

# 2015

## STAR RATINGS REPORT

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# Credit Cards



# Credit Cards

May 2015

## Foreword

With over 15 million credit cards in circulation, they are certainly an entrenched part of our everyday financial armoury. Credit cards continue to evolve with more attractive offers appearing on the market almost every day. Bonus points for the rewards lover, interest-free deals and all manner of offers are vying for your business.

Credit cards are not a one-size-fits-all financial accessory. Their positive impact on your financial lifestyle depends on matching the right card to your spending patterns. Get it right and life is good (or a bit less expensive, at any rate). Get it wrong and you could end up digging yourself into more debt. Here at CANSTAR, we can help by comparing cards at the different spend level, according to our five common profiles - Constant Credit, Occasional Spender, Everyday Spender, Big Spender and Major Spender.

In this Star Ratings Report we look at 171 credit cards from 58 providers. The sheer number of credit card products available shows how competitive the sector is. That's why it's so important to hook up with a card that's tailored to you. Even if you think you've got a credit card that offers the best deal, you should regularly review that, as products are continually changing.

In addition, we look at how long it will take you to pay off that Easter spending blowout. And we detail Balance Transfer offers from 12 to 20 months, as well as some bumper bonus points available for the lovers of Rewards cards.



**Mitchell Watson**  
Research Manager

# CREDIT WHERE CREDIT'S DUE

In this age of convenience, credit cards are a popular method of payment for many Australians – evidenced by the fact that we collectively pay interest on more than \$32 billion of credit card debt!

Despite their popularity, credit cards are not a one-size-fits-all financial accessory. The secret to a successful match is the right pairing with your lifestyle and spending habits. Because there are so many credit cards on the market, the correct choice can be confusing. That's where CANSTAR steps in, with comprehensive research on 171 credit cards from 58 providers. To make it easier and more relevant to you, we research and rate credit cards across 5 common spender profiles. So the first step lies in a self-examination of your spending and repayment patterns to determine which type of credit card you should be looking for.

## Which category do you fit into?



### Constant Credit

Uses the card frequently every month but doesn't pay it off in full.

**Tip:** Interest rate is the killer here. Look for a low-rate card with a low annual fee. Currently on our database the lowest interest rate is 8.99%, and there are 23 cards offering 12% or less, some even without annual fees.



### Occasional Spender

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

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



### Everyday Spender

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

**Tip:** Interest rate isn't as important here, because in most months the balance will be paid off in full. Don't overlook the benefit of having a card with a rewards program – especially if most of your everyday spend goes through the card.



### Big Spender

As the name suggests, this person is a step up on the spending level and routinely puts around \$5,000 or more through their card per month. However, they always pay the card off in full before the interest is charged.

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



### Major Spender

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

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



# PAYING FOR THE PRIVILEGE

## QUICK CREDIT CARD SNAPSHOT

Total number of credit card accounts: 15,793,000

Number of accounts with an interest-free period: 14,197,000

Total number of transactions per month: 174,651,000 (in January 15)

Total value of transactions in January: \$22,236,000,000 (so amount that potential rewards points could be earned on)

Amount accruing interest: \$32,820,000,000

Total credit limits: \$143,309,000,000

Source: RBA 2015



### Consider

The margin between the official cash rate and the average credit card interest rate is wider now than it was before the global financial crisis. The average credit card interest rate now is 17.01% – a difference of 14.76% when you consider the official cash rate is 2.25%. That's 14.76% the banks are tucking away in their back pockets. Compare this to November 2007 when the official cash rate was 6.50% and the average credit card interest rate was 14.51%.

Fleshing that out to the \$32.82 billion we currently owe on our cards, we would be paying \$5.58 billion per year, or roughly \$15.3 million per day, using the average rate of credit card interest.

This money is better in your hands so keeping tabs on your interest rate is likely to pay off. It goes without saying that you'll pay less interest with a low-rate card. According to the results of a survey conducted by CANSTAR with 3,000 people, 75% of adults have a credit card, yet 34% of these don't know what interest rate they are paying. A further 51% conceded they could have found a better deal at a lower interest rate, had they looked around a little more. Sadly, 19% blamed credit card spending for their financial difficulties.

On the other hand, 45% of survey respondents shopped around to find the best rate possible for them, while a healthy 78% said they paid the credit card bill off every month.

Credit card debt is not a cheap form of debt, from the consumer's point of view. Certainly it's unsecured but that also brings with it higher interest rates – between 8.99% and 23.50% p.a., according to the CANSTAR database. A credit card also makes it easy – a little too easy sometimes – to spend on impulse if you're not disciplined.

It seems that interest rates on credit cards remain high whether the Reserve Bank decreases the official cash rate or not. This is in stark contrast with home loans and term deposit accounts which reflect any official cash rate movement – up or down – within a very short time frame of rate announcement.



## Post-Easter Blues

Over-indulged at Easter? I'm not talking about chocolate but rather the expensive holidays, socializing and overall spending way more than you intended to. As a result the credit card may be groaning and you may need to make a plan on how you will get on top of the Easter debt – and how long it will take you to do this.

If the result of your splurge was a \$6,000 balance and the interest rate on your card was 17%, it would take you 24 months to pay it off with payments of \$300 per month – and you would have paid over \$1,100 in interest along the way. If, however, you could afford to double your repayments to \$600 per month, you would save yourself just shy of \$600 in interest. Not only would you pay the debt in half the time, you would shave an extra month off your repayments with the interest savings, bringing it down to 11 months.

Being in a lower interest rate product could also mean paying off that debt a lot sooner. At an interest rate of 10%, a \$6,000 balance will be gone in 22 months instead of 24 – and you will have an extra \$515 in your pocket to show for it!

# SIGN-UP NOW OFFERS

There are plenty of attractive Balance Transfer offers around at the moment. These can help you get on top of your debt and, from the bank's point of view, attract new customers. The amount of your debt and the realistic time frame you calculate as being within your means to pay it off will help you decide what offer is beneficial to you.

Currently, there are only three institutions, Heritage Bank, Citibank and Virgin Money that offer a 12-month interest-free balance transfer with no annual fee.

If you believe you can repay your outstanding debt within that timeframe, this

may be for you. If, in all honesty, you think it's going to take a lot longer, there are plenty of Balance Transfer offers on the market that give you 18 to 24 months to pay off your debt. Without exception, all of these charge an annual fee between \$55 and \$199.

With all Balance Transfer offers, it pays to remember the golden rule – do not spend on the card until your balance is paid off. If you do, you will lose the benefit of the interest-free days so you would be paying interest straight away.

Our tables below detail what's on offer and where:



## Zero Fee - Zero Interest Rate Balance Transfer Offers

Company	Product	Months	Interest Rate p.a.*	Annual Fee	Minimum Amount	Interest Revert Rate
Heritage Bank	Gold Low Rate	12	0%	Nil	\$200	11.80%
Citibank	Simplicity	12	0%	Nil	\$500	19.99%
Virgin Money	No Annual Fee Card	14	0%	Nil	\$500	20.99%

## 18-24 Month Balance Transfer Offers

Company	Product	Months	Interest Rate p.a.*	Annual Fee	Minimum Amount	Interest Revert Rate
Citibank	Platinum	24	0%	\$199.00	\$500.00	21.74%
Bank of Melbourne	Vertigo Platinum	20	0%	\$99.00	\$200.00	21.49%
BankSA	Vertigo Platinum	20	0%	\$99.00	\$200.00	21.49%
St.George Bank	Vertigo Platinum	20	0%	\$99.00	\$200.00	21.49%
Bank of Melbourne	Vertigo Visa	18	0%	\$55.00	\$200.00	21.49%
BankSA	Vertigo Visa	18	0%	\$55.00	\$200.00	21.49%
St.George Bank	Vertigo Visa	18	0%	\$55.00	\$200.00	21.49%
Citibank	Classic	18	0%	\$89.00	\$500.00	21.74%
Suncorp Bank	Platinum Card	18	0%	\$169.00	\$500.00	21.99%

Source: [www.canstar.com.au](http://www.canstar.com.au)

\*Rates and Fees Correct as of 21/04/2015. None of the products surveyed charged a balance transfer fee.

Offers sorted by month, followed by annual fee.

# POINTS FOR FREE

For the serious points chasers, there are a number of very enticing offers on the market designed to bump up your rewards points in one go – just by signing up to a certain rewards program and card. Your points tally can swell from 5,000 to 60,000 bonus points. These points can take you years to accumulate so getting them all at once is not a bad proposition.

CANSTAR's table below details what bonus points are available at what annual fee and interest rate. The last card on the table, Coles Flybuys Mastercard, while not offering actual bonus points, will give you \$100 cashback for a single shop at a Coles store.



## Credit Card Sign on Offers

Company	Product	Rewards Program	Annual Fee	Interest Free Days	Interest Rate (p.a.)	Sign on Bonus
American Express	Qantas Discovery	Qantas	Nil	44	20.74%	5,000 points
American Express	Velocity Escape	Virgin Velocity	Nil	44	20.74%	7,500 points
ANZ	Frequent Flyer	Qantas	\$95.00	44	19.99%	50,000 points
ANZ	Rewards	ANZ Rewards	\$89.00	44	18.79%	50,000 points
BankWest	More Platinum Mastercard	Bankwest Rewards	\$130.00	55	19.99%	28,000 points
BankWest	Qantas Platinum Mastercard	Qantas	\$160.00	55	20.49%	50,000 points
Citibank	Signature	Citibank Rewards	\$299.00	55	20.99%	60,000 points
Coles	No Annual Fee MasterCard	Flybuys	Nil	62	19.99%	\$100 off a single shop at Coles

\*Bonus offers current as of 21/04/2015. Products sorted alphabetically by company.

## Credit Card Cover

Like many other loan commitments, insurance is available for your credit card debt in the event you that you can't make your credit card repayment. This could be due to losing your job unexpectedly, becoming temporarily or permanently disabled, becoming terminally ill or passing away.

Credit card repayment protection helps an unpaid credit card debt spiraling out of control. Typically, it will at least make the minimum payments on your credit card balance each month for a set time until you're on your feet again. It will also pay out a lump sum if you pass away so your family is not left with this debt.

At a cost of around 0.5% of the closing balance, charged to

your account each month, this option may well appeal to some. It pays to check the exclusions thoroughly before making a decision on this type of credit card cover though. For instance, there are waiting periods that apply before a claim is paid – up to 14 days if you lose your job, 180 days from the commencement of the policy etc.

