



# CREDIT CARD STAR RATINGS

## IN THIS REPORT

We research & rate:

- 236 credit cards offered by
- 65 lenders



## CREDIT CARDS: PICKING A WINNER

Credit Cards have weathered a love/hate relationship with Australians for years. That's because they have the potential to switch from servant to master at any time of overspending or financial stress. But we as a nation love our credit cards and are currently paying in excess of \$36 billion in credit card debt accruing interest.

There's no shortage of credit cards out there but how do you pick one from the other? This is where CANSTAR CANNEX's star ratings report is of value. We compare credit cards and rate them according to spender profiles, the key to having a successful relationship with a credit card. Of course, one size does not fit all when it comes to credit cards and in order to compare cards fairly, we have rated them according to the following common profiles which account for the majority of people.

**HABITUAL SPENDER** – those who struggle to pay off their credit card and carry over a debt from month to month.  
(For this profile CANSTAR CANNEX uses the scenario of spending \$12,000 a year while revolving a balance of \$5,000)

**OCCASIONAL SPENDER** - those who use their cards only for emergencies, holidays, shopping such as Christmas.  
(For this profile, CANSTAR CANNEX uses the scenario of spending \$5,000 a year while revolving a balance of \$1,000 once a year)

**EVERYDAY SPENDER** – those who regularly buy groceries, petrol etc on the card and pay it off in full each month.  
(For this profile, CANSTAR CANNEX uses the scenario of spending \$24,000 a year while revolving a balance of \$3,000 once a year)

**BIG SPENDER** – those who earn and spend a lot of money on the credit card each year and nearly always pay off the balance in full. (For this profile, CANSTAR CANNEX uses the scenario of spending \$60,000 a year while revolving a balance of \$9,000 once a year)

The CANSTAR CANNEX credit card star ratings is a great place to start making a shopping list of credit cards that match your spending profile. Cards rated five stars denote outstanding value.

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# credit card star ratings



## Everyday Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "outstanding value"								
ANZ	Rewards Platinum	19.74	55	94.00	N/A	6000	No max	✓
Citibank	Clear Platinum Visa	11.99	55	99.00	N/A	8000	60000.00	✓
Coastline Credit Union	Rewarder Visa	17.00	55	52.00	12000	1000	25000.00	✓
First Option CU	Cash Rewards Visa Credit Card	15.99	45	36.00	N/A	500	20000.00	✓
GE Money	Coles Group Source MCD	20.49	62	0.00	N/A	500	No max	✓
GE Money	Myer Visa Gold Card	20.69	62	39.00	N/A	500	No max	✓
GE Money	Myer Visa Card	20.69	62	39.00	N/A	500	No max	✓
nab	Qantas Standard	20.24	44	65.00	N/A	500	500000.00	✓
nab	Velocity Card	20.24	44	65.00	N/A	500	No max	✓
Qantas Staff CU	Lifestyle Plus	17.35	46	0.00	N/A	500	50000.00	✓
Qantas Staff CU	Lifestyle	13.99	0	0.00	N/A	500	50000.00	✓
Qld Police Credit Union	Bluey Rewarder Card	15.74	55	48.00	8000	1000	25000.00	✓
Suncorp Bank	Clear Options Gold Card	20.25	55	99.00	N/A	5000	25000.00	✓
Teachers Credit Union	Teachers Credit Card	11.50	55	0.00	N/A	1000	25000.00	✗
Virgin Money	Flyer Credit Card	20.99	44	99.00	N/A	6000	100000.00	✓
★★★★★								
ANZ	Rewards	19.74	44	34.00	N/A	1000	No max	✓
ANZ	Platinum	19.24	55	87.00	20000	6000	50000.00	✗
Bananacoast Community C	Visa Bonus Rewarder	17.25	55	59.00	N/A	500	No max	✓
Bankwest	Zero Gold MasterCard	16.99	55	0.00	N/A	5000	No max	✗
Bankwest	Zero Platinum MasterCard	16.99	55	0.00	N/A	8000	No max	✗
Citibank	BP MasterCard	20.89	55	89.00	N/A	2000	25000.00	✓
Citibank	Gold Visa	20.99	55	149.00	N/A	5000	60000.00	✓
Credit Unions*	Qantas Rewards MasterCard	19.74	55	118.00	N/A	5000	25000.00	✓
Credit Unions*	Card Services Rewards MasterC	19.74	55	90.00	N/A	5000	25000.00	✓
Greater Building Society	Credit Card	10.74	55	30.00	10000	1000	25000.00	✗
Hume Building Society	Value	13.15	55	0.00	N/A	500	20000.00	✗
Hume Building Society	Gold	17.95	55	60.00	12000	7500	50000.00	✓
Macquarie Credit Union	Visa Credit Card	13.54	55	15.00	N/A	1000	10000.00	✗
Police Credit	Visa Credit Card	11.95	44	0.00	N/A	1000	10000.00	✗
Qld Police Credit Union	Bluey Card	12.74	55	25.00	8000	1000	25000.00	✗
Victoria Teachers CU	Visa Credit Cd	13.64	55	0.00	N/A	500	No max	✗
Woolworths Limited	Everyday Rewards Qantas Credit	19.99	55	89.00	N/A	8000	No max	✓
Woolworths Limited	Everyday Money	19.84	55	49.00	N/A	500	No max	✓
★★★★								

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# credit card star ratings



## Everyday Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★								
American Express	Qantas Discovery Card	20.74	44	0.00	N/A	1000	100000.00	✓
American Express	Gold Ascent Credit Card	20.74	44	0.00	N/A	2000	25000.00	✓
American Express	Platinum Reserve Credit Card	20.74	55	395.00	N/A	3000	50000.00	✓
American Express	Platinum Edge Credit Card	20.49	55	149.00	N/A	3000	50000.00	✓
American Express	David Jones Card	20.74	44	99.00	N/A	2000	30000.00	✓
ANZ	Frequent Flyer	19.74	44	40.00	N/A	1000	No max	✓
ANZ	Freq Flyer Platinum	19.74	55	240.00	N/A	6000	No max	✓
Australian Defence CU	Low Rate Visa Card	10.99	55	49.00	N/A	500	No max	✗
B & E Personal Banking	Visa Credit Card	12.99	57	39.00	8000	500	30000.00	✗
Bank of Queensland	Gold Visa	20.74	55	120.00	N/A	5000	25000.00	✓
Bank of Queensland	Blue Visa	20.74	44	60.00	N/A	2000	7500.00	✓
BankSA	Vertigo MasterCard	13.24	55	55.00	N/A	500	No max	✗
BankSA	Gold Low Rate MasterCard	15.99	55	79.00	N/A	5000	No max	✗
BankSA	Amplify Credit Card	18.74	55	79.00	N/A	1000	No max	✓
BankSA	Platinum Visa Card	15.99	55	89.00	N/A	8000	No max	✗
BankSA	Platinum MasterCard	15.99	55	89.00	N/A	8000	No max	✗
BankSA	Gold Low Rate Visa	15.99	55	79.00	N/A	5000	No max	✗
Bankwest	Lite Platinum MasterCard	10.75	55	120.00	N/A	8000	No max	✗
Bankwest	More MasterCard	18.99	55	89.00	N/A	1000	25000.00	✓
Bankwest	Lite Gold MasterCard	10.75	55	89.00	N/A	5000	50000.00	✗
Bankwest	Zero MasterCard	16.99	55	0.00	N/A	1000	25000.00	✗
Bankwest	Lite MasterCard	10.75	55	59.00	N/A	1000	25000.00	✗
Bankwest	More Gold MasterCard	18.99	55	120.00	N/A	5000	50000.00	✓
Bankwest	More Platinum MasterCard	18.74	55	190.00	N/A	8000	100000.00	✓
Citibank	Gold MasterCard	20.99	55	149.00	N/A	5000	60000.00	✓
Citibank	Silver MasterCard	20.99	55	89.00	N/A	2000	7500.00	✓
Citibank	Clear Card	15.99	55	65.00	N/A	2000	20000.00	✓
Citibank	Platinum MasterCard	20.99	55	250.00	N/A	8000	100000.00	✓
Citibank	Platinum Visa	20.99	55	250.00	N/A	8000	100000.00	✓
Citibank	Emirates Platinum MasterCard	20.99	55	229.00	N/A	5000	100000.00	✓
Citibank	Silver Visa	20.99	55	89.00	N/A	2000	7500.00	✓
Commonwealth Bank	Low Fee Gold MasterCard	20.24	55	90.00	10000	500	No max	✗
Commonwealth Bank	Platinum Awards	20.74	55	280.00	N/A	8000	No max	✓
Commonwealth Bank	Gold Awards	20.74	55	144.00	N/A	5000	No max	✓
Commonwealth Bank	Awards	20.74	55	89.00	N/A	500	No max	✓
Commonwealth Bank	Low Rate Gold MasterCard	13.49	55	120.00	N/A	500	No max	✗

