



# STAR RATINGS CREDIT CARDS

## IN THIS REPORT

We analyse and rate 190 credit cards from 65 providers across four profiles: Habitual Spender, Occasional Spender, Everyday Spender and Big Spender.

## The current CC climate

Credit cards aren't going away any time soon. Internet retailers are booming, convenience is the buzzword of the decade and the tempting offers and rewards keep on coming.

According to Reserve Bank of Australia (RBA) statistics, at the beginning of 2014 there were more than 15 million credit card accounts in Australia.

In the month of January alone, \$21.3 million of purchases were made on those cards across the country, so people clearly aren't shying away from their plastic.

Cards may be sticking around, but there are some changes on the horizon for the way we use credit cards. By August 1, 2014, for instance, you will no longer be able to authorise a purchase with your signature, as PINwise will have taken effect.



PINwise is an initiative by a collective of Australia's major financial institutions and card schemes with the aim of phasing out signatures as a form of credit card authorisation at the "point of sale" once and for all.

**\*PIN WISE**

In total, 800,000 merchant payment terminals across Australia will be updated to no longer accept a cardholder's signature as the primary form of verification. (Individuals for whom PIN-only transactions may pose a problem should liaise with their card supplier to arrange alternative options.)

Other changes that have recently been brought in concerning credit card use are the privacy reforms, effective from 12<sup>th</sup> March. Part of the Privacy Amendment Act, a shake-up of the credit reporting system means that credit rating history should be more accurate, containing more (and more detailed) information, about your credit habits.

The changes also mean that all of your repayment history is now included in your rating, with positive actions appearing for the first time, as well as negative. Such a move will no doubt be a good thing for reliable bill-payers, but won't be such good news for persistent late-payers.

Another potential change on the horizon could be a proliferation of the "mobile wallet" – the use of mobile technology to enable payments through smartphones. A recent survey by Loneragan Research (on behalf of Commonwealth Bank) found that 73 per cent of respondents believed physical wallets would be supplanted by mobile ones (including contactless cards and smartphone transactions) by 2021. Watch this space.

# Spending behaviours

When it comes to spending patterns, it's interesting to see how predictable we consumers are in our habits here in Australia.

After examining the data on growth rate difference in personal savings versus personal credit card spending\*, the CANSTAR analysts produced the below graph, which shows that Aussies tend to spend big in the months of February and June, and from October to December, while for the rest of the year they save.



Spending around December is, of course, not too surprising, with the Christmas period recognised as the time of year when most people will be spending more money on gifts and extra food.

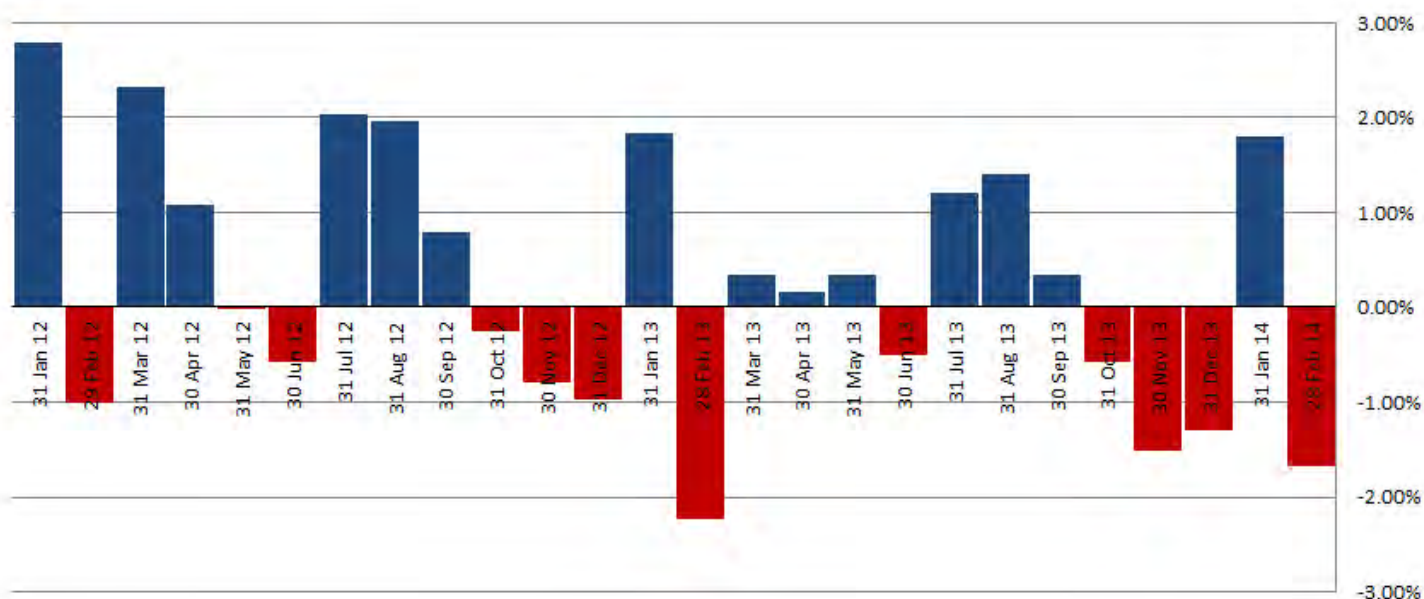
It is a little surprising that February is a peak spending period, which could be attributable to paying (via credit card) all those pesky bills that were put to one side over the festive period. Then, of course, there are back-to-school costs (new uniforms, stationery, etc) and even perhaps the presence of St Valentine's Day on the calendar – maybe all those last-minute gifts are costlier than we realised!

That people tend to go into saving mode around July and August could perhaps be attributable to the colder winter months and simply a lack of heavy-spend opportunities (such as Christmas and back-to-school) plus the fact that it's the beginning of a new financial year, so people are reluctant to go wild with their spending when there's still another 51 weeks to go.



## Saving or spending?

\* Data used includes MasterCard (Standard, Gold and Platinum, and others), Visa card (Standard, Gold and Platinum, and others) other credit cards (Standard, Gold and Platinum).



■ Negative Growth Rate Difference between PERSONAL SAVINGS VS. PERSONAL CREDIT CARD SPENDING

■ Positive Growth Rate Difference between PERSONAL SAVINGS VS. PERSONAL CREDIT CARD SPENDING

Source: ABA CANSTAR Marketshare database

Here, the red bars show heavier spending, whereas the blue bars show less spending and more saving. As the data is taken from two years (2013 and 2014), we can see a clear pattern in spending and saving habits, with the Christmas and Valentine's/back-to-school periods showing the most expenditure and the months of January, July and August showing the most saving.



# A little bit of up and down

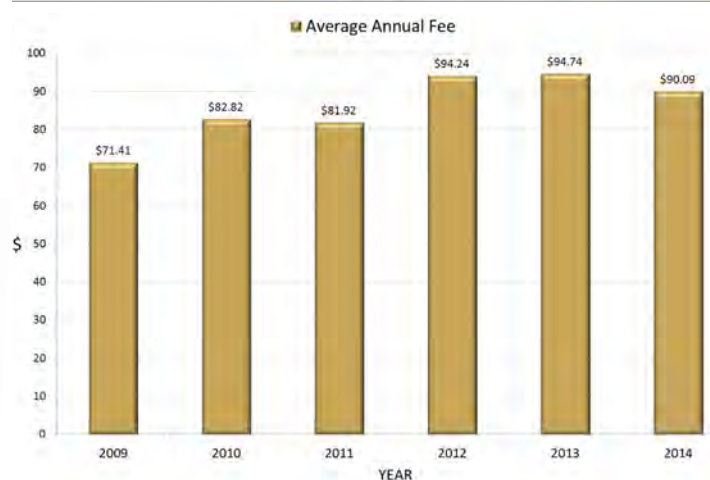
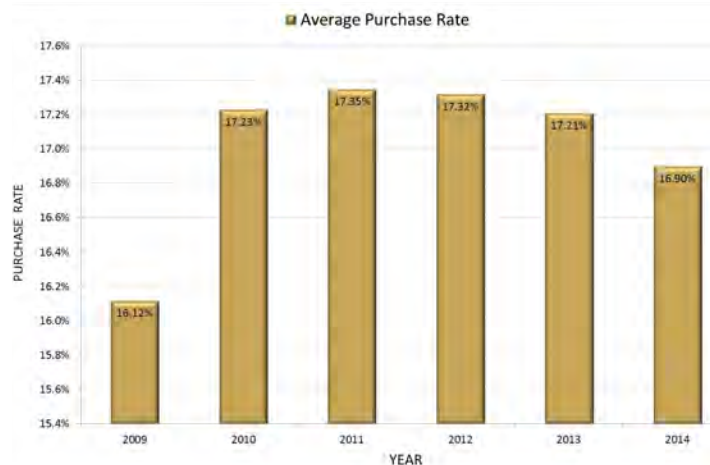
It's always interesting to note how things are running cost-wise in the world of credit cards, as interest rates and annual fees, while by no means the only factors to be taken into account when choosing a suitable card, are nevertheless highly relevant.

CANSTAR analysts examined the data gathered over the last five years for the credit cards star rating reports and learnt that the average purchase rate has not altered hugely over the period. After quite a large hike in 2009, two years of steady rise were followed by three years of steady decline, the largest drop of which was in the last 12 months – a good sign for credit card users, and a signifier of providers' wishes to entice customers that demand lower rates.

Annual fees, too, have followed a pattern of slight rise and fall, with an average annual fee in this year's figures of \$90.09. Providers are clearly using lower fees to entice customers, too, though we are yet to see a drop to the much more attractive fee of five years ago at under \$72 a year on average.

*As of February 2014, there are nearly 15.7 million credit and charge card accounts in Australia, the resulting debt from which is a whopping \$50 billion – \$35 billion of that is accruing interest.*

Source: RBA



Source: CANSTAR personal credit card star ratings data collected from 2009 to 2014



## Plenty of *value* on offer!

After scouring all the intricate details, elements and features of each of the 190 credit cards rated for the 2014 CANSTAR Credit Card Star Ratings Report, the analysts uncovered a plentiful stash of cards offering outstanding value, i.e. winning five stars.

