

2015 STAR RATINGS REPORT



Credit Card Rewards



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April 2015

Foreword

Receiving some sort of reward for spending on a credit card is a concept that appeals to many, particularly with the ever-increasing variety of rewards available these days. On our database, we have 136 credit card rewards offered by 43 lenders. How could you possibly compare these to work out which is the best for you? The first step is to define what sort of dollar figure you spend on your card over a year. Is it \$12k, \$24k, \$60k or \$120k? Then, it's over to us.

CANSTAR's Credit Card Rewards Star Ratings Report makes it easy to compare cards and reward types at every spend level so you can work out the best for your lifestyle. With Australians owning 15.7 million credit cards, it's clear that our love affair with credit is not showing any signs of fading – and with rewards becoming more dazzling by the day, our interest in achieving those rewards is at an all-time high.

Even if you're not looking to change your rewards card, it's always interesting to see how your card stacks up. The market is constantly changing and you need to be sure you're not being left behind.



Mitchell Watson
Research Manager



POINTS TAKEN

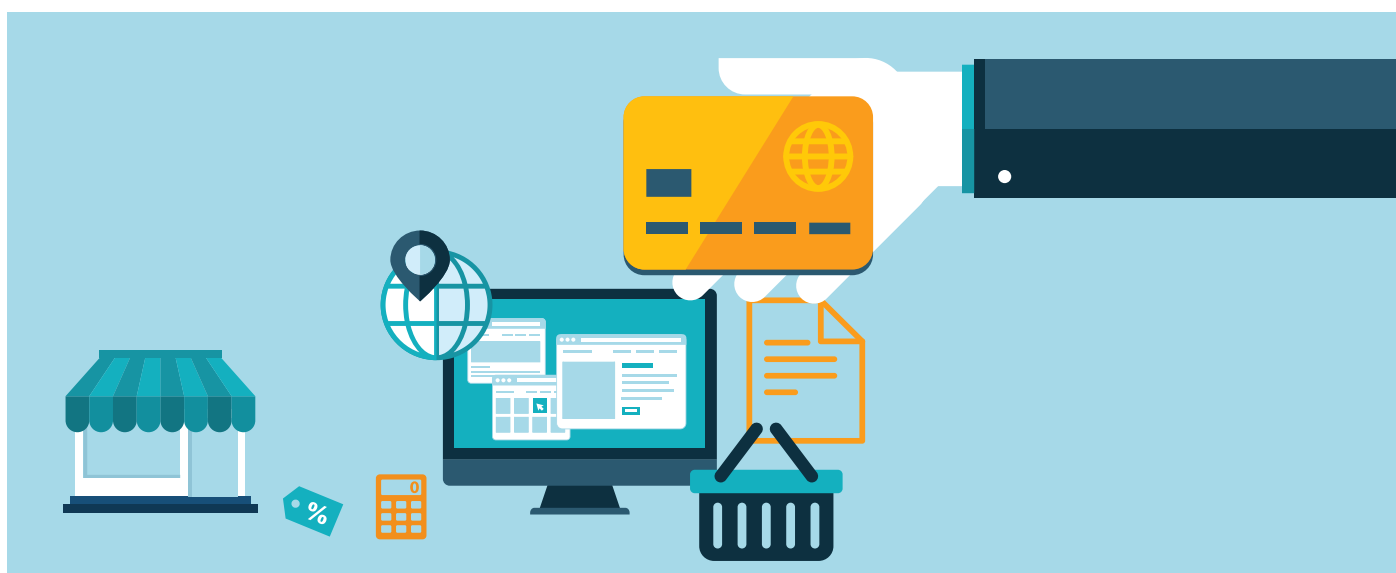
The convenience of paying by credit card, plus the fact that you can earn points on pretty much everything you buy is just too irresistible an offer for many Australians. We now have 15.7 million of the small plastic rectangles in our wallets. Not bad for a country with a population of just 23 million!

Of course, not all these cards are connected to a rewards program – and collectively we owe \$32.8 billion that's accruing interest. Cardholders who can't pay off their card balances in full on a regular basis definitely should not consider a points-based rewards program. Why? Because any rewards are diminished or wiped out completely if you don't pay your card off in full each month. The higher interest rate and annual fee will also flatten any value you receive from a rewards program.

Having said that, a sizeable chunk of the card-carrying population does very well out of the rewards program they have chosen. Looking at the collective amount we spent on the cards in January of this year - \$22.23 billion, according to the Reserve Bank of Australia – what potential rewards could we expect from this level of spending, assuming in theory that all credit card spending was linked to a rewards program?

Based on the average rewards rates available on the programs assessed by CANSTAR, here are a couple of examples:

- The average cashback return of our 5 Star products (after fees on \$24,000 annual spend) is 1.1%. Australia wide, this is the equivalent of \$245 million – for only one month of spending!
- At one Frequent Flyer point per dollar spent, 22 billion points could provide more than 173,000 Aussies a return economy return flight to London (after you fork out for taxes and airline surcharges, which are hard to avoid these days).



POINTS OF INTEREST



Cash Rewards

Cashback cards are the closest thing to a rewards card that appeal to just about anyone. As the name implies, these cards reward you by refunding a certain percentage (usually from 0.5-1%) of all your card-related spending. If you are comfortable doing most or all of your spending with the credit card to maximize your cash back rewards, this can be a good option for some people.

Merchandise

If you're a shopaholic, cards that offer redemption at stores you love could prove enticing. Merchandise rewards come in a wide variety of offers. They could include tickets to major sporting or concert events, gift cards, fine dining, holiday accommodation, fashion. The list of merchandise offered by credit card rewards programs is endless and it can be a great way to redeem something that little bit special for you or your family.



Frequent Flyer

Frequent Flyer credit cards allow you to earn points on your everyday spend, in addition to the points you earn by flying with your favourite airline. Often you will earn bonus points for buying your flights on your credit card as well. These cards are popular with traditional frequent flyers, but also among people who save up their points for years for long distance, or even round-the-world flights.

Annual fees for Frequent Flyer rewards cards typically fall in the \$100-\$200 range, with premium cards being around \$400.

Rewards you Value

Naturally, it makes sense to gravitate towards the kind of rewards that appeal to you when choosing the right card and rewards program. Aside from rewards appeal, factor in how much you spend on the card per year. A realistic total will give you added information about the value you can expect from some programs. For instance, CANSTAR rates rewards programs on four different spending levels per year - \$12,000, \$24,000, \$60,000 and \$120,000.

For those who love travel, Frequent Flyer points are the ultimate. However, if you spend only \$12,000 per year on your card, chasing airline points is futile. You may find redeeming cash or discounts on everyday living items will give you better value.

The common theme here is to focus intently on what each card can offer YOU individually. By taking a careful inventory of your lifestyle and spending habits, you can select the card that will provide the most rewards for what you already do—which is the whole point. Avoid the common mindset of impulsively signing up for a card that “sounds good” and then trying to change your behaviour to benefit from it.

SWITCH FOR BONUS POINTS

There are some enticing sign-up offers now advertised for those who want to fast track their points tally. Just by taking your business to another bank, you could potentially rack up depending on your spending years' worth of points in one go.

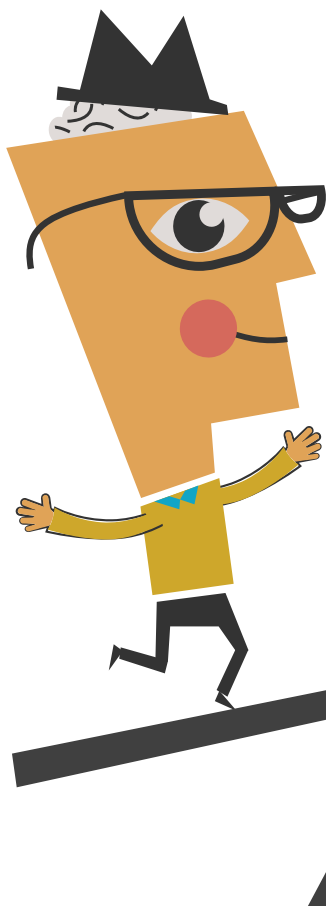
The below table contains a selection of current promotions available:

Company	Product	Rewards Program	Annual Fee	Points / \$1 (AmEx)	Points / \$1 (Visa/MC)	Sign on Bonus (Points)	How long it could take you to earn the bonus points by spending?*	Expiry
American Express	Qantas Discovery	Qantas	Nil	1	-	5000	3 months	30-Jun-15
American Express	Velocity Escape	Virgin Velocity	Nil	1	-	7500	4 months	30-Jun-15
ANZ	Frequent Flyer	Qantas	\$95	1	0.5	50000	2-4 years	2-May-15
ANZ	Rewards	ANZ Rewards	\$89	2	1.5	50000	12-18 months	2-May-15
BankWest	Qantas Platinum Mastercard	Qantas	\$160	-	0.75	50000	3 years	31-May-15
BankWest	More Platinum Mastercard	Bankwest More Rewards	\$130	-	2	50000	12 months	31-May-15
Citibank	Signature	Citibank Rewards	\$299	-	1.5	60000	18 months	31-Dec-15

*Assuming annual spend of \$24,000

Credit card surcharges: Ever worth paying

It costs businesses money to accept credit card payments and they are able to pass these costs on their customers in the form of surcharges. These surcharges can vary significantly and some businesses, particularly taxis and airlines, have been accused of levying surcharges far in excess of their costs.



We already know rewards points never make up for credit card interest charged for those of us that carry a balance on our cards, but is it worth paying a credit card surcharge to boost your points balance? Or should you reach for the debit card instead?

Of the cash rewards programs examined in this report, none had a return (before annual fees) greater than around 1.5% on spend through the card. Most return considerably less than this – in the range of 0.5-1%. Credit card surcharges are becoming more common and are typically in the range 1-3% depending on the card scheme. Whilst there might be a few cards whose rate of return will outpace that surcharge, the vast majority of them won't. You will almost always be better off using another payment method rather than chasing rewards points. Having said that,

there are occasions where it makes sense to pay a credit card surcharge – for example, some credit cards come with an extended warranty cover or merchandise protection insurance.

Rewards debit cards: How do they stack up?



There are only a handful of rewards debit cards on the market and, as with any product, they have their advantages and disadvantages.

Pros:

- No annual fee - Qantas Cash and Velocity Global Wallet have earn rates the same as most entry level Frequent Flyer credit cards. These credit cards typically have annual fees in the range \$50-100.
- You are spending your own money - so they are good for those of us who don't trust themselves to use a credit card wisely.

Cons:

- Low earn rates or restrictions on the amount of cashback mean they don't necessarily represent the best value for people who have a lot of expenses to put through a credit card.
- Usually you will need to deposit your salary into the account to waive monthly fees.

Card/Account	Reward Earn Rate / Cash back rate	Free ATM Access in Australia	Fees and Conditions
Qantas Cash	0.33%*	None	No fees when transacting in AUD.
Velocity Passport	0.27%**	None	No fees when transacting in AUD. \$1 monthly inactivity fee after 12 months.
ING Direct	2% <\$100 (Visa payWave only) Nil >\$100	Any ATM in Australia	Must deposit \$1000 each month to receive cashback and free ATM access.
Bankwest Rewards Transaction	5 Points per transaction (1.7 cents when redeemed for cash) + points earned on account balance	BankWest and Commonwealth Bank ATMs	Must deposit \$2000 to waive monthly account fee of \$6
BankWest Qantas Transaction	5 Qantas Points per transaction (3.3 cents when redeemed for cash) + points earned on account balance	BankWest and Commonwealth Bank ATMs	Must deposit \$2000 to waive monthly account fee \$6

*When points are redeemed for Woolworths Gift Cards
 **When points are redeemed for Coles Gift Cards

? HOW MANY POINTS COULD WE EARN?

Obviously the more you spend the more points you will clock up but it's always interesting to compare the points tally expected at the different spend levels. CANSTAR looks at four common spend levels - \$12k, \$24k, \$60k and \$120k - in its comparison of rewards. The difference between reward types can be seen more clearly by concentrating on the three highest dollar value spend levels - \$24k, \$60k and \$120k. We don't rate Frequent Flyer points on a \$12k annual spend.

Not surprisingly, as the table below illustrates, cash gives the least 'net reward return'. Shopping vouchers offer only a slightly better return across all profiles but the returns really take off when you look at Frequent Flyer points.



Value is in the eye of the card holder

This is the first year CANSTAR has calculated a Net Reward Return for flights in the quest to compare Frequent Flyer cards. However value is a personal thing. By averaging flight costs of full service airlines, some people may or may not value \$100 worth of Qantas flights the same as \$100 cash, as there are cheaper ways of flying from A to B.

What is noticeable is that you can upgrade your card and pay a higher annual fee with a better earn rate and higher points cap but, at the end of the day, you are not really any better off - the percentage of reward return is still very similar.

Rewards Profile	Annual Spend Level					
	\$24,000		\$60,000		\$120,000	
	Return After Fees	% Return After Fees	Return After Fees	% Return After Fees	Return After Fees	% Return After Fees
Cash	\$ 111.14	0.46%	\$ 331.21	0.55%	\$ 642.50	0.54%
General	\$ 113.94	0.47%	\$ 351.43	0.59%	\$ 692.31	0.58%
Frequent Flyer	\$ 159.52	0.66%	\$ 399.84	0.67%	\$ 879.66	0.73%

Source: CANSTAR Rewards Star Ratings 2015

The picture looks a lot brighter though when we compare the net reward return given by only our 4 and 5-star rated products. For Frequent Flyers, the percentage return after fees nearly doubles to 1.19% (\$286.06) on a spend of \$24,000. On a \$60,000 annual spend, you can expect a return of 1.29% (\$771.76), and on \$120,000, the average return is 1.44% or \$1,722.32.

Cash and general merchandise returns also increase considerably in all spending profiles of 4 and 5-star products. This reinforces the importance of pairing up with the right card that can potentially double your rewards for the same effort.

MAKE THE MOST OF YOUR REWARDS

Everyone loves the idea of free flights, concierge services at their beck and call, and prime tickets to major sporting and entertainment venues. For the big spenders, lifestyle-enhancing rewards points are the icing on the cake. For the not-so-big spenders, take stock of your rewards reality before jumping in and signing up for the wrong card.

Rewards cards can charge a hefty annual fee – generally between \$100 and \$400 – and a much more substantial interest rate – usually between 19% and 22% – 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:

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 different yearly spends – \$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”

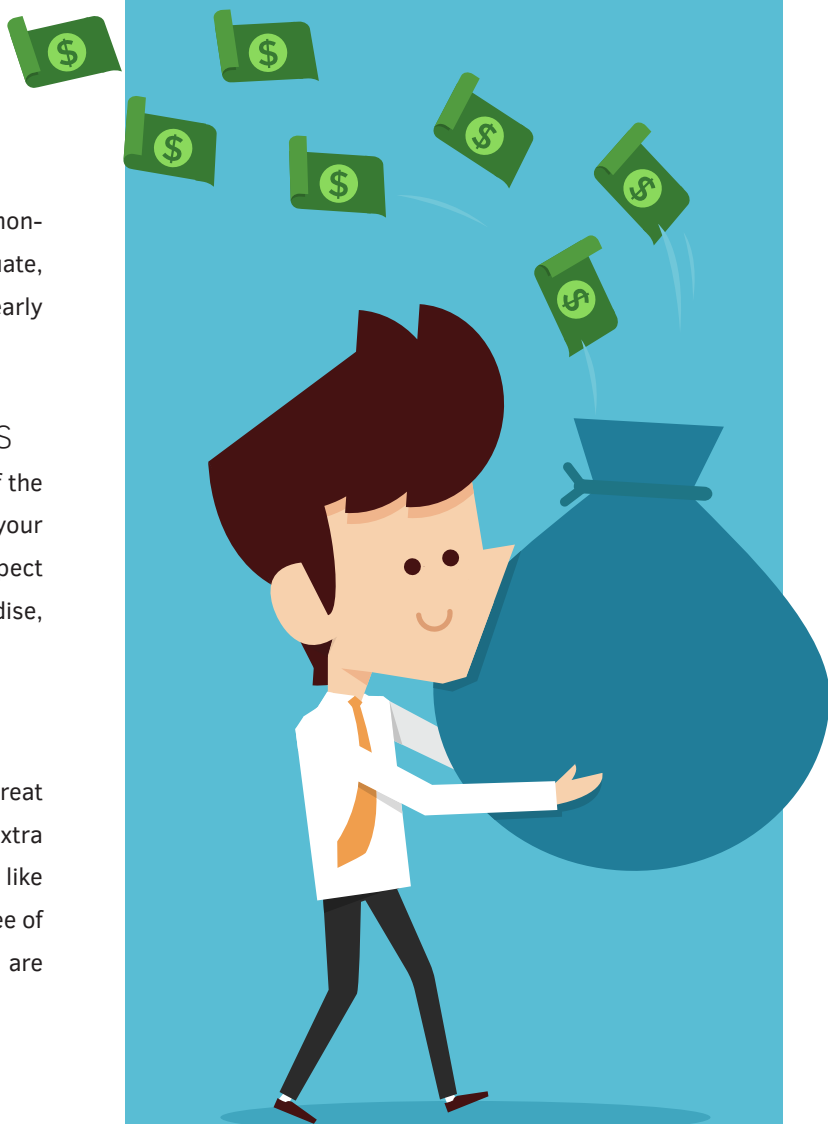
Bonus offers that come up every now and then are a great way to boost points. Always look out for bonus offers or extra points from a bonus partner whenever you can. Extras like travel insurance or concierge services effectively come free of charge if you are a Gold or Platinum card holder and you are 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?

Four reasons not to chase rewards points

1. 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.





