



March 2014

# STAR RATINGS REWARDS

## GETTING THE POINTS

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

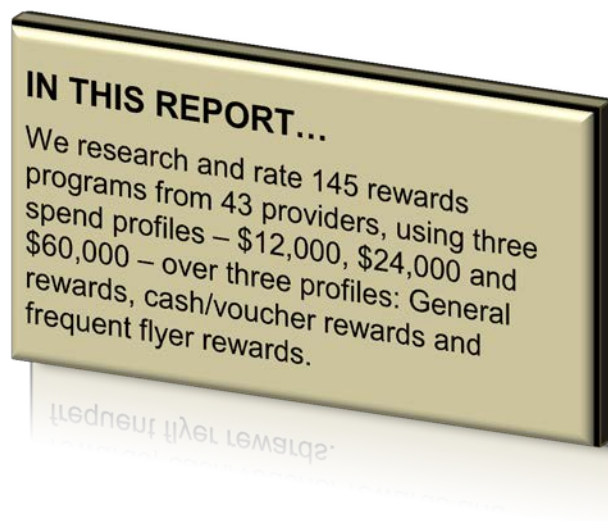
Luckily, CANSTAR is here to help you work out which programs offer the best value, with our handy Star Ratings calculations.

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?



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 your 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.*



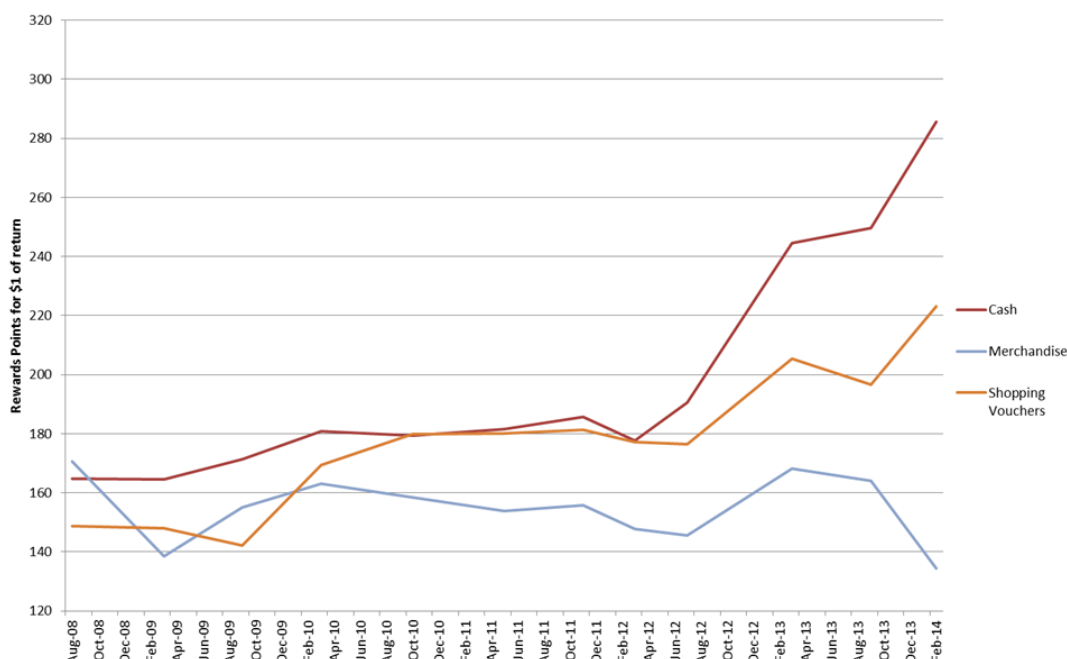
**REMEMBER:** All of these offers are simply incentives and should not be allowed to sway your mind when choosing which credit card to apply for. When considering applying for a credit card, be sure to read the terms and conditions, and take into account your own needs and repayment abilities.

## 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

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 redeem flight	Additional taxes to be paid	Dollar cost of flight	Time it will take to earn point requirements*
<b>Qantas</b>	16,000	\$71.00	\$290.00	5½ mths
<b>Virgin</b>	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*
<b>Qantas</b>	128,000	\$866.96	\$2,306.00	3 yrs, 8 mths
<b>Virgin</b>	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 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 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.

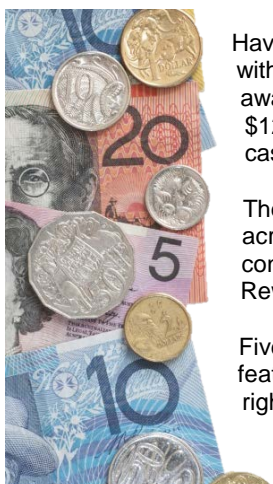
POINTS EARNED IN A YEAR

= REWARD RETURN

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'.)

## 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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# STAR RATINGS REWARDS

METHODOLOGY

## 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
<b>Cash Rewards</b>	<i>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.</i>
<b>General Rewards</b>	<i>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.</i>
<b>Frequent Flyer Rewards</b>	<i>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.</i>

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

**Dining:** Restaurants

**Discretionary:** Department stores, luxury goods

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

**Petrol:** Petrol stations

**Holidays:** Travel agents and accommodation

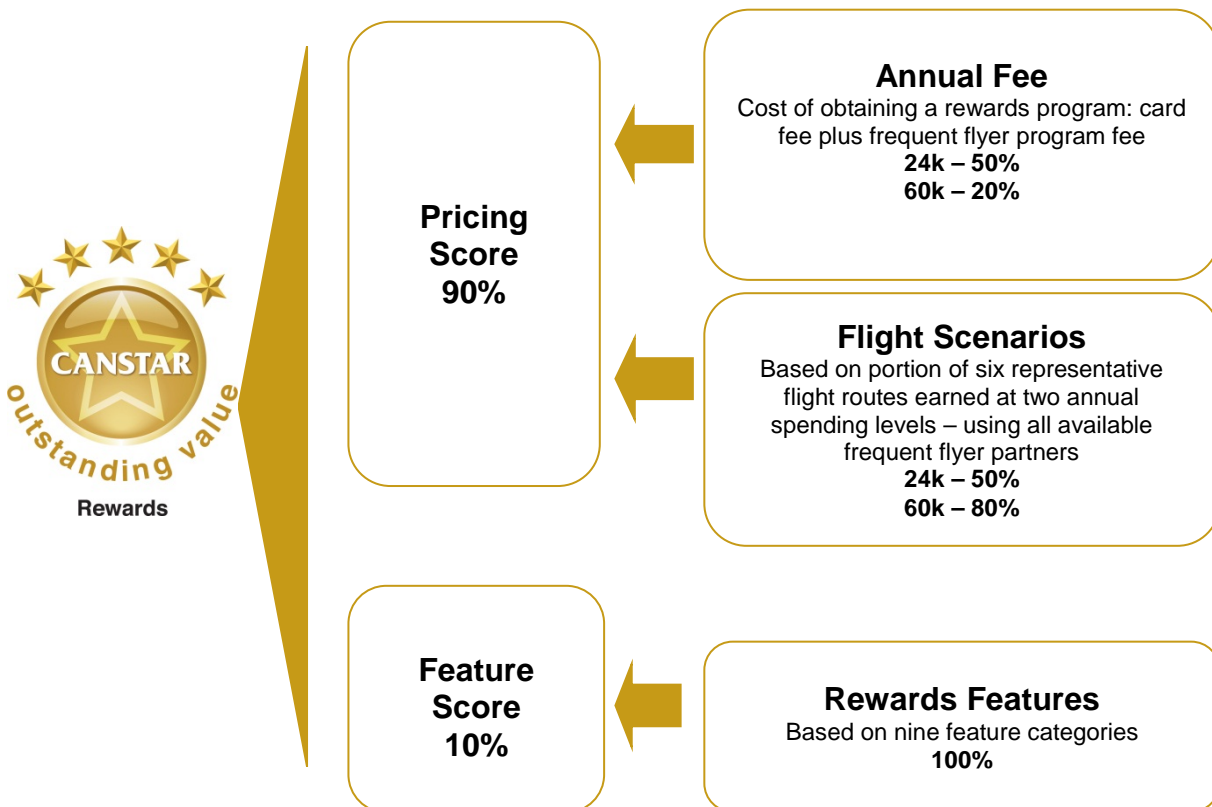


Spend Proportions			Category			
Annual Spend	Staple	Discretionary	Petrol	Holidays	Dining	Other
\$12k	\$4,200	\$1,200	\$1,200	\$600	\$600	\$4,200
\$24k	\$7,200	\$3,600	\$2,400	\$1200	\$1200	\$8,400
\$60k	\$16,800	\$9,600	\$6,000	\$3000	\$3000	\$21,000

