



DEPOSIT ACCOUNT STAR RATINGS

Report No. 8

September 2008

IN THIS REPORT WE EXPLORE ...

- ★ 428 deposit accounts
- ★ Turmoil in the markets from the sideline
- ★ Term deposit rates on a ten-year high
- ★ New award: Look west for best value savings
- ★ Latest advances: Technology & innovation
- ★ New products of note
- ★ Horses for courses



TURMOIL IN THE MARKETS FROM THE SIDELINE

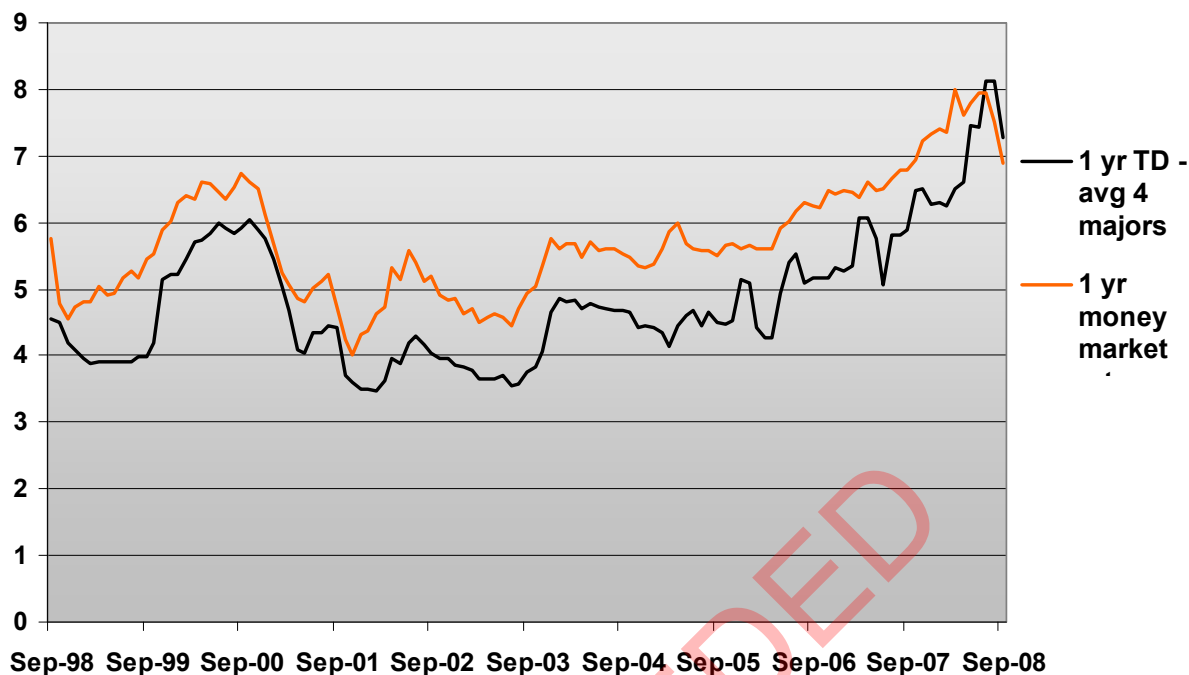
The past six months has seen the sub-prime crisis, the collapse of some of the biggest names in world finance and the failure of a myriad of smaller players. World stock markets have tumbled, and the news this week of Lehman Brothers' bankruptcy has set off another plunge in world stock markets and released another wave of pessimism. So is now the time to be on the sidelines, away from the volatility of the stock market and in the relatively stable environment of savings? There is some good news on this front. Banks, building societies and credit unions are chasing your money. Deposit rates are as high as they have been in years, and new product innovations are coming onto the market to make saving easier.

TERM DEPOSIT RATES ON A TEN-YEAR HIGH

The past six months have seen deposit rates climb to the some of the highest levels in the past decade. Behind the surge has been the somewhat rare occurrence of several RBA cash rate increases combined with banks' hunger for retail deposits to feed their loan activities in the wake of more expensive wholesale money. Competition for a bigger share of the consumer's savings has been fierce, with rates on offer for both savings accounts and term deposits tipping over the 8% mark. That's over and above the cash rate. Even the recent RBA cash rate drop and the inevitable flattening of deposit rates that followed has not closed this profitable savings avenue completely. Rates remain at impressive levels and savers can still benefit by locking in some great term deposit rates.

The chart below tracks the average 1 year term deposit rates from the four major banks, compared to the 1 year money market rate, an indicator of the cost of funding for banks. The graph shows not only that rates are at their highest in the past decade, but also that for the first time in the last 10 years term deposit rates have overtaken the money market rate over the last six months. This negative margin is firm evidence that the banks are aggressively competing for their share of household deposits, with the average Australian saver the clear winner in the situation.

Term Deposit rates vs Money Market rate



Source: CANNEX Sept, 2008

LOOK WEST FOR BEST VALUE SAVINGS

BankWest – Best Value Australia - Savings

With these high saving rates in mind, CANNEX has introduced a new award – Best Value Australia - Savings. This award aims to recognise the institution that has offered consistently high rates and impressive products across a range of savings products. Points were scored from the Online Savers and Cash Manager star ratings profile, as well as a range of term deposits. Average rates over the last 6 months for three, six and 12 month term deposits were analysed, with points given for credit rating as well. With these products considered, CANNEX congratulates Bankwest, the inaugural winner. Bankwest has led the way over the past 6 months with consistently high savings rates across the board. At their peak, Bankwest's term deposit rates reached 8.70%, 1.45% higher than the RBA cash rate. These impressive fixed deposit rates, combined with their Telenet Saver online savings account, and Gold Cash Management Account, provide customers with several options to make the most of the current savings environment.



LATEST ADVANCES: TECHNOLOGY AND INNOVATION

Recent years have seen banking move into brave new territory, with many consumers embracing new technology and making the most of the numerous methods now available for day-to-day banking. Several institutions such as ANZ and nab have taken this to the next level, with mobile phone (sms) banking. With mobile phones continuing to develop at a phenomenal rate in this country, mobile phone banking allows customers access to certain banking features such as checking balances, viewing transaction history, and transferring between linked accounts. With mobile phones an essential part of everyday living for most people, the ability to control their finances on the run will be a welcome addition to their banking options. Just as internet banking had teething problems convincing many customers it was safe, sms banking will

need to prove itself. But with lessons learnt developing internet banking, sms banking may grow to become everyone's favourite sidekick to internet banking.

With technology comes innovation and there have been many innovative products introduced to the market in recent times. With banking fees an ever popular media topic, consumers are the winners with several institutions making efforts to limit the actual fees paid by customers. The biggest fee on most transaction accounts will be the fee for overdrawing an account. This can be as high as \$50. Credit unions have led the way in the past with many offering a grace period to fix the bill when an account becomes negative. Bankwest offers a similar feature called their "safety net facility" which allows customers to overdraw by up to \$100 before the excess fee is applied. These fees can also be avoided by nab's clear banking approach which avoids allowing an account to overdraw where possible, and doesn't charge a fee if it does. Bank of Queensland's Reverse Charges Account takes a new approach to fees, rewarding customers with no monthly fee and \$2 cash back for keeping \$2000 in their account.

NEW PRODUCTS OF NOTE

We have noted many new products in the market place over the past six months, adding to the already competitive deposit product market. Illawarra-based building society, IMB Limited has recently released a competitive new transaction account, the Everyday Unlimited account. This account has minimal fees, only charging for other institution's ATMs and GiroPost transactions, with the \$6 monthly fee waived when \$2000 is kept in the account. The deal is even sweeter for those who live outside the Illawarra area who pay no transaction fees in Australia whatsoever. A number of credit unions offer a relationship balance discount on fees, recognising all customer balances across deposits and loans.

One Direct, with its reputation as an online mortgage provider, has recently launched an Online High Interest Savings account, currently offering 7.50%. Could this step hint at One Direct building on its mortgage success and moving towards becoming a full service online bank?

Other institutions with competitive new products awarded with CANNEX rising stars include AMP Banking, FCCS Credit Union, Laiki Bank, and myState Financial.

HORSES FOR COURSES

With a multitude of deposit accounts available to customers in Australia, there is an account available for every situation. By following the following four simple steps, it is possible to minimize fees and maximize interest.

1. **Find the ideal accounts.** Most people will require a variety of different features from their combination of deposit accounts, and linking several accounts is the best way to achieve this variety. The easiest way to pay too much in fees is to do all of your banking from one single, less than ideal, account.
2. **Choose your transactor.** The starting point for a good combination of deposit accounts is a low fee transaction account. Despite having low or no interest, this account is invaluable because if you get the right one for your needs you can find yourself with easy access to your funds without paying the world in fees. Be realistic about your transacting behaviour. If you are forever swiping your card you may be best paying a monthly fee to maximize your free transactions. Others may suit a no frills transaction account and just pay for what they use. If you have a regular salary to deposit, make the most of it – many institutions will waive the monthly fee if you deposit a certain amount each month, giving you the best of both worlds.

3. **Choose your saver.** Now that you have minimized the fees you are paying, the key is to find the perfect savings account. In the current market, for most people this will mean an online saver. This is a simple account that is linked to your transaction account and managed over the internet. Rates around 7% are common and reach to just over 8%.

Things to look for will be minimal fees, and if you go for the same institution as your transaction account you will be able to move money around instantaneously, allowing you to keep as much as possible in the account earning high interest, while allowing you to access it straight away in an emergency. This is where packaging a transaction and savings account from the one institution has real benefits – earn maximum interest and maintain instant access.

4. **Need an incentive?** The access benefits of an online saver are great for those that trust themselves with it. But for some people, the instant, consequence-free access can be too good to be true. If you find yourself regularly dipping into your savings for non-essentials, a bonus saver account or a term deposit may be a smart addition to your deposit account combo. If you already have a lump sum and need a short term way to keep your hands off it, a term deposit can earn you the maximum possible interest and stop you eroding the balance. If you are trying to get ahead in your savings but can't seem to get off the mark, a bonus saver may be the way to go. These accounts pay bonus interest if certain transaction criteria is met, for example, no withdrawals and at least one deposit within each month. The conditions vary between accounts but generally the sacrificing of interest for the month if conditions are broken is a good incentive to keep money going into the account, and, more importantly, staying in the account.

These four steps aim to help cut through the mountain for deposit products on the market. The CANEX deposit account star ratings include seven profiles that will help identify the best value products to follow these steps.

Deposit products were rated 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 best combination of rates, fees, features, access and credit rating. 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.

DISCLAIMER

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deposit account star ratings



Online Saver

| Company | Product | Account Keeping Fees, (\$) | Min opening balance | Phone banking | ATM Facility | Direct Credit | BPay | Institution Standard and Poor Rating | Interest rate, % \$25,000 |
|---------|---------|----------------------------|---------------------|---------------|--------------|---------------|------|--------------------------------------|---------------------------|
|---------|---------|----------------------------|---------------------|---------------|--------------|---------------|------|--------------------------------------|---------------------------|

★★★★★

"superior value"

| | | | | | | | | | |
|--------------------------|-------------------------|-----|--------|---|---|---|---|-----------|-------|
| BankWest | TeleNet Saver | Nil | No min | ✓ | ✗ | ✓ | ✗ | AA- | 8.50% |
| Commonwealth Bank | NetBank Saver | Nil | No min | ✓ | ✗ | ✓ | ✗ | AA | 7.00% |
| dragondirect | directsaver Account | Nil | No min | ✓ | ✗ | ✓ | ✗ | A+ | 8.10% |
| Greater Building Society | Bonus Saver Account | Nil | No min | ✓ | ✗ | ✓ | ✗ | BBB+ | 8.00% |
| HSBC | Serious Saver Account | Nil | No min | ✓ | ✗ | ✗ | ✗ | AA | 7.50% |
| IMB Limited | Reward Saver | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | BBB | 8.10% |
| nab | iSaver | Nil | No min | ✓ | ✗ | ✓ | ✗ | AA | 7.05% |
| Newcastle Permanent | Rapid Saver | Nil | 1.00 | ✓ | ✗ | ✓ | ✓ | BBB+ | 8.00% |
| NSW Teachers CU | Online Savings Account | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 8.00% |
| RaboPlus | Savings Account | Nil | 1.00 | ✗ | ✗ | ✓ | ✗ | AAA | 7.30% |
| SUNCORP | Everyday Options Sub-Ac | Nil | No min | ✓ | ✗ | ✓ | ✓ | A+ | 7.15% |
| Westpac | Reward Saver | Nil | No min | ✓ | ✓ | ✓ | ✓ | AA | 7.40% |
| Westpac | eSaver | Nil | No min | ✓ | ✗ | ✗ | ✓ | AA | 7.05% |

★★★★★

"excellent value"

| | | | | | | | | | |
|------------------------|--------------------------|-------|---------|---|---|---|---|-----------|-------|
| AMP Banking | eASYSAVER Account | Nil | No min | ✓ | ✗ | ✓ | ✗ | A- | 8.25% |
| ANZ | V2 Plus | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | AA | 6.25% |
| Arab Bank Australia | Cash Management Accou | 5.00m | 1000.00 | ✗ | ✓ | ✓ | ✓ | A- | 6.85% |
| Bank of Queensland | WebSavings Account | Nil | 1.00 | ✓ | ✗ | ✓ | ✓ | BBB+ | 7.15% |
| BankSA | Express Saver Account | N/A | No min | ✓ | ✗ | ✓ | ✗ | A+ | 7.00% |
| Capricornia CU | E \$aver Account S29 | 5.00m | 1.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 7.35% |
| Citibank | Citibank Plus Link Svgs | Nil | 5000.00 | ✓ | ✗ | ✗ | ✗ | AA+ | 7.00% |
| Coastline Credit Union | e-Saver S35 | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 8.00% |
| dragondirect | DIY Super directsaver | Nil | No min | ✓ | ✗ | ✓ | ✗ | A+ | 8.10% |
| Gateway Credit Union | eMax Saver | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 7.50% |
| ING Direct | Savings Maximiser | Nil | No min | ✓ | ✗ | ✓ | ✗ | AA | 8.00% |
| Members Equity Bank | ME Online Savings Acct | Nil | No min | ✓ | ✗ | ✓ | ✗ | BBB | 7.50% |
| Members Equity Bank | InterestME Savings Ac | Nil | No min | ✓ | ✓ | ✓ | ✓ | BBB | 7.00% |
| nab | Smart Reward Saver | 3.00m | No min | ✓ | ✗ | ✓ | ✓ | AA | 6.61% |
| NSW Teachers CU | Cash Management AC S | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 7.05% |
| NSW Teachers CU | Edvest Cash Mgment S | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 7.10% |
| Qantas Staff CU | Qsaver | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 7.85% |
| Qld Professional CU | Netsaver Account S50 | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 7.55% |
| Railways Credit Union | Express Saver (S50) | Nil | No min | ✓ | ✗ | ✗ | ✗ | Not rated | 7.50% |
| StGeorge Qld/Vic/Tas/W | Power Saver Account | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | A+ | 6.70% |
| Suncorp Direct | eOptions | Nil | No min | ✓ | ✗ | ✓ | ✓ | A+ | 7.10% |
| United Credit Union | Double Interest Saver Ac | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 7.30% |

