



DEPOSIT ACCOUNT STAR RATINGS



IN THIS REPORT:

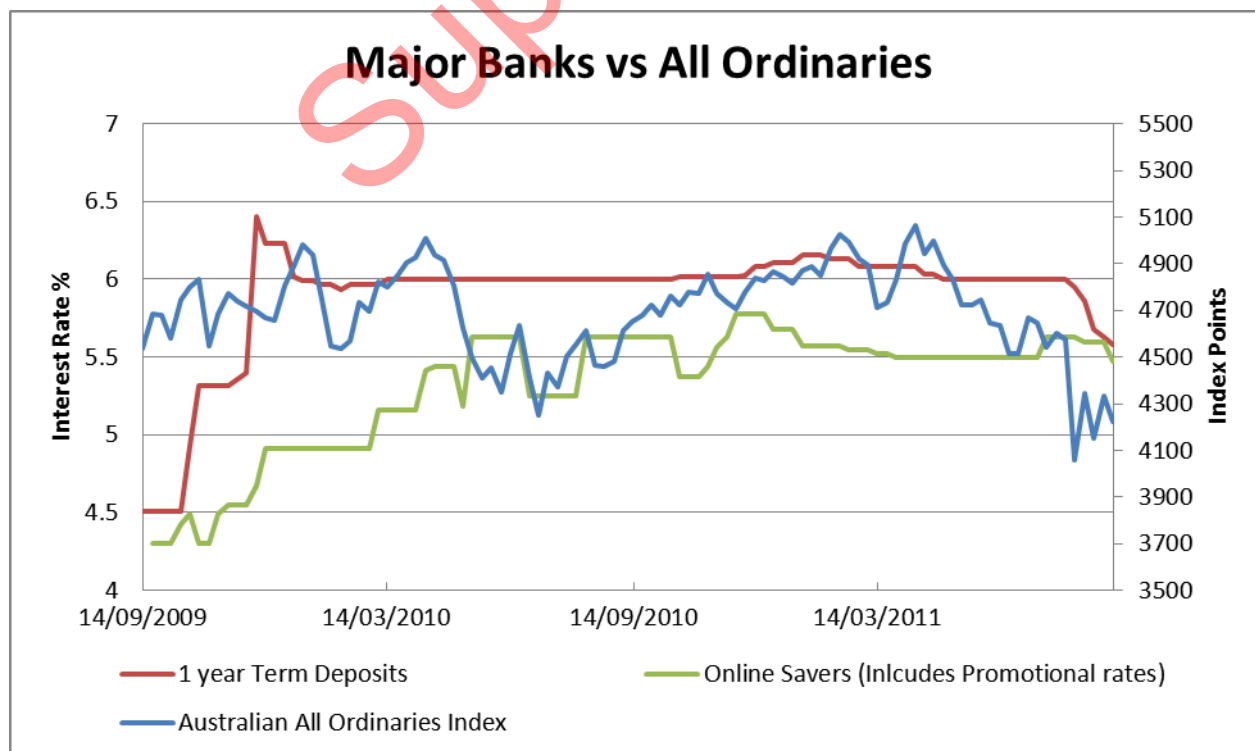
We research & rate:
393 deposit accounts
comprising savings and
transaction accounts

THE UPS AND DOWNS OF CASH

You would be forgiven for thinking that cash movements generally mirror those of the stock market. But these are unusual times we live in. Who would have thought the world would go through such a horror monetary disaster as seen in 2008? While it has taken all this time to tip the financial world back on its axis, we're still not in the clear and the volatility continues.

Generally speaking, the relationship between equities and term deposit rates in the ongoing competition for your investment cash takes in many complex factors. As equities improve, investors are attracted back to the stock market. Term deposit rates have no choice but to remain competitive in order to grab a share of that cash. At present, consumers are holding on to their money while waiting to see what's going to happen next. It's well documented that spending is down and this has combined with a reluctance to invest to dramatically close the margin between term deposits and online savings accounts (see graph below).

Normally, terms deposits offered you a "reward" of a higher interest rate for locking away your money for a period of time. At the moment though, if you shop around it's not hard to find comparable rates offered by online savings accounts where you can keep your money at call. This is the case at least for one-year term deposits compared to online savings accounts.



Source: CANSTAR, September 2011

POINTS OF INTEREST

2009

- The market bottomed out in March 2009 and the associated recovery saw a sharp rise in term deposit rates.
- At the same time the margin between Online Savings Accounts and Term Deposits increased.

2010

- Europe's debt crisis worsens in mid 2010, however the market is all over the place during 2010. The banks counteracted by offering consistent rates which attracted extra cash.
- Online saver rates narrow the gap slightly as the cash rate reaches 4.75% in November 2010.

2011

- US debt ceiling and Europe's announcement of Greek bailout sees the equities market slide as investors react to the increased uncertainty of the market.
- More recently this has resulted in a drop of term deposit rates as institutions struggle to lend out the money they already have on their books.

BEST VALUE AUSTRALIA: EVERYDAY BANKING

There's no doubt that a good value transaction account is the backbone of most people's everyday banking needs. Often there is a tradeoff between fees, features and accessibility but there are products out there tailored specifically for customers who use their transaction accounts in very different ways. Whether you do everything online, or prefer a wider range of transaction options such as branch, ATMs and cheques (although these are now an endangered species), it is important to find the account that matches your banking style.

This year we couldn't go past Bankwest as the institution offering the best value nationally for everyday banking. For those on the east coast who perceived Bankwest as a West Australian-only bank, things have changed radically. Bankwest has opened numerous branches across the country and shares the Commonwealth Bank's huge ATM network so it is now a viable banking option for many more people.

This award combines products from the three transaction profiles of the *deposit account star ratings* (see details below). Scoring is also based on ATM and branch coverage to identify the institution that provides the best value products and accessibility for everyday banking needs. As far as products go, Bankwest leads the way with two outstanding accounts. The Bankwest Zero account is, as its name suggests, a transaction account that is totally fee free. It even provides free use of any major banks' ATMs. Its companion account, the Bankwest Hero offers a competitive rate of interest on balances up to \$5000 with one proviso – that a minimum of \$2000 is deposited each month, which could be your salary.

CANSTAR CANNEX congratulates Bankwest for winning the best value Australia award for everyday banking.

BEST VALUE AUSTRALIA: SAVINGS

It would be fair to say that savings accounts really have moved up the prominence ladder on the back of other investment options that threaten to gobble up your hard-earned cash. In this uncertain environment, holding on to your cash is just as important as earning it. Although term deposit rates have come off the boil somewhat as banks anticipate a rate cut in the future, there are still some good deals on offer for those who look around.

Our best value savings award recognizes the institution that consistently offers outstanding value across Online Savings, Cash Manager, Bonus Saver and Term Deposit products. This year, the award has gone to Westpac for its impressive range of savings accounts that capture all types of savings needs. These include Westpac's e-saver, an online account that offers new customers 5.75% for 4 months, after which it reverts to an ongoing base rate of 5%. For those aiming for a savings goal, the Rewards saver offers an incentive of 6% interest if you deposit at least \$50 per month and refrain from withdrawing. Westpac completes its suite of savings products with its fully featured Cash Management account which tiers interest rates up to 4.8%.

We congratulate Westpac for its clear customer focus in this important area of money management.



**Best Value Australia
Everyday Banking**



**Best Value Australia
Savings**



WHAT ABOUT BUILDING SOCIETIES & CREDIT UNIONS?

Those who prefer banking with a mutual will know that they can provide some pretty stiff competition for their big brothers. This year, the standout performer among the country's building societies and credit unions was Maitland Mutual Building Society, winner of the CANSTAR CANNEX national savings award for the non-bank sector.

This award recognizes the hard work building societies and credit unions are doing in offering competitive savings products and a banking alternative. Maitland Mutual's popularity in its local Hunter Valley area must surely come as a result of its strong suite of deposit accounts which pay consistently high interest rates. Maitland Mutual's Bonus Saver, Online Saver and various term deposits are an impressive suite of products built to benefit members. Maitland Mutual is to be congratulated for winning the Australian award for providing the best value savings by a building society or credit union.



Best Value Australia
Savings



DEPOSIT GUARANTEE REDUCED TO \$250,000

The Australian Government announced this month that it is reducing its guarantee on bank deposits to \$250,000 per account per savings institution. The new cap is effective from 1st February 2012. This is a permanent deposit guarantee scheme and replaces the emergency scheme which covered deposits of up to \$1 million, introduced in 2008 at the height of the global financial crisis.

According to Treasurer Wayne Swan, even at the new cap, the scheme will still protect the savings held in 99% of deposit account numbers in Australian-licensed banks, building societies and credit unions. The changes also provide longer protection for existing term deposits, which will be protected at the \$1 million level until 31st December 2012 or until maturity, whichever comes first.

The new scheme will not apply to deposits sitting in branches of Australian banks overseas. However, it will apply to deposits held here of foreign banks which hold an Australian-based banking licence.

TICK AND FLICK ON THE WAY

The Gillard government's resolve to intensify banking competition has seen Wayne Swan announce his tick-and-flick system of switching deposit and transaction accounts. This is designed to make it easier for us to switch banks if we are dissatisfied with our current bank or we can get a better deal down the road. Previously, the hassle of advising everyone about new bank details for automatic debit and credit transactions put a dampener on the idea of switching.

Full account portability where you keep your account number when you switch institutions was mooted. However, it would not deliver enough benefits to justify the huge costs it would impose on business and consumers, said Bernie Fraser, the former Reserve Bank Governor commissioned to investigate options for greater account transferability. Instead, the "tick-and-flick" system is likely to get the nod.

Basically tick and flick is where customers sign just one form that authorizes their new financial institution to do everything for them. This includes arranging transfers of all automatic transactions linked to the customer's account and informing associated creditors and debtors about the new account details. The Treasurer insists the tick-and-flick process should cost zilch, with the bank picking up the tab. However, the costing details have been misrepresented in the media which gave the impression that the banks will cover *all* switching fees. In fact, the banks will only pay switching fees on deposit accounts. This does *not* extend to loan products, as these are legal contracts with their own set of complexities.

This is definitely a step in the right direction but we just need to be clear on who pays for what. Without a home loan being transferred at no cost, the idea of just switching your deposit or transaction account is not as appealing. It also begs the question, how good a deal will you get if you don't switch the lot?

Where to from here? The government now intends to form a Treasury-led working party to finalise the details of the new service to be introduced on 1st July 2012, including whether it can be extended to small business customers. The deposit account switching service will then be reviewed after another two years.



A PRODUCT FOR EVERY NEED

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



Savings Account

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.



Transaction Account

Electronic Transactor

These accounts suit people who bank frequently through electronic methods such as ATM, phone and internet. Average of 25 transactions per month.

Low Transactor – Full Service

Suitable for people who prefer a wider range of transaction types such as branch, ATM, cheque, phone and internet. Average of 10 transactions per month.

High Transactor – Full Service

Suitable for people who prefer a wider range of transaction types such as branch, ATM, cheque, phone and internet. Average of 35 transactions per month.

