



credit card star ratings

Report 9

July 2004

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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 | ▪ No Free Days | ▪ Loyalty |
| ▪ Gold | ▪ Reward | ▪ No Frills |

CANNEX credit card star ratings ranking descriptions are:

- | | | | |
|-------|---------------------|----|------------------------|
| ★★★★★ | Excellent Qualities | ★★ | Standard Qualities |
| ★★★★ | Very Good Qualities | ★ | Satisfactory Qualities |
| ★★★ | Good Qualities | | |

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
-

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.

CANNEX credit card star ratings™

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

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 its 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 credit card star ratings™ 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.

CANNEX credit card star ratings

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
High 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
★★★★★								
American Express	Gold Credit Card	34.96	37.93	72.89	15.49	70.00	25	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	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

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CANNEX credit card star ratings

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
High 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 Incitec	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
FCCS Credit Union	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A
First Pacific CU	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A
Holiday Coast CU	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A
Illawarra 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
mecu	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
National 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
Qld 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
University 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	Altitude Standard	29.82	34.53	64.36	17.65	75.00	15	N/A

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CANNEX credit card star ratings

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
High User								
★ 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
✧ 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
Prospect Credit Union	MasterCard MyCard	33.27	32.11	65.38	16.25	0.00	25	N/A

CANNEX credit card star ratings

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	19.21	73.40	10.49	36.00	10	N/A
Encompass Credit Union	Encompass Credit Card	70.10	20.70	90.80	9.00	0.00	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	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
★★★★★								
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
Wizard 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 Incitec	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
Illawarra 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

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CANNEX credit card star ratings


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	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
Woolworths Ezy Banking	Woolworths EzyMasterCard	35.93	26.59	62.52	16.25	39.00	25	N/A
★	ANZ Bank	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
GE Consumer Finance	OneLink MasterCard	36.48	21.85	58.34	16.70	18.00	25	N/A

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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								
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

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CANNEX credit card star ratings

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
American Express								
★★★★★								
Moderate User	Credit Card	38.76	27.80	66.56	16.29	25.00	25	5000
High User	Gold Credit Card	34.96	37.93	72.89	15.49	70.00	25	9500.00
High User	Credit Card	32.90	37.06	69.96	16.29	25.00	25	5000
★★★								
High User	Blue Smart Card	31.43	36.59	68.02	16.99	35.00	25	N/A
★★								
Moderate User	Blue Smart Card	34.69	27.44	62.13	16.99	35.00	25	N/A
★								
High User	AMEX Rewards Maximiser	30.90	30.96	61.86	17.49	0.00	25	N/A
AMP Banking								
★★★★★								
Moderate User	AMP/AMEX Co-Branded Card	38.76	27.80	66.56	16.29	25.00	25	5000.00
High User	AMP/AMEX Co-Branded Card	32.90	37.06	69.96	16.29	25.00	25	5000.00
High User	AMP/AMEX Gold CoBrand Cd	34.96	37.93	72.89	15.49	70.00	25	9500.00
ANZ Bank								
★★★★★★								
High User	Low Rate Mastercard	47.31	29.42	76.73	10.99	58.00	25	N/A
★★★★★								
Moderate User	Low Rate Mastercard	48.59	22.07	70.66	10.99	58.00	25	N/A
★★★								
High User	ANZ Gold	31.76	35.05	66.81	16.50	87.00	25	0
★★								
High User	ANZ First Free Days	31.98	33.63	65.61	16.75	30.00	14	N/A
Moderate User	ANZ First Free Days	35.53	25.22	60.75	16.75	30.00	14	N/A
★								
High User	Telstra Visa	29.37	30.57	59.94	18.25	26.00	14	N/A
Moderate User	Telstra Visa	32.94	22.93	55.87	18.25	26.00	14	N/A
Australian Central CU								
★★★★								
Moderate User	Mastercard	38.96	24.08	63.04	16.25	0.00	25	N/A
★★								
High User	Mastercard	33.42	32.11	65.53	16.25	0.00	25	N/A
Australian National CU								
★★★								
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								
★★★★								
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
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
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
BankSA								