5 STAR PRODUCTS

Having crunched the numbers and tested the conditions, CANSTAR has come up with a comprehensive ratings listing, comprising the 136 products from 43 providers, to determine which cards offer outstanding value for money to consumers across each of the spending profiles. We have found:

Credit Card Rewards



Annual spend of – \$12,000 per year

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



Annual spend of – \$24,000 per year

- 5 x 5 star-rated products for cash/voucher rewards
- 7 x 5 star-rated products for Frequent Flyer rewards
- 6 x 5 star-rated products for general rewards



Annual spend of – \$60,000 per year

- 5 x 5 star-rated products for cash/voucher rewards
- 7 x 5 star-rated products for Frequent Flyer rewards
- 5 x 5 star-rated products for general rewards



Annual spend of – \$120,000 per year

- 6 x 5 star-rated products for cash/voucher rewards
- 8 x 5 star-rated products for Frequent Flyer rewards
- 6 x 5 star-rated products for general rewards



STAR RATING REWARDS

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 spending in a major player from the following categories:

Staple: Everyday goods, groceries

Discretionary: Department stores, luxury goods

Dining: Restaurants

Petrol: Petrol stations

Holidays: Travel agents and accommodation

Other: All other spending, standard points earn

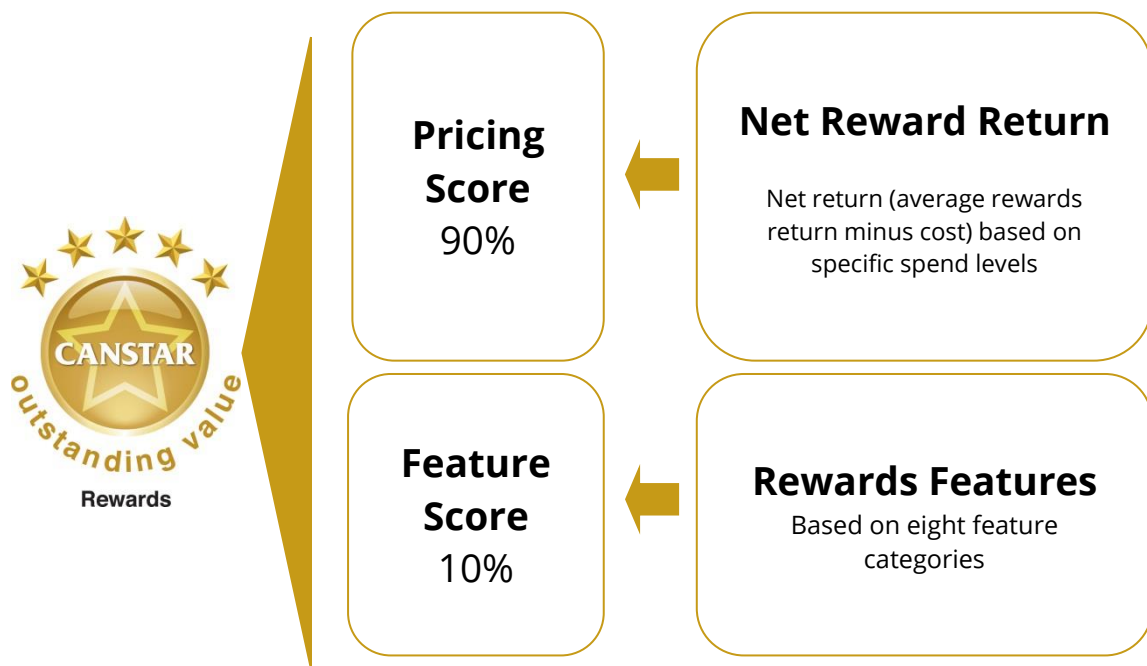


<i>Spend Proportions</i>	<i>Category</i>					
Annual Spend	Staple	Discretionary	Petrol	Holidays	Dining	Other
\$12,000	\$4,200	\$1,200	\$1,200	\$600	\$600	\$4,200
\$24,000	\$7,200	\$4,080	\$1,920	\$1,200	\$1,200	\$8,400
\$60,000	\$15,000	\$11,400	\$4,200	\$3,600	\$4,800	\$21,000
\$120,000	\$24,000	\$24,000	\$7,200	\$8,400	\$12,000	\$44,400

These spend proportions reflect that for applicable programs consumers will be able to earn extra points on certain portions of their annual spend. The figures are based on household spending data sourced from the Australian Bureau of Statistics.

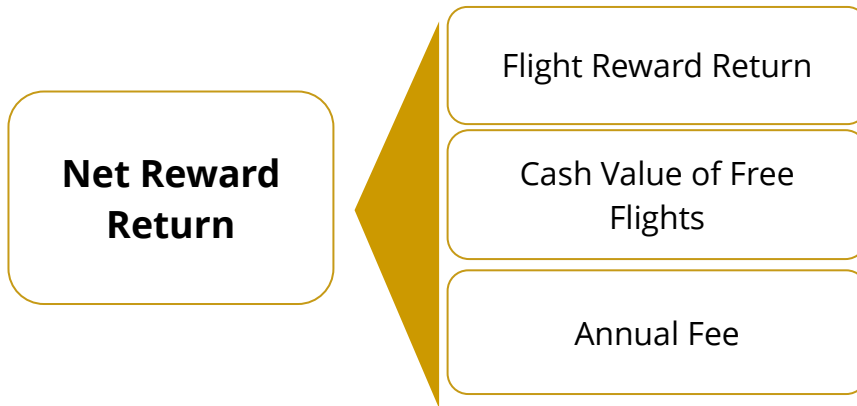
Frequent Flyer Rewards

Rewards programs are included if there is at least one frequent flyer partner attached. If they are offered, up to eight flight partners can be considered.



Pricing Score

The Pricing Score is calculated by calculating the average flight reward return when redeeming points for flights over six routes. Free flights are also considered as part of the net reward return calculation. Annual fees and/or reward program fees are subtracted from the average reward return to arrive at the Net Reward Return.



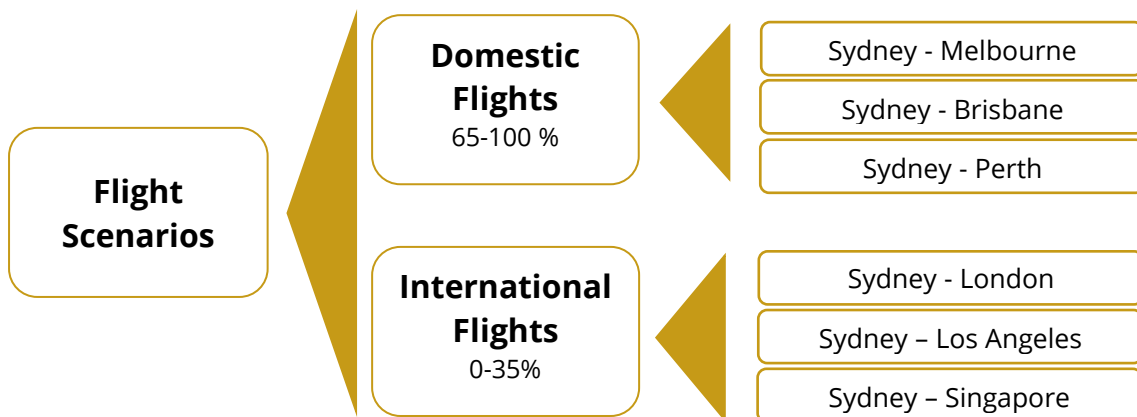
$$\begin{aligned} \text{Net Reward Return} &= \text{Flight Reward Return} \\ &+ \text{Cash Value of Free Flights} \\ &- \text{Annual Fee} \end{aligned}$$

Flight Reward Return

The Flight Reward Return is calculated firstly by finding the monetary value of a rewards point in the various programs (when redeemed for flights). This calculation considers that some programs charge taxes and fuel surcharges in addition to an amount of points required for a reward booking.

The benchmark used for assigning a monetary value to a reward flight on a particular route is the average market value of the flight on the various airlines considered. The quotes obtained from the different airlines must be like-for-like (for example meal and baggage inclusions must be comparable; no backtracking).

For each product, the airline with the best point value (taking into account conversion rates) is found for each of the three routes. These are then averaged to obtain the monetary value of a point in each rewards program.



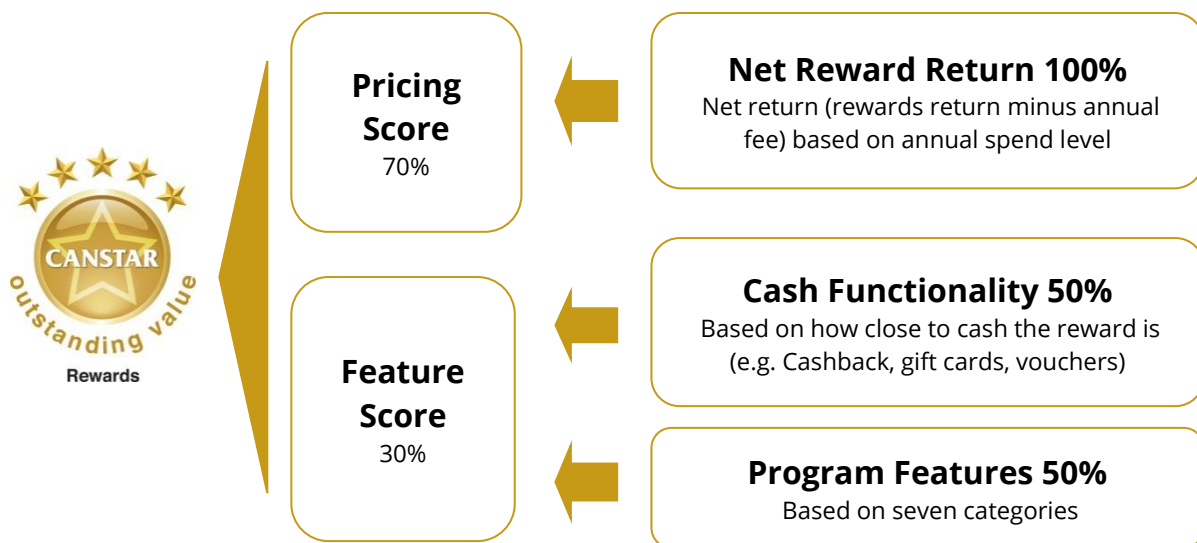
Annual Spend Profile	Domestic Routes	International Routes
\$24,000	100%	-
\$60,000	35%	65%
\$120,000	35%	65%

Free Flights

If a product offers a free return flight (without onerous restrictions on its redemption) then the average market value of this flight is awarded in the Net Rewards Return calculation. This recognises that to a frequent traveller a free flight is a benefit worth its equivalent value in cash.

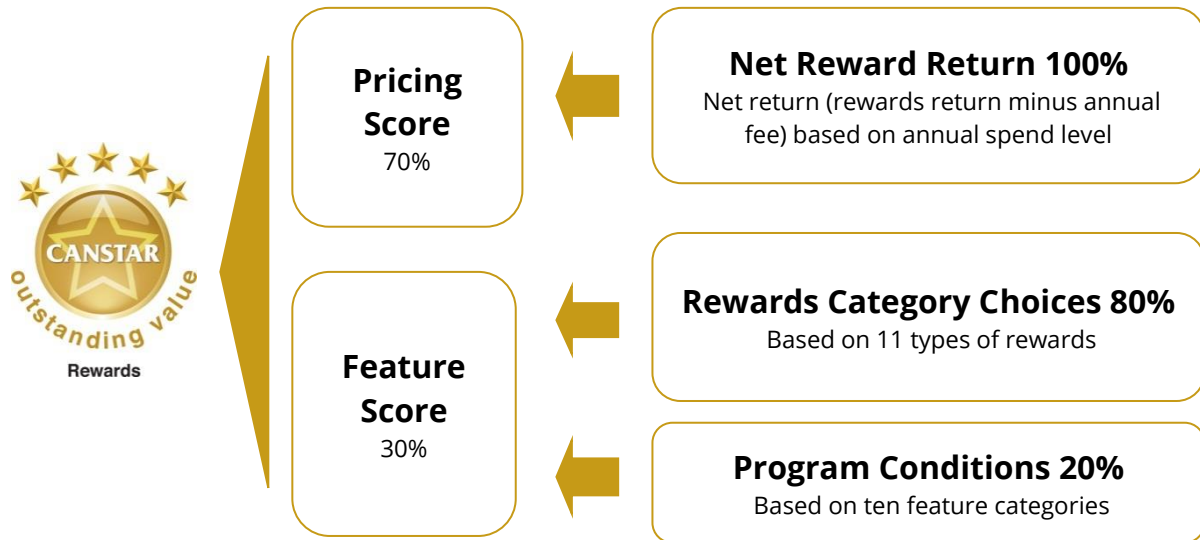
Cash Rewards

For cash rewards programs are only rated where cashback or major shopping vouchers are available. If a product offers shopping vouchers instead of cashback, these are considered as part of the “Cash” Functionality Score. 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, David Jones) – will score higher than those with only one or two.



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

The net reward return is calculated by obtaining the reward return for each category and subtracting the annual fee. The reward return is derived by calculating the number of points earned for the relevant dollar balance of the profile and dividing by the average return of the eight categories listed.

Additional Complimentary Rewards

If a product is deemed to have additional complimentary rewards that are equivalent to cash, the value of these rewards can be added to the net rewards return.



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

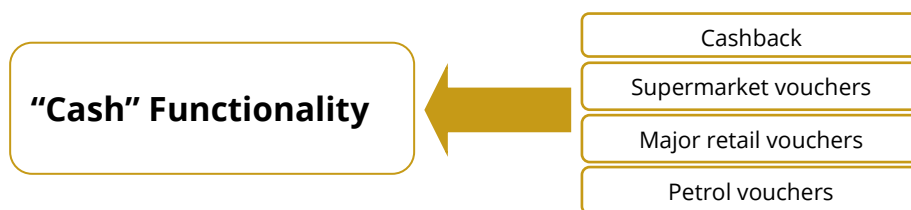
Feature Scores

The features most relevant to a particular rewards profile are considered when awarding the Feature Score.

Feature Category	Cash	Frequent Flyer	General
Rewards Choices	30%	40%	80%
Shopping Rewards	-	-	25%
Frequent Flyer Rewards	-	50%	10%
Merchandise Rewards	-	-	15%
Travel/Accommodation Rewards	-	25%	10%
Automotive Rewards	-	-	5%
Point For Cash / Credit	35%	-	10%
Entertainment Rewards	-	-	5%
Food & Beverage Rewards	-	-	5%
Lifestyle Rewards	-	-	5%
Additional Rewards	-	-	5%
Instant Rewards Information	65%	25%	5%
Program Conditions	70%	60%	20%
Earning Policies	40%	40%	20%
Rewards @ Various Point Levels	-	-	20%
Bonus Points Partner Information	25%	-	10%
Points Capping Information	25%	0%	10%
Customer Service Information	-	15%	10%
Reward Program Fees	-	-	5%
Earning Policy Flexibility	-	-	5%
Account Status Information	5%	15%	5%
Top-Up Policies	-	15%	5%
Expiration Policies	5%	15%	10%

“Cash” Functionality Score

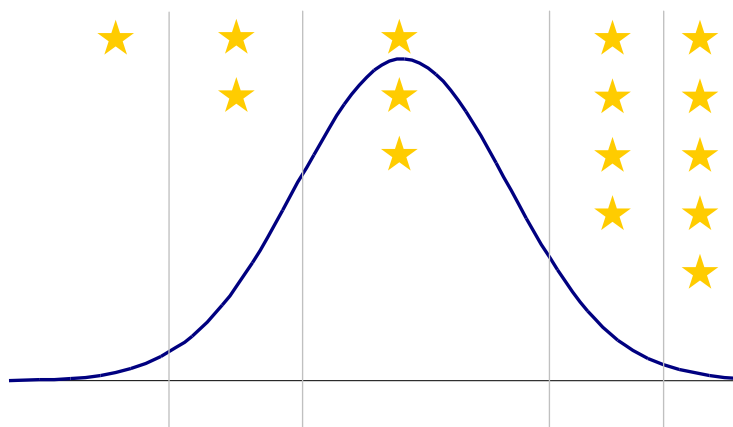
For the Cash rewards rating, the “Cash” Functionality score looks at how close to real cash the rewards options are.



For Cash rewards programs are only rated where cashback or major shopping vouchers are available. Programs that offer cashback will receive the highest score available for “Cash” Functionality. Programs offering choice of multiple types of vouchers (but no cashback) will receive a higher score than those whose voucher offerings are limited.

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

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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "outstanding value"										
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99	\$179.54	Never expire	✓	✓	✓	✓
Coastline Credit Union	Rewarder									
	Visa Rewarder	17.00%	55	\$75	\$80.00	3 yrs	✗	✗	✗	✓
Coles	No Fee MasterCard Flybuys Rewards									
	No Annual Fee MasterCard	19.99%	62	\$0	\$61.50	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0	\$61.50	Never expire	✓	✓	✓	✓
Coles	MasterCard Flybuys Rewards									
	Platinum Rewards MasterCard	19.99%	62	\$49	\$151.50	Never expire	✓	✓	✓	✓
	Rewards MasterCard	19.99%	62	\$49	\$151.50	Never expire	✓	✓	✓	✓
Jetstar	Jetstar Rewards-Platinum									
	Platinum MasterCard	19.99%	55	\$149	\$240.00	Never expire	✓	✗	✓	✗
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69	\$156.00	2 yrs	✗	✗	✓	✗
★★★★★										
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149	\$174.59	3 yrs	✓	✓	✓	✓
ANZ	Rewards Amex									
	Rewards	18.79%	44	\$89	\$116.39	3 yrs	✓	✓	✓	✓
bcu	Rewarder									
	Rewarder Visa Card	16.80%	55	\$40	\$80.00	3 yrs	✗	✗	✗	✓
Big Sky Building Society	Cash Rewards									
	Cash Rewards Visa Card	16.58%	45	\$0	\$48.00	Never expire	✗	✗	✗	✓



Rewards Star Ratings

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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
Commonwealth Bank	Awards Amex Standard Awards	20.24%	55	\$59	\$90.00	Never expire	✓	✓	✓	✓
HSBC	Rewards Plus-Platinum Platinum Credit Card	19.99%	55	\$0	\$40.00	3 yrs	✓	✓	✓	✓
Hume Bank	Visa Gold Loyalty Program Gold	17.95%	55	\$60	\$30.00	Never expire	✗	✗	✗	✓
Hume Bank	Loyalty Program Loyalty	17.95%	55	\$30	\$30.00	Never expire	✗	✗	✗	✓
Jetstar	Jetstar Rewards MasterCard	14.99%	55	\$59	\$120.00	Never expire	✓	✗	✓	✗
Qld Police Credit Union	Rewarder Bluey Rewarder Card	17.24%	55	\$48	\$80.00	Never expire	✗	✗	✗	✓
Woolworths	Everyday Rewards Everyday Credit Card	19.99%	55	\$49	\$93.00	Never expire	✗	✓	✓	✗
★★★										
Bankwest	More Rewards More MasterCard	19.99%	55	\$70	\$71.45	3 yrs	✓	✓	✓	✓
Bendigo Bank	Bendigo Rewards Ready Red MasterCard	19.74%	44	\$45	\$31.30	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45	\$31.30	3 yrs	✓	✓	✓	✓
	RSPCA Rescue Rewards	19.64%	55	\$24	\$31.30	3 yrs	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Amex Gold Awards	20.24%	55	\$119	\$119.99	Never expire	✓	✓	✓	✓



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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Commonwealth Bank	Awards MCD Standard Awards	20.24%	55	\$59	\$60.00	Never expire	✓	✓	✓	✓
First Option Credit Union	Cash Rewards Cash Rewards Visa Credit Card	15.99%	45	\$36	\$60.00	Never expire	✗	✗	✗	✓
GE Money	GO Rewards GO MasterCard	21.74%	62	\$59.4	\$87.32	3 yrs	✓	✓	✓	✗
NAB	FlyBuys flybuys Rewards Card	19.99%	44	\$65	\$90.00	3 yrs	✓	✓	✓	✗
Westpac	Altitude Rewards-Amex Altitude	20.24%	45	\$100	\$121.99	Never expire	✓	✓	✓	✓
★										
American Express	Mship Rewards Ascent-Platinum Edge Platinum Edge Credit Card	20.74%	55	\$195	\$151.06	Never expire	✓	✗	✓	✓
American Express	David Jones Platinum Mship Rews David Jones Platinum Card	20.74%	44	\$295	\$197.49	Never expire	✓	✓	✓	✓
ANZ	Rewards Visa Rewards	18.79%	44	\$89	\$87.29	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Visa Rewards Platinum	18.79%	55	\$149	\$87.29	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Visa Rewards Black	18.79%	55	\$375	\$116.39	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Amex Rewards Black	18.79%	55	\$375	\$174.59	3 yrs	✓	✓	✓	✓