The **Big Spender** category had **18** ★★★★★

The **Everyday Spender** also had **18** ★★★★★

The **Habitual Spender** had **18** ★★★★★

The **Occasional Spender** had **13** ★★★★★

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# STAR RATINGS CREDIT CARDS

METHODOLOGY

## What are the CANSTAR Credit Card Star Ratings?

CANSTAR Credit Card Star Ratings use a sophisticated rating methodology, unique to CANSTAR, which compares the dominant credit card products in Australia and presents the results in a simple, user-friendly format.

Our rating methodology is transparent and extensive. The methodology compares all types of personal unsecured credit cards in Australia and accounts for an array of characteristics such as:

- Fees/Interest Rates
- No Free Days
- Standard Features
- Premium Features
- Reward/Loyalty Programs
- No Frills

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

## What are the profiles used for CANSTAR Credit Card Star Ratings?

CANSTAR appreciates that credit card users have different spending habits and therefore value different aspects of their credit card. In recognition of these differences, the CANSTAR Credit Card Star Ratings methodology has been modified to reflect a range of spending styles and credit card usage.

Profile name	Description
Big Spender	<i>Spends \$5,000 each month and then pays off the balance</i>
Everyday Spender	<i>Spends \$2,000 each month and then pays off the balance</i>
Occasional Spender	<i>Makes the occasional big purchase and then slowly pays it off</i>
Habitual Spender	<i>Keeps spending on credit card before it is paid off</i>

CANSTAR has adopted four different credit card user profiles in an attempt to cover the majority of card spending and payment patterns. The star ratings methodology differs for each profile in terms of the relative importance placed on the fees and features of the cards assessed. For example, the methodology recognises that interest rates will be more important to those who rarely pay off their card balance each month than they will be for those who always pay the balance owing on their card.

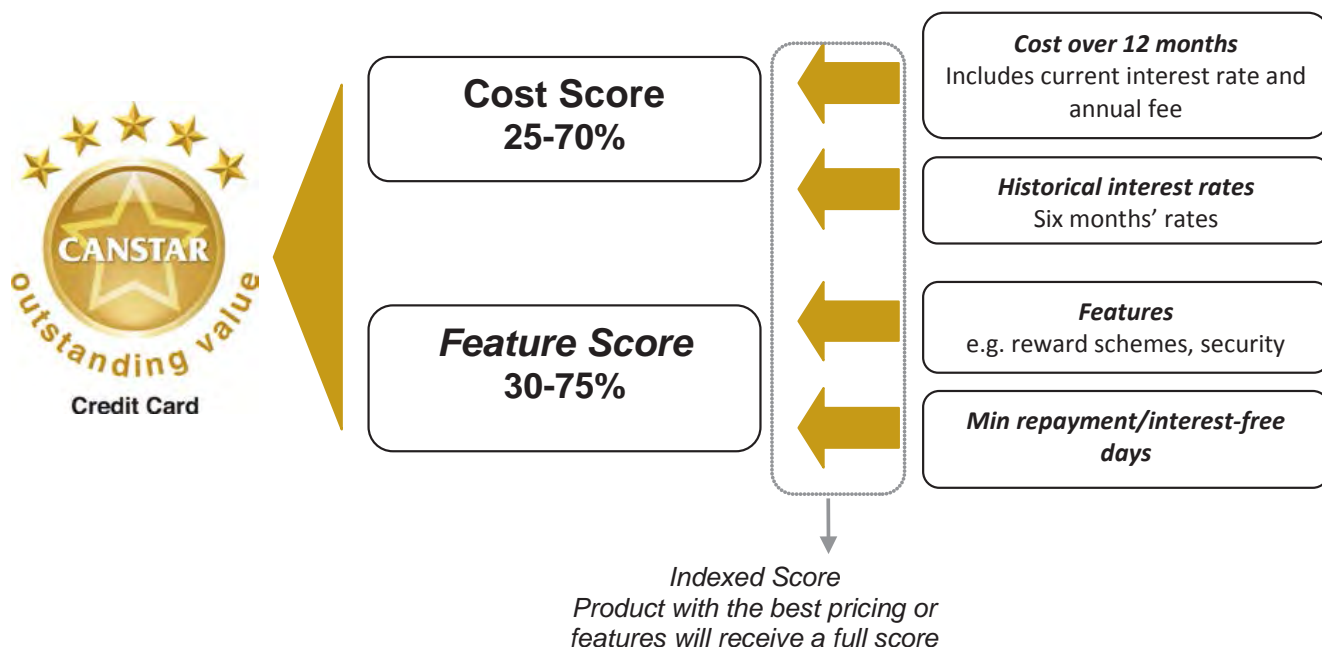
## How does it work? How are the 'stars' calculated?

Each credit card reviewed for the CANSTAR Credit Card Star Ratings is awarded points for its comparative Costs and for the array of positive Features attached to the card. These features include rewards programs, premium card facilities, repayment capabilities and conditions attached to interest charging.

To arrive at the total score, CANSTAR applies a weight (w) against the Cost score (C) and the Features score (F). This weight will vary for each profile of credit card usage. The weight will reflect the relative importance of either costs or features in determining the best value card for the type of credit card usage and payment.

$$\text{COST SCORE ( C )} + \text{FEATURES SCORE ( F )} = \text{TOTAL SCORE ( T )}$$





## Weightings

	COST			FEATURES			
Profiles	COST	Cost over 12 months	Historical rates	FEATURES	Product features	Free days	Min repayment
Big Spender	25%	70%	30%	75%	90%	10%	0%
Everyday Spender	35%	70%	30%	65%	90%	10%	0%
Habitual Spender	70%	50%	50%	30%	83%	0%	17%
Occasional Spender	60%	70%	30%	40%	87%	13%	0%

## Costs (C)

CANSTAR compares both current and historical credit card pricing data to calculate the COST (C) component of each product's overall score. Current data is used to calculate the annual cost to the cardholder for using each card. The cost of each card varies depending on the characteristics of the spending profile. Below are some of the spending and revolving details used in the calculation of the cost of each credit card.

- 1) **Current data** – includes a scenario for each of the four credit card spending profiles:
  - Big Spender – spends \$60,000 per year and revolves \$9,000 for one month
  - Everyday Spender – spends \$24,000 per year and revolves \$3,000 for one month
  - Habitual Spender – spends \$12,000 per year while revolving \$6,000
  - Occasional Spender – spends \$6,000 per year and revolves \$750 four times a year
- 2) **Historical performance of interest rate** – takes into account the product history in the last six months.

## Features (F)

Each card Feature (F) is allocated points. Points are awarded for positive credit card traits such as lack of fees or greater flexibility. The total features score for each category of information (e.g. repayment capabilities) is ranked and weighted with each category contributing to the overall Features score (F). As Features are relatively static, they are not measured over time.

## Weightings

The Costs and Features are weighted differently for each spending profile. This is done in recognition of the relative importance of the different product components to each profile.

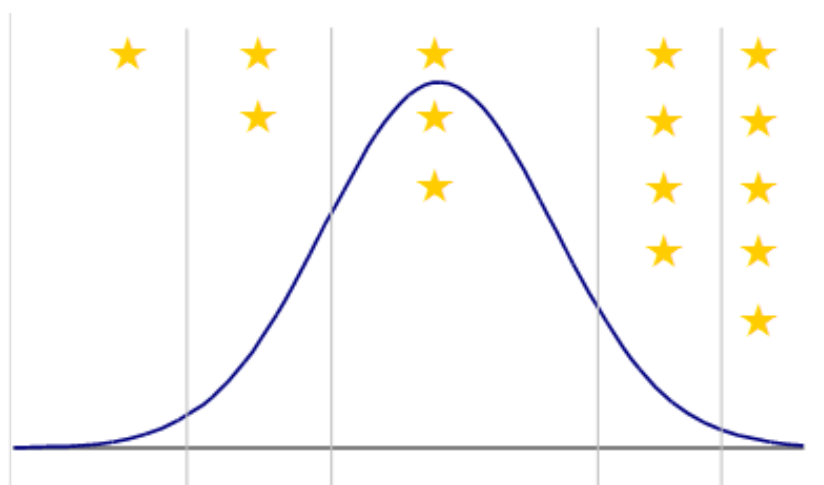
The methodology for each profile is subtly adjusted to account for the differences between them. The process considers each profile separately and assigns weights representative of that profile (see table below). For the Habitual Spender, for example, the rates and fees associated with a card account for 70% of that card's total score and the features account for the remaining 30%. The cards targeting this user demographic have fewer features, less flexibility and compete mainly on pricing. The cards targeting the Big Spender on the other hand (e.g. Gold, Platinum or rewards cards) typically offer more features. The Big Spender profile has therefore been adjusted so that features account for 75% of the total score, while rates and fees account for 25%.

The Costs (C) plus Features (F) point scores are indexed and totalled to provide the Total Index Points. Together they form the basis of CANSTAR's *Credit Card Star Ratings*.

FEATURES WEIGHTS USED IN STAR RATINGS SCORING				
FEATURES CATEGORY	HABITUAL SPENDER	OCCASIONAL SPENDER	EVERYDAY SPENDER	BIG SPENDER
ADDITIONAL FEES & CHARGES	13%	20%	5%	4.5%
CARD TERMS	20%	15%	7%	6%
LATE PAYMENT INTEREST CHARGING	16%	15.5%	11.5%	10%
MERCHANT ACCEPTABILITY	14%	15%	9.5%	8%
CARD SECURITY	14%	15%	6.5%	5.5%
PREMIUM CARD FACILITIES	3%	3%	15.5%	22%
REPAYMENT CAPABILITIES	7%	5%	3.5%	3%
REWARDS PROGRAM	3.5%	3.5%	35%*	35%**
SPECIAL PURCHASING POLICIES	9%	3%	3%	3%
APPLICATION PROCESS	6.5%	5%	3.5%	3%
*based on \$24k rewards star ratings (for companion cards, 35% of weight allocated to AMEX program, 65% to Visa/MasterCard)				
**based on \$60k rewards star rating ( for companion cards, 40% of weight allocated to AMEX program, 60% to Visa/MasterCard)				

## 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 CANSTAR star ratings concept, with five stars denoting outstanding value.