CANNEX credit card star ratings

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	Starts Low Stays Low MC	47.47	26.71	74.18	10.99	59.00	25	N/A
High User	Starts Low Stays LowVisa	47.47	26.71	74.18	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 LowVisa	48.66	20.04	68.69	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
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	Essential Visa Free Days	36.50	21.84	58.34	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	Essential Visa Free Days	32.90	29.11	62.02	16.25	30.00	25	N/A
BankWest								
★★★★★								
High User	Lite MasterCard	50.76	25.61	76.37	10.49	36.00	10	N/A
Moderate User	Lite MasterCard	54.19	19.21	73.40	10.49	36.00	10	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
★★								
Moderate User	extra Visa Reward	37.73	24.30	62.02	15.75	29.00	10	N/A
Moderate User	extra Visa Classic	35.59	24.30	59.89	16.75	29.00	10	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	Visa Reward	33.91	24.23	58.14	15.75	29.00	10	N/A
Bendigo Bank								
★★★★★								
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	Bendigo Red Mastercard	35.84	23.25	59.09	16.40	35.00	14	N/A
Citibank								
★★★★								
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
★★								
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								
★★★★								

CANNEX credit card star ratings

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	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 Union								
★								
Moderate User	Visa Credit Card	41.53	16.54	58.06	15.20	0.00	0	N/A
Commonwealth Bank								
★★								
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	31.17	31.23	62.40	16.65	114.00	25	N/A
Moderate User	Visa Commonwealth Awards	33.89	23.07	56.96	16.65	59.00	25	N/A
High User	Mastercard Fee Free	36.15	24.48	60.63	15.00	0.00	0	N/A
High User	Visa Commonwealth Awards	31.82	30.75	62.57	16.65	59.00	25	N/A
Moderate User	MCardCommonwealth Awards	33.89	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								
★★★								
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								
★★★★★								
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 Australia								
★★★								
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
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								
★★★								
Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A
★★								

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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 Union								
★★★★★								
High User	Encompass Credit Card	60.10	27.60	87.71	9.00	0.00	25	N/A
Moderate User	Encompass Credit Card	70.10	20.70	90.80	9.00	0.00	25	N/A
Family First CU								
★★★								
Moderate User	MyCard	38.94	24.08	63.02	16.25	0.00	25	N/A
★★								
High User	Visa	38.14	26.26	64.40	14.00	24.00	0	N/A
High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A
Moderate User	Visa	42.46	19.69	62.16	14.00	24.00	0	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	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A
GE Consumer Finance								
★								
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
☆								
High User	ColesMyerSource Gold MCD	30.86	27.94	58.79	17.50	0.00	32	N/A
High User	ColesMyerSource MCD	30.86	26.87	57.73	17.50	0.00	32	N/A
High User	ColesMyerSource G/MCD Rew	30.08	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	20.58	47.56	19.75	39.00	25	N/A
Moderate User	GE MasterCard	29.85	15.43	45.28	19.75	39.00	25	N/A
Moderate User	ColesMyerSource MCD	36.00	20.15	56.15	17.50	0.00	32	N/A
Greater Building Society								
★★★★★								
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	AMEX Credit Card	32.59	36.71	69.30	16.49	25.00	25	5000
Heritage B Soc								
★★★								
High User	Visa Gold With Rewards	34.75	32.54	67.29	14.95	90.00	25	N/A
Moderate User	Visa Classic With Rewards	38.91	24.96	63.87	14.95	36.00	25	N/A
High User	Visa Classic With Rewards	35.55	33.29	68.84	14.95	36.00	25	N/A
☆								
High User	Visa Classic No Frills	46.96	25.85	72.81	11.50	0.00	0	N/A
High User	Visa Classic No Rewards	36.12	26.32	62.44	14.95	24.00	25	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
★★								

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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
High User	MyCard	33.40	32.11	65.51	16.25	0.00	25	N/A
Home Building Society								
★ ★ ★								
Moderate User	Visa Credit Facility	48.65	15.82	64.47	12.95	0.00	0	N/A
Homeloans								
★ ★ ★ ★ ★								
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
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	Amex Gold IntFree	34.96	37.93	72.89	15.49	70.00	15	9500
High User	Amex IntFree	32.90	37.06	69.96	16.29	25.00	15	5000
★ ★ ★								
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	Visa No Free Days	35.50	26.13	61.63	16.40	39.00	0	N/A
Moderate User	Visa Free Days	34.52	26.87	61.39	16.90	39.00	15	N/A
☆								
High User	Visa Gold Credit Card	31.00	31.74	62.74	16.90	79.00	15	N/A
Hume B.Soc NSW								
★ ★ ★ ★ ★								
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
High User	AMEX Gold Credit Card	34.96	37.93	72.89	15.49	70.00	25	9500.00
Illawarra CU NSW								
★ ★ ★								
Moderate User	Illawarra CU MasterCard	38.91	24.08	62.99	16.25	0.00	25	N/A
★ ★								
High User	Illawarra CU MasterCard	33.37	32.11	65.48	16.25	0.00	25	N/A
IMB Limited								
★								
Moderate User	Silver MasterCard	31.77	23.23	55.00	17.95	55.00	25	N/A
Karpaty 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
Maritime Workers CU								
★ ★ ★ ★ ★								
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 Union								
★ ★ ★								
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