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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79	\$48.00	Never expire	✗	✗	✓	✓
Bank of Melbourne	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279	\$103.67	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99	\$69.12	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79	\$69.12	Never expire	✓	✓	✓	✗
Bank of Sydney	Cash Rewards-Platinum									
	Visa Platinum	18.49%	55	\$129	\$96.00	Never expire	✗	✗	✗	✓
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49	\$48.00	Never expire	✗	✗	✗	✓
BankSA	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279	\$103.67	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99	\$69.12	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79	\$69.12	Never expire	✓	✓	✓	✗
Bankwest	More Rewards-Gold									
	More Gold MasterCard	19.99%	55	\$120	\$71.45	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards- Platinum									
	More Platinum MasterCard	19.99%	55	\$130	\$95.26	3 yrs	✓	✓	✓	✓
BOQ	Q Rewards Platinum									
	Platinum Visa	20.74%	55	\$199	\$60.00	Never expire	✓	✓	✓	✓



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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
BOQ	Q Rewards Blue Blue Visa	20.74%	44	\$60	\$30.00	Never expire	✓	✓	✓	✓
Citibank	Signature Rewards Qantas Signature	20.99%	55	\$299	\$45.00	Never expire	✗	✓	✓	✓
Citibank	Prestige Rewards Prestige	20.74%	55	\$700	\$60.00	Never expire	✓	✓	✓	✓
Citibank	Platinum Rewards Platinum	20.99%	55	\$199	\$37.50	Never expire	✗	✓	✓	✓
Citibank	Classic Rewards Classic	20.99%	55	\$89	\$30.00	Never expire	✗	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD Platinum Awards	20.24%	55	\$249	\$60.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards Amex Platinum Awards	20.24%	55	\$249	\$149.99	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards MCD Gold Awards	20.24%	55	\$119	\$60.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards MCD Diamond Awards	20.24%	55	\$349	\$75.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex Diamond Awards	20.24%	55	\$349	\$179.99	Never expire	✓	✓	✓	✓
CUA	Platinum Rewards Platinum MasterCard	20.24%	55	\$99	\$43.10	Never expire	✓	✓	✓	✓
Diners Club Australia	Rewards Charge Card	N/A	44	\$389	\$90.00	Never expire	✓	✓	✓	✓



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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Macquarie Bank	Macquarie Rewards-Platinum Visa Platinum Card	20.70%	55	\$200	\$120.00	Never expire	✗	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Gold Visa Gold Card	20.70%	55	\$130	\$96.00	Never expire	✗	✓	✓	✓
Macquarie Bank	Hilton HHonors Hilton HHonors Platinum Card	20.70%	55	\$295	\$18.10	Never expire	✗	✓	✓	✗
MyState	Platinum Rewards Platinum MasterCard	20.24%	55	\$99	\$37.50	Never expire	✓	✓	✓	✓
St.George Bank	Amplify Rewards-Signature Amplify Signature	19.49%	55	\$279	\$103.67	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum Amplify Platinum	19.49%	55	\$99	\$69.12	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards Amplify Classic	19.49%	55	\$79	\$69.12	Never expire	✓	✓	✓	✗
Suncorp Bank	Clear Options-Platinum Platinum Card	20.74%	55	\$169	\$37.50	Never expire	✗	✓	✓	✓
Suncorp Bank	Clear Options-Gold Gold Card	20.50%	55	\$120	\$30.00	Never expire	✗	✓	✓	✓
Westpac	Altitude Rewards Visa Altitude	20.24%	45	\$100	\$60.99	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews-Amex Altitude Platinum	20.24%	45	\$150	\$121.99	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews Visa Altitude Platinum	20.24%	45	\$150	\$60.99	Never expire	✓	✓	✓	✗



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

Company	Rewards Program	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
	Credit Card/Charge Card						Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Westpac	Altitude Black Rewards MCD									
	Altitude Black	20.24%	45	\$395	\$76.24	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395	\$182.98	Never expire	✓	✓	✓	✓



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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "outstanding value"										
American Express	David Jones Mship Rewards David Jones Card	20.74%	44	\$99	\$346.51	Never expire	✓	✓	✓	✓
ANZ	Rewards Platinum Amex Rewards Platinum	18.79%	55	\$149	\$349.18	3 yrs	✓	✓	✓	✓
Coles	MasterCard Flybuys Rewards Platinum Rewards MasterCard	19.99%	62	\$49	\$304.20	Never expire	✓	✓	✓	✓
	Rewards MasterCard	19.99%	62	\$49	\$304.20	Never expire	✓	✓	✓	✓
Jetstar	Jetstar Rewards-Platinum Platinum MasterCard	19.99%	55	\$149	\$480.00	Never expire	✓	✗	✓	✗
Myer	Myer Visa Rewards Myer Visa Card	20.69%	62	\$69	\$340.80	2 yrs	✗	✗	✓	✗
	★★★★★									
American Express	Mship Rewards Ascent-Platinum Edge Platinum Edge Credit Card	20.74%	55	\$195	\$281.97	Never expire	✓	✗	✓	✓
American Express	David Jones Platinum Mship Rews David Jones Platinum Card	20.74%	44	\$295	\$407.56	Never expire	✓	✓	✓	✓
ANZ	Rewards Visa Rewards	18.79%	44	\$89	\$174.58	3 yrs	✓	✓	✓	✓
ANZ	Rewards Amex Rewards	18.79%	44	\$89	\$232.78	3 yrs	✓	✓	✓	✓
bcu	Rewarder Rewarder Visa Card	16.80%	55	\$40	\$160.00	3 yrs	✗	✗	✗	✓



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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
Coastline Credit Union	Rewarder									
	Visa Rewarder	17.00%	55	\$75	\$160.00	3 yrs	✗	✗	✗	✓
Coles	No Fee MasterCard Flybuys Rewards									
	No Annual Fee MasterCard	19.99%	62	\$0	\$124.20	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0	\$124.20	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Amex									
	Gold Awards	20.24%	55	\$119	\$239.98	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards Amex									
	Standard Awards	20.24%	55	\$59	\$180.00	Never expire	✓	✓	✓	✓
Jetstar	Jetstar Rewards									
	MasterCard	14.99%	55	\$59	\$240.00	Never expire	✓	✗	✓	✗
Qld Police Credit Union	Rewarder									
	Bluey Rewarder Card	17.24%	55	\$48	\$160.00	Never expire	✗	✗	✗	✓
Westpac	Altitude Rewards-Amex									
	Altitude	20.24%	45	\$100	\$243.98	Never expire	✓	✓	✓	✓
Woolworths	Everyday Rewards									
	Everyday Credit Card	19.99%	55	\$49	\$186.00	Never expire	✗	✓	✓	✗
★★★										
ANZ	Rewards Platinum Visa									
	Rewards Platinum	18.79%	55	\$149	\$174.58	3 yrs	✓	✓	✓	✓
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79	\$96.00	Never expire	✗	✗	✓	✓



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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Bank of Melbourne	Amplify Rewards-Platinum Amplify Platinum	19.49%	55	\$99	\$138.24	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards Amplify Classic	19.49%	55	\$79	\$138.24	Never expire	✓	✓	✓	✗
Bank of Sydney	Cash Rewards-Platinum Visa Platinum	18.49%	55	\$129	\$192.00	Never expire	✗	✗	✗	✓
Bank of Sydney	Cash Rewards-Classic Visa Classic	11.99%	55	\$49	\$96.00	Never expire	✗	✗	✗	✓
BankSA	Amplify Rewards-Platinum Amplify Platinum	19.49%	55	\$99	\$138.24	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards Amplify Classic	19.49%	55	\$79	\$138.24	Never expire	✓	✓	✓	✗
Bankwest	More Rewards-Gold More Gold MasterCard	19.99%	55	\$120	\$142.90	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards- Platinum More Platinum MasterCard	19.99%	55	\$130	\$190.52	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards More MasterCard	19.99%	55	\$70	\$142.90	3 yrs	✓	✓	✓	✓
Bendigo Bank	Bendigo Rewards Ready Red MasterCard	19.74%	44	\$45	\$62.60	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45	\$62.60	3 yrs	✓	✓	✓	✓
	RSPCA Rescue Rewards	19.64%	55	\$24	\$62.60	3 yrs	✓	✓	✓	✓
Big Sky Building Society	Cash Rewards Cash Rewards Visa Card	16.58%	45	\$0	\$96.00	Never expire	✗	✗	✗	✓



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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Commonwealth Bank	Platinum Awards Amex Platinum Awards	20.24%	55	\$249	\$299.98	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex Diamond Awards	20.24%	55	\$349	\$359.98	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards MCD Standard Awards	20.24%	55	\$59	\$120.00	Never expire	✓	✓	✓	✓
First Option Credit Union	Cash Rewards Cash Rewards Visa Credit Card	15.99%	45	\$36	\$120.00	Never expire	✗	✗	✗	✓
GE Money	GO Rewards GO MasterCard	21.74%	62	\$59.4	\$174.64	3 yrs	✓	✓	✓	✗
HSBC	Rewards Plus-Platinum Platinum Credit Card	19.99%	55	\$0	\$80.00	3 yrs	✓	✓	✓	✓
Hume Bank	Visa Gold Loyalty Program Gold	17.95%	55	\$60	\$60.00	Never expire	✗	✗	✗	✓
Hume Bank	Loyalty Program Loyalty	17.95%	55	\$30	\$60.00	Never expire	✗	✗	✗	✓
Macquarie Bank	Macquarie Rewards-Platinum Visa Platinum Card	20.70%	55	\$200	\$240.00	Never expire	✗	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Gold Visa Gold Card	20.70%	55	\$130	\$192.00	Never expire	✗	✓	✓	✓
NAB	FlyBuys flybuys Rewards Card	19.99%	44	\$65	\$181.20	3 yrs	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum Amplify Platinum	19.49%	55	\$99	\$138.24	Never expire	✓	✓	✓	✗



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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
St.George Bank	Amplify Rewards Amplify Classic	19.49%	55	\$79	\$138.24	Never expire	✓	✓	✓	✗
Westpac	Altitude Rewards Visa Altitude	20.24%	45	\$100	\$121.98	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews-Amex Altitude Platinum	20.24%	45	\$150	\$243.98	Never expire	✓	✓	✓	✓
★★										
BOQ	Q Rewards Blue Blue Visa	20.74%	44	\$60	\$60.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards MCD Gold Awards	20.24%	55	\$119	\$120.00	Never expire	✓	✓	✓	✓
★										
ANZ	Rewards Black Visa Rewards Black	18.79%	55	\$375	\$232.78	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Amex Rewards Black	18.79%	55	\$375	\$349.18	3 yrs	✓	✓	✓	✓
Bank of Melbourne	Amplify Rewards-Signature Amplify Signature	19.49%	55	\$279	\$207.34	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Signature Amplify Signature	19.49%	55	\$279	\$207.34	Never expire	✓	✓	✓	✗
BOQ	Q Rewards Platinum Platinum Visa	20.74%	55	\$199	\$120.00	Never expire	✓	✓	✓	✓



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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Citibank	Signature Rewards Qantas Signature	20.99%	55	\$299	\$90.00	Never expire	✗	✓	✓	✓
Citibank	Prestige Rewards Prestige	20.74%	55	\$700	\$120.00	Never expire	✓	✓	✓	✓
Citibank	Platinum Rewards Platinum	20.99%	55	\$199	\$75.00	Never expire	✗	✓	✓	✓
Citibank	Classic Rewards Classic	20.99%	55	\$89	\$60.00	Never expire	✗	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD Platinum Awards	20.24%	55	\$249	\$120.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards MCD Diamond Awards	20.24%	55	\$349	\$150.00	Never expire	✓	✓	✓	✓
CUA	Platinum Rewards Platinum MasterCard	20.24%	55	\$99	\$86.20	Never expire	✓	✓	✓	✓
Diners Club Australia	Rewards Charge Card	N/A	44	\$389	\$180.00	Never expire	✓	✓	✓	✓
Macquarie Bank	Hilton HHonors Hilton HHonors Platinum Card	20.70%	55	\$295	\$36.20	Never expire	✗	✓	✓	✗
MyState	Platinum Rewards Platinum MasterCard	20.24%	55	\$99	\$75.00	Never expire	✓	✓	✓	✓
St.George Bank	Amplify Rewards-Signature Amplify Signature	19.49%	55	\$279	\$207.34	Never expire	✓	✓	✓	✗
Suncorp Bank	Clear Options-Platinum Platinum Card	20.74%	55	\$169	\$75.00	Never expire	✗	✓	✓	✓



Rewards Star Ratings

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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Suncorp Bank	Clear Options-Gold Gold Card	20.50%	55	\$120	\$60.00	Never expire	✗	✓	✓	✓
Westpac	Altitude Platinum Rews Visa Altitude Platinum	20.24%	45	\$150	\$121.98	Never expire	✓	✓	✓	✗
Westpac	Altitude Black Rewards MCD Altitude Black	20.24%	45	\$395	\$152.48	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards Amex Altitude Black	20.24%	45	\$395	\$365.96	Never expire	✓	✓	✓	✓



Rewards Star Ratings

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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "outstanding value"										
American Express	David Jones Platinum Mship Rews David Jones Platinum Card	20.74%	44	\$295	\$991.91	Never expire	✓	✓	✓	✓
American Express	David Jones Mship Rewards David Jones Card	20.74%	44	\$99	\$821.36	Never expire	✓	✓	✓	✓
ANZ	Rewards Platinum Amex Rewards Platinum	18.79%	55	\$149	\$872.94	3 yrs	✓	✓	✓	✓
Coles	MasterCard Flybuys Rewards Platinum Rewards MasterCard	19.99%	62	\$49	\$751.50	Never expire	✓	✓	✓	✓
	Rewards MasterCard	19.99%	62	\$49	\$751.50	Never expire	✓	✓	✓	✓
Jetstar	Jetstar Rewards-Platinum Platinum MasterCard	19.99%	55	\$149	\$1,200.00	Never expire	✓	✗	✓	✗
★★★★★										
American Express	Mship Rewards Ascent-Platinum Edge Platinum Edge Credit Card	20.74%	55	\$195	\$658.74	Never expire	✓	✗	✓	✓
ANZ	Rewards Visa Rewards	18.79%	44	\$89	\$436.47	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Amex Rewards Black	18.79%	55	\$375	\$872.94	3 yrs	✓	✓	✓	✓
ANZ	Rewards Amex Rewards	18.79%	44	\$89	\$581.96	3 yrs	✓	✓	✓	✓
Coastline Credit Union	Rewarder Visa Rewarder	17.00%	55	\$75	\$400.00	3 yrs	✗	✗	✗	✓



Rewards Star Ratings

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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
Commonwealth Bank	Platinum Awards Amex Platinum Awards	20.24%	55	\$249	\$749.96	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Amex Gold Awards	20.24%	55	\$119	\$599.97	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex Diamond Awards	20.24%	55	\$349	\$899.96	Never expire	✓	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Platinum Visa Platinum Card	20.70%	55	\$200	\$600.00	Never expire	✗	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Gold Visa Gold Card	20.70%	55	\$130	\$480.00	Never expire	✗	✓	✓	✓
Qld Police Credit Union	Rewarder Bluey Rewarder Card	17.24%	55	\$48	\$400.00	Never expire	✗	✗	✗	✓
Westpac	Altitude Black Rewards Amex Altitude Black	20.24%	45	\$395	\$914.91	Never expire	✓	✓	✓	✓
★★★										
ANZ	Rewards Platinum Visa Rewards Platinum	18.79%	55	\$149	\$436.47	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Visa Rewards Black	18.79%	55	\$375	\$581.96	3 yrs	✓	✓	✓	✓
ANZ	Balance Visa Rewards Balance Visa	13.99%	55	\$79	\$240.00	Never expire	✗	✗	✓	✓
Bank of Melbourne	Amplify Rewards-Signature Amplify Signature	19.49%	55	\$279	\$518.37	Never expire	✓	✓	✓	✗



Rewards Star Ratings

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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Bank of Melbourne	Amplify Rewards-Platinum Amplify Platinum	19.49%	55	\$99	\$345.58	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards Amplify Classic	19.49%	55	\$79	\$345.58	Never expire	✓	✓	✓	✗
Bank of Sydney	Cash Rewards-Platinum Visa Platinum	18.49%	55	\$129	\$480.00	Never expire	✗	✗	✗	✓
BankSA	Amplify Rewards-Signature Amplify Signature	19.49%	55	\$279	\$518.37	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Platinum Amplify Platinum	19.49%	55	\$99	\$345.58	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards Amplify Classic	19.49%	55	\$79	\$345.58	Never expire	✓	✓	✓	✗
Bankwest	More Rewards-Gold More Gold MasterCard	19.99%	55	\$120	\$357.23	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards- Platinum More Platinum MasterCard	19.99%	55	\$130	\$476.30	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards More MasterCard	19.99%	55	\$70	\$357.23	3 yrs	✓	✓	✓	✓
bcu	Rewarder Rewarder Visa Card	16.80%	55	\$40	\$400.00	3 yrs	✗	✗	✗	✓
Bendigo Bank	Bendigo Rewards Ready Red MasterCard	19.74%	44	\$45	\$156.52	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45	\$156.52	3 yrs	✓	✓	✓	✓
	RSPCA Rescue Rewards	19.64%	55	\$24	\$156.52	3 yrs	✓	✓	✓	✓



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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Big Sky Building Society	Cash Rewards									
	Cash Rewards Visa Card	16.58%	45	\$0	\$240.00	Never expire	✗	✗	✗	✓
Coles	No Fee MasterCard Flybuys Rewards									
	No Annual Fee MasterCard	19.99%	62	\$0	\$301.50	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0	\$301.50	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards MCD									
	Gold Awards	20.24%	55	\$119	\$299.99	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards MCD									
	Standard Awards	20.24%	55	\$59	\$249.99	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards Amex									
	Standard Awards	20.24%	55	\$59	\$249.99	Never expire	✓	✓	✓	✓
First Option Credit Union	Cash Rewards									
	Cash Rewards Visa Credit Card	15.99%	45	\$36	\$300.00	Never expire	✗	✗	✗	✓
GE Money	GO Rewards									
	GO MasterCard	21.74%	62	\$59.4	\$436.59	3 yrs	✓	✓	✓	✗
HSBC	Rewards Plus-Platinum									
	Platinum Credit Card	19.99%	55	\$0	\$200.00	3 yrs	✓	✓	✓	✓
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60	\$150.00	Never expire	✗	✗	✗	✓
Hume Bank	Loyalty Program									
	Loyalty	17.95%	55	\$30	\$150.00	Never expire	✗	✗	✗	✓
Jetstar	Jetstar Rewards									
	MasterCard	14.99%	55	\$59	\$500.00	Never expire	✓	✗	✓	✗



