

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.

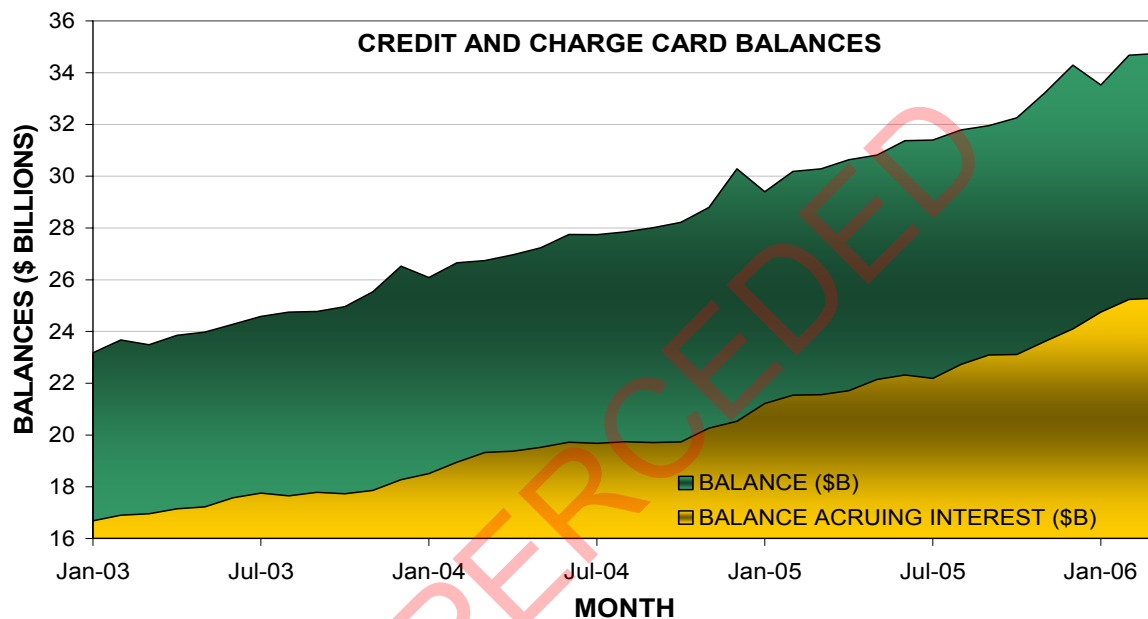
¹ Reserve Bank of Australia, Credit and Charge Card Statistics, April 2006.

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.

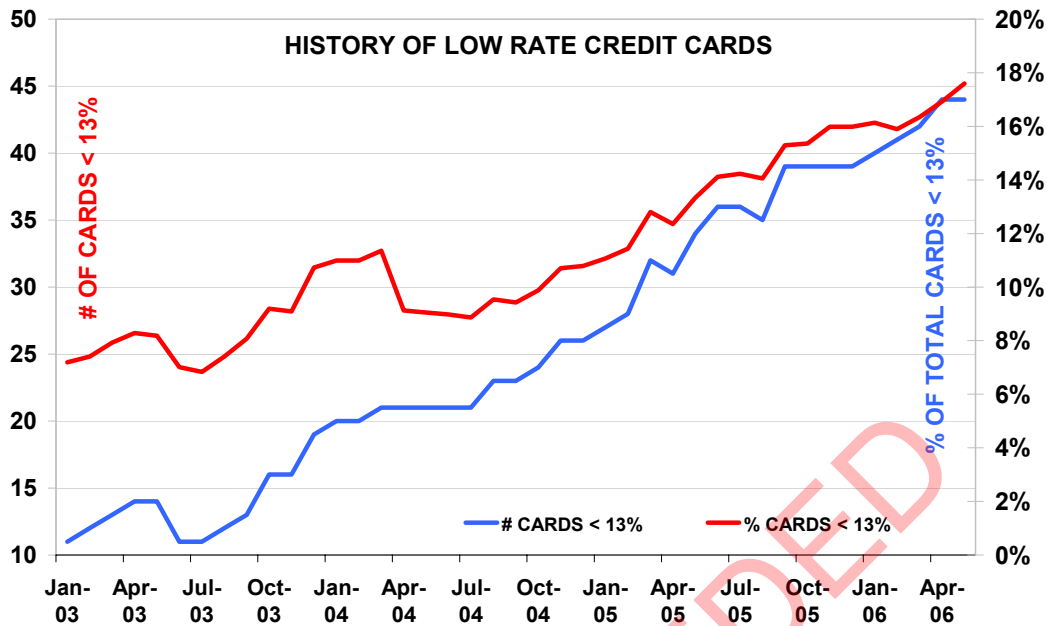
Robust Activity with No-frills Cards

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."⁵

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.

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

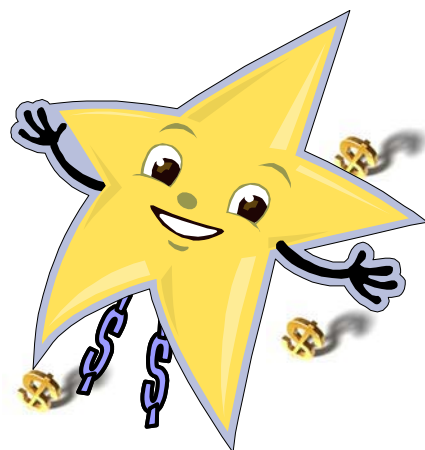
To help consumers take control of their credit cards, CANNEX's new website makes it possible to search more than 450 Institutions for the best credit cards and many other financial products.

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	✓	★★★★★
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.

impulse spender

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	X	★★★★★
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	✓	★★★★★
Qld Police Credit Union	Bluey Rewarder Card	13.20	48.00	14	✓	★★★★★
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.

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 CHARACTERISTICS				
	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	VERY IMPORTANT	NOT 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.

$$w_1 \text{ COST SCORE (C) } + w_2 \text{ FEATURES SCORE (F) } = \text{TOTAL SCORE (T)}$$

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.

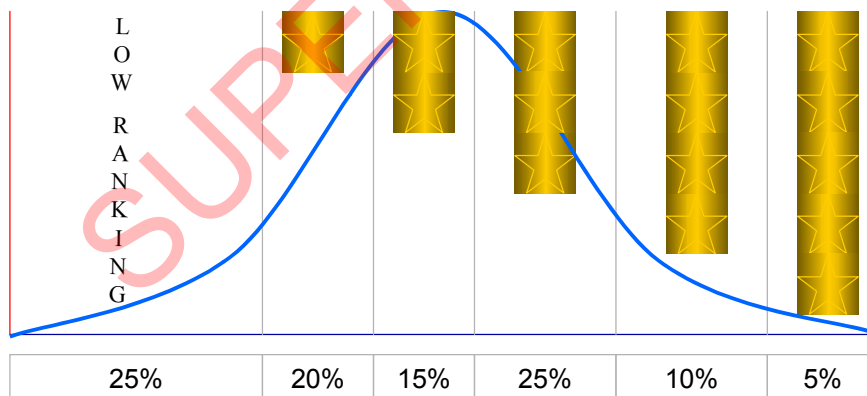
The methodology for each profile is subtly adjusted to account for the differences between them. The process considers each profile separately and assigns weights representative of that profile (see table below). For the Habitual spender for example, the rates and fees associated with a card account 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 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			
** Features calculations consider features/parameters, flexibility, terms and conditions			

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.

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

Habitual Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "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	✗
HSBC	Low Rate Credit Card	10.49	25	39.00	N/A	1000	No max	✓
Intech Credit Union	Titanium 55	10.95	25	48.00	N/A	1000	No max	✗
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	✗
NSW Teachers Credit Un	Teachers Visa Credit Cd	11.50	25	0.00	N/A	1000	25000.00	✗
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	✗
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	✗
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	✗
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	✗
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	✗
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"								
Adelaide Bank	Visa	15.25	0	0.00	N/A	500	No max	✗

your guide to product excellence

Section 1. Summary By Profile

Habitual Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ ★ ★ "strong value"								
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	✓
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 With Rewards	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

Habitual Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★ "strong value"								
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	✓
Westpac	MasterCard No Annual Fee	15.45	0	0.00	N/A	1000	50000.00	✗
◇ "rising star"								
Coastline Credit Union	Rewarder Visa	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	✓
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	✗
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	✓
★ "satisfactory value"								

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Section 1. Summary By Profile

Habitual Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "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

Everyday Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
American Express	Gold Credit Card	15.74	25	70.00	18000	1000	25000.00	✓
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	✓

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Everyday Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★ "exceptional value"								
Holiday Coast CU	Gold MyCard StandardRews	17.50	25	75.00	N/A	5000	25000.00	✓
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	✓
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	✓

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Section 1. Summary By Profile

Everyday Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★ "strong value"								
Citibank	Platinum Visa	18.75	25	250.00	N/A	20000	100000.00	✓
Citibank	Platinum MasterCard	18.75	25	250.00	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	200.00	N/A	12000	No max	✓
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	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	✓
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	✓
Illawarra CU NSW	Gold CU MCD 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	✓
Maroondah Credit Union	Gold MyCard BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	✓
Orange Credit Union	Gold CU MCD BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	✓
Qld Teachers CU	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	✓
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	2000	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	✓
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	✓

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Everyday Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★ "average value"								
Commonwealth Bank	Gold MasterCard	18.15	25	114.00	N/A	5000	No max	✓
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 With Rewards	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	✓
★ "satisfactory value"								
American Express	Gold Rewards Maximiser	17.74	25	192.00	N/A	1000	25000.00	✓
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 Low Visa	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

Everyday Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "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	✗

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Section 1. Summary By Profile

Impulse Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "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	✓
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

Impulse Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ ★ ★ "strong value"								
Commonwealth Bank	MasterCard No Annual Fee	15.50	0	0.00	N/A	500	No max	✗
Commonwealth Bank	Visa No Annual Fee	15.50	0	0.00	N/A	500	No max	✗
Heritage B Soc	Visa Classic WithRewards	14.95	25	36.00	N/A	1000	10000.00	✓
Heritage B Soc	Visa Classic No Rewards	14.95	25	18.00	10000	1000	10000.00	✗
Home Building Society	Visa Credit Facility	13.20	0	0.00	N/A	500	5000.00	✗
HSBC	Low Rate Credit Card	10.49	25	39.00	N/A	1000	No max	✓
Melbourne Credit Union	Visa Card	14.60	0	24.00	N/A	1000	15000.00	✓
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	✗
Westpac	MasterCard No Annual Fee	15.45	0	0.00	N/A	1000	50000.00	✗
Woolworths Ezy Banking	Woolworths EzyMasterCard	16.75	25	39.00	N/A	1000	No max	✓
✧ "rising star"								
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	✗
★ ★ "average value"								
Adelaide Bank	Visa	15.25	0	0.00	N/A	500	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	✗
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	25	25.00	5000	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	✓