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

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Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★★★ "outstanding value"								
Commonwealth Bank	Cash Investment Account	5.00m	No min	✓	✓	✓	✓	3.95%
Hume Building Society	Professional Cash Manag	Nil	5000	✓	✓	✓	✓	5.00%
nab	Cash Manager	Nil	5000	✓	✓	✓	✓	4.25%
Police&NursesMut Banki	CashSaver Account	Nil	No min	✓	✓	✓	✓	5.00%
Rural Bank Limited	Gold Cash Management	5.00m	5000	✓	✓	✓	✓	3.75%
The Capricornian	Savings Accumulator	Nil	No min	✓	✓	✓	✓	5.60%
Victoria Teachers CU	Cash Management AC S	Nil	5000	✓	✓	✓	✓	4.75%
★★★★★								
ANZ	V2 Plus	Nil	5000	✓	✓	✓	✓	3.75%
ANZ	Premium Cash Magmnt A	Nil	10000	✓	✓	✓	✓	3.75%
Bank of Queensland	Cash Management Accou	5.00m	5000	✓	✓	✓	✓	2.35%
BankSA	Investment Cash Account	Nil	10000	✓	✓	✓	✓	3.50%
CUA	Cash Management Ac	Nil	1	✓	✓	✓	✓	3.55%
FCCS Credit Union	Online Saver Account S7	Nil	No min	✓	✓	✓	✓	5.50%
IMB	Cash Management Ac S	Nil	5000	✓	✓	✓	✓	3.75%
Maitland Mutual BS	Cash Management Accou	Nil	500	✓	✓	✓	✓	3.75%
nab	Investment Cash Manage	10.00m	10000	✓	✓	✓	✓	3.50%
Police Credit Union	Market Linked AC S15	Nil	5000	✓	✓	✓	✓	4.15%
Qantas Staff CU	At Call Deposits	Nil	No min	✓	✓	✓	✓	3.25%
Qld Teachers CU	Cash Management Accou	Nil	5000	✓	✓	✓	✓	3.20%
Queenslanders CU	MoneyMaker Account S	Nil	1	✓	✓	✓	✓	3.75%
SGE Credit Union	Reward Me Saver Accoun	Nil	No min	✓	✓	✓	✓	4.25%
St George Bank	Investment Cash Account	N/A	10000	✓	✓	✓	✓	3.50%
The Capricornian	E \$aver Account S29	5.00m	1	✓	✓	✓	✓	4.10%
Westpac	Cash Manager	5.00m	No min	✓	✓	✓	✓	3.55%
★★★★								
Bananacoast Community	Incentive Savings AC S7	6.00m	5000	✓	✓	✓	✓	3.50%
Bank of Cyprus Australia	Liberty Account	4.00m	1	✓	✓	✓	✓	3.00%
BankSA	Power Saver Account	Nil	No min	✓	✓	✓	✓	3.50%
Bendigo Bank	Money Extra	Nil	2000	✓	✓	✓	✓	2.60%
Community CPS Australi	Cash Management Accou	Nil	1000	✓	✓	✓	✓	2.60%
Credit Union SA	Cash Management Accou	Nil	No min	✓	✓	✓	✓	2.75%
CUA	Platinum Plus	Nil	1	✓	✓	✓	✓	3.40%
Defence Force CU	Cash Management Accou	Nil	No min	✓	✓	✓	✓	2.75%
ECU Australia	Smart Saver S10	Nil	No min	✓	✓	✓	✓	3.35%
Greater Building Society	Cash Management Accou	Nil	1	✓	✓	✓	✓	3.00%
Heritage Building Soc	Cash Management Accou	Nil	1	✓	✓	✓	✓	1.75%
Heritage Building Soc	Money Manager Account	Nil	1	✓	✓	✓	✓	2.00%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★								
Holiday Coast CU	Percentage Plus AC S17	Nil	10000	✓	✓	✓	✓	2.50%
Hume Building Society	Cash Management S8	Nil	5000	✓	✓	✓	✓	2.25%
Hunter United Credit Un	Cash Management Accou	5.00m	5000	✓	✓	✓	✓	3.25%
Illawarra CU NSW	Cash Management Accou	Nil	500	✓	✓	✓	✓	3.25%
Maritime Mining & Power	Cash Management Ac S5	Nil	No min	✓	✓	✓	✓	3.25%
Newcastle Permanent	Money Management Acct	Nil	5000	✓	✓	✓	✓	3.75%
Police Credit	Investment - At Call S2	Nil	No min	✓	✓	✓	✓	3.50%
SCU	Money Market Account	Nil	5000	✓	✓	✓	✓	3.55%
Summerland CU	Lifestyle Rewards Accoun	Nil	No min	✓	✓	✓	✓	3.65%
Summerland CU	Access Plus Account	Nil	No min	✓	✓	✓	✓	3.50%
Suncorp Bank	Cash Management Accou	5.00m	No min	✓	✓	✓	✓	1.20%
Unicom Credit Union	Cash Management Accou	Nil	500	✓	✓	✓	✓	3.25%
United Community	Cash Management Accou	Nil	1000	✓	✓	✓	✓	2.60%
★★								
Bank of Cyprus Australia	Cash Management Accou	10.00m	5000	✓	✓	✓	✓	1.75%
bankmecu	CMA - Transaction Acnt	Nil	5000	✓	✓	✓	✓	1.60%
Bendigo Bank	Classic Savings Account	Nil	500	✓	✓	✓	✓	2.00%
Bendigo Bank	Networth Cash Managem	Nil	5000	✓	✓	✓	✓	2.00%
Companion CU	Cash Management Accou	Nil	1000	✓	✓	✓	✓	2.60%
CUA	eSaver	Nil	1	✓	✓	✓	✓	6.30%
Family First CU	Cash Management AC	Nil	1	✓	✓	✓	✓	2.25%
Gateway Credit Union	Everyday Savings Accoun	Nil	No min	✓	✓	✓	✓	2.50%
Police&NursesMut Banki	FairSaver Account	2.95m	No min	✓	✓	✓	✓	2.50%
Police&NursesMut Banki	Cash Management Ac S	5.00m	2000	✓	✓	✓	✓	1.00%
Qld Police Credit Union	Cash Management Accou	Nil	5000	✓	✓	✓	✓	2.00%
★								
Bankwest	Gold Cash Management	Nil	5000	✓	✓	✓	✓	1.25%
Community First CU	Money Market Account S	Nil	5000	✓	✓	✓	✓	1.75%
Encompass Credit Union	Cash Management S6	Nil	No min	✓	✓	✓	✓	1.50%
HSBC	Cash Management Accou	10.00m	10000	✓	✓	✓	✓	0.80%
HSBC	Power Vantage CMA	20.00m	1	✓	✓	✓	✓	1.75%
HSBC	Day to Day Account	Nil	No min	✓	✓	✓	✓	0.75%
HSBC	Premier CMA	35.00m	No min	✓	✓	✓	✓	2.25%
Macquarie Credit Union	Investment Account S10	Nil	No min	✓	✓	✓	✓	1.75%
RTA Staff CU	Premium Savers Acct S8	Nil	10000	✓	✓	✓	✓	2.00%
RTA Staff CU	Redi-Fund S7	Nil	5000	✓	✓	✓	✓	2.25%
SCU	Cash Management Accou	Nil	5000	✓	✓	✓	✓	1.25%
SGE Credit Union	Cash Management Accou	Nil	No min	✓	✓	✓	✓	1.25%

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Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Cash Manager								
Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Interest rate, % \$25,000
★								
The Rock Building Soc	Savings Investment Acc	6.00m	500	✓	✓	✓	✓	1.00%

Superseded

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Electronic Transactor

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

Bank of Cyprus Australia	Liberty Account	4.00m	2000	X	Nil	Nil	✓	0.25%
Bank of Queensland	Day2Day Plus Account	Nil	N/A	X	Nil	Nil	✓	0.01%
Bankwest	Hero Transaction Account	Nil	N/A	X	Nil	Nil	✓	5.00%
Commonwealth Bank	Complete Access	6.00m	2000	X	Nil	Nil	✓	0.01%
Commonwealth Bank	Smart Access	4.00m	2000	X	Nil	2	✓	0.01%
ING DIRECT	Orange Everyday	Nil	N/A	X	Nil	N/A	✓	0.00%
nab	Classic Banking	Nil	N/A	X	Nil	Nil	✓	0.01%
nab	Cash Manager	Nil	N/A	X	Nil	Nil	✓	4.25%
St George Bank	Express Freedom	3.00m	1000	X	Nil	2.5	✓	0.00%
Teachers Credit Union	Everyday Direct Account	5.00m	2000	X	Nil	3	✓	0.01%
Teachers Credit Union	Everyday Account S1	5.00m	2000	X	Nil	Nil	✓	0.01%
Unicredit-WA	On Call Savings S1	2.00m	N/A	X	Nil	Nil	✓	0.05%
Unicredit-WA	Visa Access S5	2.00m	N/A	✓	Nil	Nil	✓	0.05%
Westpac	Choice	5.00m	2000	X	Nil	Nil	✓	0.00%

★★★★

ANZ	Access Advantage	5.00m	N/A	X	Nil	Nil	✓	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	N/A	X	Nil	Nil	✓	0.01%
BankSA	Complete Freedom	5.00m	2000	X	Nil	Nil	✓	0.00%
BankSA	Express Freedom	3.00m	1000	X	Nil	5	✓	0.00%
Bankwest	Zero Transaction Account	Nil	N/A	X	Nil	Nil	✓	0.00%
Citibank	Ultimate Saver	Nil	N/A	X	Nil	N/A	✓	0.50%
Citibank	Plus Transaction Account	Nil	N/A	X	Nil	Nil	✓	0.00%
Holiday Coast CU	Payroll Plus Account	Nil	N/A	X	1	1	✓	0.00%
Hume Building Society	All Purpose S10	Nil	N/A	X	Nil	1.5	✓	0.25%
Hume Building Society	Cash Management S8	Nil	N/A	✓	Nil	1.5	✓	0.00%
IMB	Everyday UnLtd (SYD,AC)	6.00m	N/A	X	Nil	Nil	✓	0.00%
Police Credit Union	Easy Access S1	Nil	N/A	X	Nil	2	✓	0.10%
Police&NursesMut Banki	FairSaver Account	2.95m	N/A	X	Nil	Nil	✓	2.50%
Police&NursesMut Banki	Easypay Access Account	5.00m	N/A	✓	Nil	Nil	✓	0.05%
St George Bank	Complete Freedom	5.00m	2000	X	Nil	Nil	✓	0.00%
Suncorp Bank	Everyday Options	5.00m	N/A	X	Nil	Nil	✓	0.01%
Suncorp Bank	Everyday Basics Account	Nil	N/A	X	Nil	Nil	✓	0.00%
Unicom Credit Union	Access Account	Nil	N/A	X	1	0.75	✓	0.05%
United Community	FreeStyler Account	Nil	N/A	✓	1.5	2.5	✓	0.05%

★★★

AMP Banking	First Account	5.00m	N/A	X	Nil	N/A	✓	5.15%
AMP Banking	eASYCash Management	5.00m	N/A	X	Nil	N/A	✓	4.75%
AMP Banking	eASYtransact	Nil	N/A	X	Nil	N/A	✓	0.00%

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Deposit Account Star Ratings