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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	Mastercard	33.40	32.11	65.51	16.25	0.00	25	N/A
Melbourne Credit Union								
 Moderate User	Visa Card	43.99	19.86	63.86	14.35	0.00	0	N/A
 High User	Visa Card	37.72	26.49	64.21	14.35	0.00	0	N/A
Members Equity								
 High User	MembersEquity Mastercard	53.21	25.54	78.75	9.95	30.00	14	7500
Moderate User	MembersEquity Mastercard	63.32	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	N/A
Moderate User	Bankcard Fee Free	41.15	22.78	63.94	15.35	0.00	0	N/A
Moderate User	Visa Classic	36.79	26.06	62.85	16.25	26.40	14	N/A
High User	Visa Classic	32.98	34.74	67.72	16.25	26.40	14	N/A
High User	Visa Gold	32.19	35.03	67.22	16.25	88.30	14	N/A
 Moderate User	MasterCard	36.79	23.13	59.92	16.25	26.40	14	N/A
High User	MasterCard	32.98	30.84	63.81	16.25	26.40	14	N/A
High User	Gold Mastercard	32.19	32.91	65.10	16.25	88.30	14	4500
High User	Gold MasterCard LensCard	32.12	32.68	64.80	16.25	94.30	14	4500
High User	MasterCard LensCard	32.90	30.60	63.50	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	33.06	26.52	59.58	16.25	19.80	14	N/A
 High User	2004 Olympic Games GoldV	32.09	35.49	67.58	16.25	88.30	14	N/A
High User	2004 Olympic Games Visa	32.88	34.48	67.35	16.25	26.40	14	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 Credit Cd	38.37	27.53	65.90	16.49	25.00	25	5000
High User	AMEX Standard Credit 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
High User	Teachers Visa Credit Cd	46.96	28.30	75.26	11.50	0.00	25	N/A
Orange 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
Peel Valley CU								
 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 & Nurses Credit								
 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

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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	56.19	13.74	69.92	9.99	36.00	15	N/A
	High User	52.80	18.32	71.12	9.99	36.00	15	N/A
Police CU NSW								
	Moderate User	38.94	24.08	63.02	16.25	0.00	25	N/A
	High User	33.40	32.11	65.51	16.25	0.00	25	N/A
Police CU SA								
	Moderate User	38.94	24.08	63.02	16.25	0.00	25	N/A
	High User	33.40	32.11	65.51	16.25	0.00	25	N/A
PowerState Credit Union								
	High User	32.59	36.71	69.30	16.49	25.00	25	5000
	Moderate User	38.37	27.53	65.90	16.49	25.00	25	5000
Prospect Credit Union								
	High User	41.70	27.24	68.94	12.95	0.00	0	N/A
	High User	33.27	32.11	65.38	16.25	0.00	25	N/A
	Moderate User	48.65	20.43	69.08	12.95	0.00	0	N/A
	Moderate User	38.81	24.08	62.89	16.25	0.00	25	N/A
Qld Professional CU								
	Moderate User	44.73	18.94	63.67	13.25	24.00	0	N/A
	High User	40.27	25.25	65.52	13.25	24.00	0	N/A
Qld Teachers CU								
	Moderate User	38.94	24.08	63.02	16.25	0.00	25	N/A
	High User	33.40	32.11	65.51	16.25	0.00	25	N/A
Queenslanders CU								
	Moderate User	38.37	27.53	65.90	16.49	25.00	25	5000
	High User	32.59	36.71	69.30	16.49	25.00	25	5000
RAMS								
	High User	29.04	31.46	60.50	17.95	99.00	25	N/A
	Moderate User	31.77	23.42	55.19	17.95	55.00	25	N/A
RESI Mortgage Corp								
	High User	32.59	36.71	69.30	16.49	25.00	25	5000.00
	Moderate User	38.37	27.53	65.90	16.49	25.00	25	5000.00
Resources Credit Union								
	Moderate User	38.94	24.08	63.02	16.25	0.00	25	N/A
	High User	33.40	32.11	65.51	16.25	0.00	25	N/A
Savings & Loans CU SA								
	High User	33.23	33.61	66.84	16.25	0.00	31	N/A