# credit card star ratings



## Everyday Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★								
Community First CU	McGrath Pink Visa Card	10.49	55	40.00	N/A	1000	15000.00	✗
Community First CU	Low Rate Visa Cred Card	10.49	55	40.00	N/A	1000	15000.00	✗
Credit Union SA	Visa Credit Card	10.49	55	10.00	N/A	1000	20000.00	✗
Defence Force CU	True Blue Credit Card	11.74	55	36.00	N/A	1000	25000.00	✗
First Option CU	Standard Visa Credit Card	13.49	45	18.00	N/A	500	20000.00	✗
GE Money	GO MasterCard	21.74	62	47.00	N/A	600	25000.00	✓
Heritage Building Soc	Visa Classic No Frills	11.80	0	0.00	N/A	1000	10000.00	✗
Heritage Building Soc	Visa Classic Basic	16.75	25	18.00	10000	1000	10000.00	✗
Heritage Building Soc	Visa Gold No Frills	11.80	0	0.00	N/A	5000	50000.00	✗
Horizon Credit Union	Visa Credit Card	12.95	45	0.00	N/A	1000	20000.00	✓
HSBC	Platinum Credit Card	19.99	55	129.00	N/A	6000	No max	✓
HSBC	Classic Credit Card	20.50	55	59.00	N/A	1000	No max	✓
HSBC	Credit Card	17.99	55	0.00	N/A	1000	No max	✓
Hume Building Society	Loyalty	17.95	55	30.00	8000	500	20000.00	✓
Hunter United Credit Un	Visa Credit Card	11.49	55	48.00	N/A	1000	20000.00	✗
Intech Credit Union	Titanium Visa 55	12.30	55	36.00	N/A	1000	30000.00	✗
Maritime Mining & Power	Visa	14.19	55	42.00	N/A	1000	20000.00	✗
ME Bank	MasterCard	12.25	44	39.00	7500	1000	15000.00	✗
mecu	Visa Credit Card	13.74	55	0.00	N/A	1000	No max	✗
nab	Standard Visa Card	19.74	44	30.00	N/A	500	No max	✓
nab	Gold Visa Card	19.74	44	90.00	N/A	5000	No max	✓
nab	Qantas Gold	20.24	44	146.00	N/A	5000	500000.00	✓
nab	Velocity Gold Card	20.24	44	150.00	N/A	5000	No max	✓
nab	Gold MasterCard	19.74	44	90.00	N/A	5000	No max	✓
nab	Low Rate Visa Card	13.49	55	49.00	N/A	500	No max	✗
nab	Qantas Platinum	20.24	44	290.00	N/A	12000	500000.00	✓
nab	Standard MasterCard	19.74	44	30.00	N/A	500	No max	✓
Police Credit	Visa Gold	16.95	55	50.00	N/A	5000	30000.00	✓
St George Bank	Gold Low Rate Visa	15.99	55	79.00	N/A	5000	No max	✗
St George Bank	Vertigo MasterCard	13.24	55	55.00	N/A	500	No max	✗
St George Bank	Amplify Credit Card	18.74	55	79.00	N/A	1000	No max	✓
St George Bank	Private Bank Visa Platinum	19.99	55	225.00	N/A	25000	250000.00	✓
St George Bank	Gold Low Rate MasterCard	15.99	55	79.00	N/A	5000	No max	✗
St George Bank	Platinum Visa	15.99	55	89.00	N/A	8000	No max	✗
St George Bank	Platinum MasterCard	15.99	55	89.00	N/A	8000	No max	✗
Suncorp Bank	Clear Options Platinum Card	20.49	55	205.00	N/A	5000	30000.00	✓
Virgin Money	No Annual Fee Credit Card	16.95	44	0.00	N/A	2000	10000.00	✗

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# credit card star ratings



## Everyday Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★								
Westpac	Low Rate MasterCard	13.49	55	45.00	N/A	1000	No max	✗
Westpac	earth	19.99	45	75.00	N/A	1000	50000.00	✓
Westpac	55 day Platinum Visa	19.59	55	130.00	20000	8000	No max	✗
Westpac	Altitude Gold	19.99	45	150.00	N/A	5000	50000.00	✓
Westpac	Low Rate Visa Card	13.49	55	45.00	N/A	1000	No max	✗
Westpac	earth Platinum Card	19.99	45	250.00	N/A	10000	65000.00	✓
Westpac	Altitude	19.99	45	100.00	N/A	1000	50000.00	✓
Westpac	Altitude Platinum	19.99	45	295.00	N/A	8000	65000.00	✓
Westpac	55 day Visa Card	19.59	55	30.00	15000	1000	No max	✗
Westpac	55 day MasterCard	19.59	55	30.00	15000	1000	No max	✗
Westpac	earth Gold	19.99	45	125.00	N/A	5000	50000.00	✓
Westpac	55 day Gold Visa Card	19.59	55	90.00	15000	5000	50000.00	✗
Westpac	55 day Gold MasterCard	19.59	55	90.00	15000	5000	No max	✗
★★								
ANZ	Balance Visa	14.49	55	57.00	N/A	1000	15000.00	✓
ANZ	First	19.24	44	30.00	N/A	1000	No max	✗
ANZ	Low Rate MasterCard	13.49	55	58.00	N/A	1000	15000.00	✗
Aussie Home Loans	MasterCard	13.29	55	49.00	N/A	1000	15000.00	✗
Bananacoast Community C	Classic Visa Card	12.25	55	45.00	N/A	500	No max	✗
Bank of Queensland	Platinum Visa	20.74	55	199.00	N/A	6000	30000.00	✓
Bank of Queensland	Low Rate Visa Card	13.49	55	55.00	N/A	2000	20000.00	✗
BankSA	No Annual Fee MasterCard	20.49	0	0.00	N/A	500	No max	✗
BankSA	No Annual Fee Visa	20.49	0	0.00	N/A	500	No max	✗
Bendigo Bank	RSPCA Rescue Visa	15.49	40	24.00	N/A	500	No max	✗
Bendigo Bank	Basic Black Visa	12.49	44	45.00	N/A	500	No max	✗
Bendigo Bank	Basic Black MasterCard	12.49	44	45.00	N/A	500	No max	✗
Coastline Credit Union	Visa Credit Card	17.50	0	0.00	N/A	500	No max	✗
Commonwealth Bank	Low Rate MasterCard	13.49	55	78.00	N/A	500	No max	✗
Commonwealth Bank	Low Fee MasterCard	20.24	55	24.00	1000	500	No max	✗
Credit Unions*	Silver Low Rate MasterCard	13.60	55	75.00	N/A	2000	15000.00	✗
Encompass Credit Union	Visa Credit Card	15.00	55	36.00	N/A	1000	5000.00	✗
GE Money	Low Rate MasterCard	15.49	55	58.00	N/A	500	No max	✗
GE Money	28 Degrees MasterCard	20.24	55	0.00	N/A	500	No max	✗
Heritage Building Soc	Visa Gold Basic	16.75	25	36.00	20000	5000	50000.00	✗
Jetstar	Platinum MasterCard	19.99	55	149.00	N/A	8000	No max	✓
Jetstar	MasterCard	13.24	55	49.00	N/A	2000	50000.00	✓

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# credit card star ratings



## Everyday Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★								
Macquarie Bank	Visa RateSaver Card	14.70	55	50.00	N/A	2000	50000.00	✗
Macquarie Bank	Hilton Platinum Card	20.95	55	295.00	N/A	2000	No max	✓
Macquarie Bank	Visa Platinum Card	20.95	55	200.00	N/A	6000	No max	✓
Macquarie Bank	Visa Gold Card	20.70	55	100.00	N/A	2000	50000.00	✓
mecu	Low Rate Visa CreditCard	10.74	0	59.00	N/A	1000	No max	✗
Newcastle Permanent	Value+ Credit Card	12.45	55	45.00	N/A	500	20000.00	✗
Police&NursesMut Banking	Easypay Visa	12.25	45	36.00	N/A	500	No max	✗
SCU	Low Rate Visa Credit Card	10.49	55	30.00	N/A	1000	No max	✗
SERVICE ONE Members B	Visa	15.25	0	0.00	N/A	500	10000.00	✗
SGE Credit Union	Gold Solutions	14.95	55	100.00	N/A	5000	20000.00	✓
SGE Credit Union	Classic Solutions	12.95	45	50.00	N/A	1000	10000.00	✓
St George Bank	No Annual Fee Visa	20.49	0	0.00	N/A	500	No max	✗
St George Bank	No Annual Fee MasterCard	20.49	0	0.00	N/A	500	No max	✗
Suncorp Bank	Clear Options Standard Card	12.74	0	39.00	N/A	2000	20000.00	✗
Westpac	Singapore Airlines Gold Card	19.49	45	125.00	N/A	5000	No max	✓
Westpac	Singapore Airlines Platinum Card	19.49	45	250.00	N/A	8000	No max	✓
★								
American Express	Qantas Premium Card	20.74	44	249.00	N/A	5000	100000.00	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64	55	60.00	N/A	500	No max	✓
Bendigo Bank	Gold Visa	19.99	55	85.00	N/A	10000	50000.00	✓
Bendigo Bank	Ready Red MasterCard	19.99	44	45.00	N/A	500	No max	✓
Bendigo Bank	Ready Red Visa	19.99	44	45.00	N/A	500	No max	✓
GE Money	eco MasterCard	20.49	55	49.00	N/A	500	20000.00	✓
Heritage Building Soc	Visa Classic With Rewards	16.75	25	48.00	N/A	1000	10000.00	✓
Heritage Building Soc	Visa Gold With Rewards	16.75	25	90.00	N/A	5000	50000.00	✓