Section 1. Summary By Profile

Impulse Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★ "average value"								
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	✓
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	✓

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Section 1. Summary By Profile

Impulse Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "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	✓

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Section 1. Summary By Profile

Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
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	✓
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	250000.00	✓
★★★★ "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 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	✓
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 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	✓
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	✓
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	✓
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	✓
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	✓
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 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 BlueSky Rews	17.50	25	99.00	N/A	5000	25000.00	✓

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Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★ "exceptional value"								
Maroondah Credit Union	Gold MyCard StandardRews	17.50	25	75.00	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 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	✓
★★★ "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	✓
BankSA	Visa Gold Low Rate	12.25	25	65.00	N/A	5000	No max	✓
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	✓

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Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★ "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 With Rewards	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	✓

Section 1. Summary By Profile

Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "satisfactory value"								
BankSA	Starts Low Stays Low Visa	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 Low Visa	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

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Adelaide Bank								
http://www.adelaidebank.com.au							1300-652-220	
Visa	15.25	N/A	N/A	N/A	3.00%	or \$5	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★	STRONG	(45.86)	LOW RANKING (20.01)		65.87		
<i>Impulse Spender</i>	★★	STRONG	(39.30)	SATISFACTORY(26.74)		66.04		
Visa Free Days	16.50	N/A	N/A	N/A	3.00%	or \$5	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★	SATISFACTORY	(38.54)	SATISFACTORY(21.20)		59.73		
<i>Habitual Spender</i>	★	SATISFACTORY	(38.54)	SATISFACTORY(21.20)		59.73		
<i>Impulse Spender</i>	★	SATISFACTORY	(31.97)	SATISFACTORY(27.72)		59.69		
American Express								
http://home3.americanexpress.com/australia/personal/cards/apply/							1300-362-583	
Blue Credit Card	17.99	4.99%	6 mths	17.99%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★	SATISFACTORY	(14.72)	SATISFACTORY(40.05)		54.77		
<i>Everyday Spender</i>	★★	SATISFACTORY	(17.77)	SATISFACTORY(42.05)		59.82		
<i>Habitual Spender</i>	★	LOW RANKING	(36.87)	LOW RANKING (21.11)		57.98		
<i>Impulse Spender</i>	★	LOW RANKING	(31.00)	SATISFACTORY(27.22)		58.22		
Credit Card	16.29	4.99%	6 mths	16.29%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	STRONG	(18.40)	SATISFACTORY(40.58)		58.98		
<i>Everyday Spender</i>	★★★★★	STRONG	(24.53)	SATISFACTORY(42.61)		67.14		
<i>Habitual Spender</i>	★★	SATISFACTORY	(42.93)	SATISFACTORY(21.77)		64.69		
<i>Impulse Spender</i>	★	SATISFACTORY	(34.73)	SATISFACTORY(28.27)		63.01		
Gold Credit Card	15.74	4.99%	6 mths	11.99%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	STRONG	(19.04)	SATISFACTORY(39.31)		58.35		
<i>Everyday Spender</i>	★★★★★	STRONG	(25.39)	SATISFACTORY(40.51)		65.90		
<i>Habitual Spender</i>	★	SATISFACTORY	(39.64)	LOW RANKING (18.67)		58.31		
Gold Rewards Maximiser	17.74	4.99%	6 mths	17.74%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	LOW RANKING	(10.62)	SATISFACTORY(40.48)		51.10		
<i>Everyday Spender</i>	★	LOW RANKING	(11.52)	SATISFACTORY(42.50)		54.02		
Health from American Ex	11.99	7.99%	Life	11.99%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	◇	STRONG	(25.00)	SATISFACTORY(38.37)		63.37		
<i>Everyday Spender</i>	◇	SUPERIOR	(33.33)	SATISFACTORY(40.29)		73.62		

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
American Express								
http://home3.americanexpress.com/australia/personal/cards/apply/							1300-362-583	
Platinum Credit Card	15.99	5.99%	Life	15.99%	3.00%	or \$25	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	LOW RANKING	(9.21)	STRONG	(48.13)	57.34			
AMP Banking								
http://www.ampbanking.com.au							133030	
AMP/AMEX Co-Branded Card	16.29	9.99%	Life	16.29%	3.00%	or \$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★	STRONG	(18.40)	SATISFACTORY	(38.92)	57.32		
<i>Everyday Spender</i>	★★★★	STRONG	(24.53)	SATISFACTORY	(40.87)	65.40		
<i>Habitual Spender</i>	★★	SATISFACTORY	(42.93)	LOW RANKING	(19.72)	62.65		
<i>Impulse Spender</i>	★	SATISFACTORY	(34.73)	SATISFACTORY	(26.63)	61.36		
AMP/AMEX Gold CoBrand Cd	15.49	8.99%	Life	15.49%	3.00%	or \$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★	STRONG	(19.35)	SATISFACTORY	(40.06)	59.40		
<i>Everyday Spender</i>	★★★★★	STRONG	(25.80)	SATISFACTORY	(41.29)	67.09		
ANZ Bank								
http://www.anz.com							1800-033-888	
First Free Days	17.25	7.99%	6 mths	17.25%	2.00%	or \$10	✗	✓
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	★★	SATISFACTORY	(38.83)	SATISFACTORY	(23.36)	62.20		
<i>Impulse Spender</i>	★	SATISFACTORY	(32.71)	SATISFACTORY	(27.81)	60.53		
Frequent Flyer Visa	18.75	N/A	N/A	18.75%	2.00%	or \$10	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	★	LOW RANKING	(35.35)	SATISFACTORY	(22.75)	58.10		
Gold	17.25	7.99%	6 mths	17.25%	2.00%	or \$10	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★	SATISFACTORY	(13.29)	STRONG	(42.58)	55.87		
Low Rate Mastercard	11.99	0.00%	6 mths	11.99%	2.00%	or \$10	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	★★★★	STRONG	(51.91)	STRONG	(24.62)	76.53		
<i>Impulse Spender</i>	★★★★	STRONG	(42.72)	STRONG	(31.64)	74.36		
Rewards Visa	18.75	N/A	N/A	18.75%	2.00%	or \$10	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★	SATISFACTORY	(14.66)	SATISFACTORY	(40.96)	55.62		
<i>Everyday Spender</i>	★★★	SATISFACTORY	(18.09)	SATISFACTORY	(43.00)	61.09		
<i>Habitual Spender</i>	★	LOW RANKING	(36.04)	STRONG	(24.05)	60.09		
<i>Impulse Spender</i>	★	LOW RANKING	(30.46)	SATISFACTORY	(28.05)	58.50		

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		

ANZ Bank

<http://www.anz.com>

1800-033-888

Rewards Visa Gold	18.75	N/A	N/A	18.75%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	SATISFACTORY (13.38)			STRONG (44.88)		58.27		
<i>Everyday Spender</i> ★★	SATISFACTORY (15.64)			STRONG (44.84)		60.48		

Aussie Home Loans

<http://www.aussiehomeloans.com.au>

131333

Aussie MasterCard	9.99	3.99%	6 mths	9.99%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG (61.80)			SATISFACTORY (22.06)		83.86		
<i>Impulse Spender</i> ★★★★★	STRONG (50.82)			LOW RANKING (25.10)		75.93		

Austral Credit Union

<http://www.australcu.com>

1300-365-775

Visa Credit Card	13.95	N/A	N/A	N/A	3.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	STRONG (43.79)			LOW RANKING (19.86)		63.65		
<i>Impulse Spender</i> ★	SATISFACTORY (35.91)			LOW RANKING (23.72)		59.63		
Visa Special Credit Crd	9.95	N/A	N/A	N/A	3.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG (65.70)			LOW RANKING (20.13)		85.82		
<i>Impulse Spender</i> ★★★★★	SUPERIOR (54.97)			LOW RANKING (24.16)		79.13		

Australian Central CU

<http://www.accu.com.au>

131321

Gold CU MCD Blue SkyRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING (12.71)			STRONG (51.07)		63.78		
<i>Everyday Spender</i> ★★★★★	LOW RANKING (14.18)			SUPERIOR (48.30)		62.47		
Gold CU MCD StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY (13.46)			STRONG (50.37)		63.82		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (15.31)			STRONG (47.56)		62.87		
Silver CU MasterCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (18.17)			STRONG (44.50)		62.67		
<i>Habitual Spender</i> ★★★★★	SATISFACTORY (37.85)			SUPERIOR (27.44)		65.28		
<i>Impulse Spender</i> ★★	SATISFACTORY (31.80)			SUPERIOR (33.09)		64.89		

Australian Defence CU

<http://www.adcu.com.au>

1300-132-328

your guide to product excellence

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Australian Defence CU								
http://www.adcu.com.au							1300-132-328	
Visa Credit Card	11.55	7.90%	6 mths	11.55%	3.00%	or \$20	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	★★★★★	STRONG	(55.75)	STRONG	(25.42)	81.17		
<i>Impulse Spender</i>	★★★★★	STRONG	(46.42)	SUPERIOR	(36.66)	83.09		
Australian National CU								
http://www.australiancu.com							131140	
Gold CU MCD BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★★★	LOW RANKING	(12.71)	STRONG	(51.07)	63.78		
<i>Everyday Spender</i>	★★★	LOW RANKING	(14.18)	SUPERIOR	(48.30)	62.47		
Gold CU MCD StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★★★	SATISFACTORY	(13.46)	STRONG	(50.37)	63.82		
<i>Everyday Spender</i>	★★★★★	SATISFACTORY	(15.31)	STRONG	(47.56)	62.87		
Silver CU MasterCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i>	★★★★★	SATISFACTORY	(18.17)	STRONG	(44.50)	62.67		
<i>Habitual Spender</i>	★★★	SATISFACTORY	(37.85)	SUPERIOR	(27.44)	65.28		
<i>Impulse Spender</i>	★★	SATISFACTORY	(31.80)	SUPERIOR	(33.09)	64.89		
Bank of Queensland								
http://www.boq.com.au/							1300-557-272	
Gold MasterCard	17.00	N/A	N/A	N/A	3.00%	or \$5	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	◇	LOW RANKING	(12.46)	SUPERIOR	(53.70)	66.16		
<i>Everyday Spender</i>	◇	LOW RANKING	(13.73)	SUPERIOR	(48.77)	62.51		
Low Rate Visa Card	9.99	N/A	N/A	N/A	3.00%	or \$5	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	★★★★★	STRONG	(61.80)	SATISFACTORY	(22.92)	84.72		
<i>Impulse Spender</i>	★★★★★	STRONG	(50.82)	SATISFACTORY	(26.78)	77.60		
MasterCard	15.95	N/A	N/A	N/A	3.00%	or \$5	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★	STRONG	(18.84)	SATISFACTORY	(38.98)	57.82		
<i>Everyday Spender</i>	★★★★★	STRONG	(25.12)	SATISFACTORY	(40.92)	66.04		
<i>Habitual Spender</i>	★★★	STRONG	(43.96)	SATISFACTORY	(22.00)	65.96		
<i>Impulse Spender</i>	★	STRONG	(37.68)	LOW RANKING	(25.38)	63.06		

