

Report No. 13 June 2006



Summary Findings

Australia's love affair with credit cards is beginning to cost us more.

The nation's outstanding credit card balance (accruing interest) grew from \$21.6 billion to \$25.3 billion over the year ended March 2006, and the average card balance (accruing interest) is now \$1,975 according to the latest Reserve Bank statistics¹. This is \$150 more than just one year ago.

At an interest rate of 15.99%² we estimate that Australians are paying around \$596 million in additional annual interest payments due to growing card balances.

Should we be worried? Rising fuel costs and interest rates have brought all household expenses under scrutiny. Anybody who is currently questioning the cost of their credit card will find that some of the legwork has been done for them in the latest CANNEX star ratings report. The report identifies the very best cards for a range of different card spending and repayment behaviours.

A total of 64 "five stars" were awarded by CANNEX, an average of 16 awards per profile. CANNEX research reveals a growing number of five star rated "no frills" cards. This area continues to grow in strength despite the recent flurry of card rate rises. It seems the emergence of heavy marketing in this category could be contributing to Australia's growing interest bill.

In addition to interest rates, CANNEX star ratings take into account a range of features that are important in choosing credit cards – especially for those people who pay off their card regularly. For this report, CANNEX has added two new dimensions to the consumer value equation: credit card security and ease of application.

Bring Back Debtor's Prison

Back in 1834 the debt burden Australians now carry would have led much of the population directly to debtor's prison. To be fair, the 'honest debtor' who carelessly accepted credit from equally reckless lenders would have received the lighter sentence of mandatory servitude to his creditor. If debtor's prison still existed, Australia's household debt would look dramatically different. Instead, our appetite to borrow and spend, encouraged by a flurry of new and more competitive credit cards, suggests that many of us are becoming enslaved by consumer debt.

¹ Reserve Bank of Australia, Credit and Charge Card Statistics, April 2006.

² The average for 246 cards evaluated in the CANNEX database at May 2006

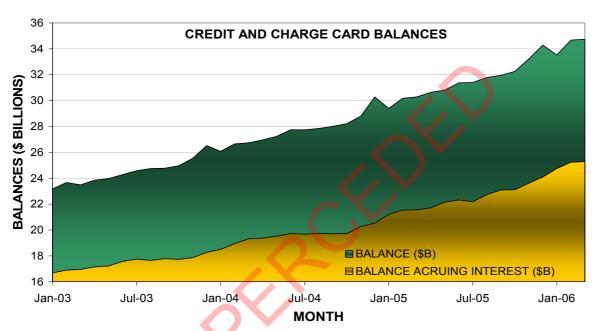




Rising Credit Card Balances

CANNEX estimates that credit card debt represents less than 5% of total consumer debt. However, credit cards attract attention because this form of debt is arguably non-essential, and patterns may apply to other household lending trends. Since the beginning of 2003, when marketing activity intensified with new and cheaper market entrants, the number of credit card accounts has grown by more than 2.2 million, and outstanding debt has increased at an aggressive pace.

TABLE 1



Source: RBA

Australia's total credit card balance accruing interest grew from \$21.55 billion in March 2005 to \$25.28 billion in March 2006. The average card balance accruing interest is now \$1,975³ according to the latest Reserve Bank statistics (March 2006). This is \$150 more than just one year ago.

At an interest rate of 15.99% (the average rate recorded in the CANNEX database) CANNEX estimates that Australians are paying around \$596 million in additional annual interest payments due to growing balances.

³ Reserve Bank of Australia, Credit and Charge Card Statistics, April 2006.





Rising Interest Compound Rising Balances

Rate rises are of no consequence for consumers who pay off their balances in full. But incremental rate increases will impact on cardholders who tend to spend more than they can afford. CANNEX estimates that over 70% of Australian card holders do not regularly pay off their outstanding balances.

After the 25 basis point RBA rate rise on May 3 2006, Australia's financial institutions followed a typical leader/follower pattern in announcing changing product rates. As of the end of May, CANNEX reports 78 credit card rate changes including 12 cards that increased by more than 0.25% (NAB led the market with two cards that rose by 0.85%, four cards that rose by 0.34%, and two cards that rose by 0. 30%)⁴. As a sign of a competitive market, nine cards announced they had absorbed some or all of the entire rate increase, with one (Suncorp's Clear Options Standard card) cutting its rate by 1.95% to reposition in the growing no-frill's category. Many institutions have not yet responded.

Credit card holders who do revolve their balances will bear the burden of higher card balances - 8% higher per card compared to one year ago - and higher rates. Perhaps ungraciously, CANNEX calls these consumers either "habitual spenders" who regularly spend more than they can afford, and "revolve" their balance from period to period or "impulse spenders" who use their cards for emergencies or Christmas shopping and cannot afford full repayment. For these types of consumers, CANNEX star ratings identify the very best lower rate cards.

For other consumers, higher interest rates do not matter at all. Over the twelve months ending March 2006, total non-interest bearing balances have grown by \$726.5 million. This amount relates to disciplined card users who pay off their debt in full, on time. CANNEX calls these consumers "everyday spenders" who use their card for most spending but keep their habit in check, or "big spenders" who are able to spend a lot, but pay in full. CANNEX star ratings for these styles of card users focus more on top features, including reward programs, than interest rates.

CANNEX star ratings results

CANNEX *star ratings* are a convenient way for consumers to shop around for the product that best suits their credit card behaviour profile. For example, to assist *habitual spenders* to find the right card, we consider all financial aspects including interest rates and annual fees to identify the lowest cost products. For *everyday spenders*, CANNEX also evaluates hundreds of features including reward programs, and assumes cost matters less.

⁴ See Appendix 1 for a table of interest changes as of May 31 2006.





Since the last credit card *star ratings* in November 2005, Bankcard has been removed, but 9 other cards have been introduced to the market. Dimensions of the market researched for this star ratings include:

- 246 cards all of which are featured in the CANNEX database;
- 13 credit cards with rates under 10%;
- 45 credit cards with rates under 13% 7 of which do not charge an annual fee;
- 29 credit cards that do not charge an annual fee;
- 11 cards with 0% balance transfer offers: and
- 33 cards with balance transfer offers under 5%.

The following pages highlight a selection of *star ratings* for CANNEX's four consumer profiles. Out of 246 cards, some of which are suitable for more than one profile, CANNEX has awarded 64 five stars.

Recent interest rate rises were not highly influential in CANNEX *star ratings*' rankings. This is partly because cost-competitive cards have remained so, and partly because historical interest rate averages are used in CANNEX rankings to provide a more robust measure of card rate relativities. This is particularly so for those profiles for which rates matter less than the range of features.

For this report, CANNEX has incorporated two new dimensions to the consumer value equation. Based on industry and consumer feedback we now include credit card security (chip enabled cards, active fraud detection, and courtesy contact for suspicious transactions) and the ease of applying for cards (online application facilities, approval in 24 hours) in our features component of ratings.

Robust Activity with No-frills Cards

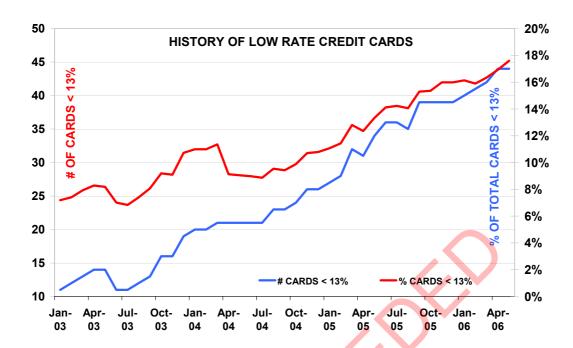
The most notable change from our October 2004 *star ratings* report is robust market activity in the no-frills, low interest category of cards. Our research reveals a significant number of strong new entrants in this category that is suitable for everyday spenders who revolve a growing balance of interest paying debt. This category is more competitive than ever. In fact, Virgin, one of the original pioneers of this category, for the first time has dropped out of CANNEX's five star group and now has a four star rating.

Aggressive marketing of low rate cards is now a common feature of Australia's financial markets. Credit card limits have grown by over \$11 billion since March of 2005 according to the RBA.

As a measure of just how far this category has come, consider Chart 1 which highlights the number of cards entered into CANNEX's database under 13% since 2003.



Chart 1



The RBA has more recently concluded that lower credit card interest rates have been driven by changes in interchange fees:

"Another change is the growth of low-rate credit cards, with the cut in interchange fees prompting many issuers to re-examine their credit card products. With less interchange revenue available, some issuers are now attempting to attract cardholders by offering lower interest rates, rather than generous reward points. As a result, a range of credit cards are now available with ongoing interest rates as low as 8.99 per cent, well down on the rates of 16–18 per cent applying on almost all cards a few years ago. For many people, this represents a saving of hundreds of dollars a year."

The RBA's views about the impact of interchange fee reforms are hotly debated amongst bankers, retailers, consumer advocates and other regulators. However one thing is clear. While lower rates represent savings, they also encourage greater borrowing and rising card balances - an equation which may not be sustainable if consumer confidence is shaken.

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⁵ Opening Statement to House of Representatives Standing Committee on Economics, Finance and Public Administration – The Australian Payments System, Philip Lowe, Assistant Governor (Financial System), 15 May 2006.





HOW TO BUY SMARTER USING THE CANNEX WEBSITE

To help consumers take control of their credit cards, CANNEX's new website makes it possible to search more than 450 Institutions for the best credit cards and many other financial products.

Consumers can find the very lowest rates, can search for our *star rated* cards, or can build their own search according to the criteria that matter most to them. For example, *star rated* credit cards suitable for four consumer profiles can be searched for interactively by:

- Ranking features of particular interest such as:
 - ✓ interest rates
 - √ interest-free days for repayment
- Comparing features such as:
 - √ minimum repayment percentages
- Screening in all cards with features such as:
 - ✓ no annual fee
 - ✓ no late payment fee

CANNEX's new consumer website is our first step towards building a stronger consumer interface.

We welcome your feedback.







habitual spender

These card users routinely use their credit card and regularly spend more than they can afford. This results in them not being able to repay their balance in full at the end of the month and so they consistently *revolve* an outstanding balance. Interest rates and fees are therefore supremely important to this user profile, however Rewards Programs and other card features will also play a small role in their choice of card.

Some of the best cards for Habitual Spenders:

Institution	Product	Rate %	Annual Fee \$	Free Days	Rewards Program Available	CANNEX credit card star rating
BankWest	Lite MasterCard	8.99	49.00	25	X	****
SUNCORP	Clear Options Standard	9.95	29.00	0	✓	****
Heritage Building Society	Visa Classic No Frills	10.25	0	0	X	****
HSBC	Low Rate Credit Card	10.49	39	25	1	****
Members Equity Bank	MembersEquity Mastercard	10.49	30.00	14	X	****
Westpac	Low Rate Visa / Mastercard	10.99	45.00	25	X	****
St George Bank	Starts Low Stays Low Visa	11.25	59.00	25	X	****

NOTE: This is a condensed version of the list of products that received a five star rating for the Habitual Spender profile.

everyday spender

These card users use their credit card for the majority of their spending but keep their credit card spending habit in check. The everyday spender spends a fair bit more than the habitual spender does and strict budgeting ensures that the outstanding balance is fully repaid each month. As they rarely revolve an outstanding balance, rates and fees are not as important as the card features and rewards programs. Card features and rewards are very important to the everyday spender.

Some of the best cards for Everyday Spenders:

Institution	Product	Rate %	Annual Fee \$	Free Days	Rewards Program Available	CANNEX credit card star rating
Wizard Home Loans	Fast Card-Amex	16.74	25.00	25	✓	****
Greater Building Society	AMEX Gold Credit Card	15.49	70.00	25	✓	****
AMP Banking	AMP/AMEX Gold CoBrand	15.49	70.00	25	✓	****
American Express	Gold Credit Card	15.74	70.00	25	✓	****
SUNCORP	Clear Options Plus	16.45	29.00	25	✓	****
American Express	Credit Card	16.29	25.00	25	✓	****
Qantas Staff CU	Lifestyle Plus	14.75	30.00	16	✓	****

NOTE: This is a condensed version of the list of products that received a five star rating for the Everyday Spender profile.





<u>impulse spender</u>

These card users use their credit card mainly for emergencies or impulse shopping (eg Christmas shopping or vacations). This translates to a cycle of binge spending followed by complete repayment of their outstanding balance over the following months. Since the impulse spender's outstanding balance is eliminated relatively more quickly than that of the habitual spender, rates and fees are slightly less important, but still dominate their choice of card. Features are a consideration, but because they use their card so infrequently, rewards programs are not very important.

Some of the best cards for Impulse Spenders:

Institution	Product	Rate %	Annual Fee \$	Free Days	Rewards Program Available	CANNEX credit card star rating	
Members Equity Bank	Members Equity Mastercard	10.49	30.00	14	Х	****	
SUNCORP	Clear Options Standard	9.95	29.00	0	✓	****	
Wizard Home Loans	Clear Advantage MCD	12.40	0	25	✓	****	
Heritage Building Society	Visa Classic No Frills	10.25	0	0	X	****	
St George Bank	Starts Low Stays Low MC	11.25	59.00	25	X	****	
Westpac	Low Rate Visa / Mastercard	10.99	45.00	25	X	****	
Encompass Credit Union	Encompass Credit Card	9.85	24.00	25	X	****	

NOTE: This is a condensed version of the list of products that received a five star rating for the Impulse Spender profile.

big spender

The big spender is also a big earner. As the name suggests this card user spends significantly more on credit cards than most credit card users, but then pays off the outstanding balance at the end of the month. They have access to very high credit limits and like the everyday spender are not as concerned with rates and fees. These card users place a very high emphasis on the premium card services and Rewards Programs available through the card issuer.

Some of the best cards for Big Spenders:

Institution	Product	Rate %	Annual Fee \$	Free Days	Rewards Program Available	CANNEX credit card star rating
Qantas Staff CU	Lifestyle	11.25	0	0	✓	****
Citibank	Platinum Visa	18.75	250.00	25	✓	****
Commonwealth Bank	Visa Platinum	18.65	200.00	25	✓	****
Citibank	Platinum MasterCard	18.75	250.00	25	✓	****
St George Bank	Visa Platinum Card	18.49	225.00	30	1	****
Qld Police Credit Union	Bluey Rewarder Card	13.20	48.00	14	1	****
Commonwealth Bank	Platinum Credit Card	18.65	200.00	25	✓	****

NOTE: This is a condensed version of the list of products that received a five star rating for the Big Spender profile.



credit card star ratings methodology



Introduction

What are the CANNEX credit card star ratings?

CANNEX credit card star ratings is a sophisticated rating methodology, unique to CANNEX, that compares the dominant credit card products in Australia and presents the results in a simple, user-friendly format.

CANNEX rating methodology is transparent and extensive. The methodology compares all types of personal unsecured credit cards in Australia and accounts for an array of characteristics such as:

Free Days

No Free Days

Standard Features

Premium Features

Reward/Loyalty Programs

No Frills

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

Superior value

Exceptional value

Strong value

★★ Average value★ Satisfactory value☆ Rising Star

Only the top 75% of the credit cards examined actually receive a star rating between 1 and 5. Rising Stars are those products that would be rated 3-star or higher but have not been in the market for over six months. Rising Star products will be formally rated in the next rating period once more historical data is available.

What are the Profiles used by CANNEX credit card star ratings?

CANNEX appreciates that credit card users have different spending habits and therefore value different aspects of their credit card. In recognition of these differences, the **CANNEX** credit card star ratings methodology has been modified to reflect a range of spending styles and credit card usage.

CANNEX has adopted four different credit card user profiles in an attempt to cover the majority of card spending and payment patterns. The star ratings methodology differs for each profile in terms of the relative importance placed on the fees and features of the cards assessed. For example the methodology recognises that interest rates will be more important to someone who rarely pays off their card balance each month than they will be for someone who always pays the balance owing on their card.





A snapshot of each credit card spending profile is provided below. The tables provide an explanation of four different card spending and repayment patterns. There is a separate set of star ratings for each profile.

CREDIT CARD SPENDING PROFILES								
HABITUAL SPENDER	EVERYDAY SPENDER	IMPULSE SPENDER	BIG SPENDER					
ROUTINELY SPENDS MORE THAN THEY CAN AFFORD	STABLE BUDGETED SPENDING HABIT - MOST TRANSACTIONS ON CREDIT CARD	USES CARD INFREQUENTLY EG CHRISTMAS AND VACATIONS BUT THEN RECOVERS FOR REST OF YEAR	HIGH CREDIT LIMIT CONSISTENTLY SPENDS LARGE AMOUNTS EACH MONTH					

	SPENDING	PROFILE CHARACT	ERISTICS							
	HABITUAL SPENDER	EVERYDAY SPENDER	IMPULSE SPENDER	BIG SPENDER						
CARD USE	ROUTINE ROUTINE		SPORADIC	ROUTINE						
CARD SPEND	NATIONAL AVERAGE*	HIGHER THAN NATIONAL AVERAGE	LOWER THAN NATIONAL AVERAGE	MUCH HIGHER THAN NATIONAL AVERAGE [*]						
DO THEY REVOLVE	CONSTANTLY	SELDOM / NEVER	PERIODICALLY	SELDOM / NEVER						
RATES & FEES	VERY IMPORTANT	IMPORTANT	IMPORTANT VERY IMPORTANT							
CARD FEATURES	SOMEWHAT IMPORTANT	VERY IMPORTANT	IMPORTANT	VERY IMPORTANT						
REWARDS PROGRAM	SOMEWHAT IMPORTANT	VERY IMPORTANT	IMPORTANT	IMPORTANT						

^{*}Source: Reserve Bank of Australia and CANNEX

How does it work?

How are the 'stars' calculated?

Each credit card reviewed for the **CANNEX** *credit card star ratings* is awarded points for its comparative Costs and for the array of positive Features attached to the card. These features include rewards programs, premium card facilities, repayment capabilities and conditions attached to interest charging.

To arrive at the total score CANNEX applies a weight (w) against the Cost score (C) and the Features score (F). This weight will vary for each profile of credit card usage. The weight will reflect the relative importance of either costs or features in determining the best card for the type of credit card usage and payment.

 $_{\text{W1}}\text{COST}$ SCORE (C) + $_{\text{W2}}\text{FEATURES}$ SCORE (F) = TOTAL SCORE (T)





Costs (C)

CANNEX compares both current and historical credit card pricing data to calculate the COST (C) component of each product's overall score. Current data is used to calculate the annual cost to the cardholder for using each card. The cost of each card varies depending on the characteristics of the spending profile. Below are some of the spending and revolving details used in the calculation of the cost of each credit card.

- 1) Current Data –includes a scenario for each of the four credit card spending profiles
 - Habitual Spender spends \$12,000 per year while revolving \$2,500
 - Everyday Spender spends \$24,000 per year while revolving \$500
 - Impulse Spender spends \$3,600 per year while revolving \$1,800
 - Big Spender spends \$60,000 per year while revolving \$1,000
- 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.

Features (F)

Each card Feature (F) is allocated points. Points are awarded for positive credit card traits such as no fees or greater flexibility. The total features score for each category of information (eg repayment capabilities) is ranked and weighted with each category contributing to the overall Features Score (F). As Features are relatively static, they are not measured over time.

Weightings

The Costs and Features are weighted differently for each spending profile. This is done in recognition of the relative importance of the different product components to each profile.

The methodology for each profile is subtly adjusted to account for the differences between them. The process considers each profile separately and assigns weights representative of that profile (see table below). For the Habitual spender for example, the rates and fees associated with a card account for 70% of that card's total score and the 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 the Big Spender on the other hand (eg. Gold, Platinum or rewards cards) typically offer more features. The Big spender profile has therefore been adjusted so that features account for 70% of the total score, while rates and fees account for 30%.





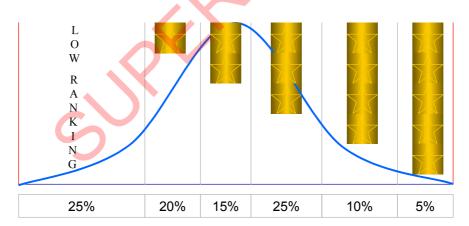
The Costs (C) plus Features (F) point scores are indexed and totalled to provide the Total Index Points. Together they form the basis of the CANNEX credit card star ratings.

CANNEX credit	CANNEX credit card star ratings™ WEIGHTINGS									
	COST (C) *	FEATURES (F) **	TOTAL (C+F)							
Habitual Spender	70%	30%	100%							
Everyday Spender	40%	60%	100%							
Impulse Spender	60%	40%	100%							
Big Spender	30%	70%	100%							

Cost calculations consider current and historical interest rates as well as ongoing fees associated with the cards

How are the stars awarded?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores according to the following guidelines. As you can see, only the cards that obtain a score in the top 5% of the of the score distribution receive a 5 star rating and only the top 75% of the score range receive a star rating



Is the analysis independent?

CANNEX is independently owned and operated. We maintain data and prepare research on financial products. Neither CANNEX nor its employees receives any commission, advertising funds nor has any interest in the sale of financial products.

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

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





How many products and financial institutions are analysed?

In order to calculate the ratings, CANNEX analyses just over 220 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.

How often are CANNEX credit card star ratings re-rated?

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

Does CANNEX rate other product areas?

YES. CANNEX rates credit cards, personal loans, deposit accounts and margin lending products. These star ratings use similar methodologies to the *mortgage star ratings*. This guarantees the quality and transparency of these other star ratings. The use of similar star ratings logos also builds consumer recognition of quality products across product categories. Please access the CANNEX website (http://www.cannex.com.au/starrate.html) if you would like to view the latest reports for the CANNEX *mortgage star ratings*, *deposit star ratings* or *margin lending star ratings*.







Section 1. Summary By Profile

Company	Product	Published	Free	Annual	Fee (\$)	Cred	it Limit (\$)	Rewards
Company	rroduct	Rate (%)	Days	Annualised Fee	Spend to Waive	Min	Max	Program Available
****	superior value"							
Aussie Home Loans	Aussie MasterCard	9.99	25	49.00	N/A	1000	15000.00	×
Austral Credit Union	Visa Special Credit Crd	9.95	25	25.00	N/A	500	No max	×
Australian Defence CU	Visa Credit Card	11.55	25	36.00	N/A	500	No max	×
Bank of Queensland	Low Rate Visa Card	9.99	14	49.00	N/A	1000	No max	×
BankSA	Starts Low Stays Low MC	11.25	25	59.00	N/A	500	No max	~
BankSA	Starts Low Stays LowVisa	11.25	25	59.00	N/A	500	No max	~
BankWest	Lite MasterCard	8.99	25	49.00	N/A	1000	25000.00	×
Encompass Credit Union	Encompass Credit Card	9.85	25	24.00	N/A	1000	30000.00	×
GE Money	GE Money Low Rate MCD	10.99	25	58.00	N/A	500	No max	~
Heritage B Soc	Visa Classic No Frills	10.25	0	0.00	N/A	1000	10000.00	×
ISBC	Low Rate Credit Card	10.49	25	39.00	N/A	1000	No max	~
ntech Credit Union	Titanium 55	10.95	25	48.00	N/A	1000	No max	x
ntech Credit Union	Titanium	9.55	0	36.00	N/A	1000	No max	x
Members Equity Bank	MembersEquity Mastercard	10.49	14	30.00	7500	1000	15000.00	×
ISW Teachers Credit Un	Teachers Visa Credit Cd	11.50	25	0.00	N/A	1000	25000.00	×
lurses First	Easypay VISA	9.99	15	36.00	N/A	500	No max	×
Police & Nurses Credit	Easypay VISA	9.99	15	36.00	N/A	500	No max	×
Qld Police Credit Union	Bluey Card	10.20	14	25.00	8000	1000	20000.00	×
St George Bank	Starts Low Stays Low MCD	11.25	25	59.00	N/A	500	No max	~
St George Bank	Starts Low Stays LowVisa	11.25	25	59.00	N/A	500	No max	~
SUNCORP	Clear Options Standard	9.95	0	29.00	N/A	500	No max	~
TAFE & Community CU	Visa	11.25	0	24.00	N/A	500	20000.00	×
Westpac	Low Rate MasterCard	10.99	25	45.00	N/A	1000	50000.00	×
Vestpac	Low Rate Visa Card	10.99	25	45.00	N/A	1000	50000.00	×
Wizard Home Loans	Clear Advantage MCD	12.40	25	0.00	N/A	500	No max	×
*** <u></u>	exceptional value"							
ANZ Bank	Low Rate Mastercard	11.99	25	58.00	N/A	1000	15000.00	x
BankWest	Zero MasterCard	13.24	25	0.00	N/A	1000	25000.00	×
Bendigo Bank	Red MCD No Free Days	13.65	0	0.00	N/A	500	50000.00	•
Home Building Society	Visa Credit Facility	13.20	0	0.00	N/A	500	5000.00	x
Qld Police Credit Union	Bluey Rewarder Card	13.20	14	48.00	8000	1000	20000.00	~
Savings & Loans CU SA	Women&Child Hospital VC	16.25	31	0.00	N/A	1000	No max	×
/ictoria Teachers CU	Visa Credit Cd	13.75	25	0.00	N/A	500	No max	×
/irgin Money	Credit Card	12.65	25	0.00	N/A	2000	25000.00	~
★★★ ".	strong value"							
Adelaide Bank	Visa	15.25	0	0.00	N/A	500	No max	×
		. 0.20	J	0.00	. 4// 1	555	. to max	





Section 1. Summary By Profile

Company	Product	Published	Free	Annual	Fee (\$)	Credit Limit (\$)		Rewards
- Company		Rate (%)	Days	Annualised Fee	Spend to Waive	Min	Max	Program Available
***	strong value"							
Australian Central CU	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	V
Australian National CU	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	•
Bank of Queensland	Visa	15.95	0	0.00	N/A	1000	No max	•
Bank of Queensland	MasterCard	15.95	0	0.00	N/A	1000	No max	~
BankSA	No Annual Fee MasterCard	16.00	0	0.00	N/A	500	No max	~
BankSA	No Annual Fee Card Visa	16.00	0	0.00	N/A	500	No max	~
Bendigo Bank	Red Visa No Free Days	13.65	0	0.00	N/A	500	No max	~
City Coast CU NSW	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Coastline Credit Union	Visa Credit Card	15.45	0	0.00	N/A	500	No max	×
Commonwealth Bank	Visa No Annual Fee	15.50	0	0.00	N/A	500	No max	×
Commonwealth Bank	MasterCard No Annual Fee	15.50	0	0.00	N/A	500	No max	×
Community First CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	•
connectfinancial	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Credit Union Australia	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	•
Electricity CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Family First CU	Visa	14.00	0	24.00	N/A	500	25000.00	×
Family First CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
FCCS Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
First Pacific CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Heritage B Soc	Visa Classic No Rewards	14.95	25	18.00	10000	1000	10000.00	×
Heritage B Soc	Visa Classic WithRewards	14.95	25	36.00	N/A	1000	10000.00	•
Holiday Coast CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	•
Illawarra CU NSW	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	•
Karpaty Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Maroondah Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Melbourne Credit Union	Visa Card	14.60	0	24.00	N/A	1000	15000.00	•
Orange Credit Union	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Police CU SA	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Qld Teachers CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Select Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Service One Credit Union	Visa	14.25	0	0.00	N/A	500	No max	×
St George Bank	No Annual Fee Card-Visa	16.00	0	0.00	N/A	500	No max	~
St George Bank	No Annual Fee MasterCard	16.00	0	0.00	N/A	500	No max	~
StateWest Credit Society	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
SUNCORP	Clear Options Plus	16.45	25	29.00	N/A	500	No max	~
Sutherland Credit Union	Visa	15.50	0	0.00	N/A	1000	5000.00	×
Sutherland Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~





