

# DEPOSIT ACCOUNT STAR RATINGS

**IN THIS REPORT:** We research & rate:  
392 deposit accounts from 91 institutions.  
These accounts comprise savings and transaction  
accounts compared across 7 user profiles

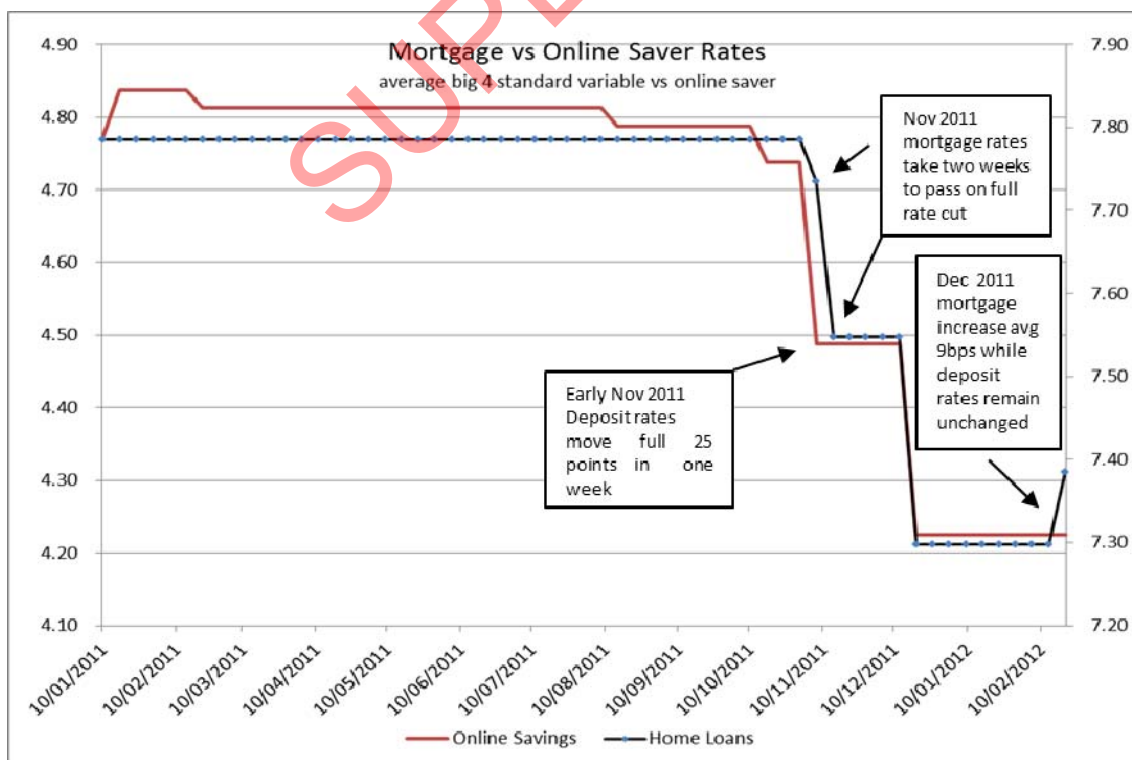


## CASH FIRST TO CRASH

**D**eposit accounts are always the first casualty of any rate cut signaled by the Reserve Banks of Australia, while home loans take longer (2 weeks at last count) before the rate cut filters through. "Funding costs" are always cited as the reason but it's sometimes hard not to be cynical of the motives of financial institutions.

Our figures show the current state of play where mortgages have increased independent of the RBA rate movement, whereas deposit accounts are still trading the same flat line. This is frustrating for those on either side of the bank's balance sheet. However the take-home message for those trying to make money from their money is to ensure you're in the right account.

The CANSTAR *deposit star ratings* make it easy because we compare products across four common savings profiles and three transaction profiles. So you can make a list of products worth following up or simply check out how your current deposit account stacks up.



Source: CANSTAR, February 2012

## DEBIT CARD DINES OUT

Citibank has raised the deposit account bar with its revamped Citibank Plus transaction account. It offers customers using their Visa Debit card at any of the 300 participating restaurants a free bottle of award-winning wine. The account also goes a lot further by offering fee-free banking in Australia and globally. This makes it an attractive proposition for the traveler, the online shopper and the domestic user. There are no ATM fees (aside from those charged by third party ATM providers), no foreign currency conversion fees and no account fees of any shape or size.



Citibank Plus is a great leap forward for consumers and proof that international transactions are the new frontier for deposit accounts.

## A PRODUCT FOR EVERY NEED

Deposit products were rated for the CANSTAR *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



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Bonus Saver

| Company                          | Product                 | Account Keeping Fees, (\$) | Limited Free Transactions | Rebate on fees | Own ATM withdrawal fee, (\$) | Eftpos fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$5,000 |
|----------------------------------|-------------------------|----------------------------|---------------------------|----------------|------------------------------|------------------|-----------------------------|-------------------|--------------------------|
| <b>★★★★★ "outstanding value"</b> |                         |                            |                           |                |                              |                  |                             |                   |                          |
| Bankwest                         | Smart eSaver            | Nil                        | X                         | X              | N/A                          | N/A              | N/A                         | X                 | 5.50%                    |
| Coastline Credit Union           | e-Saver S35             | Nil                        | X                         | X              | N/A                          | N/A              | N/A                         | X                 | 5.25%                    |
| Commonwealth Bank                | GoalSaver               | Nil                        | X                         | X              | N/A                          | N/A              | Nil                         | X                 | 5.50%                    |
| Police Credit                    | PC EzeSaver             | Nil                        | X                         | X              | N/A                          | N/A              | N/A                         | X                 | 4.75%                    |
| RaboDirect                       | PremiumSaver            | Nil                        | X                         | X              | N/A                          | N/A              | N/A                         | X                 | 5.60%                    |
| <b>★★★★★</b>                     |                         |                            |                           |                |                              |                  |                             |                   |                          |
| ANZ                              | Progress Saver          | Nil                        | ✓                         | X              | 1                            | 1                | 2.5                         | ✓                 | 5.76%                    |
| BankSA                           | Incentive Saver Account | Nil                        | ✓                         | X              | 0.6                          | 0.6              | 2.5                         | ✓                 | 4.90%                    |
| Credit Union SA                  | Online Savings Account  | Nil                        | X                         | X              | N/A                          | N/A              | 2.5                         | X                 | 4.65%                    |
| ECU Australia                    | Bonus Saver Account     | Nil                        | ✓                         | X              | N/A                          | N/A              | 2                           | X                 | 4.75%                    |
| Intech Credit Union              | XLR8 Online Account     | Nil                        | X                         | X              | N/A                          | N/A              | Nil                         | X                 | 5.65%                    |
| People's Choice Credit U         | Online Saver Account    | Nil                        | X                         | X              | N/A                          | N/A              | N/A                         | X                 | 4.75%                    |
| Police Credit                    | Bonus Saver             | Nil                        | X                         | X              | N/A                          | N/A              | N/A                         | X                 | 5.25%                    |
| SGE Credit Union                 | Bonus Savers Account    | Nil                        | ✓                         | X              | N/A                          | N/A              | 1.5                         | X                 | 5.25%                    |
| St George Bank                   | Incentive Saver Account | Nil                        | ✓                         | X              | 0.6                          | 0.6              | 2.5                         | ✓                 | 4.95%                    |
| The Rock Building Soc            | Online Saver Account    | Nil                        | X                         | X              | N/A                          | N/A              | 25                          | X                 | 5.50%                    |
| <b>★★★★</b>                      |                         |                            |                           |                |                              |                  |                             |                   |                          |
| B & E Personal Banking           | Serious Saver           | Nil                        | ✓                         | X              | N/A                          | N/A              | 2.5                         | X                 | 4.00%                    |
| Bank of Melbourne                | Incentive Saver Account | Nil                        | ✓                         | X              | 0.6                          | 0.6              | 2.5                         | ✓                 | 4.95%                    |
| Catalyst Mutual                  | CU+saver                | Nil                        | ✓                         | X              | 1                            | 1                | 0.75                        | X                 | 4.55%                    |
| Coastline Credit Union           | Bonus Reward Saver S2   | 5.00m                      | ✓                         | X              | N/A                          | N/A              | 5                           | X                 | 3.50%                    |
| Defence Bank                     | maxE Saver              | Nil                        | X                         | X              | N/A                          | N/A              | Nil                         | X                 | 4.00%                    |
| Easy Street Fin Services         | Bonus Saver Account     | Nil                        | X                         | X              | N/A                          | N/A              | N/A                         | X                 | 5.61%                    |
| FCCS Credit Union                | Achieve Saver AC S55    | Nil                        | ✓                         | X              | N/A                          | N/A              | 2                           | X                 | 5.55%                    |
| First Option CU                  | Bonus Saver             | Nil                        | X                         | X              | N/A                          | N/A              | Nil                         | X                 | 5.05%                    |
| Greater Building Society         | Bonus Saver Account     | Nil                        | X                         | X              | N/A                          | N/A              | N/A                         | X                 | 5.40%                    |
| Horizon Credit Union             | Reward Saver            | N/A                        | ✓                         | ✓              | N/A                          | N/A              | 1                           | X                 | 4.75%                    |
| Hunter United Credit Un          | XLR8 Savings Account    | 5.00m                      | X                         | ✓              | N/A                          | N/A              | Nil                         | X                 | 5.25%                    |
| Illawarra CU NSW                 | CU+saver                | Nil                        | X                         | ✓              | 1                            | 1                | 0.75                        | ✓                 | 4.55%                    |
| Macquarie Credit Union           | Online Savings Account  | Nil                        | X                         | X              | N/A                          | N/A              | 10                          | X                 | 4.45%                    |
| Maitland Mutual BS               | Bonus Saver Account     | Nil                        | ✓                         | X              | N/A                          | N/A              | 1                           | X                 | 5.50%                    |
| nab                              | Smart Reward Saver      | Nil                        | ✓                         | X              | N/A                          | N/A              | Nil                         | X                 | 4.46%                    |
| Newcastle Permanent              | Rapid Saver Statement   | Nil                        | ✓                         | X              | 0.5                          | 0.5              | 1.75                        | X                 | 5.50%                    |
| Newcastle Permanent              | Rapid Saver Passbook    | Nil                        | ✓                         | X              | N/A                          | N/A              | 1.75                        | X                 | 4.75%                    |
| Qantas Staff CU                  | Bonus Saver Account     | Nil                        | X                         | ✓              | N/A                          | N/A              | 2                           | X                 | 5.65%                    |
| QT Mutual Bank                   | Bonus Saver Account     | Nil                        | X                         | ✓              | 1.3                          | 0.6              | 2                           | ✓                 | 3.30%                    |
| SCU                              | Savings Motivator       | Nil                        | X                         | ✓              | N/A                          | N/A              | 2                           | X                 | 4.25%                    |
| Summerland CU                    | Bonus Saver Account     | Nil                        | X                         | ✓              | N/A                          | N/A              | 3                           | X                 | 5.00%                    |

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# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Bonus Saver

| Company                  | Product                 | Account Keeping Fees, (\$) | Limited Free Transactions | Rebate on fees | Own ATM withdrawal fee, (\$) | Eftpos fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$5,000 |  |
|--------------------------|-------------------------|----------------------------|---------------------------|----------------|------------------------------|------------------|-----------------------------|-------------------|--------------------------|--|
| <b>★★★</b>               |                         |                            |                           |                |                              |                  |                             |                   |                          |  |
| Teachers Credit Union    | Reward Saver S6         | Nil                        | ✓                         | ✗              | N/A                          | N/A              | N/A                         | ✗                 | 5.50%                    |  |
| Victoria Teachers Mutual | Bonus Saver Account S98 | Nil                        | ✓                         | ✗              | N/A                          | N/A              | 1                           | ✗                 | 4.05%                    |  |
| Westpac                  | Reward Saver            | Nil                        | ✗                         | ✗              | 2.5                          | 2.5              | 2.5                         | ✓                 | 5.50%                    |  |
| <b>★★</b>                |                         |                            |                           |                |                              |                  |                             |                   |                          |  |
| Bankwest                 | Solid Gold Saver        | Nil                        | ✗                         | ✗              | Nil                          | Nil              | Nil                         | ✗                 | 0.00%                    |  |
| BOQ                      | Bonus Interest Savings  | Nil                        | ✓                         | ✗              | 0.65                         | 0.65             | 2                           | ✓                 | 2.50%                    |  |
| Community CPS Australi   | Bonus Saver Account     | Nil                        | ✗                         | ✓              | N/A                          | N/A              | 2.5                         | ✗                 | 3.50%                    |  |
| Community First CU       | Bonus Saver             | Nil                        | ✗                         | ✓              | N/A                          | N/A              | 2.5                         | ✗                 | 3.35%                    |  |
| Companion CU             | Bonus Saver Account     | Nil                        | ✗                         | ✓              | N/A                          | N/A              | 2.5                         | ✗                 | 3.50%                    |  |
| Hume Building Society    | Reward Saver            | Nil                        | ✓                         | ✗              | N/A                          | N/A              | 1.5                         | ✗                 | 3.25%                    |  |
| Hume Building Society    | iSave                   | Nil                        | ✗                         | ✗              | N/A                          | N/A              | N/A                         | ✗                 | 5.25%                    |  |
| IMB                      | Reward Saver            | Nil                        | ✗                         | ✓              | 0.7                          | 0.85             | 2.25                        | ✓                 | 5.75%                    |  |
| Northern Beaches CU      | Bonus Saver Account S7  | Nil                        | ✗                         | ✓              | N/A                          | N/A              | 2                           | ✗                 | 2.25%                    |  |
| People's Choice Credit U | Bonus Saver Account     | Nil                        | ✓                         | ✗              | N/A                          | N/A              | 3                           | ✗                 | 2.20%                    |  |
| Police&NursesMut Banki   | SwiftSaver Account      | Nil                        | ✗                         | ✗              | N/A                          | N/A              | N/A                         | ✗                 | 3.00%                    |  |
| United Community         | Bonus Saver Account     | Nil                        | ✗                         | ✓              | N/A                          | N/A              | 2.5                         | ✗                 | 3.50%                    |  |
| <b>★</b>                 |                         |                            |                           |                |                              |                  |                             |                   |                          |  |
| Credit Union SA          | Bonus Savings Account   | Nil                        | ✓                         | ✗              | N/A                          | N/A              | 2.5                         | ✗                 | 2.50%                    |  |
| Hunter United Credit Un  | Premium Online Investor | Nil                        | ✗                         | ✗              | N/A                          | N/A              | N/A                         | ✗                 | 5.76%                    |  |

# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Cash Manager

| Company                          | Product                  | Account Keeping Fees, (\$) | Min opening balance | Phone banking | Internet Facility | Direct Credit | BPay | Interest rate, % \$25,000 |
|----------------------------------|--------------------------|----------------------------|---------------------|---------------|-------------------|---------------|------|---------------------------|
| <b>★★★★★ "outstanding value"</b> |                          |                            |                     |               |                   |               |      |                           |
| Beirut Hellenic Bank             | Smart Net Account        | Nil                        | No min              | X             | ✓                 | ✓             | ✓    | 5.90%                     |
| Citibank                         | Ultimate Saver           | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 4.50%                     |
| Commonwealth Bank                | Cash Investment Account  | 5.00m                      | No min              | ✓             | ✓                 | ✓             | ✓    | 3.25%                     |
| Hume Building Society            | Professional Cash Manag  | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 4.50%                     |
| nab                              | Cash Manager             | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 3.75%                     |
| Police&NursesMut Banki           | CashSaver Account        | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 4.50%                     |
| The Capricornian                 | Savings Accumulator      | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 5.00%                     |
| <b>★★★★★</b>                     |                          |                            |                     |               |                   |               |      |                           |
| ANZ                              | Premium Cash Magmnt A    | Nil                        | 10000               | ✓             | ✓                 | ✓             | ✓    | 3.25%                     |
| BankSA                           | Investment Cash Account  | Nil                        | 10000               | ✓             | ✓                 | ✓             | ✓    | 3.00%                     |
| BOQ                              | Cash Management Accou    | 5.00m                      | 5000                | ✓             | ✓                 | ✓             | ✓    | 4.55%                     |
| CUA                              | Cash Management Ac       | Nil                        | 1                   | ✓             | ✓                 | ✓             | ✓    | 3.05%                     |
| FCCS Credit Union                | Online Saver Account S70 | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 4.75%                     |
| IMB                              | Cash Management Ac S     | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 3.50%                     |
| Maitland Mutual BS               | Cash Management Accou    | Nil                        | 500                 | ✓             | ✓                 | ✓             | ✓    | 3.25%                     |
| nab                              | Investment Cash Manager  | 10.00m                     | 10000               | ✓             | ✓                 | ✓             | ✓    | 3.00%                     |
| Police Credit Union              | Market Linked AC S15     | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 4.00%                     |
| Qantas Staff CU                  | At Call Deposits         | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 2.75%                     |
| QT Mutual Bank                   | Cash Management Accou    | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 2.70%                     |
| Queenslanders CU                 | MoneyMaker Account S5    | Nil                        | 1                   | ✓             | ✓                 | ✓             | ✓    | 3.25%                     |
| Rural Bank Limited               | Gold Cash Management     | 5.00m                      | 5000                | ✓             | ✓                 | ✓             | ✓    | 3.25%                     |
| SGE Credit Union                 | Reward Me Saver Accoun   | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 3.75%                     |
| St George Bank                   | Investment Cash Account  | N/A                        | 10000               | ✓             | ✓                 | ✓             | ✓    | 3.00%                     |
| Victoria Teachers CU             | Cash Management AC S     | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 4.25%                     |
| Westpac                          | Cash Manager             | 5.00m                      | No min              | ✓             | ✓                 | ✓             | ✓    | 3.05%                     |
| <b>★★★</b>                       |                          |                            |                     |               |                   |               |      |                           |
| ANZ                              | V2 Plus                  | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 3.00%                     |
| Bank of Cyprus Australia         | Liberty Account          | 4.00m                      | 1                   | ✓             | ✓                 | ✓             | ✓    | 3.00%                     |
| Bank of Melbourne                | Investment Cash Account  | Nil                        | 10000               | ✓             | ✓                 | ✓             | ✓    | 3.00%                     |
| Bendigo Bank                     | Money Extra              | Nil                        | 2000                | ✓             | ✓                 | ✓             | ✓    | 2.30%                     |
| Community CPS Australi           | Cash Management Accou    | Nil                        | 1000                | ✓             | ✓                 | ✓             | ✓    | 2.60%                     |
| Companion CU                     | Cash Management Accou    | Nil                        | 1000                | ✓             | ✓                 | ✓             | ✓    | 2.60%                     |
| Credit Union SA                  | Cash Management Accou    | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 2.50%                     |
| CUA                              | Platinum Plus            | Nil                        | 1                   | ✓             | ✓                 | ✓             | ✓    | 2.90%                     |
| CUA                              | eSaver                   | Nil                        | 1                   | ✓             | ✓                 | ✓             | ✓    | 4.65%                     |
| Defence Bank                     | Cash Management Accou    | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 2.75%                     |
| ECU Australia                    | Smart Saver S10          | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 2.90%                     |
| Greater Building Society         | Cash Management Accou    | Nil                        | 1                   | ✓             | ✓                 | ✓             | ✓    | 2.75%                     |

