

GETTING THE POINTS

hen it comes to credit card rewards programs, the sheer variety now on offer can be a little overwhelming.

Luckily, CANSTAR is here to help you work out which programs offer the best value, with our handy Star Ratings calculations.

> One of the advantages of having so many programs available is that the opportunity to increase your points grows all the time. Think you can only collect frequent flyer points with flying-related activities?

IN THIS REPORT ...

We research and rate 145 rewards programs from 43 providers, using three spend profiles - \$12,000, \$24,000 and \$60,000 - over three profiles: General rewards, cash/voucher rewards and frequent flyer rewards.

frequent flyer rewards

Not at all. Not only can you accrue points every time you buy your groceries at the supermarket, but you can also earn points when you pay your bills - your electricity, phone, even your mortgage!

That's right, by making your mortgage repayments every month with Qantas Credit Union, for example, you could build up enough points in a year to cover an international flight!

YOU CAN CLOCK UP THE POINTS WITH QANTAS ...

If your mobile phone plan is with Optus, you could be earning Qantas **Frequent Flyer points** every time you pay vour bill. When you link up your account to the Qantas Frequent Flyer

program, you can earn two Qantas points per \$1 spent. So, a \$60-a-month bill could grab you an extra 120 Qantas points with no extra expenditure.

> Prices and point requirements correct at time of writing

If you take out a home loan of \$300,000 over 25 years with Qantas Credit Union, your monthly repayments of \$1785 could earn you 44,545 Qantas Frequent Flyer points in one year, a total that would net you a return flight to Noumea in New Caledonia (36,000 points + \$366.06 taxes) with points left over! It's nearly enough to get you a return to Jakarta (50,000pts + \$478.26) or a one-way ticket to Los Angeles (48,000pts + \$461.23 taxes)



... AND WITH VIRGIN

Of course, it's not just Qantas points you can pick up just by going about your daily business. Virgin's Velocity Frequent Flyer program also allows you to pick up points in the course of making day-to-day payments in various ways ...

There are often special deals available involving bonus points – take out car insurance with Virgin Money before the end of April 2014, for example, and you'll earn an extra 5,000 Velocity points.

Points offers and earn rates correct at time of writing.

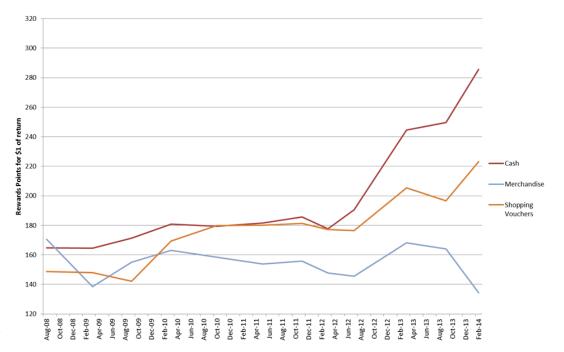
You could switch electricity providers to Lumo Energy, too, and not only earn six Velocity points per \$1 spend on your bills, you'll also be rewarded with 10,000 points for making the switch in the first place.





REMEMBER: All of these offers are simply incentives and should not be allowed to sway your mind when choosing which credit card to apply for. When considering applying for a credit card, be sure to read the terms and conditions, and take into account your own needs and repayment abilities.

HOW TO SPEND THEM, THAT'S THE QUESTION



Average rewards points required for \$1 by category

So, what to do with all those points when you've accrued them – treat yourself to some merchandise, grab the cash, or jump on a flight?

As the graph below shows, cashback lost ground compared with merchandise and shopping voucher value over the last couple of years, as more points have been required to realise a \$1 return.

Source: CANSTAR

2

While it might seem as though merchandise is the best value option on the graph above (due to its lower average redemption requirements), you often need to add shipping costs on top, which can result in a loss of value.

So, just what are you getting for your rewards - and ultimately, your money?

How much value for money are you getting when you use your points, say, to book a flight?

The CANSTAR analysts looked at the point requirements for one domestic and one international flight, crunched the numbers and came up with reward return

values for a \$24,000-a-year spend based on a standard point rate (1 point per dollar spent). As the tables show, under these conditions, in around five months' time your points could earn you a flight from Sydney to Brisbane (plus taxes). If you wanted to save your points for an international flight, it would take you just over three and a half years to earn enough points (plus taxes) for a flight from Sydney to London.

FLIGHT REWARD RETURNS (Sydney to Brisbane) Points needed to Additional taxes Time it will take to earn Dollar cost of flight redeem flight to be paid point requirements* Qantas 16,000 \$71.00 \$290.00 51/2 mths Virgin 13,800 \$39.86 \$238.00 5 mths

	FLIGHT REWARD RETURNS (Sydney to London)									
	Points needed to redeem flight	Additional taxes to be paid	Dollar cost of flight	Time it will take to earn point requirements*						
Qantas	128,000	\$866.96	\$2,306.00	3 yrs, 8 mths						
Virgin	125,000	\$385.96	\$1,927.96	3 yrs, 7½ mths						

*Based on a 1 point per \$1 earn rate and a \$24,000 per annum spend.

Reward return is based on one flight only and return will vary depending on flight. It is worked out on a standard fare price and does not take into account sale fares.

The results indicate that reward returns are higher when you use your points for domestic flights, which shouldn't come as a huge surprise. It's worth remembering, too, that if you use alternative rewards programs, where point-earn rates are higher (for example, it is possible to earn three points per dollar spend in some programs), you will be able to reach your flight goals a lot quicker.

BUYER BEWARE

It's very important not to get carried away when you're wallowing in the possible wealth potential of rewards points. All credit cards – and cards with attached rewards programs are no exception – come with their pitfalls, and applying for lots of credit cards simply to clock up more and more rewards is never a good idea.

Things to bear in mind when considering whether or not to apply for and use a rewards credit card include:

- The APR the annual percentage rate (the interest rate the institutions is charging for use of a credit card) may well be higher than other cards if it seems to be offering good rewards.
- Annual fee again, if a card has some tempting features in its rewards program, the provider may offset this
 with a higher-than-average annual fee, which
 wou'll need to take into account when working
- you'll need to take into account when working out the value of the rewards offered.
 Net reward return the total value to you, the
- Net reward return the total value to you, the card or program user, of the rewards you are likely to receive (see box, right, for how to work this out). This is an important aspect of the card, and is the calculation you should use when working out whether the annual fee is worth paying.

POINTS EARNED IN A YEAR

POINTS REQUIRED TO REDEEM \$1 OF REWARD

(Once you know your reward return you need to subtract the card's annual fee to ascertain the net benefit in a year – the 'net reward return'.)



= REWARD RETURN

OFFERING REAL VALUE



Having crunched lots of numbers and tested all the rates, CANSTAR's research team has come up with a comprehensive ratings listing, comprising the 145 products from 43 providers tested and awarded either one, two, three, four or five stars. The ratings process looks at spend profiles of \$12,000 a year, \$24,000 and \$60,000, and covers three categories: general rewards; cash/voucher rewards; frequent flyer rewards.

The findings for 2014 show that Coles' MasterCard Flybuys Rewards card offered great value across several profiles and categories, scoring five stars in an impressive four sections. Other contenders reaping the five-star ratings included American Express David Jones Membership Rewards card and ANZ's Rewards Platinum Amex card.

Five-star-rated products offer outstanding value based on their combination of reward return and features, but you need to take into account all elements of individual programs to see which is the right card for you.

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What are the CANSTAR Rewards Star Ratings?

CANSTAR *Rewards Star Ratings* are a consumer-friendly benchmark or value index. CANSTAR star-rated products represent a shortlist of financial products. This shortlist narrows consumers' search to products that have been independently assessed and ranked. All star-rated rewards programs rated from one to five achieved a grade suitable for consumers to consider, with five-star products awarded a rating of "Outstanding". Products where the value of the rewards earned is known to be lower than the cost of obtaining the program are limited to one star for that profile, reflecting the fact that the full benefit of the rewards program is not seen at the particular spend level. The CANSTAR *Rewards Star Ratings* are a transparent analysis comparing both the Cost and Features across all rewards programs.

The results are reflected in a consumer-friendly *five-star* concept, with a five-star product denoting outstanding value.

What types of products are evaluated?

The *Rewards Star Ratings* focuses on three main categories. Only points-based rewards programs are eligible for the Frequent Flyer, General Reward categories and Cash Rewards categories.

Profile Name	Description
Cash Rewards	This profile suits customers that are looking for cash back or shopping voucher redemptions. Programs must offer direct cash-back rewards or shopping vouchers/gift cards to be eligible for this profile.
General Rewards	Customers that like a bit of choice when redeeming points should be looking at General rewards. Programs must offer at least one of the following types of rewards: Merchandise, shopping vouchers, automotive, cash, entertainment, lifestyle, food and beverage or additional rewards.
Frequent Flyer Rewards	As the name suggests, Frequent Flyer rewards is for customers who like to redeem their points for flights. The program must have at least one frequent flyer partner to be eligible.

The Frequent Flyer, Cash Rewards and General Rewards categories are analysed according to separate spending levels in order to compare how each program performs at differing levels. As one would expect, different programs are better suited to different spending levels.

Tiered points earning

To cater for rewards programs that offer tiered points earning dependent on spend location, CANSTAR has allocated spend proportions for each annual spend level. These proportions apply to all Rewards categories.

When calculating the reward return for applicable programs, different points earn ratios are applied for different portions of the annual spend. To qualify for a higher points earn ratio for each category, a rewards program must offer a higher points earn for spending in a major player from the following categories:

Staple: Everyday goods, groceries
Discretionary: Department stores, luxury goods
Petrol: Petrol stations
Holidays: Travel agents and accommodation

Dining: Restaurants **Other:** All other spending, standard points earn.

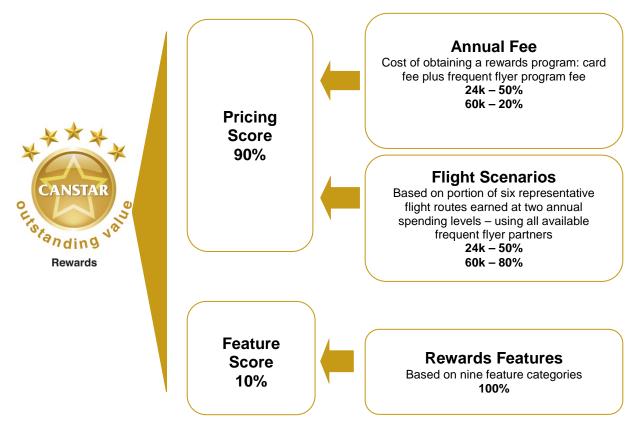


Spend Proporti	Spend Proportions			Category		
Annual Spend	Annual Spend Staple		Petrol	Holidays	Dining	Other
\$12k	\$4,200	\$1,200	\$1,200	\$600	\$600	\$4,200
\$24k	\$7,200	\$3,600	\$2,400	\$1200	\$1200	\$8,400
\$60k	\$16,800	\$9,600	\$6,000	\$3000	\$3000	\$21,000

These spend proportions reflect that for applicable programs consumers will be able to earn extra points on certain portions of their annual spend.

Frequent flyer rewards

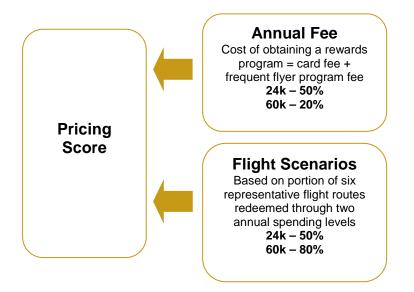
We only rate programs where there is a frequent flyer partner attached. Where they have more than one frequent flyer partner we can list up to eight different flight partners.





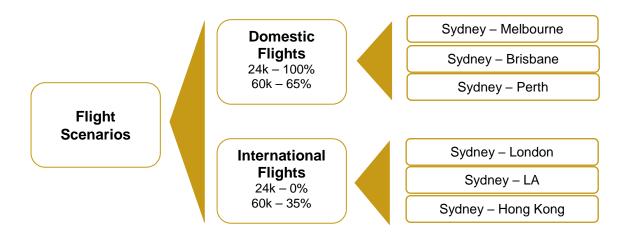
Pricing Score

The Pricing Score is calculated using the score for two components: annual fee and flight scenarios. The annual fee is the sum of the card's annual fee and any additional rewards or frequent flyer program fees. The flight scenarios looks at the portion of the flight earned in a year based on \$24,000 and \$60,000 spend levels. For the lower spend level, only the three domestic flights are used in the calculation. For the \$60,000 spend, all six flights are used. Free flights are awarded in the flight scenarios calculations when offered without additional purchase or conditions.



Flight Scenarios

The flights are all quoted on a standard return economy seat excluding taxes with at least 20kg of baggage included. The quotes are taken for a date at least six months in advance outside the school holidays so as to avoid inflated quotes.





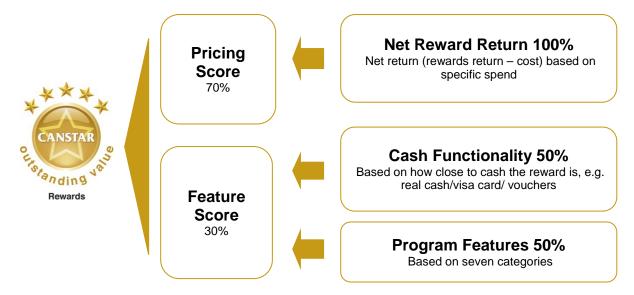
Frequent flyer feature score

FEATURES (F) consist of the following sections:

Feature Category	Weight
Earning policies	15%
Instant rewards information	10%
Travel/Accommodationinformation	10%
Frequent flyer rewards	15%
Frequent flyer partners	10%
Customer service information	10%
Top-up policies	10%
Account status information	10%
Expiration policies	10%
Total	100%

Cash rewards

For cash rewards we only rate programs where cash-back or major shopping vouchers are available. For shopping vouchers we look at which types are available in the cash functionality section. Those programs that offer cash back score the top score in this section. Those that offer all three types of shopping vouchers – supermarkets, petrol and major general retailer (e.g. Myer) – will score higher than those with only one or two.



