

# DEPOSIT ACCOUNT STAR RATINGS

## IN THIS REPORT:

We research & rate the suite of deposit accounts to determine 5 star products across Australia.

## FEE-FREE ACCOUNTS NOW THE NORM

Recently there has been a big push by banks to make fee-free banking for all a reality. While fee-free banking already existed before NAB removed monthly fees from some of their transaction accounts, it was generally available only to a select market or had restrictions associated with the account.

NAB caused a bit of a stir when they announced that they were abolishing fees on their Classic Banking account. By scrapping their account keeping fee and providing unlimited access from branch, ATM, internet and telephone NAB created an appealing product for the average consumer.

## FEE-FREE WITH OPTIONS

NAB are not the only player in this new market. ING DIRECT Orange Everyday account can actually make you money if you can adapt your transaction habits. They waive the ATM owner fee when you withdrawn \$200 or more. Withdraw \$200 or more via EFTPOS and ING will pay you \$0.50.

These join Bankwest who offer fee free banking through their Zero transaction accounts. By depositing a minimum of \$2000 each month which can include your pay, all transaction fees are waived including ATM transactions at CBA, NAB, Westpac and ANZ. Many of the major and regional banks offer deals that waive the monthly fee if a certain minimum deposit is met. If used wisely, consumers can deposit their salary, then sweep the excess into a high interest online saver, minimizing fees and maximizing interest.

## CREDIT UNIONS CONTINUE TO OFFER FEE-FREE BANKING

The main competition for these accounts comes from the credit unions. Traditionally Credit Unions have offered fee free banking depending on your level of "Banking Relationship". If you have a number of products with one credit union or a certain amount of money in your account they will normally give you more free transactions or unlimited transactions.

## HOW TO MINIMISE TRANSACTION FEES

If you are interested in switching accounts there are still ways for you to avoid paying large amounts for transaction fees.



## 1. Manage your money needs

Instead of make multiple small withdrawals plan you money needs and combine withdrawals where possible.

## 2. Take money out using EFTPOS

Taking money out with a sale via EFTPOS doesn't cost you any more than a normal EFTPOS transaction. This also saves you time meaning you don't have to make a trip to the ATM for cash.

## 3. Know your balance

Some of the biggest fees apply to overdrawing your savings accounts for whatever reason. Before you withdraw money or write a cheque, know that you have enough money in your account. The most common way for customers to get caught out is by direct debit bill payments such as insurance or loan repayments. The key is to try and time your bill payments on a specific date or day e.g. 1st of each month, every 2nd Friday. Knowing your balance also means that you will be able to pick up any fraudulent activity on your account sooner.

## 4. Know your fees and conditions

With the introduction of ATM direct charging, fees have started to become more transparent, but this is just one of a number of fees that applies to an account. How many free transactions do I have? Is there a way to avoid fees completely? Am I able to cap the amount I pay in fees? These are just some of the questions that you should be asking before you apply for an account.

## SAVINGS ACCOUNTS RAISE THE BAR ON INTEREST RATES

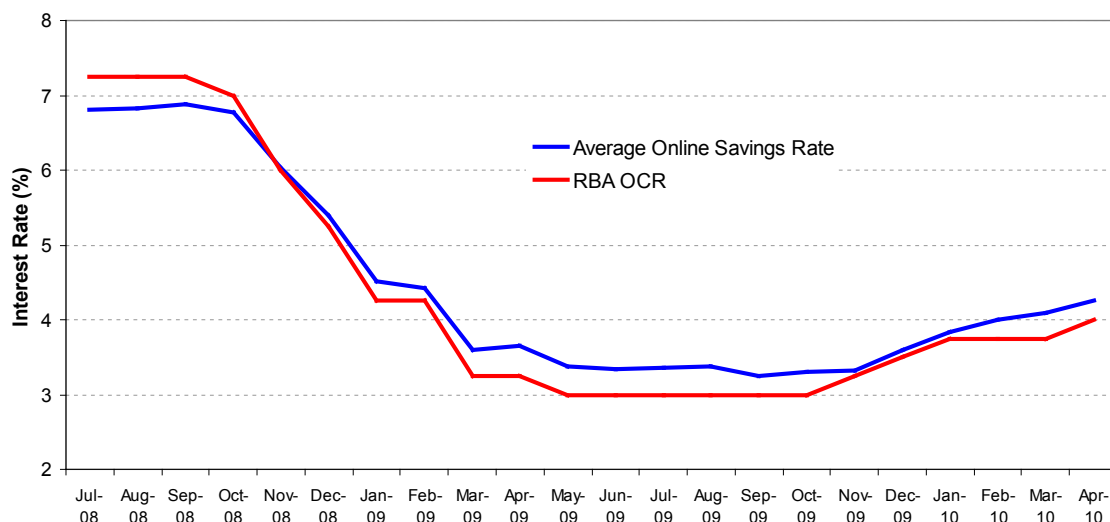
While borrowers will be adding the cost of recent rate rises to their mortgage repayments, what does this all mean for those with online savings accounts? Sometime during November 2008 we saw the average rate offered on an online savings account rise above the RBA's official cash rate.

The market bottomed out around August 2009 when the average rate offered for a \$10k balance in an online savings account was 34 basis points higher than the cash rate. Since then the cash rate has begun to rise again however the average rate of the online savings accounts was slow to respond to this rise.

Since then we have seen a rise in competition for your savings dollar and since the sourcing of wholesale funding is still expensive, your savings dollar is the next best thing. This is the reason for the current attractive online savings account interest rates on offer, and we expect this to continue for the time being.



Online Savings Account Interest Rates



source: [www.canstarcannex.com.au](http://www.canstarcannex.com.au), based on \$10k

## NO SIGN OF DEBIT CARD REWARDS IN AUSTRALIA – YET!

With the popularity of VISA and Mastercard debit cards growing in Australia, could debit card reward programs be the next step? Debit card reward schemes have existed in the United States for many years now, with one quarter of debit cards having a rewards option way back in 2003.

Getting rewarded for spending your own money sounds like a good deal. However, CANSTAR CANNEX research shows that compared to their credit card brothers these debit card schemes are much skimpier. Most Australian credit card reward programs offer at least 1 point for each \$1 spent. The debit card reward programs in the US offer 1 point for each \$2 - \$4 dollars spent. This means earning that new plasma TV or MP3 player would take at least twice as long as a credit card rewards program.



Traditionally institutions have offered rewards programs as a way of encouraging customers to use their credit cards. With a large portion of customers not paying off their monthly balance, banks are reaping the interest charges. Debit card rewards don't have this sort of appeal for the banks, since there are no interest profits involved with debit card use.

Some programs in the US do offer more competitive point accumulation options with a 1 point to \$1 spent system. However these programs generally have an annual membership fee of between \$20 to \$25.

Currently there are no points-based rewards schemes linked to VISA or Mastercard debit cards within Australia.

## A PRODUCT FOR EVERY NEED

Deposit products were rated for the CANSTAR CANNEX *deposit account star ratings* across four savings and three transaction profiles:



- **Online Saver**  
As the name suggests, an online account is managed via the internet only, with no branch access. Funds are generally accessed by transferring to a linked account.
- **Bonus Saver**  
These accounts reward regular savers and often penalize for withdrawing money. Great incentive for those who struggle to stick to a regular savings plan.
- **Cash Manager**  
Good base accounts to house significant amounts of money at decent interest on higher balances. Can move money around through internet, phone or branch access.
- **Junior Saver**  
Simple savings accounts for children. They feature low fees and branch access.



- **Electronic Transactor**  
These accounts suit people who bank frequently through electronic methods such as ATM, phone and internet. Average of 25 transactions per month.
- **Low Transactor – Full Service**  
Suitable for people who prefer a wider range of transaction types such as branch, ATM, cheque, phone and internet. Average of 10 transactions per month.
- **High Transactor – Full Service**  
Suitable for people who prefer a wider range of transaction types such as branch, ATM, cheque, phone and internet. Average of 35 transactions per month.

Each profile outlines the combination of rates, fees, features, access and credit rating most suitable for that particular type of customer. For more information on the weightings, accounts balances, and customer transaction behaviour used for each profile, see the methodology section at the end of this report.

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# deposit account star ratings



## Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
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★★★★★

### "outstanding value"

ANZ	SmartyPig	Nil	10.00	✗	✗	✗	✗	5.00%
Arab Bank Australia	Online Savings Account	Nil	No min	✗	✓	✓	✓	5.30%
Bank of Cyprus Australia	Midas Account	Nil	10.00	✗	✗	✓	✓	5.00%
BankWest	TeleNet Saver	Nil	No min	✓	✗	✓	✗	5.75%
Commonwealth Bank	NetBank Saver	Nil	No min	✓	✗	✓	✗	5.75%
ECU Australia	e-Saver	Nil	No min	✓	✗	✓	✓	5.35%
ING DIRECT	Savings Maximiser	Nil	No min	✓	✗	✓	✗	6.00%
Maitland Mutual BS	Internet Saver Account	Nil	5000.00	✓	✗	✓	✓	5.25%
nab	iSaver	Nil	No min	✓	✗	✗	✗	5.75%
St George Bank	Directsaver Account	Nil	1.00	✓	✗	✓	✗	6.00%
The Capricornian	Savings Accumulator	Nil	No min	✓	✗	✓	✓	5.50%
UBank	USaver	Nil	No min	✓	✗	✓	✗	5.85%
Westpac	eSaver	N/A	No min	✓	✗	✗	✗	5.75%



### "rising star"

Citibank	Online Savings Account	Nil	No min	✓	✗	✓	✗	6.01%
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★★★★★

AMP Banking	eASYSAVER Account	Nil	No min	✓	✗	✓	✗	6.00%
ANZ	Online Saver	Nil	No min	✓	✗	✓	✓	4.50%
Australian Central CU	e-savings Account	Nil	2000.00	✓	✗	✓	✗	4.25%
Australian Defence CU	Star Saver Direct Ac S20	Nil	No min	✓	✗	✓	✓	4.50%
Bank of Queensland	WebSavings Account	Nil	1.00	✓	✗	✓	✓	5.65%
BankSA	Express Saver Account	N/A	No min	✓	✗	✓	✗	4.75%
BankWest	Smart eSaver	Nil	No min	✓	✗	✗	✗	5.65%
CairnsPenny Savings&Lo	Internet Saver Acct S7	Nil	No min	✗	✓	✓	✗	4.60%
Circle Credit Co-op	Beyond 2000 Internet Ac	Nil	2000.00	✓	✗	✓	✓	4.60%
Community CPS Australi	monEsaver Internet Acc	N/A	No min	✓	✗	✓	✓	4.15%
CUA	eSaver	Nil	1.00	✓	✗	✓	✓	4.50%
FCCS Credit Union	Online Saver Account S70	N/A	No min	✓	✗	✓	✓	5.25%
Gateway Credit Union	eMax Saver	Nil	No min	✓	✗	✓	✓	4.75%
Heritage Building Soc	on-line s@ver	Nil	5000.00	✓	✗	✓	✗	4.45%
Hume Building Society	iSave	Nil	No min	✓	✗	✓	✓	5.00%
Maleny & District Commu	E-Saver Account	Nil	No min	✓	✗	✓	✗	4.65%
ME Bank	Online Savings Account	Nil	No min	✓	✗	✓	✗	5.35%
Police & Nurses Mut Ban	CashSaver Account	Nil	No min	✓	✗	✓	✓	4.75%
Police Credit	EasyinvestOnline Savings	Nil	No min	✓	✗	✓	✓	4.75%

