



CREDIT CARD STAR RATINGS



IN THIS REPORT

We research & rate:

- 185 credit cards offered by
- 68 lenders

CREDIT CARDS REFORMS AROUND THE CORNER

On July 1 this year, the Federal Government's National Consumer Credit Protection (NCCP) Act comes into effect. The reforms centre on home loans and credit cards and are designed to defuse debt traps for unsuspecting consumers.

The legislation targets key areas of credit card operations that are seen as unnecessarily hindering the ability by consumers to keep their credit card debt under control. Sure, the full terms and conditions are spelled out in the fine print but sometimes fine print is like cabbage. You know it's good for you and you really should digest it but somehow you don't.

As a refresher, government credit card reforms soon to be enforced include:

- Banning unsolicited credit limit increase offers unless the card holder agrees first (applies to all cards from 1st July 2012),
- Limiting how much a credit card account can exceed the credit limit. Fees for going over the limit will be banned. (new cards from July 1 2012),
- Making it mandatory for all card providers to allocate repayments to the highest interest debts first. This will affect the way many cards charge interest on balance transfers and cash advances (applies to new cards from 1st July 2012).



In addition, new cardholders will be notified if they exceed credit limits so they can decide whether to keep using the card or of whether to make a payment to reduce the balance.

Existing cardholders can expect their monthly statements to include personalized information such as how long it would take you to pay off your entire balance if you only make minimum repayments. Credit card providers will also need to clearly show how their interest-free periods work. This also extends to customers having access to credit card key fact sheets which will provide a standardized layout of key information.

These reforms may seem like overkill to some but the fact is that many people sign up for credit products without realizing the full implications for their own situation. The NCCP aims to educate consumers by ensuring providers spell out the areas of most concern in as transparent a fashion as possible.

WILL REFORMS WORK?

Only time will tell how effective the NCCP reforms will be but anything that provides an added layer of protection has to be supported. For instance, repaying the minimum amount only each month has always been a murky area for credit cards, with many consumers simply not understanding the repercussions of doing so. When it is spelt out how long it would take to pay off a debt using this method, most people are horrified!



MOVERS & SHAKERS IN THE MARKET

There's no shortage of credit cards, all vying for your business. As well as new cards being launched, existing products are being revamped in this constantly evolving landscape.

Diners Club has linked up with Mastercard in a companion card deal aimed to expand its network of merchant acceptability. The idea is that you can still earn higher rewards points at more retail locations by using your Mastercard at places that don't accept Diners Club or hit you with a surcharge to do so.

Westpac has declared that Platinum is the new Gold. The bank has rebadged its Gold cards as Platinum, while upgrading its existing Platinum cards to Platinum Plus. In addition to the name change, Westpac has added a number of premium card features previously unavailable to Gold card customers.

CANSTAR's *credit card star ratings* is a comparison of 185 credit cards offered by 65 institutions. Each credit card has been filtered through 4 common user profiles to determine the card's suitability for each user type. That makes the report a valuable starting point when creating 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

BIG SPENDER

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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★★ "outstanding value"								
ANZ	Rewards Platinum	19.64%	55	149.00	N/A	6,000.00	No Max	✓
Bankwest	Breeze Platinum MasterCard	10.99%	55	99.00	20000	8,000.00	No Max	✗
Bankwest	More Platinum MasterCard	18.99%	55	190.00	N/A	8,000.00	100000	✓
Citibank	Emirates Platinum MasterCard	20.99%	55	229.00	N/A	5,000.00	100000	✓
Citibank	Platinum	20.99%	55	199.00	N/A	8,000.00	100000	✓
Citibank	Select Credit Card	20.74%	55	700.00	N/A	18,000.00	100000	✓
Citibank	Signature	20.99%	55	395.00	N/A	15,000.00	100000	✓
Coastline Credit Union	Rewarder Visa	17.00%	55	52.00	12000	1,000.00	25000	✓
Commonwealth Bank	Diamond Awards	20.74%	55	425.00	N/A	18,000.00	No Max	✓
Commonwealth Bank	Gold Awards	20.74%	55	144.00	N/A	4,000.00	No Max	✓
Commonwealth Bank	Platinum Awards	20.74%	55	280.00	N/A	8,000.00	No Max	✓
HSBC	Platinum Qantas Credit Card	20.99%	55	199.00	N/A	6,000.00	No Max	✓
nab	Qantas Platinum	19.99%	44	290.00	N/A	12,000.00	500000	✓
Suncorp Bank	Platinum Card	20.74%	55	199.00	N/A	5,000.00	30000	✓
Virgin Money	High Flyer Credit Card	20.99%	44	249.00	N/A	6,000.00	100000	✓
Westpac	Altitude Platinum Plus	19.99%	45	295.00	N/A	8,000.00	100000	✓
Westpac	earth Platinum Plus Card	19.99%	45	250.00	N/A	8,000.00	100000	✓
✧ "rising star"								
Credit Unions*	Platinum MasterCard	20.24%	55	179.00	N/A	8,000.00	60000	✓
★★★★								
American Express	David Jones Card	20.74%	44	99.00	N/A	2,000.00	30000	✓
American Express	Platinum Edge Credit Card	20.74%	55	149.00	N/A	3,000.00	50000	✓
American Express	Platinum Reserve Credit Card	20.74%	55	395.00	N/A	3,000.00	50000	✓
American Express	Qantas Ultimate Card	20.74%	44	450.00	N/A	5,000.00	100000	✓
American Express	Velocity Gold Card	20.74%	44	199.00	N/A	3,000.00	50000	✓
American Express	Velocity Platinum Card	20.74%	44	349.00	N/A	3,000.00	100000	✓
ANZ	Platinum	19.39%	55	87.00	20000	6,000.00	50000	✗
ANZ	Rewards	19.64%	44	89.00	N/A	1,000.00	No Max	✓
Bank of Melbourne	Platinum Visa	15.99%	55	89.00	N/A	6,000.00	80000	✗
BankSA	Platinum Visa Card	15.99%	55	89.00	N/A	6,000.00	80000	✗
Bankwest	Breeze Gold MasterCard	10.99%	55	89.00	15000	5,000.00	50000	✗
Bankwest	Breeze MasterCard	10.99%	55	49.00	10000	1,000.00	25000	✗
Bankwest	Zero Gold MasterCard	17.99%	55	0.00	N/A	5,000.00	No Max	✗
Bankwest	Zero Platinum MasterCard	17.99%	55	0.00	N/A	8,000.00	No Max	✗
bcu	Visa Bonus Rewarder	17.00%	55	40.00	N/A	500.00	No Max	✓
BOQ	Platinum Visa	20.74%	55	199.00	N/A	6,000.00	30000	✓
Citibank	BP MasterCard	20.89%	55	89.00	N/A	2,000.00	25000	✓
Citibank	Clear Platinum Visa	11.99%	55	99.00	N/A	8,000.00	60000	✓
Credit Unions*	Rewards Mastercard	19.74%	55	90.00	N/A	5,000.00	25000	✓
CUA	Rewards MasterCard	19.74%	55	90.00	N/A	5,000.00	25000	✓
GE Money	Coles MasterCard	19.99%	62	49.00	N/A	500.00	No Max	✓
HSBC	Platinum Credit Card	19.99%	55	129.00	N/A	6,000.00	No Max	✓
nab	Qantas Gold	19.99%	44	146.00	N/A	5,000.00	500000	✓
nab	Velocity Gold Card	19.99%	44	150.00	N/A	5,000.00	No Max	✓



