



credit card star ratings

Section 1. Summary By Profile

Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
BankSA	MasterCard Platinum	12.99	25	89.00	N/A	8000	No max	✓
BankSA	Visa Platinum	12.99	25	89.00	N/A	10000	No max	✓
Citibank	Platinum Visa	19.24	25	250.00	N/A	20000	100000.00	✓
Citibank	Platinum MasterCard	19.24	25	250.00	N/A	12000	100000.00	✓
Citibank	Gold MasterCard	19.24	25	119.00	N/A	5000	25000.00	✓
Citibank	Gold Visa	19.24	25	119.00	N/A	5000	25000.00	✓
Commonwealth Bank	Platinum MasterCard	19.40	25	200.00	N/A	12000	No max	✓
Commonwealth Bank	Visa Gold	18.90	25	114.00	N/A	5000	No max	✓
Commonwealth Bank	Visa Platinum	19.40	25	200.00	N/A	12000	No max	✓
Commonwealth Bank	Gold MasterCard	18.90	25	114.00	N/A	5000	No max	✓
HSBC	Visa Platinum	18.25	15	199.00	N/A	12000	No max	✓
St George Bank	Platinum MasterCard	12.99	25	89.00	N/A	8000	No max	✓
St George Bank	Private Bk Visa Platinum	18.99	30	225.00	N/A	25000	250000.00	✓
St George Bank	Platinum Visa Cred Card	12.99	25	89.00	N/A	10000	No max	✓
Westpac	Altitude Platinum/MCard	19.24	15	295.00	N/A	10000	65000.00	✓
Westpac	Altitude Gold/MasterCard	19.24	15	150.00	N/A	5000	50000.00	✓
Westpac	Altitude Platinum/Amex	19.24	15	295.00	N/A	10000	65000.00	✓
★★★★ "exceptional value"								
AMP Banking	AMEX Gold Credit Card	12.74	25	70.00	18000	5000	25000.00	✓
ANZ Bank	Freq Flyer Visa Platinum	19.24	25	195.00	N/A	12000	No max	✓
Austral Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Austral Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Australian Central CU	Gold MasterCard-Blue Sky	17.99	25	99.00	N/A	5000	25000.00	✓
Community CPS Australia	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Community CPS Australia	Gold MyCard Bluesky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
connectfinancial	Gold MasterCard-Standard	17.99	25	75.00	N/A	5000	25000.00	✓
connectfinancial	Gold MasterCard-BlueSky	17.99	25	99.00	N/A	5000	25000.00	✓
Credit Union Australia	Gold MasterCard-Standard	17.99	25	75.00	N/A	5000	25000.00	✓
Credit Union Australia	Gold MasterCard-BlueSky	17.99	25	99.00	N/A	5000	25000.00	✓
Electricity CU	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Electricity CU	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Family First CU	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Family First CU	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
FCCS Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
FCCS Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
First Pacific CU	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
First Pacific CU	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓

your guide to product excellence

credit card star ratings



Section 1. Summary By Profile

Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★ "exceptional value"								
Greater Building Society	AMEX Gold Credit Card	16.49	25	70.00	18000	5000	25000.00	✓
Holiday Coast CU	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Holiday Coast CU	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
HSBC	Visa Gold	18.25	15	99.00	N/A	5000	No max	✓
Illawarra CU NSW	Gold MasterCard-Standard	17.99	25	75.00	N/A	5000	25000.00	✓
Illawarra CU NSW	Gold MasterCard-BlueSky	17.99	25	99.00	N/A	5000	25000.00	✓
Maroondah Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Maroondah Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Orange Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Orange Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Qld Teachers CU	Gold MyCard Blue SkyRews	17.99	25	99.00	N/A	5000	25000.00	✓
Qld Teachers CU	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
SERVICE ONE Members Ba	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
SERVICE ONE Members Ba	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
SUNCORP	Clear Options Gold	15.95	25	69.00	N/A	5000	No max	✓
SUNCORP	Clear Options Plus	16.95	25	29.00	N/A	500	No max	✓
SUNCORP	Clear Options Standard	10.25	0	29.00	N/A	500	No max	✓
Sutherland Credit Union	Gold MyCard Blue SkyRews	17.99	25	99.00	N/A	5000	25000.00	✓
Sutherland Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Unicom Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Unicom Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
University Credit Soc	Gold MyCard Blue SkyRews	17.99	25	99.00	N/A	5000	25000.00	✓
University Credit Soc	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
★★★ "strong value"								
American Express	Platinum Credit Card	16.74	25	395.00	N/A	10000	100000.00	✓
American Express	Gold Credit Card	12.99	25	70.00	18000	5000	50000.00	✓
AMP Banking	AMEX Blue Credit Card	17.04	25	25.00	5000	1000	10000.00	✓
ANZ Bank	Rewards Visa	19.24	14	26.00	N/A	1000	No max	✓
ANZ Bank	Rewards Visa Gold	19.24	25	57.00	N/A	5000	No max	✓
ANZ Bank	Gold	17.75	25	87.00	N/A	5000	No max	✗
Bank of Queensland	Gold MasterCard	17.50	14	120.00	N/A	5000	No max	✓
BankSA	Gold Low Rate Visa	12.99	25	65.00	N/A	5000	No max	✓
BankSA	Gold Low Rate MasterCard	12.99	25	65.00	N/A	5000	No max	✓
GE Money	Coles Myer Source Card	18.99	32	0.00	N/A	500	No max	✓
Greater Building Society	AMEX Credit Card	17.49	25	25.00	5000	1000	10000.00	✓
Heritage Building Soc	Visa Gold With Rewards	15.45	25	90.00	N/A	5000	50000.00	✓
Heritage Building Soc	Visa Classic With Rewards	15.45	25	36.00	N/A	1000	10000.00	✓

your guide to product excellence



credit card star ratings

Section 1. Summary By Profile

Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★ "strong value"								
Homeloans	AMEX Credit Card	17.49	25	25.00	5000	500	15000.00	✓
HSBC	AMEX Gold	16.49	25	70.00	18000	5000	25000.00	✓
IMB Limited	Gold MasterCard	18.95	25	99.00	N/A	5000	25000.00	✓
PowerState Credit Union	AMEX Credit Card	17.49	25	25.00	5000	1000	12000.00	✓
RESI Mortgage Corp	AMEX Credit Card	17.49	25	25.00	5000	500	25000.00	✓
St George Bank	Gold Low Rate MasterCard	12.99	25	65.00	N/A	5000	No max	✓
St George Bank	Gold Low Rate Visa	12.99	25	65.00	N/A	5000	No max	✓
SUNCORP	Gold AMEX	16.49	25	70.00	18000	5000	25000.00	✓
Westpac	Altitude/Amex	19.24	15	100.00	N/A	1000	50000.00	✓
Westpac	Altitude Gold/Amex	19.24	15	150.00	N/A	5000	50000.00	✓
Westpac	Altitude/MasterCard	19.24	15	100.00	N/A	1000	50000.00	✓
Wizard Home Loans	Fast Card-AMEX	17.49	25	25.00	5000	2500	No max	✓
◇ "rising star"								
Memberfirst Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Memberfirst Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Power Credit Union	Gold MyCard Bluesky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Power Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
PowerState Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
PowerState Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Warwick Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Warwick Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
★★ "average value"								
American Express	Rewards Maximiser Gold	18.49	25	192.00	N/A	1000	25000.00	✓
Bank of Queensland	MasterCard Free Days	17.50	14	49.00	N/A	1000	No max	✓
Bank of Queensland	MasterCard	16.24	0	0.00	N/A	1000	No max	✓
Bank of Queensland	Visa	16.24	0	0.00	N/A	1000	No max	✓
Bank of Queensland	Visa Free Days	17.50	14	49.00	N/A	1000	No max	✓
Commonwealth Bank	MasterCard with Awards	18.90	25	59.00	N/A	500	No max	✓
Commonwealth Bank	Visa with Awards	18.90	25	59.00	N/A	500	No max	✓
nab	MasterCard	17.49	14	30.00	N/A	500	No max	✓
nab	Gold Rewards MasterCard	18.30	14	88.30	N/A	5000	No max	✓
nab	Gold MasterCard	17.49	14	90.00	N/A	5000	No max	✓
nab	Visa Gold Card	17.49	14	90.00	N/A	5000	No max	✓
nab	Visa Classic	17.49	14	30.00	N/A	500	No max	✓
nab	Gold Rewards Visa Card	18.30	14	88.30	N/A	5000	No max	✓
★ "satisfactory value"								

your guide to product excellence



credit card star ratings

Section 1. Summary By Profile

Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "satisfactory value"								
Alliance One CreditUnion	Visa Credit Card	11.99	25	15.00	N/A	1000	50000.00	✗
ANZ Bank	Frequent Flyer Visa Gold	19.24	25	95.00	N/A	5000	No max	✓
Austral Credit Union	Visa Credit Card	9.95	25	0.00	N/A	500	No max	✗
Australian Central CU	Gold Low Rate MasterCard	9.99	25	75.00	N/A	5000	25000.00	✗
BankSA	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓
BankSA	Starts Low Stays Low	11.99	25	59.00	N/A	500	No max	✓
BankSA	Starts Low Stays Low	11.99	25	59.00	N/A	500	No max	✓
BankWest	Lite Gold MasterCard	9.49	25	89.00	N/A	5000	50000.00	✗
Coastline Credit Union	Rewarder Visa	15.70	25	52.00	12000	1000	25000.00	✓
Commonwealth Bank	Golf Card	17.90	25	100.00	N/A	7500	No max	✓
Community CPS Australia	Gold Low Rate MyCard	9.99	25	75.00	N/A	5000	25000.00	✗
Community First CU	Visa Credit Card	9.50	25	30.00	N/A	1000	15000.00	✗
earth	earth+/MasterCard	15.24	25	79.00	N/A	3000	50000.00	✓
Electricity CU	Gold Low Rate MyCard	9.99	25	75.00	N/A	5000	25000.00	✗
Family First CU	Gold Low Rate MyCard	9.99	25	75.00	N/A	5000	25000.00	✗
FCCS Credit Union	Gold Low Rate MyCard	9.99	25	75.00	N/A	5000	25000.00	✗
First Pacific CU	Gold Low Rate MyCard	9.99	25	75.00	N/A	5000	25000.00	✗
Holiday Coast CU	Gold Low Rate MyCard	9.99	25	75.00	N/A	5000	25000.00	✗
HSBC	Visa Classic	18.25	15	59.00	N/A	1000	No max	✓
Illawarra CU NSW	Gold Low Rate MasterCard	9.99	25	75.00	N/A	5000	25000.00	✗
Intech Credit Union	Titanium Visa 55	9.55	25	36.00	N/A	1000	No max	✗
Maritime Workers CU	Visa	13.20	25	42.00	N/A	1000	20000.00	✗
Maroondah Credit Union	Gold Low Rate MyCard	9.99	25	75.00	N/A	5000	25000.00	✗
NSW Teachers CU	Teachers Credit Card	11.50	25	0.00	N/A	1000	25000.00	✗
Orange Credit Union	Gold Low Rate MyCard	9.99	25	75.00	N/A	5000	25000.00	✗
Police CU SA	extralite Credit Card	10.49	14	0.00	N/A	2000	No max	✗
Qantas Staff CU	Lifestyle Plus	15.25	16	0.00	N/A	500	50000.00	✓
Qantas Staff CU	Lifestyle	11.75	0	0.00	N/A	500	50000.00	✓
Satisfac Credit Union	Visa Credit Card S10	9.99	25	20.00	N/A	500	30000.00	✗
Savings & Loans CU SA	Women&Child Hospital Crd	16.25	31	0.00	N/A	1000	No max	✗
St George Bank	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓
St George Bank	Starts Low Stays Low/Visa	11.99	25	59.00	N/A	500	No max	✓
St George Bank	Starts Low Stays Low MCD	11.99	25	59.00	N/A	500	No max	✓
Unicom Credit Union	Gold Low Rate MyCard	9.99	25	75.00	N/A	5000	25000.00	✗
University Credit Soc	Gold Low Rate MyCard	9.99	25	75.00	N/A	5000	25000.00	✗
Victoria Teachers CU	Visa Credit Cd	13.99	25	0.00	N/A	500	No max	✗
Virgin Money	Credit Card	12.99	25	0.00	N/A	2000	30000.00	✓

your guide to product excellence

credit card star ratings



Section 1. Summary By Profile

Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "satisfactory value"								
Westpac	Visa Gold	17.99	25	90.00	12000	5000	50000.00	✗
Westpac	Gold MasterCard	17.99	25	90.00	12000	5000	50000.00	✗
Wizard Home Loans	Clear Advantage MasterCd	13.15	25	0.00	N/A	500	No max	✗

SUPERCEDED

credit card star ratings



Section 1. Summary By Profile

Everyday Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
American Express	Gold Credit Card	12.99	25	70.00	18000	5000	50000.00	✓
AMP Banking	AMEX Gold Credit Card	12.74	25	70.00	18000	5000	25000.00	✓
BankSA	MasterCard Platinum	12.99	25	89.00	N/A	8000	No max	✓
BankSA	Visa Platinum	12.99	25	89.00	N/A	10000	No max	✓
Citibank	Platinum Visa	19.24	25	250.00	N/A	20000	100000.00	✓
Citibank	Platinum MasterCard	19.24	25	250.00	N/A	12000	100000.00	✓
Greater Building Society	AMEX Gold Credit Card	16.49	25	70.00	18000	5000	25000.00	✓
Greater Building Society	AMEX Credit Card	17.49	25	25.00	5000	1000	10000.00	✓
HSBC	AMEX Gold	16.49	25	70.00	18000	5000	25000.00	✓
PowerState Credit Union	AMEX Credit Card	17.49	25	25.00	5000	1000	12000.00	✓
St George Bank	Platinum Visa Cred Card	12.99	25	89.00	N/A	10000	No max	✓
St George Bank	Platinum MasterCard	12.99	25	89.00	N/A	8000	No max	✓
SUNCORP	Clear Options Standard	10.25	0	29.00	N/A	500	No max	✓
SUNCORP	Clear Options Gold	15.95	25	69.00	N/A	5000	No max	✓
SUNCORP	Clear Options Plus	16.95	25	29.00	N/A	500	No max	✓
Westpac	Altitude Platinum/MCard	19.24	15	295.00	N/A	10000	65000.00	✓
★★★★★ "exceptional value"								
AMP Banking	AMEX Blue Credit Card	17.04	25	25.00	5000	1000	10000.00	✓
ANZ Bank	Rewards Visa	19.24	14	26.00	N/A	1000	No max	✓
ANZ Bank	Rewards Visa Gold	19.24	25	57.00	N/A	5000	No max	✓
Austral Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Austral Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Australian Central CU	Gold MasterCard-Blue Sky	17.99	25	99.00	N/A	5000	25000.00	✓
Bank of Queensland	Visa	16.24	0	0.00	N/A	1000	No max	✓
Bank of Queensland	MasterCard	16.24	0	0.00	N/A	1000	No max	✓
Citibank	Silver MasterCard	19.24	25	69.00	N/A	2000	7500.00	✓
Citibank	Gold MasterCard	19.24	25	119.00	N/A	5000	25000.00	✓
Citibank	Silver Visa	19.24	25	69.00	N/A	2000	7500.00	✓
Citibank	Gold Visa	19.24	25	119.00	N/A	5000	25000.00	✓
Commonwealth Bank	Visa Platinum	19.40	25	200.00	N/A	12000	No max	✓
Commonwealth Bank	Platinum MasterCard	19.40	25	200.00	N/A	12000	No max	✓
Commonwealth Bank	Visa Gold	18.90	25	114.00	N/A	5000	No max	✓
Commonwealth Bank	Gold MasterCard	18.90	25	114.00	N/A	5000	No max	✓
Community CPS Australia	Gold MyCard Bluesky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Community CPS Australia	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
connectfinancial	Gold MasterCard-BlueSky	17.99	25	99.00	N/A	5000	25000.00	✓
connectfinancial	Gold MasterCard-Standard	17.99	25	75.00	N/A	5000	25000.00	✓