your guide to product excellence

Sept 2008. All rates current at Aug 28th, 2008

Online Saver - Page 1 of 5

deposit account star ratings



Online Saver

| Company | Product | Account Keeping Fees, (\$) | Min opening balance | Phone banking | ATM Facility | Direct Credit | BPay | Institution Standard and Poor Rating | Interest rate, % \$25,000 |
|---------------------------|--------------------------|----------------------------|---------------------|---------------|--------------|---------------|------|--------------------------------------|---------------------------|
| ★★★ "strong value" | | | | | | | | | |
| Austral Credit Union | Net Saver S40 | Nil | 5000.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 7.00% |
| Australian Central CU | e-savings Account | Nil | 2000.00 | ✓ | ✗ | ✓ | ✗ | Not rated | 6.80% |
| Australian Defence CU | Star Saver Direct Ac S20 | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 7.05% |
| Bank of Cyprus Australia | Midas Account | Nil | 10.00 | ✗ | ✗ | ✓ | ✓ | Not rated | 7.50% |
| Community CPS Australi | monEsaver Internet Acc | N/A | 1000.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 6.90% |
| Companion CU | Savings Direct Acc S16 | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 6.80% |
| Credit Union Australia | eSaver | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 7.15% |
| Dnister Ukrainian Credit | iSaver Account | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 7.00% |
| Easy Street Fin Services | Easy Savings Account | Nil | No min | ✗ | ✗ | ✓ | ✗ | Not rated | 7.25% |
| ECU Australia | e-Saver | Nil | 11.00 | ✗ | ✗ | ✓ | ✓ | Not rated | 7.00% |
| Elders ERBOnline | ERBOnline Savings | Nil | No min | ✓ | ✗ | ✓ | ✓ | BBB- | 7.25% |
| Family First CU | Family e-Saver S8 | Nil | 2000.00 | ✓ | ✗ | ✓ | ✗ | Not rated | 7.00% |
| FCCS Credit Union | Online Saver Account S70 | N/A | 1.00 | ✓ | ✗ | ✗ | ✓ | Not rated | 7.00% |
| Heritage Building Soc | on-line s@ver | Nil | 5000.00 | ✓ | ✗ | ✓ | ✗ | BBB+ | 7.10% |
| Horizon Credit Union | HorizonDirect S10 | Nil | No min | ✗ | ✗ | ✓ | ✗ | Not rated | 7.10% |
| Hume Building Society | iSave | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 7.10% |
| Hunter United Credit Un | e-ZYNET Direct | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 7.00% |
| Illawarra CU NSW | iQSaver | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 6.90% |
| Industries Mutual CU | E-Savings | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 7.25% |
| Macquarie Credit Union | Money Market Account S1 | Nil | 1.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 7.00% |
| Maleny & District Commu | E-Saver Account | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 7.10% |
| Maritime Mining & Power | Premium Savings Account | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 7.20% |
| mecu | Community Access Accou | Nil | 1.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 7.15% |
| mecu | Cyber Saver | Nil | No min | ✗ | ✗ | ✓ | ✗ | Not rated | 7.15% |
| nab | Margin Ln Cash Mment A/ | Nil | No min | ✓ | ✓ | ✓ | ✗ | AA | 5.89% |
| Police & Nurses Credit | CashSaver Account | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 7.00% |
| Police Credit | EasyInvest - At Call S7 | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 7.15% |
| Powerstate Credit Union | i-Plus S8 | Nil | No min | ✗ | ✗ | ✓ | ✗ | Not rated | 7.00% |
| Qld Teachers CU | eSave | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 7.00% |
| Satisfac Credit Union | Maxinet Savings S11 | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 7.05% |
| Savings & Loans Cred U | Online Saver | Nil | 2.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 7.15% |
| Select Credit Union | Direct Account 020 | N/A | 1.00 | ✓ | ✗ | ✓ | ✗ | Not rated | 7.25% |
| Unicom Credit Union | iQSaver | Nil | 1.00 | ✓ | ✗ | ✓ | ✗ | Not rated | 6.90% |
| Victoria Teachers CU | Online Saver | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 7.00% |

★★ "average value"

| | | | | | | | | | |
|---------------|----------------------|-------|---------|---|---|---|---|------|-------|
| Adelaide Bank | Cash Management Plus | 6.00m | 5000.00 | ✓ | ✓ | ✓ | ✓ | BBB+ | 5.40% |
|---------------|----------------------|-------|---------|---|---|---|---|------|-------|

your guide to product excellence

Sept 2008. All rates current at Aug 28th, 2008

Online Saver - Page 2 of 5

deposit account star ratings



Online Saver

| Company | Product | Account Keeping Fees, (\$) | Min opening balance | Phone banking | ATM Facility | Direct Credit | BPay | Institution Standard and Poor Rating | Interest rate, % \$25,000 |
|--------------------------|--------------------------|----------------------------|---------------------|---------------|--------------|---------------|------|--------------------------------------|---------------------------|
| ★★ "average value" | | | | | | | | | |
| Alliance One CreditUnion | eSmart Internet Account | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 6.75% |
| AMP Banking | Cash Management Accou | Nil | 1000.00 | ✓ | ✓ | ✓ | ✓ | A- | 6.75% |
| ANZ | Progress Saver | Nil | 10.00 | ✓ | ✓ | ✓ | ✓ | AA | 5.66% |
| B & E | iCash Management | Nil | 1.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 6.70% |
| Bananacoast Community | Incentive Savings AC S7 | 6.00m | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.85% |
| Bananacoast Community | 55 Plus Account S49 | 6.00m | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.90% |
| Bank of Queensland | Bonus Interest Saver Ac | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | BBB+ | 5.15% |
| BankSA | Power Saver Account | Nil | No min | ✓ | ✓ | ✓ | ✓ | A+ | 5.75% |
| Bankstown City CU | Money Max Gold | 5.00m | 1.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 6.40% |
| BankWest | Instant Saver | 3.00m | No min | ✓ | ✓ | ✓ | ✓ | AA- | 4.75% |
| BankWest | Gold Cash Management | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | AA- | 5.75% |
| Bendigo Bank | Money Extra CMA | Nil | 2000.00 | ✓ | ✗ | ✓ | ✓ | BBB+ | 5.45% |
| Coastline Credit Union | Bonus Reward Saver S2 | 5.00m | 500.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 7.00% |
| Commonwealth Securitie | Direct Invest AC CDIA | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | AA | 5.10% |
| Defence Force CU | I-Saver Account | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 7.00% |
| Dnister Ukrainian Credit | Bonus Saver | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 6.25% |
| ECU Australia | Smart Saver S10 | Nil | 11.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 6.15% |
| Encompass Credit Union | Emoney Account S30 | N/A | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 6.50% |
| Gosford City Cred Union | Cash Management Acc S | Nil | 5000.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 6.50% |
| Greater Building Society | Cash Management Accou | Nil | 1.00 | ✓ | ✗ | ✓ | ✓ | BBB+ | 6.00% |
| Holiday Coast CU | i-Saver Account S21 | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 6.50% |
| HSBC | On-line Savings Account | Nil | 2000.00 | ✓ | ✓ | ✓ | ✓ | AA | 5.40% |
| Hunter United Credit Un | Cash Management Accou | 5.00m | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 6.00% |
| Hunter United Credit Un | XLR8 Savings Account | 5m | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 8.00% |
| La Trobe Country Credit | Internet Savings S12 | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 6.50% |
| Maritime Mining & Power | Cash Management Ac S5 | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 6.00% |
| mecu | Incentive Saver Account | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 6.00% |
| mecu | CMA - High Yield Account | Nil | 5000.00 | ✓ | ✗ | ✓ | ✗ | Not rated | 6.60% |
| Nurses First | CashSaver Account | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 7.00% |
| Police Credit | 14 Day Notice S14 | Nil | 5000.00 | ✓ | ✗ | ✗ | ✗ | Not rated | 6.40% |
| Police CU NSW | Market Linked AC S15 | Nil | 5000.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 6.40% |
| Police CU NSW | Online SuperSaver Acc S | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 7.00% |
| Qantas Staff CU | At Call Deposits | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 5.75% |
| Qld Police Credit Union | Netlink Direct Ac S20 | Nil | No min | ✓ | ✗ | ✗ | ✓ | Not rated | 6.40% |
| Satisfac Credit Union | Premium-at-Call S43 | Nil | 25000.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 6.76% |
| SGE Credit Union | Inetsaver | Nil | No min | ✓ | ✗ | ✗ | ✗ | Not rated | 6.00% |

your guide to product excellence

Sept 2008. All rates current at Aug 28th, 2008

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deposit account star ratings



Online Saver

| Company | Product | Account Keeping Fees, (\$) | Min opening balance | Phone banking | ATM Facility | Direct Credit | BPay | Institution Standard and Poor Rating | Interest rate, % \$25,000 |
|-------------------------------|-------------------------|----------------------------|---------------------|---------------|--------------|---------------|------|--------------------------------------|---------------------------|
| ★★ "average value" | | | | | | | | | |
| St George Bank | Power Saver Account | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | A+ | 5.75% |
| Uni Credit Union | iSaver | Nil | No min | ✗ | ✗ | ✗ | ✗ | Not rated | 6.80% |
| Victoria Teachers CU | Home Bonus Saver Acc S | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 6.05% |
| Warwick Credit Union | Cash Manager Online | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 6.00% |
| ★ "satisfactory value" | | | | | | | | | |
| Bananacoast Community | Community Saver Ac S6 | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 5.50% |
| Bank of Queensland | Cash Management Accou | 5.00m | 5000.00 | ✓ | ✓ | ✓ | ✓ | BBB+ | 5.65% |
| BankSA | Incentive Saver Account | Nil | No min | ✓ | ✓ | ✓ | ✓ | A+ | 4.51% |
| Bendigo Bank | Classic Savings Account | Nil | 500.00 | ✓ | ✗ | ✓ | ✓ | BBB+ | 4.70% |
| Bendigo Bank | Networth Cash Managem | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | BBB+ | 4.95% |
| Capricornia CU | Cash Management Accou | 7.50m | 1.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.20% |
| Circle Credit Co-op | 30 Days Notice Wdl S8 | Nil | 500.00 | ✓ | ✗ | ✓ | ✗ | Not rated | 5.15% |
| Citibank | Ultimate Saver | Nil | No min | ✓ | ✓ | ✓ | ✓ | AA+ | 8.00% |
| Community CPS Australi | Cash Management Accou | Nil | 1000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.00% |
| Community CPS Australi | Alliance Account | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.00% |
| Credit Union Australia | Cash Management Ac | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 4.80% |
| Elders Rural Bank | Gold Cash Management | 5.00m | 5000.00 | ✓ | ✓ | ✓ | ✓ | BBB- | 6.00% |
| FCCS Credit Union | Access Saver Account S6 | Nil | 1.00 | ✓ | ✗ | ✓ | ✗ | Not rated | 6.00% |
| Gateway Credit Union | Christmas Club Account | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 5.30% |
| Gateway Credit Union | Everyday Savings Accoun | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 5.25% |
| HSBC | Cash Management Accou | 10.00m | 10000.00 | ✓ | ✓ | ✓ | ✓ | AA | 4.90% |
| Illawarra CU NSW | CU+saver | Nil | 1.00 | ✓ | ✗ | ✓ | ✗ | Not rated | 5.05% |
| Karpaty Credit Union | E Saver | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 6.50% |
| Lysaght Credit Union | Notice Of Withdrawal | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 6.50% |
| Maitland Mutual BS | Cash Management Acct S | Nil | 500.00 | ✓ | ✗ | ✓ | ✓ | Not Rated | 6.00% |
| Newcastle Permanent | Money Management Acct | Nil | 5001.00 | ✓ | ✗ | ✓ | ✓ | BBB+ | 5.75% |
| Nurses First | SwiftSaver Account | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 5.50% |
| Orange Credit Union | Golden Account S10 | Nil | 5000.00 | ✓ | ✗ | ✓ | ✗ | Not rated | 5.50% |
| Orange Credit Union | Christmas Club S4 | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 5.20% |
| Police & Nurses Credit | FairSaver Account | 2.95m | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 5.00% |
| Police CU NSW | Christmas Club S3 | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 5.00% |
| Police CU SA | iSavings | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 5.50% |
| Qld Teachers CU | Cash Management Accou | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.00% |
| Satisfac Credit Union | Bonus Savings Account S | Nil | No min | ✓ | ✗ | ✓ | ✗ | Not rated | 5.15% |
| St George Bank | Incentive Saver Account | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | A+ | 4.51% |
| Sydney Credit Union | Motivator Savings | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 5.04% |

your guide to product excellence

Sept 2008. All rates current at Aug 28th, 2008

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deposit account star ratings



Online Saver

| Company | Product | Account Keeping Fees, (\$) | Min opening balance | Phone banking | ATM Facility | Direct Credit | BPay | Institution Standard and Poor Rating | Interest rate, % \$25,000 |
|---------|---------|----------------------------|---------------------|---------------|--------------|---------------|------|--------------------------------------|---------------------------|
|---------|---------|----------------------------|---------------------|---------------|--------------|---------------|------|--------------------------------------|---------------------------|



"satisfactory value"

| | | | | | | | | | |
|------------------------|-----------------------|-----|---------|---|---|---|---|-----------|-------|
| Transcomm Credit Co-O | Cash Management AC | Nil | 5000.00 | ✗ | ✗ | ✓ | ✗ | Not rated | 5.25% |
| Unicom Credit Union | CU+saver | Nil | 1.00 | ✓ | ✗ | ✓ | ✗ | Not rated | 5.05% |
| Victoria Teachers CU | Cash Management AC S | Nil | 5000.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 5.35% |
| Wagga Mutual Credit Un | Cash Management S2 | Nil | 5000.00 | ✓ | ✗ | ✓ | ✓ | Not rated | 4.75% |
| Wagga Mutual Credit Un | Community Sponsorship | Nil | 1.00 | ✓ | ✗ | ✓ | ✗ | Not rated | 4.75% |
| Warwick Credit Union | Cash Manager Plus | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 5.50% |



