

2014

STAR RATINGS REPORT



Credit Cards



CREDIT CARDS

October 2014



Foreword

The world of credit cards is something that continues to evolve and to a degree there is an element of one-upmanship, whether that is on the number of rewards points you can earn, the length of interest free days or even standard purchase interest rates. It can be safely said that the competitive nature amongst credit card providers is alive and it should be benefiting credit card users.

That is why, like your insurances or other financial products, you should also review the piece of plastic in your pocket regularly to see whether it is still the right credit card for you. Not only may the type of credit cards on offer have changed since you last signed up to one but your use of the card may have changed, and a change in either may have a material impact on which card suits your needs.

To assist in this process we have analysed and rated 166 credit cards from 53 providers across five profiles: Constant Credit, Occasional Spender, Everyday Spender, Big Spender and Major Spender. These profiles are based on the general users of credit cards and further information on these profiles is available later in the report. Where do you sit?

In addition we have a look into how many points you really need to earn to offset interest charges, the growth in balance transfer offers and the drop in the amount Australians have on their credit cards accruing interest.



Mitchell Watson,
Research Manager

CONVENIENCE OVER CASH

Our love affair with credit cards is understandable. Used properly, they are a great tool for money management and in many cases the convenience of credit makes life a whole lot easier.

At the top of the user trends right now are consumers who put all their outlays on the plastic and pay it off at the end of their interest-free days. This gives them an instant picture of what they have been spending and where.

Budgetary adjustments can then be made, if necessary. And it goes without saying that paying for groceries, petrol and other everyday expenses on the card means you are more likely to qualify for, and benefit from, some sort of rewards offer that interests you.

These days a credit card is a must-have if you shop for anything online. In fact, the vast majority of online transactions give you limited payment options other than a credit card.

Carrying around a card is also a safer alternative to carrying around wads of cash, whether it's overseas or at home. And for the ultimate convenience, Visa's PayWave or MasterCard's PayPass make purchases under \$100 a breeze at the checkout. The card's chip simply uses the latest technology – near-field communication – to transmit your card's info wirelessly, meaning you spend less time and effort at the checkout. There's a lot to like about that.



RATES REMAIN HIGH

It's been over a year now that the official cash rate has remained defiantly unchanged at 2.5%. This has translated to cheaper repayments on home loans and personal loans but, irritatingly, not credit card debt. Those of us paying a share of the collective \$33.5 billion currently accruing interest will most certainly feel we are doing more heavy lifting than others in the economic spin cycle.

Average credit card interest rates have, in fact, increased since the pre-GFC days. Consider this:

- In November 2007 the official cash rate was 6.50% and the average credit card interest rate was 14.51%.
- Currently, the official cash rate is 2.50% and the average credit card interest rate is was 16.95%.

In other words, the margin between the official cash rate and the average credit card interest rate has increased by 6.44% over the past seven years, to a whopping 14.45%.

So how much credit card interest are we potentially, collectively, paying each year? Well, based on the \$33.5 billion that we're being charged for and the minimum, maximum and average credit card interest rates on CANSTAR's database...

- \$33.5 billion at the average rate of credit card interest would be \$5.66 billion in interest charges per year, or around \$15.5 million per day.
- \$33.5 billion at the maximum rate of credit card interest would be \$7.845 billion in interest charges per year, or around \$21.5 million per day.
- \$34.5 billion at the minimum rate of credit card interest would be \$3.0 billion in interest charges per year, or "just" \$33.5 million per day. What a saving!

REWARDS: LEAP IN OR LOOK OUT?

Tempting as they may be, in the wrong hands, credit card rewards may well send you into a further spiral of debt. We crunched the numbers on an average rewards card with a debt of \$5,000.

Over the course of twelve months, using the average rates shown in the table below, you would need to spend an astronomical \$122,787, just to earn enough rewards points to counteract your interest costs. This is also assuming you're paying off the monthly spend, which is a little over \$10,000.

The point we can't stress enough is that if you can't pay your credit card off in full every month, you're fighting a losing battle chasing rewards points. Opt for a low rate, low annual fee card and it's likely you'll sleep more soundly at night.

However if you're a little more disciplined about paying down your monthly balance then a rewards program, can definitely be worthwhile.

Average Rewards Card Interest Rate	19.28%
Average Rewards card Annual Fee	\$143.65
Opening Balance	\$5,000.00
Monthly Repayment	2.50%
Total Interest Paid over 12 months	\$942.09
Average Rewards Redemption Rate	0.77%
Annual Spend Required to Recoup interest	\$122,787.08



CARDS UP, DEBT DOWN

Overall, we seem to be getting better at paying down our credit card debt. According to RBA statistics, Australians are currently accruing interest on a debt of approximately \$33.57 billion – the lowest amount since December 2009. While the number of cards in circulation has increased this year by 162,000 – up from 15,415,000 last August to 15,577,000 this August – we owe less per card.

In the past twelve months alone the total amount of money accruing interest has fallen by an impressive \$778 million. It results in a current debt of \$2,155 on each card, compared to \$2,222 for the same period last year, even without taking inflation into account.

In fact after peaking in mid-2011, our debt per card has been on a gradual decline, as per follows:

Date	Total number of credit cards	Total amount accruing interest	Amount accruing interest per card
Aug 14	15,577,000	\$33,568,000,000	\$2,155
Aug 13	15,415,000	\$34,246,000,000	\$2,222
Aug 12	15,080,000	\$35,791,000,000	\$2,373
Aug 11	14,930,000	\$36,252,000,000	\$2,428
Aug 10	14,682,000	\$35,108,000,000	\$2,391

Source: CANSTAR

Perhaps this decrease has something to do with the following...



BALANCE TRANSFER DEALS EXTENDED

Twelve months ago, zero percent balance transfers were certainly well represented on the market, but we could find only one that offered the consumer a duration of 12 months or longer.

How things change in the space of a year.

Now, there are 23 cards on the market trying to woo customers with a balance transfer offer of 0% for 12 months or longer – a phenomenal increase.