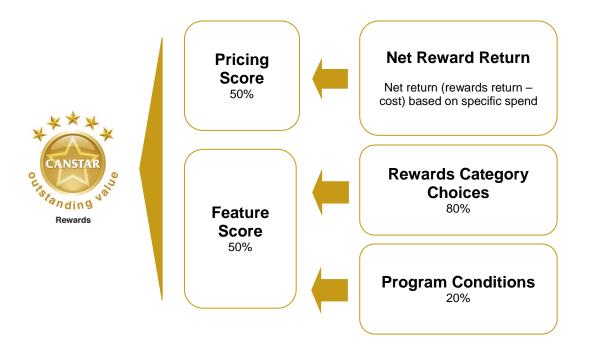


Cash features

Feature Category	Weight (%)
Earning Policies	30
Points Capping	15
Instant Rewards	20
Bonus Points Partners	15
Account Status Information	5
Cash Auto-Redemption	10
Expiration Policy	5
Total	100

General rewards

Programs that offer at least one of the categories of rewards listed below are rated in this category. Those programs that have more choice are rewarded in the feature score.





Pricing score

To calculate the net reward return, take the average reward return for each of the categories and subtract the annual fee. To calculate the reward return take the number of points earned for the dollar balance of the profile in question. Divide this figure by the average return figure of the eight categories, which returns a dollar reward return which the annual fee can be subtracted from.



Average of the eight rewards categories that are available

Net Reward Return = Reward Return – Annual Fee

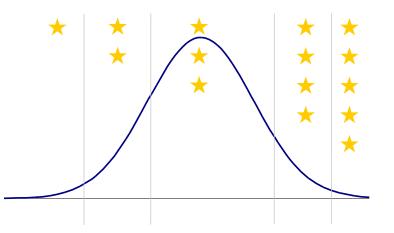
Features score

Rewards Category Choices – 80%	Weight
Shopping Rewards	23%
Frequent Flyer Rewards	10%
Merchandise Rewards	10%
Travel / Accommodation Rewards	8%
Automotive Rewards	5%
Points For Cash / Credit	5%
Entertainment Rewards	5%
Food & Beverage Rewards	5%
Lifestyle Rewards	5%
Additional Rewards	2%
Instant Rewards Information	2%
Program Conditions – 20%	Weight
Earning Policies	4%
Rewards @ Various Point Levels	4%
Bonus Points Partner Information	2%
Points Capping Information	2%
Customer Service Information	2%
Reward Program Fees	1%
Earning Policy Flexibility	1%
	.,.
Account Status Information	1%
Account Status Information	1%



How are the stars awarded?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores according to the following guidelines. As you can see, only the products that obtain a score in the top 10% of the of the score distribution receive a five-star rating.



The results are reflected in a consumer-friendly five-star concept, with five stars denoting an outstanding product.

Does CANSTAR rate all products available in the market?

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. However this process is not always possible and it may be that not every product in the market is included in the rating or every feature compared that is relevant to you.

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

Does CANSTAR rate other product areas?

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



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Ca	ash/Voucher Re	ward	s <mark>- \$1</mark> 2,	000 an	nual	spe	nd		
					TYPES OF REWARDS AVAILABLE				
Company	Rewards Progr	am	Cash Return per year	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days	Annual Fee R	ate as @ 11/09	/2013				
**** "(outstanding value"								
American Express	David Jones Mship Reward	ls	\$179.54	Never	1	1	1	√	Nil
	David Jones Card	44	99	20.74%					
Coastline Credit Union	Rewarder		\$80.00	3 yrs	X	X	X	1	Nil
	Visa Rewarder	55	75	17.00%					
Coles	MasterCard Flybuys Rewa	ds	\$151.50	Never	1	1	1	1	Nil
	Rewards MasterCard	62	49	19.99%					
	Platinum Rewards MasterCard	62	49	19.99%					
QId Police Credit Union	Rewarder		\$80.00	Never	X	X	X	1	Nil
	Bluey Rewarder Card	55	48	15.74%					

ANZ	Daman la Aman		¢110.00	2 1 170	1	1	1	1	Nil
ANZ	Rewards Amex	4.4	\$116.39	3 yrs	✓	•	-	•	INII
A N 7	Rewards *	44	89	18.79%				1	N 111
ANZ	Rewards Platinum Amex		\$174.59	3 yrs	~	1	1	√	Nil
	Rewards Platinum *	55	149	18.79%					
bcu	Rewarder		\$80.00	3 yrs	X	X	X	√	Nil
Dia Clas Duilding Coniety	Visa Bonus Rewarder	55	40	16.80%					
Big Sky Building Society	Cash Rewards		\$48.00	Never	X	X	X	-	Nil
	Cash Rewards Visa Card	45	0	16.58%			-	-	
Coles	No Fee MasterCard Flybuy		\$61.50	Never	~	1	1	1	Nil
	No Annual Fee Platinum Master	62	0	17.99%					
	No Annual Fee MasterCard	62	0	17.99%					
Hume Building Society	Loyalty Program		\$30.00	1 yrs	X	X	X	1	Nil
	Loyalty	55	30	17.95%					
Hume Building Society	Visa Gold Loyalty Program		\$30.00	1 yrs	X	X	X	1	Nil
	Gold	55	60	17.95%					
Myer	Myer Visa Rewards		\$156.00	2 yrs	X	X	1	X	Nil
	Myer Visa Card	62	69	20.69%					
Westpac	Altitude Rews-Amex		\$142.12	Never	√	√	1	×	Nil
	Altitude *	45	100	19.99%					

Bendigo Bank	Bendigo Rewards		\$31.30	3 yrs	1	X	1	1	Nil
	Ready Red Visa	44	45	19.99%					
	RSPCA Rescue Rewards	55	24	19.64%					
	Ready Red MasterCard	44	45	19.99%					
First Option Credit Union	Cash Rewards		\$60.00	Never	x	X	X	1	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%		,.			
GE Money	GO Rewards		\$87.32	3 yrs	1	1	1	X	Nil
	GO MasterCard	62	59.4	21.74%					
		-02	00.1	21.1470					

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 1 of 4



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					TYPES OF REWARDS AVAILABLE				
Company	Rewards Program		Cash Return per year	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annua Fee
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09	/2013				

ISBC	Rewards Plus-Standard		\$62.49	3 yrs	1	1	1	1	Nil
	Classic Credit Card	55	59	20.50%					
nab	FlyBuys		\$87.00	3 yrs	1	1	1	X	Nil
	flybuys Rewards Card	44	65	19.49%					
Qantas Credit Union	Rewarder		\$60.00	3 yrs	X	X	X	1	55
	Lifestyle	0	0	12.34%					
	Lifestyle Plus	46	0	15.85%					
SGE Credit Union	Rewarder Gold		\$120.00	Never	X	X	X	X	Nil
	Gold Solutions	55	100	14.95%					
*									
American Express	David Jones Platinum Msh	ip Rews	\$197.49	Never	1	1	1	1	Nil
	David Jones Platinum Card	44	295	20.74%					
American Express	Mship Rewards Ascent Pro	emium	\$142.76	Never	1	1	1	1	Nil
	Platinum Reserve Credit Card	55	395	20.74%					
American Express	Mship Rewards Platinum E	Edge	\$151.06	Never	1	1	1	1	Nil
	Platinum Edge Credit Card	55	195	20.74%					
ANZ	Balance Visa Rewards		\$48.00	Never	X	X	1	1	Nil
	Balance Visa	55	79	13.99%					
ANZ	Rewards Platinum Visa		\$87.29	3 yrs	1	1	1	1	Nil
	Rewards Platinum *	55	149	18.79%					
ANZ	Rewards Visa		\$87.29	3 yrs	1	1	1	1	Nil
	Rewards *	44	89	18.79%					
Bank of Melbourne	Amplify Rewards		\$70.34	Never	1	1	1	x	Nil
	Amplify Credit Card	55	79	18.74%					
BankSA	Amplify Rewards		\$70.34	Never	1	1	1	X	Nil
	Amplify Credit Card	55	79	18.74%					
Bankwest	More Rewards		\$60.00	3 yrs	1	1	1	1	Nil
	More MasterCard	55	70	19.49%					
Bankwest	More Rewards- Platinum		\$80.00	3 yrs	1	1	1	1	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	More Rewards-Gold		\$60.00	3 yrs	1	1	1	1	Nil
	More Gold MasterCard	55	120	19.49%					
30Q	Q Rewards Blue		\$30.00	Never	1	1	1	1	Nil
	Blue Visa	44	60	20.74%					
30Q	Q Rewards Platinum		\$60.00	Never	1	1	1	1	Nil
	Platinum Visa	55	199	20.74%		-	-		
Citibank	Classic Rewards		\$30.00	Never	x	1	1	1	Nil
	Classic	55	89	20.99%	~	•	•	-	

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 2 of 4



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					TYPES OF REWARDS AVAILABLE				
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	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09	/2013				
*									
Citibank	Platinum Rewards		\$37.50	Never	X	1	✓	√	Nil
	Platinum	55	199	20.99%					
Commonwealth Bank	Awards Amex		\$86.12	Never	1	✓	1	√	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Awards MCD		\$57.42	Never	1	✓	1	1	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Diamond Awards Amex		\$172.25	Never	1	1	1	√	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Diamond Awards MCD		\$71.77	Never	1	1	1	√	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards Amex		\$114.83	Never	1	1	1	1	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Gold Awards MCD		\$57.42	Never	1	1	1	1	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards Amex		\$143.54	Never	1	1	1	1	Nil
	Platinum Awards *	55	280	20.24%					
Commonwealth Bank	Platinum Awards MCD		\$57.42	Never	1	1	1	1	Nil
	Platinum Awards *	55	280	20.24%					
CUA	Platinum Rewards		\$43.10	Never	1	1	1	1	Nil
	Platinum MasterCard	55	99	20.24%					
ISBC	Rewards Plus-Platinum		\$57.92	3 yrs	1	1	1	1	Nil
	Platinum Credit Card	55	129	19.99%					
MyState	Platinum Rewards		\$37.50	Never	1	1	1	1	Nil
	Platinum MasterCard	55	99	20.24%					
Queensland Country Credit			\$80.00	2 yrs	×	X	X	1	58
,	Visa Card	55	39	13.20%					
SGE Credit Union	Rewarder		\$30.00	Never	×	X	X	X	Nil
	Classic Solutions	45	50	12.95%					
St.George Bank	Amplify Rewards	10	\$70.34	Never	1	1	1	X	Nil
	Amplify Credit Card	55	79	18.74%			•		
Suncorp Bank	Clear Options-Gold		\$30.00	Never	×	1	1	1	Nil
same p som	Gold Card	55	120	20.50%	~	-	•		
Suncorp Bank	Clear Options-Platinum		\$30.00	Never	×	1	1	1	Nil
Sanoorp Bank	Platinum Card	55	199	20.74%	~	V		4	INII
Vestpac		55	\$88.94	20.74% Never	1	1	1	X	Nil
Toolpao	Altitude Black Rewards	45	\$88.94 395		•	V	•	~	INII
Vestpac	Altitude Black*			19.99%	1	1	1	v	NU
resipac	Altitude Black Rewards-An Altitude Black*	45	\$213.46 395	Never 19.99%	~	V	1	X	Nil

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 3 of 4



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Cash/Voucher Rewards - \$12,000 annual spend TYPES OF REWARDS AVAILABLE Cash Points Annual viercha Vouc Cash Company **Rewards Program** Travel Return **Expire** Fee Back per year Credit / Charge Card Free Days Annual Fee Rate as @ 11/09/2013 Westpac Altitude Platinum Rews \$71.06 Never J 1 Nil 45 150 19.99% Altitude Platinum Westpac \$142.12 Nil Altitude Platinum Rews-Amex Never 1 X Altitude Platinum 45 150 19.99% Westpac \$71.06 Never X Nil Altitude Rewards Altitude * 45 100 19.99%

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 4 of 4



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					TYPER				
Company	Rewards Progra	am	Cash Return per year	Points Expire	TYPES	OF REW. Merchandise	ARDS AV Gift Cards	AILABLE Cash Back	Annua Fee
	Credit / Charge Card	Free Days	Annual Fee F	Rate as @ 11/09/	/2013				
****	outstanding value"								
American Express	David Jones Mship Reward	ls	\$350.10	Never	1	1	1	1	Nil
	David Jones Card	44	99	20.74%					
ANZ	Rewards Platinum Amex		\$349.18	3 yrs	1	1	1	1	Nil
	Rewards Platinum *	55	149	18.79%					
Coles	MasterCard Flybuys Rewa	rds	\$303.00	Never	1	1	1	1	Nil
	Rewards MasterCard	62	49	19.99%					
	Platinum Rewards MasterCard	62	49	19.99%					
Myer	Myer Visa Rewards		\$336.00	2 yrs	X	X	1	x	Nil
	Myer Visa Card	62	69	20.69%					
\star									
American Express	David Jones Platinum Msh	in Rowa	\$403.97	Never	1	1	1	1	Nil
	David Jones Platinum Card	44	295	20.74%	•	•	•	•	INII
American Express			\$285.33	Never	1	1	5	1	Nil
American Express	Mship Rewards Platinum E	-	\$205.55 195		•	•	v	v	INII
ANZ	Platinum Edge Credit Card	55		20.74%	1	1	5	1	N III
	Rewards Amex		\$232.78	3 yrs	•	•	•	•	Nil
A N 17	Rewards *	44	89	18.79%		1	1		N.11
ANZ	Rewards Visa		\$174.58	3 yrs	-	✓	1	1	Nil
have	Rewards *	44	89	18.79%	×	V	×		N.11
bcu	Rewarder		\$160.00	3 yrs	X	X	X	1	Nil
Coostline Credit Union	Visa Bonus Rewarder	55	40	16.80%		~			
Coastline Credit Union	Rewarder		\$160.00	3 yrs	X	X	X	1	Nil
0.1	Visa Rewarder	55	75	17.00%		,			
Coles	No Fee MasterCard Flybuy		\$123.00	Never	1	1	- ✓	1	Nil
	No Annual Fee Platinum Master	62	0	17.99%					
	No Annual Fee MasterCard	62	0	17.99%					
QId Police Credit Union	Rewarder		\$160.00	Never	X	X	X	1	Nil
	Bluey Rewarder Card	55	48	15.74%					
SGE Credit Union	Rewarder Gold		\$240.00	Never	X	X	X	X	Nil
	Gold Solutions	55	100	14.95%					
Westpac	Altitude Platinum Rews-An		\$284.24	Never	1	1	1	X	Nil
	Altitude Platinum	45	150	19.99%					
Westpac	Altitude Rews-Amex		\$284.24	Never	1	1	1	X	Nil
	Altitude *	45	100	19.99%					

ANZ	Balance Visa Rewards		\$96.00	Never	X	X	1	1	Nil
	Balance Visa	55	79	13.99%					
ANZ	Rewards Platinum Visa		\$174.58	3 yrs	1	1	1	1	Nil
	Rewards Platinum *	55	149	18.79%					