your guide to product excellence

credit card star ratings



Section 1. Summary By Profile

Everyday Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★ "exceptional value"								
Credit Union Australia	Gold MasterCard-Standard	17.99	25	75.00	N/A	5000	25000.00	✓
Credit Union Australia	Gold MasterCard-BlueSky	17.99	25	99.00	N/A	5000	25000.00	✓
Electricity CU	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Electricity CU	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Family First CU	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Family First CU	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
FCCS Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
FCCS Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
First Pacific CU	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
First Pacific CU	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
GE Money	Coles Myer Source Card	18.99	32	0.00	N/A	500	No max	✓
Heritage Building Soc	Visa Classic WithRewards	15.45	25	36.00	N/A	1000	10000.00	✓
Holiday Coast CU	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Holiday Coast CU	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Homeloans	AMEX Credit Card	17.49	25	25.00	5000	500	15000.00	✓
Illawarra CU NSW	Gold MasterCard-BlueSky	17.99	25	99.00	N/A	5000	25000.00	✓
Illawarra CU NSW	Gold MasterCard-Standard	17.99	25	75.00	N/A	5000	25000.00	✓
Maroondah Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Maroondah Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Orange Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Orange Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Qld Teachers CU	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Qld Teachers CU	Gold MyCard Blue SkyRews	17.99	25	99.00	N/A	5000	25000.00	✓
RESI Mortgage Corp	AMEX Credit Card	17.49	25	25.00	5000	500	25000.00	✓
SERVICE ONE Members Ba	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
SERVICE ONE Members Ba	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
St George Bank	Private Bk Visa Platinum	18.99	30	225.00	N/A	25000	250000.00	✓
SUNCORP	Gold AMEX	16.49	25	70.00	18000	5000	25000.00	✓
Sutherland Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Sutherland Credit Union	Gold MyCard Blue SkyRews	17.99	25	99.00	N/A	5000	25000.00	✓
Unicom Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Unicom Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
University Credit Soc	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
University Credit Soc	Gold MyCard Blue SkyRews	17.99	25	99.00	N/A	5000	25000.00	✓
Westpac	Altitude Gold/MasterCard	19.24	15	150.00	N/A	5000	50000.00	✓
Westpac	Altitude Platinum/Amex	19.24	15	295.00	N/A	10000	65000.00	✓
Wizard Home Loans	Fast Card-AMEX	17.49	25	25.00	5000	2500	No max	✓

your guide to product excellence

credit card star ratings



Section 1. Summary By Profile

Everyday Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★ "strong value"								
Austral Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Australian Central CU	Silver MasterCard	17.99	25	35.00	N/A	2000	7500.00	✓
Bank of Queensland	Gold MasterCard	17.50	14	120.00	N/A	5000	No max	✓
Community CPS Australia	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
connectfinancial	Silver MasterCard	17.99	25	35.00	N/A	2000	7500.00	✓
Credit Union Australia	Silver MasterCard	17.99	25	35.00	N/A	2000	7500.00	✓
Electricity CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Family First CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
FCCS Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
First Pacific CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Heritage Building Soc	Visa Gold With Rewards	15.45	25	90.00	N/A	5000	50000.00	✓
Holiday Coast CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
HSBC	Visa Gold	18.25	15	99.00	N/A	5000	No max	✓
HSBC	Visa Platinum	18.25	15	199.00	N/A	12000	No max	✓
Illawarra CU NSW	Silver MasterCard	17.99	25	35.00	N/A	2000	7500.00	✓
Maroondah Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Orange Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Qld Teachers CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
SERVICE ONE Members Ba	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Sutherland Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Unicom Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
University Credit Soc	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Virgin Money	Credit Card	12.99	25	0.00	N/A	2000	30000.00	✓
Westpac	Altitude/Amex	19.24	15	100.00	N/A	1000	50000.00	✓
Westpac	Altitude/MasterCard	19.24	15	100.00	N/A	1000	50000.00	✓
◇ "rising star"								
Memberfirst Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Memberfirst Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Power Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
Power Credit Union	Gold MyCard Bluesky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
PowerState Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
PowerState Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
PowerState Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Warwick Credit Union	Gold MyCard BlueSky Rews	17.99	25	99.00	N/A	5000	25000.00	✓
Warwick Credit Union	Gold MyCard StandardRews	17.99	25	75.00	N/A	5000	25000.00	✓
★★ "average value"								

your guide to product excellence

credit card star ratings

Section 1. Summary By Profile

Everyday Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★ "average value"								
Austral Credit Union	Visa Credit Card	9.95	25	0.00	N/A	500	No max	✗
Bank of Queensland	Visa Free Days	17.50	14	49.00	N/A	1000	No max	✓
Bank of Queensland	MasterCard Free Days	17.50	14	49.00	N/A	1000	No max	✓
Commonwealth Bank	Visa with Awards	18.90	25	59.00	N/A	500	No max	✓
Commonwealth Bank	MasterCard with Awards	18.90	25	59.00	N/A	500	No max	✓
nab	Visa Classic	17.49	14	30.00	N/A	500	No max	✓
nab	MasterCard	17.49	14	30.00	N/A	500	No max	✓
Police CU SA	extralite Credit Card	10.49	14	0.00	N/A	2000	No max	✗
Qantas Staff CU	Lifestyle	11.75	0	0.00	N/A	500	50000.00	✓
Westpac	Altitude Gold/Amex	19.24	15	150.00	N/A	5000	50000.00	✓
★ "satisfactory value"								
Alliance One CreditUnion	Visa Credit Card	11.99	25	15.00	N/A	1000	50000.00	✗
American Express	Platinum Credit Card	16.74	25	395.00	N/A	10000	100000.00	✓
American Express	Rewards Maximiser Gold	18.49	25	192.00	N/A	1000	25000.00	✓
ANZ Bank	Freq Flyer Visa Platinum	19.24	25	195.00	N/A	12000	No max	✓
BankSA	Gold Low Rate MasterCard	12.99	25	65.00	N/A	5000	No max	✓
BankSA	Gold Low Rate Visa	12.99	25	65.00	N/A	5000	No max	✓
BankSA	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓
Coastline Credit Union	Rewarder Visa	15.70	25	52.00	12000	1000	25000.00	✓
Heritage Building Soc	Visa Gold No Frills	9.95	0	0.00	N/A	5000	50000.00	✗
Heritage Building Soc	Visa Classic No Frills	10.50	0	0.00	N/A	1000	10000.00	✗
HSBC	Visa Classic	18.25	15	59.00	N/A	1000	No max	✓
IMB Limited	Silver MasterCard	18.95	25	55.00	N/A	2000	7000.00	✓
IMB Limited	Gold MasterCard	18.95	25	99.00	N/A	5000	25000.00	✓
Intech Credit Union	Titanium Visa 55	9.55	25	36.00	N/A	1000	No max	✗
mecu	Visa Credit Card	13.49	25	0.00	N/A	500	No max	✗
Members Equity Bank	MasterCard	10.99	14	30.00	7500	1000	15000.00	✗
nab	Visa Gold Card	17.49	14	90.00	N/A	5000	No max	✓
nab	Gold MasterCard	17.49	14	90.00	N/A	5000	No max	✓
NSW Teachers CU	Teachers Credit Card	11.50	25	0.00	N/A	1000	25000.00	✗
Qantas Staff CU	Lifestyle Plus	15.25	16	0.00	N/A	500	50000.00	✓
Qld Police Credit Union	Bluey Card	10.95	25	25.00	8000	1000	20000.00	✗
Qld Police Credit Union	Bluey Rewarder Card	13.95	25	48.00	8000	1000	20000.00	✓
Satisfac Credit Union	Visa Credit Card S10	9.99	25	20.00	N/A	500	30000.00	✗
Savings & Loans CU SA	Women&Child Hospital Crd	16.25	31	0.00	N/A	1000	No max	✗

credit card star ratings



Section 1. Summary By Profile

Everyday Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "satisfactory value"								
St George Bank	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓
St George Bank	Gold Low Rate Visa	12.99	25	65.00	N/A	5000	No max	✓
St George Bank	Gold Low Rate MasterCard	12.99	25	65.00	N/A	5000	No max	✓
Victoria Teachers CU	Visa Credit Cd	13.99	25	0.00	N/A	500	No max	✗
Wizard Home Loans	Clear Advantage MasterCd	13.15	25	0.00	N/A	500	No max	✗

SUPERCEDED



credit card star ratings

Section 1. Summary By Profile

Habitual Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
Alliance One CreditUnion	Visa Credit Card	11.99	25	15.00	N/A	1000	50000.00	✗
Austral Credit Union	Visa Credit Card	9.95	25	0.00	N/A	500	No max	✗
Australian Central CU	Silver LowRate MasterCd	9.99	25	35.00	N/A	2000	7500.00	✗
Australian Defence CU	Visa Credit Card	12.30	25	36.00	N/A	500	No max	✗
Bananacoast Community C	Classic Visa Card	9.95	25	45.00	N/A	500	20000.00	✗
Bank of Queensland	Low Rate Visa Card	10.24	14	49.00	N/A	1000	No max	✗
BankSA	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓
BankWest	Lite MasterCard	9.49	25	49.00	N/A	1000	25000.00	✗
Bendigo Bank	Basic Black MasterCard	9.95	14	45.00	N/A	500	50000.00	✗
Bendigo Bank	Basic Black Visa	9.95	14	45.00	N/A	500	50000.00	✗
Citibank	Clear Card	9.99	25	65.00	N/A	2000	15000.00	✓
Commonwealth Bank	Low Rate Visa	11.49	25	48.00	N/A	500	No max	✗
Commonwealth Bank	Low Rate MasterCard	11.49	25	48.00	N/A	500	No max	✗
Community CPS Australia	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Community First CU	Visa Credit Card	9.50	25	30.00	N/A	1000	15000.00	✗
Defence Force CU	True Blue Credit Card	9.99	25	36.00	N/A	500	25000.00	✗
Electricity CU	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Encompass Credit Union	Encompass Credit Card	10.75	25	24.00	N/A	1000	30000.00	✗
Family First CU	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
FCCS Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
First Pacific CU	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
GE Money	Low Rate MasterCard	9.99	25	58.00	N/A	500	No max	✗
Heritage Building Soc	Visa Classic No Frills	10.50	0	0.00	N/A	1000	10000.00	✗
Holiday Coast CU	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Illawarra CU NSW	Silver Low Rate MasterCd	9.99	25	35.00	N/A	2000	7500.00	✗
Intech Credit Union	Titanium Visa 55	9.55	25	36.00	N/A	1000	No max	✗
Maroondah Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
mecu	Low Rate Visa CreditCard	8.49	0	59.00	N/A	500	No max	✗
Members Equity Bank	MasterCard	10.99	14	30.00	7500	1000	15000.00	✗
Newcastle Permanent	Value + Credit Card	8.99	25	38.00	N/A	1000	20000.00	✗
NSW Teachers CU	Teachers Credit Card	11.50	25	0.00	N/A	1000	25000.00	✗
Nurses First	Easypay VISA	9.99	15	36.00	N/A	500	No max	✗
Orange Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Police & Nurses Credit	Easypay VISA	9.99	15	36.00	N/A	500	No max	✗
Police CU SA	extralite Credit Card	10.49	14	0.00	N/A	2000	No max	✗
Qantas Staff CU	Lifestyle	11.75	0	0.00	N/A	500	50000.00	✓
Qld Police Credit Union	Bluey Card	10.95	25	25.00	8000	1000	20000.00	✗

your guide to product excellence

credit card star ratings

Section 1. Summary By Profile

Habitual Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available	
				Annualised Fee	Spend to Waive	Min	Max		
★★★★★ "superior value"									
Satisfac Credit Union	Visa Credit Card S10	9.99	25	20.00	N/A	500	30000.00	✗	
St George Bank	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓	
SUNCORP	Clear Options Standard	10.25	0	29.00	N/A	500	No max	✓	
TAFE & Community CU	Visa	11.25	0	24.00	N/A	500	20000.00	✗	
Unicom Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗	
University Credit Soc	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗	
Virgin Money	Credit Card	12.99	25	0.00	N/A	2000	30000.00	✓	
Westpac	Low Rate Visa Card	11.50	25	45.00	N/A	1000	30000.00	✗	
Wizard Home Loans	Clear Advantage MasterCd	13.15	25	0.00	N/A	500	No max	✗	
★★★★ "exceptional value"									
ANZ Bank	Low Rate MasterCard	12.49	25	58.00	N/A	1000	15000.00	✗	
Aussie Home Loans	Aussie MasterCard	10.49	25	49.00	N/A	1000	15000.00	✗	
BankSA	Starts Low Stays Low	11.99	25	59.00	N/A	500	No max	✓	
BankSA	Starts Low Stays Low	11.99	25	59.00	N/A	500	No max	✓	
BankWest	Zero MasterCard	13.74	25	0.00	N/A	1000	25000.00	✗	
Bendigo Bank	RSPCA Rescue	13.00	10	24.00	N/A	500	50000.00	✗	
HSBC	Low Rate Credit Card	11.95	25	39.00	N/A	1000	No max	✓	
Macquarie Credit Union	Visa 55	13.25	25	0.00	N/A	500	10000.00	✗	
Maritime Workers CU	Visa	13.20	25	42.00	N/A	1000	20000.00	✗	
mecu	Visa Credit Card	13.49	25	0.00	N/A	500	No max	✗	
nab	Low Rate Visa Card	11.24	25	49.00	N/A	500	No max	✗	
Qld Police Credit Union	Bluey Rewarder Card	13.95	25	48.00	8000	1000	20000.00	✓	
St George Bank	Starts Low Stays Low Visa	11.99	25	59.00	N/A	500	No max	✓	
St George Bank	Starts Low Stays Low MCD	11.99	25	59.00	N/A	500	No max	✓	
Victoria Teachers CU	Visa Credit Cd	13.99	25	0.00	N/A	500	No max	✗	
Westpac	Low Rate MasterCard	11.99	25	45.00	N/A	1000	30000.00	✗	
★★★ "strong value"									
Bananacoast Community C	Visa Bonus Rewarder	14.95	25	59.00	N/A	500	20000.00	✓	
Bank of Queensland	MasterCard	16.24	0	0.00	N/A	1000	No max	✓	
Bank of Queensland	Visa	16.24	0	0.00	N/A	1000	No max	✓	
BankSA	No Annual Fee Visa	16.75	0	0.00	N/A	500	No max	✓	
BankSA	No Annual Fee MasterCard	16.75	0	0.00	N/A	500	No max	✓	
Bendigo Bank	Red - No Interest Free	14.15	0	0.00	N/A	500	50000.00	✓	
Bendigo Bank	Red - No Interest Free	14.15	0	0.00	N/A	500	No max	✓	
Circle Credit Co-op	Visa Credit Card	14.50	25	60.00	N/A	2000	15000.00	✗	



credit card star ratings

Section 1. Summary By Profile

Habitual Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★ "strong value"								
Coastline Credit Union	Visa Credit Card	16.20	0	0.00	N/A	500	No max	✗
Coastline Credit Union	Rewarder Visa	15.70	25	52.00	12000	1000	25000.00	✓
Commonwealth Bank	Visa No Annual Fee	16.25	0	0.00	N/A	500	No max	✗
Commonwealth Bank	MasterCard No Annual Fee	16.25	0	0.00	N/A	500	No max	✗
earth	earth/MasterCard	12.99	25	49.00	N/A	1000	30000.00	✓
earth	earth/Amex	12.99	25	49.00	N/A	1000	30000.00	✓
GE Money	Coles Myer Source Card	18.99	32	0.00	N/A	500	No max	✓
Heritage Building Soc	Visa Classic WithRewards	15.45	25	36.00	N/A	1000	10000.00	✓
Heritage Building Soc	Visa Classic No Rewards	15.45	25	18.00	10000	1000	10000.00	✗
Qantas Staff CU	Lifestyle Plus	15.25	16	0.00	N/A	500	50000.00	✓
Savings & Loans CU SA	Women&Child Hospital Crd	16.25	31	0.00	N/A	1000	No max	✗
SERVICE ONE Members Ba	Visa	14.50	0	0.00	N/A	500	10000.00	✗
St George Bank	No Annual Fee MasterCard	16.75	0	0.00	N/A	500	No max	✓
St George Bank	No Annual Fee Card-Visa	16.75	0	0.00	N/A	500	No max	✓
SUNCORP	Clear Options Plus	16.95	25	29.00	N/A	500	No max	✓
Sutherland Credit Union	Visa	15.50	0	0.00	N/A	1000	5000.00	✗
TIO Banking	Territory Credit Card	13.49	25	59.00	N/A	1000	20000.00	✗
Westpac	MasterCard No Annual Fee	16.25	0	0.00	N/A	1000	50000.00	✗
✦ "rising star"								
Memberfirst Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Power Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
PowerState Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Warwick Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
★★ "average value"								
Adelaide Bank	Visa	15.75	0	0.00	N/A	500	No max	✗
AMP Banking	AMEX Blue Credit Card	17.04	25	25.00	5000	1000	10000.00	✓
ANZ Bank	First	17.75	14	30.00	N/A	1000	15000.00	✗
ANZ Bank	Rewards Visa	19.24	14	26.00	N/A	1000	No max	✓
Austral Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Australian Central CU	Silver MasterCard	17.99	25	35.00	N/A	2000	7500.00	✓
Bank of Queensland	MasterCard Free Days	17.50	14	49.00	N/A	1000	No max	✓
Bank of Queensland	Visa Free Days	17.50	14	49.00	N/A	1000	No max	✓
BankWest	extra Visa Classic	17.74	25	29.00	N/A	500	50000.00	✓
BankWest	Visa Classic	17.74	25	29.00	N/A	500	50000.00	✗
BankWest	extra Visa Reward	16.74	25	29.00	N/A	500	50000.00	✓
BankWest	Visa Reward	16.74	25	29.00	N/A	500	50000.00	✗