Examining the breakdown of balance transfer offers this year and last year, two things stand out. Introduction rates have been pruned across the board and the duration of those intro rates have been lengthened in a bid to win more market share.

Average balance transfer introductory rate September 2013	2.34%
Average balance transfer introductory rate September 2014	2.07%
Average length of 0% balance transfer offers 2013	7 months
Average length of 0% balance transfer offers 2014	10 months



Here are further details on the 23 credit cards currently offering long-term 0% balance transfer deals.

Company	Card	Annual Fee	Interest Rate on purchase	0% Intro Period Revert Rate	Revert Rate
ANZ	First	\$30	19.74%	16 months	19.74%
ANZ	Low Rate	\$58	13.49%	16 months	13.49%
ANZ	Platinum	\$87	19.74%	16 months	19.74%
ANZ	Low Rate Platinum	\$99	13.49%	16 months	13.49%
Bank of Melbourne	Vertigo Platinum	\$99	12.74%	14 months	12.74%
Bank of Melbourne	Vertigo Visa	\$55	13.24%	14 months	13.24%
BankSA	Vertigo Platinum	\$99	12.74%	14 months	12.74%
BankSA	Vertigo Visa	\$55	13.24%	14 months	13.24%
Bankwest	Breeze Platinum MasterCard	\$99	12.24%	13 months	12.24%
Bankwest	Breeze MasterCard	\$59	12.24%	13 months	12.24%
Bankwest	Breeze Gold MasterCard	\$89	12.24%	13 months	12.24%
Citibank	Platinum	\$199	20.99%	24 months	21.74%
Citibank	Classic	\$89	20.99%	18 months	21.74%
Citibank	Simplicity	\$0	19.99%	12 months	19.99%
Heritage Bank	Gold Low Rate	\$0	11.80%	12 months	11.80%
Heritage Bank	Platinum	\$125	16.75%	12 months	16.75%
NAB	Premium Visa Card	\$90	19.74%	15 mths	19.74%
NAB	Premium MasterCard	\$90	19.74%	15 mths	19.74%
St George Bank	Vertigo Platinum	\$99	12.74%	14 mths	12.74%
St George Bank	Vertigo Visa	\$55	13.24%	14 mths	13.24%
Suncorp	Platinum Card	\$169	20.74%	14 mths	21.99%
Virgin Money	No annual fee credit card	\$0	18.99%	14 mths	20.99%
Virgin Money	Velocity Flyer Card	\$129	20.74%	14 mths	20.99%

Source: CANSTAR

There are some good deals out there but before you sign up to anything, think about your current situation and your goals prior to deciding which offer will benefit you the most. And don't forget to check the interest rate the card reverts to after the introductory period has expired as well as the interest rate on any purchases along the way.

FIND YOUR PERFECT MATCH

All credit cards are not the same. They have been tailored specifically for the way they are most commonly used. So it's crucial to examine your spending and repayment habits before you shop for the card you'll enjoy having a long-term relationship with. Matching up with a credit card that works with you, not against you, is easy if you are honest when evaluating what you spend and how you spend it.



Which category do you fit into?

CONSTANT CREDIT

Uses the card frequently every month but struggles to pay it off in full.

Tip: Interest rate is the killer here. Look for a low-rate card with a low annual fee. Currently on our database the lowest interest rate is 8.99%, and there are 21 cards offering 12% or less.



EVERYDAY SPENDER

Uses the card frequently every month but is disciplined enough to pay off the card in full.

Tip: Interest rate doesn't matter here but interest-free days do, as the everyday spender tends to hold back on repaying until the eleventh hour. Depending on overall "spend" per year, some sort of rewards offer may be worth looking into.



OCCASIONAL SPENDER

Some people keep a credit card in reserve for big ticket items or perhaps for emergencies, which they then pay off over a few months.

Tip: Similarly to the Constant Credit, look for a low ongoing rate and a low or no fee. Interest-free days might also be on your shopping list, but remember that their benefits disappear as soon as you carry over a balance.



BIG SPENDER

As the name suggests, this person is a bigger spender on their card and routinely puts around \$5,000 or more through their card per month and always pays in full before the interest is charged.

Tip: Interest rate is not a problem so look for a card with no annual fee and/or a good rewards program – although you rarely get both. If rewards don't interest you, then go for zero fees instead.



MAJOR SPENDER

This card user earns a lot and spends a lot, nearly all of it on the card. It's not unusual for the major spender to regularly put \$10,000 per month through the card. But this is usually paid off in full by the due date.

Tip: As with the Big Spender, interest rate is largely irrelevant. A good rewards program is a must-have though and this spender will benefit from rewards tailored to enhancing his or her lifestyle.



PLENTY OF VALUE ON OFFER

After examining all the intricate details, elements and features of each of the 166 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.

Constant Credit 16 ★★★★★

Everyday Spender 16 ★★★★★

Occasional Spender 11 ★★★★★

Big Spender 16 ★★★★★

Major Spender 16 ★★★★★

CREDIT CARDS

STAR RATING 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
- Number of 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
Major Spender	Spends \$10,000 each month and then pays off the balance
Big Spender	Spends \$5,000 each month and then pays off the balance
Everyday Spender	Spends \$2,000 each month and then pays off the balance
Occasional Spender	Makes the occasional big purchase and then slowly pays it off
Constant Credit	Keeps spending on credit card before it is paid off

CANSTAR has adopted five 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.