## 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 nor every feature compared that is relevant to you.

## How many products and financial institutions are analysed?

In order to calculate the ratings, CANSTAR has analysed 190 credit card products from 65 financial institutions in Australia. In addition, over 100 parts of a product are analysed including product parameters, flexibility and operating terms and conditions.

## How often are CANSTAR *Credit Card Star Ratings* re-rated?

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

## Does CANSTAR rate other product areas?

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



- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- 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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# Credit Card Star Ratings

Report Date: April 2014

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## BIG SPENDER

Company	Product	Rate (as at 01/03/2014)	Free Days	Annual Fee (\$) (as at 01/03/14)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★★ "outstanding value"								
ANZ	Rewards Platinum	18.79%	55	149.00	N/A	6000	No Max	✓
Bankwest	More Platinum MasterCard	19.49%	55	130.00	N/A	6000	100000	✓
Bankwest	Qantas Platinum MasterCard	19.99%	55	160.00	N/A	6000	No Max	✓
Citibank	Emirates Platinum MasterCard	20.99%	55	229.00	N/A	6000	100000	✓
Citibank	Platinum	20.99%	55	199.00	N/A	6000	100000	✓
Citibank	Signature	20.99%	55	299.00	N/A	15000	100000	✓
Coles	Platinum Rewards MasterCard	19.99%	62	49.00	N/A	6000	No Max	✓
Coles	Rewards MasterCard	19.99%	62	49.00	N/A	500	No Max	✓
Commonwealth Bank	Gold Awards	20.24%	55	144.00	N/A	4000	No Max	✓
Commonwealth Bank	Platinum Awards	20.24%	55	280.00	N/A	6000	No Max	✓
Credit Unions*	Platinum MasterCard	20.24%	55	99.00	N/A	6000	30000	✓
CUA	Platinum MasterCard	20.24%	55	99.00	N/A	6000	30000	✓
HSBC	Platinum Qantas Credit Card	19.99%	55	199.00	N/A	6000	No Max	✓
nab	flybuys Rewards Card	19.49%	44	65.00	N/A	6000	No Max	✓
Suncorp Bank	Platinum Card	20.74%	55	199.00	N/A	6000	30000	✓
Virgin Money	Velocity High Flyer Card	20.74%	44	289.00	N/A	15000	100000	✓
★★★★★								
American Express	David Jones Card	20.74%	44	99.00	N/A	2000	25000	✓
American Express	David Jones Platinum Card	20.74%	44	295.00	N/A	2000	50000	✓
American Express	Platinum Edge Credit Card	20.74%	55	195.00	N/A	3000	50000	✓
American Express	Platinum Reserve Credit Card	20.74%	55	395.00	N/A	3000	50000	✓
ANZ	Freq Flyer Platinum	19.99%	55	295.00	N/A	6000	No Max	✓
ANZ	Platinum	19.74%	55	87.00	20000	6000	No Max	✗
ANZ	Rewards	18.79%	44	89.00	N/A	1000	25000	✓
Bankwest	Breeze Platinum MasterCard	11.99%	55	99.00	N/A	6000	No Max	✗
Bankwest	More Gold MasterCard	19.49%	55	120.00	N/A	5000	50000	✓
Bankwest	Zero Platinum MasterCard	17.99%	55	0.00	N/A	6000	No Max	✗
BOQ	Platinum Visa	20.74%	55	199.00	N/A	6000	30000	✓
Citibank	Clear Platinum Visa	12.99%	55	99.00	N/A	6000	60000	✓
Citibank	Select Credit Card	20.74%	55	700.00	N/A	15000	100000	✓
Coastline Credit Union	Visa Rewarder	17.00%	55	75.00	12000	500	25000	✓
Coles	No Annual Fee MasterCard	17.99%	62	0.00	N/A	500	No Max	✓
Coles	No Annual Fee Platinum Master	17.99%	62	0.00	N/A	6000	No Max	✓
Commonwealth Bank	Diamond Awards	20.24%	55	425.00	N/A	18000	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	55	90.00	10000	4000	No Max	✗
Commonwealth Bank	Standard Awards	20.24%	55	89.00	N/A	500	No Max	✓
GE Money	GO MasterCard	21.74%	62	59.00	N/A	1000	25000	✓
HSBC	Platinum Credit Card	19.99%	55	0.00	N/A	6000	No Max	✓
Hume Building Society	Gold	17.95%	55	60.00	12000	7500	50000	✓
nab	Qantas Rewards Premium	19.99%	44	250.00	N/A	6000	500000	✓
nab	Velocity Rewards Premium	19.99%	44	150.00	N/A	6000	50000	✓
Qantas Credit Union	Lifestyle	12.34%	0	0.00	N/A	1000	50000	✓
Qantas Credit Union	Lifestyle Plus	15.85%	46	0.00	N/A	1000	50000	✓
Qantas Credit Union	Visa Platinum Credit Card	18.99%	55	195.00	N/A	6000	50000	✓
Qld Police Credit Union	Bluey Rewarder Card	17.24%	55	48.00	N/A	1000	25000	✓

your guide to product excellence



# Credit Card Star Ratings

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## BIG SPENDER

Company	Product	Rate (as at 01/03/2014)	Free Days	Annual Fee (\$) (as at 01/03/14)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★★								
Queensland Country Credit Union	Visa Card	13.20%	55	39.00	N/A	500	No Max	✓
Suncorp Bank	Gold Card	20.50%	55	120.00	N/A	5000	25000	✓
Virgin Money	Velocity Flyer Card	20.74%	44	129.00	N/A	6000	100000	✓
Westpac	Altitude Black	19.99%	45	395.00	N/A	15000	100000	✓
Westpac	Altitude Platinum	19.99%	45	150.00	N/A	6000	50000	✓
★★★★								
ADCU	Low Rate Visa Card	10.99%	55	49.00	N/A	500	No Max	✗
American Express	Qantas Discovery Card	20.74%	44	0.00	N/A	2000	100000	✓
American Express	Qantas Premium Card	20.74%	44	249.00	N/A	5000	100000	✓
American Express	Qantas Ultimate Card	20.74%	44	450.00	N/A	5000	100000	✓
American Express	Velocity Escape Card	20.74%	44	0.00	N/A	3000	50000	✓
American Express	Velocity Gold Card	20.74%	44	199.00	N/A	3000	50000	✓
American Express	Velocity Platinum Card	20.74%	44	349.00	N/A	3000	100000	✓
ANZ	Balance Visa	13.99%	55	79.00	N/A	1000	25000	✓
ANZ	Frequent Flyer	19.99%	44	95.00	N/A	1000	No Max	✓
ANZ	Low Rate Platinum	13.49%	55	99.00	N/A	6000	No Max	✗
Aussie	Low Rate Platinum Card	13.29%	55	99.00	N/A	6000	No Max	✗
Bank of Melbourne	Amplify Credit Card	18.74%	55	79.00	N/A	1000	80000	✓
Bank of Melbourne	Platinum Visa Card	15.99%	55	89.00	N/A	6000	80000	✗
bankmecu	Visa Credit Card	13.14%	55	0.00	N/A	1000	No Max	✗
BankSA	Amplify Credit Card	18.74%	55	79.00	N/A	1000	80000	✓
BankSA	Platinum Visa Card	15.99%	55	89.00	N/A	6000	80000	✗
BankVic	Visa Gold credit card	16.95%	55	50.00	N/A	5000	30000	✓
BankVic	Visa Silver credit card	11.95%	44	0.00	N/A	1000	10000	✗
Bankwest	Breeze Gold MasterCard	11.99%	55	89.00	N/A	5000	50000	✗
Bankwest	Breeze MasterCard	11.99%	55	59.00	N/A	1000	25000	✗
Bankwest	More MasterCard	19.49%	55	70.00	N/A	1000	25000	✓
Bankwest	Qantas Gold MasterCard	19.99%	55	150.00	N/A	5000	No Max	✓
Bankwest	Zero Gold MasterCard	17.99%	55	0.00	N/A	5000	No Max	✗
bcu	Visa Bonus Rewarder	16.80%	55	40.00	N/A	500	20000	✓
Bendigo Bank	Basic Black MasterCard/Visa	12.49%	44	45.00	N/A	500	50000	✗
Bendigo Bank	Platinum Visa	19.99%	55	85.00	N/A	6000	50000	✓
Bendigo Bank	Ready Red MasterCard/Visa	19.99%	44	45.00	N/A	500	50000	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	55	24.00	N/A	500	50000	✓
Beyond Bank	Low Rate Visa Credit Card	10.49%	62	49.00	N/A	1000	80000	✗
Big Sky Building Society	Cash Rewards Visa Card	16.58%	45	0.00	N/A	500	No Max	✓
Big Sky Building Society	Low Rate Visa Card	13.58%	45	0.00	N/A	500	No Max	✗
BOQ	Blue Visa	20.74%	44	60.00	N/A	2000	10000	✓
Citibank	Classic	20.99%	55	89.00	N/A	2000	30000	✓
Commonwealth Bank	Low Fee MasterCard	19.74%	55	24.00	1000	500	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	12.99%	55	120.00	N/A	4000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	12.99%	55	78.00	N/A	500	No Max	✗
Community First CU	Low Rate Visa Cred Card	8.99%	55	40.00	N/A	1000	15000	✗
Community First CU	McGrath Pink Visa Card	8.99%	55	40.00	N/A	1000	15000	✗
Credit Unions*	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	15000	✗