Section 1. Summary By Profile

Unicom Credit Union Ltd University Credit Soc Westpac	Strong value" Silver CU MasterCard Silver MyCard MasterCard No Annual Fee rising star" Rewarder Visa	17.50 17.50 15.45	25 25 0	35.00 35.00	Spend to Waive	Min 2000	7000.00	Program Available
Unicom Credit Union Ltd University Credit Soc Westpac "r	Silver CU MasterCard Silver MyCard MasterCard No Annual Fee rising star" Rewarder Visa	17.50	25			2000	7000 00	
University Credit Soc Westpac	Silver MyCard MasterCard No Annual Fee rising star" Rewarder Visa	17.50	25			2000	7000 00	
Westpac	MasterCard No Annual Fee rising star" Rewarder Visa			35.00			, 000.00	~
♦ "r	rising star" Rewarder Visa	15.45	0		N/A	2000	7000.00	~
	Rewarder Visa			0.00	N/A	1000	50000.00	x
Coastline Credit Union								
	T DI O 11:0 I	14.95	25	52.00	12000	1000	25000.00	~
Defence Force CU	True Blue Credit Card	9.99	25	36.00	N/A	500	25000.00	×
Maritime Workers CU	Visa	12.45	25	42.00	N/A	1000	20000.00	×
mecu	Visa Credit Card	12.99	25	0.00	N/A	500	No max	×
National Australia Bank	Low Rate Visa	10.75	25	49.00	N/A	500	No max	×
Police CU SA	extralite Credit Card	9.99	14	0.00	N/A	2000	No max	×
TIO Banking	Territory Credit Card	12.49	25	59.00	N/A	1000	20000.00	×
★★ "&	average value"							
American Express	Credit Card	16.29	25	25.00	5000	1000	12000.00	V
AMP Banking	AMP/AMEX Co-Branded Card	16.29	25	25.00	5000	1000	10000.00	~
ANZ Bank	First Free Days	17.25	14	30.00	N/A	1000	15000.00	×
Austral Credit Union	Visa Credit Card	13.95	25	75.00	N/A	500	No max	×
BankWest	Visa Reward	16.24	10	29.00	N/A	500	50000.00	×
BankWest	extra Visa Reward	16.24	10	29.00	N/A	500	50000.00	~
BankWest	Visa Classic	17.24	10	29.00	N/A	500	50000.00	×
BankWest	extra Visa Classic	17.24	10	29.00	N/A	500	50000.00	~
Bendigo Bank	Red Visa	16.65	14	35.00	N/A	500	50000.00	~
Bendigo Bank	Red MasterCard	16.65	14	35.00	N/A	500	50000.00	~
Commonwealth Bank	Visa with Awards	18.15	25	59.00	N/A	500	No max	~
Commonwealth Bank	Visa Low Fee	17.15	25	24.00	N/A	500	No max	×
Commonwealth Bank	MasterCard Low Fee	17.15	25	24.00	N/A	500	No max	×
GE Consumer Finance	Coles Myer Source MCD	18.50	32	0.00	N/A	500	No max	~
Greater Building Society	AMEX Credit Card	16.49	25	25.00	5000	1000	10000.00	•
HSBC	Visa No Free Days	15.75	0	59.00	N/A	2000	3999.99	~
National Australia Bank	MasterCard	16.99	14	26.40	N/A	500	No max	~
PowerState Credit Union	AMEX Credit Card	16.74	25	25.00	5000	1000	12000.00	~
Queenslanders CU	AMEX Credit Card	16.49	25	25.00	5000	1000	12000.00	✓
Westpac	Visa 55 Free days	16.90	25	30.00	N/A	1000	50000.00	x
Westpac	MasterCard 55 Free Days	16.90	25	30.00	N/A	1000	50000.00	×
Woolworths Ezy Banking	Woolworths EzyMasterCard	16.75	25	39.00	N/A	1000	No max	~
★ "s	satisfactory value"							





Section 1. Summary By Profile

Company	Product	Published	Free	Annual	l Fee (\$)	Credit	Limit (\$)	Rewards
Company		Rate (%)	Days	Annualised Fee	Spend to Waive	Min	Max	Program Available
*	"satisfactory value"							
Adelaide Bank	Visa Free Days	16.50	25		12000	500	No max	×
Adelaide Bank	Visa Free Days	16.50	25	30.00	12000	500	No max	×
American Express	Gold Credit Card	15.74	25	70.00	18000	1000	25000.00	•
American Express	Blue Credit Card	17.99	25	35.00	N/A	1000	15000.00	~
ANZ Bank	Rewards Visa	18.75	14	26.00	N/A	1000	No max	~
ANZ Bank	Frequent Flyer Visa	18.75	14	40.00	N/A	1000	No max	~
Bank of Queensland	Visa Free Days	17.00	14	49.00	N/A	1000	No max	~
Bank of Queensland	Mastercard Free Days	17.00	14	49.00	N/A	1000	No max	•
Citibank	Silver Visa	18.75	25	69.00	N/A	2000	7000.00	~
Citibank	Silver MasterCard	18.75	25	69.00	N/A	2000	7000.00	~
Commonwealth Bank	MasterCard with Awards	18.15	25	59.00	N/A	500	No max	~
Homeloans	AMEX Credit Card	16.74	25	25.00	5000	500	15000.00	×
HSBC	Visa Free Days	17.25	15	59.00	N/A	2000	3999.99	•
HSBC	Visa Gold	18.25	15	99.00	N/A	2000	3999.99	•
IMB Limited	Silver MasterCard	18.45	25	55.00	N/A	2000	7000.00	•
National Australia Bank	ANT Amex Card no Ann Fee	17.45	14	0.00	N/A	500	No max	•
National Australia Bank	Visa Classic	16.99	14	26.40	N/A	500	No max	•
National Australia Bank	Visa Mini	16.99	25	19.00	N/A	500	No max	•
RAMS	MasterCard Gold	18.45	25	99.00	N/A	500	25000.00	•
RAMS	MasterCard Silver	18.45	25	55.00	N/A	500	7000.00	•
RESI Mortgage Corp	AMEX Credit Card	16.49	25	25.00	5000	500	15000.00	•
Westpac	Holden MasterCard	17.90	15	55.00	N/A	1000	50000.00	~
Westpac	Altitude MasterCard/AMEX	18.15	15	100.00	N/A	1000	50000.00	~
Westpac	Altitude AMEX/MasterCard	18.15	15	100.00	N/A	1000	50000.00	~





Section 1. Summary By Profile

Company	Product	Published	Free	Annual	Fee (\$)	Credit	Limit (\$)	Rewards
Company	litoddot	Rate (%)	Days	Annualised Fee	Spend to Waive	Min	Max	Program Available
****	superior value"							
American Express	Gold Credit Card	15.74	25	70.00	18000	1000	25000.00	V
American Express	Credit Card	16.29	25	25.00	5000	1000	12000.00	~
AMP Banking	AMP/AMEX Gold CoBrand Cd	15.49	25	70.00	9500	5000	25000.00	~
Bank of Queensland	Visa	15.95	0	0.00	N/A	1000	No max	~
Bank of Queensland	MasterCard	15.95	0	0.00	N/A	1000	No max	~
Greater Building Society	AMEX Credit Card	16.49	25	25.00	5000	1000	10000.00	~
Greater Building Society	AMEX Gold Credit Card	15.49	25	70.00	9500	5000	25000.00	~
PowerState Credit Union	AMEX Credit Card	16.74	25	25.00	5000	1000	12000.00	~
Qantas Staff CU	Lifestyle	11.25	0	0.00	N/A	5000	50000.00	~
Qantas Staff CU	Lifestyle Plus	14.75	16	30.00	N/A	5000	50000.00	~
Qld Police Credit Union	Bluey Rewarder Card	13.20	14	48.00	8000	1000	20000.00	~
St George Bank	Visa Platinum Card	18.49	30	225.00	N/A	25000	250000.00	~
SUNCORP	Clear Options Standard	9.95	0	29.00	N/A	500	No max	~
SUNCORP	Clear Options Plus	16.45	25	29.00	N/A	500	No max	~
Wizard Home Loans	Fast Card-Amex	16.74	25	25.00	5000	2500	No max	~
***	exceptional value"							
AMP Banking	AMP/AMEX Co-Branded Card	16.29	25	25.00	5000	1000	10000.00	~
Australian Central CU	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Australian Central CU	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Australian National CU	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Australian National CU	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
City Coast CU NSW	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
City Coast CU NSW	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Community First CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Community First CU	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
connectfinancial	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
connectfinancial	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Credit Union Australia	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Credit Union Australia	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Electricity CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Electricity CU	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Family First CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Family First CU	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
FCCS Credit Union	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
FCCS Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
First Pacific CU	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
First Pacific CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	•





Section 1. Summary By Profile

Company	Product	Published	Free	Annual	Fee (\$)	Credit	t Limit (\$)	Rewards
Company .		Rate (%)	Days	Annualised Fee	Spend to Waive	Min	Max	Program Available
****	'exceptional value"							
Holiday Coast CU	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	V
Holiday Coast CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
HSBC	Amex Gold IntFree	15.74	25	70.00	9500	5000	25000.00	~
Illawarra CU NSW	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Illawarra CU NSW	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Karpaty Credit Union	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Karpaty Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Maroondah Credit Union	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Maroondah Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Orange Credit Union	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Orange Credit Union	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Police CU SA	Gold MyCard BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
Police CU SA	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Police CU SA	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Qld Teachers CU	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Qld Teachers CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Queenslanders CU	AMEX Credit Card	16.49	25	25.00	5000	1000	12000.00	~
Select Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Select Credit Union	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
StateWest Credit Society	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
StateWest Credit Society	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
SUNCORP	Clear Options Gold	15.45	25	69.00	N/A	5000	No max	~
SUNCORP	Gold AMEX	15.99	25	70.00	9500	5000	25000.00	~
Sutherland Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Sutherland Credit Union	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Unicom Credit Union Ltd	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Unicom Credit Union Ltd	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
University Credit Soc	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
University Credit Soc	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Westpac	Altitude Gold MCD/AMEX	18.15	15	150.00	N/A	5000	50000.00	•
Westpac	Altitude MasterCard/AMEX	18.15	15	100.00	N/A	1000	50000.00	~
Westpac	Altitude AMEX/MasterCard	18.15	15	100.00	N/A	1000	50000.00	•
*** '	'strong value"							
ANZ Bank	Rewards Visa	18.75	14	26.00	N/A	1000	No max	V
Australian Central CU	Gold CU MCD Blue SkyRews	17.50	25	99.00	N/A	5000	25000.00	~
Australian National CU	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~





Section 1. Summary By Profile

** ★ * "strong value"	Company	Product	Published	Free	Annual I	Fee (\$)	Credit	Limit (\$)	Rewards	
Citibank Platinum Visa 18.75 25 25.000 N/A 2000 100000.00 ✓ Citibank Platinum MasterCard 18.75 25 25.000 N/A 12000 100000.00 ✓ Citibank Platinum MasterCard 18.75 25 25.000 N/A 12000 100000.00 ✓ Citibank Platinum MasterCard 18.75 25 25.000 N/A 12000 100000.00 ✓ Citibank Platinum MasterCard 18.75 25 25.000 N/A 12000 N/A 5000 25000.00 ✓ Citibank Visa Platinum 18.65 25 200.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 18.65 25 200.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 18.60 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 18.60 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 18.60 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 18.60 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 18.60 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 18.60 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 18.60 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 18.60 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 18.60 N/A 5000	Company		Rate (%)	Days	Annualised Fee	Spend to Waive	Min	Max	Program Available	
Citibank Platinum MasterCard 18.75 25 26.000 N/A 12000 100000.00 ✓ City Coast CU NSW Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Commonwealth Bank Visa Platinum 18.65 25 20.000 N/A 12000 No max ✓ Community First CU Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Commontifinancial Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Gold McCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Greater Credit Union Gold McCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Greater Credit Union Gold McCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Greater Credit Union Gold McCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Greater Credit Union Gold McCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Great Great No Sunskey Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Great Great No Sunskey Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Great Great No Sunskey Rews 17.50 25 99.00	*** "	strong value"								
City Coast CU NSW	Citibank	Platinum Visa	18.75	25	250.00	N/A	20000	100000.00	V	
Commonwealth Bank	Citibank	Platinum MasterCard	18.75	25	250.00	N/A	12000	100000.00	~	
Community First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V connectfinancial Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V Electricity CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V Electricity CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V FCCS Credit Union Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V FCCS Credit Union Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V FCCS Credit Union Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V First Pacific CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V First Pacific CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V Holiday Coast CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V Holiday Coast CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V Maroondah Credit Union Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V Maroondah Credit Union Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V Maroondah Credit Union Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V Maroondah Credit Union Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V Maroondah Credit Union Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 V Maroondah Credit Union Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 V RESI Mortgage Corp AMEX Credit Card 16.49 25 25.00 5000 5000 15000.00 V StateWest Credit Society Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 V StateWest Credit Union Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 V University Credit Soc Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 V University Credit Union Rewarder Visa 17.50 25 99.00 N/A 5000 25000.00 V University Credit Union Rewarder Visa 17.50 25 99.00 N/A 5000 25000.00 V WA WA 5000 25000.00 V A 5000 25000.00 V WA 5000 5000 5000 5000 5000	City Coast CU NSW	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~	
Connectfinancial Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Electricity CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Electricity CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Family First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Family First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific Cu Gold MyCard Blue SkyRews 1	Commonwealth Bank	Visa Platinum	18.65	25	200.00	N/A	12000	No max	~	
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Electricity CU	connectfinancial	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~	
Family First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ FCCS Credit Union Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ First Pacific CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Holiday Coast CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Holiday Coast CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Holiday Coast CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Holiday Coast CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Holiday Coast CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Maroondah Credit Union Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Maroondah Credit Union Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Orange Credit Union Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ RESI Mortgage Corp AMEX Credit Card 16.49 25 25.00 5000 500 15000.00 ✓ Select Credit Union Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ StateWest Credit Society Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Sutherland Credit Union Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Sutherland Credit Union Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Sutherland Credit Union Lid Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Sutherland Credit Union Lid Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Wirgin Money Credit Card 12.65 25 0.00 N/A 5000 25000.00 ✓ Wirgin Money Credit Card 12.65 25 0.00 N/A 5000 25000.00 ✓ Wirgin Money Credit Card 12.65 25 0.00 N/A 5000 5000 No max ✓ Coastline Credit Union Rewarder Visa 14.95 25 5.00 N/A 5000 No max ✓ Coastline Credit Union Rewarder Visa 14.95 25 5.00 N/A 5000 No max ✓ Bank of Queensland Mastercard Tee Days 17.00 14 49.00 N/A 1000 No max ✓ Bank of Queensland Visa Free Days 17.00 14 49.00 N/A 1000 No max ✓ Citibank Gold Visa 18.87 5 55 69.00 N/A 2000 7000.00 V/ Citibank Silver Visa 81.87 5 55 69.00 N/A 2000 7000.00 V/	Credit Union Australia	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~	
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Illawarra CU NSW Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓	First Pacific CU	Gold MyCard BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~	
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RESI Mortgage Corp	Orange Credit Union	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~	
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Sutherland Credit Union Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✔ Unicom Credit Union Ltd Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔ University Credit Soc Gold MyCard Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✔ Virgin Money Credit Card 12.65 25 0.00 N/A 5000 25000.00 ✔ Virgin Money Credit Card 12.65 25 0.00 N/A 2000 25000.00 ✔ Wirgin Money Credit Card 12.65 25 0.00 N/A 2000 25000.00 ✔ "Trising star" American Express Healthe from American Ex 11.99 25 129.00 9500 5000 40000.00 ✔ Bank of Queensland Gold MasterCard 17.99 25 35.00 N/A 1000 15000.00 ✔ ANZ Ban	Select Credit Union	Gold MyCard Blue SkyRews	17.50	25	99.00	N/A	5000	25000.00	~	
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University Credit Soc	Sutherland Credit Union	Gold MyCard Blue SkyRews	17.50	25	99.00	N/A	5000	25000.00	~	
Virgin Money Credit Card 12.65 25 0.00 N/A 2000 25000.00 ✔ ★ "rising star" W	Unicom Credit Union Ltd	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~	
♣ "rising star" American Express Healthe from American Ex 11.99 25 129.00 9500 5000 40000.00 ✔ Bank of Queensland Gold MasterCard 17.00 14 120.00 N/A 5000 No max ✔ Coastline Credit Union Rewarder Visa 14.95 25 52.00 12000 1000 25000.00 ✔ ★ "average value" American Express Blue Credit Card 17.99 25 35.00 N/A 1000 15000.00 ✔ ANZ Bank Rewards Visa Gold 18.75 25 57.00 N/A 5000 No max ✔ Bank of Queensland Mastercard Free Days 17.00 14 49.00 N/A 1000 No max ✔ Bank of Queensland Visa Free Days 17.00 14 49.00 N/A 1000 No max ✔ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✔ <td>University Credit Soc</td> <td>Gold MyCard Blue SkyRews</td> <td>17.50</td> <td>25</td> <td>99.00</td> <td>N/A</td> <td>5000</td> <td>25000.00</td> <td>~</td>	University Credit Soc	Gold MyCard Blue SkyRews	17.50	25	99.00	N/A	5000	25000.00	~	
American Express Healthe from American Ex 11.99 25 129.00 9500 5000 40000.00 ✓ Bank of Queensland Gold MasterCard 17.00 14 120.00 N/A 5000 No max ✓ Coastline Credit Union Rewarder Visa 14.95 25 52.00 12000 1000 25000.00 ✓ ★ "average value" "average value" *** **	Virgin Money	Credit Card	12.65	25	0.00	N/A	2000	25000.00	~	
Bank of Queensland Gold MasterCard 17.00 14 120.00 N/A 5000 No max ✓ Coastline Credit Union Rewarder Visa 14.95 25 52.00 12000 1000 25000.00 ✓ ★★ "average value" "average value" "average value" Value	\(\)	rising star"								
Coastline Credit Union Rewarder Visa 14.95 25 52.00 12000 1000 25000.00 ✓ ★★ "average value" "average value" "average value" Visa Free Days 17.99 25 35.00 N/A 1000 15000.00 ✓ ANZ Bank Rewards Visa Gold 18.75 25 57.00 N/A 5000 No max ✓ Bank of Queensland Mastercard Free Days 17.00 14 49.00 N/A 1000 No max ✓ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✓ Citibank Silver Visa 18.75 25 69.00 N/A 2000 7000.00 ✓	American Express	Healthe from American Ex	11.99	25	129.00	9500	5000	40000.00	~	
★ ** "average value" American Express Blue Credit Card 17.99 25 35.00 N/A 1000 15000.00 ✓ ANZ Bank Rewards Visa Gold 18.75 25 57.00 N/A 5000 No max ✓ Bank of Queensland Mastercard Free Days 17.00 14 49.00 N/A 1000 No max ✓ Bank of Queensland Visa Free Days 17.00 14 49.00 N/A 1000 No max ✓ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✓ Citibank Silver Visa 18.75 25 69.00 N/A 2000 7000.00 ✓	Bank of Queensland	Gold MasterCard	17.00	14	120.00	N/A	5000	No max	~	
American Express Blue Credit Card 17.99 25 35.00 N/A 1000 15000.00 ✓ ANZ Bank Rewards Visa Gold 18.75 25 57.00 N/A 5000 No max ✓ Bank of Queensland Mastercard Free Days 17.00 14 49.00 N/A 1000 No max ✓ Bank of Queensland Visa Free Days 17.00 14 49.00 N/A 1000 No max ✓ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✓ Citibank Silver Visa 18.75 25 69.00 N/A 2000 7000.00 ✓	Coastline Credit Union	Rewarder Visa	14.95	25	52.00	12000	1000	25000.00	~	
ANZ Bank Rewards Visa Gold 18.75 25 57.00 N/A 5000 No max ✓ Bank of Queensland Mastercard Free Days 17.00 14 49.00 N/A 1000 No max ✓ Bank of Queensland Visa Free Days 17.00 14 49.00 N/A 1000 No max ✓ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✓ Citibank Silver Visa 18.75 25 69.00 N/A 2000 7000.00 ✓	* *	average value"								
Bank of Queensland Mastercard Free Days 17.00 14 49.00 N/A 1000 No max ✔ Bank of Queensland Visa Free Days 17.00 14 49.00 N/A 1000 No max ✔ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✔ Citibank Silver Visa 18.75 25 69.00 N/A 2000 7000.00 ✔	American Express	Blue Credit Card	17.99	25	35.00	N/A	1000	15000.00	~	
Bank of Queensland Visa Free Days 17.00 14 49.00 N/A 1000 No max ✔ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✔ Citibank Silver Visa 18.75 25 69.00 N/A 2000 7000.00 ✔	ANZ Bank	Rewards Visa Gold	18.75	25	57.00	N/A	5000	No max	~	
Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✔ Citibank Silver Visa 18.75 25 69.00 N/A 2000 7000.00 ✔	Bank of Queensland	Mastercard Free Days	17.00	14	49.00	N/A	1000	No max	~	
Citibank Silver Visa 18.75 25 69.00 N/A 2000 7000.00 ✔	Bank of Queensland	Visa Free Days	17.00	14	49.00	N/A	1000	No max	~	
	Citibank	Gold Visa	18.75	25	119.00	N/A	5000	25000.00	~	
Citibank Gold MasterCard 18.75 25 119.00 N/A 5000 25000.00 ✔	Citibank	Silver Visa	18.75	25	69.00	N/A	2000	7000.00	~	
	Citibank	Gold MasterCard	18.75	25	119.00	N/A	5000	25000.00	•	





Section 1. Summary By Profile

Company	Product	Published	Free	Annual I	Fee (\$)	Credit	Limit (\$)	Rewards
, , , , , , , , , , , , , , , , , , ,		Rate (%)	Days	Annualised Fee Spend to Waive		Min	Max	Program Available
★★ "&	average value"							
Commonwealth Bank	Gold MasterCard	18.15	25	114.00	N/A	5000	No max	v
Commonwealth Bank	Visa Gold	18.15	25	114.00	N/A	5000	No max	~
Commonwealth Bank	Platinum MasterCard	18.65	25	200.00	N/A	12000	No max	~
Heritage B Soc	Visa Classic WithRewards	14.95	25	36.00	N/A	1000	10000.00	~
Heritage B Soc	Visa Classic No Frills	10.25	0	0.00	N/A	1000	10000.00	×
HSBC	Visa Gold	17.25	15	99.00	N/A	4000	No max	~
HSBC	Visa Gold	18.25	15	99.00	N/A	2000	3999.99	~
Qld Police Credit Union	Bluey Card	10.20	14	25.00	8000	1000	20000.00	×
Westpac	Altitude Gold AMEX/MCD	18.15	15	150.00	N/A	5000	50000.00	~
★ "s	satisfactory value"							
American Express	Gold Rewards Maximiser	17.74	25	192.00	N/A	1000	25000.00	V
BankSA	Visa Gold Low Rate	12.25	25	65.00	N/A	5000	No max	~
BankSA	No Annual Fee MasterCard	16.00	0	0.00	N/A	500	No max	~
BankSA	No Annual Fee Card Visa	16.00	0	0.00	N/A	500	No max	~
BankSA	Starts Low Stays LowVisa	11.25	25	59.00	N/A	500	No max	~
BankSA	MasterCard Gold Low Rate	12.25	25	65.00	N/A	5000	No max	~
BankSA	Starts Low Stays Low MC	11.25	25	59.00	N/A	500	No max	~
Citibank	Silver MasterCard	18.75	25	69.00	N/A	2000	7000.00	~
Commonwealth Bank	Visa with Awards	18.15	25	59.00	N/A	500	No max	~
Commonwealth Bank	MasterCard with Awards	18.15	25	59.00	N/A	500	No max	~
Encompass Credit Union	Encompass Credit Card	9.85	25	24.00	N/A	1000	30000.00	×
Heritage B Soc	Visa Gold With Rewards	14.95	25	90.00	N/A	5000	50000.00	~
HSBC	Visa No Free Days	15.75	0	59.00	N/A	2000	3999.99	~
HSBC	Visa Platinum	18.25	15	350.00	N/A	5000	9999.99	~
HSBC	Visa Platinum	18.99	15	350.00	N/A	0	4999.99	~
HSBC	Visa Free Days	17.25	15	59.00	N/A	2000	3999.99	~
HSBC	Visa Free Days	16.25	15	59.00	N/A	4000	No max	~
HSBC	Visa No Free Days	14.75	0	59.00	N/A	4000	No max	~
HSBC	Visa Platinum	17.25	15	350.00	N/A	10000	No max	~
IMB Limited	Gold MasterCard	18.45	25	99.00	N/A	7500	25000.00	~
IMB Limited	Silver MasterCard	18.45	25	55.00	N/A	2000	7000.00	~
Intech Credit Union	Titanium	9.55	0	36.00	N/A	1000	No max	×
Members Equity Bank	MembersEquity Mastercard	10.49	14	30.00	7500	1000	15000.00	×
National Australia Bank	Gold Rewards MasterCard	17.50	14	88.30	N/A	8000	No max	~
National Australia Bank	Gold Rewards Visa Card	17.50	14	88.30	N/A	8000	No max	~
NSW Teachers Credit Un	Teachers Visa Credit Cd	11.50	25	0.00	N/A	1000	25000.00	×





Section 1. Summary By Profile

Company	Product	Published	Free	Annual	Fee (\$)	Credit Limit (\$)		Rewards
Company		Rate (%)	Days	Annualised Fee	Spend to Waive	Min	Max	Program Available
*	satisfactory value"							
RAMS	MasterCard Silver	18.45	25	55.00	N/A	500	7000.00	~
RAMS	MasterCard Gold	18.45	25	99.00	N/A	500	25000.00	~
Savings & Loans CU SA	Women&Child Hospital VC	16.25	31	0.00	N/A	1000	No max	×
St George Bank	No Annual Fee Card-Visa	16.00	0	0.00	N/A	500	No max	~
St George Bank	No Annual Fee MasterCard	16.00	0	0.00	N/A	500	No max	~
St George Bank	MasterCard Gold Low Rate	12.25	25	65.00	N/A	5000	No max	~
St George Bank	Visa Gold Low Rate	12.25	25	65.00	N/A	5000	No max	~
Victoria Teachers CU	Visa Credit Cd	13.75	25	0.00	N/A	500	No max	×
Wizard Home Loans	Clear Advantage MCD	12.40	25	0.00	N/A	500	No max	×





Section 1. Summary By Profile

Company	Product	Published	Free	Annual	Fee (\$)	Credit	Limit (\$)	Rewards
Сотграту		Rate (%)	Days	Annualised Fee Spend to Waive		Min	Max	Program Available
****	"superior value"							
Austral Credit Union	Visa Special Credit Crd	9.95	25	25.00	N/A	500	No max	×
Australian Defence CU	Visa Credit Card	11.55	25	36.00	N/A	500	No max	×
Bank of Queensland	Low Rate Visa Card	9.99	14	49.00	N/A	1000	No max	×
BankSA	Starts Low Stays Low MC	11.25	25	59.00	N/A	500	No max	~
BankSA	Starts Low Stays LowVisa	11.25	25	59.00	N/A	500	No max	~
BankWest	Lite MasterCard	8.99	25	49.00	N/A	1000	25000.00	×
Encompass Credit Union	Encompass Credit Card	9.85	25	24.00	N/A	1000	30000.00	×
Heritage B Soc	Visa Classic No Frills	10.25	0	0.00	N/A	1000	10000.00	×
Intech Credit Union	Titanium	9.55	0	36.00	N/A	1000	No max	×
Intech Credit Union	Titanium 55	10.95	25	48.00	N/A	1000	No max	×
Members Equity Bank	MembersEquity Mastercard	10.49	14	30.00	7500	1000	15000.00	×
NSW Teachers Credit Un	Teachers Visa Credit Cd	11.50	25	0.00	N/A	1000	25000.00	×
Qld Police Credit Union	Bluey Card	10.20	14	25.00	8000	1000	20000.00	×
SUNCORP	Clear Options Standard	9.95	0	29.00	N/A	500	No max	~
Westpac	Low Rate MasterCard	10.99	25	45.00	N/A	1000	50000.00	×
Westpac	Low Rate Visa Card	10.99	25	45.00	N/A	1000	50000.00	×
Wizard Home Loans	Clear Advantage MCD	12.40	25	0.00	N/A	500	No max	×
***	"exceptional value"							
ANZ Bank	Low Rate Mastercard	11.99	25	58.00	N/A	1000	15000.00	×
Aussie Home Loans	Aussie MasterCard	9.99	25	49.00	N/A	1000	15000.00	×
BankWest	Zero MasterCard	13.24	25	0.00	N/A	1000	25000.00	×
GE Money	GE Money Low Rate MCD	10.99	25	58.00	N/A	500	No max	~
Nurses First	Easypay VISA	9.99	15	36.00	N/A	500	No max	×
Police & Nurses Credit	Easypay VISA	9.99	15	36.00	N/A	500	No max	×
Savings & Loans CU SA	Women&Child Hospital VC	16.25	31	0.00	N/A	1000	No max	×
St George Bank	Starts Low Stays LowVisa	11.25	25	59.00	N/A	500	No max	~
St George Bank	Starts Low Stays Low MCD	11.25	25	59.00	N/A	500	No max	~
TAFE & Community CU	Visa	11.25	0	24.00	N/A	500	20000.00	×
Victoria Teachers CU	Visa Credit Cd	13.75	25	0.00	N/A	500	No max	×
Virgin Money	Credit Card	12.65	25	0.00	N/A	2000	25000.00	~
***	"strong value"							
BankSA	No Annual Fee Card Visa	16.00	0	0.00	N/A	500	No max	V
BankSA	No Annual Fee MasterCard	16.00	0	0.00	N/A	500	No max	~
Bendigo Bank	Red MCD No Free Days	13.65	0	0.00	N/A	500	50000.00	~
Bendigo Bank	Red Visa No Free Days	13.65	0	0.00	N/A	500	No max	~





