

2014 STAR RATINGS REPORT



Credit Card Rewards

CREDIT CARD REWARDS

October 2014



Foreword

We are all creatures of habit and have our preferred grocery store or retail outlet, and for those savvy shoppers among us we turn this habit into rewards. As an example, most of my travel is through just one airline, which has resulted in a few rewards coming my way – both flights and the clock radio that sits beside my bed. However with the number of rewards programs in the market, choosing the right one for you can be a real information maze. This is where we at CANSTAR step in and help you on your rewards program research journey.

In this report along with our star ratings findings, we provide insights into how best to maximise your reward returns, some information on common traps reward-chasers can fall into and some interesting promotions currently in the market. We also analyse how much Australians could really be earning through rewards programs - and the amount is staggering!

We have researched and rated 138 rewards programs, linked to 43 providers. We have evaluated each program at four consumer spending levels: \$12,000, \$24,000, \$60,000 and \$120,000 to determine which ones offer outstanding value for money for those consumers.



Mitchell Watson,
Research Manager

WHAT'S THE CURRENT CLIMATE?

There is no doubt that rewards programs are booming in popularity. Whether your preference is for cash, merchandise or travel rewards, there will be something to suit all shoppers. Just what that something will be, though, will depend in part on how much you spend.

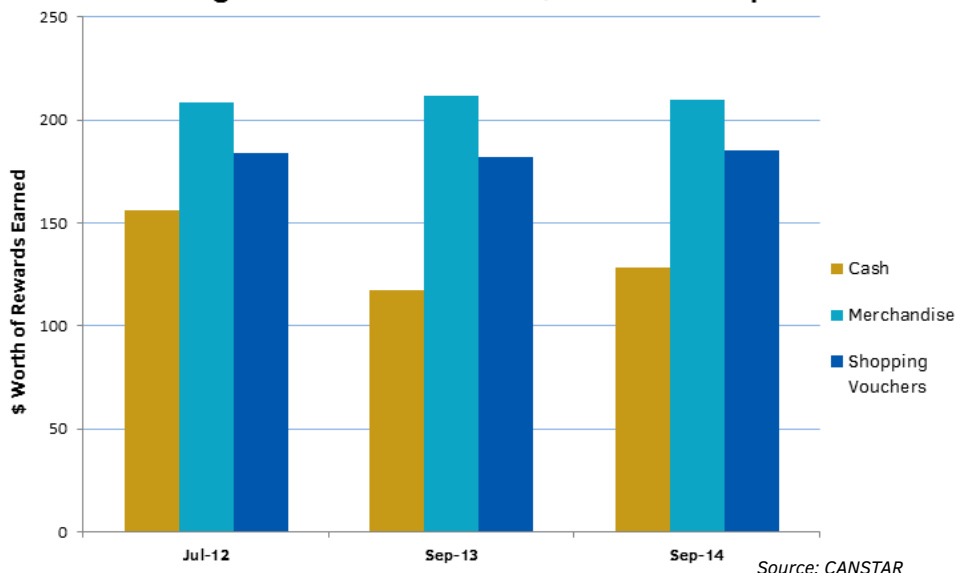
In overall terms, CANSTAR has seen cash inching its way up in the value it provides shoppers who choose this as a reward option.

It is now standing at \$128.55, slightly ahead of last year's figure of \$117.34

but still a long way short of the heady days in 2012 when it was worth \$156.35 before fees.

Merchandise continues to offer the best redemption value of the three, followed by shopping vouchers.

Average Reward Return \$24,000 Annual Spend



Then of course there are the very popular travel rewards. When saving up your points for a particular holiday destination though, it pays to factor in the sometimes hefty taxes, fees and charges involved in airline travel.

For instance, CANSTAR has seen a significant difference in the advertised points for various flights and the real points needed to grab that flight “for free”.

Astonishingly, in some cases, the real points needed to fly can be over double the airline’s advertised points tally. This can throw travel goals well and truly into disarray for the unwary.

In the table below, CANSTAR has calculated and compared the number of points currently required for various popular domestic and international flight routes – one column concentrating on flights only, the other column including all government taxes, fees, charges and carrier surcharges.



Points required inclusive and exclusive of fees			
Destination	Flight	Flight Only	All Costs
Sydney - Melbourne	Domestic	16,700	24,582
Sydney - Perth	Domestic	34,950	42,756
Sydney-Singapore	International	76,786	125,872
Sydney- London	International	150,317	228,303

Source: Airline websites. Quotes based on economy seat with at least 20kg luggage, travel domestically 4 March, return 8 March 2015, internationally 4 March, return 27 March 2015. Average of points required from 4 airlines on domestic routes and 8-9 airlines for international routes. All costs includes all applicable taxes, fees, and carrier surcharges, and were estimated based on dollar value where inclusive points quote was not available.

HOW MANY POINTS COULD WE BE USING?

Aussies love their credit cards and according to Reserve Bank of Australia we collectively spent just over \$270 billion on our credit cards during the twelve months to July 31st. With 15.5 million cards in existence, that equates to around \$17,400 of annual spending per cardholder. Sticking with the collective amount though: what potential rewards could \$270 billion of spending garner? Based on the average reward rates available on the programs assessed by CANSTAR, here are a few examples:

For rugby lovers ...

You might be interested to know that the rewards on \$270 billion of spending could potentially fly 610,917 Aussies to the UK, to fill Twickenham Stadium 7.45 times over.

Assumption: Assumes an earn rate of 0.5 points per dollar, and a redemption rate of 220,979 points, including all taxes, fees and charges, representing the average redemption requirement over 8 leading airlines.



For those preferring to stroll Hollywood Boulevard...