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Credit Card Star Ratings

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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★								
Qantas Staff CU	Lifestyle Plus	16.50%	46	0.00	N/A	500.00	50000	✓
QPCU	Bluey Rewarder Card	15.74%	55	48.00	8000	1,000.00	25000	✓
St.George Bank	Platinum Visa	15.99%	55	89.00	N/A	6,000.00	80000	✗
Virgin Money	Flyer Credit Card	20.99%	44	99.00	N/A	6,000.00	100000	✓
Westpac	55 day Platinum Visa	19.59%	55	90.00	20000	6,000.00	100000	✗
Westpac	Altitude	19.99%	45	100.00	N/A	1,000.00	30000	✓
Westpac	Altitude Platinum	19.99%	45	150.00	N/A	6,000.00	50000	✓
Westpac	earth Platinum	19.99%	45	125.00	N/A	8,000.00	50000	✓
Woolworths Limited	Everyday Money	19.84%	55	49.00	N/A	1,000.00	No Max	✓
Woolworths Limited	Everyday Rewards Qantas Credit Card	19.99%	55	89.00	N/A	8,000.00	No Max	✓
★★★								
ADCU	Low Rate Visa Card	10.99%	55	49.00	N/A	500.00	No Max	✗
American Express	Qantas Discovery Card	20.74%	44	0.00	N/A	1,000.00	100000	✓
American Express	Qantas Premium Card	20.74%	44	249.00	N/A	5,000.00	100000	✓
ANZ	Balance Visa	14.39%	55	57.00	N/A	1,000.00	15000	✓
ANZ	First	19.39%	44	30.00	N/A	1,000.00	No Max	✗
ANZ	Freq Flyer Platinum	19.64%	55	295.00	N/A	6,000.00	No Max	✓
ANZ	Frequent Flyer	19.64%	44	95.00	N/A	1,000.00	No Max	✓
ANZ	Low Rate MasterCard	13.14%	55	58.00	N/A	1,000.00	15000	✗
B & E Personal Banking	Visa Credit Card	12.99%	57	39.00	8000	500.00	30000	✗
Bank of Melbourne	Amplify Credit Card	18.74%	55	79.00	N/A	1,000.00	80000	✓
Bank of Melbourne	Gold Low Rate MasterCard	15.99%	55	79.00	N/A	4,000.00	80000	✗
Bank of Melbourne	Gold Low Rate Visa	15.99%	55	79.00	N/A	1,000.00	80000	✗
Bank of Melbourne	Vertigo MasterCard	13.24%	55	55.00	N/A	500.00	40000	✗
bankmecu	Visa Credit Card	13.74%	55	0.00	N/A	1,000.00	No Max	✗
BankSA	Amplify Credit Card	18.74%	55	79.00	N/A	1,000.00	80000	✓
BankSA	Gold Low Rate MasterCard	15.99%	55	79.00	N/A	4,000.00	80000	✗
BankSA	Gold Low Rate Visa	15.99%	55	79.00	N/A	1,000.00	80000	✗
BankSA	Vertigo MasterCard	13.24%	55	55.00	N/A	500.00	40000	✗
Bankwest	More Gold MasterCard	19.24%	55	120.00	N/A	5,000.00	50000	✓
Bankwest	More MasterCard	19.24%	55	89.00	N/A	1,000.00	25000	✓
Bankwest	Zero MasterCard	17.99%	55	0.00	N/A	1,000.00	25000	✗
BOQ	Gold Visa	20.74%	55	120.00	N/A	5,000.00	25000	✓
Citibank	Clear Card	15.99%	55	65.00	N/A	2,000.00	20000	✓
Citibank	Gold MasterCard	20.99%	55	149.00	N/A	5,000.00	60000	✓
Citibank	Gold Visa	20.99%	55	149.00	N/A	5,000.00	60000	✓
Commonwealth Bank	Awards	20.74%	55	89.00	N/A	500.00	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	20.24%	55	90.00	10000	4,000.00	No Max	✗
Commonwealth Bank	Low Fee MasterCard	20.24%	55	24.00	1000	500.00	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	55	120.00	N/A	4,000.00	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	55	78.00	N/A	500.00	No Max	✗
Community First CU	Low Rate Visa Cred Card	9.75%	55	40.00	N/A	1,000.00	15000	✗
Community First CU	McGrath Pink Visa Card	9.75%	55	40.00	N/A	1,000.00	15000	✗
Credit Union SA	Visa Credit Card	10.49%	55	10.00	N/A	1,000.00	20000	✗



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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★								
Credit Unions*	Low Rate MasterCard	13.60%	55	75.00	N/A	2,000.00	15000	✗
CUA	Low Rate MasterCard	13.60%	55	75.00	N/A	2,000.00	15000	✗
Defence Bank	True Blue Credit Card	11.74%	55	36.00	N/A	1,000.00	25000	✗
First Option CU	Cash Rewards Visa Credit Card	15.99%	45	36.00	N/A	500.00	20000	✓
First Option CU	Standard Visa Credit Card	13.49%	45	18.00	N/A	500.00	20000	✗
GE Money	Gem Visa	22.99%	55	99.00	N/A	1,000.00	No Max	✗
GE Money	GO MasterCard	21.74%	62	59.00	N/A	600.00	25000	✓
Greater Building Society	Credit Card	10.25%	55	30.00	10000	1,000.00	25000	✗
Horizon Credit Union	Visa Credit Card	12.95%	45	0.00	N/A	1,000.00	20000	✓
HSBC	Classic Credit Card	20.50%	55	59.00	N/A	1,000.00	No Max	✓
HSBC	Credit Card	17.99%	55	0.00	N/A	1,000.00	No Max	✓
Hume Building Society	Gold	17.95%	55	60.00	12000	7,500.00	50000	✓
Hume Building Society	Loyalty	17.95%	55	30.00	8000	500.00	20000	✓
Hume Building Society	Value	13.15%	55	0.00	N/A	500.00	20000	✗
Hunter United Credit Un	Visa Credit Card	11.49%	55	59.00	N/A	1,000.00	20000	✗
Intech Credit Union	Titanium Visa 55	12.30%	55	36.00	N/A	1,000.00	30000	✗
Jetstar	Platinum MasterCard	19.99%	55	149.00	N/A	8,000.00	100000	✓
Macquarie Bank	Hilton Platinum Card	20.95%	55	295.00	N/A	6,000.00	No Max	✓
Macquarie Bank	Visa Gold Card	20.95%	55	130.00	N/A	2,000.00	50000	✓
Macquarie Bank	Visa Platinum Card	20.95%	55	200.00	N/A	6,000.00	No Max	✓
Macquarie Credit Union	Visa Credit Card	13.54%	55	15.00	N/A	1,000.00	10000	✗
Maritime Mining & Power	Visa	10.29%	55	42.00	N/A	1,000.00	20000	✗
ME Bank	MasterCard	12.25%	44	49.00	7500	1,000.00	15000	✗
nab	Gold MasterCard	19.49%	44	90.00	N/A	5,000.00	No Max	✓
nab	Gold Visa Card	19.49%	44	90.00	N/A	5,000.00	No Max	✓
nab	Low Fee MasterCard	19.49%	44	30.00	N/A	500.00	No Max	✓
nab	Low Fee Visa Card	19.49%	44	30.00	N/A	500.00	No Max	✓
nab	Low Rate Visa Card	12.99%	55	59.00	N/A	500.00	No Max	✗
nab	Qantas Standard	19.99%	44	65.00	N/A	500.00	500000	✓
nab	Velocity Card	19.99%	44	65.00	N/A	500.00	No Max	✓
Newcastle Permanent	Value+ Credit Card	12.45%	55	45.00	N/A	500.00	20000	✗
People's Choice Credit Ur	Charity Credit Card	15.95%	62	40.00	N/A	1,000.00	No Max	✗
People's Choice Credit Ur	Visa Credit Card	15.95%	62	40.00	N/A	1,000.00	No Max	✗
Police Credit	Visa Credit Card	11.95%	44	0.00	N/A	1,000.00	10000	✗
Police Credit	Visa Gold	16.95%	55	50.00	N/A	5,000.00	30000	✗
Qantas Staff CU	Lifestyle	13.14%	0	0.00	N/A	500.00	50000	✓
QPCU	Bluey Card	12.74%	55	25.00	8000	1,000.00	25000	✗
Queensland Country Cred	Visa Card	13.20%	55	39.00	N/A	500.00	No Max	✓
SCU	Low Rate Visa Credit Card	10.49%	55	30.00	N/A	1,000.00	No Max	✗
SGE Credit Union	Gold Solutions	14.95%	55	100.00	N/A	5,000.00	20000	✓
St.George Bank	Amplify Credit Card	18.74%	55	79.00	N/A	1,000.00	80000	✓
St.George Bank	Gold Low Rate MasterCard	15.99%	55	79.00	N/A	4,000.00	80000	✗
St.George Bank	Gold Low Rate Visa	15.99%	55	79.00	N/A	1,000.00	80000	✗
St.George Bank	Vertigo MasterCard	13.24%	55	55.00	N/A	500.00	40000	✗
Suncorp Bank	Gold Card	20.50%	55	120.00	N/A	5,000.00	25000	✓



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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★ ★ ★								
Teachers Mutual Bank	Teachers Credit Card	11.50%	55	0.00	N/A	1,000.00	25000	✗
Victoria Teachers Mutual Bank	Visa Credit Card	13.39%	55	0.00	N/A	500.00	No Max	✗
Westpac	55 day Gold MasterCard	19.59%	55	90.00	15000	5,000.00	50000	✗
Westpac	55 day Gold Visa Card	19.59%	55	90.00	15000	5,000.00	50000	✗
Westpac	55 day MasterCard	19.59%	55	30.00	10000	1,000.00	30000	✗
Westpac	55 day Visa Card	19.59%	55	30.00	10000	1,000.00	30000	✗
Westpac	earth	19.99%	45	75.00	N/A	1,000.00	30000	✓
Westpac	Low Rate MasterCard	13.49%	55	45.00	N/A	1,000.00	30000	✗
Westpac	Low Rate Visa Card	13.49%	55	45.00	N/A	1,000.00	30000	✗
Westpac	Singapore Airlines Gold Card	19.49%	45	125.00	N/A	5,000.00	50000	✓
Westpac	Singapore Airlines Platinum Card	19.49%	45	250.00	N/A	8,000.00	100000	✓
★ ★								
Bank of Melbourne	No Annual Fee MasterCard	20.49%	0	0.00	N/A	500.00	40000	✗
Bank of Melbourne	No Annual Fee Visa	20.49%	0	0.00	N/A	500.00	40000	✗
bankmecu	Low Rate Visa CreditCard	10.74%	0	59.00	N/A	1,000.00	No Max	✗
BankSA	No Annual Fee MasterCard	20.49%	0	0.00	N/A	500.00	40000	✗
BankSA	No Annual Fee Visa	20.49%	0	0.00	N/A	500.00	40000	✗
bcu	Classic Visa Card	12.00%	55	45.00	N/A	500.00	No Max	✗
Bendigo Bank	Basic Black MasterCard	12.49%	44	45.00	N/A	500.00	No Max	✗
Bendigo Bank	Basic Black Visa	12.49%	44	45.00	N/A	500.00	No Max	✗
Bendigo Bank	RSPCA Rescue Rewards	19.64%	55	60.00	N/A	500.00	No Max	✓
Bendigo Bank	RSPCA Rescue Visa	15.49%	40	24.00	N/A	500.00	No Max	✗
BOQ	Low Rate Visa Card	13.49%	55	55.00	N/A	2,000.00	20000	✗
ECU Australia	Low Rate Visa Credit Card	13.50%	55	48.00	N/A	1,000.00	50000	✗
GE Money	28 Degrees MasterCard	20.99%	55	0.00	N/A	500.00	No Max	✗
GE Money	Low Rate MasterCard	15.49%	55	58.00	N/A	500.00	No Max	✗
GE Money	Myer Visa Card	20.69%	62	69.00	N/A	500.00	No Max	✓
Heritage Bank	Visa Classic Basic	16.75%	25	18.00	10000	1,000.00	10000	✗
Heritage Bank	Visa Classic No Frills	11.80%	0	0.00	N/A	1,000.00	10000	✗
Heritage Bank	Visa Gold Basic	16.75%	25	36.00	20000	5,000.00	50000	✗
Heritage Bank	Visa Gold No Frills	11.80%	0	0.00	N/A	5,000.00	50000	✗
Jetstar	MasterCard	13.99%	55	59.00	N/A	2,000.00	50000	✓
Macquarie Bank	Visa RateSaver Card	14.95%	55	69.00	N/A	2,000.00	50000	✗
Police&NursesMut Bankir	Easypay Visa	11.99%	45	40.00	N/A	500.00	No Max	✗
SGE Credit Union	Classic Solutions	12.95%	45	50.00	N/A	1,000.00	10000	✓
St.George Bank	No Annual Fee MasterCard	20.49%	0	0.00	N/A	500.00	40000	✗
St.George Bank	No Annual Fee Visa	20.49%	0	0.00	N/A	500.00	40000	✗
Suncorp Bank	Standard Card	12.74%	0	55.00	N/A	2,000.00	25000	✗
Virgin Money	No Annual Fee Credit Card	18.99%	44	0.00	N/A	2,000.00	10000	✗
★								
Bendigo Bank	Gold Visa	19.99%	55	85.00	N/A	10,000.00	50000	✓
Bendigo Bank	Ready Red MasterCard	19.99%	44	45.00	N/A	500.00	No Max	✓
Bendigo Bank	Ready Red Visa	19.99%	44	45.00	N/A	500.00	No Max	✓
Coastline Credit Union	Visa Credit Card	17.50%	0	0.00	N/A	500.00	No Max	✗