Section 1. Summary By Profile

Rate (%) Days Program	Company	Product	Published	Free	Annual	Fee (\$)	Credi	Rewards	
Commonwealth Bank MasterCard No Annual Fee 15,50 0 0,00 N/A 500 No max X	- Company				Annualised Fee	Spend to Waive	Min	Max	Program Available
Commonwealth Bank	***	strong value"							
Heritage B Soc	Commonwealth Bank	MasterCard No Annual Fee	15.50	0	0.00	N/A	500	No max	×
Heritage B Soc Visa Classic No Rewards 14,95 25 18.00 10000 1000 10000 0000 X Home Building Society Visa Credit Facility 13.20 0 0.00 N/A 500 5000.00 X HSBC Low Rate Credit Card 10.49 25 39.00 N/A 1000 15000.00 ✓ Old Police Credit Union Visa Card 14.60 0 24.00 N/A 1000 15000.00 ✓ Old Police Credit Union Bluey Rewarder Card 13.20 14 48.00 8000 1000 20000.00 ✓ St George Bank No Annual Fee MasterCard 16.00 0 0.00 N/A 500 No max ✓ St George Bank No Annual Fee Card-Visa 16.00 0 0.00 N/A 500 No max ✓ St George Bank No Annual Fee Card-Visa 16.00 0 0.00 N/A 1000 50000.00 ✓ St George Bank No Annual Fee Card-Visa 15.50 0 0.00 N/A 1000 50000.00 ✓ St George Bank No Annual Fee Card-Visa 15.55 0 0.00 N/A 1000 50000.00 ✓ St George Bank No Annual Fee Card-Visa 15.75 25 39.00 N/A 1000 50000.00 ✓ St George Bank No Annual Fee Card-Visa 15.75 25 39.00 N/A 1000 50000.00 ✓ St George Bank No Annual Fee Card-Visa 15.75 25 39.00 N/A 1000 50000.00 ✓ Westpac No Annual Fee Card-Visa 15.75 25 39.00 N/A 1000 50000.00 ✓ Westpac No Annual Fee Card-Visa 15.75 25 39.00 N/A 1000 50000.00 ✓ Waster No Annual Fee Card-Visa 15.75 25 39.00 N/A 1000 20000.00 ✓ Waster No Annual Fee Card-Visa 15.75 25 39.00 N/A 1000 20000.00 ✓ Waster No Annual Fee Card-Visa 15.75 25 42.00 N/A 1000 20000.00 ✓ Waster No Annual Fee Card-Visa 15.75 25 42.00 N/A 1000 20000.00 ✓ Waster No Annual Fee Card-Visa 15.25 0 0.00 N/A 2000 No Max X Waster No Annual Fee Card-Visa 15.25 0 0.00 N/A 2000 No Max X Waster No Annual Fee Card-Visa 15.25 0 0.00 N/A 2000 7000.00 ✓ Waster No Annual Fee Card-Visa 15.25 0 0.00 N/A 2000 7000.00 ✓ Waster No Annual Fee Card-Visa 15.25 35.00 N/A 2000 7000.00 ✓ Waste	Commonwealth Bank	Visa No Annual Fee	15.50	0	0.00	N/A	500	No max	×
Home Building Society Visa Credit Facility 13.20 0 0.00 N/A 500 5000.00 X HSBC Low Rate Credit Card 10.49 25 39.00 N/A 1000 15000.00 V Melbourne Credit Union Visa Card 14.60 0 24.00 N/A 1000 15000.00 V Gld Police Credit Union Bluey Rewarder Card 13.20 14 48.00 8000 1000 2000.00 V St George Bank No Annual Fee MasterCard 16.00 0 0.00 N/A 500 No max V St George Bank No Annual Fee MasterCard 16.00 0 0.00 N/A 500 No max V St George Bank No Annual Fee MasterCard 16.00 0 0.00 N/A 500 No max V St George Bank No Annual Fee MasterCard 16.00 0 0.00 N/A 1000 5000.00 X Westpac MasterCard No Annual Fee 15.45 0 0.00 N/A 1000 5000.00 X Westpac MasterCard No Annual Fee 15.45 0 0.00 N/A 1000 5000.00 X Woolworths Ezy Banking Woolworths EzyMasterCard 16.75 25 39.00 N/A 1000 No max V Trising star ### Woolworths EzyMasterCard 16.75 25 39.00 N/A 1000 No max V ### Woolworths EzyMasterCard 16.75 25 39.00 N/A 1000 No max V ### Woolworths EzyMasterCard 16.75 25 39.00 N/A 1000 No max V ### Woolworths EzyMasterCard 16.75 25 39.00 N/A 1000 No max V ### Woolworths EzyMasterCard 16.75 25 39.00 N/A 1000 No max V ### Woolworths EzyMasterCard 16.75 25 39.00 N/A 1000 No max V ### Woolworths EzyMasterCard 17.50 17	Heritage B Soc	Visa Classic WithRewards	14.95	25	36.00	N/A	1000	10000.00	~
HSBC	Heritage B Soc	Visa Classic No Rewards	14.95	25	18.00	10000	1000	10000.00	×
Melbourne Credit Union Visa Card 14,60 0 24,00 N/A 1000 15000,00 ✓ Qld Police Credit Union Bioey Rewarder Card 13,20 14 48,00 8000 1000 20000,00 ✓ St George Bank No Annual Fee MasterCard 16,00 0 0,00 N/A 500 No max ✓ St George Bank No Annual Fee Card-Visa 16,00 0 0,00 N/A 500 No max ✓ Sutherland Credit Union Visa 15,50 0 0,00 N/A 1000 50000,00 X Westpac MasterCard No Annual Fee 15,45 0 0,00 N/A 1000 50000,00 X Westpac Woolworths EzyMasterCard 16,75 25 39,00 N/A 1000 50000,00 X Woolworths Ezy Banking Woolworths EzyMasterCard 16,75 25 39,00 N/A 1000 20000,00 X Maritime Workers CU Visa 20 12	Home Building Society	Visa Credit Facility	13.20	0	0.00	N/A	500	5000.00	×
Qld Police Credit Union Bluey Rewarder Card 13.20 14 48.00 8000 1000 20000.00 ✓ St George Bank No Annual Fee MasterCard 16.00 0 0.00 N/A 500 No max ✓ St George Bank No Annual Fee Card-Visa 16.00 0 0.00 N/A 500 No max ✓ Sutherland Credit Union Visa 15.50 0 0.00 N/A 1000 5000.00 X Westpac MasterCard No Annual Fee 15.45 0 0.00 N/A 1000 5000.00 X Westpac MasterCard No Annual Fee 15.45 0 0.00 N/A 1000 5000.00 X Woolworths Ezy Banking Woolworths EzyMasterCard 16.75 25 39.00 N/A 1000 5000.00 X Woolworths Ezy Banking ************************************	HSBC	Low Rate Credit Card	10.49	25	39.00	N/A	1000	No max	~
St George Bank No Annual Fee MasterCard 16,00 0 0,00 N/A 500 No max ✓ St George Bank No Annual Fee Card-Visa 16,00 0 0.00 N/A 500 No max ✓ Sutherland Credit Union Visa 15,50 0 0.00 N/A 1000 5000.00 X Westpac MasterCard No Annual Fee 15,45 0 0.00 N/A 1000 5000.00 X Woolworths Ezy Banking Woolworths EzyMasterCard 16,75 25 39.00 N/A 1000 5000.00 X Woolworths Ezy Banking Woolworths EzyMasterCard 16,75 25 39.00 N/A 1000 5000.00 X Warrising Starr Woolworths EzyMasterCard 16,75 25 39.00 N/A 1000 25000.00 X Maritime Workers CU Visa 12,45 25 42.00 N/A 1000 No max X National Australia Bank Low Rate Visa	Melbourne Credit Union	Visa Card	14.60	0	24.00	N/A	1000	15000.00	~
St George Bank No Annual Fee Card-Visa 16,00 0 0.00 N/A 500 No max ✓ Sutherland Credit Union Visa 15,50 0 0.00 N/A 1000 5000.00 X Westpac MasterCard No Annual Fee 15,45 0 0.00 N/A 1000 5000.00 X Woolworths Ezy Banking Woolworths EzyMasterCard 16,75 25 39,00 N/A 1000 No max ✓ *** Woolworths Ezy Banking Woolworths EzyMasterCard 16,75 25 39,00 N/A 1000 No max ✓ *** Woolworths EzyMasterCard 12,99 25 36,00 N/A 500 25000.00 X Maritime Workers CU Visa 12,45 25 42,00 N/A 1000 20000.00 X Maritime Workers CU Visa Credit Card 12,99 25 0.00 N/A 500 No max X National Australia Bank Low Rate Visa 10,75 25	Qld Police Credit Union	Bluey Rewarder Card	13.20	14	48.00	8000	1000	20000.00	~
Sutherland Credit Union Visa 15,50 0 0'00 N/A 1000 5000,00 X Westpac MasterCard No Annual Fee 15.45 0 0,00 N/A 1000 5000,00 X Woolworths Ezy Banking Woolworths EzyMasterCard 16.75 25 39.00 N/A 1000 No max ✔ Image: Company of Processing Star Visa 16.75 25 39.00 N/A 1000 No max ✔ Maritime Workers CU True Blue Credit Card 9.99 25 36.00 N/A 500 25000.00 X Maritime Workers CU Visa 12.45 25 42.00 N/A 1000 20000.00 X Maritime Workers CU Visa 10.75 25 49.00 N/A 500 No max X National Australia Bank Low Rate Visa 10.75 25 49.00 N/A 500 No max X A wish and Credit Card 15.25 0 0.00 N	St George Bank	No Annual Fee MasterCard	16.00	0	0.00	N/A	500	No max	~
Westpac MasterCard No Annual Fee 15.45 0 0.00 N/A 1000 50000.00 X Woolworths Ezy Banking Woolworths EzyMasterCard 16.75 25 39.00 N/A 1000 No max ✓ Image: Process of the Card of the Card of the Card of Card	St George Bank	No Annual Fee Card-Visa	16.00	0	0.00	N/A	500	No max	~
Woolworths Ezy Banking Woolworths EzyMasterCard 16.75 25 39.00 N/A 1000 No max ✔ Institute Workers CU True Blue Credit Card 9.99 25 36.00 N/A 500 25000.00 X Maritime Workers CU Visa 12.45 25 42.00 N/A 1000 20000.00 X mecu Visa Credit Card 12.99 25 0.00 N/A 500 No max X National Australia Bank Low Rate Visa 10.75 25 49.00 N/A 500 No max X Police CU SA extralite Credit Card 9.99 14 0.00 N/A 2000 No max X Adelaide Bank Visa 15.25 0 0.00 N/A 500 No max X Australian Central CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✔ City Coast CU NSW Silver CU MasterCard 17.50 25 <t< td=""><td>Sutherland Credit Union</td><td>Visa</td><td>15.50</td><td>0</td><td>0.00</td><td>N/A</td><td>1000</td><td>5000.00</td><td>×</td></t<>	Sutherland Credit Union	Visa	15.50	0	0.00	N/A	1000	5000.00	×
### Partial Star" Defence Force CU True Blue Credit Card 9.99 25 36.00 N/A 500 25000.00	Westpac	MasterCard No Annual Fee	15.45	0	0.00	N/A	1000	50000.00	×
Defence Force CU True Blue Credit Card 9.99 25 36.00 N/A 500 25000.00 X Maritime Workers CU Visa 12.45 25 42.00 N/A 1000 20000.00 X mecu Visa Credit Card 12.99 25 0.00 N/A 500 No max X National Australia Bank Low Rate Visa 10.75 25 49.00 N/A 500 No max X Police CU SA extralite Credit Card 9.99 14 0.00 N/A 2000 No max X Adelaide Bank Visa 15.25 0 0.00 N/A 500 No max X Australian Central CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ City Coast CU NSW Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Coastline Credit Union Visa Credit Card 17.50 25 35.00 <td>Woolworths Ezy Banking</td> <td>Woolworths EzyMasterCard</td> <td>16.75</td> <td>25</td> <td>39.00</td> <td>N/A</td> <td>1000</td> <td>No max</td> <td>~</td>	Woolworths Ezy Banking	Woolworths EzyMasterCard	16.75	25	39.00	N/A	1000	No max	~
Maritime Workers CU Visa 12.45 25 42.00 N/A 1000 20000.00 X mecu Visa Credit Card 12.99 25 0.00 N/A 500 No max X National Australia Bank Low Rate Visa 10.75 25 49.00 N/A 500 No max X Police CU SA extralite Credit Card 9.99 14 0.00 N/A 2000 No max X **X "average value" **X **X "average value" **X **X <td< td=""><td>♦ "I</td><td>rising star"</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	♦ "I	rising star"							
mecu Visa Credit Card 12.99 25 0.00 N/A 500 No max X National Australia Bank Low Rate Visa 10.75 25 49.00 N/A 500 No max X Police CU SA extralite Credit Card 9.99 14 0.00 N/A 2000 No max X ★ ★ "average value" "average value" "average value" Visa 15.25 0 0.00 N/A 500 No max X Australian Central CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Australian National CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ City Coast CU NSW Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Coastline Credit Union Visa Credit Card 17.50 25 35.00 N/A 2000 7000.00 ✓ Community First C	Defence Force CU	True Blue Credit Card	9.99	25	36.00	N/A	500	25000.00	×
National Australia Bank Low Rate Visa 10.75 25 49.00 N/A 500 No max X Police CU SA extralite Credit Card 9.99 14 0.00 N/A 2000 No max X ★ ★ "average value" "** Adelaide Bank Visa 15.25 0 0.00 N/A 500 No max X Australian Central CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✔ Australian National CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✔ City Coast CU NSW Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✔ Coastline Credit Union Visa Credit Card 15.45 0 0.00 N/A 500 No max X Community First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✔	Maritime Workers CU	Visa	12.45	25	42.00	N/A	1000	20000.00	×
Police CU SA extralite Credit Card 9.99 14 0.00 N/A 2000 No max X ★ "average value" Visa 15.25 0 0.00 N/A 500 No max X Australian Central CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Australian National CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ City Coast CU NSW Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Coastline Credit Union Visa Credit Card 15.45 0 0.00 N/A 2000 7000.00 ✓ Community First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Connectfinancial Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Credit Union Australia Silver MyCard 17.50 </td <td>mecu</td> <td>Visa Credit Card</td> <td>12.99</td> <td>25</td> <td>0.00</td> <td>N/A</td> <td>500</td> <td>No max</td> <td>×</td>	mecu	Visa Credit Card	12.99	25	0.00	N/A	500	No max	×
★ ** "average value" Adelaide Bank Visa 15.25 0 0.00 N/A 500 No max X Australian Central CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Australian National CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ City Coast CU NSW Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Coastline Credit Union Visa Credit Card 15.45 0 0.00 N/A 500 No max X Community First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ connectfinancial Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Credit Union Australia Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Electricity CU Silver	National Australia Bank	Low Rate Visa	10.75	25	49.00	N/A	500	No max	×
Adelaide Bank Visa 15.25 0 0.00 N/A 500 No max X Australian Central CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Australian National CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ City Coast CU NSW Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Coastline Credit Union Visa Credit Card 15.45 0 0.00 N/A 500 No max X Community First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Connectfinancial Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Credit Union Australia Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Electricity CU Silver MyCard 17.50 25	Police CU SA	extralite Credit Card	9.99	14	0.00	N/A	2000	No max	×
Australian Central CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Australian National CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ City Coast CU NSW Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Coastline Credit Union Visa Credit Card 15.45 0 0.00 N/A 500 No max X Community First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ connectfinancial Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Credit Union Australia Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Electricity CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Foccs Credit Union Silver MyCard 17.50	★ ★ "ĕ	average value"							
Australian National CU Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ City Coast CU NSW Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Coastline Credit Union Visa Credit Card 15.45 0 0.00 N/A 500 No max ✓ Community First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ connectfinancial Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Credit Union Australia Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Electricity CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Family First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ FCCS Credit Union Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ FCCS Credit Union Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ First Pacific CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ First Pacific CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ GE Consumer Finance Coles Myer Source MCD 18.50 32 0.00 N/A 500 No max ✓ Greater Building Society AMEX Credit Card 16.49 25 25.00 5000 1000 10000.00 ✓ Holiday Coast CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓	Adelaide Bank	Visa	15.25	0	0.00	N/A	500	No max	×
City Coast CU NSW Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✔ Coastline Credit Union Visa Credit Card 15.45 0 0.00 N/A 500 No max ✗ Community First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✔ Connectfinancial Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✔ Credit Union Australia Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✔ Electricity CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✔ Family First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✔ FCCS Credit Union Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✔ First Pacific CU Silver MyCard 17.50 25 <td>Australian Central CU</td> <td>Silver CU MasterCard</td> <td>17.50</td> <td>25</td> <td>35.00</td> <td>N/A</td> <td>2000</td> <td>7000.00</td> <td>~</td>	Australian Central CU	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Coastline Credit Union Visa Credit Card 15.45 0 0.00 N/A 500 No max X Community First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ connectfinancial Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Credit Union Australia Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Electricity CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Family First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ FCCS Credit Union Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ First Pacific CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Ge Consumer Finance Coles Myer Source MCD 18.50 32	Australian National CU	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Community First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ connectfinancial Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Credit Union Australia Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Electricity CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Family First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ FCCS Credit Union Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ First Pacific CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ GE Consumer Finance Coles Myer Source MCD 18.50 32 0.00 N/A 500 No max ✓ Greater Building Society AMEX Credit Card 16.49	City Coast CU NSW	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
connectfinancial Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Credit Union Australia Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Electricity CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Family First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ FCCS Credit Union Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ First Pacific CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ GE Consumer Finance Coles Myer Source MCD 18.50 32 0.00 N/A 500 No max ✓ Greater Building Society AMEX Credit Card 16.49 25 25.00 5000 1000 10000.00 ✓ Holiday Coast CU Silver MyCard 17.50	Coastline Credit Union	Visa Credit Card	15.45	0	0.00	N/A	500	No max	×
Credit Union Australia Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Electricity CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Family First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ FCCS Credit Union Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ First Pacific CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ GE Consumer Finance Coles Myer Source MCD 18.50 32 0.00 N/A 500 No max ✓ Greater Building Society AMEX Credit Card 16.49 25 25.00 5000 1000 10000.00 ✓ Holiday Coast CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓	Community First CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Electricity CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ Family First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ FCCS Credit Union Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ First Pacific CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ GE Consumer Finance Coles Myer Source MCD 18.50 32 0.00 N/A 500 No max ✓ Greater Building Society AMEX Credit Card 16.49 25 25.00 5000 1000 10000.00 ✓ Holiday Coast CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓	connectfinancial	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Family First CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ FCCS Credit Union Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ First Pacific CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ GE Consumer Finance Coles Myer Source MCD 18.50 32 0.00 N/A 500 No max ✓ Greater Building Society AMEX Credit Card 16.49 25 25.00 5000 1000 10000.00 ✓ Holiday Coast CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓	Credit Union Australia	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
FCCS Credit Union Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ First Pacific CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ GE Consumer Finance Coles Myer Source MCD 18.50 32 0.00 N/A 500 No max ✓ Greater Building Society AMEX Credit Card 16.49 25 25.00 5000 1000 10000.00 ✓ Holiday Coast CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓	Electricity CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
First Pacific CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓ GE Consumer Finance Coles Myer Source MCD 18.50 32 0.00 N/A 500 No max ✓ Greater Building Society AMEX Credit Card 16.49 25 25.00 5000 1000 10000.00 ✓ Holiday Coast CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓	Family First CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	•
GE Consumer Finance Coles Myer Source MCD 18.50 32 0.00 N/A 500 No max ✔ Greater Building Society AMEX Credit Card 16.49 25 25.00 5000 1000 10000.00 ✔ Holiday Coast CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✔	FCCS Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Greater Building Society AMEX Credit Card 16.49 25 25.00 5000 1000 10000.00 ✓ Holiday Coast CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✓	First Pacific CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Holiday Coast CU Silver MyCard 17.50 25 35.00 N/A 2000 7000.00 ✔	GE Consumer Finance	Coles Myer Source MCD	18.50	32	0.00	N/A	500	No max	~
	Greater Building Society	AMEX Credit Card	16.49	25	25.00	5000	1000	10000.00	~
Illawarra CU NSW Silver CU MasterCard 17.50 25 35.00 N/A 2000 7000.00 ✔	Holiday Coast CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
	Illawarra CU NSW	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~





Section 1. Summary By Profile

Company	Product	Published	Free	Annual Fee (\$) Annualised Fee Spend to Waive		Credit	Limit (\$)	Rewards
Company	. roddot	Rate (%)	Days			Min	Max	Program Available
**	average value"							
Karpaty Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	V
Maroondah Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Orange Credit Union	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
Police CU SA	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
PowerState Credit Union	AMEX Credit Card	16.74	25	25.00	5000	1000	12000.00	~
Qld Teachers CU	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Select Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
StateWest Credit Society	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
SUNCORP	Clear Options Plus	16.45	25	29.00	N/A	500	No max	~
Sutherland Credit Union	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
Unicom Credit Union Ltd	Silver CU MasterCard	17.50	25	35.00	N/A	2000	7000.00	~
University Credit Soc	Silver MyCard	17.50	25	35.00	N/A	2000	7000.00	~
★ ":	satisfactory value"							
Adelaide Bank	Visa Free Days	16.50	25	30.00	12000	500	No max	×
American Express	Blue Credit Card	17.99	25	35.00	N/A	1000	15000.00	~
American Express	Credit Card	16.29	25	25.00	5000	1000	12000.00	~
AMP Banking	AMP/AMEX Co-Branded Card	16.29	25	25.00	5000	1000	10000.00	~
ANZ Bank	First Free Days	17.25	14	30.00	N/A	1000	15000.00	×
ANZ Bank	Rewards Visa	18.75	14	26.00	N/A	1000	No max	~
Austral Credit Union	Visa Credit Card	13.95	25	75.00	N/A	500	No max	×
Bank of Queensland	MasterCard	15.95	0	0.00	N/A	1000	No max	~
Bank of Queensland	Visa	15.95	0	0.00	N/A	1000	No max	~
BankWest	extra Visa Classic	17.24	10	29.00	N/A	500	50000.00	~
BankWest	extra Visa Reward	16.24	10	29.00	N/A	500	50000.00	~
BankWest	Visa Reward	16.24	10	29.00	N/A	500	50000.00	×
BankWest	Visa Classic	17.24	10	29.00	N/A	500	50000.00	×
Bendigo Bank	Red MasterCard	16.65	14	35.00	N/A	500	50000.00	~
Bendigo Bank	Red Visa	16.65	14	35.00	N/A	500	50000.00	~
Citibank	Silver Visa	18.75	25	69.00	N/A	2000	7000.00	~
Citibank	Silver MasterCard	18.75	25	69.00	N/A	2000	7000.00	~
Commonwealth Bank	MasterCard with Awards	18.15	25	59.00	N/A	500	No max	~
Commonwealth Bank	Visa with Awards	18.15	25	59.00	N/A	500	No max	~
Commonwealth Bank	Visa Low Fee	17.15	25	24.00	N/A	500	No max	×
Commonwealth Bank	MasterCard Low Fee	17.15	25	24.00	N/A	500	No max	×
Family First CU	Visa	14.00	0	24.00	N/A	500	25000.00	×
National Australia Bank	Visa Classic	16.99	14	26.40	N/A	500	No max	~
National Australia Bank	MasterCard	16.99	14	26.40	N/A	500	No max	~





Section 1. Summary By Profile

Company	II I Oddot	Published	Free	Annual Fee (\$)		Credit Limit (\$)		Rewards
opurry		Rate (%)	Days	Annualised Fee	Spend to Waive	Min	Max	Program Available
* '	'satisfactory value"							
Queenslanders CU	AMEX Credit Card	16.49	25	25.00	5000	1000	12000.00	~
Service One Credit Union	Visa	14.25	0	0.00	N/A	500	No max	×
Westpac	Altitude AMEX/MasterCard	18.15	15	100.00	N/A	1000	50000.00	~
Westpac	Visa 55 Free days	16.90	25	30.00	N/A	1000	50000.00	×
Westpac	MasterCard 55 Free Days	16.90	25	30.00	N/A	1000	50000.00	×
Westpac	Altitude MasterCard/AMEX	18.15	15	100.00	N/A	1000	50000.00	•