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# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Cash Manager

| Company                  | Product                   | Account Keeping Fees, (\$) | Min opening balance | Phone banking | Internet Facility | Direct Credit | BPay | Interest rate, % \$25,000 |
|--------------------------|---------------------------|----------------------------|---------------------|---------------|-------------------|---------------|------|---------------------------|
| <b>★★★</b>               |                           |                            |                     |               |                   |               |      |                           |
| Heritage Bank            | Money Manager Account     | Nil                        | 1                   | ✓             | ✓                 | ✓             | ✓    | 2.00%                     |
| Heritage Bank            | Cash Management Accou     | Nil                        | 1                   | ✓             | ✓                 | ✓             | ✓    | 1.70%                     |
| Holiday Coast CU         | Percentage Plus AC S17    | Nil                        | 10000               | ✓             | ✓                 | ✓             | ✓    | 2.25%                     |
| Hume Building Society    | Cash Management S8        | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 2.25%                     |
| Hunter United Credit Un  | Cash Management Accou     | 5.00m                      | 5000                | ✓             | ✓                 | ✓             | ✓    | 2.75%                     |
| Maritime Mining & Power  | Cash Management Ac S5     | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 2.60%                     |
| Newcastle Permanent      | Money Management Acct     | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 3.25%                     |
| Police Credit            | Investment - At Call S2   | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 3.00%                     |
| SCU                      | Money Market Account      | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 3.05%                     |
| Summerland CU            | Access Plus Account       | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 3.25%                     |
| Summerland CU            | Lifestyle Rewards Account | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 3.40%                     |
| Suncorp Bank             | Cash Management Accou     | 5.00m                      | No min              | ✓             | ✓                 | ✓             | ✓    | 0.90%                     |
| The Capricornian         | E \$aver Account S29      | 5.00m                      | 1                   | ✓             | ✓                 | ✓             | ✓    | 3.25%                     |
| United Community         | Cash Management Accou     | Nil                        | 1000                | ✓             | ✓                 | ✓             | ✓    | 2.60%                     |
| <b>★★</b>                |                           |                            |                     |               |                   |               |      |                           |
| Bank of Cyprus Australia | Cash Management Accou     | 10.00m                     | 5000                | ✓             | ✓                 | ✓             | ✓    | 1.75%                     |
| bankmecu                 | CMA - Transaction Acct    | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 1.10%                     |
| Bankwest                 | Gold Cash Management A    | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 1.00%                     |
| Bendigo Bank             | Networth Cash Managem     | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 1.60%                     |
| Bendigo Bank             | Classic Savings Account   | Nil                        | 500                 | ✓             | ✓                 | ✓             | ✓    | 1.50%                     |
| Community First CU       | Money Market Account S1   | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 1.75%                     |
| Encompass Credit Union   | Cash Management S6        | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 0.75%                     |
| Gateway Credit Union     | Everyday Savings Accoun   | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 2.15%                     |
| HSBC                     | Premier CMA               | 35.00m                     | No min              | ✓             | ✓                 | ✓             | ✓    | 1.75%                     |
| HSBC                     | Power Vantage CMA         | 20.00m                     | No min              | ✓             | ✓                 | ✓             | ✓    | 1.50%                     |
| Macquarie Credit Union   | Investment Account S10    | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 1.40%                     |
| Qld Police Credit Union  | Cash Management Accou     | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 2.00%                     |
| RTA Staff CU             | Redi-Fund S7              | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 2.25%                     |
| RTA Staff CU             | Premium Savers Acct S8    | Nil                        | 10000               | ✓             | ✓                 | ✓             | ✓    | 2.00%                     |
| <b>★</b>                 |                           |                            |                     |               |                   |               |      |                           |
| HSBC                     | Day to Day Account        | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 0.25%                     |
| HSBC                     | Cash Management Accou     | 10.00m                     | 10000               | ✓             | ✓                 | ✓             | ✓    | 0.30%                     |
| SCU                      | Cash Management Accou     | Nil                        | 5000                | ✓             | ✓                 | ✓             | ✓    | 0.80%                     |
| SGE Credit Union         | Cash Management Accou     | Nil                        | No min              | ✓             | ✓                 | ✓             | ✓    | 0.50%                     |
| The Rock Building Soc    | Savings Investment Acc    | 6.00m                      | 500                 | ✓             | ✓                 | ✓             | ✓    | 0.50%                     |
| The Rock Building Soc    | Fee Cruncher Account      | Nil                        | 1                   | ✓             | ✓                 | ✓             | ✓    | 1.50%                     |

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February 2012. All rates current at February 16th 2012

Cash Manager - Page 2 of 2

# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Electronic Transactor

| Company | Product | Account Keeping Fees, (\$) | Monthly Deposit to Waive Account Keeping Fee (\$) | Rebate on fees | Own ATM withdrawal fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$1,000 |
|---------|---------|----------------------------|---|----------------|------------------------------|-----------------------------|-------------------|--------------------------|
|---------|---------|----------------------------|---|----------------|------------------------------|-----------------------------|-------------------|--------------------------|

★★★★★

### "outstanding value"

|                          |                          |       |      |   |     |     |   |       |
|--------------------------|--------------------------|-------|------|---|-----|-----|---|-------|
| Bank of Cyprus Australia | Liberty Account          | 4.00m | 2000 | X | Nil | Nil | ✓ | 0.25% |
| BankSA                   | Express Freedom          | 3.00m | 1000 | X | Nil | 2.5 | ✓ | 0.00% |
| Bankwest                 | Hero Transaction Account | Nil   | N/A  | X | Nil | Nil | ✓ | 4.50% |
| BOQ                      | Day2Day Plus Account     | Nil   | N/A  | X | Nil | Nil | ✓ | 0.01% |
| Citibank                 | Plus Transaction Account | Nil   | N/A  | X | Nil | Nil | ✓ | 0.00% |
| Coastline Credit Union   | Pay As you Go S40        | Nil   | N/A  | X | Nil | 0.5 | ✓ | 0.05% |
| Commonwealth Bank        | Smart Access             | 4.00m | 2000 | X | Nil | 2   | ✓ | 0.01% |
| Commonwealth Bank        | Complete Access          | 6.00m | 2000 | X | Nil | Nil | ✓ | 0.01% |
| ING DIRECT               | Orange Everyday          | Nil   | N/A  | X | Nil | N/A | ✓ | 0.00% |
| nab                      | Classic Banking          | Nil   | N/A  | X | Nil | Nil | ✓ | 0.01% |
| nab                      | Cash Manager             | Nil   | N/A  | X | Nil | Nil | ✓ | 3.75% |
| St George Bank           | Express Freedom          | 3.00m | 1000 | X | Nil | 2.5 | ✓ | 0.00% |
| Teachers Credit Union    | Everyday Account S1      | 5.00m | 2000 | X | Nil | Nil | ✓ | 0.01% |
| Teachers Credit Union    | Everyday Direct Account  | 5.00m | 2000 | X | Nil | 3   | ✓ | 0.01% |
| Unicredit-WA             | Visa Access S5           | 2.00m | N/A  | ✓ | Nil | Nil | ✓ | 0.05% |
| Unicredit-WA             | On Call Savings S1       | 2.00m | N/A  | X | Nil | Nil | ✓ | 0.05% |
| Westpac                  | Choice                   | 5.00m | 2000 | X | Nil | Nil | ✓ | 0.00% |

★★★★★

|                        |                          |       |      |   |      |     |   |       |
|------------------------|--------------------------|-------|------|---|------|-----|---|-------|
| AMP Banking            | eASYtransact             | Nil   | N/A  | X | Nil  | N/A | ✓ | 0.00% |
| ANZ                    | Access Advantage         | 5.00m | N/A  | X | Nil  | Nil | ✓ | 0.00% |
| B & E Personal Banking | Everyday Advantage       | Nil   | N/A  | X | 0.75 | 2.5 | ✓ | 0.00% |
| Bank of Melbourne      | Express Freedom          | 3.00m | 1000 | X | Nil  | 2.5 | ✓ | 0.00% |
| Bank of Melbourne      | Complete Freedom         | 5.00m | 2000 | X | Nil  | Nil | ✓ | 0.00% |
| Bank of Melbourne      | Sense Account Everyday   | 5.00m | 2000 | X | Nil  | Nil | ✓ | 0.00% |
| BankSA                 | Sense Account Everyday   | 5.00m | 2000 | X | Nil  | Nil | ✓ | 0.00% |
| BankSA                 | Complete Freedom         | 5.00m | 2000 | X | Nil  | Nil | ✓ | 0.00% |
| Bankwest               | Zero Transaction Account | Nil   | N/A  | X | Nil  | Nil | ✓ | 0.00% |
| BOQ                    | Reverse Charges Account  | 4.00m | N/A  | X | Nil  | Nil | ✓ | 0.01% |
| Citibank               | Ultimate Saver           | Nil   | N/A  | X | Nil  | Nil | ✓ | 0.10% |
| Defence Bank           | National Access Account  | Nil   | N/A  | X | Nil  | Nil | ✓ | 0.01% |
| ECU Australia          | Access Plus              | 5.00m | N/A  | X | Nil  | Nil | ✓ | 0.00% |
| ECU Australia          | Everyday Access S1       | 5.00m | N/A  | X | 1    | 2   | ✓ | 0.00% |
| Holiday Coast CU       | Payroll Plus Account     | Nil   | N/A  | X | 1    | 1   | ✓ | 0.00% |
| Horizon Credit Union   | Advantage 25             | 6.00m | N/A  | X | Nil  | Nil | ✓ | 0.00% |
| HSBC                   | Day to Day Account       | Nil   | N/A  | ✓ | Nil  | 5   | ✓ | 0.05% |
| Hume Building Society  | Cash Management S8       | Nil   | N/A  | ✓ | Nil  | 1.5 | ✓ | 0.00% |
| Hume Building Society  | All Purpose S10          | Nil   | N/A  | X | Nil  | 1.5 | ✓ | 0.25% |

your guide to product excellence

# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Electronic Transactor

| Company                | Product                  | Account Keeping Fees, (\$) | Monthly Deposit to Waive Account Keeping Fee (\$) | Rebate on fees | Own ATM withdrawal fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$1,000 |
|------------------------|--------------------------|----------------------------|---|----------------|------------------------------|-----------------------------|-------------------|--------------------------|
| <b>★★★★★</b>           |                          |                            |   |                |                              |                             |                   |                          |
| IMB                    | Everyday UnLtd (SYD,AC)  | 6.00m                      | N/A   | X              | Nil                          | Nil                         | ✓                 | 0.00%                    |
| IMB                    | Everyday UnLtd (Ill,SC)  | 6.00m                      | N/A   | X              | Nil                          | Nil                         | ✓                 | 0.00%                    |
| Newcastle Permanent    | Rapid Saver Statement    | Nil                        | N/A   | X              | 0.5                          | 1.75                        | X                 | 5.50%                    |
| Police Credit Union    | Easy Access S1           | Nil                        | N/A   | X              | Nil                          | 2                           | ✓                 | 0.10%                    |
| Police&NursesMut Banki | Easypay Access Account   | 5.00m                      | 500   | ✓              | Nil                          | Nil                         | ✓                 | 0.05%                    |
| RTA Staff CU           | Multi-Access Account S4  | Nil                        | N/A   | X              | 1.5                          | 1.5                         | ✓                 | 0.05%                    |
| St George Bank         | Sense Account Everyday   | 5.00m                      | N/A   | X              | Nil                          | Nil                         | ✓                 | 0.00%                    |
| St George Bank         | Complete Freedom         | 5.00m                      | 2000  | X              | Nil                          | Nil                         | ✓                 | 0.00%                    |
| Suncorp Bank           | Cash Management Accou    | 5.00m                      | N/A   | X              | Nil                          | Nil                         | ✓                 | 0.01%                    |
| Suncorp Bank           | Everyday Options         | 5.00m                      | N/A   | X              | Nil                          | Nil                         | ✓                 | 0.01%                    |
| Suncorp Bank           | Everyday Basics Account  | Nil                        | N/A   | X              | Nil                          | Nil                         | ✓                 | 0.00%                    |
| The Capricornian       | Essentials               | Nil                        | N/A   | ✓              | 1                            | 1                           | ✓                 | 0.00%                    |
| United Community       | FreeStyler Account       | Nil                        | N/A   | ✓              | 1.5                          | 2.5                         | ✓                 | 0.05%                    |
| <b>★★★★</b>            |                          |                            |   |                |                              |                             |                   |                          |
| ADCU                   | Access Savings S1        | Nil                        | N/A   | ✓              | 0.8                          | Nil                         | ✓                 | 0.10%                    |
| AMP Banking            | eASYCash Management      | 5.00m                      | N/A   | X              | Nil                          | N/A                         | ✓                 | 4.25%                    |
| AMP Banking            | First Account            | 5.00m                      | N/A   | X              | Nil                          | N/A                         | ✓                 | 4.65%                    |
| ANZ                    | V2 Plus                  | Nil                        | N/A   | X              | 0.5                          | 2.5                         | ✓                 | 0.00%                    |
| ANZ                    | Access Select            | 2.00m                      | N/A   | X              | 0.5                          | 2.5                         | ✓                 | 0.00%                    |
| ANZ                    | Premium Cash Magmnt A    | Nil                        | N/A   | X              | 0.5                          | 2.5                         | ✓                 | 0.00%                    |
| Arab Bank Australia    | Statement Savings Acc    | 6.00m                      | N/A   | X              | Nil                          | 2                           | ✓                 | 0.00%                    |
| B & E Personal Banking | Smart Advantage          | 5.00m                      | N/A   | X              | 0.95                         | 2.5                         | ✓                 | 0.00%                    |
| B & E Personal Banking | Home Advantage           | Nil                        | N/A   | X              | 0.75                         | 2.5                         | ✓                 | 0.00%                    |
| Bank of Melbourne      | Investment Cash Account  | Nil                        | N/A   | X              | 0.6                          | 2.5                         | ✓                 | 3.00%                    |
| Bank of Melbourne      | Incentive Saver Account  | Nil                        | N/A   | X              | 0.6                          | 2.5                         | ✓                 | 4.95%                    |
| bankmecu               | Access Account S1        | Nil                        | N/A   | ✓              | 1.5                          | 2                           | ✓                 | 0.25%                    |
| bankmecu               | CMA - Transaction AcCnt  | Nil                        | N/A   | ✓              | 1.5                          | 2                           | ✓                 | 0.00%                    |
| BankSA                 | Incentive Saver Account  | Nil                        | N/A   | X              | 0.6                          | 2.5                         | ✓                 | 4.90%                    |
| BankSA                 | Investment Cash Account  | Nil                        | N/A   | X              | 0.6                          | 2.5                         | ✓                 | 3.00%                    |
| Bankwest               | Lite Trans - Direct Opt  | 3.99m                      | N/A   | X              | Nil                          | 4                           | ✓                 | 0.01%                    |
| Bankwest               | Lite Transaction Account | 5.00m                      | N/A   | X              | Nil                          | Nil                         | ✓                 | 0.01%                    |
| Bankwest               | Instant Saver            | 3.00m                      | N/A   | X              | Nil                          | 5                           | X                 | 0.75%                    |
| bcu                    | access                   | 6.00m                      | N/A   | ✓              | 0.5                          | Nil                         | ✓                 | 0.05%                    |
| Bendigo Bank           | Ultimate Everyday Acc    | Nil                        | N/A   | ✓              | 0.7                          | 1.75                        | ✓                 | 0.01%                    |
| Bendigo Bank           | Networth Cash Managem    | Nil                        | N/A   | ✓              | 0.7                          | 1.75                        | ✓                 | 0.05%                    |
| Catalyst Mutual        | Access Account           | Nil                        | N/A   | X              | 1.5                          | 0.75                        | ✓                 | 0.00%                    |
| Circle Credit Co-op    | Super S Account S6       | Nil                        | N/A   | X              | Nil                          | Nil                         | ✓                 | 0.10%                    |
| Coastline Credit Union | Access Account S30       | 5.00m                      | N/A   | X              | Nil                          | Nil                         | ✓                 | 0.05%                    |