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Bank of Queensland								
http://www.boq.com.au/							1300-557-272	
Mastercard Free Days	17.00	N/A	N/A	N/A	3.00%	or \$5	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★	SATISFACTORY	(14.87)	SATISFACTORY	(38.79)	53.66		
<i>Everyday Spender</i>	★★	SATISFACTORY	(17.44)	SATISFACTORY	(40.73)	58.17		
<i>Habitual Spender</i>	★	SATISFACTORY	(38.23)	SATISFACTORY	(21.77)	60.00		
Visa	15.95	N/A	N/A	N/A	3.00%	or \$5	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	STRONG	(18.84)	SATISFACTORY	(38.98)	57.82		
<i>Everyday Spender</i>	★★★★★	STRONG	(25.12)	SATISFACTORY	(40.92)	66.04		
<i>Habitual Spender</i>	★★★	STRONG	(43.96)	SATISFACTORY	(22.00)	65.96		
<i>Impulse Spender</i>	★	STRONG	(37.68)	LOW RANKING	(25.38)	63.06		
Visa Free Days	17.00	N/A	N/A	N/A	3.00%	or \$5	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★	SATISFACTORY	(14.87)	SATISFACTORY	(38.98)	53.85		
<i>Everyday Spender</i>	★★	SATISFACTORY	(17.44)	SATISFACTORY	(40.92)	58.36		
<i>Habitual Spender</i>	★	SATISFACTORY	(38.23)	SATISFACTORY	(22.00)	60.23		
BankSA								
http://www.banksa.com.au							131376	
MasterCard Gold Low Rate	12.25	N/A	N/A	N/A	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	STRONG	(18.41)	STRONG	(42.01)	60.42		
<i>Everyday Spender</i>	★★	STRONG	(20.62)	SATISFACTORY	(36.51)	57.13		
No Annual Fee Card Visa	16.00	N/A	6 mths	16.00%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(18.73)	SATISFACTORY	(30.43)	49.16		
<i>Everyday Spender</i>	★	STRONG	(24.98)	SATISFACTORY	(30.42)	55.40		
<i>Habitual Spender</i>	★★★	SATISFACTORY	(43.71)	STRONG	(25.25)	68.96		
<i>Impulse Spender</i>	★★★	STRONG	(37.46)	STRONG	(32.51)	69.97		
No Annual Fee MasterCard	16.00	N/A	6 mths	N/A	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(18.73)	SATISFACTORY	(30.43)	49.16		
<i>Everyday Spender</i>	★	STRONG	(24.98)	SATISFACTORY	(30.42)	55.40		
<i>Habitual Spender</i>	★★★	SATISFACTORY	(43.71)	STRONG	(25.25)	68.96		
<i>Impulse Spender</i>	★★★	STRONG	(37.46)	STRONG	(32.51)	69.97		

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
BankSA								
http://www.banksa.com.au								131376
Starts Low Stays Low MC	11.25	N/A	6 mths	11.25%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	STRONG	(20.09)	SATISFACTORY(29.08)		49.18			
<i>Everyday Spender</i> ★	STRONG	(22.53)	SATISFACTORY(29.77)		52.31			
<i>Habitual Spender</i> ★★★★★	STRONG	(54.46)	STRONG	(25.11)	79.58			
<i>Impulse Spender</i> ★★★★★	STRONG	(44.69)	STRONG	(32.29)	76.98			
Starts Low Stays Low Visa	11.25	N/A	6 mths	11.25%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	STRONG	(20.09)	SATISFACTORY(29.08)		49.18			
<i>Everyday Spender</i> ★	STRONG	(22.53)	SATISFACTORY(29.77)		52.31			
<i>Habitual Spender</i> ★★★★★	STRONG	(54.46)	STRONG	(25.11)	79.58			
<i>Impulse Spender</i> ★★★★★	STRONG	(44.69)	STRONG	(32.29)	76.98			
Visa Gold Low Rate	12.25	N/A	6 mths	12.25%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★	STRONG	(18.41)	STRONG	(42.01)	60.42			
<i>Everyday Spender</i> ★	STRONG	(20.62)	SATISFACTORY(36.51)		57.13			
BankWest								
http://www.bankwest.com.au								131718
extra Visa Classic	17.24	N/A	N/A	N/A	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	SATISFACTORY	(38.85)	SATISFACTORY(22.50)		61.35			
<i>Impulse Spender</i> ★	SATISFACTORY	(32.74)	SATISFACTORY(28.99)		61.73			
extra Visa Reward	16.24	N/A	N/A	N/A	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	SATISFACTORY	(41.14)	SATISFACTORY(21.51)		62.64			
<i>Impulse Spender</i> ★	SATISFACTORY	(34.64)	SATISFACTORY(28.03)		62.67			
Lite MasterCard	8.99	2.99%	6 mths	8.99%	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG	(65.96)	LOW RANKING (21.14)		87.10			
<i>Impulse Spender</i> ★★★★★	STRONG	(53.99)	SATISFACTORY(26.63)		80.62			
Visa Classic	17.24	N/A	N/A	N/A	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	SATISFACTORY	(38.85)	SATISFACTORY(22.95)		61.80			
<i>Impulse Spender</i> ★	SATISFACTORY	(32.74)	SATISFACTORY(29.43)		62.18			
Visa Reward	16.24	N/A	N/A	N/A	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	SATISFACTORY	(41.14)	SATISFACTORY(21.51)		62.64			
<i>Impulse Spender</i> ★	SATISFACTORY	(34.64)	SATISFACTORY(28.03)		62.67			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		

BankWest

<http://www.bankwest.com.au>

131718

Zero MasterCard	13.24	0.00%	4 mths	13.24%	2.50%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	★★★★	STRONG	(53.01)	SATISFACTORY(22.12)		75.13			
<i>Impulse Spender</i>	★★★★	STRONG	(45.44)	SATISFACTORY(29.83)		75.26			

Bendigo Bank

<http://www.bendigo.com.au>

1300-366-666

Red MasterCard	16.65	N/A	N/A	N/A	3.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	★★	SATISFACTORY	(39.67)	SATISFACTORY(22.76)		62.44			
<i>Impulse Spender</i>	★	SATISFACTORY	(33.31)	SATISFACTORY(26.99)		60.30			

Red MCD No Free Days	13.65	N/A	N/A	N/A	3.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	★★★★	STRONG	(51.23)	LOW RANKING (20.83)		72.06			
<i>Impulse Spender</i>	★★★★	STRONG	(43.91)	LOW RANKING (25.12)		69.03			

Red Visa	16.65	N/A	N/A	N/A	3.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	★★	SATISFACTORY	(39.67)	SATISFACTORY(23.12)		62.79			
<i>Impulse Spender</i>	★	SATISFACTORY	(33.31)	SATISFACTORY(28.38)		61.69			

Red Visa No Free Days	13.65	N/A	N/A	N/A	3.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	★★★★	STRONG	(51.23)	LOW RANKING (19.61)		70.84			
<i>Impulse Spender</i>	★★★★	STRONG	(43.91)	LOW 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	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★	LOW RANKING	(11.61)	STRONG (51.07)		62.68			
<i>Everyday Spender</i>	★★	LOW RANKING	(12.88)	STRONG (46.78)		59.65			

Gold Visa	18.75	6.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★★	LOW RANKING	(11.61)	SUPERIOR (51.86)		63.47			
<i>Everyday Spender</i>	★★	LOW RANKING	(12.88)	STRONG (47.61)		60.48			

Platinum MasterCard	18.75	6.90%	Life	N/A	2.00%	or	\$30	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★★★	LOW RANKING	(9.52)	SUPERIOR (59.97)		69.49			
<i>Everyday Spender</i>	★★★	LOW RANKING	(10.32)	SUPERIOR (51.56)		61.88			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		

Citibank

<http://www.citibank.com.au> 132484

Platinum Visa	18.75	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING	(9.52)	SUPERIOR	(59.02)	68.54			
<i>Everyday Spender</i> ★★★	LOW RANKING	(10.32)	SUPERIOR	(51.32)	61.65			
Silver MasterCard	18.75	6.9%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★	LOW RANKING	(14.94)	SATISFACTORY	(41.99)	56.93			
<i>Habitual Spender</i> ★	LOW RANKING	(34.02)	SATISFACTORY	(23.73)	57.75			
<i>Impulse Spender</i> ★	LOW RANKING	(28.22)	SATISFACTORY	(30.19)	58.41			
Silver Visa	18.75	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★	LOW RANKING	(14.94)	SATISFACTORY	(43.50)	58.44			
<i>Habitual Spender</i> ★	LOW RANKING	(34.02)	STRONG	(24.88)	58.90			
<i>Impulse Spender</i> ★	LOW RANKING	(28.22)	STRONG	(32.86)	61.08			

City Coast CU NSW

<http://www.mycitycoast.com.au> 132404

Gold CU MCD BlueSky Rew's	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING	(12.71)	STRONG	(51.07)	63.78			
<i>Everyday Spender</i> ★★★	LOW RANKING	(14.18)	SUPERIOR	(48.30)	62.47			
Gold CU MCD Standard Rew's	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY	(13.46)	STRONG	(50.37)	63.82			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(15.31)	STRONG	(47.56)	62.87			
Silver CU MasterCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(18.17)	STRONG	(44.50)	62.67			
<i>Habitual Spender</i> ★★★	SATISFACTORY	(37.85)	SUPERIOR	(27.44)	65.28			
<i>Impulse Spender</i> ★★	SATISFACTORY	(31.80)	SUPERIOR	(33.09)	64.89			