Section 1. Summary By Profile

Rate (%) Days Annualised Fee Spend to Waive Min Max Program Available	Company	Product	Published	Free	Annual Fee (\$) Annualised Fee Spend to Waive		Credit	Limit (\$)	Rewards
Citibank Platinum MasterCard 18.75 25 250.00 N/A 12000 100000.00 ✓ Citibank Platinum Visa 18.75 25 250.00 N/A 20000 100000.00 ✓ Commonwealth Bank Platinum MasterCard 18.65 25 200.00 N/A 12000 No max ✓ Commonwealth Bank Visa Platinum 18.65 25 200.00 N/A 12000 No max ✓ Commonwealth Bank Visa Platinum 18.65 25 200.00 N/A 12000 No max ✓ Cantas Staff CU Lifestyle 11.25 0 0.00 N/A 5000 50000.00 ✓ Qld Police Credit Union Bluey Rewarder Card 13.20 14 48.00 8000 1000 20000.00 ✓ St George Bank Visa Platinum Card 18.49 30 225.00 N/A 25000 250000.00 ✓ ★★★★ "exceptional value" Australian Central CU Gold CU MCD Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Australian National CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Australian National CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✓ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✓ City Coast CU NSW Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ City Coast CU NSW Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓			Rate (%)	Days			Min	Max	
Citibank Platinum Visa 18.75 25 250.00 N/A 20000 100000.00 ✓ Commonwealth Bank Platinum MasterCard 18.65 25 200.00 N/A 12000 No max ✓ Commonwealth Bank Visa Platinum 18.65 25 200.00 N/A 12000 No max ✓ Commonwealth Bank Visa Platinum 18.65 25 200.00 N/A 12000 No max ✓ Commonwealth Bank Visa Platinum 18.65 25 200.00 N/A 12000 No max ✓ Cantas Staff CU Lifestyle 11.25 0 0.00 N/A 5000 50000.00 ✓ Cantas Card 13.20 14 48.00 8000 1000 20000.00 ✓ Cardit Union Bluey Rewarder Card 13.20 14 48.00 8000 1000 20000.00 ✓ Cardit Union St George Bank Visa Platinum Card 18.49 30 225.00 N/A 25000 250000.00 ✓ Cardit Union Standard Value Cardit Union St George Bank Visa Platinum Card 18.49 30 225.00 N/A 5000 250000.00 ✓ Cardit Union St George Bank Visa Platinum Card 18.49 30 255.00 N/A 5000 25000.00 ✓ Cardit Union St George Bank Visa Platinum Card 18.49 30 225.00 N/A 5000 25000.00 ✓ Cardit Union St George Bank Visa Platinum Card 18.49 30 225.00 N/A 5000 25000.00 ✓ Cardit Union St George Bank Visa Platinum Card 18.49 30 225.00 N/A 5000 25000.00 ✓ Cardit Union St George Bank Visa Platinum Card 18.49 30 225.00 N/A 5000 25000.00 ✓ Cardit Union St George Bank Visa Platinum Card 18.49 30 225.00 N/A 5000 25000.00 ✓ Cardit Cardit Union St George Bank Visa Platinum Card 18.49 30 225.00 N/A 5000 25000.00 ✓ Cardit Cardit Union Ratinum Card 18.49 30 225.00 N/A 5000 25000.00 ✓ Cardit Cardit Union Ratinum Cardit Cardit Union Australia Gold CU MCD Standard Rews 17.50 25 75.00 N/A 5000 25000.00 ✓ Cardit Union Australia Gold CU MCD Standard Rews 17.50 25 75.00 N/A 5000 25000.00 ✓ Cardit Union Australia Gold CU MCD Standard Rews 17.50 25 75.00 N/A 5000 25000.00 ✓ Cardit Union Australia Gold CU MCD Standard Rews 17.50 25 75.00 N/A 5000 25000.00 ✓ Cardit Union Australia Gold CU MCD Standard Rews 17.50 25 75.00 N/A 5000 25000.00 ✓ Cardit Union Australia Gold CU MCD Standard Rews 17.50 25 75.00 N/A 5000 25000.00 ✓ Cardit Union Australia Gold CU MCD Standard Rews 17.50 25 75.00 N/A 5000 25000.00 ✓ Cardit Union Australia Gold CU MCD Standard Rews 17.50 25	****	"superior value"							
Commonwealth Bank	Citibank	Platinum MasterCard	18.75	25	250.00	N/A	12000	100000.00	V
Commonwealth Bank	Citibank	Platinum Visa	18.75	25	250.00	N/A	20000	100000.00	~
Qantas Staff CU Lifestyle 11.25 0 0.00 N/A 5000 50000.00 ✓ Qld Police Credit Union Bluey Rewarder Card 13.20 14 48.00 8000 1000 20000.00 ✓ St George Bank Visa Platinum Card 18.49 30 225.00 N/A 25000 25000.00 ✓ Australian Central CU Gold CU MCD Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Australian Central CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Australian National CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Australian National CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ City Coast CU NSW Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ City Coast CU NSW	Commonwealth Bank	Platinum MasterCard	18.65	25	200.00	N/A	12000	No max	~
Qld Police Credit Union Bluey Rewarder Card 13.20 14 48.00 8000 1000 20000.00 ✔ St George Bank Visa Platinum Card 18.49 30 225.00 N/A 25000 250000.00 ✔ ★★★ "exceptional value" Washing and the control of t	Commonwealth Bank	Visa Platinum	18.65	25	200.00	N/A	12000	No max	~
St George Bank Visa Platinum Card 18.49 30 225.00 N/A 25000 250000.00 ✔ ★ ★ ★ "exceptional value" "exceptional value" Wisa Platinum Central CU Gold CU MCD Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✔ Australian Central CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔ Australian National CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔ Australian National CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✔ City Coast CU NSW Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔ Community First CU Gold MyCard StandardRews 17.50 25 75.00 N/A 5000	Qantas Staff CU	Lifestyle	11.25	0	0.00	N/A	5000	50000.00	~
★ ★ ★ "exceptional value" Australian Central CU Gold CU MCD Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Australian Central CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Australian National CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Australian National CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✓ City Coast CU NSW Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ City Coast CU NSW Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 <td>Qld Police Credit Union</td> <td>Bluey Rewarder Card</td> <td>13.20</td> <td>14</td> <td>48.00</td> <td>8000</td> <td>1000</td> <td>20000.00</td> <td>~</td>	Qld Police Credit Union	Bluey Rewarder Card	13.20	14	48.00	8000	1000	20000.00	~
Australian Central CU Gold CU MCD Blue SkyRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Australian Central CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Australian National CU Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Australian National CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✓ City Coast CU NSW Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ City Coast CU NSW Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Commectfinancial	St George Bank	Visa Platinum Card	18.49	30	225.00	N/A	25000	250000.00	•
Australian Central CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Australian National CU Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Australian National CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Citip Coast CU NSW Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ City Coast CU NSW Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Connectfinancial Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit	***	"exceptional value"				X/			
Australian National CU Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔ Australian National CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✔ City Coast CU NSW Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔ Community First CU Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔ Community First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔ connectfinancial Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔ Credit Union Australia Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✔ Credit Union Australia Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 <td>Australian Central CU</td> <td>Gold CU MCD Blue SkyRews</td> <td>17.50</td> <td>25</td> <td>99.00</td> <td>N/A</td> <td>5000</td> <td>25000.00</td> <td>~</td>	Australian Central CU	Gold CU MCD Blue SkyRews	17.50	25	99.00	N/A	5000	25000.00	~
Australian National CU Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✓ City Coast CU NSW Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ connectfinancial Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ connectfinancial Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓	Australian Central CU	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Citibank Gold Visa 18.75 25 119.00 N/A 5000 25000.00 ✓ City Coast CU NSW Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ City Coast CU NSW Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ connectfinancial Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓	Australian National CU	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
City Coast CU NSW Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ City Coast CU NSW Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ connectfinancial Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold CU MCD BlueSky Rews 17.50 25 75.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓	Australian National CU	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
City Coast CU NSW Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ connectfinancial Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✓	Citibank	Gold Visa	18.75	25	119.00	N/A	5000	25000.00	~
Community First CU Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Community First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ connectfinancial Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓ Credit Union Australia Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓	City Coast CU NSW	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Community First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔ connectfinancial Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔ connectfinancial Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔ Credit Union Australia Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✔ Credit Union Australia Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔	City Coast CU NSW	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
connectfinancial Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔ connectfinancial Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔ Credit Union Australia Gold CU MCD StandardRews 17.50 25 99.00 N/A 5000 25000.00 ✔ Credit Union Australia Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔	Community First CU	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
connectfinancial Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔ Credit Union Australia Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔ Credit Union Australia Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔	Community First CU	Gold MyCard BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
Credit Union Australia Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔ Credit Union Australia Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔	connectfinancial	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
Credit Union Australia Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✓	connectfinancial	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
	Credit Union Australia	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
Electricity CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✓	Credit Union Australia	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
	Electricity CU	Gold MyCard BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
Electricity CU Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔	Electricity CU	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Family First CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔	Family First CU	Gold MyCard BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
Family First CU Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔	Family First CU	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
FCCS Credit Union Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔	FCCS Credit Union	Gold MyCard BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
FCCS Credit Union Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔	FCCS Credit Union	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
First Pacific CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔	First Pacific CU	Gold MyCard BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
First Pacific CU Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔	First Pacific CU	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Holiday Coast CU Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔	Holiday Coast CU	Gold MyCard BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
Holiday Coast CU Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔	Holiday Coast CU	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	•
HSBC Visa Platinum 17.25 15 350.00 N/A 10000 No max ✓	HSBC	Visa Platinum	17.25	15	350.00	N/A	10000	No max	~
Illawarra CU NSW Gold CU MCD StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔	Illawarra CU NSW	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	•
Illawarra CU NSW Gold CU MCD BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔	Illawarra CU NSW	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	•
Karpaty Credit Union Gold MyCard StandardRews 17.50 25 75.00 N/A 5000 25000.00 ✔	Karpaty Credit Union	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Karpaty Credit Union Gold MyCard BlueSky Rews 17.50 25 99.00 N/A 5000 25000.00 ✔	Karpaty Credit Union	Gold MyCard BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~





Section 1. Summary By Profile

Company	Product	Published	Free	Annual	Fee (\$)	Credit	Limit (\$)	Rewards
Company	Toddet	Rate (%)	Days	Annualised Fee Spend to Waive		Min	Max	Program Available
***	exceptional value"							
Maroondah Credit Union	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	V
Maroondah Credit Union	Gold MyCard BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
Orange Credit Union	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Orange Credit Union	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
Police CU SA	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Police CU SA	Gold MyCard BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
Qantas Staff CU	Lifestyle Plus	14.75	16	30.00	N/A	5000	50000.00	~
Qld Teachers CU	Gold MyCard Blue SkyRews	17.50	25	99.00	N/A	5000	25000.00	~
Qld Teachers CU	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Select Credit Union	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Select Credit Union	Gold MyCard Blue SkyRews	17.50	25	99.00	N/A	5000	25000.00	~
StateWest Credit Society	Gold MyCard Blue SkyRews	17.50	25	99.00	N/A	5000	25000.00	~
StateWest Credit Society	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
SUNCORP	Clear Options Standard	9.95	0	29.00	N/A	500	No max	~
Sutherland Credit Union	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Sutherland Credit Union	Gold MyCard Blue SkyRews	17.50	25	99.00	N/A	5000	25000.00	~
Unicom Credit Union Ltd	Gold CU MCD StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Unicom Credit Union Ltd	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	~
University Credit Soc	Gold MyCard Blue SkyRews	17.50	25	99.00	N/A	5000	25000.00	~
University Credit Soc	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	~
Westpac	Altitude Gold MCD/AMEX	18.15	15	150.00	N/A	5000	50000.00	~
*** "S	strong value"							
American Express	Credit Card	16.29	25	25.00	5000	1000	12000.00	~
American Express	Gold Credit Card	15.74	25	70.00	18000	1000	25000.00	~
AMP Banking	AMP/AMEX Gold CoBrand Cd	15.49	25	70.00	9500	5000	25000.00	~
AMP Banking	AMP/AMEX Co-Branded Card	16.29	25	25.00	5000	1000	10000.00	~
ANZ Bank	Rewards Visa Gold	18.75	25	57.00	N/A	5000	No max	~
Bank of Queensland	Visa	15.95	0	0.00	N/A	1000	No max	~
Bank of Queensland	MasterCard	15.95	0	0.00	N/A	1000	No max	~
BankSA	MasterCard Gold Low Rate	12.25	25	65.00	N/A	5000	No max	V
BankSA	Visa Gold Low Rate	12.25	25	65.00	N/A	5000	No max	V
Citibank	Gold MasterCard	18.75	25	119.00	N/A	5000	25000.00	~
Commonwealth Bank	Visa Gold	18.15	25	114.00	N/A	5000	No max	~
Commonwealth Bank	Gold MasterCard	18.15	25	114.00	N/A	5000	No max	~
Greater Building Society	AMEX Credit Card	16.49	25	25.00	5000	1000	10000.00	~
Greater Building Society	AMEX Gold Credit Card	15.49	25	70.00	9500	5000	25000.00	~
HSBC	Visa Gold	17.25	15	99.00	N/A	4000	No max	~





Section 1. Summary By Profile

Company	Product	Published	Free	Annual	Fee (\$)	Credi	Rewards	
		Rate (%)	Days	Annualised Fee	Spend to Waive	Min	Max	Program Available
*** "	strong value"							
IMB Limited	Gold MasterCard	18.45	25	99.00	N/A	7500	25000.00	~
PowerState Credit Union	AMEX Credit Card	16.74	25	25.00	5000	1000	12000.00	~
RAMS	MasterCard Gold	18.45	25	99.00	N/A	500	25000.00	~
St George Bank	Visa Gold Low Rate	12.25	25	65.00	N/A	5000	No max	~
St George Bank	MasterCard Gold Low Rate	12.25	25	65.00	N/A	5000	No max	~
SUNCORP	Clear Options Plus	16.45	25	29.00	N/A	500	No max	~
SUNCORP	Clear Options Gold	15.45	25	69.00	N/A	5000	No max	~
Westpac	Altitude AMEX/MasterCard	18.15	15	100.00	N/A	1000	50000.00	~
Westpac	Altitude Gold AMEX/MCD	18.15	15	150.00	N/A	5000	50000.00	~
Westpac	Altitude MasterCard/AMEX	18.15	15	100.00	N/A	1000	50000.00	~
Wizard Home Loans	Fast Card-Amex	16.74	25	25.00	5000	2500	No max	~
♦	rising star"							
American Express	Platinum Credit Card	15.99	25	395.00	N/A	1000	100000.00	~
American Express	Healthe from American Ex	11.99	25	129.00	9500	5000	40000.00	~
Bank of Queensland	Gold MasterCard	17.00	14	120.00	N/A	5000	No max	~
Coastline Credit Union	Rewarder Visa	14.95	25	52.00	12000	1000	25000.00	~
★★ "	average value"							
American Express	Blue Credit Card	17.99	25	35.00	N/A	1000	15000.00	~
ANZ Bank	Rewards Visa	18.75	14	26.00	N/A	1000	No max	~
ANZ Bank	Gold	17.25	25	87.00	N/A	5000	No max	×
Bank of Queensland	Mastercard Free Days	17.00	14	49.00	N/A	1000	No max	~
Bank of Queensland	Visa Free Days	17.00	14	49.00	N/A	1000	No max	~
Heritage B Soc	Visa Classic WithRewards	14.95	25	36.00	N/A	1000	10000.00	~
Heritage B Soc	Visa Gold With Rewards	14.95	25	90.00	N/A	5000	50000.00	~
HSBC	Amex Gold IntFree	15.74	25	70.00	9500	5000	25000.00	~
National Australia Bank	Gold Rewards Visa Card	17.50	14	88.30	N/A	8000	No max	•
National Australia Bank	Gold Rewards MasterCard	17.50	14	88.30	N/A	8000	No max	~
Queenslanders CU	AMEX Credit Card	16.49	25	25.00	5000	1000	12000.00	~
RESI Mortgage Corp	AMEX Credit Card	16.49	25	25.00	5000	500	15000.00	~
SUNCORP	Gold AMEX	15.99	25	70.00	9500	5000	25000.00	•
Virgin Money	Credit Card	12.65	25	0.00	N/A	2000	25000.00	•
* "	satisfactory value"							
American Express	Gold Rewards Maximiser	17.74	25	192.00	N/A	1000	25000.00	V





Section 1. Summary By Profile

Company	Product	Published	Free	Annual	Fee (\$)	Credit	Limit (\$)	Rewards
Company		Rate (%)	Days	Annualised Fee	Spend to Waive	Min	Max	Program Available
* "	satisfactory value"							
BankSA	Starts Low Stays LowVisa	11.25	25	59.00	N/A	500	No max	~
BankSA	Starts Low Stays Low MC	11.25	25	59.00	N/A	500	No max	•
BankSA	No Annual Fee Card Visa	16.00	0	0.00	N/A	500	No max	•
BankSA	No Annual Fee MasterCard	16.00	0	0.00	N/A	500	No max	•
Commonwealth Bank	Visa with Awards	18.15	25	59.00	N/A	500	No max	•
Commonwealth Bank	MasterCard with Awards	18.15	25	59.00	N/A	500	No max	~
Encompass Credit Union	Encompass Credit Card	9.85	25	24.00	N/A	1000	30000.00	×
GE Consumer Finance	Coles Myer Source MCD	18.50	32	0.00	N/A	500	No max	~
GE Money	GE Money Low Rate MCD	10.99	25	58.00	N/A	500	No max	~
Heritage B Soc	Visa Classic No Frills	10.25	0	0.00	N/A	1000	10000.00	×
HSBC	Visa Free Days	16.25	15	59.00	N/A	4000	No max	~
HSBC	Visa No Free Days	14.75	0	59.00	N/A	4000	No max	•
Intech Credit Union	Titanium	9.55	0	36.00	N/A	1000	No max	×
Qld Police Credit Union	Bluey Card	10.20	14	25.00	8000	1000	20000.00	×
St George Bank	No Annual Fee Card-Visa	16.00	0	0.00	N/A	500	No max	•
St George Bank	Starts Low Stays Low MCD	11.25	25	59.00	N/A	500	No max	•
St George Bank	Starts Low Stays LowVisa	11.25	25	59.00	N/A	500	No max	•
Victoria Teachers CU	Visa Credit Cd	13.75	25	0.00	N/A	500	No max	×
Westpac	Visa Gold	16.90	25	90.00	12000	5000	50000.00	×
Westpac	Gold MasterCard	16.90	25	90.00	12000	5000	50000.00	×
Wizard Home Loans	Clear Advantage MCD	12.40	25	0.00	N/A	500	No max	×





Section 2. Summary by Company

PRODUCT	Published	Ва					Extended Warranty			
	Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Insurance	Available	
Adelaide Bank										
http://www.adelaidebank.com.au								130	0-652-220	
Visa	15.25	N/A	N/A	N/A	3.00%	or	\$5	X	×	
VISA	CC	OST RAT	ING		URES RA		TC	TAL SC	ORE	
Habitual Spender ★★★ Impulse Spender ★★	STR STR		(45.86) (39.30)		RANKING (FACTORY(,		65.87 66.04		
Visa Free Days	16.50	N/A OST RAT	N/A	N/A	3.00% URES R/	or	\$5 TC	X OTAL SC	X	
Habitual Spender ★	SATISFA		(38.54)		ACTORY(10	59.73	ORE	
Habitual Spender ★ Habitual Spender ★	SATISFA		(38.54)		ACTORY(59.73		
Impulse Spender	SATISFA	ACTORY	(31.97)	SATISF	ACTORY((27.72)		59.69		
American Express										
http://home3.americanexpress.com/aust	ralia/persona	l/cards/a	oply/				1300-362-583			
Blue Credit Card	17.99	4.99%	6 mths	17.99%	3.00%	or	\$25	X	×	
Blue Credit Card	CC	OST RAT	ING	FEAT	URES RA	ATING	TC	TAL SC	ORE	
Big Spender ★★		SATISFACTORY (14.72) SATISFACTORY(40.05)								
Everyday Spender ★★	SATISFA		(17.77)	SATISFACTORY(42.05)			59.82			
Habitual Spender ★ Impulse Spender ★	LOW RA		(36.87) LOW RANKING (21.11) (31.00) SATISFACTORY(27.22)					57.98 58.22		
Impulse Spender	16.29	4.99%	6 mths	16.29%	3.00%	or	\$25	X	X	
Credit Card		OST RAT			URES RA			TAL SC		
Big Spender ★★★	STR		(18.40)		ACTORY(58.98		
Everyday Spender	★ STR	ONG	(24.53)	SATISF	ACTORY((42.61)		67.14		
Habitual Spender	SATISFA		(42.93)		ACTORY(64.69		
Impulse Spender	SATISFA	ACTORY	(34.73)	SATISF	ACTORY((28.27)		63.01		
Gold Credit Card	15.74	4.99%	6 mths	11.99%	3.00%	or	\$25	×	×	
		OST RAT			URES RA		TC	TAL SC	ORE	
Big Spender ★★★	STR		(19.04)		ACTORY(,		58.35		
Everyday Spender ★ ★ ★ ★ Habitual Spender ★	★ STR		(25.39) (39.64)		ACTORY(RANKING (. ,		65.90 58.31		
Habitual Spender ★	17.74	4.99%	6 mths	17.74%	3.00%	or	\$25	X	X	
Gold Rewards Maximiser		OST RAT			URES RA					
Big Spender ★	LOW RA		(10.62)				TOTAL SCORE 51,10			
Everyday Spender	LOW RA		(11.52)							
Healthe from American Ex	11.99	7.99%	Life	11.99%	3.00%	or	\$25	x	x	
		OST RAT			URES RA		TC	TAL SC	ORE	
Big Spender	STR SUPE	ONG RIOR	(25.00) (33.33)		ACTORY(ACTORY(63.37 73.62		





Section 2. Summary by Company

PRODUCT	Published Balance Transfer				Minimum	Repaymen	Free	Extended		
i Robooi		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
American Express										
http://home3.americanexpr	ess.com/australia	a/persona	l/cards/ap	ply/					130	0-362-583
		15.99	5.99%	Life	15.99%	3.00%	or	\$25	V	×
Platinum Credit Card	Platinum Credit Card		OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender		LOW RA	ANKING	(9.21)	STF	RONG	(48.13)		57.34	
AMP Banking										
http://www.ampbanking.co	m.au									133030
AMP/AMEX Co-Brando	ed Card	16.29	9.99%	Life	16.29%	3.00%	or	\$25	×	×
AMI /AMEX OO-Brand	ca Gara	C	OST RAT	ING		URES R		TC	TAL SC	ORE
Big Spender	***	STR	-	(18.40)		ACTORY	. ,		57.32	
Everyday Spender Habitual Spender	***	STR SATISF		(24.53) (42.93)		ACTORY RANKING	. ,		65.40 62.65	
Impulse Spender	** *		ACTORY	(34.73)		ACTORY	, ,		61.36	
		15.49	8.99%	Life	15.49%	3.00%	or	\$25	×	×
AMP/AMEX Gold CoB	AMP/AMEX Gold CoBrand Cd		OST RAT			URES R			TAL SC	ORE
Big Spender	Big Spender ★★★		ONG	(19.35)	SATISF	ACTORY	′(40.06)		59.40	
Everyday Spender	STRONG (25.80) SATISFA					FACTORY(41.29) 67.09				
ANZ Bank										
http://www.anz.com	//www.anz.com								180	0-033-888
First Free Days		17.25	7.99%	6 mths	17.25%	2.00%	or	\$10	×	~
Thorrice buys		C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Habitual Spender	**	SATISFA		(38.83)		ACTORY	. ,		62.20	
Impulse Spender	*		ACTORY	(32.71)		ACTORY	· /	0.10	60.53	
Frequent Flyer Visa		18.75	N/A OST RAT	N/A	18.75%	2.00%	Or	\$10 TC	TAL SC	OPE X
Habitual Spender	<u> </u>	LOW RA		(35.35)						OKE
Habitual Spelidel	*			6 mths	17.25%		,	# 40	V	V
Gold		17.25	7.99% OST RAT			2.00% URES R		\$10 TC	TAL SC	
Big Spender	**		ACTORY	(13.29)		RONG	(42.58)	10	55.87	ORL
	A A	11.99	0.00%	6 mths	11.99%	2.00%	or	\$10	×	×
Low Rate Mastercard		C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Habitual Spender	****	STR	ONG	(51.91)	STF	RONG	(24.62)		76.53	
Impulse Spender	***	STR	ONG	(42.72)	STF	RONG	(31.64)		74.36	
Rewards Visa		18.75	N/A	N/A	18.75%	2.00%		\$10	×	×
		C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	**		ACTORY	(14.66)		ACTORY	` ,		55.62	
Everyday Spender	***		ACTORY	(18.09)		ACTORY	` ,		61.09	
Habitual Spender	*	LOW RA		(36.04)		RONG	(24.05)		60.09	
Impulse Spender	*	LOW RA	ANKING	(30.46)	SATISF	ACTORY	(28.05)		58.50	





Section 2. Summary by Company

PRODUCT		Published Balance Transfer				Minimum	Free	Extended				
I KODOOT		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available		
ANZ David												
ANZ Bank									400			
http://www.anz.com										0-033-888		
Rewards Visa Gold		18.75	N/A	N/A	18.75%	2.00%		\$10	X	X		
Din Coondon			OST RAT			URES R		IC	TAL SC	ORE		
Big Spender Everyday Spender	*** **	SATISFA	ACTORY ACTORY	(13.38) (15.64)	_	RONG RONG	(44.88) (44.84)		58.27 60.48			
Aussie Home Loans				, ,								
http://www.aussiehomeloar										131333		
nttp://www.aussienomeioai	is.com.au	0.00	2.000/	Caratha	0.000/	2 000/	A 21	040	x	X		
Aussie MasterCard		9.99	3.99% OST RAT	6 mths	9.99% FEAT	2.00% URES R		\$10 TC	TAL SC			
Habitual Spender		STR		(61.80)		ACTORY		IC	83.86	UKE		
Impulse Spender	****	STR	-	(50.82)		RANKING	. ,		75.93			
Austral Credit Union							· ,					
http://www.australcu.com									130	0-365-775		
nttp://www.austraicu.com		13.95	N/A	N/A	N/A	3.00%	٥.,	\$20	x	V-303-773		
Visa Credit Card			OST RAT			URES R			TAL SC			
Habitual Spender	**		ONG	(43.79)		RANKING		10	63.65	OKE		
Impulse Spender	* *	SATISFA		(35.91)		RANKING	. ,		59.63			
		9.95	N/A	N/A	N/A	3.00%	or	\$20	×	X		
Visa Special Credit Cre	d	CC	OST RAT	ING	FEAT	URES R	RATING	TC	TAL SC	ORE		
Habitual Spender	****	STR	ONG	(65.70)	LOW F	RANKING	(20.13)		85.82			
Impulse Spender	****	SUPE	RIOR	(54.97)	LOW F	RANKING	(24.16)		TOTAL SCOR 85.82 79.13			
Australian Central C	U											
http://www.accu.com.au										131321		
		17.50	6.90%	Life	N/A	2.00%	or	\$30	~	×		
Gold CU MCD Blue Sk	yRews	C	OST RAT	ING	FEAT	URES R	RATING	TC	TAL SC	ORE		
Big Spender	****	LOW RA	ANKING	(12.71)	STF	RONG	(51.07)		63.78			
Everyday Spender	***	LOW RA	ANKING	(14.18)	SUP	ERIOR	(48.30)		62.47			
Gold CU MCD Standar	dRews	17.50	6.90%	Life	N/A	2.00%	or	\$30	~	×		
	anono	CC	OST RAT	ING	FEAT	FEATURES RATING			TOTAL SCORE			
Big Spender	***	SATISFA SATISFA	ACTORY	(13.46)		RONG	(50.37)		63.82			
Everyday Spender	****			(15.31)		RONG	(47.56)	000	62.87			
Silver CU MasterCard		17.50	6.90%	Life	N/A	2.00%		\$30	X X	X		
Everyday Spender	A A A A		OST RAT	(18.17)		URES R	(44.50)	10	62.67	URE		
Everyday Spender Habitual Spender	**** ***		ACTORY	(37.85)		ERIOR	(27.44)		65.28			
Impulse Spender	**		ACTORY	(31.80)		ERIOR	(33.09)		64.89			
Australian Defence	CU											
http://www.adcu.com.au									130	0-132-328		
your guide to product	t excellence											





Section 2. Summary by Company

PROPUST		Published	Ва	Minimum Repayment Criteria Free E							
PRODUCT		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available	
Avetualian Defense	CII								•		
Australian Defence	CU								130	0-132-328	
ntp.//www.adcd.com.ad		11.55	7.90%	6 mths	11.55%	3.00%	or	\$20	×	X	
Visa Credit Card			OST RAT			URES R			TAL SC		
Habitual Spender	****		ONG	(55.75)			(25.42)		81.17		
Impulse Spender	****	STR	ONG	(46.42)	SUP	ERIOR	(36.66)		83.09		
Australian National	CU										
http://www.australiancu.com	<u>m</u>									131140	
Oald OH MOD DiveCla	. D	17.50	6.90%	Life	N/A	2.00%	or	\$30	~	×	
Gold CU MCD BlueSky	y Rews	C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE	
Big Spender	****	LOW R	_	(12.71)			(51.07)	'	63.78		
Everyday Spender	***	LOW R	ANKING	(14.18)		ÉRIOR	(48.30)		-		
Gold CU MCD Standar	rdRews	17.50	6.90%	Life	N/A	2.00%	or	\$30		×	
			OST RAT			URES R		TC		ORE	
Big Spender Everyday Spender	**** ****		ACTORY ACTORY	(13.46) (15.31)	_		(50.37) (47.56)				
Everyddy Opender	* * * *	17.50	6.90%	Life	N/A	2.00%	or	\$30		×	
Silver CU MasterCard			OST RAT			URES R					
Everyday Spender	****		CTORY	(18.17)			(44.50)		62.67		
Habitual Spender	***		ACTORY	(37.85)			(27.44)	**************************************			
Impulse Spender	**	SATISFA	ACTORY	(31.80)	SUP	SUPERIOR (33.09) 64.89					
Bank of Queensland		1									
http://www.boq.com.au/									130	0-557-272	
Gold MasterCard		17.00	N/A	N/A	N/A	3.00%	or	\$ 5	~	~	
			OST RAT			URES R		TC	TAL SC	ORE	
Big Spender Everyday Spender	♦	LOW R		(12.46) (13.73)			(53.70) (48.77)		66.16 62.51		
Everyddy Opender	~	9.99	N/A	N/A	N/A	3.00%	or	\$5	X	X	
Low Rate Visa Card			OST RAT			URES R			TAL SC		
Habitual Spender	****	STR		(61.80)		ACTORY			84.72	011	
Impulse Spender	****	STR	ONG	(50.82)	SATISF	ACTORY	(26.78)		77.60		
MasterCard		15.95	N/A	N/A	N/A	3.00%	or	\$5	X	X	
IviaStel Cal U		C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE	
Big Spender	***	STR	-	(18.84)		ACTORY	` ,		57.82		
Everyday Spender Habitual Spender	**** ***	STR		(25.12) (43.96)		ACTORY ACTORY			66.04 65.96		
Impulse Spender	* * * *		ONG	(37.68)		RANKING			63.06		