your guide to product excellence

February 2012. All rates current at February 16th 2012

Electronic Transactor - Page 2 of 5



# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Electronic Transactor

| Company                  | Product                  | Account Keeping Fees, (\$) | Monthly Deposit to Waive Account Keeping Fee (\$) | Rebate on fees | Own ATM withdrawal fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$1,000 |
|--------------------------|--------------------------|----------------------------|---|----------------|------------------------------|-----------------------------|-------------------|--------------------------|
| ★★★                      |                          |                            |   |                |                              |                             |                   |                          |
| Commonwealth Bank        | Cash Investment Account  | 5.00m                      | N/A   | X              | 0.5                          | 2                           | ✓                 | 0.01%                    |
| Community CPS Australi   | FreeStyler Account       | Nil                        | N/A   | ✓              | 1.5                          | 2.5                         | ✓                 | 0.05%                    |
| Credit Union SA          | Cash Management Accou    | Nil                        | N/A   | ✓              | 1                            | Nil                         | ✓                 | 1.50%                    |
| CUA                      | Freedom Plus             | Nil                        | N/A   | X              | 1.5                          | 2                           | ✓                 | 0.50%                    |
| Gateway Credit Union     | Everyday Savings Accoun  | Nil                        | N/A   | X              | Nil                          | 4                           | ✓                 | 0.50%                    |
| Greater Building Society | Access Account           | Nil                        | N/A   | ✓              | 0.5                          | 1.75                        | ✓                 | 0.20%                    |
| Greater Building Society | Ultimate Account         | Nil                        | N/A   | X              | 0.5                          | 1.75                        | ✓                 | 0.00%                    |
| Heritage Bank            | Simply Access            | Nil                        | N/A   | X              | 1.75                         | Nil                         | ✓                 | 0.05%                    |
| Heritage Bank            | Cash Management Accou    | Nil                        | N/A   | X              | 1.75                         | 1                           | ✓                 | 0.10%                    |
| Heritage Bank            | Money Manager Account    | Nil                        | N/A   | X              | 1.75                         | Nil                         | ✓                 | 0.10%                    |
| Heritage Bank            | Simply Access Special    | Nil                        | N/A   | X              | 1.75                         | Nil                         | ✓                 | 0.05%                    |
| Holiday Coast CU         | Save More Savings A/C S  | Nil                        | N/A   | X              | 1                            | 1                           | ✓                 | 0.00%                    |
| Hunter United Credit Un  | Cash Management Accou    | 5.00m                      | N/A   | ✓              | Nil                          | Nil                         | ✓                 | 0.01%                    |
| Hunter United Credit Un  | On Call Savings Account  | 5.00m                      | N/A   | ✓              | Nil                          | Nil                         | ✓                 | 0.01%                    |
| Hunter United Credit Un  | Cheque Account           | 5.00m                      | N/A   | ✓              | Nil                          | Nil                         | ✓                 | 0.01%                    |
| IMB                      | Reward Saver             | Nil                        | N/A   | ✓              | 0.7                          | 2.25                        | ✓                 | 2.00%                    |
| Macquarie Credit Union   | General Savings Account  | Nil                        | N/A   | X              | 2                            | 2                           | ✓                 | 0.05%                    |
| Macquarie Credit Union   | Cheque/Card Account S    | Nil                        | N/A   | X              | 2                            | 2                           | ✓                 | 0.05%                    |
| Maitland Mutual BS       | Express Savings Account  | Nil                        | N/A   | X              | 0.25                         | 1                           | ✓                 | 0.00%                    |
| ME Bank                  | EveryDay Transaction Ac  | 5.00m                      | 500   | X              | 1.5                          | N/A                         | ✓                 | 0.00%                    |
| ME Bank                  | InterestME Savings Ac    | Nil                        | N/A   | X              | 1                            | N/A                         | X                 | 0.25%                    |
| Memberfirst Credit Union | Real Interest Account S6 | Nil                        | N/A   | ✓              | 1                            | 2                           | ✓                 | 0.00%                    |
| Memberfirst Credit Union | Easy Access Account S    | Nil                        | N/A   | ✓              | 1                            | 2                           | ✓                 | 0.00%                    |
| MyState                  | Access Account           | Nil                        | N/A   | X              | 0.85                         | 2.75                        | ✓                 | 0.01%                    |
| nab                      | Gold Banking             | 10.00m                     | 5000  | X              | Nil                          | Nil                         | ✓                 | 0.01%                    |
| Newcastle Permanent      | Everyday Account         | 4.00m                      | 1800  | X              | Nil                          | Nil                         | ✓                 | 0.01%                    |
| Newcastle Permanent      | Statement Savings Acc    | Nil                        | N/A   | X              | 0.5                          | 1.75                        | ✓                 | 0.01%                    |
| People's Choice Credit U | Everyday Account         | 6.00m                      | N/A   | ✓              | Nil                          | Nil                         | ✓                 | 0.00%                    |
| Police Credit            | Multipack - At Call S1   | Nil                        | N/A   | X              | 1.8                          | Nil                         | ✓                 | 0.10%                    |
| Qld Police Credit Union  | On Call Savings Account  | Nil                        | N/A   | X              | 2                            | Nil                         | ✓                 | 0.01%                    |
| QT Mutual Bank           | Bonus Saver Account      | Nil                        | N/A   | ✓              | 1.3                          | 2                           | ✓                 | 3.26%                    |
| QT Mutual Bank           | Current Account          | Nil                        | N/A   | ✓              | 1.3                          | 2                           | ✓                 | 0.01%                    |
| Rural Bank Limited       | Gold Cash Management     | 5.00m                      | N/A   | X              | Nil                          | Nil                         | ✓                 | 0.00%                    |
| Rural Bank Limited       | Everyday Acct-All Access | 6.00m                      | N/A   | X              | Nil                          | Nil                         | ✓                 | 0.05%                    |
| Select Credit Union      | Transaction Account 001  | Nil                        | N/A   | ✓              | 1.75                         | Nil                         | ✓                 | 0.15%                    |
| St George Bank           | Incentive Saver Account  | Nil                        | N/A   | X              | 0.6                          | 2.5                         | ✓                 | 4.95%                    |
| St George Bank           | Investment Cash Account  | N/A                        | N/A   | X              | 0.6                          | 2.5                         | ✓                 | 3.00%                    |
| The Capricornian         | 10X10 Cap                | 10.00m                     | N/A   | ✓              | 1                            | Nil                         | ✓                 | 0.00%                    |
| The Capricornian         | Personal Banking Accoun  | 5.00m                      | N/A   | ✓              | 0.5                          | 2                           | ✓                 | 0.00%                    |

your guide to product excellence

February 2012. All rates current at February 16th 2012

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# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Electronic Transactor

| Company                  | Product                 | Account Keeping Fees, (\$) | Monthly Deposit to Waive Account Keeping Fee (\$) | Rebate on fees | Own ATM withdrawal fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$1,000 |
|--------------------------|-------------------------|----------------------------|---|----------------|------------------------------|-----------------------------|-------------------|--------------------------|
| <b>★ ★ ★</b>             |                         |                            |   |                |                              |                             |                   |                          |
| TIO Banking              | Essentials Account      | 5.00m                      | N/A   | X              | Nil                          | Nil                         | ✓                 | 0.00%                    |
| Victoria Teachers CU     | Everyday Account S1     | Nil                        | N/A   | X              | Nil                          | 1                           | ✓                 | 0.05%                    |
| Westpac                  | Cash Manager            | 5.00m                      | N/A   | X              | 0.5                          | 2.5                         | ✓                 | 0.25%                    |
| <b>★ ★</b>               |                         |                            |   |                |                              |                             |                   |                          |
| ANZ                      | Progress Saver          | Nil                        | N/A   | X              | 1                            | 2.5                         | ✓                 | 5.76%                    |
| Bank of Cyprus Australia | Cash Management Accou   | 10.00m                     | 2000  | X              | 1                            | Nil                         | ✓                 | 0.00%                    |
| Bankstown City CU        | MoneyMax Access         | Nil                        | N/A   | X              | 2                            | 4                           | ✓                 | 0.10%                    |
| BOQ                      | Cash Management Accou   | 5.00m                      | N/A   | X              | 0.65                         | 2                           | ✓                 | 0.01%                    |
| Community CPS Australi   | Access Savings AccountS | Nil                        | N/A   | ✓              | 1.5                          | 2.5                         | ✓                 | 0.05%                    |
| Community First CU       | Access Account S7       | Nil                        | N/A   | ✓              | 1.5                          | 2.5                         | ✓                 | 0.00%                    |
| Community Mutual Grou    | Access Savings Account  | Nil                        | N/A   | X              | 1.25                         | 1.25                        | ✓                 | 0.10%                    |
| Companion CU             | Access Savings AccountS | Nil                        | N/A   | ✓              | 1.5                          | 2.5                         | ✓                 | 0.05%                    |
| Companion CU             | FreeStyler Account      | Nil                        | N/A   | ✓              | 1.5                          | 2.5                         | ✓                 | 0.05%                    |
| Credit Union SA          | Everyday Account        | Nil                        | N/A   | ✓              | 1                            | Nil                         | ✓                 | 0.00%                    |
| CUA                      | Prime Access            | Nil                        | N/A   | X              | 1.5                          | 2                           | ✓                 | 0.01%                    |
| CUA                      | Platinum Plus           | Nil                        | N/A   | X              | 1.5                          | 2                           | ✓                 | 0.50%                    |
| CUA                      | Cash Management Ac      | Nil                        | N/A   | X              | 1.5                          | 2                           | ✓                 | 0.25%                    |
| Encompass Credit Union   | Access Plus S1          | Nil                        | N/A   | ✓              | 1.5                          | Nil                         | ✓                 | 0.01%                    |
| FCCS Credit Union        | Total Access AC S1      | 5.00m                      | N/A   | X              | 1.2                          | 2                           | X                 | 0.00%                    |
| FCCS Credit Union        | Redi Access AC S13      | Nil                        | N/A   | X              | 1.2                          | 2                           | X                 | 0.00%                    |
| Holiday Coast CU         | Percentage Plus AC S17  | Nil                        | N/A   | X              | 2                            | 2                           | ✓                 | 0.00%                    |
| Horizon Credit Union     | RediSavings S1          | Nil                        | N/A   | ✓              | 1                            | 1                           | ✓                 | 0.10%                    |
| Horizon Credit Union     | Special Purpose S2/4/5  | Nil                        | N/A   | ✓              | 1                            | 1                           | ✓                 | 0.10%                    |
| HSBC                     | Savings Cheque Account  | 7.50m                      | N/A   | X              | 2                            | 3                           | ✓                 | 0.05%                    |
| HSBC                     | Power Vantage CMA       | 20.00m                     | N/A   | X              | Nil                          | Nil                         | ✓                 | 1.50%                    |
| Illawarra CU NSW         | Access Account          | 3.00m                      | N/A   | ✓              | 1                            | 0.75                        | ✓                 | 0.00%                    |
| IMB                      | Cash Management Ac S    | Nil                        | N/A   | ✓              | 0.7                          | 2.25                        | ✓                 | 0.00%                    |
| IMB                      | Every Day Account S4    | Nil                        | N/A   | ✓              | 0.7                          | 2.25                        | ✓                 | 0.10%                    |
| Intech Credit Union      | Access Saving Account S | Nil                        | N/A   | ✓              | Nil                          | 5                           | ✓                 | 0.05%                    |
| Macarthur Credit Union   | EveryDay Savings        | Nil                        | N/A   | X              | 1.25                         | Nil                         | ✓                 | 0.05%                    |
| Maritime Mining & Power  | Access Savings AccountS | Nil                        | N/A   | X              | 1.5                          | Nil                         | ✓                 | 0.05%                    |
| nab                      | Investment Cash Manage  | 10.00m                     | N/A   | X              | 0.6                          | 3                           | ✓                 | 0.00%                    |
| Northern Beaches CU      | Access Account S4       | Nil                        | N/A   | ✓              | 1                            | 2                           | ✓                 | 0.05%                    |
| Police Credit            | PC EzePay               | Nil                        | N/A   | X              | 1.8                          | 2                           | ✓                 | 0.00%                    |
| Qantas Staff CU          | At Call Deposits        | Nil                        | N/A   | ✓              | 2                            | 2                           | ✓                 | 0.10%                    |
| Qld Professional CU      | At Call Savings AC S1   | Nil                        | N/A   | X              | 1.5                          | 1                           | ✓                 | 0.00%                    |
| QT Mutual Bank           | Cash Management Accou   | Nil                        | N/A   | ✓              | 1.3                          | 2                           | ✓                 | 0.01%                    |
| Queensland Country Cre   | E-Access Account        | 6.00m                      | N/A   | X              | 1.25                         | 1.25                        | ✓                 | 0.00%                    |

# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Electronic Transactor

| Company | Product | Account Keeping Fees, (\$) | Monthly Deposit to Waive Account Keeping Fee (\$) | Rebate on fees | Own ATM withdrawal fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$1,000 |
|---------|---------|----------------------------|---|----------------|------------------------------|-----------------------------|-------------------|--------------------------|
|---------|---------|----------------------------|---|----------------|------------------------------|-----------------------------|-------------------|--------------------------|

★★

|                         |                        |       |      |   |      |      |   |       |
|-------------------------|------------------------|-------|------|---|------|------|---|-------|
| Queenslanders CU        | Action Account S1      | Nil   | N/A  | ✓ | 1.25 | 1.25 | ✓ | 0.00% |
| Queenslanders CU        | Basic Account          | 5.00m | N/A  | ✓ | 1.25 | 1.25 | ✓ | 0.00% |
| SCU                     | Access Savings         | Nil   | N/A  | ✓ | 1.75 | 2    | ✓ | 0.00% |
| SERVICE ONE Member      | Saving Investment AC   | 5.00m | N/A  | ✗ | 1    | 1.5  | ✓ | 0.05% |
| SGE Credit Union        | Access Account         | 5m    | N/A  | ✗ | 2    | 1.5  | ✓ | 0.10% |
| SGE Credit Union        | Reward Me Saver Accoun | Nil   | 1000 | ✗ | 2    | 1.5  | ✓ | 0.00% |
| Summerland CU           | Redi Access Account    | Nil   | N/A  | ✓ | 1    | 3    | ✓ | 0.00% |
| Sutherland Credit Union | RediAccess             | 3.00m | N/A  | ✗ | Nil  | 3    | ✓ | 0.00% |
| The Rock Building Soc   | The Only Account       | 6.00m | N/A  | ✗ | Nil  | Nil  | ✗ | 0.00% |
| The Rock Building Soc   | Fee Cruncher Account   | Nil   | 1000 | ✗ | 0.5  | 2.5  | ✗ | 0.05% |
| TIO Banking             | Essentials Limited     | Nil   | N/A  | ✗ | 1    | 2    | ✓ | 0.01% |
| United Community        | Access Savings Account | Nil   | N/A  | ✓ | 1.5  | 2.5  | ✓ | 0.05% |
| Wagga Mutual Credit Un  | Access Savings Account | Nil   | N/A  | ✓ | 1.5  | 2.5  | ✓ | 0.05% |

★

|                      |                       |        |     |   |     |     |   |       |
|----------------------|-----------------------|--------|-----|---|-----|-----|---|-------|
| Bankwest             | Gold Cash Management  | Nil    | N/A | ✗ | 3   | 3   | ✗ | 0.00% |
| Beirut Hellenic Bank | Smart Net Account     | Nil    | N/A | ✗ | 2   | 3   | ✓ | 3.60% |
| BOQ                  | Save to Win Account   | Nil    | N/A | ✗ | 2   | 2   | ✗ | 1.00% |
| Citibank             | Investment Account    | 5.00m  | N/A | ✗ | 2   | Nil | ✓ | 0.10% |
| Citibank             | Cash Management Accou | 5.00m  | N/A | ✗ | 2   | Nil | ✓ | 0.10% |
| HSBC                 | Premier CMA           | 35.00m | N/A | ✗ | Nil | Nil | ✓ | 1.75% |
| HSBC                 | Cash Management Accou | 10.00m | N/A | ✗ | 2.5 | 3.5 | ✓ | 0.05% |
| SERVICE ONE Member   | Day to Day Account    | 5.00m  | N/A | ✗ | 1   | 1.5 | ✓ | 0.05% |
| Westpac              | Reward Saver          | Nil    | N/A | ✗ | 2.5 | 2.5 | ✓ | 5.50% |

# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## High Transactor - Full Service

| Company                          | Product                  | Account Keeping Fees, (\$) | Monthly Deposit to Waive Account Keeping Fee (\$) | Rebate on fees | Own ATM withdrawal fee, (\$) | Etpos fee, (\$) | Branch withdrawal fee, (\$) | Interest rate, % \$1,000 |
|----------------------------------|--------------------------|----------------------------|---|----------------|------------------------------|-----------------|-----------------------------|--------------------------|
| <b>★★★★★ "outstanding value"</b> |                          |                            |   |                |                              |                 |                             |                          |
| ANZ                              | Access Advantage         | 5.00m                      | N/A   | X              | Nil                          | Nil             | Nil                         | 0.00%                    |
| BankSA                           | Complete Freedom         | 5.00m                      | 2000  | X              | Nil                          | Nil             | Nil                         | 0.00%                    |
| Bankwest                         | Hero Transaction Account | Nil                        | N/A   | X              | Nil                          | Nil             | Nil                         | 4.50%                    |
| Bankwest                         | Zero Transaction Account | Nil                        | N/A   | X              | Nil                          | Nil             | Nil                         | 0.00%                    |
| BOQ                              | Day2Day Plus Account     | Nil                        | N/A   | X              | Nil                          | Nil             | Nil                         | 0.01%                    |
| Commonwealth Bank                | Complete Access          | 6.00m                      | 2000  | X              | Nil                          | Nil             | Nil                         | 0.01%                    |
| nab                              | Cash Manager             | Nil                        | N/A   | X              | Nil                          | Nil             | Nil                         | 3.75%                    |
| nab                              | Classic Banking          | Nil                        | N/A   | X              | Nil                          | Nil             | Nil                         | 0.01%                    |
| St George Bank                   | Complete Freedom         | 5.00m                      | 2000  | X              | Nil                          | Nil             | Nil                         | 0.00%                    |
| Suncorp Bank                     | Everyday Options         | 5.00m                      | N/A   | X              | Nil                          | Nil             | Nil                         | 0.01%                    |
| Teachers Credit Union            | Everyday Account S1      | 5.00m                      | 2000  | X              | Nil                          | Nil             | Nil                         | 0.01%                    |
| Unicredit-WA                     | On Call Savings S1       | 2.00m                      | N/A   | X              | Nil                          | Nil             | Nil                         | 0.05%                    |
| Westpac                          | Choice                   | 5.00m                      | 2000  | X              | Nil                          | Nil             | Nil                         | 0.00%                    |
| <b>★★★★★</b>                     |                          |                            |   |                |                              |                 |                             |                          |
| ADCU                             | Access Savings S1        | Nil                        | N/A   | ✓              | 0.8                          | 0.65            | Nil                         | 0.10%                    |
| Bank of Cyprus Australia         | Liberty Account          | 4.00m                      | 2000  | X              | Nil                          | Nil             | Nil                         | 0.25%                    |
| Bank of Melbourne                | Complete Freedom         | 5.00m                      | 2000  | X              | Nil                          | Nil             | Nil                         | 0.00%                    |
| Bankwest                         | Lite Transaction Account | 5.00m                      | N/A   | X              | Nil                          | Nil             | Nil                         | 0.01%                    |
| bcu                              | access                   | 6.00m                      | N/A   | ✓              | 0.5                          | Nil             | Nil                         | 0.05%                    |
| BOQ                              | Reverse Charges Account  | 4.00m                      | N/A   | X              | Nil                          | Nil             | Nil                         | 0.01%                    |
| Circle Credit Co-op              | Super S Account S6       | Nil                        | N/A   | X              | Nil                          | 0.5             | Nil                         | 0.10%                    |
| Citibank                         | Plus Transaction Account | Nil                        | N/A   | X              | Nil                          | Nil             | Nil                         | 0.00%                    |
| Coastline Credit Union           | Access Account S30       | 5.00m                      | N/A   | X              | Nil                          | Nil             | Nil                         | 0.05%                    |
| Coastline Credit Union           | Pay As you Go S40        | Nil                        | N/A   | X              | Nil                          | Nil             | 0.5                         | 0.05%                    |
| Commonwealth Bank                | Smart Access             | 4.00m                      | 2000  | X              | Nil                          | Nil             | 2                           | 0.01%                    |
| Heritage Bank                    | Simply Access Special    | Nil                        | N/A   | X              | 1.75                         | 0.5             | Nil                         | 0.05%                    |
| Heritage Bank                    | Simply Access            | Nil                        | N/A   | X              | 1.75                         | 0.5             | Nil                         | 0.05%                    |
| Holiday Coast CU                 | Payroll Plus Account     | Nil                        | N/A   | X              | 1                            | 1               | 1                           | 0.00%                    |
| Horizon Credit Union             | Advantage 25             | 6.00m                      | N/A   | X              | Nil                          | Nil             | Nil                         | 0.00%                    |
| Hume Building Society            | All Purpose S10          | Nil                        | N/A   | X              | Nil                          | 0.3             | 1.5                         | 0.25%                    |
| Hunter United Credit Un          | Cheque Account           | 5.00m                      | N/A   | ✓              | Nil                          | Nil             | Nil                         | 0.01%                    |
| IMB                              | Everyday UnLtd (Ill,SC)  | 6.00m                      | N/A   | X              | Nil                          | Nil             | Nil                         | 0.00%                    |
| IMB                              | Everyday UnLtd (SYD,AC)  | 6.00m                      | N/A   | X              | Nil                          | Nil             | Nil                         | 0.00%                    |
| nab                              | Gold Banking             | 10.00m                     | 5000  | X              | Nil                          | Nil             | Nil                         | 0.01%                    |
| Newcastle Permanent              | Everyday Account         | 4.00m                      | 1800  | X              | Nil                          | Nil             | Nil                         | 0.01%                    |
| Newcastle Permanent              | Statement Savings Acc    | Nil                        | N/A   | X              | 0.5                          | 0.5             | 1.75                        | 0.01%                    |
| Police&NursesMut Banki           | Easypay Access Account   | 5.00m                      | 500   | ✓              | Nil                          | 0.3             | Nil                         | 0.05%                    |
| Rural Bank Limited               | Everyday Acct-All Access | 6.00m                      | N/A   | X              | Nil                          | Nil             | Nil                         | 0.05%                    |
| Select Credit Union              | Transaction Account 001  | Nil                        | N/A   | ✓              | 1.75                         | 0.75            | Nil                         | 0.15%                    |

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# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## High Transactor - Full Service

| Company                  | Product                 | Account Keeping Fees, (\$) | Monthly Deposit to Waive Account Keeping Fee (\$) | Rebate on fees | Own ATM withdrawal fee, (\$) | Etpos fee, (\$) | Branch withdrawal fee, (\$) | Interest rate, % \$1,000 |
|--------------------------|-------------------------|----------------------------|---|----------------|------------------------------|-----------------|-----------------------------|--------------------------|
| ★★★★★                    |                         |                            |   |                |                              |                 |                             |                          |
| Suncorp Bank             | Cash Management Accou   | 5.00m                      | N/A   | X              | Nil                          | Nil             | Nil                         | 0.01%                    |
| The Capricornian         | Essentials              | Nil                        | N/A   | ✓              | 1                            | 0.25            | 1                           | 0.00%                    |
| Unicredit-WA             | Visa Access S5          | 2.00m                      | N/A   | ✓              | Nil                          | Nil             | Nil                         | 0.05%                    |
| United Community         | FreeStyler Account      | Nil                        | N/A   | ✓              | 1.5                          | 0.9             | 2.5                         | 0.05%                    |
| ★★★★                     |                         |                            |   |                |                              |                 |                             |                          |
| ANZ                      | Premium Cash Magmnt A   | Nil                        | N/A   | X              | 0.5                          | 0.5             | 2.5                         | 0.00%                    |
| ANZ                      | Access Select           | 2.00m                      | N/A   | X              | 0.5                          | 0.5             | 2.5                         | 0.00%                    |
| B & E Personal Banking   | Everyday Advantage      | Nil                        | N/A   | X              | 0.75                         | 0.75            | 2.5                         | 0.00%                    |
| B & E Personal Banking   | Smart Advantage         | 5.00m                      | N/A   | X              | 0.95                         | 0.75            | 2.5                         | 0.00%                    |
| B & E Personal Banking   | Home Advantage          | Nil                        | N/A   | X              | 0.75                         | 0.75            | 2.5                         | 0.00%                    |
| Bank of Cyprus Australia | Cash Management Accou   | 10.00m                     | 2000  | X              | 1                            | 1               | Nil                         | 0.00%                    |
| Bank of Melbourne        | Express Freedom         | 3.00m                      | 1000  | X              | Nil                          | Nil             | 2.5                         | 0.00%                    |
| Bank of Melbourne        | Investment Cash Account | Nil                        | N/A   | X              | 0.6                          | 0.6             | 2.5                         | 3.00%                    |
| bankmecu                 | CMA - Transaction AcCnt | Nil                        | N/A   | ✓              | 1.5                          | 0.6             | 2                           | 0.00%                    |
| bankmecu                 | Access Account S1       | Nil                        | N/A   | ✓              | 1.5                          | 0.6             | 2                           | 0.25%                    |
| BankSA                   | Express Freedom         | 3.00m                      | 1000  | X              | Nil                          | Nil             | 2.5                         | 0.00%                    |
| BankSA                   | Investment Cash Account | Nil                        | N/A   | X              | 0.6                          | 0.6             | 2.5                         | 3.00%                    |
| Bendigo Bank             | Ultimate Everyday Acc   | Nil                        | N/A   | ✓              | 0.7                          | 0.7             | 1.75                        | 0.01%                    |
| Bendigo Bank             | Networth Cash Managem   | Nil                        | N/A   | ✓              | 0.7                          | 0.7             | 1.75                        | 0.05%                    |
| Catalyst Mutual          | Access Account          | Nil                        | N/A   | X              | 1.5                          | 1.5             | 0.75                        | 0.00%                    |
| Citibank                 | Cash Management Accou   | 5.00m                      | N/A   | X              | 2                            | 2               | Nil                         | 0.10%                    |
| Commonwealth Bank        | Cash Investment Account | 5.00m                      | N/A   | X              | 0.5                          | 0.5             | 2                           | 0.01%                    |
| Community CPS Australi   | FreeStyler Account      | Nil                        | N/A   | ✓              | 1.5                          | 0.9             | 2.5                         | 0.05%                    |
| Credit Union SA          | Cash Management Accou   | Nil                        | N/A   | ✓              | 1                            | 1               | Nil                         | 1.50%                    |
| Credit Union SA          | Everyday Account        | Nil                        | N/A   | ✓              | 1                            | 1               | Nil                         | 0.00%                    |
| CUA                      | Cash Management Ac      | Nil                        | N/A   | X              | 1.5                          | 0.75            | 2                           | 0.25%                    |
| CUA                      | Freedom Plus            | Nil                        | N/A   | X              | 1.5                          | 0.75            | 2                           | 0.50%                    |
| CUA                      | Platinum Plus           | Nil                        | N/A   | X              | 1.5                          | 0.75            | 2                           | 0.50%                    |
| CUA                      | Prime Access            | Nil                        | N/A   | X              | 1.5                          | 0.75            | 2                           | 0.01%                    |
| Defence Bank             | National Access Account | Nil                        | N/A   | X              | Nil                          | 0.5             | Nil                         | 0.01%                    |
| ECU Australia            | Everyday Access S1      | 5.00m                      | N/A   | X              | 1                            | 0.4             | 2                           | 0.00%                    |
| Greater Building Society | Ultimate Account        | Nil                        | N/A   | X              | 0.5                          | 0.4             | 1.75                        | 0.00%                    |
| Greater Building Society | Access Account          | Nil                        | N/A   | ✓              | 0.5                          | 0.4             | 1.75                        | 0.20%                    |
| Heritage Bank            | Money Manager Account   | Nil                        | N/A   | X              | 1.75                         | 0.5             | Nil                         | 0.10%                    |
| Heritage Bank            | Cash Management Accou   | Nil                        | N/A   | X              | 1.75                         | 1               | 1                           | 0.10%                    |
| Holiday Coast CU         | Save More Savings A/C S | Nil                        | N/A   | X              | 1                            | 1               | 1                           | 0.00%                    |
| Horizon Credit Union     | RediSavings S1          | Nil                        | N/A   | ✓              | 1                            | 1               | 1                           | 0.10%                    |
| Horizon Credit Union     | Special Purpose S2/4/5  | Nil                        | N/A   | ✓              | 1                            | 1               | 1                           | 0.10%                    |
| HSBC                     | Power Vantage CMA       | 20.00m                     | N/A   | X              | Nil                          | Nil             | Nil                         | 1.50%                    |

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February 2012. All rates current at February 16th 2012

High Transactor - Full Service - Page 2 of 4

# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## High Transactor - Full Service

| Company                  | Product                  | Account Keeping Fees, (\$) | Monthly Deposit to Waive Account Keeping Fee (\$) | Rebate on fees | Own ATM withdrawal fee, (\$) | Etpos fee, (\$) | Branch withdrawal fee, (\$) | Interest rate, % \$1,000 |
|--------------------------|--------------------------|----------------------------|---|----------------|------------------------------|-----------------|-----------------------------|--------------------------|
| ★★★                      |                          |                            |   |                |                              |                 |                             |                          |
| Hume Building Society    | Cash Management S8       | Nil                        | N/A   | ✓              | Nil                          | 0.3             | 1.5                         | 0.00%                    |
| Hunter United Credit Un  | On Call Savings Account  | 5.00m                      | N/A   | ✓              | Nil                          | Nil             | Nil                         | 0.01%                    |
| Hunter United Credit Un  | Cash Management Accou    | 5.00m                      | N/A   | ✓              | Nil                          | Nil             | Nil                         | 0.01%                    |
| Illawarra CU NSW         | Access Account           | 3.00m                      | N/A   | ✓              | 1                            | 1               | 0.75                        | 0.00%                    |
| Macarthur Credit Union   | EveryDay Savings         | Nil                        | N/A   | ✗              | 1.25                         | 1.25            | Nil                         | 0.05%                    |
| Macquarie Credit Union   | General Savings Account  | Nil                        | N/A   | ✗              | 2                            | 0.75            | 2                           | 0.05%                    |
| Macquarie Credit Union   | Cheque/Card Account S    | Nil                        | N/A   | ✗              | 2                            | 0.75            | 2                           | 0.05%                    |
| Maitland Mutual BS       | Express Savings Account  | Nil                        | N/A   | ✗              | 0.25                         | 0.6             | 1                           | 0.00%                    |
| Memberfirst Credit Union | Real Interest Account S6 | Nil                        | N/A   | ✓              | 1                            | 0.6             | 2                           | 0.00%                    |
| MyState                  | Access Account           | Nil                        | N/A   | ✗              | 0.85                         | 0.85            | 2.75                        | 0.01%                    |
| Police Credit            | Multipack - At Call S1   | Nil                        | N/A   | ✗              | 1.8                          | 0.4             | Nil                         | 0.10%                    |
| Police Credit Union      | Easy Access S1           | Nil                        | N/A   | ✗              | Nil                          | 0.55            | 2                           | 0.10%                    |
| Qld Police Credit Union  | On Call Savings Account  | Nil                        | N/A   | ✗              | 2                            | 1               | Nil                         | 0.01%                    |
| Queensland Country Cre   | E-Access Account         | 6.00m                      | N/A   | ✗              | 1.25                         | 0.65            | 1.25                        | 0.00%                    |
| Queenslanders CU         | Basic Account            | 5.00m                      | N/A   | ✓              | 1.25                         | 1.25            | 1.25                        | 0.00%                    |
| RTA Staff CU             | Multi-Access Account S4  | Nil                        | N/A   | ✗              | 1.5                          | 1.5             | 1.5                         | 0.05%                    |
| Rural Bank Limited       | Gold Cash Management     | 5.00m                      | N/A   | ✗              | Nil                          | Nil             | Nil                         | 0.00%                    |
| St George Bank           | Investment Cash Account  | N/A                        | N/A   | ✗              | 0.6                          | 0.6             | 2.5                         | 3.00%                    |
| St George Bank           | Express Freedom          | 3.00m                      | 1000  | ✗              | Nil                          | Nil             | 2.5                         | 0.00%                    |
| Teachers Credit Union    | Everyday Direct Account  | 5.00m                      | 2000  | ✗              | Nil                          | Nil             | 3                           | 0.01%                    |
| The Capricornian         | 10X10 Cap                | 10.00m                     | N/A   | ✓              | 1                            | Nil             | Nil                         | 0.00%                    |
| The Capricornian         | Personal Banking Accoun  | 5.00m                      | N/A   | ✓              | 0.5                          | 0.5             | 2                           | 0.00%                    |
| The Rock Building Soc    | The Only Account         | 6.00m                      | N/A   | ✗              | Nil                          | 0.65            | Nil                         | 0.00%                    |
| Victoria Teachers CU     | Everyday Account S1      | Nil                        | N/A   | ✗              | Nil                          | 0.5             | 1                           | 0.05%                    |
| Westpac                  | Cash Manager             | 5.00m                      | N/A   | ✗              | 0.5                          | 0.5             | 2.5                         | 0.25%                    |

|                        |                         |       |     |   |      |      |      |       |
|------------------------|-------------------------|-------|-----|---|------|------|------|-------|
| ★★                     |                         |       |     |   |      |      |      |       |
| Bankwest               | Lite Trans - Direct Opt | 3.99m | N/A | ✗ | Nil  | Nil  | 4    | 0.01% |
| BOQ                    | Cash Management Accou   | 5.00m | N/A | ✗ | 0.65 | 0.65 | 2    | 0.01% |
| Citibank               | Investment Account      | 5.00m | N/A | ✗ | 2    | 2    | Nil  | 0.10% |
| Community CPS Australi | Access Savings AccountS | Nil   | N/A | ✓ | 1.5  | 0.9  | 2.5  | 0.05% |
| Community Mutual Grou  | Access Savings Account  | Nil   | N/A | ✗ | 1.25 | 1.25 | 1.25 | 0.10% |
| Companion CU           | FreeStyler Account      | Nil   | N/A | ✓ | 1.5  | 0.9  | 2.5  | 0.05% |
| Companion CU           | Access Savings AccountS | Nil   | N/A | ✓ | 1.5  | 0.9  | 2.5  | 0.05% |
| ECU Australia          | Access Plus             | 5.00m | N/A | ✗ | Nil  | Nil  | Nil  | 0.00% |
| Encompass Credit Union | Access Plus S1          | Nil   | N/A | ✓ | 1.5  | 0.75 | Nil  | 0.01% |
| FCCS Credit Union      | Total Access AC S1      | 5.00m | N/A | ✗ | 1.2  | 0.6  | 2    | 0.00% |
| Holiday Coast CU       | Percentage Plus AC S17  | Nil   | N/A | ✗ | 2    | 2    | 2    | 0.00% |

# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## High Transactor - Full Service

| Company                  | Product                 | Account Keeping Fees, (\$) | Monthly Deposit to Waive Account Keeping Fee (\$) | Rebate on fees | Own ATM withdrawal fee, (\$) | Eitpos fee, (\$) | Branch withdrawal fee, (\$) | Interest rate, % \$1,000 |
|--------------------------|-------------------------|----------------------------|---|----------------|------------------------------|------------------|-----------------------------|--------------------------|
| <b>★★</b>                |                         |                            |   |                |                              |                  |                             |                          |
| HSBC                     | Premier CMA             | 35.00m                     | N/A   | X              | Nil                          | Nil              | Nil                         | 1.75%                    |
| HSBC                     | Savings Cheque Account  | 7.50m                      | N/A   | X              | 2                            | 2                | 3                           | 0.05%                    |
| HSBC                     | Day to Day Account      | Nil                        | N/A   | ✓              | Nil                          | Nil              | 5                           | 0.05%                    |
| IMB                      | Every Day Account S4    | Nil                        | N/A   | ✓              | 0.7                          | 0.85             | 2.25                        | 0.10%                    |
| IMB                      | Reward Saver            | Nil                        | N/A   | ✓              | 0.7                          | 0.85             | 2.25                        | 2.00%                    |
| IMB                      | Cash Management Ac S    | Nil                        | N/A   | ✓              | 0.7                          | 0.85             | 2.25                        | 0.00%                    |
| Maritime Mining & Power  | Access Savings AccountS | Nil                        | N/A   | X              | 1.5                          | 1.5              | Nil                         | 0.05%                    |
| Memberfirst Credit Union | Easy Access Account S   | Nil                        | N/A   | ✓              | 1                            | 0.6              | 2                           | 0.00%                    |
| nab                      | Investment Cash Manage  | 10.00m                     | N/A   | X              | 0.6                          | 0.6              | 3                           | 0.00%                    |
| Northern Beaches CU      | Access Account S4       | Nil                        | N/A   | ✓              | 1                            | 0.85             | 2                           | 0.05%                    |
| People's Choice Credit U | Everyday Account        | 6.00m                      | N/A   | ✓              | Nil                          | Nil              | Nil                         | 0.00%                    |
| Qantas Staff CU          | At Call Deposits        | Nil                        | N/A   | ✓              | 2                            | 2                | 2                           | 0.10%                    |
| QT Mutual Bank           | Current Account         | Nil                        | N/A   | ✓              | 1.3                          | 0.6              | 2                           | 0.01%                    |
| Queenslanders CU         | Action Account S1       | Nil                        | N/A   | ✓              | 1.25                         | 1.25             | 1.25                        | 0.00%                    |
| SCU                      | Access Savings          | Nil                        | N/A   | ✓              | 1.75                         | 0.75             | 2                           | 0.00%                    |
| SERVICE ONE Member       | Saving Investment AC    | 5.00m                      | N/A   | X              | 1                            | 1.5              | 1.5                         | 0.05%                    |
| SERVICE ONE Member       | Day to Day Account      | 5.00m                      | N/A   | X              | 1                            | 1.5              | 1.5                         | 0.05%                    |
| SGE Credit Union         | Access Account          | 5m                         | N/A   | X              | 2                            | 1                | 1.5                         | 0.10%                    |
| Summerland CU            | Redi Access Account     | Nil                        | N/A   | ✓              | 1                            | 1                | 3                           | 0.00%                    |
| Sutherland Credit Union  | RediAccess              | 3.00m                      | N/A   | X              | Nil                          | 1.25             | 3                           | 0.00%                    |
| TIO Banking              | Essentials Limited      | Nil                        | N/A   | X              | 1                            | 1                | 2                           | 0.01%                    |
| United Community         | Access Savings Account  | Nil                        | N/A   | ✓              | 1.5                          | 0.9              | 2.5                         | 0.05%                    |
| Wagga Mutual Credit Un   | Access Savings Account  | Nil                        | N/A   | ✓              | 1.5                          | 0.9              | 2.5                         | 0.05%                    |
| <b>★</b>                 |                         |                            |   |                |                              |                  |                             |                          |
| Bankstown City CU        | MoneyMax Access         | Nil                        | N/A   | X              | 2                            | 0.5              | 4                           | 0.10%                    |
| Beirut Hellenic Bank     | Smart Net Account       | Nil                        | N/A   | X              | 2                            | 3                | 3                           | 3.60%                    |
| Community First CU       | Access Account S7       | Nil                        | N/A   | ✓              | 1.5                          | 1.1              | 2.5                         | 0.00%                    |
| HSBC                     | Cash Management Accou   | 10.00m                     | N/A   | X              | 2.5                          | 2.5              | 3.5                         | 0.05%                    |
| Intech Credit Union      | Access Saving Account S | Nil                        | N/A   | ✓              | Nil                          | 1.2              | 5                           | 0.05%                    |
| Qld Professional CU      | At Call Savings AC S1   | Nil                        | N/A   | X              | 1.5                          | 0.6              | 1                           | 0.00%                    |

# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Junior Saver

| Company                          | Product                   | Account Keeping Fees, (\$) | Interest Paid | Own ATM withdrawal fee, (\$) | Min opening deposit, (\$) | Branch withdrawal fee, (\$) | Interest rate |         |
|----------------------------------|---------------------------|----------------------------|---------------|------------------------------|---------------------------|-----------------------------|---------------|---------|
|                                  |                           |                            |               |                              |                           |                             | \$500         | \$5,000 |
| <b>★★★★★ "outstanding value"</b> |                           |                            |               |                              |                           |                             |               |         |
| ANZ                              | Progress Saver for Kids   | Nil                        | Monthly       | Nil                          | 10                        | Nil                         | 5.76%         | 5.76%   |
| Bankwest                         | Kids' Bonus Saver         | Nil                        | Monthly       | N/A                          | No min                    | Nil                         | 10.01%        | 0.00%   |
| Commonwealth Bank                | Youthsaver Account        | Nil                        | Quarterly     | Nil                          | No min                    | Nil                         | 4.76%         | 4.76%   |
| Suncorp Bank                     | Kids Savings Account      | Nil                        | Monthly       | N/A                          | No min                    | Nil                         | 5.25%         | 5.25%   |
| Westpac                          | Kids Reward Saver         | Nil                        | Monthly       | N/A                          | No min                    | Nil                         | 5.50%         | 5.50%   |
| Westpac                          | Youth Reward Saver        | Nil                        | Monthly       | Nil                          | No min                    | Nil                         | 5.50%         | 5.50%   |
| <b>★★★★★</b>                     |                           |                            |               |                              |                           |                             |               |         |
| bankmecu                         | mySaver                   | Nil                        | Monthly       | 1.5                          | No min                    | 2                           | 5.25%         | 5.25%   |
| CairnsPenny Savings&Lo           | First Penny Saver Accoun  | Nil                        | Monthly       | N/A                          | No min                    | Nil                         | 6.00%         | 2.00%   |
| FCCS Credit Union                | Young Achiever Account    | Nil                        | Monthly       | N/A                          | 1                         | Nil                         | 4.25%         | 4.25%   |
| First Option CU                  | Kids Bonus Saver          | Nil                        | Monthly       | N/A                          | No min                    | Nil                         | 5.00%         | 5.00%   |
| Hume Building Society            | Clancy Koala S2           | Nil                        | Monthly       | N/A                          | 1                         | Nil                         | 4.00%         | 4.00%   |
| nab                              | Smart Junior Saver        | Nil                        | Monthly       | N/A                          | No min                    | Nil                         | 4.60%         | 4.60%   |
| Victoria Teachers Mutual         | First Saver               | Nil                        | Quarterly     | N/A                          | No min                    | Nil                         | 3.50%         | 4.55%   |
| <b>★★★</b>                       |                           |                            |               |                              |                           |                             |               |         |
| ADCU                             | Junior Saver Account      | Nil                        | Quarterly     | 0.8                          | No min                    | Nil                         | 1.00%         | 1.50%   |
| B & E Personal Banking           | Youth Advantage           | Nil                        | Semi-Annually | 0.75                         | 1                         | 2.5                         | 2.50%         | 2.50%   |
| Bank of Cyprus Australia         | Junior Smart Saver        | Nil                        | Semi-Annually | Nil                          | 5                         | Nil                         | 3.00%         | 3.00%   |
| Bankwest                         | Children's Savings Acctnt | Nil                        | Annually      | N/A                          | No min                    | Nil                         | 1.00%         | 2.00%   |
| Bendigo Bank                     | Piggy Bank Account        | Nil                        | Semi-Annually | N/A                          | 1                         | Nil                         | 1.50%         | 1.50%   |
| Community CPS Australi           | Junior Savers Club S12    | Nil                        | Annually      | 1.5                          | No min                    | 2.5                         | 3.00%         | 3.00%   |
| Community CPS Australi           | BU Savings Account        | Nil                        | Quarterly     | 1.5                          | No min                    | 2.5                         | 3.00%         | 3.00%   |
| Community CPS Australi           | Bonus Saver Acct (Youth)  | Nil                        | Monthly       | N/A                          | No min                    | 2.5                         | 2.70%         | 3.50%   |
| Community Mutual Grou            | Youth Account S6/S16      | Nil                        | Semi-Annually | 1.25                         | No min                    | 1.25                        | 1.75%         | 1.75%   |
| Companion CU                     | Bonus Saver Acct (Youth)  | Nil                        | Monthly       | N/A                          | No min                    | 2.5                         | 2.70%         | 3.50%   |
| Companion CU                     | BU Savings Account        | Nil                        | Quarterly     | 1.5                          | No min                    | 2.5                         | 3.00%         | 3.00%   |
| Companion CU                     | Junior Savers Club S12    | Nil                        | Annually      | 1.5                          | No min                    | 2.5                         | 3.00%         | 3.00%   |
| Credit Union SA                  | Childrens Savings Accoun  | Nil                        | Monthly       | Nil                          | No min                    | Nil                         | 3.50%         | 4.00%   |
| Gateway Credit Union             | Dollaroo Jnr Savr         | Nil                        | Semi-Annually | N/A                          | No min                    | Nil                         | 3.00%         | 3.00%   |
| Holiday Coast CU                 | First Start Account       | Nil                        | Monthly       | 0.8                          | No min                    | 0.8                         | 3.00%         | 3.00%   |
| IMB                              | Reward Saver Kick Start   | Nil                        | Monthly       | 0.7                          | 1                         | 2.25                        | 3.00%         | 4.75%   |
| IMB                              | Zoo Account               | Nil                        | Monthly       | N/A                          | 1                         | Nil                         | 3.10%         | 3.15%   |
| Maitland Mutual BS               | Mighty Mutuals Account    | Nil                        | Semi-Annually | N/A                          | No min                    | Nil                         | 3.00%         | 3.00%   |
| MyState                          | Youth Account             | Nil                        | Annually      | Nil                          | No min                    | 2.5                         | 3.00%         | 3.00%   |
| People's Choice Credit U         | Young Saver Account       | Nil                        | Monthly       | N/A                          | No min                    | 3                           | 2.00%         | 2.20%   |
| Police Credit                    | Little Coppers Club S3    | Nil                        | Semi-Annually | N/A                          | No min                    | Nil                         | 3.25%         | 3.25%   |
| Qld Police Credit Union          | Junior Savers             | Nil                        | Annually      | Nil                          | No min                    | Nil                         | 2.25%         | 2.25%   |

your guide to product excellence



# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Junior Saver

| Company                  | Product                  | Account Keeping Fees, (\$) | Interest Paid | Own ATM withdrawal fee, (\$) | Min opening deposit, (\$) | Branch withdrawal fee, (\$) | Interest rate |         |
|--------------------------|--------------------------|----------------------------|---------------|------------------------------|---------------------------|-----------------------------|---------------|---------|
|                          |                          |                            |               |                              |                           |                             | \$500         | \$5,000 |
| ★★★                      |                          |                            |               |                              |                           |                             |               |         |
| Summerland CU            | Money Sense Account      | Nil                        | Monthly       | 1                            | No min                    | 3                           | 1.50%         | 2.25%   |
| Summerland CU            | Super Saver Account      | Nil                        | Monthly       | N/A                          | No min                    | 3                           | 1.50%         | 2.25%   |
| Teachers Credit Union    | Under 18 Account S99     | Nil                        | Monthly       | Nil                          | No min                    | Nil                         | 1.62%         | 1.62%   |
| The Rock Building Soc    | Teen Account             | Nil                        | Monthly       | Nil                          | 1                         | Nil                         | 1.50%         | 3.00%   |
| The Rock Building Soc    | Children's Account       | Nil                        | Monthly       | N/A                          | 1                         | Nil                         | 1.50%         | 3.00%   |
| Unicredit-WA             | Super Savers S7          | Nil                        | Monthly       | N/A                          | No min                    | 5                           | 2.00%         | 2.00%   |
| United Community         | Junior Savers Club       | Nil                        | Annually      | 1.5                          | No min                    | 2.5                         | 3.00%         | 3.00%   |
| United Community         | Bonus Saver Acct(Youth)  | Nil                        | Monthly       | N/A                          | No min                    | 2.5                         | 2.70%         | 3.50%   |
| United Community         | BU Savings Account       | Nil                        | Quarterly     | 1.5                          | No min                    | 2.5                         | 3.00%         | 3.00%   |
| ★★                       |                          |                            |               |                              |                           |                             |               |         |
| Arab Bank Australia      | Best Buddies School A/C  | Nil                        | Semi-Annually | N/A                          | No min                    | Nil                         | 0.25%         | 0.25%   |
| Beirut Hellenic Bank     | Space Zone Childrens     | Nil                        | Quarterly     | N/A                          | 1                         | \$2.50                      | 2.00%         | 2.00%   |
| Catalyst Mutual          | JuniorSaver              | Nil                        | Quarterly     | N/A                          | 1                         | Nil                         | 0.25%         | 2.00%   |
| Community First CU       | Pocket Power             | Nil                        | Quarterly     | N/A                          | No min                    | Nil                         | 0.50%         | 2.00%   |
| Community First CU       | Powerup Account          | Nil                        | Quarterly     | Nil                          | No min                    | Nil                         | 0.10%         | 0.75%   |
| ECU Australia            | Just for Kids S8         | Nil                        | Quarterly     | 1                            | 10                        | 2                           | 1.00%         | 1.00%   |
| Greater Building Society | Little Bucks             | Nil                        | Semi-Annually | N/A                          | 1                         | Nil                         | 0.50%         | 1.00%   |
| Hume Building Society    | Youth Extra S5           | Nil                        | Semi-Annually | Nil                          | No min                    | Nil                         | 0.25%         | 1.00%   |
| Illawarra CU NSW         | JuniorSaver              | Nil                        | Quarterly     | N/A                          | 1                         | Nil                         | 0.25%         | 2.00%   |
| Newcastle Permanent      | Money Minder Account     | Nil                        | Semi-Annually | N/A                          | 1                         | Nil                         | 1.00%         | 2.00%   |
| People's Choice Credit U | Activate Account         | Nil                        | N/A           | Nil                          | No min                    | Nil                         | 0.00%         | 0.00%   |
| Queenslanders CU         | Junior Savings Acct S4   | Nil                        | Semi-Annually | Nil                          | No min                    | Nil                         | 0.50%         | 0.50%   |
| Victoria Teachers Mutual | First Access             | Nil                        | Quarterly     | Nil                          | No min                    | Nil                         | 1.00%         | 1.00%   |
| Westpac                  | Choice Youth             | Nil                        | N/A           | Nil                          | No min                    | Nil                         | 0.00%         | 0.00%   |
| ★                        |                          |                            |               |                              |                           |                             |               |         |
| IMB                      | Everyday UnLtd KickStart | Nil                        | N/A           | Nil                          | 1                         | Nil                         | 0.00%         | 0.00%   |
| IMB                      | Everyday UnLtd KickStart | Nil                        | N/A           | Nil                          | 1                         | Nil                         | 0.00%         | 0.00%   |
| SCU                      | Super Saver Account      | Nil                        | Monthly       | 1.75                         | No min                    | 2                           | 0.50%         | 0.50%   |
| SCU                      | BU Account               | Nil                        | Annually      | 1.75                         | No min                    | 2                           | 0.50%         | 0.50%   |