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Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★								
ANZ	Premium Cash Mgmt A	Nil	N/A	X	0.5	2.5	✓	0.00%
ANZ	Access Select	2.00m	N/A	X	0.5	2.5	✓	0.00%
ANZ	V2 Plus	Nil	N/A	X	0.5	2.5	✓	0.00%
Arab Bank Australia	Statement Savings Acc	6.00m	N/A	X	Nil	2	✓	0.00%
Australian Defence CU	Access Savings S1	Nil	N/A	✓	0.8	Nil	✓	0.10%
B & E Personal Banking	Everyday Advantage	Nil	N/A	X	0.75	2.5	✓	0.00%
B & E Personal Banking	Smart Advantage	5.00m	N/A	X	0.95	2.5	✓	0.00%
B & E Personal Banking	Home Advantage	Nil	N/A	X	0.75	2.5	✓	0.00%
Bananacoast Community	Incentive Savings AC S7	6.00m	N/A	✓	0.5	Nil	✓	0.00%
Bananacoast Community	Personal Savings Acct S1	6.00m	N/A	✓	0.5	Nil	✓	0.05%
Bank of Cyprus Australia	Cash Management Accou	10.00m	2000	X	1	Nil	✓	0.00%
bankmecu	Access Account S1	Nil	N/A	✓	1.5	2	✓	0.50%
BankSA	Freedom Account	7.00m	N/A	X	0.6	2.5	✓	0.01%
BankSA	Incentive Saver Account	Nil	N/A	X	0.6	2.5	✓	5.40%
BankSA	Sense Account Everyday	5.00m	2000	X	Nil	Nil	✓	0.00%
BankSA	Investment Cash Account	Nil	N/A	X	0.6	2.5	✓	3.50%
Bankwest	Lite Transaction Account	5.00m	N/A	X	Nil	Nil	✓	0.01%
Bankwest	Lite Trans - Direct Opt	3.99m	N/A	X	Nil	4	✓	0.01%
Bankwest	Instant Saver	3.00m	N/A	X	Nil	5	X	1.00%
Bendigo Bank	Ultimate Everyday Acc	Nil	N/A	✓	0.7	1.75	✓	0.01%
Bendigo Bank	Networth Cash Managem	Nil	N/A	✓	0.7	1.75	✓	0.05%
Circle Credit Co-op	Super S Account S6	Nil	N/A	X	Nil	Nil	✓	0.10%
Coastline Credit Union	Access Account S30	5.00m	N/A	X	Nil	Nil	✓	0.10%
Coastline Credit Union	Pay As you Go S40	Nil	N/A	X	Nil	0.5	✓	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	N/A	X	0.5	2	✓	0.01%
Community CPS Australi	FreeStyler Account	Nil	N/A	✓	1.5	2.5	✓	0.05%
Credit Union SA	Cash Management Accou	Nil	N/A	✓	1	Nil	✓	1.75%
CUA	Freedom Plus	Nil	N/A	X	1.5	2	✓	0.50%
Defence Force CU	National Access Account	Nil	N/A	X	Nil	Nil	✓	0.01%
ECU Australia	Access Plus	5.00m	N/A	X	Nil	Nil	✓	0.00%
ECU Australia	Everyday Access S1	5.00m	N/A	X	1	2	✓	0.00%
Gateway Credit Union	Everyday Savings Accoun	Nil	N/A	X	Nil	4	✓	0.50%
Greater Building Society	Access Account	Nil	N/A	✓	0.5	1	✓	0.20%
Greater Building Society	Ultimate Account	Nil	N/A	X	0.5	1	✓	0.00%
Heritage Building Soc	Simply Access	Nil	N/A	X	1.75	Nil	✓	0.05%
Heritage Building Soc	Money Manager Account	Nil	N/A	X	1.75	Nil	✓	0.10%
Heritage Building Soc	Simply Access Special	Nil	N/A	X	1.75	Nil	✓	0.05%
Holiday Coast CU	Save More Savings A/C S	Nil	N/A	X	1	1	✓	0.00%
Horizon Credit Union	Advantage 25	6.00m	N/A	X	Nil	Nil	✓	0.00%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★								
HSBC	Day to Day Account	Nil	N/A	✓	Nil	5	✓	0.05%
Hunter United Credit Un	Cheque Account	5.00m	N/A	✓	Nil	Nil	✓	0.01%
Hunter United Credit Un	On Call Savings Account	5.00m	N/A	✓	Nil	Nil	✓	0.01%
Hunter United Credit Un	Cash Management Accou	5.00m	N/A	✓	Nil	Nil	✓	0.01%
IMB	Everyday UnLtd (Ill,SC)	6.00m	N/A	✗	Nil	Nil	✓	0.00%
IMB	Reward Saver	Nil	N/A	✓	0.7	2.25	✓	2.25%
Intech Credit Union	Access Saving Account S	Nil	N/A	✓	Nil	5	✓	0.05%
Macquarie Credit Union	General Savings Account	Nil	N/A	✗	2	2	✓	0.05%
Macquarie Credit Union	Cheque/Card Account S	Nil	N/A	✗	2	2	✓	0.05%
Maitland Mutual BS	Express Savings Account	Nil	N/A	✗	0.25	1	✓	0.00%
ME Bank	InterestME Savings Ac	Nil	N/A	✗	1	N/A	✗	0.25%
Memberfirst Credit Union	Easy Access Account S	Nil	N/A	✓	1	2	✓	0.00%
Memberfirst Credit Union	Real Interest Account S6	Nil	N/A	✓	1	2	✓	0.00%
MyState Financial	Access Account	Nil	N/A	✗	0.85	2.75	✓	0.05%
nab	Gold Banking	10.00m	N/A	✗	Nil	Nil	✓	0.01%
Newcastle Permanent	Statement Savings Acc	Nil	N/A	✗	0.5	1.75	✓	0.01%
Newcastle Permanent	Rapid Saver Statement	Nil	N/A	✗	0.5	1.75	✗	6.00%
People's Choice Credit U	Everyday Account	6.00m	N/A	✓	Nil	Nil	✓	0.00%
Police Credit	Multipack - At Call S1	Nil	N/A	✗	1.8	Nil	✓	0.10%
Police&NursesMut Banki	Cash Management Ac S	5.00m	N/A	✓	Nil	Nil	✓	1.00%
Qld Police Credit Union	On Call Savings Account	Nil	N/A	✗	2	Nil	✓	0.01%
Qld Teachers CU	Bonus Saver Account	Nil	N/A	✓	1.3	2	✓	3.76%
Qld Teachers CU	Current Account	Nil	N/A	✓	1.3	2	✓	0.01%
Qld Teachers CU	Cash Management Accou	Nil	N/A	✓	1.3	2	✓	0.00%
RTA Staff CU	Multi-Access Account S4	Nil	N/A	✗	1.5	1.5	✓	0.05%
Rural Bank Limited	Gold Cash Management	5.00m	N/A	✗	Nil	Nil	✓	0.00%
Rural Bank Limited	Everyday Acct-All Access	6.00m	N/A	✗	Nil	Nil	✓	0.05%
Select Credit Union	Transaction Account 001	Nil	N/A	✓	1.75	Nil	✓	0.15%
SGE Credit Union	Reward Me Saver Accoun	Nil	1000	✗	2	1.5	✓	0.00%
St George Bank	Sense Account Everyday	5.00m	N/A	✗	Nil	Nil	✓	0.00%
St George Bank	Investment Cash Account	N/A	N/A	✗	0.6	2.5	✓	3.50%
St George Bank	Incentive Saver Account	Nil	N/A	✗	0.6	2.5	✓	5.45%
Suncorp Bank	Cash Management Accou	5.00m	N/A	✗	Nil	Nil	✓	0.01%
The Capricornian	Personal Banking Accoun	5.00m	N/A	✓	0.5	2	✓	0.00%
The Rock Building Soc	Fee Cruncher Account	Nil	1000	✗	0.5	2.5	✗	0.00%
TIO Banking	Essentials Account	5.00m	N/A	✗	Nil	Nil	✓	0.00%
Victoria Teachers CU	Everyday Account S1	Nil	N/A	✗	Nil	1	✓	0.05%
Westpac	Cash Manager	5.00m	N/A	✗	0.5	2.5	✓	0.25%

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★								
ANZ	Progress Saver	Nil	N/A	X	1	2.5	✓	6.01%
Bank of Queensland	Cash Management Accou	5.00m	N/A	X	0.65	2	✓	0.01%
bankmecu	CMA - Transaction Acct	Nil	N/A	✓	1.5	2	✓	0.00%
Bankstown City CU	MoneyMax Access	Nil	N/A	X	2	4	✓	0.10%
Community CPS Australi	Access Savings AccountS	Nil	N/A	✓	1.5	2.5	✓	0.05%
Community Mutual Grou	Access Savings Account	Nil	N/A	X	1.25	1.25	✓	0.10%
Credit Union SA	Everyday Account	Nil	N/A	✓	1	Nil	✓	0.00%
CUA	Prime Access	Nil	N/A	X	1.5	2	✓	0.01%
CUA	Platinum Plus	Nil	N/A	X	1.5	2	✓	0.70%
CUA	Cash Management Ac	Nil	N/A	X	1.5	2	✓	0.25%
Encompass Credit Union	Access Plus S1	Nil	N/A	✓	1.5	Nil	✓	0.01%
Family First CU	Everyday Access Account	Nil	N/A	✓	1	2.5	✓	0.15%
Family First CU	Cash Management AC	Nil	N/A	✓	1	2.5	✓	0.00%
FCCS Credit Union	Total Access AC S1	5.00m	N/A	X	1.2	2	X	0.00%
FCCS Credit Union	Redi Access AC S13	Nil	N/A	X	1.2	2	X	0.00%
Heritage Building Soc	Cash Management Accou	Nil	N/A	X	1.75	1	✓	0.10%
Horizon Credit Union	Special Purpose S2/4/5	Nil	N/A	✓	1	1	✓	0.10%
Horizon Credit Union	RediSavings S1	Nil	N/A	✓	1	1	✓	0.10%
Illawarra CU NSW	Access Account	3.00m	N/A	✓	1	0.75	✓	0.05%
IMB	Every Day Account S4	Nil	N/A	✓	0.7	2.25	✓	0.10%
IMB	Cash Management Ac S	Nil	N/A	✓	0.7	2.25	✓	0.00%
Macarthur Credit Union	EveryDay Savings	Nil	N/A	X	1.25	Nil	✓	0.05%
Maritime Mining & Power	Access Savings AccountS	Nil	N/A	X	1.5	Nil	✓	0.10%
nab	Investment Cash Manage	10.00m	N/A	X	0.6	3	✓	0.00%
Northern Beaches CU	Access Account S4	Nil	N/A	✓	1	2	✓	0.05%
Police Credit	PC EzePay	Nil	N/A	X	1.8	2	✓	0.00%
Qantas Staff CU	At Call Deposits	Nil	N/A	✓	2	2	✓	0.10%
Qld Professional CU	At Call Savings AC S1	Nil	N/A	X	1.5	1	✓	0.00%
Queenslanders CU	Action Account S1	Nil	N/A	✓	1.25	1.25	✓	0.00%
SGE Credit Union	Access Account	Nil	N/A	X	2	1.5	✓	0.00%
Sutherland Credit Union	RediAccess	3.00m	N/A	X	Nil	3	✓	0.00%
The Rock Building Soc	The Only Account	6.00m	N/A	X	Nil	Nil	X	0.00%
United Community	Access Savings Account	Nil	N/A	✓	1.5	2.5	✓	0.05%
★								
Bank of Queensland	Save to Win Account	Nil	N/A	X	2	2	X	1.00%
BankSA	Power Saver Account	Nil	N/A	X	2.5	2.5	✓	3.40%
Bankwest	Gold Cash Management	Nil	N/A	X	3	3	X	0.00%
Beirut Hellenic Bank	Smart Net Account	Nil	N/A	X	3	3	✓	0.00%

your guide to product excellence

Deposit Account Star Ratings



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Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★								
Citibank	Cash Management Accou	5.00m	N/A	X	2	N/A	✓	0.10%
Citibank	Investment Account	5.00m	N/A	X	Nil	N/A	✓	0.10%
Citibank	Online Cash Manager	Nil	N/A	X	Nil	N/A	✓	0.10%
Community First CU	Access Account S7	Nil	N/A	✓	1.5	2.5	✓	0.00%
Companion CU	Access Savings AccountS	Nil	N/A	✓	1.5	2.5	✓	0.05%
Companion CU	FreeStyler Account	Nil	N/A	✓	1.5	2.5	✓	0.05%
Holiday Coast CU	Percentage Plus AC S17	Nil	N/A	X	2	2	✓	0.00%
HSBC	Premier CMA	35.00m	N/A	X	Nil	Nil	✓	2.25%
HSBC	Cash Management Accou	10.00m	N/A	X	2.5	3.5	✓	0.05%
HSBC	Savings Cheque Account	7.50m	N/A	X	2	3	✓	0.05%
HSBC	Power Vantage CMA	20.00m	N/A	X	Nil	Nil	✓	1.75%
SCU	Access Savings	Nil	N/A	✓	1.75	2	✓	0.00%
SERVICE ONE Member	Day to Day Account	5.00m	N/A	X	1	1.5	✓	0.05%
SERVICE ONE Member	Saving Investment AC	5.00m	N/A	X	1	1.5	✓	0.05%
St George Bank	Power Saver Account	Nil	N/A	X	2.5	2.5	✓	6.15%
Summerland CU	Redi Access Account	Nil	N/A	✓	1	3	✓	0.00%
TIO Banking	Essentials Limited	Nil	N/A	X	1	2	✓	0.01%
Westpac	Reward Saver	Nil	N/A	X	2.5	2.5	✓	6.00%