Section 2. Summary by Company

PRODUCT	Published	Published Balance Transfer			Minimum Repayment Criteria Free Ext					
PRODUCT	Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available	
Bank of Queensland										
http://www.boq.com.au/								130	0-557-272	
Markey and Free Barre	17.00	N/A	N/A	N/A	3.00%	or	\$5	×	×	
Mastercard Free Days	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE	
Big Spender ★★	SATISFA	ACTORY	(14.87)		ACTORY	,		53.66		
Everyday Spender *		ACTORY	(17.44)		ACTORY(58.17		
Habitual Spender ★		ACTORY	(38.23)				Φ.Ε.	60.00	×	
Visa	15.95	N/A OST RAT	N/A	N/A	3.00% URES R	OTING	\$5 TC	TAL SC		
Big Spender ★★★		ONG	(18.84)		ACTORY		10	57.82	OKE	
Big Spender ★ ★ ★ ★ Everyday Spender ★ ★ ★ ★	_	ONG	(25.12)		ACTORY	` ′		66.04		
Habitual Spender ★★★	STR	ONG	(43.96)		ACTORY(. ,		65.96		
Impulse Spender	STR	ONG	(37.68)	LOW F	ANKING ((25.38)		63.06		
Visa Free Days	17.00	N/A	N/A	N/A	3.00%	or	\$5	×	×	
1100 1 100 20,0	CC	OST RAT	ING	FEAT	URES RA	ATING	TC	OTAL SC	ORE	
Big Spender ★★	SATISFACTORY		(14.87)		SATISFACTORY(38.98)			53.85		
Everyday Spender ★★ Habitual Spender ★	SATISFACTORY SATISFACTORY		(17.44)	SATISFACTORY(40.92) SATISFACTORY(22.00)			58.36 60.23			
	0/1/10//	10110111	(00.20)	6,11161	7.010111	(22.00)		00.20		
BankSA									404070	
http://www.banksa.com.au							4	_	131376	
MasterCard Gold Low Rate	12.25	N/A	N/A	N/A	2.00%	or	\$10	V CO	ODE.	
Din Crandon	COST RATING STRONG (FEATURES RATING STRONG (42.01)			TOTAL SCORE			
Big Spender Everyday Spender		ONG	(18.41) (20.62)		ACTORY	(42.01) (36.51)		60.42 57.13		
	16.00	N/A	6 mths	16.00%	2.00%	or	\$10	×	×	
No Annual Fee Card Visa		OST RAT	ING		URES R			TAL SC	ORE	
Big Spender ★		ONG	(18.73)		ACTORY			49.16		
Everyday Spender 🗡		ONG	(24.98)		ACTORY	. ,		55.40		
Habitual Spender ★★★		ACTORY	. ,		RONG	` '		68.96		
Impulse Spender ★★★		ONG	(37.46)			(32.51)	4	69.97		
No Annual Fee MasterCard	16.00	N/A	6 mths	N/A	2.00%	or	\$10	X TAL CC	X	
Pig Spondor		ONG			URES RA		10	OTAL SC	ORE	
Big Spender ★ Everyday Spender ★		ONG ONG	(18.73) (24.98)		ACTORY(ACTORY)			49.16 55.40		
Habitual Spender ★★★		ACTORY	(43.71)			(25.25)		68.96		
Impulse Spender ★★★	CTD	ONG	(37.46)	0.75	RONG ((32.51)		69.97		





Section 2. Summary by Company

PRODUCT		Published Balance Transfe			sfer	Minimum R	t Criteria	Free	Extended	
		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
BankSA										
http://www.banksa.com.au										131376
Otanta I avv Otava I avv	MO	11.25	N/A	6 mths	11.25%	2.00%	or	\$10	X	X
Starts Low Stays Low	INIC	CC	OST RAT	ING	FEAT	URES RA	TING	TC	TAL SC	ORE
Big Spender			ONG	(20.09)		ACTORY(,		49.18	
Everyday Spender ★ ★ ★ ★ ★ ★		STR		(22.53) (54.46)		FACTORY(RONG (29.77) 25.11)		52.31 79.58	
Impulse Spender	****	STR	-	(44.69)			32.2 <mark>9</mark>)		76.98	
Starts Low Stays Low	Vica	11.25	N/A	6 mths	11.25%	2.00%	or	\$10	×	X
Starts Low Stays Low	VISA	C	OST RAT	ING	FEAT	URES RA	TING	TC	TAL SC	ORE
Big Spender	*	_	ONG	(20.09)		ACTORY(,		49.18	
Everyday Spender	*	STR		(22.53)		ACTORY(,		52.31	
Habitual Spender Impulse Spender	*****	STR STR		(54.46) (44.69)	7 , '	,	25.11) 32.29)		79.58 76.98	
	~ ~ ~ ~ ~	12.25	N/A	6 mths	12.25%	2.00%	or	\$10	✓ V	V
Visa Gold Low Rate		C	OST RAT	ING	FEAT	URES RA	ATING	TC	TAL SC	ORE
Big Spender	***	STR	ONG	(18.41)	STF	RONG (42.01)		60.42	
Everyday Spender	*	STR	ONG	(20.62)	SATISF	ACTORY(36.51)		57.13	
BankWest		N.								
http://www.bankwest.com.a	<u>au</u>									131718
extra Visa Classic		17.24	N/A	N/A	N/A	2.50%	or	\$10	X	×
			OST RAT			URES RA		TC	TAL SC	ORE
Habitual Spender Impulse Spender	**	SATISFA SATISFA		(38.85) (32.74)		FACTORY(FACTORY(,		61.35 61.73	
impuise Sperider	*		N/A	, ,	N/A			\$10	X	×
extra Visa Reward		16.24	OST RAT	N/A		2.50% URES RA	or		TAL SC	
Habitual Spender	4.4	SATISFA		(41.14)		ACTORY(- 10	62.64	OKE
Impulse Spender	** *	SATISFA		(34.64)		ACTORY(,		62.67	
Lite MasterCard		8.99	2.99%	6 mths	8.99%	2.50%	or	\$10	x	×
Lite Master Card		C	OST RAT	ING	FEAT	URES RA	ATING	TC	TAL SC	ORE
Habitual Spender	****	STR		(65.96)		RANKING (,		87.10	
Impulse Spender	****	STR	ONG	(53.99)		ACTORY(26.63)		80.62	
Visa Classic		17.24	N/A	N/A	N/A	2.50%	or	\$10	X	X
Habitual On and an			OST RAT			URES RA		10	TAL SC	ORE
Habitual Spender Impulse Spender	** *		ACTORY ACTORY	(38.85) (32.74)		FACTORY(FACTORY(61.80 62.18	
Vice Dewerd		16.24	N/A	N/A	N/A	2.50%	or	\$10	X	×
Visa Reward		CC	OST RAT	ING	FEAT	URES RA	TING	TC	TAL SC	ORE
Habitual Spender	**		ACTORY	(41.14)		ACTORY(,		62.64	
Impulse Spender	*	SATISFA	ACTORY	(34.64)	SATISF	FACTORY(28.03)		62.67	





Section 2. Summary by Company

PRODUCT		Published	Ва	alance Trans	fer	Minimum	Repayment	t Criteria	Free	Extended
		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
BankWest										
http://www.bankwest.com.a	<u>u</u>									131718
Zero MasterCard		13.24	0.00%	4 mths	13.24%	2.50%	or	\$10	×	×
Zero mastercaru		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Habitual Spender	***	STR		(53.01)		ACTORY	. ,		75.13	
Impulse Spender	***	STR	JNG	(45.44)	SATISE	ACTORY	(29.83)		75.26	
Bendigo Bank										
http://www.bendigobank.co	m.au						V		130	0-366-666
Red MasterCard		16.65	N/A	N/A	N/A	3.00%		\$10	×	×
		CC	OST RAT	ING	1	URES R		TC	TAL SC	ORE
Habitual Spender Impulse Spender	**	SATISFA SATISFA		(39.67) (33.31)		ACTORY ACTORY	. ,		62.44 60.30	
impuise Sperider	*			,	_		` '	040	X	x
Red MCD No Free Day	s	13.65	N/A OST RAT	N/A	N/A	3.00% URES R	Or	\$10 To	TAL SC	
Habitual Spender		STR		(51.23)		RANKING		10	72.06	UKE
Impulse Spender	**** ***	STR		(43.91)		RANKING	. ,		69.03	
	,,,,,	16.65	N/A	N/A	N/A	3.00%	or	\$10	×	×
Red Visa		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Habitual Spender	**	SATISFA	CTORY	(39.67)	SATISF	ACTORY	(23.12)		62.79	
Impulse Spender	*	SATISFA	ACTORY	(33.31)	SATISF	ACTORY	(28.38)		61.69	
Red Visa No Free Days		13.65	N/A	N/A	N/A	3.00%	or	\$10	×	×
Ned Visa No Free Days		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Habitual Spender	***	STR		(51.23)		RANKING	` '		70.84	
Impulse Spender	***	STR	JNG	(43.91)	LOWF	RANKING	(23.76)		67.67	
Citibank										
http://www.citibank.com.au										132484
Gold MasterCard		18.75	6.90%	Life	N/A	2.00%	or	\$30	V	×
			OST RAT			URES R		TC	TAL SC	ORE
Big Spender Everyday Spender	* * * * *	LOW RA		(11.61) (12.88)			(51.07) (46.78)		62.68 59.65	
276. yaay openaen	* *	18.75	6.90%	Life	N/A	2.00%	or	\$30	V	×
Gold Visa			OST RAT			URES R			TAL SC	
Big Spender	***	LOW RA		(11.61)			(51.86)		63.47	OILE
Everyday Spender	**	LOW RA		(12.88)			(47.61)		60.48	
Dietinum MastarOsu I		18.75	6.90%	Life	N/A	2.00%	or	\$30	V	~
Platinum MasterCard		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	****	LOW RA		(9.52)			(59.97)		69.49	
Everyday Spender	***	LOW RA	ANKING	(10.32)	SUP	ERIOR	(51.56)		61.88	





Section 2. Summary by Company

PRODUCT		Published	Ba	alance Trans	fer	Minimum	Repaymen	t Criteria	Free	Extended
T KODOOT		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
Citibank										
http://www.citibank.com.au										132484
Platinum Visa		18.75	6.90%	Life	N/A	2.00%	or	\$30	V	X
rialiiluiii visa		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender Everyday Spender	**** ***	LOW RA	_	(9.52) (10.32)		ERIOR ERIOR	(59.02) (51.32)		68.54 61.65	
Silver MasterCard		18.75	6.9%	Life	N/A	2.00%		\$30	×	X
Eventeday Spander			OST RAT			URES R		10	TAL SC	ORE
Everyday Spender Habitual Spender	★	LOW RA		(14.94) (34.02)		ACTORY ACTORY			56.93 57.75	
Impulse Spender	*	LOW RA	_	(28.22)		ACTORY			58.41	
Silver Visa		18.75	6.90%	Life	N/A	2.00%	or	\$30	×	X
Oliver visa		CC	OST RAT	ING	FEAT	URES R	ATING	TC	OTAL SC	ORE
Everyday Spender	**	LOW RA		(14.94)		ACTORY	. ,		58.44	
Habitual Spender Impulse Spender	*	LOW RA		(34.02) (28.22)		RONG RONG	(24.88) (32.86)		58.90 61.08	
	*	LOW KA	AINKING	(20.22)	311	CONG	(32.00)		01.00	
City Coast CU NSW										
http://www.mycitycoast.con	<u>n.au</u>									132404
Gold CU MCD BlueSky	Rews	17.50	6.90%	Life	N/A	2.00%		\$30	V	X
Dia Chandar		LOW RA	OST RAT	(12.71)		URES R	(51.07)	IC	63.78	UKE
Big Spender Everyday Spender	****	LOW RA	_	(14.18)	_	ERIOR	(48.30)		62.47	
		17.50	6.90%	Life	N/A	2.00%	or	\$30	V	X
Gold CU MCD Standar	dRews	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	****	SATISFA	ACTORY	(13.46)	STF	RONG	(50.37)		63.82	
Everyday Spender	****	SATISFA	ACTORY	(15.31)	STE	RONG	(47.56)		62.87	
Silver CU MasterCard		17.50	6.90%	Life	N/A	2.00%		\$30	×	X
			OST RAT			URES R		TC	OTAL SC	ORE
Everyday Spender	***	SATISFA SATISFA		(18.17)		RONG ERIOR	(44.50) (27.44)		62.67 65.28	
Habitual Spender Impulse Spender	*** **	SATISFA		(37.85) (31.80)		ERIOR	(33.09)		64.89	
Coastline Credit Uni				(3 3 3 7)						
http://www.coastline.com.a									130	0-361-066
Rewarder Visa		14.95	5.99%	5 mths	14.95%	3.00%	or	\$20	×	x
NOWALACI VISA			OST RAT	ING	FEAT	URES R	ATING	TC	OTAL SC	ORE
Big Spender	♦	STR	-	(20.05)		RONG	(45.82)		65.86	
Everyday Spender Habitual Spender	\$	STR		(26.73) (46.78)		RONG RONG	(48.10)		74.83 71.90	
павіцаі эрепаег	♦	SIK	UNG	(40.78)	511	VOING	(25.12)		11.90	





Section 2. Summary by Company

PRODUCT		Published	Ва	alance Trans	fer	Minimum F	Repaymen	t Criteria	Free	Extended
I RODOCI		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
Coastline Credit Un	ion									
http://www.coastline.com.a									130	0-361-066
V''	_	15.45	N/A	N/A	N/A	3.00%	or	\$20	X	×
Visa Credit Card		CC	OST RAT	ING	FEAT	URES RA	ATING	TC	TAL SC	ORE
Habitual Spender	***	STR		(45.26)		ACTORY(,		68.38	
Impulse Spender	**	STR	ONG	(38.80)	LOW F	RANKING (25.51)		64.31	
Commonwealth Bar										
http://www.commbank.com	<u>1.au</u>									132224
Gold MasterCard		18.15	5.99%	5 mths	18.15%	1.50%		\$25	V	✓
Big Spender		LOW RA	OST RAT	(12.03)		URES RA	48.05)	10	60.07	ORE
Everyday Spender	*** **	LOW RA		(13.35)		ACTORY(,		57.71	
MastarCand Law Fac		17.15	5.99%	5 mths	17.15%	1.50%	or	\$25	X	×
MasterCard Low Fee		CC	OST RAT	ING ¶	FEAT	URES RA	ATING	TC	TAL SC	ORE
Habitual Spender	**	SATISFA		(39.40)		ACTORY(,		63.40	
Impulse Spender	*	SATISF		(33.30)		ACTORY(29.74)		63.03	
MasterCard No Annua	ıl Fee	15.50	5.99%	5 mths	15.50%	1.50%	or	\$25	X	X
Habitual Spender		STR	ONG	(45.33)		URES RATE		10	69.19	ORE
Impulse Spender	***	STR		(38.85)		ACTORY(68.38	
Mandan Orandan ida Assas		18.15	5.99%	5 mths	18.15%	1.50%	or	\$25	X	×
MasterCard with Awa	rds	CC	OST RAT	ING	FEAT	URES RA	ATING	TC	TAL SC	ORE
Big Spender	*	SATISFA		(13.68)		ACTORY(,		51.94	
Everyday Spender Habitual Spender	*	SATISFA LOW RA	ACTORY	(15.91) (35.52)		ACTORY(RONG (40.16) 24.63)		56.07 60.15	
Impulse Spender	*	LOW RA		(29.55)	_	ACTORY(,		59.56	
Platinum MasterCard		18.65	5.99%	5 mths	18.65%	1.25%	or	\$25	V	~
Platifium WasterCard		CC	OST RAT	ING	FEAT	URES RA	ATING	TC	TAL SC	ORE
Big Spender	****	LOW RA		(10.19)		,	56.17)		66.36	
Everyday Spender	**	LOW RA		(11.07)		`	49.09)	0.5	60.16	
Visa Gold		18.15	5.99% OST RAT	5 mths	18.15%	1.50% URES RA	or	\$25 TC	TAL SC	OPE
Big Spender	***	LOW RA		(12.03)			49.49)	- 10	61.52	OKE
Everyday Spender	**	LOW RA		(13.35)		,	45.12)		58.47	
Vice Low Fee		17.15	5.99%	5 mths	17.15%	1.50%	or	\$25	x	×
Visa Low Fee		CC	OST RAT	ING	FEAT	URES RA	ATING	TC	TAL SC	ORE
Habitual Spender	**	SATISFA		(39.40)		ACTORY(63.27	
Impulse Spender	*	SATISFA	ACTORY	(33.30)	SATISF	ACTORY(29.53)		62.82	





Section 2. Summary by Company

PRODUCT		Published	Ва	alance Trans	fer	Minimum F	Repaymen	t Criteria	Free	Extended
PRODUCT		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
Commonwealth Ban	ık									
http://www.commbank.com										132224
V. N. A. 15		15.50	5.99%	5 mths	15.50%	1.50%	or	\$25	×	X
Visa No Annual Fee		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Habitual Spender	***	STR		(45.33)		ACTORY	. ,		69.06	
Impulse Spender	***		ONG	(38.85)		ACTORY			68.17	
Visa Platinum		18.65	5.99%	5 mths	18.65%	1.25%	Or A TIME	\$25	V	✓ ODE
Dia Chandar			OST RAT			URES R		10	OTAL SC	UKE
Big Spender Everyday Spender	**** ***	LOW RA		(10.19) (11.07)			(59.06) (50.61)		69.25 61.68	
Visa with Awards		18.15	5.99%	5 mths	18.15%	1.50%	or	\$25	×	×
VISA WITH AWARDS		CC	OST RAT	ING	FEAT	URES R	ATING	TC	OTAL SC	ORE
Big Spender	*		ACTORY	(13.68)		ACTORY	` ,		52.15	
Everyday Spender	*		ACTORY	(15.91)		ACTORY	` ,		56.29	
Habitual Spender	**	LOW RA	ANKING	(35.52)	_		(24.89)		60.41	
Impulse Spender	*	LOW RA	AINKING	(29.55)	SATISE	ACTORY	(30.44)		59.98	
Community First CU										
http://www.communityfirst.	com.au								130	0-132-277
Gold MyCard BlueSky	Rews	17.50	6.90%	Life	N/A	2.00%	or	\$30	~	×
			OST RAT			URES R		TO	OTAL SC	ORE
Big Spender	****		ANKING	(12.71)			(51.07)		63.78	
Everyday Spender	***	LOW RA		(14.18)			(48.30)		62.47	
Gold MyCard Standard	dRews	17.50	6.90%	Life	N/A	2.00%	or	\$30	V CO	X
Discount of the second of the			OST RAT			URES R		10	OTAL SC	UKE
Big Spender Everyday Spender	****		ACTORY ACTORY	(13.46) (15.31)			(50.37) (47.56)		63.82 62.87	
Everyddy Opender	***	17.50	6.90%	Life	N/A	2.00%	or	\$30	X	X
Silver MyCard			OST RAT			URES R			OTAL SC	
Everyday Spender			ACTORY	(18.17)			(44.50)	- 10	62.67	OKL
Habitual Spender	**** ***		ACTORY	(37.85)			(27.44)		65.28	
Impulse Spender	**		ACTORY	(31.80)			(33.09)		64.89	
connectfinancial										
http://www.connectcreditur	nion.com.au									132204
Cold CII MCD Divis Ci-	, Dowe	17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
Gold CU MCD BlueSky	/ Rews	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	****		ANKING	(12.71)			(51.07)		63.78	
Everyday Spender	***	LOW RA	ANKING	(14.18)	SUP	ERIOR	(48.30)		62.47	





Section 2. Summary by Company

PRODUCT		Published	Ва	lance Trans	fer	Minimum	Repaymen	t Criteria	Free	Extended
i Robooi		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
connectfinancial										
http://www.connectcreditun	ion.com.au									132204
		17.50	6.90%	Life	N/A	2.00%	or	\$30	~	×
Gold CU MCD Standar	dRews	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	****	SATISFA	ACTORY	(13.46)	STF	RONG	(50.37)		63.82	
Everyday Spender	****	SATISFA	ACTORY	(15.31)	STF	RONG	(47.56)		62.87	
Silver CU MasterCard		17.50	6.90%	Life	N/A	2.00%	or	\$30	×	×
Silver CO MasterCard		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Everyday Spender	****	SATISFA		(18.17)			(44.50)		62.67	
Habitual Spender	***	SATISFA		(37.85)			(27.44)		65.28	
Impulse Spender	**	SATISFA	ACTORY	(31.80)	SUP	ERIOR	(33.09)		64.89	
Credit Union Austral	lia									
http://www.cua.com.au									07-3	365-0055
Gold CU MCD BlueSky	, Rows	17.50	6.90%	Life	N/A	2.00%	or	\$30	~	×
Cold CO MOD Blacoky	Rews	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	****	LOW R		(12.71)			(51.07)		63.78	
Everyday Spender	***	LOW RA	ANKING	(14.18)	SUP	ERIOR	(48.30)		62.47	
Gold CU MCD Standar	dRews	17.50	6.90%	Life	N/A	2.00%	or	\$30	~	×
			ST RAT			URES R		TC	TAL SC	ORE
Big Spender	****	SATISFA		(13.46)	_		(50.37)		63.82	
Everyday Spender	****	SATISFA		(15.31)			(47.56)		62.87	
Silver CU MasterCard		17.50	6.90%	Life	N/A	2.00%	or	\$30	X	×
			OST RAT			URES R		TC	TAL SC	ORE
Everyday Spender Habitual Spender	***	SATISFA SATISFA		(18.17) (37.85)		RONG ERIOR	(44.50) (27.44)		62.67 65.28	
Impulse Spender	*** **	SATISFA		(31.80)			(33.09)		64.89	
	^ ^			,/			, , , ,			
Defence Force CU									400	0.000.400
http://www.defcredit.com.au	<u> </u>							A 1 =		0-033-139
True Blue Credit Card		9.99	N/A	N/A	9.99%	3.00%	or	\$10	X	X
			OST RAT			URES R		10	TAL SC	ORE
Habitual Spender Impulse Spender	♦	STR		(63.70) (52.85)		ACTORY RANKING	. ,		85.84 78.20	
	Υ	0110		(02.00)			(_0.00)		. 5.20	
Electricity CU										
http://www.ecu.com.au										1046-8200
Gold MyCard BlueSky	Rews	17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
			OST RAT			URES R		TC	TAL SC	ORE
Big Spender	***	LOW RA		(12.71)			(51.07)		63.78	
Everyday Spender	***	LOW RA	ANKING	(14.18)	SUP	ERIOR	(48.30)		62.47	





Section 2. Summary by Company

PRODUCT		Published	Ва	lance Trans	fer	Minimum	Repaymen	t Criteria	Free	Extended
T RODGOT		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
Electricity CU										
http://www.ecu.com.au									07-4	046-8200
		17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
Gold MyCard Standa	rdRews		OST RAT			URES R			TAL SC	ORE
Big Spender	****	SATISFA	ACTORY	(13.46)	STF	RONG	(50.37)		63.82	
Everyday Spender	****	SATISFA	ACTORY	(15.31)	STF	RONG	(47.56)		62.87	
Silver MyCard		17.50	6.90%	Life	N/A	2.00%	or	\$30	×	×
onver my our u			OST RAT	ING		URES R		TC	TAL SC	ORE
Everyday Spender	****	SATISFA		(18.17)		RONG	(44.50)		62.67	
Habitual Spender Impulse Spender	*** **		ACTORY ACTORY	(37.85) (31.80)		ERIOR ERIOR	(27.44) (33.09)		65.28 64.89	
				(355)	33.		()			
Encompass Credit										131361
nttp://www.encompasscu	<u>.com.au</u>	0.05	21/2	- N/A	0.050/	0.000/		005	x	
Encompass Credit C	ard	9.85	N/A OST RAT	N/A	9.85%	3.00%		\$25		X
Pia Spandar			RIOR	(26.17)		URES R		10	49.73	ORE
Big Spender Everyday Spender	★		RIOR	(31.07)		RANKING	. ,		55.81	
Habitual Spender	****		RIOR	(66.49)		ACTORY	. ,		90.43	
Impulse Spender	****	SUPE	RIOR	(55.67)	SATISF	ACTORY	(27.34)		83.01	
Family First CU										
http://www.familyfirst.com	n.au								02-6	352-2899
Gold MyCard BlueSk	y Powe	17.50	6.90%	Life	N/A	2.00%	or	\$30	~	×
Gold WyGald Bluesk	ykews	C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	***	LOW RA		(12.71)		RONG	(51.07)		63.78	
Everyday Spender	***	LOW RA		(14.18)		ERIOR	(48.30)		62.47	
Gold MyCard Standa	rdRews	17.50	6.90%	Life	N/A	2.00%	or	\$30	~	X
			OST RAT			URES R		TC	TAL SC	ORE
Big Spender Everyday Spender	**** ****	SATISFA SATISFA	ACTORY	(13.46) (15.31)		RONG RONG	(50.37) (47.56)		63.82 62.87	
Everyddy Opender	***	17.50	6.90%	Life	N/A	2.00%	or	\$30	X	X
Silver MyCard			OST RAT			URES R			TAL SC	
Everyday Spender	***		ACTORY	(18.17)		RONG	(44.50)	- 10	62.67	JKL -
Habitual Spender	***		ACTORY	(37.85)		ERIOR	(27.44)		65.28	
Impulse Spender	**	SATISFA	ACTORY	(31.80)	SUP	ERIOR	(33.09)		64.89	
Visa		14.00	N/A	N/A	N/A	3.00%	or	\$20	×	×
VIJA		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Habitual Spender	***	STR		(43.72)		ACTORY			65.14	
Impulse Spender	*	SATISFA	ACTORY	(35.87)	LOW F	RANKING	(25.94)		61.81	
FCCS Credit Union										
http://www.fccs.com.au/									130	0-361-555
your guide to produ	ct excellence									





Section 2. Summary by Company

PRODUCT		Published	Ba	lance Trans	fer	Minimum	Repaymen	t Criteria	Free	Extended
. Noboot		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
FCCS Credit Union										
http://www.fccs.com.au/									130	0-361-555
Cold MyCord Physik	, Powe	17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
Gold MyCard BlueSky	/ Rews	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender Everyday Spender	**** ***	LOW RA		(12.71) (14.18)			(51.07) (48.30)		63.78 62.47	
		17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
Gold MyCard Standar	dRews	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender Everyday Spender	**** ****	SATISFA SATISFA		(13.46) (15.31)			(50.37) (47.56)		63.82 62.87	
		17.50	6.90%	Life	N/A	2.00%	or	\$30	X	×
Silver MyCard		CC	OST RAT	ING		URES R	ATING	TC	TAL SC	ORE
Everyday Spender	***	SATISF		(18.17)			(44.50)		62.67	
Habitual Spender Impulse Spender	***	SATISE	ACTORY ACTORY	(37.85) (31.80)			(27.44) (33.09)		65.28 64.89	
	**	SATISTA	ACTORT	(31.80)	301	LKIOK	(33.09)		04.09	
First Pacific CU										
http://www.firstpacific.com	<u>ı.au</u>									0-364-788
Gold MyCard BlueSky	/ Rews	17.50	6.90%	Life	N/A	2.00%	Or	\$30	V CC	X
Big Spender	4444	LOW RA	OST RAT	(12.71)		URES R RONG	(51.07)	10	63.78	UKE
Everyday Spender	****	LOW RA		(14.18)			(48.30)		62.47	
Cold MyCord Stondon	dDavie.	17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
Gold MyCard Standar	drews	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	***	SATISFA		(13.46)	_	RONG	(50.37)		63.82	
Everyday Spender	***	SATISFA		(15.31)			(47.56)		62.87	
Silver MyCard		17.50	6.90%	Life	N/A	2.00%	or	\$30	X	×
Francisco On an dan			OST RAT			URES R		TC	TAL SC	ORE
Everyday Spender Habitual Spender	**** ***		ACTORY ACTORY	(18.17) (37.85)			(44.50) (27.44)		62.67 65.28	
Impulse Spender	**		ACTORY	(31.80)			(33.09)		64.89	
GE Consumer Final										
http://www.ge.com/aus/en/		lit_cards.l	html						130	0-369-936
		18.50	0.00%	6 mths	18.75%	2.222%	or	\$10	X	×
Coles Myer Source M	CD		OST RAT			URES R			TAL SC	ORE
Big Spender	*	SATISFA	ACTORY	(16.20)	SATISF	ACTORY	(31.27)		47.47	
Habitual Spender	**	LOW RA		(37.80)			(25.95)		63.75	
Impulse Spender	**	SATISF	ACTORY	(32.40)	SUP	ERIOR	(33.28)		65.68	
GE Money										
http://www.gemoney.com.a	au								1	300-43-43