"rising star"

| | | | | | | | | | |
|-------------------|------------------------|-----|--------|---|---|---|---|-----------|-------|
| FCCS Credit Union | Superfund Maximiser | Nil | No min | ✓ | ✗ | ✓ | ✓ | Not rated | 8.00% |
| Laiki Bank | Smart Net | Nil | No min | ✗ | ✗ | ✓ | ✓ | Not rated | 7.25% |
| myState Financial | Online Savings Account | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 6.75% |

deposit account star ratings



Cash Manager

| Company | Product | Account Keeping Fees, (\$) | Min opening balance | Phone banking | Internet Facility | Direct Credit | BPay | Institution Standard and Poor Rating | Interest rate, % \$25,000 |
|--------------------------------|--------------------------|----------------------------|---------------------|---------------|-------------------|---------------|------|--------------------------------------|---------------------------|
| ★★★★★ "superior value" | | | | | | | | | |
| ANZ | V2 Plus | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | AA | 6.25% |
| Bank of Queensland | Cash Management Accou | 5.00m | 5000.00 | ✓ | ✓ | ✓ | ✓ | BBB+ | 5.65% |
| Capricornia CU | E \$aver Account S29 | 5.00m | 1.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 7.35% |
| Commonwealth Bank | Cash Investment Account | 5.00m | 10000.00 | ✓ | ✓ | ✓ | ✓ | AA | 6.25% |
| Companion CU | Savings Direct Acc S16 | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 6.80% |
| Gateway Credit Union | eMax Saver | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 7.50% |
| mecu | Community Access Accou | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 7.15% |
| nab | Investment Cash Manager | 10.00m | 10000.00 | ✓ | ✓ | ✓ | ✓ | AA | 6.00% |
| StGeorge Qld/Vic/Tas/W | Power Saver Account | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | A+ | 6.70% |
| United Credit Union | Double Interest Saver Ac | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 7.30% |
| Victoria Teachers CU | Online Saver | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 7.00% |
| Westpac | Cash Manager | 5.00m | No min | ✓ | ✓ | ✓ | ✓ | AA | 5.80% |
| ★★★★★ "excellent value" | | | | | | | | | |
| Alliance One CreditUnion | eSmart Internet Account | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 6.75% |
| Bananacoast Community | 55 Plus Account S49 | 6.00m | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.90% |
| Bananacoast Community | Incentive Savings AC S7 | 6.00m | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.85% |
| BankSA | Power Saver Account | Nil | No min | ✓ | ✓ | ✓ | ✓ | A+ | 5.75% |
| BankWest | Gold Cash Management | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | AA- | 5.75% |
| Bendigo Bank | Networth Cash Managem | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | BBB+ | 4.95% |
| Commonwealth Securitie | Direct Invest AC CDIA | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | AA | 5.10% |
| ECU Australia | Smart Saver S10 | Nil | 11.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 6.15% |
| Gateway Credit Union | Everyday Savings Accoun | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 5.25% |
| Greater Building Society | Cash Management Accou | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | BBB+ | 6.00% |
| Home Building Society | Home Cash Maximiser | Nil | No min | ✓ | ✓ | ✓ | ✓ | BBB | 5.65% |
| Hunter United Credit Un | Cash Management Accou | 5.00m | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 6.00% |
| Newcastle Permanent | Money Management Acct | Nil | 5001.00 | ✓ | ✓ | ✓ | ✓ | BBB+ | 5.75% |
| Qantas Staff CU | At Call Deposits | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 5.75% |
| Qld Teachers CU | Cash Management Accou | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.00% |
| St George Bank | Power Saver Account | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | A+ | 5.75% |
| ★★★ "strong value" | | | | | | | | | |
| Adelaide Bank | Cash Management Plus | 6.00m | 5000.00 | ✓ | ✓ | ✓ | ✓ | BBB+ | 5.40% |
| ANZ | Premium Cash Magmnt A | Nil | 10000.00 | ✓ | ✓ | ✓ | ✓ | AA | 6.25% |
| BankSA | Investment Cash Account | 6.00m | 10000.00 | ✓ | ✓ | ✓ | ✓ | A+ | 3.70% |
| BankWest | Instant Saver | 3.00m | No min | ✓ | ✓ | ✓ | ✓ | AA- | 4.75% |
| Bendigo Bank | Classic Savings Account | Nil | 500.00 | ✓ | ✓ | ✓ | ✓ | BBB+ | 4.70% |
| Bendigo Bank | Money Extra CMA | Nil | 2000.00 | ✓ | ✓ | ✓ | ✓ | BBB+ | 5.45% |
| Capricornia CU | Cash Management Accou | 7.50m | 1.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.20% |
| Community CPS Australi | Alliance Account | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.00% |
| Community CPS Australi | Cash Management Accou | Nil | 1000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.00% |

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deposit account star ratings



Cash Manager

| Company | Product | Account Keeping Fees, (\$) | Min opening balance | Phone banking | Internet Facility | Direct Credit | BPay | Institution Standard and Poor Rating | Interest rate, % \$25,000 |
|-------------------------------|-------------------------|----------------------------|---------------------|---------------|-------------------|---------------|------|--------------------------------------|---------------------------|
| ★★★ "strong value" | | | | | | | | | |
| Credit Union Australia | Cash Management Ac | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 4.80% |
| Credit Union Australia | eSaver | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 7.15% |
| Family First CU | Community Care Acct S | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.00% |
| Family First CU | Cash Management AC | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.00% |
| Gateway Credit Union | Christmas Club Account | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 5.30% |
| Heritage Building Soc | Professional Investor | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | BBB+ | 3.50% |
| HSBC | On-line Savings Account | Nil | 2000.00 | ✓ | ✓ | ✓ | ✓ | AA | 5.40% |
| HSBC | Cash Management Accou | 10.00m | 10000.00 | ✓ | ✓ | ✓ | ✓ | AA | 4.90% |
| IMB Limited | Cash Management Ac S | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | BBB | 4.65% |
| Macquarie Credit Union | Money Market Account S1 | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 7.00% |
| Maitland Mutual BS | Cash Management Acct S | Nil | 500.00 | ✓ | ✓ | ✓ | ✓ | Not Rated | 6.00% |
| Maritime Mining & Power | Cash Management Ac S5 | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 6.00% |
| Police CU NSW | Market Linked AC S15 | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 6.40% |
| Police CU SA | iSavings | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 5.50% |
| Powerstate Credit Union | Cash Management S1 | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 4.20% |
| Queenslanders CU | MoneyMaker Account S5 | Nil | 1.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.00% |
| Savings & Loans Cred U | Cash Manager Account | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 4.25% |
| St George Bank | Investment Cash Account | 6.00m | 10000.00 | ✓ | ✓ | ✓ | ✓ | A+ | 3.70% |
| StGeorge Qld/Vic/Tas/W | Investment Cash Account | 6.00m | 10000.00 | ✓ | ✓ | ✓ | ✓ | A+ | 3.70% |
| SUNCORP | Cash Management Accou | 5.00m | No min | ✓ | ✓ | ✓ | ✓ | A+ | 2.45% |
| Victoria Teachers CU | Cash Management AC S | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 5.35% |
| Warwick Credit Union | Cash Manager Plus | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 5.50% |
| ★★ "average value" | | | | | | | | | |
| ABS Building Society | Cash Management S9 | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 4.50% |
| Adelaide Bank | 24Hr Call Money Market | Nil | 100000.00 | ✓ | ✓ | ✓ | ✓ | BBB+ | 3.75% |
| Austral Credit Union | Cash Management S1 | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 4.25% |
| Credit Union Australia | Platinum Plus | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 4.85% |
| Hume Building Society | Cash Management S8 | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 3.65% |
| Police & Nurses Credit | FairSaver Account | 2.95m | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 5.00% |
| Police Credit | Investment - At Call S2 | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 5.00% |
| Qld Police Credit Union | Cash Management Accou | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 4.50% |
| Wagga Mutual Credit Un | Cash Management S2 | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 4.75% |
| ★ "satisfactory value" | | | | | | | | | |
| B & E | Pension Saver S8 | Nil | 10.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 3.00% |
| Encompass Credit Union | Cash Management S6 | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 3.50% |
| First Choice CreditUnion | Cash Management Accou | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 4.25% |
| Illawarra CU NSW | Cash Management Accou | Nil | 500.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 3.25% |
| Macquarie Credit Union | Investment Account S10 | Nil | 500.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 4.25% |
| Police & Nurses Credit | Cash Management Ac S | 5.00m | 2000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 2.50% |

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Sept 2008. All rates current at Aug 28th, 2008

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deposit account star ratings



Cash Manager

| Company | Product | Account Keeping Fees, (\$) | Min opening balance | Phone banking | Internet Facility | Direct Credit | BPay | Institution Standard and Poor Rating | Interest rate, % \$25,000 |
|-------------------------------|-----------------------|----------------------------|---------------------|---------------|-------------------|---------------|------|--------------------------------------|---------------------------|
| ★ "satisfactory value" | | | | | | | | | |
| Police CU SA | Cash Management Accou | Nil | No min | ✓ | ✓ | ✓ | ✓ | Not rated | 3.00% |
| RTA Staff CU | Redi-Fund S7 | Nil | 5000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 3.75% |
| SERVICE ONE Members | Money Management | Nil | 2000.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 4.00% |
| Unicom Credit Union | Cash Management Accou | Nil | 500.00 | ✓ | ✓ | ✓ | ✓ | Not rated | 3.25% |

SUPERCEDED

deposit account star ratings



Electronic Transactor

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

★★★★★

"superior value"

| | | | | | | | | | |
|--------------------|--------------------------|--------|---|---|------|------|------|---|-------|
| ANZ | Progress Saver | Nil | ✓ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 5.66% |
| ANZ | Access Advantage | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| ANZ | Equity Manager Account | Nil | ✓ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 0.00% |
| Bank of Queensland | Ultimate Sav Ac-Daily | 5.00m | ✓ | ✗ | 0.65 | 0.65 | 2.00 | ✓ | 0.01% |
| Bank of Queensland | Reverse Charges Account | 4.00m | ✓ | ✓ | Nil | Nil | Nil | ✓ | 0.01% |
| BankWest | Hero Transaction Account | Nil | ✓ | ✗ | Nil | Nil | Nil | ✓ | 5.00% |
| Bendigo Bank | Shareholder Account | Nil | ✗ | ✓ | 0.70 | 0.70 | 1.75 | ✓ | 3.10% |
| Commonwealth Bank | Cash Investment Account | 5.00m | ✓ | ✗ | 0.50 | 0.50 | 2.00 | ✓ | 0.01% |
| Commonwealth Bank | Streamline Unlimited | 6.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| Commonwealth Bank | Streamline e-Access | 4.00m | ✗ | ✗ | Nil | Nil | 2.00 | ✓ | 0.01% |
| Commonwealth Bank | AwardSaver Account | Nil | ✓ | ✗ | 0.50 | 0.50 | 2.00 | ✓ | 3.01% |
| nab | Gold Banking | 12.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| nab | eBanking | 4.00m | ✗ | ✗ | Nil | Nil | 3.00 | ✓ | 0.01% |
| nab | Classic Banking | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| SUNCORP | Everyday Saver | 3.00m | ✗ | ✗ | Nil | Nil | 2.50 | ✓ | 3.01% |
| SUNCORP | Everyday Options | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| SUNCORP | Everyday Saver-Basic Opt | Nil | ✗ | ✗ | Nil | Nil | 2.50 | ✓ | 3.01% |
| Westpac | Classic Plus | 10.00m | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.00% |
| Westpac | Cash Manager | 5.00m | ✗ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 0.00% |

★★★★★

"excellent value"

| | | | | | | | | | |
|------------------------|--------------------------|-------|---|---|------|------|------|---|-------|
| ANZ | Basic Account | Nil | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| ANZ | Premium Cash Mgmt A | Nil | ✓ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 0.00% |
| ANZ | V2 Plus | Nil | ✓ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 0.00% |
| ANZ | Access Select | 2.00m | ✓ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 0.00% |
| Austral Credit Union | Daily Acc/Spec Sav S1/S2 | 5.00m | ✓ | ✗ | Nil | 0.50 | 3.00 | ✓ | 0.05% |
| Bananacoast Community | Savings Account S1 | 6.00m | ✓ | ✓ | 0.50 | Nil | Nil | ✓ | 0.05% |
| BankSA | Freedom Account | 7.00m | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.01% |
| BankWest | Instant Saver | 3.00m | ✓ | ✗ | Nil | 0.65 | 5.00 | ✗ | 4.75% |
| BankWest | Lite Transaction Account | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| BankWest | Lite Trans - Direct Opt | 2.99m | ✗ | ✗ | Nil | Nil | 3.00 | ✓ | 0.01% |
| Bendigo Bank | Ultimate Account | Nil | ✗ | ✓ | 0.70 | 0.70 | 1.75 | ✓ | 0.05% |
| Bendigo Bank | Networth Cash Managem | Nil | ✗ | ✓ | 0.70 | 0.70 | 1.75 | ✓ | 0.35% |
| Capricornia CU | Cash Management Accou | 7.50m | ✓ | ✓ | 0.50 | 0.50 | 2.00 | ✓ | 3.75% |
| Community CPS Australi | Access Savings AccountS | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 0.15% |
| Community CPS Australi | Bonus Saver Account | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 3.15% |
| Community CPS Australi | Alliance Account | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 0.15% |

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deposit account star ratings



Electronic Transactor

| Company | Product | Account Keeping Fees, (\$) | Free Transaction | Rebate on fees | Own ATM withdrawal fee, (\$) | Eftpos fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$1,000 |
|-------------------------------|-------------------------|----------------------------|------------------|----------------|------------------------------|------------------|-----------------------------|-------------------|--------------------------|
| ★★★★ "excellent value" | | | | | | | | | |
| Credit Union Australia | Freedom Plus | Nil | ✓ | ✗ | 1.50 | 0.60 | 2.00 | ✓ | 1.25% |
| Greater Building Society | Access Account | Nil | ✗ | ✓ | 0.50 | 0.40 | 1.00 | ✓ | 0.25% |
| Heritage Building Soc | Professional Investor | Nil | ✓ | ✓ | 0.55 | 0.50 | 1.25 | ✓ | 0.00% |
| Heritage Building Soc | Money Manager Account | Nil | ✓ | ✓ | 0.55 | 0.50 | 1.25 | ✓ | 0.25% |
| Holiday Coast CU | Save More Savings A/c S | Nil | ✓ | ✗ | 1.00 | 1.00 | 1.00 | ✓ | 0.00% |
| HSBC | On-line Savings Account | Nil | ✓ | ✗ | Nil | Nil | 5.00 | ✓ | 0.50% |
| Hunter United Credit Un | On Call | 5.00m | ✗ | ✓ | Nil | Nil | Nil | ✓ | 0.10% |
| Hunter United Credit Un | Cash Management Accou | 5.00m | ✗ | ✓ | Nil | Nil | Nil | ✓ | 0.00% |
| Hunter United Credit Un | Cheque | 5.00m | ✗ | ✓ | Nil | Nil | Nil | ✓ | 0.10% |
| Illawarra CU NSW | Access Account | 3.00m | ✗ | ✓ | 0.75 | 1.00 | 0.75 | ✓ | 0.05% |
| Intech Credit Union | Access Saving Account S | Nil | ✗ | ✓ | Nil | 0.60 | 1.50 | ✓ | 0.10% |
| nab | Concession Card Account | Nil | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| nab | Investment Cash Manager | 10.00m | ✓ | ✗ | 0.60 | 0.60 | 3.00 | ✓ | 0.00% |
| nab | Community Fee Saver Ac | Nil | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| Newcastle Permanent | Club Account | Nil | ✓ | ✗ | 0.50 | 0.40 | 1.50 | ✓ | 0.00% |
| Police & Nurses Credit | FairSaver Account | 2.95m | ✗ | ✗ | Nil | Nil | 1.95 | ✓ | 5.00% |
| Police Credit | Multipack - At Call S1 | Nil | ✓ | ✗ | Nil | Nil | Nil | ✓ | 0.10% |
| Police CU SA | Cash Management Accou | Nil | ✓ | ✓ | 0.70 | 0.75 | 0.75 | ✓ | 0.00% |
| Qantas Staff CU | At Call Deposits | Nil | ✓ | ✗ | 2.00 | Nil | 2.00 | ✓ | 0.50% |
| RTA Staff CU | Multi-Access Account S4 | Nil | ✓ | ✗ | 1.50 | 1.50 | 1.50 | ✓ | 0.05% |
| SERVICE ONE Members | Day to Day Account | 4.00m | ✓ | ✗ | 1.00 | 1.00 | 1.00 | ✓ | 0.10% |
| St George Bank | Complete Freedom | 7.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| St George Bank | Simply Freedom | 6.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| St George Bank | Incentive Saver Account | Nil | ✓ | ✗ | 1.00 | 1.00 | 3.00 | ✓ | 4.51% |
| St George Bank | Investment Cash Account | 6.00m | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.00% |
| St George Bank | Express Freedom | 5.00m | ✗ | ✗ | Nil | Nil | 5.00 | ✓ | 0.00% |
| SUNCORP | Cash Management Accou | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| Unicom Credit Union | Access Account | Nil | ✓ | ✗ | 1.50 | Nil | 1.50 | ✓ | 0.05% |
| Westpac | Choice | 5.00m | ✓ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| Westpac | Basic Account | Nil | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| Westpac | Choice eAccount | 3.00m | ✗ | ✗ | Nil | Nil | 3.00 | ✓ | 0.00% |

| | | | | | | | | | |
|---------------------------|-----------------------|-------|---|---|------|------|------|---|-------|
| ★★★ "strong value" | | | | | | | | | |
| AMP Banking | Transact Account | 8.00m | ✓ | ✗ | Nil | 0.65 | N/A | ✓ | 0.45% |
| ANZ | Everyday Visa Debit | 6.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| Arab Bank Australia | Statement Savings Acc | 5.00m | ✓ | ✗ | 1.50 | 0.60 | Nil | ✗ | 0.00% |
| Australian Central CU | My Account | Nil | ✓ | ✗ | 1.00 | 1.00 | 2.50 | ✓ | 0.05% |