### your guide to product excellence

April 2010. All rates current at April 20th 2010

Online Saver - Page 1 of 4

# deposit account star ratings



## Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★★★								
Qantas Staff CU	Qsaver	Nil	No min	✓	✗	✓	✓	4.75%
Qld Police Credit Union	Netlink Direct Ac S20	Nil	No min	✓	✗	✓	✓	4.50%
Qld Professional CU	Netsaver Account S50	Nil	No min	✓	✗	✓	✗	5.00%
Qld Teachers CU	eSave	Nil	No min	✓	✗	✓	✓	4.45%
RaboPlus	Savings Account	Nil	1.00	✗	✗	✓	✗	4.75%
Rural Bank ROnline	ERBOnline Savings	Nil	No min	✓	✗	✓	✓	5.10%
StGeorge Qld/Vic/Tas/W	Power Saver Account	Nil	1.00	✓	✓	✓	✓	5.25%
Suncorp Bank	Everyday Options Sub-Ac	Nil	No min	✓	✗	✓	✓	4.50%
Suncorp Direct	eOptions	Nil	No min	✓	✗	✓	✓	4.50%
Teachers Credit Union	Edvest Cash Mgment S	Nil	No min	✓	✗	✓	✗	4.05%
Teachers Credit Union	Cash Management AC S	Nil	No min	✓	✗	✓	✗	4.00%
Teachers Credit Union	Online Savings Account	Nil	No min	✓	✗	✓	✗	4.50%
Victoria Teachers CU	Online Saver	Nil	No min	✓	✗	✓	✓	6.00%
★★★★★								
AMP Banking	First Account	5.00m	No min	✓	✓	✓	✓	5.15%
AMP Banking	eASYCash Management	5.00m	No min	✓	✓	✓	✓	4.75%
ANZ	V2 Plus	Nil	5000.00	✓	✓	✓	✓	3.10%
B & E	Serious Saver	Nil	1.00	✓	✗	✓	✓	3.50%
B & E	iCash Management	Nil	1.00	✓	✗	✓	✓	3.00%
Bananacoast Community	Community Saver Ac S6	Nil	No min	✓	✗	✓	✓	3.25%
BankSA	Power Saver Account	Nil	No min	✓	✓	✓	✓	3.00%
Citibank	Citibank Plus Link Svgs	Nil	No min	✓	✗	✗	✗	3.50%
CUA	Cash Management Ac	Nil	1.00	✓	✓	✓	✓	3.05%
Defence Force CU	I-Saver Account	Nil	No min	✓	✗	✓	✗	4.00%
Defence Force CU	Cash Management Accou	Nil	No min	✓	✗	✓	✓	2.25%
Easy Street Fin Services	Easy Savings Account	Nil	No min	✗	✗	✓	✗	4.10%
ECU Australia	Christmas Saver S7	Nil	10.00	✓	✗	✓	✗	2.50%
Encompass Credit Union	Emoney Account S30	N/A	No min	✓	✗	✓	✓	4.00%
Family First CU	Family e-Saver S8	Nil	2000.00	✓	✗	✓	✗	3.75%
Holiday Coast CU	i-Saver Account S21	Nil	No min	✓	✗	✓	✗	3.25%
Horizon Credit Union	Teen Cash Management	Nil	No min	✓	✗	✓	✓	3.00%
Horizon Credit Union	HorizonDirect S10	Nil	No min	✗	✗	✓	✗	4.25%
Hunter United Credit Un	e-ZYNET Direct	Nil	No min	✓	✗	✓	✗	4.00%
Illawarra CU NSW	iQSaver	Nil	No min	✓	✗	✓	✗	4.25%
ING DIRECT	Savings Accelerator	Nil	No min	✓	✗	✓	✗	4.15%
Laiki Bank	Smart Net Account	N/A	1.00	✗	✗	✓	✓	4.25%

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# deposit account star ratings



## Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★★								
Macquarie Bank	Cash Management Accou	Nil	5000.00	✓	✗	✓	✓	4.25%
Macquarie Bank	Macquarie Cash XL	Nil	No min	✗	✗	✗	✗	4.25%
Macquarie Credit Union	Money Market Account S1	Nil	1.00	✓	✗	✓	✓	3.00%
Maitland Mutual BS	Cash Management Accou	Nil	500.00	✓	✗	✓	✓	2.50%
Maritime Mining & Power	Powerup eSaver Account	Nil	No min	✓	✗	✓	✗	5.80%
ME Bank	InterestME Savings Ac	Nil	No min	✓	✓	✓	✓	4.00%
mecu	Cyber Saver	Nil	No min	✗	✗	✓	✗	4.25%
MoneyMax	MoneyMax OnLine Plus	7.00m	1.00	✓	✗	✓	✓	2.50%
MyState Financial	Online Savings Account	Nil	No min	✓	✗	✓	✓	3.00%
MyState Financial	Christmas Account	Nil	No min	✓	✗	✓	✗	2.75%
Police CU NSW	Christmas Club S3	Nil	No min	✓	✗	✓	✗	4.00%
Police CU NSW	Online SuperSaver Acc S	Nil	No min	✓	✗	✓	✓	4.25%
Police CU NSW	Market Linked AC S15	Nil	5000.00	✓	✗	✓	✓	3.50%
Police CU SA	iSavings	Nil	No min	✓	✗	✓	✓	3.50%
Queenslanders CU	MoneyMaker Account S5	Nil	1.00	✓	✗	✓	✓	2.00%
Rural Bank Limited	Gold Cash Management	5.00m	5000.00	✓	✓	✓	✓	2.50%
Select Credit Union	Direct Account 020	N/A	1.00	✓	✗	✓	✗	4.50%
St George Bank	Power Saver Account	Nil	1.00	✓	✓	✓	✓	5.25%
Sutherland Credit Union	eSaver	3.00m	No min	✓	✗	✓	✗	4.50%
Sutherland Credit Union	Super Access	3.00m	No min	✓	✓	✓	✓	4.45%
Sydney Credit Union	Motivator Savings	Nil	No min	✓	✗	✓	✓	3.75%
The Capricornian	E \$aver Account S29	5.00m	1.00	✓	✗	✓	✓	4.00%
TIO Banking	Essentials eSaver	Nil	1000.00	✓	✗	✓	✗	4.00%
Unicom Credit Union	iQSaver	Nil	1.00	✓	✗	✓	✗	4.25%
United Community	monEsaver Internet Acc	N/A	No min	✓	✗	✓	✓	4.15%
Victoria Teachers CU	Cash Management AC S	Nil	5000.00	✓	✗	✓	✓	3.75%
Wagga Mutual Credit Un	Cash Management S2	Nil	5000.00	✓	✗	✓	✓	3.25%

★★★								
Arab Bank Australia	Cash Management Accou	5.00m	1000.00	✗	✓	✓	✓	2.55%
Australian Defence CU	Christmas Club S8	Nil	No min	✓	✗	✓	✗	2.50%
Bananacoast Community	Christmas Club S9	Nil	No min	✓	✗	✓	✓	2.00%
CUA	Platinum Plus	Nil	1.00	✓	✓	✓	✓	1.35%
ECU Australia	Smart Saver S10	Nil	10.00	✓	✗	✓	✓	2.00%
FCCS Credit Union	Target Saver AC S55	Nil	1.00	✓	✗	✓	✗	2.00%
FCCS Credit Union	Access Saver Account S6	Nil	1.00	✓	✗	✓	✗	2.75%
Greater Building Society	Cash Management Accou	Nil	1.00	✓	✗	✓	✓	1.75%

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# deposit account star ratings



## Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★								
Horizon Credit Union	Christmas Club AC S8	Nil	No min	✓	✗	✓	✗	2.00%
Horizon Credit Union	Cash Plus Account S6	Nil	No min	✓	✗	✓	✓	1.50%
Illawarra CU NSW	Cash Management Accou	Nil	500.00	✓	✗	✓	✓	2.50%
IMB	Cash Management Ac S	Nil	5000.00	✓	✓	✓	✓	2.70%
Maritime Mining & Power	Cash Management Ac S5	Nil	No min	✓	✗	✓	✓	2.70%
mecu	CMA - High Yield Account	Nil	5000.00	✓	✗	✓	✗	2.35%
MyState Financial	Saver Account	Nil	1000.00	✓	✗	✓	✗	1.50%
Police & Nurses Mut Ban	FairSaver Account	2.95m	No min	✓	✓	✓	✓	2.50%
Police CU NSW	Savings Plus S10	Nil	No min	✓	✗	✓	✓	3.20%
Satisfac Credit Union	Premium-at-Call S43	Nil	25000.00	✓	✗	✓	✓	1.01%
Transcomm Credit Union	Christmas Club S12	Nil	10.00	✗	✗	✓	✗	2.00%
Unicom Credit Union	Cash Management Accou	Nil	500.00	✓	✗	✓	✓	2.50%
University Credit Soc	Christmas Club S10	Nil	No min	✓	✗	✓	✗	2.00%
Wagga Mutual Credit Un	Christmas Club S6	Nil	No min	✓	✗	✓	✗	2.50%
★								
ANZ	Premium Cash Magmnt A	Nil	10000.00	✓	✓	✓	✓	2.50%
Bananacoast Community	Incentive Savings AC S7	6.00m	5000.00	✓	✓	✓	✓	2.25%
Citibank	Ultimate Saver	Nil	No min	✓	✓	✓	✓	4.75%
Commonwealth Bank	Cash Investment Account	5.00m	10000.00	✓	✓	✓	✓	3.45%
Hunter United Credit Un	Cash Management Accou	5.00m	5000.00	✓	✓	✓	✓	2.50%
nab	Investment Cash Manager	10.00m	10000.00	✓	✓	✓	✓	3.00%
Newcastle Permanent	Money Management Acct	Nil	5000.00	✓	✗	✓	✓	2.50%
RTA Staff CU	Redi-Fund S7	Nil	5000.00	✓	✗	✓	✓	0.55%
RTA Staff CU	Premium Savers Acct S8	Nil	10000.00	✓	✗	✓	✓	2.00%
Westpac	Cash Manager	5.00m	No min	✓	✓	✓	✓	3.05%



# deposit account star ratings



## Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
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★★★★★

### "outstanding value"

ANZ	Access Advantage	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Streamline e-Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Complete Access	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Smart Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Streamline Unlimited	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Gateway Credit Union	Everyday Savings Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.50%
ING DIRECT	Orange Everyday	Nil	✗	✗	Nil	Nil	N/A	✓	0.00%
nab	Classic Banking	Nil	✗	✗	Nil	Nil	Nil	✓	0.01%
Suncorp Bank	Everyday Options	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
University Credit Soc	On Call Savings S1	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
University Credit Soc	Visa Access S5	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
Westpac	Choice	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Westpac	Choice eAccount	3.00m	✗	✗	Nil	Nil	3.00	✓	0.00%
Westpac	basic Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%

★★★★★

AMP Banking	First Account	5.00m	✗	✗	Nil	Nil	N/A	✓	5.15%
AMP Banking	eASYCash Management	5.00m	✗	✗	Nil	Nil	N/A	✓	4.75%
ANZ	Access Basic Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
BankSA	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
BankSA	Complete Freedom	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankWest	Hero Transaction Account	Nil	✗	✗	Nil	Nil	Nil	✓	5.00%
Bendigo Bank	Ultimate Everyday Acc	Nil	✗	✓	0.70	0.70	1.75	✓	0.01%
Bendigo Bank	Networth Cash Managem	Nil	✗	✓	0.70	0.70	1.75	✓	0.05%
HSBC	On-line Savings Account	Nil	✗	✗	Nil	Nil	5.00	✓	0.05%
IMB	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	2.00%
IMB	Everyday UnLtd (Ill,SC)	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
IMB	Everyday UnLtd (SYD,AC)	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
nab	Gold Banking	10.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Powerstate Credit Union	Cash Management S1	Nil	✗	✓	1.00	1.00	1.00	✓	1.15%
Powerstate Credit Union	Choice Account S1-S7	Nil	✗	✓	1.00	1.00	1.00	✓	0.00%
Qld Teachers CU	Bonus Saver Account	Nil	✗	✓	Nil	0.60	2.00	✓	3.51%
St George Bank	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
St George Bank	Complete Freedom	5.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
Suncorp Bank	Cash Management Accou	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Victoria Teachers CU	Everyday Account S1	Nil	✓	✗	Nil	0.50	1.00	✓	0.05%

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# deposit account star ratings



## Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★									
AMP Banking	eASYtransact	Nil	✗	✗	Nil	Nil	N/A	✓	0.00%
ANZ	Premium Cash Magmnt A	Nil	✓	✗	0.50	0.50	2.50	✓	0.00%
ANZ	V2 Plus	Nil	✓	✗	0.50	0.50	2.50	✓	0.00%
ANZ	Everyday Visa Debit	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
ANZ	Access Select	2.00m	✓	✗	0.50	0.50	2.50	✓	0.00%
ANZ	Progress Saver	Nil	✓	✗	1.00	1.00	2.50	✓	4.51%
Australian Central CU	Cheers Everyday Electron	5.00m	✓	✓	Nil	Nil	Nil	✓	0.00%
Australian Central CU	Cheers Everyday Account	5.00m	✓	✓	Nil	Nil	Nil	✓	0.00%
B & E	Easi Saver S20	Nil	✓	✗	Nil	0.60	2.50	✓	0.00%
B & E	Pension Saver S8	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
B & E	Extra Saver S12	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
B & E	Basic Saver S1	Nil	✓	✗	Nil	0.60	2.50	✗	0.00%
Bananacoast Community	Personal Savings Acct S1	6.00m	✓	✓	0.50	Nil	Nil	✓	0.05%
Bank of Queensland	Cash Management Accou	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
Bank of Queensland	Ultimate Account	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
BankSA	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
BankSA	Concession Account	Nil	✓	✗	0.60	0.60	2.50	✓	0.00%
BankSA	Simply Freedom	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankSA	Freedom Account	7.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
BankSA	Incentive Saver Account	Nil	✓	✗	1.00	1.00	3.00	✓	1.76%
BankWest	Lite Transaction Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
BankWest	Lite Trans - Direct Opt	3.99m	✗	✗	Nil	Nil	3.00	✓	0.01%
BankWest	Zero Transaction Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
Bendigo Bank	Shareholder Everyday Ac	Nil	✗	✓	0.70	0.70	1.75	✓	1.50%
Circle Credit Co-op	Super S Account S6	Nil	✓	✗	1.80	0.50	Nil	✓	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	✓	✗	Nil	0.50	2.00	✓	0.01%
Commonwealth Bank	AwardSaver Account	Nil	✓	✗	0.50	0.50	2.00	✓	5.76%
Community CPS Australi	Access Savings AccountS	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Community CPS Australi	FreeStyler Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Companion CU	Everyday Access Acc S1	7.00m	✗	✓	1.00	1.00	2.00	✓	0.00%
CUA	Cash Management Ac	Nil	✓	✗	1.50	0.60	2.00	✓	0.25%
CUA	Freedom Plus	Nil	✓	✗	1.50	0.60	2.00	✓	0.50%
Defence Force CU	National Access Account	Nil	✓	✗	Nil	0.50	Nil	✓	0.01%
ECU Australia	Everyday Access S1	5.00m	✓	✗	1.00	0.40	2.00	✓	0.00%
Family First CU	Cash Management AC	Nil	✓	✓	1.00	0.75	2.50	✓	0.00%

# deposit account star ratings



## Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★									
Heritage Building Soc	Simply Access S1	Nil	✓	✗	0.00	0.50	0.00	✓	0.05%
Heritage Building Soc	Money Manager Account	Nil	✓	✓	0.00	1.00	1.00	✓	0.10%
Heritage Building Soc	Simply Access Special S1	Nil	✓	✗	0.00	0.50	0.00	✓	0.05%
Heritage Building Soc	Cash Management Acct	Nil	✓	✗	0.00	1.00	1.00	✓	0.10%
Holiday Coast CU	Payroll Plus Account	Nil	✓	✗	1.00	1.00	1.00	✓	0.00%
Holiday Coast CU	Save More Savings A/c S	Nil	✓	✗	1.00	1.00	1.00	✓	0.00%
Holiday Coast CU	First Start Account	Nil	✓	✗	0.80	0.80	0.80	✓	0.25%
Horizon Credit Union	Special Purpose S2/4/5	Nil	✓	✓	1.50	1.00	1.50	✓	0.10%
Horizon Credit Union	RediSavings S1	Nil	✓	✓	1.50	1.00	1.50	✓	0.10%
Hume Building Society	Cash Management S8	Nil	✓	✗	Nil	0.30	1.50	✓	0.00%
Hume Building Society	All Purpose S10	Nil	✓	✗	Nil	0.30	1.50	✓	0.25%
Hume Building Society	Youth Extra S5	Nil	✗	✗	Nil	Nil	Nil	✓	0.25%
Hunter United Credit Un	Cheque Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
Hunter United Credit Un	Cash Management Accou	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
Hunter United Credit Un	On Call Savings Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
Illawarra CU NSW	Access Account	3.00m	✗	✓	0.75	1.00	0.75	✓	0.05%
IMB	Every Day Account S4	Nil	✗	✓	0.70	0.85	2.25	✓	0.10%
IMB	Cash Management Ac S	Nil	✗	✓	0.70	0.85	2.25	✓	0.00%
Intech Credit Union	Access Saving Account S	Nil	✗	✓	Nil	0.60	1.50	✓	0.05%
Landmark Finance	Community Account	Nil	✗	✗	Nil	Nil	N/A	✓	3.00%
Macarthur Credit Union	EveryDay Savings	Nil	✓	✗	Nil	Nil	Nil	✓	0.05%
Maitland Mutual BS	Express Savings Account	Nil	✓	✓	0.25	0.60	1.00	✓	0.00%
mecu	Access Account S1	Nil	✗	✓	1.30	0.60	1.50	✓	0.50%
MoneyMax	MoneyMax Access	7.00m	✗	✗	2.00	0.50	4.00	✓	0.20%
MyState Financial	Access Account	Nil	✓	✗	Nil	Nil	2.75	✓	0.05%
MyState Financial	Access 2 Account	Nil	✓	✗	Nil	Nil	2.75	✓	0.10%
nab	Investment Cash Manager	10.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
nab	Concession Card Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
Newcastle Permanent	Statement Savings Acc	Nil	✓	✗	0.50	0.50	1.75	✓	0.01%
Police & Nurses Mut Ban	Cash Management Ac S	5.00m	✓	✓	Nil	1.25	1.25	✓	1.00%
Police & Nurses Mut Ban	FairSaver Account	2.95m	✗	✗	Nil	Nil	1.95	✓	2.50%
Police & Nurses Mut Ban	Easypay Access Account	5.00m	✗	✓	Nil	0.30	1.95	✓	0.05%
Police CU NSW	Easy Access S1	Nil	✓	✗	Nil	0.55	2.00	✓	0.10%
Police CU SA	Cash Management Accou	Nil	✓	✓	1.05	1.00	0.75	✓	0.00%
Qantas Staff CU	At Call Deposits	Nil	✓	✗	2.00	Nil	2.00	✓	0.10%
Qld Teachers CU	Cash Management Accou	Nil	✗	✓	Nil	0.60	2.00	✓	0.01%
Qld Teachers CU	Current Account	Nil	✗	✓	Nil	0.60	2.00	✓	0.01%

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# deposit account star ratings



## Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
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★★★

Rural Bank Limited	Everyday Acct-All Access	7.00m	✗	✗	Nil	Nil	N/A	✓	0.05%
Rural Bank Limited	Gold Cash Management	5.00m	✓	✗	1.50	Nil	N/A	✓	0.00%
Rural Bank Limited	Everyday Community Acct	Nil	✓	✗	1.00	1.00	N/A	✓	0.15%
Satisfac Credit Union	Student Teacher Acc S14	Nil	✓	✗	Nil	Nil	Nil	✓	1.25%
Savings & Loans Cred U	Cash Manager Account	Nil	✗	✓	1.00	1.00	3.00	✓	0.00%
Savings & Loans Cred U	Everyday Account	Nil	✗	✓	1.00	1.00	3.00	✓	0.05%
Select Credit Union	Transaction Account 001	Nil	✗	✓	1.75	0.75	N/A	✓	0.15%
SERVICE ONE Members	Saving Investment AC	4.00m	✓	✗	Nil	1.00	1.00	✓	0.10%
SERVICE ONE Members	Day to Day Account	4.00m	✓	✗	Nil	1.00	1.00	✓	0.05%
St George Bank	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
St George Bank	Concession Account	Nil	✓	✗	0.60	0.60	2.50	✓	0.00%
St George Bank	Incentive Saver Account	Nil	✓	✗	1.00	1.00	3.00	✓	1.51%
Suncorp Bank	Everyday Basics Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
Teachers Credit Union	Everyday Account S1	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Unicom Credit Union	Access Account	Nil	✓	✗	1.50	Nil	1.50	✓	0.05%
United Community	FreeStyler Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
United Community	Access Savings Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Westpac	Cash Manager	5.00m	✗	✗	0.50	0.50	2.50	✓	0.00%

★★

Arab Bank Australia	Statement Savings Acc	6m	✓	✗	Nil	0.60	2	✗	0.00%
Australian Defence CU	Access Savings S1	Nil	✗	✓	0.80	0.65	Nil	✓	0.10%
Bananacoast Community	Incentive Savings AC S7	6.00m	✓	✓	0.50	Nil	Nil	✓	0.00%
Bananacoast Community	55 Plus Account S49	6.00m	✓	✓	0.50	Nil	Nil	✓	0.00%
BankWest	Instant Saver	3.00m	✓	✗	Nil	0.65	5.00	✗	1.00%
Citibank	Citibank Plus Trans Acc	Nil	✗	✗	Nil	Nil	N/A	✓	0.00%
Citibank	Ultimate Saver	Nil	✗	✗	Nil	Nil	N/A	✓	0.00%
Coastline Credit Union	Access Account S30	5.00m	✗	✗	Nil	Nil	Nil	✓	0.10%
CUA	Prime Access	Nil	✓	✗	1.50	0.60	2.00	✓	0.01%
CUA	Platinum Plus	Nil	✓	✗	1.50	0.60	2.00	✓	0.60%
Family First CU	Ordinary Savings AC S1	Nil	✓	✓	1.00	0.75	2.50	✓	0.15%
FCCS Credit Union	Total Access AC S1	5.00m	✓	✗	1.20	0.60	2.00	✗	0.00%
FCCS Credit Union	Redi Access AC S13	Nil	✓	✗	1.20	0.60	2.00	✗	0.00%
Greater Building Society	Access Account	Nil	✗	✓	0.50	0.20	1.00	✓	0.20%
Holiday Coast CU	Community Support AC S	Nil	✓	✗	0.80	0.80	0.80	✓	0.25%
Macquarie Credit Union	General Savings Account	Nil	✓	✗	2.00	0.75	2.00	✓	0.05%
Macquarie Credit Union	Cheque/Card Account S	Nil	✓	✗	2.00	0.75	2.00	✓	0.05%

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# deposit account star ratings



## Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★									
Maleny & District Commu	Savings Account	2.50m	✓	✗	Nil	0.50	1.50	✓	0.10%
Maritime Mining & Power	Access Savings AccountS	Nil	✓	✗	1.95	1.95	Nil	✓	0.35%
ME Bank	InterestME Savings Ac	Nil	✓	✗	1.00	1.00	N/A	✗	0.25%
mecu	CMA - Transaction Acct	Nil	✗	✓	1.30	0.60	1.50	✓	0.00%
Memberfirst Credit Union	Easy Access Account S1	Nil	✗	✓	2.00	0.50	2.00	✓	0.00%
Police & Nurses Mut Ban	Budgeting Account S2	Nil	✓	✗	Nil	1.25	1.25	✗	0.05%
Police Credit	Multipack - At Call S1	Nil	✓	✗	1.80	0.40	Nil	✓	0.10%
Police CU SA	Redi Access Account S1	Nil	✓	✓	1.05	1.00	0.75	✓	0.00%
Qld Police Credit Union	On Call Savings Account	Nil	✓	✗	2.00	1.00	Nil	✓	0.01%
RTA Staff CU	Multi-Access Account S4	Nil	✓	✗	1.50	1.50	1.50	✓	0.05%
Satisfac Credit Union	Everyday Transaction	Nil	✓	✗	1.00	0.50	Nil	✓	0.00%
StGeorge Qld/Vic/Tas/W	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
Sutherland Credit Union	Super Access	3.00m	✓	✗	Nil	1.50	3.00	✓	4.45%
Sydney Credit Union	Access Savings	Nil	✗	✓	1.75	0.60	1.75	✓	0.00%
The Capricornian	Personal Banking Account	5.00m	✗	✓	0.50	0.50	2.00	✓	0.00%
The Capricornian	Cash Management Accou	7.50m	✓	✓	0.50	0.50	2.00	✓	0.50%
United Community	Cash Management Accou	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Wagga Mutual Credit Un	On-call Savings S1	1.00m	✓	✓	1.00	1.00	2.00	✓	0.01%
Westpac	Reward Saver	Nil	✗	✗	2.50	2.50	2.50	✓	5.95%
★									
BankSA	Power Saver Account	Nil	✗	✗	2.50	2.50	2.50	✓	2.90%
BankWest	Gold Cash Management	Nil	✓	✗	3.00	3.00	3.00	✗	0.00%
Citibank	Investment Account	5.00m	✓	✗	Nil	2.00	N/A	✓	0.10%
Citibank	Cash Management Accou	5.00m	✓	✗	Nil	2.00	N/A	✓	0.10%
Citibank	Online Cash Manager	Nil	✓	✗	Nil	2.00	N/A	✓	0.10%
Community First CU	Access Account S7	Nil	✗	✓	1.50	1.10	2.50	✓	0.00%
Encompass Credit Union	Access Plus S1	Nil	✗	✓	1.75	2.00	1.00	✓	0.01%
Holiday Coast CU	Percentage Plus AC S17	Nil	✓	✗	2.00	2.00	2.00	✓	0.00%
HSBC	Cash Management Accou	10.00m	✓	✗	2.50	2.50	3.50	✓	0.05%
HSBC	Savings Cheque Account	7.50m	✓	✗	2.00	2.00	3.00	✓	0.05%
Powerstate Credit Union	Power Plus S10	Nil	✓	✗	10.00	10.00	10.00	✓	0.90%
Powerstate Credit Union	GrowthPlus S9	Nil	✓	✗	10.00	10.00	10.00	✓	2.25%
Qld Professional CU	At Call Savings AC S1	Nil	✗	✗	1.50	0.60	1.00	✓	0.00%
Queenslanders CU	Action Account S1	Nil	✗	✗	1.25	1.25	1.25	✓	0.00%
St George Bank	Power Saver Account	Nil	✗	✗	2.50	2.50	2.50	✓	5.25%
StGeorge Qld/Vic/Tas/W	Power Saver Account	Nil	✗	✗	2.50	2.50	2.50	✓	5.25%