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Etpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★★★★ "outstanding value"								
ANZ	Access Advantage	5.00m	N/A	X	Nil	Nil	Nil	0.00%
Bank of Queensland	Day2Day Plus Account	Nil	N/A	X	Nil	Nil	Nil	0.01%
BankSA	Complete Freedom	5.00m	2000	X	Nil	Nil	Nil	0.00%
Bankwest	Hero Transaction Account	Nil	N/A	X	Nil	Nil	Nil	5.00%
Bankwest	Zero Transaction Account	Nil	N/A	X	Nil	Nil	Nil	0.00%
Commonwealth Bank	Complete Access	6.00m	2000	X	Nil	Nil	Nil	0.01%
nab	Cash Manager	Nil	N/A	X	Nil	Nil	Nil	4.25%
nab	Classic Banking	Nil	N/A	X	Nil	Nil	Nil	0.01%
St George Bank	Complete Freedom	5.00m	2000	X	Nil	Nil	Nil	0.00%
Suncorp Bank	Everyday Options	5.00m	N/A	X	Nil	Nil	Nil	0.01%
Teachers Credit Union	Everyday Account S1	5.00m	2000	X	Nil	Nil	Nil	0.01%
Westpac	Choice	5.00m	2000	X	Nil	Nil	Nil	0.00%
★★★★★								
Australian Defence CU	Access Savings S1	Nil	N/A	✓	0.8	0.65	Nil	0.10%
Bananacoast Community	Personal Savings Acct S1	6.00m	N/A	✓	0.5	Nil	Nil	0.05%
Bank of Cyprus Australia	Liberty Account	4.00m	2000	X	Nil	Nil	Nil	0.25%
Bankwest	Lite Transaction Account	5.00m	N/A	X	Nil	Nil	Nil	0.01%
Circle Credit Co-op	Super S Account S6	Nil	N/A	X	Nil	0.5	Nil	0.10%
Citibank	Plus Transaction Account	Nil	N/A	X	Nil	Nil	Nil	0.00%
Commonwealth Bank	Smart Access	4.00m	2000	X	Nil	Nil	2	0.01%
Greater Building Society	Access Account	Nil	N/A	✓	0.5	0.4	1	0.20%
Heritage Building Soc	Simply Access	Nil	N/A	X	1.75	0.5	Nil	0.05%
Heritage Building Soc	Simply Access Special	Nil	N/A	X	1.75	0.5	Nil	0.05%
Holiday Coast CU	Payroll Plus Account	Nil	N/A	X	1	1	1	0.00%
Horizon Credit Union	Advantage 25	6.00m	N/A	X	Nil	Nil	Nil	0.00%
IMB	Everyday UnLtd (Ill,SC)	6.00m	N/A	X	Nil	Nil	Nil	0.00%
IMB	Everyday UnLtd (SYD,AC)	6.00m	N/A	X	Nil	Nil	Nil	0.00%
nab	Gold Banking	10.00m	N/A	X	Nil	Nil	Nil	0.01%
Newcastle Permanent	Statement Savings Acc	Nil	N/A	X	0.5	0.5	1.75	0.01%
Police&NursesMut Banki	Easypay Access Account	5.00m	N/A	✓	Nil	0.3	Nil	0.05%
Police&NursesMut Banki	FairSaver Account	2.95m	N/A	X	Nil	Nil	Nil	2.50%
Rural Bank Limited	Everyday Acct-All Access	6.00m	N/A	X	Nil	Nil	Nil	0.05%
Select Credit Union	Transaction Account 001	Nil	N/A	✓	1.75	0.75	Nil	0.15%
St George Bank	Express Freedom	3.00m	1000	X	Nil	Nil	2.5	0.00%
Suncorp Bank	Cash Management Accou	5.00m	N/A	X	Nil	Nil	Nil	0.01%
Teachers Credit Union	Everyday Direct Account	5.00m	2000	X	Nil	Nil	3	0.01%
Unicom Credit Union	Access Account	Nil	N/A	X	1	Nil	0.75	0.05%
Unicredit-WA	On Call Savings S1	2.00m	N/A	X	Nil	Nil	Nil	0.05%
Unicredit-WA	Visa Access S5	2.00m	N/A	✓	Nil	Nil	Nil	0.05%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Etpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★★★★								
United Community	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
★★★★								
ANZ	Access Select	2.00m	N/A	✗	0.5	0.5	2.5	0.00%
ANZ	Premium Cash Magmnt A	Nil	N/A	✗	0.5	0.5	2.5	0.00%
B & E Personal Banking	Everyday Advantage	Nil	N/A	✗	0.75	0.75	2.5	0.00%
B & E Personal Banking	Home Advantage	Nil	N/A	✗	0.75	0.75	2.5	0.00%
B & E Personal Banking	Smart Advantage	5.00m	N/A	✗	0.95	0.75	2.5	0.00%
Bank of Cyprus Australia	Cash Management Accou	10.00m	2000	✗	1	1	Nil	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	N/A	✗	Nil	Nil	Nil	0.01%
bankmecu	Access Account S1	Nil	N/A	✓	1.5	0.6	2	0.50%
bankmecu	CMA - Transaction Acct	Nil	N/A	✓	1.5	0.6	2	0.00%
BankSA	Investment Cash Account	Nil	N/A	✗	0.6	0.6	2.5	3.50%
BankSA	Freedom Account	7.00m	N/A	✗	0.6	0.6	2.5	0.01%
BankSA	Express Freedom	3.00m	1000	✗	Nil	Nil	5	0.00%
Bendigo Bank	Ultimate Everyday Acc	Nil	N/A	✓	0.7	0.7	1.75	0.01%
Bendigo Bank	Networth Cash Managem	Nil	N/A	✓	0.7	0.7	1.75	0.05%
Coastline Credit Union	Access Account S30	5.00m	N/A	✗	Nil	Nil	Nil	0.10%
Coastline Credit Union	Pay As you Go S40	Nil	N/A	✗	Nil	0.5	0.5	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	N/A	✗	0.5	0.5	2	0.01%
Community CPS Australi	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Credit Union SA	Cash Management Accou	Nil	N/A	✓	1	1	Nil	1.75%
Credit Union SA	Everyday Account	Nil	N/A	✓	1	1	Nil	0.00%
CUA	Cash Management Ac	Nil	N/A	✗	1.5	0.75	2	0.25%
CUA	Platinum Plus	Nil	N/A	✗	1.5	0.75	2	0.70%
CUA	Prime Access	Nil	N/A	✗	1.5	0.75	2	0.01%
CUA	Freedom Plus	Nil	N/A	✗	1.5	0.75	2	0.50%
Defence Force CU	National Access Account	Nil	N/A	✗	Nil	0.5	Nil	0.01%
ECU Australia	Everyday Access S1	5.00m	N/A	✗	1	0.4	2	0.00%
Greater Building Society	Ultimate Account	Nil	N/A	✗	0.5	0.4	1	0.00%
Heritage Building Soc	Cash Management Accou	Nil	N/A	✗	1.75	1	1	0.10%
Heritage Building Soc	Money Manager Account	Nil	N/A	✗	1.75	0.5	Nil	0.10%
Holiday Coast CU	Save More Savings A/C S	Nil	N/A	✗	1	1	1	0.00%
Horizon Credit Union	Special Purpose S2/4/5	Nil	N/A	✓	1	1	1	0.10%
Horizon Credit Union	RediSavings S1	Nil	N/A	✓	1	1	1	0.10%
HSBC	Power Vantage CMA	20.00m	N/A	✗	Nil	Nil	Nil	1.75%
Hume Building Society	Cash Management S8	Nil	N/A	✓	Nil	0.3	1.5	0.00%
Hume Building Society	All Purpose S10	Nil	N/A	✗	Nil	0.3	1.5	0.25%

Deposit Account Star Ratings



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High Transactor - Full Service

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★★★								
Hunter United Credit Un	Cash Management Accou	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Hunter United Credit Un	On Call Savings Account	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Hunter United Credit Un	Cheque Account	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Illawarra CU NSW	Access Account	3.00m	N/A	✓	1	1	0.75	0.05%
Macarthur Credit Union	EveryDay Savings	Nil	N/A	✗	1.25	1.25	Nil	0.05%
Macquarie Credit Union	Cheque/Card Account S	Nil	N/A	✗	2	0.75	2	0.05%
Macquarie Credit Union	General Savings Account	Nil	N/A	✗	2	0.75	2	0.05%
Maitland Mutual BS	Express Savings Account	Nil	N/A	✗	0.25	0.6	1	0.00%
Memberfirst Credit Union	Real Interest Account S6	Nil	N/A	✓	1	0.6	2	0.00%
MyState Financial	Access Account	Nil	N/A	✗	0.85	0.85	2.75	0.05%
Police Credit	Multipack - At Call S1	Nil	N/A	✗	1.8	0.4	Nil	0.10%
Police Credit Union	Easy Access S1	Nil	N/A	✗	Nil	0.55	2	0.10%
Police&NursesMut Banki	Cash Management Ac S	5.00m	N/A	✓	Nil	1.25	Nil	1.00%
Qld Police Credit Union	On Call Savings Account	Nil	N/A	✗	2	1	Nil	0.01%
RTA Staff CU	Multi-Access Account S4	Nil	N/A	✗	1.5	1.5	1.5	0.05%
Rural Bank Limited	Gold Cash Management	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
St George Bank	Investment Cash Account	N/A	N/A	✗	0.6	0.6	2.5	3.50%
The Capricornian	Personal Banking Accoun	5.00m	N/A	✓	0.5	0.5	2	0.00%
The Rock Building Soc	The Only Account	6.00m	N/A	✗	Nil	0.65	Nil	0.00%
Victoria Teachers CU	Everyday Account S1	Nil	N/A	✗	Nil	0.5	1	0.05%
Westpac	Cash Manager	5.00m	N/A	✗	0.5	0.5	2.5	0.25%
★★								
Bank of Queensland	Cash Management Accou	5.00m	N/A	✗	0.65	0.65	2	0.01%
Bankwest	Lite Trans - Direct Opt	3.99m	N/A	✗	Nil	Nil	4	0.01%
Community CPS Australi	Access Savings AccountS	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Community Mutual Grou	Access Savings Account	Nil	N/A	✗	1.25	1.25	1.25	0.10%
Companion CU	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Companion CU	Access Savings AccountS	Nil	N/A	✓	1.5	0.9	2.5	0.05%
ECU Australia	Access Plus	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
Encompass Credit Union	Access Plus S1	Nil	N/A	✓	1.5	0.75	Nil	0.01%
FCCS Credit Union	Total Access AC S1	5.00m	N/A	✗	1.2	0.6	2	0.00%
HSBC	Day to Day Account	Nil	N/A	✓	Nil	Nil	5	0.05%
HSBC	Premier CMA	35.00m	N/A	✗	Nil	Nil	Nil	2.25%
IMB	Reward Saver	Nil	N/A	✓	0.7	0.85	2.25	2.25%
IMB	Every Day Account S4	Nil	N/A	✓	0.7	0.85	2.25	0.10%
Maritime Mining & Power	Access Savings AccountS	Nil	N/A	✗	1.5	1.5	Nil	0.10%
nab	Investment Cash Manage	10.00m	N/A	✗	0.6	0.6	3	0.00%
Qantas Staff CU	At Call Deposits	Nil	N/A	✓	2	2	2	0.10%
Qld Teachers CU	Current Account	Nil	N/A	✓	1.3	0.6	2	0.01%

your guide to product excellence

Deposit Account Star Ratings



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★★								
Queenslanders CU	Action Account S1	Nil	N/A	✓	1.25	1.25	1.25	0.00%
SERVICE ONE Member	Saving Investment AC	5.00m	N/A	✗	1	1.5	1.5	0.05%
SGE Credit Union	Access Account	Nil	N/A	✗	2	1	1.5	0.00%
United Community	Access Savings Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
★								
Bankstown City CU	MoneyMax Access	Nil	N/A	✗	2	0.5	4	0.10%
Beirut Hellenic Bank	Smart Net Account	Nil	N/A	✗	3	3	3	0.00%
Community First CU	Access Account S7	Nil	N/A	✓	1.5	1.1	2.5	0.00%
Family First CU	Cash Management AC	Nil	N/A	✓	1	0.75	2.5	0.00%
Family First CU	Everyday Access Account	Nil	N/A	✓	1	0.75	2.5	0.15%
Holiday Coast CU	Percentage Plus AC S17	Nil	N/A	✗	2	2	2	0.00%
HSBC	Savings Cheque Account	7.50m	N/A	✗	2	2	3	0.05%
HSBC	Cash Management Accou	10.00m	N/A	✗	2.5	2.5	3.5	0.05%
IMB	Cash Management Ac S	Nil	N/A	✓	0.7	0.85	2.25	0.00%
Intech Credit Union	Access Saving Account S	Nil	N/A	✓	Nil	1.2	5	0.05%
Memberfirst Credit Union	Easy Access Account S	Nil	N/A	✓	1	0.6	2	0.00%
Northern Beaches CU	Access Account S4	Nil	N/A	✓	1	0.85	2	0.05%
People's Choice Credit U	Everyday Account	6.00m	N/A	✓	Nil	Nil	Nil	0.00%
Qld Professional CU	At Call Savings AC S1	Nil	N/A	✗	1.5	0.6	1	0.00%
SCU	Access Savings	Nil	N/A	✓	1.75	0.75	2	0.00%
SERVICE ONE Member	Day to Day Account	5.00m	N/A	✗	1	1.5	1.5	0.05%
Summerland CU	Redi Access Account	Nil	N/A	✓	1	1	3	0.00%
Sutherland Credit Union	RediAccess	3.00m	N/A	✗	Nil	1.25	3	0.00%
TIO Banking	Essentials Limited	Nil	N/A	✗	1	1	2	0.01%