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

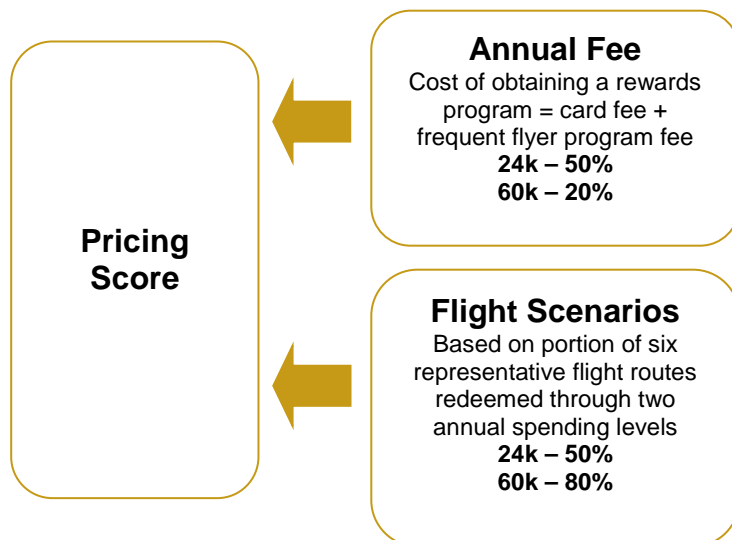
## Frequent flyer rewards

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.



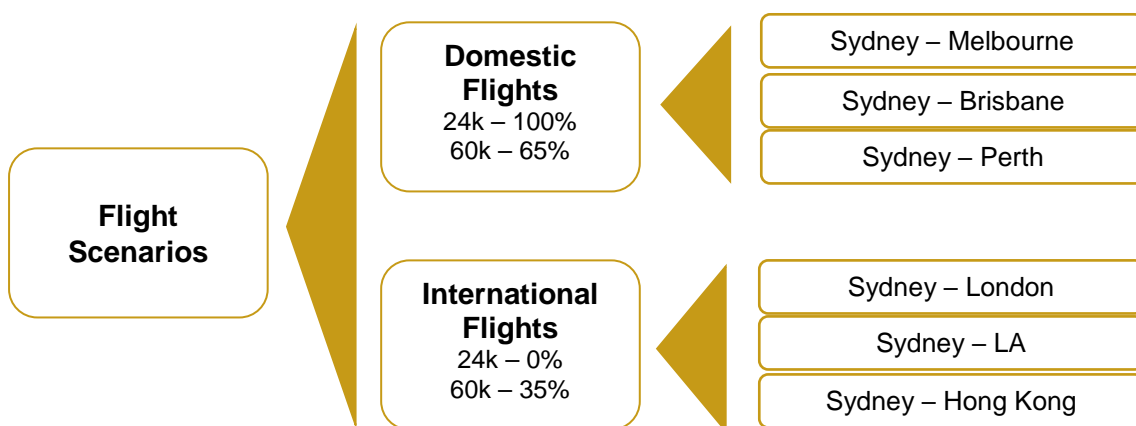
## Pricing Score

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.



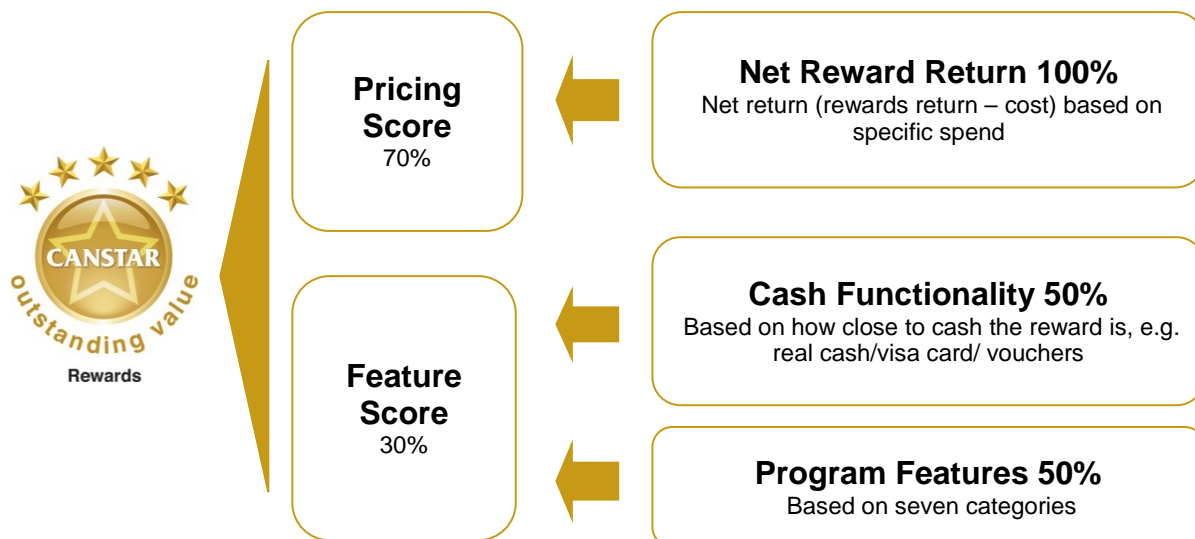
## Frequent flyer feature score

FEATURES (F) consist of the following sections:

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

## 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.

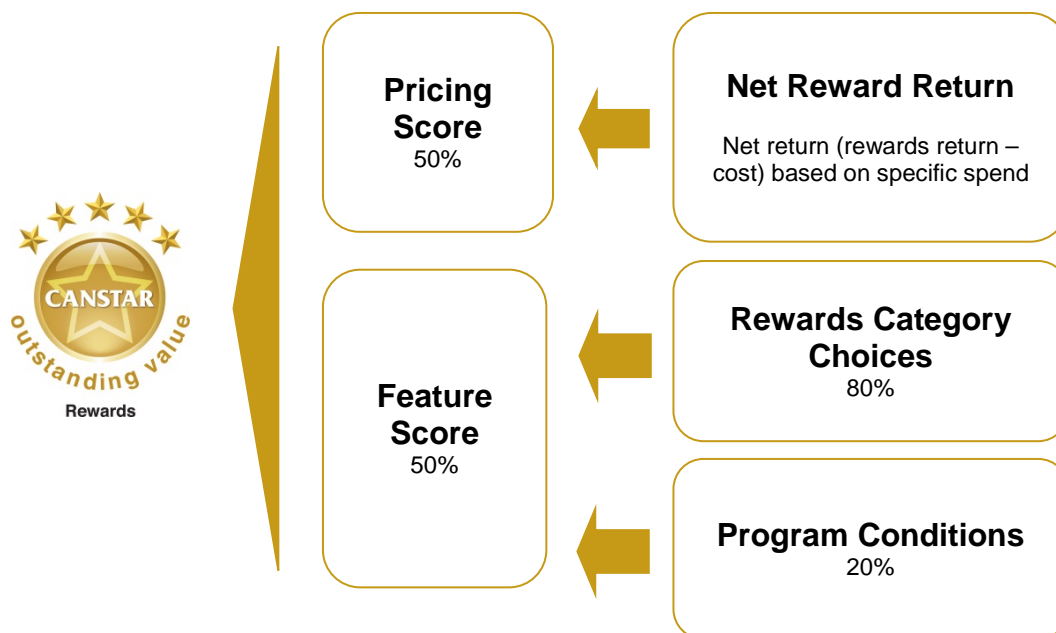


## Cash features

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
<b>Total</b>	<b>100</b>

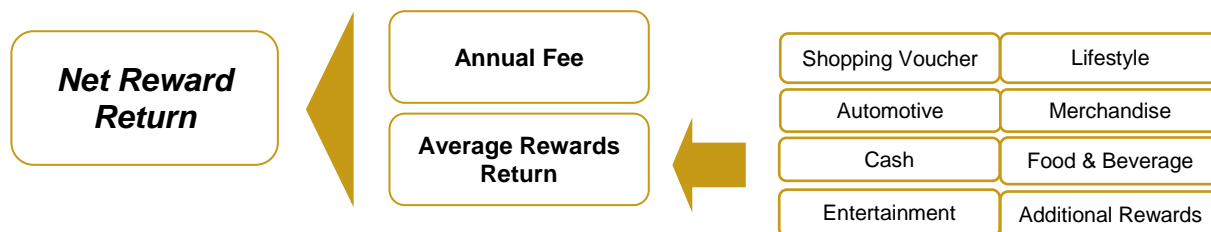
## General rewards

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

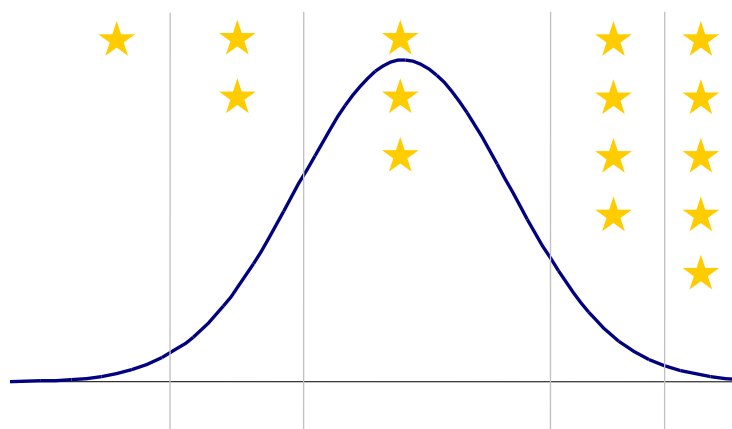
$$\text{Net Reward Return} = \text{Reward Return} - \text{Annual Fee}$$

## 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%
Top-Up Policies	1%
Expiration Policies	2%
<b>Total</b>	<b>100%</b>

## 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 [www.canstar.com.au](http://www.canstar.com.au) if you would like to view the latest star ratings reports of interest.



- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- First home buyer
- Health insurance
- Home & Contents
- Home loans
- Life insurance
- Managed investments
- Margin lending
- Online banking
- Online share trading
- Package banking
- Personal loans
- Reward programs
- Superannuation
- Term deposits
- Travel insurance
- Travel money card
- Youth banking

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# Rewards Star Ratings

Report Date: March 2014

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## Cash/Voucher Rewards - \$12,000 annual spend

Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★★★★★ "outstanding value"									
American Express	David Jones Mship Rewards		\$179.54	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%					
Coastline Credit Union	Rewarder		\$80.00	3 yrs	X	X	X	✓	Nil
	Visa Rewarder	55	75	17.00%					
Coles	MasterCard Flybuys Rewards		\$151.50	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	62	49	19.99%					
	Platinum Rewards MasterCard	62	49	19.99%					
Qld Police Credit Union	Rewarder		\$80.00	Never	X	X	X	✓	Nil
	Bluey Rewarder Card	55	48	15.74%					
★★★★									
ANZ	Rewards Amex		\$116.39	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	18.79%					
ANZ	Rewards Platinum Amex		\$174.59	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	18.79%					
bcu	Rewarder		\$80.00	3 yrs	X	X	X	✓	Nil
	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 Flybuys Reward		\$61.50	Never	✓	✓	✓	✓	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	✓	Nil
	Loyalty	55	30	17.95%					
Hume Building Society	Visa Gold Loyalty Program		\$30.00	1 yrs	X	X	X	✓	Nil
	Gold	55	60	17.95%					
Myer	Myer Visa Rewards		\$156.00	2 yrs	X	X	✓	X	Nil
	Myer Visa Card	62	69	20.69%					
Westpac	Altitude Rews-Amex		\$142.12	Never	✓	✓	✓	X	Nil
	Altitude *	45	100	19.99%					
★★★									
Bendigo Bank	Bendigo Rewards		\$31.30	3 yrs	✓	X	✓	✓	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	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
GE Money	GO Rewards		\$87.32	3 yrs	✓	✓	✓	X	Nil
	GO MasterCard	62	59.4	21.74%					

## your guide to product excellence

March 2014 data, interest rates current 24th February

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



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	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★ ★ ★									
HSBC	Rewards Plus-Standard		\$62.49	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%					
nab	FlyBuys		\$87.00	3 yrs	✓	✓	✓	✗	Nil
	flybuys Rewards Card	44	65	19.49%					
Qantas Credit Union	Rewarder		\$60.00	3 yrs	✗	✗	✗	✓	55
	Lifestyle	0	0	12.34%					
	Lifestyle Plus	46	0	15.85%					
SGE Credit Union	Rewarder Gold		\$120.00	Never	✗	✗	✗	✗	Nil
	Gold Solutions	55	100	14.95%					
★									
American Express	David Jones Platinum Mship Rews		\$197.49	Never	✓	✓	✓	✓	Nil
	David Jones Platinum Card	44	295	20.74%					
American Express	Mship Rewards Ascent Premium		\$142.76	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%					
American Express	Mship Rewards Platinum Edge		\$151.06	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	195	20.74%					
ANZ	Balance Visa Rewards		\$48.00	Never	✗	✗	✓	✓	Nil
	Balance Visa	55	79	13.99%					
ANZ	Rewards Platinum Visa		\$87.29	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	18.79%					
ANZ	Rewards Visa		\$87.29	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	18.79%					
Bank of Melbourne	Amplify Rewards		\$70.34	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
BankSA	Amplify Rewards		\$70.34	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
Bankwest	More Rewards		\$60.00	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					
Bankwest	More Rewards- Platinum		\$80.00	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	More Rewards-Gold		\$60.00	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
BOQ	Q Rewards Blue		\$30.00	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					
BOQ	Q Rewards Platinum		\$60.00	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%					
Citibank	Classic Rewards		\$30.00	Never	✗	✓	✓	✓	Nil
	Classic	55	89	20.99%					

### your guide to product excellence

March 2014 data, interest rates current 24th February

STAR RATING 2014 - Page 2 of 4

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## Cash/Voucher Rewards - \$12,000 annual spend

Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★									
Citibank	Platinum Rewards		\$37.50	Never	✗	✓	✓	✓	Nil
	Platinum	55	199	20.99%					
Commonwealth Bank	Awards Amex		\$86.12	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Awards MCD		\$57.42	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Diamond Awards Amex		\$172.25	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Diamond Awards MCD		\$71.77	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards Amex		\$114.83	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Gold Awards MCD		\$57.42	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards Amex		\$143.54	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
Commonwealth Bank	Platinum Awards MCD		\$57.42	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
CUA	Platinum Rewards		\$43.10	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
HSBC	Rewards Plus-Platinum		\$57.92	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%					
MyState	Platinum Rewards		\$37.50	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
Queensland Country Credit	Rewarder		\$80.00	2 yrs	✗	✗	✗	✓	58
	Visa Card	55	39	13.20%					
SGE Credit Union	Rewarder		\$30.00	Never	✗	✗	✗	✗	Nil
	Classic Solutions	45	50	12.95%					
St.George Bank	Amplify Rewards		\$70.34	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
Suncorp Bank	Clear Options-Gold		\$30.00	Never	✗	✓	✓	✓	Nil
	Gold Card	55	120	20.50%					
Suncorp Bank	Clear Options-Platinum		\$30.00	Never	✗	✓	✓	✓	Nil
	Platinum Card	55	199	20.74%					
Westpac	Altitude Black Rewards		\$88.94	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
Westpac	Altitude Black Rewards-Amex		\$213.46	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					

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# Rewards Star Ratings

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					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★									
Westpac	Altitude Platinum Rews		\$71.06	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150	19.99%					
Westpac	Altitude Platinum Rews-Amex		\$142.12	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	19.99%					
Westpac	Altitude Rewards		\$71.06	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					

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## Cash/Voucher Rewards - \$24,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	

Credit / Charge Card      Free Days      Annual Fee      Rate as @ 11/09/2013

### ★★★★★ "outstanding value"

American Express	<b>David Jones Mship Rewards</b>		\$350.10	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%					
ANZ	<b>Rewards Platinum Amex</b>		\$349.18	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	18.79%					
Coles	<b>MasterCard Flybuys Rewards</b>		\$303.00	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	62	49	19.99%					
	Platinum Rewards MasterCard	62	49	19.99%					
Myer	<b>Myer Visa Rewards</b>		\$336.00	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%					

### ★★★★

American Express	<b>David Jones Platinum Mship Rews</b>		\$403.97	Never	✓	✓	✓	✓	Nil
	David Jones Platinum Card	44	295	20.74%					
American Express	<b>Mship Rewards Platinum Edge</b>		\$285.33	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	195	20.74%					
ANZ	<b>Rewards Amex</b>		\$232.78	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	18.79%					
ANZ	<b>Rewards Visa</b>		\$174.58	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	18.79%					
bcu	<b>Rewarder</b>		\$160.00	3 yrs	✗	✗	✗	✓	Nil
	Visa Bonus Rewarder	55	40	16.80%					
Coastline Credit Union	<b>Rewarder</b>		\$160.00	3 yrs	✗	✗	✗	✓	Nil
	Visa Rewarder	55	75	17.00%					
Coles	<b>No Fee MasterCard Flybuys Reward</b>		\$123.00	Never	✓	✓	✓	✓	Nil
	No Annual Fee Platinum Master	62	0	17.99%					
	No Annual Fee MasterCard	62	0	17.99%					
Qld Police Credit Union	<b>Rewarder</b>		\$160.00	Never	✗	✗	✗	✓	Nil
	Bluey Rewarder Card	55	48	15.74%					
SGE Credit Union	<b>Rewarder Gold</b>		\$240.00	Never	✗	✗	✗	✗	Nil
	Gold Solutions	55	100	14.95%					
Westpac	<b>Altitude Platinum Rews-Amex</b>		\$284.24	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	19.99%					
Westpac	<b>Altitude Rews-Amex</b>		\$284.24	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					