\$270 billion of spending could also reward 692,160 travellers with flights from Sydney to Los Angeles. That's enough people to fill the Beverly Wilshire Hotel 1,752 times over.

Assumption: Assumes an earn rate of 0.5 points per dollar, and a redemption rate of 220,979 points, including all taxes, fees and charges, representing the average redemption requirement over 7 leading airlines. Assumes hotel capacity of 395.

For those wanting cashback...

It's not all about travel. \$270 billion of spending could also potentially reward credit card holders with \$1.453 million cashback onto their cards.

Assumption: Based on average cashback redemption from 55 programs



If you're still hungry for a reward...



You may also be interested to know that \$270 billion of spending could also net \$2.112 million of shopping vouchers, which could be spent on food, clothing and more.

Assumption: Based on average shopping voucher redemption from 66 programs

Be aware though ...

That rewards points aren't for everyone. While we collectively spend \$270 billion on our cards each year, we also collectively owe \$34.4 billion that is accruing interest. It's a debt that remains reasonably consistent and at an average credit card interest rate of almost 17% it means an interest charge of around \$5.9 billion per year. If you are among those run a continual credit card debt, forget about rewards and look for a low-rate card instead!

MAXIMISE YOUR \$\$\$

Anyone with a passion for points will love the concept of companion cards. This is where American Express, long recognised for its superior points program, is added to a Visa or Mastercard. It effectively gives you two different credit cards with only one account, one annual fee and one due date.

The advantage of having companion cards in your wallet is that shoppers can swipe their AMEX to maximise their points earned, or use their Visa or Mastercard in places which don't accept American Express, or only do so with a surcharge.

Not surprisingly, companion cards are popular, with 20 now on the market from a variety of banks.

It all used to be so straightforward but now building points fast with companion cards comes with a trap that may affect you if you're not aware of it.

To put it simply, points capping on points earned through American Express and Visa/Mastercard were once always added together. Now, in some cases, points are separated and capped at a certain spend level.

The ANZ Classic Frequent Flyer card, for instance, caps AMEX and Visa points at a monthly spend level of \$3,000 each. This limits how much you can spend on each card to be earning rewards. Once the points allocation has been exhausted on one card, to continue to earn rewards the cardholder will need to use the other card.

The bottom line? Never underestimate the power of points capping in your search for the right rewards companion card deal for you.



... BUT READ THE SMALL PRINT

Rewards points are fantastic – but they are rarely unlimited. Two traps in particular for consumers to keep an eye on are points expiration and points capping.

Points expiration

How long do you have to spend your rewards points? The good news is that for the vast majority of rewards credit cards on the market, there is no expiration period for rewards points. But...

When it comes to points expiration, the biggest potential trap for reward-chasers is in holding a “direct earn” card: a card (most commonly associated with frequent flyer programs) whereby the points earned are directly swept to your frequent flyer account. In this case, the expiration of the airline program is what matters.

Both Qantas and Virgin have direct earn cards and the points expiration will be determined by the Frequent Flyer and Velocity programs respectively. Generally the points are subject to a “soft expiration” - the points will not expire if you earn additional points or redeem points within a set timeframe (commonly 18 months). “Earning” could be as simple as purchasing a \$1 iTunes card via Velocity eStore or Qantas Points Online Mall.

Other frequent flyer programs – for example those of Singapore Airlines and Emirates – have a “hard expiration” date; the minute the points are earned, the clock starts ticking. Generally the set date at which points will expire is 3 years after accumulation.



POINTS CAPPING

“Points capping” is a way to describe the restrictions that some financial institutions place on the maximum number of rewards points that can be earned on an individual card over a set period of time. This capping can be expressed as either a maximum number of points or a maximum dollar value of spending, per statement period or per year.

It is certainly worth checking this fine print as points capping can significantly alter the value of your rewards card. To illustrate how points capping works, we have summarised the points capping restrictions on the rewards cards offered by four major banks.

Card	Annual Fee	Cap on Credit Card Points/ Spend	Equivalent Frequent Flyer Points	Timeframe
ANZ Classic Frequent Flyer	95	Capped at \$3,000 Amex, \$3,000 Visa	Up to 4,500 Qantas points	Statement Period
ANZ Platinum Frequent Flyer	295	Capped at \$6,000 Amex, \$6,000 Visa	Up to 9,000 Qantas points	Statement Period
ANZ Black Frequent Flyer	425	No points capping	No Maximum	
CBA Gold Awards	144	Capped at 125,000 Awards points	50,000 Velocity Points	Per Year
CBA Gold Awards - Qantas Direct	144	Capped at 100,000 Awards points	40,000 Qantas points	Per Year
CBA Platinum Awards	280	Capped at 250,000 Awards points	125,000 Velocity points	Per Year
CBA Platinum Awards - Qantas Direct	280	Capped at 200,000 Awards points	100,000 Qantas points	Per Year
CBA Diamond Awards	425	Capped at 1,000,000 Awards points	500,000 Velocity Points	Per Year
CBA Diamond Awards - Qantas Direct	425 Note: Annual Fee is reduced by \$30 for qualifying customers	Capped at 1,000,000 Awards points	500,000 Qantas Points	Per Year
NAB Qantas Rewards	65	Capped at \$100,000 spend	Up to 100,000 Qantas points	Statement Period
NAB Qantas Rewards Premium	250	Capped at \$100,000 spend	Up to 100,000 Qantas points	Statement Period
NAB Velocity Rewards	65	Capped at \$100,000 spend	Up to 100,000 Velocity points	Statement Period
NAB Velocity Platinum Rewards	150	Capped at \$100,000 spend	Up to 100,000 Velocity points	Statement Period
Westpac Altitude Rewards	100	Capped at 5,000 Altitude points	2,500 Velocity points	Statement Period
Westpac Altitude Qantas	100	Capped at 2,500 Qantas points	2500 Qantas points	Statement Period
Westpac Altitude Platinum Rewards	150	Capped at 7,500 Altitude points	3,750 Velocity points	Statement Period
Westpac Altitude Platinum Qantas	150	Capped at 3,750 Qantas points	3750 Qantas points	Statement Period
Westpac Altitude Black Rewards	395	No points capping	No Maximum	
Westpac Altitude Black Qantas	395	No points capping	No Maximum	