Often you can still claim even if you are entitled to benefits from another source, such as workers compensation, sick leave or Centrelink. However, if you voluntarily resign or accept a voluntary redundancy, you aren't covered for job loss. With some insurers you will not be covered if you were not working at least 15 hours or more per week when you became unfit for work.





## PURCHASE PRICE PROTECTION INSURANCE

We've all had that unlucky experience of committing to a big (or small) purchase and then finding the same product a few days later on special for much less than what we paid for it. What you may not realise is that there are insurance products that can refund you the difference in this special case of buyers' remorse. Purchase Price Protection Insurance is included for free on some credit card products, available as a paid option on its own, or included with other paid insurances on others.

What these policies all have in common is that they will pay the difference to your credit card account if you can show that a product has dropped in price after you bought it. For some cards, the price drop has to be at the same retailer (or one of the same name), and for others it can be at any store.

The other conditions of these insurances can vary a lot – here is a round-up of some of the current offerings and the features you should be looking out for.

Credit Card	Insurance Product	Minimum Price Difference	Maximum Refund	Distance	Printed Ad	Online Ad	Same store only	Cost of Insurance	Time Limit	Purchases outside Australia
BankWest	Guaranteed Pricing Scheme	75	\$1000*	<25km	Yes	No	No	Free+	21 days	No
Citibank	CardGuard	10	\$600*	Any	Yes	Yes	Yes	0.59% of closing balance	180 days	No
GE Money 28 Degrees	Shopper's Protection Cover	10	\$600*	Any	Yes	Yes	Yes	0.5% of closing balance	180 days	No
NAB	Purchase Protection Insurance	75	\$1000*	<25km	Yes	No	No	Free+	21 days	No

\*Annual limits apply  
 +Complimentary for some credit card products  
 Source: Providers' websites.

These are all very different credit card products, and each has its own benefits and drawbacks. Both Citibank and GE Money insure against price drops for six months after the purchase date and only require a price drop of \$10. NAB, on the other hand, only insures you for 21 days – but the price drop can be at any store within 25km of where the original purchase took place.

Generally, this type of insurance does not cover products purchased outside Australia, and there are always annual limits on claims.

For the paid versions of this and other credit card insurance products, there is a way to receive all the benefits of the policy without paying the ongoing fees. These fees are usually calculated as a flat percentage (around 0.5%) of the closing balance each month. This means that if you don't owe anything, you won't pay for the insurance. It also means that even if you have used your credit card that month, you can avoid paying for the insurance by paying the closing balance before your statement is issued (this is not the same as paying the closing balance in full). It will involve being fairly organised, and you will lose the benefits of 10-15 of your interest-free days on average, but it is nonetheless a way to get something for nothing.



## Credit Cards 2015

# PLENTY OF VALUE ON OFFER

After examining all the intricate details, elements and features of each of the 171 credit cards rated for the 2015 CANSTAR Credit Card Star Ratings Report, the analysts uncovered a plentiful stash of cards offering outstanding value, i.e. winning five stars.



The Constant Credit

13 ★★★★★



The Occasional Spender

11 ★★★★★



The Everyday Spender

17 ★★★★★



The Big Spender category

16 ★★★★★



The Major Spender category

16 ★★★★★

CANSTAR congratulates all winners of its 5 star awards for outstanding value.  
Product details and methodology are contained in the following pages.





# METHODOLOGY CREDIT CARDS

## What are the CANSTAR Credit Card Star Ratings?

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

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

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

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

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

CANSTAR appreciates that credit card users have different spending habits and therefore value different features in their credit cards. In recognition of these differences, the CANSTAR *Credit Card Star Ratings* reflects a range of spending styles and credit card usage patterns.

Profile name	Description
<b>Constant Credit</b>	Keeps spending on credit card before it is paid off
<b>Occasional Spender</b>	Makes the occasional big purchase and then slowly pays it off
<b>Everyday Spender</b>	Spends \$2,000 each month and then pays off the balance
<b>Big Spender</b>	Spends \$5,000 each month and then pays off the balance
<b>Major Spender</b>	Spends \$10,000 each month and then pays off the balance

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

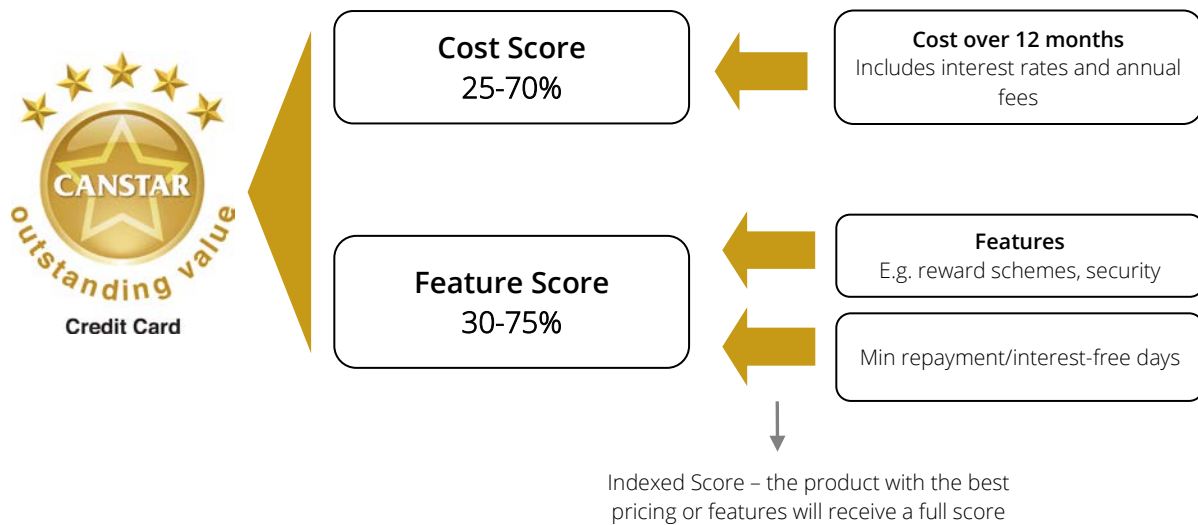
## How does it work?

### How are the 'stars' calculated?

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

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

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



## Weightings

	COST	FEATURES			
Profiles	Fees and interest over 12 months	FEATURES	Product features	Interest Free days	Minimum repayment
Constant Credit	70%	30%	80%	-	20%
Occasional Spender	60%	40%	85%	15%	-
Everyday Spender	35%	65%	90%	10%	-
Big Spender	25%	75%	90%	10%	-
Major Spender	15%	85%	90%	10%	-

## Costs (C)

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

- Constant Credit – spends \$12,000 per year while revolving \$6,000 constantly
- Occasional Spender – spends \$6,000 per year and revolves \$750 four months each year
- Everyday Spender – spends \$24,000 per year and revolves \$3,000 for one month
- Big Spender – spends \$60,000 per year and revolves \$9,000 for one month
- Major Spender – spends \$120,000 per year and revolves \$18,000 for one month

## Features (F)

Each card feature is allocated points. Points are awarded for positive traits such as low fees or greater flexibility. The total features score for each category of information (e.g. repayment capabilities) is ranked and weighted with each category contributing to the overall Feature score (F).

## Weightings

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

The methodology for each profile is subtly adjusted to account for the differences between them. The process considers each profile separately and assigns weights representative of that profile (see table below). For the Constant Credit, for example, the rates and fees associated with a card account for 70% of that card's total score and the features account for the remaining 30%. The cards targeting this demographic have fewer features, less flexibility

and compete mainly on price. The cards targeting the Big and Major Spenders on the other hand (e.g. Gold, Platinum and rewards cards) typically offer more features. The Big Spender and Major Spender profiles have therefore been adjusted so that features account for 75% and 85% respectively of the total score, while rates and fees account for 25% and 15%.

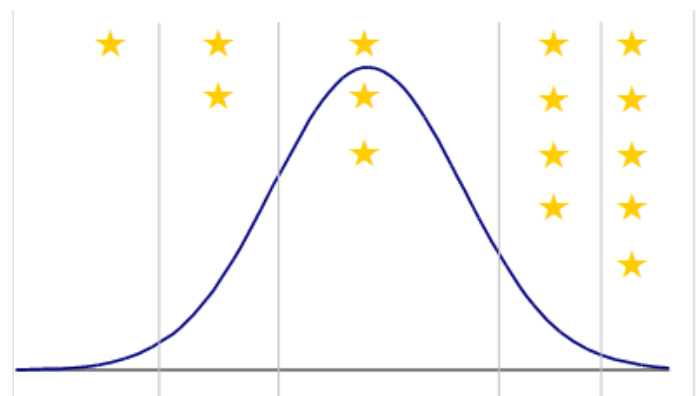
The Costs (C) plus Feature (F) point scores are indexed and totalled to provide the Total Index Points. Together they form the basis of CANSTAR's *Credit Card Star Ratings*.

Feature Category	Constant Credit	Occasional Spender	Everyday Spender	Big Spender	Major Spender	Examples of data captured
<b>Credit Terms and Conditions</b>	<b>65%</b>	<b>45%</b>	<b>25%</b>	<b>15%</b>	<b>10%</b>	
<i>Card Terms</i>	50%	20%	30%	30%	30%	<i>Min payments, balance transfers</i>
<i>Additional Fees and Charges</i>	40%	60%	30%	40%	40%	<i>Overdrawn fees, late fees, etc.</i>
<i>Late Payment Interest Charging</i>	10%	20%	40%	30%	30%	<i>How interest is charged e.g. when payment is late</i>
<b>Accessibility and Security</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>	<b>15%</b>	
<i>Repayment Capabilities</i>	40%	30%	30%	30%	30%	<i>Direct debit, branch, ATM, BPAY, Cheque</i>
<i>Card Security</i>	30%	30%	30%	30%	30%	<i>Chip, Online shopping password, Max fraud protection</i>
<i>Merchant Acceptability</i>	30%	40%	40%	40%	40%	<i>Number of merchants card is accepted at</i>
<b>Benefits and Options</b>	<b>10%</b>	<b>30%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	
<i>Rewards Program</i>	10%	20%	70%*	70%*	70%*	<i>Rewards Program / Rewards Star Rating (depending on profile)</i>
<i>Premium Card Facilities</i>	10%	20%	15%	20%	20%	<i>Insurances (Loss, theft, price protection, travel, warranty), concierge, special events</i>
<i>Special Purchasing Policies</i>	80%	60%	15%	10%	10%	<i>Interest free finance at selected retailers or over spend level</i>
<b>Application Process</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>	<i>Online, Approval time, Balance Transfer time, Online limit change</i>

\*Based on best performing rewards products in \$24k, \$60k, and \$120k rewards respectively.