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Junior Saver

Company	Product	Account Keeping Fees, (\$)	Limited Free Transactions	Own ATM withdrawal fee, (\$)	Min opening deposit, (\$)	Branch withdrawal fee, (\$)	Interest rate	
							\$500	\$5,000
★★★★★ "outstanding value"								
ANZ	Progress Saver for Kids	Nil	✓	Nil	10	Nil	6.01%	6.01%
Bankwest	Kids' Bonus Saver	Nil	✓	N/A	No min	Nil	10.01%	0.00%
Commonwealth Bank	Youthsaver Account	Nil	✓	Nil	No min	Nil	4.76%	4.76%
Suncorp Bank	Kids Savings Account	Nil	✓	N/A	No min	Nil	5.75%	5.75%
Westpac	Kids Reward Saver	Nil	✓	N/A	No min	Nil	6.00%	6.00%
Westpac	Youth Reward Saver	Nil	✓	Nil	No min	Nil	6.00%	6.00%
★★★★★								
bankmecu	mySaver	Nil	✓	1.5	No min	2	5.00%	5.00%
CairnsPenny Savings&L	First Penny Saver Accoun	Nil	✓	N/A	No min	Nil	6.00%	2.00%
Hume Building Society	Clancy Koala S2	Nil	✓	N/A	1	Nil	4.00%	4.00%
nab	Smart Junior Saver	Nil	✓	N/A	No min	Nil	4.90%	4.90%
Victoria Teachers CU	First Saver	Nil	✓	N/A	No min	Nil	4.00%	5.10%
★★★								
Australian Defence CU	Junior Saver Account	Nil	✓	0.8	No min	Nil	1.00%	1.50%
Bank of Cyprus Australia	Junior Smart Saver	Nil	✓	Nil	5	Nil	3.00%	3.00%
Bankwest	Children's Savings Acct	Nil	✓	N/A	No min	Nil	1.00%	2.00%
Bendigo Bank	Piggy Bank Account	Nil	✓	N/A	1	Nil	2.00%	2.00%
Community CPS Australi	Bonus Saver Acct (Youth)	Nil	✓	N/A	No min	2.5	3.00%	3.80%
Community CPS Australi	Junior Savers Club S12	Nil	✓	1.5	No min	2.5	3.00%	3.00%
Community CPS Australi	BU Savings Account	Nil	✓	1.5	No min	2.5	3.00%	3.00%
Community Mutual Grou	Youth Account S6/S16	Nil	✓	1.25	No min	1.25	2.00%	2.00%
Credit Union SA	Childrens Savings Account	Nil	✓	Nil	No min	Nil	3.50%	4.00%
FCCS Credit Union	Young Achiever Account	Nil	✓	N/A	1	Nil	4.50%	4.50%
Gateway Credit Union	Dollaroo Jnr Savr	Nil	✓	N/A	No min	Nil	3.00%	3.00%
IMB	Zoo Account	Nil	✓	N/A	1	Nil	3.10%	3.15%
IMB	Balance+ Account	Nil	✓	Nil	1	Nil	3.10%	3.15%
IMB	Reward Saver Kick Start	Nil	✓	0.7	1	2.25	3.25%	5.25%
Maitland Mutual BS	Mighty Mutuals Account	Nil	✓	N/A	No min	Nil	3.00%	3.00%
MyState Financial	Youth Account	Nil	✓	Nil	No min	2.5	3.50%	3.50%
Police Credit	Little Coppers Club S3	Nil	✓	N/A	No min	Nil	3.50%	3.50%
Qld Police Credit Union	Junior Savers	Nil	✓	Nil	No min	Nil	2.25%	2.25%
Summerland CU	Super Saver Account	Nil	✓	N/A	No min	3	1.50%	2.25%
Summerland CU	Money Sense Account	Nil	✓	1	No min	3	1.50%	2.25%
Teachers Credit Union	Under 18 Account S99	Nil	✓	Nil	No min	Nil	1.62%	1.62%
The Rock Building Soc	Teen Account	Nil	✓	Nil	1	Nil	3.00%	6.00%
The Rock Building Soc	Children's Account	Nil	✓	N/A	1	Nil	3.00%	6.00%
Unicredit-WA	Super Savers S7	Nil	✓	N/A	No min	5	2.00%	2.00%
United Community	Bonus Saver Acct(Youth)	Nil	✓	N/A	No min	2.5	3.00%	3.80%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Junior Saver

Company	Product	Account Keeping Fees, (\$)	Limited Free Transactions	Own ATM withdrawal fee, (\$)	Min opening deposit, (\$)	Branch withdrawal fee, (\$)	Interest rate	
							\$500	\$5,000
★★★								
Victoria Teachers CU	First Access	Nil	✓	Nil	No min	Nil	1.00%	1.00%
★★								
Arab Bank Australia	Best Buddies School A/C	Nil	✓	N/A	No min	Nil	0.75%	0.75%
B & E Personal Banking	Youth Advantage	Nil	✓	0.75	1	2.5	2.50%	2.50%
Beirut Hellenic Bank	Space Zone Childrens	Nil	✓	N/A	1	2	3.00%	3.00%
Community First CU	Powerup Account	Nil	✓	Nil	No min	Nil	0.10%	0.75%
Community First CU	Pocket Power	Nil	✓	N/A	No min	Nil	0.50%	2.00%
Companion CU	Junior Savers Club S12	Nil	✓	1.5	No min	2.5	3.00%	3.00%
Companion CU	Bonus Saver Acct (Youth)	Nil	✓	N/A	No min	2.5	3.00%	3.80%
Companion CU	BU Savings Account	Nil	✓	1.5	No min	2.5	3.00%	3.00%
ECU Australia	Just for Kids S8	Nil	✓	1	10	2	1.00%	1.00%
Greater Building Society	Little Bucks	Nil	✓	N/A	1	Nil	0.50%	1.00%
Holiday Coast CU	First Start Account	Nil	✓	0.8	No min	0.8	3.00%	0.50%
Hume Building Society	Youth Extra S5	Nil	✓	Nil	No min	Nil	0.25%	1.00%
Illawarra CU NSW	JuniorSaver	Nil	✓	N/A	1	Nil	0.25%	2.00%
IMB	Everyday UnLtd KickStart	Nil	✓	Nil	1	Nil	0.00%	0.00%
Newcastle Permanent	Money Minder Account	Nil	✓	N/A	1	Nil	1.00%	2.00%
Queenslanders CU	Junior Savings Acct S4	Nil	✓	Nil	No min	Nil	0.50%	0.50%
Unicom Credit Union	JuniorSaver	Nil	✓	N/A	1	Nil	0.25%	2.00%
United Community	Junior Savers Club	Nil	✓	1.5	No min	2.5	3.00%	3.00%
United Community	BU Savings Account	Nil	✓	1.5	No min	2.5	3.00%	3.00%
Westpac	Choice Youth	Nil	✓	Nil	No min	Nil	0.00%	0.00%
★								
SCU	Super Saver Account	Nil	✓	1.75	No min	2	0.50%	0.50%
SCU	BU Account	Nil	✓	1.75	No min	2	0.50%	0.50%

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★★★ "outstanding value"								
ANZ	SmartyPig	Nil	10	X	X	X	X	5.50%
Bank of Queensland	WebSavings Account	Nil	1	✓	X	✓	✓	5.95%
Bankwest	TeleNet Saver	Nil	No min	✓	X	✓	X	6.15%
Citibank	Online Saver	Nil	No min	✓	X	✓	X	6.40%
Commonwealth Bank	NetBank Saver	Nil	No min	✓	X	✓	X	5.75%
ING DIRECT	Savings Maximiser	Nil	No min	✓	X	✓	X	6.35%
RaboDirect	HISA Call Personal	Nil	No min	X	X	✓	X	6.50%
Railways Credit Union	Express Saver	Nil	No min	✓	X	✓	✓	6.35%
St George Bank	Directsaver Account	Nil	No min	✓	X	X	X	6.25%
UBank	USaver	Nil	No min	✓	X	✓	X	6.51%
Virgin Money	Virgin Saver	Nil	No min	✓	X	✓	X	6.51%
Westpac	eSaver	Nil	No min	✓	X	✓	X	6.25%
★★★★★								
ANZ	Online Saver	Nil	No min	✓	✓	✓	✓	4.75%
Arab Bank Australia	Online Savings Account	Nil	No min	X	✓	✓	✓	5.55%
Bank of Cyprus Australia	Midas Account	Nil	10	X	X	✓	✓	5.50%
bankmecu	Cyber Saver	Nil	No min	X	X	✓	X	5.00%
BankSA	Express Saver Account	N/A	No min	✓	X	✓	X	5.25%
Community CPS Australi	monEsaver Internet Acc	N/A	No min	✓	X	✓	✓	5.10%
CUA	eSaver	Nil	1	✓	X	✓	✓	6.30%
Defence Force CU	iSaver	Nil	No min	✓	X	✓	X	6.00%
ECU Australia	e-Saver	Nil	No min	✓	X	✓	✓	5.45%
FCCS Credit Union	Online Saver Account S7	Nil	No min	✓	X	✓	✓	5.50%
Gateway Credit Union	eMax Saver	Nil	No min	✓	X	✓	✓	5.25%
Heritage Building Soc	Online Saver	Nil	1	✓	X	✓	X	4.95%
HSBC	Serious Saver Account	Nil	No min	✓	X	X	X	5.25%
Hume Building Society	Professional Cash Manag	Nil	5000	✓	X	✓	✓	5.00%
Maitland Mutual BS	Internet Saver Account	Nil	5000	✓	X	✓	✓	6.15%
ME Bank	Online Savings Account	Nil	No min	✓	X	✓	X	5.60%
nab	iSaver	Nil	No min	✓	X	✓	X	5.75%
Police Credit	EasyinvestOnline Savings	Nil	No min	✓	X	✓	✓	5.00%
Police Credit Union	Online SuperSaver Acc S	Nil	No min	✓	X	✓	✓	5.00%
Police&NursesMut Banki	CashSaver Account	Nil	No min	✓	X	✓	✓	5.00%
Qantas Staff CU	Qsaver	Nil	No min	✓	X	✓	✓	5.50%
Qld Police Credit Union	Netlink Direct Ac S20	Nil	No min	✓	X	X	✓	5.00%
Qld Professional CU	Netsaver Account S50	Nil	No min	✓	X	✓	X	5.75%
Queenslanders CU	GOSaver	Nil	No min	✓	X	✓	✓	5.35%
Rural Bank ONE	Personal Saver	Nil	No min	✓	X	X	✓	5.35%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★★★								
Select Credit Union	Direct Account 020	N/A	1	✓	✗	✓	✗	5.25%
St George Bank	Power Saver Account	Nil	1	✓	✓	✓	✓	6.15%
Summerland CU	iSave Online	Nil	150	✓	✗	✗	✗	5.15%
Suncorp Bank	Everyday Options Sub-Ac	Nil	No min	✓	✗	✓	✓	5.00%
Suncorp Direct	eOptions	Nil	No min	✓	✗	✓	✓	5.00%
Teachers Credit Union	Online Savings Account	Nil	No min	✓	✗	✓	✗	5.00%
The Capricornian	Savings Accumulator	Nil	No min	✓	✗	✓	✓	5.60%
United Community	monEsaver Internet Acc	Nil	No min	✓	✗	✓	✓	5.10%
Victoria Teachers CU	Online Saver	Nil	No min	✓	✗	✓	✓	5.10%
★★★★								
AMP Banking	eASYSAVER Account	Nil	No min	✓	✗	✓	✗	4.30%
AMP Banking	First Account	5.00m	No min	✓	✓	✓	✓	5.15%
AMP Banking	eASYCash Management	5.00m	No min	✓	✓	✓	✓	4.75%
ANZ	V2 Plus	Nil	5000	✓	✓	✓	✓	3.75%
Australian Defence CU	Star Saver Direct Ac S20	Nil	No min	✓	✗	✓	✓	4.75%
B & E Personal Banking	iCash Management	Nil	1	✓	✗	✓	✓	4.00%
Bananacoast Community	Incentive Savings AC S7	6.00m	5000	✓	✓	✓	✓	3.50%
bankmecu	CMA - High Yield Account	Nil	5000	✓	✗	✓	✗	3.85%
BankSA	Investment Cash Account	Nil	10000	✓	✓	✓	✓	3.50%
BankSA	Power Saver Account	Nil	No min	✓	✓	✓	✓	3.50%
Bankstown City CU	MoneyMax OnLine Plus	Nil	1	✓	✗	✓	✓	3.00%
Bendigo Bank	Money Extra	Nil	2000	✓	✗	✓	✓	2.60%
CairnsPenny Savings&L	Internet Saver Acct S7	Nil	No min	✗	✗	✓	✗	5.10%
Circle Credit Co-op	Beyond 2000 Internet Ac	Nil	2000	✓	✗	✓	✓	4.50%
Citibank	Plus Link Savings	Nil	No min	✓	✗	✗	✗	3.25%
Community Mutual Grou	Internet Maximiser S30	Nil	1	✓	✗	✓	✓	4.75%
Companion CU	monEsaver Internet Acc	N/A	No min	✓	✗	✓	✓	5.10%
CUA	Cash Management Ac	Nil	1	✓	✓	✓	✓	3.55%
Easy Street Fin Services	Easy Savings Online Acc	Nil	2	✗	✗	✓	✗	5.10%
Encompass Credit Union	Emoney Account S30	N/A	No min	✓	✗	✓	✓	4.25%
Family First CU	Family e-Saver S8	Nil	2000	✓	✗	✓	✗	4.75%
Holiday Coast CU	i-Saver Account S21	Nil	No min	✓	✗	✓	✗	4.00%
Horizon Credit Union	HorizonDirect S10	Nil	No min	✗	✗	✓	✗	5.00%
Hunter United Credit Un	e-ZYNET Direct	Nil	No min	✓	✗	✓	✗	4.50%
Hunter United Credit Un	Cash Management Accou	5.00m	5000	✓	✓	✓	✓	3.25%
Illawarra CU NSW	iQSaver	Nil	No min	✓	✗	✓	✗	4.75%
ING DIRECT	Savings Accelerator	Nil	No min	✓	✗	✓	✗	4.75%

