

Report No. 11

November 2006

IN THIS REPORT WE LOOK AT ...

- ★ 230 credit cards from the CANNEX database. We note the following statistics:
- ★ 21 credit cards with rates under 10%
- ★ 54 credit cards with rates under 13% - 8 of which do not charge an annual fee
- ★ 28 credit cards that do not charge an annual fee
- ★ 15 cards with 0% balance transfer offers; and
- ★ 106 cards with balance transfers offers under 5%.



TAKE YOUR PARTNERS FOR THE CREDIT CARD SHUFFLE

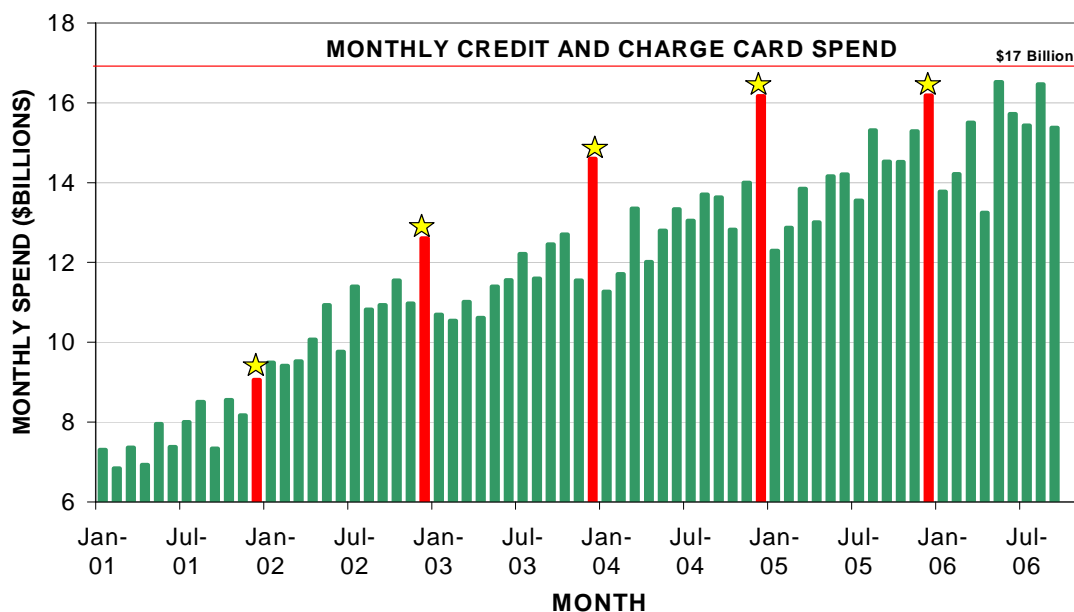
With 77 credit cards awarded CANNEX Five Star status this time around, the consumer is clearly being spoilt for choice of quality products. How well these products perform ultimately depends on the initial match of credit card type with user behaviour.

Habitual spender, everyday spender, impulse spender or big spender – you first need to determine which category you fit into to choose the credit card that suits you best.

As household expenditure continues to scale towards its traditional crescendo over Christmas, credit card features should be examined now to avoid an unpleasant New Year hangover.

Is this why we have noticed, in the last six months, eight more cards offering zero percentage on balance transfers and a whopping 73 more cards offering balance transfers under 5%? It seems that lenders are lining up with their fishing nets ready to catch new customers who have maxed out over the festive season and are searching for an escape route.

CANNEX predicts December credit card spending will top the \$17 billion mark for the first time ever, with spending of about \$1280 on each card in circulation..



Christmas spending is fun at the time until the credit card bill arrives in January. The chart (left) shows the spike in December spending for the last three years. CANNEX predicts the coming December spending to top the \$17 billion mark for the first time. Every card in circulation will have to swipe around \$1280 to set this new record.

WHAT'S YOUR PROFILE?

Habitual spenders flash their plastic often and regularly spend more than they can afford. Because they cannot repay their balance at the end of the month, they 'revolve' an outstanding balance from month to month. Low interest rates and fees, therefore, are vital for their financial well-being. Reward programs don't figure highly in their choice of card.

Impulse spenders use their credit cards for occasions such as holidays, Christmas, impulse purchases or emergencies. They also cannot afford full repayment and revolve their debt. However, the debt is paid out more quickly than that of the habitual spender. Rates and fees dominate the impulse spender's choice of cards but reward programs are not a big drawback.

Everyday spenders, on the other hand, don't worry too much about rates and fees but love features and rewards. Everyday spenders use their cards for most spending but are strict on budgeting to ensure the outstanding balance is fully repaid each month. The aim of the everyday spender is to clock up as many rewards as possible while paying absolutely no interest at all, except maybe after a Christmas blowout.

Big spenders are just that but they have big earnings to back them up. This card user spends significantly more on credit cards than most and also has access to higher credit limits. Because outstanding balances are repaid in full each month, rates and fees are not a concern. Premium card services, such as free travel insurance, concierge services etc, and rewards programs, however, are paramount.

CHANGES TO STAR RATINGS

CANNEX star ratings make it easy for you to choose the best credit card suited to your spending habits. We evaluate hundreds of cards and test them against each of the four profiles, explained above, so you can compare and choose the card you want in your wallet.

INTEREST-FREE DAYS

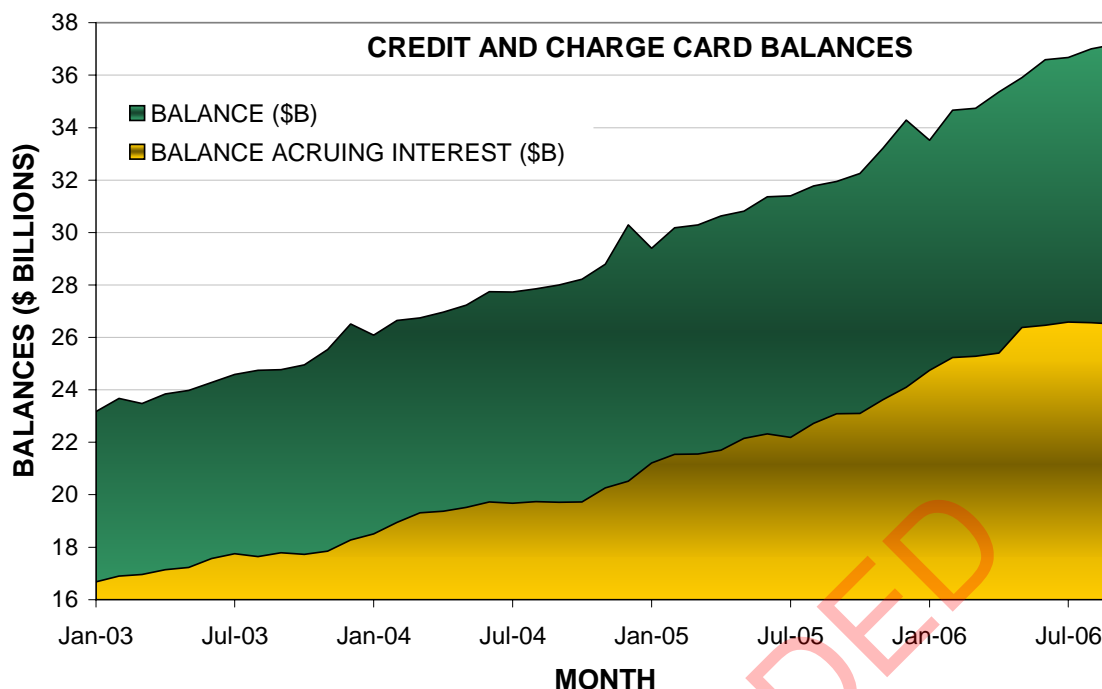
In awarding our five stars this time, we have slightly altered the weightings to more readily reflect the value of the product in its profile. For instance, in the everyday and big spender categories, where the outstanding balance is fully repaid each month, rates and fees are not as important as interest-free days. In these categories 5% of the score is now determined by interest-free days.

MINIMUM REPAYMENTS

For habitual and impulse spenders who revolve their debt from one month to the next, rates and fees are crucial, as is a minimum repayment that actually allows the cardholder to pay off the debt at some time in the future. Low minimum repayments often mean ongoing costs are covered but the initial debt remains the same or even increases. CANNEX star ratings now allocate 5% of the score to the minimum repayment criteria for habitual and impulse categories.

NO-FRILLS POPULAR

The popularity of no-frills credit cards continues to rise, with 9 more cards on the market in the last 6 months. We note that many have absorbed all three interest rate rises last year and not passed them on to card holders. It seems consumers, too, are taking stock of expenditure and cutting down on excesses in all areas. After all, why pay for rewards programs you don't use? If all you need is the lowest rate possible, there are any number of options available, with or without low or zero balance transfers.



Total credit card spending is increasing all the time, with the amount of debt revolving from month to month largely tracking the spending pattern, as the graph above shows. It is interesting to note the yearly peaks of December spending, followed by a leveling out of monies owed, as consumers try to pay off their debts in preparation for the next splurge.

MINIMUM REPAYMENT, MAXIMUM STRESS

High levels of default are underpinning a growing concern over minimum repayment amounts required by lenders. In Australia the minimum repayment ranges from 1.25% to 5% of the debt. At the higher end, repayments will eat slowly into the debt but at the lower end of the scale, a minimum repayment will not make any difference to the debt at all. It may even increase it.

Consider the following facts:

- ★ 6% of the cards available have minimum repayment criteria that do not cover the monthly cost of revolving \$2800 (average balance on a credit card).
- ★ Making minimum repayments only:
 - ☆ 75% of the cards will not see a \$2800 debt repaid within 10 years
 - ☆ 44% of the cards will not see a \$2800 debt repaid within 20 years
 - ☆ 30% of the cards will not see a \$2800 debt repaid within 50 years
- ★ Lowest minimum repayment required: 1.25%
- ★ Highest minimum repayment required: 5.00%
- ★ Average minimum repayment required: 2.35%
- ★ 62% of the credit cards charge less than the average minimum repayment.

Paying more than the minimum amount every time is the only answer if you want to avoid riding the merry-go-round of eternal debt.

It is interesting to note the credit card debt recovery measures put in place around the world. The USA has now legislated that minimum repayments must include at least one percent of the original debt, alongside the costs. In the UK, credit card statements contain warnings, not dissimilar to those on cigarette packs, highlighting mounting debt levels if minimum amounts only are paid. In New Zealand the minimum payments are pretty much standard at 5%.

This used to be the case in Australia but that figure has been whittled down over time by institutions looking for a competitive advantage. As we see in the figures above, we now range from 1.25% to 5% with the average being 2.35%.

There are only two ways to curb the rising levels of credit card defaults. One is government legislation, the other, self regulation. Perhaps it's time for our financial institutions to do some credit card navel gazing and come up with an overall plan that benefits consumers, as well as industry.

FREE DAYS?

Interest-free days are worth investigating further if you want to take maximum advantage of paying prior to the interest meter being turned on. In theory, the number of advertised interest-free days are correct, providing you do all your spending the day after your last statement was printed. In reality, though, you don't use your card that way and the number of free days you have are a lot less than you think.

CANNEX research reveals that:

- ★ 21 cards or 9% offer no interest-free days after the statement date (advertised as up to 30 free days)
- ★ 208 cards or 90% offer 14 or more days after the statement date (advertised as up to 44 free days)
- ★ 167 cards or 73% offer 25 or more days after the statement date (advertised as up to 55 free days)
- ★ The maximum number of interest-free days after the statement date is 32 (advertised as up to 62 free days)

While technically not misleading, it is easy to trip up and accidentally incur interest so be aware of the pitfalls and calculate how many interest-free days you really do have on your credit card.

What are the CANNEX credit card star ratings?



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

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

- | | | |
|--------------------|---------------------------|---------------------|
| ▪ Free Days | ▪ No Free Days | ▪ Standard Features |
| ▪ Premium Features | ▪ Reward/Loyalty Programs | ▪ No Frills |

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

- | | |
|--------------------------|------------------------|
| ★★★★★ Superior Product | ★★ Average Product |
| ★★★★ Exceptional Product | ★ Satisfactory Product |
| ★★★ Strong Product | ☆ Rising Star |

Only the top 75% of the credit cards examined actually receive a star rating between 1 and 5. Rising Stars are those products that would be rated 3-star or higher but have not been in the market for over 6 months. Rising Star products will be formally rated in the next ratings period once more historical data is available.

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

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

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

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

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

SPENDING PROFILE CHARACTERISTICS				
	HABITUAL SPENDER	EVERYDAY SPENDER	IMPULSE SPENDER	BIG SPENDER
CARD USE	ROUTINE	ROUTINE	SPORADIC	ROUTINE
CARD SPEND	NATIONAL AVERAGE*	HIGHER THAN NATIONAL AVERAGE*	LOWER THAN NATIONAL AVERAGE*	MUCH HIGHER THAN NATIONAL AVERAGE*
DO THEY REVOLVE	CONSTANTLY	SELDOM / NEVER	PERIODICALLY	SELDOM / NEVER
RATES & FEES	VERY IMPORTANT	IMPORTANT	VERY IMPORTANT	NOT IMPORTANT
CARD FEATURES	SOMEWHAT IMPORTANT	VERY IMPORTANT	IMPORTANT	VERY IMPORTANT
REWARDS PROGRAM	SOMEWHAT IMPORTANT	VERY IMPORTANT	IMPORTANT	IMPORTANT

*Source: Reserve Bank of Australia and CANNEX

How does it work?

How are the 'stars' calculated?

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

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

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

Costs (C)

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

- 1) **Current Data** –includes a scenario for each of the four credit card spending profiles
 - Habitual Spender - spends \$12,000 per year while revolving \$2,500
 - Everyday Spender - spends \$24,000 per year while revolving \$500
 - Impulse Spender - spends \$3,600 per year while revolving \$1,800
 - Big Spender - spends \$60,000 per year while revolving \$1,000
- 2) **Historical Performance of Interest Rate** – takes into account the product history. All current products assessed are grandfathered and subsequent calculations for each half-year will include an additional 6 months of historical rates until 12 months have passed.

Features (F)

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

Weightings

account for 70% of that card's total score and the features account for the remaining 30%. The cards The Costs and Features are weighted differently for each spending profile. This is done in recognition of the relative importance of the different product components to each profile.

The methodology for each profile is subtly adjusted to account for the differences between them. The process considers each profile separately and assigns weights representative of that profile (see table below). For the Habitual spender for example, the rates and fees associated with a card targeting this user demographic have fewer features, less flexibility and compete mainly on pricing. The cards targeting the Big Spender on the other hand (eg. Gold, Platinum or rewards cards) typically offer more features.

The

Big spender profile has therefore been adjusted so that features account for 70% of the total score, while rates and fees account for 30%.

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

CANNEX credit card star ratingsTM WEIGHTINGS

	COST (C) *	FEATURES (F) **	FREE DAYS / MINIMUM REPAYMENT	TOTAL (C+F)
Habitual Spender	70%	25%	5%	100%
Everyday Spender	35%	60%	5%	100%
Impulse Spender	60%	35%	5%	100%
Big Spender	25%	70%	5%	100%

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

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

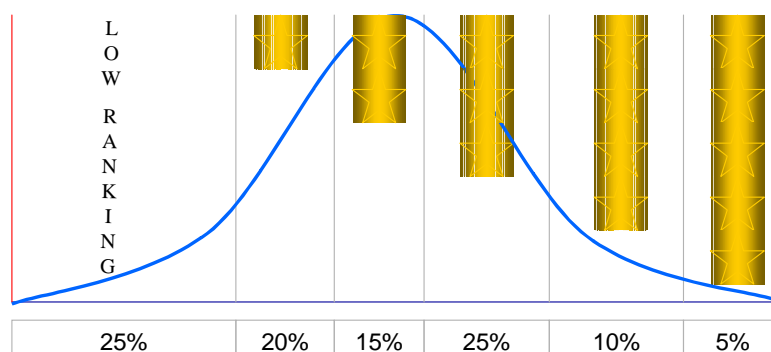
*** Free Days contributed 5% of the overall score for the Everyday and Big Spender while Minimum repayments contributed 5% of the overall score for the Habitual and Impulse Spender.

FEATURES WEIGHTS USED IN STAR RATINGS SCORING

FEATURES CATEGORY	HABITUAL SPENDER	EVERYDAY SPENDER	IMPULSE SPENDER	BIG SPENDER
ADDTNL FEES & CHARGES	3%	3%	5%	3%
GENERAL INFORMATION	2%	2%	8%	2%
LATE PYMT INT CHARGING	3%	7%	3%	7%
MERCHANT ACCEPTABILITY	5%	5%	5%	5%
ONLINE TRANSACTIONS & SECURITY	4%	4%	4%	4%
PREMIUM CARD FACILITIES	3%	10%	5%	20%
SPECIAL PURCHASING POLICIES	3%	3%	3%	3%
APPLICATION PROCESS	2%	2%	2%	2%
REPAYMENT CAPABILITIES	2%	2%	2%	2%
REWARDS PROGRAM INFO	1%	20%	1%	20%
STATES AVAILABLE	2%	2%	2%	2%

How are the stars awarded?

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



Is the analysis independent?

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

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

How many products and financial institutions are analysed?

In order to calculate the ratings, CANNEX analyses just over 230 Credit Card products from over 70 financial institutions in Australia. In addition, over 100 parts of a product are analysed which includes product parameters, flexibility and operating terms and conditions.

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

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

Does CANNEX rate other product areas?