Coastline Credit Union

<http://www.coastline.com.au> 1300-361-066

Rewarder Visa	14.95	5.99%	5 mths	14.95%	3.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ✧	STRONG	(20.05)	STRONG	(45.82)	65.86			
<i>Everyday Spender</i> ✧	STRONG	(26.73)	STRONG	(48.10)	74.83			
<i>Habitual Spender</i> ✧	STRONG	(46.78)	STRONG	(25.12)	71.90			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available	
		Intro Rate	Intro Period	Revert Rate	%	or \$			
Coastline Credit Union									
http://www.coastline.com.au								1300-361-066	
Visa Credit Card	15.45	N/A	N/A	N/A	3.00%	or \$20	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★	STRONG	(45.26)	SATISFACTORY(23.12)		68.38				
<i>Impulse Spender</i> ★★	STRONG	(38.80)	LOW RANKING (25.51)		64.31				
Commonwealth Bank									
http://www.commbank.com.au								132224	
Gold MasterCard	18.15	5.99%	5 mths	18.15%	1.50%	or \$25	✓	✓	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★	LOW RANKING	(12.03)	STRONG (48.05)		60.07				
<i>Everyday Spender</i> ★★	LOW RANKING	(13.35)	SATISFACTORY(44.36)		57.71				
MasterCard Low Fee	17.15	5.99%	5 mths	17.15%	1.50%	or \$25	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★	SATISFACTORY	(39.40)	SATISFACTORY(24.00)		63.40				
<i>Impulse Spender</i> ★	SATISFACTORY	(33.30)	SATISFACTORY(29.74)		63.03				
MasterCard No Annual Fee	15.50	5.99%	5 mths	15.50%	1.50%	or \$25	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★★	STRONG	(45.33)	SATISFACTORY(23.87)		69.19				
<i>Impulse Spender</i> ★★★	STRONG	(38.85)	SATISFACTORY(29.53)		68.38				
MasterCard with Awards	18.15	5.99%	5 mths	18.15%	1.50%	or \$25	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★	SATISFACTORY	(13.68)	SATISFACTORY(38.25)		51.94				
<i>Everyday Spender</i> ★	SATISFACTORY	(15.91)	SATISFACTORY(40.16)		56.07				
<i>Habitual Spender</i> ★	LOW RANKING	(35.52)	STRONG (24.63)		60.15				
<i>Impulse Spender</i> ★	LOW RANKING	(29.55)	SATISFACTORY(30.01)		59.56				
Platinum MasterCard	18.65	5.99%	5 mths	18.65%	1.25%	or \$25	✓	✓	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	LOW RANKING	(10.19)	SUPERIOR (56.17)		66.36				
<i>Everyday Spender</i> ★★	LOW RANKING	(11.07)	SUPERIOR (49.09)		60.16				
Visa Gold	18.15	5.99%	5 mths	18.15%	1.50%	or \$25	✓	✓	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★	LOW RANKING	(12.03)	STRONG (49.49)		61.52				
<i>Everyday Spender</i> ★★	LOW RANKING	(13.35)	STRONG (45.12)		58.47				
Visa Low Fee	17.15	5.99%	5 mths	17.15%	1.50%	or \$25	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★	SATISFACTORY	(39.40)	SATISFACTORY(23.87)		63.27				
<i>Impulse Spender</i> ★	SATISFACTORY	(33.30)	SATISFACTORY(29.53)		62.82				

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		

Commonwealth Bank

<http://www.commbank.com.au> 132224

Visa No Annual Fee	15.50	5.99%	5 mths	15.50%	1.50%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★ ★	STRONG (45.33)			SATISFACTORY(23.74)		69.06		
<i>Impulse Spender</i> ★★ ★	STRONG (38.85)			SATISFACTORY(29.32)		68.17		

Visa Platinum	18.65	5.99%	5 mths	18.65%	1.25%	or \$25	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★ ★★ ★	LOW RANKING (10.19)			SUPERIOR (59.06)		69.25		
<i>Everyday Spender</i> ★★ ★	LOW RANKING (11.07)			SUPERIOR (50.61)		61.68		

Visa with Awards	18.15	5.99%	5 mths	18.15%	1.50%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	SATISFACTORY (13.68)			SATISFACTORY(38.47)		52.15		
<i>Everyday Spender</i> ★	SATISFACTORY (15.91)			SATISFACTORY(40.39)		56.29		
<i>Habitual Spender</i> ★★	LOW RANKING (35.52)			STRONG (24.89)		60.41		
<i>Impulse Spender</i> ★	LOW RANKING (29.55)			SATISFACTORY(30.44)		59.98		

Community First CU

<http://www.communityfirst.com.au> 1300-132-277

Gold MyCard BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★ ★★ ★	LOW RANKING (12.71)			STRONG (51.07)		63.78		
<i>Everyday Spender</i> ★★ ★	LOW RANKING (14.18)			SUPERIOR (48.30)		62.47		

Gold MyCard StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★ ★★ ★	SATISFACTORY (13.46)			STRONG (50.37)		63.82		
<i>Everyday Spender</i> ★★ ★★ ★	SATISFACTORY (15.31)			STRONG (47.56)		62.87		

Silver MyCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★ ★★ ★	SATISFACTORY (18.17)			STRONG (44.50)		62.67		
<i>Habitual Spender</i> ★★ ★	SATISFACTORY (37.85)			SUPERIOR (27.44)		65.28		
<i>Impulse Spender</i> ★★	SATISFACTORY (31.80)			SUPERIOR (33.09)		64.89		

connectfinancial

<http://www.connectcreditunion.com.au> 132204

Gold CU MCD BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★ ★★ ★	LOW RANKING (12.71)			STRONG (51.07)		63.78		
<i>Everyday Spender</i> ★★ ★	LOW RANKING (14.18)			SUPERIOR (48.30)		62.47		

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		

connectfinancial

<http://www.connectcreditunion.com.au>

132204

Gold CU MCD StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	SATISFACTORY		(13.46)	STRONG		(50.37)	63.82		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY		(15.31)	STRONG		(47.56)	62.87		
Silver CU MasterCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY		(18.17)	STRONG		(44.50)	62.67		
<i>Habitual Spender</i> ★★★★★	SATISFACTORY		(37.85)	SUPERIOR		(27.44)	65.28		
<i>Impulse Spender</i> ★★★★★	SATISFACTORY		(31.80)	SUPERIOR		(33.09)	64.89		

Credit Union Australia

<http://www.cua.com.au>

07-3365-0055

Gold CU MCD BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	LOW RANKING		(12.71)	STRONG		(51.07)	63.78		
<i>Everyday Spender</i> ★★★★★	LOW RANKING		(14.18)	SUPERIOR		(48.30)	62.47		
Gold CU MCD StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	SATISFACTORY		(13.46)	STRONG		(50.37)	63.82		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY		(15.31)	STRONG		(47.56)	62.87		
Silver CU MasterCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY		(18.17)	STRONG		(44.50)	62.67		
<i>Habitual Spender</i> ★★★★★	SATISFACTORY		(37.85)	SUPERIOR		(27.44)	65.28		
<i>Impulse Spender</i> ★★★★★	SATISFACTORY		(31.80)	SUPERIOR		(33.09)	64.89		

Defence Force CU

<http://www.defcredit.com.au>

1800-033-139

True Blue Credit Card	9.99	N/A	N/A	9.99%	3.00%	or \$10	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ✧	STRONG		(63.70)	SATISFACTORY		(22.14)	85.84		
<i>Impulse Spender</i> ✧	STRONG		(52.85)	LOW RANKING		(25.35)	78.20		

Electricity CU

<http://www.ecu.com.au>

07-4046-8200

Gold MyCard BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	LOW RANKING		(12.71)	STRONG		(51.07)	63.78		
<i>Everyday Spender</i> ★★★★★	LOW RANKING		(14.18)	SUPERIOR		(48.30)	62.47		

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		

Electricity CU

<http://www.ecu.com.au> 07-4046-8200

Gold MyCard StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY (13.46)		STRONG (50.37)		63.82			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (15.31)		STRONG (47.56)		62.87			
Silver MyCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (18.17)		STRONG (44.50)		62.67			
<i>Habitual Spender</i> ★★★★★	SATISFACTORY (37.85)		SUPERIOR (27.44)		65.28			
<i>Impulse Spender</i> ★★★★★	SATISFACTORY (31.80)		SUPERIOR (33.09)		64.89			

Encompass Credit Union

<http://www.encompasscu.com.au> 131361

Encompass Credit Card	9.85	N/A	N/A	9.85%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	SUPERIOR (26.17)		SATISFACTORY (23.56)		49.73			
<i>Everyday Spender</i> ★	SUPERIOR (31.07)		LOW RANKING (24.74)		55.81			
<i>Habitual Spender</i> ★★★★★	SUPERIOR (66.49)		SATISFACTORY (23.94)		90.43			
<i>Impulse Spender</i> ★★★★★	SUPERIOR (55.67)		SATISFACTORY (27.34)		83.01			

Family First CU

<http://www.familyfirst.com.au> 02-6352-2899

Gold MyCard BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING (12.71)		STRONG (51.07)		63.78			
<i>Everyday Spender</i> ★★★★★	LOW RANKING (14.18)		SUPERIOR (48.30)		62.47			
Gold MyCard StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY (13.46)		STRONG (50.37)		63.82			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (15.31)		STRONG (47.56)		62.87			
Silver MyCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (18.17)		STRONG (44.50)		62.67			
<i>Habitual Spender</i> ★★★★★	SATISFACTORY (37.85)		SUPERIOR (27.44)		65.28			
<i>Impulse Spender</i> ★★★★★	SATISFACTORY (31.80)		SUPERIOR (33.09)		64.89			
Visa	14.00	N/A	N/A	N/A	3.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG (43.72)		SATISFACTORY (21.42)		65.14			
<i>Impulse Spender</i> ★	SATISFACTORY (35.87)		LOW RANKING (25.94)		61.81			

FCCS Credit Union

<http://www.fccs.com.au> 1300-361-555

your guide to product excellence

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PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		

