Free days after statement date	9.9900% 10	High User	****
Ongoing fee	\$36.00/a	Total Points for Features (F)	25.61
Spend require to waive annualfee	N/A	Total Points for Interest Rates (C)	50.76
Credit balances pay interest	Yes	Total Points	76.37
Max credit limit No max Repayments made by Internet Yes		Moderate User	****
repayments made by internet	100	Total Points for Features (F)	19.21
		Total Points for Interest Rates (C)	54.19
		Total Points	73.40

General Information	
Debit card attached to overdraft	No
Min repayment amount %	2.5%
Min repayment amount \$	5.00
Calculation of interest	d
Fees and charges	
CCard frgn currcy conv-cash adv	1%
Inquiry charge - current statemt	Nil
Inquiry charge - previous statem	Nil
Int Emergcy replace cc in 48hrs	100.00
Int Emergcy replace cc in 5days	N/A
Int EFTPOS chrg from Sav a/c	N/A
Sav a/c linked to cc for Inttran	No
Internation CC Cash Adv OTC chrg	Nil
CCard frgn currcy conv-purchase	1%
Ongoing Fee - subsequent cards	N/A
Branch cash advance fee	Nil
Other ATM cash advance fee	1.25
Network ATM cash advance fee	Nil
Access to ATM's	Yes
Internation CC Cash Adv ATM chrg	4.00
No of free transactions	Unlimited
Ongoing fee waived in first year	No
Customised pin charge	Nil
Annual fee rebate conditions	N/A
Replacement Card >1/year	N/A
Reinstatement of credit card fee	25.00
Int ATM chrg from Sav a/c	N/A
Statement repeat cost	6.00
A/c credit interest link to	No
Repayment capabilities	
Repayments accepted by 3rd party	No
Repayments made by Internet	Yes
Repayments made by direct credit	Yes
Repayments made by cheque	Yes
Repayments made by branch	Yes
Repayments made by BPAY	Yes
Auto payment to pay full debt	Yes
Repayments made by ATM	Yes
Repayments made by telephone	Yes
Auto payment to pay min repaymnt	Yes

Rewards Program	
Flight rewards available	N/A
Airline Rewards program ann fee	N/A
Transfer point to another member	N/A
Reward point statement frequency	N/A
Shopping voucher rewards avail	N/A
Rewards Program available	No
Rewards Program name	N/A
Rewards Program points life	N/A
Rewards Program annual fee	N/A
Travel rewards available	N/A
Financial Services rewards avail	N/A
Entertainment rewards available	N/A
Dining rewards available	N/A
Supplement points with cash Car rebate rewards available	N/A N/A
Rewards to airline rewards ratio	N/A N/A
Airline rewards affiliate	N/A N/A
Airline rewards airlinate Airline program must be joined	N/A N/A
Rewards Program joining fee	N/A
Rewards point accumulation	N/A
•	
Min bonus point avail for\$1spent	N/A
No of reward points for \$1 spent	N/A
Point avail on all card spend	N/A
Max bonus point avail for\$1spent	N/A
Reward points redemption examp	
Family size car hire value	N/A
7day adv pur Syd-Mel value	N/A
7day adv pur Syd-Mel points req	N/A
2 movie tickets points value	N/A
\$100 shopping vouch points req	N/A
Family size car type	N/A
Family size car hire points req	N/A
Waive card annual fee points req	N/A
W'end (2nts) accom value	N/A
W'end (2nts) accom location	N/A N/A
W'end (2nts) accom points req	N/A N/A
2 movie tickets points required Late payment interest charging	N/A
Int charged from statement date	No
Min fee-min pmt not paid-duedate	25.00
Max fee-min pmt not paid-duedate	25.00
Int charged from due date	No
Int charged from purchase date	Yes
int ondigod from puronade date	100



ANZ Bank Low Rate Mastercard

ANZ Bank Low Rate Mastercard



summary facts		star ratings calculation	
Rate Free days after statement date	10.9900% 25	High User	****
Ongoing fee	\$58.00/a	Total Points for Features (F)	29.42
Spend require to waive annualfee	N/A	Total Points for Interest Rates (C)	47.31
Credit balances pay interest	No	Total Points	76.73
Max credit limit Repayments made by Internet	15000.00 Yes	Moderate User	****
Repayments made by internet	165	Total Points for Features (F)	22.07
		Total Points for Interest Rates (C)	48.59
		Total Points	70.66