# Credit Card Star Ratings

Report Date: April 2014

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## BIG SPENDER

Company	Product	Rate (as at 01/03/2014)	Free Days	Annual Fee (\$) (as at 01/03/14)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★ ★ ★								
CUA	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	15000	✗
Defence Bank	True Blue Credit Card	11.74%	55	45.00	N/A	1000	25000	✗
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	45	36.00	N/A	500	20000	✓
First Option Credit Union	Standard Visa Credit Card	13.49%	45	18.00	N/A	500	20000	✗
GE Money	28 Degrees MasterCard	20.99%	55	0.00	N/A	500	No Max	✗
Greater Building Society	Credit Card	11.50%	55	40.00	10000	1000	25000	✗
Horizon Credit Union	Visa Credit Card	12.95%	45	0.00	N/A	1000	30000	✗
Hume Building Society	Loyalty	17.95%	55	30.00	8000	500	20000	✓
Hume Building Society	Value	13.15%	55	0.00	N/A	500	20000	✗
Intech Credit Union	Titanium Visa 55	12.30%	55	46.00	N/A	1000	40000	✗
Macquarie Bank	Hilton Platinum Card	20.70%	55	295.00	N/A	6000	No Max	✓
Macquarie Bank	Visa Gold Card	20.70%	55	130.00	N/A	2000	50000	✓
Macquarie Bank	Visa Platinum Card	20.70%	55	200.00	N/A	6000	No Max	✓
Macquarie Credit Union	Visa Credit Card	13.54%	55	15.00	N/A	1000	10000	✗
Myer	Myer Visa Card	20.69%	62	69.00	N/A	1000	No Max	✓
nab	Gold MasterCard/Visa	19.49%	44	90.00	N/A	6000	No Max	✗
nab	Low Fee MasterCard	19.49%	44	30.00	N/A	500	No Max	✗
nab	Low Rate Card	13.99%	55	59.00	N/A	500	No Max	✗
nab	Qantas Rewards	19.99%	44	65.00	N/A	500	500000	✓
nab	Velocity Rewards	19.99%	44	65.00	N/A	500	No Max	✓
Newcastle Permanent	Value+ Credit Card	11.99%	55	49.00	N/A	500	20000	✗
People's Choice Credit Union	Visa Credit Card	15.95%	62	40.00	N/A	1000	No Max	✗
Police Bank	Visa Credit Card	10.96%	55	30.00	N/A	1000	30000	✗
Qld Police Credit Union	Bluey Card	13.24%	55	25.00	N/A	1000	25000	✗
SCU	Low Rate Visa Credit Card	10.49%	55	30.00	N/A	1000	No Max	✗
Select Credit Union	Super Credit Card	10.99%	55	30.00	N/A	1000	20000	✗
SGE Credit Union	Gold Solutions	14.95%	55	100.00	N/A		20000	✓
St.George Bank	Amplify Credit Card	18.74%	55	79.00	N/A	1000	80000	✓
St.George Bank	Platinum Visa Card	15.99%	55	89.00	N/A	6000	80000	✗
Teachers Mutual Bank	Teachers Credit Card	11.50%	55	0.00	N/A	1000	25000	✗
Victoria Teachers Mutual	Visa Classic Credit Card	13.19%	55	0.00	N/A	500	No Max	✗
Victoria Teachers Mutual	Visa Platinum Credit Card	9.99%	55	84.00	N/A	6000	No Max	✗
Westpac	55 day Platinum Visa	19.59%	55	0.00	20000	6000	100000	✗
Westpac	Altitude	19.99%	45	100.00	N/A	1000	30000	✓
Westpac	earth	19.99%	45	75.00	N/A	1000	No Max	✓
Westpac	earth Black	19.99%	45	395.00	N/A	18000	100000	✓
Westpac	earth Platinum	19.99%	45	125.00	N/A	6000	50000	✓
Westpac	Singapore Airlines Platinum Car	19.49%	45	250.00	N/A	6000	100000	✓
★ ★								
ANZ	First	19.74%	44	30.00	N/A	1000	25000	✗
ANZ	Low Rate	13.49%	55	58.00	N/A	1000	25000	✗
Aussie	Low Rate Classic Card	12.49%	55	49.00	N/A	500	No Max	✗
Bank of Melbourne	Vertigo MasterCard	13.24%	55	55.00	N/A	500	40000	✗
BankSA	Vertigo MasterCard	13.24%	55	55.00	N/A	500	40000	✗
Bankwest	Qantas Classic MasterCard	19.99%	55	100.00	N/A	1000	No Max	✓



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## BIG SPENDER

Company	Product	Rate (as at 01/03/2014)	Free Days	Annual Fee (\$) (as at 01/03/14)		Credit Limit (\$)		Rewards Program Availabe
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★								
Bankwest	Zero MasterCard	17.99%	55	0.00	N/A	1000	25000	✗
bcb	Classic Visa Card	11.80%	55	40.00	N/A	500	20000	✗
Bendigo Bank	RSPCA Rescue Visa	15.49%	40	24.00	N/A	500	50000	✗
BOQ	Low Rate Visa Card	13.49%	55	55.00	N/A	2000	20000	✗
GE Money	Gem Visa	22.99%	55	99.00	N/A	1000	No Max	✗
Heritage Bank	Visa Classic Basic	16.75%	55	18.00	10000	1000	10000	✗
Heritage Bank	Visa Classic No Frills	11.80%	0	0.00	N/A	1000	10000	✗
Heritage Bank	Visa Classic Rewards	16.75%	55	48.00	N/A	1000	10000	✓
Heritage Bank	Visa Gold Basic	16.75%	55	36.00	20000	5000	50000	✗
Heritage Bank	Visa Gold No Frills	11.80%	0	0.00	N/A	5000	50000	✗
HSBC	Credit Card	17.99%	55	0.00	N/A	1000	No Max	✓
Hunter United Credit Un	Visa Credit Card	11.49%	55	59.00	N/A	1000	25000	✗
ME Bank	MasterCard	12.25%	44	49.00	N/A	1000	15000	✗
P&N Bank	Easypay Visa	11.49%	45	40.00	N/A	500	No Max	✗
SGE Credit Union	Classic Solutions	12.95%	45	50.00	N/A		10000	✓
St.George Bank	Vertigo MasterCard	13.24%	55	55.00	N/A	500	40000	✗
Suncorp Bank	Standard Card	12.74%	0	55.00	N/A	2000	20000	✗
Virgin Money	Low Rate Credit Card	10.99%	44	99.00	N/A	6000	100000	✗
Virgin Money	No Annual Fee Credit Card	18.99%	44	0.00	N/A	2000	10000	✗
★								
bankmecu	Low Rate Visa CreditCard	10.14%	0	59.00	N/A	1000	No Max	✗
ECU Australia	Low Rate Visa Credit Card	13.50%	55	48.00	N/A	1000	50000	✗
Heritage Bank	Visa Gold Rewards	16.75%	55	90.00	N/A	5000	50000	✓
Macquarie Bank	Visa RateSaver Card	14.95%	55	69.00	N/A	2000	50000	✗
SERVICE ONE Members Bank	Visa	15.25%	0	0.00	N/A	500	10000	✗

\*Credit Unions includes the following financial institutions:

- Catalyst Mutual
- Community CPS Australia
- Companion CU
- FCCS Credit Union
- Holiday Coast CU
- Illawarra CU NSW
- IMB
- MyState Financial
- QT Mutual Bank
- Queenslanders CU
- SERVICE ONE Members Bank
- Sutherland Credit Union
- Unicredit-WA



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## EVERYDAY SPENDER

Company	Product	Rate (as at 01/03/2014)	Free Days	Annual Fee (\$) (as at 01/03/14)		Credit Limit (\$)		Rewards Program Availabe
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★★ "outstanding value"								
ANZ	Rewards Platinum	18.79%	55	149.00	N/A	6000	No Max	✓
Bankwest	More Platinum MasterCard	19.49%	55	130.00	N/A	6000	100000	✓
Bankwest	Qantas Platinum MasterCard	19.99%	55	160.00	N/A	6000	No Max	✓
Big Sky Building Society	Cash Rewards Visa Card	16.58%	45	0.00	N/A	500	No Max	✓
Coastline Credit Union	Visa Rewarder	17.00%	55	75.00	12000	500	25000	✓
Coles	No Annual Fee MasterCard	17.99%	62	0.00	N/A	500	No Max	✓
Coles	No Annual Fee Platinum Master	17.99%	62	0.00	N/A	6000	No Max	✓
Coles	Platinum Rewards MasterCard	19.99%	62	49.00	N/A	6000	No Max	✓
Coles	Rewards MasterCard	19.99%	62	49.00	N/A	500	No Max	✓
Credit Unions*	Platinum MasterCard	20.24%	55	99.00	N/A	6000	30000	✓
CUA	Platinum MasterCard	20.24%	55	99.00	N/A	6000	30000	✓
Hume Building Society	Gold	17.95%	55	60.00	12000	7500	50000	✓
Hume Building Society	Loyalty	17.95%	55	30.00	8000	500	20000	✓
nab	flybuys Rewards Card	19.49%	44	65.00	N/A	6000	No Max	✓
Qantas Credit Union	Lifestyle	12.34%	0	0.00	N/A	1000	50000	✓
Qantas Credit Union	Lifestyle Plus	15.85%	46	0.00	N/A	1000	50000	✓
Qld Police Credit Union	Bluey Rewarder Card	17.24%	55	48.00	N/A	1000	25000	✓
Teachers Mutual Bank	Teachers Credit Card	11.50%	55	0.00	N/A	1000	25000	✗