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BIG SPENDER

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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★								
GE Money	eco MasterCard	20.49%	55	49.00	N/A	500.00	20000	✘
Heritage Bank	Visa Classic With Rewards	16.75%	25	48.00	N/A	1,000.00	10000	✔
Heritage Bank	Visa Gold With Rewards	16.75%	25	90.00	N/A	5,000.00	50000	✔
SERVICE ONE Members Bank	Visa	15.25%	0	0.00	N/A	500.00	10000	✘

*Credit Unions includes the following financial institutions:

- Catalyst Mutual
- Community CPS Australia
- Companion CU
- FCCS Credit Union
- Holiday Coast CU
- Illawarra CU NSW
- IMB
- MyState Financial
- QT Mutual Bank
- Queenslanders CU
- SERVICE ONE Members Bank
- Sutherland Credit Union
- Unicredit-WA

Superseded



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Credit Card Star Ratings EVERYDAY SPENDER

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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★★ "outstanding value"								
ANZ	Rewards Platinum	19.64%	55	149.00	N/A	6,000.00	No Max	✓
Bankwest	Breeze Gold MasterCard	10.99%	55	89.00	15000	5,000.00	50000	✗
Bankwest	Breeze MasterCard	10.99%	55	49.00	10000	1,000.00	25000	✗
Bankwest	Breeze Platinum MasterCard	10.99%	55	99.00	20000	8,000.00	No Max	✗
Coastline Credit Union	Rewarder Visa	17.00%	55	52.00	12000	1,000.00	25000	✓
Credit Unions*	Rewards Mastercard	19.74%	55	90.00	N/A	5,000.00	25000	✓
CUA	Rewards MasterCard	19.74%	55	90.00	N/A	5,000.00	25000	✓
GE Money	Coles MasterCard	19.99%	62	49.00	N/A	500.00	No Max	✓
GE Money	Myer Visa Card	20.69%	62	69.00	N/A	500.00	No Max	✓
Jetstar	MasterCard	13.99%	55	59.00	N/A	2,000.00	50000	✓
Jetstar	Platinum MasterCard	19.99%	55	149.00	N/A	8,000.00	100000	✓
nab	Qantas Standard	19.99%	44	65.00	N/A	500.00	500000	✓
nab	Velocity Card	19.99%	44	65.00	N/A	500.00	No Max	✓
Qantas Staff CU	Lifestyle	13.14%	0	0.00	N/A	500.00	50000	✓
Qantas Staff CU	Lifestyle Plus	16.50%	46	0.00	N/A	500.00	50000	✓
QPCU	Bluey Rewarder Card	15.74%	55	48.00	8000	1,000.00	25000	✓
Virgin Money	Flyer Credit Card	20.99%	44	99.00	N/A	6,000.00	100000	✓
◇ "rising star"								
Credit Unions*	Platinum MasterCard	20.24%	55	179.00	N/A	8,000.00	60000	✓
★★★★★								
American Express	David Jones Card	20.74%	44	99.00	N/A	2,000.00	30000	✓
American Express	Qantas Discovery Card	20.74%	44	0.00	N/A	1,000.00	100000	✓
ANZ	Platinum	19.39%	55	87.00	20000	6,000.00	50000	✗
ANZ	Rewards	19.64%	44	89.00	N/A	1,000.00	No Max	✓
Bank of Melbourne	Amplify Credit Card	18.74%	55	79.00	N/A	1,000.00	80000	✓
BankSA	Amplify Credit Card	18.74%	55	79.00	N/A	1,000.00	80000	✓
Bankwest	Zero Gold MasterCard	17.99%	55	0.00	N/A	5,000.00	No Max	✗
Bankwest	Zero Platinum MasterCard	17.99%	55	0.00	N/A	8,000.00	No Max	✗
bcu	Visa Bonus Rewarder	17.00%	55	40.00	N/A	500.00	No Max	✓
Citibank	BP MasterCard	20.89%	55	89.00	N/A	2,000.00	25000	✓
Citibank	Classic MasterCard	20.99%	55	89.00	N/A	2,000.00	7500	✓
Citibank	Classic Visa	20.99%	55	89.00	N/A	2,000.00	7500	✓
Citibank	Clear Platinum Visa	11.99%	55	99.00	N/A	8,000.00	60000	✓
Citibank	Platinum	20.99%	55	199.00	N/A	8,000.00	100000	✓
Commonwealth Bank	Awards	20.74%	55	89.00	N/A	500.00	No Max	✓
Commonwealth Bank	Gold Awards	20.74%	55	144.00	N/A	4,000.00	No Max	✓
Commonwealth Bank	Platinum Awards	20.74%	55	280.00	N/A	8,000.00	No Max	✓
Greater Building Society	Credit Card	10.25%	55	30.00	10000	1,000.00	25000	✗
Horizon Credit Union	Visa Credit Card	12.95%	45	0.00	N/A	1,000.00	20000	✓
HSBC	Platinum Qantas Credit Card	20.99%	55	199.00	N/A	6,000.00	No Max	✓
Hume Building Society	Value	13.15%	55	0.00	N/A	500.00	20000	✗
Macquarie Credit Union	Visa Credit Card	13.54%	55	15.00	N/A	1,000.00	10000	✗
nab	Qantas Gold	19.99%	44	146.00	N/A	5,000.00	500000	✓
nab	Velocity Gold Card	19.99%	44	150.00	N/A	5,000.00	No Max	✓



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Credit Card Star Ratings EVERYDAY SPENDER