## 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. Only the products that obtain a score in the top 10% of the of the score distribution receive a five-star rating.



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

## Does CANSTAR rate all products available in the market?

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

## How many products and financial institutions are analysed?

In order to calculate the ratings, CANSTAR has analysed 171 credit card products from 58 financial institutions in Australia. In addition, over 100 parts of a product are analysed including product parameters, flexibility and operating terms and conditions.

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

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

## Does CANSTAR rate other product areas?

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



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

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# Credit Cards Star Ratings

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## Constant Credit

Company	Product	Interest Rate p.a*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★ "outstanding value"								
ADCU	Low Rate Visa Card	10.99%	49	-	55	500	No Max	✗
bankmecu	Low Rate Visa CreditCard	9.99%	59	-		1,000	No Max	✗
BankVic	Visa Silver credit card	11.95%	Nil	-	44	1,000	10,000	✗
Community First CU	Low Rate Visa Cred Card	8.99%	40	-	55	1,000	15,000	✗
Community First CU	McGrath Pink Visa Card	8.99%	40	-	55	1,000	15,000	✗
Greater Building Society	Credit Card	11.95%	40	10,000	55	1,000	25,000	✗
Intech Credit Union	Titanium Visa 55	9.99%	46	-	55	1,000	40,000	✗
ME Bank	Low Rate Credit Card	9.99%	Nil	-	55	1,000	15,000	✗
Police Bank	Visa Credit Card	10.96%	30	-	55	1,000	30,000	✗
SCU	Low Rate Visa Credit Card	10.49%	30	-	55	1,000	No Max	✗
Select Credit Union	Visa Credit Card	10.99%	30	-	55	1,000	30,000	✗
Teachers Mutual Bank	Teachers Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	9.99%	84	-	55	6,000	No Max	✗
✧ "rising star"								
Bank of Sydney	Visa Classic	11.99%	49	-	55	500	20,000	✓
G&C Mutual Bank	Low Rate Visa Credit Card	9.99%	50	-	50	1,000	75,000	✗
★★★★								
bankmecu	Visa Credit Card	12.99%	Nil	-	55	1,000	No Max	✗
Bankwest	Breeze MasterCard	12.24%	59	-	55	1,000	25,000	✗



# Credit Cards Star Ratings

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## Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★								
Bendigo Bank	Basic Black MasterCard/Visa	12.24%	45	-	44	500	50,000	✗
Beyond Bank	Low Rate Visa Credit Card	12.49%	49	-	62	1,000	80,000	✗
Big Sky Building Society	Low Rate Visa Card	13.58%	Nil	-	45	500	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	59	-	55	500	No Max	✗
Defence Bank	True Blue Credit Card	11.74%	45	-	55	1,000	25,000	✗
Heritage Bank	Gold Low Rate	11.80%	Nil	-		1,000	75,000	✗
Horizon Credit Union	Visa Credit Card	12.95%	Nil	-	45	1,000	30,000	✗
Hume Bank	Value	13.15%	Nil	-	55	500	20,000	✗
Hunter United	Visa Credit Card	11.49%	59	-	55	1,000	25,000	✗
Macquarie Credit Union	Visa Credit Card	13.54%	15	-	55	500	10,000	✗
Newcastle Permanent	Value+ Credit Card	11.99%	49	-	55	500	20,000	✗
P&N Bank	Easypay Visa	11.49%	40	-	45	500	No Max	✗
P&N Bank	Platinum Visa	11.49%	80	-	45	6,000	No Max	✗
People's Choice Credit Union	Visa Credit Card	12.95%	59	-	62	1,000	No Max	✗
Qantas Credit Union	Lifestyle	12.34%	Nil	-		1,000	50,000	✗
Qld Police Credit Union	Bluey Card	13.24%	Nil	-	55	1,000	25,000	✗
Suncorp Bank	Standard Card	12.74%	55	-		2,000	20,000	✗
Victoria Teachers Mutual Bank	Visa Classic Credit Card	12.94%	Nil	-	55	500	No Max	✗
Westpac	Low Rate Visa Card	13.49%	59	-	55	1,000	No Max	✗



# Credit Cards Star Ratings

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## Constant Credit

Company	Product	Interest Rate p.a*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★								
Wide Bay Australia	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗
★★★								
ANZ	Balance Visa	13.99%	79	-	55	1,000	25,000	✓
ANZ	First	19.74%	30	-	44	1,000	25,000	✗
ANZ	Low Rate	13.49%	58	-	55	1,000	25,000	✗
ANZ	Low Rate Platinum	13.49%	99	-	55	6,000	No Max	✗
ANZ	Platinum	19.74%	87	20,000	55	6,000	No Max	✗
ANZ	Rewards	18.79%	89	-	44	1,000	25,000	✓
ANZ	Rewards Platinum	18.79%	149	-	55	6,000	No Max	✓
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
Bank of Melbourne	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
Bank of Melbourne	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗
Bank of Melbourne	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Bank of Melbourne	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗
BankSA	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
BankSA	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
BankSA	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗
BankSA	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
BankSA	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗



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## Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
BankVic	Visa Gold credit card	16.95%	50	-	55	5,000	30,000	✓
Bankwest	Breeze Gold MasterCard	12.24%	89	-	55	5,000	50,000	✗
Bankwest	Breeze Platinum MasterCard	12.24%	99	-	55	6,000	No Max	✗
Bankwest	Zero Gold MasterCard	17.99%	Nil	-	55	5,000	No Max	✗
Bankwest	Zero MasterCard	17.99%	Nil	-	55	1,000	25,000	✗
Bankwest	Zero Platinum MasterCard	17.99%	Nil	-	55	6,000	No Max	✗
bcu	Classic Visa Card	11.80%	40	-	55	500	20,000	✗
Bendigo Bank	Platinum Visa	18.99%	119	-	55	6,000	50,000	✓
Bendigo Bank	Ready Red MasterCard/Visa	19.74%	45	-	44	500	50,000	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	500	50,000	✓
Bendigo Bank	RSPCA Rescue Visa	15.49%	24	-	44	500	50,000	✗
Big Sky Building Society	Cash Rewards Visa Card	16.58%	Nil	-	45	500	No Max	✓
BOQ	Low Rate Visa Card	13.49%	55	-	55	2,000	20,000	✗
Citibank	Clear Platinum Visa	13.99%	99	-	55	6,000	100,000	✓
Citibank	Simplicity	19.99%	Nil	-	55	6,000	100,000	✓
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	500	25,000	✓
Coles	No Annual Fee MasterCard	19.99%	Nil	-	62	500	No Max	✓
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	6,000	No Max	✓
Coles	Platinum Rewards MasterCard	19.99%	49	-	62	6,000	No Max	✓





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## Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Coles	Rewards MasterCard	19.99%	49	-	62	500	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	89	10,000	55	4,000	No Max	✗
Commonwealth Bank	Low Fee MasterCard	19.74%	29	1,000	55	500	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	89	-	55	4,000	No Max	✗
Commonwealth Bank	Standard Awards	20.24%	59	-	55	500	No Max	✓
Credit Unions*	Low Rate MasterCard	12.99%	75	-	55	2,000	No Max	✗
Credit Unions*	Platinum MasterCard	20.24%	99	-	55	6,000	No Max	✓
ECU Australia	Low Rate Visa Credit Card	13.50%	48	-	55	1,000	50,000	✗
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	-	45	500	20,000	✓
First Option Credit Union	Low Rate Visa Credit Card	13.49%	18	-	45	500	20,000	✗
Heritage Bank	Classic	16.75%	55	25,000	55	1,000	50,000	✓
Heritage Bank	Platinum	16.75%	125	35,000	55	6,000	500,000	✓
HSBC	Credit Card	17.99%	Nil	-	55	1,000	No Max	✓
Hume Bank	Loyalty	17.95%	30	8,000	55	500	20,000	✓
Jetstar	MasterCard	14.99%	59	-	55	2,000	50,000	✓
Macquarie Bank	Visa RateSaver Card	14.95%	69	-	55	2,000	50,000	✗
Myer	Myer Visa Card	20.69%	69	-	62	750	No Max	✓
NAB	flybuys Rewards Card	19.99%	65	-	44	6,000	No Max	✓
NAB	Low Fee MasterCard/Visa	19.74%	30	-	44	500	No Max	✗



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## Constant Credit

Company	Product	Interest Rate p.a*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
NAB	Low Rate Card	13.99%	59	-	55	500	No Max	✗
NAB	Premium MasterCard/Visa	19.74%	90	-	44	6,000	No Max	✗
NAB	Qantas Rewards	19.99%	65	-	44	500	500,000	✓
NAB	Velocity Rewards	19.99%	65	-	44	500	No Max	✓
NAB	Velocity Rewards Premium	19.99%	150	-	44	6,000	50,000	✓
Qantas Credit Union	Lifestyle Plus	15.85%	Nil	-	46	1,000	50,000	✗
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	-	55	1,000	25,000	✓
QT Mutual Bank	Low Rate MasterCard	12.99%	75	-	55	2,000	No Max	✗
St.George Bank	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
St.George Bank	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
St.George Bank	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗
St.George Bank	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
St.George Bank	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗
Virgin Money	No Annual Fee Credit Card	18.99%	Nil	-	44	2,000	10,000	✗
Westpac	55 Day Classic	19.84%	30	5,000	55	1,000	No Max	✗
Westpac	55 Day Platinum	19.84%	90	10,000	55	6,000	No Max	✗
Westpac	Altitude	20.24%	100	-	45	1,000	No Max	✓
Westpac	Altitude Platinum	20.24%	150	-	45	6,000	30,000	✓
Wide Bay Australia	Platinum MasterCard	20.24%	99	-	55	6,000	No Max	✓