Section 2. Summary by Company

PRODUCT		Published	Ba	alance Trans	fer	Minimum R	Repayme <u>nt</u>	t Criteria_	Free	Extended
PRODUCT		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
GE Money										
http://www.gemoney.com.au	II								1	300-43-43
nttp://www.gemoney.com.ac	<u>и</u>	10.99	0.0%	6 mths	10.99%	2.222%	or	\$10	×	X
GE Money Low Rate M	ICD		OST RAT			URES RA			TAL SC	
Big Spender	<u>.</u>	STR		(20.54)		ACTORY(10	46.93	OKL
Habitual Spender	****	STR	-	(55.71)		ACTORY(,		77.62	
Impulse Spender	***	STR	ONG	(45.71)	SATISF	ACTORY(27.46)		73.17	
Greater Building Soc	ciety									
http://www.greater.com.au										131386
AMEX Credit Card		16.49	9.99%	6 mths	16.49%	3.00%	or	\$25	×	X
AWILA CIEUII Caru		CC	OST RAT	ING	FEAT	URES RA	ATING	TC	TAL SC	ORE
Big Spender	***	STR		(18.17)	7 . Y	ACTORY(,		58.05	
Everyday Spender	****	STR		(24.23)		ACTORY(,		66.09	
Habitual Spender Impulse Spender	** **	SATISFA SATISFA		(42.41) (34.33)		RANKING (RONG (20.89) 31.76)		63.30 66.09	
Impulse opender	* *	15.49	8.99%	6 mths	15.49%	3.00%	or	\$25	X	×
AMEX Gold Credit Car	d		OST RAT			URES RA			TAL SC	
Big Spender	***		ONG	(19.35)		ACTORY(58.90	
Everyday Spender	****	STR	_	(25.80)		ACTORY(,		67.33	
Heritage B Soc										
http://www.heritageonline.c	om.au									131422
Was Observed No Fellis		10.25	N/A	N/A	N/A	3.00%	or	\$10	×	×
Visa Classic No Frills		CC	ST RAT	ING	FEAT	URES RA	ATING	TC	TAL SC	ORE
Big Spender	*	SUPE	RIOR	(29.24)	LOW R	ANKING (18.31)		47.55	
Everyday Spender	**	SUPE		(38.99)		RANKING (,		57.45	
Habitual Spender	****	SUPE	_	(68.22)		RANKING (,		88.02	
Impulse Spender	****		RIOR	(58.48)		ANKING (<u>, </u>	040	83.89 x	x
Visa Classic No Rewar	ds	14.95	N/A OST RAT	N/A	N/A	3.00% URES RA	or	\$10 TC	TAL SC	
Habitual Spender		STR		(46.78)		ACTORY		10	68.76	OKE
Impulse Spender	* * * * * *	STR		(38.30)		,	30.75)		69.04	
		14.95	N/A	N/A	N/A	3.00%	or	\$10	×	×
Visa Classic WithRewa	ards		OST RAT			URES RA			TAL SC	ORE
Big Spender	**	SATISFA		(17.27)		ACTORY(56.23	
Everyday Spender	★ ★	STR		(20.52)	SATISF	ACTORY(40.14)		60.66	
Habitual Spender	***	STR		(43.84)		ACTORY(66.39	
Impulse Spender	***	SATISFA	ACTORY	(36.71)	STF	RONG (32.33)		69.05	





Section 2. Summary by Company

PRODUCT		Published	Ва	lance Trans	fer	Minimum	Repaymen	t Criteria	Free	Extended
PRODUCT		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
Haritaga P. Cas										
Heritage B Soc http://www.heritageonline.com	com au									131422
neepin www.noneagoonmon	Jonnau	14.95	N/A	N/A	N/A	3.00%	or	\$10	×	×
Visa Gold With Rewar	ds		OST RAT			URES R			TAL SC	ORE
Big Spender	**	SATISFA	ACTORY	(14.67)	SATISF	ACTORY	(39.52)		54.19	
Everyday Spender	*	SATISFA	ACTORY	(16.30)	SATISF	ACTORY	(40.73)		57.03	
Holiday Coast CU										
http://www.hccu.com.au									130	0-365-724
Gold MyCard BlueSky	Rews	17.50	6.90%	Life	N/A	2.00%		\$30	V	×
			OST RAT			URES R		TC	TAL SC	ORE
Big Spender Everyday Spender	***	LOW RA	ANKING ANKING	(12.71) (14.18)	4.1		(51.07) (48.30)		63.78 62.47	
Everyday Sperider	***				· ·		,		02.47	X
Gold MyCard Standar	dRews	17.50	6.90% OST RAT	Life	N/A	2.00% URES R	Or	\$30 TC	TAL SC	
Big Spender			ACTORY	(13.46)			(50.37)	IC	63.82	UKE
Everyday Spender	**** ****		ACTORY	(15.31)			(30.37) (47.56)		62.87	
Silver MyCard		17.50	6.90%	Life	N/A	2.00%	or	\$30	×	X
,		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Everyday Spender	****		ACTORY ACTORY	(18.17)	_		(44.50)		62.67 65.28	
Habitual Spender Impulse Spender	***		ACTORY	(37.85) (31.80)			(27.44) (33.09)		64.89	
				, ,			,			
Home Building Soci										131530
nttp://www.nomeonine.com	n.au	13.20	N/A	N/A	N/A	2.50%	0,5	\$5	×	X
Visa Credit Facility			OST RAT			URES R			TAL SC	
Habitual Spender	***	STR		(52.98)		RANKING			73.99	OILL
Impulse Spender	***		ONG	(45.41)		RANKING	` ,		71.55	
Homeloans										
http://www.homeloans.com	n.au									133839
		16.74	5.99%	6 mths	16.74%	3.00%	or	\$25	×	×
AMEX Credit Card			OST RAT			URES R			TAL SC	ORE
Habitual Spender	*		ACTORY	(41.77)		RANKING			56.10	
HSBC										
http://www.hsbc.com.au									130	0-308-880
		15.74	8.99%	6 mths	15.74%	3.00%	or	\$25	×	X
Amex Gold IntFree		CC	OST RAT	ING		URES R	ATING	TC	TAL SC	ORE
Big Spender	**	STR	ONG	(19.04)	SATISF	ACTORY	(37.24)		56.28	
Everyday Spender	****	STR	ONG	(25.39)	SATISF	FACTORY	(38.34)		63.72	





Section 2. Summary by Company

PRODUCT		Published	Ва	lance Trans	fer	Minimum	Repayment	t Criteria	Free	Extended
		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
HSBC										
http://www.hsbc.com.au									130	0-308-880
Low Rate Credit Card		10.49	0.00%	6 mths	15.49%	3.00%	or	\$30	×	X
Low Rate Orean Gara			OST RAT			URES R		TC	TAL SC	ORE
Habitual Spender Impulse Spender	**** ***	STR STR	-	(60.50) (50.15)		RANKING RANKING			79.68 71.95	
Visa Free Days		16.25	5.99%	6 mths	16.25%	3.00%		\$20	X	X
			OST RAT			URES R		TC	OTAL SC	ORE
Big Spender Everyday Spender	★	SATISFA SATISFA		(14.93) (16.44)		ACTORY			49.63 52.87	
Everyday Spender	★	SATISFA		(17.20)		ACTORY			53.63	
Habitual Spender	â	LOW RA		(37.05)		RANKING	. ,		58.07	
Visa Gold		17.25	5.99%	6 mths	17.25%	3.00%	or	\$20	V	V
visa Goiu		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	***	LOW RA		(12.85)		RONG	(48.54)		61.39	
Everyday Spender	**	LOW RA		(13.76)		RONG	(44.88)		58.64	
Everyday Spender Habitual Spender	**	LOW RA		(14.32)	_	RONG RONG	(44.88) (25.17)		59.20 58.61	
nabitual Spelidel	*			, ,			,	.	x	x
Visa No Free Days		14.75	5.99% ST RAT	6 mths	14.75% FEAT	3.00% URES R	Or	\$20 TC	TAL SC	
Big Spender	+	SATISFA		(16.17)		ACTORY			50.65	OILE
Everyday Spender	*	SATISFA		(17.61)		ACTORY	` '		53.81	
Everyday Spender	*	SATISFA		(18.49)		ACTORY			54.69	
Habitual Spender	**	SATISFA	ACTORY	(40.27)	LOW F	RANKING	(20.76)		61.02	
Visa Platinum		17.25	5.99%	6 mths	17.25%	3.00%		\$20	~	~
			OST RAT	ING		URES R		TC	TAL SC	ORE
Big Spender	***	LOW RA	_	(9.06)		ERIOR	(54.43)		63.49	
Everyday Spender Everyday Spender	*	LOW RA		(9.22) (9.89)		RONG RONG	(47.27) (47.27)		56.49 57.16	
Everyday Spender	* *	LOW RA		(9.49)		RONG	(47.27)		56.76	
Illawarra CU NSW										
http://www.illawarracu.com	.au									132249
	_	17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
Gold CU MCD BlueSky	Rews	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	****	LOW RA	ANKING	(12.71)	STF	RONG	(51.07)		63.78	
Everyday Spender	***	LOW RA	ANKING	(14.18)	SUP	ERIOR	(48.30)		62.47	
Gold CU MCD Standar	dRews	17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
			OST RAT	ING		URES R	ATING	TC	TAL SC	ORE
Big Spender	****	SATISFA		(13.46)		RONG	(50.37)		63.82	
Everyday Spender	****	SATISFA	ACTORY	(15.31)	STF	RONG	(47.56)		62.87	





Section 2. Summary by Company

			Ro	lance Trans	efer	Minimum	Repaymen	t Criteria	Free	Extended
PRODUCT		Published Rate (%)	Intro Rate		Revert Rate	%	or	\$	Travel Insurance	Warranty Available
Illawarra CU NSW										
http://www.illawarracu.com.	<u>au</u>									132249
Silver CU MasterCard		17.50	6.90%	Life	N/A	2.00%	or	\$30	X	X
Evenudey Spender		SATISFA	OST RAT			URES R		IC	OTAL SC	ORE
Everyday Spender Habitual Spender	***	SATISFA		(18.17) (37.85)			(44.50) (27.44)		62.67 65.28	
Impulse Spender	**	SATISFA	ACTORY	(31.80)	SUP	ERIOR	(33.09)		64.89	
IMB Limited										
http://www.imb.com.au										133462
Gold MasterCard		18.45	6.90%	9 mths	18.45%	2.00%	or	\$30	~	×
Gold Waster Card		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	***	LOW RA	_	(12.26)			(46.00)		58.25	
Everyday Spender	*	LOW RA		(13.74)		ACTORY	` '	.	56.71	.,
Silver MasterCard		18.45	6.90% OST RAT		18.4500%		Or	\$30	X SC	X
Everyday Spender		SATISF		(15.97)		URES R		10	55.75	UKE
Habitual Spender	★	LOW RA		(35.17)		ACTORY	` ,		58.10	
Intech Credit Union										
http://www.intechcu.com.au	<u>/</u>								130	0-363-007
	<u> </u>	9.55	N/A	N/A	9.55%	3.00%	or	\$20	1300 x	0-363-007 x
http://www.intechcu.com.au Titanium	<u>u</u>		N/A OST RAT			3.00% URES R				×
Titanium Big Spender	*	SUPE	OST RAT	ING (25.25)	FEAT SATISE	URES R	ATING (24.50)		X OTAL SC 49.75	×
Titanium Big Spender Everyday Spender		SUPE STR	OST RAT RIOR ONG	(25.25) (29.00)	FEAT SATISF SATISF	URES R FACTORY FACTORY	ATING ((24.50) ((25.72)		X DTAL SC 49.75 54.72	×
Titanium Big Spender	*****	SUPE	OST RAT RIOR ONG RIOR	ING (25.25)	FEAT SATISE SATISE STE	FACTORY RONG	ATING (24.50)		X OTAL SC 49.75	×
Titanium Big Spender Everyday Spender Habitual Spender Impulse Spender	****	SUPE STRO SUPE	OST RAT RIOR ONG RIOR	(25.25) (29.00) (66.37)	FEAT SATISE SATISE STE	FACTORY RONG	ATING ((24.50) ((25.72) (26.38)		49.75 54.72 92.75	×
Titanium Big Spender Everyday Spender Habitual Spender	****	SUPE STRO SUPE SUPE	OST RAT RIOR ONG RIOR RIOR	(25.25) (29.00) (66.37) (55.00)	SATISF SATISF SATISF STF STF	TURES R FACTORY FACTORY RONG RONG	ATING (24.50) (25.72) (26.38) (32.93) or	* 20	49.75 54.72 92.75 87.93	X ORE
Titanium Big Spender Everyday Spender Habitual Spender Impulse Spender Titanium 55 Habitual Spender	*****	SUPE STRI SUPE SUPE 10.95	POST RATERIOR ONG RIOR RIOR RIOR N/A DST RATE ONG	(25.25) (29.00) (66.37) (55.00) N/A	SATISF SATISF STE	FACTORY FACTORY RONG RONG 3.00% URES R	ATING (24.50) (25.72) (26.38) (32.93) or ATING (26.38)	* 20	X DTAL SC 49.75 54.72 92.75 87.93 X DTAL SC 83.44	X ORE
Titanium Big Spender Everyday Spender Habitual Spender Impulse Spender Titanium 55 Habitual Spender Impulse Spender	***** *****	SUPE STRI SUPE SUPE 10.95	POST RATERIOR ONG RIOR RIOR RIOR N/A DST RATE ONG	(25.25) (29.00) (66.37) (55.00) N/A	SATISF SATISF STE	FACTORY FACTORY RONG RONG 3.00% URES R	(24.50) (25.72) (26.38) (32.93) or ATING	* 20	# 49.75 54.72 92.75 87.93 # DTAL SC	X ORE
Titanium Big Spender Everyday Spender Habitual Spender Impulse Spender Titanium 55 Habitual Spender	***** *****	SUPE STRI SUPE SUPE 10.95	POST RATERIOR ONG RIOR RIOR RIOR N/A DST RATE ONG	(25.25) (29.00) (66.37) (55.00) N/A	SATISF SATISF STE	FACTORY FACTORY RONG RONG 3.00% URES R	ATING (24.50) (25.72) (26.38) (32.93) or ATING (26.38)	* 20	X DTAL SC 49.75 54.72 92.75 87.93 X DTAL SC 83.44	X ORE
Titanium Big Spender Everyday Spender Habitual Spender Impulse Spender Titanium 55 Habitual Spender Impulse Spender	***** *****	SUPE STRI SUPE SUPE 10.95	PST RATERIOR ONG RIOR RIOR RIOR ONG OST RATEONG ONG	(25.25) (29.00) (66.37) (55.00) N/A	SATISF SATISF STE	FACTORY FACTORY RONG RONG 3.00% FURES R RONG RONG	ATING (24.50) (25.72) (26.38) (32.93) or ATING (26.38)	* 20	# 20TAL SC 49.75 54.72 92.75 87.93 # 20TAL SC 83.44 80.01	x ORE x ORE
Titanium Big Spender Everyday Spender Habitual Spender Impulse Spender Titanium 55 Habitual Spender Impulse Spender Karpaty Credit Union	* ***** *****	SUPE STRO SUPE SUPE 10.95 CO STRO	PST RATERIOR ONG PRIOR N/A DST RATE ONG ONG 6.90%	(25.25) (29.00) (66.37) (55.00) N/A TING (57.06) (47.08)	SATISF SATISF STE	FACTORY FACTORY RONG 3.00% URES R RONG RONG 2.00%	ATING (24.50) (25.72) (26.38) (32.93) or ATING (26.38) (32.93)	\$20 TC	# 20TAL SC 49.75 54.72 92.75 87.93 # 20TAL SC 83.44 80.01	X ORE X ORE
Titanium Big Spender Everyday Spender Habitual Spender Impulse Spender Titanium 55 Habitual Spender Impulse Spender Karpaty Credit Union http://www.karpaty.com.au Gold MyCard BlueSky	***** *****	SUPE STRO SUPE SUPE 10.95 CCC STRO STRO CCC	POST RATERIOR ONG RIOR RIOR N/A DST RATE ONG ONG 6.90%	(25.25) (29.00) (66.37) (55.00) N/A TING (57.06) (47.08)	SATISF SATISF STE	FACTORY FACTORY RONG 3.00% FURES R RONG 2.00%	ATING (24.50) (25.72) (26.38) (32.93) or ATING (26.38) (32.93) or ATING	\$20 TC	# 20TAL SC 49.75 54.72 92.75 87.93 # 20TAL SC 83.44 80.01	X ORE X ORE
Titanium Big Spender Everyday Spender Habitual Spender Impulse Spender Titanium 55 Habitual Spender Impulse Spender Karpaty Credit Union http://www.karpaty.com.au	* * * * * * * * * * * * * * * * * * *	SUPE STRO SUPE SUPE 10.95 CO STRO	POST RATERIOR ONG RIOR RIOR RIOR ONG OST RATE ONG ONG 6.90% OST RATE ONG ONG OST RATE ONG ONG	(25.25) (29.00) (66.37) (55.00) N/A TING (57.06) (47.08)	SATISF SATISF STE	FACTORY FACTORY RONG RONG 3.00% FURES R RONG 2.00% FURES R RONG	ATING (24.50) (25.72) (26.38) (32.93) or ATING (26.38) (32.93)	\$20 TC	# 20TAL SC 49.75 54.72 92.75 87.93 # 20TAL SC 83.44 80.01	X ORE X ORE
Big Spender Everyday Spender Habitual Spender Impulse Spender Titanium 55 Habitual Spender Impulse Spender Karpaty Credit Union http://www.karpaty.com.au Gold MyCard BlueSky Big Spender Everyday Spender	* * * * * * * * * * * * * * * * * * *	SUPE STROSUPE SUPE 10.95 CCC STROSTRO 17.50 CCC LOW RA	POST RATERIOR ONG RIOR RIOR RIOR ONG OST RATE ONG ONG 6.90% OST RATE ONG ONG OST RATE ONG ONG	(25.25) (29.00) (66.37) (55.00) N/A TING (57.06) (47.08) Life	SATISF SATISF STE	FACTORY FACTORY RONG RONG 3.00% FURES R RONG 2.00% FURES R RONG	ATING (24.50) (25.72) (26.38) (32.93) or ATING (26.38) (32.93) or ATING (51.07)	\$20 TC	# 20TAL SC 49.75 54.72 92.75 87.93 # 20TAL SC 83.44 80.01 1300 1300 63.78	X ORE X ORE
Titanium Big Spender Everyday Spender Habitual Spender Impulse Spender Titanium 55 Habitual Spender Impulse Spender Karpaty Credit Union http://www.karpaty.com.au Gold MyCard BlueSky Big Spender	* * * * * * * * * * * * * * * * * * *	SUPE STRO SUPE SUPE 10.95 CO STRO STRO STRO CO LOW RALOW RAND RAND RAND RAND RAND RAND RAND RAND	POST RATERIOR ONG FRIOR N/A DST RATE ONG ONG 6.90% DST RATE ANKING	(25.25) (29.00) (66.37) (55.00) N/A TING (57.06) (47.08) Life (12.71) (14.18)	SATISF SATISF STE	FACTORY FACTORY RONG 3.00% URES R RONG 2.00% URES R RONG ENONG	(24.50) (25.72) (26.38) (32.93) or ATING (26.38) (32.93) or ATING (51.07) (48.30) or	\$20 TC	# 20TAL SC 49.75 54.72 92.75 87.93 # 20TAL SC 83.44 80.01 130 130 63.78 62.47	X ORE V ORE 0-365-257 X ORE
Big Spender Everyday Spender Habitual Spender Impulse Spender Titanium 55 Habitual Spender Impulse Spender Karpaty Credit Union http://www.karpaty.com.au Gold MyCard BlueSky Big Spender Everyday Spender	* * * * * * * * * * * * * * * * * * *	SUPE STRO SUPE SUPE 10.95 CO STRO STRO STRO CO LOW RALOW RAND RAND RAND RAND RAND RAND RAND RAND	ERIOR ONG ERIOR N/A DST RAT ONG ONG 6.90% DST RAT ANKING ANKING ANKING C.90% DST RAT	(25.25) (29.00) (66.37) (55.00) N/A TING (57.06) (47.08) Life (12.71) (14.18)	FEAT SATISF SATISF STE STE 10.95% FEAT STE STE N/A FEAT N/A FEAT	FACTORY FACTORY RONG RONG 3.00% URES R RONG 2.00% URES R RONG ERIOR 2.00%	(24.50) (25.72) (26.38) (32.93) or ATING (26.38) (32.93) or ATING (51.07) (48.30) or	\$20 TC	# A DTAL SC 49.75 54.72 92.75 87.93 # DTAL SC 83.44 80.01 1300	X ORE V ORE 0-365-257 X ORE





Section 2. Summary by Company

PRODUCT		Published	Ba	alance Trans	fer	Minimum I	Repaymen	t Criteria	Free	Extended
I RODOCI		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
Karnaty Cradit Uni	0.0									
Karpaty Credit Uni									120	0-365-257
nttp://www.karpaty.com.a	<u>iu</u>					2 2 2 2 2 4		000		
Silver MyCard		17.50	6.90%	Life	N/A	2.00%	or	\$30	×	X
			OST RAT			URES R		IC	TAL SC	ORE
Everyday Spender	***		ACTORY ACTORY	(18.17)			(44.50) (27.44)		62.67	
Habitual Spender Impulse Spender	***		ACTORY	(37.85) (31.80)			(33.09)		65.28 64.89	
	**	3A1131 /	ACTORT	(31.00)	301	LICIOIC	(55.03)		04.09	
Maritime Workers	CU									
http://www.maritimecu.co	om.au								130	0-362-000
Vice		12.45	7.99%	6 mths	12.45%	2.00%	or	\$20	×	×
Visa		CC	OST RAT	ING 🌙	FEAT	URES R	ATING	TC	TAL SC	ORE
Habitual Spender		STR	ONG	(51.40)	STF	RONG	(26.89)		78.29	
Impulse Spender	.	STR	ONG	(42.72)	SUP	ERIOR	(37.14)		79.85	
Maroondah Credit	Union									
http://www.maroondahcre									03-0	9879-2201
nttp://www.maroondancre	edit.com.au					2 2 2 2 2 4		000		
Gold MyCard BlueSk	y Rews	17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
			OST RAT			URES R		TC	TAL SC	ORE
Big Spender	****	LOW RA		(12.71)			(51.07)		63.78	
Everyday Spender	***	LOW R		(14.18)		ERIOR	(48.30)		62.47	
Gold MyCard Standa	rdRews	17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	***		ACTORY	(13.46)	_		(50.37)		63.82	
Everyday Spender	***	SATISFA	ACTORY	(15.31)	STF	RONG	(47.56)		62.87	
Silver MyCard		17.50	6.90%	Life	N/A	2.00%	or	\$30	×	×
Silver MyCard		C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Everyday Spender	****	SATISFA		(18.17)	STF		(44.50)		62.67	
Habitual Spender	***		ACTORY	(37.85)			(27.44)		65.28	
Impulse Spender	**	SATISFA	ACTORY	(31.80)	SUP	ERIOR	(33.09)		64.89	
mecu										
http://www.mecu.com.au										132888
		12.99	5.99%	6 mths	12.75%	2.50%	or	\$20	×	×
Visa Credit Card			OST RAT			URES R			TAL SC	ORF
Habitual Spender			ONG	(53.86)		RANKING			74.58	
	\sim	0110					` ,			
Impulse Spender		STR	ONG	(46.17)	SATISF	ACTORY	(26.56)		72.72	
Impulse Spender		STR	ONG	(46.17)	SATISF	ACTORY	(26.56)		72.72	
		STR	ONG	(46.17)	SATISF	FACTORY	(26.56)			0-808-908





Section 2. Summary by Company

PRODUCT		blished	Ba	lance Trans	fer	Minimum R	epaymen	Free	Extended	
PRODUCT		ate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
Malhauma Cradit Iluian										
Melbourne Credit Union http://www.mcu.com.au									180	0-808-908
nttp://www.inca.com.aa	1.	4.60	N/A	N/A	14.60%	2.00%	or	\$20	×	x
Visa Card			ST RAT			URES RA			TAL SC	
Habitual Spender 🛨 🧡	+	STRO		(45.79)		ANKING (66.70	
Impulse Spender		STRO	ONG	(38.60)	STF	RONG (31.36)		69.96	
Members Equity Bank										
http://www.membersequity.com.a	<u>ıu</u>									131563
Manufacian Carrita Mantanan	. 1	0.49	10.49%	Life	10.49%	3.00%	or	\$10	×	×
MembersEquity Mastercar	ı e	CO	ST RAT	ING	FEAT	URES RA	TING	TC	TAL SC	ORE
Everyday Spender 🔸		SUPE	-	(38.40)		ANKING (,		56.87	
Habitual Spender	***	SUPE	_	(67.21)		ANKING (,		85.70	
	***	STRC	JNG	(52.01)	LOW R	ANKING (25.27)		77.28	
National Australia Bank										
http://www.national.com.au										131312
ANT Amex Card no Ann Fe	e 1	7.45		N/A	N/A	2.50%	or	\$10	×	×
			ST RAT			URES RA		TC	TAL SC	ORE
Habitual Spender	SA	ATISFA	CTORY	(40.24)	LOW R	ANKING (14.42)		54.66	
Gold Rewards MasterCard	1	7.50	N/A	N/A	N/A	2.50%	or	\$10	~	V
		\	ST RAT			URES RA		TC	TAL SC	ORE
Big Spender Everyday Spender		_	CTORY	(13.27) (14.98)	_	RONG (ACTORY(43.92) 42.31)		57.19 57.28	
Everyday Sperider		7.50	N/A	N/A	N/A	2.50%	or	\$10	J7.20	x
Gold Rewards Visa Card			ST RAT			URES RA			TAL SC	
Big Spender *	SA		CTORY	(13.27)			43.10)	10	56.37	ORL .
Everyday Spender	•		CTORY	(14.98)		ACTORY(,		56.42	
	1	0.75	0.00%	6 mths	16.99%	2.50%	or	\$10	×	X
Low Rate Visa		CO	ST RAT	ING	FEAT	URES RA	TING	ТС	TAL SC	ORE
Habitual Spender 💠		STRO	ONG	(57.89)	LOW R	ANKING (18.12)		76.01	
Impulse Spender 💠		STRC	ONG	(47.71)	LOW R	ANKING (22.32)		70.03	
MasterCard	1	6.99	N/A	N/A	N/A	2.50%	or	\$10	V	×
		CO	ST RAT			URES RA		TC	TAL SC	ORE
Habitual Spender	•		CTORY	(39.68)		ACTORY(,		61.19	
Impulse Spender 🛨			CTORY	(33.48)		ACTORY(<u> </u>	040	62.79	v
Visa Classic	1	6.99	N/A	N/A	N/A	2.50%	or	\$10 TC	X TAL SC	X
Habitual Spandar			ST RAT			URES RA		I C	60.08	UKE
Habitual Spender ★ Impulse Spender ★			CTORY	(39.68) (33.48)		:ANKING (: ACTORY(:			60.86	