★★★★★

American Express	Qantas Discovery Card	20.74%	44	0.00	N/A	2000	100000	✓
American Express	Velocity Escape Card	20.74%	44	0.00	N/A	3000	50000	✓
ANZ	Platinum	19.74%	55	87.00	20000	6000	No Max	✗
ANZ	Rewards	18.79%	44	89.00	N/A	1000	25000	✓
Bank of Melbourne	Amplify Credit Card	18.74%	55	79.00	N/A	1000	80000	✓
BankSA	Amplify Credit Card	18.74%	55	79.00	N/A	1000	80000	✓
BankVic	Visa Silver credit card	11.95%	44	0.00	N/A	1000	10000	✗
Bankwest	Zero Gold MasterCard	17.99%	55	0.00	N/A	5000	No Max	✗
Bankwest	Zero Platinum MasterCard	17.99%	55	0.00	N/A	6000	No Max	✗
Big Sky Building Society	Low Rate Visa Card	13.58%	45	0.00	N/A	500	No Max	✗
Commonwealth Bank	Gold Awards	20.24%	55	144.00	N/A	4000	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	55	90.00	10000	4000	No Max	✗
Commonwealth Bank	Standard Awards	20.24%	55	89.00	N/A	500	No Max	✓
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	45	36.00	N/A	500	20000	✓
GE Money	GO MasterCard	21.74%	62	59.00	N/A	1000	25000	✓
Greater Building Society	Credit Card	11.50%	55	40.00	10000	1000	25000	✗
Horizon Credit Union	Visa Credit Card	12.95%	45	0.00	N/A	1000	30000	✗
HSBC	Platinum Credit Card	19.99%	55	0.00	N/A	6000	No Max	✓
HSBC	Platinum Qantas Credit Card	19.99%	55	199.00	N/A	6000	No Max	✓
Hume Building Society	Value	13.15%	55	0.00	N/A	500	20000	✗
Myer	Myer Visa Card	20.69%	62	69.00	N/A	1000	No Max	✓
nab	Qantas Rewards	19.99%	44	65.00	N/A	500	500000	✓
nab	Velocity Rewards	19.99%	44	65.00	N/A	500	No Max	✓
nab	Velocity Rewards Premium	19.99%	44	150.00	N/A	6000	50000	✓
Queensland Country Credit Union	Visa Card	13.20%	55	39.00	N/A	500	No Max	✓
St.George Bank	Amplify Credit Card	18.74%	55	79.00	N/A	1000	80000	✓

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				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★★								
Suncorp Bank	Gold Card	20.50%	55	120.00	N/A	5000	25000	✓
Suncorp Bank	Platinum Card	20.74%	55	199.00	N/A	6000	30000	✓
Victoria Teachers Mutual	Visa Classic Credit Card	13.19%	55	0.00	N/A	500	No Max	✗
Virgin Money	Velocity Flyer Card	20.74%	44	129.00	N/A	6000	100000	✓
Westpac	55 day Platinum Visa	19.59%	55	0.00	20000	6000	100000	✗
Westpac	earth	19.99%	45	75.00	N/A	1000	No Max	✓
Westpac	earth Platinum	19.99%	45	125.00	N/A	6000	50000	✓
★★★★								
ADCU	Low Rate Visa Card	10.99%	55	49.00	N/A	500	No Max	✗
American Express	David Jones Card	20.74%	44	99.00	N/A	2000	25000	✓
American Express	David Jones Platinum Card	20.74%	44	295.00	N/A	2000	50000	✓
American Express	Platinum Edge Credit Card	20.74%	55	195.00	N/A	3000	50000	✓
American Express	Platinum Reserve Credit Card	20.74%	55	395.00	N/A	3000	50000	✓
ANZ	Balance Visa	13.99%	55	79.00	N/A	1000	25000	✓
ANZ	Freq Flyer Platinum	19.99%	55	295.00	N/A	6000	No Max	✓
ANZ	Frequent Flyer	19.99%	44	95.00	N/A	1000	No Max	✓
ANZ	Low Rate Platinum	13.49%	55	99.00	N/A	6000	No Max	✗
Aussie	Low Rate Platinum Card	13.29%	55	99.00	N/A	6000	No Max	✗
Bank of Melbourne	Platinum Visa Card	15.99%	55	89.00	N/A	6000	80000	✗
bankmecu	Visa Credit Card	13.14%	55	0.00	N/A	1000	No Max	✗
BankSA	Platinum Visa Card	15.99%	55	89.00	N/A	6000	80000	✗
BankVic	Visa Gold credit card	16.95%	55	50.00	N/A	5000	30000	✓
Bankwest	Breeze Gold MasterCard	11.99%	55	89.00	N/A	5000	50000	✗
Bankwest	Breeze MasterCard	11.99%	55	59.00	N/A	1000	25000	✗
Bankwest	Breeze Platinum MasterCard	11.99%	55	99.00	N/A	6000	No Max	✗
Bankwest	More Gold MasterCard	19.49%	55	120.00	N/A	5000	50000	✓
Bankwest	More MasterCard	19.49%	55	70.00	N/A	1000	25000	✓
Bankwest	Qantas Classic MasterCard	19.99%	55	100.00	N/A	1000	No Max	✓
Bankwest	Qantas Gold MasterCard	19.99%	55	150.00	N/A	5000	No Max	✓
Bankwest	Zero MasterCard	17.99%	55	0.00	N/A	1000	25000	✗
bcu	Visa Bonus Rewarder	16.80%	55	40.00	N/A	500	20000	✓
Bendigo Bank	Basic Black MasterCard/Visa	12.49%	44	45.00	N/A	500	50000	✗
Bendigo Bank	Platinum Visa	19.99%	55	85.00	N/A	6000	50000	✓
Bendigo Bank	Ready Red MasterCard/Visa	19.99%	44	45.00	N/A	500	50000	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	55	24.00	N/A	500	50000	✓
Bendigo Bank	RSPCA Rescue Visa	15.49%	40	24.00	N/A	500	50000	✗
Beyond Bank	Low Rate Visa Credit Card	10.49%	62	49.00	N/A	1000	80000	✗
BOQ	Platinum Visa	20.74%	55	199.00	N/A	6000	30000	✓
Citibank	Classic	20.99%	55	89.00	N/A	2000	30000	✓
Citibank	Clear Platinum Visa	12.99%	55	99.00	N/A	6000	60000	✓
Citibank	Emirates Platinum MasterCard	20.99%	55	229.00	N/A	6000	100000	✓
Citibank	Platinum	20.99%	55	199.00	N/A	6000	100000	✓
Citibank	Select Credit Card	20.74%	55	700.00	N/A	15000	100000	✓
Citibank	Signature	20.99%	55	299.00	N/A	15000	100000	✓
Commonwealth Bank	Diamond Awards	20.24%	55	425.00	N/A	18000	No Max	✓



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				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★ ★ ★								
Commonwealth Bank	Low Fee MasterCard	19.74%	55	24.00	1000	500	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	12.99%	55	120.00	N/A	4000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	12.99%	55	78.00	N/A	500	No Max	✗
Commonwealth Bank	Platinum Awards	20.24%	55	280.00	N/A	6000	No Max	✓
Community First CU	Low Rate Visa Cred Card	8.99%	55	40.00	N/A	1000	15000	✗
Community First CU	McGrath Pink Visa Card	8.99%	55	40.00	N/A	1000	15000	✗
Credit Unions*	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	15000	✗
CUA	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	15000	✗
Defence Bank	True Blue Credit Card	11.74%	55	45.00	N/A	1000	25000	✗
Encompass Credit Union	Visa Credit Card	15.00%	55	36.00	N/A	1000	5000	✗
First Option Credit Union	Standard Visa Credit Card	13.49%	45	18.00	N/A	500	20000	✗
GE Money	28 Degrees MasterCard	20.99%	55	0.00	N/A	500	No Max	✗
Heritage Bank	Visa Classic Basic	16.75%	55	18.00	10000	1000	10000	✗
Heritage Bank	Visa Classic No Frills	11.80%	0	0.00	N/A	1000	10000	✗
Heritage Bank	Visa Gold Basic	16.75%	55	36.00	20000	5000	50000	✗
Heritage Bank	Visa Gold No Frills	11.80%	0	0.00	N/A	5000	50000	✗
HSBC	Credit Card	17.99%	55	0.00	N/A	1000	No Max	✓
Intech Credit Union	Titanium Visa 55	12.30%	55	46.00	N/A	1000	40000	✗
Macquarie Credit Union	Visa Credit Card	13.54%	55	15.00	N/A	1000	10000	✗
nab	Gold MasterCard/Visa	19.49%	44	90.00	N/A	6000	No Max	✗
nab	Low Fee MasterCard	19.49%	44	30.00	N/A	500	No Max	✗
nab	Low Rate Card	13.99%	55	59.00	N/A	500	No Max	✗
nab	Qantas Rewards Premium	19.99%	44	250.00	N/A	6000	500000	✓
Newcastle Permanent	Value+ Credit Card	11.99%	55	49.00	N/A	500	20000	✗
People's Choice Credit Union	Visa Credit Card	15.95%	62	40.00	N/A	1000	No Max	✗
Police Bank	Visa Credit Card	10.96%	55	30.00	N/A	1000	30000	✗
Qantas Credit Union	Visa Platinum Credit Card	18.99%	55	195.00	N/A	6000	50000	✓
Qld Police Credit Union	Bluey Card	13.24%	55	25.00	N/A	1000	25000	✗
SCU	Low Rate Visa Credit Card	10.49%	55	30.00	N/A	1000	No Max	✗
Select Credit Union	Super Credit Card	10.99%	55	30.00	N/A	1000	20000	✗
SGE Credit Union	Gold Solutions	14.95%	55	100.00	N/A		20000	✓
St.George Bank	Platinum Visa Card	15.99%	55	89.00	N/A	6000	80000	✗
Victoria Teachers Mutual	Visa Platinum Credit Card	9.99%	55	84.00	N/A	6000	No Max	✗
Virgin Money	No Annual Fee Credit Card	18.99%	44	0.00	N/A	2000	10000	✗
Virgin Money	Velocity High Flyer Card	20.74%	44	289.00	N/A	15000	100000	✓
Westpac	Altitude	19.99%	45	100.00	N/A	1000	30000	✓
Westpac	Altitude Black	19.99%	45	395.00	N/A	15000	100000	✓
Westpac	Altitude Platinum	19.99%	45	150.00	N/A	6000	50000	✓
Westpac	Singapore Airlines Platinum Car	19.49%	45	250.00	N/A	6000	100000	✓
★ ★								
American Express	Velocity Gold Card	20.74%	44	199.00	N/A	3000	50000	✓
ANZ	First	19.74%	44	30.00	N/A	1000	25000	✗
ANZ	Low Rate	13.49%	55	58.00	N/A	1000	25000	✗
Aussie	Low Rate Classic Card	12.49%	55	49.00	N/A	500	No Max	✗
Bank of Melbourne	Vertigo MasterCard	13.24%	55	55.00	N/A	500	40000	✗