General Information	
Debit card attached to overdraft	No
Min repayment amount %	2%
Min repayment amount \$	10.00
Calculation of interest	d
Fees and charges	
CCard frgn currey conv-cash adv	1.5%
Inquiry charge - current statemt	Nil
Inquiry charge - previous statem	Nil
Int Emergcy replace cc in 48hrs	50.00
Int Emergcy replace cc in 5days	50.00
Int EFTPOS chrg from Sav a/c	2.00
Sav a/c linked to cc for Inttran	Yes
Internation CC Cash Adv OTC chrg	4.00
CCard frgn currcy conv-purchase	1.5%
Ongoing Fee - subsequent cards	Nil
Branch cash advance fee	1.25
Other ATM cash advance fee	1.25
Network ATM cash advance fee	0.65
Access to ATM's	Yes
Internation CC Cash Adv ATM chrg	4.00
No of free transactions	Unlimited
Ongoing fee waived in first year	N/A
Customised pin charge	Nil
Annual fee rebate conditions	N/A
Replacement Card >1/year	Nil
Reinstatement of credit card fee	25.00
Int ATM chrg from Sav a/c	5.00
Statement repeat cost	14.00
A/c credit interest link to	N/A
Repayment capabilities	
Repayments accepted by 3rd party	Yes
Repayments made by Internet	Yes
Repayments made by direct credit	Yes
Repayments made by cheque	Yes
Repayments made by branch	Yes
Repayments made by BPAY	Yes
Auto payment to pay full debt	Yes
Repayments made by ATM	Yes
Repayments made by telephone	Yes
Auto payment to pay min repaymnt	Yes

Rewards Program	
Flight rewards available	N/A
Airline Rewards program ann fee	N/A
Transfer point to another member	N/A
Reward point statement frequency	N/A
Shopping voucher rewards avail	N/A
Rewards Program available	No
Rewards Program name	N/A
Rewards Program points life	N/A
Rewards Program annual fee	N/A
Travel rewards available	N/A
Financial Services rewards avail	N/A
Entertainment rewards available	N/A
Dining rewards available	N/A
Supplement points with cash	N/A
Car rebate rewards available	N/A
Rewards to airline rewards ratio	N/A
Airline rewards affiliate	N/A N/A
Airline program must be joined Rewards Program joining fee	N/A N/A
	IN/A
Rewards point accumulation	
Min bonus point avail for\$1spent	N/A
No of reward points for \$1 spent	N/A
Point avail on all card spend	N/A
Max bonus point avail for\$1spent	N/A
Reward points redemption example	e
Family size car hire value	N/A
7day adv pur Syd-Mel value	N/A
7day adv pur Syd-Mel points req	N/A
2 movie tickets points value	N/A
\$100 shopping vouch points req	N/A
Family size car type	N/A
Family size car hire points req	N/A
Waive card annual fee points req	N/A
W'end (2nts) accom value	N/A
W'end (2nts) accom location	N/A
W'end (2nts) accom points req	N/A
2 movie tickets points required	N/A
Late payment interest charging	
Int charged from statement date	No
Min fee-min pmt not paid-duedate	35.00
Max fee-min pmt not paid-duedate	35.00
Int charged from due date	No
Int charged from purchase date	Yes



Members Equity MembersEquity Mastercard

Members Equity MembersEquity Mastercard



summary facts		star ratings calculation	
Rate Free days after statement date	9.7500% 14	High User	****
Ongoing fee	\$30.00/a	Total Points for Features (F)	25.54
Spend require to waive annualfee	7500	Total Points for Interest Rates (C)	53.21
Credit balances pay interest	No	Total Points	78.75
Max credit limit Repayments made by Internet	15000.00 Yes	Moderate User	****
Repayments made by internet	165	Total Points for Features (F)	19.15
		Total Points for Interest Rates (C)	63.32
		Total Points	82.47

General Information	
Debit card attached to overdraft	No
Min repayment amount %	3%
Min repayment amount \$	10
Calculation of interest	d
Fees and charges	
CCard frgn currcy conv-cash adv	1%
Inquiry charge - current statemt	Nil
Inquiry charge - previous statem	Nil
Int Emergcy replace cc in 48hrs	N/A
Int Emergcy replace cc in 5days	100.00
Int EFTPOS chrg from Sav a/c	N/A
Sav a/c linked to cc for Inttran	No
Internation CC Cash Adv OTC chrg	4.00
CCard frgn currcy conv-purchase	1%
Ongoing Fee - subsequent cards	Nil
Branch cash advance fee	N/A
Other ATM cash advance fee	1,25
Network ATM cash advance fee	N/A
Access to ATM's	Yes
Internation CC Cash Adv ATM chrg	4.00
No of free transactions	N/A
Ongoing fee waived in first year	No
Customised pin charge	N/A
Annual fee rebate conditions	30
Replacement Card >1/year	Nil
Reinstatement of credit card fee	Nil
Int ATM chrg from Sav a/c	N/A
Statement repeat cost	5.00
A/c credit interest link to	N/A
Repayment capabilities	
Repayments accepted by 3rd party	No
Repayments made by Internet	Yes
Repayments made by direct credit	Yes
Repayments made by cheque	Yes
Repayments made by branch	No
Repayments made by BPAY	Yes
Auto payment to pay full debt	Yes
Repayments made by ATM	No
Repayments made by telephone	Yes
Auto payment to pay min repaymnt	Yes