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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
NAB	FlyBuys flybuys Rewards Card	19.99%	44	\$65	\$442.50	3 yrs	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Signature Amplify Signature	19.49%	55	\$279	\$518.37	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum Amplify Platinum	19.49%	55	\$99	\$345.58	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards Amplify Classic	19.49%	55	\$79	\$345.58	Never expire	✓	✓	✓	✗
Westpac	Altitude Rewards-Amex Altitude	20.24%	45	\$100	\$304.97	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards Visa Altitude	20.24%	45	\$100	\$304.97	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews-Amex Altitude Platinum	20.24%	45	\$150	\$457.46	Never expire	✓	✓	✓	✓
Woolworths	Everyday Rewards Everyday Credit Card	19.99%	55	\$49	\$453.00	Never expire	✗	✓	✓	✗
★★										
Bank of Sydney	Cash Rewards-Classic Visa Classic	11.99%	55	\$49	\$120.00	Never expire	✗	✗	✗	✓
BOQ	Q Rewards Platinum Platinum Visa	20.74%	55	\$199	\$300.00	Never expire	✓	✓	✓	✓
BOQ	Q Rewards Blue Blue Visa	20.74%	44	\$60	\$150.00	Never expire	✓	✓	✓	✓



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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★										
Citibank	Classic Rewards									
	Classic	20.99%	55	\$89	\$150.00	Never expire	✗	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD									
	Platinum Awards	20.24%	55	\$249	\$299.99	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards MCD									
	Diamond Awards	20.24%	55	\$349	\$374.98	Never expire	✓	✓	✓	✓
CUA	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99	\$215.49	Never expire	✓	✓	✓	✓
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69	\$348.00	2 yrs	✗	✗	✓	✗
MyState	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99	\$187.50	Never expire	✓	✓	✓	✓
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169	\$187.50	Never expire	✗	✓	✓	✓
Suncorp Bank	Clear Options-Gold									
	Gold Card	20.50%	55	\$120	\$150.00	Never expire	✗	✓	✓	✓
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150	\$304.97	Never expire	✓	✓	✓	✗
★										
Citibank	Signature Rewards									
	Qantas Signature	20.99%	55	\$299	\$225.00	Never expire	✗	✓	✓	✓
Citibank	Prestige Rewards									
	Prestige	20.74%	55	\$700	\$300.00	Never expire	✓	✓	✓	✓



Rewards Star Ratings

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

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Citibank	Platinum Rewards									
	Platinum	20.99%	55	\$199	\$187.50	Never expire	✗	✓	✓	✓
Diners Club Australia	Rewards									
	Charge Card	N/A	44	\$389	\$450.00	Never expire	✓	✓	✓	✓
Macquarie Bank	Hilton HHonors									
	Hilton HHonors Platinum Card	20.70%	55	\$295	\$90.49	Never expire	✗	✓	✓	✗
Westpac	Altitude Black Rewards MCD									
	Altitude Black	20.24%	45	\$395	\$381.21	Never expire	✓	✓	✓	✓



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Cash/Voucher Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "outstanding value"										
American Express	David Jones Platinum Mship Rews									
	David Jones Platinum Card	20.74%	44	\$295	\$1,903.06	Never expire	✓	✓	✓	✓
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99	\$1,543.99	Never expire	✓	✓	✓	✓
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149	\$1,745.88	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Amex									
	Rewards Black	18.79%	55	\$375	\$1,745.88	3 yrs	✓	✓	✓	✓
Coles	MasterCard Flybuys Rewards									
	Platinum Rewards MasterCard	19.99%	62	\$49	\$1,479.00	Never expire	✓	✓	✓	✓
	Rewards MasterCard	19.99%	62	\$49	\$1,479.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex									
	Diamond Awards	20.24%	55	\$349	\$1,799.91	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395	\$1,829.83	Never expire	✓	✓	✓	✓
★★★★★										
American Express	Mship Rewards Ascent-Platinum Edge									
	Platinum Edge Credit Card	20.74%	55	\$195	\$1,225.17	Never expire	✓	✗	✓	✓
ANZ	Rewards Visa									
	Rewards	18.79%	44	\$89	\$872.94	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Visa									
	Rewards Platinum	18.79%	55	\$149	\$872.94	3 yrs	✓	✓	✓	✓



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Cash/Voucher Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
ANZ	Rewards Black Visa Rewards Black	18.79%	55	\$375	\$1,163.92	3 yrs	✓	✓	✓	✓
ANZ	Rewards Amex Rewards	18.79%	44	\$89	\$1,163.92	3 yrs	✓	✓	✓	✓
Coastline Credit Union	Rewarder Visa Rewarder	17.00%	55	\$75	\$800.00	3 yrs	✗	✗	✗	✓
Commonwealth Bank	Platinum Awards Amex Platinum Awards	20.24%	55	\$249	\$1,249.94	Never expire	✓	✓	✓	✓
Jetstar	Jetstar Rewards-Platinum Platinum MasterCard	19.99%	55	\$149	\$2,000.00	Never expire	✓	✗	✓	✗
Macquarie Bank	Macquarie Rewards-Platinum Visa Platinum Card	20.70%	55	\$200	\$1,200.00	Never expire	✗	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Gold Visa Gold Card	20.70%	55	\$130	\$960.00	Never expire	✗	✓	✓	✓
★★★										
ANZ	Balance Visa Rewards Balance Visa	13.99%	55	\$79	\$480.00	Never expire	✗	✗	✓	✓
Bank of Melbourne	Amplify Rewards-Signature Amplify Signature	19.49%	55	\$279	\$1,036.75	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Platinum Amplify Platinum	19.49%	55	\$99	\$691.16	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards Amplify Classic	19.49%	55	\$79	\$691.16	Never expire	✓	✓	✓	✗



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Cash/Voucher Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Bank of Sydney	Cash Rewards-Platinum Visa Platinum	18.49%	55	\$129	\$960.00	Never expire	✗	✗	✗	✓
BankSA	Amplify Rewards-Signature Amplify Signature	19.49%	55	\$279	\$1,036.75	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Platinum Amplify Platinum	19.49%	55	\$99	\$691.16	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards Amplify Classic	19.49%	55	\$79	\$691.16	Never expire	✓	✓	✓	✗
Bankwest	More Rewards-Gold More Gold MasterCard	19.99%	55	\$120	\$714.46	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards- Platinum More Platinum MasterCard	19.99%	55	\$130	\$952.61	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards More MasterCard	19.99%	55	\$70	\$595.38	3 yrs	✓	✓	✓	✓
bcu	Rewarder Rewarder Visa Card	16.80%	55	\$40	\$400.00	3 yrs	✗	✗	✗	✓
Bendigo Bank	Bendigo Rewards Ready Red MasterCard	19.74%	44	\$45	\$313.05	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45	\$313.05	3 yrs	✓	✓	✓	✓
	RSPCA Rescue Rewards	19.64%	55	\$24	\$313.05	3 yrs	✓	✓	✓	✓
Big Sky Building Society	Cash Rewards Cash Rewards Visa Card	16.58%	45	\$0	\$400.00	Never expire	✗	✗	✗	✓
BOQ	Q Rewards Platinum Platinum Visa	20.74%	55	\$199	\$600.00	Never expire	✓	✓	✓	✓



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Cash/Voucher Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Citibank	Signature Rewards									
	Qantas Signature	20.99%	55	\$299	\$450.00	Never expire	✗	✓	✓	✓
Coles	No Fee MasterCard Flybuys Rewards									
	No Annual Fee MasterCard	19.99%	62	\$0	\$579.00	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0	\$579.00	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD									
	Platinum Awards	20.24%	55	\$249	\$599.97	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards MCD									
	Gold Awards	20.24%	55	\$119	\$374.98	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Amex									
	Gold Awards	20.24%	55	\$119	\$624.97	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards MCD									
	Diamond Awards	20.24%	55	\$349	\$749.96	Never expire	✓	✓	✓	✓
Diners Club Australia	Rewards									
	Charge Card	N/A	44	\$389	\$900.00	Never expire	✓	✓	✓	✓
First Option Credit Union	Cash Rewards									
	Cash Rewards Visa Credit Card	15.99%	45	\$36	\$600.00	Never expire	✗	✗	✗	✓
GE Money	GO Rewards									
	GO MasterCard	21.74%	62	\$59.4	\$727.64	3 yrs	✓	✓	✓	✗
HSBC	Rewards Plus-Platinum									
	Platinum Credit Card	19.99%	55	\$0	\$400.00	3 yrs	✓	✓	✓	✓
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60	\$300.00	Never expire	✗	✗	✗	✓



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Cash/Voucher Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Hume Bank	Loyalty Program Loyalty	17.95%	55	\$30	\$300.00	Never expire	✗	✗	✗	✓
NAB	FlyBuys flybuys Rewards Card	19.99%	44	\$65	\$858.00	3 yrs	✓	✓	✓	✗
Qld Police Credit Union	Rewarder Bluey Rewarder Card	17.24%	55	\$48	\$800.00	Never expire	✗	✗	✗	✓
St.George Bank	Amplify Rewards-Signature Amplify Signature	19.49%	55	\$279	\$1,036.75	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum Amplify Platinum	19.49%	55	\$99	\$691.16	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards Amplify Classic	19.49%	55	\$79	\$691.16	Never expire	✓	✓	✓	✗
Westpac	Altitude Platinum Rews-Amex Altitude Platinum	20.24%	45	\$150	\$457.46	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards MCD Altitude Black	20.24%	45	\$395	\$762.43	Never expire	✓	✓	✓	✓
Woolworths	Everyday Rewards Everyday Credit Card	19.99%	55	\$49	\$876.00	Never expire	✗	✓	✓	✗
★★										
BOQ	Q Rewards Blue Blue Visa	20.74%	44	\$60	\$162.50	Never expire	✓	✓	✓	✓
Citibank	Platinum Rewards Platinum	20.99%	55	\$199	\$375.00	Never expire	✗	✓	✓	✓



Rewards Star Ratings

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Cash/Voucher Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★										
Citibank	Classic Rewards									
	Classic	20.99%	55	\$89	\$150.00	Never expire	✗	✓	✓	✓
Commonwealth Bank	Awards MCD									
	Standard Awards	20.24%	55	\$59	\$249.99	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards Amex									
	Standard Awards	20.24%	55	\$59	\$249.99	Never expire	✓	✓	✓	✓
CUA	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99	\$287.32	Never expire	✓	✓	✓	✓
MyState	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99	\$250.00	Never expire	✓	✓	✓	✓
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169	\$300.00	Never expire	✗	✓	✓	✓
Suncorp Bank	Clear Options-Gold									
	Gold Card	20.50%	55	\$120	\$162.50	Never expire	✗	✓	✓	✓
Westpac	Altitude Rewards-Amex									
	Altitude	20.24%	45	\$100	\$304.97	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards Visa									
	Altitude	20.24%	45	\$100	\$304.97	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150	\$457.46	Never expire	✓	✓	✓	✗
★										
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49	\$120.00	Never expire	✗	✗	✗	✓



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Cash/Voucher Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Cash Return per Year	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Citibank	Prestige Rewards									
	Prestige	20.74%	55	\$700	\$600.00	Never expire	✓	✓	✓	✓
Jetstar	Jetstar Rewards									
	MasterCard	14.99%	55	\$59	\$500.00	Never expire	✓	✗	✓	✗
Macquarie Bank	Hilton HHonors									
	Hilton HHonors Platinum Card	20.70%	55	\$295	\$180.98	Never expire	✗	✓	✓	✗
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69	\$350.40	2 yrs	✗	✗	✓	✗



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Frequent Flyer - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★★★ "outstanding value"											
American Express	David Jones Qantas FFly Rewards										
	David Jones Card	20.74%	44	\$99	1	1.333333	Qantas	516.03	Never expire	✗	✗
American Express	Mship Rewards Ascent-Platinum Edge										
	Platinum Edge Credit Card	20.74%	55	\$195	1	1	Emirates	980.48	Never expire	✓	✓
American Express	Qantas FFly Standard Rewards										
	Qantas Discovery Card	20.74%	44	\$0	1	1	Qantas	356.50	Never expire	✗	✗
American Express	Velocity FFly Escape Rewards										
	Velocity Escape Card	20.74%	44	\$0	1	1	Velocity	360.41	Never expire	✗	✗
American Express	Velocity FFly Platinum Rewds										
	Velocity Platinum Card	20.74%	44	\$349	1	1	Velocity	718.47	Never expire	✓	✓
ANZ	Rewards Platinum Amex										
	Rewards Platinum	18.79%	55	\$149	3	2.25	Velocity	480.55	3 yrs	✗	✓
Diners Club Australia	Qantas Frequent Flyer										
	Frequent Flyers Club Crd	N/A	37	\$150	1.5	1	Qantas	534.75	Never expire	✗	✓
NAB	Velocity Rewards Premium Amex										
	Velocity Rewards Premium	19.99%	44	\$150	1.5	1	Velocity	540.62	3 yrs	✗	✓
★★★★★											
American Express	David Jones Mship Rewards										
	David Jones Card	20.74%	44	\$99	1	2	Velocity	347.80	Never expire	✗	✗
American Express	Qantas FFly Ultimate Rewards										
	Qantas Ultimate Card	20.74%	44	\$450	1	1	Qantas	713.98	Never expire	✓	✓
ANZ	Qantas FFly Platinum Amex										



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Frequent Flyer - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★★★											
ANZ	Frequent Flyer Platinum	19.99%	55	\$295	1.5	1	Qantas	534.75	Never expire	✗	✓
	Qantas Frq Fly Amex										
ANZ	Frequent Flyer	19.99%	44	\$95	1	1	Qantas	356.50	Never expire	✗	✗
	Rewards Amex										
CUA	Rewards	18.79%	44	\$89	2	2.25	Velocity	320.37	3 yrs	✗	✗
	Platinum Rewards										
Diners Club Australia	Platinum MasterCard	20.24%	55	\$99	1.25	1.5	Velocity	300.34	Never expire	✗	✓
	Rewards										
NAB	Charge Card	N/A	44	\$389	3	1.5	Velocity	720.82	Never expire	✗	✓
	Qantas Frq Fly Premium Rewards Amex										
NAB	Qantas Rewards Premium	19.99%	44	\$250	1.5	1	Qantas	534.75	Never expire	✗	✓
	Qantas Frq Fly Rewards Amex										
NAB	Qantas Rewards	19.99%	44	\$65	1	1	Qantas	356.50	Never expire	✗	✗
	Velocity Rewards Amex										
Virgin Money	Velocity Rewards	19.99%	44	\$65	1	1	Velocity	360.41	3 yrs	✗	✗
	Velocity Rewards										
Westpac	Velocity Flyer Card	20.74%	44	\$129	1	1	Velocity	315.36	Never expire	✗	✗
	Altitude Platinum Rews-Amex										
Westpac	Altitude Platinum	20.24%	45	\$150	2	2	Velocity	360.41	Never expire	✗	✓
	Altitude Qantas Platinum Rews Amex										
Westpac	Altitude Platinum	20.24%	45	\$150	1	1	Qantas	356.50	Never expire	✗	✓
	Altitude Qantas Rewards Amex										



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Frequent Flyer - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★★★											
Westpac	Altitude	20.24%	45	\$100	1	1	Qantas	356.50	Never expire	✗	✗
	Altitude Rewards-Amex										
Woolworths	Altitude	20.24%	45	\$100	2	2	Velocity	360.41	Never expire	✗	✗
	Qantas Frequent Flyer										
	Qantas Platinum Credit Card	20.49%	55	\$139	1	1	Qantas	356.50	Never expire	✗	✓
★★★											
American Express	David Jones Platinum Mship Rews										
	David Jones Platinum Card	20.74%	44	\$295	1	2	Velocity	409.07	Never expire	✗	✓
ANZ	Qantas FFly Black Rewards Amex										
	Frequent Flyer Black	19.99%	55	\$425	1.5	1	Qantas	534.75	Never expire	✗	✓
ANZ	Qantas Frq Fly Visa										
	Frequent Flyer	19.99%	44	\$95	0.5	1	Qantas	178.25	Never expire	✗	✗
ANZ	Rewards Black Amex										
	Rewards Black	18.79%	55	\$375	3	2.25	Velocity	480.55	3 yrs	✗	✓
ANZ	Rewards Platinum Visa										
	Rewards Platinum	18.79%	55	\$149	1.5	2.25	Velocity	240.27	3 yrs	✗	✓
ANZ	Rewards Visa										
	Rewards	18.79%	44	\$89	1.5	2.25	Velocity	240.27	3 yrs	✗	✗
Bank of Melbourne	Amplify Qantas Rewards										
	Amplify Classic	19.49%	55	\$79	0.5	1	Qantas	178.25	Never expire	✗	✗
Bank of Melbourne	Amplify Rewards										
	Amplify Classic	19.49%	55	\$79	1	2	Velocity	180.21	Never expire	✗	✗



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Frequent Flyer - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★											
Bank of Melbourne	Amplify Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	1	2	Velocity	180.21	Never expire	✗	✓
bankmecu	Qantas Frequent Flyer										
	Platinum Rewards Visa Credit Card	18.84%	55	\$189	1	1	Qantas	356.50	Never expire	✗	✓
BankSA	Amplify Qantas Rewards										
	Amplify Classic	19.49%	55	\$79	0.5	1	Qantas	178.25	Never expire	✗	✗
BankSA	Amplify Rewards										
	Amplify Classic	19.49%	55	\$79	1	2	Velocity	180.21	Never expire	✗	✗
BankSA	Amplify Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	1	2	Velocity	180.21	Never expire	✗	✓
Bankwest	Qantas Rewards										
	Qantas Classic MasterCard	20.49%	55	\$100	0.5	1	Qantas	178.25	Never expire	✗	✗
Bankwest	Qantas Rewards Gold										
	Qantas Gold MasterCard	20.49%	55	\$150	0.5	1	Qantas	178.25	Never expire	✗	✓
Bankwest	Qantas Rewards Platinum										
	Qantas Platinum MasterCard	20.49%	55	\$160	0.75	1	Qantas	267.38	Never expire	✗	✓
Citibank	Emirates Skywards Miles Prog										
	Emirates World MasterCard	20.99%	55	\$299	1	1	Emirates Skywards	356.50	Never expire	✗	✓
Citibank	Platinum Rewards										
	Platinum	20.99%	55	\$199	1.25	2	Velocity	225.26	Never expire	✗	✓
Citibank	Qantas Freq Flyer-Qantas Signature										
	Qantas Signature	20.99%	55	\$348	1	1	Qantas	356.50	Never expire	✗	✓