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## Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★								
American Express	Platinum Edge Credit Card	20.74%	195	-	55	3,000	50,000	✓
American Express	Qantas Discovery Card	20.74%	Nil	-	44	2,000	100,000	✓
American Express	Velocity Escape Card	20.74%	Nil	-	44	3,000	50,000	✓
ANZ	Frequent Flyer	19.99%	95	-	44	1,000	No Max	✓
Bankwest	More Gold MasterCard	19.99%	120	-	55	5,000	50,000	✓
Bankwest	More MasterCard	19.99%	70	-	55	1,000	25,000	✓
Bankwest	More Platinum MasterCard	19.99%	130	-	55	6,000	100,000	✓
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	1,000	No Max	✓
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	5,000	No Max	✓
Bankwest	Qantas Platinum MasterCard	20.49%	160	-	55	6,000	No Max	✓
bcu	Rewarder Visa Card	16.80%	40	-	55	500	20,000	✓
BOQ	Blue Visa	20.74%	60	-	44	2,000	10,000	✓
Citibank	Classic	20.99%	89	-	55	2,000	100,000	✓
Commonwealth Bank	Gold Awards	20.24%	119	-	55	4,000	No Max	✓
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	6,000	No Max	✓
GE Money	28 Degrees MasterCard	20.99%	Nil	-	55	6,000	No Max	✗
GE Money	Gem Visa	22.99%	99	-	55	1,000	No Max	✗
GE Money	GO MasterCard	21.74%	59	-	62	1,000	No Max	✓
GE Money	MasterCard	23.50%	69	-	55	500	No Max	✗



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## Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★								
HSBC	Platinum Credit Card	19.99%	Nil	-	55	6,000	No Max	✓
HSBC	Platinum Qantas Credit Card	19.99%	199	-	55	6,000	No Max	✓
Macquarie Bank	Visa Gold Card	20.70%	130	-	55	2,000	50,000	✓
Macquarie Bank	Visa Platinum Card	20.70%	200	-	55	6,000	No Max	✓
NAB	Qantas Rewards Premium	19.99%	250	-	44	6,000	500,000	✓
Qantas Credit Union	Visa Platinum Credit Card	18.99%	195	-	55	6,000	50,000	✓
SERVICE ONE Alliance Bank	Visa	15.25%	Nil	-		500	10,000	✗
Suncorp Bank	Gold Card	20.50%	120	-	55	5,000	25,000	✓
Suncorp Bank	Platinum Card	20.74%	169	-	55	6,000	30,000	✓
Virgin Money	Velocity Flyer Card	20.74%	129	-	44	6,000	100,000	✓
Woolworths	Everyday Credit Card	19.99%	49	-	55	1,000	No Max	✓
Woolworths	Qantas Platinum Credit Card	20.49%	139	-	55	6,000	No Max	✓
★								
American Express	David Jones Card	20.74%	99	-	44	2,000	30,000	✓
American Express	David Jones Platinum Card	20.74%	295	-	44	2,000	50,000	✓
American Express	Qantas Ultimate Card	20.74%	450	-	44	5,000	100,000	✓
American Express	Velocity Platinum Card	20.74%	349	-	44	3,000	100,000	✓
ANZ	Frequent Flyer Platinum	19.99%	295	-	55	6,000	No Max	✓
BOQ	Platinum Visa	20.74%	199	-	55	6,000	30,000	✓



# Credit Cards Star Ratings

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## Constant Credit

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★								
Citibank	Platinum	20.99%	199	-	55	6,000	100,000	✓
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	6,000	No Max	✓



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## Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★ "outstanding value"								
bankmecu	Visa Credit Card	12.99%	Nil	-	55	1,000	No Max	✗
BankVic	Visa Silver credit card	11.95%	Nil	-	44	1,000	10,000	✗
Big Sky Building Society	Low Rate Visa Card	13.58%	Nil	-	45	500	No Max	✗
Heritage Bank	Gold Low Rate	11.80%	Nil	-		1,000	75,000	✗
Horizon Credit Union	Visa Credit Card	12.95%	Nil	-	45	1,000	30,000	✗
Hume Bank	Value	13.15%	Nil	-	55	500	20,000	✗
ME Bank	Low Rate Credit Card	9.99%	Nil	-	55	1,000	15,000	✗
Qantas Credit Union	Lifestyle	12.34%	Nil	-		1,000	50,000	✗
Qld Police Credit Union	Bluey Card	13.24%	Nil	-	55	1,000	25,000	✗
Teachers Mutual Bank	Teachers Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
Victoria Teachers Mutual Bank	Visa Classic Credit Card	12.94%	Nil	-	55	500	No Max	✗
★★★★								
American Express	Velocity Escape Card	20.74%	Nil	-	44	3,000	50,000	✓
Bankwest	Zero Gold MasterCard	17.99%	Nil	-	55	5,000	No Max	✗
Bankwest	Zero MasterCard	17.99%	Nil	-	55	1,000	25,000	✗
Bendigo Bank	RSPCA Rescue Visa	15.49%	24	-	44	500	50,000	✗
Big Sky Building Society	Cash Rewards Visa Card	16.58%	Nil	-	45	500	No Max	✓
Coles	No Annual Fee MasterCard	19.99%	Nil	-	62	500	No Max	✓
Commonwealth Bank	Low Fee MasterCard	19.74%	29	1,000	55	500	No Max	✗



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## Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★								
First Option Credit Union	Low Rate Visa Credit Card	13.49%	18	-	45	500	20,000	✗
HSBC	Credit Card	17.99%	Nil	-	55	1,000	No Max	✓
Macquarie Credit Union	Visa Credit Card	13.54%	15	-	55	500	10,000	✗
Myer	Myer Visa Card	20.69%	69	-	62	750	No Max	✓
Qantas Credit Union	Lifestyle Plus	15.85%	Nil	-	46	1,000	50,000	✗
SCU	Low Rate Visa Credit Card	10.49%	30	-	55	1,000	No Max	✗
Select Credit Union	Visa Credit Card	10.99%	30	-	55	1,000	30,000	✗
Virgin Money	No Annual Fee Credit Card	18.99%	Nil	-	44	2,000	10,000	✗
Westpac	55 Day Classic	19.84%	30	5,000	55	1,000	No Max	✗
★★★								
ADCU	Low Rate Visa Card	10.99%	49	-	55	500	No Max	✗
American Express	Qantas Discovery Card	20.74%	Nil	-	44	2,000	100,000	✓
ANZ	Balance Visa	13.99%	79	-	55	1,000	25,000	✓
ANZ	First	19.74%	30	-	44	1,000	25,000	✗
ANZ	Low Rate	13.49%	58	-	55	1,000	25,000	✗
ANZ	Rewards	18.79%	89	-	44	1,000	25,000	✓
Bank of Melbourne	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗
Bank of Melbourne	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗
BankSA	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗



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## Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
BankSA	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗
BankVic	Visa Gold credit card	16.95%	50	-	55	5,000	30,000	✓
Bankwest	Breeze Gold MasterCard	12.24%	89	-	55	5,000	50,000	✗
Bankwest	Breeze MasterCard	12.24%	59	-	55	1,000	25,000	✗
Bendigo Bank	Basic Black MasterCard/Visa	12.24%	45	-	44	500	50,000	✗
Bendigo Bank	Ready Red MasterCard/Visa	19.74%	45	-	44	500	50,000	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	500	50,000	✓
Beyond Bank	Low Rate Visa Credit Card	12.49%	49	-	62	1,000	80,000	✗
BOQ	Blue Visa	20.74%	60	-	44	2,000	10,000	✓
BOQ	Low Rate Visa Card	13.49%	55	-	55	2,000	20,000	✗
Coles	Rewards MasterCard	19.99%	49	-	62	500	No Max	✓
Commonwealth Bank	Gold Awards	20.24%	119	-	55	4,000	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	89	10,000	55	4,000	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	89	-	55	4,000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	59	-	55	500	No Max	✗
Commonwealth Bank	Standard Awards	20.24%	59	-	55	500	No Max	✓
Community First CU	Low Rate Visa Cred Card	8.99%	40	-	55	1,000	15,000	✗
Community First CU	McGrath Pink Visa Card	8.99%	40	-	55	1,000	15,000	✗
Credit Unions*	Low Rate MasterCard	12.99%	75	-	55	2,000	No Max	✗





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## Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Defence Bank	True Blue Credit Card	11.74%	45	-	55	1,000	25,000	✗
Encompass Credit Union	Visa Credit Card	15.00%	36	-	55	1,000	5,000	✗
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	-	45	500	20,000	✓
GE Money	GO MasterCard	21.74%	59	-	62	1,000	No Max	✓
Greater Building Society	Credit Card	11.95%	40	10,000	55	1,000	25,000	✗
Hume Bank	Loyalty	17.95%	30	8,000	55	500	20,000	✓
Hunter United	Visa Credit Card	11.49%	59	-	55	1,000	25,000	✗
Intech Credit Union	Titanium Visa 55	9.99%	46	-	55	1,000	40,000	✗
NAB	Low Fee MasterCard/Visa	19.74%	30	-	44	500	No Max	✗
NAB	Low Rate Card	13.99%	59	-	55	500	No Max	✗
NAB	Qantas Rewards	19.99%	65	-	44	500	500,000	✓
NAB	Velocity Rewards	19.99%	65	-	44	500	No Max	✓
Newcastle Permanent	Value+ Credit Card	11.99%	49	-	55	500	20,000	✗
P&N Bank	Easypay Visa	11.49%	40	-	45	500	No Max	✗
People's Choice Credit Union	Visa Credit Card	12.95%	59	-	62	1,000	No Max	✗
Police Bank	Visa Credit Card	10.96%	30	-	55	1,000	30,000	✗
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	-	55	1,000	25,000	✓
QT Mutual Bank	Low Rate MasterCard	12.99%	75	-	55	2,000	No Max	✗
St.George Bank	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗



# Credit Cards Star Ratings

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## Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
St.George Bank	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗
Suncorp Bank	Gold Card	20.50%	120	-	55	5,000	25,000	✓
Suncorp Bank	Standard Card	12.74%	55	-		2,000	20,000	✗
Westpac	Low Rate Visa Card	13.49%	59	-	55	1,000	No Max	✗
Wide Bay Australia	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗
★ ★								
American Express	David Jones Card	20.74%	99	-	44	2,000	30,000	✓
ANZ	Frequent Flyer	19.99%	95	-	44	1,000	No Max	✓
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
bankmecu	Low Rate Visa CreditCard	9.99%	59	-		1,000	No Max	✗
BankSA	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
Bankwest	More Gold MasterCard	19.99%	120	-	55	5,000	50,000	✓
Bankwest	More MasterCard	19.99%	70	-	55	1,000	25,000	✓
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	1,000	No Max	✓
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	5,000	No Max	✓
bcu	Classic Visa Card	11.80%	40	-	55	500	20,000	✗
bcu	Rewarder Visa Card	16.80%	40	-	55	500	20,000	✓
Citibank	Classic	20.99%	89	-	55	2,000	100,000	✓
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	500	25,000	✓