Rewards Program	
Flight rewards available	N/A
Airline Rewards program ann fee	N/A
Transfer point to another member	N/A
Reward point statement frequency	N/A
Shopping voucher rewards avail	N/A
Rewards Program available	No
Rewards Program name	N/A
Rewards Program points life	N/A
Rewards Program annual fee	N/A
Travel rewards available	N/A
Financial Services rewards avail	N/A
Entertainment rewards available	N/A
Dining rewards available	N/A
Supplement points with cash	N/A
Car rebate rewards available	N/A
Rewards to airline rewards ratio	N/A
Airline rewards affiliate	N/A N/A
Airline program must be joined Rewards Program joining fee	N/A N/A
	N/A
Rewards point accumulation	
Min bonus point avail for\$1spent	N/A
No of reward points for \$1 spent	N/A
Point avail on all card spend	N/A
Max bonus point avail for\$1spent	N/A
Reward points redemption examp	
Family size car hire value	N/A
7day adv pur Syd-Mel value	N/A
7day adv pur Syd-Mel points req	N/A
2 movie tickets points value	N/A
\$100 shopping vouch points req	N/A
Family size car type	N/A N/A
Family size car hire points req	N/A N/A
Waive card annual fee points req	* *** *
W'end (2nts) accom value W'end (2nts) accom location	N/A N/A
W'end (2nts) accompoints req	N/A
2 movie tickets points required	N/A
Late payment interest charging	N/A
	No
Int charged from statement date Min fee-min pmt not paid-duedate	NO Nil
Max fee-min pmt not paid-duedate	NII 25.00
Int charged from due date	25.00 No
Int charged from purchase date	Yes
int charged from purchase date	1 69



BankSA Starts Low Stays Low MC

BankSA Starts Low Stays Low MC



summary facts		star ratings calculation	
Rate Free days after statement date	10.9900% 25	High User	****
Ongoing fee	\$59.00/a	Total Points for Features (F)	26.71
Spend require to waive annualfee	N/A	Total Points for Interest Rates (C)	47.47
Credit balances pay interest	Yes	Total Points	74.18
Max credit limit	40000.00	Moderate User	****
Repayments made by Internet	Yes	Total Points for Features (F)	20.04
		Total Points for Interest Rates (C)	48.66
		Total Points	68.69

General Information	
Debit card attached to overdraft	No
Min repayment amount %	2.00%
Min repayment amount \$	10.00
Calculation of interest	daily
Fees and charges	
CCard frgn currcy conv-cash adv	1.50%
Inquiry charge - current statemt	Nil
Inquiry charge - previous statem	Nil
Int Emergcy replace cc in 48hrs	52.50
Int Emergcy replace cc in 5days	Nil
Int EFTPOS chrg from Sav a/c	N/A
Sav a/c linked to cc for Inttran	Yes
Internation CC Cash Adv OTC chrg	1.00
CCard frgn currcy conv-purchase	1.50%
Ongoing Fee - subsequent cards	Nil
Branch cash advance fee	1.00
Other ATM cash advance fee	1.00
Network ATM cash advance fee	1.00
Access to ATM's	Yes
Internation CC Cash Adv ATM chrg	1.00
No of free transactions	Unlimited
Ongoing fee waived in first year	No
Customised pin charge	Nil
Annual fee rebate conditions	N/A
Replacement Card >1/year	10.50
Reinstatement of credit card fee	Nil
Int ATM chrg from Sav a/c	N/A
Statement repeat cost	7.50
A/c credit interest link to	No
Repayment capabilities	
Repayments accepted by 3rd party	No
Repayments made by Internet	Yes
Repayments made by direct credit	Yes
Repayments made by cheque	Yes
Repayments made by branch	Yes
Repayments made by BPAY	Yes
Auto payment to pay full debt	Yes
Repayments made by ATM	Yes
Repayments made by telephone	Yes
Auto payment to pay min repaymnt	Yes

	Rewards Program	
	Flight rewards available	N/A
	Airline Rewards program ann fee	N/A
	Transfer point to another member	N/A
	Reward point statement frequency	N/A
	Shopping voucher rewards avail	N/A
	Rewards Program available	No
	Rewards Program name	N/A
	Rewards Program points life	N/A
	Rewards Program annual fee	N/A
	Travel rewards available	N/A
	Financial Services rewards avail	N/A
7	Entertainment rewards available	N/A
	Dining rewards available	N/A
	Supplement points with cash	N/A
	Car rebate rewards available	N/A
	Rewards to airline rewards ratio	N/A
	Airline rewards affiliate	N/A
	Airline program must be joined	N/A
	Rewards Program joining fee	N/A
	Rewards point accumulation	
	Min bonus point avail for\$1spent	N/A
	No of reward points for \$1 spent	N/A
	Point avail on all card spend	N/A
	Max bonus point avail for\$1spent	N/A
	Reward points redemption example	
	Family size car hire value	N/A
	7day adv pur Syd-Mel value	N/A
	7day adv pur Syd-Mel points reg	N/A
	2 movie tickets points value	N/A
	\$100 shopping youch points reg	N/A
	Family size car type	N/A
	Family size car hire points req	N/A
	Waive card annual fee points req	N/A
	W'end (2nts) accom value	N/A
	W'end (2nts) accom location	N/A
	W'end (2nts) accom points req	N/A
	2 movie tickets points required	N/A
	Late payment interest charging	
	Int charged from statement date	No
	Min fee-min pmt not paid-duedate	21.80
	Max fee-min pmt not paid-duedate	21.80
	Int charged from due date	No
	Int charged from purchase date	Yes
	ini charged irom purchase date	100