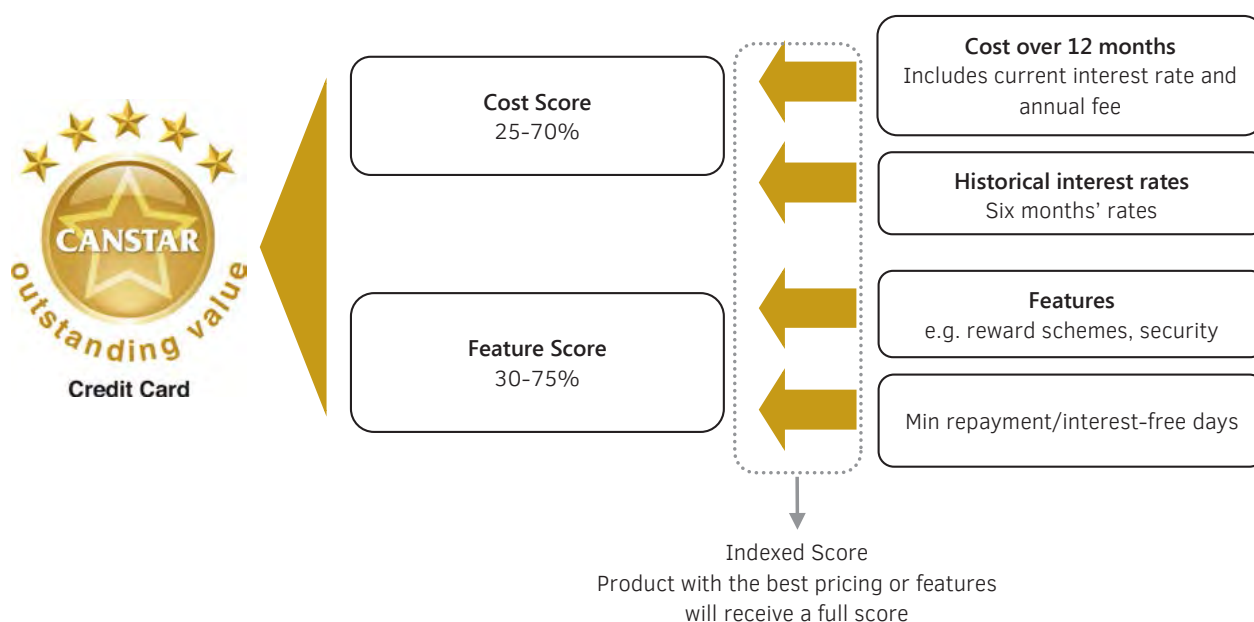
How does it work?

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
Major Spender	25%	70%	30%	75%	90%	10%	0%
Big Spender	25%	70%	30%	75%	90%	10%	0%
Everyday Spender	35%	70%	30%	65%	90%	10%	0%
Constant Credit	70%	50%	50%	30%	80%	0%	20%
Occasional Spender	60%	70%	30%	40%	85%	15%	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:
 - Major Spender – spends \$120,000 per year and revolves \$18,000 for one month
 - 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
 - Constant Credit – 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.

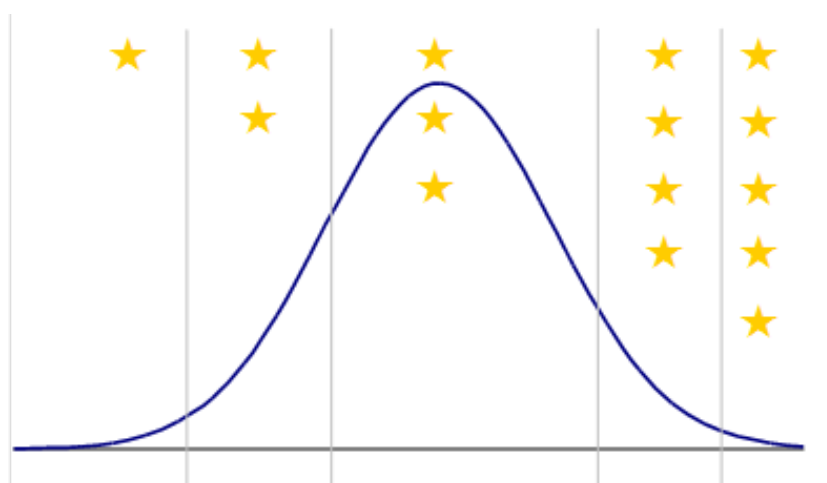
The methodology for each profile is subtly adjusted to account for the differences between them. The process considers each profile separately and assigns weights representative of that profile (see table below). For the Constant Credit, for example, the rates and fees associated with a card account 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 and Major Spenders on the other hand (e.g. Gold, Platinum or rewards cards) typically offer more features. The Big Spender and Major Spender profiles have 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	CONSTANT CREDIT	OCCASIONAL SPENDER	EVERYDAY SPENDER	BIG SPENDER	MAJOR SPENDER
ADDITIONAL FEES & CHARGES	13%	20%	5%	5%	5%
CARD TERMS	20%	15%	7%	6%	6%
LATE PAYMENT INTEREST CHARGING	16%	15.5%	11.5%	10%	10%
MERCHANT ACCEPTABILITY	14%	15%	9.5%	8%	6%
CARD SECURITY	14%	15%	6.5%	5%	5%
PREMIUM CARD FACILITIES	3%	3%	15.5%	22%	22%
REPAYMENT CAPABILITIES	7%	5%	3.5%	3%	2%
REWARDS PROGRAM	3.5%	3.5%	35%*	35%**	40%***
SPECIAL PURCHASING POLICIES	3%	3%	3%	3%	2%
APPLICATION PROCESS	6.5%	5%	3.5%	3%	2%
<small>*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) ***based on \$120k rewards star rating (for companion cards, 40% of weight allocated to AMEX program, 60% to Visa/MasterCard)</small>					

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 166 credit card products from 53 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 if you would like to view the latest star ratings reports of interest.