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★★								
Macquarie Bank	Macquarie Cash XL	Nil	No min	X	X	X	X	4.75%
Macquarie Bank	Cash Management Accou	Nil	5000	✓	X	✓	✓	4.75%
Maitland Mutual BS	Cash Management Accou	Nil	500	✓	X	✓	✓	3.75%
Maritime Mining & Power	Powerup eSaver Account	Nil	No min	✓	X	✓	X	5.00%
Maritime Mining & Power	Cash Management Ac S5	Nil	No min	✓	X	✓	✓	3.25%
ME Bank	InterestME Savings Ac	Nil	No min	✓	✓	✓	✓	4.00%
MyState Financial	Online Savings Account	Nil	No min	✓	X	✓	✓	4.75%
nab	Cash Manager	Nil	5000	✓	✓	✓	✓	4.25%
Police Credit	Investment - At Call S2	Nil	No min	✓	X	✓	✓	3.50%
Police Credit Union	Market Linked AC S15	Nil	5000	✓	X	✓	✓	4.15%
Qld Teachers CU	eSave	Nil	No min	✓	X	✓	✓	4.90%
Queenslanders CU	MoneyMaker Account S	Nil	1	✓	X	✓	✓	3.75%
Rural Bank Limited	Gold Cash Management	5.00m	5000	✓	✓	✓	✓	3.75%
SERVICE ONE Member	Money Management	5.00m	2000	✓	X	✓	X	3.50%
SGE Credit Union	Inetsaver Account	Nil	No min	✓	X	✓	✓	4.00%
SGE Credit Union	Reward Me Saver Accoun	Nil	No min	✓	✓	✓	✓	4.25%
St George Bank	Investment Cash Account	N/A	10000	✓	✓	✓	✓	3.50%
Summerland CU	Lifestyle Rewards Accoun	Nil	No min	✓	X	✓	✓	3.65%
Summerland CU	Access Plus Account	Nil	No min	✓	X	✓	✓	3.50%
Sutherland Credit Union	eSaver	3.00m	No min	✓	X	✓	X	4.95%
Teachers Credit Union	Cash Management AC S	Nil	No min	✓	X	✓	X	4.50%
The Capricornian	E \$aver Account S29	5.00m	1	✓	X	✓	✓	4.10%
TIO Banking	Essentials eSaver	Nil	1000	✓	X	✓	X	5.00%
Unicom Credit Union	iQSaver	Nil	1	✓	X	✓	X	4.75%
Victoria Teachers CU	Cash Management AC S	Nil	5000	✓	X	✓	✓	4.75%

★★★								
Arab Bank Australia	Cash Management Accou	5.00m	1000	X	✓	✓	✓	2.55%
Bank of Cyprus Australia	Liberty Account	4.00m	1	✓	✓	✓	✓	3.00%
Circle Credit Co-op	Cash Fund Account S4	Nil	5000	✓	X	✓	X	3.40%
Community CPS Australi	Cash Management Accou	Nil	1000	✓	✓	✓	✓	2.60%
Credit Union SA	Cash Management Accou	Nil	No min	✓	✓	✓	✓	2.75%
CUA	Platinum Plus	Nil	1	✓	✓	✓	✓	3.40%
Defence Force CU	Cash Management Accou	Nil	No min	✓	X	✓	✓	2.75%
ECU Australia	Smart Saver S10	Nil	No min	✓	X	✓	✓	3.35%
FCCS Credit Union	Access Saver Account S6	Nil	1	✓	X	✓	X	3.50%
Gateway Credit Union	Everyday Savings Accoun	Nil	No min	✓	✓	✓	✓	2.50%
Greater Building Society	Cash Management Accou	Nil	1	✓	X	✓	✓	3.00%
Holiday Coast CU	Percentage Plus AC S17	Nil	10000	✓	✓	✓	✓	2.50%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★								
Hume Building Society	Cash Management S8	Nil	5000	✓	✓	✓	✓	2.25%
Illawarra CU NSW	Cash Management Accou	Nil	500	✓	X	✓	✓	3.25%
IMB	Cash Management Ac S	Nil	5000	✓	✓	✓	✓	3.75%
Police&NursesMut Banki	FairSaver Account	2.95m	No min	✓	✓	✓	✓	2.50%
Qld Teachers CU	Cash Management Accou	Nil	5000	✓	✓	✓	✓	3.20%
Select Credit Union	Cash Management Acct 0	Nil	1	✓	X	✓	X	2.75%
Unicom Credit Union	Cash Management Accou	Nil	500	✓	X	✓	✓	3.25%
United Community	Cash Management Accou	Nil	1000	✓	✓	✓	✓	2.60%
Westpac	Cash Manager	5.00m	No min	✓	✓	✓	✓	3.55%
★								
ANZ	Premium Cash Magmnt A	Nil	10000	✓	✓	✓	✓	3.75%
Bank of Queensland	Cash Management Accou	5.00m	5000	✓	✓	✓	✓	2.35%
Citibank	Ultimate Saver	Nil	No min	✓	✓	✓	✓	5.00%
Commonwealth Bank	Cash Investment Account	5.00m	No min	✓	✓	✓	✓	3.95%
Companion CU	Cash Management Accou	Nil	1000	✓	✓	✓	✓	2.60%
Family First CU	Cash Management AC	Nil	1	✓	✓	✓	✓	2.25%
Horizon Credit Union	Cash Management S6	Nil	No min	✓	X	✓	✓	2.50%
HSBC	Premier CMA	35.00m	No min	✓	✓	✓	✓	2.25%
MyState Financial	Saver Account	Nil	1000	✓	X	✓	X	3.00%
nab	Investment Cash Manage	10.00m	10000	✓	✓	✓	✓	3.50%
Newcastle Permanent	Money Management Acct	Nil	5000	✓	X	✓	✓	3.75%
Qantas Staff CU	At Call Deposits	Nil	No min	✓	✓	✓	✓	3.25%
RTA Staff CU	Redi-Fund S7	Nil	5000	✓	X	✓	✓	2.25%
SCU	Money Market Account	Nil	5000	✓	X	✓	✓	3.55%
The Rock Building Soc	Cash Management Accou	5.00m	5000	✓	X	✓	✓	2.50%

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Bonus Saver

Company	Product	Account Keeping Fees, (\$)	Limited Free Transactions	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$5,000
★★★★★ "outstanding value"									
Bankstown City CU	MoneyMax eMiser	Nil	X	X	N/A	N/A	4	X	6.10%
Bankwest	Smart eSaver	Nil	X	X	N/A	N/A	N/A	X	6.00%
Coastline Credit Union	e-Saver S35	Nil	X	X	N/A	N/A	N/A	X	5.75%
Commonwealth Bank	GoalSaver	Nil	X	X	N/A	N/A	Nil	X	6.00%
RaboDirect	PremiumSaver	Nil	X	X	N/A	N/A	N/A	X	6.10%
The Rock Building Soc	Online Saver Account	Nil	X	X	N/A	N/A	25	X	6.00%
★★★★★									
ANZ	Progress Saver	Nil	✓	X	1	1	2.5	✓	6.01%
Intech Credit Union	XLR8 Online Account	Nil	X	X	N/A	N/A	Nil	X	6.00%
Newcastle Permanent	Rapid Saver Statement	Nil	✓	X	0.5	0.5	1.75	X	6.00%
People's Choice Credit U	Online Saver Account	Nil	X	X	N/A	N/A	N/A	X	5.80%
Police Credit	Bonus Saver	Nil	X	X	N/A	N/A	N/A	X	6.10%
Police Credit	PC EzeSaver	Nil	X	X	N/A	N/A	N/A	X	5.25%
SGE Credit Union	Bonus Savers Account	Nil	✓	X	N/A	N/A	1.5	X	6.00%
St George Bank	Incentive Saver Account	Nil	✓	X	0.6	0.6	2.5	✓	5.45%
Westpac	Reward Saver	Nil	X	X	2.5	2.5	2.5	✓	6.00%
★★★★									
B & E Personal Banking	Serious Saver	Nil	✓	X	N/A	N/A	2.5	X	4.50%
BankSA	Incentive Saver Account	Nil	✓	X	0.6	0.6	2.5	✓	5.40%
Credit Union SA	Online Savings Account	Nil	X	X	N/A	N/A	2.5	X	5.15%
Defence Force CU	maxE Saver	Nil	X	X	N/A	N/A	Nil	X	4.00%
Easy Street Fin Services	Bonus Saver Account	Nil	X	X	N/A	N/A	N/A	X	6.06%
ECU Australia	Bonus Saver Account	Nil	✓	X	N/A	N/A	2	X	5.25%
FCCS Credit Union	Achieve Saver AC S55	Nil	✓	X	N/A	N/A	2	X	6.00%
Greater Building Society	Bonus Saver Account	Nil	X	X	N/A	N/A	N/A	X	6.00%
Horizon Credit Union	Reward Saver	N/A	X	✓	N/A	N/A	1	X	5.25%
Hume Building Society	iSave	Nil	X	X	N/A	N/A	N/A	X	5.75%
Hunter United Credit Un	Premium Online Investor	Nil	X	X	N/A	N/A	N/A	X	6.31%
Hunter United Credit Un	XLR8 Savings Account	5.00m	X	✓	N/A	N/A	Nil	X	5.75%
Illawarra CU NSW	CU+saver	Nil	X	✓	1	1	0.75	✓	5.05%
IMB	Reward Saver	Nil	X	✓	0.7	0.85	2.25	✓	6.25%
Macquarie Credit Union	Online Savings Account	Nil	X	X	N/A	N/A	10	X	4.85%
Maitland Mutual BS	Bonus Saver Account	Nil	✓	X	N/A	N/A	1	X	6.00%
nab	Smart Reward Saver	3.00m	✓	X	N/A	N/A	Nil	X	4.76%
Newcastle Permanent	Rapid Saver Passbook	Nil	✓	X	N/A	N/A	1.75	X	5.25%
Qantas Staff CU	Bonus Saver Account	Nil	X	✓	N/A	N/A	2	X	6.25%
SCU	Savings Motivator	Nil	X	✓	N/A	N/A	2	X	4.75%
Summerland CU	Bonus Saver Account	Nil	X	✓	N/A	N/A	3	X	6.00%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Bonus Saver