### ★★★

ANZ	<b>Balance Visa Rewards</b>		\$96.00	Never	✗	✗	✓	✓	Nil
	Balance Visa	55	79	13.99%					
ANZ	<b>Rewards Platinum Visa</b>		\$174.58	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	18.79%					

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# Rewards Star Ratings

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## Cash/Voucher Rewards - \$24,000 annual spend

Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★ ★ ★									
Bank of Melbourne	<b>Amplify Rewards</b>		\$140.68	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
BankSA	<b>Amplify Rewards</b>		\$140.68	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
Bankwest	<b>More Rewards</b>		\$120.00	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					
Bankwest	<b>More Rewards- Platinum</b>		\$160.00	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
Bendigo Bank	<b>Bendigo Rewards</b>		\$62.60	3 yrs	✓	✗	✓	✓	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	<b>Cash Rewards</b>		\$96.00	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Card	45	0	16.58%					
Commonwealth Bank	<b>Awards Amex</b>		\$172.24	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	<b>Awards MCD</b>		\$114.84	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	<b>Gold Awards Amex</b>		\$229.66	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	<b>Platinum Awards Amex</b>		\$287.08	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
First Option Credit Union	<b>Cash Rewards</b>		\$120.00	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
GE Money	<b>GO Rewards</b>		\$174.64	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%					
HSBC	<b>Rewards Plus-Standard</b>		\$124.98	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%					
Hume Building Society	<b>Loyalty Program</b>		\$60.00	1 yrs	✗	✗	✗	✓	Nil
	Loyalty	55	30	17.95%					
Hume Building Society	<b>Visa Gold Loyalty Program</b>		\$60.00	1 yrs	✗	✗	✗	✓	Nil
	Gold	55	60	17.95%					
nab	<b>FlyBuys</b>		\$174.00	3 yrs	✓	✓	✓	✗	Nil
	flybuys Rewards Card	44	65	19.49%					
Qantas Credit Union	<b>Rewarder</b>		\$120.00	3 yrs	✗	✗	✗	✓	55
	Lifestyle Plus	46	0	15.85%					
	Lifestyle	0	0	12.34%					
Queensland Country Credit	<b>Rewarder</b>		\$160.00	2 yrs	✗	✗	✗	✓	58
	Visa Card	55	39	13.20%					

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## Cash/Voucher Rewards - \$24,000 annual spend

Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★★★									
St.George Bank	<b>Amplify Rewards</b>		\$140.68	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
Westpac	<b>Altitude Black Rewards-Amex</b>		\$426.92	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
Westpac	<b>Altitude Rewards</b>		\$142.12	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					
★★									
Bankwest	<b>More Rewards-Gold</b>		\$120.00	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
BOQ	<b>Q Rewards Blue</b>		\$60.00	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					
SGE Credit Union	<b>Rewarder</b>		\$60.00	Never	✗	✗	✗	✗	Nil
	Classic Solutions	45	50	12.95%					
★									
American Express	<b>Mship Rewards Ascent Premium</b>		\$285.52	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%					
BOQ	<b>Q Rewards Platinum</b>		\$120.00	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%					
Citibank	<b>Classic Rewards</b>		\$60.00	Never	✗	✓	✓	✓	Nil
	Classic	55	89	20.99%					
Citibank	<b>Platinum Rewards</b>		\$75.00	Never	✗	✓	✓	✓	Nil
	Platinum	55	199	20.99%					
Commonwealth Bank	<b>Diamond Awards Amex</b>		\$344.50	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	<b>Diamond Awards MCD</b>		\$143.54	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	<b>Gold Awards MCD</b>		\$114.84	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	<b>Platinum Awards MCD</b>		\$114.84	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
CUA	<b>Platinum Rewards</b>		\$86.20	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
HSBC	<b>Rewards Plus-Platinum</b>		\$115.84	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%					
MyState	<b>Platinum Rewards</b>		\$75.00	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
Suncorp Bank	<b>Clear Options-Gold</b>		\$60.00	Never	✗	✓	✓	✓	Nil
	Gold Card	55	120	20.50%					

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					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★									
Suncorp Bank	Clear Options-Platinum		\$60.00	Never	✗	✓	✓	✓	Nil
	Platinum Card	55	199	20.74%					
Westpac	Altitude Black Rewards		\$177.88	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
Westpac	Altitude Platinum Rews		\$142.12	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150	19.99%					

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## Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	

Credit / Charge Card      Free Days      Annual Fee      Rate as @ 11/09/2013

### ★★★★★ "outstanding value"

American Express	<b>David Jones Mship Rewards</b>		\$861.75	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%					
American Express	<b>David Jones Platinum Mship Rews</b>		\$1,005.38	Never	✓	✓	✓	✓	Nil
	David Jones Platinum Card	44	295	20.74%					
ANZ	<b>Rewards Platinum Amex</b>		\$872.94	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	18.79%					
Coles	<b>MasterCard Flybuys Rewards</b>		\$754.50	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	62	49	19.99%					
	Platinum Rewards MasterCard	62	49	19.99%					
Westpac	<b>Altitude Black Rewards-Amex</b>		\$1,067.30	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					

### ★★★★

American Express	<b>Mship Rewards Platinum Edge</b>		\$696.50	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	195	20.74%					
ANZ	<b>Rewards Amex</b>		\$581.96	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	18.79%					
ANZ	<b>Rewards Visa</b>		\$436.47	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	18.79%					
bcu	<b>Rewarder</b>		\$400.00	3 yrs	✗	✗	✗	✓	Nil
	Visa Bonus Rewarder	55	40	16.80%					
Coastline Credit Union	<b>Rewarder</b>		\$400.00	3 yrs	✗	✗	✗	✓	Nil
	Visa Rewarder	55	75	17.00%					
Commonwealth Bank	<b>Diamond Awards Amex</b>		\$861.24	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	<b>Gold Awards Amex</b>		\$574.16	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	<b>Platinum Awards Amex</b>		\$717.70	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
Qld Police Credit Union	<b>Rewarder</b>		\$400.00	Never	✗	✗	✗	✓	Nil
	Bluey Rewarder Card	55	48	15.74%					
SGE Credit Union	<b>Rewarder Gold</b>		\$600.00	Never	✗	✗	✗	✗	Nil
	Gold Solutions	55	100	14.95%					

### ★★★

American Express	<b>Mship Rewards Ascent Premium</b>		\$726.21	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%					
ANZ	<b>Balance Visa Rewards</b>		\$240.00	Never	✗	✗	✓	✓	Nil
	Balance Visa	55	79	13.99%					

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					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★ ★ ★									
ANZ	Rewards Platinum Visa		\$436.47	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	18.79%					
Bank of Melbourne	Amplify Rewards		\$351.68	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
BankSA	Amplify Rewards		\$351.68	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
Bankwest	More Rewards		\$300.00	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					
Bankwest	More Rewards- Platinum		\$400.00	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	More Rewards-Gold		\$300.00	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
Bendigo Bank	Bendigo Rewards		\$156.52	3 yrs	✓	✗	✓	✓	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	✗	✗	✗	✓	Nil
	Cash Rewards Visa Card	45	0	16.58%					
Citibank	Classic Rewards		\$150.00	Never	✗	✓	✓	✓	Nil
	Classic	55	89	20.99%					
Coles	No Fee MasterCard Flybuys Reward		\$304.50	Never	✓	✓	✓	✓	Nil
	No Annual Fee MasterCard	62	0	17.99%					
	No Annual Fee Platinum Master	62	0	17.99%					
Commonwealth Bank	Awards Amex		\$239.23	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Awards MCD		\$239.23	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Gold Awards MCD		\$287.08	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
First Option Credit Union	Cash Rewards		\$300.00	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
GE Money	GO Rewards		\$436.59	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%					
HSBC	Rewards Plus-Platinum		\$289.59	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%					
HSBC	Rewards Plus-Standard		\$312.43	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%					
Hume Building Society	Loyalty Program		\$150.00	1 yrs	✗	✗	✗	✓	Nil
	Loyalty	55	30	17.95%					