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deposit account star ratings



Electronic Transactor

| Company | Product | Account Keeping Fees, (\$) | Free Transaction | Rebate on fees | Own ATM withdrawal fee, (\$) | Eftpos fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$1,000 |
|---------------------------|--------------------------|----------------------------|------------------|----------------|------------------------------|------------------|-----------------------------|-------------------|--------------------------|
| ★★★ "strong value" | | | | | | | | | |
| Australian Defence CU | Access Savings S1 | Nil | ✓ | ✓ | Nil | 0.65 | Nil | ✓ | 0.10% |
| B & E | Pension Saver S8 | Nil | ✓ | ✗ | Nil | 0.60 | 2.50 | ✓ | 0.10% |
| B & E | Easi Saver S20 | Nil | ✓ | ✗ | Nil | 0.60 | 2.50 | ✓ | 0.10% |
| B & E | Extra Saver S12 | Nil | ✓ | ✗ | Nil | 0.60 | 2.50 | ✓ | 0.10% |
| Bananacoast Community | Incentive Savings AC S7 | 6.00m | ✓ | ✓ | 0.50 | Nil | Nil | ✓ | 0.00% |
| Bananacoast Community | 55 Plus Account S49 | 6.00m | ✓ | ✓ | 0.50 | Nil | Nil | ✓ | 0.00% |
| Bank of Queensland | Cash Management Accou | 5.00m | ✓ | ✗ | 0.65 | 0.65 | 2.00 | ✗ | 0.01% |
| BankSA | Investment Cash Account | 6.00m | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.00% |
| BankSA | Express Freedom | 5.00m | ✗ | ✗ | Nil | Nil | 5.00 | ✓ | 0.00% |
| BankSA | Incentive Saver Account | Nil | ✓ | ✗ | 1.00 | 1.00 | 3.00 | ✓ | 4.51% |
| Circle Credit Co-op | Super S Account S6 | Nil | ✓ | ✗ | 1.80 | 0.50 | Nil | ✓ | 0.05% |
| Citibank | Cash Management Accou | 5.00m | ✓ | ✗ | 2.00 | Nil | 2.00 | ✓ | 0.10% |
| Citibank | Ultimate Saver | Nil | ✓ | ✗ | Nil | Nil | N/A | ✓ | 0.00% |
| Coastline Credit Union | Access Account S30 | 4.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.10% |
| Commonwealth Securitie | Direct Invest AC CDIA | Nil | ✓ | ✗ | Nil | 0.30 | Nil | ✓ | 0.00% |
| Community CPS Australi | Cash Management Accou | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 0.15% |
| Credit Union Australia | Platinum Plus | Nil | ✓ | ✗ | 1.50 | 0.60 | 2.00 | ✓ | 1.75% |
| Credit Union Australia | Prime Access | Nil | ✓ | ✗ | 1.50 | 0.60 | 2.00 | ✓ | 0.10% |
| Credit Union Australia | Cash Management Ac | Nil | ✓ | ✗ | 1.50 | 0.60 | 2.00 | ✓ | 0.80% |
| ECU Australia | Everyday Access S1 | 5.00a | ✓ | ✗ | 1.00 | 0.60 | 2.00 | ✓ | 0.10% |
| Elders Rural Bank | Everyday Ac-Electronic | 5.00m | ✗ | ✗ | Nil | Nil | N/A | ✓ | 0.05% |
| Elders Rural Bank | Everyday Acct-All Access | 7.00m | ✗ | ✗ | Nil | Nil | N/A | ✓ | 0.05% |
| Elders Rural Bank | Everyday Community Acct | Nil | ✓ | ✗ | 1.00 | 1.00 | N/A | ✓ | 0.35% |
| Encompass Credit Union | Access Plus S1 | Nil | ✗ | ✓ | 1.50 | 0.75 | 0.75 | ✓ | 0.01% |
| Family First CU | Cash Management AC | Nil | ✗ | ✓ | 0.75 | 0.75 | 2.00 | ✓ | 0.00% |
| Heritage Building Soc | Simply Access S1 | Nil | ✓ | ✗ | Nil | 0.50 | Nil | ✓ | 0.10% |
| Heritage Building Soc | Simply Access Special S1 | Nil | ✓ | ✗ | Nil | 1.00 | Nil | ✓ | 0.10% |
| Holiday Coast CU | Community Support AC S | Nil | ✓ | ✗ | 0.80 | 0.80 | 0.80 | ✓ | 0.25% |
| Horizon Credit Union | Special Purpose S2/4/5 | Nil | ✓ | ✓ | 1.50 | 1.00 | 1.50 | ✓ | 0.10% |
| Horizon Credit Union | RediSavings S1 | Nil | ✓ | ✓ | 1.50 | 1.00 | 1.50 | ✓ | 0.10% |
| HSBC | Savings Cheque Account | 7.50m | ✓ | ✗ | 2.00 | 2.00 | 3.00 | ✓ | 0.50% |
| Hume Building Society | Youth Extra S5 | Nil | ✗ | ✗ | Nil | Nil | Nil | ✗ | 0.25% |
| Hume Building Society | All Purpose S10 | Nil | ✓ | ✗ | Nil | 0.25 | 1.00 | ✗ | 0.25% |
| Hume Building Society | Cash Management S8 | Nil | ✓ | ✗ | Nil | 0.25 | 1.00 | ✗ | 0.00% |
| IMB Limited | Reward Saver | Nil | ✗ | ✓ | 0.70 | 0.85 | 2.25 | ✓ | 3.10% |
| IMB Limited | Cash Management Ac S | Nil | ✗ | ✓ | 0.70 | 0.85 | 2.25 | ✓ | 0.00% |
| IMB Limited | Every Day Account S4 | Nil | ✗ | ✓ | 0.70 | 0.85 | 2.25 | ✓ | 0.10% |

your guide to product excellence

Sept 2008. All rates current at Aug 28th, 2008

Electronic Transactor - Page 3 of 5

deposit account star ratings



Electronic Transactor

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

★★★ "strong value"

| | | | | | | | | | |
|-------------------------|-------------------------|-------|---|---|------|------|------|---|-------|
| Macquarie Credit Union | Cheque/Card Account S | Nil | ✓ | ✗ | 1.50 | 0.50 | 1.50 | ✓ | 0.10% |
| Maritime Mining & Power | Access Account S1 | Nil | ✓ | ✗ | 1.95 | 1.95 | Nil | ✓ | 0.40% |
| Maroondah Credit Union | Access Account S1 | Nil | ✓ | ✗ | 1.50 | 0.50 | 1.50 | ✓ | 0.25% |
| mecu | Access Account S1 | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 1.00% |
| myState Financial | Access 2 Account | Nil | ✓ | ✗ | 0.75 | 0.75 | 2.50 | ✓ | 0.10% |
| Newcastle Permanent | Statement Savings Acc | Nil | ✓ | ✗ | 0.50 | 0.40 | 1.50 | ✓ | 0.10% |
| Orana Credit Union | Redi Access | Nil | ✓ | ✗ | 1.50 | 0.80 | 3.00 | ✗ | 0.00% |
| Police & Nurses Credit | Cash Management Ac S | 5.00m | ✓ | ✓ | Nil | 1.25 | 3.00 | ✓ | 1.00% |
| Police CU NSW | Easy Access S1 | Nil | ✓ | ✗ | Nil | 0.55 | 2.00 | ✓ | 0.25% |
| Police CU SA | Redi Access Account S1 | Nil | ✓ | ✓ | 0.70 | 0.75 | 0.75 | ✓ | 0.05% |
| Powerstate Credit Union | Choice Account S1-S7 | Nil | ✗ | ✓ | 1.00 | 1.00 | 1.00 | ✓ | 0.05% |
| Powerstate Credit Union | Cash Management S1 | Nil | ✗ | ✓ | 1.00 | 1.00 | 1.00 | ✓ | 1.10% |
| Qld Teachers CU | Cash Management Accou | Nil | ✗ | ✓ | 1.25 | 0.60 | 2.00 | ✓ | 0.01% |
| Qld Teachers CU | Special Savings AC | Nil | ✗ | ✓ | 1.25 | 0.60 | 2.00 | ✓ | 0.01% |
| Qld Teachers CU | Current Account | Nil | ✗ | ✓ | 1.25 | 0.60 | 2.00 | ✓ | 0.01% |
| Savings & Loans Cred U | Visa Savings Account | Nil | ✗ | ✓ | 1.00 | 1.00 | 3.00 | ✓ | 0.05% |
| Savings & Loans Cred U | Cash Manager Account | Nil | ✗ | ✓ | 1.00 | 1.00 | 3.00 | ✓ | 0.00% |
| Select Credit Union | Transaction Account 001 | 2.00m | ✓ | ✓ | Nil | 0.75 | Nil | ✓ | 0.25% |
| SERVICE ONE Members | Saving Investment AC | 4.00m | ✓ | ✗ | 1.00 | 1.00 | 1.00 | ✓ | 0.10% |
| St George Bank | Concession Account | Nil | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.00% |
| TAFE & Community CU | Access Account S1,2,3&4 | Nil | ✓ | ✗ | Nil | 0.70 | Nil | ✓ | 0.25% |
| United Credit Union | Cash Management AC | Nil | ✗ | ✓ | Nil | 0.75 | 1.75 | ✓ | 0.00% |
| University Credit Soc | Visa Access S5 | 2.00m | ✓ | ✗ | 1.00 | 0.60 | Nil | ✓ | 0.05% |
| Victoria Teachers CU | On Call Savings S1 | Nil | ✓ | ✗ | 1.80 | 0.30 | 1.00 | ✓ | 0.05% |
| Wagga Mutual Credit Un | Working S1 | 1.00m | ✗ | ✓ | 1.00 | 1.00 | 1.50 | ✓ | 0.10% |

★★ "average value"

| | | | | | | | | | |
|----------------------|--------------------------|-------|---|---|------|------|------|---|-------|
| B & E | Basic Saver S1 | Nil | ✓ | ✗ | Nil | 0.60 | 2.50 | ✗ | 0.10% |
| BankSA | Simply Freedom | 6.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| BankSA | Complete Freedom | 7.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| BankSA | Concession Account | Nil | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.00% |
| Capricornia CU | Personal Banking Account | 5.00m | ✗ | ✓ | 0.50 | 0.50 | 2.00 | ✓ | 0.00% |
| Citibank | Citibank Plus Trans Acc | 5.00m | ✗ | ✗ | Nil | Nil | N/A | ✓ | 0.00% |
| Community First CU | Access Account S7 | Nil | ✗ | ✓ | 1.25 | 0.75 | 2.50 | ✓ | 0.00% |
| Defence Force CU | National Access Account | Nil | ✓ | ✗ | 1.50 | 0.50 | Nil | ✓ | 0.10% |
| Family First CU | Ordinary Savings AC S1 | Nil | ✗ | ✓ | 0.75 | 0.75 | 2.00 | ✓ | 0.25% |
| Industries Mutual CU | Visa | Nil | ✗ | ✓ | 2.00 | 0.80 | 2.00 | ✓ | 0.50% |

deposit account star ratings



Electronic Transactor

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

★★ "average value"

| | | | | | | | | | |
|------------------------|--------------------------|-----|---|---|------|------|------|---|-------|
| myState Financial | Access Account | Nil | ✓ | ✗ | 0.75 | 0.75 | 2.50 | ✓ | 0.05% |
| Railways Credit Union | Everyday Saver S22 | Nil | ✗ | ✗ | 1.30 | 0.75 | 1.30 | ✓ | 1.00% |
| Uni Credit Union | Access Account | Nil | ✓ | ✗ | 1.00 | 0.60 | 1.70 | ✓ | 0.05% |
| United Credit Union | Access Plus S13 | Nil | ✗ | ✓ | Nil | 0.75 | 1.75 | ✗ | 0.05% |
| United Credit Union | Double Interest Saver Ac | Nil | ✓ | ✗ | Nil | 0.75 | 1.75 | ✗ | 4.75% |
| Wagga Mutual Credit Un | CommunitySupport Tran | Nil | ✗ | ✓ | 1.00 | 1.00 | 1.50 | ✗ | 1.25% |
| Westpac | Reward Saver | Nil | ✗ | ✗ | 2.50 | 2.50 | 2.50 | ✓ | 7.40% |

★ "satisfactory value"

| | | | | | | | | | |
|--------------------------|-------------------------|--------|---|---|------|------|------|---|-------|
| ABS Building Society | Home Equity Invest S2 | Nil | ✓ | ✗ | 1.50 | 0.60 | 2.00 | ✗ | 0.10% |
| Alliance One CreditUnion | Everyday Account | Nil | ✓ | ✗ | 1.00 | 1.75 | 1.75 | ✓ | 0.20% |
| Bankstown City CU | Money Manager | 5.00m | ✗ | ✗ | 2.00 | 0.50 | 2.00 | ✓ | 1.00% |
| Elders Rural Bank | Gold Cash Management | 5.00m | ✓ | ✗ | 1.50 | Nil | N/A | ✓ | 0.00% |
| First Choice CreditUnion | Cash Management Accou | Nil | ✓ | ✗ | 1.50 | 1.50 | Nil | ✗ | 0.00% |
| Macarthur Credit Union | Savings | Nil | ✓ | ✗ | 1.25 | 1.25 | Nil | ✓ | 0.10% |
| Maitland Mutual BS | Express Account S5 S45 | Nil | ✓ | ✗ | 1.00 | 0.60 | 1.00 | ✓ | 0.10% |
| New England CU NSW | Access Account S1 | 10.00a | ✓ | ✗ | 1.00 | 0.60 | 2.00 | ✓ | 0.25% |
| Orange Credit Union | All Purpose Savings S1 | Nil | ✓ | ✗ | 0.50 | 0.50 | 1.00 | ✗ | 1.40% |
| Qld Police Credit Union | On Call Savings Account | Nil | ✓ | ✗ | 2.00 | 2.00 | 2.00 | ✓ | 0.15% |
| Railways Credit Union | Everyday Saver S1 | Nil | ✗ | ✗ | 1.30 | 0.75 | 1.30 | ✓ | 1.00% |
| Satisfac Credit Union | Everyday Transaction | Nil | ✓ | ✗ | Nil | 1.50 | Nil | ✓ | 0.00% |
| Savings & Loans Cred U | At Call Account | Nil | ✗ | ✓ | 1.00 | 1.00 | 3.00 | ✗ | 0.05% |
| Savings & Loans Cred U | Cheque Savings Account | Nil | ✗ | ✓ | 1.00 | 1.00 | 3.00 | ✗ | 0.05% |
| SGE Credit Union | Access Account (S1) | Nil | ✓ | ✗ | 2.00 | 1.00 | 3.00 | ✓ | 0.00% |
| StGeorge Qld/Vic/Tas/W | Simply Freedom | 6.00m | ✓ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| StGeorge Qld/Vic/Tas/W | Complete Freedom | 7.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| StGeorge Qld/Vic/Tas/W | Express Freedom | 5.00m | ✗ | ✗ | Nil | Nil | 5.00 | ✓ | 0.00% |
| StGeorge Qld/Vic/Tas/W | Investment Cash Account | 6.00m | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.00% |
| Uni Credit Union | Cash Management Accou | N/A | ✗ | ✗ | 1.70 | 0.65 | 1.70 | ✓ | 0.00% |