## credit card star ratings



### Everyday Spender

June 2011 Report (rates current 27th May)

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

**\*Credit Unions includes the following financial institutions:**

Community CPS Australia  
Companion CU  
CUA  
Family First CU  
FCCS Credit Union  
Holiday Coast CU  
Illawarra CU NSW  
IMB  
Memberfirst Credit Union  
MyState Financial  
Qld Teachers CU  
Queenslanders CU  
SERVICE ONE Members Bank  
Sutherland Credit Union  
Unicom Credit Union  
Unicredit-WA

SUPERCEDED

# credit card star ratings



## Habitual Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "outstanding value"								
Australian Defence CU	Low Rate Visa Card	10.99	55	49.00	N/A	500	No max	✗
Bankwest	Lite Gold MasterCard	10.75	55	89.00	N/A	5000	50000.00	✗
Bankwest	Lite MasterCard	10.75	55	59.00	N/A	1000	25000.00	✗
Community First CU	Low Rate Visa Cred Card	10.49	55	40.00	N/A	1000	15000.00	✗
Community First CU	McGrath Pink Visa Card	10.49	55	40.00	N/A	1000	15000.00	✗
Credit Union SA	Visa Credit Card	10.49	55	10.00	N/A	1000	20000.00	✗
Defence Force CU	True Blue Credit Card	11.74	55	36.00	N/A	1000	25000.00	✗
Greater Building Society	Credit Card	10.74	55	30.00	10000	1000	25000.00	✗
Heritage Building Soc	Visa Classic No Frills	11.80	0	0.00	N/A	1000	10000.00	✗
Heritage Building Soc	Visa Gold No Frills	11.80	0	0.00	N/A	5000	50000.00	✗
Horizon Credit Union	Visa Credit Card	12.95	45	0.00	N/A	1000	20000.00	✓
Hunter United Credit Un	Visa Credit Card	11.49	55	48.00	N/A	1000	20000.00	✗
Intech Credit Union	Titanium Visa 55	12.30	55	36.00	N/A	1000	30000.00	✗
Macquarie Credit Union	Visa Credit Card	13.54	55	15.00	N/A	1000	10000.00	✗
ME Bank	MasterCard	12.25	44	39.00	7500	1000	15000.00	✗
mecu	Low Rate Visa CreditCard	10.74	0	59.00	N/A	1000	No max	✗
nab	Low Rate Visa Card	13.49	55	49.00	N/A	500	No max	✗
Police Credit	Visa Credit Card	11.95	44	0.00	N/A	1000	10000.00	✗
Police&NursesMut Banking	Easypay Visa	12.25	45	36.00	N/A	500	No max	✗
Qld Police Credit Union	Bluey Card	12.74	55	25.00	8000	1000	25000.00	✗
SCU	Low Rate Visa Credit Card	10.49	55	30.00	N/A	1000	No max	✗
Teachers Credit Union	Teachers Credit Card	11.50	55	0.00	N/A	1000	25000.00	✗
★★★★★								
ANZ	Low Rate MasterCard	13.49	55	58.00	N/A	1000	15000.00	✗
Aussie Home Loans	MasterCard	13.29	55	49.00	N/A	1000	15000.00	✗
B & E Personal Banking	Visa Credit Card	12.99	57	39.00	8000	500	30000.00	✗
Bananacoast Community C	Classic Visa Card	12.25	55	45.00	N/A	500	No max	✗
BankSA	Vertigo MasterCard	13.24	55	55.00	N/A	500	No max	✗
Bendigo Bank	Basic Black Visa	12.49	44	45.00	N/A	500	No max	✗
Bendigo Bank	Basic Black MasterCard	12.49	44	45.00	N/A	500	No max	✗
Commonwealth Bank	Low Rate MasterCard	13.49	55	78.00	N/A	500	No max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49	55	120.00	N/A	500	No max	✗
Credit Unions*	Silver Low Rate MasterCard	13.60	55	75.00	N/A	2000	15000.00	✗
First Option CU	Standard Visa Credit Card	13.49	45	18.00	N/A	500	20000.00	✗
Hume Building Society	Value	13.15	55	0.00	N/A	500	20000.00	✗
Jetstar	MasterCard	13.24	55	49.00	N/A	2000	50000.00	✓
Maritime Mining & Power	Visa	14.19	55	42.00	N/A	1000	20000.00	✗
your guide to product excellence								



# credit card star ratings



## Habitual Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★								
mecu	Visa Credit Card	13.74	55	0.00	N/A	1000	No max	✗
Newcastle Permanent	Value+ Credit Card	12.45	55	45.00	N/A	500	20000.00	✗
Qantas Staff CU	Lifestyle	13.99	0	0.00	N/A	500	50000.00	✓
SGE Credit Union	Classic Solutions	12.95	45	50.00	N/A	1000	10000.00	✓
St George Bank	Vertigo MasterCard	13.24	55	55.00	N/A	500	No max	✗
Suncorp Bank	Clear Options Standard Card	12.74	0	39.00	N/A	2000	20000.00	✗
Victoria Teachers CU	Visa Credit Cd	13.64	55	0.00	N/A	500	No max	✗
Westpac	Low Rate MasterCard	13.49	55	45.00	N/A	1000	No max	✗
Westpac	Low Rate Visa Card	13.49	55	45.00	N/A	1000	No max	✗
★★★★								
ANZ	Balance Visa	14.49	55	57.00	N/A	1000	15000.00	✓
ANZ	First	19.24	44	30.00	N/A	1000	No max	✗
Bananacoast Community C	Visa Bonus Rewarder	17.25	55	59.00	N/A	500	No max	✓
Bank of Queensland	Low Rate Visa Card	13.49	55	55.00	N/A	2000	20000.00	✗
BankSA	Gold Low Rate Visa	15.99	55	79.00	N/A	5000	No max	✗
BankSA	Gold Low Rate MasterCard	15.99	55	79.00	N/A	5000	No max	✗
BankSA	Amplify Credit Card	18.74	55	79.00	N/A	1000	No max	✓
Bankwest	Zero Gold MasterCard	16.99	55	0.00	N/A	5000	No max	✗
Bankwest	Zero MasterCard	16.99	55	0.00	N/A	1000	25000.00	✗
Bankwest	More MasterCard	18.99	55	89.00	N/A	1000	25000.00	✓
Bankwest	More Gold MasterCard	18.99	55	120.00	N/A	5000	50000.00	✓
Bendigo Bank	RSPCA Rescue Visa	15.49	40	24.00	N/A	500	No max	✗
Citibank	Clear Card	15.99	55	65.00	N/A	2000	20000.00	✓
Coastline Credit Union	Rewarder Visa	17.00	55	52.00	12000	1000	25000.00	✓
Coastline Credit Union	Visa Credit Card	17.50	0	0.00	N/A	500	No max	✗
Credit Unions*	Card Services Rewards MasterC	19.74	55	90.00	N/A	5000	25000.00	✓
Credit Unions*	Qantas Rewards MasterCard	19.74	55	118.00	N/A	5000	25000.00	✓
Encompass Credit Union	Visa Credit Card	15.00	55	36.00	N/A	1000	5000.00	✗
First Option CU	Cash Rewards Visa Credit Card	15.99	45	36.00	N/A	500	20000.00	✓
GE Money	Low Rate MasterCard	15.49	55	58.00	N/A	500	No max	✗
Heritage Building Soc	Visa Gold With Rewards	16.75	25	90.00	N/A	5000	50000.00	✓
Heritage Building Soc	Visa Classic With Rewards	16.75	25	48.00	N/A	1000	10000.00	✓
Heritage Building Soc	Visa Gold Basic	16.75	25	36.00	20000	5000	50000.00	✗
Heritage Building Soc	Visa Classic Basic	16.75	25	18.00	10000	1000	10000.00	✗
HSBC	Credit Card	17.99	55	0.00	N/A	1000	No max	✓
Hume Building Society	Loyalty	17.95	55	30.00	8000	500	20000.00	✓
Macquarie Bank	Visa RateSaver Card	14.70	55	50.00	N/A	2000	50000.00	✗