## deposit account star ratings



### Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★									
Sutherland Credit Union	RediAccess	3.00m	✓	✗	Nil	1.50	3.00	✓	0.00%
TIO Banking	Essentials Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
TIO Banking	Essentials Limited	Nil	✗	✗	1.00	1.00	2.00	✓	0.01%
Wagga Mutual Credit Un	CommunitySupport Tran	Nil	✓	✓	1.00	1.00	2.00	✗	0.01%

SUPERCEDED

# deposit account star ratings



## High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★★ "outstanding value"									
ANZ	Equity Manager Account	Nil	✓	✗	0.50	0.50	2.50	✓	0.00%
ANZ	Access Advantage	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
BankSA	Simply Freedom	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankSA	Complete Freedom	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankWest	Hero Transaction Account	Nil	✗	✗	Nil	Nil	Nil	✓	5.00%
Bendigo Bank	Networth Cash Managem	Nil	✗	✓	0.70	0.70	1.75	✓	0.05%
Bendigo Bank	Ultimate Everyday Acc	Nil	✗	✓	0.70	0.70	1.75	✓	0.01%
Commonwealth Bank	Streamline Unlimited	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Complete Access	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Streamline e-Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Smart Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Gateway Credit Union	Everyday Savings Accoun	Nil	✗	✗	Nil	Nil	Nil	✓	0.50%
HSBC	Premier CMA	N/A	✗	✗	Nil	Nil	Nil	✓	2.25%
IMB	Everyday UnLtd (Ill,SC)	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
IMB	Everyday UnLtd (SYD,AC	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
nab	Investment Cash Manager	10.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
nab	Gold Banking	10.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
nab	Classic Banking	Nil	✗	✗	Nil	Nil	Nil	✓	0.01%
St George Bank	Complete Freedom	5.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
Suncorp Bank	Cash Management Accou	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Suncorp Bank	Everyday Options	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
University Credit Soc	On Call Savings S1	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
University Credit Soc	Visa Access S5	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
Westpac	Choice	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%

★★★★★									
ANZ	Premium Cash Magmnt A	Nil	✓	✗	0.50	0.50	2.50	✓	0.00%
ANZ	Access Select	2.00m	✓	✗	0.50	0.50	2.50	✓	0.00%
Australian Central CU	Cheers Everyday Account	5.00m	✓	✓	Nil	Nil	Nil	✓	0.00%
Australian Central CU	Cheers Everyday Electron	5.00m	✓	✓	Nil	Nil	Nil	✓	0.00%
Bank of Queensland	Ultimate Account	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
Bank of Queensland	Cash Management Accou	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
BankSA	Freedom Account	7.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
BankWest	Zero Transaction Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
BankWest	Lite Transaction Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Cash Investment Account	5.00m	✓	✗	Nil	0.50	2.00	✓	0.01%
Community CPS Australi	Access Savings AccountS	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Community CPS Australi	FreeStyler Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Heritage Building Soc	Simply Access S1	Nil	✓	✗	0.00	0.50	0.00	✓	0.05%
Heritage Building Soc	Simply Access Special S1	Nil	✓	✗	0.00	0.50	0.00	✓	0.05%

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# deposit account star ratings



## High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★									
Holiday Coast CU	First Start Account	Nil	✓	✗	0.80	0.80	0.80	✓	0.25%
Holiday Coast CU	Payroll Plus Account	Nil	✓	✗	1.00	1.00	1.00	✓	0.00%
HSBC	Power Vantage CMA	20.00m	✗	✗	Nil	Nil	Nil	✓	1.75%
Illawarra CU NSW	Access Account	3.00m	✗	✓	0.75	1.00	0.75	✓	0.05%
IMB	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	2.00%
Macarthur Credit Union	EveryDay Savings	Nil	✓	✗	Nil	Nil	Nil	✓	0.05%
Police & Nurses Mut Ban	FairSaver Account	2.95m	✗	✗	Nil	Nil	1.95	✓	2.50%
Powerstate Credit Union	Choice Account S1-S7	Nil	✗	✓	1.00	1.00	1.00	✓	0.00%
Powerstate Credit Union	Cash Management S1	Nil	✗	✓	1.00	1.00	1.00	✓	1.15%
Qld Teachers CU	Bonus Saver Account	Nil	✗	✓	Nil	0.60	2.00	✓	3.51%
Rural Bank Limited	Everyday Acct-All Access	7.00m	✗	✗	Nil	Nil	N/A	✓	0.05%
Select Credit Union	Transaction Account 001	Nil	✗	✓	1.75	0.75	N/A	✓	0.15%
SERVICE ONE Members	Day to Day Account	4.00m	✓	✗	Nil	1.00	1.00	✓	0.05%
Teachers Credit Union	Everyday Account S1	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Unicom Credit Union	Access Account	Nil	✓	✗	1.50	Nil	1.50	✓	0.05%
Victoria Teachers CU	Everyday Account S1	Nil	✓	✗	Nil	0.50	1.00	✓	0.05%
Westpac	Choice eAccount	3.00m	✗	✗	Nil	Nil	3.00	✓	0.00%
Westpac	Cash Manager	5.00m	✗	✗	0.50	0.50	2.50	✓	0.00%
★★★★									
B & E	Pension Saver S8	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
B & E	Easi Saver S20	Nil	✓	✗	Nil	0.60	2.50	✓	0.00%
B & E	Extra Saver S12	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
Bananacoast Community	Incentive Savings AC S7	6.00m	✓	✓	0.50	Nil	Nil	✓	0.00%
Bananacoast Community	Personal Savings Acct S1	6.00m	✓	✓	0.50	Nil	Nil	✓	0.05%
Bananacoast Community	55 Plus Account S49	6.00m	✓	✓	0.50	Nil	Nil	✓	0.00%
BankSA	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
BankSA	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
BankWest	Lite Trans - Direct Opt	3.99m	✗	✗	Nil	Nil	3.00	✓	0.01%
Circle Credit Co-op	Super S Account S6	Nil	✓	✗	1.80	0.50	Nil	✓	0.10%
Coastline Credit Union	Access Account S30	5.00m	✗	✗	Nil	Nil	Nil	✓	0.10%
CUA	Freedom Plus	Nil	✓	✗	1.50	0.60	2.00	✓	0.50%
CUA	Cash Management Ac	Nil	✓	✗	1.50	0.60	2.00	✓	0.25%
CUA	Prime Access	Nil	✓	✗	1.50	0.60	2.00	✓	0.01%
CUA	Platinum Plus	Nil	✓	✗	1.50	0.60	2.00	✓	0.60%
Heritage Building Soc	Cash Management Acct	Nil	✓	✗	0.00	1.00	1.00	✓	0.10%
Heritage Building Soc	Money Manager Account	Nil	✓	✓	0.00	1.00	1.00	✓	0.10%
Holiday Coast CU	Save More Savings A/c S	Nil	✓	✗	1.00	1.00	1.00	✓	0.00%
Horizon Credit Union	Special Purpose S2/4/5	Nil	✓	✓	1.50	1.00	1.50	✓	0.10%
Horizon Credit Union	RediSavings S1	Nil	✓	✓	1.50	1.00	1.50	✓	0.10%
HSBC	On-line Savings Account	Nil	✗	✗	Nil	Nil	5.00	✓	0.05%

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How we get paid: [www.canstar.com.au/images/legals/fsg.pdf](http://www.canstar.com.au/images/legals/fsg.pdf)

# deposit account star ratings



## High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★									
Hume Building Society	Cash Management S8	Nil	✓	✗	Nil	0.30	1.50	✓	0.00%
Hume Building Society	All Purpose S10	Nil	✓	✗	Nil	0.30	1.50	✓	0.25%
Hunter United Credit Un	On Call Savings Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
Hunter United Credit Un	Cheque Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
Hunter United Credit Un	Cash Management Accou	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
IMB	Cash Management Ac S	Nil	✗	✓	0.70	0.85	2.25	✓	0.00%
IMB	Every Day Account S4	Nil	✗	✓	0.70	0.85	2.25	✓	0.10%
Intech Credit Union	Access Saving Account S	Nil	✗	✓	Nil	0.60	1.50	✓	0.05%
Macquarie Credit Union	General Savings Account	Nil	✓	✗	2.00	0.75	2.00	✓	0.05%
Macquarie Credit Union	Cheque/Card Account S	Nil	✓	✗	2.00	0.75	2.00	✓	0.05%
Maitland Mutual BS	Express Savings Account	Nil	✓	✓	0.25	0.60	1.00	✓	0.00%
Maleny & District Commu	Savings Account	2.50m	✓	✗	Nil	0.50	1.50	✓	0.10%
ME Bank	InterestME Savings Ac	Nil	✓	✗	1.00	1.00	N/A	✗	0.25%
mecu	Access Account S1	Nil	✗	✓	1.30	0.60	1.50	✓	0.50%
mecu	CMA - Transaction Accnt	Nil	✗	✓	1.30	0.60	1.50	✓	0.00%
MoneyMax	MoneyMax Access	7.00m	✗	✗	2.00	0.50	4.00	✓	0.20%
MyState Financial	Access 2 Account	Nil	✓	✗	Nil	Nil	2.75	✓	0.10%
MyState Financial	Access Account	Nil	✓	✗	Nil	Nil	2.75	✓	0.05%
Newcastle Permanent	Statement Savings Acc	Nil	✓	✗	0.50	0.50	1.75	✓	0.01%
Police & Nurses Mut Ban	Easypay Access Account	5.00m	✗	✓	Nil	0.30	1.95	✓	0.05%
Police & Nurses Mut Ban	Cash Management Ac S	5.00m	✓	✓	Nil	1.25	1.25	✓	1.00%
Police Credit	Multipack - At Call S1	Nil	✓	✗	1.80	0.40	Nil	✓	0.10%
Police CU NSW	Easy Access S1	Nil	✓	✗	Nil	0.55	2.00	✓	0.10%
Police CU SA	Redi Access Account S1	Nil	✓	✓	1.05	1.00	0.75	✓	0.00%
Police CU SA	Cash Management Accou	Nil	✓	✓	1.05	1.00	0.75	✓	0.00%
Qantas Staff CU	At Call Deposits	Nil	✓	✗	2.00	Nil	2.00	✓	0.10%
Qld Police Credit Union	On Call Savings Account	Nil	✓	✗	2.00	1.00	Nil	✓	0.01%
Qld Teachers CU	Current Account	Nil	✗	✓	Nil	0.60	2.00	✓	0.01%
Qld Teachers CU	Cash Management Accou	Nil	✗	✓	Nil	0.60	2.00	✓	0.01%
RTA Staff CU	Multi-Access Account S4	Nil	✓	✗	1.50	1.50	1.50	✓	0.05%
Satisfac Credit Union	Everyday Transaction	Nil	✓	✗	1.00	0.50	Nil	✓	0.00%
Satisfac Credit Union	Student Teacher Acc S14	Nil	✓	✗	Nil	Nil	Nil	✓	1.25%
Savings & Loans Cred U	Cash Manager Account	Nil	✗	✓	1.00	1.00	3.00	✓	0.00%
Savings & Loans Cred U	Everyday Account	Nil	✗	✓	1.00	1.00	3.00	✓	0.05%
St George Bank	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
St George Bank	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
StGeorge Qld/Vic/Tas/W	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
The Capricornian	Personal Banking Account	5.00m	✗	✓	0.50	0.50	2.00	✓	0.00%
United Community	Access Savings Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
United Community	FreeStyler Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%