### your guide to product excellence

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# Rewards Star Ratings

Report Date: March 2014

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## Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★ ★ ★									
Hume Building Society	Visa Gold Loyalty Program		\$150.00	1 yrs	✓	✓	✓	✓	Nil
	Gold	55	60	17.95%					
nab	FlyBuys		\$432.00	3 yrs	✓	✓	✓	✓	Nil
	flybuys Rewards Card	44	65	19.49%					
Qantas Credit Union	Rewarder		\$300.00	3 yrs	✓	✓	✓	✓	55
	Lifestyle	0	0	12.34%					
	Lifestyle Plus	46	0	15.85%					
Queensland Country Credit	Rewarder		\$400.00	2 yrs	✓	✓	✓	✓	58
	Visa Card	55	39	13.20%					
St.George Bank	Amplify Rewards		\$351.68	Never	✓	✓	✓	✓	Nil
	Amplify Credit Card	55	79	18.74%					
Westpac	Altitude Platinum Rews		\$355.30	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150	19.99%					
Westpac	Altitude Platinum Rews-Amex		\$532.95	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150	19.99%					
Westpac	Altitude Rewards		\$355.30	Never	✓	✓	✓	✓	Nil
	Altitude *	45	100	19.99%					
Westpac	Altitude Rews-Amex		\$355.30	Never	✓	✓	✓	✓	Nil
	Altitude *	45	100	19.99%					
★ ★									
BOQ	Q Rewards Blue		\$150.00	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					
BOQ	Q Rewards Platinum		\$300.00	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%					
CUA	Platinum Rewards		\$215.49	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
Myer	Myer Visa Rewards		\$340.80	2 yrs	✓	✓	✓	✓	Nil
	Myer Visa Card	62	69	20.69%					
MyState	Platinum Rewards		\$187.50	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
SGE Credit Union	Rewarder		\$150.00	Never	✓	✓	✓	✓	Nil
	Classic Solutions	45	50	12.95%					
Suncorp Bank	Clear Options-Gold		\$150.00	Never	✓	✓	✓	✓	Nil
	Gold Card	55	120	20.50%					
Westpac	Altitude Black Rewards		\$444.71	Never	✓	✓	✓	✓	Nil
	Altitude Black*	45	395	19.99%					
★									

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March 2014 data, interest rates current 24th February

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Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★									
Citibank	Platinum Rewards		\$187.50	Never	✗	✓	✓	✓	Nil
	Platinum	55	199	20.99%					
Commonwealth Bank	Diamond Awards MCD		\$358.85	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Platinum Awards MCD		\$287.08	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
Suncorp Bank	Clear Options-Platinum		\$150.00	Never	✗	✓	✓	✓	Nil
	Platinum Card	55	199	20.74%					

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## Frequent Flyer - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	SPEND TO GET RETURN ECONOMY TK			Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth		

Credit / Charge Card Free Days Annual Fee Rate as @ 11/09/2013

### ★★★★★ "outstanding value"

American Express	<b>Qantas FFly Standard Rewards</b>	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	<b>Velocity FFly Escape Rewards</b>	1	1	13800	13800	33800	Nil	Velocity
	Velocity Escape Card	44	0	20.74%				
ANZ	<b>Rewards Platinum Amex</b>	3	2.25	10350	10350	25350	Nil	Velocity
	Rewards Platinum *	55	149	18.79%				
nab	<b>Qantas Frq Fly Rewards Amex</b>	1	1	16000	16000	36000	Nil	Qantas
	Qantas Rewards*	44	65	19.99%				
nab	<b>Velocity Rewards Amex</b>	1	1	13800	13800	33800	Nil	Velocity
	Velocity Rewards*	44	65	19.99%				
nab	<b>Velocity Rewards Premium Amex</b>	1.5	1	9200	9200	22533	Nil	Velocity
	Velocity Rewards Premium*	44	150	19.99%				
Westpac	<b>earth Qantas FrqFly Amex</b>	1	1	16000	16000	36000	Nil	Qantas
	earth *	45	75	19.99%				

### ★★★★★

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

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## Frequent Flyer - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	SPEND TO GET RETURN ECONOMY TK	Reward	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth
						Annual Fee

Credit / Charge Card Free Days Annual Fee Rate as @ 11/09/2013

★★★★

nab	<b>Qantas Frq Fly Premium Rewards A</b>	1.5	1	10667	10667	24000	Nil	Qantas
	Qantas Rewards Premium *	44	250	19.99%				
nab	<b>Qantas Frq Fly Rewards MCD</b>	0.5	1	32000	32000	72000	Nil	Qantas
	Qantas Rewards*	44	65	19.99%				
nab	<b>Velocity Rewards Visa</b>	0.5	1	27600	27600	67600	Nil	Velocity
	Velocity Rewards*	44	65	19.99%				
Virgin Money	<b>Velocity Rewards</b>	1	1	13800	13800	33800	Nil	Velocity
	Velocity Flyer Credit Card	44	129	20.74%				
Westpac	<b>Altitude Platinum Rews-Amex</b>	2	2	13800	13800	33800	Nil	Velocity
	Altitude Platinum	45	150	19.99%				
Westpac	<b>Altitude Rews-Amex</b>	2	2	13800	13800	33800	Nil	Velocity
	Altitude *	45	100	19.99%				
Westpac	<b>earth QantasFF-Amex Platinum</b>	1	1	16000	16000	36000	Nil	Qantas
	earth Platinum*	45	125	19.99%				

★★★

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

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## Frequent Flyer - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	SPEND TO GET RETURN ECONOMY TK	Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Reward Annual Fee	Airline Partner 1
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★ ★ ★									
BankSA	<b>Amplify Rewards</b>	1	2	27600	27600	67600	Nil	Velocity	
	Amplify Credit Card	55	79	18.74%					
Bankwest	<b>Qantas Rewards</b>	0.5	1	32000	32000	72000	Nil	Qantas	
	Qantas Classic MasterCard	55	100	19.99%					
Bankwest	<b>Qantas Rewards Gold</b>	0.5	1	32000	32000	72000	Nil	Qantas	
	Qantas Gold MasterCard	55	150	19.99%					
Bankwest	<b>Qantas Rewards Platinum</b>	1	1	16000	16000	36000	Nil	Qantas	
	Qantas Platinum MasterCard	55	160	19.99%					
Citibank	<b>Platinum Rewards</b>	1.25	2	22080	22080	54080	Nil	Velocity	
	Platinum	55	199	20.99%					
Commonwealth Bank	<b>Awards Amex QFF option</b>	1.5	2.5	26667	26667	60000	10	Qantas	
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	<b>Awards MCD</b>	1	2.5	34500	34500	84500	Nil	Velocity	
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	<b>Gold Awards Amex</b>	2	2.5	17250	17250	42250	Nil	Velocity	
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	<b>Gold Awards Amex QFF option</b>	2	2.5	20000	20000	45000	10	Qantas	
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	<b>Gold Awards MCD</b>	1	2.5	34500	34500	84500	Nil	Velocity	
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	<b>Platinum Awards Amex</b>	2.5	2	11040	11040	27040	Nil	Velocity	
	Platinum Awards *	55	280	20.24%					
Commonwealth Bank	<b>Platinum Awards Amex QFF option</b>	2.5	2	12800	12800	28800	10	Qantas	
	Platinum Awards *	55	280	20.24%					
HSBC	<b>Qantas Rewards</b>	1	1	16000	16000	36000	Nil	Qantas	
	Platinum Qantas Credit Card	55	199	19.99%					
HSBC	<b>Rewards Plus-Platinum</b>	1	2	44000	44000	80000	Nil	Qantas	Qantas
	Platinum Credit Card	55	129	19.99%					
nab	<b>Velocity Rewards Premium Visa</b>	0.5	1	27600	27600	67600	Nil	Velocity	
	Velocity Rewards Premium*	44	150	19.99%					
Qantas Credit Union	<b>Qantas Frequent Flyer</b>	1	1	16000	16000	36000	Nil	Qantas	
	Visa Platinum Credit Card	55	195	18.99%					
St.George Bank	<b>Amplify Qantas Rewards</b>	0.5	2	64000	64000	144000	Nil	Qantas	
	Amplify Credit Card	55	79	18.74%					

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## Frequent Flyer - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	SPEND TO GET RETURN ECONOMY TK	Reward	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth
					Annual Fee	