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

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Credit Card Star Ratings

Report Date: October 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 Black	18.79%	55	375.00	N/A	15000	No Max	✓
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	✓
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	✓
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	Diamond Awards	20.24%	55	425.00	N/A	18000	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	No Max	✓
Suncorp Bank	Platinum Card	20.74%	55	169.00	N/A	6000	30000	✓
Virgin Money	Velocity High Flyer Card	20.74%	44	289.00	N/A	15000	100000	✓
Westpac	Altitude Black	20.24%	45	395.00	N/A	15000	No Max	✓
Westpac	Altitude Platinum	20.24%	45	150.00	N/A	6000	No Max	✓
★★★★★								
American Express	David Jones Card	20.74%	44	99.00	N/A	2000	30000	✓
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	✓
ANZ	Freq Flyer Platinum	19.99%	55	295.00	N/A	6000	No Max	✓
ANZ	Frequent Flyer Black	19.99%	55	425.00	N/A	15000	No Max	✓
ANZ	Low Rate Platinum	13.49%	55	99.00	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	12.24%	55	99.00	N/A	6000	No Max	✗
Bankwest	More Gold MasterCard	19.49%	55	120.00	N/A	5000	50000	✓
Bankwest	Qantas Platinum MasterCard	19.99%	55	160.00	N/A	6000	No Max	✓
Bankwest	Zero Platinum MasterCard	17.99%	55	0.00	N/A	6000	No Max	✗
bcu	Visa Bonus Rewarder	16.80%	55	40.00	N/A	500	20000	✓
BOQ	Platinum Visa	20.74%	55	199.00	N/A	6000	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	✓
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	✓
HSBC	Platinum Qantas Credit Card	19.99%	55	199.00	N/A	6000	No Max	✓
NAB	flybuys Rewards Card	19.99%	44	65.00	N/A	6000	No Max	✓
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	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	✓
Suncorp Bank	Gold Card	20.50%	55	120.00	N/A	5000	25000	✓

your guide to product excellence



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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	
★★★★★								
Virgin Money	Velocity Flyer Card	20.74%	44	129.00	N/A	6000	100000	✓
Westpac	55 Day Platinum Visa	19.84%	55	0.00	20000	6000	No Max	✗
Westpac	Altitude	20.24%	45	100.00	N/A	1000	No Max	✓
Westpac	earth Black	20.24%	45	395.00	N/A	15000	No Max	✓
Westpac	Singapore Airlines Platinum Car	19.74%	45	250.00	N/A	6000	No Max	✓
★★★★								
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 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 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	✓
Bank of Melbourne	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
Bank of Melbourne	Vertigo Platinum	12.74%	55	99.00	N/A	6000	80000	✗
bankmecu	Visa Credit Card	13.14%	55	0.00	N/A	1000	No Max	✗
BankSA	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
BankSA	Vertigo Platinum	12.74%	55	99.00	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	12.24%	55	89.00	N/A	5000	50000	✗
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	✗
Bendigo Bank	Basic Black MasterCard/Visa	12.49%	44	45.00	N/A	500	50000	✗
Bendigo Bank	Platinum Visa	19.99%	55	119.00	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	✗
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	100000	✓
Citibank	Clear Platinum Visa	13.99%	55	99.00	N/A	6000	100000	✓
Commonwealth Bank	Low Fee MasterCard	19.74%	55	24.00	1000	500	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	55	120.00	N/A	4000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	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	No Max	✗
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	✗



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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	
★★★★								
Greater Building Society	Credit Card	11.95%	55	40.00	10000	1000	25000	✗
Horizon Credit Union	Visa Credit Card	12.95%	45	0.00	N/A	1000	30000	✗
Hume Bank	Gold	17.95%	55	60.00	12000	7500	50000	✓
Hume Bank	Loyalty	17.95%	55	30.00	8000	500	20000	✓
Hume Bank	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 Platinum Card	20.70%	55	200.00	N/A	6000	No Max	✓
Macquarie Credit Union	Visa Credit Card	13.54%	55	0.00	N/A	500	10000	✗
Myer	Myer Visa Card	20.69%	62	69.00	N/A	1000	No Max	✓
NAB	Low Rate Card	13.99%	55	59.00	N/A	500	No Max	✗
NAB	Premium MasterCard/Visa	19.74%	44	90.00	N/A	6000	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	✗
P&N Bank	Platinum Visa	11.49%	45	80.00	N/A	6000	No Max	✗
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	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 Card	13.24%	55	0.00	N/A	1000	25000	✗
QT Mutual Bank	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	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	✗
SGE Credit Union	Gold Solutions	14.95%	55	100.00	N/A		20000	✓
St.George Bank	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
St.George Bank	Vertigo Platinum	12.74%	55	99.00	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 Visa Card	19.84%	55	0.00	10000	1000	No Max	✗
Westpac	Low Rate Visa Card	13.49%	55	45.00	N/A	1000	No Max	✗
★★								
ANZ	First	19.74%	44	30.00	N/A	1000	25000	✗
ANZ	Low Rate	13.49%	55	58.00	N/A	1000	25000	✗
Bank of Melbourne	Vertigo Visa	13.24%	55	55.00	N/A	1000	40000	✗
BankSA	Vertigo Visa	13.24%	55	55.00	N/A	1000	40000	✗
Bankwest	Breeze MasterCard	12.24%	55	59.00	N/A	1000	25000	✗
Bankwest	Qantas Classic MasterCard	19.99%	55	100.00	N/A	1000	No Max	✓
Bankwest	Zero MasterCard	17.99%	55	0.00	N/A	1000	25000	✗
bcu	Classic Visa Card	11.80%	55	40.00	N/A	500	20000	✗
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	Classic	16.75%	55	55.00	25000	1000	50000	✓
Heritage Bank	Gold Low Rate	11.80%	0	0.00	N/A	1000	75000	✗

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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	
★★								
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	✗
Macquarie Bank	Visa Gold Card	20.70%	55	130.00	N/A	2000	50000	✓
ME Bank	MasterCard	12.25%	44	49.00	N/A	1000	15000	✗
NAB	Low Fee MasterCard/Visa	19.74%	44	30.00	N/A	500	No Max	✗
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 Visa	13.24%	55	55.00	N/A	1000	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	✗
★								
Bank of Melbourne	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
bankmecu	Low Rate Visa CreditCard	10.14%	0	59.00	N/A	1000	No Max	✗
BankSA	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
ECU Australia	Low Rate Visa Credit Card	13.50%	55	48.00	N/A	1000	50000	✗
GE Money	MasterCard	23.50%	55	69.00	N/A	500	No Max	✗
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	✗
St.George Bank	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗

*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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CONSTANT CREDIT