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## Occasional Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★								
ECU Australia	Low Rate Visa Credit Card	13.50%	48	-	55	1,000	50,000	✗
GE Money	Gem Visa	22.99%	99	-	55	1,000	No Max	✗
GE Money	MasterCard	23.50%	69	-	55	500	No Max	✗
Heritage Bank	Classic	16.75%	55	25,000	55	1,000	50,000	✓
Jetstar	MasterCard	14.99%	59	-	55	2,000	50,000	✓
Macquarie Bank	Visa RateSaver Card	14.95%	69	-	55	2,000	50,000	✗
St.George Bank	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
Westpac	Altitude	20.24%	100	-	45	1,000	No Max	✓
Woolworths	Everyday Credit Card	19.99%	49	-	55	1,000	No Max	✓
★								
American Express	David Jones Platinum Card	20.74%	295	-	44	2,000	50,000	✓
American Express	Platinum Edge Credit Card	20.74%	195	-	55	3,000	50,000	✓
American Express	Qantas Ultimate Card	20.74%	450	-	44	5,000	100,000	✓
American Express	Velocity Platinum Card	20.74%	349	-	44	3,000	100,000	✓
Macquarie Bank	Visa Gold Card	20.70%	130	-	55	2,000	50,000	✓
SERVICE ONE Alliance Bank	Visa	15.25%	Nil	-		500	10,000	✗



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## Everyday Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★ "outstanding value"								
ANZ	Rewards Platinum	18.79%	149	-	55	6,000	No Max	✓
Big Sky Building Society	Cash Rewards Visa Card	16.58%	Nil	-	45	500	No Max	✓
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	500	25,000	✓
Coles	No Annual Fee MasterCard	19.99%	Nil	-	62	500	No Max	✓
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	6,000	No Max	✓
Coles	Platinum Rewards MasterCard	19.99%	49	-	62	6,000	No Max	✓
Coles	Rewards MasterCard	19.99%	49	-	62	500	No Max	✓
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	6,000	No Max	✓
Commonwealth Bank	Standard Awards	20.24%	59	-	55	500	No Max	✓
HSBC	Platinum Credit Card	19.99%	Nil	-	55	6,000	No Max	✓
Hume Bank	Gold	17.95%	60	12,000	55	7,500	50,000	✓
Hume Bank	Loyalty	17.95%	30	8,000	55	500	20,000	✓
ME Bank	Low Rate Credit Card	9.99%	Nil	-	55	1,000	15,000	✗
Myer	Myer Visa Card	20.69%	69	-	62	750	No Max	✓
NAB	Qantas Rewards	19.99%	65	-	44	500	500,000	✓
NAB	Velocity Rewards	19.99%	65	-	44	500	No Max	✓
NAB	Velocity Rewards Premium	19.99%	150	-	44	6,000	50,000	✓
★★★★★								
American Express	Qantas Discovery Card	20.74%	Nil	-	44	2,000	100,000	✓



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## Everyday Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★								
American Express	Velocity Escape Card	20.74%	Nil	-	44	3,000	50,000	✓
ANZ	Frequent Flyer Platinum	19.99%	295	-	55	6,000	No Max	✓
ANZ	Rewards	18.79%	89	-	44	1,000	25,000	✓
BankVic	Visa Silver credit card	11.95%	Nil	-	44	1,000	10,000	✗
Big Sky Building Society	Low Rate Visa Card	13.58%	Nil	-	45	500	No Max	✗
Commonwealth Bank	Diamond Awards	20.24%	349	-	55	18,000	No Max	✓
Commonwealth Bank	Gold Awards	20.24%	119	-	55	4,000	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	89	10,000	55	4,000	No Max	✗
Credit Unions*	Platinum MasterCard	20.24%	99	-	55	6,000	No Max	✓
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	-	45	500	20,000	✓
GE Money	GO MasterCard	21.74%	59	-	62	1,000	No Max	✓
Greater Building Society	Credit Card	11.95%	40	10,000	55	1,000	25,000	✗
Horizon Credit Union	Visa Credit Card	12.95%	Nil	-	45	1,000	30,000	✗
Hume Bank	Value	13.15%	Nil	-	55	500	20,000	✗
Jetstar	Platinum MasterCard	19.99%	149	-	55	8,000	100,000	✓
NAB	flybuys Rewards Card	19.99%	65	-	44	6,000	No Max	✓
NAB	Qantas Rewards Premium	19.99%	250	-	44	6,000	500,000	✓
Qld Police Credit Union	Bluey Card	13.24%	Nil	-	55	1,000	25,000	✗
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	-	55	1,000	25,000	✓



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## Everyday Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★								
Suncorp Bank	Platinum Card	20.74%	169	-	55	6,000	30,000	✓
Teachers Mutual Bank	Teachers Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
Westpac	Altitude	20.24%	100	-	45	1,000	No Max	✓
Westpac	Altitude Platinum	20.24%	150	-	45	6,000	30,000	✓
Woolworths	Qantas Platinum Credit Card	20.49%	139	-	55	6,000	No Max	✓
★★★								
ADCU	Low Rate Visa Card	10.99%	49	-	55	500	No Max	✗
American Express	David Jones Card	20.74%	99	-	44	2,000	30,000	✓
American Express	David Jones Platinum Card	20.74%	295	-	44	2,000	50,000	✓
American Express	Platinum Edge Credit Card	20.74%	195	-	55	3,000	50,000	✓
American Express	Qantas Ultimate Card	20.74%	450	-	44	5,000	100,000	✓
American Express	Velocity Platinum Card	20.74%	349	-	44	3,000	100,000	✓
ANZ	Balance Visa	13.99%	79	-	55	1,000	25,000	✓
ANZ	Frequent Flyer	19.99%	95	-	44	1,000	No Max	✓
ANZ	Frequent Flyer Black	19.99%	425	-	55	15,000	No Max	✓
ANZ	Platinum	19.74%	87	20,000	55	6,000	No Max	✗
ANZ	Rewards Black	18.79%	375	-	55	15,000	No Max	✓
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
Bank of Melbourne	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓



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## Everyday Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
bankmecu	Visa Credit Card	12.99%	Nil	-	55	1,000	No Max	✗
BankSA	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
BankSA	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
BankVic	Visa Gold credit card	16.95%	50	-	55	5,000	30,000	✓
Bankwest	More Gold MasterCard	19.99%	120	-	55	5,000	50,000	✓
Bankwest	More MasterCard	19.99%	70	-	55	1,000	25,000	✓
Bankwest	More Platinum MasterCard	19.99%	130	-	55	6,000	100,000	✓
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	1,000	No Max	✓
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	5,000	No Max	✓
Bankwest	Qantas Platinum MasterCard	20.49%	160	-	55	6,000	No Max	✓
Bankwest	Zero Gold MasterCard	17.99%	Nil	-	55	5,000	No Max	✗
Bankwest	Zero MasterCard	17.99%	Nil	-	55	1,000	25,000	✗
Bankwest	Zero Platinum MasterCard	17.99%	Nil	-	55	6,000	No Max	✗
bcu	Rewarder Visa Card	16.80%	40	-	55	500	20,000	✓
Bendigo Bank	Basic Black MasterCard/Visa	12.24%	45	-	44	500	50,000	✗
Bendigo Bank	Platinum Visa	18.99%	119	-	55	6,000	50,000	✓
Bendigo Bank	Ready Red MasterCard/Visa	19.74%	45	-	44	500	50,000	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	500	50,000	✓
Bendigo Bank	RSPCA Rescue Visa	15.49%	24	-	44	500	50,000	✗



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## Everyday Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
BOQ	Blue Visa	20.74%	60	-	44	2,000	10,000	✓
Citibank	Classic	20.99%	89	-	55	2,000	100,000	✓
Citibank	Emirates World MasterCard	20.99%	299	-	55	15,000	100,000	✓
Citibank	Platinum	20.99%	199	-	55	6,000	100,000	✓
Citibank	Qantas Signature	20.99%	299	-	55	15,000	100,000	✓
Citibank	Simplicity	19.99%	Nil	-	55	6,000	100,000	✓
Commonwealth Bank	Low Fee MasterCard	19.74%	29	1,000	55	500	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	89	-	55	4,000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	59	-	55	500	No Max	✗
Defence Bank	True Blue Credit Card	11.74%	45	-	55	1,000	25,000	✗
First Option Credit Union	Low Rate Visa Credit Card	13.49%	18	-	45	500	20,000	✗
GE Money	28 Degrees MasterCard	20.99%	Nil	-	55	6,000	No Max	✗
Heritage Bank	Gold Low Rate	11.80%	Nil	-		1,000	75,000	✗
HSBC	Credit Card	17.99%	Nil	-	55	1,000	No Max	✓
HSBC	Platinum Qantas Credit Card	19.99%	199	-	55	6,000	No Max	✓
Jetstar	MasterCard	14.99%	59	-	55	2,000	50,000	✓
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	6,000	No Max	✓
Macquarie Bank	Visa Gold Card	20.70%	130	-	55	2,000	50,000	✓
Macquarie Bank	Visa Platinum Card	20.70%	200	-	55	6,000	No Max	✓





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## Everyday Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Macquarie Credit Union	Visa Credit Card	13.54%	15	-	55	500	10,000	✗
NAB	Low Fee MasterCard/Visa	19.74%	30	-	44	500	No Max	✗
NAB	Low Rate Card	13.99%	59	-	55	500	No Max	✗
NAB	Premium MasterCard/Visa	19.74%	90	-	44	6,000	No Max	✗
Newcastle Permanent	Value+ Credit Card	11.99%	49	-	55	500	20,000	✗
People's Choice Credit Union	Visa Credit Card	12.95%	59	-	62	1,000	No Max	✗
Police Bank	Visa Credit Card	10.96%	30	-	55	1,000	30,000	✗
Qantas Credit Union	Lifestyle	12.34%	Nil	-		1,000	50,000	✗
Qantas Credit Union	Lifestyle Plus	15.85%	Nil	-	46	1,000	50,000	✗
Qantas Credit Union	Visa Platinum Credit Card	18.99%	195	-	55	6,000	50,000	✓
SCU	Low Rate Visa Credit Card	10.49%	30	-	55	1,000	No Max	✗
Select Credit Union	Visa Credit Card	10.99%	30	-	55	1,000	30,000	✗
St.George Bank	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
St.George Bank	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
Suncorp Bank	Gold Card	20.50%	120	-	55	5,000	25,000	✓
Victoria Teachers Mutual Bank	Visa Classic Credit Card	12.94%	Nil	-	55	500	No Max	✗
Virgin Money	No Annual Fee Credit Card	18.99%	Nil	-	44	2,000	10,000	✗
Virgin Money	Velocity Flyer Card	20.74%	129	-	44	6,000	100,000	✓
Virgin Money	Velocity High Flyer Card	20.74%	289	-	44	15,000	100,000	✓