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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★								
Police Credit	Visa Credit Card	11.95%	44	0.00	N/A	1,000.00	10000	✗
QPCU	Bluey Card	12.74%	55	25.00	8000	1,000.00	25000	✗
St.George Bank	Amplify Credit Card	18.74%	55	79.00	N/A	1,000.00	80000	✓
Suncorp Bank	Gold Card	20.50%	55	120.00	N/A	5,000.00	25000	✓
Teachers Mutual Bank	Teachers Credit Card	11.50%	55	0.00	N/A	1,000.00	25000	✗
Victoria Teachers Mutual	Visa Credit Card	13.39%	55	0.00	N/A	500.00	No Max	✗
Virgin Money	High Flyer Credit Card	20.99%	44	249.00	N/A	6,000.00	100000	✓
Westpac	55 day Platinum Visa	19.59%	55	90.00	20000	6,000.00	100000	✗
Westpac	Altitude	19.99%	45	100.00	N/A	1,000.00	30000	✓
Westpac	Altitude Platinum Plus	19.99%	45	295.00	N/A	8,000.00	100000	✓
Westpac	earth	19.99%	45	75.00	N/A	1,000.00	30000	✓
Westpac	earth Platinum	19.99%	45	125.00	N/A	8,000.00	50000	✓
Woolworths Limited	Everyday Money	19.84%	55	49.00	N/A	1,000.00	No Max	✓
Woolworths Limited	Everyday Rewards Qantas Credit Card	19.99%	55	89.00	N/A	8,000.00	No Max	✓
★★★								
ADCU	Low Rate Visa Card	10.99%	55	49.00	N/A	500.00	No Max	✗
American Express	Platinum Edge Credit Card	20.74%	55	149.00	N/A	3,000.00	50000	✓
American Express	Platinum Reserve Credit Card	20.74%	55	395.00	N/A	3,000.00	50000	✓
American Express	Velocity Gold Card	20.74%	44	199.00	N/A	3,000.00	50000	✓
ANZ	First	19.39%	44	30.00	N/A	1,000.00	No Max	✗
ANZ	Freq Flyer Platinum	19.64%	55	295.00	N/A	6,000.00	No Max	✓
ANZ	Frequent Flyer	19.64%	44	95.00	N/A	1,000.00	No Max	✓
ANZ	Low Rate MasterCard	13.14%	55	58.00	N/A	1,000.00	15000	✗
B & E Personal Banking	Visa Credit Card	12.99%	57	39.00	8000	500.00	30000	✗
Bank of Melbourne	Gold Low Rate MasterCard	15.99%	55	79.00	N/A	4,000.00	80000	✗
Bank of Melbourne	Gold Low Rate Visa	15.99%	55	79.00	N/A	1,000.00	80000	✗
Bank of Melbourne	No Annual Fee MasterCard	20.49%	0	0.00	N/A	500.00	40000	✗
Bank of Melbourne	No Annual Fee Visa	20.49%	0	0.00	N/A	500.00	40000	✗
Bank of Melbourne	Platinum Visa	15.99%	55	89.00	N/A	6,000.00	80000	✗
Bank of Melbourne	Vertigo MasterCard	13.24%	55	55.00	N/A	500.00	40000	✗
bankmecu	Visa Credit Card	13.74%	55	0.00	N/A	1,000.00	No Max	✗
BankSA	Gold Low Rate MasterCard	15.99%	55	79.00	N/A	4,000.00	80000	✗
BankSA	Gold Low Rate Visa	15.99%	55	79.00	N/A	1,000.00	80000	✗
BankSA	No Annual Fee MasterCard	20.49%	0	0.00	N/A	500.00	40000	✗
BankSA	No Annual Fee Visa	20.49%	0	0.00	N/A	500.00	40000	✗
BankSA	Platinum Visa Card	15.99%	55	89.00	N/A	6,000.00	80000	✗
BankSA	Vertigo MasterCard	13.24%	55	55.00	N/A	500.00	40000	✗
Bankwest	More Gold MasterCard	19.24%	55	120.00	N/A	5,000.00	50000	✓
Bankwest	More MasterCard	19.24%	55	89.00	N/A	1,000.00	25000	✓
Bankwest	More Platinum MasterCard	18.99%	55	190.00	N/A	8,000.00	100000	✓
Bankwest	Zero MasterCard	17.99%	55	0.00	N/A	1,000.00	25000	✗
BOQ	Blue Visa	20.74%	44	60.00	N/A	2,000.00	7500	✓
BOQ	Platinum Visa	20.74%	55	199.00	N/A	6,000.00	30000	✓
Citibank	Emirates Platinum MasterCard	20.99%	55	229.00	N/A	5,000.00	100000	✓



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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★								
Citibank	Gold MasterCard	20.99%	55	149.00	N/A	5,000.00	60000	✓
Citibank	Gold Visa	20.99%	55	149.00	N/A	5,000.00	60000	✓
Citibank	Select Credit Card	20.74%	55	700.00	N/A	18,000.00	100000	✓
Citibank	Signature	20.99%	55	395.00	N/A	15,000.00	100000	✓
Commonwealth Bank	Diamond Awards	20.74%	55	425.00	N/A	18,000.00	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	20.24%	55	90.00	10000	4,000.00	No Max	✗
Commonwealth Bank	Low Fee MasterCard	20.24%	55	24.00	1000	500.00	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	55	120.00	N/A	4,000.00	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	55	78.00	N/A	500.00	No Max	✗
Community First CU	Low Rate Visa Cred Card	9.75%	55	40.00	N/A	1,000.00	15000	✗
Community First CU	McGrath Pink Visa Card	9.75%	55	40.00	N/A	1,000.00	15000	✗
Credit Union SA	Visa Credit Card	10.49%	55	10.00	N/A	1,000.00	20000	✗
Credit Unions*	Low Rate MasterCard	13.60%	55	75.00	N/A	2,000.00	15000	✗
CUA	Low Rate MasterCard	13.60%	55	75.00	N/A	2,000.00	15000	✗
Defence Bank	True Blue Credit Card	11.74%	55	36.00	N/A	1,000.00	25000	✗
First Option CU	Cash Rewards Visa Credit Card	15.99%	45	36.00	N/A	500.00	20000	✓
First Option CU	Standard Visa Credit Card	13.49%	45	18.00	N/A	500.00	20000	✗
GE Money	28 Degrees MasterCard	20.99%	55	0.00	N/A	500.00	No Max	✗
GE Money	Gem Visa	22.99%	55	99.00	N/A	1,000.00	No Max	✗
GE Money	GO MasterCard	21.74%	62	59.00	N/A	600.00	25000	✓
Heritage Bank	Visa Classic Basic	16.75%	25	18.00	10000	1,000.00	10000	✗
Heritage Bank	Visa Classic No Frills	11.80%	0	0.00	N/A	1,000.00	10000	✗
Heritage Bank	Visa Gold Basic	16.75%	25	36.00	20000	5,000.00	50000	✗
Heritage Bank	Visa Gold No Frills	11.80%	0	0.00	N/A	5,000.00	50000	✗
HSBC	Classic Credit Card	20.50%	55	59.00	N/A	1,000.00	No Max	✓
HSBC	Credit Card	17.99%	55	0.00	N/A	1,000.00	No Max	✓
HSBC	Platinum Credit Card	19.99%	55	129.00	N/A	6,000.00	No Max	✓
Hume Building Society	Gold	17.95%	55	60.00	12000	7,500.00	50000	✓
Hume Building Society	Loyalty	17.95%	55	30.00	8000	500.00	20000	✓
Hunter United Credit Un	Visa Credit Card	11.49%	55	59.00	N/A	1,000.00	20000	✗
Intech Credit Union	Titanium Visa 55	12.30%	55	36.00	N/A	1,000.00	30000	✗
Macquarie Bank	Hilton Platinum Card	20.95%	55	295.00	N/A	6,000.00	No Max	✓
Macquarie Bank	Visa Platinum Card	20.95%	55	200.00	N/A	6,000.00	No Max	✓
Maritime Mining & Power	Visa	10.29%	55	42.00	N/A	1,000.00	20000	✗
ME Bank	MasterCard	12.25%	44	49.00	7500	1,000.00	15000	✗
nab	Gold MasterCard	19.49%	44	90.00	N/A	5,000.00	No Max	✓
nab	Gold Visa Card	19.49%	44	90.00	N/A	5,000.00	No Max	✓
nab	Low Fee MasterCard	19.49%	44	30.00	N/A	500.00	No Max	✓
nab	Low Fee Visa Card	19.49%	44	30.00	N/A	500.00	No Max	✓
nab	Low Rate Visa Card	12.99%	55	59.00	N/A	500.00	No Max	✗
nab	Qantas Platinum	19.99%	44	290.00	N/A	12,000.00	500000	✓
Newcastle Permanent	Value+ Credit Card	12.45%	55	45.00	N/A	500.00	20000	✗
Police Credit	Visa Gold	16.95%	55	50.00	N/A	5,000.00	30000	✗
Queensland Country Cred	Visa Card	13.20%	55	39.00	N/A	500.00	No Max	✓
SCU	Low Rate Visa Credit Card	10.49%	55	30.00	N/A	1,000.00	No Max	✗