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"								
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	✗
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	✗
Greater Building Society	Credit Card	11.95%	55	40.00	10000	1000	25000	✗
Hunter United Credit Un	Visa Credit Card	11.49%	55	59.00	N/A	1000	25000	✗
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	✗
★★★★★								
Bank of Melbourne	Vertigo Platinum	12.74%	55	99.00	N/A	6000	80000	✗
BankSA	Vertigo Platinum	12.74%	55	99.00	N/A	6000	80000	✗
Bankwest	Breeze Gold MasterCard	12.24%	55	89.00	N/A	5000	50000	✗
Bankwest	Breeze MasterCard	12.24%	55	59.00	N/A	1000	25000	✗
Bankwest	Breeze Platinum MasterCard	12.24%	55	99.00	N/A	6000	No Max	✗
bcu	Classic Visa Card	11.80%	55	40.00	N/A	500	20000	✗
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	13.99%	55	99.00	N/A	6000	100000	✓
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	55	120.00	N/A	4000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	55	78.00	N/A	500	No Max	✗
Credit Unions*	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	No Max	✗
First Option Credit Union	Standard Visa Credit Card	13.49%	45	18.00	N/A	500	20000	✗
Heritage Bank	Gold Low Rate	11.80%	0	0.00	N/A	1000	75000	✗
Horizon Credit Union	Visa Credit Card	12.95%	45	0.00	N/A	1000	30000	✗
Hume Bank	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 Credit Union	Visa Credit Card	13.54%	55	0.00	N/A	500	10000	✗
ME Bank	MasterCard	12.25%	44	49.00	N/A	1000	15000	✗
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	✗
P&N Bank	Platinum Visa	11.49%	45	80.00	N/A	6000	No Max	✗
Qantas Credit Union	Lifestyle	12.34%	0	0.00	N/A	1000	50000	✓
Qld Police Credit Union	Bluey Card	13.24%	55	0.00	N/A	1000	25000	✗
QT Mutual Bank	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	No Max	✗
St.George Bank	Vertigo Platinum	12.74%	55	99.00	N/A	6000	80000	✗
Suncorp Bank	Standard Card	12.74%	0	55.00	N/A	2000	20000	✗
Victoria Teachers Mutual	Visa Classic Credit Card	13.19%	55	0.00	N/A	500	No Max	✗
Westpac	Low Rate Visa Card	13.49%	55	45.00	N/A	1000	No Max	✗



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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	
★ ★ ★								
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	Low Rate Platinum	13.49%	55	99.00	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	✓
ANZ	Rewards Platinum	18.79%	55	149.00	N/A	6000	No Max	✓
Bank of Melbourne	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
Bank of Melbourne	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
Bank of Melbourne	Vertigo Visa	13.24%	55	55.00	N/A	1000	40000	✗
bankmecu	Visa Credit Card	13.14%	55	0.00	N/A	1000	No Max	✗
BankSA	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
BankSA	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
BankSA	Vertigo Visa	13.24%	55	55.00	N/A	1000	40000	✗
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	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	Visa Bonus Rewarder	16.80%	55	40.00	N/A	500	20000	✓
Bendigo Bank	Platinum Visa	19.99%	55	119.00	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	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	✓
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	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	No Max	✓
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	✓
Heritage Bank	Classic	16.75%	55	55.00	25000	1000	50000	✓
HSBC	Credit Card	17.99%	55	0.00	N/A	1000	No Max	✓
Hume Bank	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	19.99%	44	65.00	N/A	6000	No Max	✓



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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	
★ ★ ★								
NAB	Low Fee MasterCard/Visa	19.74%	44	30.00	N/A	500	No Max	✗
NAB	Low Rate Card	13.99%	55	59.00	N/A	500	No Max	✗
NAB	Premium MasterCard/Visa	19.74%	44	90.00	N/A	6000	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	✓
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	✓
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	✓
SERVICE ONE Members Choice	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 Classic	19.49%	55	79.00	N/A	1000	80000	✓
St.George Bank	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
St.George Bank	Vertigo Visa	13.24%	55	55.00	N/A	1000	40000	✗
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	19.84%	55	0.00	20000	6000	No Max	✗
Westpac	55 Day Visa Card	19.84%	55	0.00	10000	1000	No Max	✗
Westpac	Altitude	20.24%	45	100.00	N/A	1000	No Max	✓
Westpac	Altitude Platinum	20.24%	45	150.00	N/A	6000	No Max	✓
★ ★								
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	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	✓
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	✓
BOQ	Blue Visa	20.74%	44	60.00	N/A	2000	10000	✓
Citibank	Platinum	20.99%	55	199.00	N/A	6000	100000	✓
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	✓
GE Money	MasterCard	23.50%	55	69.00	N/A	500	No Max	✗
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	✓
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	✓
NAB	Qantas Rewards Premium	19.99%	44	250.00	N/A	6000	500000	✓
Suncorp Bank	Platinum Card	20.74%	55	169.00	N/A	6000	30000	✓
Virgin Money	Velocity Flyer Card	20.74%	44	129.00	N/A	6000	100000	✓



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CONSTANT CREDIT

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	
★★★								
Westpac	Singapore Airlines Platinum Car	19.74%	45	250.00	N/A	6000	No Max	✓
★								
American Express	David Jones Card	20.74%	44	99.00	N/A	2000	30000	✓
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	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	✓
ANZ	Freq Flyer Platinum	19.99%	55	295.00	N/A	6000	No Max	✓
BOQ	Platinum Visa	20.74%	55	199.00	N/A	6000	30000	✓