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 1 of 4



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				TYPES OF REWARDS AVAILABLE					
Company	Rewards Progra	am	Cash Return per year	Points Expire	TYPES	OF REW. Merchandise	ARDS AV	AILABLE Cash Back	Annua Fee
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09	/2013				

Bank of Melbourne	Amplify Rewards		\$140.68	Never	1	1	1	X	Nil
	Amplify Credit Card	55	79	18.74%					
BankSA	Amplify Rewards		\$140.68	Never	1	1	1	X	Nil
	Amplify Credit Card	55	79	18.74%					
Bankwest	More Rewards		\$120.00	3 yrs	1	1	1	1	Nil
	More MasterCard	55	70	19.49%					
Bankwest	More Rewards- Platinum		\$160.00	3 yrs	1	1	1	1	Nil
	More Platinum MasterCard	55	130	19.49%					
Bendigo Bank	Bendigo Rewards		\$62.60	3 yrs	1	X	1	√	Nil
	RSPCA Rescue Rewards	55	24	19.64%					
	Ready Red Visa	44	45	19.99%					
	Ready Red MasterCard	44	45	19.99%					
Big Sky Building Society	Cash Rewards		\$96.00	Never	X	X	X	√	Nil
	Cash Rewards Visa Card	45	0	16.58%					
Commonwealth Bank	Awards Amex		\$172.24	Never	✓	1	1	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Awards MCD		\$114.84	Never	1	1	1	1	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Gold Awards Amex		\$229.66	Never	✓	√	1	√	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards Amex		\$287.08	Never	1	√	1	√	Nil
	Platinum Awards *	55	280	20.24%					
First Option Credit Union	Cash Rewards		\$120.00	Never	X	X	X	√	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
GE Money	GO Rewards		\$174.64	3 yrs	1	1	1	X	Nil
	GO MasterCard	62	59.4	21.74%					
HSBC	Rewards Plus-Standard		\$124.98	3 yrs	1	1	1	√	Nil
	Classic Credit Card	55	59	20.50%					
Hume Building Society	Loyalty Program		\$60.00	1 yrs	X	X	X	√	Nil
	Loyalty	55	30	17.95%					
Hume Building Society	Visa Gold Loyalty Program		\$60.00	1 yrs	X	X	X	√	Nil
	Gold	55	60	17.95%					
nab	FlyBuys		\$174.00	3 yrs	1	1	1	X	Nil
	flybuys Rewards Card	44	65	19.49%					
Qantas Credit Union	Rewarder		\$120.00	3 yrs	X	X	X	√	55
	Lifestyle Plus	46	0	15.85%					
	Lifestyle	0	0	12.34%					
Queensland Country Credit	Rewarder		\$160.00	2 yrs	X	X	X	√	58
	Visa Card	55	39	13.20%					

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 2 of 4



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					TYPES OF REWARDS AVAILABLE				
Company	Rewards Progra	ım	Cash Return per year	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annua Fee
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/	/2013				

St.George Bank	Amplify Rewards		\$140.68	Never	1	1	1	x	Nil
	Amplify Credit Card	55	79	18.74%					
Nestpac	Altitude Black Rewards-Am	ex	\$426.92	Never	1	1	1	X	Nil
-	Altitude Black*	45	395	19.99%					
Nestpac	Altitude Rewards		\$142.12	Never	1	1	1	X	Nil
	Altitude *	45	100	19.99%					
**									
Bankwest	More Rewards-Gold		\$120.00	3 yrs	1	1	1	1	Nil
Jankwest	More Gold MasterCard	55	120.00	19.49%	•	•	•	•	INII
30Q		55	\$60.00	Never	1	1	1	1	Nil
	Q Rewards Blue Blue Visa	44	60	20.74%	•	•	v	v	INII
SGE Credit Union		44	\$60.00	Never	x	X	X	X	Nil
	Rewarder Classic Solutions	45	50	12.95%	~	^	^	^	INII
	Classic Solutions	45	50	12.95%					
*									
American Express	Mship Rewards Ascent Pre	mium	\$285.52	Never	1	1	1	1	Nil
	Platinum Reserve Credit Card	55	395	20.74%					
BOQ	Q Rewards Platinum		\$120.00	Never	1	√	1	1	Nil
	Platinum Visa	55	199	20.74%					
Citibank	Classic Rewards		\$60.00	Never	X	√	1	1	Nil
	Classic	55	89	20.99%					
Citibank	Platinum Rewards		\$75.00	Never	X	1	1	1	Nil
	Platinum	55	199	20.99%					
Commonwealth Bank	Diamond Awards Amex		\$344.50	Never	1	√	1	1	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Diamond Awards MCD		\$143.54	Never	1	1	1	1	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards MCD		\$114.84	Never	1	✓	1	1	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards MCD		\$114.84	Never	1	√	1	1	Nil
	Platinum Awards *	55	280	20.24%					
CUA	Platinum Rewards		\$86.20	Never	1	1	1	✓	Nil
	Platinum MasterCard	55	99	20.24%					
HSBC	Rewards Plus-Platinum		\$115.84	3 yrs	1	✓	1	✓	Nil
	Platinum Credit Card	55	129	19.99%					
MyState	Platinum Rewards		\$75.00	Never	✓	✓	1	√	Nil
	Platinum MasterCard	55	99	20.24%					
Suncorp Bank	Clear Options-Gold		\$60.00	Never	X	1	1	✓	Nil
	Gold Card	55	120	20.50%					

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 3 of 4



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Cash/Voucher Rewards - \$24,000 annual spend TYPES OF REWARDS AVAILABLE Cash Points Annual Vouc Cash Company **Rewards Program** Return l ravel Expire Fee Back per year Credit / Charge Card Free Days Annual Fee Rate as @ 11/09/2013 * Suncorp Bank **Clear Options-Platinum** \$60.00 Never X 1 Nil Platinum Card 199 20.74% 55 Westpac Nil \$177.88 Never Altitude Black Rewards 1 X Altitude Black* 45 395 19.99% Westpac Altitude Platinum Rews \$142.12 Never 1 Nil Altitude Platinum 45 150 19.99%

your guide to product excellence

March 2014 data, interest rates current 24th Feburary



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	ash/Voucher Re	ward	5 - 360,	000 an	nual	spe	na		
					TYPES	OF REW	ARDS AVA		
Company	Rewards Progr	am	Cash Return per year	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annua Fee
	Credit / Charge Card	Free Days	Annual Fee	ate as @ 11/09/	2013				
****	outstanding value"								
American Express	David Jones Mship Reward	ds	\$861.75	Never	1	1	1	1	Nil
	David Jones Card	44	99	20.74%					
American Express	David Jones Platinum Msh	ip Rews	\$1,005.38	Never	1	1	1	1	Nil
	David Jones Platinum Card	44	295	20.74%					
ANZ	Rewards Platinum Amex		\$872.94	3 yrs	1	1	1	1	Nil
	Rewards Platinum *	55	149	18.79%					
Coles	MasterCard Flybuys Rewar	rds	\$754.50	Never	✓	1	1	1	Nil
	Rewards MasterCard	62	49	19.99%					
	Platinum Rewards MasterCard	62	49	19.99%					
Nestpac	Altitude Black Rewards-An	nex	\$1,067.30	Never	1	1	1	X	Nil
	Altitude Black*	45	395	19.99%					

American Express	Mahin Dowarda Distinum F	daa	\$696.50	Never	1	1	1	1	Nil
American Express	Mship Rewards Platinum E Platinum Edge Credit Card	55	3090.50 195	20.74%	•	V	v	v	INII
ANZ		55			1	1	1	1	Nil
	Rewards Amex	4.4	\$581.96	3 yrs	•	V	v	v	INII
ANZ		44	89	18.79%		1	1	1	N I'I
ANZ	Rewards Visa	44	\$436.47	3 yrs	✓	✓	✓	. ▲	Nil
ha	Rewards *	44	89	18.79%	~	v	~		N.111
bcu	Rewarder		\$400.00	3 yrs	X	X	X	1	Nil
Constline Credit Union	Visa Bonus Rewarder	55	40	16.80%	~			,	
Coastline Credit Union	Rewarder		\$400.00	3 yrs	X	X	X	1	Nil
	Visa Rewarder	55	75	17.00%					
Commonwealth Bank	Diamond Awards Amex		\$861.24	Never	✓	1	✓	1	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards Amex		\$574.16	Never	√	1	1	-√	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards Amex		\$717.70	Never	1	1	√	1	Nil
	Platinum Awards *	55	280	20.24%					
QId Police Credit Union	Rewarder		\$400.00	Never	X	X	X	1	Nil
	Bluey Rewarder Card	55	48	15.74%					
SGE Credit Union	Rewarder Gold		\$600.00	Never	X	X	×	X	Nil
· · · · · · · · · · · · · · · · · · ·	Gold Solutions	55	100	14.95%					

American Express	Mship Rewards Ascent Pre	emium	\$726.21	Never	✓	✓	✓	1	Nil
	Platinum Reserve Credit Card	55	395	20.74%					
ANZ	Balance Visa Rewards		\$240.00	Never	X	X	1	✓	Nil
	Balance Visa	55	79	13.99%					

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 1 of 4



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					TYPES	OF REW.	ARDS AV	AILABLE	
Company	Rewards Progr	am	Cash Return per year	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annua Fee
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/	/2013				

ANZ	Rewards Platinum Visa		\$436.47	3 yrs	√	1	1	1	Nil
	Rewards Platinum *	55	149	18.79%					
Bank of Melbourne	Amplify Rewards		\$351.68	Never	1	✓	1	X	Nil
	Amplify Credit Card	55	79	18.74%					
BankSA	Amplify Rewards		\$351.68	Never	1	1	1	X	Nil
	Amplify Credit Card	55	79	18.74%					
Bankwest	More Rewards		\$300.00	3 yrs	1	1	1	1	Nil
	More MasterCard	55	70	19.49%					
Bankwest	More Rewards- Platinum		\$400.00	3 yrs	1	1	1	1	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	More Rewards-Gold		\$300.00	3 yrs	1	1	1	1	Nil
	More Gold MasterCard	55	120	19.49%					
Bendigo Bank	Bendigo Rewards		\$156.52	3 yrs	1	X	1	1	Nil
	RSPCA Rescue Rewards	55	24	19.64%				-	
	Ready Red Visa	44	45	19.99%					
	Ready Red MasterCard	44	45	19.99%					
Big Sky Building Society	Cash Rewards		\$240.00	Never	x	X	X	1	Nil
big only building ocolory	Cash Rewards Visa Card	45	0	16.58%	~	~	~	•	
Citibank	Classic Rewards	10	\$150.00	Never	x	1	1	1	Nil
	Classic	55	89	20.99%	~	•	•	•	INI
Coles			\$304.50	Never	1	1		1	Nil
50163	No Fee MasterCard Flybuy	62	\$304.30 0	17.99%	•	v	v	v	INII
	No Annual Fee Platinum Master		0	17.99%					
Commonwealth Bank		02			1	1	1	1	NU
	Awards Amex		\$239.23	Never	~	•	•	1	Nil
Commonwealth Bonk	Standard Awards *	55	89	20.24%		1	1	1	N 111
Commonwealth Bank	Awards MCD		\$239.23	Never	~	•	•	✓	Nil
	Standard Awards *	55	89	20.24%				,	
Commonwealth Bank	Gold Awards MCD		\$287.08	Never	✓	1	√	1	Nil
	Gold Awards *	55	144	20.24%					
First Option Credit Union	Cash Rewards		\$300.00	Never	X	X	X	1	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
GE Money	GO Rewards		\$436.59	3 yrs	✓	1	- √	X	Nil
	GO MasterCard	62	59.4	21.74%					
HSBC	Rewards Plus-Platinum		\$289.59	3 yrs	1	1	1	1	Nil
	Platinum Credit Card	55	129	19.99%					
HSBC	Rewards Plus-Standard		\$312.43	3 yrs	√	1	1	1	Nil
	Classic Credit Card	55	59	20.50%					
Hume Building Society	Loyalty Program		\$150.00	1 yrs	X	X	X	1	Nil
	Loyalty	55	30	17.95%					

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 2 of 4



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					TYDEE		ARDS AV		
Company	Rewards Progra	am	Cash Return per year	Points Expire	Travel	OF REW Merchandise	ARDS AV Vouchers / Gift Cards	Cash Back	Annua Fee
	Credit / Charge Card	Free Days	Annual Fee R	Rate as @ 11/09	/2013				

Hume Building Society	Visa Gold Loyalty Program		\$150.00	1 yrs	X	X	X	1	Nil
	Gold	55	60	17.95%					
nab	FlyBuys		\$432.00	3 yrs	1	√	1	X	Nil
	flybuys Rewards Card	44	65	19.49%					
Qantas Credit Union	Rewarder		\$300.00	3 yrs	x	X	X	1	55
	Lifestyle	0	0	12.34%					
	Lifestyle Plus	46	0	15.85%					
Queensland Country Credit	Rewarder		\$400.00	2 yrs	x	X	X	√	58
	Visa Card	55	39	13.20%					
St.George Bank	Amplify Rewards		\$351.68	Never	1	√	1	X	Nil
	Amplify Credit Card	55	79	18.74%					
Nestpac	Altitude Platinum Rews		\$355.30	Never	1	√	1	√	Nil
	Altitude Platinum	45	150	19.99%					
Westpac	Altitude Platinum Rews-Am	ex	\$532.95	Never	1	√	1	X	Nil
	Altitude Platinum	45	150	19.99%					
Westpac	Altitude Rewards		\$355.30	Never	1	√	1	X	Nil
	Altitude *	45	100	19.99%					
Westpac	Altitude Rews-Amex		\$355.30	Never	1	√	1	X	Nil
	Altitude *	45	100	19.99%					
**									
BOQ	Q Rewards Blue		\$150.00	Never	1	√	1	√	Nil
	Blue Visa	44	60	20.74%					
BOQ	Q Rewards Platinum		\$300.00	Never	1	✓	1	1	Nil
	Platinum Visa	55	199	20.74%					
CUA	Platinum Rewards		\$215.49	Never	1	√	1	√	Nil
	Platinum MasterCard	55	99	20.24%					
Nyer	Myer Visa Rewards		\$340.80	2 yrs	X	X	✓	X	Nil
	Myer Visa Card	62	69	20.69%					
MyState	Platinum Rewards		\$187.50	Never	✓	√	✓	1	Nil
	Platinum MasterCard	55	99	20.24%					
SGE Credit Union	Rewarder		\$150.00	Never	X	X	X	X	Nil
	Classic Solutions	45	50	12.95%					
Suncorp Bank	Clear Options-Gold		\$150.00	Never	X	✓	✓	√	Nil
	Gold Card	55	120	20.50%					
Westpac	Altitude Black Rewards		\$444.71	Never	1	✓	✓	X	Nil
	Altitude Black*	45	395	19.99%					