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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★								
St.George Bank	Gold Low Rate MasterCard	15.99%	55	79.00	N/A	4,000.00	80000	✗
St.George Bank	Gold Low Rate Visa	15.99%	55	79.00	N/A	1,000.00	80000	✗
St.George Bank	No Annual Fee MasterCard	20.49%	0	0.00	N/A	500.00	40000	✗
St.George Bank	No Annual Fee Visa	20.49%	0	0.00	N/A	500.00	40000	✗
St.George Bank	Platinum Visa	15.99%	55	89.00	N/A	6,000.00	80000	✗
St.George Bank	Vertigo MasterCard	13.24%	55	55.00	N/A	500.00	40000	✗
Suncorp Bank	Platinum Card	20.74%	55	199.00	N/A	5,000.00	30000	✓
Virgin Money	No Annual Fee Credit Card	18.99%	44	0.00	N/A	2,000.00	10000	✗
Westpac	55 day Gold MasterCard	19.59%	55	90.00	15000	5,000.00	50000	✗
Westpac	55 day Gold Visa Card	19.59%	55	90.00	15000	5,000.00	50000	✗
Westpac	55 day MasterCard	19.59%	55	30.00	10000	1,000.00	30000	✗
Westpac	55 day Visa Card	19.59%	55	30.00	10000	1,000.00	30000	✗
Westpac	Altitude Platinum	19.99%	45	150.00	N/A	6,000.00	50000	✓
Westpac	earth Platinum Plus Card	19.99%	45	250.00	N/A	8,000.00	100000	✓
Westpac	Low Rate MasterCard	13.49%	55	45.00	N/A	1,000.00	30000	✗
Westpac	Low Rate Visa Card	13.49%	55	45.00	N/A	1,000.00	30000	✗
Westpac	Singapore Airlines Gold Card	19.49%	45	125.00	N/A	5,000.00	50000	✓
Westpac	Singapore Airlines Platinum Card	19.49%	45	250.00	N/A	8,000.00	100000	✓
★★								
ANZ	Balance Visa	14.39%	55	57.00	N/A	1,000.00	15000	✓
bankmecu	Low Rate Visa CreditCard	10.74%	0	59.00	N/A	1,000.00	No Max	✗
bcu	Classic Visa Card	12.00%	55	45.00	N/A	500.00	No Max	✗
Bendigo Bank	Basic Black MasterCard	12.49%	44	45.00	N/A	500.00	No Max	✗
Bendigo Bank	Basic Black Visa	12.49%	44	45.00	N/A	500.00	No Max	✗
Bendigo Bank	Ready Red MasterCard	19.99%	44	45.00	N/A	500.00	No Max	✓
Bendigo Bank	Ready Red Visa	19.99%	44	45.00	N/A	500.00	No Max	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	55	60.00	N/A	500.00	No Max	✓
Bendigo Bank	RSPCA Rescue Visa	15.49%	40	24.00	N/A	500.00	No Max	✗
BOQ	Gold Visa	20.74%	55	120.00	N/A	5,000.00	25000	✓
BOQ	Low Rate Visa Card	13.49%	55	55.00	N/A	2,000.00	20000	✗
Citibank	Clear Card	15.99%	55	65.00	N/A	2,000.00	20000	✓
Coastline Credit Union	Visa Credit Card	17.50%	0	0.00	N/A	500.00	No Max	✗
ECU Australia	Low Rate Visa Credit Card	13.50%	55	48.00	N/A	1,000.00	50000	✗
Encompass Credit Union	Visa Credit Card	15.00%	55	36.00	N/A	1,000.00	5000	✗
GE Money	Low Rate MasterCard	15.49%	55	58.00	N/A	500.00	No Max	✗
Heritage Bank	Visa Classic With Rewards	16.75%	25	48.00	N/A	1,000.00	10000	✓
Macquarie Bank	Visa Gold Card	20.95%	55	130.00	N/A	2,000.00	50000	✓
Macquarie Bank	Visa RateSaver Card	14.95%	55	69.00	N/A	2,000.00	50000	✗
People's Choice Credit Ur	Charity Credit Card	15.95%	62	40.00	N/A	1,000.00	No Max	✗
People's Choice Credit Ur	Visa Credit Card	15.95%	62	40.00	N/A	1,000.00	No Max	✗
Police&NursesMut Bankir	Easypay Visa	11.99%	45	40.00	N/A	500.00	No Max	✗
SGE Credit Union	Classic Solutions	12.95%	45	50.00	N/A	1,000.00	10000	✓
SGE Credit Union	Gold Solutions	14.95%	55	100.00	N/A	5,000.00	20000	✓
Suncorp Bank	Standard Card	12.74%	0	55.00	N/A	2,000.00	25000	✗



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Credit Card Star Ratings EVERYDAY SPENDER

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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★								
American Express	Qantas Premium Card	20.74%	44	249.00	N/A	5,000.00	100000	✓
American Express	Qantas Ultimate Card	20.74%	44	450.00	N/A	5,000.00	100000	✓
American Express	Velocity Platinum Card	20.74%	44	349.00	N/A	3,000.00	100000	✓
Bendigo Bank	Gold Visa	19.99%	55	85.00	N/A	10,000.00	50000	✓
GE Money	eco MasterCard	20.49%	55	49.00	N/A	500.00	20000	✗
Heritage Bank	Visa Gold With Rewards	16.75%	25	90.00	N/A	5,000.00	50000	✓
SERVICE ONE Members E	Visa	15.25%	0	0.00	N/A	500.00	10000	✗

*Credit Unions includes the following financial institutions:

- Catalyst Mutual
- Community CPS Australia
- Companion CU
- FCCS Credit Union
- Holiday Coast CU
- Illawarra CU NSW
- IMB
- MyState Financial
- QT Mutual Bank
- Queenslanders CU
- SERVICE ONE Members Bank
- Sutherland Credit Union
- Unicredit-WA

Superseded



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Credit Card Star Ratings

HABITUAL SPENDER

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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★★ "outstanding value"								
ADCU	Low Rate Visa Card	10.99%	55	49.00	N/A	500.00	No Max	✗
bankmecu	Low Rate Visa CreditCard	10.74%	0	59.00	N/A	1,000.00	No Max	✗
Bankwest	Breeze Gold MasterCard	10.99%	55	89.00	15000	5,000.00	50000	✗
Bankwest	Breeze MasterCard	10.99%	55	49.00	10000	1,000.00	25000	✗
Community First CU	Low Rate Visa Cred Card	9.75%	55	40.00	N/A	1,000.00	15000	✗
Community First CU	McGrath Pink Visa Card	9.75%	55	40.00	N/A	1,000.00	15000	✗
Credit Union SA	Visa Credit Card	10.49%	55	10.00	N/A	1,000.00	20000	✗
Defence Bank	True Blue Credit Card	11.74%	55	36.00	N/A	1,000.00	25000	✗
Greater Building Society	Credit Card	10.25%	55	30.00	10000	1,000.00	25000	✗
Horizon Credit Union	Visa Credit Card	12.95%	45	0.00	N/A	1,000.00	20000	✓
Intech Credit Union	Titanium Visa 55	12.30%	55	36.00	N/A	1,000.00	30000	✗
Maritime Mining & Power	Visa	10.29%	55	42.00	N/A	1,000.00	20000	✗
Police Credit	Visa Credit Card	11.95%	44	0.00	N/A	1,000.00	10000	✗
SCU	Low Rate Visa Credit Card	10.49%	55	30.00	N/A	1,000.00	No Max	✗
Teachers Mutual Bank	Teachers Credit Card	11.50%	55	0.00	N/A	1,000.00	25000	✗
★★★★★								
ANZ	Low Rate MasterCard	13.14%	55	58.00	N/A	1,000.00	15000	✗
B & E Personal Banking	Visa Credit Card	12.99%	57	39.00	8000	500.00	30000	✗
Bank of Melbourne	Vertigo MasterCard	13.24%	55	55.00	N/A	500.00	40000	✗
BankSA	Vertigo MasterCard	13.24%	55	55.00	N/A	500.00	40000	✗
bcu	Classic Visa Card	12.00%	55	45.00	N/A	500.00	No Max	✗
Bendigo Bank	Basic Black MasterCard	12.49%	44	45.00	N/A	500.00	No Max	✗
Bendigo Bank	Basic Black Visa	12.49%	44	45.00	N/A	500.00	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	55	120.00	N/A	4,000.00	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	55	78.00	N/A	500.00	No Max	✗
Credit Unions*	Low Rate MasterCard	13.60%	55	75.00	N/A	2,000.00	15000	✗
CUA	Low Rate MasterCard	13.60%	55	75.00	N/A	2,000.00	15000	✗
First Option CU	Standard Visa Credit Card	13.49%	45	18.00	N/A	500.00	20000	✗
Heritage Bank	Visa Classic No Frills	11.80%	0	0.00	N/A	1,000.00	10000	✗
Heritage Bank	Visa Gold No Frills	11.80%	0	0.00	N/A	5,000.00	50000	✗
Hume Building Society	Value	13.15%	55	0.00	N/A	500.00	20000	✗
Hunter United Credit Un	Visa Credit Card	11.49%	55	59.00	N/A	1,000.00	20000	✗
Macquarie Credit Union	Visa Credit Card	13.54%	55	15.00	N/A	1,000.00	10000	✗
ME Bank	MasterCard	12.25%	44	49.00	7500	1,000.00	15000	✗
nab	Low Rate Visa Card	12.99%	55	59.00	N/A	500.00	No Max	✗
Newcastle Permanent	Value+ Credit Card	12.45%	55	45.00	N/A	500.00	20000	✗
Police&NursesMut Bankir	Easypay Visa	11.99%	45	40.00	N/A	500.00	No Max	✗
Qantas Staff CU	Lifestyle	13.14%	0	0.00	N/A	500.00	50000	✓
QPCU	Bluey Card	12.74%	55	25.00	8000	1,000.00	25000	✗
Queensland Country Cred	Visa Card	13.20%	55	39.00	N/A	500.00	No Max	✓
St.George Bank	Vertigo MasterCard	13.24%	55	55.00	N/A	500.00	40000	✗
Suncorp Bank	Standard Card	12.74%	0	55.00	N/A	2,000.00	25000	✗
Victoria Teachers Mutual I	Visa Credit Card	13.39%	55	0.00	N/A	500.00	No Max	✗
Westpac	Low Rate MasterCard	13.49%	55	45.00	N/A	1,000.00	30000	✗