Section 2. Summary by Company

PRODUCT		Published	Ва	lance Trans	fer	Minimum I	Repayment	t Criteria	Free	Extended
I KODOOT		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
	_									
National Australia I	Bank									
http://www.national.com.a	<u>ıu</u>									131312
Visa Mini		16.99	N/A	N/A	N/A	2.50%	or	\$10	×	×
VISA IVIIII		C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Habitual Spender	*	SATISFA	ACTORY	(39.93)	LOW F	RANKING	(19.14)		59.07	
NSW Teachers Cre	dit Un									
http://www.teacherscredit	union.com.au									131221
Tarakan Was On P	0.1	11.50	7.90%	6 mths	11.50%	3.00%	or	\$	×	×
Teachers Visa Credit	Ca	C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Everyday Spender	*	SUPE	RIOR	(34.75)		RANKING			55.07	
Habitual Spender	****		ONG	(60.81)		ACTORY			83.43	
Impulse Spender	****	STR	ONG	(52.12)	STF	RONG	(32.06)		84.18	
Nurses First										
http://www.nurses1st.com	ı.au									132577
Easypay VISA		9.99	N/A	N/A	9.99%	3.00%	or	\$	×	×
Lasypay VISA		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Habitual Spender	****		ONG	(63.70)		RANKING	. ,		80.95	
Impulse Spender	****	STR	ONG	(52.85)	LOW F	RANKING	(20.60)		73.45	
Orange Credit Unio	on 🦯									
http://www.orangecu.com	.au								02-6	362-4466
Gold CU MCD BlueSi	ov Powe	17.50	6.90%	Life	N/A	2.00%	or	\$30	~	×
Gold CO WICD Bluesi	ty Kews	C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	***	LOW RA	ANKING	(40.74)					TAL OU	
Everyday Spender	A A A			(12.71)			(51.07)		63.78	
	***	LOW R		(12.71) (14.18)			(51.07) (48.30)			
Gold CU MCD Standa		17.50	ANKING 6.90%	(14.18) Life	SUP N/A	2.00%	(48.30) or	\$30	63.78 62.47	×
Gold CU MCD Standa		17.50	ANKING 6.90% OST RAT	(14.18) Life	SUP N/A FEAT	ERIOR 2.00% URES R	(48.30) or		63.78 62.47 •• •• •• •• •• •• •• •• •• •• •• •• ••	
Big Spender	ardRews ★★★★	17.50 CC	6.90% OST RAT	(14.18) Life TING (13.46)	SUP N/A FEAT STF	2.00% URES R	(48.30) or ATING (50.37)		63.78 62.47 •• •• •• •• •• •• •• •• •• •• •• •• ••	
	ardRews	17.50 CO SATISFA SATISFA	6.90% OST RAT ACTORY ACTORY	(14.18) Life TING (13.46) (15.31)	SUP N/A FEAT STF	2.00% URES R RONG RONG	(48.30) or ATING	TC	63.78 62.47 •• • • • • • • • • • • • • • • • • •	ORE
Big Spender	* ★ ★ ★ ★ ★ ★ ★	17.50 CC SATISFA SATISFA 17.50	ANKING 6.90% OST RAT ACTORY ACTORY 6.90%	(14.18) Life TING (13.46) (15.31) Life	SUP N/A FEAT STF STF N/A	2.00% URES R. RONG RONG 2.00%	(48.30) or ATING (50.37) (47.56) or	\$30	63.78 62.47 CTAL SC 63.82 62.87	ORE
Big Spender Everyday Spender Silver CU MasterCard	* ★ ★ ★ ★ ★ ★ ★	17.50 CC SATISFA SATISFA 17.50 CC	6.90% OST RAT ACTORY ACTORY 6.90% OST RAT	(14.18) Life TING (13.46) (15.31) Life TING	SUP N/A FEAT STF STF N/A FEAT	2.00% CURES R RONG RONG 2.00% CURES R	or ATING (50.37) (47.56) or ATING	\$30	63.78 62.47 V DTAL SC 63.82 62.87 X DTAL SC	ORE
Big Spender Everyday Spender Silver CU MasterCard Everyday Spender	****	17.50 CC SATISFA SATISFA 17.50 CC SATISFA	ANKING 6.90% OST RAT ACTORY 6.90% OST RAT ACTORY	(14.18) Life TING (13.46) (15.31) Life TING (18.17)	SUP N/A FEAT STF STF N/A FEAT	2.00% CURES R. RONG RONG 2.00% CURES R. RONG	or ATING (50.37) (47.56) or ATING (44.50)	\$30	63.78 62.47 V DTAL SC 63.82 62.87 X DTAL SC 62.67	ORE
Big Spender Everyday Spender Silver CU MasterCard Everyday Spender Habitual Spender	* * * * * * * * * * * * * * * * * * *	17.50 SATISFA 17.50 CC SATISFA SATISFA	ANKING 6.90% ACTORY ACTORY 6.90% DST RAT ACTORY ACTORY	(14.18) Life TING (13.46) (15.31) Life TING (18.17) (37.85)	SUP N/A FEAT STF STF N/A FEAT STF	2.00% CURES R RONG 2.00% CURES R RONG ENONG RONG ENONG RONG RONG RONG RONG	or ATING (50.37) (47.56) or ATING (44.50) (27.44)	\$30	63.78 62.47 V DTAL SC 63.82 62.87 X DTAL SC 62.67 65.28	ORE
Big Spender Everyday Spender Silver CU MasterCard Everyday Spender Habitual Spender Impulse Spender	* * * * * * * * * * * * * * * * * * *	17.50 SATISFA 17.50 CC SATISFA SATISFA	ANKING 6.90% OST RAT ACTORY 6.90% OST RAT ACTORY	(14.18) Life TING (13.46) (15.31) Life TING (18.17)	SUP N/A FEAT STF STF N/A FEAT STF	2.00% CURES R RONG 2.00% CURES R RONG ENONG RONG ENONG RONG RONG RONG RONG	or ATING (50.37) (47.56) or ATING (44.50)	\$30	63.78 62.47 V DTAL SC 63.82 62.87 X DTAL SC 62.67	ORE
Big Spender Everyday Spender Silver CU MasterCard Everyday Spender Habitual Spender Impulse Spender Police & Nurses Cr	* * * * * * * * * * * * * * * * * * *	17.50 SATISFA 17.50 CC SATISFA SATISFA	ANKING 6.90% ACTORY ACTORY 6.90% DST RAT ACTORY ACTORY	(14.18) Life TING (13.46) (15.31) Life TING (18.17) (37.85)	SUP N/A FEAT STF STF N/A FEAT STF	2.00% CURES R RONG 2.00% CURES R RONG ENONG RONG ENONG RONG RONG RONG RONG	or ATING (50.37) (47.56) or ATING (44.50) (27.44)	\$30	63.78 62.47 V DTAL SC 63.82 62.87 X DTAL SC 62.67 65.28	ORE X
Big Spender Everyday Spender Silver CU MasterCard Everyday Spender Habitual Spender Impulse Spender	* * * * * * * * * * * * * * * * * * *	17.50 CC SATISFA 17.50 CC SATISFA SATISFA SATISFA	ANKING 6.90% ACTORY 4.CTORY 6.90% DST RAT 4.CTORY 4.CTORY 4.CTORY 4.CTORY	(14.18) Life TING (13.46) (15.31) Life TING (18.17) (37.85) (31.80)	SUP N/A FEAT STF STF N/A FEAT SUP SUP	2.00% CURES R RONG 2.00% CURES R RONG ENONG ERIOR ERIOR	(48.30) or ATING (50.37) (47.56) or ATING (44.50) (27.44) (33.09)	\$30 TC	63.78 62.47 V DTAL SC 63.82 62.87 X DTAL SC 62.67 65.28 64.89	ORE X ORE
Big Spender Everyday Spender Silver CU MasterCard Everyday Spender Habitual Spender Impulse Spender Police & Nurses Cr	* * * * * * * * * * * * * * * * * * *	17.50 CC SATISFA 17.50 CC SATISFA SATISFA SATISFA 9.99	ANKING 6.90% OST RAT ACTORY 6.90% OST RAT ACTORY ACTORY ACTORY ACTORY ACTORY ACTORY	(14.18) Life TING (13.46) (15.31) Life TING (18.17) (37.85) (31.80)	SUP N/A FEAT STF STF N/A FEAT SUP SUP 9.99%	2.00% CURES R. RONG 2.00% CURES R. RONG ERIOR ERIOR ERIOR 3.00%	or ATING (50.37) (47.56) or ATING (44.50) (27.44) (33.09)	\$30 TC	63.78 62.47 V DTAL SC 63.82 62.87 X DTAL SC 62.67 65.28 64.89	ORE ** ORE 132577 **
Big Spender Everyday Spender Silver CU MasterCard Everyday Spender Habitual Spender Impulse Spender Police & Nurses Cr http://www.pncs.com.au Easypay VISA	* * * * * * * * * * * * * * * * * * *	17.50 CC SATISFA 17.50 CC SATISFA SATISFA SATISFA 9.99 CC	ANKING 6.90% DST RAT ACTORY 6.90% DST RAT ACTORY ACTORY ACTORY ACTORY ACTORY ACTORY ACTORY ACTORY	(14.18) Life TING (13.46) (15.31) Life TING (18.17) (37.85) (31.80) N/A	SUP N/A FEAT STF STF N/A FEAT SUP SUP 9.99% FEAT	2.00% URES R RONG 2.00% URES R RONG ERIOR ERIOR 3.00%	(48.30) or ATING (50.37) (47.56) or ATING (44.50) (27.44) (33.09) or ATING	\$30 TC	63.78 62.47 V DTAL SC 63.82 62.87 X DTAL SC 62.67 65.28 64.89	ORE ** ORE 132577 **
Big Spender Everyday Spender Silver CU MasterCard Everyday Spender Habitual Spender Impulse Spender Police & Nurses Cr http://www.pncs.com.au Easypay VISA Habitual Spender	* * * * * * * * * * * * * * * * * * *	17.50 CC SATISFA 17.50 CC SATISFA SATISFA SATISFA SATISFA SATISFA SATISFA	ANKING 6.90% ACTORY 6.90% OST RAT ACTORY ACTORY ACTORY ACTORY ACTORY ACTORY ACTORY ACTORY ONG	(14.18) Life TING (13.46) (15.31) Life TING (18.17) (37.85) (31.80) N/A TING (63.70)	SUP N/A FEAT STF STF SUP SUP 9.99% FEAT LOW F	2.00% CURES R RONG 2.00% CURES R RONG ERIOR ERIOR 3.00% CURES R RANKING	or ATING (44.50) (27.44) (33.09) or ATING (16.26)	\$30 TC	63.78 62.47 V DTAL SC 63.82 62.87 X DTAL SC 62.67 65.28 64.89 X DTAL SC 79.96	ORE ** ORE 132577 **
Big Spender Everyday Spender Silver CU MasterCard Everyday Spender Habitual Spender Impulse Spender Police & Nurses Cr http://www.pncs.com.au Easypay VISA Habitual Spender Impulse Spender	* * * * * * * * * * * * * * * * * * *	17.50 CC SATISFA 17.50 CC SATISFA SATISFA SATISFA SATISFA SATISFA SATISFA	ANKING 6.90% DST RAT ACTORY 6.90% DST RAT ACTORY ACTORY ACTORY ACTORY ACTORY ACTORY ACTORY ACTORY	(14.18) Life TING (13.46) (15.31) Life TING (18.17) (37.85) (31.80) N/A	SUP N/A FEAT STF STF SUP SUP 9.99% FEAT LOW F	2.00% URES R RONG 2.00% URES R RONG ERIOR ERIOR 3.00%	or ATING (44.50) (27.44) (33.09) or ATING (16.26)	\$30 TC	63.78 62.47 V DTAL SC 63.82 62.87 X DTAL SC 62.67 65.28 64.89	ORE ** ORE 132577
Big Spender Everyday Spender Silver CU MasterCard Everyday Spender Habitual Spender Impulse Spender Police & Nurses Cr http://www.pncs.com.au Easypay VISA Habitual Spender	* * * * * * * * * * * * * * * * * * *	17.50 CC SATISFA 17.50 CC SATISFA SATISFA SATISFA SATISFA SATISFA SATISFA	ANKING 6.90% OST RAT ACTORY 6.90% OST RAT ACTORY ACTORY ACTORY ACTORY ACTORY ONG ONG	(14.18) Life TING (13.46) (15.31) Life TING (18.17) (37.85) (31.80) N/A TING (63.70) (52.85)	SUP N/A FEAT STF STF SUP SUP 9.99% FEAT LOW F	2.00% CURES R RONG 2.00% CURES R RONG ERIOR ERIOR 3.00% CURES R RANKING	or ATING (44.50) (27.44) (33.09) or ATING (16.26) (19.64)	\$30 TC	63.78 62.47 V DTAL SC 63.82 62.87 X DTAL SC 62.67 65.28 64.89 X DTAL SC 79.96 72.49	ORE ** ORE 132577





Section 2. Summary by Company

PRODUCT		Published	Ba	alance Trans	fer	Minimum	Repayment	t Criteria	Free Travel	Extended Warranty
		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Insurance	Available
Police CU SA										
http://www.policecu.com.a	au								180	0-888-444
	_	9.99	N/A	N/A	N/A	5.00%	or	\$20	X	×
extralite Credit Card		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Habitual Spender		SUPE	RIOR	(70.00)		ACTORY	. ,		91.75	
Impulse Spender		SUPE	RIOR	(60.00)	SATISF	ACTORY	(27.31)		87.31	
Gold MyCard BlueSky	y Rews	17.50	6.90%	Life	N/A	2.00%	Or A TIME	\$30	V CC	X
Big Spender		LOW RA	OST RAT	(12.83)		URES R	(51.07)	10	63.90	UKE
Everyday Spender	****	LOW RA	_	(14.34)			(48.30)		62.63	
		17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
Gold MyCard Standar	rakews	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	****	SATISFA		(13.58)			(50.37)		63.94	
Everyday Spender	****	SATISFA		(15.47)	_	RONG	(47.56)		63.03	
Silver MyCard		17.50	6.90%	Life	N/A	2.00%	or	\$30	x	×
			ST RAT			URES R		TC	TAL SC	ORE
Everyday Spender Habitual Spender	**** ***	SATISFA	ACTORY	(18.33) (38.12)	_		(44.50) (27.44)		62.83 65.56	
Impulse Spender	**	SATISFA		(32.04)			(33.09)		65.13	
PowerState Credit	Union									
http://www.powerstate.com	n.au								08-8	3224-1000
AMEX Credit Card		16.74	9.99%	6 mths	16.74%	3.00%	or	\$25	x	×
AMEX Credit Card	5	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	***	STR		(17.90)		ACTORY	` ,		57.77	
Everyday Spender Habitual Spender	****	STR	ONG ACTORY	(23.87) (41.77)		FACTORY RANKING			65.73 62.66	
Impulse Spender	* * * *		ACTORY	(33.85)			(31.76)		65.60	
Qantas Staff CU										
http://www.qantascu.com.	au								02-9	582-3200
Lifostylo		11.25	4.99%	5 mths	11.25%	2.00%	or	\$20	X	×
Lifestyle		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	****		RIOR	(26.82)			(45.89)		72.71	
Everyday Spender	****	SUPE		(35.76)			(48.18)		83.94	
Lifestyle Plus		14.75	4.99%	5 mths	14.75%	2.00%	or	\$20	X TAL CO	X
Din Charden		STR	ONC			URES R		10	OTAL SC	ORE
Big Spender Everyday Spender	**** ****	STR	-	(17.97) (21.63)			(45.89) (48.18)		63.86 69.81	
QId Police Credit U										
http://www.qpcu.org.au	THI OTT									131468





Section 2. Summary by Company

PRODUCT		Published	Ba	lance Trans	fer	Minimum	Repaymen	t Criteria	Free	Extended
		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
Qld Police Credit Un	nion									
http://www.qpcu.org.au										131468
		10.20	9.95%	Life	N/A	2.00%	or	\$25	×	×
Bluey Card		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	*	SUPE	RIOR	(29.59)	LOW F	RANKING	(19.96)		49.55	
Everyday Spender	**	SUPE	RIOR	(39.46)	LOW F	RANKING	(20.95)		60.41	
Habitual Spender	****	SUPE	RIOR	(69.05)	SATISE	ACTORY	(22.70)		91.75	
Impulse Spender	****	SUPE	RIOR	(54.16)	SATISF	FACTORY	(28.85)		83.00	
Bluey Rewarder Card		13.20	N/A	N/A	N/A	2.00%	or	\$25	x	×
		CC	OST RAT	ING	FEAT	URES R	ATING	TC	OTAL SC	ORE
Big Spender	****	STR		(22.83)			(43.11)		65.94	
Everyday Spender	****		ONG	(30.44)			(45.26)		75.70	
Habitual Spender	****	STR		(53.27)		ACTORY	` ,		76.97	
Impulse Spender	***	STR	ONG	(40.21)	SATISF	FACTORY	(29.82)		70.03	
Qld Teachers CU										
http://www.qtcu.com.au										132930
	_	17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
Gold MyCard Blue Sky	/Rews	C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	****	LOW RA	ANKING	(12.71)	STF	RONG	(51.07)		63.78	
Everyday Spender	***	LOW R		(14.18)			(48.30)		62.47	
Gold MyCard Standard	Dowe	17.50	6.90%	Life	N/A	2.00%	or	\$30	~	×
Gold MyCard Standard	arews	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	***	SATISFA	ACTORY	(13.46)	STF	RONG	(50.37)		63.82	
Everyday Spender	***	SATISFA	ACTORY	(15.31)	STE	RONG	(47.56)		62.87	
		17.50	6.90%	Life	N/A	2.00%	or	\$30	×	X
Silver MyCard		C	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Everyday Spender	****	SATISFA	ACTORY	(18.17)			(44.50)		62.67	
Habitual Spender	***		ACTORY	(37.85)			(27.44)		65.28	
Impulse Spender	**	SATISFA	ACTORY	(31.80)	SUP	ERIOR	(33.09)		64.89	
Queenslanders CU										
http://www.queenslanders.c	org.au								07-3	218-7203
		16.49	9.99%	6 mths	16.49%	3.00%	or	\$25	×	X
AMEX Credit Card			OST RAT			URES R			TAL SC	
Big Spender	. .	STR		(18.17)		ACTORY			56.89	J.V.E
Everyday Spender	** ***		ONG	(24.23)		FACTORY	. ,		64.88	
Habitual Spender	***		ACTORY	(42.41)		RANKING			61.87	
Impulse Spender	*		ACTORY	(34.33)		RANKING			60.54	
RAMS							·			
										427007
http://www.rams.com.au										137267





Section 2. Summary by Company

PRODUCT		Published	Ba	lance Trans	fer	Minimum I	Repaymen	t Criteria	Free	Extended
		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
DAMC										
RAMS										407007
http://www.rams.com.au										137267
MasterCard Gold		18.45	6.90%	9 mths	18.45%	2.00%	or	\$30	~	X
			OST RAT			URES R		TO	OTAL SC	ORE
Big Spender	***	LOW RA		(12.26)		RONG FACTORY	(46.00)		58.25	
Everyday Spender Habitual Spender	★	LOW RA	_	(13.74) (33.27)		ACTORY	'		56.71 56.82	
Habitual Operider	*			` /				000	X	X
MasterCard Silver		18.45	6.90%		18.4500%		or	\$30		
			OST RAT			URES R		10	OTAL SC	ORE
Everyday Spender	*	SATISFA LOW RA		(15.97) (35.17)		ACTORY ACTORY			55.75 58.10	
Habitual Spender	*	LOWKA	AINKING	(35.17)	SATISF	ACTORY	(22.93)		56.10	
RESI Mortgage Co	rp									
http://www.resi.com.au										136126
AMEY One I'l One I		16.49	5.99%	6 mths	16.49%	3.00%	or	\$25	×	×
AMEX Credit Card		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	**	STR	ONG	(18.17)	SATISF	ACTORY	(36.11)		54.28	
Everyday Spender	***	STR	ONG	(24.23)	SATISF	ACTORY	(37.91)		62.14	
Habitual Spender	*	SATISFA	ACTORY	(42.41)	LOW F	RANKING	(16.24)		58.65	
Savings & Loans C	CU SA									
http://www.savingsloans.	com.au									131182
http://www.savingsloans.	com.au	16.25	N/A	Ν/Δ	Ν/Δ	3 00%	or	\$10	×	
http://www.savingsloans.		16.25	N/A	N/A	N/A	3.00%	or ATING	\$10	X DTAL SC	x
Women&Child Hospi		CC	OST RAT	ING	FEAT	URES R	ATING		OTAL SC	x
Women&Child Hospi		STR	OST RAT	ING (24.59)	FEAT SATISE	URES R	ATING (28.78)			x
Women&Child Hospi	ital VC	CC	OST RAT ONG ACTORY	ING	FEAT SATISF SUP	URES R FACTORY ERIOR	ATING		53.37	x
Women&Child Hospi Everyday Spender Habitual Spender Impulse Spender	* * * * * *	STRO SATISFA	OST RAT ONG ACTORY	(24.59) (43.03)	FEAT SATISF SUP	URES R FACTORY ERIOR	ATING (28.78) (28.68)		53.37 71.72	x
Women&Child Hospi Everyday Spender Habitual Spender Impulse Spender Select Credit Union	* * * * * * * * * * * * * * * * * * *	STRO SATISFA	OST RAT ONG ACTORY	(24.59) (43.03)	FEAT SATISF SUP	URES R FACTORY ERIOR	ATING (28.78) (28.68)		53.37 71.72 73.06	X ORE
Women&Child Hospi Everyday Spender Habitual Spender Impulse Spender	* * * * * * * * * * * * * * * * * * *	STRI SATISFA SATISFA	OST RAT ONG ACTORY ACTORY	(24.59) (43.03) (36.89)	FEAT SATISF SUP SUP	TURES R FACTORY ERIOR ERIOR	ATING (28.78) (28.68)	ТС	53.37 71.72 73.06	X ORE 0-131-420
Women&Child Hospi Everyday Spender Habitual Spender Impulse Spender Select Credit Union http://www.selectcu.com.	* * * * * * * * * * * * * * * * * * *	SATISFA SATISFA	OST RATONG ACTORY ACTORY 6.90%	(24.59) (43.03) (36.89)	FEAT SATISF SUP SUP	FACTORY ERIOR ERIOR 2.00%	(28.78) (28.68) (36.17) or	\$30	53.37 71.72 73.06	0-131-420 x
Women&Child Hospi Everyday Spender Habitual Spender Impulse Spender Select Credit Union http://www.selectcu.com.	* * * * * * * * * * * * * * * * * * *	SATISFA SATISFA 17.50	OST RATONG ACTORY ACTORY 6.90%	(24.59) (43.03) (36.89) Life	FEAT SATISF SUP SUP	FACTORY ERIOR ERIOR 2.00%	(28.78) (28.68) (36.17) or ATING	\$30	53.37 71.72 73.06	0-131-420 x
Women&Child Hospi Everyday Spender Habitual Spender Impulse Spender Select Credit Union http://www.selectcu.com. Gold MyCard Blue Si Big Spender	ital VC	SATISFA SATISFA 17.50 CC LOW RA	OST RATONG ACTORY ACTORY 6.90% OST RAT	(24.59) (43.03) (36.89) Life	SATISF SUP SUP N/A FEAT	FACTORY ERIOR ERIOR 2.00% FURES R	(28.78) (28.68) (36.17) or ATING (51.07)	\$30	53.37 71.72 73.06 1300 VDTAL SC 63.78	0-131-420 x
Women&Child Hospi Everyday Spender Habitual Spender Impulse Spender Select Credit Union http://www.selectcu.com.	ital VC	SATISFA SATISFA 17.50	OST RATONG ACTORY ACTORY 6.90% OST RAT	(24.59) (43.03) (36.89) Life	SATISF SUP SUP N/A FEAT SUP	FACTORY ERIOR ERIOR 2.00% FURES R	(28.78) (28.68) (36.17) or ATING	\$30 TC	53.37 71.72 73.06 1300 V DTAL SC 63.78 62.47	0-131-420 x
Women&Child Hospi Everyday Spender Habitual Spender Impulse Spender Select Credit Union http://www.selectcu.com. Gold MyCard Blue Si Big Spender Everyday Spender	ital VC	STRO SATISFA SATISFA SATISFA CO LOW RALOW RAUD RANOW RALOW RANOW RALOW RANOW RALOW RALOW RALOW RALOW RALOW RANOW RALOW RALOW RANOW RALOW RANOW R	OST RATONG ACTORY ACTORY 6.90% OST RATANKING ANKING 6.90%	(24.59) (43.03) (36.89) Life (12.71) (14.18)	N/A FEAT SUP SUP	ENOR ERIOR 2.00% CURES R. RONG ERIOR 2.00%	or ATING (28.78) (28.68) (36.17) or ATING (51.07) (48.30) or	\$30	53.37 71.72 73.06 1300 VDTAL SC 63.78	0-131-420 x
Women&Child Hospi Everyday Spender Habitual Spender Impulse Spender Select Credit Union http://www.selectcu.com. Gold MyCard Blue Si Big Spender	ital VC	STRO SATISFA SATISFA SATISFA CO LOW RALOW RAUD RANOW RALOW RANOW RALOW RANOW RALOW RALOW RALOW RALOW RALOW RANOW RALOW RALOW RANOW RALOW RANOW R	OST RATONG ACTORY ACTORY 6.90% OST RATANKING ANKING	(24.59) (43.03) (36.89) Life (12.71) (14.18)	N/A FEAT SUP SUP	ERIOR 2.00% URES R RONG ERIOR	or ATING (28.78) (28.68) (36.17) or ATING (51.07) (48.30) or	\$30 TC	53.37 71.72 73.06 1300 V DTAL SC 63.78 62.47	0-131-420 x
Women&Child Hospi Everyday Spender Habitual Spender Impulse Spender Select Credit Union http://www.selectcu.com. Gold MyCard Blue Si Big Spender Everyday Spender Gold MyCard Standa Big Spender	ital VC **** n au kyRews **** ardRews ****	STRO SATISFA SATISFA SATISFA LOW RALLOW RALD	OST RATONG ACTORY ACTORY 6.90% OST RATONING ANKING ANKING C.90% OST RATONING ACTORY	(24.59) (43.03) (36.89) Life (12.71) (14.18) Life (13.46)	N/A FEAT SUP N/A FEAT STF	EACTORY ERIOR 2.00% URES R RONG ERIOR 2.00% URES R RONG ERIOR	or ATING (51.07) (48.30) or ATING (50.37)	\$30 TC	53.37 71.72 73.06 1300 ** ** ** ** ** ** ** ** **	0-131-420 x
Everyday Spender Habitual Spender Impulse Spender Select Credit Union http://www.selectcu.com. Gold MyCard Blue S Big Spender Everyday Spender Gold MyCard Standa	ital VC **** n au kyRews **** ardRews	SATISFA SATISFA 17.50 CO LOW RA LOW RA	6.90% OST RAT ANKING ANKING 6.90% OST RAT ACTORY	(24.59) (43.03) (36.89) Life ING (12.71) (14.18) Life	N/A FEAT SUP N/A FEAT STF	EACTORY ERIOR 2.00% URES R RONG ERIOR 2.00% URES R RONG ERIOR	or ATING (51.07) (48.30) ATING	\$30 TC	53.37 71.72 73.06 1300 COTAL SC 63.78 62.47 COTAL SC 63.82 62.87	0RE 0-131-420 x ORE
Women&Child Hospi Everyday Spender Habitual Spender Impulse Spender Select Credit Union http://www.selectcu.com. Gold MyCard Blue Si Big Spender Everyday Spender Gold MyCard Standa Big Spender Everyday Spender Everyday Spender	ital VC **** n au kyRews **** ardRews ****	STRO SATISFA SATISFA SATISFA LOW RALLOW RALD	OST RATONG ACTORY ACTORY 6.90% OST RATONING ANKING ANKING C.90% OST RATONING ACTORY	(24.59) (43.03) (36.89) Life (12.71) (14.18) Life (13.46)	N/A FEAT SUP N/A FEAT STF	EACTORY ERIOR 2.00% URES R RONG ERIOR 2.00% URES R RONG ERIOR	or ATING (51.07) (48.30) or ATING (50.37)	\$30 TC	53.37 71.72 73.06 1300 ** ** ** ** ** ** ** ** **	0-131-420 x
Women&Child Hospi Everyday Spender Habitual Spender Impulse Spender Select Credit Union http://www.selectcu.com. Gold MyCard Blue Si Big Spender Everyday Spender Gold MyCard Standa Big Spender	ital VC **** n au kyRews **** ardRews ****	STRO SATISFA SATISFA LOW RALOW RASATISFA SATISFA SATIS	6.90% OST RAT ANKING ANKING 6.90% OST RAT ACTORY	(24.59) (43.03) (36.89) Life (12.71) (14.18) Life (13.46) (15.31) Life	N/A FEAT SUP N/A FEAT SUP N/A FEAT STF STF N/A	ENOR ERIOR 2.00% URES R RONG ERIOR 2.00% URES R RONG ERIOR CURES R RONG RONG	or ATING (51.07) (48.30) or ATING (50.37) (47.56) or	\$30 TC \$30 TC	53.37 71.72 73.06 1300 COTAL SC 63.78 62.47 COTAL SC 63.82 62.87	0-131-420 x ORE x ORE
Women&Child Hospi Everyday Spender Habitual Spender Impulse Spender Select Credit Union http://www.selectcu.com. Gold MyCard Blue Si Big Spender Everyday Spender Gold MyCard Standa Big Spender Everyday Spender Silver MyCard Everyday Spender	ital VC **** n au kyRews **** ardRews ****	STRO SATISFA SATISFA LOW RA SATISFA SA	6.90% OST RATANKING ANKING ANKING ANKING ANKING COST RATACTORY ACTORY ACTORY ACTORY ACTORY ACTORY	Life (13.46) (15.31) Life (18.17)	N/A FEAT STF SUP N/A FEAT STF STF N/A FEAT	ENCONG 2.00% ENCONG ENCONG	or ATING (51.07) (48.30) or ATING (50.37) (47.56) or ATING (44.50)	\$30 TC \$30 TC	53.37 71.72 73.06 1300 COTAL SC 63.78 62.47 COTAL SC 63.82 62.87 X COTAL SC 63.82 62.87	x ORE 0-131-420 x ORE x ORE
Everyday Spender Habitual Spender Impulse Spender Select Credit Union http://www.selectcu.com. Gold MyCard Blue Si Big Spender Everyday Spender Gold MyCard Standa Big Spender Everyday Spender Silver MyCard Everyday Spender Habitual Spender		STRO SATISFA S	6.90% CST RAT ANKING ANKING ANKING CST RAT ACTORY COST RAT ACTORY ACTORY ACTORY ACTORY ACTORY ACTORY	(24.59) (43.03) (36.89) Life (12.71) (14.18) Life (13.46) (15.31) Life (18.17) (37.85)	N/A FEAT STF SUP N/A FEAT STF SUP	ENORGERIOR 2.00% 2.00% CURES R RONG 2.00% CURES R RONG RONG 2.00% CURES R RONG RONG RONG CURES R RONG RONG RONG CURES R RONG RONG CURES R	or ATING (51.07) (48.30) or ATING (50.37) (47.56) or ATING (44.50) (27.44)	\$30 TC \$30 TC	53.37 71.72 73.06 1300 COTAL SC 63.78 62.47 COTAL SC 63.82 62.87 X COTAL SC 63.82 62.87 X COTAL SC 63.82 62.87	ORE 0-131-420 x ORE X ORE
Everyday Spender Habitual Spender Impulse Spender Select Credit Union http://www.selectcu.com. Gold MyCard Blue Si Big Spender Everyday Spender Gold MyCard Standa Big Spender Everyday Spender Silver MyCard Everyday Spender	ital VC	STRO SATISFA SATISFA LOW RA SATISFA SA	6.90% CST RAT ANKING ANKING ANKING CST RAT ACTORY COST RAT ACTORY ACTORY ACTORY ACTORY ACTORY ACTORY	Life (13.46) (15.31) Life (18.17)	N/A FEAT STF SUP N/A FEAT STF SUP	ENORGERIOR 2.00% 2.00% URES R RONG ERIOR 2.00% URES R RONG RONG 2.00% URES R RONG RONG RONG ERIOR	or ATING (51.07) (48.30) or ATING (50.37) (47.56) or ATING (44.50)	\$30 TC \$30 TC	53.37 71.72 73.06 1300 COTAL SC 63.78 62.47 COTAL SC 63.82 62.87 X COTAL SC 63.82 62.87	ORE 0-131-420 x ORE X ORE