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 3 of 4



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Cash/Voucher Rewards - \$60,000 annual spend TYPES OF REWARDS AVAILABLE Cash Points Annual viercna Gift Cards ouo Cash Company **Rewards Program** Return Iravel Expire Fee hers Back per year Credit / Charge Card Free Days Annual Fee Rate as @ 11/09/2013 Citibank Platinum Rewards \$187.50 Never X Nil Platinum 55 199 20.99% **Commonwealth Bank** \$358.85 Nil **Diamond Awards MCD** Never Diamond Awards * 55 425 20.24% **Commonwealth Bank** Platinum Awards MCD \$287.08 1 Nil Never Platinum Awards * 55 280 20.24% Suncorp Bank **Clear Options-Platinum** \$150.00 Never X Nil Platinum Card 55 199 20.74%

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 4 of 4



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Company	Rewards Program		Points per \$1	Points per	SPEND TO G	ET RETURN E		Reward	Airline Partner
			Spent	Frequent Flyer Point (Ptnr 1)	Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Annual Fee	
	Credit / Charge Card	Free Days	Annual F	ee Rate	as @ 11/09/	2013			
**** '	"outstanding value"								
American Express	Qantas FFly Standard Rewa	ards	1	1	16000	16000	36000	Nil	Qantas
	Qantas Discovery Card	44	0		20.74%				
	David Jones Card	44	99		20.74%				
	David Jones Platinum Card	44	295		20.74%				
American Express	Velocity FFly Escape Rewa	rds	1	1	13800	13800	33800	Nil	Velocity
	Velocity Escape Card	44	0		20.74%				
ANZ	Rewards Platinum Amex		3	2.25	10350	10350	25350	Nil	Velocit
	Rewards Platinum *	55	149		18.79%				
nab	Qantas Frq Fly Rewards An	nex	1	1	16000	16000	36000	Nil	Qantas
	Qantas Rewards*	44	65		19.99%				
nab	Velocity Rewards Amex		1	1	13800	13800	33800	Nil	Velocit
	Velocity Rewards*	44	65		19.99%				
nab	Velocity Rewards Premium	Amex	1.5	1	9200	9200	22533	Nil	Velocit
	Velocity Rewards Premium*	44	150		19.99%				
Westpac	earth Qantas FrqFly Amex		1	1	16000	16000	36000	Nil	Qanta
	earth *	45	75		19.99%				

American Express	Mship Rewards Ascent Pre	mium	1	1	13800	13800	Free Flight	Nil	Qanta
	Platinum Reserve Credit Card	55	395		20.74%				
American Express	Mship Rewards Platinum E	dge	1	1	13800	Free Flight	30000	Nil	Velocit
	Platinum Edge Credit Card	55	195		20.74%				
ANZ	Qantas Frq Fly Amex		1	1	16000	16000	36000	Nil	Qanta
	Frequent Flyer *	44	95		19.99%				
ANZ	Rewards Amex		2	2.25	15525	15525	38025	Nil	Velocit
	Rewards *	44	89		18.79%				
ANZ	Rewards Visa		1.5	2.25	20700	20700	50700	Nil	Velocit
	Rewards *	44	89		18.79%				
Commonwealth Bank	Awards Amex		1.5	2.5	23000	23000	56333	Nil	Velocit
	Standard Awards *	55	89		20.24%				
CUA	Platinum Rewards		1.25	1.5	16560	16560	40560	Nil	Velocit
	Platinum MasterCard	55	99		20.24%				
MyState	Platinum Rewards		1.25	2	22080	22080	54080	Nil	Velocit
	Platinum MasterCard	55	99		20.24%				

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 1 of 5



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Company	Rewards Program		Points	Points	SPEND TO G	ET RETURN E	CONOMY TH	Reward	Airline Partner
			per \$1 Spent	per Frequent Flyer Point (Ptnr 1)	Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Annual Fee	
	Credit / Charge Card	Free Days	Annual F	ee Rate	e as @ 11/09/	2013			

nab	Qantas Frq Fly Premium Re	wards A	1.5	1	10667	10667	24000	Nil	Qantas
	Qantas Rewards Premium *	44	250		19.99%				
nab	Qantas Frq Fly Rewards MC	D	0.5	1	32000	32000	72000	Nil	Qantas
	Qantas Rewards*	44	65		19.99%				
nab	Velocity Rewards Visa		0.5	1	27600	27600	67600	Nil	Velocity
	Velocity Rewards*	44	65		19.99%				
Virgin Money	Velocity Rewards		1	1	13800	13800	33800	Nil	Velocity
	Velocity Flyer Credit Card	44	129		20.74%				
Westpac	Altitude Platinum Rews-Ame	ex	2	2	13800	13800	33800	Nil	Velocity
	Altitude Platinum	45	150		19.99%				
Westpac	Altitude Rews-Amex		2	2	13800	13800	33800	Nil	Velocity
	Altitude *	45	100		19.99%				
Westpac	earth QantasFF-Amex Platin	num	1	1	16000	16000	36000	Nil	Qantas
	earth Platinum*	45	125		19.99%				

American Express	David Jones Mship Rewards	S	1	2	27600	27600	67600	Nil	Velocity
	David Jones Card	44	99		20.74%				
American Express	Qantas FFly Premium Rewa	rds	1	1	16000	16000	36000	Nil	Qantas
	Qantas Premium Card	44	249		20.74%				
American Express	Velocity FFly Gold Rewards		1	1	13800	13800	33800	Nil	Velocity
	Velocity Gold Card	44	199		20.74%				
ANZ	Qantas FFly Platinum Amex		1.5	1	10667	10667	24000	Nil	Qantas
	Freq Flyer Platinum *	55	295		19.99%				
ANZ	Qantas Frq Fly Visa		0.5	1	32000	32000	72000	Nil	Qantas
	Frequent Flyer *	44	95		19.99%				
ANZ	Rewards Platinum Visa		1.5	2.25	20700	20700	50700	Nil	Velocity
	Rewards Platinum *	55	149		18.79%				
Bank of Melbourne	Amplify Qantas Rewards		0.5	2	64000	64000	144000	Nil	Qantas
	Amplify Credit Card	55	79		18.74%				
Bank of Melbourne	Amplify Rewards		1	2	27600	27600	67600	Nil	Velocity
	Amplify Credit Card	55	79		18.74%				
BankSA	Amplify Qantas Rewards		0.5	2	64000	64000	144000	Nil	Qantas
	Amplify Credit Card	55	79	_	18.74%				

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 2 of 5



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Company	Rewards Program		Points per \$1	Points per	SPEND TO G	ET RETURN E	CONOMY TH	Reward	Airline Partner 1
				Frequent Flyer Point (Ptnr 1)	Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Annual Fee	
	Credit / Charge Card	Free Days	Annual Fe	ee Rate	e as @ 11/09/2	2013			

BankSA	Amplify Rewards		1	2	27600	27600	67600	Nil	Velocity
	Amplify Credit Card	55	79		18.74%				
Bankwest	Qantas Rewards		0.5	1	32000	32000	72000	Nil	Qantas
	Qantas Classic MasterCard	55	100		19.99%				
Bankwest	Qantas Rewards Gold		0.5	1	32000	32000	72000	Nil	Qantas
	Qantas Gold MasterCard	55	150		19.99%				
Bankwest	Qantas Rewards Platinum		1	1	16000	16000	36000	Nil	Qantas
	Qantas Platinum MasterCard	55	160		19.99%				
Citibank	Platinum Rewards		1.25	2	22080	22080	54080	Nil	Velocity
	Platinum	55	199		20.99%				
Commonwealth Bank	Awards Amex QFF option		1.5	2.5	26667	26667	60000	10	Qantas
	Standard Awards *	55	89		20.24%				
Commonwealth Bank	Awards MCD		1	2.5	34500	34500	84500	Nil	Velocity
	Standard Awards *	55	89		20.24%				
Commonwealth Bank	Gold Awards Amex		2	2.5	17250	17250	42250	Nil	Velocity
	Gold Awards *	55	144		20.24%				
Commonwealth Bank	Gold Awards Amex QFF or	otion	2	2.5	20000	20000	45000	10	Qantas
	Gold Awards *	55	144		20.24%				
Commonwealth Bank	Gold Awards MCD		1	2.5	34500	34500	84500	Nil	Velocity
	Gold Awards *	55	144		20.24%				
Commonwealth Bank	Platinum Awards Amex		2.5	2	11040	11040	27040	Nil	Velocity
	Platinum Awards *	55	280		20.24%				
Commonwealth Bank	Platinum Awards Amex QF	F option	2.5	2	12800	12800	28800	10	Qantas
	Platinum Awards *	55	280		20.24%				
HSBC	Qantas Rewards		1	1	16000	16000	36000	Nil	Qantas
	Platinum Qantas Credit Card	55	199		19.99%				
HSBC	Rewards Plus-Platinum		1	2	44000	44000	80000	Nil	ore Airlines
	Platinum Credit Card	55	129		19.99%				
nab	Velocity Rewards Premium		0.5	1	27600	27600	67600	Nil	Velocity
	Velocity Rewards Premium*	44	150		19.99%				,
Qantas Credit Union	Qantas Frequent Flyer		1	1	16000	16000	36000	Nil	Qantas
	Visa Platinum Credit Card	55	195		18.99%		20000		20.100
St.George Bank	Amplify Qantas Rewards		0.5	2	64000	64000	144000	Nil	Qantas
eneoorgo zank	Amplify Credit Card	55	79	~	18.74%	04000	144000	(NII	Gamas

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 3 of 5



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Company	Rewards Program		Points	Points	SPEND TO GI	ET RETURN E	CONOMY TK	Reward	Airline Partner
, ,			per \$1 Spent F	per Frequent Flyer Point (Ptnr 1)	Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Annual Fee	Faither
	Credit / Charge Card Fre	e Days	Annual Fe	e Rate	as @ 11/09/2	2013			

St.George Bank	Amplify Rewards		1	2	27600	27600	67600	Nil	Velocity
	Amplify Credit Card	55	79		18.74%				
Suncorp Bank	Clear Options-Gold		1	2	27600	27600	67600	Nil	Velocity
	Gold Card	55	120		20.50%				
Suncorp Bank	Clear Options-Platinum		1	2	27600	27600	67600	Nil	Velocity
	Platinum Card	55	199		20.74%				
Suncorp Bank	ClearOptions Plat Qantas		1	1	16000	16000	36000	49	Qantas
	Platinum Card	55	199		20.74%				
Virgin Money	Velocity Rewards High Flyer		1.25	1	11040	11040	27040	Nil	Velocity
	Velocity High Flyer Credit Card	44	289		20.74%				
Westpac	Altitude Black Rewards-Amex		3	2	9200	9200	22533	Nil	Velocity
	Altitude Black*	45	395		19.99%				
Westpac	Altitude Platinum Rews		1	2	27600	27600	67600	Nil	Velocity
	Altitude Platinum	45	150		19.99%				
Westpac	Altitude Rewards		1	2	27600	27600	60000	Nil	Velocity
	Altitude *	45	100		19.99%				
Westpac	earth Qantas FF-MCD Platinum		0.5	1	32000	32000	72000	Nil	Qantas
	earth Platinum*	45	125		19.99%				
Westpac	earth Qantas Frq Fly-MCD	1	0.5	1	32000	32000	72000	Nil	Qantas
•	earth *	45	75		19.99%				
Westpac	Singapore Airlines Platinum-Al		1.5	1	14667	14667	26667	Nil	KrisFlye
	Singapore Airlines Platinum Car	45	250		19.49%		2000.		
L L	oingaporo / inintoo r launani oar	10	200		10.1070				
American Express	David Jones Platinum Mship R	ews	1	2	27600	27600	67600	Nil	Velocity
	David Jones Platinum Card	44	295		20.74%				
American Express	Velocity FFly Platinum Rewds		1	1	13800	Free Flight	33800	Nil	Velocity
	Velocity Platinum Card	44	349		20.74%				
ANZ	Qantas FFly Platinum Visa		0.5	1	32000	32000	72000	Nil	Qantas
	Freq Flyer Platinum *	55	295		19.99%				
Citibank	Qantas Rewards		1	1	16000	16000	36000	49	Qantas
	Signature	55	395		20.99%				
	Select Credit Card	55	700		20.74%				
Citibank	Skywards Freq Fly Prog		1.5	1	56667	56667	91667	Nil	Emirate

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 4 of 5



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	Frequent Flye	er - \$2	24,0(JU a	nnuals	spend			
Company	Rewards Program		Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	Quality and	ET RETURN E Sydney - Melbourne	CONOMY Tł Sydney - Perth	<a> C Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual F	ee Rate	e as @ 11/09/2	013			
**									
Commonwealth Bank	Diamond Awards Amex		3	2	9200	9200	22533	Nil	Velocity
	Diamond Awards *	55	425		20.24%				
Commonwealth Bank	Diamond Awards Amex QF	F option	3	2	10667	10667	24000	10	Qantas
	Diamond Awards *	55	425		20.24%				
Commonwealth Bank	Platinum Awards MCD		1	2	27600	27600	67600	Nil	Velocity
	Platinum Awards *	55	280		20.24%				
nab	Qantas Frq Fly Premium Re	wards V	0.5	1	32000	32000	72000	Nil	Qantas
	Qantas Rewards Premium *	44	250		19.99%				
Westpac	earth Black Qantas FF-Ame	x	1.5	1	10667	10667	24000	Nil	Qantas
	earth Black*	45	395		19.99%				
Westpac	Singapore Airlines Platinum	n-Visa	0.5	1	44000	44000	80000	Nil	KrisFlye
	Singapore Airlines Platinum Car	45	250		19.49%				
*									
American Express	Qantas FFly Ultimate Rewa	rds	1	1	16000	16000	36000	Nil	Qantas
	Qantas Ultimate Card	44	450		20.74%				
Commonwealth Bank	Diamond Awards MCD		1.25	2	22080	22080	54080	Nil	Velocity
	Diamond Awards *	55	425		20.24%				
Westpac	Altitude Black Rewards		1.25	2	22080	22080	54080	Nil	Velocity
	Altitude Black*	45	395		19.99%				
Westpac	earth Black Qantas FF-MCE)	0.625	1	25600	25600	57600	Nil	Qantas
	earth Black*	45	395		19.99%				