Credit / Charge Card Free Days Annual Fee Rate as @ 11/09/2013

★ ★ ★

St.George Bank	<b>Amplify Rewards</b>	1	2	27600	27600	67600	Nil	Velocity
	Amplify Credit Card	55	79	18.74%				
Suncorp Bank	<b>Clear Options-Gold</b>	1	2	27600	27600	67600	Nil	Velocity
	Gold Card	55	120	20.50%				
Suncorp Bank	<b>Clear Options-Platinum</b>	1	2	27600	27600	67600	Nil	Velocity
	Platinum Card	55	199	20.74%				
Suncorp Bank	<b>ClearOptions Plat Qantas</b>	1	1	16000	16000	36000	49	Qantas
	Platinum Card	55	199	20.74%				
Virgin Money	<b>Velocity Rewards High Flyer</b>	1.25	1	11040	11040	27040	Nil	Velocity
	Velocity High Flyer Credit Card	44	289	20.74%				
Westpac	<b>Altitude Black Rewards-Amex</b>	3	2	9200	9200	22533	Nil	Velocity
	Altitude Black*	45	395	19.99%				
Westpac	<b>Altitude Platinum Rews</b>	1	2	27600	27600	67600	Nil	Velocity
	Altitude Platinum	45	150	19.99%				
Westpac	<b>Altitude Rewards</b>	1	2	27600	27600	60000	Nil	Velocity
	Altitude *	45	100	19.99%				
Westpac	<b>earth Qantas FF-MCD Platinum</b>	0.5	1	32000	32000	72000	Nil	Qantas
	earth Platinum*	45	125	19.99%				
Westpac	<b>earth Qantas Frq Fly-MCD</b>	0.5	1	32000	32000	72000	Nil	Qantas
	earth *	45	75	19.99%				
Westpac	<b>Singapore Airlines Platinum-AMEX</b>	1.5	1	14667	14667	26667	Nil	KrisFlyer
	Singapore Airlines Platinum Car	45	250	19.49%				

★ ★

American Express	<b>David Jones Platinum Mship Rews</b>	1	2	27600	27600	67600	Nil	Velocity
	David Jones Platinum Card	44	295	20.74%				
American Express	<b>Velocity Ffly Platinum Rews</b>	1	1	13800	Free Flight	33800	Nil	Velocity
	Velocity Platinum Card	44	349	20.74%				
ANZ	<b>Qantas Ffly Platinum Visa</b>	0.5	1	32000	32000	72000	Nil	Qantas
	Freq Flyer Platinum *	55	295	19.99%				
Citibank	<b>Qantas Rewards</b>	1	1	16000	16000	36000	49	Qantas
	Signature	55	395	20.99%				
	Select Credit Card	55	700	20.74%				
Citibank	<b>Skywards Freq Fly Prog</b>	1.5	1	56667	56667	91667	Nil	Emirates
	Emirates Platinum MasterCard	55	229	20.99%				

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## Frequent Flyer - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptnr 1)	Spend to Get Return Economy TK	Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Reward Annual Fee	Airline Partner 1
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Credit / Charge Card Free Days Annual Fee Rate as @ 11/09/2013

★ ★

Commonwealth Bank	Diamond Awards Amex	3	2	9200	9200	22533	Nil	Velocity
	Diamond Awards *	55	425	20.24%				
Commonwealth Bank	Diamond Awards Amex QFF 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 Rewards V	0.5	1	32000	32000	72000	Nil	Qantas
	Qantas Rewards Premium *	44	250	19.99%				
Westpac	earth Black Qantas FF-Amex	1.5	1	10667	10667	24000	Nil	Qantas
	earth Black*	45	395	19.99%				
Westpac	Singapore Airlines Platinum-Visa	0.5	1	44000	44000	80000	Nil	KrisFlyer
	Singapore Airlines Platinum Car	45	250	19.49%				

★

American Express	Qantas FFly Ultimate Rewards	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-MCD	0.625	1	25600	25600	57600	Nil	Qantas
	earth Black*	45	395	19.99%				

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## Frequent Flyer - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per FF Point	SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		

Credit / Charge Card Free Days Annual Fee Rate as @ 11/09/2013

### ★★★★★ "outstanding value"

American Express	Mship Rewards Ascent Premium	1	1	13800	13800	ree Fligl	128000	96000	57800	Nil	Qantas
	Platinum Reserve Credit Card	55	395	20.74%							
American Express	Mship Rewards Platinum Edge	1	1	13800	ree Fligl	30000	90000	60000	45000	Nil	Velocity
	Platinum Edge Credit Card	55	195	20.74%							
ANZ	Qantas FFly Platinum Amex	1.5	1	10667	10667	24000	85333	64000	48000	Nil	Qantas
	Freq Flyer Platinum *	55	295	19.99%							
ANZ	Rewards Platinum Amex	3	2.25	10350	10350	25350	110000	60000	43350	Nil	Velocity
	Rewards Platinum *	55	149	18.79%							
nab	Qantas Frq Fly Premium Reward	1.5	1	10667	10667	24000	85333	64000	48000	Nil	Qantas
	Qantas Rewards Premium *	44	250	19.99%							
nab	Velocity Rewards Premium Ame	1.5	1	9200	9200	22533	110200	73733	38533	Nil	Velocity
	Velocity Rewards Premium*	44	150	19.99%							

### ★★★★★

American Express	Qantas FFly Standard Rewards	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	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 Rewards	1	1	13800	13800	33800	165300	110600	57800	Nil	Velocity
	Velocity Escape Card	44	0	20.74%							
ANZ	Qantas Frq Fly Amex	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Frequent Flyer *	44	95	19.99%							
ANZ	Rewards Amex	2	2.25	15525	15525	38025	165000	90000	65025	Nil	Velocity
	Rewards *	44	89	18.79%							
Commonwealth Bank	Diamond Awards Amex	3	2	9200	9200	22533	110200	73733	38533	Nil	Velocity
	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	Velocity
	Platinum Awards *	55	280	20.24%							
Commonwealth Bank	Platinum Awards Amex QFF opti	2.5	2	12800	12800	28800	102400	76800	57600	10	Qantas
	Platinum Awards *	55	280	20.24%							
nab	Qantas Frq Fly Rewards Amex	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Qantas Rewards*	44	65	19.99%							

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# Rewards Star Ratings

Report Date: March 2014

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## Frequent Flyer - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per FF Point	SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		

Credit / Charge Card Free Days Annual Fee Rate as @ 11/09/2013

★★★★

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

★★★

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

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## Frequent Flyer - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per FF Point	SPEND TO GET RETURN ECONOMY TKT						Reward	Airline Partner 1
				Sydney – Brisbane	Sydney – Melbourne	Sydney – Perth	Sydney – London	Los Angeles	Sydney – Hong Kong	Annual Fee	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013							
★★★★											
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 option	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 K
	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 MCD	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%							

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## Frequent Flyer - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per FF Point	SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		

Credit / Charge Card Free Days Annual Fee Rate as @ 11/09/2013

★ ★ ★

<b>Qantas Credit Union</b>	<b>Qantas Frequent Flyer</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Visa Platinum Credit Card	55	195	18.99%							
<b>St.George Bank</b>	<b>Amplify Rewards</b>	1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Amplify Credit Card	55	79	18.74%							
<b>Suncorp Bank</b>	<b>Clear Options-Gold</b>	1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Gold Card	55	120	20.50%							
<b>Suncorp Bank</b>	<b>ClearOptions Plat Qantas</b>	1	1	16000	16000	36000	128000	96000	72000	49	Qantas
	Platinum Card	55	199	20.74%							
<b>Westpac</b>	<b>Altitude Platinum Rews</b>	1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Altitude Platinum	45	150	19.99%							
<b>Westpac</b>	<b>Altitude Platinum Rews-Amex</b>	2	2	13800	13800	33800	165300	110600	57800	Nil	Velocity
	Altitude Platinum	45	150	19.99%							
<b>Westpac</b>	<b>Altitude Rewards</b>	1	2	27600	27600	60000	220000	120000	90000	Nil	Velocity
	Altitude *	45	100	19.99%							
<b>Westpac</b>	<b>earth Qantas FF-MCD Platinum</b>	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	earth Platinum*	45	125	19.99%							
<b>Westpac</b>	<b>earth Qantas Frq Fly-MCD</b>	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	earth *	45	75	19.99%							
<b>Westpac</b>	<b>earth QantasFF-Amex Platinum</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	earth Platinum*	45	125	19.99%							
<b>Westpac</b>	<b>Singapore Airlines Platinum-AM</b>	1.5	1	14667	14667	26667	126667	133333	73333	Nil	KrisFlyer
	Singapore Airlines Platinum Car	45	250	19.49%							

★ ★

<b>American Express</b>	<b>David Jones Platinum Mship Re</b>	1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	David Jones Platinum Card	44	295	20.74%							
<b>ANZ</b>	<b>Qantas FFly Platinum Visa</b>	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Freq Flyer Platinum *	55	295	19.99%							
<b>Bankwest</b>	<b>Qantas Rewards Gold</b>	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Qantas Gold MasterCard	55	150	19.99%							
<b>Commonwealth Bank</b>	<b>Awards MCD</b>	1	2.5	34500	34500	84500	413250	276500	144500	Nil	Velocity
	Standard Awards *	55	89	20.24%							
<b>Commonwealth Bank</b>	<b>Diamond Awards MCD</b>	1.25	2	22080	22080	54080	264480	176960	92480	Nil	Velocity
	Diamond Awards *	55	425	20.24%							