St George Bank
Starts Low Stays Low MC

St George Bank Starts Low Stays Low MC



summary facts		star ratings calculation	
Rate Free days after statement date	10.9900% 25	High User	****
Ongoing fee	\$59.00/a	Total Points for Features (F)	26.71
Spend require to waive annualfee	N/A	Total Points for Interest Rates (C)	47.47
Credit balances pay interest	No	Total Points	74.18
Max credit limit Repayments made by Internet	40000.00 Yes	Moderate User	****
Repayments made by internet	165	Total Points for Features (F)	20.04
		Total Points for Interest Rates (C)	48.66
		Total Points	68.69

General Information	
Debit card attached to overdraft	No
Min repayment amount %	2.00%
Min repayment amount \$	10.00
Calculation of interest	daily
Fees and charges	
CCard frgn currcy conv-cash adv	Nil
Inquiry charge - current statemt	Nil
Inquiry charge - previous statem	Nil
Int Emergcy replace cc in 48hrs	52.50
Int Emergcy replace cc in 5days	10.50
Int EFTPOS chrq from Sav a/c	Nil
Sav a/c linked to cc for Inttran	Yes
Internation CC Cash Adv OTC chrg	1.00
CCard frgn currcy conv-purchase	Nil
Ongoing Fee - subsequent cards	Nil
Branch cash advance fee	1.00
Other ATM cash advance fee	1,50
Network ATM cash advance fee	1.00
Access to ATM's	Yes
Internation CC Cash Adv ATM chrg	1.50
No of free transactions	Unlimited
Ongoing fee waived in first year	N/A
Customised pin charge	Nil
Annual fee rebate conditions	Nil
Replacement Card >1/year	10.50
Reinstatement of credit card fee	Nil
Int ATM chrg from Sav a/c	N/A
Statement repeat cost	7.50
A/c credit interest link to	N/A
Repayment capabilities	
Repayments accepted by 3rd party	No
Repayments made by Internet	Yes
Repayments made by direct credit	Yes
Repayments made by cheque	Yes
Repayments made by branch	Yes
Repayments made by BPAY	Yes
Auto payment to pay full debt	Yes
Repayments made by ATM	Yes
Repayments made by telephone	Yes
Auto payment to pay min repaymnt	Yes

Rewards Program	
Flight rewards available	N/A
Airline Rewards program ann fee	N/A
Transfer point to another member	N/A
Reward point statement frequency	N/A
Shopping voucher rewards avail	N/A
Rewards Program available	No
Rewards Program name	N/A
Rewards Program points life	N/A
Rewards Program annual fee	N/A
Travel rewards available	N/A
Financial Services rewards avail	N/A
Entertainment rewards available	N/A
Dining rewards available	N/A
Supplement points with cash	N/A
Car rebate rewards available	N/A
Rewards to airline rewards ratio	N/A
Airline rewards affiliate	N/A N/A
Airline program must be joined	
Rewards Program joining fee	N/A
Rewards point accumulation	
Min bonus point avail for\$1spent	N/A
No of reward points for \$1 spent	N/A
Point avail on all card spend	N/A
Max bonus point avail for\$1spent	N/A
Reward points redemption exampl	
Family size car hire value	N/A
7day adv pur Syd-Mel value	N/A
7day adv pur Syd-Mel points req	N/A
2 movie tickets points value	N/A
\$100 shopping vouch points req	N/A
Family size car type	N/A
Family size car hire points req	N/A
Waive card annual fee points req	N/A
W'end (2nts) accom value	N/A
W'end (2nts) accom location	N/A
W'end (2nts) accom points req	N/A
2 movie tickets points required	N/A
Late payment interest charging	
Int charged from statement date	No
Min fee-min pmt not paid-duedate	21.80
Max fee-min pmt not paid-duedate	21.80
Int charged from due date	No
Int charged from purchase date	Yes



NSW Teachers Credit Un Teachers Visa Credit Cd

NSW Teachers Credit Un Teachers Visa Credit Cd



summary facts		star ratings calculation	
Rate Free days after statement date	11.5000% 25	High User	****
Ongoing fee	\$25.00/a	Total Points for Features (F)	28.30
Spend require to waive annualfee	5000.00	Total Points for Interest Rates (C)	46.96
Credit balances pay interest	No	Total Points	75.26
Max credit limit Repayments made by Internet	25000.00 Yes	Moderate User	****
Repayments made by internet	165	Total Points for Features (F)	21.23
		Total Points for Interest Rates (C)	54.78
		Total Points	76.01