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Frequent Flyer - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★											
Citibank	Signature Rewards										
	Qantas Signature	20.99%	55	\$299	1.5	1.5	Velocity	360.41	Never expire	✗	✓
Commonwealth Bank	Awards Amex										
	Standard Awards	20.24%	55	\$59	1.5	2.5	Velocity	216.25	Never expire	✗	✗
Commonwealth Bank	Awards MCD										
	Standard Awards	20.24%	55	\$59	1	2.5	Velocity	144.16	Never expire	✗	✗
Commonwealth Bank	Diamond Awards Amex										
	Diamond Awards	20.24%	55	\$349	3	2	Velocity	540.62	Never expire	✗	✓
Commonwealth Bank	Gold Awards Amex										
	Gold Awards	20.24%	55	\$119	2	2.5	Velocity	288.33	Never expire	✗	✓
Commonwealth Bank	Gold Awards MCD										
	Gold Awards	20.24%	55	\$119	1	2.5	Velocity	144.16	Never expire	✗	✓
Commonwealth Bank	Platinum Awards Amex										
	Platinum Awards	20.24%	55	\$249	2.5	2	Velocity	450.51	Never expire	✗	✓
CU MasterCard - Generic	Platinum Rewards										
	Platinum MasterCard	20.24%	55	\$99	1.25	2	Velocity	225.26	Never expire	✗	✓
HSBC	Qantas Rewards										
	Platinum Qantas Credit Card	19.99%	55	\$199	1	1	Qantas	356.50	Never expire	✗	✓
Jetstar	Qantas Frequent Flyer Rewards										
	MasterCard	14.99%	55	\$89	0.5	1	Qantas	178.25	Never expire	✗	✗
	Platinum MasterCard	19.99%	55	\$179	0.5	1	Qantas	178.25	Never expire	✗	✓
Macquarie Bank	Qantas Frequent Flyer										



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Frequent Flyer - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★											
	Visa Gold Card	20.70%	55	\$180	1	1	Qantas	356.50	Never expire	✗	✗
	Visa Platinum Card	20.70%	55	\$250	1	1	Qantas	356.50	Never expire	✗	✓
MyState	Platinum Rewards										
	Platinum MasterCard	20.24%	55	\$99	1.25	2	Velocity	225.26	Never expire	✗	✓
NAB	Qantas Frq Fly Rewards MCD										
	Qantas Rewards	19.99%	44	\$65	0.5	1	Qantas	178.25	Never expire	✗	✗
NAB	Velocity Rewards Premium Visa										
	Velocity Rewards Premium	19.99%	44	\$150	0.5	1	Velocity	180.21	3 yrs	✗	✓
NAB	Velocity Rewards Visa										
	Velocity Rewards	19.99%	44	\$65	0.5	1	Velocity	180.21	3 yrs	✗	✗
Qantas Credit Union	Qantas Frequent Flyer										
	Visa Platinum Credit Card	18.99%	55	\$195	1	1	Qantas	356.50	Never expire	✗	✓
St.George Bank	Amplify Qantas Rewards										
	Amplify Classic	19.49%	55	\$79	0.5	1	Qantas	178.25	Never expire	✗	✗
St.George Bank	Amplify Rewards										
	Amplify Classic	19.49%	55	\$79	1	2	Velocity	180.21	Never expire	✗	✗
St.George Bank	Amplify Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	1	2	Velocity	180.21	Never expire	✗	✓
Suncorp Bank	Clear Options-Platinum										
	Platinum Card	20.74%	55	\$169	1.25	2	Velocity	225.26	Never expire	✗	✓
Suncorp Bank	ClearOptions Plat Qantas										
	Platinum Card	20.74%	55	\$218	1	1	Qantas	356.50	Never expire	✗	✓



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Frequent Flyer - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★											
Virgin Money	Velocity Rewards High Flyer										
	Velocity High Flyer Card	20.74%	44	\$289	1.25	1	Velocity	450.51	Never expire	✗	✓
Westpac	Altitude Black Rewards Amex										
	Altitude Black	20.24%	45	\$395	3	2	Velocity	540.62	Never expire	✗	✓
Westpac	Altitude Platinum Rews Visa										
	Altitude Platinum	20.24%	45	\$150	1	2	Velocity	180.21	Never expire	✗	✓
Westpac	Altitude Qantas Black Rews Amex										
	Altitude Black	20.24%	45	\$395	1.5	1	Qantas	534.75	Never expire	✗	✓
Westpac	Altitude Qantas Platinum Rews Visa										
	Altitude Platinum	20.24%	45	\$150	0.5	1	Qantas	178.25	Never expire	✗	✓
Westpac	Altitude Qantas Rewards Visa										
	Altitude	20.24%	45	\$100	0.5	1	Qantas	178.25	Never expire	✗	✗
Westpac	Altitude Rewards Visa										
	Altitude	20.24%	45	\$100	1	2	Velocity	201.33	Never expire	✗	✗
★★											
Commonwealth Bank	Awards Amex QFF option										
	Standard Awards	20.24%	55	\$69	0.6	2.5	Qantas	85.56	Never expire	✗	✗
★											
American Express	David Jones Platinum Qantas										
	David Jones Platinum Card	20.74%	44	\$295	1	1.333333	Qantas	267.38	Never expire	✗	✓
ANZ	Qantas FFly Black Rewards Visa										
	Frequent Flyer Black	19.99%	55	\$425	0.75	1	Qantas	267.38	Never expire	✗	✓

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Frequent Flyer - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★											
ANZ	Qantas FFly Platinum Visa										
	Frequent Flyer Platinum	19.99%	55	\$295	0.5	1	Qantas	178.25	Never expire	✗	✓
ANZ	Rewards Black Visa										
	Rewards Black	18.79%	55	\$375	2	2.25	Velocity	320.37	3 yrs	✗	✓
Bank of Melbourne	Amplify Qantas Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	0.5	2	Qantas	89.12	Never expire	✗	✓
Bank of Melbourne	Amplify Qantas Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	0.75	2	Qantas	133.69	Never expire	✗	✓
Bank of Melbourne	Amplify Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	1.5	2	Velocity	270.31	Never expire	✗	✓
BankSA	Amplify Qantas Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	0.5	2	Qantas	89.12	Never expire	✗	✓
BankSA	Amplify Qantas Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	0.75	2	Qantas	133.69	Never expire	✗	✓
BankSA	Amplify Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	1.5	2	Velocity	270.31	Never expire	✗	✓
Citibank	Qantas Frequent Flyer-Prestige										
	Prestige	20.74%	55	\$749	1	1	Qantas	356.50	Never expire	✗	✓
Commonwealth Bank	Awards MCD QFF option										
	Standard Awards	20.24%	55	\$69	0.4	2.5	Qantas	57.04	Never expire	✗	✗
Commonwealth Bank	Diamond Awards Amex QFF option										
	Diamond Awards	20.24%	55	\$359	1.5	2	Qantas	267.37	Never expire	✗	✓



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Frequent Flyer - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★											
Commonwealth Bank	Diamond Awards MCD										
	Diamond Awards	20.24%	55	\$349	1.25	2	Velocity	225.26	Never expire	✗	✓
Commonwealth Bank	Diamond Awards MCD QFF option										
	Diamond Awards	20.24%	55	\$359	0.625	2	Qantas	111.41	Never expire	✗	✓
Commonwealth Bank	Gold Awards Amex QFF option										
	Gold Awards	20.24%	55	\$129	0.8	2.5	Qantas	114.08	Never expire	✗	✓
Commonwealth Bank	Gold Awards MCD QFF option										
	Gold Awards	20.24%	55	\$129	0.4	2.5	Qantas	57.04	Never expire	✗	✓
Commonwealth Bank	Platinum Awards Amex QFF option										
	Platinum Awards	20.24%	55	\$259	1.25	2	Qantas	222.81	Never expire	✗	✓
Commonwealth Bank	Platinum Awards MCD										
	Platinum Awards	20.24%	55	\$249	1	2	Velocity	180.21	Never expire	✗	✓
Commonwealth Bank	Platinum Awards MCD QFF option										
	Platinum Awards	20.24%	55	\$259	0.5	2	Qantas	89.12	Never expire	✗	✓
Macquarie Bank	Hilton HHonors										
	Hilton HHonors Platinum Card	20.70%	55	\$295	1	6.67	Qantas	54.45	Never expire	✗	✓
NAB	Qantas Frq Fly Premium Rewards Visa										
	Qantas Rewards Premium	19.99%	44	\$250	0.5	1	Qantas	178.25	Never expire	✗	✓
St.George Bank	Amplify Qantas Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	0.5	2	Qantas	89.12	Never expire	✗	✓
St.George Bank	Amplify Qantas Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	0.75	2	Qantas	133.69	Never expire	✗	✓



Rewards Star Ratings

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Frequent Flyer - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★											
St.George Bank	Amplify Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	1.5	2	Velocity	270.31	Never expire	✗	✓
Westpac	Altitude Black Rewards MCD										
	Altitude Black	20.24%	45	\$395	1.25	2	Velocity	225.26	Never expire	✗	✓
Westpac	Altitude Qantas Black Rewds MCD										
	Altitude Black	20.24%	45	\$395	0.625	1	Qantas	222.81	Never expire	✗	✓



Rewards Star Ratings

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Frequent Flyer - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★★★ "outstanding value"											
American Express	David Jones Qantas FFly Rewards										
	David Jones Card	20.74%	44	\$99	1	1.333333	Qantas	966.22	Never expire	✗	✗
American Express	Mship Rewards Ascent-Platinum Edge										
	Platinum Edge Credit Card	20.74%	55	\$195	1	1	Emirates	1,688.61	Never expire	✓	✓
American Express	Velocity FFly Platinum Rewdvs										
	Velocity Platinum Card	20.74%	44	\$349	1	1	Velocity	1,254.07	Never expire	✓	✓
ANZ	Rewards Platinum Amex										
	Rewards Platinum	18.79%	55	\$149	3	2.25	Velocity	1,052.35	3 yrs	✗	✓
Commonwealth Bank	Diamond Awards Amex										
	Diamond Awards	20.24%	55	\$349	3	2	Velocity	1,168.12	Never expire	✗	✓
Diners Club Australia	Qantas Frequent Flyer										
	Frequent Flyers Club Crd	N/A	37	\$150	1.5	1	Qantas	1,055.98	Never expire	✗	✓
Diners Club Australia	Rewards										
	Charge Card	N/A	44	\$389	3	1.5	Velocity	1,557.49	Never expire	✗	✓
NAB	Qantas Frq Fly Premium Rewards Amex										
	Qantas Rewards Premium	19.99%	44	\$250	1.5	1	Qantas	1,055.98	Never expire	✗	✓
NAB	Velocity Rewards Premium Amex										
	Velocity Rewards Premium	19.99%	44	\$150	1.5	1	Velocity	1,168.12	3 yrs	✗	✓
★★★★											
American Express	David Jones Mship Rewards										
	David Jones Card	20.74%	44	\$99	1	2	Velocity	712.55	Never expire	✗	✗
American Express	David Jones Platinum Mship Rews										

your guide to product excellence



Rewards Star Ratings

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Frequent Flyer - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★★											
American Express	David Jones Platinum Card	20.74%	44	\$295	1	2	Velocity	860.52	Never expire	✗	✓
American Express	Qantas FFly Standard Rewards										
American Express	Qantas Discovery Card	20.74%	44	\$0	1	1	Qantas	703.98	Never expire	✗	✗
American Express	Qantas FFly Ultimate Rewards										
American Express	Qantas Ultimate Card	20.74%	44	\$450	1	1	Qantas	1,162.86	Never expire	✓	✓
American Express	Velocity FFly Escape Rewards										
ANZ	Velocity Escape Card	20.74%	44	\$0	1	1	Velocity	778.75	Never expire	✗	✗
ANZ	Qantas FFly Black Rewards Amex										
ANZ	Frequent Flyer Black	19.99%	55	\$425	1.5	1	Qantas	1,055.98	Never expire	✗	✓
ANZ	Qantas FFly Platinum Amex										
ANZ	Frequent Flyer Platinum	19.99%	55	\$295	1.5	1	Qantas	1,055.98	Never expire	✗	✓
ANZ	Rewards Amex										
ANZ	Rewards	18.79%	44	\$89	2	2.25	Velocity	701.57	3 yrs	✗	✗
ANZ	Rewards Black Amex										
Commonwealth Bank	Rewards Black	18.79%	55	\$375	3	2.25	Velocity	1,038.33	3 yrs	✗	✓
Commonwealth Bank	Platinum Awards Amex										
NAB	Platinum Awards	20.24%	55	\$249	2.5	2	Velocity	973.43	Never expire	✗	✓
NAB	Qantas Frq Fly Rewards Amex										
NAB	Qantas Rewards	19.99%	44	\$65	1	1	Qantas	703.98	Never expire	✗	✗
NAB	Velocity Rewards Amex										
Virgin Money	Velocity Rewards	19.99%	44	\$65	1	1	Velocity	778.75	3 yrs	✗	✗
Virgin Money	Velocity Rewards High Flyer										



Rewards Star Ratings

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Frequent Flyer - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★★											
Westpac	Velocity High Flyer Card	20.74%	44	\$289	1.25	1	Velocity	973.43	Never expire	✗	✓
	Altitude Black Rewards Amex										
Westpac	Altitude Black	20.24%	45	\$395	3	2	Velocity	1,168.12	Never expire	✗	✓
	Altitude Qantas Black Rewds Amex										
	Altitude Black	20.24%	45	\$395	1.5	1	Qantas	1,055.98	Never expire	✗	✓
	★★★										
American Express	David Jones Platinum Qantas										
ANZ	David Jones Platinum Card	20.74%	44	\$295	1	1.333333	Qantas	527.99	Never expire	✗	✓
	Qantas Frq Fly Amex										
ANZ	Frequent Flyer	19.99%	44	\$95	1	1	Qantas	422.39	Never expire	✗	✗
	Qantas Frq Fly Visa										
ANZ	Frequent Flyer	19.99%	44	\$95	0.5	1	Qantas	211.20	Never expire	✗	✗
	Rewards Black Visa										
ANZ	Rewards Black	18.79%	55	\$375	2	2.25	Velocity	692.22	3 yrs	✗	✓
	Rewards Platinum Visa										
ANZ	Rewards Platinum	18.79%	55	\$149	1.5	2.25	Velocity	526.18	3 yrs	✗	✓
	Rewards Visa										
Bank of Melbourne	Rewards	18.79%	44	\$89	1.5	2.25	Velocity	526.18	3 yrs	✗	✗
	Amplify Qantas Rewards										
Bank of Melbourne	Amplify Classic	19.49%	55	\$79	0.5	1	Qantas	351.99	Never expire	✗	✗
	Amplify Rewards										
Bank of Melbourne	Amplify Classic	19.49%	55	\$79	1	2	Velocity	389.37	Never expire	✗	✗



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Frequent Flyer - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★											
Bank of Melbourne	Amplify Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	1	2	Velocity	389.37	Never expire	✗	✓
Bank of Melbourne	Amplify Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	1.5	2	Velocity	584.06	Never expire	✗	✓
bankmecu	Qantas Frequent Flyer										
	Platinum Rewards Visa Credit Card	18.84%	55	\$189	1	1	Qantas	703.98	Never expire	✗	✓
BankSA	Amplify Qantas Rewards										
	Amplify Classic	19.49%	55	\$79	0.5	1	Qantas	351.99	Never expire	✗	✗
BankSA	Amplify Rewards										
	Amplify Classic	19.49%	55	\$79	1	2	Velocity	389.37	Never expire	✗	✗
BankSA	Amplify Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	1	2	Velocity	389.37	Never expire	✗	✓
BankSA	Amplify Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	1.5	2	Velocity	584.06	Never expire	✗	✓
Bankwest	Qantas Rewards										
	Qantas Classic MasterCard	20.49%	55	\$100	0.5	1	Qantas	351.99	Never expire	✗	✗
Bankwest	Qantas Rewards Gold										
	Qantas Gold MasterCard	20.49%	55	\$150	0.5	1	Qantas	351.99	Never expire	✗	✓
Bankwest	Qantas Rewards Platinum										
	Qantas Platinum MasterCard	20.49%	55	\$160	0.75	1	Qantas	527.99	Never expire	✗	✓
Citibank	Emirates Skywards Miles Prog										
	Emirates World MasterCard	20.99%	55	\$299	1	1	Emirates Skywards	703.98	Never expire	✗	✓



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Frequent Flyer - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★											
Citibank	Platinum Rewards										
	Platinum	20.99%	55	\$199	1.25	2	Velocity	486.72	Never expire	✗	✓
Citibank	Qantas Freq Flyer-Qantas Signature										
	Qantas Signature	20.99%	55	\$348	1	1	Qantas	703.98	Never expire	✗	✓
Citibank	Signature Rewards										
	Qantas Signature	20.99%	55	\$299	1.5	1.5	Velocity	778.75	Never expire	✗	✓
Commonwealth Bank	Awards Amex										
	Standard Awards	20.24%	55	\$59	1.5	2.5	Velocity	259.58	Never expire	✗	✗
Commonwealth Bank	Awards MCD										
	Standard Awards	20.24%	55	\$59	1	2.5	Velocity	259.58	Never expire	✗	✗
Commonwealth Bank	Gold Awards Amex										
	Gold Awards	20.24%	55	\$119	2	2.5	Velocity	506.19	Never expire	✗	✓
CU MasterCard - Generic	Platinum Rewards										
	Platinum MasterCard	20.24%	55	\$99	1.25	2	Velocity	486.72	Never expire	✗	✓
CUA	Platinum Rewards										
	Platinum MasterCard	20.24%	55	\$99	1.25	1.5	Velocity	648.96	Never expire	✗	✓
HSBC	Qantas Rewards										
	Platinum Qantas Credit Card	19.99%	55	\$199	1	1	Qantas	703.98	Never expire	✗	✓
Jetstar	Qantas Frequent Flyer Rewards										
	MasterCard	14.99%	55	\$89	0.5	1	Qantas	351.99	Never expire	✗	✗
	Platinum MasterCard	19.99%	55	\$179	0.5	1	Qantas	351.99	Never expire	✗	✓
Macquarie Bank	Qantas Frequent Flyer										



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Frequent Flyer - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★											
	Visa Gold Card	20.70%	55	\$180	1	1	Qantas	703.98	Never expire	✗	✗
	Visa Platinum Card	20.70%	55	\$250	1	1	Qantas	703.98	Never expire	✗	✓
MyState	Platinum Rewards										
	Platinum MasterCard	20.24%	55	\$99	1.25	2	Velocity	486.72	Never expire	✗	✓
NAB	Qantas Frq Fly Rewards MCD										
	Qantas Rewards	19.99%	44	\$65	0.5	1	Qantas	351.99	Never expire	✗	✗
NAB	Velocity Rewards Premium Visa										
	Velocity Rewards Premium	19.99%	44	\$150	0.5	1	Velocity	389.37	3 yrs	✗	✓
NAB	Velocity Rewards Visa										
	Velocity Rewards	19.99%	44	\$65	0.5	1	Velocity	389.37	3 yrs	✗	✗
Qantas Credit Union	Qantas Frequent Flyer										
	Visa Platinum Credit Card	18.99%	55	\$195	1	1	Qantas	703.98	Never expire	✗	✓
St.George Bank	Amplify Qantas Rewards										
	Amplify Classic	19.49%	55	\$79	0.5	1	Qantas	351.99	Never expire	✗	✗
St.George Bank	Amplify Rewards										
	Amplify Classic	19.49%	55	\$79	1	2	Velocity	389.37	Never expire	✗	✗
St.George Bank	Amplify Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	1	2	Velocity	389.37	Never expire	✗	✓
St.George Bank	Amplify Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	1.5	2	Velocity	584.06	Never expire	✗	✓
Suncorp Bank	Clear Options-Platinum										
	Platinum Card	20.74%	55	\$169	1.25	2	Velocity	486.72	Never expire	✗	✓