Source: CANSTAR. Cap on credit card points based on the respective cards earn and points cap policies. Equivalent Frequent Flyer points based on the respective cards cap on credit card points/spend being redeemed at the card's redemption rate

BE AWARE OF YOUR OWN HABITS

Tickets to Wimbledon, free flights to Disneyland, the best table at Noma Restaurant ... the rewards for just using your credit card can have a big impact on your lifestyle.

But before you fall for the rewards lure, hook, line and sinker, take a step back and assess your financial reality.

There's no doubt rewards are great. If you're going to spend that money anyway, why not get something back for it? However, they are not for everyone and, like many other financial products, can be disastrous in the wrong hands.

Rewards cards can charge a hefty annual fee – between \$0 and \$700 – and a more substantial interest rate – between 12.34% and 21.74% – than a low-rate credit card with a modest or no rewards scheme. So if you don't spend up big on your card each year and you don't pay it off in full each month, don't even consider a rewards card – it will just land you deeper in debt.

On the flipside, if you play by the rules, you can do well out of the right rewards card. Things to consider when shopping around are:

4 reasons not to chase rewards

1. If you are incurring a surcharge that outweighs the potential rewards earn.
2. You are spending only to boost your points tally.
3. Paying cash for the item will get you a better price.
4. The purchase will mean you can't repay in full that month.



Picking a card that matches your spend - Choose a rewards program that matches the amount of money you spend on your card every year. To help you evaluate, we rate rewards programs according to four annual spend amounts - \$12,000, \$24,000, \$60,000 and \$120,000.

Teaming up with the right rewards - Why sign up to frequent flyer points if you don't travel? If the rewards offered don't interest you or are of no benefit to your lifestyle, look for something else. Flights are only one aspect of rewards. You may prefer shopping vouchers, merchandise, travel services or cashback.

Wringing the most out of "extras" - Bonus offers that come up every now and then are a great way to boost points. Always look out for bonus offers or extra points from a bonus partner whenever you can. Extras like travel insurance or concierge services effectively come free of charge if you are a Gold or Platinum card holder and you are earning enough rewards to outweigh your annual fee.



Understanding the fine print - Yes, it's not a riveting read but it's a must if you want to uncover any "exemptions" that may rub the lustre off the card for you. For example, how hard is it to redeem points? What are the rules and restrictions about upgrading on flights? Is there a cap on points earned or an unused points lifespan you need to factor in?

THE FIVE STAR PRODUCTS

Having crunched the numbers and tested the conditions, CANSTAR has come up with a comprehensive ratings listing, comprising the 138 products from 43 providers, to determine which cards offer outstanding value for money to consumers across each of the spending profiles. We have found:

Annual spend of \$12,000 per year

5 x

5 star-rated products for cash/voucher rewards

5 star-rated products for general rewards



Annual spend of \$24,000 per year

5 x 5 star-rated products for cash/voucher rewards

5 x 5 star-rated products for general rewards

9 x 5 star-rated products for Frequent Flyer rewards



Annual spend of \$60,000 per year



5 x 5 star-rated products for cash/voucher rewards

5 x 5 star-rated products for general rewards

9 x 5 star-rated products for Frequent Flyer rewards

Annual spend of \$120,000 per year

5 x 5 star-rated products for cash/voucher rewards

5 x 5 star-rated products for general rewards

9 x 5 star-rated products for Frequent Flyer rewards



Credit Card Rewards

STAR RATINGS 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
Cash Rewards	<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>
General Rewards	<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>
Frequent Flyer Rewards	<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