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				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★								
BankSA	Vertigo MasterCard	13.24%	55	55.00	N/A	500	40000	✗
bcu	Classic Visa Card	11.80%	55	40.00	N/A	500	20000	✗
BOQ	Blue Visa	20.74%	44	60.00	N/A	2000	10000	✓
BOQ	Low Rate Visa Card	13.49%	55	55.00	N/A	2000	20000	✗
GE Money	Gem Visa	22.99%	55	99.00	N/A	1000	No Max	✗
Heritage Bank	Visa Classic Rewards	16.75%	55	48.00	N/A	1000	10000	✓
Hunter United Credit Un	Visa Credit Card	11.49%	55	59.00	N/A	1000	25000	✗
Macquarie Bank	Hilton Platinum Card	20.70%	55	295.00	N/A	6000	No Max	✓
Macquarie Bank	Visa Gold Card	20.70%	55	130.00	N/A	2000	50000	✓
Macquarie Bank	Visa Platinum Card	20.70%	55	200.00	N/A	6000	No Max	✓
ME Bank	MasterCard	12.25%	44	49.00	N/A	1000	15000	✗
P&N Bank	Easypay Visa	11.49%	45	40.00	N/A	500	No Max	✗
SGE Credit Union	Classic Solutions	12.95%	45	50.00	N/A		10000	✓
St.George Bank	Vertigo MasterCard	13.24%	55	55.00	N/A	500	40000	✗
Suncorp Bank	Standard Card	12.74%	0	55.00	N/A	2000	20000	✗
Virgin Money	Low Rate Credit Card	10.99%	44	99.00	N/A	6000	100000	✗
Westpac	earth Black	19.99%	45	395.00	N/A	18000	100000	✓
★								
American Express	Qantas Premium Card	20.74%	44	249.00	N/A	5000	100000	✓
American Express	Qantas Ultimate Card	20.74%	44	450.00	N/A	5000	100000	✓
American Express	Velocity Platinum Card	20.74%	44	349.00	N/A	3000	100000	✓
bankmecu	Low Rate Visa CreditCard	10.14%	0	59.00	N/A	1000	No Max	✗
ECU Australia	Low Rate Visa Credit Card	13.50%	55	48.00	N/A	1000	50000	✗
Heritage Bank	Visa Gold Rewards	16.75%	55	90.00	N/A	5000	50000	✓
Macquarie Bank	Visa RateSaver Card	14.95%	55	69.00	N/A	2000	50000	✗
SERVICE ONE Members Bank	Visa	15.25%	0	0.00	N/A	500	10000	✗

\*Credit Unions includes the following financial institutions:

- Catalyst Mutual
- Community CPS Australia
- Companion CU
- FCCS Credit Union
- Holiday Coast CU
- Illawarra CU NSW
- IMB
- MyState Financial
- QT Mutual Bank
- Queenslanders CU
- SERVICE ONE Members Bank
- Sutherland Credit Union
- Unicredit-WA



# Credit Card Star Ratings

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## HABITUAL SPENDER

Company	Product	Rate (as at 01/03/2014)	Free Days	Annual Fee (\$) (as at 01/03/14)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★★ "outstanding value"								
ADCU	Low Rate Visa Card	10.99%	55	49.00	N/A	500	No Max	✗
bankmecu	Low Rate Visa CreditCard	10.14%	0	59.00	N/A	1000	No Max	✗
BankVic	Visa Silver credit card	11.95%	44	0.00	N/A	1000	10000	✗
Bankwest	Breeze MasterCard	11.99%	55	59.00	N/A	1000	25000	✗
Beyond Bank	Low Rate Visa Credit Card	10.49%	62	49.00	N/A	1000	80000	✗
Community First CU	Low Rate Visa Cred Card	8.99%	55	40.00	N/A	1000	15000	✗
Community First CU	McGrath Pink Visa Card	8.99%	55	40.00	N/A	1000	15000	✗
Defence Bank	True Blue Credit Card	11.74%	55	45.00	N/A	1000	25000	✗
Horizon Credit Union	Visa Credit Card	12.95%	45	0.00	N/A	1000	30000	✗
Police Bank	Visa Credit Card	10.96%	55	30.00	N/A	1000	30000	✗
SCU	Low Rate Visa Credit Card	10.49%	55	30.00	N/A	1000	No Max	✗
Select Credit Union	Super Credit Card	10.99%	55	30.00	N/A	1000	20000	✗
Teachers Mutual Bank	Teachers Credit Card	11.50%	55	0.00	N/A	1000	25000	✗
Victoria Teachers Mutual	Visa Platinum Credit Card	9.99%	55	84.00	N/A	6000	No Max	✗
Virgin Money	Low Rate Credit Card	10.99%	44	99.00	N/A	6000	100000	✗
★★★★★								
ANZ	Low Rate Platinum	13.49%	55	99.00	N/A	6000	No Max	✗
Bank of Melbourne	Vertigo MasterCard	13.24%	55	55.00	N/A	500	40000	✗
BankSA	Vertigo MasterCard	13.24%	55	55.00	N/A	500	40000	✗
Bankwest	Breeze Gold MasterCard	11.99%	55	89.00	N/A	5000	50000	✗
Bankwest	Breeze Platinum MasterCard	11.99%	55	99.00	N/A	6000	No Max	✗
Bendigo Bank	Basic Black MasterCard/Visa	12.49%	44	45.00	N/A	500	50000	✗
Big Sky Building Society	Low Rate Visa Card	13.58%	45	0.00	N/A	500	No Max	✗
Citibank	Clear Platinum Visa	12.99%	55	99.00	N/A	6000	60000	✓
Commonwealth Bank	Low Rate Gold MasterCard	12.99%	55	120.00	N/A	4000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	12.99%	55	78.00	N/A	500	No Max	✗
Credit Unions*	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	15000	✗
CUA	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	15000	✗
First Option Credit Union	Standard Visa Credit Card	13.49%	45	18.00	N/A	500	20000	✗
Greater Building Society	Credit Card	11.50%	55	40.00	10000	1000	25000	✗
Heritage Bank	Visa Classic No Frills	11.80%	0	0.00	N/A	1000	10000	✗
Heritage Bank	Visa Gold No Frills	11.80%	0	0.00	N/A	5000	50000	✗
Hume Building Society	Value	13.15%	55	0.00	N/A	500	20000	✗
Hunter United Credit Un	Visa Credit Card	11.49%	55	59.00	N/A	1000	25000	✗
Intech Credit Union	Titanium Visa 55	12.30%	55	46.00	N/A	1000	40000	✗
Macquarie Credit Union	Visa Credit Card	13.54%	55	15.00	N/A	1000	10000	✗
ME Bank	MasterCard	12.25%	44	49.00	N/A	1000	15000	✗
nab	Low Rate Card	13.99%	55	59.00	N/A	500	No Max	✗
Newcastle Permanent	Value+ Credit Card	11.99%	55	49.00	N/A	500	20000	✗
P&N Bank	Easypay Visa	11.49%	45	40.00	N/A	500	No Max	✗
Qantas Credit Union	Lifestyle	12.34%	0	0.00	N/A	1000	50000	✓
Qld Police Credit Union	Bluey Card	13.24%	55	25.00	N/A	1000	25000	✗
Queensland Country Crec	Visa Card	13.20%	55	39.00	N/A	500	No Max	✓
St.George Bank	Vertigo MasterCard	13.24%	55	55.00	N/A	500	40000	✗
Suncorp Bank	Standard Card	12.74%	0	55.00	N/A	2000	20000	✗

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## HABITUAL SPENDER

Company	Product	Rate (as at 01/03/2014)	Free Days	Annual Fee (\$) (as at 01/03/14)		Credit Limit (\$)		Rewards Program Availabe
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★★								
Victoria Teachers Mutual	Visa Classic Credit Card	13.19%	55	0.00	N/A	500	No Max	✗
★★★★								
ANZ	Balance Visa	13.99%	55	79.00	N/A	1000	25000	✓
ANZ	First	19.74%	44	30.00	N/A	1000	25000	✗
ANZ	Low Rate	13.49%	55	58.00	N/A	1000	25000	✗
ANZ	Platinum	19.74%	55	87.00	20000	6000	No Max	✗
ANZ	Rewards	18.79%	44	89.00	N/A	1000	25000	✓
ANZ	Rewards Platinum	18.79%	55	149.00	N/A	6000	No Max	✓
Aussie	Low Rate Classic Card	12.49%	55	49.00	N/A	500	No Max	✗
Aussie	Low Rate Platinum Card	13.29%	55	99.00	N/A	6000	No Max	✗
Bank of Melbourne	Amplify Credit Card	18.74%	55	79.00	N/A	1000	80000	✓
Bank of Melbourne	Platinum Visa Card	15.99%	55	89.00	N/A	6000	80000	✗
bankmecu	Visa Credit Card	13.14%	55	0.00	N/A	1000	No Max	✗
BankSA	Amplify Credit Card	18.74%	55	79.00	N/A	1000	80000	✓
BankSA	Platinum Visa Card	15.99%	55	89.00	N/A	6000	80000	✗
BankVic	Visa Gold credit card	16.95%	55	50.00	N/A	5000	30000	✓
Bankwest	More Gold MasterCard	19.49%	55	120.00	N/A	5000	50000	✓
Bankwest	More MasterCard	19.49%	55	70.00	N/A	1000	25000	✓
Bankwest	More Platinum MasterCard	19.49%	55	130.00	N/A	6000	100000	✓
Bankwest	Qantas Gold MasterCard	19.99%	55	150.00	N/A	5000	No Max	✓
Bankwest	Qantas Platinum MasterCard	19.99%	55	160.00	N/A	6000	No Max	✓
Bankwest	Zero Gold MasterCard	17.99%	55	0.00	N/A	5000	No Max	✗
Bankwest	Zero MasterCard	17.99%	55	0.00	N/A	1000	25000	✗
Bankwest	Zero Platinum MasterCard	17.99%	55	0.00	N/A	6000	No Max	✗
bcu	Classic Visa Card	11.80%	55	40.00	N/A	500	20000	✗
bcu	Visa Bonus Rewarder	16.80%	55	40.00	N/A	500	20000	✓
Bendigo Bank	Platinum Visa	19.99%	55	85.00	N/A	6000	50000	✓
Bendigo Bank	Ready Red MasterCard/Visa	19.99%	44	45.00	N/A	500	50000	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	55	24.00	N/A	500	50000	✓
Bendigo Bank	RSPCA Rescue Visa	15.49%	40	24.00	N/A	500	50000	✗
Big Sky Building Society	Cash Rewards Visa Card	16.58%	45	0.00	N/A	500	No Max	✓
BOQ	Low Rate Visa Card	13.49%	55	55.00	N/A	2000	20000	✗
Citibank	Classic	20.99%	55	89.00	N/A	2000	30000	✓
Coastline Credit Union	Visa Rewarder	17.00%	55	75.00	12000	500	25000	✓
Coles	No Annual Fee MasterCard	17.99%	62	0.00	N/A	500	No Max	✓
Coles	No Annual Fee Platinum Master	17.99%	62	0.00	N/A	6000	No Max	✓
Coles	Rewards MasterCard	19.99%	62	49.00	N/A	500	No Max	✓
Commonwealth Bank	Gold Awards	20.24%	55	144.00	N/A	4000	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	55	90.00	10000	4000	No Max	✗
Commonwealth Bank	Low Fee MasterCard	19.74%	55	24.00	1000	500	No Max	✗
Commonwealth Bank	Standard Awards	20.24%	55	89.00	N/A	500	No Max	✓
Credit Unions*	Platinum MasterCard	20.24%	55	99.00	N/A	6000	30000	✓
CUA	Platinum MasterCard	20.24%	55	99.00	N/A	6000	30000	✓
ECU Australia	Low Rate Visa Credit Card	13.50%	55	48.00	N/A	1000	50000	✗
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	45	36.00	N/A	500	20000	✓