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



Section 1. Summary By Profile

Habitual Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
Aussie Home Loans	Aussie MasterCard	10.49	25	49.00	N/A	1000	15000.00	✗
Austral Credit Union	Visa Credit Card unsec	9.95	25	0.00	N/A	500	No max	✗
Australian Defence CU	Visa Credit Card	11.55	25	36.00	N/A	500	No max	✗
Bank of Queensland	Low Rate Visa Card	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	8.99	25	49.00	N/A	1000	25000.00	✗
Citibank	Clear Card	9.99	25	65.00	N/A	2000	20000.00	✗
Commonwealth Bank	Low Rate MasterCard	10.99	25	48.00	N/A	500	No max	✗
Commonwealth Bank	Low Rate Visa	10.99	25	48.00	N/A	500	No max	✗
Defence Force CU	True Blue Credit Card	9.99	25	36.00	N/A	500	25000.00	✗
Encompass Credit Union	Encompass Credit Card	10.50	25	24.00	N/A	1000	30000.00	✗
GE Money	Low Rate MasterCard	10.99	25	58.00	N/A	500	No max	✗
Heritage B Soc	Visa Classic No Frills	10.25	0	0.00	N/A	1000	10000.00	✗
HSBC	Low Rate Credit Card	10.95	25	39.00	N/A	1000	No max	✓
Intech Credit Union	Titanium Visa 55	9.55	25	36.00	N/A	1000	No max	✗
Members Equity Bank	MembersEquity 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 Credit Un	Teachers Visa Credit Cd	11.50	25	0.00	N/A	1000	25000.00	✗
Nurses First	Easypay VISA	9.99	15	36.00	N/A	500	No max	✗
Police & Nurses Credit	Easypay VISA	9.99	15	36.00	N/A	500	No max	✗
Police CU SA	extralite Credit Card	9.99	14	0.00	N/A	2000	No max	✗
Qantas Staff CU	Lifestyle	11.50	0	0.00	N/A	500	50000.00	✓
Qld Police Credit Union	Bluey Card	10.45	14	25.00	8000	1000	20000.00	✗
St George Bank	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓
SUNCORP	Clear Options Standard	9.95	0	29.00	N/A	500	No max	✓
TAFE & Community CU	Visa	11.25	0	24.00	N/A	500	20000.00	✗
Victoria Teachers CU	Visa Credit Cd	13.75	25	0.00	N/A	500	No max	✗
Virgin Money	Credit Card	12.99	25	0.00	N/A	2000	25000.00	✓
Westpac	Low Rate Visa Card	11.50	25	45.00	N/A	1000	50000.00	✗
Westpac	Low Rate MasterCard	11.50	25	45.00	N/A	1000	50000.00	✗
Wizard Home Loans	Clear Advantage MCD	12.65	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	✗
BankSA	Starts Low Stays Low MCD	11.99	25	59.00	N/A	500	No max	✓
BankSA	Starts Low Stays LowVisa	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	Red MCD No Free Days	14.15	0	0.00	N/A	500	50000.00	✓

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Section 1. Summary By Profile

Habitual Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★ "exceptional value"								
Maritime Workers CU	Visa	12.95	25	42.00	N/A	1000	20000.00	✗
mecu	Visa Credit Card	13.49	25	0.00	N/A	500	No max	✗
National Australia Bank	Low Rate Visa	10.99	25	49.00	N/A	500	No max	✗
Qld Police Credit Union	Bluey Rewarder Card	13.45	14	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	✓
Westpac	Earth MCD/AMEX	12.74	25	49.00	N/A	1000	30000.00	✓
★★★ "strong value"								
Adelaide Bank	Visa	15.75	0	0.00	N/A	500	No max	✗
AMP Banking	AMP/AMEX Co-Branded Card	16.79	25	25.00	5000	1000	10000.00	✓
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	✓
Bendigo Bank	Red Visa No Free Days	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	✗
Coastline Credit Union	Visa Credit Card	15.95	0	0.00	N/A	500	No max	✗
Coastline Credit Union	Rewarder Visa	15.45	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	✗
Credit Union Australia	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
GE Consumer Finance	Coles Myer Source MCD	18.99	32	0.00	N/A	500	No max	✓
Greater Building Society	AMEX Credit Card	17.24	25	25.00	5000	1000	10000.00	✓
Heritage B Soc	Visa Classic With Rewards	15.20	25	36.00	N/A	1000	10000.00	✓
Heritage B Soc	Visa Classic No Rewards	15.20	25	18.00	10000	1000	10000.00	✗
PowerState Credit Union	AMEX Credit Card	17.24	25	25.00	5000	1000	12000.00	✓
Qantas Staff CU	Lifestyle Plus	15.00	16	30.00	N/A	500	50000.00	✓
Savings & Loans CU SA	Women&Child Hospital VC	16.25	31	0.00	N/A	1000	No max	✗
Service One Credit Union	Visa	14.25	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	16.75	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	15.95	0	0.00	N/A	1000	50000.00	✗
Westpac	Earth AMEX/MCD	12.74	25	49.00	N/A	1000	30000.00	✓
★ "rising star"								

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Section 1. Summary By Profile

Habitual Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
✧ "rising star"								
Alliance One CreditUnion	Low Rate Visa Credit Cd	11.99	25	15.00	N/A	1000	50000.00	✗
Bendigo Bank	RSPCA Rescue	13.00	10	24.00	N/A	500	50000.00	✗
mecu	Low Rate Visa Credit Cd	8.49	0	59.00	N/A	500	No max	✗
★★ "average value"								
ANZ Bank	Rewards Visa	19.24	14	26.00	N/A	1000	No max	✓
ANZ Bank	First Free Days	17.75	14	30.00	N/A	1000	15000.00	✗
Australian Central CU	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
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	✓
BankSA	No Annual Fee MasterCard	16.75	0	0.00	N/A	500	No max	✓
BankWest	extra Visa Reward	16.74	25	29.00	N/A	500	50000.00	✓
BankWest	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 Classic	17.74	25	29.00	N/A	500	50000.00	✓
Bendigo Bank	Red MasterCard	17.40	14	35.00	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 First CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
connectfinancial	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
CPS Credit Union SA	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
Electricity CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Family First CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
FCCS Credit Union	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
First Pacific CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
GE Money	GO MasterCard	17.99	32		9000	600	25000.00	✓
GE Money	GO MasterCard	17.99	32	35.40	9000	600	25000.00	✓
GE Money	GO MasterCard	17.99	32	35.40	9000	600	25000.00	✓
GE Money	GO MasterCard	17.99	32		9000	600	25000.00	✓
Holiday Coast CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Homeloans	AMEX Credit Card	17.24	25	25.00	5000	500	15000.00	✓
Illawarra CU NSW	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
Maroondah Credit Union	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
National Australia Bank	MasterCard	17.49	14	26.40	N/A	500	No max	✓
National Australia Bank	Visa Classic	17.49	14	26.40	N/A	500	No max	✓
Orange Credit Union	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
Police CU SA	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓

your guide to product excellence

Section 1. Summary By Profile

Habitual Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★ "average value"								
Qld Teachers CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Service One Credit Union	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
Sutherland Credit Union	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
TIO Banking	Territory Rewards CredCd	15.65	25	59.00	N/A	1000	20000.00	✓
Unicom Credit Union Ltd	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
University Credit Soc	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Westpac	Visa 55 Free days	17.40	25	30.00	N/A	1000	50000.00	✗
Westpac	MasterCard 55 Free Days	17.40	25	30.00	N/A	1000	50000.00	✗
★ "satisfactory value"								
Adelaide Bank	Visa Free Days	16.99	25		12000	500	No max	✗
Adelaide Bank	Visa Free Days	16.99	25	30.00	12000	500	No max	✗
Adelaide Bank	Visa Free Days	16.99	25	30.00	12000	500	No max	✗
Adelaide Bank	Visa Free Days	16.99	25		12000	500	No max	✗
American Express	Gold Rewards Maximiser	18.24	25	192.00	N/A	1000	25000.00	✓
American Express	Qantas AMEX Card	17.99	25	95.00	N/A	1000	100000.00	✓
ANZ Bank	Frequent Flyer Visa	19.24	14	40.00	N/A	1000	No max	✓
Citibank	Cash Back Credit Card	19.24	25	69.00	N/A	2000	20000.00	✗
Citibank	Silver MasterCard	19.24	25	69.00	N/A	2000	7000.00	✓
Citibank	Silver Visa	19.24	25	69.00	N/A	2000	7000.00	✓
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	✓
HSBC	Visa Classic	17.95	15	59.00	N/A	1000	No max	✓
IMB Limited	Silver MasterCard	18.95	25	55.00	N/A	2000	7000.00	✓
National Australia Bank	Visa Mini	17.49	25	19.00	N/A	500	No max	✓
National Australia Bank	ANT AMEX Card no Ann Fee	17.95	14	0.00	N/A	500	No max	✓
National Australia Bank	Velocity Visa Card	18.00	14	65.00	N/A	500	No max	✓
RAMS	MasterCard Gold	18.95	25	99.00	N/A	500	25000.00	✓
RAMS	MasterCard Silver	18.95	25	55.00	N/A	500	7000.00	✓
RESI Mortgage Corp	AMEX Credit Card	17.24	25	70.00	18000	500	No max	✓
Westpac	Altitude MasterCard/AMEX	18.65	15	100.00	N/A	1000	50000.00	✓
Westpac	Altitude AMEX/MasterCard	18.65	15	100.00	N/A	1000	50000.00	✓
Westpac	Holden Visa Card	18.40	15	55.00	N/A	1000	50000.00	✓
Westpac	Holden MasterCard	18.40	15	55.00	N/A	1000	50000.00	✓

Section 1. Summary By Profile

Everyday Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
American Express	Gold Credit Card	12.49	25	70.00	18000	5000	50000.00	✓
AMP Banking	AMP/AMEX Co-Branded Card	16.79	25	25.00	5000	1000	10000.00	✓
AMP Banking	AMP/AMEX Gold CoBrand Cd	15.99	25	70.00	18000	5000	25000.00	✓
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	16.24	25	70.00	18000	5000	25000.00	✓
Greater Building Society	AMEX Credit Card	17.24	25	25.00	5000	1000	10000.00	✓
Homeloans	AMEX Credit Card	17.24	25	25.00	5000	500	15000.00	✓
HSBC	AMEX Gold	16.24	25	70.00	18000	5000	25000.00	✓
PowerState Credit Union	AMEX Credit Card	17.24	25	25.00	5000	1000	12000.00	✓
SUNCORP	Gold AMEX	16.24	25	70.00	18000	5000	25000.00	✓
SUNCORP	Clear Options Standard	9.95	0	29.00	N/A	500	No max	✓
Westpac	Altitude Plat MCD/AMEX	18.65	15	295.00	N/A	15000	100000.00	✓
Wizard Home Loans	Fast Card-Amex	16.99	25	25.00	5000	2500	No max	✓
★★★★★ "exceptional value"								
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	✓
Australian Central CU	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Australian Central CU	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
Australian Central CU	Gold CU MCD Blue SkyRews	17.75	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	Gold MasterCard	19.24	25	119.00	N/A	5000	25000.00	✓
Citibank	Silver Visa	19.24	25	69.00	N/A	2000	7000.00	✓
Citibank	Silver MasterCard	19.24	25	69.00	N/A	2000	7000.00	✓
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	✓
Community First CU	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Community First CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Community First CU	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
connectfinancial	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
connectfinancial	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
connectfinancial	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
CPS Credit Union SA	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
CPS Credit Union SA	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
CPS Credit Union SA	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓

your guide to product excellence

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 CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Credit Union Australia	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
Credit Union Australia	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Electricity CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Electricity CU	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Electricity CU	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Family First CU	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Family First CU	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Family First CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
FCCS Credit Union	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
FCCS Credit Union	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
FCCS Credit Union	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
First Pacific CU	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
First Pacific CU	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
First Pacific CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
GE Consumer Finance	Coles Myer Source MCD	18.99	32	0.00	N/A	500	No max	✓
Heritage B Soc	Visa Classic WithRewards	15.20	25	36.00	N/A	1000	10000.00	✓
Holiday Coast CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Holiday Coast CU	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Holiday Coast CU	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Illawarra CU NSW	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
Illawarra CU NSW	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Illawarra CU NSW	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Maroondah Credit Union	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Maroondah Credit Union	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Maroondah Credit Union	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Orange Credit Union	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
Orange Credit Union	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Orange Credit Union	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Police CU SA	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Police CU SA	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Police CU SA	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Qld Teachers CU	Gold MyCard Blue SkyRews	17.75	25	99.00	N/A	5000	25000.00	✓
Qld Teachers CU	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Qld Teachers CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
RESI Mortgage Corp	AMEX Credit Card	17.24	25	70.00	18000	500	No max	✓

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"								
Service One Credit Union	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Service One Credit Union	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Service One Credit Union	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
SUNCORP	Clear Options Plus	16.75	25	29.00	N/A	500	No max	✓
SUNCORP	Clear Options Gold	15.75	25	69.00	N/A	5000	No max	✓
Sutherland Credit Union	Gold MyCard Blue SkyRews	17.75	25	99.00	N/A	5000	25000.00	✓
Sutherland Credit Union	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Sutherland Credit Union	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Unicom Credit Union Ltd	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Unicom Credit Union Ltd	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
Unicom Credit Union Ltd	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
University Credit Soc	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
University Credit Soc	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
University Credit Soc	Gold MyCard Blue SkyRews	17.75	25	99.00	N/A	5000	25000.00	✓
Westpac	Altitude Plat AMEX/MCD	18.65	15	295.00	N/A	15000	100000.00	✓
Westpac	Altitude Gold MCD/AMEX	18.65	15	150.00	N/A	5000	50000.00	✓
Westpac	Altitude AMEX/MasterCard	18.65	15	100.00	N/A	1000	50000.00	✓
Westpac	Altitude MasterCard/AMEX	18.65	15	100.00	N/A	1000	50000.00	✓
★★★ "strong value"								
American Express	Gold Rewards Maximiser	18.24	25	192.00	N/A	1000	25000.00	✓
American Express	Platinum Credit Card	16.49	25	395.00	N/A	1000	100000.00	✓
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	✓
Bank of Queensland	Gold MasterCard	17.50	14	120.00	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	✓
GE Money	Low Rate MasterCard	10.99	25	58.00	N/A	500	No max	✗
Heritage B Soc	Visa Gold With Rewards	15.20	25	90.00	N/A	5000	50000.00	✓
HSBC	Visa Platinum	18.25	15	199.00	N/A	12000	No max	✓
HSBC	Visa Gold	18.25	15	99.00	N/A	5000	No max	✓
Qld Police Credit Union	Bluey Rewarder Card	13.45	14	48.00	8000	1000	20000.00	✓
Virgin Money	Credit Card	12.99	25	0.00	N/A	2000	25000.00	✓
Westpac	Altitude Gold AMEX/MCD	18.65	15	150.00	N/A	5000	50000.00	✓
★★ "average value"								
Austral Credit Union	Visa Credit Card unsec	9.95	25	0.00	N/A	500	No max	✗

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Section 1. Summary By Profile

Everyday Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★ "average value"								
BankSA	Gold Low Rate MasterCard	12.99	25	65.00	N/A	5000	No max	✓
BankSA	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓
BankSA	Gold Low Rate Visa	12.99	25	65.00	N/A	5000	No max	✓
Coastline Credit Union	Rewarder Visa	15.45	25	52.00	12000	1000	25000.00	✓
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	17.95	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	7500	25000.00	✓
National Australia Bank	Gold Rewards MasterCard	17.75	14	88.30	N/A	5000	No max	✓
National Australia Bank	Gold Rewards Visa Card	17.75	14	88.30	N/A	5000	No max	✓
NSW Teachers Credit Un	Teachers Visa Credit Cd	11.50	25	0.00	N/A	1000	25000.00	✗
Police CU SA	extralite Credit Card	9.99	14	0.00	N/A	2000	No max	✗
Qantas Staff CU	Lifestyle	11.50	0	0.00	N/A	500	50000.00	✓
Qld Police Credit Union	Bluey Card	10.45	14	25.00	8000	1000	20000.00	✗
RAMS	MasterCard Silver	18.95	25	55.00	N/A	500	7000.00	✓
RAMS	MasterCard Gold	18.95	25	99.00	N/A	500	25000.00	✓
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	✓
St George Bank	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓
Wizard Home Loans	Clear Advantage MCD	12.65	25	0.00	N/A	500	No max	✗
★ "satisfactory value"								
ANZ Bank	Gold	17.75	25	87.00	N/A	5000	No max	✗
Australian Defence CU	Visa Credit Card	11.55	25	36.00	N/A	500	No max	✗
BankSA	No Annual Fee MasterCard	16.75	0	0.00	N/A	500	No max	✓
BankSA	Starts Low Stays Low MCD	11.99	25	59.00	N/A	500	No max	✓
BankSA	Starts Low Stays LowVisa	11.99	25	59.00	N/A	500	No max	✓
BankSA	No Annual Fee Visa	16.75	0	0.00	N/A	500	No max	✓
BankWest	Zero MasterCard	13.74	25	0.00	N/A	1000	25000.00	✗
Encompass Credit Union	Encompass Credit Card	10.50	25	24.00	N/A	1000	30000.00	✗
Heritage B Soc	Visa Classic No Frills	10.25	0	0.00	N/A	1000	10000.00	✗
Intech Credit Union	Titanium Visa 55	9.55	25	36.00	N/A	1000	No max	✗
Maritime Workers CU	Visa	12.95	25	42.00	N/A	1000	20000.00	✗
Members Equity Bank	MembersEquity 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	✗
Qantas Staff CU	Lifestyle Plus	15.00	16	30.00	N/A	500	50000.00	✓
Savings & Loans CU SA	Women&Child Hospital VC	16.25	31	0.00	N/A	1000	No max	✗