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## Everyday Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Westpac	55 Day Classic	19.84%	30	5,000	55	1,000	No Max	✗
Westpac	55 Day Platinum	19.84%	90	10,000	55	6,000	No Max	✗
Westpac	Altitude Black	20.24%	395	-	45	15,000	No Max	✓
Westpac	Low Rate Visa Card	13.49%	59	-	55	1,000	No Max	✗
Wide Bay Australia	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗
Wide Bay Australia	Platinum MasterCard	20.24%	99	-	55	6,000	No Max	✓
Woolworths	Everyday Credit Card	19.99%	49	-	55	1,000	No Max	✓
★ ★								
ANZ	First	19.74%	30	-	44	1,000	25,000	✗
ANZ	Low Rate	13.49%	58	-	55	1,000	25,000	✗
ANZ	Low Rate Platinum	13.49%	99	-	55	6,000	No Max	✗
Bank of Melbourne	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
Bank of Melbourne	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗
Bank of Melbourne	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Bank of Melbourne	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗
BankSA	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
BankSA	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗
BankSA	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
BankSA	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗



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## Everyday Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★								
Bankwest	Breeze Gold MasterCard	12.24%	89	-	55	5,000	50,000	✗
Bankwest	Breeze MasterCard	12.24%	59	-	55	1,000	25,000	✗
Bankwest	Breeze Platinum MasterCard	12.24%	99	-	55	6,000	No Max	✗
Beyond Bank	Low Rate Visa Credit Card	12.49%	49	-	62	1,000	80,000	✗
BOQ	Low Rate Visa Card	13.49%	55	-	55	2,000	20,000	✗
BOQ	Platinum Visa	20.74%	199	-	55	6,000	30,000	✓
Citibank	Clear Platinum Visa	13.99%	99	-	55	6,000	100,000	✓
Community First CU	Low Rate Visa Cred Card	8.99%	40	-	55	1,000	15,000	✗
Community First CU	McGrath Pink Visa Card	8.99%	40	-	55	1,000	15,000	✗
Credit Unions*	Low Rate MasterCard	12.99%	75	-	55	2,000	No Max	✗
Encompass Credit Union	Visa Credit Card	15.00%	36	-	55	1,000	5,000	✗
Heritage Bank	Platinum	16.75%	125	35,000	55	6,000	500,000	✓
Hunter United	Visa Credit Card	11.49%	59	-	55	1,000	25,000	✗
Intech Credit Union	Titanium Visa 55	9.99%	46	-	55	1,000	40,000	✗
P&N Bank	Easypay Visa	11.49%	40	-	45	500	No Max	✗
P&N Bank	Platinum Visa	11.49%	80	-	45	6,000	No Max	✗
QT Mutual Bank	Low Rate MasterCard	12.99%	75	-	55	2,000	No Max	✗
St.George Bank	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
St.George Bank	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗



# Credit Cards Star Ratings

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## Everyday Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★								
St.George Bank	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
St.George Bank	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	9.99%	84	-	55	6,000	No Max	✗
★								
bankmecu	Low Rate Visa CreditCard	9.99%	59	-		1,000	No Max	✗
bcb	Classic Visa Card	11.80%	40	-	55	500	20,000	✗
ECU Australia	Low Rate Visa Credit Card	13.50%	48	-	55	1,000	50,000	✗
GE Money	Gem Visa	22.99%	99	-	55	1,000	No Max	✗
GE Money	MasterCard	23.50%	69	-	55	500	No Max	✗
Heritage Bank	Classic	16.75%	55	25,000	55	1,000	50,000	✓
Macquarie Bank	Visa RateSaver Card	14.95%	69	-	55	2,000	50,000	✗
SERVICE ONE Alliance Bank	Visa	15.25%	Nil	-		500	10,000	✗
Suncorp Bank	Standard Card	12.74%	55	-		2,000	20,000	✗



# Credit Cards Star Ratings

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## Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★ "outstanding value"								
ANZ	Frequent Flyer Platinum	19.99%	295	-	55	6,000	No Max	✓
ANZ	Rewards Black	18.79%	375	-	55	15,000	No Max	✓
ANZ	Rewards Platinum	18.79%	149	-	55	6,000	No Max	✓
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	6,000	No Max	✓
Coles	Platinum Rewards MasterCard	19.99%	49	-	62	6,000	No Max	✓
Coles	Rewards MasterCard	19.99%	49	-	62	500	No Max	✓
Commonwealth Bank	Diamond Awards	20.24%	349	-	55	18,000	No Max	✓
Commonwealth Bank	Gold Awards	20.24%	119	-	55	4,000	No Max	✓
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	6,000	No Max	✓
Jetstar	Platinum MasterCard	19.99%	149	-	55	8,000	100,000	✓
NAB	flybuys Rewards Card	19.99%	65	-	44	6,000	No Max	✓
NAB	Qantas Rewards Premium	19.99%	250	-	44	6,000	500,000	✓
NAB	Velocity Rewards	19.99%	65	-	44	500	No Max	✓
NAB	Velocity Rewards Premium	19.99%	150	-	44	6,000	50,000	✓
Westpac	Altitude Black	20.24%	395	-	45	15,000	No Max	✓
Westpac	Altitude Platinum	20.24%	150	-	45	6,000	30,000	✓
★★★★★								
American Express	David Jones Card	20.74%	99	-	44	2,000	30,000	✓
American Express	David Jones Platinum Card	20.74%	295	-	44	2,000	50,000	✓



# Credit Cards Star Ratings

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## Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★								
American Express	Platinum Edge Credit Card	20.74%	195	-	55	3,000	50,000	✓
American Express	Velocity Escape Card	20.74%	Nil	-	44	3,000	50,000	✓
ANZ	Frequent Flyer Black	19.99%	425	-	55	15,000	No Max	✓
ANZ	Rewards	18.79%	89	-	44	1,000	25,000	✓
Bank of Melbourne	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
Bank of Melbourne	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
BankSA	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
BankSA	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
Bankwest	More Platinum MasterCard	19.99%	130	-	55	6,000	100,000	✓
Citibank	Qantas Signature	20.99%	299	-	55	15,000	100,000	✓
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	500	25,000	✓
Coles	No Annual Fee MasterCard	19.99%	Nil	-	62	500	No Max	✓
Credit Unions*	Platinum MasterCard	20.24%	99	-	55	6,000	No Max	✓
GE Money	GO MasterCard	21.74%	59	-	62	1,000	No Max	✓
HSBC	Platinum Qantas Credit Card	19.99%	199	-	55	6,000	No Max	✓
Macquarie Bank	Visa Platinum Card	20.70%	200	-	55	6,000	No Max	✓
NAB	Qantas Rewards	19.99%	65	-	44	500	500,000	✓
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	-	55	1,000	25,000	✓
St.George Bank	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓



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## Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★								
St.George Bank	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
Suncorp Bank	Platinum Card	20.74%	169	-	55	6,000	30,000	✓
Virgin Money	Velocity High Flyer Card	20.74%	289	-	44	15,000	100,000	✓
★★★								
ADCU	Low Rate Visa Card	10.99%	49	-	55	500	No Max	✗
American Express	Qantas Discovery Card	20.74%	Nil	-	44	2,000	100,000	✓
American Express	Qantas Ultimate Card	20.74%	450	-	44	5,000	100,000	✓
American Express	Velocity Platinum Card	20.74%	349	-	44	3,000	100,000	✓
ANZ	Balance Visa	13.99%	79	-	55	1,000	25,000	✓
ANZ	Frequent Flyer	19.99%	95	-	44	1,000	No Max	✓
ANZ	Low Rate Platinum	13.49%	99	-	55	6,000	No Max	✗
ANZ	Platinum	19.74%	87	20,000	55	6,000	No Max	✗
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
Bank of Melbourne	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
bankmecu	Visa Credit Card	12.99%	Nil	-	55	1,000	No Max	✗
BankSA	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
BankSA	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
BankVic	Visa Silver credit card	11.95%	Nil	-	44	1,000	10,000	✗
Bankwest	Breeze Gold MasterCard	12.24%	89	-	55	5,000	50,000	✗



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## Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Bankwest	Breeze Platinum MasterCard	12.24%	99	-	55	6,000	No Max	✗
Bankwest	More Gold MasterCard	19.99%	120	-	55	5,000	50,000	✓
Bankwest	More MasterCard	19.99%	70	-	55	1,000	25,000	✓
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	1,000	No Max	✓
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	5,000	No Max	✓
Bankwest	Qantas Platinum MasterCard	20.49%	160	-	55	6,000	No Max	✓
Bankwest	Zero Gold MasterCard	17.99%	Nil	-	55	5,000	No Max	✗
Bankwest	Zero Platinum MasterCard	17.99%	Nil	-	55	6,000	No Max	✗
bcu	Rewarder Visa Card	16.80%	40	-	55	500	20,000	✓
Bendigo Bank	Platinum Visa	18.99%	119	-	55	6,000	50,000	✓
Bendigo Bank	Ready Red MasterCard/Visa	19.74%	45	-	44	500	50,000	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	500	50,000	✓
Big Sky Building Society	Cash Rewards Visa Card	16.58%	Nil	-	45	500	No Max	✓
Big Sky Building Society	Low Rate Visa Card	13.58%	Nil	-	45	500	No Max	✗
BOQ	Blue Visa	20.74%	60	-	44	2,000	10,000	✓
BOQ	Platinum Visa	20.74%	199	-	55	6,000	30,000	✓
Citibank	Classic	20.99%	89	-	55	2,000	100,000	✓
Citibank	Clear Platinum Visa	13.99%	99	-	55	6,000	100,000	✓
Citibank	Emirates World MasterCard	20.99%	299	-	55	15,000	100,000	✓