your guide to product excellence

# credit card star ratings



## Habitual Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★								
nab	Standard Visa Card	19.74	44	30.00	N/A	500	No max	✓
nab	Velocity Gold Card	20.24	44	150.00	N/A	5000	No max	✓
nab	Gold Visa Card	19.74	44	90.00	N/A	5000	No max	✓
nab	Standard MasterCard	19.74	44	30.00	N/A	500	No max	✓
nab	Gold MasterCard	19.74	44	90.00	N/A	5000	No max	✓
nab	Qantas Gold	20.24	44	146.00	N/A	5000	500000.00	✓
nab	Qantas Standard	20.24	44	65.00	N/A	500	500000.00	✓
Police Credit	Visa Gold	16.95	55	50.00	N/A	5000	30000.00	✓
Qantas Staff CU	Lifestyle Plus	17.35	46	0.00	N/A	500	50000.00	✓
Qld Police Credit Union	Bluey Rewarder Card	15.74	55	48.00	8000	1000	25000.00	✓
SERVICE ONE Members B	Visa	15.25	0	0.00	N/A	500	10000.00	✗
SGE Credit Union	Gold Solutions	14.95	55	100.00	N/A	5000	20000.00	✓
St George Bank	Amplify Credit Card	18.74	55	79.00	N/A	1000	No max	✓
St George Bank	Gold Low Rate Visa	15.99	55	79.00	N/A	5000	No max	✗
St George Bank	Gold Low Rate MasterCard	15.99	55	79.00	N/A	5000	No max	✗
Virgin Money	No Annual Fee Credit Card	16.95	44	0.00	N/A	2000	10000.00	✗
Westpac	earth Gold	19.99	45	125.00	N/A	5000	50000.00	✓
Westpac	Singapore Airlines Gold Card	19.49	45	125.00	N/A	5000	No max	✓
Westpac	55 day MasterCard	19.59	55	30.00	15000	1000	No max	✗
Westpac	55 day Visa Card	19.59	55	30.00	15000	1000	No max	✗
Westpac	55 day Gold MasterCard	19.59	55	90.00	15000	5000	No max	✗
Westpac	55 day Gold Visa Card	19.59	55	90.00	15000	5000	50000.00	✗
★★								
American Express	Platinum Edge Credit Card	20.49	55	149.00	N/A	3000	50000.00	✓
American Express	David Jones Card	20.74	44	99.00	N/A	2000	30000.00	✓
ANZ	Frequent Flyer	19.74	44	40.00	N/A	1000	No max	✓
ANZ	Rewards	19.74	44	34.00	N/A	1000	No max	✓
Bank of Queensland	Gold Visa	20.74	55	120.00	N/A	5000	25000.00	✓
Bank of Queensland	Blue Visa	20.74	44	60.00	N/A	2000	7500.00	✓
BankSA	No Annual Fee MasterCard	20.49	0	0.00	N/A	500	No max	✗
BankSA	No Annual Fee Visa	20.49	0	0.00	N/A	500	No max	✗
Bendigo Bank	RSPCA Rescue Rewards	19.64	55	60.00	N/A	500	No max	✓
Bendigo Bank	Ready Red Visa	19.99	44	45.00	N/A	500	No max	✓
Bendigo Bank	Ready Red MasterCard	19.99	44	45.00	N/A	500	No max	✓

# credit card star ratings



## Habitual Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★								
Citibank	Emirates Platinum MasterCard	20.99	55	229.00	N/A	5000	100000.00	✓
Citibank	BP MasterCard	20.89	55	89.00	N/A	2000	25000.00	✓
Citibank	Silver Visa	20.99	55	89.00	N/A	2000	7500.00	✓
Citibank	Gold Visa	20.99	55	149.00	N/A	5000	60000.00	✓
Citibank	Silver MasterCard	20.99	55	89.00	N/A	2000	7500.00	✓
Citibank	Gold MasterCard	20.99	55	149.00	N/A	5000	60000.00	✓
Commonwealth Bank	Gold Awards	20.74	55	144.00	N/A	5000	No max	✓
Commonwealth Bank	Low Fee Gold MasterCard	20.24	55	90.00	10000	500	No max	✗
Commonwealth Bank	Low Fee MasterCard	20.24	55	24.00	1000	500	No max	✗
Commonwealth Bank	Awards	20.74	55	89.00	N/A	500	No max	✓
GE Money	eco MasterCard	20.49	55	49.00	N/A	500	20000.00	✓
GE Money	GO MasterCard	21.74	62	47.00	N/A	600	25000.00	✓
GE Money	Myer Visa Gold Card	20.69	62	39.00	N/A	500	No max	✓
GE Money	Myer Visa Card	20.69	62	39.00	N/A	500	No max	✓
GE Money	Coles Group Source MCD	20.49	62	0.00	N/A	500	No max	✓
GE Money	28 Degrees MasterCard	20.24	55	0.00	N/A	500	No max	✗
HSBC	Classic Credit Card	20.50	55	59.00	N/A	1000	No max	✓
Macquarie Bank	Visa Gold Card	20.70	55	100.00	N/A	2000	50000.00	✓
Macquarie Bank	Hilton Platinum Card	20.95	55	295.00	N/A	2000	No max	✓
nab	Velocity Card	20.24	44	65.00	N/A	500	No max	✓
St George Bank	No Annual Fee MasterCard	20.49	0	0.00	N/A	500	No max	✗
St George Bank	No Annual Fee Visa	20.49	0	0.00	N/A	500	No max	✗
Suncorp Bank	Clear Options Gold Card	20.25	55	99.00	N/A	5000	25000.00	✓
Suncorp Bank	Clear Options Platinum Card	20.49	55	205.00	N/A	5000	30000.00	✓
Westpac	Altitude Gold	19.99	45	150.00	N/A	5000	50000.00	✓
Westpac	earth	19.99	45	75.00	N/A	1000	50000.00	✓
Westpac	Altitude	19.99	45	100.00	N/A	1000	50000.00	✓
Woolworths Limited	Everyday Money	19.84	55	49.00	N/A	500	No max	✓
★								
American Express	Qantas Ultimate Card	20.74	44	450.00	N/A	5000	100000.00	✓
American Express	Platinum Reserve Credit Card	20.74	55	395.00	N/A	3000	50000.00	✓
American Express	Qantas Premium Card	20.74	44	249.00	N/A	5000	100000.00	✓
American Express	Qantas Discovery Card	20.74	44	0.00	N/A	1000	100000.00	✓
American Express	Gold Ascent Credit Card	20.74	44	0.00	N/A	2000	25000.00	✓

## credit card star ratings



### Habitual Spender

June 2011 Report (rates current 27th May)

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

**\*Credit Unions includes the following financial institutions:**

Community CPS Australia  
Companion CU  
CUA  
Family First CU  
FCCS Credit Union  
Holiday Coast CU  
Illawarra CU NSW  
IMB  
Memberfirst Credit Union  
MyState Financial  
Qld Teachers CU  
Queenslanders CU  
SERVICE ONE Members Bank  
Sutherland Credit Union  
Unicom Credit Union  
Unicredit-WA