your guide to product excellence

credit card star ratings



Section 1. Summary By Profile

Habitual Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★ "average value"								
Bendigo Bank	Red MasterCard	17.40	14	35.00	N/A	500	50000.00	✓
Bendigo Bank	RSPCA Rescue Rewards	17.15	25	24.00	N/A	500	50000.00	✓
Bendigo Bank	Red Visa	17.40	14	35.00	N/A	500	50000.00	✓
Commonwealth Bank	MasterCard Low Fee	17.90	25	24.00	N/A	500	No max	✗
Commonwealth Bank	Visa Low Fee	17.90	25	24.00	N/A	500	No max	✗
Community CPS Australia	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
connectfinancial	Silver MasterCard	17.99	25	35.00	N/A	2000	7500.00	✓
Credit Union Australia	Silver MasterCard	17.99	25	35.00	N/A	2000	7500.00	✓
Electricity CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Family First CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
FCCS Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
First Pacific CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
GE Money	GO MasterCard	18.99	32	35.40	9000	600	25000.00	✓
GE Money	GO MasterCard	18.99	32		9000	600	25000.00	✓
Greater Building Society	AMEX Credit Card	17.49	25	25.00	5000	1000	10000.00	✓
Holiday Coast CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Homeloans	AMEX Credit Card	17.49	25	25.00	5000	500	15000.00	✓
Illawarra CU NSW	Silver MasterCard	17.99	25	35.00	N/A	2000	7500.00	✓
Maroondah Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
nab	MasterCard	17.49	14	30.00	N/A	500	No max	✓
nab	Visa Classic	17.49	14	30.00	N/A	500	No max	✓
nab	Visa Mini	17.49	25	19.00	N/A	500	No max	✓
Orange Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
PowerState Credit Union	AMEX Credit Card	17.49	25	25.00	5000	1000	12000.00	✓
Qld Teachers CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
SERVICE ONE Members Ba	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Sutherland Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
TIO Banking	Territory Rewards CredCd	15.65	25	59.00	N/A	1000	20000.00	✓
Unicom Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
University Credit Soc	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Westpac	Visa 55 Free days	17.99	25	30.00	10000	1000	25000.00	✗
Westpac	Holden Visa Card	18.99	15	55.00	N/A	1000	50000.00	✓
Westpac	Holden MasterCard	18.99	15	55.00	N/A	1000	50000.00	✓
Westpac	MasterCard 55 Free Days	17.99	25	30.00	10000	1000	25000.00	✗
★ "satisfactory value"								
Adelaide Bank	Visa Free Days	16.99	25	30.00	12000	500	No max	✗
ANZ Bank	Frequent Flyer Visa	19.24	14	40.00	N/A	1000	No max	✓

your guide to product excellence

credit card star ratings



Section 1. Summary By Profile

Habitual Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "satisfactory value"								
Citibank	Silver MasterCard	19.24	25	69.00	N/A	2000	7500.00	✓
Citibank	BP-Citibank MasterCard	17.95	25	79.00	N/A	500	25000.00	✗
Citibank	Cash Back Credit Card	19.24	25	69.00	N/A	2000	20000.00	✓
Citibank	Silver Visa	19.24	25	69.00	N/A	2000	7500.00	✓
Commonwealth Bank	Visa with Awards	18.90	25	59.00	N/A	500	No max	✓
Commonwealth Bank	MasterCard with Awards	18.90	25	59.00	N/A	500	No max	✓
HSBC	Visa Classic	18.25	15	59.00	N/A	1000	No max	✓
IMB Limited	Silver MasterCard	18.95	25	55.00	N/A	2000	7000.00	✓
nab	ANT AMEX-No Annual Fee	17.95	14	0.00	N/A	500	No max	✓
RESI Mortgage Corp	AMEX Credit Card	17.49	25	25.00	5000	500	25000.00	✓
Westpac	Altitude/Amex	19.24	15	100.00	N/A	1000	50000.00	✓
Westpac	Altitude/MasterCard	19.24	15	100.00	N/A	1000	50000.00	✓

SUPERCEDED

credit card star ratings



Section 1. Summary By Profile

Impulse Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
Alliance One CreditUnion	Visa Credit Card	11.99	25	15.00	N/A	1000	50000.00	✗
Austral Credit Union	Visa Credit Card	9.95	25	0.00	N/A	500	No max	✗
Australian Central CU	Silver LowRate MasterCd	9.99	25	35.00	N/A	2000	7500.00	✗
Australian Defence CU	Visa Credit Card	12.30	25	36.00	N/A	500	No max	✗
Bananacoast Community C	Classic Visa Card	9.95	25	45.00	N/A	500	20000.00	✗
Bank of Queensland	Low Rate Visa Card	10.24	14	49.00	N/A	1000	No max	✗
BankSA	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓
BankWest	Lite MasterCard	9.49	25	49.00	N/A	1000	25000.00	✗
Bendigo Bank	Basic Black Visa	9.95	14	45.00	N/A	500	50000.00	✗
Bendigo Bank	Basic Black MasterCard	9.95	14	45.00	N/A	500	50000.00	✗
Community CPS Australia	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Community First CU	Visa Credit Card	9.50	25	30.00	N/A	1000	15000.00	✗
Defence Force CU	True Blue Credit Card	9.99	25	36.00	N/A	500	25000.00	✗
Electricity CU	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Encompass Credit Union	Encompass Credit Card	10.75	25	24.00	N/A	1000	30000.00	✗
Family First CU	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
FCCS Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
First Pacific CU	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Heritage Building Soc	Visa Classic No Frills	10.50	0	0.00	N/A	1000	10000.00	✗
Holiday Coast CU	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Illawarra CU NSW	Silver Low Rate MasterCd	9.99	25	35.00	N/A	2000	7500.00	✗
Intech Credit Union	Titanium Visa 55	9.55	25	36.00	N/A	1000	No max	✗
Maroondah Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
mecu	Low Rate Visa CreditCard	8.49	0	59.00	N/A	500	No max	✗
Members Equity Bank	MasterCard	10.99	14	30.00	7500	1000	15000.00	✗
Newcastle Permanent	Value + Credit Card	8.99	25	38.00	N/A	1000	20000.00	✗
NSW Teachers CU	Teachers Credit Card	11.50	25	0.00	N/A	1000	25000.00	✗
Nurses First	Easypay VISA	9.99	15	36.00	N/A	500	No max	✗
Orange Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Police & Nurses Credit	Easypay VISA	9.99	15	36.00	N/A	500	No max	✗
Police CU SA	extralite Credit Card	10.49	14	0.00	N/A	2000	No max	✗
Qantas Staff CU	Lifestyle	11.75	0	0.00	N/A	500	50000.00	✓
Qld Police Credit Union	Bluey Card	10.95	25	25.00	8000	1000	20000.00	✗
Satisfac Credit Union	Visa Credit Card S10	9.99	25	20.00	N/A	500	30000.00	✗
St George Bank	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓
SUNCORP	Clear Options Standard	10.25	0	29.00	N/A	500	No max	✓
TAFE & Community CU	Visa	11.25	0	24.00	N/A	500	20000.00	✗

your guide to product excellence

credit card star ratings

Section 1. Summary By Profile

Impulse Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
Unicom Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
University Credit Soc	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Victoria Teachers CU	Visa Credit Cd	13.99	25	0.00	N/A	500	No max	✗
Virgin Money	Credit Card	12.99	25	0.00	N/A	2000	30000.00	✓
Wizard Home Loans	Clear Advantage MasterCd	13.15	25	0.00	N/A	500	No max	✗
★★★★ "exceptional value"								
BankSA	Starts Low Stays Low	11.99	25	59.00	N/A	500	No max	✓
BankSA	Starts Low Stays Low	11.99	25	59.00	N/A	500	No max	✓
BankWest	Zero MasterCard	13.74	25	0.00	N/A	1000	25000.00	✗
Bendigo Bank	RSPCA Rescue	13.00	10	24.00	N/A	500	50000.00	✗
Citibank	Clear Card	9.99	25	65.00	N/A	2000	15000.00	✓
Commonwealth Bank	Low Rate MasterCard	11.49	25	48.00	N/A	500	No max	✗
Commonwealth Bank	Low Rate Visa	11.49	25	48.00	N/A	500	No max	✗
GE Money	Low Rate MasterCard	9.99	25	58.00	N/A	500	No max	✗
HSBC	Low Rate Credit Card	11.95	25	39.00	N/A	1000	No max	✓
Maritime Workers CU	Visa	13.20	25	42.00	N/A	1000	20000.00	✗
mecu	Visa Credit Card	13.49	25	0.00	N/A	500	No max	✗
Savings & Loans CU SA	Women&Child Hospital Crd	16.25	31	0.00	N/A	1000	No max	✗
St George Bank	Starts Low Stays Low MCD	11.99	25	59.00	N/A	500	No max	✓
St George Bank	Starts Low Stays Low Visa	11.99	25	59.00	N/A	500	No max	✓
Westpac	Low Rate MasterCard	11.99	25	45.00	N/A	1000	30000.00	✗
Westpac	Low Rate Visa Card	11.50	25	45.00	N/A	1000	30000.00	✗
★★★ "strong value"								
ANZ Bank	Low Rate MasterCard	12.49	25	58.00	N/A	1000	15000.00	✗
ANZ Bank	First	17.75	14	30.00	N/A	1000	15000.00	✗
Aussie Home Loans	Aussie MasterCard	10.49	25	49.00	N/A	1000	15000.00	✗
Bananacoast Community C	Visa Bonus Rewarder	14.95	25	59.00	N/A	500	20000.00	✓
Bank of Queensland	Visa	16.24	0	0.00	N/A	1000	No max	✓
Bank of Queensland	MasterCard	16.24	0	0.00	N/A	1000	No max	✓
BankSA	No Annual Fee Visa	16.75	0	0.00	N/A	500	No max	✓
BankSA	No Annual Fee MasterCard	16.75	0	0.00	N/A	500	No max	✓
Bendigo Bank	Red - No Interest Free	14.15	0	0.00	N/A	500	50000.00	✓
Bendigo Bank	Red - No Interest Free	14.15	0	0.00	N/A	500	No max	✓
Coastline Credit Union	Visa Credit Card	16.20	0	0.00	N/A	500	No max	✗
Coastline Credit Union	Rewarder Visa	15.70	25	52.00	12000	1000	25000.00	✓



credit card star ratings

Section 1. Summary By Profile

Impulse Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★ "strong value"								
Commonwealth Bank	MasterCard No Annual Fee	16.25	0	0.00	N/A	500	No max	✗
Commonwealth Bank	Visa No Annual Fee	16.25	0	0.00	N/A	500	No max	✗
earth	earth/Amex	12.99	25	49.00	N/A	1000	30000.00	✓
earth	earth/MasterCard	12.99	25	49.00	N/A	1000	30000.00	✓
GE Money	Coles Myer Source Card	18.99	32	0.00	N/A	500	No max	✓
Heritage Building Soc	Visa Classic No Rewards	15.45	25	18.00	10000	1000	10000.00	✗
Heritage Building Soc	Visa Classic With Rewards	15.45	25	36.00	N/A	1000	10000.00	✓
Macquarie Credit Union	Visa 55	13.25	25	0.00	N/A	500	10000.00	✗
nab	Low Rate Visa Card	11.24	25	49.00	N/A	500	No max	✗
Qantas Staff CU	Lifestyle Plus	15.25	16	0.00	N/A	500	50000.00	✓
Qld Police Credit Union	Bluey Rewarder Card	13.95	25	48.00	8000	1000	20000.00	✓
SERVICE ONE Members Ba	Visa	14.50	0	0.00	N/A	500	10000.00	✗
St George Bank	No Annual Fee Card-Visa	16.75	0	0.00	N/A	500	No max	✓
St George Bank	No Annual Fee MasterCard	16.75	0	0.00	N/A	500	No max	✓
SUNCORP	Clear Options Plus	16.95	25	29.00	N/A	500	No max	✓
Sutherland Credit Union	Visa	15.50	0	0.00	N/A	1000	5000.00	✗
TIO Banking	Territory Credit Card	13.49	25	59.00	N/A	1000	20000.00	✗
Westpac	MasterCard No Annual Fee	16.25	0	0.00	N/A	1000	50000.00	✗
◇ "rising star"								
Memberfirst Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Power Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
PowerState Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
Warwick Credit Union	Silver Low Rate MyCard	9.99	25	35.00	N/A	2000	7500.00	✗
★★ "average value"								
Adelaide Bank	Visa	15.75	0	0.00	N/A	500	No max	✗
ANZ Bank	Rewards Visa	19.24	14	26.00	N/A	1000	No max	✓
ANZ Bank	Frequent Flyer Visa	19.24	14	40.00	N/A	1000	No max	✓
Austral Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Australian Central CU	Silver MasterCard	17.99	25	35.00	N/A	2000	7500.00	✓
Bank of Queensland	MasterCard Free Days	17.50	14	49.00	N/A	1000	No max	✓
Bank of Queensland	Visa Free Days	17.50	14	49.00	N/A	1000	No max	✓
BankWest	extra Visa Classic	17.74	25	29.00	N/A	500	50000.00	✓
BankWest	Visa Reward	16.74	25	29.00	N/A	500	50000.00	✗
BankWest	extra Visa Reward	16.74	25	29.00	N/A	500	50000.00	✓



credit card star ratings

Section 1. Summary By Profile

Impulse Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★ "average value"								
Bendigo Bank	Red Visa	17.40	14	35.00	N/A	500	50000.00	✓
Bendigo Bank	RSPCA Rescue Rewards	17.15	25	24.00	N/A	500	50000.00	✓
Bendigo Bank	Red MasterCard	17.40	14	35.00	N/A	500	50000.00	✓
Circle Credit Co-op	Visa Credit Card	14.50	25	60.00	N/A	2000	15000.00	✗
Commonwealth Bank	MasterCard Low Fee	17.90	25	24.00	N/A	500	No max	✗
Commonwealth Bank	Visa Low Fee	17.90	25	24.00	N/A	500	No max	✗
Community CPS Australia	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
connectfinancial	Silver MasterCard	17.99	25	35.00	N/A	2000	7500.00	✓
Credit Union Australia	Silver MasterCard	17.99	25	35.00	N/A	2000	7500.00	✓
Electricity CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Family First CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
FCCS Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
First Pacific CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
GE Money	GO MasterCard	18.99	32	35.40	9000	600	25000.00	✓
Holiday Coast CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Illawarra CU NSW	Silver MasterCard	17.99	25	35.00	N/A	2000	7500.00	✓
Maroondah Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
nab	Visa Classic	17.49	14	30.00	N/A	500	No max	✓
nab	MasterCard	17.49	14	30.00	N/A	500	No max	✓
Orange Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Qld Teachers CU	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
SERVICE ONE Members Ba	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Sutherland Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
TIO Banking	Territory Rewards CredCd	15.65	25	59.00	N/A	1000	20000.00	✓
Unicom Credit Union	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
University Credit Soc	Silver MyCard	17.99	25	35.00	N/A	2000	7500.00	✓
Westpac	Holden Visa Card	18.99	15	55.00	N/A	1000	50000.00	✓
Westpac	Visa 55 Free days	17.99	25	30.00	10000	1000	25000.00	✗
Westpac	MasterCard 55 Free Days	17.99	25	30.00	10000	1000	25000.00	✗
Westpac	Altitude/Amex	19.24	15	100.00	N/A	1000	50000.00	✓
Westpac	Holden MasterCard	18.99	15	55.00	N/A	1000	50000.00	✓
★ "satisfactory value"								
Adelaide Bank	Visa Free Days	16.99	25	30.00	12000	500	No max	✗
AMP Banking	AMEX Blue Credit Card	17.04	25	25.00	5000	1000	10000.00	✓
BankWest	Visa Classic	17.74	25	29.00	N/A	500	50000.00	✗



credit card star ratings

Section 1. Summary By Profile

Impulse Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "satisfactory value"								
Citibank	Silver MasterCard	19.24	25	69.00	N/A	2000	7500.00	✓
Citibank	Silver Visa	19.24	25	69.00	N/A	2000	7500.00	✓
Citibank	BP-Citibank MasterCard	17.95	25	79.00	N/A	500	25000.00	✗
Commonwealth Bank	MasterCard with Awards	18.90	25	59.00	N/A	500	No max	✓
Commonwealth Bank	Visa with Awards	18.90	25	59.00	N/A	500	No max	✓
Greater Building Society	AMEX Credit Card	17.49	25	25.00	5000	1000	10000.00	✓
Homeloans	AMEX Credit Card	17.49	25	25.00	5000	500	15000.00	✓
HSBC	Visa Classic	18.25	15	59.00	N/A	1000	No max	✓
IMB Limited	Silver MasterCard	18.95	25	55.00	N/A	2000	7000.00	✓
nab	Visa Mini	17.49	25	19.00	N/A	500	No max	✓
PowerState Credit Union	AMEX Credit Card	17.49	25	25.00	5000	1000	12000.00	✓
RESI Mortgage Corp	AMEX Credit Card	17.49	25	25.00	5000	500	25000.00	✓
Westpac	Altitude/MasterCard	19.24	15	100.00	N/A	1000	50000.00	✓