General Information	
Debit card attached to overdraft	No
Min repayment amount %	3%
Min repayment amount \$	No min
Calculation of interest	d
Fees and charges	
CCard frgn currcy conv-cash adv	N/A
Inquiry charge - current statemt	Nil
Inquiry charge - previous statem	Nil
Int Emergcy replace cc in 48hrs	150.00
Int Emergcy replace cc in 5days	150.00
Int EFTPOS chrg from Sav a/c	N/A
Sav a/c linked to cc for Inttran	No
Internation CC Cash Adv OTC chrg	Nil
CCard frgn currcy conv-purchase	Nil
Ongoing Fee - subsequent cards	25.00
Branch cash advance fee	N/A
Other ATM cash advance fee	N/A
Network ATM cash advance fee	N/A
Access to ATM's	Yes
Internation CC Cash Adv ATM chrg	Nil
No of free transactions	Unlimited
Ongoing fee waived in first year	No
Customised pin charge	N/A
Annual fee rebate conditions	N/A
Replacement Card >1/year	10.00
Reinstatement of credit card fee	N/A
Int ATM chrg from Sav a/c	N/A
Statement repeat cost	3.00
A/c credit interest link to	N/A
Repayment capabilities	
Repayments accepted by 3rd party	Yes
Repayments made by Internet	Yes
Repayments made by direct credit	No
Repayments made by cheque	Yes
Repayments made by branch	Yes
Repayments made by BPAY	No
Auto payment to pay full debt	Yes
Repayments made by ATM	Yes
Repayments made by telephone	Yes
Auto payment to pay min repaymnt	Yes

	Rewards Program	
	Flight rewards available	N/A
	Airline Rewards program ann fee	N/A
	Transfer point to another member	N/A
	Reward point statement frequency	N/A
	Shopping voucher rewards avail	N/A
	Rewards Program available	No
	Rewards Program name	N/A
	Rewards Program points life	N/A
	Rewards Program annual fee	N/A
	Travel rewards available	N/A
	Financial Services rewards avail	N/A
7	Entertainment rewards available	N/A
	Dining rewards available	N/A
	Supplement points with cash	N/A
	Car rebate rewards available	N/A
	Rewards to airline rewards ratio	N/A
	Airline rewards affiliate	N/A
	Airline program must be joined	N/A
	Rewards Program joining fee	N/A
	Rewards point accumulation	
	Min bonus point avail for\$1spent	N/A
	No of reward points for \$1 spent	N/A
	Point avail on all card spend	N/A
	Max bonus point avail for\$1spent	N/A
	Reward points redemption example	
	Family size car hire value	N/A
	7day adv pur Syd-Mel value	N/A
	7day adv pur Syd-Mel points reg	N/A
	2 movie tickets points value	N/A
	\$100 shopping youch points reg	N/A
	Family size car type	N/A
	Family size car hire points reg	N/A
	Waive card annual fee points req	N/A
	W'end (2nts) accom value	N/A
	W'end (2nts) accom location	N/A
	W'end (2nts) accom points req	N/A
	2 movie tickets points required	N/A
	Late payment interest charging	
	Int charged from statement date	No
	Min fee-min pmt not paid-duedate	25.00
	Max fee-min pmt not paid-duedate	25.00
	Int charged from due date	No.
	Int charged from purchase date	Yes
	ini charged irom purchase date	100



Maritime Workers CU Visa

Maritime Workers CU

Visa



summary facts		star ratings calculation	
Rate Free days after statement date	11.3000% 0	High User	****
Ongoing fee	\$2.00/m	Total Points for Features (F)	31.08
Spend require to waive annualfee	N/A	Total Points for Interest Rates (C)	46.90
Credit balances pay interest	Yes	Total Points	77.98
Max credit limit Repayments made by Internet	20000.00 Yes	Moderate User	****
repayments made by internet	100	Total Points for Features (F)	23.31
		Total Points for Interest Rates (C)	54.69
		Total Points	78.00

General Information	
Debit card attached to overdraft	Yes
Min repayment amount %	3%
Min repayment amount \$	20.00
Calculation of interest	d
Fees and charges	
CCard frgn currcy conv-cash adv	
Inquiry charge - current statemt	Nil
Inquiry charge - previous statem	
Int Emergcy replace cc in 48hrs	N/A
Int Emergcy replace cc in 5days	N/A
Int EFTPOS chrg from Sav a/c	Nil
Sav a/c linked to cc for Inttran	No
Internation CC Cash Adv OTC chrg	Nil
CCard frgn currcy conv-purchase	
Ongoing Fee - subsequent cards	N/A
Branch cash advance fee	Nil
Other ATM cash advance fee	Nil
Network ATM cash advance fee	Nil
Access to ATM's	Yes
Internation CC Cash Adv ATM chrg	Nil
No of free transactions	5
Ongoing fee waived in first year	N/A
Customised pin charge	
Annual fee rebate conditions	N/A
Replacement Card >1/year	
Reinstatement of credit card fee	Nil
Int ATM chrg from Sav a/c	Nil
Statement repeat cost	Nil
A/c credit interest link to	N/A
Repayment capabilities	
Repayments accepted by 3rd party	Yes
Repayments made by Internet	Yes
Repayments made by direct credit	Yes
Repayments made by cheque	Yes
Repayments made by branch	Yes
Repayments made by BPAY	Yes
Auto payment to pay full debt	Yes
Repayments made by ATM	No
Repayments made by telephone	Yes
Auto payment to pay min repaymnt	Yes
. ,	