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## Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Citibank	Platinum	20.99%	199	-	55	6,000	100,000	✓
Citibank	Simplicity	19.99%	Nil	-	55	6,000	100,000	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	89	10,000	55	4,000	No Max	✗
Commonwealth Bank	Low Fee MasterCard	19.74%	29	1,000	55	500	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	89	-	55	4,000	No Max	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	59	-	55	500	No Max	✗
Commonwealth Bank	Standard Awards	20.24%	59	-	55	500	No Max	✓
Community First CU	Low Rate Visa Cred Card	8.99%	40	-	55	1,000	15,000	✗
Community First CU	McGrath Pink Visa Card	8.99%	40	-	55	1,000	15,000	✗
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	-	45	500	20,000	✓
First Option Credit Union	Low Rate Visa Credit Card	13.49%	18	-	45	500	20,000	✗
Greater Building Society	Credit Card	11.95%	40	10,000	55	1,000	25,000	✗
Heritage Bank	Platinum	16.75%	125	35,000	55	6,000	500,000	✓
Horizon Credit Union	Visa Credit Card	12.95%	Nil	-	45	1,000	30,000	✗
HSBC	Credit Card	17.99%	Nil	-	55	1,000	No Max	✓
HSBC	Platinum Credit Card	19.99%	Nil	-	55	6,000	No Max	✓
Hume Bank	Gold	17.95%	60	12,000	55	7,500	50,000	✓
Hume Bank	Loyalty	17.95%	30	8,000	55	500	20,000	✓
Hume Bank	Value	13.15%	Nil	-	55	500	20,000	✗



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## Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Jetstar	MasterCard	14.99%	59	-	55	2,000	50,000	✓
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	6,000	No Max	✓
Macquarie Bank	Visa Gold Card	20.70%	130	-	55	2,000	50,000	✓
Macquarie Credit Union	Visa Credit Card	13.54%	15	-	55	500	10,000	✗
ME Bank	Low Rate Credit Card	9.99%	Nil	-	55	1,000	15,000	✗
Myer	Myer Visa Card	20.69%	69	-	62	750	No Max	✓
NAB	Premium MasterCard/Visa	19.74%	90	-	44	6,000	No Max	✗
P&N Bank	Platinum Visa	11.49%	80	-	45	6,000	No Max	✗
Police Bank	Visa Credit Card	10.96%	30	-	55	1,000	30,000	✗
Qantas Credit Union	Visa Platinum Credit Card	18.99%	195	-	55	6,000	50,000	✓
Qld Police Credit Union	Bluey Card	13.24%	Nil	-	55	1,000	25,000	✗
SCU	Low Rate Visa Credit Card	10.49%	30	-	55	1,000	No Max	✗
Select Credit Union	Visa Credit Card	10.99%	30	-	55	1,000	30,000	✗
St.George Bank	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
St.George Bank	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Suncorp Bank	Gold Card	20.50%	120	-	55	5,000	25,000	✓
Teachers Mutual Bank	Teachers Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
Victoria Teachers Mutual Bank	Visa Classic Credit Card	12.94%	Nil	-	55	500	No Max	✗
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	9.99%	84	-	55	6,000	No Max	✗



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## Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Virgin Money	Velocity Flyer Card	20.74%	129	-	44	6,000	100,000	✓
Westpac	55 Day Classic	19.84%	30	5,000	55	1,000	No Max	✗
Westpac	55 Day Platinum	19.84%	90	10,000	55	6,000	No Max	✗
Westpac	Altitude	20.24%	100	-	45	1,000	No Max	✓
Wide Bay Australia	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗
Wide Bay Australia	Platinum MasterCard	20.24%	99	-	55	6,000	No Max	✓
Woolworths	Everyday Credit Card	19.99%	49	-	55	1,000	No Max	✓
Woolworths	Qantas Platinum Credit Card	20.49%	139	-	55	6,000	No Max	✓
★ ★								
ANZ	First	19.74%	30	-	44	1,000	25,000	✗
ANZ	Low Rate	13.49%	58	-	55	1,000	25,000	✗
Bank of Melbourne	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗
BankSA	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗
BankVic	Visa Gold credit card	16.95%	50	-	55	5,000	30,000	✓
Bankwest	Breeze MasterCard	12.24%	59	-	55	1,000	25,000	✗
Bankwest	Zero MasterCard	17.99%	Nil	-	55	1,000	25,000	✗
bcb	Classic Visa Card	11.80%	40	-	55	500	20,000	✗
Bendigo Bank	Basic Black MasterCard/Visa	12.24%	45	-	44	500	50,000	✗
Bendigo Bank	RSPCA Rescue Visa	15.49%	24	-	44	500	50,000	✗



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## Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★								
Beyond Bank	Low Rate Visa Credit Card	12.49%	49	-	62	1,000	80,000	✗
BOQ	Low Rate Visa Card	13.49%	55	-	55	2,000	20,000	✗
Credit Unions*	Low Rate MasterCard	12.99%	75	-	55	2,000	No Max	✗
Defence Bank	True Blue Credit Card	11.74%	45	-	55	1,000	25,000	✗
GE Money	28 Degrees MasterCard	20.99%	Nil	-	55	6,000	No Max	✗
Heritage Bank	Classic	16.75%	55	25,000	55	1,000	50,000	✓
Heritage Bank	Gold Low Rate	11.80%	Nil	-		1,000	75,000	✗
Hunter United	Visa Credit Card	11.49%	59	-	55	1,000	25,000	✗
Intech Credit Union	Titanium Visa 55	9.99%	46	-	55	1,000	40,000	✗
Macquarie Bank	Visa RateSaver Card	14.95%	69	-	55	2,000	50,000	✗
NAB	Low Fee MasterCard/Visa	19.74%	30	-	44	500	No Max	✗
NAB	Low Rate Card	13.99%	59	-	55	500	No Max	✗
Newcastle Permanent	Value+ Credit Card	11.99%	49	-	55	500	20,000	✗
P&N Bank	Easypay Visa	11.49%	40	-	45	500	No Max	✗
People's Choice Credit Union	Visa Credit Card	12.95%	59	-	62	1,000	No Max	✗
Qantas Credit Union	Lifestyle	12.34%	Nil	-		1,000	50,000	✗
Qantas Credit Union	Lifestyle Plus	15.85%	Nil	-	46	1,000	50,000	✗
QT Mutual Bank	Low Rate MasterCard	12.99%	75	-	55	2,000	No Max	✗
St.George Bank	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗



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## Big Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★								
Virgin Money	No Annual Fee Credit Card	18.99%	Nil	-	44	2,000	10,000	✗
Westpac	Low Rate Visa Card	13.49%	59	-	55	1,000	No Max	✗
★								
Bank of Melbourne	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗
bankmecu	Low Rate Visa CreditCard	9.99%	59	-		1,000	No Max	✗
BankSA	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗
ECU Australia	Low Rate Visa Credit Card	13.50%	48	-	55	1,000	50,000	✗
GE Money	Gem Visa	22.99%	99	-	55	1,000	No Max	✗
GE Money	MasterCard	23.50%	69	-	55	500	No Max	✗
SERVICE ONE Alliance Bank	Visa	15.25%	Nil	-		500	10,000	✗
St.George Bank	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗
Suncorp Bank	Standard Card	12.74%	55	-		2,000	20,000	✗



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## Major Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★ "outstanding value"								
American Express	David Jones Platinum Card	20.74%	295	-	44	2,000	50,000	✓
American Express	Platinum Edge Credit Card	20.74%	195	-	55	3,000	50,000	✓
ANZ	Frequent Flyer Black	19.99%	425	-	55	15,000	No Max	✓
ANZ	Rewards Black	18.79%	375	-	55	15,000	No Max	✓
ANZ	Rewards Platinum	18.79%	149	-	55	6,000	No Max	✓
Coles	Platinum Rewards MasterCard	19.99%	49	-	62	6,000	No Max	✓
Coles	Rewards MasterCard	19.99%	49	-	62	500	No Max	✓
Commonwealth Bank	Diamond Awards	20.24%	349	-	55	18,000	No Max	✓
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	6,000	No Max	✓
Jetstar	Platinum MasterCard	19.99%	149	-	55	8,000	100,000	✓
Macquarie Bank	Visa Platinum Card	20.70%	200	-	55	6,000	No Max	✓
NAB	Qantas Rewards Premium	19.99%	250	-	44	6,000	500,000	✓
NAB	Velocity Rewards Premium	19.99%	150	-	44	6,000	50,000	✓
Suncorp Bank	Platinum Card	20.74%	169	-	55	6,000	30,000	✓
Virgin Money	Velocity High Flyer Card	20.74%	289	-	44	15,000	100,000	✓
Westpac	Altitude Black	20.24%	395	-	45	15,000	No Max	✓
★★★★★								
American Express	David Jones Card	20.74%	99	-	44	2,000	30,000	✓
American Express	Qantas Ultimate Card	20.74%	450	-	44	5,000	100,000	✓



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## Major Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★								
American Express	Velocity Platinum Card	20.74%	349	-	44	3,000	100,000	✓
ANZ	Rewards	18.79%	89	-	44	1,000	25,000	✓
Bank of Melbourne	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
Bank of Melbourne	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
BankSA	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓
BankSA	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
Bankwest	More Platinum MasterCard	19.99%	130	-	55	6,000	100,000	✓
Citibank	Emirates World MasterCard	20.99%	299	-	55	15,000	100,000	✓
Citibank	Platinum	20.99%	199	-	55	6,000	100,000	✓
Citibank	Qantas Signature	20.99%	299	-	55	15,000	100,000	✓
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	500	25,000	✓
Coles	No Annual Fee MasterCard	19.99%	Nil	-	62	500	No Max	✓
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	6,000	No Max	✓
HSBC	Platinum Qantas Credit Card	19.99%	199	-	55	6,000	No Max	✓
NAB	flybuys Rewards Card	19.99%	65	-	44	6,000	No Max	✓
NAB	Qantas Rewards	19.99%	65	-	44	500	500,000	✓
NAB	Velocity Rewards	19.99%	65	-	44	500	No Max	✓
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	-	55	1,000	25,000	✓
St.George Bank	Amplify Platinum	19.49%	99	-	55	6,000	80,000	✓