# deposit account star ratings



## High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★									
Australian Defence CU	Access Savings S1	Nil	✗	✓	0.80	0.65	Nil	✓	0.10%
Companion CU	Everyday Access Acc S1	7.00m	✗	✓	1.00	1.00	2.00	✓	0.00%
Defence Force CU	National Access Account	Nil	✓	✗	Nil	0.50	Nil	✓	0.01%
ECU Australia	Everyday Access S1	5.00m	✓	✗	1.00	0.40	2.00	✓	0.00%
Family First CU	Cash Management AC	Nil	✓	✓	1.00	0.75	2.50	✓	0.00%
FCCS Credit Union	Total Access AC S1	5.00m	✓	✗	1.20	0.60	2.00	✗	0.00%
Greater Building Society	Access Account	Nil	✗	✓	0.50	0.20	1.00	✓	0.20%
Holiday Coast CU	Percentage Plus AC S17	Nil	✓	✗	2.00	2.00	2.00	✓	0.00%
Memberfirst Credit Union	Easy Access Account S1	Nil	✗	✓	2.00	0.50	2.00	✓	0.00%
Police & Nurses Mut Ban	Budgeting Account S2	Nil	✓	✗	Nil	1.25	1.25	✗	0.05%
Sydney Credit Union	Access Savings	Nil	✗	✓	1.75	0.60	1.75	✓	0.00%
The Capricornian	Cash Management Accou	7.50m	✓	✓	0.50	0.50	2.00	✓	0.50%
TIO Banking	Essentials Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Wagga Mutual Credit Un	On-call Savings S1	1.00m	✓	✓	1.00	1.00	2.00	✓	0.01%
★									
Community First CU	Access Account S7	Nil	✗	✓	1.50	1.10	2.50	✓	0.00%
Encompass Credit Union	Access Plus S1	Nil	✗	✓	1.75	2.00	1.00	✓	0.01%
Family First CU	Ordinary Savings AC S1	Nil	✓	✓	1.00	0.75	2.50	✓	0.15%
HSBC	Cash Management Accou	10.00m	✓	✗	2.50	2.50	3.50	✓	0.05%
HSBC	Savings Cheque Account	7.50m	✓	✗	2.00	2.00	3.00	✓	0.05%
Powerstate Credit Union	Power Plus S10	Nil	✓	✗	10.00	10.00	10.00	✓	0.90%
Qld Professional CU	At Call Savings AC S1	Nil	✗	✗	1.50	0.60	1.00	✓	0.00%
Queenslanders CU	Action Account S1	Nil	✗	✗	1.25	1.25	1.25	✓	0.00%
Sutherland Credit Union	RediAccess	3.00m	✓	✗	Nil	1.50	3.00	✓	0.00%
Sutherland Credit Union	Super Access	3.00m	✓	✗	Nil	1.50	3.00	✓	4.45%
TIO Banking	Essentials Limited	Nil	✗	✗	1.00	1.00	2.00	✓	0.01%



# deposit account star ratings



## Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
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★★★★★

### "outstanding value"

ANZ	Access Advantage	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
ANZ	Equity Manager Account	Nil	✓	✗	0.50	0.50	2.50	✓	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
BankSA	Complete Freedom	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankWest	Hero Transaction Account	Nil	✗	✗	Nil	Nil	Nil	✓	5.00%
Bendigo Bank	Networth Cash Managem	Nil	✗	✓	0.70	0.70	1.75	✓	0.05%
Bendigo Bank	Ultimate Everyday Acc	Nil	✗	✓	0.70	0.70	1.75	✓	0.01%
Commonwealth Bank	Smart Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Complete Access	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Streamline Unlimited	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Streamline e-Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Community CPS Australi	Access Savings AccountS	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Community CPS Australi	FreeStyler Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Gateway Credit Union	Everyday Savings Accoun	Nil	✗	✗	Nil	Nil	Nil	✓	0.50%
HSBC	Premier CMA	N/A	✗	✗	Nil	Nil	Nil	✓	2.25%
IMB	Everyday UnLtd (SYD,AC	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
IMB	Everyday UnLtd (Ill,SC)	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
nab	Classic Banking	Nil	✗	✗	Nil	Nil	Nil	✓	0.01%
Powerstate Credit Union	Choice Account S1-S7	Nil	✗	✓	1.00	1.00	1.00	✓	0.00%
Powerstate Credit Union	Cash Management S1	Nil	✗	✓	1.00	1.00	1.00	✓	1.15%
St George Bank	Complete Freedom	5.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
Suncorp Bank	Everyday Options	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Suncorp Bank	Cash Management Accou	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Unicom Credit Union	Access Account	Nil	✓	✗	1.50	Nil	1.50	✓	0.05%
University Credit Soc	Visa Access S5	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
University Credit Soc	On Call Savings S1	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
Victoria Teachers CU	Everyday Account S1	Nil	✓	✗	Nil	0.50	1.00	✓	0.05%
Westpac	Choice	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%

★★★★★

ANZ	Premium Cash Magmnt A	Nil	✓	✗	0.50	0.50	2.50	✓	0.00%
ANZ	Access Select	2.00m	✓	✗	0.50	0.50	2.50	✓	0.00%
Australian Central CU	Cheers Everyday Account	5.00m	✓	✓	Nil	Nil	Nil	✓	0.00%
Australian Central CU	Cheers Everyday Electron	5.00m	✓	✓	Nil	Nil	Nil	✓	0.00%
Bank of Queensland	Ultimate Account	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
BankSA	Simply Freedom	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankWest	Zero Transaction Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%

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# deposit account star ratings



## Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
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★★★★

Heritage Building Soc	Simply Access Special S1	Nil	✓	✗	0.00	0.50	0.00	✓	0.05%
Heritage Building Soc	Simply Access S1	Nil	✓	✗	0.00	0.50	0.00	✓	0.05%
Heritage Building Soc	Money Manager Account	Nil	✓	✓	0.00	1.00	1.00	✓	0.10%
Holiday Coast CU	First Start Account	Nil	✓	✗	0.80	0.80	0.80	✓	0.25%
Holiday Coast CU	Payroll Plus Account	Nil	✓	✗	1.00	1.00	1.00	✓	0.00%
Horizon Credit Union	Special Purpose S2/4/5	Nil	✓	✓	1.50	1.00	1.50	✓	0.10%
Horizon Credit Union	RediSavings S1	Nil	✓	✓	1.50	1.00	1.50	✓	0.10%
Illawarra CU NSW	Access Account	3.00m	✗	✓	0.75	1.00	0.75	✓	0.05%
IMB	Cash Management Ac S	Nil	✗	✓	0.70	0.85	2.25	✓	0.00%
IMB	Every Day Account S4	Nil	✗	✓	0.70	0.85	2.25	✓	0.10%
IMB	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	2.00%
Intech Credit Union	Access Saving Account S	Nil	✗	✓	Nil	0.60	1.50	✓	0.05%
Macarthur Credit Union	EveryDay Savings	Nil	✓	✗	Nil	Nil	Nil	✓	0.05%
nab	Gold Banking	10.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Police & Nurses Mut Ban	Cash Management Ac S	5.00m	✓	✓	Nil	1.25	1.25	✓	1.00%
Police CU SA	Redi Access Account S1	Nil	✓	✓	1.05	1.00	0.75	✓	0.00%
Police CU SA	Cash Management Accou	Nil	✓	✓	1.05	1.00	0.75	✓	0.00%
Qld Teachers CU	Bonus Saver Account	Nil	✗	✓	Nil	0.60	2.00	✓	3.51%
Select Credit Union	Transaction Account 001	Nil	✗	✓	1.75	0.75	N/A	✓	0.15%
SERVICE ONE Members	Day to Day Account	4.00m	✓	✗	Nil	1.00	1.00	✓	0.05%
Westpac	Choice eAccount	3.00m	✗	✗	Nil	Nil	3.00	✓	0.00%

★★★★

B & E	Extra Saver S12	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
B & E	Easi Saver S20	Nil	✓	✗	Nil	0.60	2.50	✓	0.00%
B & E	Pension Saver S8	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
Bananacoast Community	Personal Savings Acct S1	6.00m	✓	✓	0.50	Nil	Nil	✓	0.05%
Bank of Queensland	Cash Management Accou	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
BankSA	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
BankSA	Freedom Account	7.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
BankWest	Lite Transaction Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Circle Credit Co-op	Super S Account S6	Nil	✓	✗	1.80	0.50	Nil	✓	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	✓	✗	Nil	0.50	2.00	✓	0.01%
CUA	Platinum Plus	Nil	✓	✗	1.50	0.60	2.00	✓	0.60%
CUA	Freedom Plus	Nil	✓	✗	1.50	0.60	2.00	✓	0.50%
CUA	Cash Management Ac	Nil	✓	✗	1.50	0.60	2.00	✓	0.25%
CUA	Prime Access	Nil	✓	✗	1.50	0.60	2.00	✓	0.01%

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# deposit account star ratings



## Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★									
Greater Building Society	Access Account	Nil	✗	✓	0.50	0.20	1.00	✓	0.20%
Heritage Building Soc	Cash Management Acct	Nil	✓	✗	0.00	1.00	1.00	✓	0.10%
Holiday Coast CU	Save More Savings A/c S	Nil	✓	✗	1.00	1.00	1.00	✓	0.00%
HSBC	On-line Savings Account	Nil	✗	✗	Nil	Nil	5.00	✓	0.05%
Hume Building Society	All Purpose S10	Nil	✓	✗	Nil	0.30	1.50	✓	0.25%
Hume Building Society	Cash Management S8	Nil	✓	✗	Nil	0.30	1.50	✓	0.00%
Hunter United Credit Un	Cheque Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
Hunter United Credit Un	Cash Management Accou	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
Hunter United Credit Un	On Call Savings Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
Macquarie Credit Union	Cheque/Card Account S	Nil	✓	✗	2.00	0.75	2.00	✓	0.05%
Macquarie Credit Union	General Savings Account	Nil	✓	✗	2.00	0.75	2.00	✓	0.05%
Maitland Mutual BS	Express Savings Account	Nil	✓	✓	0.25	0.60	1.00	✓	0.00%
ME Bank	InterestME Savings Ac	Nil	✓	✗	1.00	1.00	N/A	✗	0.25%
mecu	CMA - Transaction Acct	Nil	✗	✓	1.30	0.60	1.50	✓	0.00%
mecu	Access Account S1	Nil	✗	✓	1.30	0.60	1.50	✓	0.50%
MyState Financial	Access 2 Account	Nil	✓	✗	Nil	Nil	2.75	✓	0.10%
MyState Financial	Access Account	Nil	✓	✗	Nil	Nil	2.75	✓	0.05%
nab	Investment Cash Manager	10.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
Newcastle Permanent	Statement Savings Acc	Nil	✓	✗	0.50	0.50	1.75	✓	0.01%
Police & Nurses Mut Ban	Easypay Access Account	5.00m	✗	✓	Nil	0.30	1.95	✓	0.05%
Police & Nurses Mut Ban	FairSaver Account	2.95m	✗	✗	Nil	Nil	1.95	✓	2.50%
Police Credit	Multipack - At Call S1	Nil	✓	✗	1.80	0.40	Nil	✓	0.10%
Police CU NSW	Easy Access S1	Nil	✓	✗	Nil	0.55	2.00	✓	0.10%
Qantas Staff CU	At Call Deposits	Nil	✓	✗	2.00	Nil	2.00	✓	0.10%
Qld Police Credit Union	On Call Savings Account	Nil	✓	✗	2.00	1.00	Nil	✓	0.01%
Qld Teachers CU	Current Account	Nil	✗	✓	Nil	0.60	2.00	✓	0.01%
Qld Teachers CU	Cash Management Accou	Nil	✗	✓	Nil	0.60	2.00	✓	0.01%
RTA Staff CU	Multi-Access Account S4	Nil	✓	✗	1.50	1.50	1.50	✓	0.05%
Rural Bank Limited	Everyday Acct-All Access	7.00m	✗	✗	Nil	Nil	N/A	✓	0.05%
Satisfac Credit Union	Student Teacher Acc S14	Nil	✓	✗	Nil	Nil	Nil	✓	1.25%
Savings & Loans Cred U	Cash Manager Account	Nil	✗	✓	1.00	1.00	3.00	✓	0.00%
Savings & Loans Cred U	Everyday Account	Nil	✗	✓	1.00	1.00	3.00	✓	0.05%
St George Bank	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
St George Bank	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
Sydney Credit Union	Access Savings	Nil	✗	✓	1.75	0.60	1.75	✓	0.00%
Teachers Credit Union	Everyday Account S1	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%

# deposit account star ratings



## Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
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★★★

United Community	Access Savings Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
United Community	FreeStyler Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Westpac	Cash Manager	5.00m	✗	✗	0.50	0.50	2.50	✓	0.00%