Company	Product	Account Keeping Fees, (\$)	Limited Free Transactions	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$5,000	
★★★										
Teachers Credit Union	Reward Saver S6	Nil	✓	✗	N/A	N/A	N/A	✗	6.00%	
Unicom Credit Union	CU+saver	Nil	✓	✗	1	1	0.75	✗	5.05%	
Victoria Teachers CU	Bonus Saver Account S98	Nil	✓	✗	N/A	N/A	1	✗	4.55%	
★★										
Bank of Queensland	Bonus Interest Savings	Nil	✓	✗	0.65	0.65	2	✓	3.00%	
Coastline Credit Union	Bonus Reward Saver S2	5.00m	✓	✗	N/A	N/A	5	✗	3.75%	
Community CPS Australi	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.5	✗	3.80%	
Community First CU	Bonus Saver	Nil	✗	✓	N/A	N/A	2.5	✗	3.35%	
Companion CU	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.5	✗	3.80%	
Credit Union SA	Bonus Savings Account	Nil	✓	✗	N/A	N/A	2.5	✗	3.00%	
Hume Building Society	Reward Saver	Nil	✓	✗	N/A	N/A	1.5	✗	3.25%	
Police&NursesMut Banki	SwiftSaver Account	Nil	✗	✗	N/A	N/A	N/A	✗	3.25%	
Qld Teachers CU	Bonus Saver Account	Nil	✗	✓	1.3	0.6	2	✓	3.80%	
United Community	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.5	✗	3.80%	
★										
Bankwest	Solid Gold Saver	Nil	✗	✗	Nil	Nil	Nil	✗	0.00%	
CUA	Bonus Saver	Nil	✗	✗	N/A	N/A	2	✗	2.01%	
Northern Beaches CU	Bonus Saver Account S7	Nil	✗	✓	N/A	N/A	2	✗	1.75%	

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000	
★★★★★ "outstanding value"									
Australian Defence CU	Access Savings S1	Nil	N/A	✓	0.8	0.65	Nil	0.10%	
Bank of Queensland	Day2Day Plus Account	Nil	N/A	✗	Nil	Nil	Nil	0.01%	
Bankwest	Hero Transaction Account	Nil	N/A	✗	Nil	Nil	Nil	5.00%	
Bankwest	Zero Transaction Account	Nil	N/A	✗	Nil	Nil	Nil	0.00%	
Commonwealth Bank	Complete Access	6.00m	2000	✗	Nil	Nil	Nil	0.01%	
Heritage Building Soc	Simply Access Special	Nil	N/A	✗	1.75	0.5	Nil	0.05%	
Heritage Building Soc	Simply Access	Nil	N/A	✗	1.75	0.5	Nil	0.05%	
nab	Cash Manager	Nil	N/A	✗	Nil	Nil	Nil	4.25%	
nab	Classic Banking	Nil	N/A	✗	Nil	Nil	Nil	0.01%	
St George Bank	Complete Freedom	5.00m	2000	✗	Nil	Nil	Nil	0.00%	
St George Bank	Express Freedom	3.00m	1000	✗	Nil	Nil	2.5	0.00%	
Teachers Credit Union	Everyday Account S1	5.00m	2000	✗	Nil	Nil	Nil	0.01%	
Unicredit-WA	On Call Savings S1	2.00m	N/A	✗	Nil	Nil	Nil	0.05%	
Unicredit-WA	Visa Access S5	2.00m	N/A	✓	Nil	Nil	Nil	0.05%	
Westpac	Choice	5.00m	2000	✗	Nil	Nil	Nil	0.00%	
★★★★★									
ANZ	Access Select	2.00m	N/A	✗	0.5	0.5	2.5	0.00%	
ANZ	Access Advantage	5.00m	N/A	✗	Nil	Nil	Nil	0.00%	
B & E Personal Banking	Everyday Advantage	Nil	N/A	✗	0.75	0.75	2.5	0.00%	
Bank of Cyprus Australia	Liberty Account	4.00m	2000	✗	Nil	Nil	Nil	0.25%	
BankSA	Complete Freedom	5.00m	2000	✗	Nil	Nil	Nil	0.00%	
BankSA	Investment Cash Account	Nil	N/A	✗	0.6	0.6	2.5	3.50%	
Bendigo Bank	Networth Cash Managem	Nil	N/A	✓	0.7	0.7	1.75	0.05%	
Bendigo Bank	Ultimate Everyday Acc	Nil	N/A	✓	0.7	0.7	1.75	0.01%	
Circle Credit Co-op	Super S Account S6	Nil	N/A	✗	Nil	0.5	Nil	0.10%	
Citibank	Plus Transaction Account	Nil	N/A	✗	Nil	Nil	Nil	0.00%	
Commonwealth Bank	Smart Access	4.00m	2000	✗	Nil	Nil	2	0.01%	
Community CPS Australi	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%	
CUA	Freedom Plus	Nil	N/A	✗	1.5	0.75	2	0.50%	
ECU Australia	Everyday Access S1	5.00m	N/A	✗	1	0.4	2	0.00%	
Greater Building Society	Access Account	Nil	N/A	✓	0.5	0.4	1	0.20%	
Heritage Building Soc	Money Manager Account	Nil	N/A	✗	1.75	0.5	Nil	0.10%	
Heritage Building Soc	Cash Management Accou	Nil	N/A	✗	1.75	1	1	0.10%	
Holiday Coast CU	Save More Savings A/C S	Nil	N/A	✗	1	1	1	0.00%	
Holiday Coast CU	Payroll Plus Account	Nil	N/A	✗	1	1	1	0.00%	
Hume Building Society	Cash Management S8	Nil	N/A	✓	Nil	0.3	1.5	0.00%	
Hume Building Society	All Purpose S10	Nil	N/A	✗	Nil	0.3	1.5	0.25%	
IMB	Everyday UnLtd (SYD,AC	6.00m	N/A	✗	Nil	Nil	Nil	0.00%	
Macarthur Credit Union	EveryDay Savings	Nil	N/A	✗	1.25	1.25	Nil	0.05%	

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★★★								
Newcastle Permanent	Statement Savings Acc	Nil	N/A	X	0.5	0.5	1.75	0.01%
Police Credit	Multipack - At Call S1	Nil	N/A	X	1.8	0.4	Nil	0.10%
Police&NursesMut Banki	Easypay Access Account	5.00m	N/A	✓	Nil	0.3	Nil	0.05%
Police&NursesMut Banki	FairSaver Account	2.95m	N/A	X	Nil	Nil	Nil	2.50%
Police&NursesMut Banki	Cash Management Ac S	5.00m	N/A	✓	Nil	1.25	Nil	1.00%
Qantas Staff CU	At Call Deposits	Nil	N/A	✓	2	2	2	0.10%
Qld Police Credit Union	On Call Savings Account	Nil	N/A	X	2	1	Nil	0.01%
Select Credit Union	Transaction Account 001	Nil	N/A	✓	1.75	0.75	Nil	0.15%
St George Bank	Investment Cash Account	N/A	N/A	X	0.6	0.6	2.5	3.50%
Suncorp Bank	Everyday Options	5.00m	N/A	X	Nil	Nil	Nil	0.01%
Suncorp Bank	Cash Management Accou	5.00m	N/A	X	Nil	Nil	Nil	0.01%
Unicom Credit Union	Access Account	Nil	N/A	X	1	Nil	0.75	0.05%
United Community	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
★★★★								
ANZ	Premium Cash Magmnt A	Nil	N/A	X	0.5	0.5	2.5	0.00%
B & E Personal Banking	Smart Advantage	5.00m	N/A	X	0.95	0.75	2.5	0.00%
B & E Personal Banking	Home Advantage	Nil	N/A	X	0.75	0.75	2.5	0.00%
Bananacoast Community	Personal Savings Acct S1	6.00m	N/A	✓	0.5	Nil	Nil	0.05%
Bank of Cyprus Australia	Cash Management Accou	10.00m	2000	X	1	1	Nil	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	N/A	X	Nil	Nil	Nil	0.01%
bankmecu	CMA - Transaction Acct	Nil	N/A	✓	1.5	0.6	2	0.00%
bankmecu	Access Account S1	Nil	N/A	✓	1.5	0.6	2	0.50%
BankSA	Freedom Account	7.00m	N/A	X	0.6	0.6	2.5	0.01%
BankSA	Express Freedom	3.00m	1000	X	Nil	Nil	5	0.00%
Bankwest	Lite Transaction Account	5.00m	N/A	X	Nil	Nil	Nil	0.01%
Coastline Credit Union	Pay As you Go S40	Nil	N/A	X	Nil	0.5	0.5	0.10%
Coastline Credit Union	Access Account S30	5.00m	N/A	X	Nil	Nil	Nil	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	N/A	X	0.5	0.5	2	0.01%
Community CPS Australi	Access Savings AccountS	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Community Mutual Grou	Access Savings Account	Nil	N/A	X	1.25	1.25	1.25	0.10%
Credit Union SA	Cash Management Accou	Nil	N/A	✓	1	1	Nil	1.75%
Credit Union SA	Everyday Account	Nil	N/A	✓	1	1	Nil	0.00%
CUA	Platinum Plus	Nil	N/A	X	1.5	0.75	2	0.70%
CUA	Prime Access	Nil	N/A	X	1.5	0.75	2	0.01%
CUA	Cash Management Ac	Nil	N/A	X	1.5	0.75	2	0.25%
Defence Force CU	National Access Account	Nil	N/A	X	Nil	0.5	Nil	0.01%
Greater Building Society	Ultimate Account	Nil	N/A	X	0.5	0.4	1	0.00%
Holiday Coast CU	Percentage Plus AC S17	Nil	N/A	X	2	2	2	0.00%