Staple: Everyday goods, groceries

Discretionary: Department stores, luxury goods

Petrol: Petrol stations

Holidays: Travel agents and accommodation

Dining: Restaurants

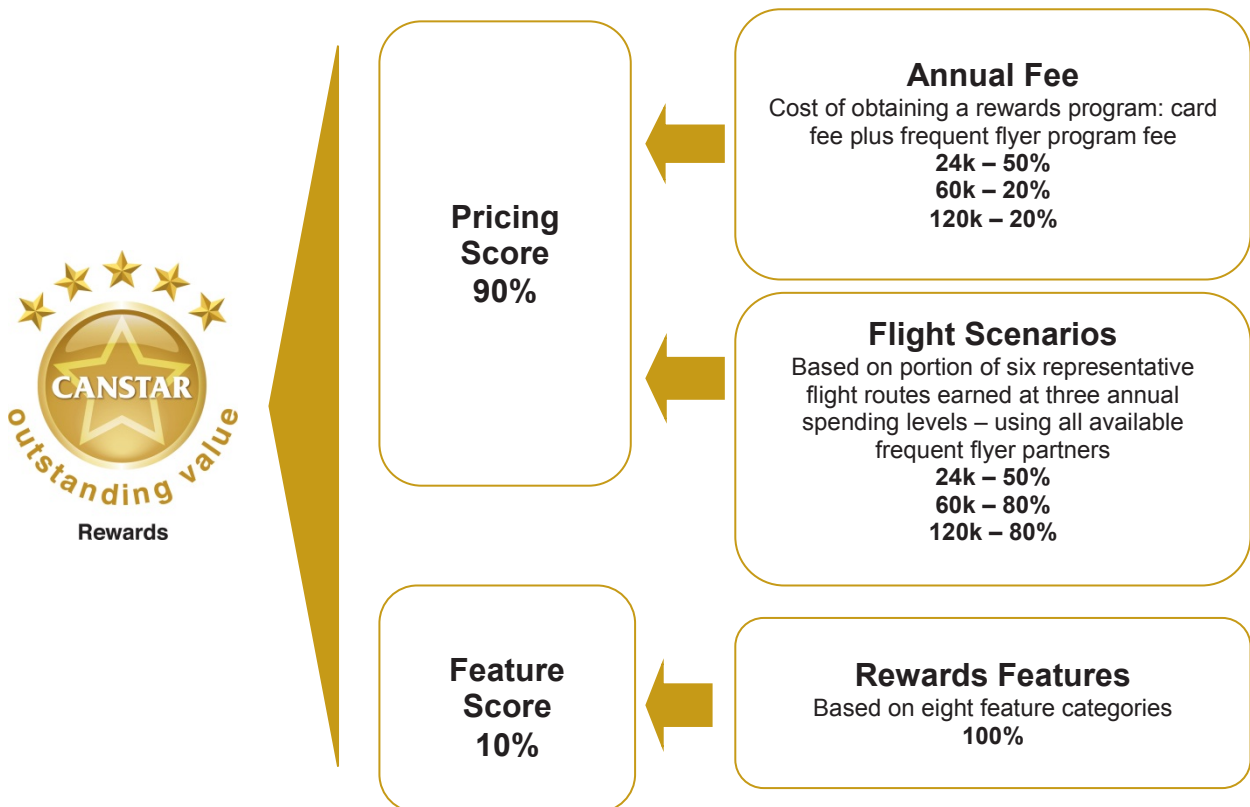
Other: All other spending, standard points earn.

<i>Spend Proportions</i>	<i>Category</i>					
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
\$120k	\$33,600	\$19,200	\$12,000	\$6,000	\$7,200	\$42,000

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

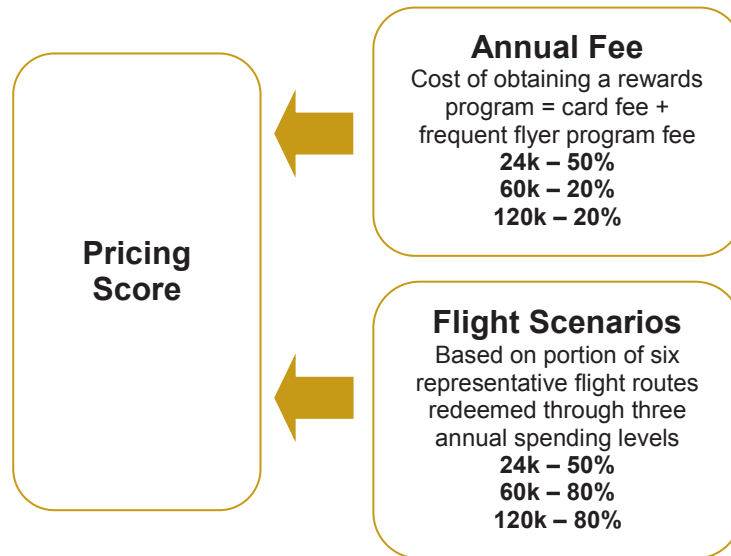
Frequent flyer rewards

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.



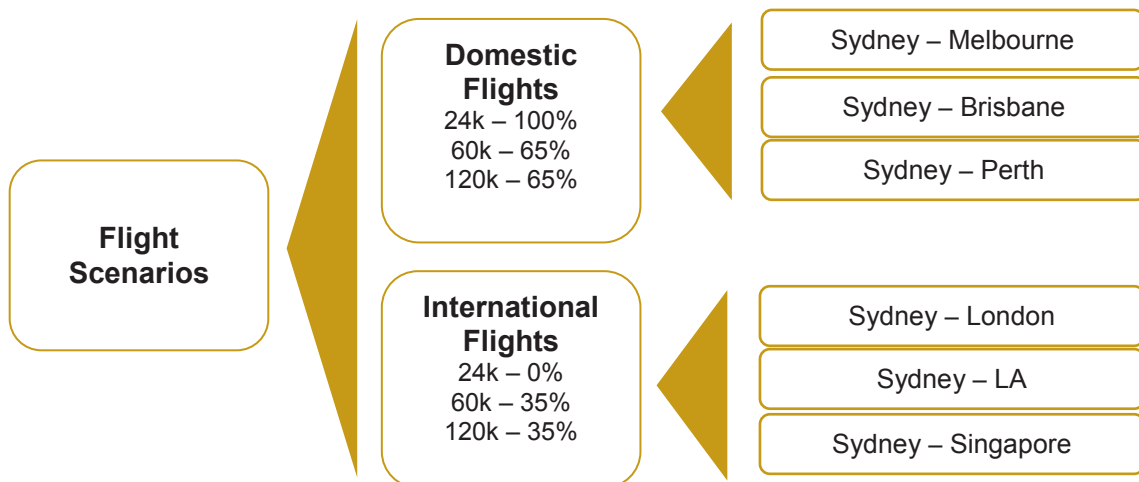
Pricing Score

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, \$60,000 and \$120,000 spend levels. For the lower spend level, only the three domestic flights are used in the calculation. For the \$60,000 and \$120,000 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.