FCCS Credit Union

<http://www.fccs.com.au/>

1300-361-555

Gold MyCard BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING	(12.71)	STRONG	(51.07)	63.78			
<i>Everyday Spender</i> ★★★	LOW RANKING	(14.18)	SUPERIOR	(48.30)	62.47			
Gold MyCard StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY	(13.46)	STRONG	(50.37)	63.82			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(15.31)	STRONG	(47.56)	62.87			
Silver MyCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(18.17)	STRONG	(44.50)	62.67			
<i>Habitual Spender</i> ★★★	SATISFACTORY	(37.85)	SUPERIOR	(27.44)	65.28			
<i>Impulse Spender</i> ★★	SATISFACTORY	(31.80)	SUPERIOR	(33.09)	64.89			

First Pacific CU

<http://www.firstpacific.com.au>

1300-364-788

Gold MyCard BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING	(12.71)	STRONG	(51.07)	63.78			
<i>Everyday Spender</i> ★★★	LOW RANKING	(14.18)	SUPERIOR	(48.30)	62.47			
Gold MyCard StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY	(13.46)	STRONG	(50.37)	63.82			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(15.31)	STRONG	(47.56)	62.87			
Silver MyCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(18.17)	STRONG	(44.50)	62.67			
<i>Habitual Spender</i> ★★★	SATISFACTORY	(37.85)	SUPERIOR	(27.44)	65.28			
<i>Impulse Spender</i> ★★	SATISFACTORY	(31.80)	SUPERIOR	(33.09)	64.89			

GE Consumer Finance

http://www.ge.com/aus/en/business/ge_credit_cards.html

1300-369-936

Coles Myer Source MCD	18.50	0.00%	6 mths	18.75%	2.222%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	SATISFACTORY	(16.20)	SATISFACTORY	(31.27)	47.47			
<i>Habitual Spender</i> ★★	LOW RANKING	(37.80)	STRONG	(25.95)	63.75			
<i>Impulse Spender</i> ★★	SATISFACTORY	(32.40)	SUPERIOR	(33.28)	65.68			

GE Money

<http://www.gemoney.com.au>

1300-43-43

your guide to product excellence

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PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
GE Money								
http://www.gemoney.com.au							1300-43-43	
GE Money Low Rate MCD	10.99	0.0%	6 mths	10.99%	2.222%	or \$10	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★	STRONG	(20.54)	SATISFACTORY(26.39)		46.93		
<i>Habitual Spender</i>	★★★★★	STRONG	(55.71)	SATISFACTORY(21.91)		77.62		
<i>Impulse Spender</i>	★★★★	STRONG	(45.71)	SATISFACTORY(27.46)		73.17		
Greater Building Society								
http://www.greater.com.au							131386	
AMEX Credit Card	16.49	9.99%	6 mths	16.49%	3.00%	or \$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★	STRONG	(18.17)	SATISFACTORY(39.87)		58.05		
<i>Everyday Spender</i>	★★★★★	STRONG	(24.23)	SATISFACTORY(41.86)		66.09		
<i>Habitual Spender</i>	★★	SATISFACTORY	(42.41)	LOW RANKING (20.89)		63.30		
<i>Impulse Spender</i>	★★	SATISFACTORY	(34.33)	STRONG (31.76)		66.09		
AMEX Gold Credit Card	15.49	8.99%	6 mths	15.49%	3.00%	or \$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★	STRONG	(19.35)	SATISFACTORY(39.55)		58.90		
<i>Everyday Spender</i>	★★★★★	STRONG	(25.80)	SATISFACTORY(41.53)		67.33		
Heritage B Soc								
http://www.heritageonline.com.au							131422	
Visa Classic No Frills	10.25	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★	SUPERIOR	(29.24)	LOW RANKING (18.31)		47.55		
<i>Everyday Spender</i>	★★	SUPERIOR	(38.99)	LOW RANKING (18.46)		57.45		
<i>Habitual Spender</i>	★★★★★	SUPERIOR	(68.22)	LOW RANKING (19.80)		88.02		
<i>Impulse Spender</i>	★★★★★	SUPERIOR	(58.48)	LOW RANKING (25.41)		83.89		
Visa Classic No Rewards	14.95	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	★★★	STRONG	(46.78)	SATISFACTORY(21.99)		68.76		
<i>Impulse Spender</i>	★★★	STRONG	(38.30)	STRONG (30.75)		69.04		
Visa Classic With Rewards	14.95	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★	SATISFACTORY	(17.27)	SATISFACTORY(38.96)		56.23		
<i>Everyday Spender</i>	★★	STRONG	(20.52)	SATISFACTORY(40.14)		60.66		
<i>Habitual Spender</i>	★★★★	STRONG	(43.84)	SATISFACTORY(22.55)		66.39		
<i>Impulse Spender</i>	★★★	SATISFACTORY	(36.71)	STRONG (32.33)		69.05		

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PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		

Heritage B Soc

<http://www.heritageonline.com.au>

131422

14.95	N/A	N/A	N/A	3.00%	or	\$10	✗	✗
COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Big Spender</i>	★★	SATISFACTORY	(14.67)	SATISFACTORY(39.52)		54.19		
<i>Everyday Spender</i>	★	SATISFACTORY	(16.30)	SATISFACTORY(40.73)		57.03		

Holiday Coast CU

<http://www.hccu.com.au>

1300-365-724

17.50	6.90%	Life	N/A	2.00%	or	\$30	✓	✗
COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Big Spender</i>	★★★★	LOW RANKING	(12.71)	STRONG	(51.07)		63.78	
<i>Everyday Spender</i>	★★★	LOW RANKING	(14.18)	SUPERIOR	(48.30)		62.47	

17.50	6.90%	Life	N/A	2.00%	or	\$30	✓	✗
COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Big Spender</i>	★★★★	SATISFACTORY	(13.46)	STRONG	(50.37)		63.82	
<i>Everyday Spender</i>	★★★★	SATISFACTORY	(15.31)	STRONG	(47.56)		62.87	

17.50	6.90%	Life	N/A	2.00%	or	\$30	✗	✗
COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Everyday Spender</i>	★★★★	SATISFACTORY	(18.17)	STRONG	(44.50)		62.67	
<i>Habitual Spender</i>	★★★	SATISFACTORY	(37.85)	SUPERIOR	(27.44)		65.28	
<i>Impulse Spender</i>	★★	SATISFACTORY	(31.80)	SUPERIOR	(33.09)		64.89	

Home Building Society

<http://www.homeonline.com.au>

131530

13.20	N/A	N/A	N/A	2.50%	or	\$5	✗	✗
COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Habitual Spender</i>	★★★★	STRONG	(52.98)	LOW RANKING (21.01)		73.99		
<i>Impulse Spender</i>	★★★	STRONG	(45.41)	LOW RANKING (26.14)		71.55		

Homeloans

<http://www.homeloans.com.au>

133839

16.74	5.99%	6 mths	16.74%	3.00%	or	\$25	✗	✗
COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Habitual Spender</i>	★	SATISFACTORY	(41.77)	LOW RANKING (14.33)		56.10		

HSBC

<http://www.hsbc.com.au>

1300-308-880

15.74	8.99%	6 mths	15.74%	3.00%	or	\$25	✗	✗
COST RATING		FEATURES RATING		TOTAL SCORE				
<i>Big Spender</i>	★★	STRONG	(19.04)	SATISFACTORY(37.24)		56.28		
<i>Everyday Spender</i>	★★★★	STRONG	(25.39)	SATISFACTORY(38.34)		63.72		

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PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		

HSBC

<http://www.hsbc.com.au>

1300-308-880

Low Rate Credit Card	10.49	0.00%	6 mths	15.49%	3.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG	(60.50)	LOW RANKING	(19.18)	79.68			
<i>Impulse Spender</i> ★★★	STRONG	(50.15)	LOW RANKING	(21.80)	71.95			
Visa Free Days	16.25	5.99%	6 mths	16.25%	3.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	SATISFACTORY	(14.93)	SATISFACTORY	(34.69)	49.63			
<i>Everyday Spender</i> ★	SATISFACTORY	(16.44)	SATISFACTORY	(36.42)	52.87			
<i>Everyday Spender</i> ★	SATISFACTORY	(17.20)	SATISFACTORY	(36.42)	53.63			
<i>Habitual Spender</i> ★	LOW RANKING	(37.05)	LOW RANKING	(21.02)	58.07			
Visa Gold	17.25	5.99%	6 mths	17.25%	3.00%	or \$20	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★	LOW RANKING	(12.85)	STRONG	(48.54)	61.39			
<i>Everyday Spender</i> ★★	LOW RANKING	(13.76)	STRONG	(44.88)	58.64			
<i>Everyday Spender</i> ★★	LOW RANKING	(14.32)	STRONG	(44.88)	59.20			
<i>Habitual Spender</i> ★	LOW RANKING	(33.44)	STRONG	(25.17)	58.61			
Visa No Free Days	14.75	5.99%	6 mths	14.75%	3.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	SATISFACTORY	(16.17)	SATISFACTORY	(34.48)	50.65			
<i>Everyday Spender</i> ★	SATISFACTORY	(17.61)	SATISFACTORY	(36.20)	53.81			
<i>Everyday Spender</i> ★	SATISFACTORY	(18.49)	SATISFACTORY	(36.20)	54.69			
<i>Habitual Spender</i> ★★	SATISFACTORY	(40.27)	LOW RANKING	(20.76)	61.02			
Visa Platinum	17.25	5.99%	6 mths	17.25%	3.00%	or \$20	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING	(9.06)	SUPERIOR	(54.43)	63.49			
<i>Everyday Spender</i> ★	LOW RANKING	(9.22)	STRONG	(47.27)	56.49			
<i>Everyday Spender</i> ★	LOW RANKING	(9.89)	STRONG	(47.27)	57.16			
<i>Everyday Spender</i> ★	LOW RANKING	(9.49)	STRONG	(47.27)	56.76			

Illawarra CU NSW

<http://www.illawarracu.com.au>

132249

Gold CU MCD BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING	(12.71)	STRONG	(51.07)	63.78			
<i>Everyday Spender</i> ★★★	LOW RANKING	(14.18)	SUPERIOR	(48.30)	62.47			
Gold CU MCD StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY	(13.46)	STRONG	(50.37)	63.82			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(15.31)	STRONG	(47.56)	62.87			