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 5 of 5



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Company	Rewards Program		Points	Points per FF	SPEN	ID TO G	ET RET	URN EC	ONOM'	r TKT	Reward	Airline Partner
			per \$1 Spent	Point	Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong	Annual Fee	
	Credit / Charge Card F	ree D	ays Ani	nual Fee	Rate as	s @ 11/0	9/2013					
****	'outstanding value"											
American Express	Mship Rewards Ascent Prem	ium	1	1	13800	13800	ree Fligl	128000	96000	57800	Nil	Qantas
	Platinum Reserve Credit Card	55		395		20.74%						
American Express	Mship Rewards Platinum Edg	je	1	1	13800	ree Fligh	30000	90000	60000	45000	Nil	Velocit
	Platinum Edge Credit Card	55		195		20.74%						
ANZ	Qantas FFly Platinum Amex		1.5	1	10667	10667	24000	85333	64000	48000	Nil	Qanta
	Freq Flyer Platinum *	55		295		19.99%						
ANZ	Rewards Platinum Amex		3	2.25	10350	10350	25350	110000	60000	43350	Nil	Velocit
	Rewards Platinum *	55		149		18.79%						
nab	Qantas Frq Fly Premium Rew	ard	1.5	1	10667	10667	24000	85333	64000	48000	Nil	Qanta
	Qantas Rewards Premium *	44		250		19.99%						
nab	Velocity Rewards Premium A	me	1.5	1	9200	9200	22533	110200	73733	38533	Nil	Velocity
	Velocity Rewards Premium*	44		150		19.99%						

American Express	Qantas FFly Standard Reward	ds	1	1	16000	16000	36000	128000	96000	72000	Nil	Qanta
	David Jones Card	44		99		20.74%						
	David Jones Platinum Card	44		295		20.74%						
	Qantas Discovery Card	44		0		20.74%						
American Express	Velocity FFly Escape Reward	s	1	1	13800	13800	33800	165300	110600	57800	Nil	Velocit
	Velocity Escape Card	44		0		20.74%						
ANZ	Qantas Frq Fly Amex		1	1	16000	16000	36000	128000	96000	72000	Nil	Qanta
	Frequent Flyer *	44		95		19.99%						
ANZ	Rewards Amex		2	2.25	15525	15525	38025	165000	90000	65025	Nil	Velocit
	Rewards *	44		89		18.79%						
Commonwealth Bank	Diamond Awards Amex		3	2	9200	9200	22533	110200	73733	38533	Nil	Velocit
	Diamond Awards *	55		425		20.24%						
Commonwealth Bank	Diamond Awards Amex QFF	opti	3	2	10667	10667	24000	85333	64000	48000	10	Qantas
	Diamond Awards *	55		425		20.24%						
Commonwealth Bank	Platinum Awards Amex		2.5	2	11040	11040	27040	132240	88480	46240	Nil	Velocit
	Platinum Awards *	55		280		20.24%						
Commonwealth Bank	Platinum Awards Amex QFF	opti	2.5	2	12800	12800		102400	76800	57600	10	Qantas
	Platinum Awards *	55		280		20.24%						
nab	Qantas Frq Fly Rewards Ame		1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Sando Frq Fry Ronardo Ame											

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 1 of 5



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Company	Rewards Program		Points	Points	SPEN	ID TO G	ET RET		ONOM	Y TKT	Reward	Airline Partner
			per \$1 Spent	per FF Point	Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong	Annual Fee	n annei
	Credit / Charge Card	Free D	ays Ani	nual Fee	Rate as	s @ 11/C	9/2013					

nab	Velocity Rewards Amex		1	1	13800	13800	33800	165300 -	110600	57800	Nil	Velocity
	Velocity Rewards*	44		65		19.99%						
Virgin Money	Velocity Rewards		1	1	13800	13800	33800	165300 -	110600	57800	Nil	Velocity
	Velocity Flyer Credit Card	44		129		20.74%						
Virgin Money	Velocity Rewards High Flyer		1.25	1	11040	11040	27040	132240	88480	46240	Nil	Velocit
	Velocity High Flyer Credit Card	44		289		20.74%						
Westpac	Altitude Black Rewards-Ame	x	3	2	9200	9200	22533	110200	73733	38533	Nil	Velocit
	Altitude Black*	45		395		19.99%						
Westpac	Altitude Rews-Amex		2	2	13800	13800	33800	165300 -	110600	57800	Nil	Velocit
	Altitude *	45		100		19.99%						
Westpac	earth Black Qantas FF-Amex	4	1.5	1	10667	10667	24000	85333	64000	48000	Nil	Qantas
	earth Black*	45		395		19.99%						
Westpac	earth Qantas FrqFly Amex		1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	earth *	45		75		19.99%						

American Express	David Jones Mship Rewards	;	1	2	27600	27600	67600	3306002	221200	115600	Nil	Velocity
	David Jones Card	44		99		20.74%						
American Express	Qantas FFly Premium Rewar	ds	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Qantas Premium Card	44		249		20.74%						
American Express	Qantas FFly Ultimate Reward	ds	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Qantas Ultimate Card	44		450		20.74%						
American Express	Velocity FFly Gold Rewards		1	1	13800	13800	33800	165300 2	110600	57800	Nil	Velocity
	Velocity Gold Card	44		199		20.74%						
American Express	Velocity FFly Platinum Rewo	ls	1	1	13800	ree Fligh	33800	165300 -	110600	57800	Nil	Velocity
	Velocity Platinum Card	44		349		20.74%						
ANZ	Qantas Frg Fly Visa		0.5	1	32000	32000	72000	256000 -	192000	144000	Nil	Qantas
	Frequent Flyer *	44		95		19.99%						
ANZ	Rewards Platinum Visa		1.5	2.25	20700	20700	50700	220000 -	120000	86700	Nil	Velocit
	Rewards Platinum *	55		149		18.79%						
ANZ	Rewards Visa		1.5	2.25				220000 -	120000	86700	Nil	Velocit
	Rewards *	44		89		18.79%						
Bank of Melbourne	Amplify Rewards		1	2				330600 2	221200	115600	Nil	Velocit
	Amplify Credit Card	55		79		18.74%						

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 2 of 5



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Company	Rewards Program		Points per \$1	Points per FF	SPEN	ID TO G	ET RET	URN EC	'MONO	Y TKT	Reward	Airline Partner 1
			Spent	Point	Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong	Annual Fee	
	Credit / Charge Card	Free D	ays An	nual Fee	Rate as	s @ 11/0	9/2013					

BankSA	Amplify Rewards		1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Amplify Credit Card	55		79		18.74%						
Bankwest	Qantas Rewards		0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Qantas Classic MasterCard	55		100		19.99%						
Bankwest	Qantas Rewards Platinum		1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Qantas Platinum MasterCard	55		160		19.99%						
Citibank	Platinum Rewards		1.25	2	22080	22080	54080	264480	176960	92480	Nil	Velocity
	Platinum	55		199		20.99%						
Citibank	Qantas Rewards		1	1	16000	16000	36000	128000	96000	72000	49	Qantas
	Select Credit Card	55		700		20.74%						
	Signature	55		395		20.99%						
Citibank	Skywards Freq Fly Prog		1.5	1	56667	56667	91667	60000	86667	70000	Nil	Emirates
	Emirates Platinum MasterCard	55		229		20.99%						
Commonwealth Bank	Awards Amex		1.5	2.5	23000	23000	56333	275500	184333	96333	Nil	Velocity
	Standard Awards *	55		89		20.24%						
Commonwealth Bank	Awards Amex QFF option		1.5	2.5	26667	26667	60000	213333	160000	120000	10	Qantas
	Standard Awards *	55		89		20.24%						
Commonwealth Bank	Gold Awards Amex		2	2.5	17250	17250	42250	206625	138250	72250	Nil	Velocity
	Gold Awards *	55		144		20.24%						
Commonwealth Bank	Gold Awards Amex QFF op	otion	2	2.5	20000	20000	45000	160000	120000	90000	10	Qantas
	Gold Awards *	55		144		20.24%						
CUA	Platinum Rewards		1.25	1.5	16560	16560	40560	198360	132720	69360	Nil	Velocity
	Platinum MasterCard	55		99		20.24%						
HSBC	Qantas Rewards		1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Platinum Qantas Credit Card	55		199		19.99%						
HSBC	Rewards Plus-Platinum		1	2	44000	44000	80000	220000	120000	90000	Nil	ore Airlines
	Platinum Credit Card	55		129		19.99%						
MyState	Platinum Rewards		1.25	2	22080	22080	54080	264480	176960	92480	Nil	Velocity
	Platinum MasterCard	55		99		20.24%						
nab	Qantas Frq Fly Rewards M	CD	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Qantas Rewards*	44		65		19.99%						
nab	Velocity Rewards Premium	Visa	0.5	1	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Velocity Rewards Premium*	44		150		19.99%						
nab	Velocity Rewards Visa		0.5	1	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Velocity Rewards*	44		65		19.99%						

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 3 of 5



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Company	Rewards Program		Points	Points	SPEN	ID TO G	ET RET	URN EC	ONOM	/ TKT	Reward	Airline Partner
			per \$1 Spent	per FF Point	Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong	Annual Fee	Faither
	Credit / Charge Card	Free D	ays An	nual Fee	Rate as	s @ 11/(9/2013					

Qantas Credit Union	Qantas Frequent Flyer		1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Visa Platinum Credit Card	55		195		18.99%						
St.George Bank	Amplify Rewards		1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Amplify Credit Card	55		79		18.74%						
Suncorp Bank	Clear Options-Gold		1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Gold Card	55		120		20.50%						
Suncorp Bank	ClearOptions Plat Qantas		1	1	16000	16000	36000	128000	96000	72000	49	Qantas
	Platinum Card	55		199		20.74%						
Westpac	Altitude Platinum Rews		1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Altitude Platinum	45		150		19.99%						
Westpac	Altitude Platinum Rews-Am	nex	2	2	13800	13800	33800	165300	110600	57800	Nil	Velocity
	Altitude Platinum	45		150		19.99%						
Westpac	Altitude Rewards		1	2	27600	27600	60000	220000	120000	90000	Nil	Velocity
	Altitude *	45		100		19.99%						
Westpac	earth Qantas FF-MCD Plati	num	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	earth Platinum*	45		125		19.99%						
Westpac	earth Qantas Frq Fly-MCD		0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	earth *	45		75		19.99%						
Westpac	earth QantasFF-Amex Plati	num	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	earth Platinum*	45		125		19.99%						
Westpac	Singapore Airlines Platinur	n-AM	1.5	1	14667	14667	26667	126667	133333	73333	Nil	KrisFlye
	Singapore Airlines Platinum Car			250		19.49%						
* *												
American Express	David Jones Platinum Msh	ip Re	1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	David Jones Platinum Card	44		295		20.74%						
ANZ	Qantas FFly Platinum Visa		0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Freq Flyer Platinum *	55		295		19.99%						
Bankwest	Qantas Rewards Gold		0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Qantas Gold MasterCard	55		150		19.99%						
Commonwealth Bank	Awards MCD		1	2.5	34500	34500	1	413250	276500	144500	Nil	Velocity
	Standard Awards *	55		89		20.24%						
Commonwealth Bank	Diamond Awards MCD		1.25	2	22080	22080		264480	176960	92480	Nil	Velocity
	Diamond Awards *	55		425	000	20.24%				,		

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 4 of 5



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• • • • • • • • • • • • • • • • • • •			Points	Points	SPEN	ID TO G	ET RET	URN EC	CONOM	Y TKT	Reward	Airline
Company	Rewards Program		per \$1 Spent	per FF	i Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong	Annual Fee	Partner 1
	Credit / Charge Card	Free D	ays An	nual Fee	Rate as	s @ 11/0	9/2013					
**												
Commonwealth Bank	Gold Awards MCD		1	2.5	34500	34500	84500	413250	276500	144500	Nil	Velocity
	Gold Awards *	55		144		20.24%						
Commonwealth Bank	Platinum Awards MCD		1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Platinum Awards *	55		280		20.24%						
nab	Qantas Frq Fly Premium R	eward	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Qantas Rewards Premium *	44		250		19.99%						
Suncorp Bank	Clear Options-Platinum		1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Platinum Card	55		199		20.74%						
Westpac	Altitude Black Rewards		1.25	2	22080	22080	54080	264480	176960	92480	Nil	Velocity
	Altitude Black*	45		395		19.99%						
Westpac	earth Black Qantas FF-MCI	C	0.625	1	25600	25600	57600	204800	153600	115200	Nil	Qantas
	earth Black*	45		395		19.99%						
*												
Bank of Melbourne	Amplify Qantas Rewards		0.5	2	64000	64000	144000	512000	384000	288000	Nil	Qantas
	Amplify Credit Card	55		79		18.74%						
BankSA	Amplify Qantas Rewards		0.5	2	64000	64000	144000	512000	384000	288000	Nil	Qantas
	Amplify Credit Card	55		79		18.74%						
St.George Bank	Amplify Qantas Rewards		0.5	2	64000	64000	144000	512000	384000	288000	Nil	Qantas
	Amplify Credit Card	55		79		18.74%						
Westpac	Singapore Airlines Platinur	n-Visa	0.5	1	44000	44000	80000	380000	400000	220000	Nil	KrisFlye
	Singapore Airlines Platinum Car	45		250		19.49%						

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 5 of 5



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					TYPES	OF REW	ARDS AVA		
Company	Rewards Program	n	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annua Fee
	Credit / Charge Card F	Free Days	Annual Fee R	ate as @ 11/09/	2013				
★★★★★ "	outstanding value"								
American Express	David Jones Mship Rewards		1	Never	1	1	1	1	Nil
	David Jones Card	44	99	20.74%					
Coles	MasterCard Flybuys Rewards	s	2	Never	1	1	1	✓	Nil
	Platinum Rewards MasterCard	62	49	19.99%					
	Rewards MasterCard	62	49	19.99%					
Coles	No Fee MasterCard Flybuys	Rewards	0.5	Never	1	1	1	✓	Nil
	No Annual Fee MasterCard	62	0	17.99%					
	No Annual Fee Platinum Master	62	0	17.99%					
Vestpac	Altitude Rews-Amex		2	Never	1	1	1	X	Nil
	Altitude *	45	100	19.99%					