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## HABITUAL SPENDER

Company	Product	Rate (as at 01/03/2014)	Free Days	Annual Fee (\$) (as at 01/03/14)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★ ★ ★								
Heritage Bank	Visa Classic Basic	16.75%	55	18.00	10000	1000	10000	✗
Heritage Bank	Visa Classic Rewards	16.75%	55	48.00	N/A	1000	10000	✓
Heritage Bank	Visa Gold Basic	16.75%	55	36.00	20000	5000	50000	✗
Heritage Bank	Visa Gold Rewards	16.75%	55	90.00	N/A	5000	50000	✓
HSBC	Credit Card	17.99%	55	0.00	N/A	1000	No Max	✓
Hume Building Society	Loyalty	17.95%	55	30.00	8000	500	20000	✓
Macquarie Bank	Visa RateSaver Card	14.95%	55	69.00	N/A	2000	50000	✗
nab	flybuys Rewards Card	19.49%	44	65.00	N/A	6000	No Max	✓
nab	Gold MasterCard/Visa	19.49%	44	90.00	N/A	6000	No Max	✗
nab	Low Fee MasterCard	19.49%	44	30.00	N/A	500	No Max	✗
nab	Qantas Rewards	19.99%	44	65.00	N/A	500	500000	✓
nab	Qantas Rewards Premium	19.99%	44	250.00	N/A	6000	500000	✓
nab	Velocity Rewards	19.99%	44	65.00	N/A	500	No Max	✓
nab	Velocity Rewards Premium	19.99%	44	150.00	N/A	6000	50000	✓
People's Choice Credit Union	Visa Credit Card	15.95%	62	40.00	N/A	1000	No Max	✗
Qantas Credit Union	Lifestyle Plus	15.85%	46	0.00	N/A	1000	50000	✓
Qld Police Credit Union	Bluey Rewarder Card	17.24%	55	48.00	N/A	1000	25000	✓
SERVICE ONE Members Bank	Visa	15.25%	0	0.00	N/A	500	10000	✗
SGE Credit Union	Classic Solutions	12.95%	45	50.00	N/A		10000	✓
SGE Credit Union	Gold Solutions	14.95%	55	100.00	N/A		20000	✓
St.George Bank	Amplify Credit Card	18.74%	55	79.00	N/A	1000	80000	✓
St.George Bank	Platinum Visa Card	15.99%	55	89.00	N/A	6000	80000	✗
Suncorp Bank	Gold Card	20.50%	55	120.00	N/A	5000	25000	✓
Virgin Money	No Annual Fee Credit Card	18.99%	44	0.00	N/A	2000	10000	✗
Westpac	55 day Platinum Visa	19.59%	55	0.00	20000	6000	100000	✗
Westpac	Altitude	19.99%	45	100.00	N/A	1000	30000	✓
Westpac	Altitude Platinum	19.99%	45	150.00	N/A	6000	50000	✓
Westpac	earth	19.99%	45	75.00	N/A	1000	No Max	✓
Westpac	earth Platinum	19.99%	45	125.00	N/A	6000	50000	✓
★ ★								
American Express	Qantas Discovery Card	20.74%	44	0.00	N/A	2000	100000	✓
ANZ	Freq Flyer Platinum	19.99%	55	295.00	N/A	6000	No Max	✓
ANZ	Frequent Flyer	19.99%	44	95.00	N/A	1000	No Max	✓
Bankwest	Qantas Classic MasterCard	19.99%	55	100.00	N/A	1000	No Max	✓
BOQ	Blue Visa	20.74%	44	60.00	N/A	2000	10000	✓
BOQ	Platinum Visa	20.74%	55	199.00	N/A	6000	30000	✓
Citibank	Emirates Platinum MasterCard	20.99%	55	229.00	N/A	6000	100000	✓
Citibank	Platinum	20.99%	55	199.00	N/A	6000	100000	✓
Coles	Platinum Rewards MasterCard	19.99%	62	49.00	N/A	6000	No Max	✓
Commonwealth Bank	Platinum Awards	20.24%	55	280.00	N/A	6000	No Max	✓
GE Money	28 Degrees MasterCard	20.99%	55	0.00	N/A	500	No Max	✗
GE Money	Gem Visa	22.99%	55	99.00	N/A	1000	No Max	✗
GE Money	GO MasterCard	21.74%	62	59.00	N/A	1000	25000	✓
HSBC	Platinum Credit Card	19.99%	55	0.00	N/A	6000	No Max	✓
HSBC	Platinum Qantas Credit Card	19.99%	55	199.00	N/A	6000	No Max	✓



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## HABITUAL SPENDER

Company	Product	Rate (as at 01/03/2014)	Free Days	Annual Fee (\$) (as at 01/03/14)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★								
Macquarie Bank	Hilton Platinum Card	20.70%	55	295.00	N/A	6000	No Max	✓
Macquarie Bank	Visa Gold Card	20.70%	55	130.00	N/A	2000	50000	✓
Macquarie Bank	Visa Platinum Card	20.70%	55	200.00	N/A	6000	No Max	✓
Myer	Myer Visa Card	20.69%	62	69.00	N/A	1000	No Max	✓
Qantas Credit Union	Visa Platinum Credit Card	18.99%	55	195.00	N/A	6000	50000	✓
Suncorp Bank	Platinum Card	20.74%	55	199.00	N/A	6000	30000	✓
Virgin Money	Velocity Flyer Card	20.74%	44	129.00	N/A	6000	100000	✓
Westpac	Singapore Airlines Platinum Car	19.49%	45	250.00	N/A	6000	100000	✓
★								
American Express	David Jones Card	20.74%	44	99.00	N/A	2000	25000	✓
American Express	David Jones Platinum Card	20.74%	44	295.00	N/A	2000	50000	✓
American Express	Platinum Edge Credit Card	20.74%	55	195.00	N/A	3000	50000	✓
American Express	Platinum Reserve Credit Card	20.74%	55	395.00	N/A	3000	50000	✓
American Express	Qantas Premium Card	20.74%	44	249.00	N/A	5000	100000	✓
American Express	Qantas Ultimate Card	20.74%	44	450.00	N/A	5000	100000	✓
American Express	Velocity Escape Card	20.74%	44	0.00	N/A	3000	50000	✓
American Express	Velocity Gold Card	20.74%	44	199.00	N/A	3000	50000	✓
American Express	Velocity Platinum Card	20.74%	44	349.00	N/A	3000	100000	✓

\*Credit Unions includes the following financial institutions:

- Catalyst Mutual
- Community CPS Australia
- Companion CU
- FCCS Credit Union
- Holiday Coast CU
- Illawarra CU NSW
- IMB
- MyState Financial
- QT Mutual Bank
- Queenslanders CU
- SERVICE ONE Members Bank
- Sutherland Credit Union
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## OCCASIONAL SPENDER