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# Rewards Star Ratings

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## Frequent Flyer - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per FF Point	SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		

Credit / Charge Card Free Days Annual Fee Rate as @ 11/09/2013

★ ★

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 Reward	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-MCD	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 Platinum-Visa	0.5	1	44000	44000	80000	380000	400000	220000	Nil	KrisFlyer
	Singapore Airlines Platinum Car	45	250	19.49%							

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## General Rewards - \$12,000 annual spend

Company	Rewards Program		Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★★★★★ "outstanding value"									
American Express	David Jones Mship Rewards		1	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%					
Coles	MasterCard Flybuys Rewards		2	Never	✓	✓	✓	✓	Nil
	Platinum Rewards MasterCard	62	49	19.99%					
	Rewards MasterCard	62	49	19.99%					
Coles	No Fee MasterCard Flybuys Rewards		0.5	Never	✓	✓	✓	✓	Nil
	No Annual Fee MasterCard	62	0	17.99%					
	No Annual Fee Platinum Master	62	0	17.99%					
Westpac	Altitude Rews-Amex		2	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					
★★★★★									
ANZ	Rewards Amex		2	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	18.79%					
ANZ	Rewards Platinum Amex		3	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	18.79%					
ANZ	Rewards Visa		1.5	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	18.79%					
Commonwealth Bank	Awards Amex		1.5	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
GE Money	GO Rewards		1	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%					
Myer	Myer Visa Rewards		1	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%					
★★★									
Bankwest	More Rewards		1.5	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					
Coastline Credit Union	Rewarder		0.006667	3 yrs	✗	✗	✗	✓	Nil
	Visa Rewarder	55	75	17.00%					
HSBC	Rewards Plus-Standard		1	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%					
nab	FlyBuys		1	3 yrs	✓	✓	✓	✗	Nil
	flybuys Rewards Card	44	65	19.49%					
Qld Police Credit Union	Rewarder		1	Never	✗	✗	✗	✓	Nil
	Bluey Rewarder Card	55	48	15.74%					
Westpac	Altitude Platinum Rews-Amex		2	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	19.99%					
★★									

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## General Rewards - \$12,000 annual spend

Company	Rewards Program		Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★★									
bcu	<b>Rewarder</b>		1	3 yrs	✗	✗	✗	✓	Nil
	Visa Bonus Rewarder	55	40	16.80%					
Bendigo Bank	<b>Bendigo Rewards</b>		1	3 yrs	✓	✗	✓	✓	Nil
	Ready Red Visa	44	45	19.99%					
	Ready Red MasterCard	44	45	19.99%					
	RSPCA Rescue Rewards	55	24	19.64%					
Big Sky Building Society	<b>Cash Rewards</b>		1	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Card	45	0	16.58%					
First Option Credit Union	<b>Cash Rewards</b>		1	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
Hume Building Society	<b>Loyalty Program</b>		1	1 yrs	✗	✗	✗	✓	Nil
	Loyalty	55	30	17.95%					
Hume Building Society	<b>Visa Gold Loyalty Program</b>		1	1 yrs	✗	✗	✗	✓	Nil
	Gold	55	60	17.95%					
SGE Credit Union	<b>Rewarder Gold</b>		1	Never	✗	✗	✗	✗	Nil
	Gold Solutions	55	100	14.95%					
★									
American Express	<b>David Jones Platinum Mship Rews</b>		1	Never	✓	✓	✓	✓	Nil
	David Jones Platinum Card	44	295	20.74%					
American Express	<b>Mship Rewards Ascent Premium</b>		1	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%					
American Express	<b>Mship Rewards Platinum Edge</b>		1	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	195	20.74%					
ANZ	<b>Balance Visa Rewards</b>		1	Never	✗	✗	✓	✓	Nil
	Balance Visa	55	79	13.99%					
ANZ	<b>Rewards Platinum Visa</b>		1.5	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	18.79%					
Bank of Melbourne	<b>Amplify Rewards</b>		1	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
BankSA	<b>Amplify Rewards</b>		1	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
Bankwest	<b>More Rewards- Platinum</b>		2	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	<b>More Rewards-Gold</b>		1.5	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
BOQ	<b>Q Rewards Blue</b>		1	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					

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					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★									
BOQ	Q Rewards Platinum		2	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%					
Citibank	Classic Rewards		1	Never	X	✓	✓	✓	Nil
	Classic	55	89	20.99%					
Citibank	Platinum Rewards		1.25	Never	X	✓	✓	✓	Nil
	Platinum	55	199	20.99%					
Commonwealth Bank	Awards MCD		1	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Diamond Awards Amex		3	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Diamond Awards MCD		1.25	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards Amex		2	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Gold Awards MCD		1	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards Amex		2.5	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
Commonwealth Bank	Platinum Awards MCD		1	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
CUA	Platinum Rewards		1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
HSBC	Rewards Plus-Platinum		1	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%					
MyState	Platinum Rewards		1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
Qantas Credit Union	Rewarder		1	3 yrs	X	X	X	✓	55
	Lifestyle	0	0	12.34%					
	Lifestyle Plus	46	0	15.85%					
Queensland Country Credit	Rewarder		1	2 yrs	X	X	X	✓	58
	Visa Card	55	39	13.20%					
SGE Credit Union	Rewarder		0.5	Never	X	X	X	X	Nil
	Classic Solutions	45	50	12.95%					
St.George Bank	Amplify Rewards		1	Never	✓	✓	✓	X	Nil
	Amplify Credit Card	55	79	18.74%					
Suncorp Bank	Clear Options-Gold		1	Never	X	✓	✓	✓	Nil
	Gold Card	55	120	20.50%					
Suncorp Bank	Clear Options-Platinum		1	Never	X	✓	✓	✓	Nil
	Platinum Card	55	199	20.74%					

### your guide to product excellence

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

Report Date: March 2014

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.

## General Rewards - \$12,000 annual spend

Company	Rewards Program		Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★									
Westpac	<b>Altitude Black Rewards</b>		1.25	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
Westpac	<b>Altitude Black Rewards-Amex</b>		3	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
Westpac	<b>Altitude Platinum Rews</b>		1	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150	19.99%					
Westpac	<b>Altitude Rewards</b>		1	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					

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# Rewards Star Ratings

Report Date: March 2014

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## General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	

Credit / Charge Card Free Days Annual Fee Rate as @ 11/09/2013

### ★★★★★ "outstanding value"

American Express	David Jones Mship Rewards	1	Never	✓	✓	✓	✓	Nil
	David Jones Card 44	99	20.74%					
ANZ	Rewards Platinum Amex	3	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum * 55	149	18.79%					
Coles	MasterCard Flybuys Rewards	2	Never	✓	✓	✓	✓	Nil
	Platinum Rewards MasterCard 62	49	19.99%					
	Rewards MasterCard 62	49	19.99%					
Westpac	Altitude Rews-Amex	2	Never	✓	✓	✓	✗	Nil
	Altitude * 45	100	19.99%					

### ★★★★

American Express	David Jones Platinum Mship Rews	1	Never	✓	✓	✓	✓	Nil
	David Jones Platinum Card 44	295	20.74%					
American Express	Mship Rewards Platinum Edge	1	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card 55	195	20.74%					
ANZ	Rewards Amex	2	3 yrs	✓	✓	✓	✓	Nil
	Rewards * 44	89	18.79%					
ANZ	Rewards Visa	1.5	3 yrs	✓	✓	✓	✓	Nil
	Rewards * 44	89	18.79%					
Coles	No Fee MasterCard Flybuys Rewards	0.5	Never	✓	✓	✓	✓	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	✓	✓	✓	✓	Nil
	Standard Awards * 55	89	20.24%					
Commonwealth Bank	Gold Awards Amex	2	Never	✓	✓	✓	✓	Nil
	Gold Awards * 55	144	20.24%					
Commonwealth Bank	Platinum Awards Amex	2.5	Never	✓	✓	✓	✓	Nil
	Platinum Awards * 55	280	20.24%					
Myer	Myer Visa Rewards	1	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card 62	69	20.69%					
Westpac	Altitude Platinum Rews-Amex	2	Never	✓	✓	✓	✗	Nil
	Altitude Platinum 45	150	19.99%					

### ★★★

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

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# Rewards Star Ratings

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## General Rewards - \$24,000 annual spend