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## Major Spender

Company	Product	Interest Rate p.a*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★★★★★								
St.George Bank	Amplify Signature	19.49%	279	-	55	15,000	80,000	✓
★★★								
ADCU	Low Rate Visa Card	10.99%	49	-	55	500	No Max	✗
American Express	Qantas Discovery Card	20.74%	Nil	-	44	2,000	100,000	✓
American Express	Velocity Escape Card	20.74%	Nil	-	44	3,000	50,000	✓
ANZ	Balance Visa	13.99%	79	-	55	1,000	25,000	✓
ANZ	Frequent Flyer	19.99%	95	-	44	1,000	No Max	✓
ANZ	Frequent Flyer Platinum	19.99%	295	-	55	6,000	No Max	✓
ANZ	Low Rate Platinum	13.49%	99	-	55	6,000	No Max	✗
ANZ	Platinum	19.74%	87	20,000	55	6,000	No Max	✗
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
Bank of Melbourne	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
BankSA	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
BankSA	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
BankVic	Visa Gold credit card	16.95%	50	-	55	5,000	30,000	✓
Bankwest	Breeze Gold MasterCard	12.24%	89	-	55	5,000	50,000	✗
Bankwest	Breeze Platinum MasterCard	12.24%	99	-	55	6,000	No Max	✗
Bankwest	More Gold MasterCard	19.99%	120	-	55	5,000	50,000	✓
Bankwest	More MasterCard	19.99%	70	-	55	1,000	25,000	✓





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## Major Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	1,000	No Max	✓
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	5,000	No Max	✓
Bankwest	Qantas Platinum MasterCard	20.49%	160	-	55	6,000	No Max	✓
Bankwest	Zero Gold MasterCard	17.99%	Nil	-	55	5,000	No Max	✗
Bankwest	Zero Platinum MasterCard	17.99%	Nil	-	55	6,000	No Max	✗
bcu	Rewarder Visa Card	16.80%	40	-	55	500	20,000	✓
Bendigo Bank	Platinum Visa	18.99%	119	-	55	6,000	50,000	✓
Bendigo Bank	Ready Red MasterCard/Visa	19.74%	45	-	44	500	50,000	✓
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	500	50,000	✓
Big Sky Building Society	Cash Rewards Visa Card	16.58%	Nil	-	45	500	No Max	✓
Big Sky Building Society	Low Rate Visa Card	13.58%	Nil	-	45	500	No Max	✗
BOQ	Platinum Visa	20.74%	199	-	55	6,000	30,000	✓
Citibank	Classic	20.99%	89	-	55	2,000	100,000	✓
Citibank	Clear Platinum Visa	13.99%	99	-	55	6,000	100,000	✓
Citibank	Simplicity	19.99%	Nil	-	55	6,000	100,000	✓
Commonwealth Bank	Gold Awards	20.24%	119	-	55	4,000	No Max	✓
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	89	10,000	55	4,000	No Max	✗
Commonwealth Bank	Low Fee MasterCard	19.74%	29	1,000	55	500	No Max	✗
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	89	-	55	4,000	No Max	✗



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## Major Spender

Company	Product	Interest Rate p.a*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
Commonwealth Bank	Low Rate MasterCard	13.49%	59	-	55	500	No Max	✗
Commonwealth Bank	Standard Awards	20.24%	59	-	55	500	No Max	✓
Credit Unions*	Platinum MasterCard	20.24%	99	-	55	6,000	No Max	✓
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	-	45	500	20,000	✓
GE Money	GO MasterCard	21.74%	59	-	62	1,000	No Max	✓
Greater Building Society	Credit Card	11.95%	40	10,000	55	1,000	25,000	✗
Heritage Bank	Platinum	16.75%	125	35,000	55	6,000	500,000	✓
Horizon Credit Union	Visa Credit Card	12.95%	Nil	-	45	1,000	30,000	✗
HSBC	Credit Card	17.99%	Nil	-	55	1,000	No Max	✓
HSBC	Platinum Credit Card	19.99%	Nil	-	55	6,000	No Max	✓
Hume Bank	Gold	17.95%	60	12,000	55	7,500	50,000	✓
Hume Bank	Loyalty	17.95%	30	8,000	55	500	20,000	✓
Hume Bank	Value	13.15%	Nil	-	55	500	20,000	✗
Intech Credit Union	Titanium Visa 55	9.99%	46	-	55	1,000	40,000	✗
Jetstar	MasterCard	14.99%	59	-	55	2,000	50,000	✓
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	6,000	No Max	✓
Macquarie Bank	Visa Gold Card	20.70%	130	-	55	2,000	50,000	✓
Myer	Myer Visa Card	20.69%	69	-	62	750	No Max	✓
NAB	Premium MasterCard/Visa	19.74%	90	-	44	6,000	No Max	✗



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## Major Spender

Company	Product	Interest Rate p.a.*	Annual Fee (\$)	Spend to Waive Annual Fee (\$)	Interest Free Days	Minimum Credit Limit (\$)	Maximum Credit Limit (\$)	Rewards Program
★ ★ ★								
P&N Bank	Platinum Visa	11.49%	80	-	45	6,000	No Max	✗
People's Choice Credit Union	Visa Credit Card	12.95%	59	-	62	1,000	No Max	✗
Police Bank	Visa Credit Card	10.96%	30	-	55	1,000	30,000	✗
Qantas Credit Union	Visa Platinum Credit Card	18.99%	195	-	55	6,000	50,000	✓
Qld Police Credit Union	Bluey Card	13.24%	Nil	-	55	1,000	25,000	✗
SCU	Low Rate Visa Credit Card	10.49%	30	-	55	1,000	No Max	✗
Select Credit Union	Visa Credit Card	10.99%	30	-	55	1,000	30,000	✗
St.George Bank	Amplify Classic	19.49%	79	-	55	1,000	80,000	✓
St.George Bank	Vertigo Platinum	12.74%	99	-	55	6,000	80,000	✗
Suncorp Bank	Gold Card	20.50%	120	-	55	5,000	25,000	✓
Teachers Mutual Bank	Teachers Credit Card	11.50%	Nil	-	55	1,000	25,000	✗
Victoria Teachers Mutual Bank	Visa Classic Credit Card	12.94%	Nil	-	55	500	No Max	✗
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	9.99%	84	-	55	6,000	No Max	✗
Virgin Money	Velocity Flyer Card	20.74%	129	-	44	6,000	100,000	✓
Westpac	55 Day Platinum	19.84%	90	10,000	55	6,000	No Max	✗
Westpac	Altitude	20.24%	100	-	45	1,000	No Max	✓
Westpac	Altitude Platinum	20.24%	150	-	45	6,000	30,000	✓
Wide Bay Australia	Low Rate MasterCard	12.99%	49	-	55	2,000	No Max	✗
Wide Bay Australia	Platinum MasterCard	20.24%	99	-	55	6,000	No Max	✓



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## Major Spender

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★★★								
Woolworths	Everyday Credit Card	19.99%	49	-	55	1,000	No Max	✓
Woolworths	Qantas Platinum Credit Card	20.49%	139	-	55	6,000	No Max	✓
★★								
ANZ	First	19.74%	30	-	44	1,000	25,000	✗
ANZ	Low Rate	13.49%	58	-	55	1,000	25,000	✗
Bank of Melbourne	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗
bankmecu	Visa Credit Card	12.99%	Nil	-	55	1,000	No Max	✗
BankSA	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗
Bankwest	Breeze MasterCard	12.24%	59	-	55	1,000	25,000	✗
Bankwest	Zero MasterCard	17.99%	Nil	-	55	1,000	25,000	✗
bcu	Classic Visa Card	11.80%	40	-	55	500	20,000	✗
Bendigo Bank	Basic Black MasterCard/Visa	12.24%	45	-	44	500	50,000	✗
Bendigo Bank	RSPCA Rescue Visa	15.49%	24	-	44	500	50,000	✗
Beyond Bank	Low Rate Visa Credit Card	12.49%	49	-	62	1,000	80,000	✗
BOQ	Low Rate Visa Card	13.49%	55	-	55	2,000	20,000	✗
Credit Unions*	Low Rate MasterCard	12.99%	75	-	55	2,000	No Max	✗
Defence Bank	True Blue Credit Card	11.74%	45	-	55	1,000	25,000	✗
First Option Credit Union	Low Rate Visa Credit Card	13.49%	18	-	45	500	20,000	✗
GE Money	28 Degrees MasterCard	20.99%	Nil	-	55	6,000	No Max	✗



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## Major Spender

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★★								
GE Money	Gem Visa	22.99%	99	-	55	1,000	No Max	✗
Heritage Bank	Classic	16.75%	55	25,000	55	1,000	50,000	✓
Hunter United	Visa Credit Card	11.49%	59	-	55	1,000	25,000	✗
Macquarie Bank	Visa RateSaver Card	14.95%	69	-	55	2,000	50,000	✗
NAB	Low Fee MasterCard/Visa	19.74%	30	-	44	500	No Max	✗
NAB	Low Rate Card	13.99%	59	-	55	500	No Max	✗
Newcastle Permanent	Value+ Credit Card	11.99%	49	-	55	500	20,000	✗
P&N Bank	Easypay Visa	11.49%	40	-	45	500	No Max	✗
Qantas Credit Union	Lifestyle Plus	15.85%	Nil	-	46	1,000	50,000	✗
QT Mutual Bank	Low Rate MasterCard	12.99%	75	-	55	2,000	No Max	✗
St.George Bank	Vertigo Visa	13.24%	55	-	55	1,000	40,000	✗
Westpac	55 Day Classic	19.84%	30	5,000	55	1,000	No Max	✗
Westpac	Low Rate Visa Card	13.49%	59	-	55	1,000	No Max	✗
★								
Bank of Melbourne	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗
bankmecu	Low Rate Visa CreditCard	9.99%	59	-		1,000	No Max	✗
BankSA	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗
ECU Australia	Low Rate Visa Credit Card	13.50%	48	-	55	1,000	50,000	✗
GE Money	MasterCard	23.50%	69	-	55	500	No Max	✗



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## Major Spender

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★								
Heritage Bank	Gold Low Rate	11.80%	Nil	-		1,000	75,000	✗
Qantas Credit Union	Lifestyle	12.34%	Nil	-		1,000	50,000	✗
St.George Bank	No Annual Fee Visa	20.49%	Nil	-		500	40,000	✗
Suncorp Bank	Standard Card	12.74%	55	-		2,000	20,000	✗