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Credit Card Star Ratings

HABITUAL SPENDER

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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★								
Westpac	Low Rate Visa Card	13.49%	55	45.00	N/A	1,000.00	30000	✗
★★★								
ANZ	Balance Visa	14.39%	55	57.00	N/A	1,000.00	15000	✓
ANZ	First	19.39%	44	30.00	N/A	1,000.00	No Max	✗
ANZ	Frequent Flyer	19.64%	44	95.00	N/A	1,000.00	No Max	✓
ANZ	Rewards	19.64%	44	89.00	N/A	1,000.00	No Max	✓
Bank of Melbourne	Amplify Credit Card	18.74%	55	79.00	N/A	1,000.00	80000	✓
Bank of Melbourne	Gold Low Rate MasterCard	15.99%	55	79.00	N/A	4,000.00	80000	✗
Bank of Melbourne	Gold Low Rate Visa	15.99%	55	79.00	N/A	1,000.00	80000	✗
Bank of Melbourne	No Annual Fee MasterCard	20.49%	0	0.00	N/A	500.00	40000	✗
bankmecu	Visa Credit Card	13.74%	55	0.00	N/A	1,000.00	No Max	✗
BankSA	Amplify Credit Card	18.74%	55	79.00	N/A	1,000.00	80000	✓
BankSA	Gold Low Rate MasterCard	15.99%	55	79.00	N/A	4,000.00	80000	✗
BankSA	Gold Low Rate Visa	15.99%	55	79.00	N/A	1,000.00	80000	✗
BankSA	No Annual Fee MasterCard	20.49%	0	0.00	N/A	500.00	40000	✗
Bankwest	More Gold MasterCard	19.24%	55	120.00	N/A	5,000.00	50000	✓
Bankwest	More MasterCard	19.24%	55	89.00	N/A	1,000.00	25000	✓
Bankwest	Zero Gold MasterCard	17.99%	55	0.00	N/A	5,000.00	No Max	✗
Bankwest	Zero MasterCard	17.99%	55	0.00	N/A	1,000.00	25000	✗
bcu	Visa Bonus Rewarder	17.00%	55	40.00	N/A	500.00	No Max	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	55	60.00	N/A	500.00	No Max	✓
Bendigo Bank	RSPCA Rescue Visa	15.49%	40	24.00	N/A	500.00	No Max	✗
BOQ	Low Rate Visa Card	13.49%	55	55.00	N/A	2,000.00	20000	✗
Citibank	Clear Card	15.99%	55	65.00	N/A	2,000.00	20000	✓
Coastline Credit Union	Rewarder Visa	17.00%	55	52.00	12000	1,000.00	25000	✓
Coastline Credit Union	Visa Credit Card	17.50%	0	0.00	N/A	500.00	No Max	✗
Commonwealth Bank	Awards	20.74%	55	89.00	N/A	500.00	No Max	✓
Commonwealth Bank	Gold Awards	20.74%	55	144.00	N/A	4,000.00	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	20.24%	55	90.00	10000	4,000.00	No Max	✗
Commonwealth Bank	Low Fee MasterCard	20.24%	55	24.00	1000	500.00	No Max	✗
Credit Unions*	Rewards Mastercard	19.74%	55	90.00	N/A	5,000.00	25000	✓
CUA	Rewards MasterCard	19.74%	55	90.00	N/A	5,000.00	25000	✓
ECU Australia	Low Rate Visa Credit Card	13.50%	55	48.00	N/A	1,000.00	50000	✗
Encompass Credit Union	Visa Credit Card	15.00%	55	36.00	N/A	1,000.00	5000	✗
First Option CU	Cash Rewards Visa Credit Card	15.99%	45	36.00	N/A	500.00	20000	✓
GE Money	Coles MasterCard	19.99%	62	49.00	N/A	500.00	No Max	✓
GE Money	Low Rate MasterCard	15.49%	55	58.00	N/A	500.00	No Max	✗
Heritage Bank	Visa Classic Basic	16.75%	25	18.00	10000	1,000.00	10000	✗
Heritage Bank	Visa Classic With Rewards	16.75%	25	48.00	N/A	1,000.00	10000	✓
Heritage Bank	Visa Gold Basic	16.75%	25	36.00	20000	5,000.00	50000	✗
Heritage Bank	Visa Gold With Rewards	16.75%	25	90.00	N/A	5,000.00	50000	✓
HSBC	Credit Card	17.99%	55	0.00	N/A	1,000.00	No Max	✓
Hume Building Society	Loyalty	17.95%	55	30.00	8000	500.00	20000	✓
Jetstar	MasterCard	13.99%	55	59.00	N/A	2,000.00	50000	✓



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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★								
Macquarie Bank	Visa RateSaver Card	14.95%	55	69.00	N/A	2,000.00	50000	✗
nab	Gold MasterCard	19.49%	44	90.00	N/A	5,000.00	No Max	✓
nab	Gold Visa Card	19.49%	44	90.00	N/A	5,000.00	No Max	✓
nab	Low Fee MasterCard	19.49%	44	30.00	N/A	500.00	No Max	✓
nab	Low Fee Visa Card	19.49%	44	30.00	N/A	500.00	No Max	✓
nab	Qantas Gold	19.99%	44	146.00	N/A	5,000.00	500000	✓
nab	Qantas Standard	19.99%	44	65.00	N/A	500.00	500000	✓
nab	Velocity Card	19.99%	44	65.00	N/A	500.00	No Max	✓
nab	Velocity Gold Card	19.99%	44	150.00	N/A	5,000.00	No Max	✓
People's Choice Credit Union	Charity Credit Card	15.95%	62	40.00	N/A	1,000.00	No Max	✗
People's Choice Credit Union	Visa Credit Card	15.95%	62	40.00	N/A	1,000.00	No Max	✗
Police Credit	Visa Gold	16.95%	55	50.00	N/A	5,000.00	30000	✗
Qantas Staff CU	Lifestyle Plus	16.50%	46	0.00	N/A	500.00	50000	✓
QPCU	Bluey Rewarder Card	15.74%	55	48.00	8000	1,000.00	25000	✓
SERVICE ONE Members Club	Visa	15.25%	0	0.00	N/A	500.00	10000	✗
SGE Credit Union	Classic Solutions	12.95%	45	50.00	N/A	1,000.00	10000	✓
SGE Credit Union	Gold Solutions	14.95%	55	100.00	N/A	5,000.00	20000	✓
St.George Bank	Amplify Credit Card	18.74%	55	79.00	N/A	1,000.00	80000	✓
St.George Bank	Gold Low Rate MasterCard	15.99%	55	79.00	N/A	4,000.00	80000	✗
St.George Bank	Gold Low Rate Visa	15.99%	55	79.00	N/A	1,000.00	80000	✗
St.George Bank	No Annual Fee MasterCard	20.49%	0	0.00	N/A	500.00	40000	✗
Suncorp Bank	Gold Card	20.50%	55	120.00	N/A	5,000.00	25000	✓
Virgin Money	No Annual Fee Credit Card	18.99%	44	0.00	N/A	2,000.00	10000	✗
Westpac	55 day Gold MasterCard	19.59%	55	90.00	15000	5,000.00	50000	✗
Westpac	55 day Gold Visa Card	19.59%	55	90.00	15000	5,000.00	50000	✗
Westpac	55 day MasterCard	19.59%	55	30.00	10000	1,000.00	30000	✗
Westpac	55 day Visa Card	19.59%	55	30.00	10000	1,000.00	30000	✗
Westpac	Altitude	19.99%	45	100.00	N/A	1,000.00	30000	✓
Westpac	earth	19.99%	45	75.00	N/A	1,000.00	30000	✓
Westpac	Singapore Airlines Gold Card	19.49%	45	125.00	N/A	5,000.00	50000	✓
Woolworths Limited	Everyday Money	19.84%	55	49.00	N/A	1,000.00	No Max	✓
★★								
Bank of Melbourne	No Annual Fee Visa	20.49%	0	0.00	N/A	500.00	40000	✗
BankSA	No Annual Fee Visa	20.49%	0	0.00	N/A	500.00	40000	✗
Bendigo Bank	Ready Red MasterCard	19.99%	44	45.00	N/A	500.00	No Max	✓
Bendigo Bank	Ready Red Visa	19.99%	44	45.00	N/A	500.00	No Max	✓
BOQ	Blue Visa	20.74%	44	60.00	N/A	2,000.00	7500	✓
BOQ	Gold Visa	20.74%	55	120.00	N/A	5,000.00	25000	✓
Citibank	BP MasterCard	20.89%	55	89.00	N/A	2,000.00	25000	✓
Citibank	Classic MasterCard	20.99%	55	89.00	N/A	2,000.00	7500	✓
Citibank	Classic Visa	20.99%	55	89.00	N/A	2,000.00	7500	✓
Citibank	Emirates Platinum MasterCard	20.99%	55	229.00	N/A	5,000.00	100000	✓
Citibank	Gold MasterCard	20.99%	55	149.00	N/A	5,000.00	60000	✓
Citibank	Gold Visa	20.99%	55	149.00	N/A	5,000.00	60000	✓



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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★								
GE Money	28 Degrees MasterCard	20.99%	55	0.00	N/A	500.00	No Max	✗
GE Money	eco MasterCard	20.49%	55	49.00	N/A	500.00	20000	✗
GE Money	Gem Visa	22.99%	55	99.00	N/A	1,000.00	No Max	✗
GE Money	GO MasterCard	21.74%	62	59.00	N/A	600.00	25000	✓
GE Money	Myer Visa Card	20.69%	62	69.00	N/A	500.00	No Max	✓
HSBC	Classic Credit Card	20.50%	55	59.00	N/A	1,000.00	No Max	✓
Macquarie Bank	Visa Gold Card	20.95%	55	130.00	N/A	2,000.00	50000	✓
St.George Bank	No Annual Fee Visa	20.49%	0	0.00	N/A	500.00	40000	✗
Suncorp Bank	Platinum Card	20.74%	55	199.00	N/A	5,000.00	30000	✓
★								
American Express	David Jones Card	20.74%	44	99.00	N/A	2,000.00	30000	✓
American Express	Platinum Edge Credit Card	20.74%	55	149.00	N/A	3,000.00	50000	✓
American Express	Platinum Reserve Credit Card	20.74%	55	395.00	N/A	3,000.00	50000	✓
American Express	Qantas Discovery Card	20.74%	44	0.00	N/A	1,000.00	100000	✓
American Express	Qantas Premium Card	20.74%	44	249.00	N/A	5,000.00	100000	✓
American Express	Qantas Ultimate Card	20.74%	44	450.00	N/A	5,000.00	100000	✓
American Express	Velocity Gold Card	20.74%	44	199.00	N/A	3,000.00	50000	✓
American Express	Velocity Platinum Card	20.74%	44	349.00	N/A	3,000.00	100000	✓