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Frequent Flyer - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★											
Suncorp Bank	ClearOptions Plat Qantas										
	Platinum Card	20.74%	55	\$218	1	1	Qantas	703.98	Never expire	✗	✓
Virgin Money	Velocity Rewards										
	Velocity Flyer Card	20.74%	44	\$129	1	1	Velocity	506.19	Never expire	✗	✗
Westpac	Altitude Platinum Rews Visa										
	Altitude Platinum	20.24%	45	\$150	1	2	Velocity	389.37	Never expire	✗	✓
Westpac	Altitude Platinum Rews-Amex										
	Altitude Platinum	20.24%	45	\$150	2	2	Velocity	584.06	Never expire	✗	✓
Westpac	Altitude Qantas Platinum Rews Amex										
	Altitude Platinum	20.24%	45	\$150	1	1	Qantas	527.99	Never expire	✗	✓
Westpac	Altitude Qantas Platinum Rews Visa										
	Altitude Platinum	20.24%	45	\$150	0.5	1	Qantas	351.99	Never expire	✗	✓
Westpac	Altitude Qantas Rewards Amex										
	Altitude	20.24%	45	\$100	1	1	Qantas	351.99	Never expire	✗	✗
Westpac	Altitude Qantas Rewards Visa										
	Altitude	20.24%	45	\$100	0.5	1	Qantas	351.99	Never expire	✗	✗
Westpac	Altitude Rewards Visa										
	Altitude	20.24%	45	\$100	1	2	Velocity	441.85	Never expire	✗	✗
Westpac	Altitude Rewards-Amex										
	Altitude	20.24%	45	\$100	2	2	Velocity	390.27	Never expire	✗	✗
Woolworths	Qantas Frequent Flyer										
	Qantas Platinum Credit Card	20.49%	55	\$139	1	1	Qantas	527.99	Never expire	✗	✓



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Frequent Flyer - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★											
ANZ	Qantas FFly Black Rewards Visa										
	Frequent Flyer Black	19.99%	55	\$425	0.75	1	Qantas	527.99	Never expire	✗	✓
ANZ	Qantas FFly Platinum Visa										
	Frequent Flyer Platinum	19.99%	55	\$295	0.5	1	Qantas	351.99	Never expire	✗	✓
Bank of Melbourne	Amplify Qantas Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	0.5	2	Qantas	176.00	Never expire	✗	✓
BankSA	Amplify Qantas Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	0.5	2	Qantas	176.00	Never expire	✗	✓
Commonwealth Bank	Awards Amex QFF option										
	Standard Awards	20.24%	55	\$69	0.6	2.5	Qantas	168.96	Never expire	✗	✗
Commonwealth Bank	Diamond Awards Amex QFF option										
	Diamond Awards	20.24%	55	\$359	1.5	2	Qantas	527.99	Never expire	✗	✓
Commonwealth Bank	Diamond Awards MCD										
	Diamond Awards	20.24%	55	\$349	1.25	2	Velocity	486.72	Never expire	✗	✓
Commonwealth Bank	Gold Awards Amex QFF option										
	Gold Awards	20.24%	55	\$129	0.8	2.5	Qantas	225.27	Never expire	✗	✓
Commonwealth Bank	Gold Awards MCD										
	Gold Awards	20.24%	55	\$119	1	2.5	Velocity	311.50	Never expire	✗	✓
Commonwealth Bank	Platinum Awards Amex QFF option										
	Platinum Awards	20.24%	55	\$259	1.25	2	Qantas	439.99	Never expire	✗	✓
Commonwealth Bank	Platinum Awards MCD										
	Platinum Awards	20.24%	55	\$249	1	2	Velocity	389.37	Never expire	✗	✓



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Frequent Flyer - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★											
NAB	Qantas Frq Fly Premium Rewards Visa										
	Qantas Rewards Premium	19.99%	44	\$250	0.5	1	Qantas	351.99	Never expire	✗	✓
St.George Bank	Amplify Qantas Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	0.5	2	Qantas	176.00	Never expire	✗	✓
Westpac	Altitude Black Rewards MCD										
	Altitude Black	20.24%	45	\$395	1.25	2	Velocity	486.72	Never expire	✗	✓
Westpac	Altitude Qantas Black Rewds MCD										
	Altitude Black	20.24%	45	\$395	0.625	1	Qantas	439.99	Never expire	✗	✓
★											
Bank of Melbourne	Amplify Qantas Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	0.75	2	Qantas	263.99	Never expire	✗	✓
BankSA	Amplify Qantas Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	0.75	2	Qantas	263.99	Never expire	✗	✓
Citibank	Qantas Frequent Flyer-Prestige										
	Prestige	20.74%	55	\$749	1	1	Qantas	703.98	Never expire	✗	✓
Commonwealth Bank	Awards MCD QFF option										
	Standard Awards	20.24%	55	\$69	0.4	2.5	Qantas	112.64	Never expire	✗	✗
Commonwealth Bank	Diamond Awards MCD QFF option										
	Diamond Awards	20.24%	55	\$359	0.625	2	Qantas	219.99	Never expire	✗	✓
Commonwealth Bank	Gold Awards MCD QFF option										
	Gold Awards	20.24%	55	\$129	0.4	2.5	Qantas	112.64	Never expire	✗	✓
Commonwealth Bank	Platinum Awards MCD QFF option										



Rewards Star Ratings

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Frequent Flyer - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★											
Macquarie Bank	Platinum Awards	20.24%	55	\$259	0.5	2	Qantas	176.00	Never expire	✗	✓
	Hilton HHonors										
St.George Bank	Hilton HHonors Platinum Card	20.70%	55	\$295	1	6.67	Qantas	117.43	Never expire	✗	✓
	Amplify Qantas Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	0.75	2	Qantas	263.99	Never expire	✗	✓



Rewards Star Ratings

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Frequent Flyer - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★★★ "outstanding value"											
American Express	Mship Rewards Ascent-Platinum Edge										
	Platinum Edge Credit Card	20.74%	55	\$195	1	1	Emirates	2,879.20	Never expire	✓	✓
American Express	Velocity FFly Platinum Rewds										
	Velocity Platinum Card	20.74%	44	\$349	1	1	Velocity	2,282.02	Never expire	✓	✓
ANZ	Rewards Platinum Amex										
	Rewards Platinum	18.79%	55	\$149	3	2.25	Velocity	2,104.71	3 yrs	✗	✓
Commonwealth Bank	Diamond Awards Amex										
	Diamond Awards	20.24%	55	\$349	3	2	Velocity	2,336.24	Never expire	✗	✓
Diners Club Australia	Rewards										
	Charge Card	N/A	44	\$389	3	1.5	Velocity	3,114.99	Never expire	✗	✓
NAB	Qantas Frq Fly Premium Rewards Amex										
	Qantas Rewards Premium	19.99%	44	\$250	1.5	1	Qantas	2,111.95	Never expire	✗	✓
NAB	Velocity Rewards Premium Amex										
	Velocity Rewards Premium	19.99%	44	\$150	1.5	1	Velocity	2,336.24	3 yrs	✗	✓
Westpac	Altitude Black Rewards Amex										
	Altitude Black	20.24%	45	\$395	3	2	Velocity	2,336.24	Never expire	✗	✓
★★★★★											
American Express	David Jones Mship Rewards										
	David Jones Card	20.74%	44	\$99	1	2	Velocity	1,339.44	Never expire	✗	✗
American Express	David Jones Platinum Mship Rews										
	David Jones Platinum Card	20.74%	44	\$295	1	2	Velocity	1,650.94	Never expire	✗	✓
American Express	David Jones Qantas FFly Rewards										



Rewards Star Ratings

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Frequent Flyer - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★★											
American Express	David Jones Card Qantas FFly Standard Rewards	20.74%	44	\$99	1	1.333333	Qantas	1,816.28	Never expire	✗	✗
American Express	Qantas Discovery Card Qantas FFly Ultimate Rewards	20.74%	44	\$0	1	1	Qantas	1,407.97	Never expire	✗	✗
American Express	Qantas Ultimate Card Velocity FFly Escape Rewards	20.74%	44	\$450	1	1	Qantas	2,092.12	Never expire	✓	✓
ANZ	Velocity Escape Card Qantas FFly Black Rewards Amex	20.74%	44	\$0	1	1	Velocity	1,557.49	Never expire	✗	✗
ANZ	Frequent Flyer Black Rewards Amex	19.99%	55	\$425	1.5	1	Qantas	2,111.95	Never expire	✗	✓
ANZ	Rewards Rewards Black Amex	18.79%	44	\$89	2	2.25	Velocity	1,403.14	3 yrs	✗	✗
Commonwealth Bank	Rewards Black Platinum Awards Amex	18.79%	55	\$375	3	2.25	Velocity	2,076.66	3 yrs	✗	✓
Diners Club Australia	Platinum Awards Qantas Frequent Flyer	20.24%	55	\$249	2.5	2	Velocity	1,622.39	Never expire	✗	✓
NAB	Frequent Flyers Club Crd Qantas Frq Fly Rewards Amex	N/A	37	\$150	1.5	1	Qantas	1,935.96	Never expire	✗	✓
NAB	Qantas Rewards Velocity Rewards Amex	19.99%	44	\$65	1	1	Qantas	1,407.97	Never expire	✗	✗
Virgin Money	Velocity Rewards Velocity Rewards High Flyer	19.99%	44	\$65	1	1	Velocity	1,557.49	3 yrs	✗	✗



Rewards Star Ratings

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Frequent Flyer - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★★★											
Westpac	Velocity High Flyer Card	20.74%	44	\$289	1.25	1	Velocity	1,946.87	Never expire	✗	✓
	Altitude Qantas Black Rewds Amex										
	Altitude Black	20.24%	45	\$395	1.5	1	Qantas	2,111.95	Never expire	✗	✓
★★★											
American Express	David Jones Platinum Qantas										
	David Jones Platinum Card	20.74%	44	\$295	1	1.333333	Qantas	1,055.98	Never expire	✗	✓
ANZ	Qantas FFly Black Rewards Visa										
	Frequent Flyer Black	19.99%	55	\$425	0.75	1	Qantas	1,055.98	Never expire	✗	✓
ANZ	Qantas FFly Platinum Amex										
	Frequent Flyer Platinum	19.99%	55	\$295	1.5	1	Qantas	1,267.17	Never expire	✗	✓
ANZ	Rewards Black Visa										
	Rewards Black	18.79%	55	\$375	2	2.25	Velocity	1,384.44	3 yrs	✗	✓
ANZ	Rewards Platinum Visa										
	Rewards Platinum	18.79%	55	\$149	1.5	2.25	Velocity	1,052.35	3 yrs	✗	✓
ANZ	Rewards Visa										
	Rewards	18.79%	44	\$89	1.5	2.25	Velocity	1,052.35	3 yrs	✗	✗
Bank of Melbourne	Amplify Qantas Rewards										
	Amplify Classic	19.49%	55	\$79	0.5	1	Qantas	703.98	Never expire	✗	✗
Bank of Melbourne	Amplify Rewards										
	Amplify Classic	19.49%	55	\$79	1	2	Velocity	778.75	Never expire	✗	✗
Bank of Melbourne	Amplify Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	1	2	Velocity	778.75	Never expire	✗	✓



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Frequent Flyer - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★											
Bank of Melbourne	Amplify Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	1.5	2	Velocity	1,168.12	Never expire	✗	✓
bankmecu	Qantas Frequent Flyer										
	Platinum Rewards Visa Credit Card	18.84%	55	\$189	1	1	Qantas	1,407.97	Never expire	✗	✓
BankSA	Amplify Qantas Rewards										
	Amplify Classic	19.49%	55	\$79	0.5	1	Qantas	703.98	Never expire	✗	✗
BankSA	Amplify Rewards										
	Amplify Classic	19.49%	55	\$79	1	2	Velocity	778.75	Never expire	✗	✗
BankSA	Amplify Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	1	2	Velocity	778.75	Never expire	✗	✓
BankSA	Amplify Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	1.5	2	Velocity	1,168.12	Never expire	✗	✓
Bankwest	Qantas Rewards										
	Qantas Classic MasterCard	20.49%	55	\$100	0.5	1	Qantas	586.65	Never expire	✗	✗
Bankwest	Qantas Rewards Gold										
	Qantas Gold MasterCard	20.49%	55	\$150	0.5	1	Qantas	703.98	Never expire	✗	✓
Bankwest	Qantas Rewards Platinum										
	Qantas Platinum MasterCard	20.49%	55	\$160	0.75	1	Qantas	1,055.98	Never expire	✗	✓
Citibank	Emirates Skywards Miles Prog										
	Emirates World MasterCard	20.99%	55	\$299	1	1	Emirates Skywards	1,407.97	Never expire	✗	✓
Citibank	Platinum Rewards										
	Platinum	20.99%	55	\$199	1.25	2	Velocity	973.43	Never expire	✗	✓



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Frequent Flyer - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★											
Citibank	Qantas Freq Flyer-Qantas Signature										
	Qantas Signature	20.99%	55	\$348	1	1	Qantas	1,407.97	Never expire	✗	✓
Citibank	Qantas Frequent Flyer-Prestige										
	Prestige	20.74%	55	\$749	1	1	Qantas	1,407.97	Never expire	✗	✓
Citibank	Signature Rewards										
	Qantas Signature	20.99%	55	\$299	1.5	1.5	Velocity	1,557.49	Never expire	✗	✓
Commonwealth Bank	Diamond Awards Amex QFF option										
	Diamond Awards	20.24%	55	\$359	1.5	2	Qantas	1,055.98	Never expire	✗	✓
Commonwealth Bank	Diamond Awards MCD										
	Diamond Awards	20.24%	55	\$349	1.25	2	Velocity	973.43	Never expire	✗	✓
Commonwealth Bank	Gold Awards Amex										
	Gold Awards	20.24%	55	\$119	2	2.5	Velocity	648.96	Never expire	✗	✓
Commonwealth Bank	Platinum Awards Amex QFF option										
	Platinum Awards	20.24%	55	\$259	1.25	2	Qantas	821.31	Never expire	✗	✓
Commonwealth Bank	Platinum Awards MCD										
	Platinum Awards	20.24%	55	\$249	1	2	Velocity	778.75	Never expire	✗	✓
CU MasterCard - Generic	Platinum Rewards										
	Platinum MasterCard	20.24%	55	\$99	1.25	2	Velocity	648.96	Never expire	✗	✓
CUA	Platinum Rewards										
	Platinum MasterCard	20.24%	55	\$99	1.25	1.5	Velocity	865.27	Never expire	✗	✓
HSBC	Qantas Rewards										
	Platinum Qantas Credit Card	19.99%	55	\$199	1	1	Qantas	1,407.97	Never expire	✗	✓



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Frequent Flyer - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★											
Jetstar	Qantas Frequent Flyer Rewards										
	MasterCard	14.99%	55	\$89	0.5	1	Qantas	703.98	Never expire	✗	✗
	Platinum MasterCard	19.99%	55	\$179	0.5	1	Qantas	703.98	Never expire	✗	✓
Macquarie Bank	Qantas Frequent Flyer										
	Visa Gold Card	20.70%	55	\$180	1	1	Qantas	1,407.97	Never expire	✗	✗
	Visa Platinum Card	20.70%	55	\$250	1	1	Qantas	1,407.97	Never expire	✗	✓
MyState	Platinum Rewards										
	Platinum MasterCard	20.24%	55	\$99	1.25	2	Velocity	648.96	Never expire	✗	✓
NAB	Qantas Frq Fly Premium Rewards Visa										
	Qantas Rewards Premium	19.99%	44	\$250	0.5	1	Qantas	703.98	Never expire	✗	✓
NAB	Qantas Frq Fly Rewards MCD										
	Qantas Rewards	19.99%	44	\$65	0.5	1	Qantas	703.98	Never expire	✗	✗
NAB	Velocity Rewards Premium Visa										
	Velocity Rewards Premium	19.99%	44	\$150	0.5	1	Velocity	778.75	3 yrs	✗	✓
NAB	Velocity Rewards Visa										
	Velocity Rewards	19.99%	44	\$65	0.5	1	Velocity	778.75	3 yrs	✗	✗
Qantas Credit Union	Qantas Frequent Flyer										
	Visa Platinum Credit Card	18.99%	55	\$195	1	1	Qantas	1,407.97	Never expire	✗	✓
St.George Bank	Amplify Qantas Rewards										
	Amplify Classic	19.49%	55	\$79	0.5	1	Qantas	703.98	Never expire	✗	✗
St.George Bank	Amplify Rewards										
	Amplify Classic	19.49%	55	\$79	1	2	Velocity	778.75	Never expire	✗	✗



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Frequent Flyer - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★★											
St.George Bank	Amplify Rewards-Platinum										
	Amplify Platinum	19.49%	55	\$99	1	2	Velocity	778.75	Never expire	✗	✓
St.George Bank	Amplify Rewards-Signature										
	Amplify Signature	19.49%	55	\$279	1.5	2	Velocity	1,168.12	Never expire	✗	✓
Suncorp Bank	Clear Options-Platinum										
	Platinum Card	20.74%	55	\$169	1.25	2	Velocity	778.75	Never expire	✗	✓
Suncorp Bank	ClearOptions Plat Qantas										
	Platinum Card	20.74%	55	\$218	1	1	Qantas	1,407.97	Never expire	✗	✓
Virgin Money	Velocity Rewards										
	Velocity Flyer Card	20.74%	44	\$129	1	1	Velocity	895.56	Never expire	✗	✗
Westpac	Altitude Black Rewards MCD										
	Altitude Black	20.24%	45	\$395	1.25	2	Velocity	973.43	Never expire	✗	✓
Westpac	Altitude Platinum Rews Visa										
	Altitude Platinum	20.24%	45	\$150	1	2	Velocity	584.06	Never expire	✗	✓
Westpac	Altitude Platinum Rews-Amex										
	Altitude Platinum	20.24%	45	\$150	2	2	Velocity	584.06	Never expire	✗	✓
Westpac	Altitude Qantas Black Rewds MCD										
	Altitude Black	20.24%	45	\$395	0.625	1	Qantas	879.98	Never expire	✗	✓
Woolworths	Qantas Frequent Flyer										
	Qantas Platinum Credit Card	20.49%	55	\$139	1	1	Qantas	879.98	Never expire	✗	✓
★★											
ANZ	Qantas FFly Platinum Visa										