ANZ	Rewards Amex		2	3 yrs	1	1	1	1	Nil
	Rewards *	44	89	18.79%					
NZ	Rewards Platinum Amex		3	3 yrs	1	1	1	1	Nil
	Rewards Platinum *	55	149	18.79%					
NZ	Rewards Visa		1.5	3 yrs	1	1	1	1	Nil
	Rewards *	44	89	18.79%					
Commonwealth Bank	Awards Amex		1.5	Never	1	1	1	1	Nil
	Standard Awards *	55	89	20.24%					
GE Money	GO Rewards		1	3 yrs	1	1	1	X	Nil
-	GO MasterCard	62	59.4	21.74%					
/lyer	Myer Visa Rewards		1	2 yrs	x	X	1	X	Nil
	Myer Visa Card	62	69	20.69%					

Bankwest	More Rewards		1.5	3 yrs	1	1	1	1	Nil
	More MasterCard	55	70	19.49%					
Coastline Credit Union	Rewarder		0.006667	3 yrs	x	X	X	1	Nil
	Visa Rewarder	55	75	17.00%					
ISBC	Rewards Plus-Standard		1	3 yrs	1	1	1	1	Nil
	Classic Credit Card	55	59	20.50%					
nab	FlyBuys		1	3 yrs	1	1	1	X	Nil
	flybuys Rewards Card	44	65	19.49%					
QId Police Credit Union	Rewarder		1	Never	X	X	X	1	Nil
	Bluey Rewarder Card	55	48	15.74%					
Vestpac	Altitude Platinum Rews-Ame		2	Never	1	1	1	X	Nil

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 1 of 4



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Company Rewards Program per S1 Spent Expire no		General Rewa	rds -	\$12,00	0 annua	al sp	end			
Company Rewards Program per \$1 Spont Company Reprint Total Expire Total Expire <thtotal Expire <thtotal Expire <</thtotal </thtotal 						TYPES	OF REW	ARDS AV	AILABLE	
★★ Rewarder 1 3 yrs X	Company	Rewards Progr	am	per \$1		Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
bcu Rewarder 1 3 yrs X X X X Ni Bendigo Rewards 55 40 16.80% 1 3.9 yrs X X X X Ni Bendigo Bank Bendigo Rewards 1 3.9 yrs X X X X Ni Ready Red MasterCard 44 45 19.99% X X X X Ni Big Sky Building Society Cash Rewards 55 24 19.84% X X X X Ni Cash Rewards 45 0 16.56% X X X X Ni First Option Credit Union Cash Rewards Visa Card 45 30 17.35% X X X Ni Hume Building Society Logalty Program 1 1 yrs X X X Ni Gold Gold 55 00 17.35% X X X Ni SGE Credit Union Rewards Scient Prainum Mship 55 1 Nie X X X Ni Marican Express David Jones Platinum Card 44 295 20.74% X X X Nii		Credit / Charge Card	Free Days	Annual Fee F	Rate as @ 11/09/	2013				
Visis Bonus Rewarder 55 40 16.80% Bendigo Bank Bendigo Rewards 1 3 yrs ✓ X ✓ ✓ Nil Ready Red MasteCard 44 45 19.99% ✓ X ✓<	**									
Bendigo Bank Bendigo Rewards 1 3 yrs ✓ X ✓ ✓ Nit Ready Red Visa 44 45 19.99%	bcu	Rewarder		1	3 yrs	X	X	x	1	Nil
Ready Read Viaa 44 45 19.39% Ready Read MasterCard 44 45 19.99% Ready Red MasterCard 55 24 19.84% Big Sky Building Society Cash Rewards 55 24 19.84% Cash Rewards Visa Card 45 0 16.58% ✓ Nit Cash Rewards Visa Cardt 45 36 15.99% ✓ X X ✓ Nit Cash Rewards Visa Cardt 45 36 15.99% ✓ X X ✓ Nit Cash Rewards Visa Cardt Cardt Card 55 30 17.95% ✓ X X ✓ Nit Hume Building Society Visa Gold Loyaty Program 1 1 yrs X X X ✓ Nit Gold 55 100 14.95% X X X X X X X X X X X X X X X X X X X <td></td> <td>Visa Bonus Rewarder</td> <td>55</td> <td>40</td> <td>16.80%</td> <td></td> <td></td> <td></td> <td></td> <td></td>		Visa Bonus Rewarder	55	40	16.80%					
Ready Read Viaa 44 45 19.39% Ready Read MasterCard 44 45 19.99% Ready Red MasterCard 55 24 19.84% Big Sky Building Society Cash Rewards 55 24 19.84% Cash Rewards Visa Card 45 0 16.58% ✓ Nit Cash Rewards Visa Cardt 45 36 15.99% ✓ X X ✓ Nit Cash Rewards Visa Cardt 45 36 15.99% ✓ X X ✓ Nit Cash Rewards Visa Cardt Cardt Card 55 30 17.95% ✓ X X ✓ Nit Hume Building Society Visa Gold Loyaty Program 1 1 yrs X X X ✓ Nit Gold 55 100 14.95% X X X X X X X X X X X X X X X X X X X <td>Bendigo Bank</td> <td>Bendigo Rewards</td> <td></td> <td>1</td> <td>3 yrs</td> <td>1</td> <td>X</td> <td>1</td> <td>1</td> <td>Nil</td>	Bendigo Bank	Bendigo Rewards		1	3 yrs	1	X	1	1	Nil
Ready Red MasterCard RSPCA Rescue Rewards444519.99%.19.99%.Big Sky Building Society Cash Rewards Visa Cradi Card55010.54%XXVNitFirst Option Credit Union Cash Rewards Visa Cradi Card453615.99%.XXXVNitCash Rewards Visa Cradit Card453615.99%.XXXVNitCash Rewards Visa Cradit Card453617.95%.XXXVNitGold553017.95%.XXXXNitGold556017.95%.XXXXNitGold556017.95%.XXXNitGold5510014.95%.XXXNitSGE Credit UnionRewards Gold5510014.95%.XXXNitAmerican ExpressDavid Jones Platinum Card4429520.74%.XXXNitAmerican ExpressMship Rewards Ascent Pre			44	45	-					
RSPCA Rescue Rewards552419.64%Big Sky Building Society Cash Rewards Visa Card450NeverXXXINitCash Rewards Visa Card450115.5%NitNitNitNitNitCash Rewards Visa Credit Card4536115.9%XXXINitCash Rewards Visa Credit Card453617.95%XXXINitLoyalty Program Gold Loyaty Program Gold Solutions11 yrsXXXINitSGE Credit Union Gold Solutions5560017.95%XXXXNitSGE Credit Union Gold Solutions5510014.95%XXXNitAmerican Express Pavid Jones Platinum Card Platinum Edge Credit Card5510014.95%XXXNitAmerican Express Platinum Edge Credit Card5519520.74%XXXNitAmerican Express Balance Visa Credit Card5519520.74%XXXNitAmerican Express Balance Visa Credit Card5519520.74%XXXNitPlatinum Edge Credit Card5519520.74%XXXNitAmerican Express Balance VisaMship Rewards Platinum Edge1NeverXXXNitAMZBalance Visa Rewards1519520.74%X </td <td></td>										
Big Sky Building Society Cash Rewards Cash Rewards 1 Never X X X X V Nil Cash Rewards 1 Never X <										
Cash Rewards Visa Card 45 0 16.58% Visa X <	Big Sky Building Society					¥	¥	¥	1	Nil
First Option Credit Union Cash Rewards Visa Credit Card45361NeverXX✓NilCash Rewards Visa Credit Card453615.99%XX✓NilLoyalty Program GoldLoyalty Program Gold11 yrsXX✓NilHume Building Society Gold SocietyVisa Gold Loyalty Program Gold11 yrsXX✓NilGold556017.95%✓XXXXNilSGE Credit Union Gold SolutionsRewarder Gold Gold Solutions1NeverXXXXNilMarcican ExpressDavid Jones Platinum Card Platinum Reserve Credit Card Platinum Edge1Never✓✓✓✓NilAmerican ExpressMship Rewards Ascent Premium Platinum Edge Credit Card Platinum Edge Credit Card5539520.74%✓✓✓NilANZBalance Visa Rewards5519520.74%✓✓✓✓NilANZBalance Visa Rewards557913.99%✓✓✓✓NilANZRewards Platinum Visa Rewards Platinum *5514918.79%✓✓✓✓NilBank Of Melbourne Amplify Credit Card557918.74%✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓	o o o o o o o o o o o o o o o o		45				~	~	•	1111
Cash Rewards Visa Credit Card 45 36 15.99% Hume Building Society Loyalty Program 1 1 yrs X X ✓ Nil Hume Building Society Visa Gold Loyalty Program 1 1 yrs X X ✓ Nil Gold Gold 55 30 17.95% X X ✓ Nil SGE Credit Union Rewarder Gold 1 Never X	First Option Credit Union		45			~	v	v	1	NU
Hume Building Society Loyalty Program11 yrsXXXX√NilLoyalty553017.95%XXX✓NilGold556017.95%XXX✓NilGold Coyalty Program11 yrsXXXX✓NilGold556017.95%XXXX✓NilGold Solutions5510014.95%XXXXNilGold Solutions5510014.95%✓✓✓✓NilAmerican ExpressDavid Jones Platinum Mship Pavid Jones Platinum Card4429520.74%✓✓✓✓✓NilPlatinum Reserve Credit Card5539520.74%✓✓✓✓✓NilPlatinum Edge Credit Card5519520.74%✓✓✓✓NilPlatinum Edge Credit Card5519520.74%✓✓✓✓NilPlatinum Edge Credit Card5519520.74%✓✓✓✓NilANZBalance Visa Rewards1Never✓✓✓✓✓NilANZBalance Visa Rewards55791.53 yrs✓✓✓✓NilBank of MelbourneAmplify Rewards557918.74%✓✓✓✓Nil			45	· · · ·		~	^	^	•	INII
Loyaliy 55 30 17.95% Hume Building Society Visa Gold Loyalty Program Gold 1 1 yrs X <th< td=""><td>Huma Building Cosisty</td><td></td><td>45</td><td></td><td></td><td>v</td><td>~</td><td>×</td><td>1</td><td>N.111</td></th<>	Huma Building Cosisty		45			v	~	×	1	N.111
Hume Building Society GoldVisa Gold Loyalty Program Gold11 yrsXXX✓NilGold556017.95%XXXXXXNilGold Solutions5510014.95%XXXXXXXNilGold Solutions5510014.95%XX <t< td=""><td>nume building Society</td><td></td><td></td><td></td><td>-</td><td>X</td><td>X</td><td>X</td><td>•</td><td>NII</td></t<>	nume building Society				-	X	X	X	•	NII
Gold 55 60 17.95% SGE Credit Union Rewarder Gold 1 Never X X X X Nit Gold Solutions 55 100 14.95% X X X X X X X Nit Gold Solutions 55 100 14.95% Nit X X X X X X X X X Nit American Express David Jones Platinum Card 44 295 20.74% ✓ </td <td></td> <td></td> <td></td> <td></td> <td>17.95%</td> <td></td> <td></td> <td></td> <td></td> <td></td>					17.95%					
SGE Credit UnionRewarder Gold Gold Solutions1NeverXXXXNilGold Solutions5510014.95%***********************************	Hume Building Society				1 yrs	X	X	X	✓	Nil
Gold Solutions 55 100 14.95% American Express David Jones Platinum Mship Rews 1 Never ✓ <td></td> <td>Gold</td> <td>55</td> <td>60</td> <td>17.95%</td> <td></td> <td></td> <td></td> <td></td> <td></td>		Gold	55	60	17.95%					
★ American Express David Jones Platinum Mship Rews 1 Never ✓	SGE Credit Union	Rewarder Gold		1	Never	X	X	X	X	Nil
American Express David Jones Platinum Card David Jones Platinum Card Mship Rewards Ascent Premium Platinum Reserve Credit Card Platinum Edge Credit Card Balance Visa1Never VIINilANZ Rewards Platinum Cige Platinum Edge Credit Card Balance Visa5519520.74%IINilANZ Rewards Platinum Edge Credit Card Balance Visa5519520.74%IINilANZ Rewards Platinum Edge Credit Card Balance Visa557913.99%IINilANZ Rewards Platinum Visa Rewards Platinum I1.53 yrsIIINilBank of Melbourne Amplify Credit Card557918.74%IINilBank of Melbourne More Platinum MasterCard557918.74%IIIIBankset More Rewards-Platinum23 yrsIIIIIIIBankset More Rewards-Platinum5513019.49%IIIIIIBankset More Rewards-Platinum23 yrsIII		Gold Solutions	55	100	14.95%					
David Jones Platinum Card American ExpressAship Rewards Ascent Premium Platinum Reserve Credit Card Platinum Reserve Credit Card1Never SIINever SIINilAmerican ExpressMship Rewards Platinum Edge Platinum Edge Credit Card5539520.74%IIINilAmerican ExpressMship Rewards Platinum Edge1NeverIIIIINilPlatinum Edge Credit Card5519520.74%IIIIIIIIIANZBalance Visa Rewards557913.99%IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	*									
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Platinum Reserve Credit Card5539520.74%American ExpressMship Rewards Platinum Edge1NeverINeverIIIPlatinum Edge Credit Card5519520.74%IIIIINilANZBalance Visa55791.3.99%II		David Jones Platinum Card	44	295	20.74%					
American ExpressMship Rewards Platinum Edge1NeverINilPlatinum Edge Credit Card5519520.74%IINilANZBalance Visa Rewards557913.99%IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	American Express	Mship Rewards Ascent Pro	emium	1	Never	1	1	1	1	Nil
Platinum Edge Credit Card 55 195 20.74% ANZ Balance Visa Rewards 1 Never X X ✓ Nil Balance Visa 55 79 13.99% X ✓ ✓ Nil ANZ Rewards Platinum Visa 55 79 13.99% ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ Nil ANZ Rewards Platinum Visa 55 149 1.5.79% ✓<		Platinum Reserve Credit Card	55	395	20.74%					
Platinum Edge Credit Card 55 195 20.74% ANZ Balance Visa Rewards 1 Never X X ✓ Nil Balance Visa 55 79 13.99% X ✓ ✓ Nil ANZ Rewards Platinum Visa 55 79 13.99% ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ Nil ANZ Rewards Platinum Visa 55 149 1.5.79% ✓<	American Express	Mship Rewards Platinum B	dae	1	Never	1	1	1	1	Nil
ANZBalance Visa Rewards1NeverXX✓✓NilBalance Visa557913.99%✓✓✓✓NilANZRewards Platinum Visa Rewards Platinum *1.53 yrs✓✓✓✓✓NilRewards Platinum *5514918.79%✓✓✓✓✓NilBank of MelbourneAmplify Rewards Amplify Credit Card557918.74%✓✓✓✓XNilBankSAAmplify Credit Card557918.74%✓✓✓✓XNilMore Rewards- Platinum23 yrs✓✓✓✓✓NilMore Platinum MasterCard5513019.49%✓✓✓NilBankwestMore Gold MasterCard5512019.49%✓✓✓✓NilBoQQ Rewards Blue1Never√✓✓✓Nil				195						
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BankSAAmplify Rewards1NeverIIINilAmplify Credit Card557918.74%IIINilBankwestMore Rewards- Platinum23 yrsIIINilMore Platinum MasterCard5513019.49%IIINilBankwestMore Rewards-Gold5512019.49%IIINilBoQQ Rewards Blue11NeverIIINil	Dank of Weibourne			r i		V	•	•	*	ÍNII
Amplify Credit Card557918.74%BankwestMore Rewards- Platinum More Platinum MasterCard23 yrsIIBankwestMore Rewards-Gold More Gold MasterCard5513019.49%IIIBoqQ Rewards Blue5512019.49%IIIIBogQ Rewards Blue11NeverIIIII	DankCA		55							
BankwestMore Rewards- Platinum23 yrsIINilMore Platinum MasterCard5513019.49%IIIBankwestMore Rewards-Gold1.53 yrsIIIMore Gold MasterCard5512019.49%IIIIBOQQ Rewards Blue1NeverIIIIIIIIII	BankSA					~	√	1	X	Nil
More Platinum MasterCard5513019.49%BankwestMore Rewards-Gold1.53 yrsIIMore Gold MasterCard5512019.49%IIIBOQQ Rewards Blue1INeverIIINeverIII			55							
BankwestMore Rewards-Gold1.53 yrsImage: Constraint of the second seco	Bankwest				-	1	1	1	1	Nil
More Gold MasterCard 55 120 19.49% Image: Control of the second s		More Platinum MasterCard	55	130	19.49%					
BOQ Q Rewards Blue 1 Never I Never I Nil	Bankwest	More Rewards-Gold		1.5	3 yrs	1	1	1	1	Nil
		More Gold MasterCard	55	120	19.49%					
Blue Visa 44 60 20.74%	BOQ	Q Rewards Blue		1	Never	1	1	1	1	Nil
		Blue Visa	44	60	20.74%					