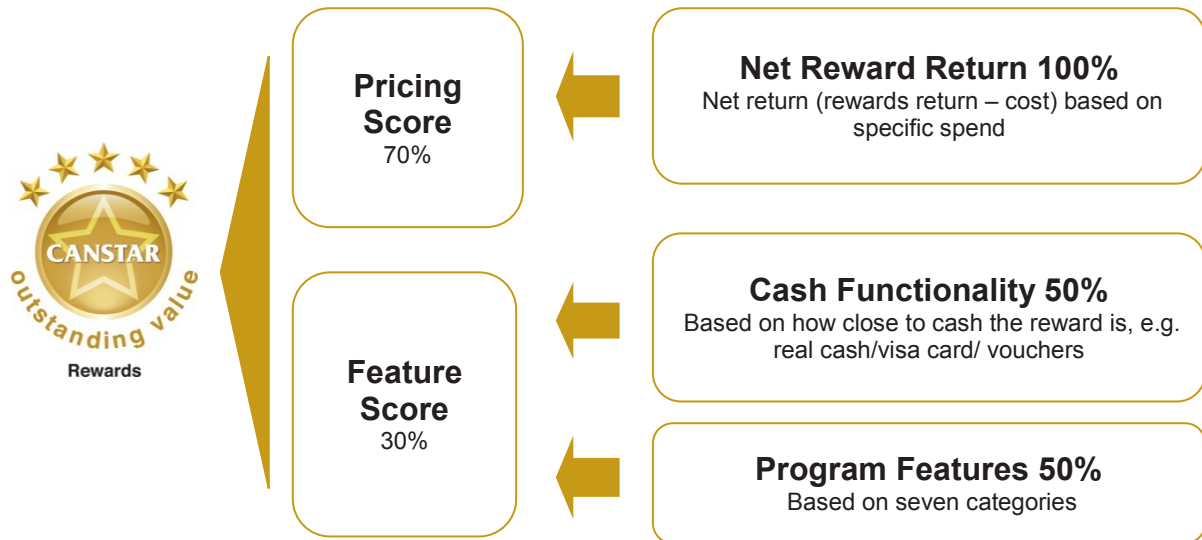
Frequent flyer feature score

FEATURES (F) consist of the following sections:

Feature Category	Weight
Earning policies	20%
Instant rewards information	10%
Travel/Accommodation information	10%
Frequent flyer rewards	20%
Customer service information	10%
Top-up policies	10%
Account status information	10%
Expiration policies	10%
Total	100%