★★

Australian Defence CU	Access Savings S1	Nil	✗	✓	0.80	0.65	Nil	✓	0.10%
Bananacoast Community	Incentive Savings AC S7	6.00m	✓	✓	0.50	Nil	Nil	✓	0.00%
Bananacoast Community	55 Plus Account S49	6.00m	✓	✓	0.50	Nil	Nil	✓	0.00%
BankSA	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
BankWest	Lite Trans - Direct Opt	3.99m	✗	✗	Nil	Nil	3.00	✓	0.01%
Coastline Credit Union	Access Account S30	5.00m	✗	✗	Nil	Nil	Nil	✓	0.10%
Companion CU	Everyday Access Acc S1	7.00m	✗	✓	1.00	1.00	2.00	✓	0.00%
Defence Force CU	National Access Account	Nil	✓	✗	Nil	0.50	Nil	✓	0.01%
Family First CU	Cash Management AC	Nil	✓	✓	1.00	0.75	2.50	✓	0.00%
Maleny & District Commu	Savings Account	2.50m	✓	✗	Nil	0.50	1.50	✓	0.10%
Memberfirst Credit Union	Easy Access Account S1	Nil	✗	✓	2.00	0.50	2.00	✓	0.00%
MoneyMax	MoneyMax Access	7.00m	✗	✗	2.00	0.50	4.00	✓	0.20%
Police & Nurses Mut Ban	Budgeting Account S2	Nil	✓	✗	Nil	1.25	1.25	✗	0.05%
Satisfac Credit Union	Everyday Transaction	Nil	✓	✗	1.00	0.50	Nil	✓	0.00%
The Capricornian	Personal Banking Account	5.00m	✗	✓	0.50	0.50	2.00	✓	0.00%
The Capricornian	Cash Management Accou	7.50m	✓	✓	0.50	0.50	2.00	✓	0.50%
Wagga Mutual Credit Un	On-call Savings S1	1.00m	✓	✓	1.00	1.00	2.00	✓	0.01%

★

Community First CU	Access Account S7	Nil	✗	✓	1.50	1.10	2.50	✓	0.00%
ECU Australia	Everyday Access S1	5.00m	✓	✗	1.00	0.40	2.00	✓	0.00%
Encompass Credit Union	Access Plus S1	Nil	✗	✓	1.75	2.00	1.00	✓	0.01%
Family First CU	Ordinary Savings AC S1	Nil	✓	✓	1.00	0.75	2.50	✓	0.15%
FCCS Credit Union	Total Access AC S1	5.00m	✓	✗	1.20	0.60	2.00	✗	0.00%
Holiday Coast CU	Percentage Plus AC S17	Nil	✓	✗	2.00	2.00	2.00	✓	0.00%
HSBC	Cash Management Accou	10.00m	✓	✗	2.50	2.50	3.50	✓	0.05%
HSBC	Power Vantage CMA	20.00m	✗	✗	Nil	Nil	Nil	✓	1.75%
HSBC	Savings Cheque Account	7.50m	✓	✗	2.00	2.00	3.00	✓	0.05%
Powerstate Credit Union	Power Plus S10	Nil	✓	✗	10.00	10.00	10.00	✓	0.90%
Qld Professional CU	At Call Savings AC S1	Nil	✗	✗	1.50	0.60	1.00	✓	0.00%
Queenslanders CU	Action Account S1	Nil	✗	✗	1.25	1.25	1.25	✓	0.00%
StGeorge Qld/Vic/Tas/W	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%

your guide to product excellence

April 2010. All rates current at April 20th 2010

Low Transactor - Full Service - Page 4 of 5

How we get paid: [www.canstar.com.au/images/legals/fsg.pdf](http://www.canstar.com.au/images/legals/fsg.pdf)

## deposit account star ratings



### Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★									
Sutherland Credit Union	RediAccess	3.00m	✓	✗	Nil	1.50	3.00	✓	0.00%
Sutherland Credit Union	Super Access	3.00m	✓	✗	Nil	1.50	3.00	✓	4.45%
TIO Banking	Essentials Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
TIO Banking	Essentials Limited	Nil	✗	✗	1.00	1.00	2.00	✓	0.01%

SUPERCEDED



# deposit account star ratings



## Bonus Saver

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
<b>★★★★★ "outstanding value"</b>									
Commonwealth Bank	AwardSaver Account	Nil	✓	✗	0.50	0.50	2.00	✓	5.76%
HSBC	Serious Saver Account	Nil	✗	✗	N/A	N/A	N/A	✗	4.50%
Maitland Mutual BS	Bonus Saver Account	Nil	✓	✓	1.00	0.6	1.00	✗	5.30%
Newcastle Permanent	Rapid Saver	Nil	✓	✗	N/A	N/A	1.75	✗	5.00%
Westpac	Reward Saver	Nil	✗	✗	2.50	2.50	2.50	✓	5.95%
<b>✦ "rising star"</b>									
RaboPlus	PremiumSaver	Nil	✗	✗	N/A	N/A	N/A	✗	5.75%
<b>★★★★★</b>									
Coastline Credit Union	e-Saver S35	Nil	✗	✗	N/A	N/A	N/A	✗	5.75%
Greater Building Society	Bonus Saver Account	Nil	✗	✗	N/A	N/A	N/A	✗	5.50%
Hunter United Credit Un	XLR8 Savings Account	5m	✗	✓	N/A	N/A	Nil	✗	5.25%
Illawarra CU NSW	CU+saver	Nil	✗	✓	N/A	N/A	0.75	✗	4.55%
Police Credit	Bonus Saver	Nil	✓	✗	N/A	N/A	N/A	✗	6.00%
Satisfac Credit Union	Maxinet Savings S11	Nil	✗	✗	N/A	N/A	Nil	✗	3.75%
Unicom Credit Union	CU+saver	Nil	✓	✗	N/A	N/A	1.50	✗	4.55%
<b>★★★★</b>									
ANZ	Progress Saver	Nil	✓	✗	1.00	1.00	2.50	✓	4.51%
Australian Central CU	Dream Saver Account	Nil	✓	✗	N/A	N/A	2.50	✗	0.05%
Bank of Queensland	Bonus Interest Savings	Nil	✓	✗	0.65	0.65	2.00	✓	2.35%
BankWest	Solid Gold Saver	Nil	✗	✗	Nil	Nil	Nil	✗	0.00%
Circle Credit Co-op	Christmas Club S2	Nil	✗	✗	N/A	N/A	Nil	✗	2.50%
Coastline Credit Union	Bonus Reward Saver S2	5.00m	✓	✗	N/A	N/A	5.00	✗	3.50%
Community CPS Australi	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.50	✗	2.25%
Community First CU	Bonus Saver	Nil	✗	✓	N/A	N/A	2.50	✗	3.10%
Defence Force CU	Max-E Saver Ac	Nil	✗	✗	N/A	N/A	Nil	✗	3.50%
Holiday Coast CU	Christmas Club	Nil	✓	✗	N/A	N/A	Nil	✗	2.00%
Hume Building Society	Reward Saver	Nil	✓	✗	N/A	N/A	1.50	✗	2.75%
IMB	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	2.00%
IMB	Christmas Club	Nil	✗	✗	N/A	N/A	Nil	✗	2.00%
mecu	Incentive Saver Account	Nil	✗	✓	N/A	N/A	1.50	✗	3.25%
nab	Smart Reward Saver	3.00m	✓	✗	N/A	N/A	Nil	✗	4.26%
Police & Nurses Mut Ban	SwiftSaver Account	Nil	✗	✗	N/A	N/A	N/A	✗	3.25%
Police CU SA	Focus Saver Account S5	Nil	✓	✓	N/A	N/A	0.75	✗	0.05%
Powerstate Credit Union	i-Plus S8	Nil	✗	✗	N/A	N/A	10.00	✗	3.75%
Qld Teachers CU	Bonus Saver Account	Nil	✗	✓	Nil	0.60	2.00	✓	3.51%

your guide to product excellence

April 2010. All rates current at April 20th 2010

Bonus Savers - Page 1 of 2

# deposit account star ratings



## Bonus Saver

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★									
Satisfac Credit Union	Bonus Savings Account S	Nil	✗	✗	N/A	N/A	Nil	✗	2.25%
Savings & Loans Cred U	Online Saver	Nil	✗	✗	N/A	N/A	N/A	✗	3.75%
United Community	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.50	✗	2.25%
Victoria Teachers CU	Bonus Saver Account S98	Nil	✗	✗	N/A	N/A	Nil	✗	3.80%
★★									
BankSA	Incentive Saver Account	Nil	✓	✗	1.00	1.00	3.00	✓	1.76%
CUA	Bonus Saver	Nil	✗	✗	N/A	N/A	2.00	✗	1.76%
Maleny & District Commu	Serious Saver Accounts	Nil	✓	✗	N/A	N/A	Nil	✗	2.50%
Savings & Loans Cred U	Premium Saver	Nil	✗	✓	N/A	N/A	3.00	✗	0.20%
St George Bank	Incentive Saver Account	Nil	✓	✗	1.00	1.00	3.00	✓	1.51%
Teachers Credit Union	Reward Saver S6	Nil	✗	✗	N/A	N/A	N/A	✗	1.85%
★									
BankWest	Regular Saver	Nil	✗	✗	N/A	N/A	Nil	✗	0.00%
Powerstate Credit Union	GrowthPlus S9	Nil	✓	✗	10.00	10.00	10.00	✓	2.25%
Select Credit Union	Transaction Account 001	Nil	✗	✓	1.75	0.75	N/A	✓	0.15%

# deposit account star ratings



## Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Interest rate, % \$25,000
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★★★★★

### "outstanding value"

Bank of Queensland	Cash Management Accou	5.00m	5000.00	✓	✓	✓	✓	2.10%
Commonwealth Bank	Cash Investment Account	5.00m	10000.00	✓	✓	✓	✓	3.45%
Gateway Credit Union	eMax Saver	Nil	No min	✓	✓	✓	✓	4.75%
mecu	Community Access Accou	Nil	1.00	✓	✓	✓	✓	3.95%
nab	Investment Cash Manager	10.00m	10000.00	✓	✓	✓	✓	3.00%
St George Bank	Power Saver Account	Nil	1.00	✓	✓	✓	✓	5.25%
The Capricornian	Savings Accumulator	Nil	No min	✓	✓	✓	✓	5.50%
Victoria Teachers CU	Online Saver	Nil	No min	✓	✓	✓	✓	6.00%
Westpac	Cash Manager	5.00m	No min	✓	✓	✓	✓	3.05%



### "rising star"

The Rock Building Soc	Online Saver Account	Nil	10000.00	✓	✓	✓	✓	5.00%
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★★★★★

ANZ	Premium Cash Magmnt A	Nil	10000.00	✓	✓	✓	✓	2.50%
ANZ	V2 Plus	Nil	5000.00	✓	✓	✓	✓	3.10%
CUA	Cash Management Ac	Nil	1.00	✓	✓	✓	✓	3.05%
Defence Force CU	Cash Management Accou	Nil	No min	✓	✓	✓	✓	2.25%
ECU Australia	Smart Saver S10	Nil	10.00	✓	✓	✓	✓	2.00%
Illawarra CU NSW	Cash Management Accou	Nil	500.00	✓	✓	✓	✓	2.50%
IMB	Cash Management Ac S	Nil	5000.00	✓	✓	✓	✓	2.70%
Police CU SA	iSavings	Nil	No min	✓	✓	✓	✓	3.50%
Powerstate Credit Union	Cash Management S1	Nil	No min	✓	✓	✓	✓	1.30%
Qld Teachers CU	Cash Management Accou	Nil	5000.00	✓	✓	✓	✓	1.50%
Satisfac Credit Union	Premium-at-Call S43	Nil	25000.00	✓	✓	✓	✓	1.01%
Sutherland Credit Union	Super Access	3.00m	No min	✓	✓	✓	✓	4.45%
The Capricornian	E \$aver Account S29	5.00m	1.00	✓	✓	✓	✓	4.00%
Victoria Teachers CU	Cash Management AC S	Nil	5000.00	✓	✓	✓	✓	3.75%