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Section 1. Summary By Profile

Everyday Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "satisfactory value"								
St George Bank	Starts Low Stays LowVisa	11.99	25	59.00	N/A	500	No max	✓
St George Bank	No Annual Fee MasterCard	16.75	0	0.00	N/A	500	No max	✓
St George Bank	Starts Low Stays Low MCD	11.99	25	59.00	N/A	500	No max	✓
St George Bank	No Annual Fee Card-Visa	16.75	0	0.00	N/A	500	No max	✓
Victoria Teachers CU	Visa Credit Cd	13.75	25	0.00	N/A	500	No max	✗
Westpac	Earth MCD/AMEX	12.74	25	49.00	N/A	1000	30000.00	✓
Westpac	Earth+ AMEX/MCD	14.99	25	79.00	N/A	3000	50000.00	✓
Westpac	Gold MasterCard	17.40	25	90.00	12000	5000	50000.00	✗
Westpac	Visa Gold	17.40	25	90.00	12000	5000	50000.00	✗
Westpac	Earth+ MCD/AMEX	14.99	25	79.00	N/A	3000	50000.00	✓
Westpac	Low Rate Visa Card	11.50	25	45.00	N/A	1000	50000.00	✗

Section 1. Summary By Profile

Impulse Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
Austral Credit Union	Visa Credit Card unsec	9.95	25	0.00	N/A	500	No max	✗
Australian Defence CU	Visa Credit Card	11.55	25	36.00	N/A	500	No max	✗
Bank of Queensland	Low Rate Visa Card	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	8.99	25	49.00	N/A	1000	25000.00	✗
Commonwealth Bank	Low Rate Visa	10.99	25	48.00	N/A	500	No max	✗
Commonwealth Bank	Low Rate MasterCard	10.99	25	48.00	N/A	500	No max	✗
Defence Force CU	True Blue Credit Card	9.99	25	36.00	N/A	500	25000.00	✗
Encompass Credit Union	Encompass Credit Card	10.50	25	24.00	N/A	1000	30000.00	✗
Heritage B Soc	Visa Classic No Frills	10.25	0	0.00	N/A	1000	10000.00	✗
Intech Credit Union	Titanium Visa 55	9.55	25	36.00	N/A	1000	No max	✗
Maritime Workers CU	Visa	12.95	25	42.00	N/A	1000	20000.00	✗
Members Equity Bank	MembersEquity 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 Credit Un	Teachers Visa Credit Cd	11.50	25	0.00	N/A	1000	25000.00	✗
Police CU SA	extralite Credit Card	9.99	14	0.00	N/A	2000	No max	✗
Qantas Staff CU	Lifestyle	11.50	0	0.00	N/A	500	50000.00	✓
Qld Police Credit Union	Bluey Card	10.45	14	25.00	8000	1000	20000.00	✗
St George Bank	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓
SUNCORP	Clear Options Standard	9.95	0	29.00	N/A	500	No max	✓
TAFE & Community CU	Visa	11.25	0	24.00	N/A	500	20000.00	✗
Westpac	Low Rate Visa Card	11.50	25	45.00	N/A	1000	50000.00	✗
Wizard Home Loans	Clear Advantage MCD	12.65	25	0.00	N/A	500	No max	✗

★★★★★ "exceptional value"								
BankSA	Starts Low Stays LowVisa	11.99	25	59.00	N/A	500	No max	✓
BankSA	Starts Low Stays Low MCD	11.99	25	59.00	N/A	500	No max	✓
BankWest	Zero MasterCard	13.74	25	0.00	N/A	1000	25000.00	✗
Citibank	Clear Card	9.99	25	65.00	N/A	2000	20000.00	✗
GE Money	Low Rate MasterCard	10.99	25	58.00	N/A	500	No max	✗
HSBC	Low Rate Credit Card	10.95	25	39.00	N/A	1000	No max	✓
Nurses First	Easypay VISA	9.99	15	36.00	N/A	500	No max	✗
Police & Nurses Credit	Easypay VISA	9.99	15	36.00	N/A	500	No max	✗
Victoria Teachers CU	Visa Credit Cd	13.75	25	0.00	N/A	500	No max	✗
Virgin Money	Credit Card	12.99	25	0.00	N/A	2000	25000.00	✓
Westpac	Low Rate MasterCard	11.50	25	45.00	N/A	1000	50000.00	✗
Westpac	Earth MCD/AMEX	12.74	25	49.00	N/A	1000	30000.00	✓

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Section 1. Summary By Profile

Impulse Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★ "strong 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	No Annual Fee Visa	16.75	0	0.00	N/A	500	No max	✓
Bendigo Bank	Red MCD No Free Days	14.15	0	0.00	N/A	500	50000.00	✓
Bendigo Bank	Red Visa No Free Days	14.15	0	0.00	N/A	500	No max	✓
Credit Union Australia	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
GE Consumer Finance	Coles Myer Source MCD	18.99	32	0.00	N/A	500	No max	✓
Greater Building Society	AMEX Credit Card	17.24	25	25.00	5000	1000	10000.00	✓
Heritage B Soc	Visa Classic No Rewards	15.20	25	18.00	10000	1000	10000.00	✗
Heritage B Soc	Visa Classic With Rewards	15.20	25	36.00	N/A	1000	10000.00	✓
mecu	Visa Credit Card	13.49	25	0.00	N/A	500	No max	✗
National Australia Bank	Low Rate Visa	10.99	25	49.00	N/A	500	No max	✗
PowerState Credit Union	AMEX Credit Card	17.24	25	25.00	5000	1000	12000.00	✓
Qld Police Credit Union	Bluey Rewarder Card	13.45	14	48.00	8000	1000	20000.00	✓
Savings & Loans CU SA	Women&Child Hospital VC	16.25	31	0.00	N/A	1000	No max	✗
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	✓
Sutherland Credit Union	Visa	15.50	0	0.00	N/A	1000	5000.00	✗
Westpac	Earth AMEX/MCD	12.74	25	49.00	N/A	1000	30000.00	✓
✧ "rising star"								
Alliance One CreditUnion	Low Rate Visa Credit Cd	11.99	25	15.00	N/A	1000	50000.00	✗
Bendigo Bank	RSPCA Rescue	13.00	10	24.00	N/A	500	50000.00	✗
mecu	Low Rate Visa Credit Cd	8.49	0	59.00	N/A	500	No max	✗
★★ "average value"								
Adelaide Bank	Visa	15.75	0	0.00	N/A	500	No max	✗
AMP Banking	AMP/AMEX Co-Branded Card	16.79	25	25.00	5000	1000	10000.00	✓
ANZ Bank	First Free Days	17.75	14	30.00	N/A	1000	15000.00	✗
Australian Central CU	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
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 MasterCard	16.75	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	✗
Coastline Credit Union	Rewarder Visa	15.45	25	52.00	12000	1000	25000.00	✓
Coastline Credit Union	Visa Credit Card	15.95	0	0.00	N/A	500	No max	✗
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	✗

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Section 1. Summary By Profile

Impulse Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★ "average value"								
Community First CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
connectfinancial	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
CPS Credit Union SA	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
Electricity CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Family First CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
FCCS Credit Union	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
First Pacific CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Holiday Coast CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Illawarra CU NSW	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
Maroondah Credit Union	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Orange Credit Union	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
Police CU SA	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Qantas Staff CU	Lifestyle Plus	15.00	16	30.00	N/A	500	50000.00	✓
Qld Teachers CU	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Service One Credit Union	Visa	14.25	0	0.00	N/A	500	10000.00	✗
Service One Credit Union	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
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	16.75	25	29.00	N/A	500	No max	✓
Sutherland Credit Union	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
TIO Banking	Territory Credit Card	13.49	25	59.00	N/A	1000	20000.00	✗
Unicom Credit Union Ltd	Silver CU MasterCard	17.75	25	35.00	N/A	2000	7000.00	✓
University Credit Soc	Silver MyCard	17.75	25	35.00	N/A	2000	7000.00	✓
Westpac	MasterCard No Annual Fee	15.95	0	0.00	N/A	1000	50000.00	✗
★ "satisfactory value"								
Adelaide Bank	Visa Free Days	16.99	25	30.00	12000	500	No max	✗
Adelaide Bank	Visa Free Days	16.99	25	30.00	12000	500	No max	✗
ANZ Bank	Rewards Visa	19.24	14	26.00	N/A	1000	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	✓
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	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	✓
Bendigo Bank	Red Visa	17.40	14	35.00	N/A	500	50000.00	✓
Bendigo Bank	Red MasterCard	17.40	14	35.00	N/A	500	50000.00	✓
Citibank	Silver Visa	19.24	25	69.00	N/A	2000	7000.00	✓

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Section 1. Summary By Profile

Impulse Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "satisfactory value"								
Commonwealth Bank	Visa with Awards	18.90	25	59.00	N/A	500	No max	✓
Commonwealth Bank	Visa Low Fee	17.90	25	24.00	N/A	500	No max	✗
Commonwealth Bank	MasterCard Low Fee	17.90	25	24.00	N/A	500	No max	✗
Commonwealth Bank	MasterCard with Awards	18.90	25	59.00	N/A	500	No max	✓
GE Money	GO MasterCard	17.99	32	35.40	9000	600	25000.00	✓
GE Money	GO MasterCard	17.99	32	35.40	9000	600	25000.00	✓
Homeloans	AMEX Credit Card	17.24	25	25.00	5000	500	15000.00	✓
National Australia Bank	Velocity Visa Card	18.00	14	65.00	N/A	500	No max	✓
National Australia Bank	MasterCard	17.49	14	26.40	N/A	500	No max	✓
National Australia Bank	Visa Mini	17.49	25	19.00	N/A	500	No max	✓
National Australia Bank	Visa Classic	17.49	14	26.40	N/A	500	No max	✓
TIO Banking	Territory Rewards CredCd	15.65	25	59.00	N/A	1000	20000.00	✓
Westpac	Altitude MasterCard/AMEX	18.65	15	100.00	N/A	1000	50000.00	✓
Westpac	MasterCard 55 Free Days	17.40	25	30.00	N/A	1000	50000.00	✗
Westpac	Altitude AMEX/MasterCard	18.65	15	100.00	N/A	1000	50000.00	✓
Westpac	Holden Visa Card	18.40	15	55.00	N/A	1000	50000.00	✓
Westpac	Visa 55 Free days	17.40	25	30.00	N/A	1000	50000.00	✗
Westpac	Holden MasterCard	18.40	15	55.00	N/A	1000	50000.00	✓

Section 1. Summary By Profile

Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★★ "superior value"								
Citibank	Platinum MasterCard	19.24	25	250.00	N/A	12000	100000.00	✓
Citibank	Platinum Visa	19.24	25	250.00	N/A	20000	100000.00	✓
Citibank	Gold Visa	19.24	25	119.00	N/A	5000	25000.00	✓
Citibank	Gold MasterCard	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	✓
Credit Union Australia	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Credit Union Australia	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
HSBC	Visa Platinum	18.25	15	199.00	N/A	12000	No max	✓
Westpac	Altitude Plat AMEX/MCD	18.65	15	295.00	N/A	15000	100000.00	✓
Westpac	Altitude Plat MCD/AMEX	18.65	15	295.00	N/A	15000	100000.00	✓
★★★★★ "exceptional value"								
American Express	Gold Credit Card	12.49	25	70.00	18000	5000	50000.00	✓
American Express	Platinum Credit Card	16.49	25	395.00	N/A	1000	100000.00	✓
AMP Banking	AMP/AMEX Co-Branded Card	16.79	25	25.00	5000	1000	10000.00	✓
AMP Banking	AMP/AMEX Gold CoBrand Cd	15.99	25	70.00	18000	5000	25000.00	✓
ANZ Bank	Rewards Visa Gold	19.24	25	57.00	N/A	5000	No max	✓
Australian Central CU	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Australian Central CU	Gold CU MCD Blue SkyRews	17.75	25	99.00	N/A	5000	25000.00	✓
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	✓
Community First CU	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Community First CU	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
connectfinancial	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
connectfinancial	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
CPS Credit Union SA	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
CPS Credit Union SA	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Electricity CU	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Electricity CU	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Family First CU	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Family First CU	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
FCCS Credit Union	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
FCCS Credit Union	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓

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Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★ "exceptional value"								
First Pacific CU	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
First Pacific CU	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
GE Consumer Finance	Coles Myer Source MCD	18.99	32	0.00	N/A	500	No max	✓
Greater Building Society	AMEX Gold Credit Card	16.24	25	70.00	18000	5000	25000.00	✓
Greater Building Society	AMEX Credit Card	17.24	25	25.00	5000	1000	10000.00	✓
Holiday Coast CU	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Holiday Coast CU	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Homeloans	AMEX Credit Card	17.24	25	25.00	5000	500	15000.00	✓
HSBC	AMEX Gold	16.24	25	70.00	18000	5000	25000.00	✓
HSBC	Visa Gold	18.25	15	99.00	N/A	5000	No max	✓
Illawarra CU NSW	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Illawarra CU NSW	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Maroondah Credit Union	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Maroondah Credit Union	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Orange Credit Union	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Orange Credit Union	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Police CU SA	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Police CU SA	Gold MyCard BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
PowerState Credit Union	AMEX Credit Card	17.24	25	25.00	5000	1000	12000.00	✓
Qld Teachers CU	Gold MyCard Blue SkyRews	17.75	25	99.00	N/A	5000	25000.00	✓
Qld Teachers CU	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
RESI Mortgage Corp	AMEX Credit Card	17.24	25	70.00	18000	500	No max	✓
Service One Credit Union	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Service One Credit Union	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
SUNCORP	Clear Options Gold	15.75	25	69.00	N/A	5000	No max	✓
SUNCORP	Clear Options Plus	16.75	25	29.00	N/A	500	No max	✓
SUNCORP	Gold AMEX	16.24	25	70.00	18000	5000	25000.00	✓
SUNCORP	Clear Options Standard	9.95	0	29.00	N/A	500	No max	✓
Sutherland Credit Union	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
Sutherland Credit Union	Gold MyCard Blue SkyRews	17.75	25	99.00	N/A	5000	25000.00	✓
Unicom Credit Union Ltd	Gold CU MCD BlueSky Rews	17.75	25	99.00	N/A	5000	25000.00	✓
Unicom Credit Union Ltd	Gold CU MCD StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓
University Credit Soc	Gold MyCard Blue SkyRews	17.75	25	99.00	N/A	5000	25000.00	✓
University Credit Soc	Gold MyCard StandardRews	17.75	25	75.00	N/A	5000	25000.00	✓

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Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★★★ "exceptional value"								
Westpac	Altitude Gold MCD/AMEX	18.65	15	150.00	N/A	5000	50000.00	✓
Westpac	Altitude Gold AMEX/MCD	18.65	15	150.00	N/A	5000	50000.00	✓
Westpac	Altitude MasterCard/AMEX	18.65	15	100.00	N/A	1000	50000.00	✓
Westpac	Altitude AMEX/MasterCard	18.65	15	100.00	N/A	1000	50000.00	✓
Wizard Home Loans	Fast Card-Amex	16.99	25	25.00	5000	2500	No max	✓
★★★ "strong value"								
American Express	Gold Rewards Maximiser	18.24	25	192.00	N/A	1000	25000.00	✓
ANZ Bank	Gold	17.75	25	87.00	N/A	5000	No max	✗
ANZ Bank	Rewards Visa	19.24	14	26.00	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	✓
Bank of Queensland	Mastercard Free Days	17.50	14	49.00	N/A	1000	No max	✓
BankSA	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓
GE Money	Low Rate MasterCard	10.99	25	58.00	N/A	500	No max	✗
Heritage B Soc	Visa Classic With Rewards	15.20	25	36.00	N/A	1000	10000.00	✓
Heritage B Soc	Visa Gold With Rewards	15.20	25	90.00	N/A	5000	50000.00	✓
IMB Limited	Gold MasterCard	18.95	25	99.00	N/A	7500	25000.00	✓
National Australia Bank	Gold Rewards MasterCard	17.75	14	88.30	N/A	5000	No max	✓
National Australia Bank	Gold Rewards Visa Card	17.75	14	88.30	N/A	5000	No max	✓
Qld Police Credit Union	Bluey Rewarder Card	13.45	14	48.00	8000	1000	20000.00	✓
RAMS	MasterCard Gold	18.95	25	99.00	N/A	500	25000.00	✓
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	✓
Virgin Money	Credit Card	12.99	25	0.00	N/A	2000	25000.00	✓
Westpac	Earth+ MCD/AMEX	14.99	25	79.00	N/A	3000	50000.00	✓
★★ "average value"								
BankSA	Starts Low Stays LowVisa	11.99	25	59.00	N/A	500	No max	✓
BankSA	Starts Low Stays Low MCD	11.99	25	59.00	N/A	500	No max	✓
Coastline Credit Union	Rewarder Visa	15.45	25	52.00	12000	1000	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	✓
HSBC	Visa Classic	17.95	15	59.00	N/A	1000	No max	✓
Intech Credit Union	Titanium Visa 55	9.55	25	36.00	N/A	1000	No max	✗
Maritime Workers CU	Visa	12.95	25	42.00	N/A	1000	20000.00	✗
Qantas Staff CU	Lifestyle	11.50	0	0.00	N/A	500	50000.00	✓