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 2 of 4



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Company Rewards Program per \$1 Spont Expire no. no. <th< th=""><th></th><th></th><th></th><th></th><th></th><th>TYPES</th><th>OF REW</th><th>ARDS AVA</th><th>AILABLE</th><th></th></th<>						TYPES	OF REW	ARDS AVA	AILABLE	
* 2 Never J J Never J J N BOQ Plainum Visa 55 199 20,7%, V J J N Clibank Classic 55 89 20,9%, J J J N Clibank Platinum Rewards 1,25 Never X J J N Commonwealth Bank Platinum Avards MCD 1 Never J J J J J J N Commonwealth Bank Diamond Awards * 55 425 20,24%, V J J N Commonwealth Bank Diamond Awards * 55 425 20,24%, V J N Commonwealth Bank Diamond Awards * 55 425 20,24%, V J N Commonwealth Bank Diamond Awards * 55 144 20,24%, V J N Commonwealth Bank Gold Awards Amex 2.5	Company	Rewards Prog	ram	per \$1		Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annua Fee
BOQ Q Rewards Platinum 2 Never I <th></th> <th>Credit / Charge Card</th> <th>Free Days</th> <th>Annual Fee</th> <th>Rate as @ 11/09/</th> <th>2013</th> <th></th> <th></th> <th></th> <th></th>		Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/	2013				
Plainum Visa 55 199 20.74% V V	*									
Classic Rewards 1 Never X ✓	30Q	Q Rewards Platinum		2	Never	1	1	1	1	Nil
Classic 55 89 20.09% I		Platinum Visa	55	199	20.74%					
Platinum Rewards 1.25 Never X ✓ ✓ ✓ ✓ N Platinum 55 199 20.99% · · · N	Citibank	Classic Rewards		1	Never	X	1	1	1	Nil
Platinum 55 199 20.9 % Commonwealth Bank Awards MCD 1 Never I I V I N Commonwealth Bank Diamond Awards Amex 3 Never I I N N Commonwealth Bank Diamond Awards MCD 1.25 Never I I N N N Diamond Awards MCD 1.25 Never I I N N N N Diamond Awards MCD 1.25 Never I I N		Classic	55	89	20.99%					
Awards MCD 1 Never 7 7 7	Citibank	Platinum Rewards		1.25	Never	X	1	1	1	Nil
Standard Awards * 55 89 20.24% Commonwealth Bank Diamond Awards Amex 3 Never I <td></td> <td>Platinum</td> <td>55</td> <td>199</td> <td>20.99%</td> <td></td> <td></td> <td></td> <td></td> <td></td>		Platinum	55	199	20.99%					
Diamond Awards Amex 3 Never I	Commonwealth Bank	Awards MCD		1	Never	1	1	1	1	Nil
Diamond Awards * 55 425 20.24% ✓		Standard Awards *	55	89	20.24%					
Diamond Awards MCD Diamond Awards *1.25Never✓✓ <td>Commonwealth Bank</td> <td>Diamond Awards Amex</td> <td></td> <td>3</td> <td>Never</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>Nil</td>	Commonwealth Bank	Diamond Awards Amex		3	Never	1	1	1	1	Nil
Diamond Awards 55 425 20.24% Image: Control of Contr		Diamond Awards *	55	425	20.24%					
Commonwealth Bank Gold Awards Amex 2 Never I	Commonwealth Bank	Diamond Awards MCD		1.25	Never	1	1	1	1	Nil
Gold Awards * 55 144 20.32% Commonwealth Bank Gold Awards * 55 144 20.24% Commonwealth Bank Platinum Awards Amex 2.5 Never I Never I I Never I I Never I I N Commonwealth Bank Platinum Awards Amex 2.5 Never I I Never I I N Platinum Awards * 55 280 20.24% I I N I N I N I N I N I N I N I N I N I N I N I N I N I N I N I N I N I N I N I I N I I N I N I N I N I N I N I<		Diamond Awards *	55	425	20.24%					
Gold Awards * 55 144 20.24% Commonwealth Bank Gold Awards * Gold Awards * 55 144 20.24% Commonwealth Bank Platinum Awards * 55 144 20.24% ✓	Commonwealth Bank	Gold Awards Amex		2	Never	1	1	1	1	Nil
Commonwealth Bank Gold Awards *Gold Awards MCD1NeverINeverIINeverIINNINNINNINNNINNN			55	144						
Gold Awards * 55 144 20.24% Commonwealth Bank Platinum Awards Amex 2.5 Never I I I I I I N Platinum Awards * 55 280 20.24% I I I N I I N I I N I N I N I N I N I N I N I N I N I N I I N I N I N I N I N I N I N I N I N I N I N I N I N I I N I N I <tdi< td=""><td>Commonwealth Bank</td><td></td><td></td><td>1</td><td></td><td>1</td><td>1</td><td>1</td><td>1</td><td>Nil</td></tdi<>	Commonwealth Bank			1		1	1	1	1	Nil
Commonwealth Bank Platinum Awards Amex2.5NeverII </td <td></td> <td></td> <td>55</td> <td>144</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>			55	144						
Platinum Awards * 55 280 20.24% Commonwealth Bank Platinum Awards MCD 1 Never ✓ <td>Commonwealth Bank</td> <td></td> <td></td> <td></td> <td></td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>Nil</td>	Commonwealth Bank					1	1	1	1	Nil
Commonwealth Bank Platinum Awards MCD1NeverIINeverIIINeverIIINeverIIINeverIIINeverIIIINeverIIIINeverII <t< td=""><td></td><td></td><td>55</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>			55							
Nation Awards * Platinum Awards * Platinum Rewards5528020.24%II<	Commonwealth Bank					1	1	1	1	Nil
Platinum Rewards1.25Never \checkmark <	John John John John		55							
Platinum MasterCard 55 99 20.24% HSBC Rewards Plus-Platinum 1 3 yrs ✓	CUA		00			1	1	1	1	Nil
HSBCRewards Plus-Platinum13 yrs \checkmark <td></td> <td></td> <td>55</td> <td></td> <td></td> <td>•</td> <td>•</td> <td>•</td> <td>•</td> <td></td>			55			•	•	•	•	
Platinum Credit Card5512919.99%MyStatePlatinum Rewards1.25NeverIIIIPlatinum MasterCard5599 20.24% III <td< td=""><td>ISBC</td><td></td><td>00</td><td></td><td></td><td>1</td><td>./</td><td>1</td><td>1</td><td>Nil</td></td<>	ISBC		00			1	./	1	1	Nil
MyState Platinum Rewards 1.25 Never I <			55	-	-		•	•	•	INII
Platinum MasterCard 55 99 20.24% Qantas Credit Union Rewarder 1 3 yrs X	dyState		55				./	1	./	Niil
Cantas Credit UnionRewarderI13 yrsXXXX5Lifestyle0012.34%112.34%115.85%115.85%111 </td <td>nyState</td> <td></td> <td>FF</td> <td></td> <td></td> <td>•</td> <td>•</td> <td>•</td> <td>V</td> <td>INII</td>	nyState		FF			•	•	•	V	INII
Lifestyle0011/11	Cradit Union		55			v	v	v	1	FF
Lifestyle Plus46015.85%Queensland Country CreditRewarder12 yrsXXX✓58Visa Card553913.20%3913.20%30	anias credit onion		0		-	•	~	~	•	55
Queensland Country Credit Rewarder 1 2 yrs X X X $\sqrt{56}$ Visa Card 55 39 13.20% 30 30 30 30 30 $\sqrt{56}$		-								
Visa Card5539 13.20% SGE Credit UnionRewarder 0.5 NeverXXXNuClassic Solutions4550 12.95% 12.95% 12.95% 12.95% 12.95% 12.95% 12.95% 12.95% 12.95% 13.74% 1%	Queeneland Country Credit		46			~	v	V	1	50
SGE Credit Union Rewarder 0.5 Never X X X X N Classic Solutions 45 50 12.95% 1 1 V X X X N St.George Bank Amplify Rewards 55 79 18.74% I <td>aueensiand Country Credit</td> <td></td> <td></td> <td></td> <td>-</td> <td>X</td> <td>X</td> <td>×</td> <td></td> <td>58</td>	aueensiand Country Credit				-	X	X	×		58
Classic Solutions 45 50 12.95% St. George Bank Amplify Rewards 1 Never I I Never I <th< td=""><td></td><td></td><td>55</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>			55							
St.George Bank Amplify Rewards 1 Never I	SGE Credit Union					X	X	X	X	Nil
Amplify Credit Card557918.74%Suncorp BankClear Options-Gold1NeverX✓✓Gold Card5512020.50%			45				-			
Suncorp BankClear Options-Gold1NeverX✓✓✓✓NGold Card5512020.50%20	St.George Bank					1	1	1	X	Nil
Gold Card 55 120 20.50%			55							
	Suncorp Bank					X	1	1	1	Nil
Suncorp Bank Clear Options-Platinum 1 Never X J J N	_		55							
	Suncorp Bank	Clear Options-Platinum		1	Never	X	1	1	1	Nil

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 3 of 4



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	General Rewa	rds - S	\$12,00	0 annua	al sp	end			
					TYPES	OF REW	ARDS AVA	ILABLE	
Company	Rewards Progra	am	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/	2013				
*									
Westpac	Altitude Black Rewards		1.25	Never	1	1	✓	X	Nil
	Altitude Black*	45	395	19.99%					
Westpac	Altitude Black Rewards-Am	ex	3	Never	✓	✓	1	X	Nil
	Altitude Black*	45	395	19.99%					
Westpac	Altitude Platinum Rews		1	Never	1	1	1	✓	Nil
	Altitude Platinum	45	150	19.99%					
Westpac	Altitude Rewards		1	Never	1	1	1	X	Nil
	Altitude *	45	100	19.99%					

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 4 of 4



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					TYPES	OF REW	ARDS AV	AILABLE	
Company	Rewards Progra	am	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/	2013				
****	"outstanding value"								
American Express	David Jones Mship Reward	ls	1	Never	1	1	1	1	Nil
	David Jones Card	44	99	20.74%					
ANZ	Rewards Platinum Amex		3	3 yrs	1	1	1	1	Nil
	Rewards Platinum *	55	149	18.79%					
Coles	MasterCard Flybuys Rewar	ds	2	Never	1	1	1	1	Nil
	Platinum Rewards MasterCard	62	49	19.99%					
	Rewards MasterCard	62	49	19.99%					
Westpac	Altitude Rews-Amex		2	Never	1	1	1	X	Nil
	Altitude *	45	100	19.99%					
\star									
American Express	Devid James Distingue Malei		1	Never		1	1	1	Nil
American Express	David Jones Platinum Mshi David Jones Platinum Card	44	295		~	•	•	•	INII
Amoricon Express				20.74%		1	1	1	N III
American Express	Mship Rewards Platinum E	Ū	1	Never	1	•	✓	~	Nil
A \$ 17	Platinum Edge Credit Card	55	195	20.74%					
ANZ	Rewards Amex		2	3 yrs	~	1	1	1	Nil
	Rewards *	44	89	18.79%					
ANZ	Rewards Visa		1.5	3 yrs	✓	1	1	1	Nil
	Rewards *	44	89	18.79%			-	-	
Coles	No Fee MasterCard Flybuys		0.5	Never	~	1	-	1	Nil
	No Annual Fee MasterCard	62	0	17.99%					
	No Annual Fee Platinum Master	62	0	17.99%					
Commonwealth Bank	Awards Amex		1.5	Never	1	1	1	1	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Gold Awards Amex		2	Never	✓	1	1	√	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards Amex		2.5	Never	1	1	1	√	Nil
	Platinum Awards *	55	280	20.24%					
Myer	Myer Visa Rewards		1	2 yrs	X	X	1	X	Nil
	Myer Visa Card	62	69	20.69%					
Westpac	Altitude Platinum Rews-Am	nex	2	Never	1	1	1	x	Nil
	Altitude Platinum	45	150	19.99%					

ANZ	Rewards Platinum Visa		1.5	3 yrs	1	1	1	1	Nil
	Rewards Platinum *	55	149	18.79%					
Bank of Melbourne	Amplify Rewards		1	Never	1	1	1	X	Nil
	Amplify Credit Card	55	79	18.74%					
BankSA	Amplify Rewards		1	Never	1	1	1	X	Nil
	Amplify Credit Card	55	79	18.74%		-			

your guide to product excellence March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 1 of 4