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Frequent Flyer - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★											
ANZ	Frequent Flyer Platinum	19.99%	55	\$295	0.5	1	Qantas	422.39	Never expire	✗	✓
	Qantas Frq Fly Amex										
ANZ	Frequent Flyer	19.99%	44	\$95	1	1	Qantas	422.39	Never expire	✗	✗
	Qantas Frq Fly Visa										
Bank of Melbourne	Frequent Flyer	19.99%	44	\$95	0.5	1	Qantas	211.20	Never expire	✗	✗
	Amplify Qantas Rewards-Platinum										
Bank of Melbourne	Amplify Platinum	19.49%	55	\$99	0.5	2	Qantas	351.99	Never expire	✗	✓
	Amplify Qantas Rewards-Signature										
BankSA	Amplify Signature	19.49%	55	\$279	0.75	2	Qantas	527.99	Never expire	✗	✓
	Amplify Qantas Rewards-Platinum										
BankSA	Amplify Platinum	19.49%	55	\$99	0.5	2	Qantas	351.99	Never expire	✗	✓
	Amplify Qantas Rewards-Signature										
Commonwealth Bank	Amplify Signature	19.49%	55	\$279	0.75	2	Qantas	527.99	Never expire	✗	✓
	Awards Amex										
Commonwealth Bank	Standard Awards	20.24%	55	\$59	1.5	2.5	Velocity	259.58	Never expire	✗	✗
	Awards Amex QFF option										
Commonwealth Bank	Standard Awards	20.24%	55	\$69	0.6	2.5	Qantas	234.66	Never expire	✗	✗
	Awards MCD										
Commonwealth Bank	Standard Awards	20.24%	55	\$59	1	2.5	Velocity	259.58	Never expire	✗	✗
	Gold Awards Amex QFF option										
Commonwealth Bank	Gold Awards	20.24%	55	\$129	0.8	2.5	Qantas	450.55	Never expire	✗	✓
	Gold Awards MCD										



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Frequent Flyer - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★★											
St.George Bank	Gold Awards	20.24%	55	\$119	1	2.5	Velocity	389.37	Never expire	✗	✓
	Amplify Qantas Rewards-Platinum										
St.George Bank	Amplify Platinum	19.49%	55	\$99	0.5	2	Qantas	351.99	Never expire	✗	✓
	Amplify Qantas Rewards-Signature										
Westpac	Amplify Signature	19.49%	55	\$279	0.75	2	Qantas	527.99	Never expire	✗	✓
	Altitude Qantas Platinum Rews Amex										
Westpac	Altitude Platinum	20.24%	45	\$150	1	1	Qantas	527.99	Never expire	✗	✓
	Altitude Qantas Platinum Rews Visa										
Westpac	Altitude Platinum	20.24%	45	\$150	0.5	1	Qantas	527.99	Never expire	✗	✓
	Altitude Qantas Rewards Amex										
Westpac	Altitude	20.24%	45	\$100	1	1	Qantas	351.99	Never expire	✗	✗
	Altitude Qantas Rewards Visa										
Westpac	Altitude	20.24%	45	\$100	0.5	1	Qantas	351.99	Never expire	✗	✗
	Altitude Rewards Visa										
Westpac	Altitude	20.24%	45	\$100	1	2	Velocity	441.85	Never expire	✗	✗
	Altitude Rewards-Amex										
Westpac	Altitude	20.24%	45	\$100	2	2	Velocity	390.27	Never expire	✗	✗
★											
Commonwealth Bank	Awards MCD QFF option										
	Standard Awards	20.24%	55	\$69	0.4	2.5	Qantas	225.27	Never expire	✗	✗
Commonwealth Bank	Diamond Awards MCD QFF option										
	Diamond Awards	20.24%	55	\$359	0.625	2	Qantas	439.99	Never expire	✗	✓



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Frequent Flyer - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee *	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	Airline Partner 1	Flight Return per Year(\$)	Points Expiry	Includes Free Return Flight	Includes Travel Insurance
★											
Commonwealth Bank	Gold Awards MCD QFF option										
	Gold Awards	20.24%	55	\$129	0.4	2.5	Qantas	225.27	Never expire	✗	✓
Commonwealth Bank	Platinum Awards MCD QFF option										
	Platinum Awards	20.24%	55	\$259	0.5	2	Qantas	351.99	Never expire	✗	✓
Macquarie Bank	Hilton HHonors										
	Hilton HHonors Platinum Card	20.70%	55	\$295	1	6.67	Qantas	234.86	Never expire	✗	✓



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General Rewards - \$12,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "outstanding value"										
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99	1	Never expire	✓	✓	✓	✓
Coastline Credit Union	Rewarder									
	Visa Rewarder	17.00%	55	\$75	0.006667	3 yrs	✗	✗	✗	✓
Coles	No Fee MasterCard Flybuys Rewards									
	No Annual Fee MasterCard	19.99%	62	\$0	0.5	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0	0.5	Never expire	✓	✓	✓	✓
Coles	MasterCard Flybuys Rewards									
	Platinum Rewards MasterCard	19.99%	62	\$49	2	Never expire	✓	✓	✓	✓
	Rewards MasterCard	19.99%	62	\$49	2	Never expire	✓	✓	✓	✓
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69	1	2 yrs	✗	✗	✓	✗
Jetstar	Jetstar Rewards-Platinum									
	Platinum MasterCard	19.99%	55	\$149	2	Never expire	✓	✗	✓	✗
★★★★★										
ANZ	Rewards Visa									
	Rewards	18.79%	44	\$89	1.5	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149	3	3 yrs	✓	✓	✓	✓
ANZ	Rewards Amex									
	Rewards	18.79%	44	\$89	2	3 yrs	✓	✓	✓	✓
bcu	Rewarder									



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General Rewards - \$12,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
Big Sky Building Society	Rewarder Visa Card	16.80%	55	\$40	1	3 yrs	✗	✗	✗	✓
	Cash Rewards									
Commonwealth Bank	Cash Rewards Visa Card	16.58%	45	\$0	1	Never expire	✗	✗	✗	✓
	Awards Amex									
GE Money	Standard Awards	20.24%	55	\$59	1.5	Never expire	✓	✓	✓	✓
	GO Rewards									
HSBC	GO MasterCard	21.74%	62	\$59.4	1	3 yrs	✓	✓	✓	✗
	Rewards Plus-Platinum									
NAB	Platinum Credit Card	19.99%	55	\$0	1	3 yrs	✓	✓	✓	✓
	FlyBuys									
Westpac	flybuys Rewards Card	19.99%	44	\$65	1	3 yrs	✓	✓	✓	✗
	Altitude Rewards-Amex									
Jetstar	Altitude	20.24%	45	\$100	2	Never expire	✓	✓	✓	✓
	Jetstar Rewards									
Woolworths	MasterCard	14.99%	55	\$59	1	Never expire	✓	✗	✓	✗
	Everyday Rewards									
	Everyday Credit Card	19.99%	55	\$49	1	Never expire	✗	✓	✓	✗
★★★										
Bendigo Bank	Bendigo Rewards									
	Ready Red MasterCard	19.74%	44	\$45	1	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45	1	3 yrs	✓	✓	✓	✓
	RSPCA Rescue Rewards	19.64%	55	\$24	1	3 yrs	✓	✓	✓	✓



Rewards Star Ratings

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General Rewards - \$12,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Commonwealth Bank	Gold Awards Amex									
	Gold Awards	20.24%	55	\$119	2	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards MCD									
	Standard Awards	20.24%	55	\$59	1	Never expire	✓	✓	✓	✓
Qld Police Credit Union	Rewarder									
	Bluey Rewarder Card	17.24%	55	\$48	1	Never expire	✗	✗	✗	✓
★★										
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60	1	N/A	✗	✗	✗	✓
Hume Bank	Loyalty Program									
	Loyalty	17.95%	55	\$30	1	N/A	✗	✗	✗	✓
★										
American Express	Mship Rewards Ascent-Platinum Edge									
	Platinum Edge Credit Card	20.74%	55	\$195	1	Never expire	✓	✗	✓	✓
American Express	David Jones Platinum Mship Rews									
	David Jones Platinum Card	20.74%	44	\$295	1	Never expire	✓	✓	✓	✓
ANZ	Rewards Platinum Visa									
	Rewards Platinum	18.79%	55	\$149	1.5	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Visa									
	Rewards Black	18.79%	55	\$375	2	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Amex									
	Rewards Black	18.79%	55	\$375	3	3 yrs	✓	✓	✓	✓



Rewards Star Ratings

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General Rewards - \$12,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79	1	Never expire	✗	✗	✓	✓
Bank of Melbourne	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279	1.5	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99	1	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79	1	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279	1.5	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99	1	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79	1	Never expire	✓	✓	✓	✗
Bankwest	More Rewards-Gold									
	More Gold MasterCard	19.99%	55	\$120	1.5	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards- Platinum									
	More Platinum MasterCard	19.99%	55	\$130	2	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards									
	More MasterCard	19.99%	55	\$70	1.5	3 yrs	✓	✓	✓	✓
BOQ	Q Rewards Platinum									
	Platinum Visa	20.74%	55	\$199	2	Never expire	✓	✓	✓	✓



Rewards Star Ratings

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General Rewards - \$12,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
BOQ	Q Rewards Blue									
	Blue Visa	20.74%	44	\$60	1	Never expire	✓	✓	✓	✓
Citibank	Signature Rewards									
	Qantas Signature	20.99%	55	\$299	1.5	Never expire	✗	✓	✓	✓
Citibank	Prestige Rewards									
	Prestige	20.74%	55	\$700	2	Never expire	✓	✓	✓	✓
Citibank	Platinum Rewards									
	Platinum	20.99%	55	\$199	1.25	Never expire	✗	✓	✓	✓
Citibank	Classic Rewards									
	Classic	20.99%	55	\$89	1	Never expire	✗	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD									
	Platinum Awards	20.24%	55	\$249	1	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards Amex									
	Platinum Awards	20.24%	55	\$249	2.5	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards MCD									
	Gold Awards	20.24%	55	\$119	1	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards MCD									
	Diamond Awards	20.24%	55	\$349	1.25	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex									
	Diamond Awards	20.24%	55	\$349	3	Never expire	✓	✓	✓	✓
CUA	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99	1.25	Never expire	✓	✓	✓	✓



Rewards Star Ratings

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General Rewards - \$12,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Diners Club Australia	Rewards									
	Charge Card	N/A	44	\$389	3	Never expire	✓	✓	✓	✓
First Option Credit Union	Cash Rewards									
	Cash Rewards Visa Credit Card	15.99%	45	\$36	1	Never expire	✗	✗	✗	✓
MyState	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99	1.25	Never expire	✓	✓	✓	✓
St.George Bank	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279	1.5	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99	1	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79	1	Never expire	✓	✓	✓	✗
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169	1.25	Never expire	✗	✓	✓	✓
Suncorp Bank	Clear Options-Gold									
	Gold Card	20.50%	55	\$120	1	Never expire	✗	✓	✓	✓
Westpac	Altitude Rewards Visa									
	Altitude	20.24%	45	\$100	1	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews-Amex									
	Altitude Platinum	20.24%	45	\$150	2	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150	1	Never expire	✓	✓	✓	✗



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General Rewards - \$12,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Westpac	Altitude Black Rewards MCD									
	Altitude Black	20.24%	45	\$395	1.25	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395	3	Never expire	✓	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Platinum									
	Visa Platinum Card	20.70%	55	\$200	1.25	Never expire	✗	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Gold									
	Visa Gold Card	20.70%	55	\$130	1	Never expire	✗	✓	✓	✓
Macquarie Bank	Hilton HHonors									
	Hilton HHonors Platinum Card	20.70%	55	\$295	1	Never expire	✗	✓	✓	✗
Bank of Sydney	Cash Rewards-Platinum									
	Visa Platinum	18.49%	55	\$129	0.008	Never expire	✗	✗	✗	✓
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49	0.004	Never expire	✗	✗	✗	✓



Rewards Star Ratings

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General Rewards - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "outstanding value"										
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99	1	Never expire	✓	✓	✓	✓
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149	3	3 yrs	✓	✓	✓	✓
Coles	MasterCard Flybuys Rewards									
	Platinum Rewards MasterCard	19.99%	62	\$49	2	Never expire	✓	✓	✓	✓
	Rewards MasterCard	19.99%	62	\$49	2	Never expire	✓	✓	✓	✓
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69	1	2 yrs	✗	✗	✓	✗
Westpac	Altitude Rewards-Amex									
	Altitude	20.24%	45	\$100	2	Never expire	✓	✓	✓	✓
Jetstar	Jetstar Rewards-Platinum									
	Platinum MasterCard	19.99%	55	\$149	2	Never expire	✓	✗	✓	✗
★★★★★										
American Express	Mship Rewards Ascent-Platinum Edge									
	Platinum Edge Credit Card	20.74%	55	\$195	1	Never expire	✓	✗	✓	✓
ANZ	Rewards Visa									
	Rewards	18.79%	44	\$89	1.5	3 yrs	✓	✓	✓	✓
ANZ	Rewards Amex									
	Rewards	18.79%	44	\$89	2	3 yrs	✓	✓	✓	✓
Coles	No Fee MasterCard Flybuys Rewards									
	No Annual Fee MasterCard	19.99%	62	\$0	0.5	Never expire	✓	✓	✓	✓



Rewards Star Ratings

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General Rewards - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
Commonwealth Bank	No Annual Fee Platinum MasterCard Platinum Awards Amex	19.99%	62	\$0	0.5	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards Gold Awards Amex	20.24%	55	\$249	2.5	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Awards Amex	20.24%	55	\$119	2	Never expire	✓	✓	✓	✓
GE Money	Standard Awards GO Rewards	20.24%	55	\$59	1.5	Never expire	✓	✓	✓	✓
NAB	GO MasterCard FlyBuys	21.74%	62	\$59.4	1	3 yrs	✓	✓	✓	✗
Westpac	flybuys Rewards Card Altitude Platinum Rews-Amex	19.99%	44	\$65	1	3 yrs	✓	✓	✓	✗
Jetstar	Altitude Platinum Jetstar Rewards	20.24%	45	\$150	2	Never expire	✓	✓	✓	✓
	MasterCard	14.99%	55	\$59	1	Never expire	✓	✗	✓	✗
★★★										
American Express	David Jones Platinum Mship Rews									
ANZ	David Jones Platinum Card Rewards Platinum Visa	20.74%	44	\$295	1	Never expire	✓	✓	✓	✓
Bank of Melbourne	Rewards Platinum Amplify Rewards-Platinum	18.79%	55	\$149	1.5	3 yrs	✓	✓	✓	✓
	Amplify Platinum	19.49%	55	\$99	1	Never expire	✓	✓	✓	✗



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General Rewards - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Bank of Melbourne	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79	1	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99	1	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79	1	Never expire	✓	✓	✓	✗
Bankwest	More Rewards-Gold									
	More Gold MasterCard	19.99%	55	\$120	1.5	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards- Platinum									
	More Platinum MasterCard	19.99%	55	\$130	2	3 yrs	✓	✓	✓	✓
Bankwest	More Rewards									
	More MasterCard	19.99%	55	\$70	1.5	3 yrs	✓	✓	✓	✓
bcu	Rewarder									
	Rewarder Visa Card	16.80%	55	\$40	1	3 yrs	✗	✗	✗	✓
Bendigo Bank	Bendigo Rewards									
	Ready Red MasterCard	19.74%	44	\$45	1	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45	1	3 yrs	✓	✓	✓	✓
	RSPCA Rescue Rewards	19.64%	55	\$24	1	3 yrs	✓	✓	✓	✓
BOQ	Q Rewards Blue									
	Blue Visa	20.74%	44	\$60	1	Never expire	✓	✓	✓	✓
Citibank	Classic Rewards									
	Classic	20.99%	55	\$89	1	Never expire	✗	✓	✓	✓



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General Rewards - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Coastline Credit Union	Rewarder									
	Visa Rewarder	17.00%	55	\$75	0.006667	3 yrs	✗	✗	✗	✓
Commonwealth Bank	Gold Awards MCD									
	Gold Awards	20.24%	55	\$119	1	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex									
	Diamond Awards	20.24%	55	\$349	3	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards MCD									
	Standard Awards	20.24%	55	\$59	1	Never expire	✓	✓	✓	✓
CUA	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99	1.25	Never expire	✓	✓	✓	✓
HSBC	Rewards Plus-Platinum									
	Platinum Credit Card	19.99%	55	\$0	1	3 yrs	✓	✓	✓	✓
MyState	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99	1.25	Never expire	✓	✓	✓	✓
Qld Police Credit Union	Rewarder									
	Bluey Rewarder Card	17.24%	55	\$48	1	Never expire	✗	✗	✗	✓
St.George Bank	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99	1	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79	1	Never expire	✓	✓	✓	✗
Westpac	Altitude Rewards Visa									
	Altitude	20.24%	45	\$100	1	Never expire	✓	✓	✓	✓



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General Rewards - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395	3	Never expire	✓	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Platinum									
	Visa Platinum Card	20.70%	55	\$200	1.25	Never expire	✗	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Gold									
	Visa Gold Card	20.70%	55	\$130	1	Never expire	✗	✓	✓	✓
Macquarie Bank	Hilton HHonors									
	Hilton HHonors Platinum Card	20.70%	55	\$295	1	Never expire	✗	✓	✓	✗
Woolworths	Everyday Rewards									
	Everyday Credit Card	19.99%	55	\$49	1	Never expire	✗	✓	✓	✗
★★										
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79	1	Never expire	✗	✗	✓	✓
Big Sky Building Society	Cash Rewards									
	Cash Rewards Visa Card	16.58%	45	\$0	1	Never expire	✗	✗	✗	✓
First Option Credit Union	Cash Rewards									
	Cash Rewards Visa Credit Card	15.99%	45	\$36	1	Never expire	✗	✗	✗	✓
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169	1.25	Never expire	✗	✓	✓	✓
Suncorp Bank	Clear Options-Gold									
	Gold Card	20.50%	55	\$120	1	Never expire	✗	✓	✓	✓

★



Rewards Star Ratings

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General Rewards - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
ANZ	Rewards Black Visa									
	Rewards Black	18.79%	55	\$375	2	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Amex									
	Rewards Black	18.79%	55	\$375	3	3 yrs	✓	✓	✓	✓
Bank of Melbourne	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279	1.5	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279	1.5	Never expire	✓	✓	✓	✗
BOQ	Q Rewards Platinum									
	Platinum Visa	20.74%	55	\$199	2	Never expire	✓	✓	✓	✓
Citibank	Signature Rewards									
	Qantas Signature	20.99%	55	\$299	1.5	Never expire	✗	✓	✓	✓
Citibank	Prestige Rewards									
	Prestige	20.74%	55	\$700	2	Never expire	✓	✓	✓	✓
Citibank	Platinum Rewards									
	Platinum	20.99%	55	\$199	1.25	Never expire	✗	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD									
	Platinum Awards	20.24%	55	\$249	1	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards MCD									
	Diamond Awards	20.24%	55	\$349	1.25	Never expire	✓	✓	✓	✓
Diners Club Australia	Rewards									
	Charge Card	N/A	44	\$389	3	Never expire	✓	✓	✓	✓