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Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★★ "average value"								
St George Bank	Vertigo Credit Card	8.99	25	45.00	N/A	500	No max	✓
St George Bank	Starts Low Stays LowVisa	11.99	25	59.00	N/A	500	No max	✓
Westpac	Earth MCD/AMEX	12.74	25	49.00	N/A	1000	30000.00	✓
Westpac	Gold MasterCard	17.40	25	90.00	12000	5000	50000.00	✗
Westpac	Earth+ AMEX/MCD	14.99	25	79.00	N/A	3000	50000.00	✓
Westpac	Visa Gold	17.40	25	90.00	12000	5000	50000.00	✗
★ "satisfactory value"								
American Express	Qantas AMEX Card	17.99	25	95.00	N/A	1000	100000.00	✓
ANZ Bank	Frequent Flyer Visa	19.24	14	40.00	N/A	1000	No max	✓
ANZ Bank	Low Rate Mastercard	12.49	25	58.00	N/A	1000	15000.00	✗
ANZ Bank	Frequent Flyer Gold	19.24	25	95.00	N/A	5000	No max	✓
ANZ Bank	First Free Days	17.75	14	30.00	N/A	1000	15000.00	✗
Austral Credit Union	Visa Credit Card unsec	9.95	25	0.00	N/A	500	No max	✗
Australian Defence CU	Visa Credit Card	11.55	25	36.00	N/A	500	No max	✗
Bank of Queensland	Low Rate Visa Card	10.24	14	49.00	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	✓
BankWest	Lite MasterCard	8.99	25	49.00	N/A	1000	25000.00	✗
BankWest	Zero MasterCard	13.74	25	0.00	N/A	1000	25000.00	✗
BankWest	Visa Classic	17.74	25	29.00	N/A	500	50000.00	✗
Circle Credit Co-op	Visa Credit Card	14.50	25	60.00	N/A	2000	15000.00	✗
Citibank	Clear Card	9.99	25	65.00	N/A	2000	20000.00	✗
Commonwealth Bank	Low Rate MasterCard	10.99	25	48.00	N/A	500	No max	✗
Commonwealth Bank	Low Rate Visa	10.99	25	48.00	N/A	500	No max	✗
Commonwealth Bank	Golf Card	17.90	25	100.00	N/A	7500	No max	✓
Defence Force CU	True Blue Credit Card	9.99	25	36.00	N/A	500	25000.00	✗
Encompass Credit Union	Encompass Credit Card	10.50	25	24.00	N/A	1000	30000.00	✗
GE Money	GO MasterCard	17.99	32	35.40	9000	600	25000.00	✓
GE Money	GO MasterCard	17.99	32		9000	600	25000.00	✓
GE Money	GO MasterCard	17.99	32		9000	600	25000.00	✓
GE Money	GO MasterCard	17.99	32	35.40	9000	600	25000.00	✓
Heritage B Soc	Visa Classic No Frills	10.25	0	0.00	N/A	1000	10000.00	✗
Heritage B Soc	Visa Classic No Rewards	15.20	25	18.00	10000	1000	10000.00	✗
HSBC	Low Rate Credit Card	10.95	25	39.00	N/A	1000	No max	✓
mecu	Visa Credit Card	13.49	25	0.00	N/A	500	No max	✗
Members Equity Bank	MembersEquity Mastercard	10.99	14	30.00	7500	1000	15000.00	✗

Section 1. Summary By Profile

Big Spender

Company	Product	Published Rate (%)	Free Days	Annual Fee (\$)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive	Min	Max	
★ "satisfactory value"								
National Australia Bank	Velocity Visa Card	18.00	14	65.00	N/A	500	No max	✓
National Australia Bank	Velocity nab Gold AMEX	18.00	14	150.00	N/A	5000	No max	✓
Newcastle Permanent	Value + Credit Card	8.99	25	38.00	N/A	1000	20000.00	✗
NSW Teachers Credit Un	Teachers Visa Credit Cd	11.50	25	0.00	N/A	1000	25000.00	✗
Police CU SA	extralite Credit Card	9.99	14	0.00	N/A	2000	No max	✗
Qantas Staff CU	Lifestyle Plus	15.00	16	30.00	N/A	500	50000.00	✓
Qld Police Credit Union	Bluey Card	10.45	14	25.00	8000	1000	20000.00	✗
Savings & Loans CU SA	Women&Child Hospital VC	16.25	31	0.00	N/A	1000	No max	✗
St George Bank	No Annual Fee Card-Visa	16.75	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	✓
St George Bank	Starts Low Stays Low MCD	11.99	25	59.00	N/A	500	No max	✓
TAFE & Community CU	Visa	11.25	0	24.00	N/A	500	20000.00	✗
Victoria Teachers CU	Visa Credit Cd	13.75	25	0.00	N/A	500	No max	✗
Westpac	Earth AMEX/MCD	12.74	25	49.00	N/A	1000	30000.00	✓
Westpac	Low Rate MasterCard	11.50	25	45.00	N/A	1000	50000.00	✗
Westpac	Low Rate Visa Card	11.50	25	45.00	N/A	1000	50000.00	✗
Wizard Home Loans	Clear Advantage MCD	12.65	25	0.00	N/A	500	No max	✗

Section 2. Summary by Company

Company Summary Report

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

Adelaide Bank

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

1300-652-220

Visa		15.75	N/A	N/A	N/A	3.00%	or	\$5	✖	✖	
		COST RATING		FEATURES RATING		TOTAL SCORE					
Habitual Spender	★★★	STRONG		(44.22)	LOW RANKING (16.27)		63.49				
Impulse Spender	★★	STRONG		(37.90)	LOW RANKING (21.78)		62.69				
Visa Free Days		16.99	N/A	N/A	N/A	3.00%	or	\$5	✖	✖	
		COST RATING		FEATURES RATING		TOTAL SCORE					
Habitual Spender	★	SATISFACTORY		(37.37)	LOW RANKING (17.24)		57.61				
Habitual Spender	★	SATISFACTORY		(37.37)	LOW RANKING (17.24)		57.61				
Habitual Spender	★	SATISFACTORY		(37.37)	LOW RANKING (17.24)		57.61				
Habitual Spender	★	SATISFACTORY		(37.37)	LOW RANKING (17.24)		57.61				
Impulse Spender	★	LOW RANKING		(31.02)	SATISFACTORY(22.60)		56.62				
Impulse Spender	★	LOW RANKING		(31.02)	SATISFACTORY(22.60)		56.62				

Alliance One CreditUnion

<http://www.a1cu.com.au>

08-8645-0200

Low Rate Visa Credit Cd	11.99	6.99%	6 mths	11.99%	3.00%	or	\$20	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
Habitual Spender	✧	STRONG		(56.11)	SATISFACTORY		(18.72)	77.83	
Impulse Spender	✧	STRONG		(47.48)	STRONG		(25.10)	75.58	

American Express

<http://home3.americanexpress.com/australia/personal/cards/apply/>

1300-362-583

Gold Credit Card		12.49	6.99%	6 mths	12.49%	3.00%	or	\$25	✖	✖
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★	STRONG		(19.95)	STRONG		(44.02)		67.88	
Everyday Spender	★★★★★	SUPERIOR		(27.94)	STRONG		(44.22)		76.06	
Gold Rewards Maximiser		18.24	6.99%	6 mths	17.99%	3.00%	or	\$25	✖	✖
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★	LOW RANKING		(8.67)	STRONG		(45.23)		57.81	
Everyday Spender	★★★	LOW RANKING		(9.88)	STRONG		(46.23)		60.03	
Habitual Spender	★	LOW RANKING		(30.18)	SATISFACTORY		(17.97)		51.15	
Platinum Credit Card		16.49	6.99%	Life	N/A	3.00%	or	\$25	✔	✖
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★★	LOW RANKING		(7.49)	STRONG		(53.01)		64.41	
Everyday Spender	★★★	LOW RANKING		(8.65)	STRONG		(48.02)		60.58	
Qantas AMEX Card		17.99	5.99%	Life	N/A	3.00%	or	\$25	✖	✖
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★	LOW RANKING		(10.41)	SATISFACTORY		(25.14)		39.46	
Habitual Spender	★	LOW RANKING		(33.89)	LOW RANKING		(15.21)		52.10	

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									
AMP/AMEX Co-Branded Card	16.79	9.99%	6 mths	16.79%	3.00%	or	\$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★★★	STRONG	(14.86)	STRONG	(45.68)	64.45			
Everyday Spender	★★★★★	STRONG	(20.80)	STRONG	(46.69)	71.40			
Habitual Spender	★★★	SATISFACTORY	(41.60)	SATISFACTORY	(18.41)	63.01			
Impulse Spender	★★	SATISFACTORY	(33.72)	SATISFACTORY	(23.87)	60.59			
AMP/AMEX Gold CoBrand Cd	15.99	7.99%	6 mths	12.99%	3.00%	or	\$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★★★	STRONG	(15.96)	STRONG	(44.36)	64.22			
Everyday Spender	★★★★★	STRONG	(22.35)	STRONG	(44.57)	70.82			
ANZ Bank									
http://www.anz.com 1800-033-888									
First Free Days	17.75	7.99%	6 mths	17.75%	2.00%	or	\$10	✗	✓
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★	SATISFACTORY	(12.63)	SATISFACTORY	(27.05)	41.87			
Habitual Spender	★★	SATISFACTORY	(37.65)	STRONG	(22.15)	61.80			
Impulse Spender	★★	SATISFACTORY	(31.73)	STRONG	(27.23)	60.96			
Frequent Flyer Gold	19.24	N/A	N/A	19.24%	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★	LOW RANKING	(9.93)	SATISFACTORY	(33.86)	47.70			
Frequent Flyer Visa	19.24	N/A	N/A	19.24%	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★	SATISFACTORY	(11.40)	SATISFACTORY	(29.34)	42.93			
Habitual Spender	★	LOW RANKING	(34.37)	STRONG	(20.28)	56.66			
Gold	17.75	7.99%	6 mths	17.75%	2.00%	or	\$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★★	SATISFACTORY	(10.79)	STRONG	(43.62)	58.31			
Everyday Spender	★	LOW RANKING	(12.78)	SATISFACTORY	(33.80)	50.49			
Low Rate Mastercard	12.49	0.00%	6 mths	17.49%	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★	STRONG	(15.54)	LOW RANKING	(20.88)	40.33			
Habitual Spender	★★★★★	STRONG	(49.90)	STRONG	(19.88)	71.78			
Impulse Spender	★★★	STRONG	(41.12)	STRONG	(24.86)	67.98			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria			Free Travel Insurance	Extended Warranty Available	
		Intro Rate	Intro Period	Revert Rate	%	or	\$			
ANZ Bank										
http://www.anz.com								1800-033-888		
Rewards Visa	19.24	N/A	N/A	19.24%	2.00%	or	\$10	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★	SATISFACTORY	(11.89)	STRONG	(45.41)	59.49			
	Everyday Spender	★★★★	SATISFACTORY	(15.43)	STRONG	(46.42)	64.03			
	Habitual Spender	★★	LOW RANKING	(35.03)	STRONG	(21.48)	58.51			
Impulse Spender	★	LOW RANKING	(29.62)	SATISFACTORY (24.56)		56.17				
Rewards Visa Gold	19.24	N/A	N/A	19.24%	2.00%	or	\$10	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★	SATISFACTORY	(10.87)	STRONG	(49.68)	64.46			
	Everyday Spender	★★★★	SATISFACTORY	(13.37)	STRONG	(48.47)	65.75			
Aussie Home Loans										
http://www.aussiehomeloans.com.au								131333		
Aussie MasterCard	10.49	5.99%	6 mths	14.24%	2.00%	or	\$10	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Habitual Spender	★★★★★	STRONG	(59.39)	LOW RANKING	(13.72)	75.11			
	Impulse Spender	★★★	STRONG	(48.93)	LOW RANKING	(16.29)	67.22			
Austral Credit Union										
http://www.australcu.com								1300-365-775		
Visa Credit Card unsec	9.95	N/A	N/A	N/A	3.00%	or	\$20	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★	SUPERIOR	(25.00)	LOW RANKING	(17.28)	46.19			
	Everyday Spender	★★	SUPERIOR	(35.00)	LOW RANKING	(17.66)	56.57			
	Habitual Spender	★★★★★	SUPERIOR	(70.00)	LOW RANKING	(16.36)	89.35			
Impulse Spender	★★★★★	SUPERIOR	(60.00)	LOW RANKING	(19.63)	82.63				
Australian Central CU										
http://www.accu.com.au								131321		
Gold CU MCD Blue SkyRews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★	LOW RANKING	(10.43)	STRONG	(55.53)	69.87			
	Everyday Spender	★★★★	LOW RANKING	(12.23)	SUPERIOR	(51.37)	67.51			
Gold CU MCD StandardRews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★	SATISFACTORY	(11.04)	STRONG	(54.20)	69.15			
	Everyday Spender	★★★★	SATISFACTORY	(13.20)	STRONG	(50.01)	67.12			

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 CU MasterCard		17.75	4.90%	Life	N/A	2.00%	or \$30	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Everyday Spender</i>	★★★★	SATISFACTORY	(15.66)	STRONG	(47.14)	66.70			
<i>Habitual Spender</i>	★★	SATISFACTORY	(37.19)	SUPERIOR	(22.70)	61.89			
<i>Impulse Spender</i>	★★	SATISFACTORY	(31.26)	STRONG	(27.48)	60.74			

Australian Defence CU

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

1300-132-328

Visa Credit Card		11.55	7.90%	6 mths	11.55%	3.00%	or \$20	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★	STRONG	(17.88)	SATISFACTORY	(23.37)	45.16			
<i>Everyday Spender</i>	★	STRONG	(21.88)	SATISFACTORY	(23.89)	49.68			
<i>Habitual Spender</i>	★★★★★	STRONG	(55.53)	STRONG	(20.72)	79.25			
<i>Impulse Spender</i>	★★★★★	STRONG	(46.24)	SUPERIOR	(29.99)	79.23			

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	(10.14)	STRONG	(52.33)	64.66			
<i>Everyday Spender</i>	★★★	LOW RANKING	(11.76)	STRONG	(48.10)	62.05			

Low Rate Visa Card		10.24	N/A	N/A	N/A	3.00%	or \$5	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★	STRONG	(18.85)	LOW RANKING	(20.23)	41.26			
<i>Habitual Spender</i>	★★★★★	STRONG	(60.70)	SATISFACTORY	(17.99)	81.68			
<i>Impulse Spender</i>	★★★★★	STRONG	(49.97)	LOW RANKING	(21.51)	74.48			

MasterCard		16.24	N/A	N/A	N/A	3.00%	or \$5	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE			
<i>Big Spender</i>	★★★	STRONG	(15.39)	SATISFACTORY	(41.79)	57.17			
<i>Everyday Spender</i>	★★★★	STRONG	(21.54)	SATISFACTORY	(42.71)	64.25			
<i>Habitual Spender</i>	★★★	SATISFACTORY	(43.08)	SATISFACTORY	(18.28)	64.36			
<i>Impulse Spender</i>	★★	SATISFACTORY	(36.93)	LOW RANKING	(21.23)	61.16			

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	(12.05)	SATISFACTORY	(41.79)	56.03			
<i>Everyday Spender</i>	★★★	SATISFACTORY	(14.88)	SATISFACTORY	(42.71)	59.78			
<i>Habitual Spender</i>	★★	LOW RANKING	(37.10)	SATISFACTORY	(18.28)	58.38			
<i>Impulse Spender</i>	★	LOW RANKING	(30.98)	LOW RANKING	(21.23)	55.21			