Company	Rewards Program		Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★ ★ ★									
Bankwest	More Rewards		1.5	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					
Bankwest	More Rewards- Platinum		2	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	More Rewards-Gold		1.5	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
BOQ	Q Rewards Blue		1	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					
Citibank	Classic Rewards		1	Never	✗	✓	✓	✓	Nil
	Classic	55	89	20.99%					
Commonwealth Bank	Awards MCD		1	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
CUA	Platinum Rewards		1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
GE Money	GO Rewards		1	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%					
HSBC	Rewards Plus-Standard		1	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%					
MyState	Platinum Rewards		1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
nab	FlyBuys		1	3 yrs	✓	✓	✓	✗	Nil
	flybuys Rewards Card	44	65	19.49%					
St.George Bank	Amplify Rewards		1	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
Suncorp Bank	Clear Options-Gold		1	Never	✗	✓	✓	✓	Nil
	Gold Card	55	120	20.50%					
Westpac	Altitude Black Rewards-Amex		3	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
Westpac	Altitude Platinum Rews		1	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150	19.99%					
Westpac	Altitude Rewards		1	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					
★ ★									
ANZ	Balance Visa Rewards		1	Never	✗	✗	✓	✓	Nil
	Balance Visa	55	79	13.99%					
bcu	Rewarder		1	3 yrs	✗	✗	✗	✓	Nil
	Visa Bonus Rewarder	55	40	16.80%					

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## General Rewards - \$24,000 annual spend

Company	Rewards Program		Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★★									
Bendigo Bank	Bendigo Rewards		1	3 yrs	✓	✗	✓	✓	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	✗	✗	✗	✓	Nil
	Cash Rewards Visa Card	45	0	16.58%					
Coastline Credit Union	Rewarder		0.006667	3 yrs	✗	✗	✗	✓	Nil
	Visa Rewarder	55	75	17.00%					
First Option Credit Union	Cash Rewards		1	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
Qantas Credit Union	Rewarder		1	3 yrs	✗	✗	✗	✓	55
	Lifestyle Plus	46	0	15.85%					
	Lifestyle	0	0	12.34%					
Qld Police Credit Union	Rewarder		1	Never	✗	✗	✗	✓	Nil
	Bluey Rewarder Card	55	48	15.74%					
SGE Credit Union	Rewarder Gold		1	Never	✗	✗	✗	✗	Nil
	Gold Solutions	55	100	14.95%					
★									
American Express	Mship Rewards Ascent Premium		1	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%					
BOQ	Q Rewards Platinum		2	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%					
Citibank	Platinum Rewards		1.25	Never	✗	✓	✓	✓	Nil
	Platinum	55	199	20.99%					
Commonwealth Bank	Diamond Awards Amex		3	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Diamond Awards MCD		1.25	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards MCD		1	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards MCD		1	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
HSBC	Rewards Plus-Platinum		1	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%					
Hume Building Society	Loyalty Program		1	1 yrs	✗	✗	✗	✓	Nil
	Loyalty	55	30	17.95%					
Hume Building Society	Visa Gold Loyalty Program		1	1 yrs	✗	✗	✗	✓	Nil
	Gold	55	60	17.95%					

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# Rewards Star Ratings

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## General Rewards - \$24,000 annual spend

Company	Rewards Program		Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★									
Queensland Country Credit	Rewarder		1	2 yrs	✗	✗	✗	✓	58
	Visa Card	55	39	13.20%					
SGE Credit Union	Rewarder		0.5	Never	✗	✗	✗	✗	Nil
	Classic Solutions	45	50	12.95%					
Suncorp Bank	Clear Options-Platinum		1	Never	✗	✓	✓	✓	Nil
	Platinum Card	55	199	20.74%					
Westpac	Altitude Black Rewards		1.25	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					

## your guide to product excellence

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# Rewards Star Ratings

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## General Rewards - \$60,000 annual spend

Company	Rewards Program		Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	

Credit / Charge Card Free Days Annual Fee Rate as @ 11/09/2013

### ★★★★★ "outstanding value"

American Express	David Jones Mship Rewards		1	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%					
American Express	David Jones Platinum Mship Rews		1	Never	✓	✓	✓	✓	Nil
	David Jones Platinum Card	44	295	20.74%					
ANZ	Rewards Platinum Amex		3	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	18.79%					
Westpac	Altitude Black Rewards-Amex		3	Never	✓	✓	✓	X	Nil
	Altitude Black*	45	395	19.99%					

### ★★★★

American Express	Mship Rewards Ascent Premium		1	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%					
American Express	Mship Rewards Platinum Edge		1	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	195	20.74%					
ANZ	Rewards Amex		2	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	18.79%					
ANZ	Rewards Platinum Visa		1.5	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	18.79%					
ANZ	Rewards Visa		1.5	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	18.79%					
Coles	MasterCard Flybuys Rewards		2	Never	✓	✓	✓	✓	Nil
	Platinum Rewards MasterCard	62	49	19.99%					
	Rewards MasterCard	62	49	19.99%					
Commonwealth Bank	Diamond Awards Amex		3	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards Amex		2	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards Amex		2.5	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
Westpac	Altitude Platinum Rews-Amex		2	Never	✓	✓	✓	X	Nil
	Altitude Platinum	45	150	19.99%					

### ★★★

Bank of Melbourne	Amplify Rewards		1	Never	✓	✓	✓	X	Nil
	Amplify Credit Card	55	79	18.74%					
BankSA	Amplify Rewards		1	Never	✓	✓	✓	X	Nil
	Amplify Credit Card	55	79	18.74%					
Bankwest	More Rewards		1.5	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					

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## General Rewards - \$60,000 annual spend

Company	Rewards Program		Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★ ★ ★									
Bankwest	More Rewards- Platinum		2	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	More Rewards-Gold		1.5	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
BOQ	Q Rewards Blue		1	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					
BOQ	Q Rewards Platinum		2	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%					
Citibank	Classic Rewards		1	Never	✗	✓	✓	✓	Nil
	Classic	55	89	20.99%					
Citibank	Platinum Rewards		1.25	Never	✗	✓	✓	✓	Nil
	Platinum	55	199	20.99%					
Coles	No Fee MasterCard Flybuys Rewards		0.5	Never	✓	✓	✓	✓	Nil
	No Annual Fee Platinum Master	62	0	17.99%					
	No Annual Fee MasterCard	62	0	17.99%					
Commonwealth Bank	Awards Amex		1.5	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Awards MCD		1	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Diamond Awards MCD		1.25	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards MCD		1	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards MCD		1	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
CUA	Platinum Rewards		1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
GE Money	GO Rewards		1	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%					
HSBC	Rewards Plus-Platinum		1	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%					
HSBC	Rewards Plus-Standard		1	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%					
MyState	Platinum Rewards		1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
nab	FlyBuys		1	3 yrs	✓	✓	✓	✗	Nil
	flybuys Rewards Card	44	65	19.49%					
St.George Bank	Amplify Rewards		1	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					

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## General Rewards - \$60,000 annual spend

Company	Rewards Program		Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★ ★ ★									
Suncorp Bank	Clear Options-Gold		1	Never	✗	✓	✓	✓	Nil
	Gold Card	55	120	20.50%					
Suncorp Bank	Clear Options-Platinum		1	Never	✗	✓	✓	✓	Nil
	Platinum Card	55	199	20.74%					
Westpac	Altitude Black Rewards		1.25	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
Westpac	Altitude Platinum Rews		1	Never	✓	✓	✓	✓	Nil
	Altitude Platinum	45	150	19.99%					
Westpac	Altitude Rewards		1	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					
Westpac	Altitude Rews-Amex		2	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					
★ ★									
ANZ	Balance Visa Rewards		1	Never	✗	✗	✓	✓	Nil
	Balance Visa	55	79	13.99%					
bcu	Rewarder		1	3 yrs	✗	✗	✗	✓	Nil
	Visa Bonus Rewarder	55	40	16.80%					
Bendigo Bank	Bendigo Rewards		1	3 yrs	✓	✗	✓	✓	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	✗	✗	✗	✓	Nil
	Visa Rewarder	55	75	17.00%					
First Option Credit Union	Cash Rewards		1	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
Myer	Myer Visa Rewards		1	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%					
Qantas Credit Union	Rewarder		1	3 yrs	✗	✗	✗	✓	55
	Lifestyle Plus	46	0	15.85%					
	Lifestyle	0	0	12.34%					
Qld Police Credit Union	Rewarder		1	Never	✗	✗	✗	✓	Nil
	Bluey Rewarder Card	55	48	15.74%					
Queensland Country Credit	Rewarder		1	2 yrs	✗	✗	✗	✓	58
	Visa Card	55	39	13.20%					
SGE Credit Union	Rewarder Gold		1	Never	✗	✗	✗	✗	Nil
	Gold Solutions	55	100	14.95%					
★									

### your guide to product excellence

March 2014 data, interest rates current 24th February

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



# Rewards Star Ratings

Report Date: March 2014

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.

## General Rewards - \$60,000 annual spend

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

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