✧ "rising star"

| | | | | | | | | | |
|-------------|---------------|-------|---|---|-----|-----|-----|---|-------|
| AMP Banking | eASYTransact | 5.00m | ✓ | ✗ | Nil | Nil | N/A | ✓ | 0.00% |
| nab | Clear Banking | 6.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |

deposit account star ratings



High Transactor - Full Service

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

★★★★★

"superior value"

| | | | | | | | | | |
|--------------------|--------------------------|--------|---|---|------|------|------|---|-------|
| ANZ | Access Advantage | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| ANZ | Equity Manager Account | Nil | ✓ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 0.00% |
| Bank of Queensland | Reverse Charges Account | 4.00m | ✓ | ✓ | Nil | Nil | Nil | ✓ | 0.01% |
| BankWest | Hero Transaction Account | Nil | ✓ | ✗ | Nil | Nil | Nil | ✓ | 5.00% |
| BankWest | Lite Transaction Account | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| Commonwealth Bank | Cash Investment Account | 5.00m | ✓ | ✗ | 0.50 | 0.50 | 2.00 | ✓ | 0.01% |
| Commonwealth Bank | Streamline e-Access | 4.00m | ✗ | ✗ | Nil | Nil | 2.00 | ✓ | 0.01% |
| Commonwealth Bank | Streamline Unlimited | 6.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| HSBC | Premier CMA | N/A | ✗ | ✗ | Nil | Nil | Nil | ✓ | 6.50% |
| nab | Classic Banking | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| nab | Gold Banking | 12.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| nab | Community Fee Saver Ac | Nil | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| Police Credit | Multipack - At Call S1 | Nil | ✓ | ✗ | Nil | Nil | Nil | ✓ | 0.10% |
| SUNCORP | Everyday Options | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| SUNCORP | Cash Management Accou | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| Westpac | Choice | 5.00m | ✓ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| Westpac | Classic Plus | 10.00m | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.00% |

★★★★★

"excellent value"

| | | | | | | | | | |
|--------------------------|--------------------------|--------|---|---|------|------|------|---|-------|
| ANZ | Premium Cash Magmnt A | Nil | ✓ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 0.00% |
| Bananacoast Community | Incentive Savings AC S7 | 6.00m | ✓ | ✓ | 0.50 | Nil | Nil | ✓ | 0.00% |
| Bananacoast Community | Savings Account S1 | 6.00m | ✓ | ✓ | 0.50 | Nil | Nil | ✓ | 0.05% |
| Bananacoast Community | 55 Plus Account S49 | 6.00m | ✓ | ✓ | 0.50 | Nil | Nil | ✓ | 0.00% |
| Bank of Queensland | Ultimate Sav Ac-Daily | 5.00m | ✓ | ✗ | 0.65 | 0.65 | 2.00 | ✓ | 0.01% |
| BankSA | Freedom Account | 7.00m | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.01% |
| BankWest | Lite Trans - Direct Opt | 2.99m | ✗ | ✗ | Nil | Nil | 3.00 | ✓ | 0.01% |
| Bendigo Bank | Networth Cash Managem | Nil | ✗ | ✓ | 0.70 | 0.70 | 1.75 | ✓ | 0.35% |
| Bendigo Bank | Ultimate Account | Nil | ✗ | ✓ | 0.70 | 0.70 | 1.75 | ✓ | 0.05% |
| Capricornia CU | Cash Management Accou | 7.50m | ✓ | ✓ | 0.50 | 0.50 | 2.00 | ✓ | 3.75% |
| Citibank | Cash Management Accou | 5.00m | ✓ | ✗ | 2.00 | Nil | 2.00 | ✓ | 0.10% |
| Community CPS Australi | Alliance Account | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 0.15% |
| Credit Union Australia | Freedom Plus | Nil | ✓ | ✗ | 1.50 | 0.60 | 2.00 | ✓ | 1.25% |
| Greater Building Society | Access Account | Nil | ✗ | ✓ | 0.50 | 0.40 | 1.00 | ✓ | 0.25% |
| Heritage Building Soc | Simply Access Special S1 | Nil | ✓ | ✗ | Nil | 1.00 | Nil | ✓ | 0.10% |
| Heritage Building Soc | Money Manager Account | Nil | ✓ | ✓ | 0.55 | 0.50 | 1.25 | ✓ | 0.25% |
| Heritage Building Soc | Professional Investor | Nil | ✓ | ✓ | 0.55 | 0.50 | 1.25 | ✓ | 0.00% |
| Holiday Coast CU | Save More Savings A/c S | Nil | ✓ | ✗ | 1.00 | 1.00 | 1.00 | ✓ | 0.00% |
| Horizon Credit Union | Special Purpose S2/4/5 | Nil | ✓ | ✓ | 1.50 | 1.00 | 1.50 | ✓ | 0.10% |
| Horizon Credit Union | RediSavings S1 | Nil | ✓ | ✓ | 1.50 | 1.00 | 1.50 | ✓ | 0.10% |
| HSBC | Power Vantage CMA | 20.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 6.00% |

your guide to product excellence

Sept 2008. All rates current at Aug 28th, 2008

High Transactor - Full Service - Page 1 of 4

deposit account star ratings



High Transactor - Full Service

| Company | Product | Account Keeping Fees, (\$) | Free Transaction | Rebate on fees | Own ATM withdrawal fee, (\$) | Eftpos fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$1,000 |
|-------------------------|--------------------------|----------------------------|------------------|----------------|------------------------------|------------------|-----------------------------|-------------------|--------------------------|
| ★★★★★ "excellent value" | | | | | | | | | |
| Hunter United Credit Un | Cheque | 5.00m | ✗ | ✓ | Nil | Nil | Nil | ✓ | 0.10% |
| Hunter United Credit Un | On Call | 5.00m | ✗ | ✓ | Nil | Nil | Nil | ✓ | 0.10% |
| Hunter United Credit Un | Cash Management Accou | 5.00m | ✗ | ✓ | Nil | Nil | Nil | ✓ | 0.00% |
| Illawarra CU NSW | Access Account | 3.00m | ✗ | ✓ | 0.75 | 1.00 | 0.75 | ✓ | 0.05% |
| Intech Credit Union | Access Saving Account S | Nil | ✗ | ✓ | Nil | 0.60 | 1.50 | ✓ | 0.10% |
| Maroondah Credit Union | Access Account S1 | Nil | ✓ | ✗ | 1.50 | 0.50 | 1.50 | ✓ | 0.25% |
| nab | Investment Cash Manager | 10.00m | ✓ | ✗ | 0.60 | 0.60 | 3.00 | ✓ | 0.00% |
| nab | eBanking | 4.00m | ✗ | ✗ | Nil | Nil | 3.00 | ✓ | 0.01% |
| Newcastle Permanent | Statement Savings Acc | Nil | ✓ | ✗ | 0.50 | 0.40 | 1.50 | ✓ | 0.10% |
| Newcastle Permanent | Club Account | Nil | ✓ | ✗ | 0.50 | 0.40 | 1.50 | ✓ | 0.00% |
| Police & Nurses Credit | FairSaver Account | 2.95m | ✗ | ✗ | Nil | Nil | 1.95 | ✓ | 5.00% |
| Police CU SA | Cash Management Accou | Nil | ✓ | ✓ | 0.70 | 0.75 | 0.75 | ✓ | 0.00% |
| Qantas Staff CU | At Call Deposits | Nil | ✓ | ✗ | 2.00 | Nil | 2.00 | ✓ | 0.50% |
| Select Credit Union | Transaction Account 001 | 2.00m | ✓ | ✓ | Nil | 0.75 | Nil | ✓ | 0.25% |
| SERVICE ONE Members | Day to Day Account | 4.00m | ✓ | ✗ | 1.00 | 1.00 | 1.00 | ✓ | 0.10% |
| St George Bank | Complete Freedom | 7.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| St George Bank | Simply Freedom | 6.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| Unicom Credit Union | Access Account | Nil | ✓ | ✗ | 1.50 | Nil | 1.50 | ✓ | 0.05% |
| University Credit Soc | Visa Access S5 | 2.00m | ✓ | ✗ | 1.00 | 0.60 | Nil | ✓ | 0.05% |
| Westpac | Cash Manager | 5.00m | ✗ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 0.00% |
| ★★★★ "strong value" | | | | | | | | | |
| ANZ | Access Select | 2.00m | ✓ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 0.00% |
| Austral Credit Union | Daily Acc/Spec Sav S1/S2 | 5.00m | ✓ | ✗ | Nil | 0.50 | 3.00 | ✓ | 0.05% |
| Australian Central CU | My Account | Nil | ✓ | ✗ | 1.00 | 1.00 | 2.50 | ✓ | 0.05% |
| B & E | Pension Saver S8 | Nil | ✓ | ✗ | Nil | 0.60 | 2.50 | ✓ | 0.10% |
| B & E | Extra Saver S12 | Nil | ✓ | ✗ | Nil | 0.60 | 2.50 | ✓ | 0.10% |
| Bank of Queensland | Cash Management Accou | 5.00m | ✓ | ✗ | 0.65 | 0.65 | 2.00 | ✗ | 0.01% |
| BankSA | Complete Freedom | 7.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| BankSA | Simply Freedom | 6.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| Circle Credit Co-op | Super S Account S6 | Nil | ✓ | ✗ | 1.80 | 0.50 | Nil | ✓ | 0.05% |
| Coastline Credit Union | Access Account S30 | 4.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.10% |
| Community CPS Australi | Access Savings AccountS | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 0.15% |
| Community CPS Australi | Bonus Saver Account | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 3.15% |
| Credit Union Australia | Cash Management Ac | Nil | ✓ | ✗ | 1.50 | 0.60 | 2.00 | ✓ | 0.80% |
| Credit Union Australia | Platinum Plus | Nil | ✓ | ✗ | 1.50 | 0.60 | 2.00 | ✓ | 1.75% |
| Defence Force CU | National Access Account | Nil | ✓ | ✗ | 1.50 | 0.50 | Nil | ✓ | 0.10% |
| Heritage Building Soc | Simply Access S1 | Nil | ✓ | ✗ | Nil | 0.50 | Nil | ✓ | 0.10% |
| Holiday Coast CU | Community Support AC S | Nil | ✓ | ✗ | 0.80 | 0.80 | 0.80 | ✓ | 0.25% |
| HSBC | On-line Savings Account | Nil | ✓ | ✗ | Nil | Nil | 5.00 | ✓ | 0.50% |
| Hume Building Society | Cash Management S8 | Nil | ✓ | ✗ | Nil | 0.25 | 1.00 | ✗ | 0.00% |

your guide to product excellence

Sept 2008. All rates current at Aug 28th, 2008

High Transactor - Full Service - Page 2 of 4

deposit account star ratings



High Transactor - Full Service

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

★★★

"strong value"

| | | | | | | | | | |
|-------------------------|-------------------------|-------|---|---|------|------|------|---|-------|
| IMB Limited | Reward Saver | Nil | ✗ | ✓ | 0.70 | 0.85 | 2.25 | ✓ | 3.10% |
| Macquarie Credit Union | Cheque/Card Account S | Nil | ✓ | ✗ | 1.50 | 0.50 | 1.50 | ✓ | 0.10% |
| Orana Credit Union | Redi Access | Nil | ✓ | ✗ | 1.50 | 0.80 | 3.00 | ✗ | 0.00% |
| Police CU NSW | Easy Access S1 | Nil | ✓ | ✗ | Nil | 0.55 | 2.00 | ✓ | 0.25% |
| Police CU SA | Redi Access Account S1 | Nil | ✓ | ✓ | 0.70 | 0.75 | 0.75 | ✓ | 0.05% |
| Powerstate Credit Union | Choice Account S1-S7 | Nil | ✗ | ✓ | 1.00 | 1.00 | 1.00 | ✓ | 0.05% |
| Powerstate Credit Union | Cash Management S1 | Nil | ✗ | ✓ | 1.00 | 1.00 | 1.00 | ✓ | 1.10% |
| Railways Credit Union | Everyday Saver S22 | Nil | ✗ | ✗ | 1.30 | 0.75 | 1.30 | ✓ | 1.00% |
| RTA Staff CU | Multi-Access Account S4 | Nil | ✓ | ✗ | 1.50 | 1.50 | 1.50 | ✓ | 0.05% |
| St George Bank | Investment Cash Account | 6.00m | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.00% |
| Victoria Teachers CU | On Call Savings S1 | Nil | ✓ | ✗ | 1.80 | 0.30 | 1.00 | ✓ | 0.05% |
| Westpac | Choice eAccount | 3.00m | ✗ | ✗ | Nil | Nil | 3.00 | ✓ | 0.00% |