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									
Visa	16.24	N/A	N/A	N/A	3.00%	or \$5	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★★	STRONG	(15.39)	SATISFACTORY(41.79)		57.17		
	Everyday Spender	★★★★★	STRONG	(21.54)	SATISFACTORY(42.71)		64.25		
	Habitual Spender	★★★★	SATISFACTORY	(43.08)	SATISFACTORY(18.28)		64.36		
Impulse Spender	★★	SATISFACTORY	(36.93)	LOW RANKING (21.23)		61.16			
Visa Free Days	17.50	N/A	N/A	N/A	3.00%	or \$5	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★★	SATISFACTORY	(12.05)	SATISFACTORY(41.79)		56.03		
	Everyday Spender	★★★★	SATISFACTORY	(14.88)	SATISFACTORY(42.71)		59.78		
	Habitual Spender	★★	LOW RANKING	(37.10)	SATISFACTORY(18.28)		58.38		
Impulse Spender	★	LOW RANKING	(30.98)	LOW RANKING (21.23)		55.21			
BankSA									
http://www.banksa.com.au 131376									
Gold Low Rate MasterCard	12.99	N/A	N/A	N/A	2.00%	or \$10	✓	✓	
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★★★	STRONG	(14.73)	STRONG (43.18)		61.81		
Everyday Spender	★★	STRONG	(17.43)	SATISFACTORY(36.43)		57.77			
Gold Low Rate Visa	12.99	N/A	N/A	N/A	2.00%	or \$10	✓	✓	
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★★★	STRONG	(14.73)	STRONG (43.18)		61.81		
Everyday Spender	★★	STRONG	(17.43)	SATISFACTORY(36.43)		57.77			
No Annual Fee MasterCard	16.75	N/A	N/A	N/A	2.00%	or \$10	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★	STRONG	(14.94)	SATISFACTORY(28.41)		43.35		
	Everyday Spender	★	STRONG	(20.91)	SATISFACTORY(27.50)		48.42		
	Habitual Spender	★★	SATISFACTORY	(41.82)	SATISFACTORY(17.92)		61.74		
Impulse Spender	★★	SATISFACTORY	(35.85)	SATISFACTORY(23.96)		61.81			
No Annual Fee Visa	16.75	N/A	N/A	N/A	2.00%	or \$10	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★	STRONG	(14.94)	SATISFACTORY(31.13)		46.06		
	Everyday Spender	★	STRONG	(20.91)	SATISFACTORY(30.27)		51.19		
	Habitual Spender	★★★★	SATISFACTORY	(41.82)	STRONG (20.57)		64.39		
Impulse Spender	★★★★	SATISFACTORY	(35.85)	STRONG (26.54)		64.39			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available	
		Intro Rate	Intro Period	Revert Rate	%	or \$			
BankSA									
http://www.banksa.com.au 131376									
Starts Low Stays Low MCD	11.99	N/A	N/A	N/A	2.00%	or \$10	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★	STRONG	(16.02)	SATISFACTORY(29.73)		49.66			
Everyday Spender	★	STRONG	(18.98)	SATISFACTORY(29.62)		52.51			
Habitual Spender	★★★★	STRONG	(51.72)	STRONG (20.46)		74.18			
Impulse Spender	★★★★	STRONG	(42.55)	STRONG (26.36)		70.91			
Starts Low Stays LowVisa	11.99	N/A	N/A	N/A	2.00%	or \$10	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★	STRONG	(16.02)	SATISFACTORY(29.73)		49.66			
Everyday Spender	★	STRONG	(18.98)	SATISFACTORY(29.62)		52.51			
Habitual Spender	★★★★	STRONG	(51.72)	STRONG (20.46)		74.18			
Impulse Spender	★★★★	STRONG	(42.55)	STRONG (26.36)		70.91			
Vertigo Credit Card	8.99	0.00%	6 mths	8.99%	2.00%	or \$10	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★★	SUPERIOR	(21.08)	SATISFACTORY(29.73)		54.71			
Everyday Spender	★★	STRONG	(24.89)	SATISFACTORY(29.62)		58.42			
Habitual Spender	★★★★★	SUPERIOR	(68.24)	STRONG (20.46)		90.70			
Impulse Spender	★★★★★	SUPERIOR	(56.09)	STRONG (26.36)		84.45			
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			
Habitual Spender	★★	SATISFACTORY	(37.73)	SATISFACTORY(18.53)		58.26			
Impulse Spender	★	SATISFACTORY	(31.81)	SATISFACTORY(23.99)		57.80			
extra Visa Reward	16.74	N/A	N/A	N/A	2.00%	or \$20	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE			
Habitual Spender	★★	SATISFACTORY	(39.89)	SATISFACTORY(17.71)		59.60			
Impulse Spender	★	SATISFACTORY	(33.61)	SATISFACTORY(23.20)		58.80			
Lite MasterCard	8.99	2.99%	6 mths	8.99%	2.00%	or \$20	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★	STRONG	(20.70)	LOW RANKING (18.58)		43.18			
Habitual Spender	★★★★★	SUPERIOR	(67.57)	SATISFACTORY(17.63)		87.20			
Impulse Spender	★★★★★	STRONG	(55.38)	SATISFACTORY(22.39)		79.77			
Visa Classic	17.74	N/A	N/A	N/A	2.00%	or \$20	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★	SATISFACTORY	(12.68)	SATISFACTORY(22.79)		39.38			
Habitual Spender	★★	SATISFACTORY	(37.73)	SATISFACTORY(18.91)		58.63			
Impulse Spender	★	SATISFACTORY	(31.81)	SATISFACTORY(24.36)		58.17			

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									
Visa Reward	16.74	N/A	N/A	N/A	2.00%	or	\$20	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Habitual Spender	★★	SATISFACTORY	(39.89)	SATISFACTORY(17.71)		59.60		
Impulse Spender	★	SATISFACTORY	(33.61)	SATISFACTORY(23.20)		58.80			
Zero MasterCard	13.74	0.00%	4 mths	13.74%	2.00%	or	\$20	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★	STRONG	(18.22)	LOW RANKING (19.18)		41.30		
Everyday Spender	★	STRONG	(25.50)	LOW RANKING (19.61)		49.02			
Habitual Spender	★★★★★	STRONG	(51.00)	SATISFACTORY(18.22)		71.22			
Impulse Spender	★★★★★	STRONG	(43.72)	SATISFACTORY(24.69)		70.40			
Bendigo Bank									
http://www.bendigobank.com.au 1300-366-666									
Red MasterCard	17.40	N/A	N/A	N/A	3.00%	or	\$10	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Habitual Spender	★★	SATISFACTORY	(38.06)	SATISFACTORY(18.54)		59.60		
Impulse Spender	★	SATISFACTORY	(31.99)	SATISFACTORY(21.99)		56.98			
Red MCD No Free Days	14.15	N/A	N/A	N/A	3.00%	or	\$10	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Habitual Spender	★★★★★	STRONG	(49.47)	LOW RANKING (16.95)		69.42		
Impulse Spender	★★★★	STRONG	(42.41)	LOW RANKING (20.44)		65.85			
Red Visa	17.40	N/A	N/A	N/A	3.00%	or	\$10	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Habitual Spender	★★	SATISFACTORY	(38.06)	SATISFACTORY(18.83)		59.89		
Impulse Spender	★	SATISFACTORY	(31.99)	SATISFACTORY(23.14)		58.13			
Red Visa No Free Days	14.15	N/A	N/A	N/A	3.00%	or	\$10	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Habitual Spender	★★★★	STRONG	(49.47)	LOW RANKING (16.15)		68.62		
Impulse Spender	★★★★	STRONG	(42.41)	LOW RANKING (19.66)		65.07			
RSPCA Rescue	13.00	6.99%	6 mths	13.00%	3.00%	or	\$10	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Habitual Spender	◇	STRONG	(51.24)	SATISFACTORY(19.19)		73.43		
Impulse Spender	◇	STRONG	(43.13)	STRONG (26.14)		72.27			
Circle Credit Co-op									
http://www.circle.com.au 03-9217-8200									

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	\$		
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			
Big Spender	★	SATISFACTORY (13.57)		SATISFACTORY(23.05)		40.52			
Habitual Spender	★★★	SATISFACTORY (43.16)		LOW RANKING (17.23)		65.39			
Impulse Spender	★★	SATISFACTORY (35.68)		LOW RANKING (21.58)		62.25			
Citibank									
http://www.citibank.com.au 132484									
Cash Back Credit Card	19.24	5.90%	Life	N/A	2.00%	or	\$30	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
Habitual Spender	★	LOW RANKING (33.16)		LOW RANKING (16.87)		52.03			
Clear Card	9.99	0.00%	6 mths	9.99%	2.00%	or	\$40	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★	STRONG (17.95)		LOW RANKING (17.83)		39.69			
Habitual Spender	★★★★★	STRONG (59.61)		LOW RANKING (16.89)		78.51			
Impulse Spender	★★★★	STRONG (48.58)		SATISFACTORY(22.39)		72.97			
Gold MasterCard	19.24	4.90%	Life	N/A	2.00%	or	\$30	✓	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★★★★	LOW RANKING (9.47)		SUPERIOR (57.25)		70.63			
Everyday Spender	★★★★	LOW RANKING (11.05)		SUPERIOR (51.59)		66.55			
Gold Visa	19.24	4.90%	Life	N/A	2.00%	or	\$30	✓	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★★★★	LOW RANKING (9.47)		SUPERIOR (57.47)		70.85			
Everyday Spender	★★★★	LOW RANKING (11.05)		SUPERIOR (51.81)		66.77			
Platinum MasterCard	19.24	6.90%	Life	N/A	2.00%	or	\$30	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★★★★	LOW RANKING (7.78)		SUPERIOR (66.89)		78.57			
Everyday Spender	★★★★★	LOW RANKING (8.87)		SUPERIOR (56.82)		69.59			
Platinum Visa	19.24	6.90%	Life	N/A	2.00%	or	\$30	✓	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★★★★	LOW RANKING (7.78)		SUPERIOR (65.90)		77.59			
Everyday Spender	★★★★★	LOW RANKING (8.87)		SUPERIOR (56.58)		69.35			
Silver MasterCard	19.24	4.90%	Life	N/A	2.00%	or	\$30	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
Everyday Spender	★★★★	LOW RANKING (12.80)		STRONG (47.32)		64.03			
Habitual Spender	★	LOW RANKING (33.16)		SATISFACTORY(19.57)		54.73			

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										
Silver Visa	19.24	4.90%	Life	N/A	2.00%	or	\$30	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Everyday Spender	★★★★	LOW RANKING	(12.80)	STRONG	(48.85)	65.56			
	Habitual Spender	★★	LOW RANKING	(33.16)	STRONG	(20.51)	55.67			
Impulse Spender	★	LOW RANKING	(27.52)	STRONG	(27.08)	56.60				
Coastline Credit Union										
http://www.coastline.com.au 1300-361-066										
Rewarder Visa	15.45	6.49%	5 mths	15.45%	3.00%	or	\$20	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★★	STRONG	(16.18)	SATISFACTORY(27.90)		47.99			
	Everyday Spender	★★	STRONG	(22.65)	SATISFACTORY(28.52)		55.07			
Habitual Spender	★★★★	STRONG	(45.29)	STRONG (19.73)		68.02				
Impulse Spender	★★	SATISFACTORY	(34.47)	SATISFACTORY(24.74)		62.21				
Visa Credit Card	15.95	N/A	N/A	N/A	3.00%	or	\$20	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Habitual Spender	★★★	STRONG	(44.07)	LOW RANKING (17.45)		64.52			
	Impulse Spender	★★	STRONG	(37.78)	LOW RANKING (19.56)		60.34			
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				
	Big Spender	★★★★★	LOW RANKING	(9.75)	SUPERIOR (57.64)		71.30			
	Everyday Spender	★★★★	LOW RANKING	(11.41)	STRONG (48.14)		63.46			
Golf Card	17.90	5.99%	5 mths	17.90%	1.50%	or	\$25	✓	✓	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★	LOW RANKING	(10.48)	SATISFACTORY(32.60)		46.99			
Low Rate MasterCard	10.99	5.99%	5 mths	10.99%	1.50%	or	\$25	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★	STRONG	(17.72)	SATISFACTORY(21.31)		42.94			
	Habitual Spender	★★★★★	STRONG	(56.64)	STRONG (20.30)		78.44			
Impulse Spender	★★★★★	STRONG	(46.75)	STRONG (26.27)		74.52				
Low Rate Visa	10.99	5.99%	5 mths	10.99%	1.50%	or	\$25	✕	✕	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★	STRONG	(17.72)	LOW RANKING (21.09)		42.72			
	Habitual Spender	★★★★★	STRONG	(56.64)	STRONG (20.09)		78.23			
Impulse Spender	★★★★★	STRONG	(46.75)	STRONG (25.93)		74.17				

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									
MasterCard Low Fee	17.90	5.99%	5 mths	17.90%	1.50%	or	\$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Habitual Spender	★★	SATISFACTORY	(37.90)	STRONG	(19.77)	59.16		
Impulse Spender	★	SATISFACTORY	(32.05)	SATISFACTORY	(24.61)	58.16			
MasterCard No Annual Fee	16.25	5.99%	5 mths	16.25%	1.50%	or	\$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Habitual Spender	★★★	SATISFACTORY	(43.35)	STRONG	(19.66)	64.51		
Impulse Spender	★★	SATISFACTORY	(37.16)	SATISFACTORY	(24.44)	63.10			
MasterCard with Awards	18.90	5.99%	5 mths	18.90%	1.50%	or	\$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★★	SATISFACTORY	(11.05)	SATISFACTORY	(37.65)	52.61		
Everyday Spender	★★	SATISFACTORY	(13.55)	SATISFACTORY	(38.48)	55.94			
Habitual Spender	★	LOW RANKING	(34.29)	STRONG	(20.18)	55.97			
Impulse Spender	★	LOW RANKING	(28.56)	SATISFACTORY	(24.74)	54.80			
Platinum MasterCard	19.40	5.99%	5 mths	19.40%	1.25%	or	\$25	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★★	LOW RANKING	(8.30)	SUPERIOR	(61.25)	73.45		
Everyday Spender	★★★★	LOW RANKING	(9.49)	STRONG	(50.29)	63.68			
Visa Gold	18.90	5.99%	5 mths	18.90%	1.50%	or	\$25	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★★	LOW RANKING	(9.75)	SUPERIOR	(59.15)	72.81		
Everyday Spender	★★★★	LOW RANKING	(11.41)	STRONG	(48.91)	64.23			
Visa Low Fee	17.90	5.99%	5 mths	17.90%	1.50%	or	\$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Habitual Spender	★★	SATISFACTORY	(37.90)	STRONG	(19.66)	59.06		
Impulse Spender	★	SATISFACTORY	(32.05)	SATISFACTORY	(24.44)	57.98			
Visa No Annual Fee	16.25	5.99%	5 mths	16.25%	1.50%	or	\$25	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Habitual Spender	★★★	SATISFACTORY	(43.35)	SATISFACTORY	(19.55)	64.40		
Impulse Spender	★★	SATISFACTORY	(37.16)	SATISFACTORY	(24.26)	62.92			
Visa Platinum	19.40	5.99%	5 mths	19.40%	1.25%	or	\$25	✓	✓
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★★	LOW RANKING	(8.30)	SUPERIOR	(59.75)	71.95		
Everyday Spender	★★★★	LOW RANKING	(9.49)	STRONG	(49.52)	62.91			

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 with Awards		18.90	5.99%	5 mths	18.90%	1.50%	or	\$25	✖	✖
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★	SATISFACTORY (11.05)		SATISFACTORY(37.87)				52.83		
Everyday Spender	★★	SATISFACTORY (13.55)		SATISFACTORY(38.71)				56.16		
Habitual Spender	★	LOW RANKING (34.29)		STRONG (20.40)				56.19		
Impulse Spender	★	LOW RANKING (28.56)		STRONG (25.09)				55.15		

Community First CU

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

1300-132-277

Gold MyCard BlueSky Rews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★	LOW RANKING		(10.43)	STRONG		(55.53)		69.87	
Everyday Spender	★★★★	LOW RANKING		(12.23)	SUPERIOR		(51.37)		67.51	
Gold MyCard StandardRews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★	SATISFACTORY		(11.04)	STRONG		(54.20)		69.15	
Everyday Spender	★★★★	SATISFACTORY		(13.20)	STRONG		(50.01)		67.12	
Silver MyCard		17.75	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Everyday Spender	★★★★	SATISFACTORY		(15.66)	STRONG		(47.14)		66.70	
Habitual Spender	★★	SATISFACTORY		(37.19)	SUPERIOR		(22.70)		61.89	
Impulse Spender	★★	SATISFACTORY		(31.26)	STRONG		(27.48)		60.74	

connectfinancial

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

132204

Gold CU MCD BlueSky Rews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★	LOW RANKING	(10.43)	STRONG	(55.53)	69.87				
Everyday Spender	★★★★	LOW RANKING	(12.23)	SUPERIOR	(51.37)	67.51				
Gold CU MCD StandardRews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★	SATISFACTORY	(11.04)	STRONG	(54.20)	69.15				
Everyday Spender	★★★★	SATISFACTORY	(13.20)	STRONG	(50.01)	67.12				
Silver CU MasterCard		17.75	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Everyday Spender	★★★★	SATISFACTORY	(15.66)	STRONG	(47.14)	66.70				
Habitual Spender	★★	SATISFACTORY	(37.19)	SUPERIOR	(22.70)	61.89				
Impulse Spender	★★	SATISFACTORY	(31.26)	STRONG	(27.48)	60.74				

CPS Credit Union SA

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

1800-088-114

your guide to product excellence

Section 2. Summary by Company

Company Summary Report

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

CPS Credit Union SA

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

1800-088-114

Gold CU MCD BlueSky Rews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★	LOW RANKING		(10.43)	STRONG	(55.53)	69.87			
Everyday Spender	★★★★	LOW RANKING		(12.23)	SUPERIOR	(51.37)	67.51			
Gold CU MCD StandardRews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★	SATISFACTORY		(11.04)	STRONG	(54.20)	69.15			
Everyday Spender	★★★★	SATISFACTORY		(13.20)	STRONG	(50.01)	67.12			
Silver CU MasterCard		17.75	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Everyday Spender	★★★★	SATISFACTORY		(15.66)	STRONG	(47.14)	66.70			
Habitual Spender	★★	SATISFACTORY		(37.19)	SUPERIOR	(22.70)	61.89			
Impulse Spender	★★	SATISFACTORY		(31.26)	STRONG	(27.48)	60.74			

Credit Union Australia

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

07-3365-0055

Gold CU MCD BlueSky Rews		17.75	0.00%	6 mths	17.75%	2.00%	or	\$30	✓	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★★	LOW RANKING		(10.43)	STRONG	(56.74)	71.07			
Everyday Spender	★★★★★	LOW RANKING		(12.23)	SUPERIOR	(52.60)	68.74			
Gold CU MCD StandardRews		17.75	0.00%	6 mths	17.75%	2.00%	or	\$30	✓	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★★	SATISFACTORY		(11.04)	STRONG	(55.41)	70.36			
Everyday Spender	★★★★★	SATISFACTORY		(13.20)	STRONG	(51.25)	68.35			
Silver CU MasterCard		17.75	0.00%	6 mths	17.75%	2.00%	or	\$30	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Everyday Spender	★★★★★	SATISFACTORY		(15.66)	STRONG	(48.37)	67.93			
Habitual Spender	★★★	SATISFACTORY		(37.19)	SUPERIOR	(23.88)	63.07			
Impulse Spender	★★★	SATISFACTORY		(31.26)	SUPERIOR	(32.08)	65.34			