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# credit card star ratings



## Big Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "outstanding value"								
ANZ	Rewards Platinum	19.74	55	94.00	N/A	6000	No max	✓
Bankwest	More Gold MasterCard	18.99	55	120.00	N/A	5000	50000.00	✓
Bankwest	More Platinum MasterCard	18.74	55	190.00	N/A	8000	100000.00	✓
Citibank	Platinum MasterCard	20.99	55	250.00	N/A	8000	100000.00	✓
Citibank	Emirates Platinum MasterCard	20.99	55	229.00	N/A	5000	100000.00	✓
Citibank	Gold MasterCard	20.99	55	149.00	N/A	5000	60000.00	✓
Citibank	Gold Visa	20.99	55	149.00	N/A	5000	60000.00	✓
Citibank	Clear Platinum Visa	11.99	55	99.00	N/A	8000	60000.00	✓
Citibank	Platinum Visa	20.99	55	250.00	N/A	8000	100000.00	✓
Commonwealth Bank	Platinum Awards	20.74	55	280.00	N/A	8000	No max	✓
Credit Unions*	Qantas Rewards MasterCard	19.74	55	118.00	N/A	5000	25000.00	✓
HSBC	Platinum Credit Card	19.99	55	129.00	N/A	6000	No max	✓
nab	Qantas Platinum	20.24	44	290.00	N/A	12000	500000.00	✓
Suncorp Bank	Clear Options Platinum Card	20.49	55	205.00	N/A	5000	30000.00	✓
Suncorp Bank	Clear Options Gold Card	20.25	55	99.00	N/A	5000	25000.00	✓
Westpac	Altitude Gold	19.99	45	150.00	N/A	5000	50000.00	✓
Westpac	earth Platinum Card	19.99	45	250.00	N/A	10000	65000.00	✓
Westpac	Altitude Platinum	19.99	45	295.00	N/A	8000	65000.00	✓
★★★★★								
American Express	David Jones Card	20.74	44	99.00	N/A	2000	30000.00	✓
American Express	Platinum Edge Credit Card	20.49	55	149.00	N/A	3000	50000.00	✓
ANZ	Freq Flyer Platinum	19.74	55	240.00	N/A	6000	No max	✓
ANZ	Platinum	19.24	55	87.00	20000	6000	50000.00	✗
ANZ	Rewards	19.74	44	34.00	N/A	1000	No max	✓
Bank of Queensland	Platinum Visa	20.74	55	199.00	N/A	6000	30000.00	✓
BankSA	Platinum MasterCard	15.99	55	89.00	N/A	8000	No max	✗
Bankwest	Zero Platinum MasterCard	16.99	55	0.00	N/A	8000	No max	✗
Bankwest	Lite Platinum MasterCard	10.75	55	120.00	N/A	8000	No max	✗
Bankwest	Zero Gold MasterCard	16.99	55	0.00	N/A	5000	No max	✗
Citibank	BP MasterCard	20.89	55	89.00	N/A	2000	25000.00	✓
Coastline Credit Union	Rewarder Visa	17.00	55	52.00	12000	1000	25000.00	✓
Commonwealth Bank	Gold Awards	20.74	55	144.00	N/A	5000	No max	✓
Credit Unions*	Card Services Rewards MasterC	19.74	55	90.00	N/A	5000	25000.00	✓
First Option CU	Cash Rewards Visa Credit Card	15.99	45	36.00	N/A	500	20000.00	✓
GE Money	Coles Group Source MCD	20.49	62	0.00	N/A	500	No max	✓
nab	Velocity Gold Card	20.24	44	150.00	N/A	5000	No max	✓
nab	Qantas Gold	20.24	44	146.00	N/A	5000	500000.00	✓
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# credit card star ratings



## Big Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★								
Qantas Staff CU	Lifestyle	13.99	0	0.00	N/A	500	50000.00	✓
Qld Police Credit Union	Bluey Rewarder Card	15.74	55	48.00	8000	1000	25000.00	✓
St George Bank	Private Bank Visa Platinum	19.99	55	225.00	N/A	25000	250000.00	✓
St George Bank	Platinum MasterCard	15.99	55	89.00	N/A	8000	No max	✗
Westpac	Altitude	19.99	45	100.00	N/A	1000	50000.00	✓
Westpac	earth Gold	19.99	45	125.00	N/A	5000	50000.00	✓
Westpac	55 day Platinum Visa	19.59	55	130.00	20000	8000	No max	✗
Woolworths Limited	Everyday Money	19.84	55	49.00	N/A	500	No max	✓
Woolworths Limited	Everyday Rewards Qantas Credit	19.99	55	89.00	N/A	8000	No max	✓
★★★								
American Express	Qantas Discovery Card	20.74	44	0.00	N/A	1000	100000.00	✓
American Express	Platinum Reserve Credit Card	20.74	55	395.00	N/A	3000	50000.00	✓
American Express	Qantas Premium Card	20.74	44	249.00	N/A	5000	100000.00	✓
American Express	Gold Ascent Credit Card	20.74	44	0.00	N/A	2000	25000.00	✓
American Express	Qantas Ultimate Card	20.74	44	450.00	N/A	5000	100000.00	✓
ANZ	First	19.24	44	30.00	N/A	1000	No max	✗
ANZ	Low Rate MasterCard	13.49	55	58.00	N/A	1000	15000.00	✗
ANZ	Frequent Flyer	19.74	44	40.00	N/A	1000	No max	✓
Australian Defence CU	Low Rate Visa Card	10.99	55	49.00	N/A	500	No max	✗
B & E Personal Banking	Visa Credit Card	12.99	57	39.00	8000	500	30000.00	✗
Bananacoast Community C	Visa Bonus Rewarder	17.25	55	59.00	N/A	500	No max	✓
Bank of Queensland	Gold Visa	20.74	55	120.00	N/A	5000	25000.00	✓
BankSA	Platinum Visa Card	15.99	55	89.00	N/A	8000	No max	✗
BankSA	Vertigo MasterCard	13.24	55	55.00	N/A	500	No max	✗
BankSA	Gold Low Rate MasterCard	15.99	55	79.00	N/A	5000	No max	✗
BankSA	Amplify Credit Card	18.74	55	79.00	N/A	1000	No max	✓
BankSA	Gold Low Rate Visa	15.99	55	79.00	N/A	5000	No max	✗
Bankwest	Lite MasterCard	10.75	55	59.00	N/A	1000	25000.00	✗
Bankwest	More MasterCard	18.99	55	89.00	N/A	1000	25000.00	✓
Bankwest	Lite Gold MasterCard	10.75	55	89.00	N/A	5000	50000.00	✗
Citibank	Clear Card	15.99	55	65.00	N/A	2000	20000.00	✓
Commonwealth Bank	Low Fee Gold MasterCard	20.24	55	90.00	10000	500	No max	✗
Commonwealth Bank	Awards	20.74	55	89.00	N/A	500	No max	✓
Commonwealth Bank	Low Rate Gold MasterCard	13.49	55	120.00	N/A	500	No max	✗
Community First CU	McGrath Pink Visa Card	10.49	55	40.00	N/A	1000	15000.00	✗
Community First CU	Low Rate Visa Cred Card	10.49	55	40.00	N/A	1000	15000.00	✗
Credit Union SA	Visa Credit Card	10.49	55	10.00	N/A	1000	20000.00	✗

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# credit card star ratings



## Big Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★								
Credit Unions*	Silver Low Rate MasterCard	13.60	55	75.00	N/A	2000	15000.00	✗
Defence Force CU	True Blue Credit Card	11.74	55	36.00	N/A	1000	25000.00	✗
First Option CU	Standard Visa Credit Card	13.49	45	18.00	N/A	500	20000.00	✗
GE Money	Myer Visa Card	20.69	62	39.00	N/A	500	No max	✓
GE Money	Myer Visa Gold Card	20.69	62	39.00	N/A	500	No max	✓
GE Money	GO MasterCard	21.74	62	47.00	N/A	600	25000.00	✓
Greater Building Society	Credit Card	10.74	55	30.00	10000	1000	25000.00	✗
Heritage Building Soc	Visa Classic No Frills	11.80	0	0.00	N/A	1000	10000.00	✗
Horizon Credit Union	Visa Credit Card	12.95	45	0.00	N/A	1000	20000.00	✓
HSBC	Credit Card	17.99	55	0.00	N/A	1000	No max	✓
HSBC	Classic Credit Card	20.50	55	59.00	N/A	1000	No max	✓
Hume Building Society	Gold	17.95	55	60.00	12000	7500	50000.00	✓
Hume Building Society	Loyalty	17.95	55	30.00	8000	500	20000.00	✓
Hume Building Society	Value	13.15	55	0.00	N/A	500	20000.00	✗
Hunter United Credit Un	Visa Credit Card	11.49	55	48.00	N/A	1000	20000.00	✗
Intech Credit Union	Titanium Visa 55	12.30	55	36.00	N/A	1000	30000.00	✗
Jetstar	MasterCard	13.24	55	49.00	N/A	2000	50000.00	✓
Jetstar	Platinum MasterCard	19.99	55	149.00	N/A	8000	No max	✓
Macquarie Bank	Visa Platinum Card	20.95	55	200.00	N/A	6000	No max	✓
Macquarie Bank	Hilton Platinum Card	20.95	55	295.00	N/A	2000	No max	✓
Macquarie Credit Union	Visa Credit Card	13.54	55	15.00	N/A	1000	10000.00	✗
Maritime Mining & Power	Visa	14.19	55	42.00	N/A	1000	20000.00	✗
ME Bank	MasterCard	12.25	44	39.00	7500	1000	15000.00	✗
mecu	Visa Credit Card	13.74	55	0.00	N/A	1000	No max	✗
nab	Qantas Standard	20.24	44	65.00	N/A	500	50000.00	✓
nab	Low Rate Visa Card	13.49	55	49.00	N/A	500	No max	✗
nab	Gold Visa Card	19.74	44	90.00	N/A	5000	No max	✓
nab	Gold MasterCard	19.74	44	90.00	N/A	5000	No max	✓
nab	Velocity Card	20.24	44	65.00	N/A	500	No max	✓
nab	Standard Visa Card	19.74	44	30.00	N/A	500	No max	✓
nab	Standard MasterCard	19.74	44	30.00	N/A	500	No max	✓
Police Credit	Visa Gold	16.95	55	50.00	N/A	5000	30000.00	✓
Police Credit	Visa Credit Card	11.95	44	0.00	N/A	1000	10000.00	✗
Qantas Staff CU	Lifestyle Plus	17.35	46	0.00	N/A	500	50000.00	✓
Qld Police Credit Union	Bluey Card	12.74	55	25.00	8000	1000	25000.00	✗