SUPERCEDED

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Adelaide Bank								
http://www.adelaidebank.com.au							1300-652-220	
Visa	15.75	N/A	N/A	N/A	3.00%	or \$5	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★	SATISFACTORY (44.26)		LOW RANKING (13.51)		60.77		
<i>Impulse Spender</i>	★★	SATISFACTORY (37.94)		LOW RANKING (18.91)		59.85		
Visa Free Days	16.99	N/A	N/A	N/A	3.00%	or \$5	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★	LOW RANKING (37.40)		LOW RANKING (14.26)		54.66		
<i>Impulse Spender</i>	★	LOW RANKING (31.05)		LOW RANKING (19.65)		53.70		
Alliance One CreditUnion								
http://www.a1cu.com.au							08-8645-0200	
Visa Credit Card	11.99	6.99%	6 mths	11.99%	3.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG (19.10)		SATISFACTORY(29.26)		52.27		
<i>Everyday Spender</i>	★	STRONG (24.89)		SATISFACTORY(29.03)		57.83		
<i>Habitual Spender</i>	★★★★★	STRONG (56.11)		SUPERIOR (21.52)		80.64		
<i>Impulse Spender</i>	★★★★★	STRONG (47.48)		SUPERIOR (28.92)		79.40		
American Express								
http://home3.americanexpress.com/australia/personal/cards/apply/							1300-362-583	
Gold Credit Card	12.99	6.99%	6 mths	12.99%	2.50%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	STRONG (18.99)		SATISFACTORY(42.77)		65.66		
<i>Everyday Spender</i>	★★★★★	STRONG (26.59)		SATISFACTORY(42.07)		72.56		
Platinum Credit Card	16.74	6.99%	Life	N/A	3.00%	or \$25	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	LOW RANKING (7.46)		STRONG (51.07)		62.44		
<i>Everyday Spender</i>	★	LOW RANKING (8.63)		STRONG (45.49)		58.03		
Rewards Maximiser Gold	18.49	6.99%	6 mths	18.49%	2.50%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★	LOW RANKING (8.61)		SATISFACTORY(44.01)		56.53		
<i>Everyday Spender</i>	★	LOW RANKING (9.83)		SATISFACTORY(44.08)		57.82		
AMP Banking								
http://www.ampbanking.com.au							133030	
AMEX Blue Credit Card	17.04	9.99%	6 mths	17.04%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	SATISFACTORY (14.67)		SATISFACTORY(44.05)		62.63		
<i>Everyday Spender</i>	★★★★★	STRONG (20.54)		SATISFACTORY(44.12)		68.56		
<i>Habitual Spender</i>	★★	SATISFACTORY (41.07)		LOW RANKING (14.46)		58.53		
<i>Impulse Spender</i>	★	SATISFACTORY (33.32)		LOW RANKING (20.05)		56.37		

your guide to product excellence

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
AMP Banking								
http://www.ampbanking.com.au								133030
AMEX Gold Credit Card	12.74	7.99%	6 mths	12.74%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	STRONG	(19.45)	SATISFACTORY(42.77)		66.12		
<i>Everyday Spender</i>	★★★★★	SUPERIOR	(27.22)	SATISFACTORY(42.07)		73.20		
ANZ Bank								
http://www.anz.com								131314
First	17.75	2.99%	12 mths	17.75%	2.00%	or \$10	✗	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★	LOW RANKING	(37.59)	SUPERIOR (22.07)		61.66		
<i>Impulse Spender</i>	★★★	LOW RANKING	(31.68)	SUPERIOR (29.76)		63.44		
Freq Flyer Visa Platinum	19.24	N/A	N/A	19.24%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	LOW RANKING	(8.28)	STRONG (54.18)		66.37		
<i>Everyday Spender</i>	★	LOW RANKING	(9.44)	SATISFACTORY(43.42)		56.77		
Frequent Flyer Visa	19.24	N/A	N/A	N/A	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★	LOW RANKING	(34.32)	STRONG (20.49)		56.81		
<i>Impulse Spender</i>	★★	LOW RANKING	(28.83)	STRONG (27.01)		57.83		
Frequent Flyer Visa Gold	19.24	2.90%	12 mths	19.24%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	LOW RANKING	(9.91)	SATISFACTORY(36.31)		50.13		
Gold	17.75	2.99%	12 mths	17.75%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	LOW RANKING	(10.77)	STRONG (45.66)		60.34		
Low Rate MasterCard	12.49	0.00%	6 mths	12.49%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★	STRONG	(49.78)	SATISFACTORY(19.27)		71.06		
<i>Impulse Spender</i>	★★★★	SATISFACTORY	(41.02)	SATISFACTORY(25.94)		68.95		
Rewards Visa	19.24	2.99%	12 mths	19.24%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	SATISFACTORY	(11.87)	STRONG (46.71)		60.77		
<i>Everyday Spender</i>	★★★★★	SATISFACTORY	(15.40)	STRONG (47.04)		64.63		
<i>Habitual Spender</i>	★★	LOW RANKING	(34.98)	SUPERIOR (21.55)		58.53		
<i>Impulse Spender</i>	★★	LOW RANKING	(29.57)	STRONG (28.61)		60.19		
Rewards Visa Gold	19.24	2.90%	12 mths	19.24%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	SATISFACTORY	(10.86)	STRONG (50.35)		65.12		
<i>Everyday Spender</i>	★★★★★	SATISFACTORY	(13.34)	STRONG (48.50)		65.75		

your guide to product excellence

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Aussie Home Loans								
http://www.aussiehomeloans.com.au							131333	
Aussie MasterCard	10.49	5.99%	6 mths	10.49%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★	STRONG	(59.11)	LOW RANKING (13.40)		74.51		
<i>Impulse Spender</i>	★★★	STRONG	(48.69)	LOW RANKING (17.71)		68.41		
Austral Credit Union								
http://www.australcu.com							1300-365-775	
Gold MyCard BlueSky Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	LOW RANKING	(10.32)	STRONG	(53.99)	68.22		
<i>Everyday Spender</i>	★★★★	LOW RANKING	(12.11)	STRONG	(49.05)	65.07		
Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	SATISFACTORY	(10.92)	STRONG	(52.30)	67.13		
<i>Everyday Spender</i>	★★★★	LOW RANKING	(13.07)	STRONG	(47.33)	64.31		
Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i>	★★★	SATISFACTORY	(15.48)	STRONG	(44.60)	63.99		
<i>Habitual Spender</i>	★★	LOW RANKING	(36.72)	STRONG	(19.53)	58.25		
<i>Impulse Spender</i>	★★	LOW RANKING	(30.87)	STRONG	(26.52)	59.39		
Visa Credit Card	9.95	N/A	N/A	N/A	3.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	SUPERIOR	(25.00)	LOW RANKING (21.83)		50.74		
<i>Everyday Spender</i>	★★	SUPERIOR	(35.00)	LOW RANKING (22.01)		60.92		
<i>Habitual Spender</i>	★★★★★	SUPERIOR	(70.00)	SATISFACTORY(18.10)		91.10		
<i>Impulse Spender</i>	★★★★★	SUPERIOR	(60.00)	SATISFACTORY(24.43)		87.43		
Australian Central CU								
http://www.accu.com.au							131321	
Gold Low Rate MasterCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(17.27)	SATISFACTORY(33.59)		54.77		
Gold MasterCard-Blue Sky	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	LOW RANKING	(10.35)	STRONG	(53.99)	68.24		
<i>Everyday Spender</i>	★★★★	LOW RANKING	(12.15)	STRONG	(49.05)	65.11		
Silver LowRate MasterCd	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(63.60)	STRONG	(19.37)	84.97		
<i>Impulse Spender</i>	★★★★★	STRONG	(52.81)	STRONG	(26.66)	81.47		

your guide to product excellence

credit card star ratings



Section 2. Summary by Company

Company Summary Report

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

Australian Central CU

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

131321

Silver MasterCard	17.99	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i> ★★ ★	SATISFACTORY		(15.52)	STRONG		(44.60)		64.02	
<i>Habitual Spender</i> ★★	LOW RANKING		(36.79)	STRONG		(19.53)		58.32	
<i>Impulse Spender</i> ★★	LOW RANKING		(30.93)	STRONG		(26.52)		59.45	

Australian Defence CU

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

1300-132-328

Visa Credit Card	12.30	7.90%	6 mths	12.30%	3.00%	or	\$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★ ★★ ★★	STRONG		(52.39)	STRONG		(20.24)		75.62	
<i>Impulse Spender</i> ★★ ★★ ★★	STRONG		(43.69)	STRONG		(27.86)		74.54	

Bananacoast Community CU

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

1300-653-555

Classic Visa Card	9.95	N/A	N/A	N/A	3.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★ ★★ ★★ ★★	STRONG		(62.34)	SATISFACTORY		(19.30)		84.64	
<i>Impulse Spender</i> ★★ ★★ ★★ ★★	STRONG		(51.39)	SATISFACTORY		(26.14)		80.53	
Visa Bonus Rewarder	14.95	N/A	N/A	N/A	3.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★ ★★	SATISFACTORY		(42.05)	SATISFACTORY		(18.79)		63.84	
<i>Impulse Spender</i> ★★ ★★	SATISFACTORY		(34.80)	SATISFACTORY		(25.36)		63.16	

Bank of Queensland

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

1300-557-272

Gold MasterCard	17.50	N/A	N/A	N/A	3.00%	or	\$5	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★ ★	LOW RANKING		(10.12)	STRONG		(53.06)		65.36	
<i>Everyday Spender</i> ★★ ★	LOW RANKING		(11.73)	STRONG		(48.25)		62.17	
Low Rate Visa Card	10.24	N/A	N/A	N/A	3.00%	or	\$5	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★ ★★ ★★ ★★	STRONG		(60.40)	SATISFACTORY		(18.08)		81.49	
<i>Impulse Spender</i> ★★ ★★ ★★ ★★	STRONG		(49.72)	SATISFACTORY		(24.91)		77.63	
MasterCard	16.24	N/A	N/A	N/A	3.00%	or	\$5	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★	STRONG		(15.35)	SATISFACTORY		(42.75)		58.10	
<i>Everyday Spender</i> ★★ ★★ ★★	STRONG		(21.48)	SATISFACTORY		(43.03)		64.51	
<i>Habitual Spender</i> ★★ ★★	SATISFACTORY		(42.97)	SATISFACTORY		(18.33)		64.30	
<i>Impulse Spender</i> ★★ ★★	SATISFACTORY		(36.83)	SATISFACTORY		(24.57)		64.40	