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				
Big Spender	★	STRONG		(20.19)	LOW RANKING	(18.44)	42.54			
Habitual Spender	★★★★★	STRONG		(63.44)	LOW RANKING	(16.43)	82.88			
Impulse Spender	★★★★★	STRONG		(52.64)	LOW RANKING	(19.08)	74.72			

Electricity CU

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

07-4046-8200

your guide to product excellence

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PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria			Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or	\$		
Electricity CU									
http://www.ecu.com.au 07-4046-8200									
Gold MyCard BlueSky Rews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★★★★	LOW RANKING	(10.43)	STRONG	(55.53)	69.87		
Everyday Spender	★★★★	LOW RANKING	(12.23)	SUPERIOR	(51.37)	67.51			
Gold MyCard StandardRews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★★★★	SATISFACTORY	(11.04)	STRONG	(54.20)	69.15		
Everyday Spender	★★★★	SATISFACTORY	(13.20)	STRONG	(50.01)	67.12			
Silver MyCard	17.75	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Everyday Spender	★★★★	SATISFACTORY	(15.66)	STRONG	(47.14)	66.70		
Habitual Spender	★★	SATISFACTORY	(37.19)	SUPERIOR	(22.70)	61.89			
Impulse Spender	★★	SATISFACTORY	(31.26)	STRONG	(27.48)	60.74			
Encompass Credit Union									
http://www.encompasscu.com.au 131361									
Encompass Credit Card	10.50	N/A	N/A	10.50%	3.00%	or	\$25	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★	STRONG	(20.57)	SATISFACTORY	(22.39)	46.87		
Everyday Spender	★	STRONG	(25.77)	SATISFACTORY	(22.89)	52.57			
Habitual Spender	★★★★★	STRONG	(62.44)	SATISFACTORY	(18.71)	84.14			
Impulse Spender	★★★★★	STRONG	(52.35)	LOW RANKING	(21.50)	76.85			
Family First CU									
http://www.familyfirst.com.au 02-6352-2899									
Gold MyCard BlueSky Rews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★★★★	LOW RANKING	(10.43)	STRONG	(55.53)	69.87		
Everyday Spender	★★★★	LOW RANKING	(12.23)	SUPERIOR	(51.37)	67.51			
Gold MyCard StandardRews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★★★★	SATISFACTORY	(11.04)	STRONG	(54.20)	69.15		
Everyday Spender	★★★★	SATISFACTORY	(13.20)	STRONG	(50.01)	67.12			
Silver MyCard	17.75	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Everyday Spender	★★★★	SATISFACTORY	(15.66)	STRONG	(47.14)	66.70		
Habitual Spender	★★	SATISFACTORY	(37.19)	SUPERIOR	(22.70)	61.89			
Impulse Spender	★★	SATISFACTORY	(31.26)	STRONG	(27.48)	60.74			
FCCS Credit Union									
http://www.fccs.com.au/ 1300-361-555									
your guide to product excellence									

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

FCCS Credit Union

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

1300-361-555

Gold CU MCD BlueSky Rews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★★★★	LOW RANKING (10.43)		STRONG (55.53)		69.87			
Everyday Spender	★★★★	LOW RANKING (12.23)		SUPERIOR (51.37)		67.51				
Gold CU MCD StandardRews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★★★★	SATISFACTORY (11.04)		STRONG (54.20)		69.15			
Everyday Spender	★★★★	SATISFACTORY (13.20)		STRONG (50.01)		67.12				
Silver CU MasterCard		17.75	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
		COST RATING			FEATURES RATING			TOTAL SCORE		
	Everyday Spender	★★★★	SATISFACTORY (15.66)		STRONG (47.14)		66.70			
Habitual Spender	★★	SATISFACTORY (37.19)		SUPERIOR (22.70)		61.89				
Impulse Spender	★★	SATISFACTORY (31.26)		STRONG (27.48)		60.74				

First Pacific CU

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

1300-364-788

Gold MyCard BlueSky Rews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★	LOW RANKING	(10.43)	STRONG	(55.53)	69.87		
Everyday Spender	★★★★	LOW RANKING	(12.23)	SUPERIOR	(51.37)	67.51			
Gold MyCard StandardRews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★	SATISFACTORY	(11.04)	STRONG	(54.20)	69.15		
Everyday Spender	★★★★	SATISFACTORY	(13.20)	STRONG	(50.01)	67.12			
Silver MyCard	17.75	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Everyday Spender	★★★★	SATISFACTORY	(15.66)	STRONG	(47.14)	66.70		
Habitual Spender	★★	SATISFACTORY	(37.19)	SUPERIOR	(22.70)	61.89			
Impulse Spender	★★	SATISFACTORY	(31.26)	STRONG	(27.48)	60.74			

GE Consumer Finance

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

1300-369-936

Coles Myer Source MCD		18.99	0.00%	6 mths	18.99%	2.222%	or	\$10	✖	✖
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★	SATISFACTORY		(13.11)	STRONG		(44.26)		62.38	
Everyday Spender	★★★★	STRONG		(18.36)	SATISFACTORY		(42.93)		66.29	
Habitual Spender	★★★	LOW RANKING		(36.72)	SUPERIOR		(24.46)		63.40	
Impulse Spender	★★★	SATISFACTORY		(31.48)	SUPERIOR		(30.56)		64.25	

GE Money

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

1300-43-43

your guide to product excellence

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

GE Money

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

1300-43-43

GO MasterCard		17.99	0.00%	6 mths	17.99%	3.00%	or	\$25	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★	SATISFACTORY	(11.75)	SATISFACTORY	(23.56)	40.32				
Big Spender	★	SATISFACTORY	(11.75)	SATISFACTORY	(23.56)	40.32				
Big Spender	★	SATISFACTORY	(11.75)	SATISFACTORY	(23.56)	40.32				
Big Spender	★	SATISFACTORY	(11.75)	SATISFACTORY	(23.56)	40.32				
Habitual Spender	★★	LOW RANKING	(36.15)	STRONG	(20.57)	59.72				
Habitual Spender	★★	LOW RANKING	(36.15)	STRONG	(20.57)	59.72				
Habitual Spender	★★	LOW RANKING	(36.15)	STRONG	(20.57)	59.72				
Habitual Spender	★★	LOW RANKING	(36.15)	STRONG	(20.57)	59.72				
Impulse Spender	★	LOW RANKING	(29.63)	SATISFACTORY	(24.84)	57.47				
Impulse Spender	★	LOW RANKING	(29.63)	SATISFACTORY	(24.84)	57.47				

Low Rate MasterCard		10.99	0.00%	6 mths	11.24%	2.222%	or	\$10	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★	STRONG	(16.95)	SATISFACTORY	(35.59)	56.45				
Everyday Spender	★★★	STRONG	(19.93)	SATISFACTORY	(36.38)	60.21				
Habitual Spender	★★★★★	STRONG	(55.21)	SATISFACTORY	(19.02)	76.45				
Impulse Spender	★★★★★	STRONG	(45.29)	SATISFACTORY	(23.53)	71.05				

Greater Building Society

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

131386

AMEX Credit Card		17.24	9.99%	6 mths	17.24%	3.00%	or	\$25	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★★	STRONG	(14.45)	STRONG	(46.89)	65.24				
Everyday Spender	★★★★★	STRONG	(20.23)	STRONG	(47.93)	72.06				
Habitual Spender	★★★	SATISFACTORY	(40.45)	SATISFACTORY	(19.59)	63.04				
Impulse Spender	★★★	SATISFACTORY	(32.83)	SUPERIOR	(28.47)	64.30				

AMEX Gold Credit Card		16.24	8.99%	6 mths	16.24%	3.00%	or	\$25	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★★	STRONG	(15.34)	STRONG	(45.56)	64.81				
Everyday Spender	★★★★★	STRONG	(21.48)	STRONG	(45.80)	71.18				

Heritage B Soc

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

131422

Visa Classic No Frills		10.25	N/A	N/A	N/A	3.00%	or	\$10	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★	SUPERIOR	(24.27)	LOW RANKING	(19.05)	43.32				
Everyday Spender	★	SUPERIOR	(33.98)	LOW RANKING	(18.70)	52.67				
Habitual Spender	★★★★★	SUPERIOR	(67.95)	LOW RANKING	(16.31)	87.25				
Impulse Spender	★★★★★	SUPERIOR	(58.24)	LOW RANKING	(21.03)	82.27				

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Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria			Free Travel Insurance	Extended Warranty Available	
		Intro Rate	Intro Period	Revert Rate	%	or	\$			
Heritage B Soc										
http://www.heritageonline.com.au 131422										
Visa Classic No Rewards	15.20	N/A	N/A	N/A	3.00%	or	\$10	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★	STRONG	(16.40)	LOW RANKING (20.90)		41.21			
	Habitual Spender	★★★	STRONG	(45.93)	SATISFACTORY(18.11)		67.04			
Impulse Spender	★★★	STRONG	(37.64)	STRONG (25.45)		66.08				
Visa Classic WithRewards	15.20	N/A	N/A	N/A	3.00%	or	\$10	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★	SATISFACTORY	(14.17)	SATISFACTORY(42.58)		60.65			
	Everyday Spender	★★★★★	STRONG	(17.71)	SATISFACTORY(42.75)		64.37			
Habitual Spender	★★★	SATISFACTORY	(43.10)	SATISFACTORY(18.68)		64.77				
Impulse Spender	★★★	SATISFACTORY	(36.11)	STRONG (26.86)		65.97				
Visa Gold With Rewards	15.20	N/A	N/A	N/A	3.00%	or	\$10	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★	SATISFACTORY	(12.06)	SATISFACTORY(42.28)		58.25			
	Everyday Spender	★★★	SATISFACTORY	(14.09)	SATISFACTORY(42.45)		60.45			
Holiday Coast CU										
http://www.hccu.com.au 1300-365-724										
Gold MyCard BlueSky Rews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★★	LOW RANKING	(10.43)	STRONG (55.53)		69.87			
	Everyday Spender	★★★★★	LOW RANKING	(12.23)	SUPERIOR (51.37)		67.51			
Gold MyCard StandardRews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★★	SATISFACTORY	(11.04)	STRONG (54.20)		69.15			
	Everyday Spender	★★★★★	SATISFACTORY	(13.20)	STRONG (50.01)		67.12			
Silver MyCard	17.75	4.90%	Life	N/A	2.00%	or	\$30	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Everyday Spender	★★★★★	SATISFACTORY	(15.66)	STRONG (47.14)		66.70			
	Habitual Spender	★★	SATISFACTORY	(37.19)	SUPERIOR (22.70)		61.89			
Impulse Spender	★★	SATISFACTORY	(31.26)	STRONG (27.48)		60.74				
Homeloans										
http://www.homeloans.com.au 133839										
AMEX Credit Card	17.24	9.99%	6 mths	17.24%	3.00%	or	\$25	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★★	STRONG	(14.43)	STRONG (45.68)		64.02			
	Everyday Spender	★★★★★	STRONG	(20.20)	STRONG (46.69)		70.80			
Habitual Spender	★★	SATISFACTORY	(40.40)	SATISFACTORY(18.41)		61.81				
Impulse Spender	★	SATISFACTORY	(32.78)	SATISFACTORY(23.87)		59.66				

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PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available	
		Intro Rate	Intro Period	Revert Rate	%	or \$			
HSBC									
http://www.hsbc.com.au 1300-308-880									
AMEX Gold	16.24	4.99%	6 mths	16.24%	3.00%	or \$25	✗	✗	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★	STRONG	(15.34)	STRONG	(44.36)	63.60		
Everyday Spender	★★★★★	STRONG	(21.48)	STRONG	(44.57)	69.95			
Low Rate Credit Card	10.95	0.00%	6 mths	15.95%	3.00%	or \$30	✗	✗	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★	STRONG	(18.59)	LOW RANKING	(19.14)	41.64		
Habitual Spender	★★★★★	STRONG	(58.33)	LOW RANKING	(16.43)	77.76			
Impulse Spender	★★★★	STRONG	(48.42)	LOW RANKING	(20.38)	71.80			
Visa Classic	17.95	5.99%	6 mths	17.95%	3.00%	or \$20	✗	✗	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★★	SATISFACTORY	(11.46)	SATISFACTORY	(39.14)	52.94		
Everyday Spender	★★	SATISFACTORY	(13.97)	SATISFACTORY	(40.00)	56.32			
Habitual Spender	★	LOW RANKING	(35.72)	SATISFACTORY	(17.61)	56.33			
Visa Gold	18.25	5.99%	6 mths	18.25%	3.00%	or \$20	✓	✓	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★	LOW RANKING	(10.21)	STRONG	(53.47)	66.02		
Everyday Spender	★★★★	LOW RANKING	(11.99)	STRONG	(48.50)	62.83			
Visa Platinum	18.25	5.99%	6 mths	18.25%	3.00%	or \$20	✓	✓	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★★	LOW RANKING	(8.55)	SUPERIOR	(59.85)	70.74		
Everyday Spender	★★★★	LOW RANKING	(9.74)	STRONG	(51.16)	63.25			
Illawarra CU NSW									
http://www.illawarracu.com.au 132249									
Gold CU MCD BlueSky Rews	17.75	4.90%	Life	N/A	2.00%	or \$30	✓	✗	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★	LOW RANKING	(10.43)	STRONG	(55.53)	69.87		
Everyday Spender	★★★★	LOW RANKING	(12.23)	SUPERIOR	(51.37)	67.51			
Gold CU MCD StandardRews	17.75	4.90%	Life	N/A	2.00%	or \$30	✓	✗	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★★	SATISFACTORY	(11.04)	STRONG	(54.20)	69.15		
Everyday Spender	★★★★	SATISFACTORY	(13.20)	STRONG	(50.01)	67.12			
Silver CU MasterCard	17.75	4.90%	Life	N/A	2.00%	or \$30	✗	✗	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Everyday Spender	★★★★	SATISFACTORY	(15.66)	STRONG	(47.14)	66.70		
Habitual Spender	★★	SATISFACTORY	(37.19)	SUPERIOR	(22.70)	61.89			
Impulse Spender	★★	SATISFACTORY	(31.26)	STRONG	(27.48)	60.74			

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PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria			Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or	\$		
IMB Limited									
http://www.imb.com.au 133462									
Gold MasterCard	18.95	4.90%	Life	N/A	2.00%	or	\$30	✓	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★	LOW RANKING	(9.96)	STRONG (45.33)		59.19		
Everyday Spender	★★	LOW RANKING	(11.74)	SATISFACTORY(40.94)		56.59			
Silver MasterCard	18.95	4.90%	Life	N/A	2.00%	or	\$30	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Everyday Spender	★★	SATISFACTORY	(13.63)	SATISFACTORY(37.71)		55.25		
Habitual Spender	★	LOW RANKING	(34.16)	SATISFACTORY(18.77)		54.93			
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			
	Big Spender	★★	STRONG	(20.95)	SATISFACTORY(23.59)		48.45		
Everyday Spender	★	STRONG	(25.27)	SATISFACTORY(24.11)		53.29			
Habitual Spender	★★★★★	STRONG	(66.10)	STRONG (20.94)		90.04			
Impulse Spender	★★★★★	STRONG	(54.78)	STRONG (26.48)		84.26			
Maritime Workers CU									
http://www.maritimecu.com.au 1300-362-000									
Visa	12.95	7.99%	6 mths	12.95%	2.00%	or	\$20	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★	STRONG	(15.85)	SATISFACTORY(28.17)		47.93		
Everyday Spender	★	STRONG	(19.33)	SATISFACTORY(28.80)		52.04			
Habitual Spender	★★★★★	STRONG	(49.37)	SUPERIOR (22.77)		74.14			
Impulse Spender	★★★★★	STRONG	(41.07)	SUPERIOR (31.47)		74.55			
Maroondah Credit Union									
http://www.maroondahcredit.com.au 03-9879-2201									
Gold MyCard BlueSky Rews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★★★	LOW RANKING	(10.43)	STRONG (55.53)		69.87		
Everyday Spender	★★★★★	LOW RANKING	(12.23)	SUPERIOR (51.37)		67.51			
Gold MyCard StandardRews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★★★	SATISFACTORY	(11.04)	STRONG (54.20)		69.15		
Everyday Spender	★★★★★	SATISFACTORY	(13.20)	STRONG (50.01)		67.12			