Cash rewards

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

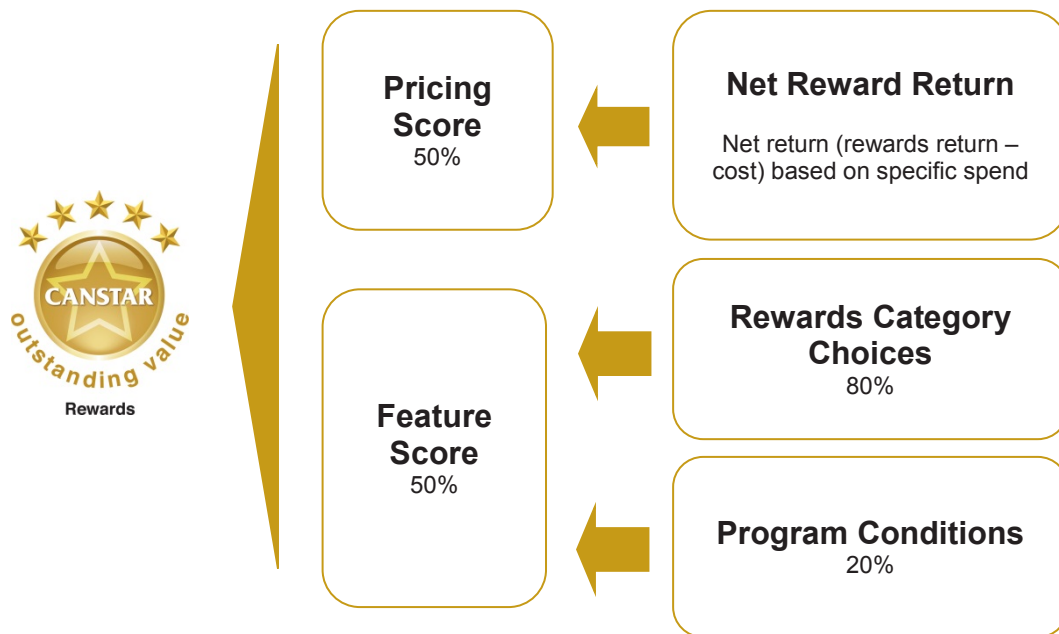


Cash features

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

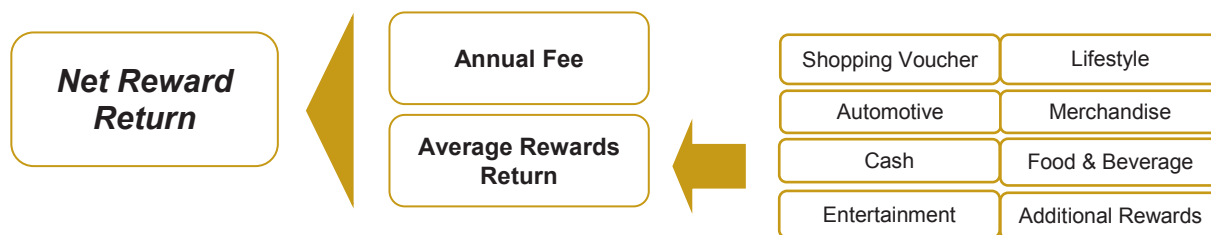
General rewards

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



Pricing score

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



Average of the eight rewards categories that are available

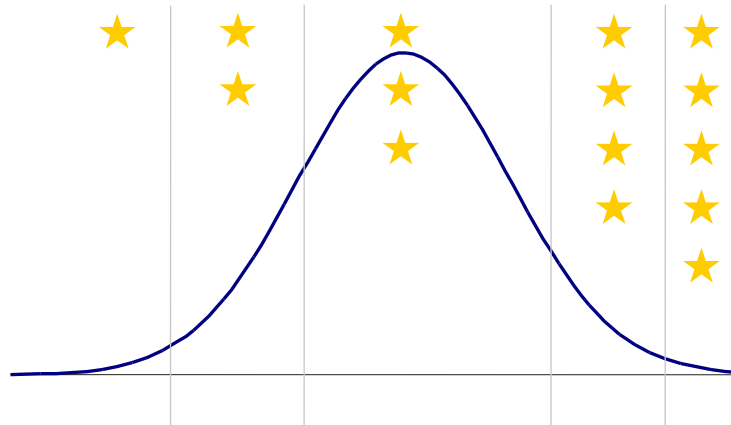
$$\text{Net Reward Return} = \text{Reward Return} - \text{Annual Fee}$$

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%
Total		100%

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 also rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website www.canstar.com.au if you would like to view the latest CANSTAR star ratings reports of interest.

- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & contents
- Landlord Insurance
- Life insurance
- Managed investments
- Margin lending
- Online share trading
- Package banking
- Personal loans
- Pet insurance
- Reward programs
- SMSF loans
- Superannuation
- Travel insurance



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Rewards Star Ratings

Report Date: October 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 @ 01/10/2014					
★★★★★ "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	✗	✗	✗	✓	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%					
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%					
★★★★★									
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	✗	✗	✗	✓	Nil
	Visa Bonus Rewarder	55	40	16.80%					
Big Sky Building Society	Cash Rewards		\$48.00	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Card	45	0	16.58%					
HSBC	Rewards Plus-Platinum		\$40.00	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	0	19.99%					
Hume Bank	Loyalty Program		\$30.00	1 yrs	✗	✗	✗	✓	Nil
	Loyalty	55	30	17.95%					
Hume Bank	Visa Gold Loyalty Program		\$30.00	1 yrs	✗	✗	✗	✓	Nil
	Gold	55	60	17.95%					
Myer	Myer Visa Rewards		\$156.00	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%					
Qld Police Credit Union	Rewarder		\$80.00	Never	✗	✗	✗	✓	Nil
	Bluey Rewarder Card	55	48	17.24%					
Westpac	Altitude Rews-Amex		\$137.36	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	20.24%					
★★★★									
American Express	Mship Rewards Ascent-Platinum Rw		\$95.17	Never	✓	✗	✓	✓	Nil
	Platinum Rewards Credit Card	55	80	20.74%					
Bankwest	More Rewards		\$71.45	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					

your guide to product excellence

October 2014 data, interest rates current 1st October

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Rewards Star Ratings

Report Date: October 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 @ 01/10/2014					
★★★									
Bendigo Bank	Bendigo Rewards		\$31.30	3 yrs	✓	✗	✓	✓	Nil
	Ready Red MasterCard	44	45	19.99%					
	Ready Red Visa	44	45	19.99%					
	RSPCA Rescue Rewards	55	24	19.64%					
First Option Credit Union	Cash Rewards		\$60.00	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
GE Money	GO Rewards		\$87.32	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%					
NAB	FlyBuys		\$87.00	3 yrs	✓	✓	✓	✗	Nil
	flybuys Rewards Card	44	65	19.99%					
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-Platinum Ed		\$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 Black Amex Rewards		\$174.59	3 yrs	✓	✓	✓	✓	Nil
	Rewards Black	55	375	18.79%					
ANZ	Rewards Black Visa Rewards		\$116.39	3 yrs	✓	✓	✓	✓	Nil
	Rewards Black	55	375	18.79%					
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		\$71.68	Never	✓	✓	✓	✗	Nil
	Amplify Classic	55	79	19.49%					
BankSA	Amplify Rewards		\$71.68	Never	✓	✓	✓	✗	Nil
	Amplify Classic	55	79	19.49%					
Bankwest	More Rewards- Platinum		\$95.26	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	More Rewards-Gold		\$71.45	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
BOQ	Q Rewards Blue		\$30.00	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 @ 01/10/2014					
★									
BOQ	Q Rewards Platinum		\$60.00	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%					
Citibank	Classic Rewards		\$30.00	Never	X	✓	✓	✓	Nil
	Classic	55	89	20.99%					
Citibank	Platinum Rewards		\$37.50	Never	X	✓	✓	✓	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%					
Diners Club Australia	Diners Club Rewards		\$90.00	Never	✓	✓	✓	✓	77
	Charge Card	44	389	N/A					
MyState	Platinum Rewards		\$37.50	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
SGE Credit Union	Rewarder		\$30.00	Never	X	X	X	✓	Nil
	Classic Solutions	45	50	12.95%					
St.George Bank	Amplify Rewards		\$71.68	Never	✓	✓	✓	X	Nil
	Amplify Classic	55	79	19.49%					
Suncorp Bank	Clear Options-Gold		\$30.00	Never	X	✓	✓	✓	Nil
	Gold Card	55	120	20.50%					
Suncorp Bank	Clear Options-Platinum		\$37.50	Never	X	✓	✓	✓	Nil
	Platinum Card	55	169	20.74%					
Westpac	Altitude Black Rewards		\$85.90	Never	✓	✓	✓	X	Nil
	Altitude Black*	45	395	20.24%					

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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 @ 01/10/2014					
★									
Westpac	Altitude Black Rewards-Amex		\$206.16	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	20.24%					
Westpac	Altitude Platinum Rews		\$68.68	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	20.24%					
Westpac	Altitude Platinum Rews-Amex		\$137.36	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	20.24%					
Westpac	Altitude Rewards		\$68.68	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	20.24%					