*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	✓
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	No Max	✓
HSBC	Platinum Credit Card	19.99%	55	0.00	N/A	6000	No Max	✓
Hume Bank	Gold	17.95%	55	60.00	12000	7500	50000	✓
Hume Bank	Loyalty	17.95%	55	30.00	8000	500	20000	✓
Myer	Myer Visa Card	20.69%	62	69.00	N/A	1000	No Max	✓
NAB	flybuys Rewards Card	19.99%	44	65.00	N/A	6000	No Max	✓
Qld Police Credit Union	Bluey Rewarder Card	17.24%	55	48.00	N/A	1000	25000	✓
Suncorp Bank	Platinum Card	20.74%	55	169.00	N/A	6000	30000	✓
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	✓
BankVic	Visa Silver credit card	11.95%	44	0.00	N/A	1000	10000	✗
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	✓
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	✗
Citibank	Platinum	20.99%	55	199.00	N/A	6000	100000	✓
Citibank	Signature	20.99%	55	299.00	N/A	15000	100000	✓
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	Platinum Awards	20.24%	55	280.00	N/A	6000	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	11.95%	55	40.00	10000	1000	25000	✗
Horizon Credit Union	Visa Credit Card	12.95%	45	0.00	N/A	1000	30000	✗
HSBC	Platinum Qantas Credit Card	19.99%	55	199.00	N/A	6000	No Max	✓
Hume Bank	Value	13.15%	55	0.00	N/A	500	20000	✗
Macquarie Credit Union	Visa Credit Card	13.54%	55	0.00	N/A	500	10000	✗
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	✓
Qld Police Credit Union	Bluey Card	13.24%	55	0.00	N/A	1000	25000	✗
Suncorp Bank	Gold Card	20.50%	55	120.00	N/A	5000	25000	✓
Victoria Teachers Mutual	Visa Classic Credit Card	13.19%	55	0.00	N/A	500	No Max	✗



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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	
★★★★★								
Virgin Money	Velocity Flyer Card	20.74%	44	129.00	N/A	6000	100000	✓
Virgin Money	Velocity High Flyer Card	20.74%	44	289.00	N/A	15000	100000	✓
Westpac	55 Day Platinum Visa	19.84%	55	0.00	20000	6000	No Max	✗
Westpac	Altitude	20.24%	45	100.00	N/A	1000	No Max	✓
Westpac	Altitude Platinum	20.24%	45	150.00	N/A	6000	No Max	✓
★★★								
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	30000	✓
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	✓
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	Frequent Flyer Black	19.99%	55	425.00	N/A	15000	No Max	✓
ANZ	Low Rate Platinum	13.49%	55	99.00	N/A	6000	No Max	✗
ANZ	Rewards Black	18.79%	55	375.00	N/A	15000	No Max	✓
Bank of Melbourne	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
Bank of Melbourne	Vertigo Platinum	12.74%	55	99.00	N/A	6000	80000	✗
bankmecu	Visa Credit Card	13.14%	55	0.00	N/A	1000	No Max	✗
BankSA	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
BankSA	Vertigo Platinum	12.74%	55	99.00	N/A	6000	80000	✗
BankVic	Visa Gold credit card	16.95%	55	50.00	N/A	5000	30000	✓
Bankwest	Breeze Gold MasterCard	12.24%	55	89.00	N/A	5000	50000	✗
Bankwest	Breeze Platinum MasterCard	12.24%	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 Gold MasterCard	17.99%	55	0.00	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	119.00	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	100000	✓
Citibank	Clear Platinum Visa	13.99%	55	99.00	N/A	6000	100000	✓
Citibank	Select Credit Card	20.74%	55	700.00	N/A	15000	100000	✓
Commonwealth Bank	Diamond Awards	20.24%	55	425.00	N/A	18000	No Max	✓
Commonwealth Bank	Low Fee MasterCard	19.74%	55	24.00	1000	500	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	55	120.00	N/A	4000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	55	78.00	N/A	500	No Max	✗



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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 Available
				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★ ★ ★								
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	No Max	✗
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	Gold Low Rate	11.80%	0	0.00	N/A	1000	75000	✗
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	✗
NAB	Low Rate Card	13.99%	55	59.00	N/A	500	No Max	✗
NAB	Premium MasterCard/Visa	19.74%	44	90.00	N/A	6000	No Max	✗
NAB	Qantas Rewards Premium	19.99%	44	250.00	N/A	6000	500000	✓
P&N Bank	Platinum Visa	11.49%	45	80.00	N/A	6000	No Max	✗
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	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	✓
QT Mutual Bank	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	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	✗
SGE Credit Union	Gold Solutions	14.95%	55	100.00	N/A		20000	✓
St.George Bank	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
St.George Bank	Vertigo Platinum	12.74%	55	99.00	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	✗
Westpac	55 Day Visa Card	19.84%	55	0.00	10000	1000	No Max	✗
Westpac	Altitude Black	20.24%	45	395.00	N/A	15000	No Max	✓
Westpac	earth Black	20.24%	45	395.00	N/A	15000	No Max	✓
Westpac	Low Rate Visa Card	13.49%	55	45.00	N/A	1000	No Max	✗
Westpac	Singapore Airlines Platinum Card	19.74%	45	250.00	N/A	6000	No Max	✓
★ ★								
American Express	Velocity Platinum Card	20.74%	44	349.00	N/A	3000	100000	✓
ANZ	First	19.74%	44	30.00	N/A	1000	25000	✗
ANZ	Low Rate	13.49%	55	58.00	N/A	1000	25000	✗
Bank of Melbourne	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
Bank of Melbourne	Vertigo Visa	13.24%	55	55.00	N/A	1000	40000	✗
BankSA	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
BankSA	Vertigo Visa	13.24%	55	55.00	N/A	1000	40000	✗
Bankwest	Breeze MasterCard	12.24%	55	59.00	N/A	1000	25000	✗
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	✗
Hunter United Credit Union	Visa Credit Card	11.49%	55	59.00	N/A	1000	25000	✗