*Credit Unions includes the following financial institutions:

- Catalyst Mutual
- Community CPS Australia
- Companion CU
- FCCS Credit Union
- Holiday Coast CU
- Illawarra CU NSW
- IMB
- MyState Financial
- QT Mutual Bank
- Queenslanders CU
- SERVICE ONE Members Bank
- Sutherland Credit Union
- Unicredit-WA



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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★★ "outstanding value"								
bankmecu	Visa Credit Card	13.74%	55	0.00	N/A	1,000.00	No Max	✗
Credit Union SA	Visa Credit Card	10.49%	55	10.00	N/A	1,000.00	20000	✗
Heritage Bank	Visa Classic No Frills	11.80%	0	0.00	N/A	1,000.00	10000	✗
Horizon Credit Union	Visa Credit Card	12.95%	45	0.00	N/A	1,000.00	20000	✓
Hume Building Society	Value	13.15%	55	0.00	N/A	500.00	20000	✗
Macquarie Credit Union	Visa Credit Card	13.54%	55	15.00	N/A	1,000.00	10000	✗
Police Credit	Visa Credit Card	11.95%	44	0.00	N/A	1,000.00	10000	✗
Qantas Staff CU	Lifestyle	13.14%	0	0.00	N/A	500.00	50000	✓
Teachers Mutual Bank	Teachers Credit Card	11.50%	55	0.00	N/A	1,000.00	25000	✗
Victoria Teachers Mutual	Visa Credit Card	13.39%	55	0.00	N/A	500.00	No Max	✗
★★★★★								
ADCU	Low Rate Visa Card	10.99%	55	49.00	N/A	500.00	No Max	✗
ANZ	Low Rate MasterCard	13.14%	55	58.00	N/A	1,000.00	15000	✗
Bank of Melbourne	Vertigo MasterCard	13.24%	55	55.00	N/A	500.00	40000	✗
BankSA	Vertigo MasterCard	13.24%	55	55.00	N/A	500.00	40000	✗
Bankwest	Breeze MasterCard	10.99%	55	49.00	10000	1,000.00	25000	✗
Bankwest	Zero MasterCard	17.99%	55	0.00	N/A	1,000.00	25000	✗
Commonwealth Bank	Low Fee MasterCard	20.24%	55	24.00	1000	500.00	No Max	✗
Community First CU	Low Rate Visa Cred Card	9.75%	55	40.00	N/A	1,000.00	15000	✗
Community First CU	McGrath Pink Visa Card	9.75%	55	40.00	N/A	1,000.00	15000	✗
Defence Bank	True Blue Credit Card	11.74%	55	36.00	N/A	1,000.00	25000	✗
First Option CU	Standard Visa Credit Card	13.49%	45	18.00	N/A	500.00	20000	✗
Greater Building Society	Credit Card	10.25%	55	30.00	10000	1,000.00	25000	✗
HSBC	Credit Card	17.99%	55	0.00	N/A	1,000.00	No Max	✓
Intech Credit Union	Titanium Visa 55	12.30%	55	36.00	N/A	1,000.00	30000	✗
Maritime Mining & Power	Visa	10.29%	55	42.00	N/A	1,000.00	20000	✗
nab	Low Rate Visa Card	12.99%	55	59.00	N/A	500.00	No Max	✗
Newcastle Permanent	Value+ Credit Card	12.45%	55	45.00	N/A	500.00	20000	✗
Qantas Staff CU	Lifestyle Plus	16.50%	46	0.00	N/A	500.00	50000	✓
QPCU	Bluey Card	12.74%	55	25.00	8000	1,000.00	25000	✗
Queensland Country Credit Union	Visa Card	13.20%	55	39.00	N/A	500.00	No Max	✓
SCU	Low Rate Visa Credit Card	10.49%	55	30.00	N/A	1,000.00	No Max	✗
St.George Bank	Vertigo MasterCard	13.24%	55	55.00	N/A	500.00	40000	✗
Virgin Money	No Annual Fee Credit Card	18.99%	44	0.00	N/A	2,000.00	10000	✗
Westpac	Low Rate MasterCard	13.49%	55	45.00	N/A	1,000.00	30000	✗
Westpac	Low Rate Visa Card	13.49%	55	45.00	N/A	1,000.00	30000	✗
★★★★								
ANZ	Balance Visa	14.39%	55	57.00	N/A	1,000.00	15000	✓
ANZ	First	19.39%	44	30.00	N/A	1,000.00	No Max	✗
B & E Personal Banking	Visa Credit Card	12.99%	57	39.00	8000	500.00	30000	✗
Bank of Melbourne	Amplify Credit Card	18.74%	55	79.00	N/A	1,000.00	80000	✓
Bank of Melbourne	Gold Low Rate MasterCard	15.99%	55	79.00	N/A	4,000.00	80000	✗
Bank of Melbourne	Gold Low Rate Visa	15.99%	55	79.00	N/A	1,000.00	80000	✗
Bank of Melbourne	No Annual Fee MasterCard	20.49%	0	0.00	N/A	500.00	40000	✗



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Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★								
Bank of Melbourne	No Annual Fee Visa	20.49%	0	0.00	N/A	500.00	40000	✗
bankmecu	Low Rate Visa CreditCard	10.74%	0	59.00	N/A	1,000.00	No Max	✗
BankSA	Amplify Credit Card	18.74%	55	79.00	N/A	1,000.00	80000	✓
BankSA	Gold Low Rate MasterCard	15.99%	55	79.00	N/A	4,000.00	80000	✗
BankSA	Gold Low Rate Visa	15.99%	55	79.00	N/A	1,000.00	80000	✗
BankSA	No Annual Fee MasterCard	20.49%	0	0.00	N/A	500.00	40000	✗
BankSA	No Annual Fee Visa	20.49%	0	0.00	N/A	500.00	40000	✗
bcu	Classic Visa Card	12.00%	55	45.00	N/A	500.00	No Max	✗
bcu	Visa Bonus Rewarder	17.00%	55	40.00	N/A	500.00	No Max	✓
Bendigo Bank	Basic Black MasterCard	12.49%	44	45.00	N/A	500.00	No Max	✗
Bendigo Bank	Basic Black Visa	12.49%	44	45.00	N/A	500.00	No Max	✗
Bendigo Bank	RSPCA Rescue Visa	15.49%	40	24.00	N/A	500.00	No Max	✗
BOQ	Low Rate Visa Card	13.49%	55	55.00	N/A	2,000.00	20000	✗
Citibank	Clear Card	15.99%	55	65.00	N/A	2,000.00	20000	✓
Coastline Credit Union	Rewarder Visa	17.00%	55	52.00	12000	1,000.00	25000	✓
Coastline Credit Union	Visa Credit Card	17.50%	0	0.00	N/A	500.00	No Max	✗
Commonwealth Bank	Awards	20.74%	55	89.00	N/A	500.00	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	20.24%	55	90.00	10000	4,000.00	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	55	120.00	N/A	4,000.00	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	55	78.00	N/A	500.00	No Max	✗
Credit Unions*	Low Rate MasterCard	13.60%	55	75.00	N/A	2,000.00	15000	✗
CUA	Low Rate MasterCard	13.60%	55	75.00	N/A	2,000.00	15000	✗
ECU Australia	Low Rate Visa Credit Card	13.50%	55	48.00	N/A	1,000.00	50000	✗
Encompass Credit Union	Visa Credit Card	15.00%	55	36.00	N/A	1,000.00	5000	✗
First Option CU	Cash Rewards Visa Credit Card	15.99%	45	36.00	N/A	500.00	20000	✓
GE Money	28 Degrees MasterCard	20.99%	55	0.00	N/A	500.00	No Max	✗
GE Money	Coles MasterCard	19.99%	62	49.00	N/A	500.00	No Max	✓
GE Money	Low Rate MasterCard	15.49%	55	58.00	N/A	500.00	No Max	✗
GE Money	Myer Visa Card	20.69%	62	69.00	N/A	500.00	No Max	✓
Heritage Bank	Visa Classic Basic	16.75%	25	18.00	10000	1,000.00	10000	✗
Hume Building Society	Loyalty	17.95%	55	30.00	8000	500.00	20000	✓
Hunter United Credit Un	Visa Credit Card	11.49%	55	59.00	N/A	1,000.00	20000	✗
Jetstar	MasterCard	13.99%	55	59.00	N/A	2,000.00	50000	✓
Macquarie Bank	Visa RateSaver Card	14.95%	55	69.00	N/A	2,000.00	50000	✗
ME Bank	MasterCard	12.25%	44	49.00	7500	1,000.00	15000	✗
nab	Low Fee MasterCard	19.49%	44	30.00	N/A	500.00	No Max	✓
nab	Low Fee Visa Card	19.49%	44	30.00	N/A	500.00	No Max	✓
nab	Qantas Standard	19.99%	44	65.00	N/A	500.00	500000	✓
nab	Velocity Card	19.99%	44	65.00	N/A	500.00	No Max	✓
People's Choice Credit Ur	Charity Credit Card	15.95%	62	40.00	N/A	1,000.00	No Max	✗
People's Choice Credit Ur	Visa Credit Card	15.95%	62	40.00	N/A	1,000.00	No Max	✗
Police&NursesMut Bankir	Easypay Visa	11.99%	45	40.00	N/A	500.00	No Max	✗
QPCU	Bluey Rewarder Card	15.74%	55	48.00	8000	1,000.00	25000	✓
SGE Credit Union	Classic Solutions	12.95%	45	50.00	N/A	1,000.00	10000	✓
St.George Bank	Amplify Credit Card	18.74%	55	79.00	N/A	1,000.00	80000	✓



This report is no longer current. Please refer to the CANSTAR website for the most recent star ratings report on this topic.