# credit card star ratings



## Big Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★								
St George Bank	Gold Low Rate MasterCard	15.99	55	79.00	N/A	5000	No max	✗
St George Bank	Platinum Visa	15.99	55	89.00	N/A	8000	No max	✗
St George Bank	Vertigo MasterCard	13.24	55	55.00	N/A	500	No max	✗
St George Bank	Gold Low Rate Visa	15.99	55	79.00	N/A	5000	No max	✗
St George Bank	Amplify Credit Card	18.74	55	79.00	N/A	1000	No max	✓
Teachers Credit Union	Teachers Credit Card	11.50	55	0.00	N/A	1000	25000.00	✗
Victoria Teachers CU	Visa Credit Cd	13.64	55	0.00	N/A	500	No max	✗
Virgin Money	Flyer Credit Card	20.99	44	99.00	N/A	6000	100000.00	✓
Westpac	55 day Gold MasterCard	19.59	55	90.00	15000	5000	No max	✗
Westpac	55 day Gold Visa Card	19.59	55	90.00	15000	5000	50000.00	✗
Westpac	Singapore Airlines Platinum Card	19.49	45	250.00	N/A	8000	No max	✓
Westpac	earth	19.99	45	75.00	N/A	1000	50000.00	✓
Westpac	Low Rate MasterCard	13.49	55	45.00	N/A	1000	No max	✗
Westpac	Low Rate Visa Card	13.49	55	45.00	N/A	1000	No max	✗
Westpac	Singapore Airlines Gold Card	19.49	45	125.00	N/A	5000	No max	✓
★★								
ANZ	Balance Visa	14.49	55	57.00	N/A	1000	15000.00	✓
Aussie Home Loans	MasterCard	13.29	55	49.00	N/A	1000	15000.00	✗
Bananacoast Community C	Classic Visa Card	12.25	55	45.00	N/A	500	No max	✗
Bank of Queensland	Low Rate Visa Card	13.49	55	55.00	N/A	2000	20000.00	✗
BankSA	No Annual Fee Visa	20.49	0	0.00	N/A	500	No max	✗
BankSA	No Annual Fee MasterCard	20.49	0	0.00	N/A	500	No max	✗
Bankwest	Zero MasterCard	16.99	55	0.00	N/A	1000	25000.00	✗
Bendigo Bank	Basic Black Visa	12.49	44	45.00	N/A	500	No max	✗
Bendigo Bank	RSPCA Rescue Rewards	19.64	55	60.00	N/A	500	No max	✓
Bendigo Bank	Basic Black MasterCard	12.49	44	45.00	N/A	500	No max	✗
Bendigo Bank	RSPCA Rescue Visa	15.49	40	24.00	N/A	500	No max	✗
Coastline Credit Union	Visa Credit Card	17.50	0	0.00	N/A	500	No max	✗
Commonwealth Bank	Low Rate MasterCard	13.49	55	78.00	N/A	500	No max	✗
Commonwealth Bank	Low Fee MasterCard	20.24	55	24.00	1000	500	No max	✗
GE Money	28 Degrees MasterCard	20.24	55	0.00	N/A	500	No max	✗
GE Money	Low Rate MasterCard	15.49	55	58.00	N/A	500	No max	✗
GE Money	eco MasterCard	20.49	55	49.00	N/A	500	20000.00	✓

# credit card star ratings



## Big Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★								
Heritage Building Soc	Visa Gold Basic	16.75	25	36.00	20000	5000	50000.00	✗
Heritage Building Soc	Visa Gold No Frills	11.80	0	0.00	N/A	5000	50000.00	✗
Heritage Building Soc	Visa Classic With Rewards	16.75	25	48.00	N/A	1000	10000.00	✓
Heritage Building Soc	Visa Gold With Rewards	16.75	25	90.00	N/A	5000	50000.00	✓
Heritage Building Soc	Visa Classic Basic	16.75	25	18.00	10000	1000	10000.00	✗
Macquarie Bank	Visa RateSaver Card	14.70	55	50.00	N/A	2000	50000.00	✗
Macquarie Bank	Visa Gold Card	20.70	55	100.00	N/A	2000	50000.00	✓
mecu	Low Rate Visa CreditCard	10.74	0	59.00	N/A	1000	No max	✗
Newcastle Permanent	Value+ Credit Card	12.45	55	45.00	N/A	500	20000.00	✗
Police&NursesMut Banking	Easypay Visa	12.25	45	36.00	N/A	500	No max	✗
SCU	Low Rate Visa Credit Card	10.49	55	30.00	N/A	1000	No max	✗
SERVICE ONE Members B	Visa	15.25	0	0.00	N/A	500	10000.00	✗
SGE Credit Union	Gold Solutions	14.95	55	100.00	N/A	5000	20000.00	✓
SGE Credit Union	Classic Solutions	12.95	45	50.00	N/A	1000	10000.00	✓
St George Bank	No Annual Fee MasterCard	20.49	0	0.00	N/A	500	No max	✗
St George Bank	No Annual Fee Visa	20.49	0	0.00	N/A	500	No max	✗
Suncorp Bank	Clear Options Standard Card	12.74	0	39.00	N/A	2000	20000.00	✗
Virgin Money	No Annual Fee Credit Card	16.95	44	0.00	N/A	2000	10000.00	✗
Westpac	55 day MasterCard	19.59	55	30.00	15000	1000	No max	✗
Westpac	55 day Visa Card	19.59	55	30.00	15000	1000	No max	✗
★								
Bendigo Bank	Ready Red MasterCard	19.99	44	45.00	N/A	500	No max	✓
Bendigo Bank	Gold Visa	19.99	55	85.00	N/A	10000	50000.00	✓
Bendigo Bank	Ready Red Visa	19.99	44	45.00	N/A	500	No max	✓

## credit card star ratings



### Big Spender

June 2011 Report (rates current 27th May)

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

\*Credit Unions includes the following financial institutions:

Community CPS Australia  
Companion CU  
CUA  
Family First CU  
FCCS Credit Union  
Holiday Coast CU  
Illawarra CU NSW  
IMB  
Memberfirst Credit Union  
MyState Financial  
Qld Teachers CU  
Queenslanders CU  
SERVICE ONE Members Bank  
Sutherland Credit Union  
Unicom Credit Union  
Unicredit-WA