★★

"average value"

| | | | | | | | | | |
|--------------------------|-------------------------|-------|---|---|------|------|------|---|-------|
| Alliance One CreditUnion | Everyday Account | Nil | ✓ | ✗ | 1.00 | 1.75 | 1.75 | ✓ | 0.20% |
| Australian Defence CU | Access Savings S1 | Nil | ✓ | ✓ | Nil | 0.65 | Nil | ✓ | 0.10% |
| B & E | Easi Saver S20 | Nil | ✓ | ✗ | Nil | 0.60 | 2.50 | ✓ | 0.10% |
| BankSA | Investment Cash Account | 6.00m | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.00% |
| Community CPS Australi | Cash Management Accou | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 0.15% |
| Credit Union Australia | Prime Access | Nil | ✓ | ✗ | 1.50 | 0.60 | 2.00 | ✓ | 0.10% |
| Encompass Credit Union | Access Plus S1 | Nil | ✗ | ✓ | 1.50 | 0.75 | 0.75 | ✓ | 0.01% |
| First Choice CreditUnion | Cash Management Accou | Nil | ✓ | ✗ | 1.50 | 1.50 | Nil | ✗ | 0.00% |
| HSBC | Savings Cheque Account | 7.50m | ✓ | ✗ | 2.00 | 2.00 | 3.00 | ✓ | 0.50% |
| Hume Building Society | All Purpose S10 | Nil | ✓ | ✗ | Nil | 0.25 | 1.00 | ✗ | 0.25% |
| IMB Limited | Cash Management Ac S | Nil | ✗ | ✓ | 0.70 | 0.85 | 2.25 | ✓ | 0.00% |
| IMB Limited | Every Day Account S4 | Nil | ✗ | ✓ | 0.70 | 0.85 | 2.25 | ✓ | 0.10% |
| Industries Mutual CU | Visa | Nil | ✗ | ✓ | 2.00 | 0.80 | 2.00 | ✓ | 0.50% |
| mecu | Access Account S1 | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 1.00% |
| myState Financial | Access 2 Account | Nil | ✓ | ✗ | 0.75 | 0.75 | 2.50 | ✓ | 0.10% |
| myState Financial | Access Account | Nil | ✓ | ✗ | 0.75 | 0.75 | 2.50 | ✓ | 0.05% |
| Orange Credit Union | All Purpose Savings S1 | Nil | ✓ | ✗ | 0.50 | 0.50 | 1.00 | ✗ | 1.40% |
| Satisfac Credit Union | Everyday Transaction | Nil | ✓ | ✗ | Nil | 1.50 | Nil | ✓ | 0.00% |
| StGeorge Qld/Vic/Tas/W | Complete Freedom | 7.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| TAFE & Community CU | Access Account S1,2,3&4 | Nil | ✓ | ✗ | Nil | 0.70 | Nil | ✓ | 0.25% |
| United Credit Union | Cash Management AC | Nil | ✗ | ✓ | Nil | 0.75 | 1.75 | ✓ | 0.00% |
| Wagga Mutual Credit Un | Working S1 | 1.00m | ✗ | ✓ | 1.00 | 1.00 | 1.50 | ✓ | 0.10% |

★

"satisfactory value"

| | | | | | | | | | |
|-------------------|--------------------------|-------|---|---|------|------|------|---|-------|
| Bankstown City CU | Money Manager | 5.00m | ✗ | ✗ | 2.00 | 0.50 | 2.00 | ✓ | 1.00% |
| Capricornia CU | Personal Banking Account | 5.00m | ✗ | ✓ | 0.50 | 0.50 | 2.00 | ✓ | 0.00% |
| ECU Australia | Everyday Access S1 | 5.00a | ✓ | ✗ | 1.00 | 0.60 | 2.00 | ✓ | 0.10% |

your guide to product excellence

Sept 2008. All rates current at Aug 28th, 2008

High Transactor - Full Service - Page 3 of 4

deposit account star ratings



High Transactor - Full Service

| Company | Product | Account Keeping Fees, (\$) | Free Transaction | Rebate on fees | Own ATM withdrawal fee, (\$) | Eftpos fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$1,000 |
|--------------------------|-------------------------|----------------------------|------------------|----------------|------------------------------|------------------|-----------------------------|-------------------|--------------------------|
| ★ "satisfactory value" | | | | | | | | | |
| First Choice CreditUnion | On Call Savings Account | Nil | ✓ | ✗ | 1.50 | 1.50 | Nil | ✗ | 0.10% |
| Macarthur Credit Union | Savings | Nil | ✓ | ✗ | 1.25 | 1.25 | Nil | ✓ | 0.10% |
| New England CU NSW | Access Account S1 | 10.00a | ✓ | ✗ | 1.00 | 0.60 | 2.00 | ✓ | 0.25% |
| Qld Police Credit Union | On Call Savings Account | Nil | ✓ | ✗ | 2.00 | 2.00 | 2.00 | ✓ | 0.15% |
| Qld Teachers CU | Cash Management Accou | Nil | ✗ | ✓ | 1.25 | 0.60 | 2.00 | ✓ | 0.01% |
| Qld Teachers CU | Special Savings AC | Nil | ✗ | ✓ | 1.25 | 0.60 | 2.00 | ✓ | 0.01% |
| Qld Teachers CU | Current Account | Nil | ✗ | ✓ | 1.25 | 0.60 | 2.00 | ✓ | 0.01% |
| Railways Credit Union | Everyday Saver S1 | Nil | ✗ | ✗ | 1.30 | 0.75 | 1.30 | ✓ | 1.00% |
| Savings & Loans Cred U | Visa Savings Account | Nil | ✗ | ✓ | 1.00 | 1.00 | 3.00 | ✓ | 0.05% |
| Savings & Loans Cred U | Cash Manager Account | Nil | ✗ | ✓ | 1.00 | 1.00 | 3.00 | ✓ | 0.00% |
| StGeorge Qld/Vic/Tas/W | Simply Freedom | 6.00m | ✓ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| United Credit Union | Access Plus S13 | Nil | ✗ | ✓ | Nil | 0.75 | 1.75 | ✗ | 0.05% |
| Wagga Mutual Credit Un | CommumitySupport Tran | Nil | ✗ | ✓ | 1.00 | 1.00 | 1.50 | ✗ | 1.25% |

deposit account star ratings



Bonus Saver

| Company | Product | Account Keeping Fees, (\$) | Free Transaction | Rebate on fees | Own ATM withdrawal fee, (\$) | Eftpos fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$1,000 |
|--------------------------------|--------------------------|----------------------------|------------------|----------------|------------------------------|------------------|-----------------------------|-------------------|--------------------------|
| ★★★★★ "superior value" | | | | | | | | | |
| Greater Building Society | Bonus Saver Account | Nil | ✓ | ✗ | N/A | N/A | N/A | ✗ | 8.00% |
| Newcastle Permanent | Rapid Saver | Nil | ✓ | ✗ | N/A | N/A | 1.50 | ✗ | 8.00% |
| Westpac | Reward Saver | Nil | ✗ | ✗ | 2.50 | 2.50 | 2.50 | ✓ | 7.40% |
| ★★★★★ "excellent value" | | | | | | | | | |
| ANZ | Progress Saver | Nil | ✓ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 5.66% |
| Coastline Credit Union | Bonus Reward Saver S2 | 5.00m | ✓ | ✗ | N/A | N/A | 2.00 | ✗ | 7.00% |
| Dnister Ukrainian Credit | Bonus Saver | Nil | ✓ | ✓ | N/A | N/A | 1.00 | ✗ | 6.25% |
| nab | Smart Reward Saver | 3.00m | ✓ | ✗ | N/A | N/A | Nil | ✗ | 6.61% |
| Powerstate Credit Union | i-Plus S8 | Nil | ✗ | ✗ | N/A | N/A | 10.00 | ✗ | 1.05% |
| Satisfac Credit Union | Maxinet Savings S11 | Nil | ✗ | ✗ | N/A | N/A | N/A | ✗ | 6.55% |
| ★★★ "strong value" | | | | | | | | | |
| Bank of Queensland | Bonus Interest Saver Ac | Nil | ✓ | ✗ | 0.65 | 0.65 | 2.00 | ✓ | 4.75% |
| Illawarra CU NSW | CU+saver | Nil | ✗ | ✓ | N/A | N/A | 0.75 | ✗ | 5.05% |
| IMB Limited | Reward Saver | Nil | ✗ | ✓ | 0.70 | 0.85 | 2.25 | ✓ | 3.10% |
| mecu | Incentive Saver Account | Nil | ✗ | ✓ | N/A | N/A | 2.50 | ✗ | 5.50% |
| United Credit Union | Double Interest Saver Ac | Nil | ✓ | ✗ | Nil | 0.75 | 1.75 | ✗ | 4.75% |
| Victoria Teachers CU | Home Bonus Saver Acc S | Nil | ✗ | ✗ | N/A | N/A | Nil | ✗ | 6.00% |
| ★★ "average value" | | | | | | | | | |
| BankSA | Incentive Saver Account | Nil | ✓ | ✗ | 1.00 | 1.00 | 3.00 | ✓ | 4.51% |
| Commonwealth Bank | AwardSaver Account | Nil | ✓ | ✗ | 0.50 | 0.50 | 2.00 | ✓ | 3.01% |
| Satisfac Credit Union | Bonus Savings Account S | Nil | ✗ | ✗ | N/A | N/A | Nil | ✗ | 4.15% |
| St George Bank | Incentive Saver Account | Nil | ✓ | ✗ | 1.00 | 1.00 | 3.00 | ✓ | 4.51% |
| Unicom Credit Union | CU+saver | Nil | ✓ | ✗ | N/A | N/A | 1.50 | ✗ | 5.05% |
| Wagga Mutual Credit Un | Community Sponsorship | Nil | ✗ | ✓ | N/A | N/A | 1.50 | ✗ | 4.75% |
| ★ "satisfactory value" | | | | | | | | | |
| Community CPS Australi | Bonus Saver Account | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 3.15% |
| Defence Force CU | Max-E Saver Ac | Nil | ✗ | ✗ | N/A | N/A | Nil | ✗ | 4.00% |
| Powerstate Credit Union | Christmas Club AC S15 | Nil | ✗ | ✓ | 1.00 | 1.00 | Nil | ✓ | 3.05% |
| Savings & Loans Cred U | Premium Saver | Nil | ✗ | ✓ | N/A | N/A | 3.00 | ✗ | 3.80% |
| SUNCORP | Everyday Saver-Basic Opt | Nil | ✗ | ✗ | Nil | Nil | 2.50 | ✓ | 3.01% |

deposit account star ratings



Low Transactor - Full Service

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

★★★★★

"superior value"

| | | | | | | | | | |
|------------------------|--------------------------|-------|---|---|------|------|------|---|-------|
| ANZ | Access Advantage | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| ANZ | Equity Manager Account | Nil | ✓ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 0.00% |
| ANZ | Premium Cash Magmnt A | Nil | ✓ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 0.00% |
| Bank of Queensland | Reverse Charges Account | 4.00m | ✓ | ✓ | Nil | Nil | Nil | ✓ | 0.01% |
| Bank of Queensland | Ultimate Sav Ac-Daily | 5.00m | ✓ | ✗ | 0.65 | 0.65 | 2.00 | ✓ | 0.01% |
| BankWest | Hero Transaction Account | Nil | ✓ | ✗ | Nil | Nil | Nil | ✓ | 5.00% |
| Bendigo Bank | Ultimate Account | Nil | ✗ | ✓ | 0.70 | 0.70 | 1.75 | ✓ | 0.05% |
| Bendigo Bank | Networth Cash Managem | Nil | ✗ | ✓ | 0.70 | 0.70 | 1.75 | ✓ | 0.35% |
| Commonwealth Bank | Streamline Unlimited | 6.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| Commonwealth Bank | Streamline e-Access | 4.00m | ✗ | ✗ | Nil | Nil | 2.00 | ✓ | 0.01% |
| Community CPS Australi | Alliance Account | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 0.15% |
| Heritage Building Soc | Money Manager Account | Nil | ✓ | ✓ | 0.55 | 0.50 | 1.25 | ✓ | 0.25% |
| HSBC | Premier CMA | N/A | ✗ | ✗ | Nil | Nil | Nil | ✓ | 6.50% |
| nab | Classic Banking | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| nab | Community Fee Saver Ac | Nil | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| Police Credit | Mulitpack - At Call S1 | Nil | ✓ | ✗ | Nil | Nil | Nil | ✓ | 0.10% |
| Police CU SA | Cash Management Accou | Nil | ✓ | ✓ | 0.70 | 0.75 | 0.75 | ✓ | 0.00% |
| Qantas Staff CU | At Call Deposits | Nil | ✓ | ✗ | 2.00 | Nil | 2.00 | ✓ | 0.50% |
| SUNCORP | Everyday Options | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| Unicom Credit Union | Access Account | Nil | ✓ | ✗ | 1.50 | Nil | 1.50 | ✓ | 0.05% |

★★★★★

"excellent value"

| | | | | | | | | | |
|--------------------------|--------------------------|-------|---|---|------|------|------|---|-------|
| Australian Central CU | My Account | Nil | ✓ | ✗ | 1.00 | 1.00 | 2.50 | ✓ | 0.05% |
| B & E | Pension Saver S8 | Nil | ✓ | ✗ | Nil | 0.60 | 2.50 | ✓ | 0.10% |
| BankSA | Freedom Account | 7.00m | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.01% |
| BankWest | Lite Transaction Account | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| Capricornia CU | Cash Management Accou | 7.50m | ✓ | ✓ | 0.50 | 0.50 | 2.00 | ✓ | 3.75% |
| Circle Credit Co-op | Super S Account S6 | Nil | ✓ | ✗ | 1.80 | 0.50 | Nil | ✓ | 0.05% |
| Commonwealth Bank | Cash Investment Account | 5.00m | ✓ | ✗ | 0.50 | 0.50 | 2.00 | ✓ | 0.01% |
| Community CPS Australi | Bonus Saver Account | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 3.15% |
| Community CPS Australi | Access Savings AccountS | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 0.15% |
| Credit Union Australia | Freedom Plus | Nil | ✓ | ✗ | 1.50 | 0.60 | 2.00 | ✓ | 1.25% |
| Encompass Credit Union | Access Plus S1 | Nil | ✗ | ✓ | 1.50 | 0.75 | 0.75 | ✓ | 0.01% |
| Greater Building Society | Access Account | Nil | ✗ | ✓ | 0.50 | 0.40 | 1.00 | ✓ | 0.25% |
| Heritage Building Soc | Simply Access Special S1 | Nil | ✓ | ✗ | Nil | 1.00 | Nil | ✓ | 0.10% |
| Heritage Building Soc | Professional Investor | Nil | ✓ | ✓ | 0.55 | 0.50 | 1.25 | ✓ | 0.00% |
| Heritage Building Soc | Simply Access S1 | Nil | ✓ | ✗ | Nil | 0.50 | Nil | ✓ | 0.10% |