★★★★

B & E	Pension Saver S8	Nil	10.00	✓	✓	✓	✓	1.50%
Bananacoast Community	Incentive Savings AC S7	6.00m	5000.00	✓	✓	✓	✓	2.25%
Bananacoast Community	55 Plus Account S49	6.00m	5000.00	✓	✓	✓	✓	2.35%
BankSA	Power Saver Account	Nil	No min	✓	✓	✓	✓	3.00%
BankSA	Investment Cash Account	6.00m	10000.00	✓	✓	✓	✓	0.01%
Bendigo Bank	Our Community Account	Nil	2000.00	✓	✓	✓	✓	2.15%
Bendigo Bank	Networth Cash Managem	Nil	5000.00	✓	✓	✓	✓	0.75%
Community CPS Australi	Cash Management Accou	Nil	1000.00	✓	✓	✓	✓	0.85%
CUA	eSaver	Nil	1.00	✓	✓	✓	✓	4.50%
CUA	Platinum Plus	Nil	1.00	✓	✓	✓	✓	1.35%
Encompass Credit Union	Cash Management S6	Nil	No min	✓	✓	✓	✓	1.00%

your guide to product excellence

# deposit account star ratings



## Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★★								
Family First CU	Community Care Acct S	Nil	1.00	✓	✓	✓	✓	1.00%
Family First CU	Cash Management AC	Nil	1.00	✓	✓	✓	✓	1.00%
Gateway Credit Union	Everyday Savings Accoun	Nil	No min	✓	✓	✓	✓	1.35%
Greater Building Society	Cash Management Accou	Nil	1.00	✓	✓	✓	✓	1.75%
Heritage Building Soc	Cash Management Acct	Nil	5000.00	✓	✓	✓	✓	1.30%
Holiday Coast CU	Percentage Plus AC S17	Nil	10000.00	✓	✓	✓	✓	2.00%
Hume Building Society	Cash Management S8	Nil	5000.00	✓	✓	✓	✓	2.00%
Hunter United Credit Un	Cash Management Accou	5.00m	5000.00	✓	✓	✓	✓	2.50%
Macquarie Credit Union	Money Market Account S1	Nil	1.00	✓	✓	✓	✓	3.00%
Maitland Mutual BS	Cash Management Accou	Nil	500.00	✓	✓	✓	✓	2.50%
Maritime Mining & Power mecu	Cash Management Ac S5	Nil	No min	✓	✓	✓	✓	2.70%
Newcastle Permanent	CMA - Transaction Acnt	Nil	5000.00	✓	✓	✓	✓	0.95%
	Money Management Acct	Nil	5000.00	✓	✓	✓	✓	2.50%
Police & Nurses Mut Ban	FairSaver Account	2.95m	No min	✓	✓	✓	✓	2.50%
Police & Nurses Mut Ban	Cash Management Ac S	5.00m	2000.00	✓	✓	✓	✓	1.00%
Police CU NSW	Market Linked AC S15	Nil	5000.00	✓	✓	✓	✓	3.50%
Police CU NSW	Savings Plus S10	Nil	No min	✓	✓	✓	✓	3.20%
Qantas Staff CU	At Call Deposits	Nil	No min	✓	✓	✓	✓	0.25%
Qld Police Credit Union	Cash Management Accou	Nil	5000.00	✓	✓	✓	✓	1.25%
Queenslanders CU	MoneyMaker Account S5	Nil	1.00	✓	✓	✓	✓	2.00%
RTA Staff CU	Redi-Fund S7	Nil	5000.00	✓	✓	✓	✓	0.55%
Satisfac Credit Union	Student Teacher Acc S14	Nil	No min	✓	✓	✓	✓	1.75%
St George Bank	Investment Cash Account	6.00m	10000.00	✓	✓	✓	✓	0.01%
Suncorp Bank	Cash Management Accou	5.00m	No min	✓	✓	✓	✓	0.75%
Unicom Credit Union	Cash Management Accou	Nil	500.00	✓	✓	✓	✓	2.50%
United Community	Cash Management Accou	Nil	1000.00	✓	✓	✓	✓	0.85%
Wagga Mutual Credit Un	Cash Management S2	Nil	5000.00	✓	✓	✓	✓	3.25%

★★★								
BankWest	Gold Cash Management	Nil	5000.00	✓	✓	✓	✓	0.75%
Community First CU	Money Market Account S1	Nil	5000.00	✓	✓	✓	✓	0.50%
HSBC	On-line Savings Account	Nil	2000.00	✓	✓	✓	✓	5.00%
Macquarie Credit Union	Investment Account S10	Nil	500.00	✓	✓	✓	✓	1.00%
Police Credit	Christmas Club Acct S4	Nil	No min	✓	✓	✓	✓	3.50%
Police Credit	Investment - At Call S2	Nil	No min	✓	✓	✓	✓	2.75%
Police CU SA	Cash Management Accou	Nil	No min	✓	✓	✓	✓	0.25%
Qld Police Credit Union	Christmas Club Account	Nil	No min	✓	✓	✓	✓	1.75%
RTA Staff CU	Premium Savers Acct S8	Nil	10000.00	✓	✓	✓	✓	2.00%
Savings & Loans Cred U	Cash Manager Account	Nil	No min	✓	✓	✓	✓	1.45%
StGeorge Qld/Vic/Tas/W	Investment Cash Account	6.00m	10000.00	✓	✓	✓	✓	0.01%

your guide to product excellence

## deposit account star ratings



### Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★								
The Capricornian	Cash Management Accou	7.50m	1.00	✓	✓	✓	✓	1.70%
Warwick Credit Union	Cash Manager Plus	Nil	No min	✓	✓	✓	✓	1.80%
★								
Powerstate Credit Union	Power Plus	S10	Nil	No min	✓	✓	✓	1.15%

SUPERCEDED



# deposit account star ratings



## Junior Saver

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Own ATM withdrawal fee, (\$)	Min opening deposit, (\$)	Branch withdrawal fee, (\$)	Interest rate	
							\$500	\$5,000

★★★★★

**"outstanding value"**

BankWest	Kids' Bonus Saver	Nil	✓	N/A	No min	Nil	10.01%	10.01%
CairnsPenny Savings&Lo	Under 16 Saver Acct S16	Nil	✓	N/A	No min	Nil	6.00%	1.00%
Commonwealth Bank	Youthsaver Account	Nil	✓	Nil	No min	Nil	4.26%	4.26%
Suncorp Bank	Kids Savings Account	Nil	✓	N/A	No min	Nil	5.25%	5.25%
Westpac	Youth Reward Saver	Nil	✓	N/A	No min	Nil	5.95%	5.95%

★★★★★

ANZ	Progress Saver for Kids	Nil	✓	Nil	10.00	Nil	4.51%	4.51%
IMB	Zoo Account	Nil	✓	N/A	1.00	Nil	3.10%	3.10%
IMB	Balance+ Account	Nil	✓	Nil	1.00	Nil	3.10%	3.10%
Maitland Mutual BS	Young Endeavour Accoun	Nil	✓	N/A	No min	Nil	3.00%	3.00%
mecu	mysaver	Nil	✓	1.30	No min	1.50	3.50%	3.50%
MyState Financial	Youth Account	Nil	✓	Nil	No min	2.50	3.50%	3.50%
nab	Smart Junior Saver	Nil	✓	N/A	No min	Nil	4.25%	4.25%

★★★★

Australian Central CU	Future Saver Account	Nil	✓	N/A	No min	2.50	0.05%	0.05%
Australian Defence CU	Junior Saver Account	Nil	✓	Nil	No min	Nil	1.00%	1.50%
Bendigo Bank	Piggy Bank Account	Nil	✓	N/A	1.00	Nil	1.50%	1.50%
Community CPS Australi	Bonus Saver Acct (Youth)	Nil	✓	N/A	No min	N/A	2.25%	2.25%
Community CPS Australi	Junior Savers Club S12	Nil	✓	1.50	No min	2.50	2.00%	2.00%
Community CPS Australi	BU Savings Account	Nil	✓	1.50	No min	2.50	2.00%	2.00%
Community First CU	Pocket Power	Nil	✓	N/A	No min	Nil	0.50%	1.50%
ECU Australia	Just for Kids S8	Nil	✓	1.00	10.00	2.00	1.00%	1.00%
Gateway Credit Union	Dollaroo Jnr Savr	Nil	✓	N/A	No min	Nil	2.50%	2.50%
Hume Building Society	Clancy Koala S2	Nil	✓	N/A	1.00	Nil	1.00%	1.00%
Laiki Bank	Space Zone Childrens	N/A	✓	N/A	1.00	N/A	2.75%	2.75%
Newcastle Permanent	Money Minder Account	Nil	✓	N/A	No min	Nil	1.00%	1.00%
Police Credit	Little Coppers Club S3	Nil	✓	N/A	No min	Nil	3.00%	3.00%
QLD Police Credit Union	Junior Savers	Nil	✓	Nil	No min	Nil	2.00%	2.00%
Satisfac Credit Union	Young Achievers Acc S9	Nil	✓	N/A	No min	Nil	2.75%	2.75%
Savings & Loans Cred U	Treasure Chest	Nil	✓	N/A	No min	3.00	1.60%	1.60%
Teachers Credit Union	Under 18 Account S99	Nil	✓	Nil	No min	Nil	1.50%	1.50%
United Community	Junior Savers Club	Nil	✓	1.50	No min	2.50	2.00%	2.00%
United Community	Bonus Saver Acct(Youth)	Nil	✓	N/A	No min	N/A	2.25%	2.25%
United Community	BU Savings Account	Nil	✓	1.50	No min	2.50	2.00%	2.00%
University Credit Soc	Super Savers S7	Nil	✓	N/A	No min	5.00	2.00%	2.00%

**your guide to product excellence**

April 2010. All rates current at April 20th 2010

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# deposit account star ratings



## Junior Saver

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Own ATM withdrawal fee, (\$)	Min opening deposit, (\$)	Branch withdrawal fee, (\$)	Interest rate	
							\$500	\$5,000

★★★

Victoria Teachers CU	First Access	Nil	✓	Nil	No min	Nil	1.00%	1.00%
Victoria Teachers CU	First Saver	Nil	✓	N/A	No min	Nil	3.50%	4.75%

★★

BankWest	Children's Savings Acct	Nil	✓	N/A	No min	Nil	0.25%	0.25%
Community First CU	Powerup Account	Nil	✓	Nil	No min	Nil	0.10%	0.50%
FCCS Credit Union	Junior Saver AC S50	Nil	✓	N/A	1.00	Nil	1.00%	1.00%
Greater Building Society	Little Bucks	Nil	✓	N/A	1.00	1.00	0.25%	0.50%
Horizon Credit Union	Teen Saver S18	Nil	✓	1.50	No min	1.50	0.50%	0.50%
Horizon Credit Union	Super Savers Club S15	N/A	✓	N/A	No min	N/A	0.50%	0.50%
Illawarra CU NSW	JuniorSaver	Nil	✓	N/A	1.00	Nil	0.25%	2.00%
Powerstate Credit Union	Treasure Savings Act S30	Nil	✓	N/A	No min	1.00	0.05%	0.05%
Powerstate Credit Union	2day Savings Account S3	Nil	✓	1.00	No min	1.00	0.05%	0.05%
Powerstate Credit Union	Treasure Investmt Ac S31	Nil	✓	N/A	No min	10.00	1.15%	1.15%
Powerstate Credit Union	2morrow Investmt Ac S33	Nil	✓	10.00	No min	10.00	1.15%	1.15%
Queenslanders CU	Junior Savings Acct S4	Nil	✓	N/A	No min	1.25	0.50%	0.50%
Unicom Credit Union	JuniorSaver	Nil	✓	N/A	1.00	Nil	0.25%	2.00%

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April 2010. All rates current at April 20th 2010

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# DEPOSIT ACCOUNT STAR RATINGS

## What are the CANSTAR CANNEX *deposit star ratings*?

CANSTAR CANNEX *deposit star ratings* is a sophisticated rating methodology, unique to CANSTAR CANNEX, that compares deposit products in Australia. CANSTAR CANNEX star-rated products represent a short list of financial products. This short list narrows the search for consumers to products that have been independently assessed and ranked. The CANSTAR CANNEX *deposit star ratings* is a transparent analysis comparing all types of deposit accounts for an array of characteristics such as:

- Interest Rates
- Fees
- Free transactions
- Accessibility
- Rebates
- Features

The results are reflected in a consumer-friendly 5-star concept, with 5 stars signifying outstanding value offered by the product. Rising stars are those products that would be rated 5-star or higher but have not been in the market for over six months. Rising star products will be formally rated in the next period once more historical data is available.