your guide to product excellence

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Bank of Queensland								
http://www.boq.com.au/							1300-557-272	
MasterCard Free Days	17.50	N/A	N/A	N/A	3.00%	or \$5	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	SATISFACTORY		(12.03)	SATISFACTORY(42.75)		56.97		
<i>Everyday Spender</i> ★★	SATISFACTORY		(14.85)	SATISFACTORY(43.03)		60.06		
<i>Habitual Spender</i> ★★	LOW RANKING		(37.04)	SATISFACTORY(18.33)		58.37		
<i>Impulse Spender</i> ★★	LOW RANKING		(30.92)	SATISFACTORY(24.57)		58.48		
Visa	16.24	N/A	N/A	N/A	3.00%	or \$5	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	STRONG		(15.35)	SATISFACTORY(42.75)		58.10		
<i>Everyday Spender</i> ★★★★★	STRONG		(21.48)	SATISFACTORY(43.03)		64.51		
<i>Habitual Spender</i> ★★★★★	SATISFACTORY		(42.97)	SATISFACTORY(18.33)		64.30		
<i>Impulse Spender</i> ★★★★★	SATISFACTORY		(36.83)	SATISFACTORY(24.57)		64.40		
Visa Free Days	17.50	N/A	N/A	N/A	3.00%	or \$5	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	SATISFACTORY		(12.03)	SATISFACTORY(42.75)		56.97		
<i>Everyday Spender</i> ★★	SATISFACTORY		(14.85)	SATISFACTORY(43.03)		60.06		
<i>Habitual Spender</i> ★★	LOW RANKING		(37.04)	SATISFACTORY(18.33)		58.37		
<i>Impulse Spender</i> ★★	LOW RANKING		(30.92)	SATISFACTORY(24.57)		58.48		
BankSA								
http://www.banksa.com.au							131376	
Gold Low Rate MasterCard	12.99	N/A	N/A	12.99%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★	SATISFACTORY		(14.68)	SATISFACTORY(43.62)		62.21		
<i>Everyday Spender</i> ★	SATISFACTORY		(17.36)	SATISFACTORY(36.29)		57.55		
Gold Low Rate Visa	12.99	N/A	N/A	12.99%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★	SATISFACTORY		(14.68)	SATISFACTORY(43.62)		62.21		
<i>Everyday Spender</i> ★	SATISFACTORY		(17.36)	SATISFACTORY(36.29)		57.55		
MasterCard Platinum	12.99	3.99%	6 mths	12.99%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY		(13.59)	SUPERIOR (63.28)		80.77		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY		(15.74)	STRONG (50.49)		70.13		
No Annual Fee MasterCard	16.75	N/A	N/A	N/A	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★	SATISFACTORY		(41.74)	STRONG (19.90)		63.64		
<i>Impulse Spender</i> ★★★	SATISFACTORY		(35.78)	STRONG (26.87)		64.64		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
BankSA								
http://www.banksa.com.au							131376	
No Annual Fee Visa	16.75	N/A	N/A	N/A	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	SATISFACTORY		(41.74)	STRONG (20.01)		63.75		
<i>Impulse Spender</i> ★★	SATISFACTORY		(35.78)	STRONG (27.09)		64.87		
Starts Low Stays Low	11.99	N/A	N/A	11.99%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	STRONG		(15.97)	SATISFACTORY(30.27)		50.15		
<i>Big Spender</i> ★	STRONG		(15.97)	SATISFACTORY(29.07)		48.95		
<i>Habitual Spender</i> ★★★★★	STRONG		(51.57)	STRONG (19.91)		73.48		
<i>Habitual Spender</i> ★★★★★	STRONG		(51.57)	STRONG (19.54)		73.11		
<i>Impulse Spender</i> ★★★★★	SATISFACTORY		(42.41)	SATISFACTORY(26.51)		70.93		
<i>Impulse Spender</i> ★★★★★	SATISFACTORY		(42.41)	STRONG (26.89)		71.30		
Vertigo Credit Card	8.99	0.00%	6 mths	8.99%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	STRONG		(21.08)	SATISFACTORY(28.62)		53.61		
<i>Everyday Spender</i> ★	STRONG		(24.89)	SATISFACTORY(28.01)		56.81		
<i>Habitual Spender</i> ★★★★★	SUPERIOR		(68.24)	SATISFACTORY(19.18)		89.43		
<i>Impulse Spender</i> ★★★★★	SUPERIOR		(56.09)	SATISFACTORY(25.68)		83.76		
Visa Platinum	12.99	3.99%	6 mths	12.99%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY		(13.59)	SUPERIOR (63.28)		80.77		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY		(15.74)	STRONG (50.49)		70.13		
BankWest								
http://www.bankwest.com.au							131718	
extra Visa Classic	17.74	N/A	N/A	N/A	2.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	LOW RANKING		(37.66)	SATISFACTORY(18.24)		57.90		
<i>Impulse Spender</i> ★★	SATISFACTORY		(31.75)	SATISFACTORY(24.54)		58.29		
extra Visa Reward	16.74	N/A	N/A	N/A	2.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	SATISFACTORY		(39.81)	LOW RANKING (17.47)		59.28		
<i>Impulse Spender</i> ★★	SATISFACTORY		(33.54)	LOW RANKING (23.61)		59.15		
Lite Gold MasterCard	9.49	2.99%	6 mths	9.49%	2.00%	or \$20	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	STRONG		(17.31)	LOW RANKING (28.59)		49.81		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
BankWest								
http://www.bankwest.com.au							131718	
Lite MasterCard	9.49	2.99%	6 mths	9.49%	2.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(65.10)	LOW RANKING (17.56)		84.66		
<i>Impulse Spender</i>	★★★★★	STRONG	(53.48)	LOW RANKING (23.63)		79.10		
Visa Classic	17.74	N/A	N/A	N/A	2.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★	LOW RANKING	(37.66)	LOW RANKING (17.47)		57.12		
<i>Impulse Spender</i>	★	SATISFACTORY	(31.75)	LOW RANKING (23.61)		57.36		
Visa Reward	16.74	N/A	N/A	N/A	2.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★	SATISFACTORY	(39.81)	LOW RANKING (17.27)		59.08		
<i>Impulse Spender</i>	★★	SATISFACTORY	(33.54)	LOW RANKING (23.21)		58.75		
Zero MasterCard	13.74	0.00%	4 mths	13.74%	2.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★	STRONG	(50.89)	SATISFACTORY(17.66)		70.55		
<i>Impulse Spender</i>	★★★★	STRONG	(43.62)	SATISFACTORY(23.92)		69.54		
Bendigo Bank								
http://www.bendigobank.com.au							1300-366-666	
Basic Black MasterCard	9.95	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(62.34)	SATISFACTORY(18.08)		83.42		
<i>Impulse Spender</i>	★★★★★	STRONG	(51.39)	SATISFACTORY(24.35)		78.74		
Basic Black Visa	9.95	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(62.34)	SATISFACTORY(18.28)		83.62		
<i>Impulse Spender</i>	★★★★★	STRONG	(51.39)	SATISFACTORY(24.75)		79.14		
Red - No Interest Free	14.15	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★	SATISFACTORY	(49.36)	LOW RANKING (16.16)		68.52		
<i>Habitual Spender</i>	★★★	SATISFACTORY	(49.36)	LOW RANKING (16.99)		69.35		
<i>Impulse Spender</i>	★★★	SATISFACTORY	(42.31)	LOW RANKING (21.47)		66.77		
<i>Impulse Spender</i>	★★★	SATISFACTORY	(42.31)	LOW RANKING (22.63)		67.93		
Red MasterCard	17.40	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★	SATISFACTORY	(37.99)	SATISFACTORY(18.05)		59.04		
<i>Impulse Spender</i>	★★	SATISFACTORY	(31.92)	LOW RANKING (23.75)		58.67		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Bendigo Bank								
http://www.bendigobank.com.au							1300-366-666	
Red Visa	17.40	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	SATISFACTORY		(37.99)	SATISFACTORY(18.26)		59.25		
<i>Impulse Spender</i> ★★	SATISFACTORY		(31.92)	SATISFACTORY(24.09)		59.01		
RSPCA Rescue	13.00	6.99%	6 mths	13.00%	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG		(51.01)	SATISFACTORY(18.64)		72.65		
<i>Impulse Spender</i> ★★★★★	SATISFACTORY		(42.93)	SATISFACTORY(24.88)		70.81		
RSPCA Rescue Rewards	17.15	6.99%	6 mths	17.15%	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	SATISFACTORY		(39.11)	SATISFACTORY(18.84)		60.95		
<i>Impulse Spender</i> ★★	SATISFACTORY		(33.05)	SATISFACTORY(25.28)		61.33		
Circle Credit Co-op								
http://www.circle.com.au							03-9217-8200	
Visa Credit Card	14.50	N/A	N/A	N/A	5.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★	SATISFACTORY		(43.16)	LOW RANKING (16.04)		64.20		
<i>Impulse Spender</i> ★★	SATISFACTORY		(35.68)	LOW RANKING (21.23)		61.91		
Citibank								
http://www.citibank.com.au							132484	
BP-Citibank MasterCard	17.95	6.90%	6 mths	17.95%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★	LOW RANKING		(34.65)	LOW RANKING (16.30)		52.95		
<i>Impulse Spender</i> ★	LOW RANKING		(28.59)	LOW RANKING (21.90)		52.49		
Cash Back Credit Card	19.24	5.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★	LOW RANKING		(33.08)	LOW RANKING (16.61)		51.70		
Clear Card	9.99	0.00%	6 mths	9.99%	2.00%	or \$40	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG		(58.36)	LOW RANKING (16.44)		76.79		
<i>Impulse Spender</i> ★★★★★	STRONG		(47.50)	LOW RANKING (22.37)		71.87		
Gold MasterCard	19.24	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING		(9.44)	STRONG (58.91)		72.26		
<i>Everyday Spender</i> ★★★★★	LOW RANKING		(11.01)	SUPERIOR (52.47)		67.39		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Citibank								
http://www.citibank.com.au								132484
Gold Visa	19.24	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★★★	LOW RANKING	(9.44)	STRONG	(59.11)	72.47		
<i>Everyday Spender</i>	★★★★★	LOW RANKING	(11.01)	SUPERIOR	(52.69)	67.61		
Platinum MasterCard	19.24	6.90%	Life	N/A	2.00%	or \$30	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★★★	LOW RANKING	(7.75)	SUPERIOR	(68.30)	79.96		
<i>Everyday Spender</i>	★★★★★	LOW RANKING	(8.83)	SUPERIOR	(57.53)	70.26		
Platinum Visa	19.24	6.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★★★	LOW RANKING	(7.75)	SUPERIOR	(67.55)	79.21		
<i>Everyday Spender</i>	★★★★★	LOW RANKING	(8.83)	SUPERIOR	(57.44)	70.18		
Silver MasterCard	19.24	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i>	★★★★★	LOW RANKING	(12.76)	STRONG	(48.32)	64.99		
<i>Habitual Spender</i>	★★★	LOW RANKING	(33.08)	SATISFACTORY	(19.20)	54.29		
<i>Impulse Spender</i>	★★	LOW RANKING	(27.45)	SATISFACTORY	(25.74)	55.19		
Silver Visa	19.24	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i>	★★★★★	LOW RANKING	(12.76)	STRONG	(49.94)	66.61		
<i>Habitual Spender</i>	★★★	LOW RANKING	(33.08)	STRONG	(20.02)	55.10		
<i>Impulse Spender</i>	★★	LOW RANKING	(27.45)	STRONG	(27.30)	56.75		
Coastline Credit Union								
http://www.coastline.com.au								1300-361-066
Rewarder Visa	15.70	6.74%	5 mths	15.70%	3.00%	or \$20	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★	STRONG	(15.89)	SATISFACTORY	(31.62)	51.41		
<i>Everyday Spender</i>	★	STRONG	(22.24)	SATISFACTORY	(31.50)	57.65		
<i>Habitual Spender</i>	★★★	SATISFACTORY	(44.49)	STRONG	(20.00)	67.49		
<i>Impulse Spender</i>	★★★	SATISFACTORY	(33.91)	SATISFACTORY	(26.43)	63.34		
Visa Credit Card	16.20	N/A	N/A	N/A	3.00%	or \$20	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	★★★	SATISFACTORY	(43.15)	LOW RANKING	(17.39)	63.54		
<i>Impulse Spender</i>	★★★	SATISFACTORY	(36.98)	LOW RANKING	(23.01)	62.99		
Commonwealth Bank								
http://www.commbank.com.au								132224

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Commonwealth Bank								
http://www.commbank.com.au							132224	
Gold MasterCard	18.90	5.99%	5 mths	18.90%	1.50%	or \$25	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	LOW RANKING (9.69)		STRONG (61.68)		75.27			
<i>Everyday Spender</i> ★★★★★	LOW RANKING (11.32)		STRONG (51.63)		66.85			
Golf Card	17.90	5.99%	5 mths	17.90%	1.50%	or \$25	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★	LOW RANKING (10.41)		SATISFACTORY(35.95)		50.27			
Low Rate MasterCard	11.49	5.99%	5 mths	11.49%	1.50%	or \$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★★★★	STRONG (54.88)		STRONG (19.76)		76.14			
<i>Impulse Spender</i> ★★★★★	STRONG (45.37)		STRONG (26.94)		73.80			
Low Rate Visa	11.49	5.99%	5 mths	11.49%	1.50%	or \$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★★★★	STRONG (54.88)		STRONG (19.64)		76.02			
<i>Impulse Spender</i> ★★★★★	STRONG (45.37)		STRONG (26.55)		73.42			
MasterCard Low Fee	17.90	5.99%	5 mths	17.90%	1.50%	or \$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★	SATISFACTORY (37.70)		STRONG (19.54)		58.74			
<i>Impulse Spender</i> ★★	SATISFACTORY (31.87)		SATISFACTORY(26.35)		59.73			
MasterCard No Annual Fee	16.25	5.99%	5 mths	16.25%	1.50%	or \$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★★	SATISFACTORY (43.10)		STRONG (19.54)		64.15			
<i>Impulse Spender</i> ★★★	SATISFACTORY (36.95)		SATISFACTORY(26.35)		64.80			
MasterCard with Awards	18.90	5.99%	5 mths	18.90%	1.50%	or \$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★	SATISFACTORY (10.99)		SATISFACTORY(42.14)		57.03			
<i>Everyday Spender</i> ★★	SATISFACTORY (13.46)		SATISFACTORY(42.25)		59.61			
<i>Habitual Spender</i> ★	LOW RANKING (34.11)		STRONG (20.24)		55.85			
<i>Impulse Spender</i> ★	LOW RANKING (28.41)		STRONG (27.04)		56.94			
Platinum MasterCard	19.40	5.99%	5 mths	19.40%	1.25%	or \$25	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	LOW RANKING (8.23)		SUPERIOR (65.89)		78.03			
<i>Everyday Spender</i> ★★★★★	LOW RANKING (9.40)		SUPERIOR (54.40)		67.71			
Visa Gold	18.90	5.99%	5 mths	18.90%	1.50%	or \$25	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★★★★	LOW RANKING (9.69)		STRONG (63.15)		76.74			
<i>Everyday Spender</i> ★★★★★	LOW RANKING (11.32)		SUPERIOR (52.37)		67.60			

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Commonwealth Bank								
http://www.commbank.com.au							132224	
Visa Low Fee	17.90	5.99%	5 mths	17.90%	1.50%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	SATISFACTORY (37.70)			STRONG (19.54)		58.74		
<i>Impulse Spender</i> ★★	SATISFACTORY (31.87)			SATISFACTORY(26.35)		59.73		
Visa No Annual Fee	16.25	5.99%	5 mths	16.25%	1.50%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★	SATISFACTORY (43.10)			SATISFACTORY(19.34)		63.95		
<i>Impulse Spender</i> ★★★	SATISFACTORY (36.95)			SATISFACTORY(25.95)		64.40		
Visa Platinum	19.40	5.99%	5 mths	19.40%	1.25%	or \$25	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING (8.23)			SUPERIOR (63.54)		75.68		
<i>Everyday Spender</i> ★★★★★	LOW RANKING (9.40)			SUPERIOR (52.77)		66.07		
Visa with Awards	18.90	5.99%	5 mths	18.90%	1.50%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	SATISFACTORY (10.99)			SATISFACTORY(42.14)		57.03		
<i>Everyday Spender</i> ★★	SATISFACTORY (13.46)			SATISFACTORY(42.25)		59.61		
<i>Habitual Spender</i> ★	LOW RANKING (34.11)			STRONG (20.24)		55.85		
<i>Impulse Spender</i> ★	LOW RANKING (28.41)			STRONG (27.04)		56.94		
Community CPS Australia								
http://www.communitycps.com.au							132585	
Gold Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	STRONG (17.31)			SATISFACTORY(33.59)		54.80		
Gold MyCard Bluesky Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING (10.37)			STRONG (53.99)		68.27		
<i>Everyday Spender</i> ★★★★★	LOW RANKING (12.18)			STRONG (49.05)		65.14		
Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY (10.97)			STRONG (52.30)		67.18		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (13.14)			STRONG (47.33)		64.38		
Silver Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG (63.69)			STRONG (19.37)		85.07		
<i>Impulse Spender</i> ★★★★★	STRONG (52.89)			STRONG (26.66)		81.55		



credit card star ratings

Section 2. Summary by Company

Company Summary Report

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

Community CPS Australia 132585

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

Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★ ★	SATISFACTORY	(15.56)	STRONG	(44.60)	64.06			
<i>Habitual Spender</i> ★★	LOW RANKING	(36.86)	STRONG	(19.53)	58.39			
<i>Impulse Spender</i> ★★	LOW RANKING	(30.99)	STRONG	(26.52)	59.51			

Community First CU 1300-132-277

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

Visa Credit Card	9.50	N/A	N/A	N/A	3.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	SUPERIOR	(21.70)	LOW RANKING	(23.90)	49.50			
<i>Habitual Spender</i> ★★ ★★ ★★	SUPERIOR	(67.44)	LOW RANKING	(17.40)	87.85			
<i>Impulse Spender</i> ★★ ★★ ★★	SUPERIOR	(56.14)	LOW RANKING	(23.53)	82.67			

connectfinancial 132204

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

Gold MasterCard-BlueSky	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★ ★★ ★★	LOW RANKING	(10.35)	STRONG	(53.99)	68.24			
<i>Everyday Spender</i> ★★ ★★ ★★	LOW RANKING	(12.15)	STRONG	(49.05)	65.11			
Gold MasterCard-Standard	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★ ★★ ★★	SATISFACTORY	(10.95)	STRONG	(52.30)	67.15			
<i>Everyday Spender</i> ★★ ★★ ★★	SATISFACTORY	(13.11)	STRONG	(47.33)	64.35			
Silver MasterCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★ ★★	SATISFACTORY	(15.52)	STRONG	(44.60)	64.02			
<i>Habitual Spender</i> ★★	LOW RANKING	(36.79)	STRONG	(19.53)	58.32			
<i>Impulse Spender</i> ★★	LOW RANKING	(30.93)	STRONG	(26.52)	59.45			

Credit Union Australia 133282

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

Gold MasterCard-BlueSky	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★ ★★ ★★	LOW RANKING	(10.35)	STRONG	(53.99)	68.24			
<i>Everyday Spender</i> ★★ ★★ ★★	LOW RANKING	(12.15)	STRONG	(49.05)	65.11			
Gold MasterCard-Standard	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★ ★★ ★★	SATISFACTORY	(10.95)	STRONG	(52.30)	67.15			
<i>Everyday Spender</i> ★★ ★★ ★★	SATISFACTORY	(13.11)	STRONG	(47.33)	64.35			