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★★								
Horizon Credit Union	Special Purpose S2/4/5	Nil	N/A	✓	1	1	1	0.10%
Horizon Credit Union	Advantage 25	6.00m	N/A	✗	Nil	Nil	Nil	0.00%
Horizon Credit Union	RediSavings S1	Nil	N/A	✓	1	1	1	0.10%
HSBC	Day to Day Account	Nil	N/A	✓	Nil	Nil	5	0.05%
Hunter United Credit Un	On Call Savings Account	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Hunter United Credit Un	Cash Management Accou	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Hunter United Credit Un	Cheque Account	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Illawarra CU NSW	Access Account	3.00m	N/A	✓	1	1	0.75	0.05%
IMB	Everyday UnLtd (Ill,SC)	6.00m	N/A	✗	Nil	Nil	Nil	0.00%
IMB	Reward Saver	Nil	N/A	✓	0.7	0.85	2.25	2.25%
Macquarie Credit Union	Cheque/Card Account S	Nil	N/A	✗	2	0.75	2	0.05%
Macquarie Credit Union	General Savings Account	Nil	N/A	✗	2	0.75	2	0.05%
Maitland Mutual BS	Express Savings Account	Nil	N/A	✗	0.25	0.6	1	0.00%
Maritime Mining & Power	Access Savings AccountS	Nil	N/A	✗	1.5	1.5	Nil	0.10%
Memberfirst Credit Union	Real Interest Account S6	Nil	N/A	✓	1	0.6	2	0.00%
MyState Financial	Access Account	Nil	N/A	✗	0.85	0.85	2.75	0.05%
nab	Gold Banking	10.00m	N/A	✗	Nil	Nil	Nil	0.01%
Police Credit Union	Easy Access S1	Nil	N/A	✗	Nil	0.55	2	0.10%
Qld Teachers CU	Current Account	Nil	N/A	✓	1.3	0.6	2	0.01%
Queenslanders CU	Action Account S1	Nil	N/A	✓	1.25	1.25	1.25	0.00%
RTA Staff CU	Multi-Access Account S4	Nil	N/A	✗	1.5	1.5	1.5	0.05%
Rural Bank Limited	Gold Cash Management	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
Rural Bank Limited	Everyday Acct-All Access	6.00m	N/A	✗	Nil	Nil	Nil	0.05%
SGE Credit Union	Access Account	Nil	N/A	✗	2	1	1.5	0.00%
Teachers Credit Union	Everyday Direct Account	5.00m	2000	✗	Nil	Nil	3	0.01%
The Capricornian	Personal Banking Account	5.00m	N/A	✓	0.5	0.5	2	0.00%
United Community	Access Savings Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Victoria Teachers CU	Everyday Account S1	Nil	N/A	✗	Nil	0.5	1	0.05%
★★								
Bank of Queensland	Cash Management Accou	5.00m	N/A	✗	0.65	0.65	2	0.01%
Companion CU	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Companion CU	Access Savings AccountS	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Encompass Credit Union	Access Plus S1	Nil	N/A	✓	1.5	0.75	Nil	0.01%
Family First CU	Cash Management AC	Nil	N/A	✓	1	0.75	2.5	0.00%
HSBC	Savings Cheque Account	7.50m	N/A	✗	2	2	3	0.05%
IMB	Every Day Account S4	Nil	N/A	✓	0.7	0.85	2.25	0.10%
IMB	Cash Management Ac S	Nil	N/A	✓	0.7	0.85	2.25	0.00%
Memberfirst Credit Union	Easy Access Account S	Nil	N/A	✓	1	0.6	2	0.00%
nab	Investment Cash Manage	10.00m	N/A	✗	0.6	0.6	3	0.00%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★								
Northern Beaches CU	Access Account S4	Nil	N/A	✓	1	0.85	2	0.05%
SERVICE ONE Member	Saving Investment AC	5.00m	N/A	✗	1	1.5	1.5	0.05%
The Rock Building Soc	The Only Account	6.00m	N/A	✗	Nil	0.65	Nil	0.00%
Westpac	Cash Manager	5.00m	N/A	✗	0.5	0.5	2.5	0.25%
★								
Bankstown City CU	MoneyMax Access	Nil	N/A	✗	2	0.5	4	0.10%
Bankwest	Lite Trans - Direct Opt	3.99m	N/A	✗	Nil	Nil	4	0.01%
Beirut Hellenic Bank	Smart Net Account	Nil	N/A	✗	3	3	3	0.00%
Community First CU	Access Account S7	Nil	N/A	✓	1.5	1.1	2.5	0.00%
ECU Australia	Access Plus	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
Family First CU	Everyday Access Account	Nil	N/A	✓	1	0.75	2.5	0.15%
FCCS Credit Union	Total Access AC S1	5.00m	N/A	✗	1.2	0.6	2	0.00%
HSBC	Power Vantage CMA	20.00m	N/A	✗	Nil	Nil	Nil	1.75%
HSBC	Premier CMA	35.00m	N/A	✗	Nil	Nil	Nil	2.25%
HSBC	Cash Management Accou	10.00m	N/A	✗	2.5	2.5	3.5	0.05%
Intech Credit Union	Access Saving Account S	Nil	N/A	✓	Nil	1.2	5	0.05%
People's Choice Credit U	Everyday Account	6.00m	N/A	✓	Nil	Nil	Nil	0.00%
Qld Professional CU	At Call Savings AC S1	Nil	N/A	✗	1.5	0.6	1	0.00%
SCU	Access Savings	Nil	N/A	✓	1.75	0.75	2	0.00%
SERVICE ONE Member	Day to Day Account	5.00m	N/A	✗	1	1.5	1.5	0.05%
Summerland CU	Redi Access Account	Nil	N/A	✓	1	1	3	0.00%
Sutherland Credit Union	RediAccess	3.00m	N/A	✗	Nil	1.25	3	0.00%
TIO Banking	Essentials Limited	Nil	N/A	✗	1	1	2	0.01%



Methodology

What are the CANSTAR CANNEX *deposit star ratings*?

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

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

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

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

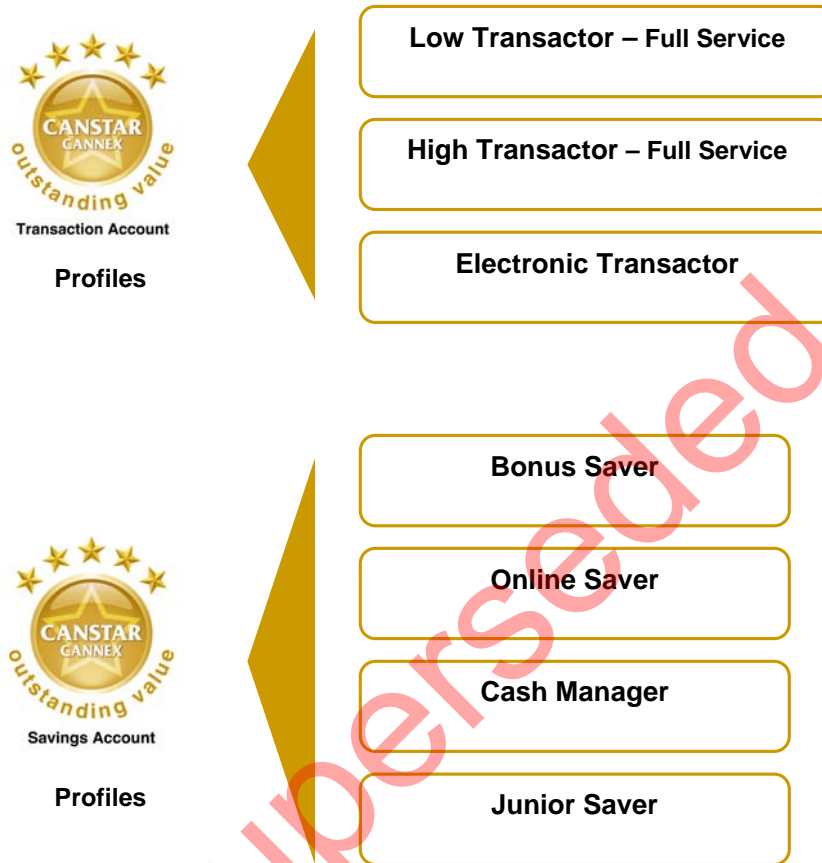
The following account types are assessed in the ratings:

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

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

How are the CANSTAR CANNEX deposit account star ratings structured?

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



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

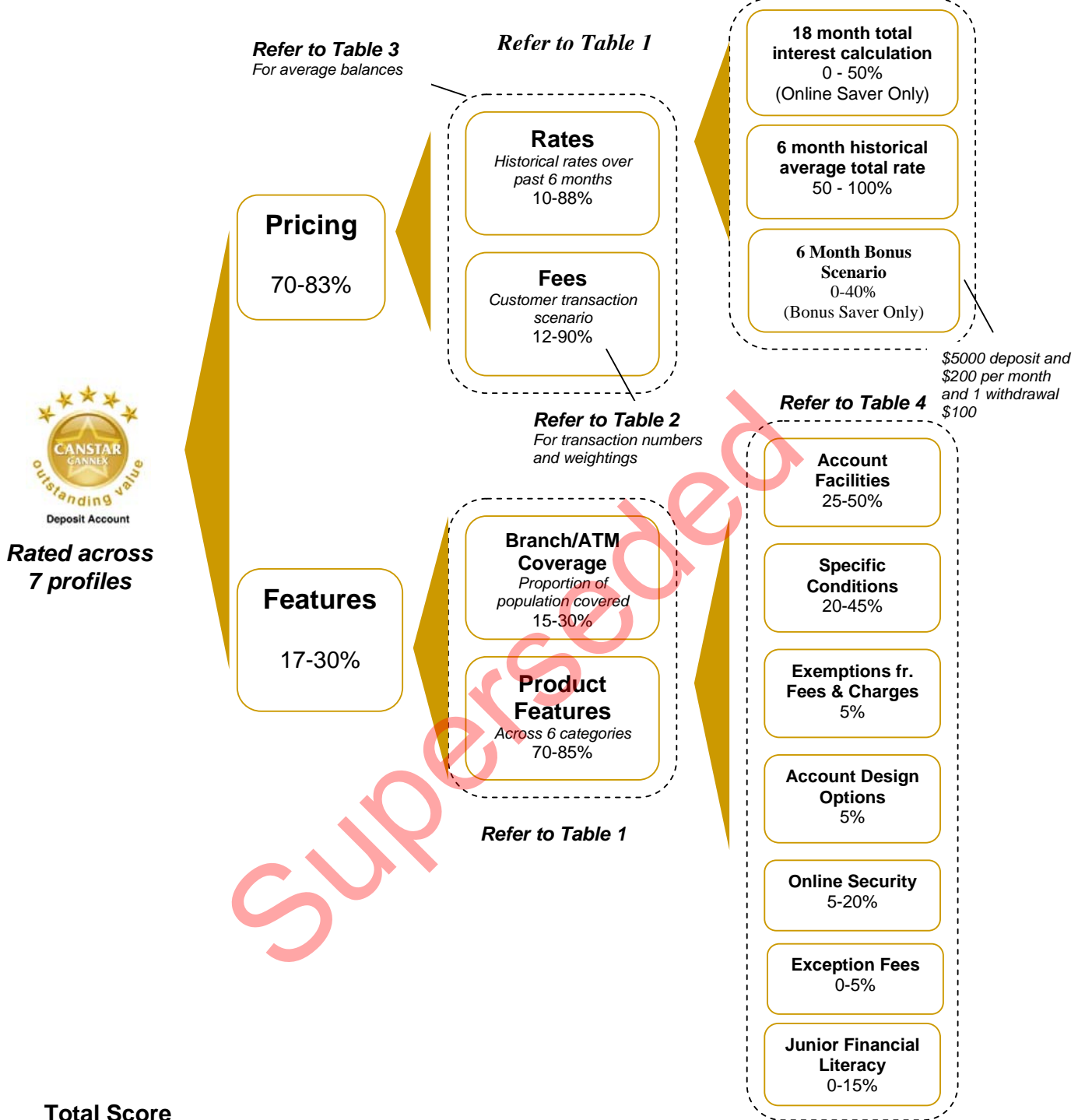
How does it work?

How are the 'stars' calculated?

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

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

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



Total Score

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

Weightings

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

TABLE 1

Deposit Account Star ratings Components				
Profile	Pricing		Features	
High Transactor	70%		30%	
Low Transactor	70%		30%	
Electronic Transactor	72%		28%	
Cash Manager*	78%		22%	
Online Saver**	83%		17%	
Bonus Saver	83%		17%	
Junior Saver	83%		17%	
Profile	Rate	Fees	Product Features	Coverage
High Transactor	10%	90%	77%	23%
Low Transactor	10%	90%	77%	23%
Electronic Transactor	10%	90%	82%	18%
Cash Manager	75%	25%	75%	25%
Online Saver	82%	18%	85%	15%
Bonus Saver	88%	12%	85%	15%
Junior Saver	82%	18%	70%	30%
*required to pay a minimum of 3% below the current cash rate at \$100,000				
** required to pay a minimum of 2.5% below the current cash rate at \$25,000				

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

P comprises of:

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

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

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

TABLE 2

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

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

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

TABLE 3

CANSTAR 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
Cash Manager	25,000	100,000	250,000
Bonus Saver	2,000	10,000	25,000
Online Saver	5,000	25,000	250,000
Junior Saver	500	1,000	2,000

Features (F)

FEATURES (F) consist of the following sections:

- 1) **Access** – takes into account the proportion of the population with access to a branch and/or ATM
- 2) **Product features** – takes into account over 100 product features with weights given to each relevant area. Examples include minimum opening deposit, minimum withdrawal, ATM facilities

TABLE 4

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

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

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

Awards

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

Best Value Australia Savings Award



Online Saver
40%

Cash Manager
15%

Term Deposits
35%

Bonus Saver
10%

Best Value Australia Everyday Banking



Products
90%

High Transactor FS
25%

Low Transactor FS
25%

Electronic Transactor
50%

Coverage
10%

ATM Coverage
50%

Branch Coverage
50%

How often are all the products reviewed for rating purposes?

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

Does CANSTAR CANNEX rate other product areas?

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

- Agribusiness
- Business banking
- Car insurance
- Credit cards
- Deposit accounts
- Direct Life Insurance
- Health insurance
- Home & Contents
- Life Insurance
- Low-doc home loans
- Margin lending
- Mortgages
- Online broking
- Package banking
- Personal loans
- Reward programs
- Travel Insurance



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