Rewards Program	
Flight rewards available	N/A
Airline Rewards program ann fee	N/A
Transfer point to another member	N/A
Reward point statement frequency	N/A
Shopping voucher rewards avail	N/A
Rewards Program available	No
Rewards Program name	N/A
Rewards Program points life	N/A
Rewards Program annual fee	N/A
Travel rewards available	N/A
Financial Services rewards avail	N/A
Entertainment rewards available	N/A
Dining rewards available	N/A
Supplement points with cash Car rebate rewards available	N/A N/A
Rewards to airline rewards ratio	N/A N/A
Airline rewards affiliate	N/A N/A
Airline program must be joined	N/A N/A
Rewards Program joining fee	N/A
Rewards point accumulation	N/A
•	11/2
Min bonus point avail for\$1spent	N/A
No of reward points for \$1 spent	N/A
Point avail on all card spend	N/A
Max bonus point avail for\$1spent	N/A
Reward points redemption examp	
Family size car hire value	N/A
7day adv pur Syd-Mel value	N/A
7day adv pur Syd-Mel points req	N/A
2 movie tickets points value	N/A
\$100 shopping vouch points req	N/A
Family size car type	N/A
Family size car hire points req	N/A
Waive card annual fee points req	N/A
W'end (2nts) accom value	N/A N/A
W'end (2nts) accom location	N/A N/A
W'end (2nts) accom points req	N/A N/A
2 movie tickets points required Late payment interest charging	N/A
Int charged from statement date	N/A
Min fee-min pmt not paid-duedate	Nil
Max fee-min pmt not paid-duedate	Nil
Int charged from due date	N/A
Int charged from purchase date	N/A
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Sutherland Credit Union Visa

Sutherland Credit Union

Visa



summary facts		star ratings calculation	star ratings calculation	
Rate Free days after statement date	12.2500%	Moderate User	****	
Ongoing fee	Nil	Total Points for Features (F)	19.96	
Spend require to waive annualfee	N/A	Total Points for Interest Rates (C)	51.43	
Credit balances pay interest Max credit limit Repayments made by Internet	Yes 5000.00 Yes	Total Points	71.39	

General Information	
Debit card attached to overdraft	
Min repayment amount %	5.0%
Min repayment amount \$	10.00
Calculation of interest	d
Fees and charges	
CCard frgn currcy conv-cash adv	
Inquiry charge - current statemt	Nil
Inquiry charge - previous statem	Nil
Int Emergcy replace cc in 48hrs	325.00
Int Emergcy replace cc in 5days	N/A
Int EFTPOS chrg from Sav a/c	Nil
Sav a/c linked to cc for Inttran	
Internation CC Cash Adv OTC chrg	Nil
CCard frgn currcy conv-purchase	
Ongoing Fee - subsequent cards	Nil
Branch cash advance fee	N/A
Other ATM cash advance fee	Nil
Network ATM cash advance fee	Nil
Access to ATM's	Yes
Internation CC Cash Adv ATM chrg	Nil
No of free transactions	5
Ongoing fee waived in first year	N/A
Customised pin charge	Nil
Annual fee rebate conditions	N/A
Replacement Card >1/year	20.00
Reinstatement of credit card fee	N/A
Int ATM chrg from Sav a/c	Nil
Statement repeat cost	5.00
A/c credit interest link to	
Repayment capabilities	
Repayments accepted by 3rd party	Yes
Repayments made by Internet	Yes
Repayments made by direct credit	Yes
Repayments made by cheque	Yes
Repayments made by branch	Yes
Repayments made by BPAY	No
Auto payment to pay full debt	Yes
Repayments made by ATM	No
Repayments made by telephone	No
Auto payment to pay min repaymnt	Yes

Rewards Program	
Flight rewards available	No
Airline Rewards program ann fee	N/A
Transfer point to another member	N/A
Reward point statement frequency	N/A
Shopping voucher rewards avail	N/A
Rewards Program available	No
Rewards Program name	N/A
Rewards Program points life	N/A
Rewards Program annual fee	N/A
Travel rewards available	N/A
Financial Services rewards avail	N/A
Entertainment rewards available	N/A
Dining rewards available	N/A
Supplement points with cash	N/A
Car rebate rewards available Rewards to airline rewards ratio	N/A N/A
Airline rewards affiliate	N/A N/A
Airline rewards airlinate Airline program must be joined	N/A N/A
Rewards Program joining fee	N/A N/A
Rewards point accumulation	N/A
-	
Min bonus point avail for\$1spent	N/A
No of reward points for \$1 spent	N/A
Point avail on all card spend	N/A N/A
Max bonus point avail for\$1spent	N/A
Reward points redemption example	
Family size car hire value	N/A
7day adv pur Syd-Mel value	N/A
7day adv pur Syd-Mel points req	N/A
2 movie tickets points value	N/A
\$100 shopping vouch points req	N/A
Family size car type	N/A
Family size car hire points req Waive card annual fee points req	N/A N/A
W'end (2nts) accom value	N/A N/A
W'end (2nts) accom location	N/A N/A
W'end (2nts) accompoints req	N/A
2 movie tickets points required	N/A
Late payment interest charging	13// 1
	N/A
Int charged from statement date Min fee-min pmt not paid-duedate	N/A 20.00
Max fee-min pmt not paid-duedate	20.00
Int charged from due date	N/A
Int charged from purchase date	N/A N/A
init onargou ironii puronase date	13// 1