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Credit Union Australia								
http://www.cua.com.au							133282	
Silver MasterCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i>	★★★	SATISFACTORY (15.52)		STRONG (44.60)		64.02		
<i>Habitual Spender</i>	★★	LOW RANKING (36.79)		STRONG (19.53)		58.32		
<i>Impulse Spender</i>	★★	LOW RANKING (30.93)		STRONG (26.52)		59.45		
Defence Force CU								
http://www.defcredit.com.au							1800-033-139	
True Blue Credit Card	9.99	N/A	N/A	9.99%	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG (63.45)		SATISFACTORY(17.81)		84.26		
<i>Impulse Spender</i>	★★★★★	STRONG (52.64)		LOW RANKING (23.46)		79.10		
earth								
http://www.earth.com.au							1300-550-496	
earth/Amex	12.99	0.99%	6 mths	18.49%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★	SATISFACTORY (48.69)		LOW RANKING (16.23)		66.92		
<i>Impulse Spender</i>	★★★	SATISFACTORY (40.35)		LOW RANKING (21.07)		63.42		
earth/MasterCard	12.99	0.99%	6 mths	18.49%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★	SATISFACTORY (48.69)		SATISFACTORY(18.40)		69.09		
<i>Impulse Spender</i>	★★★	SATISFACTORY (40.35)		SATISFACTORY(25.29)		67.64		
earth+/MasterCard	15.24	0.99%	6 mths	18.49%	2.00%	or \$10	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	SATISFACTORY (12.35)		SATISFACTORY(32.90)		49.16		
Electricity CU								
http://www.ecu.com.au							1300-888-211	
Gold Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG (17.27)		SATISFACTORY(33.59)		54.77		
Gold MyCard BlueSky Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★★	LOW RANKING (10.35)		STRONG (53.99)		68.24		
<i>Everyday Spender</i>	★★★★★	LOW RANKING (12.15)		STRONG (49.05)		65.11		
Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★★	SATISFACTORY (10.95)		STRONG (52.30)		67.15		
<i>Everyday Spender</i>	★★★★★	SATISFACTORY (13.11)		STRONG (47.33)		64.35		

your guide to product excellence

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Electricity CU								
http://www.ecu.com.au							1300-888-211	
Silver Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(63.60)	STRONG	(19.37)	84.97		
<i>Impulse Spender</i>	★★★★★	STRONG	(52.81)	STRONG	(26.66)	81.47		
Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i>	★★★	SATISFACTORY	(15.52)	STRONG	(44.60)	64.02		
<i>Habitual Spender</i>	★★	LOW RANKING	(36.79)	STRONG	(19.53)	58.32		
<i>Impulse Spender</i>	★★	LOW RANKING	(30.93)	STRONG	(26.52)	59.45		
Encompass Credit Union								
http://www.encompasscu.com.au							131361	
Encompass Credit Card	10.75	N/A	N/A	10.75%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(61.43)	SATISFACTORY	(18.57)	83.00		
<i>Impulse Spender</i>	★★★★★	STRONG	(51.53)	SATISFACTORY	(24.77)	79.30		
Family First CU								
http://www.familyfirst.com.au							1300-369-900	
Gold Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(17.27)	SATISFACTORY	(33.59)	54.77		
Gold MyCard BlueSky Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	LOW RANKING	(10.35)	STRONG	(53.99)	68.24		
<i>Everyday Spender</i>	★★★★	LOW RANKING	(12.15)	STRONG	(49.05)	65.11		
Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	SATISFACTORY	(10.95)	STRONG	(52.30)	67.15		
<i>Everyday Spender</i>	★★★★	SATISFACTORY	(13.11)	STRONG	(47.33)	64.35		
Silver Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(63.60)	STRONG	(19.37)	84.97		
<i>Impulse Spender</i>	★★★★★	STRONG	(52.81)	STRONG	(26.66)	81.47		
Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i>	★★★	SATISFACTORY	(15.52)	STRONG	(44.60)	64.02		
<i>Habitual Spender</i>	★★	LOW RANKING	(36.79)	STRONG	(19.53)	58.32		
<i>Impulse Spender</i>	★★	LOW RANKING	(30.93)	STRONG	(26.52)	59.45		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
FCCS Credit Union								
http://www.fccs.com.au/							1300-361-555	
Gold Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	STRONG		(17.30)	SATISFACTORY(33.59)		54.79		
Gold MyCard BlueSky Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING		(10.35)	STRONG (53.99)		68.24		
<i>Everyday Spender</i> ★★★★★	LOW RANKING		(12.15)	STRONG (49.05)		65.11		
Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY		(10.95)	STRONG (52.30)		67.15		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY		(13.11)	STRONG (47.33)		64.35		
Silver Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★★	STRONG		(63.67)	STRONG (19.37)		85.04		
<i>Impulse Spender</i> ★★★★★★	STRONG		(52.86)	STRONG (26.66)		81.53		
Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★	SATISFACTORY		(15.52)	STRONG (44.60)		64.02		
<i>Habitual Spender</i> ★★	LOW RANKING		(36.79)	STRONG (19.53)		58.32		
<i>Impulse Spender</i> ★★	LOW RANKING		(30.93)	STRONG (26.52)		59.45		
First Pacific CU								
http://www.firstpacific.com.au							1300-364-788	
Gold Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	STRONG		(17.27)	SATISFACTORY(33.59)		54.77		
Gold MyCard BlueSky Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING		(10.35)	STRONG (53.99)		68.24		
<i>Everyday Spender</i> ★★★★★	LOW RANKING		(12.15)	STRONG (49.05)		65.11		
Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY		(10.95)	STRONG (52.30)		67.15		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY		(13.11)	STRONG (47.33)		64.35		
Silver Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★★	STRONG		(63.60)	STRONG (19.37)		84.97		
<i>Impulse Spender</i> ★★★★★★	STRONG		(52.81)	STRONG (26.66)		81.47		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

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

First Pacific CU

<http://www.firstpacific.com.au> 1300-364-788

Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★	SATISFACTORY	(15.52)	STRONG	(44.60)	64.02			
<i>Habitual Spender</i> ★★	LOW RANKING	(36.79)	STRONG	(19.53)	58.32			
<i>Impulse Spender</i> ★★	LOW RANKING	(30.93)	STRONG	(26.52)	59.45			

GE Money

<http://www.gemoney.com.au> 1300-369-936

Coles Myer Source Card	18.99	0.00%	6 mths	18.99%	2.222%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	SATISFACTORY	(13.11)	STRONG	(45.52)	63.63			
<i>Everyday Spender</i> ★★★	SATISFACTORY	(18.36)	SATISFACTORY	(43.36)	66.72			
<i>Habitual Spender</i> ★★★	LOW RANKING	(36.72)	SUPERIOR	(25.00)	63.94			
<i>Impulse Spender</i> ★★★	LOW RANKING	(31.48)	SUPERIOR	(33.70)	67.39			

GO MasterCard	18.99	0.00%	6 mths	18.99%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	LOW RANKING	(34.70)	STRONG	(21.09)	58.79			
<i>Habitual Spender</i> ★★	LOW RANKING	(34.70)	STRONG	(21.09)	58.79			
<i>Impulse Spender</i> ★★	LOW RANKING	(28.51)	STRONG	(27.57)	59.08			

Low Rate MasterCard	9.99	4.99%	6 mths	9.99%	2.222%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG	(59.21)	LOW RANKING	(16.86)	78.29			
<i>Impulse Spender</i> ★★★★★	STRONG	(48.38)	LOW RANKING	(22.55)	73.15			

Greater Building Society

<http://www.greater.com.au> 131386

AMEX Credit Card	17.49	9.99%	6 mths	17.49%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	SATISFACTORY	(14.28)	STRONG	(46.11)	64.30			
<i>Everyday Spender</i> ★★★★★	STRONG	(19.99)	STRONG	(45.91)	69.81			
<i>Habitual Spender</i> ★★	SATISFACTORY	(39.99)	LOW RANKING	(15.29)	58.28			
<i>Impulse Spender</i> ★	SATISFACTORY	(32.48)	LOW RANKING	(21.41)	56.89			

AMEX Gold Credit Card	16.49	8.99%	6 mths	16.49%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	STRONG	(15.15)	STRONG	(47.27)	66.33			
<i>Everyday Spender</i> ★★★★★	STRONG	(21.21)	STRONG	(46.34)	71.46			

Heritage Building Soc

<http://www.heritageonline.com.au> 131422

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Heritage Building Soc								
http://www.heritageonline.com.au							131422	
Visa Classic No Frills	10.50	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★	SUPERIOR		(33.29)	LOW RANKING (23.41)		56.70		
<i>Habitual Spender</i> ★★★★★	SUPERIOR		(66.58)	LOW RANKING (17.45)		87.02		
<i>Impulse Spender</i> ★★★★★	SUPERIOR		(57.07)	SATISFACTORY(23.83)		83.90		
Visa Classic No Rewards	15.45	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★	SATISFACTORY		(45.28)	SATISFACTORY(18.95)		67.23		
<i>Impulse Spender</i> ★★★	SATISFACTORY		(37.13)	SATISFACTORY(25.98)		66.11		
Visa Classic With Rewards	15.45	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★	SATISFACTORY		(14.00)	STRONG (47.46)		65.36		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY		(17.52)	STRONG (46.61)		68.03		
<i>Habitual Spender</i> ★★★	SATISFACTORY		(42.53)	STRONG (19.38)		64.92		
<i>Impulse Spender</i> ★★★	SATISFACTORY		(35.65)	STRONG (26.59)		65.24		
Visa Gold No Frills	9.95	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★	SUPERIOR		(35.00)	LOW RANKING (19.79)		54.79		
Visa Gold With Rewards	15.45	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★	SATISFACTORY		(11.94)	STRONG (47.18)		63.02		
<i>Everyday Spender</i> ★★★	SATISFACTORY		(13.98)	STRONG (46.32)		64.20		
Holiday Coast CU								
http://www.hccu.com.au							1300-365-724	
Gold Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	STRONG		(17.27)	SATISFACTORY(33.59)		54.77		
Gold MyCard BlueSky Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING		(10.35)	STRONG (53.99)		68.24		
<i>Everyday Spender</i> ★★★★★	LOW RANKING		(12.15)	STRONG (49.05)		65.11		
Gold MyCard Standard Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY		(10.95)	STRONG (52.30)		67.15		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY		(13.11)	STRONG (47.33)		64.35		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

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

Holiday Coast CU

<http://www.hccu.com.au> 1300-365-724

Silver Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG	(63.60)	STRONG	(19.37)	84.97			
<i>Impulse Spender</i> ★★★★★	STRONG	(52.81)	STRONG	(26.66)	81.47			

Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★	SATISFACTORY	(15.52)	STRONG	(44.60)	64.02			
<i>Habitual Spender</i> ★★	LOW RANKING	(36.79)	STRONG	(19.53)	58.32			
<i>Impulse Spender</i> ★★	LOW RANKING	(30.93)	STRONG	(26.52)	59.45			

Homeloans

<http://www.homeloans.com.au> 133839

AMEX Credit Card	17.49	9.99%	6 mths	17.49%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★	SATISFACTORY	(14.25)	SATISFACTORY	(44.05)	62.21			
<i>Everyday Spender</i> ★★★★★	STRONG	(19.94)	SATISFACTORY	(44.12)	67.97			
<i>Habitual Spender</i> ★★	SATISFACTORY	(39.89)	LOW RANKING	(14.46)	57.34			
<i>Impulse Spender</i> ★	SATISFACTORY	(32.40)	LOW RANKING	(20.05)	55.45			

HSBC

<http://www.hsbc.com.au> 1300-308-880

AMEX Gold	16.49	4.99%	6 mths	16.49%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★	STRONG	(15.14)	SATISFACTORY	(45.21)	64.26			
<i>Everyday Spender</i> ★★★★★	STRONG	(21.20)	SATISFACTORY	(44.55)	69.65			

Low Rate Credit Card	11.95	0.00%	9 mths	15.95%	3.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG	(54.65)	LOW RANKING	(16.72)	74.36			
<i>Impulse Spender</i> ★★★★★	STRONG	(45.48)	LOW RANKING	(21.99)	70.47			

Visa Classic	18.25	5.99%	6 mths	18.25%	3.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	SATISFACTORY	(11.33)	SATISFACTORY	(40.88)	54.55			
<i>Everyday Spender</i> ★	SATISFACTORY	(13.85)	SATISFACTORY	(40.97)	57.16			
<i>Habitual Spender</i> ★	LOW RANKING	(35.27)	SATISFACTORY	(17.59)	55.87			
<i>Impulse Spender</i> ★	LOW RANKING	(29.35)	LOW RANKING	(23.12)	55.47			

Visa Gold	18.25	5.99%	6 mths	18.25%	3.00%	or \$20	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING	(10.21)	STRONG	(54.87)	67.42			
<i>Everyday Spender</i> ★★★	LOW RANKING	(11.99)	STRONG	(49.20)	63.53			

credit card star ratings



Section 2. Summary by Company

Company Summary Report

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

HSBC

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

1300-308-880

Product	Published Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or \$	Free Travel Insurance	Extended Warranty Available
Visa Platinum	18.25	5.99%	6 mths	18.25%	3.00%	\$20	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
Big Spender	★★★★★	LOW RANKING	(8.55)	STRONG	(61.08)	71.97		
Everyday Spender	★★★	LOW RANKING	(9.74)	SUPERIOR	(51.76)	63.84		

Illawarra CU NSW

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

132249

Product	Published Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or \$	Free Travel Insurance	Extended Warranty Available
Gold Low Rate MasterCard	9.99	4.90%	6 mths	9.99%	2.00%	\$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
Big Spender	★	STRONG	(17.27)	SATISFACTORY	(33.59)	54.77		
Gold MasterCard-BlueSky	17.99	4.90%	Life	N/A	2.00%	\$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
Big Spender	★★★★★	LOW RANKING	(10.35)	STRONG	(53.99)	68.24		
Everyday Spender	★★★★★	LOW RANKING	(12.15)	STRONG	(49.05)	65.11		
Gold MasterCard-Standard	17.99	4.90%	Life	N/A	2.00%	\$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
Big Spender	★★★★★	SATISFACTORY	(10.95)	STRONG	(52.30)	67.15		
Everyday Spender	★★★★★	SATISFACTORY	(13.11)	STRONG	(47.33)	64.35		
Silver Low Rate MasterCd	9.99	4.90%	6 mths	9.99%	2.00%	\$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
Habitual Spender	★★★★★	STRONG	(63.60)	STRONG	(19.37)	84.97		
Impulse Spender	★★★★★	STRONG	(52.81)	STRONG	(26.66)	81.47		
Silver MasterCard	17.99	4.90%	Life	N/A	2.00%	\$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
Everyday Spender	★★★	SATISFACTORY	(15.52)	STRONG	(44.60)	64.02		
Habitual Spender	★★	LOW RANKING	(36.79)	STRONG	(19.53)	58.32		
Impulse Spender	★★	LOW RANKING	(30.93)	STRONG	(26.52)	59.45		

IMB Limited

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

133462

Product	Published Rate (%)	Intro Rate	Intro Period	Revert Rate	%	or \$	Free Travel Insurance	Extended Warranty Available
Gold MasterCard	18.95	4.90%	Life	N/A	2.00%	\$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
Big Spender	★★★	LOW RANKING	(9.94)	STRONG	(47.88)	61.72		
Everyday Spender	★	LOW RANKING	(11.71)	SATISFACTORY	(42.77)	58.39		
Silver MasterCard	18.95	4.90%	Life	N/A	2.00%	\$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
Everyday Spender	★	SATISFACTORY	(13.60)	SATISFACTORY	(39.29)	56.80		
Habitual Spender	★	LOW RANKING	(34.11)	SATISFACTORY	(18.51)	54.62		
Impulse Spender	★	LOW RANKING	(28.45)	SATISFACTORY	(25.21)	55.66		

your guide to product excellence

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Intech Credit Union								
http://www.intechcu.com.au/							1300-363-007	
Titanium Visa 55	9.55	N/A	N/A	9.55%	3.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(20.95)	LOW RANKING (28.58)		53.44		
<i>Everyday Spender</i>	★	STRONG	(25.27)	SATISFACTORY (28.42)		57.59		
<i>Habitual Spender</i>	★★★★★	STRONG	(66.11)	SUPERIOR (21.57)		90.68		
<i>Impulse Spender</i>	★★★★★	STRONG	(54.78)	STRONG (28.73)		86.51		
Macquarie Credit Union								
http://www.macquariecu.com.au							1300-885-480	
Visa 55	13.25	6.95%	6 mths	13.25%	5.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(52.57)	LOW RANKING (13.58)		71.15		
<i>Impulse Spender</i>	★★★★	STRONG	(45.06)	LOW RANKING (18.04)		68.09		
Maritime Workers CU								
http://www.maritimecu.com.au							1300-362-000	
Visa	13.20	7.99%	6 mths	13.20%	2.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(15.66)	SATISFACTORY (31.16)		50.73		
<i>Habitual Spender</i>	★★★★★	SATISFACTORY	(48.70)	SUPERIOR (22.35)		73.05		
<i>Impulse Spender</i>	★★★★	SATISFACTORY	(40.54)	SUPERIOR (30.88)		73.42		
Maroondah Credit Union								
http://www.maroondahcredit.com.au							03-9879-2201	
Gold Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(17.27)	SATISFACTORY (33.59)		54.77		
Gold MyCard BlueSky Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★★	LOW RANKING	(10.35)	STRONG (53.99)		68.24		
<i>Everyday Spender</i>	★★★★★	LOW RANKING	(12.15)	STRONG (49.05)		65.11		
Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★★	SATISFACTORY	(10.95)	STRONG (52.30)		67.15		
<i>Everyday Spender</i>	★★★★★	SATISFACTORY	(13.11)	STRONG (47.33)		64.35		
Silver Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(63.60)	STRONG (19.37)		84.97		
<i>Impulse Spender</i>	★★★★★	STRONG	(52.81)	STRONG (26.66)		81.47		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

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

Maroondah Credit Union

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

Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i> ★★ ★	SATISFACTORY (15.52)		STRONG (44.60)		64.02			
<i>Habitual Spender</i> ★★	LOW RANKING (36.79)		STRONG (19.53)		58.32			
<i>Impulse Spender</i> ★★	LOW RANKING (30.93)		STRONG (26.52)		59.45			

mecu

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

Low Rate Visa CreditCard	8.49	N/A	N/A	N/A	2.50%	or \$20	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★ ★★ ★★	SUPERIOR (69.36)		SATISFACTORY(18.52)		90.38			
<i>Impulse Spender</i> ★★ ★★ ★★	SUPERIOR (56.39)		SATISFACTORY(24.72)		83.61			

Visa Credit Card	13.49	6.24%	6 mths	13.49%	2.50%	or \$20	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i> ★	STRONG (25.90)		LOW RANKING (24.68)		54.48			
<i>Habitual Spender</i> ★★ ★★ ★★	STRONG (51.80)		SATISFACTORY(19.12)		73.42			
<i>Impulse Spender</i> ★★ ★★ ★★	STRONG (44.40)		SATISFACTORY(26.43)		73.32			