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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 @ 01/10/2014					
★★★★★ "outstanding value"									
American Express	David Jones Mship Rewards	\$350.10	Never	✓	✓	✓	✓	Nil	
	David Jones Card	44	99	20.74%					
ANZ	Rewards Platinum Amex	\$349.18	3 yrs	✓	✓	✓	✓	Nil	
	Rewards Platinum *	55	149	18.79%					
Coles	MasterCard Flybuys Rewards	\$303.00	Never	✓	✓	✓	✓	Nil	
	Rewards MasterCard	62	49	19.99%					
	Platinum Rewards MasterCard	62	49	19.99%					
Myer	Myer Visa Rewards	\$336.00	2 yrs	✗	✗	✓	✗	Nil	
	Myer Visa Card	62	69	20.69%					
★★★★★									
American Express	David Jones Platinum Mship Rews	\$403.97	Never	✓	✓	✓	✓	Nil	
	David Jones Platinum Card	44	295	20.74%					
American Express	Mship Rewards Ascent-Platinum Ed	\$285.33	Never	✓	✗	✓	✓	Nil	
	Platinum Edge Credit Card	55	195	20.74%					
American Express	Mship Rewards Ascent-Platinum Rw	\$190.35	Never	✓	✗	✓	✓	Nil	
	Platinum Rewards Credit Card	55	80	20.74%					
ANZ	Rewards Amex	\$232.78	3 yrs	✓	✓	✓	✓	Nil	
	Rewards *	44	89	18.79%					
ANZ	Rewards Visa	\$174.58	3 yrs	✓	✓	✓	✓	Nil	
	Rewards *	44	89	18.79%					
bcu	Rewarder	\$160.00	3 yrs	✗	✗	✗	✓	Nil	
	Visa Bonus Rewarder	55	40	16.80%					
Coastline Credit Union	Rewarder	\$160.00	3 yrs	✗	✗	✗	✓	Nil	
	Visa Rewarder	55	75	17.00%					
Coles	No Fee MasterCard Flybuys Reward	\$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	Rewarder	\$160.00	Never	✗	✗	✗	✓	Nil	
	Bluey Rewarder Card	55	48	17.24%					
SGE Credit Union	Rewarder Gold	\$240.00	Never	✗	✗	✗	✓	Nil	
	Gold Solutions	55	100	14.95%					
Westpac	Altitude Platinum Rews-Amex	\$274.72	Never	✓	✓	✓	✗	Nil	
	Altitude Platinum	45	150	20.24%					
Westpac	Altitude Rews-Amex	\$274.72	Never	✓	✓	✓	✗	Nil	
	Altitude *	45	100	20.24%					
★★★★★									
ANZ	Balance Visa Rewards	\$96.00	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 @ 01/10/2014					
★ ★ ★									
ANZ	Rewards Platinum Visa		\$174.58	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	18.79%					
Bank of Melbourne	Amplify Rewards		\$143.36	Never	✓	✓	✓	✗	Nil
	Amplify Classic	55	79	19.49%					
BankSA	Amplify Rewards		\$143.36	Never	✓	✓	✓	✗	Nil
	Amplify Classic	55	79	19.49%					
Bankwest	More Rewards		\$142.90	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					
Bankwest	More Rewards- Platinum		\$190.52	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	More Rewards-Gold		\$142.90	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
Bendigo Bank	Bendigo Rewards		\$62.60	3 yrs	✓	✗	✓	✓	Nil
	Ready Red Visa	44	45	19.99%					
	RSPCA Rescue Rewards	55	24	19.64%					
	Ready Red MasterCard	44	45	19.99%					
Big Sky Building Society	Cash Rewards		\$96.00	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Card	45	0	16.58%					
Commonwealth Bank	Awards Amex		\$172.24	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Awards MCD		\$114.84	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	Gold Awards Amex		\$229.66	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards Amex		\$287.08	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
First Option Credit Union	Cash Rewards		\$120.00	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
GE Money	GO Rewards		\$174.64	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%					
HSBC	Rewards Plus-Platinum		\$80.00	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	0	19.99%					
Hume Bank	Loyalty Program		\$60.00	1 yrs	✗	✗	✗	✓	Nil
	Loyalty	55	30	17.95%					
Hume Bank	Visa Gold Loyalty Program		\$60.00	1 yrs	✗	✗	✗	✓	Nil
	Gold	55	60	17.95%					
NAB	FlyBuys		\$174.00	3 yrs	✓	✓	✓	✗	Nil
	flybuys Rewards Card	44	65	19.99%					

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					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 01/10/2014					
★★★									
St.George Bank	Amplify Rewards		\$143.36	Never	✓	✓	✓	✗	Nil
	Amplify Classic	55	79	19.49%					
Westpac	Altitude Black Rewards-Amex		\$412.32	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	20.24%					
Westpac	Altitude Rewards		\$137.36	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	20.24%					
★★									
SGE Credit Union	Rewarder		\$60.00	Never	✗	✗	✗	✓	Nil
	Classic Solutions	45	50	12.95%					
★									
ANZ	Rewards Black Amex Rewards		\$349.18	3 yrs	✓	✓	✓	✓	Nil
	Rewards Black	55	375	18.79%					
ANZ	Rewards Black Visa Rewards		\$232.78	3 yrs	✓	✓	✓	✓	Nil
	Rewards Black	55	375	18.79%					
BOQ	Q Rewards Blue		\$60.00	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					
BOQ	Q Rewards Platinum		\$120.00	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%					
Citibank	Classic Rewards		\$60.00	Never	✗	✓	✓	✓	Nil
	Classic	55	89	20.99%					
Citibank	Platinum Rewards		\$75.00	Never	✗	✓	✓	✓	Nil
	Platinum	55	199	20.99%					
Commonwealth Bank	Diamond Awards Amex		\$344.50	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Diamond Awards MCD		\$143.54	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards MCD		\$114.84	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards MCD		\$114.84	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
CUA	Platinum Rewards		\$86.20	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
Diners Club Australia	Diners Club Rewards		\$180.00	Never	✓	✓	✓	✓	77
	Charge Card	44	389	N/A					
MyState	Platinum Rewards		\$75.00	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
Suncorp Bank	Clear Options-Gold		\$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 @ 01/10/2014					
★									
Suncorp Bank	Clear Options-Platinum		\$75.00	Never	✗	✓	✓	✓	Nil
	Platinum Card	55	169	20.74%					
Westpac	Altitude Black Rewards		\$171.80	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	20.24%					
Westpac	Altitude Platinum Rews		\$137.36	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	20.24%					