# Deposit Account Star Ratings



All rates current at February 16th 2012. Bonus/Promotional rates are included

## Low Transactor - Full Service

| Company                   | Product                  | Account Keeping Fees, (\$) | Monthly Deposit to Waive Account Keeping Fee (\$) | Rebate on fees | Own ATM withdrawal fee, (\$) | Eftpos fee, (\$) | Branch withdrawal fee, (\$) | Interest rate, % \$1,000 |
|---------------------------|--------------------------|----------------------------|---|----------------|------------------------------|------------------|-----------------------------|--------------------------|
| ★★★★★ "outstanding value" |                          |                            |   |                |                              |                  |                             |                          |
| BankSA                    | Complete Freedom         | 5.00m                      | 2000  | X              | Nil                          | Nil              | Nil                         | 0.00%                    |
| Bankwest                  | Zero Transaction Account | Nil                        | N/A   | X              | Nil                          | Nil              | Nil                         | 0.00%                    |
| Bankwest                  | Hero Transaction Account | Nil                        | N/A   | X              | Nil                          | Nil              | Nil                         | 4.50%                    |
| BOQ                       | Day2Day Plus Account     | Nil                        | N/A   | X              | Nil                          | Nil              | Nil                         | 0.01%                    |
| Citibank                  | Plus Transaction Account | Nil                        | N/A   | X              | Nil                          | Nil              | Nil                         | 0.00%                    |
| Commonwealth Bank         | Complete Access          | 6.00m                      | 2000  | X              | Nil                          | Nil              | Nil                         | 0.01%                    |
| nab                       | Cash Manager             | Nil                        | N/A   | X              | Nil                          | Nil              | Nil                         | 3.75%                    |
| nab                       | Classic Banking          | Nil                        | N/A   | X              | Nil                          | Nil              | Nil                         | 0.01%                    |
| St George Bank            | Complete Freedom         | 5.00m                      | 2000  | X              | Nil                          | Nil              | Nil                         | 0.00%                    |
| Teachers Credit Union     | Everyday Account S1      | 5.00m                      | 2000  | X              | Nil                          | Nil              | Nil                         | 0.01%                    |
| Unicredit-WA              | Visa Access S5           | 2.00m                      | N/A   | ✓              | Nil                          | Nil              | Nil                         | 0.05%                    |
| Unicredit-WA              | On Call Savings S1       | 2.00m                      | N/A   | X              | Nil                          | Nil              | Nil                         | 0.05%                    |
| Westpac                   | Choice                   | 5.00m                      | 2000  | X              | Nil                          | Nil              | Nil                         | 0.00%                    |
| ★★★★★                     |                          |                            |   |                |                              |                  |                             |                          |
| ADCU                      | Access Savings S1        | Nil                        | N/A   | ✓              | 0.8                          | 0.65             | Nil                         | 0.10%                    |
| ANZ                       | Access Select            | 2.00m                      | N/A   | X              | 0.5                          | 0.5              | 2.5                         | 0.00%                    |
| ANZ                       | Access Advantage         | 5.00m                      | N/A   | X              | Nil                          | Nil              | Nil                         | 0.00%                    |
| B & E Personal Banking    | Everyday Advantage       | Nil                        | N/A   | X              | 0.75                         | 0.75             | 2.5                         | 0.00%                    |
| Bank of Cyprus Australia  | Liberty Account          | 4.00m                      | 2000  | X              | Nil                          | Nil              | Nil                         | 0.25%                    |
| Bank of Melbourne         | Complete Freedom         | 5.00m                      | 2000  | X              | Nil                          | Nil              | Nil                         | 0.00%                    |
| BankSA                    | Investment Cash Account  | Nil                        | N/A   | X              | 0.6                          | 0.6              | 2.5                         | 3.00%                    |
| Bendigo Bank              | Ultimate Everyday Acc    | Nil                        | N/A   | ✓              | 0.7                          | 0.7              | 1.75                        | 0.01%                    |
| Bendigo Bank              | Networth Cash Managem    | Nil                        | N/A   | ✓              | 0.7                          | 0.7              | 1.75                        | 0.05%                    |
| Catalyst Mutual           | Access Account           | Nil                        | N/A   | X              | 1.5                          | 1.5              | 0.75                        | 0.00%                    |
| Circle Credit Co-op       | Super S Account S6       | Nil                        | N/A   | X              | Nil                          | 0.5              | Nil                         | 0.10%                    |
| Coastline Credit Union    | Pay As you Go S40        | Nil                        | N/A   | X              | Nil                          | Nil              | 0.5                         | 0.05%                    |
| Commonwealth Bank         | Smart Access             | 4.00m                      | 2000  | X              | Nil                          | Nil              | 2                           | 0.01%                    |
| Community CPS Australi    | FreeStyler Account       | Nil                        | N/A   | ✓              | 1.5                          | 0.9              | 2.5                         | 0.05%                    |
| CUA                       | Freedom Plus             | Nil                        | N/A   | X              | 1.5                          | 0.75             | 2                           | 0.50%                    |
| ECU Australia             | Everyday Access S1       | 5.00m                      | N/A   | X              | 1                            | 0.4              | 2                           | 0.00%                    |
| Greater Building Society  | Access Account           | Nil                        | N/A   | ✓              | 0.5                          | 0.4              | 1.75                        | 0.20%                    |
| Heritage Bank             | Cash Management Accou    | Nil                        | N/A   | X              | 1.75                         | 1                | 1                           | 0.10%                    |
| Heritage Bank             | Simply Access            | Nil                        | N/A   | X              | 1.75                         | 0.5              | Nil                         | 0.05%                    |
| Heritage Bank             | Simply Access Special    | Nil                        | N/A   | X              | 1.75                         | 0.5              | Nil                         | 0.05%                    |
| Heritage Bank             | Money Manager Account    | Nil                        | N/A   | X              | 1.75                         | 0.5              | Nil                         | 0.10%                    |
| Holiday Coast CU          | Save More Savings A/C S  | Nil                        | N/A   | X              | 1                            | 1                | 1                           | 0.00%                    |
| Holiday Coast CU          | Payroll Plus Account     | Nil                        | N/A   | X              | 1                            | 1                | 1                           | 0.00%                    |
| Horizon Credit Union      | RediSavings S1           | Nil                        | N/A   | ✓              | 1                            | 1                | 1                           | 0.10%                    |
| Horizon Credit Union      | Special Purpose S2/4/5   | Nil                        | N/A   | ✓              | 1                            | 1                | 1                           | 0.10%                    |

your guide to product excellence

# Deposit Account Star Ratings



All rates current at February 16th 2012. Bonus/Promotional rates are included

## Low Transactor - Full Service

| Company                  | Product                  | Account Keeping Fees, (\$) | Monthly Deposit to Waive Account Keeping Fee (\$) | Rebate on fees | Own ATM withdrawal fee, (\$) | Eftpos fee, (\$) | Branch withdrawal fee, (\$) | Interest rate, % \$1,000 |
|--------------------------|--------------------------|----------------------------|---|----------------|------------------------------|------------------|-----------------------------|--------------------------|
| ★★★★                     |                          |                            |   |                |                              |                  |                             |                          |
| Hume Building Society    | Cash Management S8       | Nil                        | N/A   | ✓              | Nil                          | 0.3              | 1.5                         | 0.00%                    |
| Hume Building Society    | All Purpose S10          | Nil                        | N/A   | ✗              | Nil                          | 0.3              | 1.5                         | 0.25%                    |
| IMB                      | Everyday UnLtd (SYD,AC   | 6.00m                      | N/A   | ✗              | Nil                          | Nil              | Nil                         | 0.00%                    |
| Macarthur Credit Union   | EveryDay Savings         | Nil                        | N/A   | ✗              | 1.25                         | 1.25             | Nil                         | 0.05%                    |
| Newcastle Permanent      | Statement Savings Acc    | Nil                        | N/A   | ✗              | 0.5                          | 0.5              | 1.75                        | 0.01%                    |
| Police Credit            | Multipack - At Call S1   | Nil                        | N/A   | ✗              | 1.8                          | 0.4              | Nil                         | 0.10%                    |
| Police&NursesMut Banki   | Easypay Access Account   | 5.00m                      | 500   | ✓              | Nil                          | 0.3              | Nil                         | 0.05%                    |
| Qantas Staff CU          | At Call Deposits         | Nil                        | N/A   | ✓              | 2                            | 2                | 2                           | 0.10%                    |
| Qld Police Credit Union  | On Call Savings Account  | Nil                        | N/A   | ✗              | 2                            | 1                | Nil                         | 0.01%                    |
| Select Credit Union      | Transaction Account 001  | Nil                        | N/A   | ✓              | 1.75                         | 0.75             | Nil                         | 0.15%                    |
| St George Bank           | Investment Cash Account  | N/A                        | N/A   | ✗              | 0.6                          | 0.6              | 2.5                         | 3.00%                    |
| Suncorp Bank             | Cash Management Accou    | 5.00m                      | N/A   | ✗              | Nil                          | Nil              | Nil                         | 0.01%                    |
| Suncorp Bank             | Everyday Options         | 5.00m                      | N/A   | ✗              | Nil                          | Nil              | Nil                         | 0.01%                    |
| The Capricornian         | Essentials               | Nil                        | N/A   | ✓              | 1                            | 0.25             | 1                           | 0.00%                    |
| United Community         | FreeStyler Account       | Nil                        | N/A   | ✓              | 1.5                          | 0.9              | 2.5                         | 0.05%                    |
| Victoria Teachers CU     | Everyday Account S1      | Nil                        | N/A   | ✗              | Nil                          | 0.5              | 1                           | 0.05%                    |
| ★★★★                     |                          |                            |   |                |                              |                  |                             |                          |
| ANZ                      | Premium Cash Magmnt A    | Nil                        | N/A   | ✗              | 0.5                          | 0.5              | 2.5                         | 0.00%                    |
| B & E Personal Banking   | Home Advantage           | Nil                        | N/A   | ✗              | 0.75                         | 0.75             | 2.5                         | 0.00%                    |
| B & E Personal Banking   | Smart Advantage          | 5.00m                      | N/A   | ✗              | 0.95                         | 0.75             | 2.5                         | 0.00%                    |
| Bank of Cyprus Australia | Cash Management Accou    | 10.00m                     | 2000  | ✗              | 1                            | 1                | Nil                         | 0.00%                    |
| Bank of Melbourne        | Express Freedom          | 3.00m                      | 1000  | ✗              | Nil                          | Nil              | 2.5                         | 0.00%                    |
| Bank of Melbourne        | Investment Cash Account  | Nil                        | N/A   | ✗              | 0.6                          | 0.6              | 2.5                         | 3.00%                    |
| bankmecu                 | CMA - Transaction Acct   | Nil                        | N/A   | ✓              | 1.5                          | 0.6              | 2                           | 0.00%                    |
| bankmecu                 | Access Account S1        | Nil                        | N/A   | ✓              | 1.5                          | 0.6              | 2                           | 0.25%                    |
| BankSA                   | Express Freedom          | 3.00m                      | 1000  | ✗              | Nil                          | Nil              | 2.5                         | 0.00%                    |
| Bankwest                 | Lite Transaction Account | 5.00m                      | N/A   | ✗              | Nil                          | Nil              | Nil                         | 0.01%                    |
| bcu                      | access                   | 6.00m                      | N/A   | ✓              | 0.5                          | Nil              | Nil                         | 0.05%                    |
| BOQ                      | Reverse Charges Account  | 4.00m                      | N/A   | ✗              | Nil                          | Nil              | Nil                         | 0.01%                    |
| Coastline Credit Union   | Access Account S30       | 5.00m                      | N/A   | ✗              | Nil                          | Nil              | Nil                         | 0.05%                    |
| Commonwealth Bank        | Cash Investment Account  | 5.00m                      | N/A   | ✗              | 0.5                          | 0.5              | 2                           | 0.01%                    |
| Community CPS Australi   | Access Savings AccountS  | Nil                        | N/A   | ✓              | 1.5                          | 0.9              | 2.5                         | 0.05%                    |
| Community Mutual Grou    | Access Savings Account   | Nil                        | N/A   | ✗              | 1.25                         | 1.25             | 1.25                        | 0.10%                    |
| Companion CU             | Access Savings AccountS  | Nil                        | N/A   | ✓              | 1.5                          | 0.9              | 2.5                         | 0.05%                    |
| Companion CU             | FreeStyler Account       | Nil                        | N/A   | ✓              | 1.5                          | 0.9              | 2.5                         | 0.05%                    |
| Credit Union SA          | Everyday Account         | Nil                        | N/A   | ✓              | 1                            | 1                | Nil                         | 0.00%                    |
| Credit Union SA          | Cash Management Accou    | Nil                        | N/A   | ✓              | 1                            | 1                | Nil                         | 1.50%                    |

# Deposit Account Star Ratings



All rates current at February 16th 2012. Bonus/Promotional rates are included

## Low Transactor - Full Service

| Company                  | Product                  | Account Keeping Fees, (\$) | Monthly Deposit to Waive Account Keeping Fee (\$) | Rebate on fees | Own ATM withdrawal fee, (\$) | Eftpos fee, (\$) | Branch withdrawal fee, (\$) | Interest rate, % \$1,000 |
|--------------------------|--------------------------|----------------------------|---|----------------|------------------------------|------------------|-----------------------------|--------------------------|
| ★★★                      |                          |                            |   |                |                              |                  |                             |                          |
| CUA                      | Platinum Plus            | Nil                        | N/A   | X              | 1.5                          | 0.75             | 2                           | 0.50%                    |
| CUA                      | Prime Access             | Nil                        | N/A   | X              | 1.5                          | 0.75             | 2                           | 0.01%                    |
| CUA                      | Cash Management Ac       | Nil                        | N/A   | X              | 1.5                          | 0.75             | 2                           | 0.25%                    |
| Defence Bank             | National Access Account  | Nil                        | N/A   | X              | Nil                          | 0.5              | Nil                         | 0.01%                    |
| Greater Building Society | Ultimate Account         | Nil                        | N/A   | X              | 0.5                          | 0.4              | 1.75                        | 0.00%                    |
| Holiday Coast CU         | Percentage Plus AC S17   | Nil                        | N/A   | X              | 2                            | 2                | 2                           | 0.00%                    |
| Horizon Credit Union     | Advantage 25             | 6.00m                      | N/A   | X              | Nil                          | Nil              | Nil                         | 0.00%                    |
| HSBC                     | Day to Day Account       | Nil                        | N/A   | ✓              | Nil                          | Nil              | 5                           | 0.05%                    |
| Hunter United Credit Un  | On Call Savings Account  | 5.00m                      | N/A   | ✓              | Nil                          | Nil              | Nil                         | 0.01%                    |
| Hunter United Credit Un  | Cheque Account           | 5.00m                      | N/A   | ✓              | Nil                          | Nil              | Nil                         | 0.01%                    |
| Hunter United Credit Un  | Cash Management Accou    | 5.00m                      | N/A   | ✓              | Nil                          | Nil              | Nil                         | 0.01%                    |
| Illawarra CU NSW         | Access Account           | 3.00m                      | N/A   | ✓              | 1                            | 1                | 0.75                        | 0.00%                    |
| IMB                      | Everyday UnLtd (III,SC)  | 6.00m                      | N/A   | X              | Nil                          | Nil              | Nil                         | 0.00%                    |
| IMB                      | Reward Saver             | Nil                        | N/A   | ✓              | 0.7                          | 0.85             | 2.25                        | 2.00%                    |
| Macquarie Credit Union   | Cheque/Card Account S    | Nil                        | N/A   | X              | 2                            | 0.75             | 2                           | 0.05%                    |
| Macquarie Credit Union   | General Savings Account  | Nil                        | N/A   | X              | 2                            | 0.75             | 2                           | 0.05%                    |
| Maitland Mutual BS       | Express Savings Account  | Nil                        | N/A   | X              | 0.25                         | 0.6              | 1                           | 0.00%                    |
| Maritime Mining & Power  | Access Savings AccountS  | Nil                        | N/A   | X              | 1.5                          | 1.5              | Nil                         | 0.05%                    |
| Memberfirst Credit Union | Real Interest Account S6 | Nil                        | N/A   | ✓              | 1                            | 0.6              | 2                           | 0.00%                    |
| MyState                  | Access Account           | Nil                        | N/A   | X              | 0.85                         | 0.85             | 2.75                        | 0.01%                    |
| nab                      | Gold Banking             | 10.00m                     | 5000  | X              | Nil                          | Nil              | Nil                         | 0.01%                    |
| Newcastle Permanent      | Everyday Account         | 4.00m                      | 1800  | X              | Nil                          | Nil              | Nil                         | 0.01%                    |
| Police Credit Union      | Easy Access S1           | Nil                        | N/A   | X              | Nil                          | 0.55             | 2                           | 0.10%                    |
| Queenslanders CU         | Action Account S1        | Nil                        | N/A   | ✓              | 1.25                         | 1.25             | 1.25                        | 0.00%                    |
| Queenslanders CU         | Basic Account            | 5.00m                      | N/A   | ✓              | 1.25                         | 1.25             | 1.25                        | 0.00%                    |
| RTA Staff CU             | Multi-Access Account S4  | Nil                        | N/A   | X              | 1.5                          | 1.5              | 1.5                         | 0.05%                    |
| Rural Bank Limited       | Everyday Acct-All Access | 6.00m                      | N/A   | X              | Nil                          | Nil              | Nil                         | 0.05%                    |
| Rural Bank Limited       | Gold Cash Management     | 5.00m                      | N/A   | X              | Nil                          | Nil              | Nil                         | 0.00%                    |
| St George Bank           | Express Freedom          | 3.00m                      | 1000  | X              | Nil                          | Nil              | 2.5                         | 0.00%                    |
| Teachers Credit Union    | Everyday Direct Account  | 5.00m                      | 2000  | X              | Nil                          | Nil              | 3                           | 0.01%                    |
| The Capricornian         | Personal Banking Account | 5.00m                      | N/A   | ✓              | 0.5                          | 0.5              | 2                           | 0.00%                    |
| United Community         | Access Savings Account   | Nil                        | N/A   | ✓              | 1.5                          | 0.9              | 2.5                         | 0.05%                    |
| Wagga Mutual Credit Un   | Access Savings Account   | Nil                        | N/A   | ✓              | 1.5                          | 0.9              | 2.5                         | 0.05%                    |
| ★★                       |                          |                            |   |                |                              |                  |                             |                          |
| Bankwest                 | Lite Trans - Direct Opt  | 3.99m                      | N/A   | X              | Nil                          | Nil              | 4                           | 0.01%                    |
| Beirut Hellenic Bank     | Smart Net Account        | Nil                        | N/A   | X              | 2                            | 3                | 3                           | 3.60%                    |
| BOQ                      | Cash Management Accou    | 5.00m                      | N/A   | X              | 0.65                         | 0.65             | 2                           | 0.01%                    |
| Citibank                 | Cash Management Accou    | 5.00m                      | N/A   | X              | 2                            | 2                | Nil                         | 0.10%                    |
| Citibank                 | Investment Account       | 5.00m                      | N/A   | X              | 2                            | 2                | Nil                         | 0.10%                    |