your guide to product excellence

Sept 2008. All rates current at Aug 28th, 2008

Low Transactor - Full Service - Page 1 of 4

How we get paid: www.canstar.com.au/images/legals/fsg.pdf

deposit account star ratings



Low Transactor - Full Service

| Company | Product | Account Keeping Fees, (\$) | Free Transaction | Rebate on fees | Own ATM withdrawal fee, (\$) | Eftpos fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$1,000 |
|-------------------------------|-------------------------|----------------------------|------------------|----------------|------------------------------|------------------|-----------------------------|-------------------|--------------------------|
| ★★★★ "excellent value" | | | | | | | | | |
| Holiday Coast CU | Community Support AC S | Nil | ✓ | ✗ | 0.80 | 0.80 | 0.80 | ✓ | 0.25% |
| Holiday Coast CU | Save More Savings A/c S | Nil | ✓ | ✗ | 1.00 | 1.00 | 1.00 | ✓ | 0.00% |
| Horizon Credit Union | Special Purpose S2/4/5 | Nil | ✓ | ✓ | 1.50 | 1.00 | 1.50 | ✓ | 0.10% |
| Horizon Credit Union | RediSavings S1 | Nil | ✓ | ✓ | 1.50 | 1.00 | 1.50 | ✓ | 0.10% |
| HSBC | Savings Cheque Account | 7.50m | ✓ | ✗ | 2.00 | 2.00 | 3.00 | ✓ | 0.50% |
| Hunter United Credit Un | Cash Management Accou | 5.00m | ✗ | ✓ | Nil | Nil | Nil | ✓ | 0.00% |
| Hunter United Credit Un | Cheque | 5.00m | ✗ | ✓ | Nil | Nil | Nil | ✓ | 0.10% |
| Hunter United Credit Un | On Call | 5.00m | ✗ | ✓ | Nil | Nil | Nil | ✓ | 0.10% |
| Illawarra CU NSW | Access Account | 3.00m | ✗ | ✓ | 0.75 | 1.00 | 0.75 | ✓ | 0.05% |
| Intech Credit Union | Access Saving Account S | Nil | ✗ | ✓ | Nil | 0.60 | 1.50 | ✓ | 0.10% |
| Macquarie Credit Union | Cheque/Card Account S | Nil | ✓ | ✗ | 1.50 | 0.50 | 1.50 | ✓ | 0.10% |
| Maroondah Credit Union | Access Account S1 | Nil | ✓ | ✗ | 1.50 | 0.50 | 1.50 | ✓ | 0.25% |
| nab | Gold Banking | 12.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| nab | eBanking | 4.00m | ✗ | ✗ | Nil | Nil | 3.00 | ✓ | 0.01% |
| Newcastle Permanent | Statement Savings Acc | Nil | ✓ | ✗ | 0.50 | 0.40 | 1.50 | ✓ | 0.10% |
| Newcastle Permanent | Club Account | Nil | ✓ | ✗ | 0.50 | 0.40 | 1.50 | ✓ | 0.00% |
| Orana Credit Union | Redi Access | Nil | ✓ | ✗ | 1.50 | 0.80 | 3.00 | ✗ | 0.00% |
| Police CU SA | Redi Access Account S1 | Nil | ✓ | ✓ | 0.70 | 0.75 | 0.75 | ✓ | 0.05% |
| Powerstate Credit Union | Cash Management S1 | Nil | ✗ | ✓ | 1.00 | 1.00 | 1.00 | ✓ | 1.10% |
| Powerstate Credit Union | Choice Account S1-S7 | Nil | ✗ | ✓ | 1.00 | 1.00 | 1.00 | ✓ | 0.05% |
| RTA Staff CU | Multi-Access Account S4 | Nil | ✓ | ✗ | 1.50 | 1.50 | 1.50 | ✓ | 0.05% |
| Select Credit Union | Transaction Account 001 | 2.00m | ✓ | ✓ | Nil | 0.75 | Nil | ✓ | 0.25% |
| SERVICE ONE Members | Day to Day Account | 4.00m | ✓ | ✗ | 1.00 | 1.00 | 1.00 | ✓ | 0.10% |
| SUNCORP | Cash Management Accou | 5.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.01% |
| University Credit Soc | Visa Access S5 | 2.00m | ✓ | ✗ | 1.00 | 0.60 | Nil | ✓ | 0.05% |
| Victoria Teachers CU | On Call Savings S1 | Nil | ✓ | ✗ | 1.80 | 0.30 | 1.00 | ✓ | 0.05% |
| Westpac | Cash Manager | 5.00m | ✗ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 0.00% |
| Westpac | Choice | 5.00m | ✓ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| Westpac | Classic Plus | 10.00m | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.00% |

| | | | | | | | | | |
|---------------------------|--------------------------|-------|---|---|------|------|------|---|-------|
| ★★★ "strong value" | | | | | | | | | |
| Alliance One CreditUnion | Everyday Account | Nil | ✓ | ✗ | 1.00 | 1.75 | 1.75 | ✓ | 0.20% |
| ANZ | Access Select | 2.00m | ✓ | ✗ | 0.50 | 0.50 | 2.50 | ✓ | 0.00% |
| Austral Credit Union | Daily Acc/Spec Sav S1/S2 | 5.00m | ✓ | ✗ | Nil | 0.50 | 3.00 | ✓ | 0.05% |
| Australian Defence CU | Access Savings S1 | Nil | ✓ | ✓ | Nil | 0.65 | Nil | ✓ | 0.10% |
| B & E | Extra Saver S12 | Nil | ✓ | ✗ | Nil | 0.60 | 2.50 | ✓ | 0.10% |
| B & E | Easi Saver S20 | Nil | ✓ | ✗ | Nil | 0.60 | 2.50 | ✓ | 0.10% |

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deposit account star ratings



Low Transactor - Full Service

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

★★★ "strong value"

| | | | | | | | | | |
|--------------------------|-------------------------|--------|---|---|------|------|------|---|-------|
| Bananacoast Community | 55 Plus Account S49 | 6.00m | ✓ | ✓ | 0.50 | Nil | Nil | ✓ | 0.00% |
| Bananacoast Community | Incentive Savings AC S7 | 6.00m | ✓ | ✓ | 0.50 | Nil | Nil | ✓ | 0.00% |
| Bananacoast Community | Savings Account S1 | 6.00m | ✓ | ✓ | 0.50 | Nil | Nil | ✓ | 0.05% |
| BankWest | Lite Trans - Direct Opt | 2.99m | ✗ | ✗ | Nil | Nil | 3.00 | ✓ | 0.01% |
| Citibank | Cash Management Accou | 5.00m | ✓ | ✗ | 2.00 | Nil | 2.00 | ✓ | 0.10% |
| Credit Union Australia | Platinum Plus | Nil | ✓ | ✗ | 1.50 | 0.60 | 2.00 | ✓ | 1.75% |
| Credit Union Australia | Prime Access | Nil | ✓ | ✗ | 1.50 | 0.60 | 2.00 | ✓ | 0.10% |
| Credit Union Australia | Cash Management Ac | Nil | ✓ | ✗ | 1.50 | 0.60 | 2.00 | ✓ | 0.80% |
| Defence Force CU | National Access Account | Nil | ✓ | ✗ | 1.50 | 0.50 | Nil | ✓ | 0.10% |
| First Choice CreditUnion | Cash Management Accou | Nil | ✓ | ✗ | 1.50 | 1.50 | Nil | ✗ | 0.00% |
| HSBC | On-line Savings Account | Nil | ✓ | ✗ | Nil | Nil | 5.00 | ✓ | 0.50% |
| Hume Building Society | All Purpose S10 | Nil | ✓ | ✗ | Nil | 0.25 | 1.00 | ✗ | 0.25% |
| Hume Building Society | Cash Management S8 | Nil | ✓ | ✗ | Nil | 0.25 | 1.00 | ✗ | 0.00% |
| IMB Limited | Reward Saver | Nil | ✗ | ✓ | 0.70 | 0.85 | 2.25 | ✓ | 3.10% |
| Industries Mutual CU | Visa | Nil | ✗ | ✓ | 2.00 | 0.80 | 2.00 | ✓ | 0.50% |
| Macarthur Credit Union | Savings | Nil | ✓ | ✗ | 1.25 | 1.25 | Nil | ✓ | 0.10% |
| mecu | Access Account S1 | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 1.00% |
| myState Financial | Access Account | Nil | ✓ | ✗ | 0.75 | 0.75 | 2.50 | ✓ | 0.05% |
| myState Financial | Access 2 Account | Nil | ✓ | ✗ | 0.75 | 0.75 | 2.50 | ✓ | 0.10% |
| nab | Investment Cash Manager | 10.00m | ✓ | ✗ | 0.60 | 0.60 | 3.00 | ✓ | 0.00% |
| Orange Credit Union | All Purpose Savings S1 | Nil | ✓ | ✗ | 0.50 | 0.50 | 1.00 | ✗ | 1.40% |
| Police & Nurses Credit | FairSaver Account | 2.95m | ✗ | ✗ | Nil | Nil | 1.95 | ✓ | 5.00% |
| Police CU NSW | Easy Access S1 | Nil | ✓ | ✗ | Nil | 0.55 | 2.00 | ✓ | 0.25% |
| QLD Police Credit Union | On Call Savings Account | Nil | ✓ | ✗ | 2.00 | 2.00 | 2.00 | ✓ | 0.15% |
| Satisfac Credit Union | Everyday Transaction | Nil | ✓ | ✗ | Nil | 1.50 | Nil | ✓ | 0.00% |
| St George Bank | Simply Freedom | 6.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| St George Bank | Complete Freedom | 7.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| St George Bank | Investment Cash Account | 6.00m | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.00% |
| TAFE & Community CU | Access Account S1,2,3&4 | Nil | ✓ | ✗ | Nil | 0.70 | Nil | ✓ | 0.25% |

★★ "average value"

| | | | | | | | | | |
|--------------------------|-------------------------|-------|---|---|------|------|------|---|-------|
| Bank of Queensland | Cash Management Accou | 5.00m | ✓ | ✗ | 0.65 | 0.65 | 2.00 | ✗ | 0.01% |
| Coastline Credit Union | Access Account S30 | 4.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.10% |
| Community CPS Australi | Cash Management Accou | Nil | ✗ | ✓ | 1.00 | 0.60 | 2.50 | ✓ | 0.15% |
| ECU Australia | Everyday Access S1 | 5.00a | ✓ | ✗ | 1.00 | 0.60 | 2.00 | ✓ | 0.10% |
| First Choice CreditUnion | On Call Savings Account | Nil | ✓ | ✗ | 1.50 | 1.50 | Nil | ✗ | 0.10% |
| IMB Limited | Every Day Account S4 | Nil | ✗ | ✓ | 0.70 | 0.85 | 2.25 | ✓ | 0.10% |

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Sept 2008. All rates current at Aug 28th, 2008

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deposit account star ratings



Low Transactor - Full Service

| Company | Product | Account Keeping Fees, (\$) | Free Transaction | Rebate on fees | Own ATM withdrawal fee, (\$) | Eftpos fee, (\$) | Branch withdrawal fee, (\$) | International ATM | Interest rate, % \$1,000 |
|-------------------------------|--------------------------|----------------------------|------------------|----------------|------------------------------|------------------|-----------------------------|-------------------|--------------------------|
| ★★ "average value" | | | | | | | | | |
| Police & Nurses Credit | Cash Management Ac S | 5.00m | ✓ | ✓ | Nil | 1.25 | 3.00 | ✓ | 1.00% |
| Qld Teachers CU | Current Account | Nil | ✗ | ✓ | 1.25 | 0.60 | 2.00 | ✓ | 0.01% |
| Qld Teachers CU | Cash Management Accou | Nil | ✗ | ✓ | 1.25 | 0.60 | 2.00 | ✓ | 0.01% |
| Railways Credit Union | Everyday Saver S22 | Nil | ✗ | ✗ | 1.30 | 0.75 | 1.30 | ✓ | 1.00% |
| Savings & Loans Cred U | Cash Manager Account | Nil | ✗ | ✓ | 1.00 | 1.00 | 3.00 | ✓ | 0.00% |
| Savings & Loans Cred U | Visa Savings Account | Nil | ✗ | ✓ | 1.00 | 1.00 | 3.00 | ✓ | 0.05% |
| United Credit Union | Cash Management AC | Nil | ✗ | ✓ | Nil | 0.75 | 1.75 | ✓ | 0.00% |
| Westpac | Choice eAccount | 3.00m | ✗ | ✗ | Nil | Nil | 3.00 | ✓ | 0.00% |
| ★ "satisfactory value" | | | | | | | | | |
| BankSA | Complete Freedom | 7.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| BankSA | Investment Cash Account | 6.00m | ✓ | ✗ | 0.60 | 0.60 | 2.50 | ✓ | 0.00% |
| BankSA | Simply Freedom | 6.00m | ✗ | ✗ | Nil | Nil | Nil | ✓ | 0.00% |
| Capricornia CU | Personal Banking Account | 5.00m | ✗ | ✓ | 0.50 | 0.50 | 2.00 | ✓ | 0.00% |
| Holiday Coast CU | Percentage Plus AC S17 | Nil | ✓ | ✗ | 2.00 | 2.00 | 2.00 | ✓ | 0.00% |
| IMB Limited | Cash Management Ac S | Nil | ✗ | ✓ | 0.70 | 0.85 | 2.25 | ✓ | 0.00% |
| Industries Mutual CU | Access | Nil | ✗ | ✓ | 2.00 | 0.80 | 2.00 | ✓ | 0.00% |
| Maitland Mutual BS | Express Account S5 S45 | Nil | ✓ | ✗ | 1.00 | 0.60 | 1.00 | ✓ | 0.10% |
| Qld Teachers CU | Special Savings AC | Nil | ✗ | ✓ | 1.25 | 0.60 | 2.00 | ✓ | 0.01% |
| Railways Credit Union | Everyday Saver S1 | Nil | ✗ | ✗ | 1.30 | 0.75 | 1.30 | ✓ | 1.00% |
| Savings & Loans Cred U | Cheque Savings Account | Nil | ✗ | ✓ | 1.00 | 1.00 | 3.00 | ✗ | 0.05% |
| Savings & Loans Cred U | At Call Account | Nil | ✗ | ✓ | 1.00 | 1.00 | 3.00 | ✗ | 0.05% |
| SGE Credit Union | Access Account (S1) | Nil | ✓ | ✗ | 2.00 | 1.00 | 3.00 | ✓ | 0.00% |
| United Credit Union | Access Plus S13 | Nil | ✗ | ✓ | Nil | 0.75 | 1.75 | ✗ | 0.05% |
| Wagga Mutual Credit Un | CommunitySupport Tran | Nil | ✗ | ✓ | 1.00 | 1.00 | 1.50 | ✗ | 1.25% |
| Wagga Mutual Credit Un | Working S1 | 1.00m | ✗ | ✓ | 1.00 | 1.00 | 1.50 | ✓ | 0.10% |

deposit account star ratings



Junior Saver

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

★★★★★

"superior value"

| | | | | | | | | | |
|----------------------|-------------------------|-----|---|------|--------|------|-----------|--------|-------|
| ANZ | Progress Saver for Kids | Nil | ✓ | Nil | 10.00 | Nil | AA | 5.66% | 5.66% |
| BankWest | Kids' Bonus Saver | Nil | ✓ | N/A | No min | Nil | AA- | 10.01% | 0.00% |
| BankWest | Children's Savings Acct | Nil | ✓ | N/A | No min | Nil | AA- | 4.00% | 5.00% |
| Gateway Credit Union | Dollaroo Jnr Savr | Nil | ✓ | N/A | No min | Nil | Not rated | 5.50% | 5.50% |
| mecu | mysaver | Nil | ✓ | 1.00 | No min | 2.50 | Not rated | 7.00% | 7.00% |
| nab | Smart Junior Saver | Nil | ✓ | N/A | No min | Nil | AA | 6.35% | 6.35% |
| Victoria Teachers CU | First Saver | Nil | ✓ | Nil | No min | Nil | Not rated | 5.50% | 7.00% |

★★★★★

"excellent value"

| | | | | | | | | | |
|--------------------------|------------------------|-----|---|------|--------|------|-----------|-------|-------|
| Alliance One CreditUnion | Young Achiever Account | Nil | ✓ | N/A | No min | Nil | Not rated | 4.50% | 4.50% |
| Commonwealth Bank | Youthsaver Account | Nil | ✓ | Nil | No min | Nil | AA | 3.01% | 3.01% |
| Karpaty Credit Union | Club 18 S4 | Nil | ✓ | N/A | No min | Nil | Not rated | 4.30% | 4.30% |
| New England CU NSW | Youth Account | Nil | ✓ | 1.00 | No min | 2.00 | Not rated | 4.00% | 4.00% |
| Orange Credit Union | Super Saver S50 | Nil | ✓ | N/A | No min | 1.00 | Not rated | 5.00% | 5.00% |
| Police Credit | Little Coppers Club S3 | Nil | ✓ | N/A | No min | Nil | Not rated | 4.00% | 4.00% |