Memberfirst Credit Union

<http://www.memberfirst.com.au> 02-9897-1622

Gold MyCard BlueSky Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ✧	LOW RANKING (10.32)		STRONG (51.34)		65.57			
<i>Everyday Spender</i> ✧	LOW RANKING (12.11)		STRONG (46.36)		62.38			

Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ✧	SATISFACTORY (10.92)		STRONG (49.65)		64.48			
<i>Everyday Spender</i> ✧	LOW RANKING (13.07)		STRONG (44.65)		61.62			

Silver Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ✧	STRONG (63.60)		LOW RANKING (16.85)		82.45			
<i>Impulse Spender</i> ✧	STRONG (52.81)		LOW RANKING (23.62)		78.43			

Members Equity Bank

<http://www.membersequity.com.au> 131563

MasterCard	10.99	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i> ★	SUPERIOR (31.81)		LOW RANKING (22.13)		56.13			
<i>Habitual Spender</i> ★★ ★★ ★★	STRONG (63.63)		LOW RANKING (16.11)		82.73			
<i>Impulse Spender</i> ★★ ★★ ★★	STRONG (49.43)		LOW RANKING (22.21)		74.64			

your guide to product excellence

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
nab								
http://www.national.com.au							131312	
ANT AMEX-No Annual Fee	17.95	N/A	N/A	N/A	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★	SATISFACTORY (38.90)			LOW RANKING (9.27)		50.67		
Gold MasterCard	17.49	N/A	N/A	N/A	2.50%	or \$10	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	SATISFACTORY (10.81)			SATISFACTORY(44.27)		57.27		
<i>Everyday Spender</i> ★	LOW RANKING (12.75)			SATISFACTORY(41.35)		56.29		
Gold Rewards MasterCard	18.30	N/A	N/A	N/A	2.50%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	LOW RANKING (10.52)			SATISFACTORY(43.08)		55.78		
Gold Rewards Visa Card	18.30	N/A	N/A	N/A	2.50%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	LOW RANKING (10.52)			SATISFACTORY(43.44)		56.14		
Low Rate Visa Card	11.24	0.00%	6 mths	17.99%	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG (55.77)			LOW RANKING (14.31)		72.57		
<i>Impulse Spender</i> ★★★	STRONG (46.04)			LOW RANKING (18.97)		67.51		
MasterCard	17.49	N/A	N/A	N/A	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	SATISFACTORY (12.77)			SATISFACTORY(43.62)		58.57		
<i>Everyday Spender</i> ★★	SATISFACTORY (16.33)			SATISFACTORY(41.43)		59.95		
<i>Habitual Spender</i> ★★	SATISFACTORY (38.09)			SATISFACTORY(17.80)		58.39		
<i>Impulse Spender</i> ★★	SATISFACTORY (32.10)			SATISFACTORY(25.00)		59.59		
Visa Classic	17.49	N/A	N/A	N/A	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	SATISFACTORY (12.77)			SATISFACTORY(42.33)		57.29		
<i>Everyday Spender</i> ★★	SATISFACTORY (16.33)			SATISFACTORY(40.88)		59.40		
<i>Habitual Spender</i> ★★	SATISFACTORY (38.09)			SATISFACTORY(17.77)		58.36		
<i>Impulse Spender</i> ★★	SATISFACTORY (32.10)			SATISFACTORY(24.79)		59.39		
Visa Gold Card	17.49	N/A	N/A	N/A	2.50%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	SATISFACTORY (10.81)			STRONG (46.10)		59.10		
<i>Everyday Spender</i> ★	LOW RANKING (12.75)			SATISFACTORY(41.87)		56.80		
Visa Mini	17.49	N/A	N/A	N/A	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	SATISFACTORY (38.74)			LOW RANKING (16.02)		57.26		
<i>Impulse Spender</i> ★	SATISFACTORY (32.83)			LOW RANKING (21.87)		57.20		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Newcastle Permanent								
http://www.newcastlepermanent.com.au								131987
Value + Credit Card	8.99	N/A	N/A	N/A	3.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	SUPERIOR	(69.47)	LOW RANKING (17.59)		90.06		
<i>Impulse Spender</i>	★★★★★	SUPERIOR	(57.39)	SATISFACTORY(24.00)		84.38		
NSW Teachers CU								
http://www.teacherscreditunion.com.au								131221
Teachers Credit Card	11.50	7.90%	6 mths	11.50%	3.00%	or \$	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	SUPERIOR	(21.63)	LOW RANKING (23.57)		49.11		
<i>Everyday Spender</i>	★	SUPERIOR	(30.28)	LOW RANKING (22.58)		56.77		
<i>Habitual Spender</i>	★★★★★	STRONG	(60.57)	SATISFACTORY(18.14)		81.71		
<i>Impulse Spender</i>	★★★★★	STRONG	(51.91)	SATISFACTORY(24.92)		79.83		
Nurses First								
http://www.nurses1st.com.au								132577
Easypay VISA	9.99	N/A	N/A	9.99%	3.00%	or \$	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(63.45)	LOW RANKING (14.97)		81.42		
<i>Impulse Spender</i>	★★★★★	STRONG	(52.64)	LOW RANKING (20.27)		75.91		
Orange Credit Union								
http://www.orangeecu.com.au								02-6362-4466
Gold Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(17.27)	SATISFACTORY(33.59)		54.77		
Gold MyCard BlueSky Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★★	LOW RANKING	(10.35)	STRONG	(53.99)	68.24		
<i>Everyday Spender</i>	★★★★★	LOW RANKING	(12.15)	STRONG	(49.05)	65.11		
Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★★	SATISFACTORY	(10.95)	STRONG	(52.30)	67.15		
<i>Everyday Spender</i>	★★★★★	SATISFACTORY	(13.11)	STRONG	(47.33)	64.35		
Silver Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(63.60)	STRONG	(19.37)	84.97		
<i>Impulse Spender</i>	★★★★★	STRONG	(52.81)	STRONG	(26.66)	81.47		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

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

Orange Credit Union

<http://www.orangeecu.com.au> 02-6362-4466

Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i> ★★ ★	SATISFACTORY		(15.52)	STRONG		(44.60)	64.02		
<i>Habitual Spender</i> ★★	LOW RANKING		(36.79)	STRONG		(19.53)	58.32		
<i>Impulse Spender</i> ★★	LOW RANKING		(30.93)	STRONG		(26.52)	59.45		

Police & Nurses Credit

<http://www.pncs.com.au> 132577

Easypay VISA	9.99	N/A	N/A	9.99%	3.00%	or \$	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ★★ ★★ ★★	STRONG		(63.45)	LOW RANKING		(14.20)	80.64		
<i>Impulse Spender</i> ★★ ★★ ★★	STRONG		(52.64)	LOW RANKING		(19.33)	74.97		

Police CU SA

<http://www.policecu.com.au> 1800-888-444

extralite Credit Card	10.49	N/A	N/A	N/A	5.00%	or \$20	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★	SUPERIOR		(23.94)	LOW RANKING		(24.00)	50.13		
<i>Everyday Spender</i> ★★	SUPERIOR		(33.51)	LOW RANKING		(23.84)	59.54		
<i>Habitual Spender</i> ★★ ★★ ★★	SUPERIOR		(67.02)	SATISFACTORY		(19.18)	91.20		
<i>Impulse Spender</i> ★★ ★★ ★★	SUPERIOR		(57.44)	SATISFACTORY		(25.60)	88.04		

Power Credit Union

<http://www.powercu.com.au> 1300-654-477

Gold MyCard Bluesky Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ◇	LOW RANKING		(10.32)	STRONG		(51.34)	65.57		
<i>Everyday Spender</i> ◇	LOW RANKING		(12.11)	STRONG		(46.36)	62.38		

Gold MyCard Standard Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ◇	SATISFACTORY		(10.92)	STRONG		(49.65)	64.48		
<i>Everyday Spender</i> ◇	LOW RANKING		(13.07)	STRONG		(44.65)	61.62		

Silver Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ◇	STRONG		(63.60)	LOW RANKING		(16.85)	82.45		
<i>Impulse Spender</i> ◇	STRONG		(52.81)	LOW RANKING		(23.62)	78.43		

PowerState Credit Union

<http://www.powerstate.com.au> 1800-067-837

credit card star ratings



Section 2. Summary by Company

Company Summary Report

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

PowerState Credit Union

<http://www.powerstate.com.au> 1800-067-837

AMEX Credit Card	17.49	6.99%	Life	N/A	3.00%	or \$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★★	SATISFACTORY	(14.26)	STRONG	(46.11)	64.28			
<i>Everyday Spender</i> ★★	STRONG	(19.97)	STRONG	(45.91)	69.79			
<i>Habitual Spender</i> ★	SATISFACTORY	(39.93)	LOW RANKING	(15.29)	58.23			
<i>Impulse Spender</i> ★	SATISFACTORY	(32.43)	LOW RANKING	(21.41)	56.84			

Gold MyCard BlueSky Rews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ✧	LOW RANKING	(10.32)	STRONG	(53.99)	68.22			
<i>Everyday Spender</i> ✧	LOW RANKING	(12.11)	STRONG	(49.05)	65.07			

Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ✧	SATISFACTORY	(10.92)	STRONG	(52.30)	67.13			
<i>Everyday Spender</i> ✧	LOW RANKING	(13.07)	STRONG	(47.33)	64.31			

Silver Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i> ✧	STRONG	(63.60)	STRONG	(19.37)	84.97			
<i>Impulse Spender</i> ✧	STRONG	(52.81)	STRONG	(26.66)	81.47			

Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i> ✧	SATISFACTORY	(15.48)	STRONG	(44.60)	63.99			

Qantas Staff CU

<http://www.qantascu.com.au> 1300-747-747

Lifestyle	11.75	4.99%	5 mths	11.75%	2.00%	or \$20	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★	SUPERIOR	(21.25)	SATISFACTORY	(30.65)	51.90			
<i>Everyday Spender</i> ★★	SUPERIOR	(29.75)	SATISFACTORY	(30.59)	60.34			
<i>Habitual Spender</i> ★★	STRONG	(59.50)	LOW RANKING	(17.10)	78.60			
<i>Impulse Spender</i> ★★	STRONG	(51.00)	LOW RANKING	(22.85)	75.84			

Lifestyle Plus	15.25	4.99%	5 mths	15.25%	2.00%	or \$20	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i> ★	STRONG	(16.36)	SATISFACTORY	(30.65)	49.51			
<i>Everyday Spender</i> ★	STRONG	(22.90)	SATISFACTORY	(30.59)	55.99			
<i>Habitual Spender</i> ★★	SATISFACTORY	(45.80)	LOW RANKING	(17.10)	64.90			
<i>Impulse Spender</i> ★★	SATISFACTORY	(39.26)	LOW RANKING	(22.85)	64.11			

Qld Police Credit Union

<http://www.gpcu.org.au> 131468

credit card star ratings



Section 2. Summary by Company

Company Summary Report

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

Qld Police Credit Union 131468

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

Bluey Card	10.95	N/A	N/A	N/A	2.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★	SUPERIOR	(31.89)	LOW RANKING	(21.89)	57.68			
<i>Habitual Spender</i> ★★★★★	STRONG	(63.77)	SATISFACTORY	(17.77)	83.55			
<i>Impulse Spender</i> ★★★★★	STRONG	(50.28)	LOW RANKING	(23.17)	75.45			

Bluey Rewarder Card	13.95	N/A	N/A	N/A	2.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★	STRONG	(25.02)	SATISFACTORY	(26.88)	55.80			
<i>Habitual Spender</i> ★★★★★	STRONG	(50.03)	SATISFACTORY	(17.73)	69.76			
<i>Impulse Spender</i> ★★★★★	SATISFACTORY	(37.98)	LOW RANKING	(23.11)	63.09			

Qld Teachers CU 132930

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

Gold MyCard Blue SkyRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING	(10.35)	STRONG	(53.99)	68.24			
<i>Everyday Spender</i> ★★★★★	LOW RANKING	(12.15)	STRONG	(49.05)	65.11			

Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY	(10.95)	STRONG	(52.30)	67.15			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(13.11)	STRONG	(47.33)	64.35			

Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY	(15.52)	STRONG	(44.60)	64.02			
<i>Habitual Spender</i> ★★★★★	LOW RANKING	(36.79)	STRONG	(19.53)	58.32			
<i>Impulse Spender</i> ★★★★★	LOW RANKING	(30.93)	STRONG	(26.52)	59.45			

RESI Mortgage Corp 136126

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

AMEX Credit Card	17.49	7.99%	Life	17.49%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY	(14.27)	SATISFACTORY	(43.46)	61.64			
<i>Everyday Spender</i> ★★★★★	STRONG	(19.98)	SATISFACTORY	(43.22)	67.11			
<i>Habitual Spender</i> ★★★★★	SATISFACTORY	(39.95)	LOW RANKING	(12.78)	55.73			
<i>Impulse Spender</i> ★★★★★	SATISFACTORY	(32.45)	LOW RANKING	(18.36)	53.82			

Satisfac Credit Union 1800-018-227

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

credit card star ratings



Section 2. Summary by Company

Company Summary Report

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

Satisfac Credit Union

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

1800-018-227

Visa Credit Card	S10	9.99	4.99%	6 mths	9.99%	2.00%	or	\$10	✗	✗
		COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★	SUPERIOR	(21.93)	LOW RANKING	(25.87)	51.71				
<i>Everyday Spender</i>	★	SUPERIOR	(27.74)	LOW RANKING	(25.59)	57.23				
<i>Habitual Spender</i>	★★★★★	STRONG	(66.03)	SATISFACTORY	(18.72)	86.74				
<i>Impulse Spender</i>	★★★★★	STRONG	(55.49)	SATISFACTORY	(25.93)	83.41				

Savings & Loans CU SA

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

131182

Women&Child Hospital Crd		16.25	N/A	N/A	N/A	3.00%	or	\$10	✗	✗
		COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★	STRONG	(15.31)	SATISFACTORY	(29.10)	49.25				
<i>Everyday Spender</i>	★	STRONG	(21.43)	SATISFACTORY	(28.94)	55.22				
<i>Habitual Spender</i>	★★★	SATISFACTORY	(42.86)	SUPERIOR	(22.49)	68.35				
<i>Impulse Spender</i>	★★★★★	SATISFACTORY	(36.74)	SUPERIOR	(30.88)	70.61				

SERVICE ONE Members Bank

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

1300-361-761

Gold MyCard BlueSky Rews		17.99	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★★★	LOW RANKING	(10.38)	STRONG	(53.99)	68.28				
<i>Everyday Spender</i>	★★★★★	LOW RANKING	(12.19)	STRONG	(49.05)	65.15				

Gold MyCard StandardRews		17.99	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★★★	SATISFACTORY	(10.98)	STRONG	(52.30)	67.18				
<i>Everyday Spender</i>	★★★★★	SATISFACTORY	(13.15)	STRONG	(47.33)	64.39				

Silver MyCard		17.99	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
		COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i>	★★★	SATISFACTORY	(15.57)	STRONG	(44.60)	64.07				
<i>Habitual Spender</i>	★★	LOW RANKING	(36.88)	STRONG	(19.53)	58.41				
<i>Impulse Spender</i>	★★	LOW RANKING	(31.01)	STRONG	(26.52)	59.53				

Visa		14.50	N/A	N/A	N/A	3.00%	or	\$	✗	✗
		COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	★★★	SATISFACTORY	(48.13)	LOW RANKING	(16.35)	67.48				
<i>Impulse Spender</i>	★★★	SATISFACTORY	(41.25)	LOW RANKING	(22.25)	66.50				