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PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Illawarra CU NSW								
http://www.illawarracu.com.au								132249
Silver CU MasterCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i>	★★★★	SATISFACTORY	(18.17)	STRONG	(44.50)	62.67		
<i>Habitual Spender</i>	★★★	SATISFACTORY	(37.85)	SUPERIOR	(27.44)	65.28		
<i>Impulse Spender</i>	★★	SATISFACTORY	(31.80)	SUPERIOR	(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	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	LOW RANKING	(12.26)	STRONG	(46.00)	58.25		
<i>Everyday Spender</i>	★	LOW RANKING	(13.74)	SATISFACTORY	(42.97)	56.71		
Silver MasterCard	18.45	6.90%	9 mths	18.4500%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i>	★	SATISFACTORY	(15.97)	SATISFACTORY	(39.78)	55.75		
<i>Habitual Spender</i>	★	LOW RANKING	(35.17)	SATISFACTORY	(22.93)	58.10		
Intech Credit Union								
http://www.intechcu.com.au/								1300-363-007
Titanium	9.55	N/A	N/A	9.55%	3.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	SUPERIOR	(25.25)	SATISFACTORY	(24.50)	49.75		
<i>Everyday Spender</i>	★	STRONG	(29.00)	SATISFACTORY	(25.72)	54.72		
<i>Habitual Spender</i>	★★★★★	SUPERIOR	(66.37)	STRONG	(26.38)	92.75		
<i>Impulse Spender</i>	★★★★★	SUPERIOR	(55.00)	STRONG	(32.93)	87.93		
Titanium 55	10.95	N/A	N/A	10.95%	3.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(57.06)	STRONG	(26.38)	83.44		
<i>Impulse Spender</i>	★★★★★	STRONG	(47.08)	STRONG	(32.93)	80.01		
Karpaty Credit Union								
http://www.karpaty.com.au								1300-365-257
Gold MyCard BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	LOW RANKING	(12.71)	STRONG	(51.07)	63.78		
<i>Everyday Spender</i>	★★★	LOW RANKING	(14.18)	SUPERIOR	(48.30)	62.47		
Gold MyCard StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	SATISFACTORY	(13.46)	STRONG	(50.37)	63.82		
<i>Everyday Spender</i>	★★★★	SATISFACTORY	(15.31)	STRONG	(47.56)	62.87		

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PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		

Karpaty Credit Union

<http://www.karpaty.com.au> 1300-365-257

Silver MyCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(18.17)	STRONG	(44.50)	62.67			
<i>Habitual Spender</i> ★★★	SATISFACTORY	(37.85)	SUPERIOR	(27.44)	65.28			
<i>Impulse Spender</i> ★★	SATISFACTORY	(31.80)	SUPERIOR	(33.09)	64.89			

Maritime Workers CU

<http://www.maritimecu.com.au> 1300-362-000

Visa	12.45	7.99%	6 mths	12.45%	2.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ✧	STRONG	(51.40)	STRONG	(26.89)	78.29			
<i>Impulse Spender</i> ✧	STRONG	(42.72)	SUPERIOR	(37.14)	79.85			

Maroondah Credit Union

<http://www.maroondahcredit.com.au> 03-9879-2201

Gold MyCard BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING	(12.71)	STRONG	(51.07)	63.78			
<i>Everyday Spender</i> ★★★	LOW RANKING	(14.18)	SUPERIOR	(48.30)	62.47			

Gold MyCard StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY	(13.46)	STRONG	(50.37)	63.82			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(15.31)	STRONG	(47.56)	62.87			

Silver MyCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(18.17)	STRONG	(44.50)	62.67			
<i>Habitual Spender</i> ★★★	SATISFACTORY	(37.85)	SUPERIOR	(27.44)	65.28			
<i>Impulse Spender</i> ★★	SATISFACTORY	(31.80)	SUPERIOR	(33.09)	64.89			

mecu

<http://www.mecu.com.au> 132888

Visa Credit Card	12.99	5.99%	6 mths	12.75%	2.50%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ✧	STRONG	(53.86)	LOW RANKING	(20.72)	74.58			
<i>Impulse Spender</i> ✧	STRONG	(46.17)	SATISFACTORY	(26.56)	72.72			

Melbourne Credit Union

<http://www.mcu.com.au> 1800-808-908

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Melbourne Credit Union								
http://www.mcu.com.au							1800-808-908	
Visa Card	14.60	N/A	N/A	14.60%	2.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★	STRONG	(45.79)	LOW RANKING (20.91)		66.70		
<i>Impulse Spender</i>	★★★	STRONG	(38.60)	STRONG (31.36)		69.96		
Members Equity Bank								
http://www.membersequity.com.au							131563	
MembersEquity Mastercard	10.49	10.49%	Life	10.49%	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i>	★	SUPERIOR	(38.40)	LOW RANKING (18.47)		56.87		
<i>Habitual Spender</i>	★★★★★	SUPERIOR	(67.21)	LOW RANKING (18.49)		85.70		
<i>Impulse Spender</i>	★★★★★	STRONG	(52.01)	LOW RANKING (25.27)		77.28		
National Australia Bank								
http://www.national.com.au							131312	
ANT Amex Card no Ann Fee	17.45	N/A	N/A	N/A	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★	SATISFACTORY	(40.24)	LOW RANKING (14.42)		54.66		
Gold Rewards MasterCard	17.50	N/A	N/A	N/A	2.50%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★	SATISFACTORY	(13.27)	STRONG (43.92)		57.19		
<i>Everyday Spender</i>	★	SATISFACTORY	(14.98)	SATISFACTORY(42.31)		57.28		
Gold Rewards Visa Card	17.50	N/A	N/A	N/A	2.50%	or \$10	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★	SATISFACTORY	(13.27)	STRONG (43.10)		56.37		
<i>Everyday Spender</i>	★	SATISFACTORY	(14.98)	SATISFACTORY(41.45)		56.42		
Low Rate Visa	10.75	0.00%	6 mths	16.99%	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	◇◇	STRONG	(57.89)	LOW RANKING (18.12)		76.01		
<i>Impulse Spender</i>	◇◇	STRONG	(47.71)	LOW RANKING (22.32)		70.03		
MasterCard	16.99	N/A	N/A	N/A	2.50%	or \$10	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★	SATISFACTORY	(39.68)	SATISFACTORY(21.51)		61.19		
<i>Impulse Spender</i>	★	SATISFACTORY	(33.48)	SATISFACTORY(29.31)		62.79		
Visa Classic	16.99	N/A	N/A	N/A	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★	SATISFACTORY	(39.68)	LOW RANKING (20.40)		60.08		
<i>Impulse Spender</i>	★	SATISFACTORY	(33.48)	SATISFACTORY(27.38)		60.86		

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Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
National Australia Bank								
http://www.national.com.au								131312
Visa Mini	16.99	N/A	N/A	N/A	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★	SATISFACTORY (39.93)			LOW RANKING (19.14)		59.07		
NSW Teachers Credit Un								
http://www.teacherscreditunion.com.au								131221
Teachers Visa Credit Cd	11.50	7.90%	6 mths	11.50%	3.00%	or \$	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★	SUPERIOR (34.75)			LOW RANKING (20.32)		55.07		
<i>Habitual Spender</i> ★★★★★	STRONG (60.81)			SATISFACTORY (22.62)		83.43		
<i>Impulse Spender</i> ★★★★★	STRONG (52.12)			STRONG (32.06)		84.18		
Nurses First								
http://www.nurses1st.com.au								132577
Easypay VISA	9.99	N/A	N/A	9.99%	3.00%	or \$	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG (63.70)			LOW RANKING (17.25)		80.95		
<i>Impulse Spender</i> ★★★★★	STRONG (52.85)			LOW RANKING (20.60)		73.45		
Orange Credit Union								
http://www.orangeccu.com.au								02-6362-4466
Gold CU MCD BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING (12.71)			STRONG (51.07)		63.78		
<i>Everyday Spender</i> ★★★	LOW RANKING (14.18)			SUPERIOR (48.30)		62.47		
Gold CU MCD StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY (13.46)			STRONG (50.37)		63.82		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (15.31)			STRONG (47.56)		62.87		
Silver CU MasterCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (18.17)			STRONG (44.50)		62.67		
<i>Habitual Spender</i> ★★★	SATISFACTORY (37.85)			SUPERIOR (27.44)		65.28		
<i>Impulse Spender</i> ★★	SATISFACTORY (31.80)			SUPERIOR (33.09)		64.89		
Police & Nurses Credit								
http://www.pncs.com.au								132577
Easypay VISA	9.99	N/A	N/A	9.99%	3.00%	or \$	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG (63.70)			LOW RANKING (16.26)		79.96		
<i>Impulse Spender</i> ★★★★★	STRONG (52.85)			LOW RANKING (19.64)		72.49		

your guide to product excellence

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Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		

Police CU SA

<http://www.policecu.com.au>

1800-888-444

extralite Credit Card	9.99	N/A	N/A	N/A	5.00%	or	\$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ✧	SUPERIOR (70.00)			SATISFACTORY(21.75)		91.75			
<i>Impulse Spender</i> ✧	SUPERIOR (60.00)			SATISFACTORY(27.31)		87.31			

Gold MyCard BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	LOW RANKING (12.83)			STRONG (51.07)		63.90			
<i>Everyday Spender</i> ★★★★★	LOW RANKING (14.34)			SUPERIOR (48.30)		62.63			

Gold MyCard StandardRews	17.50	6.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	SATISFACTORY (13.58)			STRONG (50.37)		63.94			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (15.47)			STRONG (47.56)		63.03			

Silver MyCard	17.50	6.90%	Life	N/A	2.00%	or	\$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (18.33)			STRONG (44.50)		62.83			
<i>Habitual Spender</i> ★★★★★	SATISFACTORY (38.12)			SUPERIOR (27.44)		65.56			
<i>Impulse Spender</i> ★★★★★	SATISFACTORY (32.04)			SUPERIOR (33.09)		65.13			

PowerState Credit Union

<http://www.powerstate.com.au>

08-8224-1000

AMEX Credit Card	16.74	9.99%	6 mths	16.74%	3.00%	or	\$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	STRONG (17.90)			SATISFACTORY(39.87)		57.77			
<i>Everyday Spender</i> ★★★★★	STRONG (23.87)			SATISFACTORY(41.86)		65.73			
<i>Habitual Spender</i> ★★★★★	SATISFACTORY (41.77)			LOW RANKING (20.89)		62.66			
<i>Impulse Spender</i> ★★★★★	SATISFACTORY (33.85)			STRONG (31.76)		65.60			

Qantas Staff CU

<http://www.qantascu.com.au>

02-9582-3200

Lifestyle	11.25	4.99%	5 mths	11.25%	2.00%	or	\$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	SUPERIOR (26.82)			STRONG (45.89)		72.71			
<i>Everyday Spender</i> ★★★★★	SUPERIOR (35.76)			STRONG (48.18)		83.94			