## What types of products are evaluated for CANSTAR CANNEX *deposit account star ratings*?

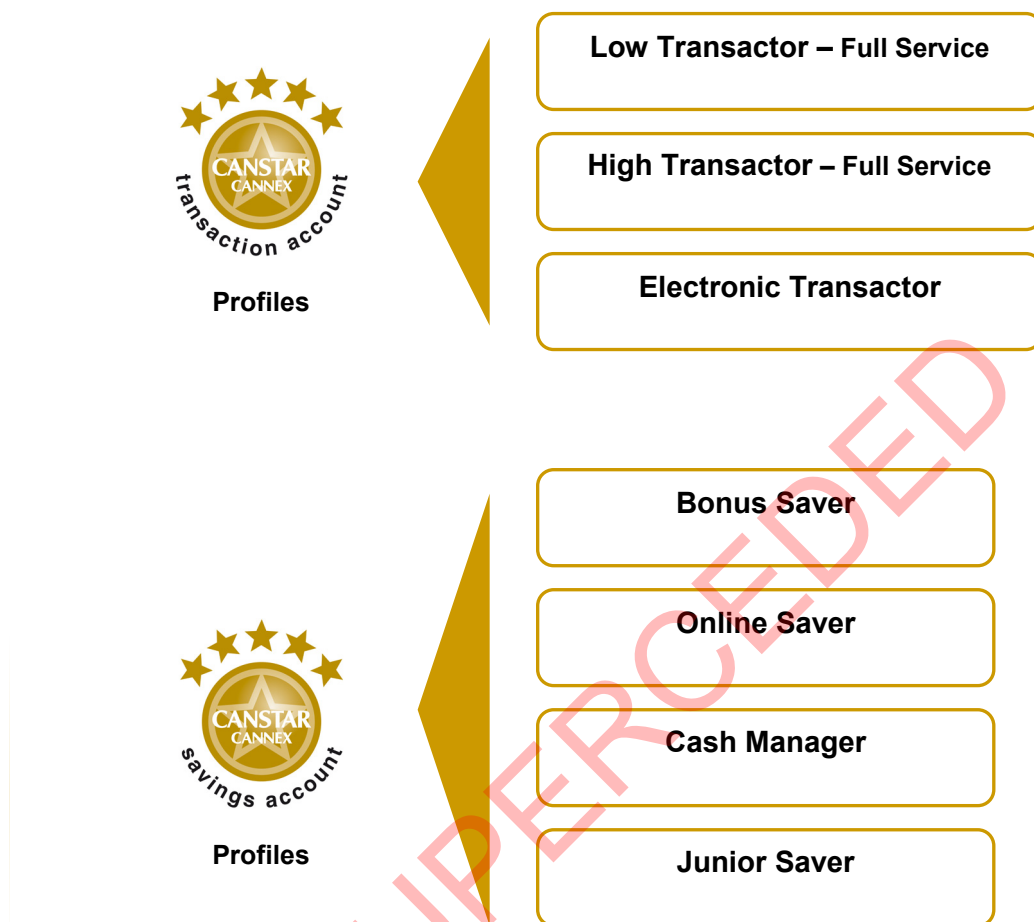
The following account types are assessed in the ratings:

- Personal transaction accounts
- Savings and investment accounts
- Online savings accounts
- Cash management accounts
- High yield accounts
- Childrens' accounts

Products specific to certain groups or with restrictions on eligibility are not included in the ratings. Business deposits accounts are rated separately as part of the CANSTAR CANNEX Business Banking star ratings.

## How are the CANSTAR CANNEX deposit account star ratings structured?

CANSTAR CANNEX recognises that deposit account users have different needs in terms of saving and transacting. Hence the CANSTAR CANNEX *deposit account star ratings* methodology has been designed to reflect a range of transacting and savings styles. Specifically the ratings consist of the following sub-sections:



The star ratings methodology differs for each customer segment in terms of the relative importance placed on the fees and features of the products assessed.

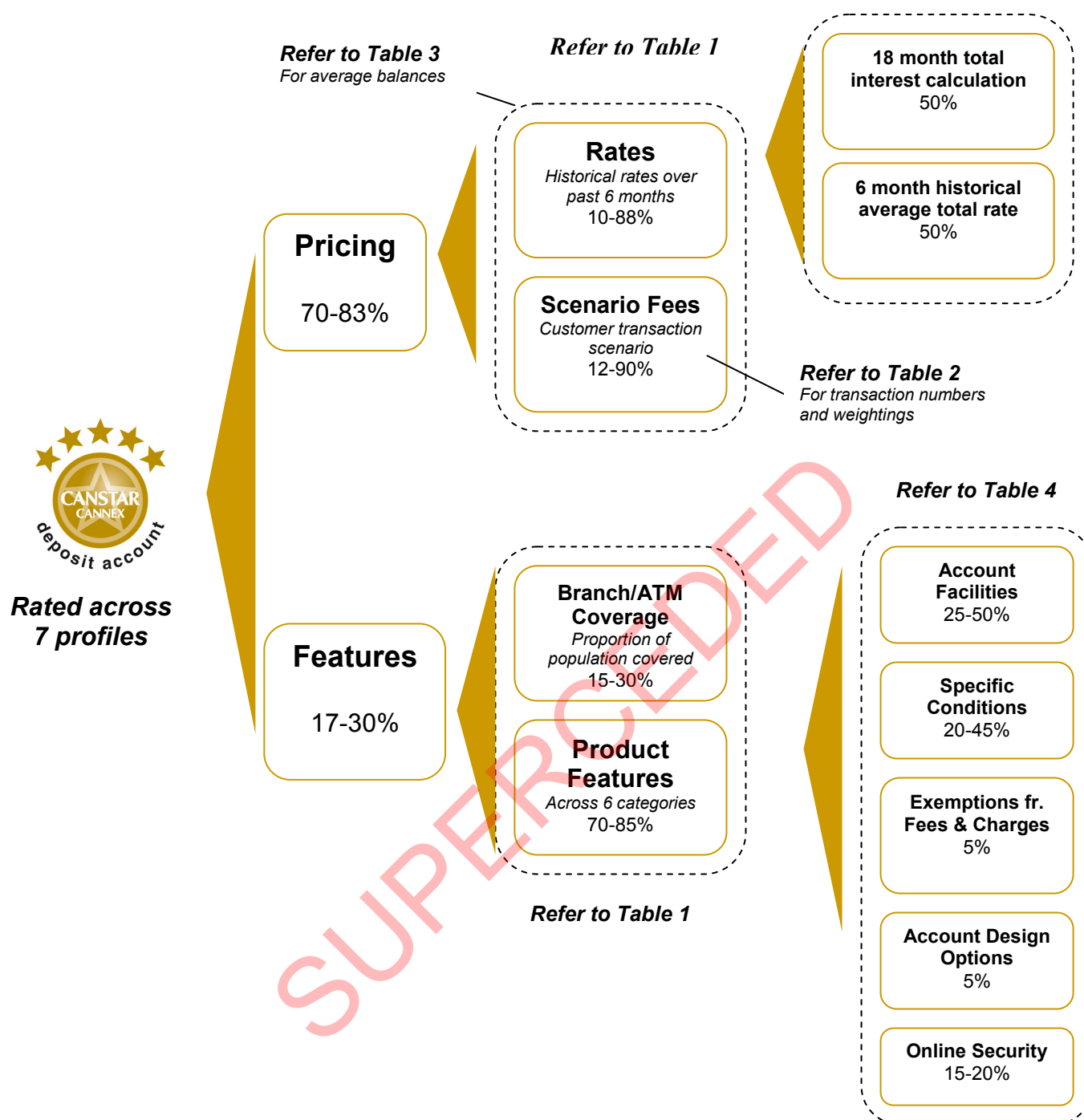
## How does it work?

### How are the 'stars' calculated?

Each deposit account reviewed for the **CANSTAR CANNEX deposit account star ratings** is awarded points for its comparative Pricing and for the array of positive Features attached to the account. These features include accessibility, conditions attached to interest payments and S&P rating of the institution offering the product. Points are aggregated to achieve a Pricing score (P) and the Features score (F)

To arrive at the total score CANSTAR CANNEX applies a weight (w) against the P and F. This weight will vary for each customer profile and will reflect the relative importance of either costs or features in determining the best deposit account. This method can be summarised as:

$$\text{TOTAL SCORE ( T )} = \text{PRICING ( P )} + \text{FEATURES SCORE ( F )}$$



## Total Score

The Pricing (P) plus Features (F) point scores are indexed and then totaled to provide the Total Index Points. Stars are awarded according to the Total Index Points.

## Weightings

The factors described above are weighted differently for each customer profile. This is done in recognition of the relative importance of the different product components to each type of customer. The process considers each profile separately and assigns weights representative of that account type (see Table 1 below).

**TABLE 1**

Deposit Account star ratings components					
Pricing			Features		
High/Low Transactor	70%		30%		
Electronic – Transactor	72%		28%		
Bonus Saver	83%		17%		
Cash Manager*	78%		22%		
Online saver**	83%		17%		
Junior saver	83%		17%		
PROFILE	Rates	Scenarios	S&P	Product features	Access
High/Low Transactor	10%	90%	0%	77%	23%
Electronic – Transactor	10%	90%	0%	82%	18%
Bonus Saver	88%	12%	0%	85%	15%
Cash Manager*	75%	25%	0%	75%	25%
Online saver**	82%	18%	0%	85%	15%
Junior saver	82%	18%	0%	70%	30%
* Required to pay a minimum of 1.5% on a \$100,000 balance in order to be rated in this profile					
** Required to pay a minimum of 2% on a \$25,000 balance in order to be rated in this profile					

CANSTAR CANNEX accounts for both current and historical interest rates in the calculation of the PRICING (P) component of each product's overall score. Current fees are also used in the calculation of P.

P comprises of:

- 1) **Current pricing** – applying current fees to scenarios for each of the various transacting and saving profiles
- 2) **Historical Performance** – compares the products' interest rate histories over the past 6 months. Interest rate tiers are taken into account.

The scenario analysis is conducted using CANSTAR CANNEX' unique transaction calculator, which incorporates essential transaction fees and charges, rebates and free transactions. The calculator interlinks the transaction behaviour of 500 hypothetical depositors with the pricing structure of the deposit accounts. The products with the lowest cost receive the highest score in the scenario analysis.

The following table describes the number of transactions and channels used in the scenarios.

**TABLE 2**

CANSTAR CANNEX deposit account star ratings scenario description						
	Full Service – High/(Low) Transactor	Electronic Transactor	Cash Manager	Bonus Saver	Online saver	Junior saver
Average no. of transactions	35/(10)	25	10	3	5	5
ATM withdrawal own network	10%	25%				
ATM withdrawal other network	5%	10%				
Branch cash withdrawal	15%		30%			100%
Branch cash deposit						
Cheque deposit	10%					
Cheque withdrawal	20%					
Direct Credit						
Direct Debit	5%	10%	20%			
EFTPOS transaction	30%	40%				
Internet transaction		10%	30%	100%	100%	
Telephone BPAY	5%	5%	20%			



The scenario analysis is conducted using CANSTAR CANNEX' unique transaction calculator, which incorporates essential transaction fees and charges, rebates and free transactions. The calculator interlinks the transaction behaviour of 500 hypothetical depositors with the pricing structure of the deposit accounts. The products with the lowest cost receive the highest score in the scenario analysis.

CANSTAR CANNEX' methodology accounts for the tiered interest rate structure of deposit accounts. The tiers for historical rate calculations were applied in the following manner:

**TABLE 3**

<b>CANSTAR CANNEX deposit account star ratings interest rate tiers</b>			
	Tier 1, \$	Tier 2, \$	Tier 3, \$
Full Service – High/Low Transactor	1,000	2,000	5,000
Electronic –Transactor	1,000	2,000	5,000
Cash Manager	25,000	100,000	250,000
Bonus Saver	2,000	10,000	25,000
Online Saver	5,000	25,000	250,000
Junior Saver	500	1,000	2,000

### **Features (F)**

FEATURES (F) consist of the following sections:

- 1) **Branch location** – takes into account the geographical presence of the institution
- 2) **Product features** – takes into account over 100 product features with weights given to each relevant area. Examples include minimum opening deposit, minimum withdrawal, ATM facilities

**TABLE 4**

<b>Category Description</b>	<b>Online/Bonus/Junior</b>	<b>Cash Manager</b>	<b>Transactor</b>
Account Facilities	25%	40%	50%
Specific Conditions	45%	30%	20%
Exception Fees	0%	0%	5%
Exemptions From Fees & Charges	5%	5%	5%
Account Design Options	5%	5%	5%
Online Security	20%	20%	15%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

The branch location score is designed to reflect geographical coverage. Generally the larger institutions, such as major banks will get a higher score.

Each of the product features is allocated points that are awarded for positive deposit account traits such as no fees or greater flexibility. As features are relatively static, they are not measured over time.

### **How often are all the products reviewed for rating purposes?**

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

## Does CANSTAR CANNEX rate other product areas?

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

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