Credit Card Star Ratings

OCCASIONAL SPENDER

All information is correct as at June 6th, 2012

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you

Company	Product	Rate	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★								
St.George Bank	Gold Low Rate MasterCard	15.99%	55	79.00	N/A	4,000.00	80000	✗
St.George Bank	Gold Low Rate Visa	15.99%	55	79.00	N/A	1,000.00	80000	✗
St.George Bank	No Annual Fee MasterCard	20.49%	0	0.00	N/A	500.00	40000	✗
St.George Bank	No Annual Fee Visa	20.49%	0	0.00	N/A	500.00	40000	✗
Suncorp Bank	Standard Card	12.74%	0	55.00	N/A	2,000.00	25000	✗
Westpac	55 day MasterCard	19.59%	55	30.00	10000	1,000.00	30000	✗
Westpac	55 day Visa Card	19.59%	55	30.00	10000	1,000.00	30000	✗
Westpac	Altitude	19.99%	45	100.00	N/A	1,000.00	30000	✓
Westpac	earth	19.99%	45	75.00	N/A	1,000.00	30000	✓
★★								
American Express	Qantas Discovery Card	20.74%	44	0.00	N/A	1,000.00	100000	✓
ANZ	Frequent Flyer	19.64%	44	95.00	N/A	1,000.00	No Max	✓
ANZ	Rewards	19.64%	44	89.00	N/A	1,000.00	No Max	✓
Bankwest	More MasterCard	19.24%	55	89.00	N/A	1,000.00	25000	✓
Bendigo Bank	Ready Red MasterCard	19.99%	44	45.00	N/A	500.00	No Max	✓
Bendigo Bank	Ready Red Visa	19.99%	44	45.00	N/A	500.00	No Max	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	55	60.00	N/A	500.00	No Max	✓
BOQ	Blue Visa	20.74%	44	60.00	N/A	2,000.00	7500	✓
Citibank	BP MasterCard	20.89%	55	89.00	N/A	2,000.00	25000	✓
Citibank	Classic MasterCard	20.99%	55	89.00	N/A	2,000.00	7500	✓
Citibank	Classic Visa	20.99%	55	89.00	N/A	2,000.00	7500	✓
Commonwealth Bank	Gold Awards	20.74%	55	144.00	N/A	4,000.00	No Max	✓
GE Money	eco MasterCard	20.49%	55	49.00	N/A	500.00	20000	✗
GE Money	Gem Visa	22.99%	55	99.00	N/A	1,000.00	No Max	✗
GE Money	GO MasterCard	21.74%	62	59.00	N/A	600.00	25000	✓
Heritage Bank	Visa Classic With Rewards	16.75%	25	48.00	N/A	1,000.00	10000	✓
HSBC	Classic Credit Card	20.50%	55	59.00	N/A	1,000.00	No Max	✓
Macquarie Bank	Visa Gold Card	20.95%	55	130.00	N/A	2,000.00	50000	✓
SERVICE ONE Members Bank	Visa	15.25%	0	0.00	N/A	500.00	10000	✗
Woolworths Limited	Everyday Money	19.84%	55	49.00	N/A	1,000.00	No Max	✓
★								
American Express	David Jones Card	20.74%	44	99.00	N/A	2,000.00	30000	✓
American Express	Platinum Edge Credit Card	20.74%	55	149.00	N/A	3,000.00	50000	✓
American Express	Platinum Reserve Credit Card	20.74%	55	395.00	N/A	3,000.00	50000	✓
American Express	Velocity Gold Card	20.74%	44	199.00	N/A	3,000.00	50000	✓
American Express	Velocity Platinum Card	20.74%	44	349.00	N/A	3,000.00	100000	✓

*Credit Unions includes the following financial institutions:

- Catalyst Mutual
- Community CPS Australia
- Companion CU
- FCCS Credit Union
- Holiday Coast CU
- Illawarra CU NSW
- IMB
- MyState Financial
- QT Mutual Bank
- Queenslanders CU
- SERVICE ONE Members Bank
- Sutherland Credit Union
- Unicredit-WA

CREDIT CARD STAR RATINGS

What are the CANSTAR *credit card star ratings*?

CANSTAR *credit card star ratings* are a sophisticated rating methodology, unique to CANSTAR, 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 *credit card star ratings*?

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

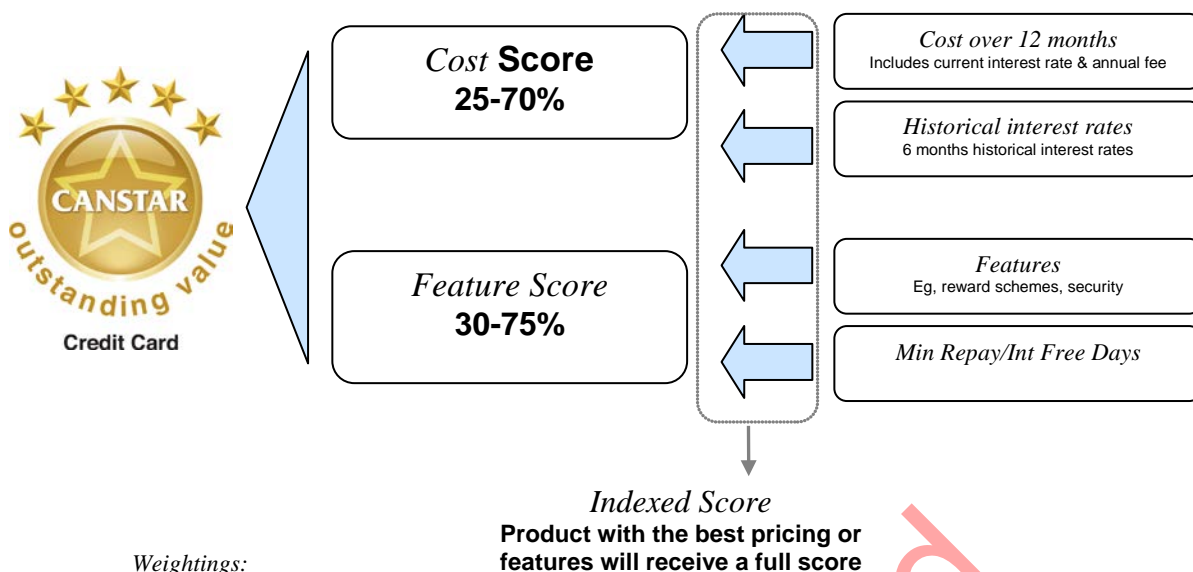
CANSTAR has adopted four different credit card user profiles in an attempt to cover the majority of card spending and payment patterns. The star ratings methodology differs for each profile in terms of the relative importance placed on the fees and features of the cards assessed. For example the methodology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

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



Weightings:

Profiles	COST			FEATURES			
	COST	Cost over 12 months	Historical Rates	FEATURES	Product features	Free days	Min Repayment
Habitual Spender	70%	50%	50%	30%	83%	0%	17%
Occasional Spender	60%	70%	30%	40%	87%	13%	0%
Everyday Spender	35%	70%	30%	65%	92%	8%	0%
Big Spender	25%	70%	30%	75%	93%	7%	0%

Costs (C)

CANSTAR 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 \$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
- 2) **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%.

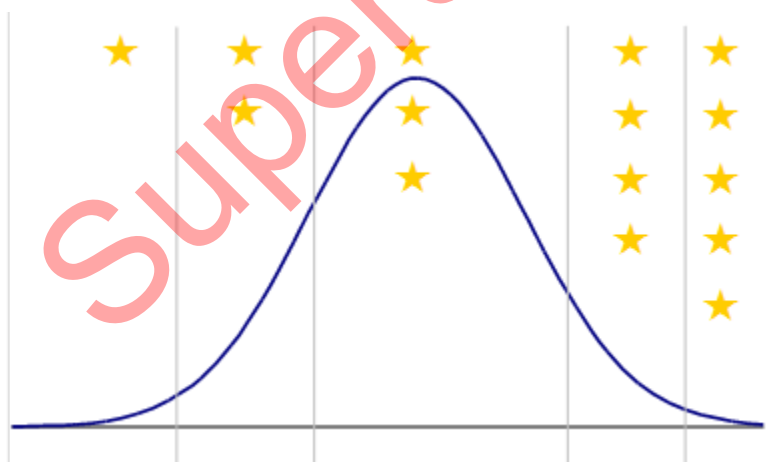
The Costs (C) plus Features (F) point scores are indexed and totalled to provide the Total Index Points. Together they form the basis of the CANSTAR's credit card star ratings.

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 5-star rating.



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

How many products and financial institutions are analysed?

In order to calculate the ratings, CANSTAR analyses 212 Credit Card products from 68 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 credit card star ratings re-rated?

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

Does CANSTAR rate other product areas?

CANSTAR 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 website at www.canstar.com.au if you would like to view the latest star ratings reports of interest.



- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & Contents
- Home loans
- Life Insurance
- Managed investments
- Margin lending
- Online share trading
- Package banking
- Personal loans
- Reward programs
- Superannuation
- Travel insurance

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