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	General Rewa	ards -	\$24,00	0 annua	al sp	end			
					TYPES	OF REW	ARDS AV	AILABLE	
Company	Rewards Prog	ram	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days	Annual Fee F	Rate as @ 11/09/	2013				

Bankwest	More Rewards		1.5	3 yrs	1	1	1	1	Nil
	More MasterCard	55	70	19.49%					
Bankwest	More Rewards- Platinum		2	3 yrs	1	1	1	1	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	More Rewards-Gold		1.5	3 yrs	1	1	1	1	Nil
	More Gold MasterCard	55	120	19.49%		-		-	
BOQ	Q Rewards Blue	00	1	Never	1	1	1	1	Nil
	Blue Visa	44	60	20.74%				•	- NII
Citibank	Classic Rewards		1	Never	x	1	1	1	Nil
onibalik	Classic Rewards	55	89	20.99%	~		•		INII
Commonwealth Bank		55	1	Never	1	1	1	1	Nil
Commonwealth Bank	Awards MCD				v	V	•	•	INII
CUA	Standard Awards *	55	89	20.24%	(1	1	1	N L'I
CUA	Platinum Rewards		1.25	Never	1	•	•	1	Nil
05 Мания	Platinum MasterCard	55	99	20.24%					
GE Money	GO Rewards		1	3 yrs	1	1	1	X	Nil
	GO MasterCard	62	59.4	21.74%					
HSBC	Rewards Plus-Standard		1	3 yrs	1	1	1	1	Nil
	Classic Credit Card	55	59	20.50%					
MyState	Platinum Rewards		1.25	Never	1	1	1	1	Nil
	Platinum MasterCard	55	99	20.24%					
nab	FlyBuys		1	3 yrs	1	√	1	X	Nil
	flybuys Rewards Card	44	65	19.49%					
St.George Bank	Amplify Rewards		1	Never	1	✓	1	X	Nil
	Amplify Credit Card	55	79	18.74%					
Suncorp Bank	Clear Options-Gold		1	Never	X	1	1	1	Nil
	Gold Card	55	120	20.50%					
Westpac	Altitude Black Rewards-A	mex	3	Never	1	1	1	X	Nil
	Altitude Black*	45	395	19.99%					
Westpac	Altitude Platinum Rews		1	Never	1	1	1	1	Nil
	Altitude Platinum	45	150	19.99%					
Westpac	Altitude Rewards		1	Never	1	1	1	X	Nil
	Altitude *	45	100	19.99%					
**									
ANZ	Balance Visa Rewards		1	Never	X	X	1	1	Nil
	Balance Visa	55	79	13.99%					
bcu	Rewarder		1	3 yrs	X	X	X	1	Nil
	Visa Bonus Rewarder	55	40	16.80%					

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 2 of 4



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					TYPES	OF REW	ARDS AV	AILABLE	
Company	Rewards Progr	am	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/	2013				
**									
Bendigo Bank	Bendigo Rewards		1	3 yrs	1	X	1	1	Nil
	Ready Red MasterCard	44	45	19.99%					
	Ready Red Visa	44	45	19.99%					
	RSPCA Rescue Rewards	55	24	19.64%					
Big Sky Building Society	Cash Rewards		1	Never	X	X	X	1	Nil
	Cash Rewards Visa Card	45	0	16.58%					
Coastline Credit Union	Rewarder		0.006667	3 yrs	X	X	X	1	Nil
	Visa Rewarder	55	75	17.00%					
First Option Credit Union	Cash Rewards		1	Never	X	X	X	1	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
Qantas Credit Union	Rewarder		1	3 yrs	X	X	X	1	55
	Lifestyle Plus	46	0	15.85%					
	Lifestyle	0	0	12.34%					
QId Police Credit Union	Rewarder		1	Never	X	X	X	1	Nil
	Bluey Rewarder Card	55	48	15.74%					
SGE Credit Union	Rewarder Gold		1	Never	X	X	x	X	Nil
	Gold Solutions	55	100	14.95%					
*									
	Makin Davianda Assaut Da		4	Never	1	1	1	1	Nil
American Express	Mship Rewards Ascent Pre		1	Never	•	<	•	✓	NII
200	Platinum Reserve Credit Card	55	395	20.74%				,	
BOQ	Q Rewards Platinum		2	Never	1	√	1	1	Nil
	Platinum Visa	55	199	20.74%					
Citibank	Platinum Rewards		1.25	Never	X	1	1	1	Nil
	Platinum	55	199	20.99%					
Commonwealth Bank	Diamond Awards Amex		3	Never	1	1	1	√	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Diamond Awards MCD		1.25	Never	1	1	1	1	Nil
_	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards MCD		1	Never	1	1	1	1	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards MCD		1	Never	1	1	1	√	Nil
	Platinum Awards *	55	280	20.24%					
HSBC	Rewards Plus-Platinum		1	3 yrs	1	√	1	√	Nil
	Platinum Credit Card	55	129	19.99%					
Hume Building Society	Loyalty Program		1	1 yrs	X	X	X	✓	Nil
	Loyalty	55	30	17.95%					
Hume Building Society	Visa Gold Loyalty Program		1	1 yrs	X	X	X	✓	Nil

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 3 of 4



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	General Rewa	rds - S	\$24,00	0 annua	al sp	end			
					TYPES	OF REW	ARDS AVA	AILABLE	
Company	Rewards Progra	am	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/	2013				
*									
Queensland Country Credit	Rewarder		1	2 yrs	X	X	X	1	58
	Visa Card	55	39	13.20%					
SGE Credit Union	Rewarder		0.5	Never	X	X	×	X	Nil
	Classic Solutions	45	50	12.95%					
Suncorp Bank	Clear Options-Platinum		1	Never	X	1	1	1	Nil
	Platinum Card	55	199	20.74%					
Westpac	Altitude Black Rewards		1.25	Never	1	1	1	X	Nil
	Altitude Black*	45	395	19.99%					

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 4 of 4



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			TYPES OF REWARDS AVAILABLE						
Company	Rewards Progra	am	Points per \$1 Spent	Points Expire	Travel	Merchandise	AKDS AV Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days	Annual Fee F	Rate as @ 11/09	/2013				
****	"outstanding value"								
American Express	David Jones Mship Reward	s	1	Never	1	1	1	1	Nil
	David Jones Card	44	99	20.74%					
American Express	David Jones Platinum Mshi	p Rews	1	Never	1	√	1	1	Nil
	David Jones Platinum Card	44	295	20.74%					
ANZ	Rewards Platinum Amex		3	3 yrs	1	√	1	1	Nil
	Rewards Platinum *	55	149	18.79%					
Vestpac	Altitude Black Rewards-Am	ex	3	Never	1	√	1	X	Nil
	Altitude Black*	45	395	19.99%					

American Express	Mship Rewards Ascent Pre	mium	1	Never	1	1	1	1	Nil
•	Platinum Reserve Credit Card	55	395	20.74%					
American Express	Mship Rewards Platinum E		1	Never	1	1	1	1	Nil
	Platinum Edge Credit Card	55	195	20.74%					
NZ	Rewards Amex		2	3 yrs	1	1	1	1	Nil
	Rewards *	44	89	18.79%				•	
ANZ	Rewards Platinum Visa		1.5	3 yrs	1	1	1	1	Nil
	Rewards Platinum *	55	149	18.79%		•	•	•	
ANZ	Rewards Visa	00	1.5	3 yrs	1	1	1	1	Nil
	Rewards *	44	89	18.79%	•	•	•	•	1 NII
Coles			2	Never	1	1	1	1	Nil
	MasterCard Flybuys Reward	62	49	19.99%	v	v	•	•	INII
	Rewards MasterCard	62	49	19.99%					
Commonwealth Bank		02	49	Never	1	1	1	./	Nil
Johnnonwealth Bank	Diamond Awards Amex Diamond Awards *	55	425	20.24%	•	•	•	•	INII
Commonwealth Bank		55	425	Never	1	1	1	1	Nil
Johnnonwealth Bank	Gold Awards Amex Gold Awards *	66	144		v	V	•	•	INII
Commonwealth Bank		55	2.5	20.24% Never	1	1	1	1	Nil
John Dank	Platinum Awards Amex Platinum Awards *	55	2.5	20.24%	~	•	•	•	INII
Vestpac					1	1	1	x	Nil
vesipac	Altitude Platinum Rews-Am	ex 45	2 150	Never 19.99%	•	v	•	^	INII
		45	150	19.99%					
* * *									
Bank of Melbourne	Amplify Rewards		1	Never	1	1	1	X	Nil
	Amplify Credit Card	55	79	18.74%					
BankSA	Amplify Rewards		1	Never	1	1	1	X	Nil
	Amplify Credit Card	55	79	18.74%					
Bankwest	More Rewards		1.5	3 yrs	1	1	1	1	Nil

your guide to product excellence

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 1 of 4



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Company	Rewards Progr	am	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annua Fee
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/	2013				

Bankwest	More Rewards- Platinum		2	3 yrs	1	1	1	1	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	More Rewards-Gold		1.5	3 yrs	1	1	1	✓	Nil
	More Gold MasterCard	55	120	19.49%					
BOQ	Q Rewards Blue		1	Never	1	1	1	1	Nil
	Blue Visa	44	60	20.74%					
BOQ	Q Rewards Platinum		2	Never	1	1	1	1	Nil
	Platinum Visa	55	199	20.74%					
Citibank	Classic Rewards		1	Never	X	1	1	1	Nil
	Classic	55	89	20.99%					
Citibank	Platinum Rewards		1.25	Never	X	1	1	1	Nil
	Platinum	55	199	20.99%					
Coles	No Fee MasterCard Flybuy	s Rewards	0.5	Never	1	1	1	1	Nil
	No Annual Fee Platinum Master		0	17.99%					
	No Annual Fee MasterCard	62	0	17.99%					
Commonwealth Bank	Awards Amex		1.5	Never	1	1	1	1	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Awards MCD		1	Never	1	1	1	1	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Diamond Awards MCD		1.25	Never	1	1	1	1	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards MCD		1	Never	1	1	1	1	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards MCD		1	Never	1	1	1	1	Nil
	Platinum Awards *	55	280	20.24%					
CUA	Platinum Rewards		1.25	Never	1	1	1	1	Nil
	Platinum MasterCard	55	99	20.24%					
GE Money	GO Rewards		1	3 yrs	1	1	1	X	Nil
	GO MasterCard	62	59.4	21.74%					
ISBC	Rewards Plus-Platinum		1	3 yrs	1	1	1	1	Nil
	Platinum Credit Card	55	129	19.99%					
HSBC	Rewards Plus-Standard		1	3 yrs	1	1	1	1	Nil
	Classic Credit Card	55	59	20.50%					
MyState	Platinum Rewards		1.25	Never	1	1	1	1	Nil
	Platinum MasterCard	55	99	20.24%					
nab	FlyBuys		1	3 yrs	1	1	1	X	Nil
	flybuys Rewards Card	44	65	19.49%					
St.George Bank	Amplify Rewards		1	Never	1	1	1	X	Nil
	Amplify Credit Card	55	79	18.74%					

March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 2 of 4



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					TYPES	OF REW	ARDS AVA	AILABLE	
Company	Rewards Progr	am	Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annua Fee
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/	2013				

Suncorp Bank	Clear Options-Gold		1	Never	X	1	1	1	Nil
	Gold Card	55	120	20.50%					
Suncorp Bank	Clear Options-Platinum		1	Never	X	1	1	1	Nil
	Platinum Card	55	199	20.74%					
Vestpac	Altitude Black Rewards		1.25	Never	1	1	1	X	Nil
	Altitude Black*	45	395	19.99%					
Vestpac	Altitude Platinum Rews		1	Never	1	1	1	1	Nil
	Altitude Platinum	45	150	19.99%					
Vestpac	Altitude Rewards		1	Never	1	1	1	X	Nil
	Altitude *	45	100	19.99%					
Vestpac	Altitude Rews-Amex		2	Never	1	1	1	X	Nil
	Altitude *	45	100	19.99%		•	•		
	/ IIII dde	40	100	10.00%					
**	1								
ANZ	Balance Visa Rewards		1	Never	X	X	1	1	Nil
	Balance Visa	55	79	13.99%					
ocu	Rewarder		1	3 yrs	X	X	X	1	Nil
	Visa Bonus Rewarder	55	40	16.80%					
Bendigo Bank	Bendigo Rewards		1	3 yrs	1	X	1	1	Nil
	Ready Red Visa	44	45	19.99%					
	RSPCA Rescue Rewards	55	24	19.64%					
	Ready Red MasterCard	44	45	19.99%					
Coastline Credit Union	Rewarder		0.006667	3 yrs	X	X	×	1	Nil
	Visa Rewarder	55	75	17.00%					
First Option Credit Union	Cash Rewards		1	Never	X	X	X	√	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
/lyer	Myer Visa Rewards		1	2 yrs	X	X	1	X	Nil
	Myer Visa Card	62	69	20.69%					
Qantas Credit Union	Rewarder		1	3 yrs	X	X	X	1	55
	Lifestyle Plus	46	0	15.85%					
	Lifestyle	0	0	12.34%					
Id Police Credit Union	Rewarder		1	Never	X	X	X	1	Nil
	Bluey Rewarder Card	55	48	15.74%					
Queensland Country Credit			1	2 yrs	X	X	X	1	58
	Visa Card	55	39	13.20%					
GE Credit Union	Rewarder Gold		1	Never	X	X	X	X	Nil
	Gold Solutions								

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March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 3 of 4



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General Rewards - \$60,000 annual spend									
	Rewards Program				TYPES OF REWARDS AVAILABLE				
Company			Points per \$1 Spent	Points Expire	Travel	Merchandise	Vouchers / Gift Cards	Cash Back	Annual Fee
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/	2013				
*									
Big Sky Building Society	Cash Rewards		1	Never	X	X	X	✓	Nil
	Cash Rewards Visa Card	45	0	16.58%					
Hume Building Society	Loyalty Program		1	1 yrs	X	X	X	√	Nil
	Loyalty	55	30	17.95%					
Hume Building Society	Visa Gold Loyalty Program		1	1 yrs	X	X	X	√	Nil
	Gold	55	60	17.95%					
SGE Credit Union	Rewarder		0.5	Never	X	X	X	X	Nil
	Classic Solutions	45	50	12.95%					

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March 2014 data, interest rates current 24th Feburary

STAR RATING 2014 - Page 4 of 4