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Moderate User	Visa Credit Card	38.77	25.21	63.98	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
★								
High User	Women&Child Hospital VC	33.23	28.43	61.66	16.25	0.00	31	N/A
Select 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
Southeast Comm. Credit								
★★★								
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
St George Bank								
★★★★★								
High User	Starts Low Stays Low MC	47.47	26.71	74.18	10.99	59.00	25	N/A
High User	Starts Low Stays LowVisa	47.47	26.71	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	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
Moderate User	Essential MCD No F/Days	40.00	21.71	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
High User	Essential MCD 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
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
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
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	Visa	51.43	19.96	71.39	12.25	0.00	0	N/A

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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	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
TAFE & Community CU									
★★★★★	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 Soc									
★★★★	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 CU									
★★★★★	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	50.81	24.49	75.29	12.40	0.00	25	N/A
	High User	Credit Card	43.55	32.65	76.20	12.40	0.00	25	N/A
WAW Credit Union									
★★★★	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									
★★★	High User	Altitude Standard	29.82	34.53	64.36	17.65	75.00	15	N/A
	Moderate User	Mastercard No Annual Fee	42.22	17.80	60.02	14.95	0.00	0	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									
★★★★★	Moderate User	Wizard Fast Card-Amex	38.37	27.53	65.90	16.49	25.00	25	5000
	High User	Wizard Fast Card-Amex	32.59	36.71	69.30	16.49	25.00	25	5000
Woolworths Ezy Banking									
★★★★	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

Encompass Credit Union
Encompass Credit Card



summary facts

Rate	9.0000%
Free days after statement date	25
Ongoing fee	Nil
Spend require to waive annualfee	N/A
Credit balances pay interest	No
Max credit limit	No max
Repayments made by Internet	Yes

star ratings calculation

High User	★★★★★
Total Points for Features (F)	27.60
Total Points for Interest Rates (C)	60.10
Total Points	87.71
Moderate User	★★★★★
Total Points for Features (F)	20.70
Total Points for Interest Rates (C)	70.10
Total Points	90.80

FEATURES AND GENERAL INFORMATION

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 statem	Nil
Inquiry charge - previous statem	15.00
Int Emergency replace cc in 48hrs	300.00
Int Emergency 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	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 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	Nil
Max fee-min pmt not paid-duedate	Nil
Int charged from due date	Yes
Int charged from purchase date	No

SUNCORP

Clear Options Standard



summary facts

Rate	13.9000%
Free days after statement date	0
Ongoing fee	\$29.00/a
Spend require to waive annualfee	N/A
Credit balances pay interest	No
Max credit limit	No max
Repayments made by Internet	Yes

star ratings calculation

High User	★★★★★
Total Points for Features (F)	35.29
Total Points for Interest Rates (C)	43.49
Total Points	78.78
Moderate User	★★★★★
Total Points for Features (F)	26.47
Total Points for Interest Rates (C)	47.66
Total Points	74.13

FEATURES AND GENERAL INFORMATION

General Information

Debit card attached to overdraft	
Min repayment amount %	3%
Min repayment amount \$	25.00
Calculation of interest	d

Fees and charges

CCard frgn currcy conv-cash adv	1.50%
Inquiry charge - current statem	Nil
Inquiry charge - previous statem	Nil
Int Emergency replace cc in 48hrs	50.00
Int Emergency 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	
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



summary facts

Rate	11.9000%
Free days after statement date	25
Ongoing fee	Nil
Spend require to waive annualfee	N/A
Credit balances pay interest	No
Max credit limit	25000.00
Repayments made by Internet	Yes

star ratings calculation

High User	★★★★★
Total Points for Features (F)	32.65
Total Points for Interest Rates (C)	43.55
Total Points	76.20
Moderate User	★★★★★
Total Points for Features (F)	24.49
Total Points for Interest Rates (C)	50.81
Total Points	75.29