Section 2. Summary by Company

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PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria			Free Travel Insurance	Extended Warranty Available		
		Intro Rate	Intro Period	Revert Rate	%	or	\$				
Maroondah Credit Union											
http://www.maroondahcredit.com.au 03-9879-2201											
Silver MyCard	17.75	4.90%	Life	N/A	2.00%	or	\$30	✕	✕		
	COST RATING			FEATURES RATING			TOTAL SCORE				
	Everyday Spender	★★★★	SATISFACTORY	(15.66)	STRONG	(47.14)	66.70				
	Habitual Spender	★★	SATISFACTORY	(37.19)	SUPERIOR	(22.70)	61.89				
	Impulse Spender	★★	SATISFACTORY	(31.26)	STRONG	(27.48)	60.74				
mecu											
http://www.mecu.com.au 132888											
Low Rate Visa Credit Cd	8.49	N/A	N/A	N/A	2.50%	or	\$20	✕	✕		
	COST RATING			FEATURES RATING			TOTAL SCORE				
	Habitual Spender	◇	SUPERIOR	(70.00)	LOW RANKING (15.87)			88.37			
	Impulse Spender	◇	SUPERIOR	(56.94)	LOW RANKING (18.83)			78.27			
Visa Credit Card	13.49	5.99%	6 mths	13.49%	2.50%	or	\$20	✕	✕		
	COST RATING			FEATURES RATING			TOTAL SCORE				
	Big Spender	★	STRONG	(18.54)	LOW RANKING (17.46)			39.91			
	Habitual Spender	★★★★★	STRONG	(51.91)	LOW RANKING (17.07)			71.48			
	Impulse Spender	★★★★	STRONG	(44.49)	SATISFACTORY(21.98)			68.97			
Members Equity Bank											
http://www.membersequity.com.au 131563											
MembersEquity Mastercard	10.99	N/A	N/A	N/A	3.00%	or	\$10	✕	✕		
	COST RATING			FEATURES RATING			TOTAL SCORE				
	Big Spender	★	SUPERIOR	(22.78)	LOW RANKING (19.13)			44.10			
	Everyday Spender	★	SUPERIOR	(31.90)	LOW RANKING (19.55)			53.64			
	Habitual Spender	★★★★★	STRONG	(63.79)	LOW RANKING (16.05)			82.84			
Impulse Spender	★★★★★	STRONG	(49.57)	LOW RANKING (21.71)			74.28				
National Australia Bank											
http://www.national.com.au 131312											
ANT AMEX Card no Ann Fee	17.95	N/A	N/A	N/A	2.50%	or	\$10	✕	✕		
	COST RATING			FEATURES RATING			TOTAL SCORE				
	Habitual Spender	★	SATISFACTORY	(38.96)	LOW RANKING (11.85)			53.30			
	Gold Rewards MasterCard	17.75	N/A	N/A	N/A	2.50%	or	\$10	✓	✓	
COST RATING			FEATURES RATING			TOTAL SCORE					
Big Spender		★★★★	LOW RANKING	(10.69)	STRONG (43.50)			56.37			
Everyday Spender		★★	LOW RANKING	(12.63)	SATISFACTORY(40.61)			55.43			
Gold Rewards Visa Card	17.75	N/A	N/A	N/A	2.50%	or	\$10	✓	✓		
	COST RATING			FEATURES RATING			TOTAL SCORE				
	Big Spender	★★★★	LOW RANKING	(10.69)	STRONG (44.15)			57.03			
	Everyday Spender	★★	LOW RANKING	(12.63)	SATISFACTORY(40.51)			55.32			

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PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria			Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or	\$		
National Australia Bank									
http://www.national.com.au 131312									
Low Rate Visa	10.99	0.00%	6 mths	17.24%	2.50%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Habitual Spender	★★★★	STRONG	(56.52)	LOW RANKING (14.71)		73.74		
Impulse Spender	★★★	STRONG	(46.62)	LOW RANKING (18.12)		67.24			
MasterCard	17.49	N/A	N/A	N/A	2.50%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Habitual Spender	★★	SATISFACTORY	(38.37)	LOW RANKING (17.02)		57.89		
Impulse Spender	★	SATISFACTORY	(32.39)	SATISFACTORY(23.30)		58.19			
Velocity nab Gold AMEX	18.00	3.99%	6 mths	18.00%	2.50%	or	\$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★	LOW RANKING	(9.39)	SATISFACTORY(27.94)		39.51		
Velocity Visa Card	18.00	3.99%	6 mths	18.00%	2.50%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★	SATISFACTORY	(11.20)	SATISFACTORY(27.80)		41.18		
Habitual Spender	★	LOW RANKING	(35.20)	SATISFACTORY(17.49)		55.19			
Impulse Spender	★	LOW RANKING	(29.21)	SATISFACTORY(23.75)		55.46			
Visa Classic	17.49	N/A	N/A	N/A	2.50%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Habitual Spender	★★	SATISFACTORY	(38.37)	LOW RANKING (16.99)		57.86		
Impulse Spender	★	SATISFACTORY	(32.39)	SATISFACTORY(23.12)		58.01			
Visa Mini	17.49	N/A	N/A	N/A	2.50%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Habitual Spender	★	SATISFACTORY	(38.80)	LOW RANKING (15.92)		57.22		
Impulse Spender	★	SATISFACTORY	(32.89)	LOW RANKING (19.80)		55.19			
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			
	Big Spender	★	SUPERIOR	(21.80)	LOW RANKING (20.70)		46.40		
Everyday Spender	★	SUPERIOR	(26.06)	LOW RANKING (21.16)		51.13			
Habitual Spender	★★★★★	SUPERIOR	(69.47)	SATISFACTORY(18.11)		90.58			
Impulse Spender	★★★★★	SUPERIOR	(57.39)	SATISFACTORY(23.72)		84.11			
NSW Teachers Credit Un									
http://www.teacherscreditunion.com.au 131221									

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Company Summary Report

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

NSW Teachers Credit Un

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

131221

Teachers Visa Credit Cd		11.50	7.90%	6 mths	11.50%	3.00%	or	\$	✖	✖
		COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★	SUPERIOR	(21.63)	SATISFACTORY(21.65)		47.19				
Everyday Spender	★★	SUPERIOR	(30.28)	LOW RANKING (21.36)		55.55				
Habitual Spender	★★★★★	STRONG	(60.56)	SATISFACTORY(19.38)		82.95				
Impulse Spender	★★★★★	STRONG	(51.91)	STRONG (27.76)		82.67				

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				
Habitual Spender	★★★★★	STRONG	(63.44)	LOW RANKING (14.21)		80.65				
Impulse Spender	★★★★	STRONG	(52.64)	LOW RANKING (17.05)		72.69				

Orange Credit Union

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

02-6362-4466

Gold CU MCD BlueSky Rews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★	LOW RANKING	(10.43)	STRONG	(55.53)	69.87				
Everyday Spender	★★★★	LOW RANKING	(12.23)	SUPERIOR	(51.37)	67.51				
Gold CU MCD StandardRews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Big Spender	★★★★	SATISFACTORY	(11.04)	STRONG	(54.20)	69.15				
Everyday Spender	★★★★	SATISFACTORY	(13.20)	STRONG	(50.01)	67.12				
Silver CU MasterCard		17.75	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE				
Everyday Spender	★★★★	SATISFACTORY	(15.66)	STRONG	(47.14)	66.70				
Habitual Spender	★★	SATISFACTORY	(37.19)	SUPERIOR	(22.70)	61.89				
Impulse Spender	★★	SATISFACTORY	(31.26)	STRONG	(27.48)	60.74				

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				
Habitual Spender	★★★★★	STRONG	(63.44)	LOW RANKING (13.39)		79.84				
Impulse Spender	★★★★	STRONG	(52.64)	LOW RANKING (16.25)		71.89				

Police CU SA

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

1800-888-444

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Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available	
		Intro Rate	Intro Period	Revert Rate	%	or \$			
Police CU SA									
http://www.policecu.com.au 1800-888-444									
extralite Credit Card	9.99	N/A	N/A	N/A	5.00%	or \$20	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★	SUPERIOR	(24.90)	LOW RANKING (20.03)		47.12		
	Everyday Spender	★★	SUPERIOR	(34.86)	LOW RANKING (20.48)		57.52		
	Habitual Spender	★★★★★	SUPERIOR	(69.72)	SATISFACTORY(18.52)		93.24		
Impulse Spender	★★★★★	SUPERIOR	(59.76)	SATISFACTORY(23.05)		87.81			
Gold MyCard BlueSky Rews	17.75	4.90%	Life	N/A	2.00%	or \$30	✓	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★★	LOW RANKING	(10.43)	STRONG (55.53)		69.87		
	Everyday Spender	★★★★	LOW RANKING	(12.23)	SUPERIOR (51.37)		67.51		
Gold MyCard StandardRews	17.75	4.90%	Life	N/A	2.00%	or \$30	✓	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★★	SATISFACTORY	(11.04)	STRONG (54.20)		69.15		
	Everyday Spender	★★★★	SATISFACTORY	(13.20)	STRONG (50.01)		67.12		
Silver MyCard	17.75	4.90%	Life	N/A	2.00%	or \$30	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Everyday Spender	★★★★	SATISFACTORY	(15.66)	STRONG (47.14)		66.70		
	Habitual Spender	★★	SATISFACTORY	(37.19)	SUPERIOR (22.70)		61.89		
	Impulse Spender	★★	SATISFACTORY	(31.26)	STRONG (27.48)		60.74		
PowerState Credit Union									
http://www.powerstate.com.au 08-8224-1000									
AMEX Credit Card	17.24	6.99%	Life	N/A	3.00%	or \$25	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★★	STRONG	(14.43)	STRONG (46.89)		65.22		
	Everyday Spender	★★★★★	STRONG	(20.20)	STRONG (47.93)		72.03		
	Habitual Spender	★★★	SATISFACTORY	(40.40)	SATISFACTORY(19.59)		62.99		
Impulse Spender	★★★	SATISFACTORY	(32.78)	SUPERIOR (28.47)		64.25			
Qantas Staff CU									
http://www.qantas.com.au 02-9582-3200									
Lifestyle	11.50	4.99%	5 mths	11.50%	2.00%	or \$20	✗	✗	
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★	SUPERIOR	(21.63)	SATISFACTORY(27.95)		49.58		
	Everyday Spender	★★	SUPERIOR	(30.28)	SATISFACTORY(28.57)		58.85		
	Habitual Spender	★★★★★	STRONG	(60.56)	SATISFACTORY(17.48)		80.04		
Impulse Spender	★★★★★	STRONG	(51.91)	LOW RANKING (21.82)		75.73			

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PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria			Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or	\$		
Qantas Staff CU									
http://www.qantascu.com.au								02-9582-3200	
Lifestyle Plus	15.00	4.99%	5 mths	15.00%	2.00%	or	\$20	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★	STRONG	(14.61)	SATISFACTORY(27.95)		45.06		
	Everyday Spender	★	STRONG	(18.48)	SATISFACTORY(28.57)		49.55		
	Habitual Spender	★★★	STRONG	(43.97)	SATISFACTORY(17.48)		63.45		
Impulse Spender	★★	SATISFACTORY	(36.96)	LOW RANKING (21.82)		60.78			
Qld Police Credit Union									
http://www.qpcu.org.au								131468	
Bluey Card	10.45	N/A	N/A	N/A	2.00%	or	\$25	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★	SUPERIOR	(23.80)	LOW RANKING (20.32)		46.31		
	Everyday Spender	★★	SUPERIOR	(33.33)	LOW RANKING (20.77)		56.28		
	Habitual Spender	★★★★★	STRONG	(66.65)	SATISFACTORY(18.27)		86.92		
Impulse Spender	★★★★★	STRONG	(52.34)	SATISFACTORY(23.18)		77.52			
Bluey Rewarder Card	13.45	N/A	N/A	N/A	2.00%	or	\$25	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★	STRONG	(18.49)	SATISFACTORY(33.68)		54.36		
	Everyday Spender	★★★★	STRONG	(25.89)	SATISFACTORY(34.43)		62.51		
	Habitual Spender	★★★★★	STRONG	(51.78)	SATISFACTORY(18.57)		72.35		
Impulse Spender	★★★★	STRONG	(39.14)	SATISFACTORY(23.47)		64.61			
Qld Teachers CU									
http://www.qtcu.com.au								132930	
Gold MyCard Blue SkyRews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★★★	LOW RANKING	(10.43)	STRONG (55.53)		69.87		
Everyday Spender	★★★★★	LOW RANKING	(12.23)	SUPERIOR (51.37)		67.51			
Gold MyCard StandardRews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★★★	SATISFACTORY	(11.04)	STRONG (54.20)		69.15		
Everyday Spender	★★★★★	SATISFACTORY	(13.20)	STRONG (50.01)		67.12			
Silver MyCard	17.75	4.90%	Life	N/A	2.00%	or	\$30	✕	✕
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Everyday Spender	★★★★★	SATISFACTORY	(15.66)	STRONG (47.14)		66.70		
	Habitual Spender	★★	SATISFACTORY	(37.19)	SUPERIOR (22.70)		61.89		
	Impulse Spender	★★	SATISFACTORY	(31.26)	STRONG (27.48)		60.74		
RAMS									
http://www.rams.com.au								137267	

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PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria			Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or	\$		
RAMS									
http://www.rams.com.au 137267									
MasterCard Gold	18.95	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★★★	LOW RANKING	(9.96)	STRONG	(45.33)	59.19		
	Everyday Spender	★★	LOW RANKING	(11.74)	SATISFACTORY	(40.94)	56.59		
	Habitual Spender	★	LOW RANKING	(32.36)	SATISFACTORY	(19.28)	53.63		
MasterCard Silver	18.95	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Everyday Spender	★★	SATISFACTORY	(13.63)	SATISFACTORY	(37.71)	55.25		
	Habitual Spender	★	LOW RANKING	(34.16)	SATISFACTORY	(18.77)	54.93		
	RESI Mortgage Corp								
http://www.resi.com.au 136126									
AMEX Credit Card	17.24	8.24%	6 mths	17.24%	3%	or	\$25	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★★★★★	STRONG	(14.43)	STRONG	(42.97)	61.31		
	Everyday Spender	★★★★★	STRONG	(20.20)	SATISFACTORY	(43.92)	68.03		
	Habitual Spender	★	LOW RANKING	(36.37)	LOW RANKING	(15.76)	55.13		
Savings & Loans CU SA									
http://www.savingsloans.com.au 131182									
Women&Child Hospital VC	16.25	N/A	N/A	N/A	3.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★	STRONG	(15.31)	SATISFACTORY	(25.67)	45.82		
	Everyday Spender	★	STRONG	(21.43)	SATISFACTORY	(26.23)	52.51		
	Habitual Spender	★★★	SATISFACTORY	(42.86)	STRONG	(22.43)	68.29		
Impulse Spender	★★★	SATISFACTORY	(36.74)	SUPERIOR	(28.77)	68.51			
Service One Credit Union									
http://www.wearefamily.com.au 1300-361-761									
Gold CU MCD BlueSky Rews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★★★★★	LOW RANKING	(10.43)	STRONG	(55.53)	69.87		
Everyday Spender	★★★★★	LOW RANKING	(12.23)	SUPERIOR	(51.37)	67.51			
Gold CU MCD StandardRews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★★★★★	SATISFACTORY	(11.04)	STRONG	(54.81)	69.75		
Everyday Spender	★★★★★	SATISFACTORY	(13.20)	STRONG	(50.63)	67.74			

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Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria		Free Travel Insurance	Extended Warranty Available	
		Intro Rate	Intro Period	Revert Rate	%	or \$			
Service One Credit Union									
http://www.wearefamily.com.au 1300-361-761									
Silver CU MasterCard	17.75	4.90%	Life	N/A	2.00%	or \$30	✗	✗	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Everyday Spender	★★★★	SATISFACTORY	(15.66)	STRONG	(47.14)	66.70		
	Habitual Spender	★★	SATISFACTORY	(37.19)	SUPERIOR	(22.70)	61.89		
	Impulse Spender	★★	SATISFACTORY	(31.26)	STRONG	(27.48)	60.74		
Visa	14.25	N/A	N/A	N/A	3.00%	or \$	✗	✗	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Habitual Spender	★★★	STRONG	(48.88)	LOW RANKING	(15.32)	67.19		
	Impulse Spender	★★	STRONG	(41.89)	LOW RANKING	(16.68)	61.58		
	St George Bank								
http://www.stgeorge.com.au 133555									
Gold Low Rate MasterCard	12.99	N/A	N/A	N/A	2.00%	or \$10	✓	✓	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★★★	STRONG	(14.73)	SATISFACTORY	(41.64)	60.27		
	Everyday Spender	★★	STRONG	(17.43)	SATISFACTORY	(34.86)	56.19		
	Gold Low Rate Visa	12.99	N/A	N/A	N/A	2.00%	or \$10	✓	✓
COST RATING		FEATURES RATING		TOTAL SCORE					
Big Spender		★★★	STRONG	(14.73)	SATISFACTORY	(41.64)	60.27		
Everyday Spender		★★	STRONG	(17.43)	SATISFACTORY	(34.86)	56.19		
No Annual Fee Card-Visa		16.75	N/A	N/A	N/A	2.00%	or \$10	✗	✗
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★	STRONG	(14.94)	SATISFACTORY	(28.08)	43.02		
	Everyday Spender	★	STRONG	(20.91)	SATISFACTORY	(27.93)	48.84		
	Habitual Spender	★★★	SATISFACTORY	(41.82)	STRONG	(19.89)	63.71		
Impulse Spender	★★	SATISFACTORY	(35.85)	SATISFACTORY	(24.81)	62.66			
No Annual Fee MasterCard	16.75	N/A	N/A	N/A	2.00%	or \$10	✗	✗	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★	STRONG	(14.94)	SATISFACTORY	(26.68)	41.62		
	Everyday Spender	★	STRONG	(20.91)	SATISFACTORY	(27.27)	48.18		
	Habitual Spender	★★★	SATISFACTORY	(41.82)	STRONG	(19.78)	63.60		
Impulse Spender	★★	SATISFACTORY	(35.85)	SATISFACTORY	(24.62)	62.47			
Starts Low Stays Low MCD	11.99	N/A	N/A	N/A	2.00%	or \$10	✗	✗	
	COST RATING		FEATURES RATING		TOTAL SCORE				
	Big Spender	★	STRONG	(16.02)	SATISFACTORY	(26.91)	46.84		
	Everyday Spender	★	STRONG	(18.98)	SATISFACTORY	(27.50)	50.39		
	Habitual Spender	★★★★★	STRONG	(51.72)	SATISFACTORY	(19.47)	73.19		
Impulse Spender	★★★★	STRONG	(42.55)	SATISFACTORY	(24.39)	68.94			