your guide to product excellence

# Deposit Account Star Ratings



All rates current at February 16th 2012. Bonus/Promotional rates are included

## Low Transactor - Full Service

| Company                  | Product                 | Account Keeping Fees, (\$) | Monthly Deposit to Waive Account Keeping Fee (\$) | Rebate on fees | Own ATM withdrawal fee, (\$) | Eftpos fee, (\$) | Branch withdrawal fee, (\$) | Interest rate, % \$1,000 |
|--------------------------|-------------------------|----------------------------|---|----------------|------------------------------|------------------|-----------------------------|--------------------------|
| ★★                       |                         |                            |   |                |                              |                  |                             |                          |
| ECU Australia            | Access Plus             | 5.00m                      | N/A   | X              | Nil                          | Nil              | Nil                         | 0.00%                    |
| Encompass Credit Union   | Access Plus S1          | Nil                        | N/A   | ✓              | 1.5                          | 0.75             | Nil                         | 0.01%                    |
| FCCS Credit Union        | Total Access AC S1      | 5.00m                      | N/A   | X              | 1.2                          | 0.6              | 2                           | 0.00%                    |
| HSBC                     | Savings Cheque Account  | 7.50m                      | N/A   | X              | 2                            | 2                | 3                           | 0.05%                    |
| IMB                      | Cash Management Ac S    | Nil                        | N/A   | ✓              | 0.7                          | 0.85             | 2.25                        | 0.00%                    |
| IMB                      | Every Day Account S4    | Nil                        | N/A   | ✓              | 0.7                          | 0.85             | 2.25                        | 0.10%                    |
| Memberfirst Credit Union | Easy Access Account S1  | Nil                        | N/A   | ✓              | 1                            | 0.6              | 2                           | 0.00%                    |
| nab                      | Investment Cash Manager | 10.00m                     | N/A   | X              | 0.6                          | 0.6              | 3                           | 0.00%                    |
| Northern Beaches CU      | Access Account S4       | Nil                        | N/A   | ✓              | 1                            | 0.85             | 2                           | 0.05%                    |
| QT Mutual Bank           | Current Account         | Nil                        | N/A   | ✓              | 1.3                          | 0.6              | 2                           | 0.01%                    |
| Queensland Country Cre   | E-Access Account        | 6.00m                      | N/A   | X              | 1.25                         | 0.65             | 1.25                        | 0.00%                    |
| SCU                      | Access Savings          | Nil                        | N/A   | ✓              | 1.75                         | 0.75             | 2                           | 0.00%                    |
| SERVICE ONE Members      | Saving Investment AC    | 5.00m                      | N/A   | X              | 1                            | 1.5              | 1.5                         | 0.05%                    |
| SGE Credit Union         | Access Account          | 5m                         | N/A   | X              | 2                            | 1                | 1.5                         | 0.10%                    |
| Summerland CU            | Redi Access Account     | Nil                        | N/A   | ✓              | 1                            | 1                | 3                           | 0.00%                    |
| Sutherland Credit Union  | RediAccess              | 3.00m                      | N/A   | X              | Nil                          | 1.25             | 3                           | 0.00%                    |
| The Capricornian         | 10X10 Cap               | 10.00m                     | N/A   | ✓              | 1                            | Nil              | Nil                         | 0.00%                    |
| The Rock Building Soc    | The Only Account        | 6.00m                      | N/A   | X              | Nil                          | 0.65             | Nil                         | 0.00%                    |
| Westpac                  | Cash Manager            | 5.00m                      | N/A   | X              | 0.5                          | 0.5              | 2.5                         | 0.25%                    |
| ★                        |                         |                            |   |                |                              |                  |                             |                          |
| Bankstown City CU        | MoneyMax Access         | Nil                        | N/A   | X              | 2                            | 0.5              | 4                           | 0.10%                    |
| Community First CU       | Access Account S7       | Nil                        | N/A   | ✓              | 1.5                          | 1.1              | 2.5                         | 0.00%                    |
| HSBC                     | Cash Management Accou   | 10.00m                     | N/A   | X              | 2.5                          | 2.5              | 3.5                         | 0.05%                    |
| HSBC                     | Power Vantage CMA       | 20.00m                     | N/A   | X              | Nil                          | Nil              | Nil                         | 1.50%                    |
| HSBC                     | Premier CMA             | 35.00m                     | N/A   | X              | Nil                          | Nil              | Nil                         | 1.75%                    |
| Intech Credit Union      | Access Saving Account S | Nil                        | N/A   | ✓              | Nil                          | 1.2              | 5                           | 0.05%                    |
| People's Choice Credit U | Everyday Account        | 6.00m                      | N/A   | ✓              | Nil                          | Nil              | Nil                         | 0.00%                    |
| Qld Professional CU      | At Call Savings AC S1   | Nil                        | N/A   | X              | 1.5                          | 0.6              | 1                           | 0.00%                    |
| SERVICE ONE Members      | Day to Day Account      | 5.00m                      | N/A   | X              | 1                            | 1.5              | 1.5                         | 0.05%                    |
| TIO Banking              | Essentials Limited      | Nil                        | N/A   | X              | 1                            | 1                | 2                           | 0.01%                    |

# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Online Saver

| Company                          | Product                  | Account Keeping Fees, (\$) | Min opening balance | Phone banking | ATM Facility | Direct Credit | BPay | Interest rate, % \$25,000 |
|----------------------------------|--------------------------|----------------------------|---------------------|---------------|--------------|---------------|------|---------------------------|
| <b>★★★★★ "outstanding value"</b> |                          |                            |                     |               |              |               |      |                           |
| ANZ                              | SmartyPig                | Nil                        | 10                  | X             | X            | X             | X    | 5.25%                     |
| Bank of Cyprus Australia         | Midas Account            | Nil                        | 10                  | X             | X            | ✓             | ✓    | 5.25%                     |
| Bankwest                         | TeleNet Saver            | Nil                        | No min              | ✓             | X            | ✓             | X    | 5.80%                     |
| BOQ                              | WebSavings Account       | Nil                        | 1                   | ✓             | X            | ✓             | ✓    | 5.45%                     |
| Citibank                         | Online Saver             | Nil                        | No min              | ✓             | X            | ✓             | X    | 5.80%                     |
| Commonwealth Bank                | NetBank Saver            | Nil                        | No min              | ✓             | X            | ✓             | X    | 5.25%                     |
| Defence Bank                     | iSaver                   | Nil                        | No min              | ✓             | X            | ✓             | X    | 5.50%                     |
| ING DIRECT                       | Savings Maximiser        | Nil                        | No min              | X             | X            | ✓             | X    | 5.85%                     |
| Maitland Mutual BS               | Internet Saver Account   | Nil                        | 5000                | ✓             | X            | ✓             | ✓    | 5.65%                     |
| RaboDirect                       | HISA Call Personal       | Nil                        | No min              | X             | X            | ✓             | X    | 5.40%                     |
| Railways Credit Union            | Express Saver            | Nil                        | No min              | ✓             | X            | ✓             | ✓    | 5.80%                     |
| UBank                            | USaver                   | Nil                        | No min              | ✓             | X            | ✓             | X    | 6.11%                     |
| Virgin Money                     | Virgin Saver             | Nil                        | No min              | ✓             | X            | ✓             | X    | 5.85%                     |
| Westpac                          | eSaver                   | Nil                        | No min              | ✓             | X            | ✓             | X    | 5.50%                     |
| <b>★★★★★</b>                     |                          |                            |                     |               |              |               |      |                           |
| ADCU                             | Star Saver Direct Ac S20 | Nil                        | No min              | ✓             | X            | ✓             | ✓    | 4.25%                     |
| AMP Banking                      | First Account            | 5.00m                      | No min              | ✓             | ✓            | ✓             | ✓    | 4.65%                     |
| AMP Banking                      | eASYSAVER Account        | Nil                        | No min              | ✓             | X            | ✓             | X    | 5.20%                     |
| ANZ                              | Online Saver             | Nil                        | No min              | ✓             | ✓            | ✓             | ✓    | 4.25%                     |
| Arab Bank Australia              | Online Savings Account   | Nil                        | No min              | X             | ✓            | ✓             | ✓    | 5.05%                     |
| bankmecu                         | Cyber Saver              | Nil                        | No min              | X             | X            | ✓             | X    | 4.50%                     |
| BankSA                           | Express Saver Account    | N/A                        | No min              | ✓             | X            | ✓             | X    | 4.75%                     |
| CairnsPenny Savings&Lo           | Internet Saver Acct S7   | Nil                        | No min              | X             | X            | ✓             | X    | 4.85%                     |
| Community CPS Australi           | monEsaver Internet Acc   | N/A                        | No min              | ✓             | X            | ✓             | ✓    | 4.60%                     |
| Companion CU                     | monEsaver Internet Acc   | N/A                        | No min              | ✓             | X            | ✓             | ✓    | 4.60%                     |
| CUA                              | eSaver                   | Nil                        | 1                   | ✓             | X            | ✓             | ✓    | 4.65%                     |
| Easy Street Fin Services         | Easy Savings Online Acco | Nil                        | 2                   | X             | X            | ✓             | X    | 4.60%                     |
| ECU Australia                    | e-Saver                  | Nil                        | No min              | ✓             | X            | ✓             | ✓    | 5.00%                     |
| FCCS Credit Union                | Online Saver Account S70 | Nil                        | No min              | ✓             | X            | ✓             | ✓    | 4.75%                     |
| First Option CU                  | iT Saver                 | Nil                        | No min              | ✓             | X            | ✓             | ✓    | 5.00%                     |
| Gateway Credit Union             | eMax Saver               | Nil                        | No min              | ✓             | X            | ✓             | ✓    | 4.75%                     |
| Heritage Bank                    | Online Saver             | Nil                        | 1                   | ✓             | X            | ✓             | X    | 4.40%                     |
| HSBC                             | Serious Saver Account    | Nil                        | No min              | ✓             | X            | X             | X    | 5.80%                     |
| Hume Building Society            | Professional Cash Manag  | Nil                        | 5000                | ✓             | X            | ✓             | ✓    | 4.50%                     |
| ME Bank                          | Online Savings Account   | Nil                        | No min              | ✓             | X            | ✓             | X    | 5.00%                     |
| nab                              | iSaver                   | Nil                        | No min              | ✓             | X            | ✓             | X    | 5.50%                     |
| Newcastle Permanent              | Online Savings Account   | Nil                        | No min              | ✓             | X            | ✓             | X    | 5.36%                     |
| Police Credit                    | EasyinvestOnline Savings | Nil                        | No min              | ✓             | X            | ✓             | ✓    | 4.50%                     |

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# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Online Saver

| Company                  | Product                  | Account Keeping Fees, (\$) | Min opening balance | Phone banking | ATM Facility | Direct Credit | BPay | Interest rate, % \$25,000 |
|--------------------------|--------------------------|----------------------------|---------------------|---------------|--------------|---------------|------|---------------------------|
| ★★★★★                    |                          |                            |                     |               |              |               |      |                           |
| Police Credit Union      | Online SuperSaver Acc S  | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 4.50%                     |
| Police&NursesMut Banki   | CashSaver Account        | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 4.50%                     |
| Qantas Staff CU          | Qsaver                   | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 4.40%                     |
| Qld Police Credit Union  | Netlink Direct Ac S20    | Nil                        | No min              | ✓             | ✗            | ✗             | ✓    | 4.50%                     |
| Qld Professional CU      | Netsaver Account S50     | Nil                        | No min              | ✓             | ✗            | ✓             | ✗    | 5.25%                     |
| Queenslanders CU         | GOSaver                  | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 4.85%                     |
| Rural Bank ONE           | Personal Saver           | Nil                        | No min              | ✓             | ✗            | ✗             | ✓    | 5.00%                     |
| Select Credit Union      | Direct Account 020       | N/A                        | 1                   | ✓             | ✗            | ✓             | ✗    | 5.00%                     |
| Suncorp Bank             | Everyday Options Sub-Ac  | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 4.50%                     |
| Sutherland Credit Union  | eSaver                   | 3.00m                      | No min              | ✓             | ✗            | ✓             | ✗    | 4.45%                     |
| Teachers Credit Union    | Online Savings Account   | Nil                        | No min              | ✓             | ✗            | ✓             | ✗    | 4.50%                     |
| The Capricornian         | Savings Accumulator      | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 5.00%                     |
| TIO Banking              | Essentials eSaver        | Nil                        | 1000                | ✓             | ✗            | ✓             | ✗    | 5.00%                     |
| United Community         | monEsaver Internet Acc   | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 4.60%                     |
| Victoria Teachers CU     | Online Saver             | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 4.55%                     |
| ★★★★★                    |                          |                            |                     |               |              |               |      |                           |
| AMP Banking              | eASYCash Management      | 5.00m                      | No min              | ✓             | ✓            | ✓             | ✓    | 4.25%                     |
| ANZ                      | V2 Plus                  | Nil                        | 5000                | ✓             | ✓            | ✓             | ✓    | 3.00%                     |
| B & E Personal Banking   | iCash Management         | Nil                        | 1                   | ✓             | ✗            | ✓             | ✓    | 4.00%                     |
| Bank of Melbourne        | Investment Cash Account  | Nil                        | 10000               | ✓             | ✓            | ✓             | ✓    | 3.00%                     |
| bankmecu                 | CMA - High Yield Account | Nil                        | 5000                | ✓             | ✗            | ✓             | ✗    | 3.35%                     |
| BankSA                   | Investment Cash Account  | Nil                        | 10000               | ✓             | ✓            | ✓             | ✓    | 3.00%                     |
| Bankstown City CU        | MoneyMax OnLine Plus     | Nil                        | 1                   | ✓             | ✗            | ✓             | ✓    | 2.50%                     |
| Beirut Hellenic Bank     | Smart Net Account        | Nil                        | No min              | ✗             | ✓            | ✓             | ✓    | 5.90%                     |
| Bendigo Bank             | Money Extra              | Nil                        | 2000                | ✓             | ✗            | ✓             | ✓    | 2.30%                     |
| Catalyst Mutual          | iQSaver                  | Nil                        | 1                   | ✓             | ✗            | ✓             | ✗    | 4.25%                     |
| Circle Credit Co-op      | Beyond 2000 Internet Ac  | Nil                        | 2000                | ✓             | ✗            | ✓             | ✓    | 4.50%                     |
| Citibank                 | Plus Link Savings        | Nil                        | No min              | ✓             | ✗            | ✗             | ✗    | 2.75%                     |
| Community Mutual Grou    | Internet Maximiser S30   | Nil                        | 1                   | ✓             | ✗            | ✓             | ✓    | 4.50%                     |
| CUA                      | Cash Management Ac       | Nil                        | 1                   | ✓             | ✓            | ✓             | ✓    | 3.05%                     |
| Defence Bank             | Cash Management Accou    | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 2.75%                     |
| ECU Australia            | Smart Saver S10          | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 2.90%                     |
| Encompass Credit Union   | Emoney Account S30       | N/A                        | No min              | ✓             | ✗            | ✓             | ✓    | 3.50%                     |
| Greater Building Society | Cash Management Accou    | Nil                        | 1                   | ✓             | ✗            | ✓             | ✓    | 2.75%                     |
| Holiday Coast CU         | Percentage Plus AC S17   | Nil                        | 10000               | ✓             | ✓            | ✓             | ✓    | 2.25%                     |
| Holiday Coast CU         | i-Saver Account S21      | Nil                        | No min              | ✓             | ✗            | ✓             | ✗    | 3.15%                     |
| Horizon Credit Union     | HorizonDirect S10        | Nil                        | No min              | ✗             | ✗            | ✓             | ✗    | 4.50%                     |
| Hume Building Society    | Cash Management S8       | Nil                        | 5000                | ✓             | ✓            | ✓             | ✓    | 2.25%                     |

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# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Online Saver

| Company                 | Product                   | Account Keeping Fees, (\$) | Min opening balance | Phone banking | ATM Facility | Direct Credit | BPay | Interest rate, % \$25,000 |
|-------------------------|---------------------------|----------------------------|---------------------|---------------|--------------|---------------|------|---------------------------|
| ★★★                     |                           |                            |                     |               |              |               |      |                           |
| Hunter United Credit Un | e-ZYNET Direct            | Nil                        | No min              | ✓             | ✗            | ✓             | ✗    | 4.00%                     |
| Hunter United Credit Un | Cash Management Accou     | 5.00m                      | 5000                | ✓             | ✓            | ✓             | ✓    | 2.75%                     |
| Illawarra CU NSW        | iQSaver                   | Nil                        | No min              | ✓             | ✗            | ✓             | ✗    | 4.25%                     |
| ING DIRECT              | Savings Accelerator       | Nil                        | No min              | ✓             | ✗            | ✓             | ✗    | 4.25%                     |
| Macquarie Bank          | Macquarie Cash XL         | Nil                        | No min              | ✗             | ✗            | ✗             | ✗    | 4.25%                     |
| Macquarie Bank          | Cash Management Accou     | Nil                        | 5000                | ✓             | ✗            | ✓             | ✓    | 4.25%                     |
| Maitland Mutual BS      | Cash Management Accou     | Nil                        | 500                 | ✓             | ✗            | ✓             | ✓    | 3.25%                     |
| Maritime Mining & Power | Cash Management Ac S5     | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 2.60%                     |
| Maritime Mining & Power | Powerup eSaver Account    | Nil                        | No min              | ✓             | ✗            | ✓             | ✗    | 4.15%                     |
| ME Bank                 | InterestME Savings Ac     | Nil                        | No min              | ✓             | ✓            | ✓             | ✓    | 3.50%                     |
| MyState                 | Online Savings Account    | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 4.25%                     |
| nab                     | Cash Manager              | Nil                        | 5000                | ✓             | ✓            | ✓             | ✓    | 3.75%                     |
| Police Credit           | Investment - At Call S2   | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 3.00%                     |
| Police Credit Union     | Market Linked AC S15      | Nil                        | 5000                | ✓             | ✗            | ✓             | ✓    | 4.00%                     |
| QT Mutual Bank          | eSave                     | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 4.40%                     |
| Queensland Country Cre  | Online Saver Account      | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 4.60%                     |
| Queenslanders CU        | MoneyMaker Account S5     | Nil                        | 1                   | ✓             | ✗            | ✓             | ✓    | 3.25%                     |
| Rural Bank Limited      | Gold Cash Management      | 5.00m                      | 5000                | ✓             | ✓            | ✓             | ✓    | 3.25%                     |
| SGE Credit Union        | Inetsaver Account         | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 3.00%                     |
| SGE Credit Union        | Reward Me Saver Accoun    | Nil                        | No min              | ✓             | ✓            | ✓             | ✓    | 3.75%                     |
| St George Bank          | Investment Cash Account   | N/A                        | 10000               | ✓             | ✓            | ✓             | ✓    | 3.00%                     |
| Summerland CU           | Lifestyle Rewards Account | Nil                        | No min              | ✓             | ✗            | ✓             | ✓    | 3.40%                     |
| Summerland CU           | iSave Online              | Nil                        | 150                 | ✓             | ✗            | ✗             | ✗    | 4.65%                     |
| Teachers Credit Union   | Cash Management AC S      | Nil                        | No min              | ✓             | ✗            | ✓             | ✗    | 4.00%                     |
| The Capricornian        | E \$aver Account S29      | 5.00m                      | 1                   | ✓             | ✗            | ✓             | ✓    | 3.25%                     |
| Victoria Teachers CU    | Cash Management AC S      | Nil                        | 5000                | ✓             | ✗            | ✓             | ✓    | 4.25%                     |

|                          |                         |       |        |   |   |   |   |       |
|--------------------------|-------------------------|-------|--------|---|---|---|---|-------|
| ★★                       |                         |       |        |   |   |   |   |       |
| ANZ                      | Premium Cash Magmnt A   | Nil   | 10000  | ✓ | ✓ | ✓ | ✓ | 3.25% |
| Arab Bank Australia      | Cash Management Accou   | 5.00m | 1000   | ✗ | ✓ | ✓ | ✓ | 2.05% |
| Bank of Cyprus Australia | Liberty Account         | 4.00m | 1      | ✓ | ✓ | ✓ | ✓ | 3.00% |
| Bendigo Bank             | Networth Cash Managem   | Nil   | 5000   | ✓ | ✓ | ✓ | ✓ | 1.60% |
| Bendigo Bank             | Classic Savings Account | Nil   | 500    | ✓ | ✗ | ✓ | ✓ | 1.50% |
| BOQ                      | Cash Management Accou   | 5.00m | 5000   | ✓ | ✓ | ✓ | ✓ | 4.55% |
| Catalyst Mutual          | Cash Management Accou   | Nil   | 500    | ✓ | ✗ | ✓ | ✓ | 3.25% |
| Circle Credit Co-op      | Cash Fund Account S4    | Nil   | 5000   | ✓ | ✗ | ✓ | ✗ | 3.65% |
| Citibank                 | Ultimate Saver          | Nil   | No min | ✓ | ✓ | ✓ | ✓ | 4.50% |
| Commonwealth Bank        | Cash Investment Account | 5.00m | No min | ✓ | ✓ | ✓ | ✓ | 3.25% |
| Community CPS Australi   | Cash Management Accou   | Nil   | 1000   | ✓ | ✓ | ✓ | ✓ | 2.60% |