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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 Availabl
				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	✓
ME Bank	MasterCard	12.25%	44	49.00	N/A	1000	15000	✗
NAB	Low Fee MasterCard/Visa	19.74%	44	30.00	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	✗
SGE Credit Union	Classic Solutions	12.95%	45	50.00	N/A		10000	✓
St.George Bank	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
St.George Bank	Vertigo Visa	13.24%	55	55.00	N/A	1000	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	✗
★								
American Express	Qantas Ultimate Card	20.74%	44	450.00	N/A	5000	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	✗
GE Money	Gem Visa	22.99%	55	99.00	N/A	1000	No Max	✗
GE Money	MasterCard	23.50%	55	69.00	N/A	500	No Max	✗
Heritage Bank	Classic	16.75%	55	55.00	25000	1000	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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MAJOR 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 Black	18.79%	55	375.00	N/A	15000	No Max	✓
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	✓
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	✓
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	Diamond Awards	20.24%	55	425.00	N/A	18000	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	No Max	✓
Suncorp Bank	Platinum Card	20.74%	55	169.00	N/A	6000	30000	✓
Virgin Money	Velocity High Flyer Card	20.74%	44	289.00	N/A	15000	100000	✓
Westpac	Altitude Black	20.24%	45	395.00	N/A	15000	No Max	✓
Westpac	Altitude Platinum	20.24%	45	150.00	N/A	6000	No Max	✓
★★★★★								
American Express	David Jones Card	20.74%	44	99.00	N/A	2000	30000	✓
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	Velocity Platinum Card	20.74%	44	349.00	N/A	3000	100000	✓
ANZ	Freq Flyer Platinum	19.99%	55	295.00	N/A	6000	No Max	✓
ANZ	Frequent Flyer Black	19.99%	55	425.00	N/A	15000	No Max	✓
ANZ	Rewards	18.79%	44	89.00	N/A	1000	25000	✓
Bank of Melbourne	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
BankSA	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
Bankwest	Breeze Platinum MasterCard	12.24%	55	99.00	N/A	6000	No Max	✗
Bankwest	More Gold MasterCard	19.49%	55	120.00	N/A	5000	50000	✓
Bankwest	Qantas Platinum MasterCard	19.99%	55	160.00	N/A	6000	No Max	✓
BOQ	Platinum Visa	20.74%	55	199.00	N/A	6000	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	✓
Commonwealth Bank	Gold Awards	20.24%	55	144.00	N/A	4000	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	✓
NAB	flybuys Rewards Card	19.99%	44	65.00	N/A	6000	No Max	✓
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	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	✓
SGE Credit Union	Gold Solutions	14.95%	55	100.00	N/A		20000	✓
St.George Bank	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
Victoria Teachers Mutual	Visa Platinum Credit Card	9.99%	55	84.00	N/A	6000	No Max	✗
Virgin Money	Velocity Flyer Card	20.74%	44	129.00	N/A	6000	100000	✓

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MAJOR 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	
★★★★★								
Westpac	earth Black	20.24%	45	395.00	N/A	15000	No Max	✓
Westpac	Singapore Airlines Platinum Car	19.74%	45	250.00	N/A	6000	No Max	✓
★★★★								
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 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	✓
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	✗
ANZ	Platinum	19.74%	55	87.00	20000	6000	No Max	✗
Bank of Melbourne	Vertigo Platinum	12.74%	55	99.00	N/A	6000	80000	✗
bankmecu	Visa Credit Card	13.14%	55	0.00	N/A	1000	No Max	✗
BankSA	Vertigo Platinum	12.74%	55	99.00	N/A	6000	80000	✗
BankVic	Visa Gold credit card	16.95%	55	50.00	N/A	5000	30000	✓
Bankwest	Breeze Gold MasterCard	12.24%	55	89.00	N/A	5000	50000	✗
Bankwest	Breeze MasterCard	12.24%	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	✗
Bankwest	Zero Platinum MasterCard	17.99%	55	0.00	N/A	6000	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	119.00	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	✗
Citibank	Classic	20.99%	55	89.00	N/A	2000	100000	✓
Citibank	Clear Platinum Visa	13.99%	55	99.00	N/A	6000	100000	✓
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	Low Rate Gold MasterCard	13.49%	55	120.00	N/A	4000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	55	78.00	N/A	500	No Max	✗
Commonwealth Bank	Standard Awards	20.24%	55	89.00	N/A	500	No Max	✓
Credit Unions*	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	No Max	✗
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	✗
Greater Building Society	Credit Card	11.95%	55	40.00	10000	1000	25000	✗
Horizon Credit Union	Visa Credit Card	12.95%	45	0.00	N/A	1000	30000	✗
Hume Bank	Gold	17.95%	55	60.00	12000	7500	50000	✓
Hume Bank	Loyalty	17.95%	55	30.00	8000	500	20000	✓
Hume Bank	Value	13.15%	55	0.00	N/A	500	20000	✗

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MAJOR 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	
★★★★								
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	Hilton Platinum Card	20.70%	55	295.00	N/A	6000	No Max	✓
Macquarie Bank	Visa Platinum Card	20.70%	55	200.00	N/A	6000	No Max	✓
NAB	Low Rate Card	13.99%	55	59.00	N/A	500	No Max	✗
NAB	Premium MasterCard/Visa	19.74%	44	90.00	N/A	6000	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	✗
P&N Bank	Platinum Visa	11.49%	45	80.00	N/A	6000	No Max	✗
People's Choice Credit U	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	Lifestyle	12.34%	0	0.00	N/A	1000	50000	✓
Qld Police Credit Union	Bluey Card	13.24%	55	0.00	N/A	1000	25000	✗
QT Mutual Bank	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	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	✗
St.George Bank	Vertigo Platinum	12.74%	55	99.00	N/A	6000	80000	✗
Suncorp Bank	Gold Card	20.50%	55	120.00	N/A	5000	25000	✓
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	✗
Westpac	55 Day Platinum Visa	19.84%	55	0.00	20000	6000	No Max	✗
Westpac	Altitude	20.24%	45	100.00	N/A	1000	No Max	✓
Westpac	Low Rate Visa Card	13.49%	55	45.00	N/A	1000	No Max	✗
★★★								
ANZ	First	19.74%	44	30.00	N/A	1000	25000	✗
ANZ	Low Rate	13.49%	55	58.00	N/A	1000	25000	✗
Bank of Melbourne	Vertigo Visa	13.24%	55	55.00	N/A	1000	40000	✗
bankmecu	Low Rate Visa CreditCard	10.14%	0	59.00	N/A	1000	No Max	✗
BankSA	Vertigo Visa	13.24%	55	55.00	N/A	1000	40000	✗
Bankwest	Qantas Classic MasterCard	19.99%	55	100.00	N/A	1000	No Max	✓
Bankwest	Zero MasterCard	17.99%	55	0.00	N/A	1000	25000	✗
bcu	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	28 Degrees MasterCard	20.99%	55	0.00	N/A	500	No Max	✗
Heritage Bank	Classic	16.75%	55	55.00	25000	1000	50000	✓
Heritage Bank	Gold Low Rate	11.80%	0	0.00	N/A	1000	75000	✗
HSBC	Credit Card	17.99%	55	0.00	N/A	1000	No Max	✓
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	✓
NAB	Low Fee MasterCard/Visa	19.74%	44	30.00	N/A	500	No Max	✗
P&N Bank	Easypay Visa	11.49%	45	40.00	N/A	500	No Max	✗
Qantas Credit Union	Lifestyle Plus	15.85%	46	0.00	N/A	1000	50000	✓
St.George Bank	Vertigo Visa	13.24%	55	55.00	N/A	1000	40000	✗