TAFE & Community CU Visa

TAFE & Community CU

Visa



summary facts		star ratings calculation		
Rate Free days after statement date	11.2500% 0	Moderate User	****	
Ongoing fee	\$16.00/a	Total Points for Features (F)	17.05	
Spend require to waive annualfee	N/A	Total Points for Interest Rates (C)	56.00	
Credit balances pay interest	No	Total Points	73.05	
Max credit limit Repayments made by Internet	20000.00 Yes	High User	****	
	163	Total Points for Features (F)	22.73	
		Total Points for Interest Rates (C)	48.00	
		Total Points	70.73	

FEATURES AND GENERAL INFORMATION

General Information Debit card attached to overdraft Min repayment amount % 5% Min repayment amount \$ 20.00 Calculation of interest d Fees and charges CCard frgn currey conv-cash adv Inquiry charge - current statemt Inquiry charge - previous statem Nil Intemergoy replace cc in 48hrs 4.00 Int Emergoy replace cc in 5days 330.00 Int EFTPOS chrg from Sav a/c Sav a/c linked to cc for Intran Internation CC Cash Adv OTC chrg CCard frgn currcy conv-purchase N/A Ongoing Fee - subsequent cards N/A Branch cash advance fee N/A Other ATM cash advance fee N/A Other ATM cash advance fee N/A No of free transactions Ongoing fee waived in first year Customised pin charge Annual fee rebate conditions Replacement Card > 1/year Annual fee rebate cost A/c credit interest link to Repayments made by direct credit No Repayments made by direct credit No Repayments made by cheque Yes Repayments made by branch Yes Repayments made by branch Replacement to pay full debt No Repayments made by BPAY Auto payment to pay full debt No Repayments made by ATM		
Debit card attached to overdraft Min repayment amount % 5% Min repayment amount \$ 20.00 Calculation of interest d Fees and charges CCard frgn currcy conv-cash adv Inquiry charge - current statemt Inquiry charge - previous statem Nil Interprose replace cc in 48hrs 4.00 Int Emergcy replace cc in 5days 330.00 Int EFTPOS chrg from Sav a/c Sav a/c linked to cc for Intran Internation CC Cash Adv OTC chrg CCard frgn currcy conv-purchase N/A Ongoing Fee - subsequent cards N/A Branch cash advance fee N/A Other ATM cash advance fee N/A New Atm Cash advance fee N/A Nof free transactions Ongoing fee waived in first year Customised pin charge Annual fee rebate conditions Replacement Card >1/year 4.00 Reinstatement of credit card fee Int ATM chrg from Sav a/c Statement repeat cost A/c credit interest link to Repayments made by Internet Yes Repayments made by direct credit Repayments made by branch Repayments made by BPAY Auto payment to pay full debt No	General Information	
Min repayment amount \$ 20.00 Calculation of interest d Fees and charges CCard frgn currcy conv-cash adv Inquiry charge - current statemt Inquiry charge - previous statem Interest yellow a yellow a statem Interest yellow a statem Interest yellow a statem Interest yellow a		
Min repayment amount \$ 20.00 Calculation of interest d Fees and charges CCard frgn currcy conv-cash adv Inquiry charge - current statemt Nil Inquiry charge - previous statem Nil Int Emergcy replace cc in 48hrs 4.00 Int Emergcy replace cc in 5days 330.00 Int EFTPOS chrg from Sav a/c N/A Sav a/c linked to cc for Inttran Internation CC Cash Adv OTC chrg CCard frgn currcy conv-purchase N/A Ongoing Fee - subsequent cards N/A Ongoing Fee - subsequent cards N/A Network ATM cash advance fee N/A Network ATM cash advance fee N/A No free transactions Ongoing fee waived in first year Customised pin charge Annual fee rebate conditions Replacement Card >1/year Reinstatement of credit card fee Int ATM chrg from Sav a/c Statement repeat cost A/c credit interest link to Repayments made by Internet Yes Repayments made by Internet Yes Repayments made by branch Repayments made by BPAY Auto payment to pay full debt N/A N/A N/A N/A N/A N/A N/A N/		5%
Calculation of interest Fees and charges CCard frgn currcy conv-cash adv Inquiry charge - current statemt Inquiry charge - previous statem Int Emergcy replace cc in 48hrs Int Emergcy replace cc in 5days Int Emergcy replace cc in 48hrs Internation CC Cash Adv OTC chrg Order ATM cash advance fee N/A Nofter transactions Ongoing fee waived in first year Customised pin charge Annual fee rebate conditions Replacement Card >1/year Reinstatement of credit card fee Int ATM chrg from Sav a/c Statement repeat cost A/c credit interest link to Repayments made by Internet Repayments made by Internet Repayments made by Internet Repayments made by Unernet Repayments made by BPAY No Auto payment to pay full debt No	-12	
CCard frgn currcy conv-cash adv Inquiry charge - current statemt Inquiry charge - previous statem Int Emergcy replace cc in 48hrs Int Emergcy replace cc in 5days Int EFTPOS chrg from Sav a/c Sav a/c linked to cc for Inttran Internation CC Cash Adv OTC chrg CCard frgn currcy conv-purchase Ongoing Fee - subsequent cards Branch cash advance fee N/A Network ATM cash advance fee Access to ATM's Internation CC Cash Adv ATM chrg No of free transactions Ongoing fee waived in first year Customised pin charge Annual fee rebate conditions Replacement Card >1/year Annual fee rebate conditions Replacement for credit card fee Int ATM chrg from Sav a/c Statement repeat cost A/c credit interest link to Repayments made by Internet Repayments made by branch Repayments made by BPAY Auto payment to pay full debt Nil Nil No N/A		
CCard frgn currcy conv-cash adv Inquiry charge - current statemt Inquiry charge - previous statem Int Emergcy replace cc in 48hrs Int Emergcy replace cc in 5days Int EFTPOS chrg from Sav a/c Sav a/c linked to cc for Inttran Internation CC Cash Adv OTC chrg CCard frgn currcy conv-purchase Ongoing Fee - subsequent cards Branch cash advance fee N/A Network ATM cash advance fee Access to ATM's Internation CC Cash Adv ATM chrg No of free transactions Ongoing fee waived in first year Customised pin charge Annual fee rebate conditions Replacement Card >1/year Annual fee rebate conditions Replacement card >1/year Ant March from Sav a/c Statement repeat cost A/c credit interest link to Repayments made by Internet Repayments made by Great Repayments made by BPAY Auto payment to pay full debt Nil Nil Nil Nil Nil No Nil No Nil No Nil No No Nil Nil No Nil		ü
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Int Emergcy replace cc in 48hrs Int Emergcy replace cc in 5days Int Emergcy replace cc in 5days Int EFTPOS chrg from Sav a/c Sav a/c linked to cc for Inttran Internation CC Cash Adv OTC chrg CCard frgn currcy conv-purchase Ongoing Fee - subsequent cards Branch cash advance fee N/A Other ATM cash advance fee Access to ATM's Internation CC Cash Adv ATM chrg No of free transactions Ongoing fee waived in first year Customised pin charge Annual fee rebate conditions Replacement Card > 1/year Reinstatement of credit card fee Int ATM chrg from Sav a/c Statement repeat cost A/c credit interest link to Repayments made by direct credit Repayments made by direct credit Repayments made by branch Repayments made by BPAY Auto payment to pay full debt N/A 330.00 N/A	. , .	
Int Emergcy replace cc in 5days Int EFTPOS chrg from Sav a/c Sav a/c linked to cc for Inttran Internation CC Cash Adv OTC chrg CCard frgn currcy conv-purchase Ongoing Fee - subsequent cards Branch cash advance fee Other ATM cash advance fee N/A Network ATM cash advance fee Access to ATM's Internation CC Cash Adv ATM chrg No of free transactions Ongoing fee waived in first year Customised pin charge Annual fee rebate conditions Replacement Card >1/year Reinstatement of credit card fee Int ATM chrg from Sav a/c Statement repeat cost A/c credit interest link to Repayments made by Internet Repayments made by direct credit Repayments made by branch Repayment made by BPAY Auto payment to pay full debt Nil N/A	. ,	
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Auto payment to pay full debt No		
	Repayments made by ATM	No
Repayments made by telephone Yes	• •	
Auto payment to pay min repaymnt No		
pay repay	payment to pay ropaymit	