Lifestyle Plus	14.75	4.99%	5 mths	14.75%	2.00%	or	\$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	STRONG (17.97)			STRONG (45.89)		63.86			
<i>Everyday Spender</i> ★★★★★	STRONG (21.63)			STRONG (48.18)		69.81			

Qld Police Credit Union

<http://www.qpcu.org.au>

131468

your guide to product excellence

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		

Qld Police Credit Union

<http://www.gpcu.org.au>

131468

Bluey Card	10.20	9.95%	Life	N/A	2.00%	or	\$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★	SUPERIOR (29.59)			LOW RANKING (19.96)		49.55			
<i>Everyday Spender</i> ★★	SUPERIOR (39.46)			LOW RANKING (20.95)		60.41			
<i>Habitual Spender</i> ★★★★★	SUPERIOR (69.05)			SATISFACTORY (22.70)		91.75			
<i>Impulse Spender</i> ★★★★★	SUPERIOR (54.16)			SATISFACTORY (28.85)		83.00			

Bluey Rewarder Card	13.20	N/A	N/A	N/A	2.00%	or	\$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	STRONG (22.83)			STRONG (43.11)		65.94			
<i>Everyday Spender</i> ★★★★★	STRONG (30.44)			STRONG (45.26)		75.70			
<i>Habitual Spender</i> ★★★★★	STRONG (53.27)			SATISFACTORY (23.71)		76.97			
<i>Impulse Spender</i> ★★★★★	STRONG (40.21)			SATISFACTORY (29.82)		70.03			

Qld Teachers CU

<http://www.qtcu.com.au>

132930

Gold MyCard Blue SkyRews	17.50	6.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	LOW RANKING (12.71)			STRONG (51.07)		63.78			
<i>Everyday Spender</i> ★★★★★	LOW RANKING (14.18)			SUPERIOR (48.30)		62.47			

Gold MyCard StandardRews	17.50	6.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	SATISFACTORY (13.46)			STRONG (50.37)		63.82			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (15.31)			STRONG (47.56)		62.87			

Silver MyCard	17.50	6.90%	Life	N/A	2.00%	or	\$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (18.17)			STRONG (44.50)		62.67			
<i>Habitual Spender</i> ★★★★★	SATISFACTORY (37.85)			SUPERIOR (27.44)		65.28			
<i>Impulse Spender</i> ★★★★★	SATISFACTORY (31.80)			SUPERIOR (33.09)		64.89			

Queenslanders CU

<http://www.queenslanders.org.au>

07-3218-7203

AMEX Credit Card	16.49	9.99%	6 mths	16.49%	3.00%	or	\$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★	STRONG (18.17)			SATISFACTORY (38.71)		56.89			
<i>Everyday Spender</i> ★★★★★	STRONG (24.23)			SATISFACTORY (40.64)		64.88			
<i>Habitual Spender</i> ★★★★★	SATISFACTORY (42.41)			LOW RANKING (19.46)		61.87			
<i>Impulse Spender</i> ★	SATISFACTORY (34.33)			LOW RANKING (26.20)		60.54			

RAMS

<http://www.rams.com.au>

137267

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Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
RAMS								
http://www.rams.com.au								137267
MasterCard Gold	18.45	6.90%	9 mths	18.45%	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	LOW RANKING	(12.26)	STRONG	(46.00)	58.25		
<i>Everyday Spender</i>	★★	LOW RANKING	(13.74)	SATISFACTORY	(42.97)	56.71		
<i>Habitual Spender</i>	★	LOW RANKING	(33.27)	SATISFACTORY	(23.55)	56.82		
MasterCard Silver	18.45	6.90%	9 mths	18.4500%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i>	★	SATISFACTORY	(15.97)	SATISFACTORY	(39.78)	55.75		
<i>Habitual Spender</i>	★	LOW RANKING	(35.17)	SATISFACTORY	(22.93)	58.10		
RESI Mortgage Corp								
http://www.resi.com.au								136126
AMEX Credit Card	16.49	5.99%	6 mths	16.49%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★	STRONG	(18.17)	SATISFACTORY	(36.11)	54.28		
<i>Everyday Spender</i>	★★★	STRONG	(24.23)	SATISFACTORY	(37.91)	62.14		
<i>Habitual Spender</i>	★	SATISFACTORY	(42.41)	LOW RANKING	(16.24)	58.65		
Savings & Loans CU SA								
http://www.savingsloans.com.au								131182
Women&Child Hospital VC	16.25	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i>	★	STRONG	(24.59)	SATISFACTORY	(28.78)	53.37		
<i>Habitual Spender</i>	★★★★	SATISFACTORY	(43.03)	SUPERIOR	(28.68)	71.72		
<i>Impulse Spender</i>	★★★★	SATISFACTORY	(36.89)	SUPERIOR	(36.17)	73.06		
Select Credit Union								
http://www.selectcu.com.au								1300-131-420
Gold MyCard Blue SkyRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	LOW RANKING	(12.71)	STRONG	(51.07)	63.78		
<i>Everyday Spender</i>	★★★★	LOW RANKING	(14.18)	SUPERIOR	(48.30)	62.47		
Gold MyCard StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	SATISFACTORY	(13.46)	STRONG	(50.37)	63.82		
<i>Everyday Spender</i>	★★★★	SATISFACTORY	(15.31)	STRONG	(47.56)	62.87		
Silver MyCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i>	★★★★	SATISFACTORY	(18.17)	STRONG	(44.50)	62.67		
<i>Habitual Spender</i>	★★★	SATISFACTORY	(37.85)	SUPERIOR	(27.44)	65.28		
<i>Impulse Spender</i>	★★	SATISFACTORY	(31.80)	SUPERIOR	(33.09)	64.89		

your guide to product excellence

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Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Service One Credit Union								
http://www.wearefamily.com.au							1300-361-761	
Visa	14.25	N/A	N/A	N/A	3.00%	or \$	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★	STRONG	(49.07)	LOW RANKING (19.30)		68.38		
<i>Impulse Spender</i>	★	STRONG	(42.06)	LOW RANKING (20.85)		62.91		
St George Bank								
http://www.stgeorge.com.au							133555	
MasterCard Gold Low Rate	12.25	N/A	N/A	N/A	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	STRONG	(18.41)	SATISFACTORY(41.62)		60.02		
<i>Everyday Spender</i>	★	STRONG	(20.62)	SATISFACTORY(36.09)		56.71		
No Annual Fee Card-Visa	16.00	N/A	N/A	N/A	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(18.73)	SATISFACTORY(28.58)		47.31		
<i>Everyday Spender</i>	★	STRONG	(24.98)	SATISFACTORY(29.25)		54.22		
<i>Habitual Spender</i>	★★★	SATISFACTORY	(43.71)	STRONG (24.50)		68.20		
<i>Impulse Spender</i>	★★★	STRONG	(37.46)	STRONG (30.48)		67.94		
No Annual Fee MasterCard	16.00	N/A	6 mths	N/A	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i>	★	STRONG	(24.98)	SATISFACTORY(28.60)		53.57		
<i>Habitual Spender</i>	★★★	SATISFACTORY	(43.71)	STRONG (24.36)		68.06		
<i>Impulse Spender</i>	★★★	STRONG	(37.46)	SATISFACTORY(30.26)		67.72		
Starts Low Stays Low MCD	11.25	N/A	6 mths	N/A	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(20.09)	SATISFACTORY(27.46)		47.55		
<i>Habitual Spender</i>	★★★★★	STRONG	(54.46)	SATISFACTORY(23.98)		78.44		
<i>Impulse Spender</i>	★★★★	STRONG	(44.69)	SATISFACTORY(29.98)		74.67		
Starts Low Stays LowVisa	11.25	N/A	6 mths	N/A	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(20.09)	SATISFACTORY(28.48)		48.57		
<i>Habitual Spender</i>	★★★★★	STRONG	(54.46)	STRONG (24.37)		78.83		
<i>Impulse Spender</i>	★★★★	STRONG	(44.69)	SATISFACTORY(30.27)		74.96		
Visa Gold Low Rate	12.25	N/A	6 mths	12.25%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	STRONG	(18.41)	SATISFACTORY(41.62)		60.02		
<i>Everyday Spender</i>	★	STRONG	(20.62)	SATISFACTORY(36.09)		56.71		

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
St George Bank								
http://www.stgeorge.com.au							133555	
Visa Platinum Card	18.49	N/A	N/A	N/A	2.00%	or \$25	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★★	LOW RANKING	(9.92)	SUPERIOR	(70.00)	79.92		
<i>Everyday Spender</i>	★★★★★	LOW RANKING	(10.76)	SUPERIOR	(59.81)	70.56		
StateWest Credit Society								
http://www.statewest.com							136313	
Gold MyCard Blue SkyRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★★	LOW RANKING	(12.71)	STRONG	(51.07)	63.78		
<i>Everyday Spender</i>	★★★★	LOW RANKING	(14.18)	SUPERIOR	(48.30)	62.47		
Gold MyCard StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★★	SATISFACTORY	(13.46)	STRONG	(50.37)	63.82		
<i>Everyday Spender</i>	★★★★★	SATISFACTORY	(15.31)	STRONG	(47.56)	62.87		
Silver MyCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i>	★★★★★	SATISFACTORY	(18.17)	STRONG	(44.50)	62.67		
<i>Habitual Spender</i>	★★★★	SATISFACTORY	(37.85)	SUPERIOR	(27.44)	65.28		
<i>Impulse Spender</i>	★★	SATISFACTORY	(31.80)	SUPERIOR	(33.09)	64.89		
SUNCORP								
http://www.suncorp.com.au							131155	
Clear Options Gold	15.45	5.90%	5 mths	15.45%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	SATISFACTORY	(15.12)	STRONG	(43.77)	58.89		
<i>Everyday Spender</i>	★★★★★	SATISFACTORY	(17.15)	STRONG	(45.95)	63.10		
Clear Options Plus	16.45	5.90%	5 mths	16.45%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	SATISFACTORY	(16.27)	STRONG	(43.77)	60.04		
<i>Everyday Spender</i>	★★★★★	STRONG	(19.77)	STRONG	(45.95)	65.72		
<i>Habitual Spender</i>	★★★★	SATISFACTORY	(40.51)	STRONG	(26.87)	67.38		
<i>Impulse Spender</i>	★★	SATISFACTORY	(34.12)	STRONG	(32.90)	67.01		
Clear Options Standard	9.95	5.90%	5 mths	9.95%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★★	STRONG	(23.85)	SATISFACTORY	(40.85)	64.71		
<i>Everyday Spender</i>	★★★★★	STRONG	(27.72)	SATISFACTORY	(42.89)	70.61		
<i>Habitual Spender</i>	★★★★★	STRONG	(61.75)	SATISFACTORY	(23.92)	85.67		
<i>Impulse Spender</i>	★★★★★	STRONG	(51.42)	SATISFACTORY	(30.03)	81.45		