★★★

"strong value"

| | | | | | | | | | |
|------------------------|-------------------------|-----|---|-----|--------|------|-----------|-------|-------|
| Australian Central CU | Future Saver Account | Nil | ✓ | N/A | No min | 2.50 | Not rated | 3.05% | 3.10% |
| Bendigo Bank | Piggy Bank Account | Nil | ✓ | N/A | 1.00 | Nil | BBB+ | 2.20% | 2.20% |
| Hume Building Society | Clancy Koala S2 | Nil | ✓ | N/A | 1.00 | Nil | Not rated | 3.75% | 3.75% |
| IMB Limited | Balance+ Account | Nil | ✓ | Nil | 1.00 | Nil | BBB | 3.10% | 3.25% |
| IMB Limited | Zoo Account | Nil | ✓ | N/A | 1.00 | Nil | BBB | 3.10% | 3.25% |
| Maitland Mutual BS | Young Endeavour S12 | Nil | ✓ | N/A | No min | Nil | Not Rated | 4.00% | 4.00% |
| Maroondah Credit Union | Super Savers Club S10 | Nil | ✓ | N/A | No min | Nil | Not rated | 3.20% | 3.20% |
| Savings & Loans Cred U | Treasure Chest | Nil | ✓ | N/A | No min | 2.50 | Not rated | 3.80% | 3.95% |
| SUNCORP | Everyday Saver-Under 18 | Nil | ✓ | Nil | No min | 2.50 | A+ | 3.01% | 3.01% |

★★

"average value"

| | | | | | | | | | |
|-------------------------|--------------------------|-----|---|------|--------|------|-----------|-------|-------|
| Australian Defence CU | Children's Savings Acc | Nil | ✓ | Nil | No min | Nil | Not rated | 1.50% | 2.00% |
| Community CPS Australi | Bonus Saver Acct (Youth) | Nil | ✓ | 1.00 | No min | 2.50 | Not rated | 3.15% | 3.65% |
| Fire Services CU | Sunny Squirrel Sav S11 | Nil | ✓ | N/A | No min | Nil | Not rated | 2.20% | 2.20% |
| La Trobe Country Credit | Young Savers Account | Nil | ✓ | N/A | No min | 1.75 | Not rated | 2.50% | 2.50% |
| myState Financial | Youth Account | Nil | ✓ | Nil | No min | 2.50 | Not rated | 3.50% | 3.50% |
| NSW Teachers CU | Under 18 Account S99 | Nil | ✓ | Nil | No min | Nil | Not rated | 1.75% | 1.75% |
| Qld Police Credit Union | Junior Savers | Nil | ✓ | Nil | No min | Nil | Not rated | 2.00% | 2.00% |
| TAFE & Community CU | Total Freedom Account | Nil | ✓ | Nil | No min | Nil | Not rated | 2.00% | 2.00% |
| TAFE & Community CU | Super Saver Account | Nil | ✓ | N/A | No min | Nil | Not rated | 2.00% | 2.00% |

your guide to product excellence

Sept 2008. All rates current at Aug 28th, 2008

How we get paid: www.canstar.com.au/images/legals/fsg.pdf

deposit account star ratings



Junior Saver

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



"satisfactory value"

| | | | | | | | | | |
|--------------------------|-------------------------|-----|---|------|--------|------|-----------|-------|-------|
| Austral Credit Union | Super Saver/B.U. S15/S1 | Nil | ✓ | Nil | No min | 3.00 | Not rated | 1.50% | 1.50% |
| Community CPS Australi | BU Savings Account | Nil | ✓ | 1.00 | No min | 2.50 | Not rated | 2.00% | 2.00% |
| Community CPS Australi | Junior Savers Club S12 | Nil | ✓ | 1.00 | No min | 2.50 | Not rated | 2.00% | 2.00% |
| Community First CU | Pocket Power | Nil | ✓ | N/A | No min | Nil | Not rated | 0.50% | 2.00% |
| FCCS Credit Union | Junior Saver AC S50 | Nil | ✓ | N/A | 1.00 | Nil | Not rated | 1.00% | 1.00% |
| Greater Building Society | Little Bucks | Nil | ✓ | 0.50 | 1.00 | 1.00 | BBB+ | 0.50% | 1.00% |
| Horizon Credit Union | Teen Saver S18 | Nil | ✓ | 1.50 | No min | 1.50 | Not rated | 0.50% | 0.50% |
| Illawarra CU NSW | JuniorSaver | Nil | ✓ | N/A | 1.00 | Nil | Not rated | 0.25% | 3.00% |
| Orana Credit Union | Super Saver Bug Account | Nil | ✓ | N/A | No min | Nil | Not rated | 1.00% | 1.00% |
| Unicom Credit Union | JuniorSaver | Nil | ✓ | N/A | 1.00 | Nil | Not rated | 0.25% | 3.00% |
| University Credit Soc | Super Savers S7 | Nil | ✓ | N/A | No min | 5.00 | Not rated | 1.00% | 3.00% |
| Victoria Teachers CU | First Access | Nil | ✓ | Nil | No min | Nil | Not rated | 0.75% | 0.75% |



"rising star"

| | | | | | | | | | |
|------------|------------|-----|---|-----|--------|-----|-----------|-------|-------|
| Laiki Bank | Space Zone | Nil | ✓ | N/A | No min | Nil | Not rated | 5.10% | 5.10% |
|------------|------------|-----|---|-----|--------|-----|-----------|-------|-------|

your guide to product excellence

Sept 2008. All rates current at Aug 28th, 2008

How we get paid: www.canstar.com.au/images/legals/fsg.pdf



CANNEX deposit star ratings - methodology

What is the CANNEX deposit star ratings?

CANNEX deposit star ratings is a sophisticated rating methodology, unique to CANNEX, that compares deposit products in Australia. CANNEX star rated products represent a short list of financial products. This short list narrows the search for consumers to products that have been independently assessed and ranked. All star rated deposit accounts rated from one to five achieved a grade suitable for consumers to consider with qualities ranging from “Superior” to “Satisfactory”. The CANNEX deposit star ratings is a transparent analysis comparing all types of deposit accounts for an array of characteristics such as:

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

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

- ★★★★★ Superior Product
- ★★★★★ Excellent Product
- ★★★ Strong Product
- ★★ Average Product
- ★ Satisfactory Product
- ☆ Rising Star

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

What types of products are evaluated by CANNEX deposit account star ratings?

The following account types are assessed in the ratings:

- Personal transaction accounts
- Savings and investment accounts
- High yield accounts
- Childrens' accounts

What is the CANNEX Best Value Australia: Savings award?

CANNEX has introduced this new award to recognise the institution that provides customers with consistently high rates and quality products across a range of key savings areas. The award combines the star ratings scores for the online saver and cash manager profiles, as well as term deposit rates over the past 6 months. Term deposit scoring was calculated on the following weighted terms:

- 3 month, +/- 14 days (20%)
- 6 month, +/- 14 days (40%)
- 12 month, +/- 14 days (40%)

To account for special rates close to these terms, the maximum rate was taken from 14 days either side of each term. This was done under the assumption that customers looking for a specific term would be attracted to a higher rate on a slightly shorter or longer term if available. The rates were averaged over the past 6 months to measure consistency. Standard & Poors credit rating was also considered, weighted at 5%.

Best Value Australia: Savings award weightings



Online Saver
40%

Cash Manager
30%

Term Deposits
30%

How are the CANNEX deposit account star ratings structured?

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



Low Transactor – Full Service

High Transactor – Full Service

Electronic Transactor



Bonus Saver

Online Saver

Cash Manager

Junior Saver

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.

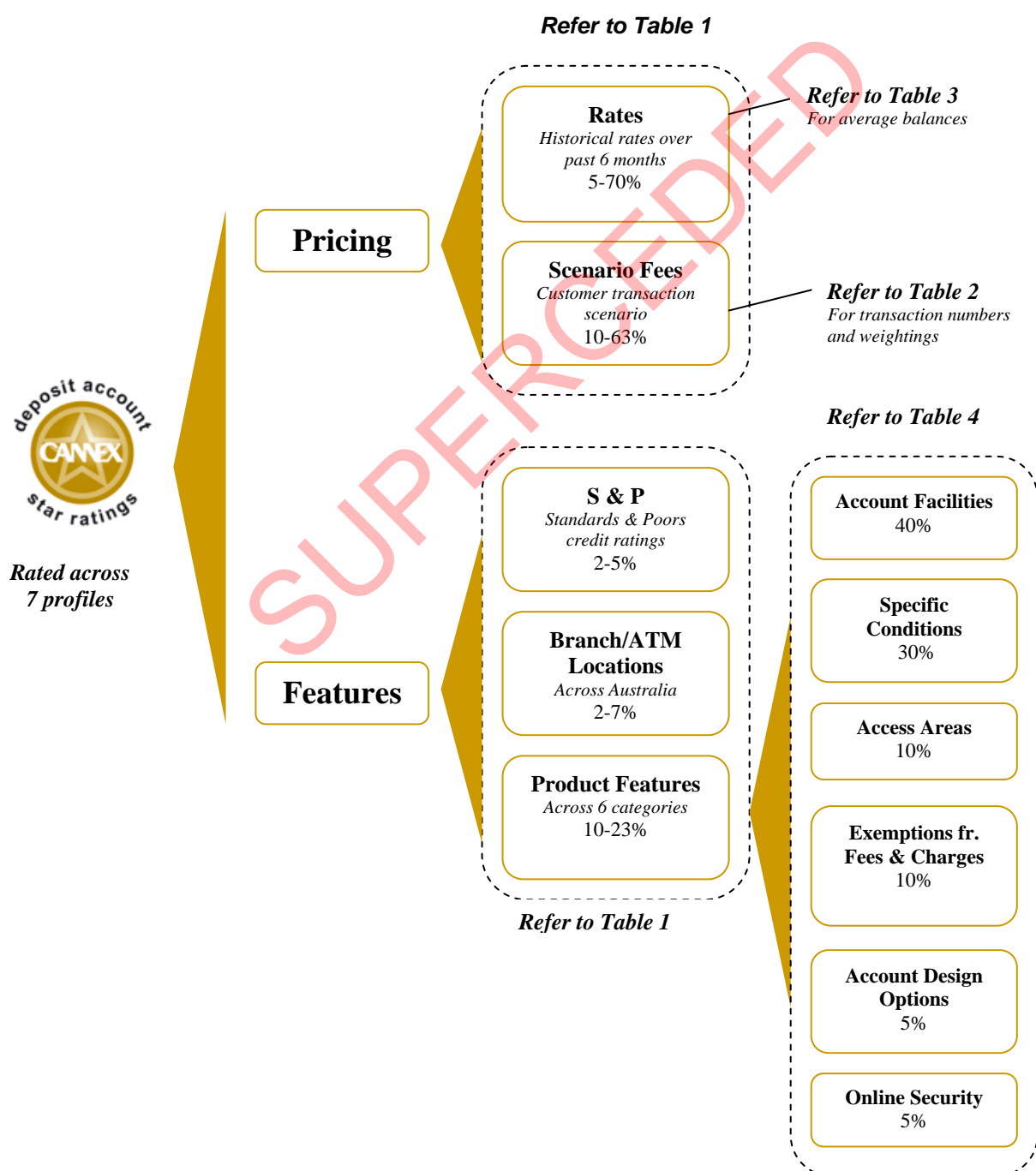
How does it work?

How are the 'stars' calculated?

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

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

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



CANNEX star ratings methodology

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

| CANNEX deposit account star ratings WEIGHTINGS | | | | | | |
|--|-------------|-----------|--------------|------------------|--------|-------------|
| | PRICING (P) | | FEATURES (F) | | | TOTAL (P+F) |
| | Rates | Scenarios | S&P | Product features | Access | |
| Full Service – High/Low Transactor | 5% | 63% | 2% | 23% | 7% | 100% |
| Electronic Transactor | 5% | 63% | 2% | 23% | 7% | 100% |
| Bonus Saver*** | 70% | 10% | 5% | 13% | 2% | 100% |
| Cash Manager**** | 65% | 15% | 5% | 13% | 2% | 100% |
| Online saver***** | 65% | 15% | 5% | 13% | 2% | 100% |
| Junior saver | 65% | 15% | 5% | 10% | 5% | 100% |
| <p>*Cost calculations consider current fees and historical interest rates associated with the accounts</p> <p>**Features calculations consider features/parameters, flexibility, terms and condition</p> <p>***Deposit products required to pay bonus interest to qualify for this profile</p> <p>****Deposit products required to pay a minimum of 3% on a \$100,000 balance in order to be rated in this profile</p> <p>*****Deposit products required to pay a minimum of 4% on a \$25,000 balance in order to be rated in this profile</p> | | | | | | |

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

P comprises of:

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

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

CANNEX star ratings methodology

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

TABLE 2

| CANNEX deposit account star ratings TM 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% | N/A | N/A | N/A | N/A |
| ATM withdrawal other network | 5% | 10% | N/A | N/A | N/A | N/A |
| Branch cash withdrawal | 15% | N/A | 30% | N/A | N/A | 100% |
| Branch cash deposit | N/A | N/A | N/A | 33.3% | N/A | N/A |
| Cheque deposit | 10% | N/A | N/A | N/A | N/A | N/A |
| Cheque withdrawal | 20% | N/A | N/A | N/A | N/A | N/A |
| Direct Credit | N/A | N/A | N/A | 33.3% | N/A | N/A |
| Direct Debit | 5% | 10% | 20% | N/A | N/A | N/A |
| EFTPOS transaction | 30% | 40% | N/A | N/A | N/A | N/A |
| Internet transaction | N/A | 10% | 30% | 33.3% | 100% | N/A |
| Telephone BPAY | 5% | 5% | 20% | N/A | N/A | N/A |

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

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

TABLE 3

| CANNEX 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 |
| Featured Savings | 25,000 | 100,000 | 250,000 |
| Bonus Saver | 2,000 | 10,000 | 25,000 |
| Online Saver | 5,000 | 25,000 | 100,000 |
| Junior Saver | 500 | 1,000 | 2,000 |

Features (F)

FEATURES (F) consist of the following sections:

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

CANNEX star ratings methodology

TABLE 4

| Category Description | Weights % |
|--------------------------------|------------|
| Account Facilities | 40 |
| Specific Conditions | 30 |
| Access Areas | 10 |
| Exemptions From Fees & Charges | 10 |
| Account Design Options | 5 |
| Online Security | 5 |
| Total | 100 |

3) **S & P rating** – takes into account S&P rating of the institution offering the product

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.

Credit ratings of the institution may play a relatively important role especially for larger depositors. The S&P rating is an independent assessment of the institution's credit rating. For further information on these ratings visit <http://www.standardandpoors.com.au>

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 provider. CANNEX also monitors changes on an ongoing basis. The results are published in a variety of mediums (newspapers, magazines, television, websites etc)

Does CANNEX rate other product areas?

YES. CANNEX also the suite of banking and insurance products listed below. These star ratings use similar methodologies. This guarantees the quality, consistency and transparency of all our star ratings. The use of similar star ratings logos also builds consumer recognition of quality products across all categories.

Please access the CANNEX website <http://www.cannex.com.au> if you would like to view the latest CANNEX star ratings reports of interest.

Business banking
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