Rewards Program	
Flight rewards available	No
Airline Rewards program ann fee	N/A
Transfer point to another member	N/A
Reward point statement frequency	N/A
Shopping voucher rewards avail	N/A
Rewards Program available	No
Rewards Program name	N/A
Rewards Program points life	N/A
Rewards Program annual fee	N/A
Travel rewards available	N/A
Financial Services rewards avail	N/A
Entertainment rewards available	N/A
Dining rewards available	N/A
Supplement points with cash	N/A
Car rebate rewards available	N/A
Rewards to airline rewards ratio	N/A
Airline rewards affiliate	N/A
Airline program must be joined	N/A
Rewards Program joining fee	N/A
Rewards point accumulation	
Min bonus point avail for\$1spent	N/A
No of reward points for \$1 spent	N/A
Point avail on all card spend	N/A
Max bonus point avail for\$1spent	N/A
Reward points redemption exam	ple
Family size car hire value	N/A
7day adv pur Syd-Mel value	N/A
7day adv pur Syd-Mel points req	N/A
2 movie tickets points value	N/A
\$100 shopping vouch points req	N/A
Family size car type	N/A
Family size car hire points req	N/A
Waive card annual fee points req	N/A
W'end (2nts) accom value	N/A
W'end (2nts) accom location	N/A
W'end (2nts) accom points req	N/A
2 movie tickets points required	N/A
Late payment interest charging	
Int charged from statement date	

Min fee-min pmt not paid-duedate
Max fee-min pmt not paid-duedate
Int charged from due date
Int charged from purchase date



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