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
SUNCORP								
http://www.suncorp.com.au								131155
Gold AMEX	15.99	4.99%	6 mths	15.99%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★	STRONG	(18.83)	SATISFACTORY(38.07)		56.90		
<i>Everyday Spender</i>	★★★★	STRONG	(25.10)	SATISFACTORY(39.97)		65.07		
Sutherland Credit Union								
http://www.sutherlandcu.com.au								1300-784-388
Gold MyCard Blue SkyRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	LOW RANKING	(12.71)	STRONG	(51.07)	63.78		
<i>Everyday Spender</i>	★★★★	LOW RANKING	(14.18)	SUPERIOR	(48.30)	62.47		
Gold MyCard StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	SATISFACTORY	(13.46)	STRONG	(50.37)	63.82		
<i>Everyday Spender</i>	★★★★	SATISFACTORY	(15.31)	STRONG	(47.56)	62.87		
Silver MyCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i>	★★★★	SATISFACTORY	(18.17)	STRONG	(44.50)	62.67		
<i>Habitual Spender</i>	★★★	SATISFACTORY	(37.85)	SUPERIOR	(27.44)	65.28		
<i>Impulse Spender</i>	★★	SATISFACTORY	(31.80)	SUPERIOR	(33.09)	64.89		
Visa	15.50	N/A	N/A	N/A	5.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★	STRONG	(45.12)	SATISFACTORY(22.20)		67.31		
<i>Impulse Spender</i>	★★★	STRONG	(38.67)	SATISFACTORY(30.44)		69.11		
TAFE & Community CU								
http://www.tafeandcommunitycu.com.au								02-9891-3111
Visa	11.25	N/A	N/A	N/A	5.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(58.67)	SATISFACTORY(21.18)		79.85		
<i>Impulse Spender</i>	★★★★	STRONG	(49.25)	LOW RANKING (25.04)		74.28		
TIO Banking								
http://www.tiofi.com.au								08-8946-2222
Territory Credit Card	12.49	N/A	N/A	12.49%	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	◇	STRONG	(49.63)	LOW RANKING (20.90)		70.53		
Unicom Credit Union Ltd								
http://www.unicomcu.com.au								132249

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		

Unicom Credit Union Ltd

<http://www.unicomcu.com.au>

132249

Gold CU MCD BlueSky Rews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING	(12.71)	STRONG	(51.07)	63.78			
<i>Everyday Spender</i> ★★★	LOW RANKING	(14.18)	SUPERIOR	(48.30)	62.47			
Gold CU MCD StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY	(13.46)	STRONG	(50.37)	63.82			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(15.31)	STRONG	(47.56)	62.87			
Silver CU MasterCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(18.17)	STRONG	(44.50)	62.67			
<i>Habitual Spender</i> ★★★	SATISFACTORY	(37.85)	SUPERIOR	(27.44)	65.28			
<i>Impulse Spender</i> ★★	SATISFACTORY	(31.80)	SUPERIOR	(33.09)	64.89			

University Credit Soc

<http://www.unicredit.com.au>

08-9389-1011

Gold MyCard Blue SkyRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING	(12.71)	STRONG	(51.07)	63.78			
<i>Everyday Spender</i> ★★★	LOW RANKING	(14.18)	SUPERIOR	(48.30)	62.47			
Gold MyCard StandardRews	17.50	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY	(13.46)	STRONG	(50.37)	63.82			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(15.31)	STRONG	(47.56)	62.87			
Silver MyCard	17.50	6.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(18.17)	STRONG	(44.50)	62.67			
<i>Habitual Spender</i> ★★★	SATISFACTORY	(37.85)	SUPERIOR	(27.44)	65.28			
<i>Impulse Spender</i> ★★	SATISFACTORY	(31.80)	SUPERIOR	(33.09)	64.89			

Victoria Teachers CU

<http://www.victeach.com.au>

1300-654-822

Visa Credit Cd	13.75	N/A	N/A	N/A	5.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	STRONG	(21.80)	SATISFACTORY	(25.12)	46.92			
<i>Everyday Spender</i> ★	STRONG	(29.06)	SATISFACTORY	(26.38)	55.44			
<i>Habitual Spender</i> ★★★★★	STRONG	(50.86)	STRONG	(25.22)	76.08			
<i>Impulse Spender</i> ★★★★★	STRONG	(43.59)	STRONG	(31.51)	75.11			

Virgin Money

<http://www.virginmoney.com.au>

1800-080-000

your guide to product excellence

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Virgin Money								
http://www.virginmoney.com.au							1800-080-000	
Credit Card	12.65	0.00%	6 mths	12.65%	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★	STRONG	(23.69)	SATISFACTORY(30.38)		54.08		
<i>Everyday Spender</i>	★★★	SUPERIOR	(31.59)	SATISFACTORY(30.38)		61.97		
<i>Habitual Spender</i>	★★★★	STRONG	(55.28)	LOW RANKING (20.27)		75.56		
<i>Impulse Spender</i>	★★★★	STRONG	(47.38)	LOW RANKING (25.09)		72.48		
Westpac								
http://www.westpac.com.au							131900	
Altitude AMEX/MasterCard	18.15	3.99%	6 mths	18.15%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	LOW RANKING	(12.38)	STRONG	(50.21)	62.59		
<i>Everyday Spender</i>	★★★★	LOW RANKING	(13.85)	SUPERIOR	(49.67)	63.52		
<i>Habitual Spender</i>	★	LOW RANKING	(33.69)	STRONG	(25.86)	59.55		
<i>Impulse Spender</i>	★	LOW RANKING	(27.61)	STRONG	(31.00)	58.61		
Altitude Gold AMEX/MCD	18.15	3.99%	6 mths	18.15%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	LOW RANKING	(11.23)	STRONG	(50.29)	61.52		
<i>Everyday Spender</i>	★★	LOW RANKING	(12.29)	STRONG	(48.23)	60.53		
Altitude Gold MCD/AMEX	18.15	3.99%	6 mths	18.15%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	LOW RANKING	(11.23)	SUPERIOR	(52.22)	63.45		
<i>Everyday Spender</i>	★★★★	LOW RANKING	(12.29)	SUPERIOR	(50.27)	62.56		
Altitude MasterCard/AMEX	18.15	3.99%	6 mths	18.15%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	LOW RANKING	(12.38)	STRONG	(49.54)	61.92		
<i>Everyday Spender</i>	★★★★	LOW RANKING	(13.85)	SUPERIOR	(48.97)	62.82		
<i>Habitual Spender</i>	★	LOW RANKING	(33.69)	STRONG	(25.82)	59.51		
<i>Impulse Spender</i>	★	LOW RANKING	(27.61)	STRONG	(30.96)	58.57		
Gold MasterCard	16.90	3.99%	6 mths	16.90%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(17.80)	SATISFACTORY(31.45)		49.25		
Holden MasterCard	17.90	N/A	N/A	17.90%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★	LOW RANKING	(36.14)	SATISFACTORY(22.99)		59.13		
Low Rate MasterCard	10.99	3.99%	6 mths	16.75%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(57.57)	STRONG	(25.08)	82.65		
<i>Impulse Spender</i>	★★★★★	STRONG	(47.61)	STRONG	(32.08)	79.69		

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Westpac								
http://www.westpac.com.au								131900
Low Rate Visa Card	10.99	3.99%	6 mths	16.75%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(57.57)	STRONG	(25.08)	82.65		
<i>Impulse Spender</i>	★★★★★	STRONG	(47.61)	STRONG	(32.08)	79.69		
MasterCard 55 Free Days	16.90	3.99%	6 mths	16.90%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★	SATISFACTORY	(39.57)	SATISFACTORY	(21.83)	61.40		
<i>Impulse Spender</i>	★	SATISFACTORY	(33.32)	LOW RANKING	(25.97)	59.29		
MasterCard No Annual Fee	15.45	3.99%	6 mths	15.45%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★	STRONG	(45.44)	SATISFACTORY	(22.55)	67.98		
<i>Impulse Spender</i>	★★★	STRONG	(38.95)	SATISFACTORY	(28.75)	67.70		
Visa 55 Free days	16.90	3.99%	6 mths	16.90%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★	SATISFACTORY	(39.57)	SATISFACTORY	(21.83)	61.40		
<i>Impulse Spender</i>	★	SATISFACTORY	(33.32)	LOW RANKING	(25.97)	59.29		
Visa Gold	16.90	3.99%	6 mths	16.90%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(17.80)	SATISFACTORY	(31.58)	49.38		
Wizard Home Loans								
http://www.wizard.com.au								131970
Clear Advantage MCD	12.40	0.00%	6 mths	12.40%	2.50%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(24.17)	SATISFACTORY	(23.08)	47.25		
<i>Everyday Spender</i>	★	SUPERIOR	(32.23)	LOW RANKING	(24.24)	56.46		
<i>Habitual Spender</i>	★★★★★	STRONG	(56.40)	STRONG	(25.28)	81.67		
<i>Impulse Spender</i>	★★★★★	STRONG	(48.34)	STRONG	(31.23)	79.57		
Fast Card-Amex	16.74	7.99%	6 mths	16.74%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	STRONG	(17.90)	STRONG	(42.57)	60.48		
<i>Everyday Spender</i>	★★★★★	STRONG	(23.87)	STRONG	(44.70)	68.57		
Woolworths Ezy Banking								
http://www.ezybanking.com.au								137288
Woolworths EzyMasterCard	16.75	N/A	N/A	16.50%	2.5%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★	SATISFACTORY	(39.39)	STRONG	(24.04)	63.43		
<i>Impulse Spender</i>	★★★	SATISFACTORY	(33.01)	SUPERIOR	(35.15)	68.16		

APPENDIX 1

Credit Card Interest Rate Changes May 2005

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 American Express Cd ANT Amex Card no Ann Fee	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	Clear Options Standard	9.95%	-1.95%
Woolworths Ezy 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%

Credit Card Interest Rate Changes May 2005

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	Gold	17.25%	0.26%
Encompass Credit 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 MasterCard	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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