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

Starts Low Stays Low Visa	11.99	N/A	N/A	N/A	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		

Big Spender	★★	STRONG	(16.02)	SATISFACTORY	(27.97)	47.90
Everyday Spender	★	STRONG	(18.98)	SATISFACTORY	(27.82)	50.71
Habitual Spender	★★★★	STRONG	(51.72)	STRONG	(19.78)	73.51
Impulse Spender	★★★	STRONG	(42.55)	SATISFACTORY	(24.63)	69.18

Vertigo Credit Card	8.99	0.00%	6 mths	8.99%	2.00%	or \$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		

Big Spender	★★	SUPERIOR	(21.08)	SATISFACTORY	(27.86)	52.84
Everyday Spender	★★	STRONG	(24.89)	SATISFACTORY	(27.71)	56.51
Habitual Spender	★★★★★	SUPERIOR	(68.24)	STRONG	(19.68)	89.92
Impulse Spender	★★★★★	SUPERIOR	(56.09)	SATISFACTORY	(24.46)	82.55

SUNCORP

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

131155

Clear Options Gold	15.75	5.90%	5 mths	15.75%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		

Big Spender	★★★★	SATISFACTORY	(12.36)	STRONG	(46.69)	62.95
Everyday Spender	★★★★	SATISFACTORY	(14.74)	STRONG	(47.72)	66.36

Clear Options Plus	16.75	5.90%	5 mths	16.75%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		

Big Spender	★★★★	SATISFACTORY	(13.29)	STRONG	(46.69)	63.88
Everyday Spender	★★★★	SATISFACTORY	(16.97)	STRONG	(47.72)	68.60
Habitual Spender	★★★	SATISFACTORY	(39.66)	STRONG	(22.19)	64.85
Impulse Spender	★★	SATISFACTORY	(33.41)	STRONG	(27.28)	63.69

Clear Options Standard	9.95	5.90%	5 mths	9.95%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		

Big Spender	★★★★	STRONG	(20.97)	STRONG	(43.65)	64.62
Everyday Spender	★★★★★	STRONG	(25.79)	STRONG	(44.62)	70.41
Habitual Spender	★★★★★	STRONG	(64.78)	STRONG	(19.76)	87.53
Impulse Spender	★★★★★	STRONG	(54.03)	STRONG	(24.91)	81.93

Gold AMEX	16.24	4.99%	6 mths	16.24%	3.00%	or \$25	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE		

Big Spender	★★★★	STRONG	(15.32)	STRONG	(44.02)	63.24
Everyday Spender	★★★★★	STRONG	(21.44)	STRONG	(44.22)	69.57

Sutherland Credit Union

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

1300-784-388

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									
Gold MyCard Blue SkyRews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★★★★	LOW RANKING	(10.43)	STRONG	(55.53)	69.87		
Everyday Spender	★★★★	LOW RANKING	(12.23)	SUPERIOR	(51.37)	67.51			
Gold MyCard StandardRews	17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★★★★	SATISFACTORY	(11.04)	STRONG	(54.20)	69.15		
Everyday Spender	★★★★	SATISFACTORY	(13.20)	STRONG	(50.01)	67.12			
Silver MyCard	17.75	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Everyday Spender	★★★★	SATISFACTORY	(15.66)	STRONG	(47.14)	66.70		
Habitual Spender	★★	SATISFACTORY	(37.19)	SUPERIOR	(22.70)	61.89			
Impulse Spender	★★	SATISFACTORY	(31.26)	STRONG	(27.48)	60.74			
Visa	15.50	N/A	N/A	N/A	5.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Habitual Spender	★★★	STRONG	(44.93)	SATISFACTORY	(18.50)	68.43		
Impulse Spender	★★★	STRONG	(38.52)	STRONG	(25.54)	69.06			
TAFE & Community CU									
02-9891-3111									
Visa	11.25	N/A	N/A	N/A	5.00%	or	\$20	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Big Spender	★	STRONG	(19.33)	LOW RANKING	(19.95)	39.29		
Habitual Spender	★★★★★	STRONG	(58.43)	LOW RANKING	(16.66)	80.09			
Impulse Spender	★★★★★	STRONG	(49.05)	LOW RANKING	(19.96)	74.01			
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		
	Habitual Spender	★★★	STRONG	(47.32)	LOW RANKING	(15.75)	65.57		
Impulse Spender	★★	STRONG	(39.09)	LOW RANKING	(18.97)	60.56			
Territory Rewards CredCd	15.65	N/A	N/A	N/A	2.50%	or	\$10	✗	✗
	COST RATING			FEATURES RATING			TOTAL SCORE		
	Habitual Spender	★★	SATISFACTORY	(41.21)	LOW RANKING	(15.54)	59.24		
Impulse Spender	★	SATISFACTORY	(34.17)	LOW RANKING	(18.62)	55.30			
Unicom Credit Union Ltd									
http://www.unicomcu.com.au 132249									

Section 2. Summary by Company

Company Summary Report

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

Unicom Credit Union Ltd

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

132249

Gold CU MCD BlueSky Rews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★★★	LOW RANKING		(10.43)	STRONG		(55.53)		69.87	
Everyday Spender	★★★★	LOW RANKING		(12.23)	SUPERIOR		(51.37)		67.51	
Gold CU MCD StandardRews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★★★	SATISFACTORY		(11.04)	STRONG		(54.20)		69.15	
Everyday Spender	★★★★	SATISFACTORY		(13.20)	STRONG		(50.01)		67.12	
Silver CU MasterCard		17.75	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
		COST RATING			FEATURES RATING		TOTAL SCORE			
Everyday Spender	★★★★	SATISFACTORY		(15.66)	STRONG		(47.14)		66.70	
Habitual Spender	★★	SATISFACTORY		(37.19)	SUPERIOR		(22.70)		61.89	
Impulse Spender	★★	SATISFACTORY		(31.26)	STRONG		(27.48)		60.74	

University Credit Soc

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

08-9389-1011

Gold MyCard Blue SkyRews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★★★	LOW RANKING		(10.43)	STRONG		(55.53)		69.87	
Everyday Spender	★★★★	LOW RANKING		(12.23)	SUPERIOR		(51.37)		67.51	
Gold MyCard StandardRews		17.75	4.90%	Life	N/A	2.00%	or	\$30	✓	✗
		COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★★★★	SATISFACTORY		(11.04)	STRONG		(54.20)		69.15	
Everyday Spender	★★★★	SATISFACTORY		(13.20)	STRONG		(50.01)		67.12	
Silver MyCard		17.75	4.90%	Life	N/A	2.00%	or	\$30	✗	✗
		COST RATING			FEATURES RATING		TOTAL SCORE			
Everyday Spender	★★★★	SATISFACTORY		(15.66)	STRONG		(47.14)		66.70	
Habitual Spender	★★	SATISFACTORY		(37.19)	SUPERIOR		(22.70)		61.89	
Impulse Spender	★★	SATISFACTORY		(31.26)	STRONG		(27.48)		60.74	

Victoria Teachers CU

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

1300-654-822

Visa Credit Cd		13.75	N/A	N/A	N/A	5.00%	or	\$20	✗	✗
		COST RATING			FEATURES RATING		TOTAL SCORE			
Big Spender	★	STRONG		(18.09)	SATISFACTORY		(24.02)		46.01	
Everyday Spender	★	STRONG		(25.33)	SATISFACTORY		(24.55)		53.78	
Habitual Spender	★★★★★	STRONG		(50.65)	STRONG		(19.76)		75.41	
Impulse Spender	★★★★	STRONG		(43.42)	STRONG		(24.96)		73.37	

Virgin Money

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

1800-080-000

your guide to product excellence

Section 2. Summary by Company

Company Summary Report

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

Virgin Money

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

1800-080-000

Credit Card		12.99	0.00%	6 mths	12.99%	3.00%	or \$10	✗	✗
		COST RATING		FEATURES RATING		TOTAL SCORE			
Big Spender	★ ★ ★	STRONG	(19.15)	SATISFACTORY	(31.71)	54.76			
Everyday Spender	★ ★ ★	SUPERIOR	(26.81)	SATISFACTORY	(30.87)	61.59			
Habitual Spender	★ ★ ★ ★ ★	STRONG	(53.62)	SATISFACTORY	(19.02)	75.63			
Impulse Spender	★ ★ ★ ★	STRONG	(45.96)	SATISFACTORY	(22.89)	71.85			

Westpac

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

131900

Altitude AMEX/MasterCard		18.65	3.99%	6 mths	18.65%	2.00%	or \$10	✓	✓
		COST RATING		FEATURES RATING		TOTAL SCORE			
Big Spender	★ ★ ★ ★	LOW RANKING	(10.07)	STRONG	(52.53)	64.94			
Everyday Spender	★ ★ ★ ★	LOW RANKING	(11.86)	STRONG	(50.61)	64.81			
Habitual Spender	★	LOW RANKING	(32.80)	STRONG	(21.67)	56.48			
Impulse Spender	★	LOW RANKING	(26.91)	STRONG	(27.60)	56.51			

Altitude Gold AMEX/MCD		18.65	3.99%	6 mths	18.65%	2.00%	or \$10	✓	✓
		COST RATING		FEATURES RATING		TOTAL SCORE			
Big Spender	★ ★ ★ ★	LOW RANKING	(9.15)	STRONG	(53.02)	64.52			
Everyday Spender	★ ★ ★	LOW RANKING	(10.53)	STRONG	(49.57)	62.45			

Altitude Gold MCD/AMEX		18.65	3.99%	6 mths	18.65%	2.00%	or \$10	✓	✓
		COST RATING		FEATURES RATING		TOTAL SCORE			
Big Spender	★ ★ ★ ★	LOW RANKING	(9.15)	STRONG	(54.98)	66.47			
Everyday Spender	★ ★ ★ ★	LOW RANKING	(10.53)	SUPERIOR	(51.58)	64.45			

Altitude MasterCard/AMEX		18.65	3.99%	6 mths	18.65%	2.00%	or \$10	✓	✓
		COST RATING		FEATURES RATING		TOTAL SCORE			
Big Spender	★ ★ ★ ★	LOW RANKING	(10.07)	STRONG	(52.56)	64.98			
Everyday Spender	★ ★ ★ ★	LOW RANKING	(11.86)	STRONG	(50.65)	64.85			
Habitual Spender	★	LOW RANKING	(32.80)	STRONG	(22.23)	57.04			
Impulse Spender	★	LOW RANKING	(26.91)	SUPERIOR	(29.88)	58.78			

Altitude Plat AMEX/MCD		18.65	3.99%	6 mths	18.65%	2.00%	or \$10	✓	✓
		COST RATING		FEATURES RATING		TOTAL SCORE			
Big Spender	★ ★ ★ ★ ★	LOW RANKING	(7.56)	SUPERIOR	(67.67)	77.57			
Everyday Spender	★ ★ ★ ★	LOW RANKING	(8.62)	SUPERIOR	(57.61)	68.58			

Altitude Plat MCD/AMEX		18.65	3.99%	6 mths	18.65%	2.00%	or \$10	✓	✓
		COST RATING		FEATURES RATING		TOTAL SCORE			
Big Spender	★ ★ ★ ★ ★	LOW RANKING	(7.56)	SUPERIOR	(70.00)	79.91			
Everyday Spender	★ ★ ★ ★ ★	LOW RANKING	(8.62)	SUPERIOR	(60.00)	70.97			

Section 2. Summary by Company

Company Summary Report

PRODUCT	Published Rate (%)	Balance Transfer			Minimum Repayment Criteria			Free Travel Insurance	Extended Warranty Available
		Intro Rate	Intro Period	Revert Rate	%	or	\$		
Westpac									
http://www.westpac.com.au 131900									
Earth AMEX/MCD	12.74	0.99%	6 mths	18.49%	2.00%	or	\$	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★	STRONG	(15.71)	SATISFACTORY(23.85)		43.46		
	Habitual Spender	★★★	STRONG	(49.62)	LOW RANKING (16.82)		68.43		
	Impulse Spender	★★★	STRONG	(41.10)	LOW RANKING (21.41)		64.51		
Earth MCD/AMEX	12.74	0.99%	6 mths	18.49%	2.00%	or	\$	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★	STRONG	(15.71)	SATISFACTORY(28.76)		48.38		
	Everyday Spender	★	STRONG	(18.92)	SATISFACTORY(29.40)		52.23		
	Habitual Spender	★★★★★	STRONG	(49.62)	STRONG (21.80)		73.41		
Impulse Spender	★★★★★	STRONG	(41.10)	STRONG (27.66)		70.76			
Earth+ AMEX/MCD	14.99	0.99%	6 mths	18.49%	2.00%	or	\$	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★	SATISFACTORY	(12.50)	SATISFACTORY(34.83)		51.24		
Everyday Spender	★	SATISFACTORY	(14.72)	SATISFACTORY(30.21)		48.84			
Earth+ MCD/AMEX	14.99	0.99%	6 mths	18.49%	2.00%	or	\$	✓	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★★	SATISFACTORY	(12.50)	SATISFACTORY(39.31)		55.72		
Everyday Spender	★	SATISFACTORY	(14.72)	SATISFACTORY(34.79)		53.41			
Gold MasterCard	17.40	3.99%	6 mths	17.40%	2.00%	or	\$10	✓	✓
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★★	SATISFACTORY	(14.37)	SATISFACTORY(33.32)		51.59		
Everyday Spender	★	STRONG	(20.11)	SATISFACTORY(27.13)		51.15			
Holden MasterCard	18.40	N/A	N/A	18.40%	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Habitual Spender	★	LOW RANKING	(35.14)	SATISFACTORY(19.60)		56.74		
Impulse Spender	★	LOW RANKING	(29.29)	STRONG (25.01)		56.31			
Holden Visa Card	18.40	N/A	N/A	18.40%	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Habitual Spender	★	LOW RANKING	(35.14)	SATISFACTORY(19.60)		56.74		
Impulse Spender	★	LOW RANKING	(29.29)	STRONG (25.01)		56.31			
Low Rate MasterCard	11.50	3.99%	6 mths	17.24%	2.00%	or	\$10	✗	✗
	COST RATING			FEATURES RATING		TOTAL SCORE			
	Big Spender	★	STRONG	(17.45)	LOW RANKING (20.46)		41.81		
	Habitual Spender	★★★★★	STRONG	(55.16)	SATISFACTORY(19.47)		76.63		
	Impulse Spender	★★★★★	STRONG	(45.68)	STRONG (25.39)		73.07		

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	17.24%	2.00%	or	\$10	✕	✕	
	COST RATING		FEATURES RATING		TOTAL SCORE					
	Big Spender	★	STRONG	(17.45)	SATISFACTORY(23.31)		44.66			
	Everyday Spender	★	STRONG	(21.01)	SATISFACTORY(23.82)		48.74			
	Habitual Spender	★★★★★	STRONG	(55.16)	STRONG (20.66)		77.82			
Impulse Spender	★★★★★	STRONG	(45.68)	STRONG (26.55)		74.23				
MasterCard 55 Free Days	17.40	3.99%	6 mths	17.40%	2.00%	or	\$10	✕	✕	
	COST RATING		FEATURES RATING		TOTAL SCORE					
	Habitual Spender	★★	SATISFACTORY	(38.38)	SATISFACTORY(18.79)		59.16			
	Impulse Spender	★	SATISFACTORY	(32.34)	SATISFACTORY(24.14)		58.48			
	MasterCard No Annual Fee	15.95	3.99%	6 mths	15.95%	2.00%	or	\$10	✕	✕
COST RATING		FEATURES RATING		TOTAL SCORE						
Habitual Spender		★★★	STRONG	(43.90)	SATISFACTORY(18.57)		64.47			
Impulse Spender		★★	STRONG	(37.63)	SATISFACTORY(23.79)		63.42			
Visa 55 Free days		17.40	3.99%	6 mths	17.40%	2.00%	or	\$10	✕	✕
	COST RATING		FEATURES RATING		TOTAL SCORE					
	Habitual Spender	★★	SATISFACTORY	(38.38)	SATISFACTORY(18.57)		58.95			
	Impulse Spender	★	SATISFACTORY	(32.34)	SATISFACTORY(23.79)		58.13			
	Visa Gold	17.40	3.99%	6 mths	17.40%	2.00%	or	\$10	✓	✓
COST RATING		FEATURES RATING		TOTAL SCORE						
Big Spender		★★	SATISFACTORY	(14.37)	SATISFACTORY(33.24)		51.51			
Everyday Spender		★	STRONG	(20.11)	SATISFACTORY(27.04)		51.06			
Wizard Home Loans										
http://www.wizard.com.au 131970										
Clear Advantage MCD	12.65	0.00%	6 mths	12.65%	2.50%	or	\$30	✕	✕	
	COST RATING		FEATURES RATING		TOTAL SCORE					
	Big Spender	★	STRONG	(19.66)	SATISFACTORY(23.79)		47.36			
	Everyday Spender	★★	SUPERIOR	(27.53)	SATISFACTORY(24.32)		55.76			
	Habitual Spender	★★★★★	STRONG	(55.06)	STRONG (20.60)		78.16			
Impulse Spender	★★★★★	STRONG	(47.19)	STRONG (25.50)		75.19				
Fast Card-Amex	16.99	7.99%	6 mths	16.99%	3.00%	or	\$25	✕	✕	
	COST RATING		FEATURES RATING		TOTAL SCORE					
	Big Spender	★★★★★	STRONG	(14.64)	STRONG (47.20)		65.74			
	Everyday Spender	★★★★★	STRONG	(20.50)	STRONG (48.24)		72.64			