St George Bank

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

133555

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria			Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or	\$		
St George Bank									
http://www.stgeorge.com.au								133555	
Gold Low Rate MasterCard	12.99	N/A	N/A	12.99%	2.00%	or	\$10	✓	✓
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Big Spender</i> ★★	SATISFACTORY		(14.66)	SATISFACTORY		(43.62)	62.19		
<i>Everyday Spender</i> ★	SATISFACTORY		(17.34)	SATISFACTORY		(36.29)	57.53		
Gold Low Rate Visa	12.99	N/A	N/A	12.99%	2.00%	or	\$10	✓	✓
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Big Spender</i> ★★	SATISFACTORY		(14.66)	SATISFACTORY		(43.62)	62.19		
<i>Everyday Spender</i> ★	SATISFACTORY		(17.34)	SATISFACTORY		(36.29)	57.53		
No Annual Fee Card-Visa	16.75	N/A	N/A	N/A	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Habitual Spender</i> ★★★	SATISFACTORY		(41.71)	STRONG		(20.01)	63.73		
<i>Impulse Spender</i> ★★★	SATISFACTORY		(35.75)	STRONG		(27.09)	64.85		
No Annual Fee MasterCard	16.75	N/A	N/A	N/A	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Habitual Spender</i> ★★★	SATISFACTORY		(41.71)	STRONG		(19.90)	63.62		
<i>Impulse Spender</i> ★★★	SATISFACTORY		(35.75)	STRONG		(26.87)	64.62		
Platinum MasterCard	12.99	3.99%	6 mths	12.99%	2.00%	or	\$10	✓	✓
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY		(13.59)	SUPERIOR		(63.28)	80.77		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY		(15.74)	STRONG		(50.49)	70.13		
Platinum Visa Cred Card	12.99	3.99%	6 mths	12.99%	2.00%	or	\$10	✓	✓
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY		(13.59)	SUPERIOR		(63.28)	80.77		
<i>Everyday Spender</i> ★★★★★	SATISFACTORY		(15.74)	STRONG		(50.49)	70.13		
Private Bk Visa Platinum	18.99	N/A	N/A	N/A	2.00%	or	\$25	✓	✓
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING		(8.06)	SUPERIOR		(65.10)	77.85		
<i>Everyday Spender</i> ★★★★★	LOW RANKING		(9.18)	SUPERIOR		(52.11)	65.98		
Starts Low Stays Low MCD	11.99	N/A	N/A	11.99%	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Big Spender</i> ★	STRONG		(15.95)	SATISFACTORY		(29.07)	48.93		
<i>Habitual Spender</i> ★★★★★	STRONG		(51.52)	STRONG		(19.54)	73.06		
<i>Impulse Spender</i> ★★★★★	SATISFACTORY		(42.37)	SATISFACTORY		(26.51)	70.89		
Starts Low Stays LowVisa	11.99	N/A	N/A	11.99%	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Big Spender</i> ★	STRONG		(15.95)	SATISFACTORY		(30.27)	50.13		
<i>Habitual Spender</i> ★★★★★	STRONG		(51.52)	STRONG		(19.91)	73.43		
<i>Impulse Spender</i> ★★★★★	SATISFACTORY		(42.37)	STRONG		(26.89)	71.26		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
St George Bank								
http://www.stgeorge.com.au								133555
Vertigo Credit Card	8.99	0.00%	6 mths	8.99%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(21.08)	SATISFACTORY(28.62)		53.61		
<i>Everyday Spender</i>	★	STRONG	(24.89)	SATISFACTORY(28.01)		56.81		
<i>Habitual Spender</i>	★★★★★	SUPERIOR	(68.24)	SATISFACTORY(19.18)		89.43		
<i>Impulse Spender</i>	★★★★★	SUPERIOR	(56.09)	SATISFACTORY(25.68)		83.76		
SUNCORP								
http://www.suncorp.com.au								131155
Clear Options Gold	15.95	0.99%	4 mths	15.95%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	SATISFACTORY	(12.28)	STRONG	(50.71)	66.90		
<i>Everyday Spender</i>	★★★★★	SATISFACTORY	(14.67)	STRONG	(50.88)	69.46		
Clear Options Plus	16.95	0.99%	4 mths	16.95%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	SATISFACTORY	(13.19)	STRONG	(50.11)	67.21		
<i>Everyday Spender</i>	★★★★★	SATISFACTORY	(16.87)	STRONG	(50.27)	71.04		
<i>Habitual Spender</i>	★★★★	SATISFACTORY	(39.34)	SUPERIOR	(23.43)	65.76		
<i>Impulse Spender</i>	★★★★	SATISFACTORY	(33.15)	SUPERIOR	(30.49)	66.63		
Clear Options Standard	10.25	0.99%	4 mths	10.25%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	STRONG	(20.57)	STRONG	(47.30)	67.87		
<i>Everyday Spender</i>	★★★★★	STRONG	(25.38)	STRONG	(47.42)	72.79		
<i>Habitual Spender</i>	★★★★★	STRONG	(63.36)	STRONG	(21.17)	87.54		
<i>Impulse Spender</i>	★★★★★	STRONG	(52.89)	STRONG	(27.77)	83.66		
Gold AMEX	16.49	6.99%	6 mths	12.99%	2.50%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	STRONG	(15.15)	SATISFACTORY(41.40)		60.46		
<i>Everyday Spender</i>	★★★★	STRONG	(21.21)	SATISFACTORY(40.83)		65.95		
Sutherland Credit Union								
http://www.sutherlandcu.com.au								1300-784-388
Gold MyCard Blue SkyRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	LOW RANKING	(10.35)	STRONG	(53.99)	68.24		
<i>Everyday Spender</i>	★★★★	LOW RANKING	(12.15)	STRONG	(49.05)	65.11		
Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★★	SATISFACTORY	(10.95)	STRONG	(52.30)	67.15		
<i>Everyday Spender</i>	★★★★	SATISFACTORY	(13.11)	STRONG	(47.33)	64.35		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

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

Sutherland Credit Union

<http://www.sutherlandcu.com.au> 1300-784-388

Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★	SATISFACTORY (15.52)			STRONG (44.60)		64.02		
<i>Habitual Spender</i> ★★	LOW RANKING (36.79)			STRONG (19.53)		58.32		
<i>Impulse Spender</i> ★★	LOW RANKING (30.93)			STRONG (26.52)		59.45		

Visa	15.50	N/A	N/A	N/A	5.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	SATISFACTORY (44.94)			SATISFACTORY (18.20)		68.14		
<i>Impulse Spender</i> ★★	SATISFACTORY (38.52)			SATISFACTORY (24.34)		67.85		

TAFE & Community CU

<http://www.tafecu.com.au> 02-9891-3111

Visa	11.25	N/A	N/A	N/A	5.00%	or \$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG (58.43)			LOW RANKING (15.94)		79.37		
<i>Impulse Spender</i> ★★★★★	STRONG (49.05)			LOW RANKING (20.79)		74.84		

TIO Banking

<http://www.tiofi.com.au> 08-8946-2222

Territory Credit Card	13.49	N/A	N/A	N/A	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	SATISFACTORY (46.51)			LOW RANKING (15.94)		64.95		
<i>Impulse Spender</i> ★★	SATISFACTORY (38.40)			LOW RANKING (22.07)		62.97		

Territory Rewards CredCd	15.65	N/A	N/A	N/A	2.50%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★	SATISFACTORY (40.48)			LOW RANKING (15.74)		58.71		
<i>Impulse Spender</i> ★★	SATISFACTORY (33.55)			LOW RANKING (21.67)		57.72		

Unicom Credit Union

<http://www.unicomcu.com.au> 132249

Gold Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	STRONG (17.27)			SATISFACTORY (33.59)		54.77		

Gold MyCard BlueSky Rew's	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★	LOW RANKING (10.35)			STRONG (53.99)		68.24		
<i>Everyday Spender</i> ★★	LOW RANKING (12.15)			STRONG (49.05)		65.11		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

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

Unicom Credit Union

<http://www.unicomcu.com.au> 132249

Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY (10.95)		STRONG (52.30)		67.15			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (13.11)		STRONG (47.33)		64.35			

Silver Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★★	STRONG (63.60)		STRONG (19.37)		84.97			
<i>Impulse Spender</i> ★★★★★★	STRONG (52.81)		STRONG (26.66)		81.47			

Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★	SATISFACTORY (15.52)		STRONG (44.60)		64.02			
<i>Habitual Spender</i> ★★	LOW RANKING (36.79)		STRONG (19.53)		58.32			
<i>Impulse Spender</i> ★★	LOW RANKING (30.93)		STRONG (26.52)		59.45			

University Credit Soc

<http://www.unicredit.com.au> 08-9389-1011

Gold Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★	STRONG (17.27)		SATISFACTORY (33.59)		54.77			

Gold MyCard Blue SkyRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING (10.35)		STRONG (53.99)		68.24			
<i>Everyday Spender</i> ★★★★★	LOW RANKING (12.15)		STRONG (49.05)		65.11			

Gold MyCard StandardRews	17.99	4.90%	Life	N/A	2.00%	or \$30	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i> ★★★★★	SATISFACTORY (10.95)		STRONG (52.30)		67.15			
<i>Everyday Spender</i> ★★★★★	SATISFACTORY (13.11)		STRONG (47.33)		64.35			

Silver Low Rate MyCard	9.99	4.90%	6 mths	9.99%	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★★	STRONG (63.60)		STRONG (19.37)		84.97			
<i>Impulse Spender</i> ★★★★★★	STRONG (52.81)		STRONG (26.66)		81.47			

Silver MyCard	17.99	4.90%	Life	N/A	2.00%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Everyday Spender</i> ★★★	SATISFACTORY (15.52)		STRONG (44.60)		64.02			
<i>Habitual Spender</i> ★★	LOW RANKING (36.79)		STRONG (19.53)		58.32			
<i>Impulse Spender</i> ★★	LOW RANKING (30.93)		STRONG (26.52)		59.45			

Victoria Teachers CU

<http://www.victeach.com.au> 1300-654-822

your guide to product excellence

credit card star ratings



Section 2. Summary by Company

Company Summary Report

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

Victoria Teachers CU

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

1300-654-822

13.99	N/A	N/A	N/A	5.00%	or	\$20	✗	✗
COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★	STRONG	(17.78)	LOW RANKING	(27.71)	49.39		
<i>Everyday Spender</i>	★	STRONG	(24.89)	SATISFACTORY	(27.60)	56.40		
<i>Habitual Spender</i>	★★★★	STRONG	(49.79)	STRONG	(19.76)	74.55		
<i>Impulse Spender</i>	★★★★★	SATISFACTORY	(42.67)	STRONG	(26.94)	74.61		

Virgin Money

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

1800-080-000

12.99	0.00%	6 mths	12.99%	2.00%	or	\$10	✗	✗
COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★	STRONG	(19.15)	SATISFACTORY	(32.34)	55.39		
<i>Everyday Spender</i>	★★★	SUPERIOR	(26.81)	SATISFACTORY	(32.38)	63.09		
<i>Habitual Spender</i>	★★★★★	STRONG	(53.62)	STRONG	(20.12)	75.74		
<i>Impulse Spender</i>	★★★★★	STRONG	(45.96)	STRONG	(26.57)	74.53		

Warwick Credit Union

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

07-4660-5000

17.99	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	✧	LOW RANKING	(10.32)	STRONG	(51.34)	65.57		
<i>Everyday Spender</i>	✧	LOW RANKING	(12.11)	STRONG	(46.36)	62.38		

Gold MyCard StandardRews

17.99	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	✧	SATISFACTORY	(10.92)	STRONG	(49.65)	64.48		
<i>Everyday Spender</i>	✧	LOW RANKING	(13.07)	STRONG	(44.65)	61.62		

Silver Low Rate MyCard

9.99	4.90%	6 mths	9.99%	2.00%	or	\$30	✗	✗
COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Habitual Spender</i>	✧	STRONG	(63.60)	LOW RANKING	(16.85)	82.45		
<i>Impulse Spender</i>	✧	STRONG	(52.81)	LOW RANKING	(23.62)	78.43		

Westpac

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

131900

19.24	3.99%	6 mths	19.24%	2.00%	or	\$10	✓	✓
COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★	LOW RANKING	(9.00)	STRONG	(53.49)	64.84		
<i>Everyday Spender</i>	★★	LOW RANKING	(10.39)	STRONG	(47.80)	60.53		

Altitude Gold/MasterCard

19.24	3.99%	6 mths	19.24%	2.00%	or	\$10	✓	✓
COST RATING			FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★★★	LOW RANKING	(9.00)	STRONG	(59.76)	71.11		
<i>Everyday Spender</i>	★★★★	LOW RANKING	(10.39)	SUPERIOR	(54.17)	66.90		

your guide to product excellence

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria			Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or	\$		
Westpac									
http://www.westpac.com.au								131900	
Altitude Platinum/Amex	19.24	3.99%	6 mths	19.24%	2.00%	or	\$10	✓	✓
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING		(7.46)	SUPERIOR		(63.55)	73.35		
<i>Everyday Spender</i> ★★★★★	LOW RANKING		(8.52)	SUPERIOR		(53.45)	64.31		
Altitude Platinum/MCard	19.24	3.99%	6 mths	19.24%	2.00%	or	\$10	✓	✓
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Big Spender</i> ★★★★★	LOW RANKING		(7.46)	SUPERIOR		(70.00)	79.80		
<i>Everyday Spender</i> ★★★★★	LOW RANKING		(8.52)	SUPERIOR		(60.00)	70.86		
Altitude/Amex	19.24	3.99%	6 mths	19.24%	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Big Spender</i> ★★★	LOW RANKING		(9.89)	STRONG		(51.00)	63.23		
<i>Everyday Spender</i> ★★★	LOW RANKING		(11.68)	STRONG		(49.90)	63.92		
<i>Habitual Spender</i> ★	LOW RANKING		(32.08)	STRONG		(21.32)	55.40		
<i>Impulse Spender</i> ★★	LOW RANKING		(26.35)	SUPERIOR		(29.32)	57.66		
Altitude/MasterCard	19.24	3.99%	6 mths	19.24%	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Big Spender</i> ★★★	LOW RANKING		(9.89)	STRONG		(50.78)	63.01		
<i>Everyday Spender</i> ★★★	LOW RANKING		(11.68)	STRONG		(49.52)	63.54		
<i>Habitual Spender</i> ★	LOW RANKING		(32.08)	STRONG		(21.03)	55.11		
<i>Impulse Spender</i> ★	LOW RANKING		(26.35)	SUPERIOR		(29.13)	57.48		
Gold MasterCard	17.99	3.99%	6 mths	17.99%	2.00%	or	\$10	✓	✓
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Big Spender</i> ★	SATISFACTORY		(14.00)	SATISFACTORY		(36.39)	54.30		
Holden MasterCard	18.99	N/A	N/A	18.99%	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Habitual Spender</i> ★★	LOW RANKING		(34.39)	STRONG		(20.63)	57.01		
<i>Impulse Spender</i> ★★	LOW RANKING		(28.69)	STRONG		(28.31)	59.01		
Holden Visa Card	18.99	N/A	N/A	18.99%	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Habitual Spender</i> ★★	LOW RANKING		(34.36)	STRONG		(20.63)	56.99		
<i>Impulse Spender</i> ★★	LOW RANKING		(28.67)	STRONG		(28.31)	58.99		
Low Rate MasterCard	11.99	3.99%	6 mths	17.73%	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
<i>Habitual Spender</i> ★★★★★	STRONG		(53.44)	SATISFACTORY		(18.81)	74.25		
<i>Impulse Spender</i> ★★★★★	STRONG		(44.31)	SATISFACTORY		(25.54)	71.85		

credit card star ratings



Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or \$		
Westpac								
http://www.westpac.com.au							131900	
Low Rate Visa Card	11.50	3.99%	6 mths	17.73%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★★★	STRONG	(55.02)	SATISFACTORY(18.81)		75.83		
<i>Impulse Spender</i>	★★★★	STRONG	(45.56)	SATISFACTORY(25.54)		73.09		
MasterCard 55 Free Days	17.99	3.99%	6 mths	17.99%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★	SATISFACTORY	(39.20)	STRONG (19.62)		60.82		
<i>Impulse Spender</i>	★★	LOW RANKING	(31.59)	STRONG (27.01)		60.60		
MasterCard No Annual Fee	16.25	3.99%	6 mths	16.25%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★★	SATISFACTORY	(43.23)	SATISFACTORY(18.65)		63.88		
<i>Impulse Spender</i>	★★★	SATISFACTORY	(37.06)	SATISFACTORY(25.68)		64.74		
Visa 55 Free days	17.99	3.99%	6 mths	17.99%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Habitual Spender</i>	★★	SATISFACTORY	(39.20)	STRONG (19.62)		60.82		
<i>Impulse Spender</i>	★★	LOW RANKING	(31.59)	STRONG (27.01)		60.60		
Visa Gold	17.99	3.99%	6 mths	17.99%	2.00%	or \$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	SATISFACTORY	(14.00)	SATISFACTORY(36.39)		54.30		
Wizard Home Loans								
http://www.wizard.com.au							131970	
Clear Advantage MasterCd	13.15	4.99%	6 mths	13.15%	2.50%	or \$30	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★	STRONG	(19.04)	LOW RANKING (26.42)		49.37		
<i>Everyday Spender</i>	★	SUPERIOR	(26.66)	SATISFACTORY(26.30)		56.86		
<i>Habitual Spender</i>	★★★★★	STRONG	(53.32)	STRONG (20.64)		76.46		
<i>Impulse Spender</i>	★★★★★	STRONG	(45.70)	STRONG (27.84)		76.05		
Fast Card-AMEX	17.49	7.99%	6 mths	17.49%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		
<i>Big Spender</i>	★★★	SATISFACTORY	(14.29)	SATISFACTORY(44.67)		62.87		
<i>Everyday Spender</i>	★★★★	STRONG	(20.01)	STRONG (44.74)		68.66		