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MAJOR 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	
★ ★								
Virgin Money	Low Rate Credit Card	10.99%	44	99.00	N/A	6000	100000	✗
Westpac	55 Day Visa Card	19.84%	55	0.00	10000	1000	No Max	✗
★								
Bank of Melbourne	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
BankSA	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
ECU Australia	Low Rate Visa Credit Card	13.50%	55	48.00	N/A	1000	50000	✗
GE Money	Gem Visa	22.99%	55	99.00	N/A	1000	No Max	✗
GE Money	MasterCard	23.50%	55	69.00	N/A	500	No Max	✗
Macquarie Bank	Visa RateSaver Card	14.95%	55	69.00	N/A	2000	50000	✗
St.George Bank	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
Suncorp Bank	Standard Card	12.74%	0	55.00	N/A	2000	20000	✗

*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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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"								
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	Gold Low Rate	11.80%	0	0.00	N/A	1000	75000	✗
Horizon Credit Union	Visa Credit Card	12.95%	45	0.00	N/A	1000	30000	✗
Hume Bank	Value	13.15%	55	0.00	N/A	500	20000	✗
Macquarie Credit Union	Visa Credit Card	13.54%	55	0.00	N/A	500	10000	✗
Qantas Credit Union	Lifestyle	12.34%	0	0.00	N/A	1000	50000	✓
Qld Police Credit Union	Bluey Card	13.24%	55	0.00	N/A	1000	25000	✗
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	✗
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	No Max	✗
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	✗
GE Money	28 Degrees MasterCard	20.99%	55	0.00	N/A	500	No Max	✗
HSBC	Credit Card	17.99%	55	0.00	N/A	1000	No Max	✓
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	✓
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	✗
Westpac	55 Day Visa Card	19.84%	55	0.00	10000	1000	No Max	✗
Westpac	Low Rate Visa Card	13.49%	55	45.00	N/A	1000	No Max	✗
★★★★★								
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	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	✗
Bank of Melbourne	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
Bank of Melbourne	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
Bank of Melbourne	Vertigo Visa	13.24%	55	55.00	N/A	1000	40000	✗
bankmecu	Low Rate Visa CreditCard	10.14%	0	59.00	N/A	1000	No Max	✗

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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	
★ ★ ★								
BankSA	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
BankSA	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
BankSA	Vertigo Visa	13.24%	55	55.00	N/A	1000	40000	✗
BankVic	Visa Gold credit card	16.95%	55	50.00	N/A	5000	30000	✓
Bankwest	Breeze Gold MasterCard	12.24%	55	89.00	N/A	5000	50000	✗
Bankwest	Breeze MasterCard	12.24%	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	✓
Beyond Bank	Low Rate Visa Credit Card	10.49%	62	49.00	N/A	1000	80000	✗
BOQ	Low Rate Visa Card	13.49%	55	55.00	N/A	2000	20000	✗
Citibank	Classic	20.99%	55	89.00	N/A	2000	100000	✓
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	13.49%	55	120.00	N/A	4000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	55	78.00	N/A	500	No Max	✗
Commonwealth Bank	Standard Awards	20.24%	55	89.00	N/A	500	No Max	✓
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	GO MasterCard	21.74%	62	59.00	N/A	1000	25000	✓
Greater Building Society	Credit Card	11.95%	55	40.00	10000	1000	25000	✗
Hume Bank	Loyalty	17.95%	55	30.00	8000	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 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	✗
Myer	Myer Visa Card	20.69%	62	69.00	N/A	1000	No Max	✓
NAB	Low Fee MasterCard/Visa	19.74%	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	✗
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	✓
QT Mutual Bank	Low Rate MasterCard	12.99%	55	49.00	N/A	2000	No Max	✗
SGE Credit Union	Classic Solutions	12.95%	45	50.00	N/A		10000	✓
St.George Bank	Amplify Classic	19.49%	55	79.00	N/A	1000	80000	✓
St.George Bank	No Annual Fee Visa	20.49%	0	0.00	N/A	500	40000	✗
St.George Bank	Vertigo Visa	13.24%	55	55.00	N/A	1000	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	20.24%	45	100.00	N/A	1000	No Max	✓
★ ★								



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				Annualised Fee	Spend to Waive Annual Fee	Minimum	Maximum	
★★								
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	✓
bcb	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	✓
ECU Australia	Low Rate Visa Credit Card	13.50%	55	48.00	N/A	1000	50000	✗
GE Money	Gem Visa	22.99%	55	99.00	N/A	1000	No Max	✗
GE Money	MasterCard	23.50%	55	69.00	N/A	500	No Max	✗
Heritage Bank	Classic	16.75%	55	55.00	25000	1000	50000	✓
Macquarie Bank	Visa Gold Card	20.70%	55	130.00	N/A	2000	50000	✓
SGE Credit Union	Gold Solutions	14.95%	55	100.00	N/A		20000	✓
★								
American Express	David Jones Card	20.74%	44	99.00	N/A	2000	30000	✓
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	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	✓
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