SUPERCEDED

# credit card star ratings



## Occasional Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "outstanding value"								
Bankwest	Zero MasterCard	16.99	55	0.00	N/A	1000	25000.00	✗
Credit Union SA	Visa Credit Card	10.49	55	10.00	N/A	1000	20000.00	✗
Heritage Building Soc	Visa Classic No Frills	11.80	0	0.00	N/A	1000	10000.00	✗
Horizon Credit Union	Visa Credit Card	12.95	45	0.00	N/A	1000	20000.00	✓
Hume Building Society	Value	13.15	55	0.00	N/A	500	20000.00	✗
Macquarie Credit Union	Visa Credit Card	13.54	55	15.00	N/A	1000	10000.00	✗
mecu	Visa Credit Card	13.74	55	0.00	N/A	1000	No max	✗
Police Credit	Visa Credit Card	11.95	44	0.00	N/A	1000	10000.00	✗
Qantas Staff CU	Lifestyle	13.99	0	0.00	N/A	500	50000.00	✓
Teachers Credit Union	Teachers Credit Card	11.50	55	0.00	N/A	1000	25000.00	✗
Victoria Teachers CU	Visa Credit Cd	13.64	55	0.00	N/A	500	No max	✗
★★★★★								
Bankwest	Lite MasterCard	10.75	55	59.00	N/A	1000	25000.00	✗
Coastline Credit Union	Visa Credit Card	17.50	0	0.00	N/A	500	No max	✗
First Option CU	Standard Visa Credit Card	13.49	45	18.00	N/A	500	20000.00	✗
GE Money	Coles Group Source MCD	20.49	62	0.00	N/A	500	No max	✓
HSBC	Credit Card	17.99	55	0.00	N/A	1000	No max	✓
Maritime Mining & Power	Visa	14.19	55	42.00	N/A	1000	20000.00	✗
nab	Low Rate Visa Card	13.49	55	49.00	N/A	500	No max	✗
Qantas Staff CU	Lifestyle Plus	17.35	46	0.00	N/A	500	50000.00	✓
Qld Police Credit Union	Bluey Card	12.74	55	25.00	8000	1000	25000.00	✗
SERVICE ONE Members B	Visa	15.25	0	0.00	N/A	500	10000.00	✗
Virgin Money	No Annual Fee Credit Card	16.95	44	0.00	N/A	2000	10000.00	✗
★★★								
ANZ	Balance Visa	14.49	55	57.00	N/A	1000	15000.00	✓
ANZ	First	19.24	44	30.00	N/A	1000	No max	✗
ANZ	Rewards	19.74	44	34.00	N/A	1000	No max	✓
ANZ	Low Rate MasterCard	13.49	55	58.00	N/A	1000	15000.00	✗
Aussie Home Loans	MasterCard	13.29	55	49.00	N/A	1000	15000.00	✗
Australian Defence CU	Low Rate Visa Card	10.99	55	49.00	N/A	500	No max	✗
B & E Personal Banking	Visa Credit Card	12.99	57	39.00	8000	500	30000.00	✗
Bananacoast Community C	Classic Visa Card	12.25	55	45.00	N/A	500	No max	✗
Bank of Queensland	Low Rate Visa Card	13.49	55	55.00	N/A	2000	20000.00	✗

# credit card star ratings



## Occasional Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★								
BankSA	No Annual Fee Visa	20.49	0	0.00	N/A	500	No max	✗
BankSA	Vertigo MasterCard	13.24	55	55.00	N/A	500	No max	✗
BankSA	No Annual Fee MasterCard	20.49	0	0.00	N/A	500	No max	✗
Bendigo Bank	RSPCA Rescue Visa	15.49	40	24.00	N/A	500	No max	✗
Bendigo Bank	Basic Black MasterCard	12.49	44	45.00	N/A	500	No max	✗
Bendigo Bank	Basic Black Visa	12.49	44	45.00	N/A	500	No max	✗
Citibank	Clear Card	15.99	55	65.00	N/A	2000	20000.00	✓
Coastline Credit Union	Rewarder Visa	17.00	55	52.00	12000	1000	25000.00	✓
Commonwealth Bank	Low Rate Gold MasterCard	13.49	55	120.00	N/A	500	No max	✗
Commonwealth Bank	Low Rate MasterCard	13.49	55	78.00	N/A	500	No max	✗
Commonwealth Bank	Low Fee MasterCard	20.24	55	24.00	1000	500	No max	✗
Community First CU	McGrath Pink Visa Card	10.49	55	40.00	N/A	1000	15000.00	✗
Community First CU	Low Rate Visa Cred Card	10.49	55	40.00	N/A	1000	15000.00	✗
Credit Unions*	Silver Low Rate MasterCard	13.60	55	75.00	N/A	2000	15000.00	✗
Defence Force CU	True Blue Credit Card	11.74	55	36.00	N/A	1000	25000.00	✗
Encompass Credit Union	Visa Credit Card	15.00	55	36.00	N/A	1000	5000.00	✗
First Option CU	Cash Rewards Visa Credit Card	15.99	45	36.00	N/A	500	20000.00	✓
GE Money	28 Degrees MasterCard	20.24	55	0.00	N/A	500	No max	✗
GE Money	Low Rate MasterCard	15.49	55	58.00	N/A	500	No max	✗
GE Money	Myer Visa Gold Card	20.69	62	39.00	N/A	500	No max	✓
GE Money	Myer Visa Card	20.69	62	39.00	N/A	500	No max	✓
Greater Building Society	Credit Card	10.74	55	30.00	10000	1000	25000.00	✗
Heritage Building Soc	Visa Classic Basic	16.75	25	18.00	10000	1000	10000.00	✗
Heritage Building Soc	Visa Classic With Rewards	16.75	25	48.00	N/A	1000	10000.00	✓
Hume Building Society	Loyalty	17.95	55	30.00	8000	500	20000.00	✓
Hunter United Credit Un	Visa Credit Card	11.49	55	48.00	N/A	1000	20000.00	✗
Intech Credit Union	Titanium Visa 55	12.30	55	36.00	N/A	1000	30000.00	✗
Jetstar	MasterCard	13.24	55	49.00	N/A	2000	50000.00	✓
Macquarie Bank	Visa RateSaver Card	14.70	55	50.00	N/A	2000	50000.00	✗
ME Bank	MasterCard	12.25	44	39.00	7500	1000	15000.00	✗
mecu	Low Rate Visa CreditCard	10.74	0	59.00	N/A	1000	No max	✗
nab	Standard Visa Card	19.74	44	30.00	N/A	500	No max	✓
nab	Velocity Card	20.24	44	65.00	N/A	500	No max	✓
nab	Qantas Standard	20.24	44	65.00	N/A	500	500000.00	✓
nab	Standard MasterCard	19.74	44	30.00	N/A	500	No max	✓
Newcastle Permanent	Value+ Credit Card	12.45	55	45.00	N/A	500	20000.00	✗

your guide to product excellence



# credit card star ratings



## Occasional Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★								
Police&NursesMut Banking	Easypay Visa	12.25	45	36.00	N/A	500	No max	✗
Qld Police Credit Union	Bluey Rewarder Card	15.74	55	48.00	8000	1000	25000.00	✓
SCU	Low Rate Visa Credit Card	10.49	55	30.00	N/A	1000	No max	✗
SGE Credit Union	Classic Solutions	12.95	45	50.00	N/A	1000	10000.00	✓
St George Bank	No Annual Fee MasterCard	20.49	0	0.00	N/A	500	No max	✗
St George Bank	Vertigo MasterCard	13.24	55	55.00	N/A	500	No max	✗
St George Bank	No Annual Fee Visa	20.49	0	0.00	N/A	500	No max	✗
Suncorp Bank	Clear Options Standard Card	12.74	0	39.00	N/A	2000	20000.00	✗
Westpac	55 day Visa Card	19.59	55	30.00	15000	1000	No max	✗
Westpac	Low Rate MasterCard	13.49	55	45.00	N/A	1000	No max	✗
Westpac	55 day MasterCard	19.59	55	30.00	15000	1000	No max	✗
Westpac	Low Rate Visa Card	13.49	55	45.00	N/A	1000	No max	✗
★★								
American Express	Gold Ascent Credit Card	20.74	44	0.00	N/A	2000	25000.00	✓
American Express	Qantas Discovery Card	20.74	44	0.00	N/A	1000	100000.00	✓
ANZ	Frequent Flyer	19.74	44	40.00	N/A	1000	No max	✓
Bananacoast Community C	Visa Bonus Rewarder	17.25	55	59.00	N/A	500	No max	✓
Bank of Queensland	Blue Visa	20.74	44	60.00	N/A	2000	7500.00	✓
BankSA	Amplify Credit Card	18.74	55	79.00	N/A	1000	No max	✓
Bankwest	More MasterCard	18.99	55	89.00	N/A	1000	25000.00	✓
Bendigo Bank	Ready Red Visa	19.99	44	45.00	N/A	500	No max	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64	55	60.00	N/A	500	No max	✓
Bendigo Bank	Ready Red MasterCard	19.99	44	45.00	N/A	500	No max	✓
Citibank	Silver Visa	20.99	55	89.00	N/A	2000	7500.00	✓
Citibank	Silver MasterCard	20.99	55	89.00	N/A	2000	7500.00	✓
Commonwealth Bank	Low Fee Gold MasterCard	20.24	55	90.00	10000	500	No max	✗
Commonwealth Bank	Awards	20.74	55	89.00	N/A	500	No max	✓
GE Money	GO MasterCard	21.74	62	47.00	N/A	600	25000.00	✓
GE Money	eco MasterCard	20.49	55	49.00	N/A	500	20000.00	✓
Macquarie Bank	Visa Gold Card	20.70	55	100.00	N/A	2000	50000.00	✓
Macquarie Bank	Hilton Platinum Card	20.95	55	295.00	N/A	2000	No max	✓
St George Bank	Amplify Credit Card	18.74	55	79.00	N/A	1000	No max	✓
Westpac	Altitude	19.99	45	100.00	N/A	1000	50000.00	✓
Westpac	earth	19.99	45	75.00	N/A	1000	50000.00	✓
Woolworths Limited	Everyday Money	19.84	55	49.00	N/A	500	No max	✓

your guide to product excellence

# credit card star ratings



## Occasional Spender

June 2011 Report (rates current 27th May)