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# Deposit Account Star Ratings



All rates current at February 16th 2012, Bonus/Promotional rates are included

## Online Saver

| Company                  | Product                 | Account Keeping Fees, (\$) | Min opening balance | Phone banking | ATM Facility | Direct Credit | BPay | Interest rate, % \$25,000 |
|--------------------------|-------------------------|----------------------------|---------------------|---------------|--------------|---------------|------|---------------------------|
| <b>★★</b>                |                         |                            |                     |               |              |               |      |                           |
| Community Mutual Grou    | High Rise Savings S9    | Nil                        | No min              | ✓             | ✓            | ✓             | ✓    | 2.00%                     |
| Companion CU             | Cash Management Accou   | Nil                        | 1000                | ✓             | ✓            | ✓             | ✓    | 2.60%                     |
| Credit Union SA          | Cash Management Accou   | Nil                        | No min              | ✓             | ✓            | ✓             | ✓    | 2.50%                     |
| CUA                      | Platinum Plus           | Nil                        | 1                   | ✓             | ✓            | ✓             | ✓    | 2.90%                     |
| FCCS Credit Union        | Access Saver Account S6 | Nil                        | 1                   | ✓             | X            | ✓             | X    | 3.00%                     |
| Gateway Credit Union     | Everyday Savings Accoun | Nil                        | No min              | ✓             | ✓            | ✓             | ✓    | 2.15%                     |
| Heritage Bank            | Money Manager Account   | Nil                        | 1                   | ✓             | ✓            | ✓             | ✓    | 2.00%                     |
| Horizon Credit Union     | Cash Management S6      | Nil                        | No min              | ✓             | X            | ✓             | ✓    | 2.50%                     |
| Illawarra CU NSW         | Cash Management Accou   | Nil                        | 500                 | ✓             | X            | ✓             | ✓    | 3.25%                     |
| IMB                      | Cash Management Ac S    | Nil                        | 5000                | ✓             | ✓            | ✓             | ✓    | 3.50%                     |
| MyState                  | Saver Account           | Nil                        | 1000                | ✓             | X            | ✓             | X    | 2.50%                     |
| nab                      | Investment Cash Manager | 10.00m                     | 10000               | ✓             | ✓            | ✓             | ✓    | 3.00%                     |
| Qantas Staff CU          | At Call Deposits        | Nil                        | No min              | ✓             | ✓            | ✓             | ✓    | 2.75%                     |
| Qld Police Credit Union  | Cash Management Accou   | Nil                        | 5000                | ✓             | X            | ✓             | ✓    | 2.00%                     |
| QT Mutual Bank           | Cash Management Accou   | Nil                        | 5000                | ✓             | ✓            | ✓             | ✓    | 2.70%                     |
| Rabobank Australia       | CMA Standard Account    | 10m                        | 10000               | ✓             | ✓            | ✓             | ✓    | 4.50%                     |
| SCU                      | Money Market Account    | Nil                        | 5000                | ✓             | X            | ✓             | ✓    | 3.05%                     |
| Select Credit Union      | Cash Management Acct 0  | Nil                        | 1                   | ✓             | X            | ✓             | X    | 2.25%                     |
| SERVICE ONE Members      | Money Management        | 5.00m                      | 2000                | ✓             | X            | ✓             | X    | 3.00%                     |
| Summerland CU            | Access Plus Account     | Nil                        | No min              | ✓             | X            | ✓             | ✓    | 3.25%                     |
| United Community         | Cash Management Accou   | Nil                        | 1000                | ✓             | ✓            | ✓             | ✓    | 2.60%                     |
| Westpac                  | Cash Manager            | 5.00m                      | No min              | ✓             | ✓            | ✓             | ✓    | 3.05%                     |
| <b>★</b>                 |                         |                            |                     |               |              |               |      |                           |
| ADCU                     | Cash Management S9      | Nil                        | 500                 | ✓             | X            | ✓             | ✓    | 1.90%                     |
| Bank of Cyprus Australia | Cash Management Accou   | 10.00m                     | 5000                | ✓             | ✓            | ✓             | ✓    | 1.75%                     |
| Community First CU       | Money Market Account S1 | Nil                        | 5000                | ✓             | X            | ✓             | ✓    | 1.75%                     |
| HSBC                     | Premier CMA             | 35.00m                     | No min              | ✓             | ✓            | ✓             | ✓    | 1.75%                     |
| Newcastle Permanent      | Money Management Acct   | Nil                        | 5000                | ✓             | X            | ✓             | ✓    | 3.25%                     |
| RTA Staff CU             | Premium Savers Acct S8  | Nil                        | 10000               | ✓             | X            | ✓             | ✓    | 2.00%                     |
| RTA Staff CU             | Redi-Fund S7            | Nil                        | 5000                | ✓             | X            | ✓             | ✓    | 2.25%                     |
| The Rock Building Soc    | Cash Management Accou   | 5.00m                      | 5000                | ✓             | X            | ✓             | ✓    | 2.00%                     |

# DEPOSIT ACCOUNT STAR RATINGS

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

CANSTAR *deposit star ratings* are a sophisticated rating methodology, unique to CANSTAR that compares deposit products in Australia. CANSTAR 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 *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 *deposit account star ratings*?

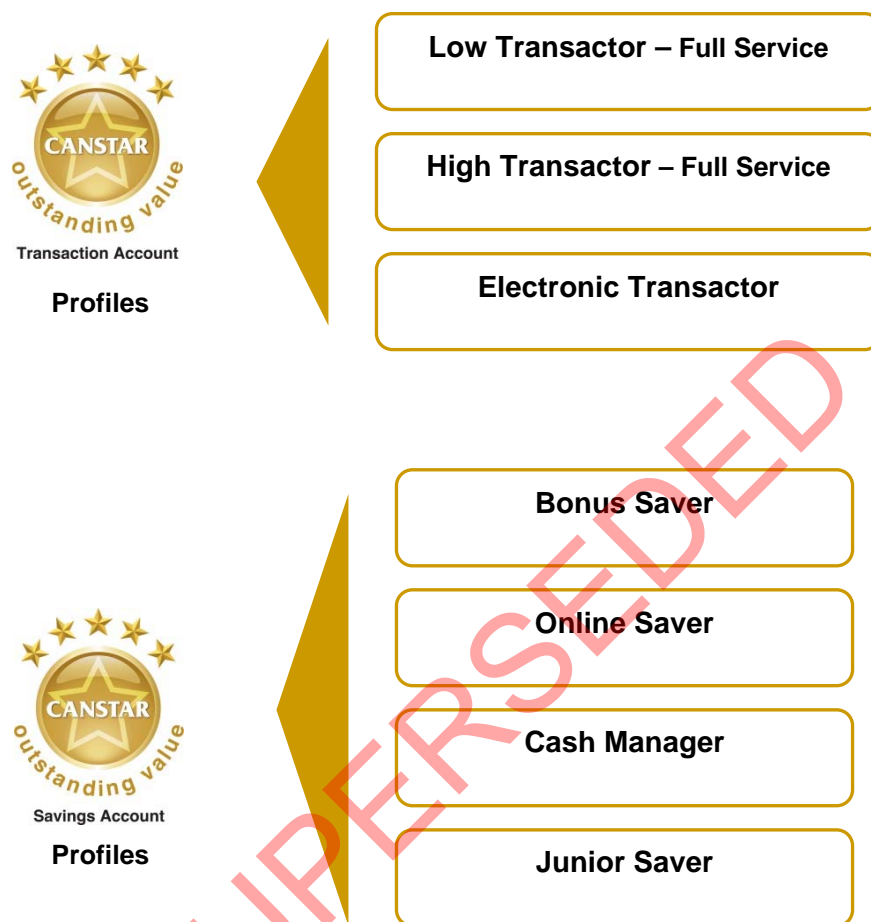
The following account types are assessed in the ratings:

- 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 *Business Banking star ratings*.

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

CANSTAR recognises that deposit account users have different needs in terms of saving and transacting. Hence the CANSTAR *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.

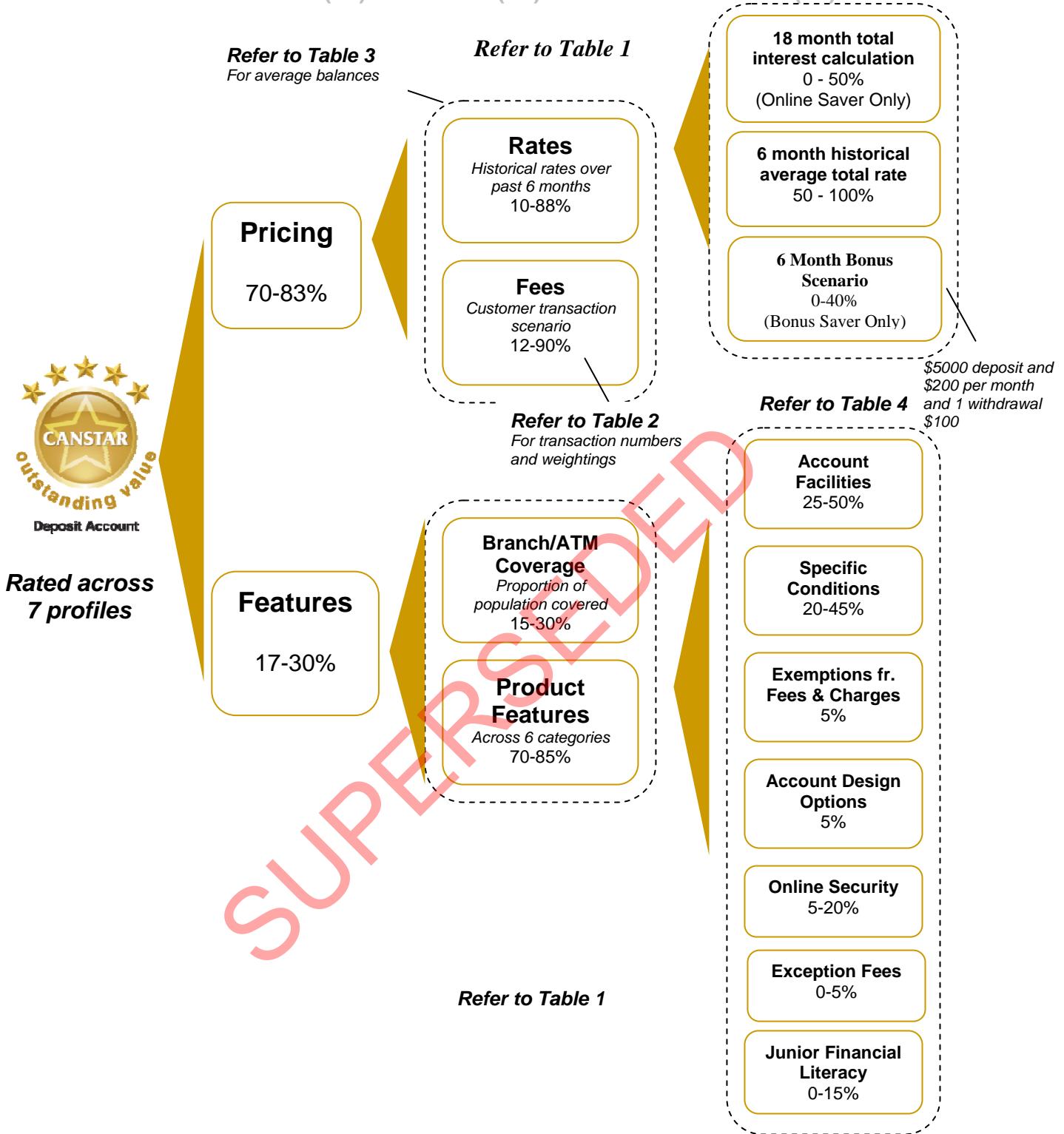
## How does it work?

### *How are the 'stars' calculated?*

Each deposit account reviewed for the **CANSTAR 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 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:

**TOTAL SCORE ( T ) = PRICING ( P ) + 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                                      |         |      |                  |          |
|--|---------|------|------------------|----------|
| Profile  | Pricing |      | Features         |          |
| High Transactor  | 70%     |      | 30%              |          |
| Low Transactor   | 70%     |      | 30%              |          |
| Electronic Transactor  | 72%     |      | 28%              |          |
| Cash Manager*  | 78%     |      | 22%              |          |
| Online Saver**   | 83%     |      | 17%              |          |
| Bonus Saver  | 83%     |      | 17%              |          |
| Junior Saver   | 83%     |      | 17%              |          |
| Profile  | Rate    | Fees | Product Features | Coverage |
| High Transactor  | 10%     | 90%  | 77%              | 23%      |
| Low Transactor   | 10%     | 90%  | 77%              | 23%      |
| Electronic Transactor  | 10%     | 90%  | 82%              | 18%      |
| Cash Manager   | 75%     | 25%  | 75%              | 25%      |
| Online Saver   | 82%     | 18%  | 85%              | 15%      |
| Bonus Saver  | 88%     | 12%  | 85%              | 15%      |
| Junior Saver   | 82%     | 18%  | 70%              | 30%      |
| *required to pay a minimum of 3% below the current cash rate at \$100,000    |         |      |                  |          |
| ** required to pay a minimum of 2.5% below the current cash rate at \$25,000 |         |      |                  |          |

CANSTAR 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's 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 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%          |             |              |              |

CANSTAR's 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**

| CANSTAR deposit account star ratings interest rate tiers |            |            |            |
|--|------------|------------|------------|
|  | 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) **Access** – takes into account the proportion of the population with access to a branch and/or ATM
- 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**

| Category Description           | Online/Bonus/Junior | Cash Manager | Transactor  |
|--------------------------------|---------------------|--------------|-------------|
| 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.

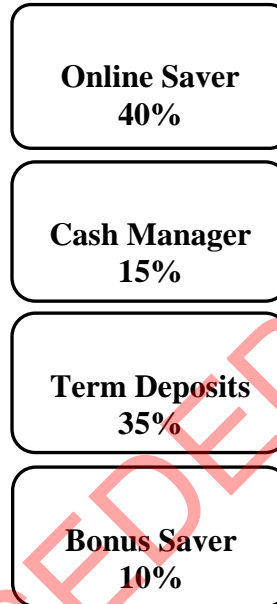
## Awards

Each year CANSTAR runs two deposit awards to reward those institutions displaying excellence in both the transaction and savings markets. The awards are based on the price and features for a number of different product types with the winners being the best overall. The methodology is as below.

### Best Value Australia Savings Award



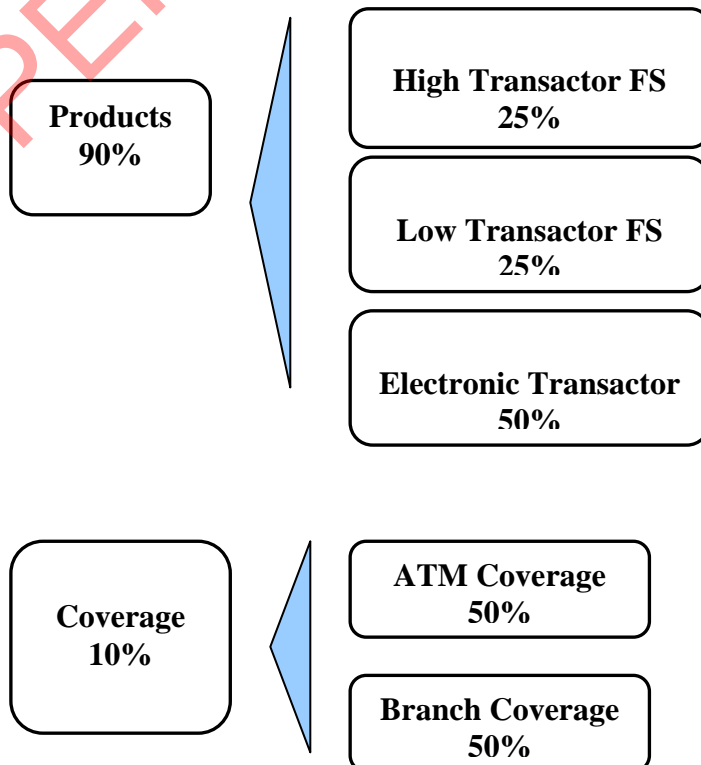
Best Value Australia Savings



### Best Value Australia Everyday Banking



Best Value Australia Everyday Banking



## 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. All awards are recalculated every year based on the latest ratings. CANSTAR also monitors rate changes on an ongoing basis.

## Does CANSTAR rate other product areas?

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



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

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