Section 2. Summary by Company

PRODUCT		Published	Ba	alance Trans	fer	Minimum R	epayment	t Criteria	Free	Extended
T RODGO!		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
Service One Credit	Union									
http://www.wearefamily.com	n.au								130	0-361-761
Visa		14.25	N/A	N/A	N/A	3.00%	or	\$	×	X
Viou		CC	OST RAT	TING		URES RA		TC	OTAL SC	ORE
Habitual Spender Impulse Spender	***	STR		(49.07) (42.06)		RANKING (RANKING (,		68.38 62.91	
	*	SIR	JING	(42.00)	LOW	CANKING (20.63)		02.91	
St George Bank										100555
http://www.stgeorge.com.a	<u>u</u>									133555
MasterCard Gold Low	Rate	12.25	N/A	N/A	N/A	2.00%	or	\$10	V CC	ODE.
Big Spender		STR	OST RAT	(18.41)	4	URES RA		IC	60.02	ORE
Everyday Spender	*** *	STR		(20.62)		ACTORY(,		56.71	
		16.00	N/A	N/A	N/A	2.00%	or	\$10	×	×
No Annual Fee Card-V	'isa	CC	ST RAT	ING 1	FEAT	URES RA	TING	TC	TAL SC	ORE
Big Spender	*	STR		(18.73)		ACTORY(,		47.31	
Everyday Spender	*	STR		(24.98)		ACTORY(,		54.22	
Habitual Spender Impulse Spender	*** ***	SATISFA	ONG	(43.71) (37.46)	_	•	24.50) 30.48)		68.20 67.94	
		16.00	N/A	6 mths	N/A	2.00%	or	\$10	×	×
No Annual Fee Master	Card		OST RAT			URES RA			TAL SC	ORE
Everyday Spender	* .	STR	ONG	(24.98)	SATISF	ACTORY(28.60)		53.57	
Habitual Spender	***	SATISFA		(43.71)		,	24.36)		68.06	
Impulse Spender	***	STR		(37.46)		ACTORY(30.26)		67.72	
Starts Low Stays Low	MCD	11.25	N/A	6 mths	N/A	2.00%	or	\$10	×	X
Dia On an dan			OST RAT			URES RA		10	OTAL SC	ORE
Big Spender Habitual Spender	*	STR		(20.09) (54.46)		FACTORY() FACTORY()	,		47.55 78.44	
Impulse Spender	***	STR		(44.69)		ACTORY(,		74.67	
Ctarta I avv Ctava I avv	V:	11.25	N/A	6 mths	N/A	2.00%	or	\$10	×	×
Starts Low Stays Low	visa	CC	OST RAT	TING	FEAT	URES RA	TING	TC	TAL SC	ORE
Big Spender	*	STR		(20.09)		ACTORY(,		48.57	
Habitual Spender Impulse Spender	**** ****	STR		(54.46) (44.69)		RONG (: FACTORY(:	24.37) 30.27)		78.83 74.96	
inpaide openier	* * * *	12.25	N/A	6 mths	12.25%	2.00%	or	\$10	7 √	V
Visa Gold Low Rate			OST RAT			URES RA			TAL SC	
Big Spender	***	STR		(18.41)		ACTORY(60.02	
Everyday Spender	*	STR		(20.62)		ACTORY(56.71	





Section 2. Summary by Company

PRODUCT		Published	Ba	alance Trans	fer	Minimum	Repaymen	t Criteria	Free	Extended
1 100001		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
St George Bank										
http://www.stgeorge.com.a	<u>ıu</u>									133555
Visa Platinum Card		18.49	N/A	N/A	N/A	2.00%	or	\$25	V	~
visa Piatinum Card		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender Everyday Spender	**** ****	LOW RA	_	(9.92) (10.76)			(70.00) (59.81)		79.92 70.56	
StateWest Credit So	ociety									
http://www.statewest.com										136313
Gold MyCard Blue Sk	vRews	17.50	6.90%	Life	N/A	2.00%	or	\$30	~	×
Cold in your a Blue on	yrtowo	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender Everyday Spender	**** ***	LOW RA	ANKING ANKING	(12.71) (14.18)			(51.07) (48.30)		63.78 62.47	
Gold MyCard Standar	dRows	17.50	6.90%	Life	N/A	2.00%	or	\$30	~	×
Gold WyCard Standar	uitews	CC	OST RAT	ING ¶	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender Everyday Spender	**** ****	SATISFA SATISFA		(13.46) (15.31)		RONG RONG	(50.37) (47.56)		63.82 62.87	
Silver MyCard		17.50	6.90%	Life	N/A	2.00%	or	\$30	×	×
Silver WyCard		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Everyday Spender	****		CTORY	(18.17)			(44.50)		62.67	
Habitual Spender	***	SATISFA	ACTORY ACTORY	(37.85) (31.80)			(27.44)		65.28 64.89	
Impulse Spender	**	SATISTA	ACTORT	(31.00)	301	LKIOK	(33.09)		04.09	
SUNCORP										
http://www.suncorp.com.a	u									131155
Clear Options Gold		15.45	5.90%	5 mths	15.45%	3.00%	or	\$25	X	X
Dia On an dan			OST RAT			URES R		IC	TAL SC	ORE
Big Spender Everyday Spender	*** ****		ACTORY ACTORY	(15.12) (17.15)	_		(43.77) (45.95)		58.89 63.10	
		16.45	5.90%	5 mths	16.45%	3.00%	or	\$25	X	×
Clear Options Plus			OST RAT			URES R			TAL SC	ORE
Big Spender	***		ACTORY	(16.27)			(43.77)		60.04	
Everyday Spender	****	STR		(19.77)			(45.95)		65.72	
Habitual Spender	***		ACTORY	(40.51)			(26.87)		67.38	
Impulse Spender	**		ACTORY	(34.12)			(32.90)		67.01	
Clear Options Standa	rd	9.95	5.90%	5 mths	9.95% EE A T	3.00%	Or	\$25 TC	X TAL SC	X
Din Coonday			ONC			URES R		IC	OTAL SC	JRE
Big Spender Everyday Spender	****	STR STR		(23.85) (27.72)		FACTORY FACTORY	` ,		64.71 70.61	
Habitual Spender	*****	STR		(61.75)		ACTORY			85.67	
Impulse Spender	****	STR		(51.42)		ACTORY	` ,		81.45	





Section 2. Summary by Company

PROPUST		Published	Ва	lance Trans	fer	Minimum F	Repayment	Criteria	Free	Extended
PRODUCT		Rate (%)	Intro Rate		Revert Rate	%	or	\$	Travel Insurance	Warranty Available
SUNCORP										
http://www.suncorp.com.a	u									131155
		15.99	4.99%	6 mths	15.99%	3.00%	or	\$25	×	x
Gold AMEX		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	**	STR		(18.83) (25.10)		ACTORY	` ,		56.90	
Everyday Spender	***	STR	ONG	(25.10)	SATISF	ACTORT	(39.97)		65.07	
Sutherland Credit U										
http://www.sutherlandcu.c	om.au									0-784-388
Gold MyCard Blue Sk	vRews	17.50	6.90%	Life	N/A	2.00%		\$30	~	X
			OST RAT	ING	4	URES R		TC	TAL SC	ORE
Big Spender Everyday Spender	**** ***	LOW RA		(12.71) (14.18)		7	(51.07) (48.30)		63.78 62.47	
		17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
Gold MyCard Standar	dRews	CC	OST RAT	ING 1	FEAT	URES R	ATING	ТС	TAL SC	ORE
Big Spender Everyday Spender	****	SATISFA SATISFA		(13.46) (15.31)			(50.37) (47.56)		63.82 62.87	
Everyddy Opender	* * * *	17.50	6.90%	Life	N/A	2.00%	or	\$30	×	X
Silver MyCard			OST RAT			URES R			TAL SC	ORE
Everyday Spender	****	SATISFA		(18.17)			(44.50)		62.67	
Habitual Spender	***	SATISFA		(37.85)	SUP		(27.44)		65.28	
Impulse Spender	**	SATISFA	ACTORY	(31.80)	SUP	ERIOR	(33.09)		64.89	_
Visa		15.50	N/A	N/A	N/A	5.00%	or	\$10	×	X
			OST RAT	ING		URES R		TC	TAL SC	ORE
Habitual Spender Impulse Spender	***	STR		(45.12) (38.67)		ACTORY	` '		67.31 69.11	
TAFE & Community	CU									
									02-9	9891-3111
Vice		11.25	N/A	N/A	N/A	5.00%	or	\$20	×	×
Visa		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Habitual Spender	****	STR	ONG	(58.67)	SATISF	ACTORY	(21.18)		79.85	
Impulse Spender	***	STR	ONG	(49.25)	LOW R	RANKING	(25.04)		74.28	
TIO Banking										
http://www.tiofi.com.au									08-8	3946-2222
Territory Credit Card		12.49	N/A	N/A	12.49%	2.50%	or	\$10	×	x
Torritory ordan oard		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Habitual Spender		STR	ONG	(49.63)	LOW R	RANKING	(20.90)		70.53	
Unicom Credit Unic	n Ltd									
http://www.unicomcu.com	.au									132249





Section 2. Summary by Company

PRODUCT		Published	Ва	lance Trans	fer	Minimum	Repaymen	t Criteria	Free	Extended
		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
Unicom Credit Unio	n Ltd									
http://www.unicomcu.com.										132249
	_	17.50	6.90%	Life	N/A	2.00%	or	\$30	~	×
Gold CU MCD BlueSk	y Rews	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	****	LOW RA	_	(12.71)			(51.07)		63.78	
Everyday Spender	***	LOW RA	ANKING	(14.18)		ERIOR	(48.30)		62.47	
Gold CU MCD Standa	rdRews	17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
Dia On an dan			OST RAT			URES R		TC	OTAL SC	ORE
Big Spender Everyday Spender	****	SATISFA SATISFA		(13.46) (15.31)			(50.37) (47.56)		63.82 62.87	
_ c.yaay openaa.	^ ^ ^ ^	17.50	6.90%	Life	N/A	2.00%	or	\$30	×	×
Silver CU MasterCard			OST RAT			URES R			OTAL SC	
Everyday Spender	****	SATISFA		(18.17)			(44.50)		62.67	
Habitual Spender	***	SATISFA		(37.85)			(27.44)		65.28	
Impulse Spender	**	SATISFA	ACTORY	(31.80)	SUP	ERIOR	(33.09)		64.89	
University Credit Sc	С									
http://www.unicredit.com.a	<u>ıu</u>								08-9	389-1011
Gold MyCard Blue Sk	vRews	17.50	6.90%	Life	N/A	2.00%	or	\$30	V	×
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		ST RAT			URES R		TO	OTAL SC	ORE
Big Spender Everyday Spender	***	LOW RA		(12.71) (14.18)			(51.07) (48.30)		63.78 62.47	
Lveryday Sperider	***	17.50	6.90%	Life	N/A	2.00%	` ′	\$30	√	×
Gold MyCard Standar	dRews		OST RAT			URES R	or ATING		TAL SC	
Big Spender	****	SATISFA		(13.46)			(50.37)		63.82	
Everyday Spender	***	SATISFA	ACTORY	(15.31)			(47.56)		62.87	
Cilven MuCand		17.50	6.90%	Life	N/A	2.00%	or	\$30	×	×
Silver MyCard		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Everyday Spender	***	SATISFA		(18.17)			(44.50)		62.67	
Habitual Spender Impulse Spender	***	SATISFA SATISFA		(37.85) (31.80)			(27.44) (33.09)		65.28 64.89	
	**	S, (1101 /	.5.01(1	(31.00)	301		(30.00)		J-1.00	
Victoria Teachers C									400	0.654.000
http://www.victeach.com.a	<u>u</u>	40.75	N1/0	N 1/A	N1/A	F 000/		000		0-654-822 •
Visa Credit Cd		13.75	N/A OST RAT	N/A	N/A	5.00%	Or	\$20 TC	X TAL SC	X
Big Spender	<u> </u>	STR		(21.80)		URES R ACTORY		-10	46.92	OKE
Everyday Spender	* *	STR		(29.06)		ACTORY	` ,		55.44	
Habitual Spender	***	STR		(50.86)			(25.22)		76.08	
Impulse Spender	****	STR	ONG	(43.59)	STF	RONG	(31.51)		75.11	
Virgin Money										
http://www.virginmoney.co	<u> </u>								180	0-080-000
your guide to produc	t excellence									





Section 2. Summary by Company

PRODUCT		Published	Ba	lance Trans	fer	Minimum	Repayment	Criteria	Free Travel	Extended Warranty
		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Insurance	Available
Virgin Money										
http://www.virginmoney.com	n au								180	0-080-000
nttp://www.vii.giiiiioney.com	ii.au	12.65	0.00%	6 mths	12.65%	3.00%	or	\$10	×	x
Credit Card			OST RAT			URES R			TAL SC	
Big Spender	**	STR		(23.69)		ACTORY			54.08	OILL
Everyday Spender	***	SUPE		(31.59)		ACTORY	'		61.97	
Habitual Spender	****	STR		(55.28)		RANKING	,		75.56	
Impulse Spender	***	STR	ONG	(47.38)	LOW R	RANKING	(25.09)		72.48	
Westpac										
http://www.westpac.com.au	<u>.</u>									131900
Altitude AMEX/Master	Card	18.15	3.99%	6 mths	18.15%	2.00%	or	\$10	~	~
AITHUGE AIVILATIVIASIEN	Jaiu	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	***	LOW RA		(12.38)		RONG	(50.21)		62.59	
Everyday Spender Habitual Spender	***	LOW RA		(13.85) (33.69)		ERIOR RONG	(49.67) (25.86)		63.52 59.55	
Impulse Spender	★	LOW RA		(27.61)		RONG	(31.00)		58.61	
		18.15	3.99%	6 mths	18.15%	2.00%	or	\$10	V	V
Altitude Gold AMEX/M	CD	CC	ST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	***	LOW RA	ANKING	(11.23)		RONG	(50.29)		61.52	
Everyday Spender	**	LOW RA	NKING	(12.29)	STF	RONG	(48.23)		60.53	
Altitude Gold MCD/AM	FY	18.15	3.99%	6 mths	18.15%	2.00%	or	\$10	~	•
Aititude Gold Mod/Aiti	LA	CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	***	LOW RA	_	(11.23)		ERIOR	(52.22)		63.45	
Everyday Spender	***	LOW RA		(12.29)		ERIOR	(50.27)		62.56	
Altitude MasterCard/A	MEX	18.15	3.99%	6 mths	18.15%	2.00%		\$10	V	V
Die Ou en deu			OST RAT			URES R		TC	OTAL SC	ORE
Big Spender Everyday Spender	***	LOW RA	_	(12.38) (13.85)		RONG ERIOR	(49.54) (48.97)		61.92 62.82	
Habitual Spender	* ^ ^ ^	LOW RA	_	(33.69)		RONG	(25.82)		59.51	
Impulse Spender	*	LOW RA	ANKING	(27.61)	STF	RONG	(30.96)		58.57	
Gold MasterCard		16.90	3.99%	6 mths	16.90%	2.00%	or	\$10	~	~
Cola Master Cara		CC	OST RAT	ING	FEAT	URES R	ATING	TC	TAL SC	ORE
Big Spender	*	STR	ONG	(17.80)	SATISF	ACTORY	′(31.45)		49.25	
Holden MasterCard		17.90	N/A	N/A	17.90%	2.00%		\$10	X	×
			OST RAT			URES R		TC	OTAL SC	ORE
Habitual Spender	*	LOW RA		(36.14)	SATISF	ACTORY	, ,		59.13	
Low Rate MasterCard		10.99	3.99%	6 mths	16.75%	2.00%		\$10	X	×
			OST RAT			URES R		TC	TAL SC	ORE
Habitual Spender	****	STR		(57.57)		RONG	(25.08)		82.65	
Impulse Spender	****	STR	UNG	(47.61)	511	RONG	(32.08)		79.69	





Section 2. Summary by Company

PRODUCT		Published	Ba	lance Trans	fer	Minimum	Repaymen	t Criteria	Free	Extended
1 RODGO1		Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or	\$	Travel Insurance	Warranty Available
Westpac										
http://www.westpac.com.au										131900
	•	10.99	3.99%	6 mths	16.75%	2.00%	or	\$10	X	X
Low Rate Visa Card		CC	OST RAT	ING	FEAT	URES F	RATING	TC	TAL SC	ORE
Habitual Spender Impulse Spender	**** ****	STR STR		(57.57) (47.61)		RONG RONG	(25.08) (32.08)		82.65 79.69	
MasterCard 55 Free Da	ays	16.90	3.99% OST RAT	6 mths	16.90%	2.00% URES F		\$10	X OTAL SC	X
Habitual Spender Impulse Spender	**	SATISFA SATISFA	ACTORY	(39.57) (33.32)	SATISF	ACTORY RANKING	((21.83)		61.40 59.29	JIL
MasterCard No Annua	l Foo	15.45	3.99%	6 mths	15.45%	2.00%	or	\$10	×	X
	1166		OST RAT			URES F		TC	TAL SC	ORE
Habitual Spender Impulse Spender	* * * * * *	STR		(45.44) (38.95)		ACTORY	,		67.98 67.70	
Visa 55 Free days		16.90	3.99%	6 mths	16.90%	2.00%	or	\$10	×	x
			ST RAT	ING		URES F		TC	TAL SC	ORE
Habitual Spender Impulse Spender	* * *	SATISFA SATISFA		(39.57) (33.32)		ACTORY RANKING	` '		61.40 59.29	
Visa Gold		16.90	3.99%	6 mths	16.90%	2.00%		\$10	V	V
			OST RAT			URES F		TC	TAL SC	ORE
Big Spender	*	STR	ONG	(17.80)	SATISE	ACTOR	7 (31.58)		49.38	
Wizard Home Loans										1010-0
http://www.wizard.com.au		40.40	0.000/	0 11	40.400/	0.500/		# 00	x	131970 x
Clear Advantage MCD		12.40	0.00% OST RAT	6 mths	12.40% EEAT	2.50% URES F		\$30 TC	TAL SC	
Big Spender	*	STR		(24.17)		ACTORY			47.25	JIL
Everyday Spender	★	SUPE		(32.23)		RANKING	` ,		56.46	
Habitual Spender Impulse Spender	****	STR		(56.40) (48.34)		RONG RONG	(25.28) (31.23)		81.67 79.57	
impuise openaei	****	16.74	7.99%	6 mths	16.74%	3.00%	, ,	\$25	X	X
Fast Card-Amex			OST RAT			URES F			TAL SC	
Big Spender	***	STR		(17.90)		RONG	(42.57)		60.48	
Everyday Spender	****	STR	ONG	(23.87)	STF	RONG	(44.70)		68.57	
Woolworths Ezy Bar	nking									
http://www.ezybanking.com	<u>.au</u>									137288
Woolworths EzyMaste	rCard	16.75	N/A OST RAT	N/A	16.50%	2.5% URES F	or	\$25	X OTAL SC	X
Habitual Spender	**	SATISFA		(39.39)		RONG	(24.04)		63.43	
Impulse Spender	***		ACTORY	(33.01)		ERIOR	(35.15)		68.16	





APPENDIX 1

Credit Card Int	erest Rate Changes	s May 20	005
Company	Product	Current Rate	Rate Change
Adelaide Bank	Visa	15.50%	0.25%
Adelaide Bank	Visa Free Days	16.75%	0.25%
Coastline Credit Union	Rewarder Visa	15.20%	0.25%
RESI Mortgage Corp	AMEX Credit Card	16.74%	0.25%
SUNCORP	Gold AMEX	15.99%	0.25%
Qld Police Credit Union	Bluey Card	10.20%	0.25%
Qld Police Credit Union	Bluey Rewarder Card	13.20%	0.25%
IMB Limited	Gold MasterCard	18.45%	0.25%
IMB Limited	Silver MasterCard	18.45%	0.25%
RAMS	MasterCard Gold	18.45%	0.25%
RAMS	MasterCard Silver	18.45%	0.25%
Citibank	Gold MasterCard	18.75%	0.25%
Citibank	Platinum MasterCard	18.75%	0.25%
Citibank	Silver MasterCard	18.75%	0.25%
Citibank	Gold Visa	18.75%	0.25%
Citibank	Platinum Visa	18.75%	0.25%
Citibank	Silver Visa	18.75%	0.25%
Citibank	Cash Back Credit Card	18.75%	0.25%
nab	Gold ANT Amex with Rews	18.20%	0.30%
nab	ANT Amercian Express Cd ANT Amex Card no Ann	18.20%	0.30%
nab	Fee	17.45%	0.25%
nab	Gold Rewards MasterCard	17.50%	0.85%
nab	Gold Mastercard	16.99%	0.34%
nab	MasterCard	16.99%	0.34%
nab	Gold Rewards Visa Card	17.50%	0.85%
nab	Visa Gold Card	16.99%	0.34%
nab	Visa Classic	16.99%	0.34%
nab	Visa Mini	16.99%	0.04%
SUNCORP Woolworths Ezy	Clear Options Standard	9.95%	-1.95%
Banking	Woolworths EzyMasterCard	16.75%	0.25%
Members Equity Bank	MembersEquity Mastercard	10.49%	0.29%
Commonwealth Bank	MasterCard No Annual Fee	15.50%	0.25%
Commonwealth Bank	Visa No Annual Fee	15.50%	0.25%
Commonwealth Bank	Gold MasterCard	18.15%	0.25%
Commonwealth Bank	Golf Card	17.15%	0.25%
Commonwealth Bank	MasterCard Low Fee	17.15%	0.25%
Commonwealth Bank	Visa Gold	18.15%	0.25%
Commonwealth Bank	Visa Platinum	18.65%	0.25%
Commonwealth Bank	Visa with Awards	18.15%	0.25%
Commonwealth Bank	Visa Low Fee	17.15%	0.25%
Qantas Staff CU	Lifestyle	11.25%	0.26%
Qantas Staff CU	Lifestyle Plus	14.75%	0.25%





Company	Product	Current Rate	Rate Change
ANZ Bank	First Free Days	17.25%	0.26%
ANZ Bank	Frequent Flyer Visa	18.75%	0.25%
ANZ Bank	Rewards Visa	18.75%	0.25%
ANZ Bank	Low Rate Mastercard	11.99%	0.24%
ANZ Bank	Frequent Flyer Gold	18.75%	0.25%
ANZ Bank	Rewards Visa Gold	18.75%	0.25%
ANZ Bank Encompass Credit	Gold	17.25%	0.26%
Union	Encompass Credit Card	9.85%	0.00%
Bank of Queensland	MasterCard	15.95%	0.20%
Bank of Queensland	Visa	15.95%	0.20%
Bank of Queensland	Gold MasterCard	17.00%	0.25%
Bank of Queensland	Mastercard Free Days	17.00%	0.25%
Bank of Queensland	Visa Free Days	17.00%	0.25%
Home Building Society	Visa Credit Facility	13.45%	0.25%
Westpac	MasterCard No Annual Fee	15.45%	0.25%
Westpac	Altitude Gold AMEX/MCD	18.15%	0.25%
Westpac	Altitude Plat AMEX/MCD	18.15%	0.25%
Westpac	Altitude AMEX/MasterCard	18.15%	0.25%
Westpac	Altitude Gold MCD/AMEX	18.15%	0.25%
Westpac	Altitude Plat MCD/AMEX	18.15%	0.25%
Westpac	Altitude MasterCard/AMEX	18.15%	0.25%
Westpac	Holden Ma <mark>st</mark> erCard	17.90%	0.25%
Westpac	Gold MasterCard	16.90%	0.25%
Westpac	MasterCard 55 Free Days	16.90%	0.25%
Westpac	Low Rate MasterCard	10.99%	0.24%
Westpac	Visa Gold	16.90%	0.25%
Westpac	Student Visa Card	16.90%	0.25%
Westpac	Low Rate Visa Card	10.99%	0.24%
Westpac	Visa 55 Free days	16.90%	0.25%
BankWest	extra Visa Gold	17.24%	0.25%
BankWest	Visa Gold	17.24%	0.25%
BankWest	Visa Classic	17.24%	0.25%
BankWest	extra Visa Classic	17.24%	0.25%
BankWest	Visa Reward	16.24%	0.25%
BankWest	extra Visa Reward	16.24%	0.25%
BankWest	Zero MasterCard	13.24%	0.25%
mecu	Visa Credit Card	12.99%	0.24%

Source: www.cannex.com.au 31/05/2006

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