FEATURES AND GENERAL INFORMATION

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 statem	Nil
Inquiry charge - previous statem	Nil
Int Emargcy replace cc in 48hrs	
Int Emargcy replace cc in 5days	N/A
Int EFTPOS chrg from Sav a/c	N/A
Sav a/c linked to cc for Intran	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 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	
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**



summary facts

Rate	9.9900%
Free days after statement date	10
Ongoing fee	\$36.00/a
Spend require to waive annualfee	N/A
Credit balances pay interest	Yes
Max credit limit	No max
Repayments made by Internet	Yes

star ratings calculation

High User	★★★★★
Total Points for Features (F)	25.61
Total Points for Interest Rates (C)	50.76
Total Points	76.37
Moderate User	★★★★★
Total Points for Features (F)	19.21
Total Points for Interest Rates (C)	54.19
Total Points	73.40

FEATURES AND GENERAL INFORMATION

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 statem	Nil
Inquiry charge - previous statem	Nil
Int Emargcy replace cc in 48hrs	100.00
Int Emargcy replace cc in 5days	N/A
Int EFTPOS chrg from Sav a/c	N/A
Sav a/c linked to cc for Intran	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	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 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	25.00
Max fee-min pmt not paid-duedate	25.00
Int charged from due date	No
Int charged from purchase date	Yes

ANZ Bank

Low Rate Mastercard



summary facts

Rate	10.9900%
Free days after statement date	25
Ongoing fee	\$58.00/a
Spend require to waive annualfee	N/A
Credit balances pay interest	No
Max credit limit	15000.00
Repayments made by Internet	Yes

star ratings calculation

High User	★★★★★
Total Points for Features (F)	29.42
Total Points for Interest Rates (C)	47.31
Total Points	76.73
Moderate User	★★★★
Total Points for Features (F)	22.07
Total Points for Interest Rates (C)	48.59
Total Points	70.66

FEATURES AND GENERAL INFORMATION

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 currcy conv-cash adv	1.5%
Inquiry charge - current statem	Nil
Inquiry charge - previous statem	Nil
Int Emergency replace cc in 48hrs	50.00
Int Emergency replace cc in 5days	50.00
Int EFTPOS chrg from Sav a/c	2.00
Sav a/c linked to cc for Intran	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
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 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**



summary facts

Rate	9.7500%
Free days after statement date	14
Ongoing fee	\$30.00/a
Spend require to waive annualfee	7500
Credit balances pay interest	No
Max credit limit	15000.00
Repayments made by Internet	Yes

star ratings calculation

High User	★★★★★
Total Points for Features (F)	25.54
Total Points for Interest Rates (C)	53.21
Total Points	78.75
Moderate User	★★★★★
Total Points for Features (F)	19.15
Total Points for Interest Rates (C)	63.32
Total Points	82.47

FEATURES AND GENERAL INFORMATION

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 statem	Nil
Inquiry charge - previous statem	Nil
Int Emergency replace cc in 48hrs	N/A
Int Emergency 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
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 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	Nil
Max fee-min pmt not paid-duedate	25.00
Int charged from due date	No
Int charged from purchase date	Yes

BankSA

Starts Low Stays Low MC



summary facts

Rate	10.9900%
Free days after statement date	25
Ongoing fee	\$59.00/a
Spend require to waive annualfee	N/A
Credit balances pay interest	Yes
Max credit limit	40000.00
Repayments made by Internet	Yes

star ratings calculation

High User	★★★★★
Total Points for Features (F)	26.71
Total Points for Interest Rates (C)	47.47
Total Points	74.18
Moderate User	★★★★
Total Points for Features (F)	20.04
Total Points for Interest Rates (C)	48.66
Total Points	68.69

FEATURES AND GENERAL INFORMATION

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 statem	Nil
Inquiry charge - previous statem	Nil
Int Emergency replace cc in 48hrs	52.50
Int Emergency replace cc in 5days	Nil
Int EFTPOS chrg from Sav a/c	N/A
Sav a/c linked to cc for Intran	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
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 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

St George Bank
Starts Low Stays Low MC



summary facts

Rate	10.9900%
Free days after statement date	25
Ongoing fee	\$59.00/a
Spend require to waive annualfee	N/A
Credit balances pay interest	No
Max credit limit	40000.00
Repayments made by Internet	Yes

star ratings calculation

High User	★★★★★
Total Points for Features (F)	26.71
Total Points for Interest Rates (C)	47.47
Total Points	74.18
Moderate User	★★★★
Total Points for Features (F)	20.04
Total Points for Interest Rates (C)	48.66
Total Points	68.69