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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 @ 01/10/2014					
★★★★★ "outstanding value"									
American Express	David Jones Mship Rewards		\$861.75	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%					
American Express	David Jones Platinum Mship Rews		\$1,005.38	Never	✓	✓	✓	✓	Nil
	David Jones Platinum Card	44	295	20.74%					
ANZ	Rewards Platinum Amex		\$872.94	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	18.79%					
Coles	MasterCard Flybuys Rewards		\$754.50	Never	✓	✓	✓	✓	Nil
	Rewards MasterCard	62	49	19.99%					
	Platinum Rewards MasterCard	62	49	19.99%					
Westpac	Altitude Black Rewards-Amex		\$1,030.81	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	20.24%					
★★★★★									
American Express	Mship Rewards Ascent-Platinum Ed		\$696.50	Never	✓	✗	✓	✓	Nil
	Platinum Edge Credit Card	55	195	20.74%					
American Express	Mship Rewards Ascent-Platinum Rw		\$484.13	Never	✓	✗	✓	✓	Nil
	Platinum Rewards Credit Card	55	80	20.74%					
ANZ	Rewards Amex		\$581.96	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	18.79%					
ANZ	Rewards Black Amex Rewards		\$872.94	3 yrs	✓	✓	✓	✓	Nil
	Rewards Black	55	375	18.79%					
ANZ	Rewards Visa		\$436.47	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	18.79%					
bcu	Rewarder		\$400.00	3 yrs	✗	✗	✗	✓	Nil
	Visa Bonus Rewarder	55	40	16.80%					
Coastline Credit Union	Rewarder		\$400.00	3 yrs	✗	✗	✗	✓	Nil
	Visa Rewarder	55	75	17.00%					
Commonwealth Bank	Diamond Awards Amex		\$861.24	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards Amex		\$574.16	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards Amex		\$717.70	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
Qld Police Credit Union	Rewarder		\$400.00	Never	✗	✗	✗	✓	Nil
	Bluey Rewarder Card	55	48	17.24%					
SGE Credit Union	Rewarder Gold		\$600.00	Never	✗	✗	✗	✓	Nil
	Gold Solutions	55	100	14.95%					

★★★

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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 @ 01/10/2014					
★ ★ ★									
ANZ	Balance Visa Rewards		\$240.00	Never	✗	✗	✓	✓	Nil
	Balance Visa	55	79	13.99%					
ANZ	Rewards Black Visa Rewards		\$581.96	3 yrs	✓	✓	✓	✓	Nil
	Rewards Black	55	375	18.79%					
ANZ	Rewards Platinum Visa		\$436.47	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	18.79%					
Bank of Melbourne	Amplify Rewards		\$358.42	Never	✓	✓	✓	✗	Nil
	Amplify Classic	55	79	19.49%					
BankSA	Amplify Rewards		\$358.42	Never	✓	✓	✓	✗	Nil
	Amplify Classic	55	79	19.49%					
Bankwest	More Rewards		\$357.23	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					
Bankwest	More Rewards- Platinum		\$476.30	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	More Rewards-Gold		\$357.23	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
Bendigo Bank	Bendigo Rewards		\$156.52	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		\$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 Platinum Master	62	0	17.99%					
	No Annual Fee MasterCard	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%					
CUA	Platinum Rewards		\$215.49	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	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%					

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October 2014 data, interest rates current 1st October

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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: October 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 @ 01/10/2014					
★ ★ ★									
HSBC	Rewards Plus-Platinum		\$200.00	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	0	19.99%					
Hume Bank	Loyalty Program		\$150.00	1 yrs	✗	✗	✗	✓	Nil
	Loyalty	55	30	17.95%					
Hume Bank	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	19.99%					
St.George Bank	Amplify Rewards		\$358.42	Never	✓	✓	✓	✗	Nil
	Amplify Classic	55	79	19.49%					
Westpac	Altitude Platinum Rews		\$343.41	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	20.24%					
Westpac	Altitude Platinum Rews-Amex		\$515.11	Never	✓	✓	✓	✗	Nil
	Altitude Platinum	45	150	20.24%					
Westpac	Altitude Rewards		\$343.41	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	20.24%					
Westpac	Altitude Rews-Amex		\$343.41	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	20.24%					
★ ★									
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%					
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%					
Suncorp Bank	Clear Options-Platinum		\$187.50	Never	✗	✓	✓	✓	Nil
	Platinum Card	55	169	20.74%					
★									
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%					

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					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 01/10/2014					
★									
Commonwealth Bank	Platinum Awards MCD		\$287.08	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
Diners Club Australia	Diners Club Rewards		\$450.00	Never	✓	✓	✓	✓	77
	Charge Card	44	389	N/A					
Westpac	Altitude Black Rewards		\$429.50	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	20.24%					

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