Company	Product	Rate (as at 01/03/2014)	Free Days	Annual Fee (\$) (as at 01/03/14)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★★ "outstanding value"								
bankmecu	Visa Credit Card	13.14%	55	0.00	N/A	1000	No Max	✗
BankVic	Visa Silver credit card	11.95%	44	0.00	N/A	1000	10000	✗
Big Sky Building Society	Low Rate Visa Card	13.58%	45	0.00	N/A	500	No Max	✗
Heritage Bank	Visa Classic No Frills	11.80%	0	0.00	N/A	1000	10000	✗
Heritage Bank	Visa Gold No Frills	11.80%	0	0.00	N/A	5000	50000	✗
Horizon Credit Union	Visa Credit Card	12.95%	45	0.00	N/A	1000	30000	✗
Hume Building Society	Value	13.15%	55	0.00	N/A	500	20000	✗
Qantas Credit Union	Lifestyle	12.34%	0	0.00	N/A	1000	50000	✓
Teachers Mutual Bank	Teachers Credit Card	11.50%	55	0.00	N/A	1000	25000	✗
Victoria Teachers Mutual	Visa Classic Credit Card	13.19%	55	0.00	N/A	500	No Max	✗
★★★★★								
ADCU	Low Rate Visa Card	10.99%	55	49.00	N/A	500	No Max	✗
Bankwest	Zero Gold MasterCard	17.99%	55	0.00	N/A	5000	No Max	✗
Bankwest	Zero MasterCard	17.99%	55	0.00	N/A	1000	25000	✗
Bendigo Bank	Basic Black MasterCard/Visa	12.49%	44	45.00	N/A	500	50000	✗
Bendigo Bank	RSPCA Rescue Visa	15.49%	40	24.00	N/A	500	50000	✗
Beyond Bank	Low Rate Visa Credit Card	10.49%	62	49.00	N/A	1000	80000	✗
Big Sky Building Society	Cash Rewards Visa Card	16.58%	45	0.00	N/A	500	No Max	✓
Coles	No Annual Fee MasterCard	17.99%	62	0.00	N/A	500	No Max	✓
Commonwealth Bank	Low Fee MasterCard	19.74%	55	24.00	1000	500	No Max	✗
Community First CU	Low Rate Visa Cred Card	8.99%	55	40.00	N/A	1000	15000	✗
Community First CU	McGrath Pink Visa Card	8.99%	55	40.00	N/A	1000	15000	✗
Credit Unions*	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	15000	✗
CUA	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	15000	✗
Defence Bank	True Blue Credit Card	11.74%	55	45.00	N/A	1000	25000	✗
First Option Credit Union	Standard Visa Credit Card	13.49%	45	18.00	N/A	500	20000	✗
Hume Building Society	Loyalty	17.95%	55	30.00	8000	500	20000	✓
Macquarie Credit Union	Visa Credit Card	13.54%	55	15.00	N/A	1000	10000	✗
Newcastle Permanent	Value+ Credit Card	11.99%	55	49.00	N/A	500	20000	✗
Police Bank	Visa Credit Card	10.96%	55	30.00	N/A	1000	30000	✗
Qantas Credit Union	Lifestyle Plus	15.85%	46	0.00	N/A	1000	50000	✓
Qld Police Credit Union	Bluey Card	13.24%	55	25.00	N/A	1000	25000	✗
Queensland Country Credit Union	Visa Card	13.20%	55	39.00	N/A	500	No Max	✓
SCU	Low Rate Visa Credit Card	10.49%	55	30.00	N/A	1000	No Max	✗
Select Credit Union	Super Credit Card	10.99%	55	30.00	N/A	1000	20000	✗
Virgin Money	No Annual Fee Credit Card	18.99%	44	0.00	N/A	2000	10000	✗
★★★★★								
American Express	Qantas Discovery Card	20.74%	44	0.00	N/A	2000	100000	✓
ANZ	Balance Visa	13.99%	55	79.00	N/A	1000	25000	✓
ANZ	First	19.74%	44	30.00	N/A	1000	25000	✗
ANZ	Low Rate	13.49%	55	58.00	N/A	1000	25000	✗
Aussie	Low Rate Classic Card	12.49%	55	49.00	N/A	500	No Max	✗
Bank of Melbourne	Amplify Credit Card	18.74%	55	79.00	N/A	1000	80000	✓
Bank of Melbourne	Vertigo MasterCard	13.24%	55	55.00	N/A	500	40000	✗

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## OCCASIONAL SPENDER

Company	Product	Rate (as at 01/03/2014)	Free Days	Annual Fee (\$) (as at 01/03/14)		Credit Limit (\$)		Rewards Program Availabe
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★★★								
bankmecu	Low Rate Visa CreditCard	10.14%	0	59.00	N/A	1000	No Max	✗
BankSA	Amplify Credit Card	18.74%	55	79.00	N/A	1000	80000	✓
BankSA	Vertigo MasterCard	13.24%	55	55.00	N/A	500	40000	✗
BankVic	Visa Gold credit card	16.95%	55	50.00	N/A	5000	30000	✓
Bankwest	Breeze Gold MasterCard	11.99%	55	89.00	N/A	5000	50000	✗
Bankwest	Breeze MasterCard	11.99%	55	59.00	N/A	1000	25000	✗
Bankwest	More MasterCard	19.49%	55	70.00	N/A	1000	25000	✓
bcu	Classic Visa Card	11.80%	55	40.00	N/A	500	20000	✗
Bendigo Bank	Ready Red MasterCard/Visa	19.99%	44	45.00	N/A	500	50000	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	55	24.00	N/A	500	50000	✓
BOQ	Low Rate Visa Card	13.49%	55	55.00	N/A	2000	20000	✗
Citibank	Classic	20.99%	55	89.00	N/A	2000	30000	✓
Coles	Rewards MasterCard	19.99%	62	49.00	N/A	500	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	55	90.00	10000	4000	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	12.99%	55	120.00	N/A	4000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	12.99%	55	78.00	N/A	500	No Max	✗
Commonwealth Bank	Standard Awards	20.24%	55	89.00	N/A	500	No Max	✓
ECU Australia	Low Rate Visa Credit Card	13.50%	55	48.00	N/A	1000	50000	✗
Encompass Credit Union	Visa Credit Card	15.00%	55	36.00	N/A	1000	5000	✗
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	45	36.00	N/A	500	20000	✓
GE Money	28 Degrees MasterCard	20.99%	55	0.00	N/A	500	No Max	✗
GE Money	GO MasterCard	21.74%	62	59.00	N/A	1000	25000	✓
Greater Building Society	Credit Card	11.50%	55	40.00	10000	1000	25000	✗
Heritage Bank	Visa Classic Basic	16.75%	55	18.00	10000	1000	10000	✗
Heritage Bank	Visa Classic Rewards	16.75%	55	48.00	N/A	1000	10000	✓
Heritage Bank	Visa Gold Basic	16.75%	55	36.00	20000	5000	50000	✗
HSBC	Credit Card	17.99%	55	0.00	N/A	1000	No Max	✓
Hunter United Credit Un	Visa Credit Card	11.49%	55	59.00	N/A	1000	25000	✗
Intech Credit Union	Titanium Visa 55	12.30%	55	46.00	N/A	1000	40000	✗
Macquarie Bank	Visa RateSaver Card	14.95%	55	69.00	N/A	2000	50000	✗
ME Bank	MasterCard	12.25%	44	49.00	N/A	1000	15000	✗
nab	Low Fee MasterCard	19.49%	44	30.00	N/A	500	No Max	✗
nab	Low Rate Card	13.99%	55	59.00	N/A	500	No Max	✗
nab	Qantas Rewards	19.99%	44	65.00	N/A	500	500000	✓
nab	Velocity Rewards	19.99%	44	65.00	N/A	500	No Max	✓
P&N Bank	Easypay Visa	11.49%	45	40.00	N/A	500	No Max	✗
People's Choice Credit U	Visa Credit Card	15.95%	62	40.00	N/A	1000	No Max	✗
Qld Police Credit Union	Bluey Rewarder Card	17.24%	55	48.00	N/A	1000	25000	✓
SGE Credit Union	Classic Solutions	12.95%	45	50.00	N/A		10000	✓
St.George Bank	Amplify Credit Card	18.74%	55	79.00	N/A	1000	80000	✓
St.George Bank	Vertigo MasterCard	13.24%	55	55.00	N/A	500	40000	✗
Suncorp Bank	Gold Card	20.50%	55	120.00	N/A	5000	25000	✓
Suncorp Bank	Standard Card	12.74%	0	55.00	N/A	2000	20000	✗
Westpac	Altitude	19.99%	45	100.00	N/A	1000	30000	✓
Westpac	earth	19.99%	45	75.00	N/A	1000	No Max	✓



# Credit Card Star Ratings

Report Date: April 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

## OCCASIONAL SPENDER

Company	Product	Rate (as at 01/03/2014)	Free Days	Annual Fee (\$) (as at 01/03/14)		Credit Limit (\$)		Rewards Program Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★ ★								
American Express	David Jones Card	20.74%	44	99.00	N/A	2000	25000	✓
American Express	Velocity Escape Card	20.74%	44	0.00	N/A	3000	50000	✓
ANZ	Frequent Flyer	19.99%	44	95.00	N/A	1000	No Max	✓
ANZ	Rewards	18.79%	44	89.00	N/A	1000	25000	✓
Bankwest	More Gold MasterCard	19.49%	55	120.00	N/A	5000	50000	✓
Bankwest	Qantas Classic MasterCard	19.99%	55	100.00	N/A	1000	No Max	✓
Bankwest	Qantas Gold MasterCard	19.99%	55	150.00	N/A	5000	No Max	✓
bcu	Visa Bonus Rewarder	16.80%	55	40.00	N/A	500	20000	✓
BOQ	Blue Visa	20.74%	44	60.00	N/A	2000	10000	✓
Coastline Credit Union	Visa Rewarder	17.00%	55	75.00	12000	500	25000	✓
Commonwealth Bank	Gold Awards	20.24%	55	144.00	N/A	4000	No Max	✓
GE Money	Gem Visa	22.99%	55	99.00	N/A	1000	No Max	✗
Heritage Bank	Visa Gold Rewards	16.75%	55	90.00	N/A	5000	50000	✓
Macquarie Bank	Visa Gold Card	20.70%	55	130.00	N/A	2000	50000	✓
Myer	Myer Visa Card	20.69%	62	69.00	N/A	1000	No Max	✓
SERVICE ONE Members Bank	Visa	15.25%	0	0.00	N/A	500	10000	✗
SGE Credit Union	Gold Solutions	14.95%	55	100.00	N/A		20000	✓
★								
American Express	David Jones Platinum Card	20.74%	44	295.00	N/A	2000	50000	✓
American Express	Platinum Edge Credit Card	20.74%	55	195.00	N/A	3000	50000	✓
American Express	Platinum Reserve Credit Card	20.74%	55	395.00	N/A	3000	50000	✓
American Express	Qantas Premium Card	20.74%	44	249.00	N/A	5000	100000	✓
American Express	Qantas Ultimate Card	20.74%	44	450.00	N/A	5000	100000	✓
American Express	Velocity Gold Card	20.74%	44	199.00	N/A	3000	50000	✓
American Express	Velocity Platinum Card	20.74%	44	349.00	N/A	3000	100000	✓

\*Credit Unions includes the following financial institutions:

- Catalyst Mutual
- Community CPS Australia
- Companion CU
- FCCS Credit Union
- Holiday Coast CU
- Illawarra CU NSW
- IMB
- MyState Financial
- QT Mutual Bank
- Queenslanders CU
- SERVICE ONE Members Bank
- Sutherland Credit Union
- Unicredit-WA