FEATURES AND GENERAL INFORMATION

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 statem	Nil
Inquiry charge - previous statem	Nil
Int Emergency replace cc in 48hrs	52.50
Int Emergency replace cc in 5days	10.50
Int EFTPOS chrg from Sav a/c	Nil
Sav a/c linked to cc for Intran	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
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 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



summary facts

Rate	11.5000%
Free days after statement date	25
Ongoing fee	\$25.00/a
Spend require to waive annualfee	5000.00
Credit balances pay interest	No
Max credit limit	25000.00
Repayments made by Internet	Yes

star ratings calculation

High User	★★★★★
Total Points for Features (F)	28.30
Total Points for Interest Rates (C)	46.96
Total Points	75.26
Moderate User	★★★★★
Total Points for Features (F)	21.23
Total Points for Interest Rates (C)	54.78
Total Points	76.01

FEATURES AND GENERAL INFORMATION

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 statem	Nil
Inquiry charge - previous statem	Nil
Int Emergency replace cc in 48hrs	150.00
Int Emergency 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
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 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	25.00
Max fee-min pmt not paid-duedate	25.00
Int charged from due date	No
Int charged from purchase date	Yes

Maritime Workers CU

Visa



summary facts

Rate	11.3000%
Free days after statement date	0
Ongoing fee	\$2.00/m
Spend require to waive annualfee	N/A
Credit balances pay interest	Yes
Max credit limit	20000.00
Repayments made by Internet	Yes

star ratings calculation

High User	★★★★★
Total Points for Features (F)	31.08
Total Points for Interest Rates (C)	46.90
Total Points	77.98
Moderate User	★★★★★
Total Points for Features (F)	23.31
Total Points for Interest Rates (C)	54.69
Total Points	78.00

FEATURES AND GENERAL INFORMATION

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 statem	Nil
Inquiry charge - previous statem	
Int Emergency replace cc in 48hrs	N/A
Int Emergency replace cc in 5days	N/A
Int EFTPOS chrg from Sav a/c	Nil
Sav a/c linked to cc for Intran	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	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 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	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

Sutherland Credit Union
Visa



summary facts

Rate	12.2500%
Free days after statement date	0
Ongoing fee	Nil
Spend require to waive annualfee	N/A
Credit balances pay interest	Yes
Max credit limit	5000.00
Repayments made by Internet	Yes

star ratings calculation

Moderate User	★★★★★
Total Points for Features (F)	19.96
Total Points for Interest Rates (C)	51.43
Total Points	71.39

FEATURES AND GENERAL INFORMATION

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 statem	Nil
Inquiry charge - previous statem	Nil
Int Emergency replace cc in 48hrs	325.00
Int Emergency replace cc in 5days	N/A
Int EFTPOS chrg from Sav a/c	Nil
Sav a/c linked to cc for Intrtran	
Intenation 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
Intenation 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	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 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	N/A
Min fee-min pmt not paid-duedate	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

TAFE & Community CU

Visa



summary facts

Rate	11.2500%
Free days after statement date	0
Ongoing fee	\$16.00/a
Spend require to waive annualfee	N/A
Credit balances pay interest	No
Max credit limit	20000.00
Repayments made by Internet	Yes

star ratings calculation

Moderate User	★★★★★
Total Points for Features (F)	17.05
Total Points for Interest Rates (C)	56.00
Total Points	73.05
High User	★★★★★
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 currcy conv-cash adv	N/A
Inquiry charge - current statem	Nil
Inquiry charge - previous statem	Nil
Int Emergency replace cc in 48hrs	4.00
Int Emergency replace cc in 5days	330.00
Int EFTPOS chrg from Sav a/c	N/A
Sav a/c linked to cc for lntrn	
Internation CC Cash Adv OTC chrg	Nil
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
Network ATM cash advance fee	
Access to ATM's	Yes
Internation CC Cash Adv ATM chrg	Nil
No of free transactions	
Ongoing fee waived in first year	No
Customised pin charge	N/A
Annual fee rebate conditions	
Replacement Card >1/year	4.00
Reinstatement of credit card fee	4.00
Int ATM chrg from Sav a/c	
Statement repeat cost	
A/c credit interest link to	

Repayment capabilities

Repayments accepted by 3rd party	
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	No
Repayments made by ATM	No
Repayments made by telephone	Yes
Auto payment to pay min repaymnt	No

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 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	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	



Online Financial Services - *go through*



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