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★								
American Express	David Jones Card	20.74	44	99.00	N/A	2000	30000.00	✓
Citibank	BP MasterCard	20.89	55	89.00	N/A	2000	25000.00	✓
HSBC	Classic Credit Card	20.50	55	59.00	N/A	1000	No max	✓

\*Credit Unions includes the following financial institutions:

Community CPS Australia  
 Companion CU  
 CUA  
 Family First CU  
 FCCS Credit Union  
 Holiday Coast CU  
 Illawarra CU NSW  
 IMB  
 Memberfirst Credit Union  
 MyState Financial  
 Qld Teachers CU  
 Queenslanders CU  
 SERVICE ONE Members  
 Bank  
 Sutherland Credit Union  
 Unicom Credit Union  
 Unicredit-WA

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## CREDIT CARD STAR RATINGS

### What are the CANSTAR CANNEX *credit card star ratings*?

CANSTAR CANNEX *credit card star ratings* are a sophisticated rating methodology, unique to CANSTAR CANNEX, which compare the dominant credit card products in Australia and present the results in a simple, user-friendly format.

Our 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, with five stars denoting a product that offers outstanding value.

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 6 months. Rising Star products will be formally rated in the next ratings period once more historical data is available.

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

CANSTAR 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 CANSTAR CANNEX *credit card star ratings* methodology has been modified to reflect a range of spending styles and credit card usage.

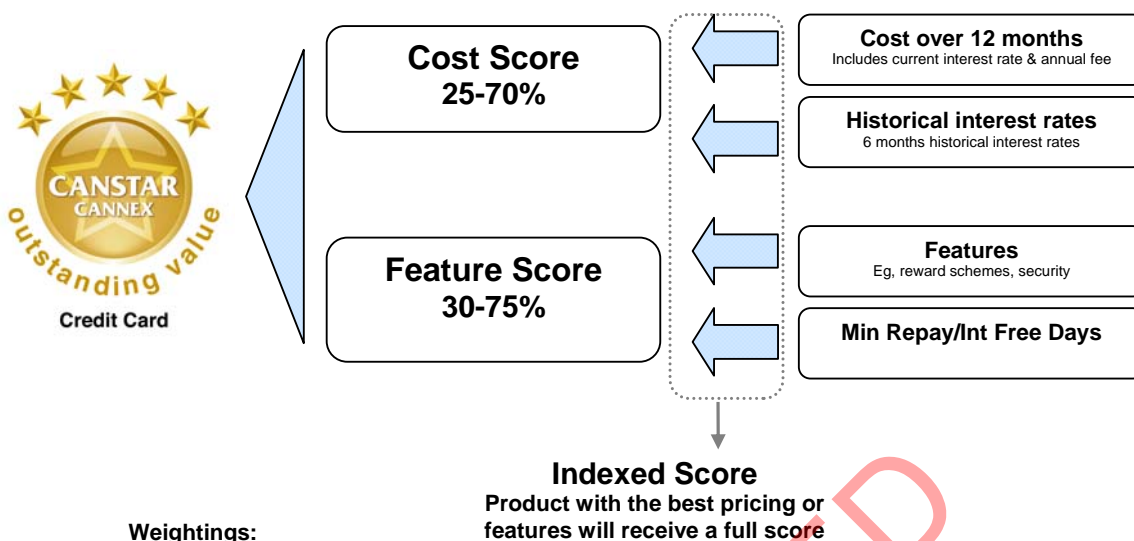
CANSTAR CANNEX has adopted four different credit card user profiles in an attempt to cover the majority of card spending and payment patterns. The star ratings methodology differs for each profile in terms of the relative importance placed on the fees and features of the cards assessed. For example the 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.

### How does it work? How are the 'stars' calculated?

Each credit card reviewed for the CANSTAR 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 CANSTAR 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.

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



Profiles	COST			FEATURES			
	COST	Cost over 12 months	Historical Rates	FEATURES	Product features	Free days	Min Repayment
Habitual Spender	<b>70%</b>	50%	50%	<b>30%</b>	83%	0%	17%
Occasional Spender	<b>60%</b>	70%	30%	<b>40%</b>	88%	13%	0%
Everyday Spender	<b>35%</b>	70%	30%	<b>65%</b>	92%	8%	0%
Big Spender	<b>25%</b>	70%	30%	<b>75%</b>	93%	7%	0%

### Costs (C)

CANSTAR 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.

- Current Data** –includes a scenario for each of the four credit card spending profiles
  - Habitual Spender - spends \$12,000 per year while revolving \$5,000
  - Everyday Spender - spends \$24,000 per year and revolves \$3000 for one month
  - Occasional Spender - spends \$6,000 per year and revolves \$1,500 for one month
  - Big Spender - spends \$60,000 per year and revolves \$9,000 for one month
- Historical Performance of Interest Rate** – takes into account the product history in the last 6 months.

### 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



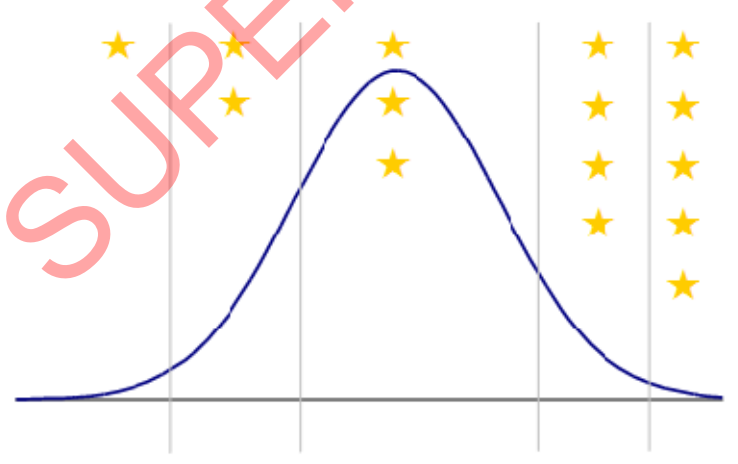
Habitual spender for example, the rates and fees associated with a card account for 70% of that card's total score and the features account for the remaining 30%. The cards targeting this user demographic have fewer features, less flexibility and compete mainly on pricing. The cards targeting the Big 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 75% of the total score, while rates and fees account for 25%.

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.

FEATURES WEIGHTS USED IN STAR RATINGS SCORING				
FEATURES CATEGORY	HABITUAL SPENDER	OCCASIONAL SPENDER	EVERYDAY SPENDER	BIG SPENDER
ADDTNL FEES & CHARGES	11%	20%	5%	4.5%
CARD TERMS	20%	15%	7%	6%
LATE PYMT INT CHARGING	12%	12%	11.5%	10%
MERCHANT ACCEPTABILITY	14%	14%	9.5%	8%
CARD SECURITY	14%	16%	6.5%	5.5%
PREMIUM CARD FACILITIES	3%	3%	14.5%	22%
REPAYMENT CAPABILITIES	7%	5%	3.5%	3%
REWARDS PROGRAM	3.5%	3.5%	35%*	35%**
SPECIAL PURCHASING POLICIES	9%	6.5%	4%	3%
APPLICATION PROCESS	6.5%	5%	3.5%	3%
*based on \$24k rewards star ratings (for companion cards, 35% of weight allocated to AMEX program, 65% to Visa/MasterCard)				
**based on \$60k rewards star rating ( for companion cards, 40% of weight allocated to AMEX program, 60% to Visa/MasterCard)				

## 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 with the objective to award the top 5-10% of products with the CANSTAR CANNEX 5-star rating.



The results are reflected in a consumer-friendly CANSTAR CANNEX star rating concept, with five stars denoting outstanding value.

## How many products and financial institutions are analysed?

In order to calculate the ratings, CANSTAR CANNEX analyses 278 Credit Card products from 69 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 CANSTAR CANNEX *credit card star ratings* re-rated?

All ratings are fully recalculated every six months based on the latest features offered by each institution. CANSTAR CANNEX also monitors rate changes on an ongoing basis.

## Does CANSTAR CANNEX rate other product areas?

CANSTAR CANNEX researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR CANNEX website at [www.canstar.com.au](http://www.canstar.com.au) if you would like to view the latest star ratings reports of interest.



- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- CFD trading
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & Contents
- Home loans
- Life Insurance
- Low-doc home loans
- Margin lending
- Online Banking
- Online Share Trading
- Package banking
- Personal loans
- Reward programs
- Travel insurance

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