Rewards Star Ratings

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General Rewards - \$24,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★										
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60	1	N/A	✗	✗	✗	✓
Hume Bank	Loyalty Program									
	Loyalty	17.95%	55	\$30	1	N/A	✗	✗	✗	✓
St.George Bank	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279	1.5	Never expire	✓	✓	✓	✗
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150	1	Never expire	✓	✓	✓	✗
Westpac	Altitude Black Rewards MCD									
	Altitude Black	20.24%	45	\$395	1.25	Never expire	✓	✓	✓	✓
Bank of Sydney	Cash Rewards-Platinum									
	Visa Platinum	18.49%	55	\$129	0.008	Never expire	✗	✗	✗	✓
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49	0.004	Never expire	✗	✗	✗	✓



Rewards Star Ratings

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General Rewards - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "outstanding value"										
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99	1	Never expire	✓	✓	✓	✓
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149	3	3 yrs	✓	✓	✓	✓
Coles	MasterCard Flybuys Rewards									
	Platinum Rewards MasterCard	19.99%	62	\$49	2	Never expire	✓	✓	✓	✓
	Rewards MasterCard	19.99%	62	\$49	2	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards Amex									
	Platinum Awards	20.24%	55	\$249	2.5	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395	3	Never expire	✓	✓	✓	✓
Jetstar	Jetstar Rewards-Platinum									
	Platinum MasterCard	19.99%	55	\$149	2	Never expire	✓	✗	✓	✗
★★★★★										
American Express	Mship Rewards Ascent-Platinum Edge									
	Platinum Edge Credit Card	20.74%	55	\$195	1	Never expire	✓	✗	✓	✓
American Express	David Jones Platinum Mship Rews									
	David Jones Platinum Card	20.74%	44	\$295	1	Never expire	✓	✓	✓	✓
ANZ	Rewards Visa									
	Rewards	18.79%	44	\$89	1.5	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Visa									
	Rewards Platinum	18.79%	55	\$149	1.5	3 yrs	✓	✓	✓	✓



Rewards Star Ratings

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General Rewards - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
ANZ	Rewards Black Amex									
	Rewards Black	18.79%	55	\$375	3	3 yrs	✓	✓	✓	✓
ANZ	Rewards Amex									
	Rewards	18.79%	44	\$89	2	3 yrs	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Amex									
	Gold Awards	20.24%	55	\$119	2	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex									
	Diamond Awards	20.24%	55	\$349	3	Never expire	✓	✓	✓	✓
Diners Club Australia	Rewards									
	Charge Card	N/A	44	\$389	3	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews-Amex									
	Altitude Platinum	20.24%	45	\$150	2	Never expire	✓	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Platinum									
	Visa Platinum Card	20.70%	55	\$200	1.25	Never expire	✗	✓	✓	✓
★★★										
ANZ	Rewards Black Visa									
	Rewards Black	18.79%	55	\$375	2	3 yrs	✓	✓	✓	✓
Bank of Melbourne	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279	1.5	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99	1	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards									



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General Rewards - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
BankSA	Amplify Classic Amplify Rewards-Signature	19.49%	55	\$79	1	Never expire	✓	✓	✓	✗
BankSA	Amplify Signature Amplify Rewards-Platinum	19.49%	55	\$279	1.5	Never expire	✓	✓	✓	✗
BankSA	Amplify Platinum Amplify Rewards	19.49%	55	\$99	1	Never expire	✓	✓	✓	✗
Bankwest	Amplify Classic More Rewards-Gold	19.49%	55	\$79	1	Never expire	✓	✓	✓	✗
Bankwest	More Gold MasterCard More Rewards- Platinum	19.99%	55	\$120	1.5	3 yrs	✓	✓	✓	✓
Bankwest	More Platinum MasterCard More Rewards	19.99%	55	\$130	2	3 yrs	✓	✓	✓	✓
BOQ	More MasterCard Q Rewards Platinum	19.99%	55	\$70	1.5	3 yrs	✓	✓	✓	✓
Citibank	Platinum Visa Signature Rewards	20.74%	55	\$199	2	Never expire	✓	✓	✓	✓
Citibank	Qantas Signature Platinum Rewards	20.99%	55	\$299	1.5	Never expire	✗	✓	✓	✓
Citibank	Platinum Classic Rewards	20.99%	55	\$199	1.25	Never expire	✗	✓	✓	✓
Coles	Classic No Fee MasterCard Flybuys Rewards	20.99%	55	\$89	1	Never expire	✗	✓	✓	✓



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General Rewards - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Commonwealth Bank	No Annual Fee MasterCard	19.99%	62	\$0	0.5	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0	0.5	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards MCD									
	Gold Awards	20.24%	55	\$119	1	Never expire	✓	✓	✓	✓
Commonwealth Bank	Awards MCD									
	Standard Awards	20.24%	55	\$59	1	Never expire	✓	✓	✓	✓
CUA	Awards Amex									
	Standard Awards	20.24%	55	\$59	1.5	Never expire	✓	✓	✓	✓
GE Money	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99	1.25	Never expire	✓	✓	✓	✓
HSBC	GO Rewards									
	GO MasterCard	21.74%	62	\$59.4	1	3 yrs	✓	✓	✓	✗
MyState	Rewards Plus-Platinum									
	Platinum Credit Card	19.99%	55	\$0	1	3 yrs	✓	✓	✓	✓
NAB	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99	1.25	Never expire	✓	✓	✓	✓
St.George Bank	FlyBuys									
	flybuys Rewards Card	19.99%	44	\$65	1	3 yrs	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279	1.5	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99	1	Never expire	✓	✓	✓	✗



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General Rewards - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
St.George Bank	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79	1	Never expire	✓	✓	✓	✗
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169	1.25	Never expire	✗	✓	✓	✓
Suncorp Bank	Clear Options-Gold									
	Gold Card	20.50%	55	\$120	1	Never expire	✗	✓	✓	✓
Westpac	Altitude Rewards-Amex									
	Altitude	20.24%	45	\$100	2	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards Visa									
	Altitude	20.24%	45	\$100	1	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150	1	Never expire	✓	✓	✓	✗
Macquarie Bank	Macquarie Rewards-Gold									
	Visa Gold Card	20.70%	55	\$130	1	Never expire	✗	✓	✓	✓
Jetstar	Jetstar Rewards									
	MasterCard	14.99%	55	\$59	1	Never expire	✓	✗	✓	✗
Woolworths	Everyday Rewards									
	Everyday Credit Card	19.99%	55	\$49	1	Never expire	✗	✓	✓	✗
★★										
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79	1	Never expire	✗	✗	✓	✓
bcu	Rewarder									



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General Rewards - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★										
Bendigo Bank	Rewarder Visa Card	16.80%	55	\$40	1	3 yrs	✗	✗	✗	✓
	Bendigo Rewards									
BOQ	Ready Red MasterCard	19.74%	44	\$45	1	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45	1	3 yrs	✓	✓	✓	✓
	RSPCA Rescue Rewards	19.64%	55	\$24	1	3 yrs	✓	✓	✓	✓
	Q Rewards Blue									
Coastline Credit Union	Blue Visa	20.74%	44	\$60	1	Never expire	✓	✓	✓	✓
	Rewarder									
Commonwealth Bank	Visa Rewarder	17.00%	55	\$75	0.006667	3 yrs	✗	✗	✗	✓
	Platinum Awards MCD									
Commonwealth Bank	Platinum Awards	20.24%	55	\$249	1	Never expire	✓	✓	✓	✓
	Diamond Awards MCD									
First Option Credit Union	Diamond Awards	20.24%	55	\$349	1.25	Never expire	✓	✓	✓	✓
	Cash Rewards									
Myer	Cash Rewards Visa Credit Card	15.99%	45	\$36	1	Never expire	✗	✗	✗	✓
	Myer Visa Rewards									
Qld Police Credit Union	Myer Visa Card	20.69%	62	\$69	1	2 yrs	✗	✗	✓	✗
	Rewarder									
Westpac	Bluey Rewarder Card	17.24%	55	\$48	1	Never expire	✗	✗	✗	✓
	Altitude Black Rewards MCD									
Macquarie Bank	Altitude Black	20.24%	45	\$395	1.25	Never expire	✓	✓	✓	✓
	Hilton HHonors									
	Hilton HHonors Platinum Card	20.70%	55	\$295	1	Never expire	✗	✓	✓	✗



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General Rewards - \$60,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★										
Bank of Sydney	Cash Rewards-Platinum									
	Visa Platinum	18.49%	55	\$129	0.008	Never expire	✗	✗	✗	✓
★										
Big Sky Building Society	Cash Rewards									
	Cash Rewards Visa Card	16.58%	45	\$0	1	Never expire	✗	✗	✗	✓
Citibank	Prestige Rewards									
	Prestige	20.74%	55	\$700	2	Never expire	✓	✓	✓	✓
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60	1	N/A	✗	✗	✗	✓
Hume Bank	Loyalty Program									
	Loyalty	17.95%	55	\$30	1	N/A	✗	✗	✗	✓
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49	0.004	Never expire	✗	✗	✗	✓



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General Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★★ "outstanding value"										
ANZ	Rewards Platinum Amex									
	Rewards Platinum	18.79%	55	\$149	3	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Amex									
	Rewards Black	18.79%	55	\$375	3	3 yrs	✓	✓	✓	✓
Coles	MasterCard Flybuys Rewards									
	Platinum Rewards MasterCard	19.99%	62	\$49	2	Never expire	✓	✓	✓	✓
	Rewards MasterCard	19.99%	62	\$49	2	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards Amex									
	Platinum Awards	20.24%	55	\$249	2.5	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards Amex									
	Diamond Awards	20.24%	55	\$349	3	Never expire	✓	✓	✓	✓
Diners Club Australia	Rewards									
	Charge Card	N/A	44	\$389	3	Never expire	✓	✓	✓	✓
Westpac	Altitude Black Rewards Amex									
	Altitude Black	20.24%	45	\$395	3	Never expire	✓	✓	✓	✓
★★★★★										
American Express	Mship Rewards Ascent-Platinum Edge									
	Platinum Edge Credit Card	20.74%	55	\$195	1	Never expire	✓	✗	✓	✓
American Express	David Jones Platinum Mship Rews									
	David Jones Platinum Card	20.74%	44	\$295	1	Never expire	✓	✓	✓	✓
American Express	David Jones Mship Rewards									
	David Jones Card	20.74%	44	\$99	1	Never expire	✓	✓	✓	✓



Rewards Star Ratings

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General Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★★										
ANZ	Rewards Visa									
	Rewards	18.79%	44	\$89	1.5	3 yrs	✓	✓	✓	✓
ANZ	Rewards Platinum Visa									
	Rewards Platinum	18.79%	55	\$149	1.5	3 yrs	✓	✓	✓	✓
ANZ	Rewards Black Visa									
	Rewards Black	18.79%	55	\$375	2	3 yrs	✓	✓	✓	✓
ANZ	Rewards Amex									
	Rewards	18.79%	44	\$89	2	3 yrs	✓	✓	✓	✓
NAB	FlyBuys									
	flybuys Rewards Card	19.99%	44	\$65	1	3 yrs	✓	✓	✓	✗
Macquarie Bank	Macquarie Rewards-Platinum									
	Visa Platinum Card	20.70%	55	\$200	1.25	Never expire	✗	✓	✓	✓
Jetstar	Jetstar Rewards-Platinum									
	Platinum MasterCard	19.99%	55	\$149	2	Never expire	✓	✗	✓	✗
★★★										
Bank of Melbourne	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279	1.5	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99	1	Never expire	✓	✓	✓	✗
Bank of Melbourne	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79	1	Never expire	✓	✓	✓	✗
BankSA	Amplify Rewards-Signature									



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General Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
BankSA	Amplify Signature Amplify Rewards-Platinum	19.49%	55	\$279	1.5	Never expire	✓	✓	✓	✗
BankSA	Amplify Platinum Amplify Rewards	19.49%	55	\$99	1	Never expire	✓	✓	✓	✗
Bankwest	Amplify Classic More Rewards-Gold	19.49%	55	\$79	1	Never expire	✓	✓	✓	✗
Bankwest	More Gold MasterCard More Rewards- Platinum	19.99%	55	\$120	1.5	3 yrs	✓	✓	✓	✓
Bankwest	More Platinum MasterCard More Rewards	19.99%	55	\$130	2	3 yrs	✓	✓	✓	✓
BOQ	More MasterCard Q Rewards Platinum	19.99%	55	\$70	1.5	3 yrs	✓	✓	✓	✓
Citibank	Platinum Visa Signature Rewards	20.74%	55	\$199	2	Never expire	✓	✓	✓	✓
Citibank	Qantas Signature Prestige Rewards	20.99%	55	\$299	1.5	Never expire	✗	✓	✓	✓
Citibank	Prestige Platinum Rewards	20.74%	55	\$700	2	Never expire	✓	✓	✓	✓
Coastline Credit Union	Platinum Rewarder	20.99%	55	\$199	1.25	Never expire	✗	✓	✓	✓
Coles	Visa Rewarder No Fee MasterCard Flybuys Rewards	17.00%	55	\$75	0.00667	3 yrs	✗	✗	✗	✓



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General Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
Commonwealth Bank	No Annual Fee MasterCard	19.99%	62	\$0	0.5	Never expire	✓	✓	✓	✓
	No Annual Fee Platinum MasterCard	19.99%	62	\$0	0.5	Never expire	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards MCD									
	Platinum Awards	20.24%	55	\$249	1	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards MCD									
	Gold Awards	20.24%	55	\$119	1	Never expire	✓	✓	✓	✓
Commonwealth Bank	Gold Awards Amex									
	Gold Awards	20.24%	55	\$119	2	Never expire	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards MCD									
	Diamond Awards	20.24%	55	\$349	1.25	Never expire	✓	✓	✓	✓
CUA	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99	1.25	Never expire	✓	✓	✓	✓
GE Money	GO Rewards									
	GO MasterCard	21.74%	62	\$59.4	1	3 yrs	✓	✓	✓	✗
HSBC	Rewards Plus-Platinum									
	Platinum Credit Card	19.99%	55	\$0	1	3 yrs	✓	✓	✓	✓
MyState	Platinum Rewards									
	Platinum MasterCard	20.24%	55	\$99	1.25	Never expire	✓	✓	✓	✓
St.George Bank	Amplify Rewards-Signature									
	Amplify Signature	19.49%	55	\$279	1.5	Never expire	✓	✓	✓	✗
St.George Bank	Amplify Rewards-Platinum									
	Amplify Platinum	19.49%	55	\$99	1	Never expire	✓	✓	✓	✗



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General Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★★										
St.George Bank	Amplify Rewards									
	Amplify Classic	19.49%	55	\$79	1	Never expire	✓	✓	✓	✗
Suncorp Bank	Clear Options-Platinum									
	Platinum Card	20.74%	55	\$169	1.25	Never expire	✗	✓	✓	✓
Westpac	Altitude Rewards-Amex									
	Altitude	20.24%	45	\$100	2	Never expire	✓	✓	✓	✓
Westpac	Altitude Rewards Visa									
	Altitude	20.24%	45	\$100	1	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews-Amex									
	Altitude Platinum	20.24%	45	\$150	2	Never expire	✓	✓	✓	✓
Westpac	Altitude Platinum Rews Visa									
	Altitude Platinum	20.24%	45	\$150	1	Never expire	✓	✓	✓	✗
Westpac	Altitude Black Rewards MCD									
	Altitude Black	20.24%	45	\$395	1.25	Never expire	✓	✓	✓	✓
Macquarie Bank	Macquarie Rewards-Gold									
	Visa Gold Card	20.70%	55	\$130	1	Never expire	✗	✓	✓	✓
Woolworths	Everyday Rewards									
	Everyday Credit Card	19.99%	55	\$49	1	Never expire	✗	✓	✓	✗
★★										
ANZ	Balance Visa Rewards									
	Balance Visa	13.99%	55	\$79	1	Never expire	✗	✗	✓	✓
bcu	Rewarder									



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General Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★										
Bendigo Bank	Rewarder Visa Card	16.80%	55	\$40	1	3 yrs	✗	✗	✗	✓
	Bendigo Rewards									
Big Sky Building Society	Ready Red MasterCard	19.74%	44	\$45	1	3 yrs	✓	✓	✓	✓
	Ready Red Visa	19.74%	44	\$45	1	3 yrs	✓	✓	✓	✓
	RSPCA Rescue Rewards	19.64%	55	\$24	1	3 yrs	✓	✓	✓	✓
	Cash Rewards									
BOQ	Cash Rewards Visa Card	16.58%	45	\$0	1	Never expire	✗	✗	✗	✓
	Q Rewards Blue									
Citibank	Blue Visa	20.74%	44	\$60	1	Never expire	✓	✓	✓	✓
	Classic Rewards									
Commonwealth Bank	Classic	20.99%	55	\$89	1	Never expire	✗	✓	✓	✓
	Awards MCD									
Commonwealth Bank	Standard Awards	20.24%	55	\$59	1	Never expire	✓	✓	✓	✓
	Awards Amex									
First Option Credit Union	Standard Awards	20.24%	55	\$59	1.5	Never expire	✓	✓	✓	✓
	Cash Rewards									
Qld Police Credit Union	Cash Rewards Visa Credit Card	15.99%	45	\$36	1	Never expire	✗	✗	✗	✓
	Rewarder									
Suncorp Bank	Bluey Rewarder Card	17.24%	55	\$48	1	Never expire	✗	✗	✗	✓
	Clear Options-Gold									
Jetstar	Gold Card	20.50%	55	\$120	1	Never expire	✗	✓	✓	✓
	Jetstar Rewards									
	MasterCard	14.99%	55	\$59	1	Never expire	✓	✗	✓	✗



Rewards Star Ratings

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

General Rewards - \$120,000 annual spend

Company	Rewards Program Credit Card/Charge Card	Rate*	Free Days	Annual Fee (\$)	Points per \$1 Spent	Points Expire	Types of Rewards Available			
							Travel	Merchandise	Vouchers & Gift Card	Cash Back
★★										
Macquarie Bank	Hilton HHonors									
	Hilton HHonors Platinum Card	20.70%	55	\$295	1	Never expire	✗	✓	✓	✗
Bank of Sydney	Cash Rewards-Platinum									
	Visa Platinum	18.49%	55	\$129	0.008	Never expire	✗	✗	✗	✓
★										
Hume Bank	Visa Gold Loyalty Program									
	Gold	17.95%	55	\$60	1	N/A	✗	✗	✗	✓
Hume Bank	Loyalty Program									
	Loyalty	17.95%	55	\$30	1	N/A	✗	✗	✗	✓
Myer	Myer Visa Rewards									
	Myer Visa Card	20.69%	62	\$69	1	2 yrs	✗	✗	✓	✗
Bank of Sydney	Cash Rewards-Classic									
	Visa Classic	11.99%	55	\$49	0.004	Never expire	✗	✗	✗	✓