



Business Credit Card 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.

Business Low Rate

Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Travel Insurance
★★★★★ "Outstanding Value"											
Bank of Melbourne	BusinessVantage Visa	9.99%	17.15%	55	-	55	1,000+	✗	✗	✗	✗
BankSA	Visa Business	9.99%	17.15%	55	-	55	1,000+	✗	✗	✗	✗
Newcastle Permanent	Business+ Credit Card	11.99%	11.99%	55	-	44	500+	✗	✗	✗	✗
St.George Bank	BusinessVantage Visa	9.99%	17.15%	55	-	55	1,000+	✗	✗	✗	✗
★★★★											
ANZ	Business One - Low Rate	14.26%	16.41%	150	20,000	0	1,000+	✗	✗	✗	✗
Bankwest	Bus MasterCard Low Rate	11.99%	11.99%	59	-	55	5,000 - 50,000	✗	✗	✗	✗
Bendigo Bank	Just Business MasterCard	13.99%	13.99%	48	-	44	500+	✗	✗	✗	✗
Westpac	Business Choice Everyday Visa Card	14.25%	19.96%	75	15,000	45	2,000 - 100,000	✗	✗	✗	✗
★★★											
ANZ	Business One-Int Free Days	17.74%	19.24%	150	-	55	1,000+	✗	✗	✗	✗
ANZ	Business One-Rewards Options	18.99%	20.34%	150	-	40	1,000+	✓	✗	✗	✗
Bank of Melbourne	Amplify Business	19.49%	20.24%	89	-	55	1,000 - 250,000	✓	✗	✗	✗
BankSA	Amplify Business	19.49%	20.24%	89	-	55	1,000 - 250,000	✓	✗	✗	✗
Bankwest	Bus MasterCard LargeRwds	18.50%	18.50%	99	-	55	5,000 - 50,000	✓	✗	✗	✗
Commonwealth Bank	Business Awards	20.74%	21.74%	100	-	55	2,000 - 50,000	✓	✗	✗	✗
Commonwealth Bank	Business Int Free Days Credit Card	17.57%	17.57%	60	-	55	2,000 - 50,000	✗	✗	✗	✗
Commonwealth Bank	Business Low Rate Credit Card	14.55%	14.55%	Nil	-	0	2,000 - 50,000	✗	✗	✗	✗



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★ ★ ★											
Heritage Bank	Business Visa Unsecured	12.95%	12.95%	35	-	40	1,000 - 50,000	✗	✗	✗	✗
Hume Bank	Business Credit Cards - Unsecured	13.85%	17.95%	40	24,000	55	5,000+	✓	✗	✗	✗
NAB	Bus Access (Unsec) Visa	13.25%	13.25%	60	-	55	5,000+	✗	✗	✗	✗
St.George Bank	Amplify Business	19.49%	20.24%	89	-	55	1,000 - 250,000	✓	✗	✗	✗
Suncorp Bank	Business Credit Card	18.45%	19.45%	45	-	55	5,000+	✓	✓	✗	✗
Westpac	Business Choice Rewards Visa Card	18.99%	18.99%	150	-	45	1,000 - 50,000	✓	✗	✓	✓
★ ★											
Coastline Credit Union	Visa Business Rewarder	17.00%	17.00%	75	20,000	55	500 - 25,000	✓	✗	✗	✗
Commonwealth Bank	Business Gold Awards	20.74%	21.74%	150	-	55	4,000 - 50,000	✓	✗	✓	✓
Commonwealth Bank	Business Platinum Awards	20.74%	21.74%	300	-	55	8,000 - 50,000	✓	✓	✓	✓
NAB	Qantas Business Card	18.50%	21.74%	144	-	44	5,000+	✓	✗	✗	✗
Westpac	Altitude Business Gold	20.24%	20.74%	150	-	45	1,000+	✓	✗	✓	✓
Westpac	Altitude Business Platinum	20.24%	20.74%	295	-	45	20,000 - 150,000	✓	✓	✓	✓



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Rewards \$36,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★ "Outstanding Value"														
Coastline Credit Union	Visa Business Rewarder	17.00%	75	20,000	55	✗	✗	✗	✓	Visa	0.008	✓	-	-
Westpac	Altitude Business Gold	20.24%	150	-	45	✓	✓	✓	✓	MC	1	✗	0	240,000
										Amex	2	✗	0	120,000
★★★★														
Bank of Melbourne	Amplify Business	19.49%	89	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
BankSA	Amplify Business	19.49%	89	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
St.George Bank	Amplify Business	19.49%	89	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
Suncorp Bank	Business Credit Card - Standard rewards	18.45%	65	-	55	✓	✓	✓	✓	Visa	1	✗	0	80,000
Westpac	Altitude Business Platinum	20.24%	295	-	45	✓	✓	✓	✓	Visa	1	✓	-	-
										Amex	3	✓	-	-
★★★														
Bankwest	Bus MasterCard LargeRwds	18.50%	99	-	55	✓	✓	✓	✓	MC	1	✓	-	-



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Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★ ★ ★														
Commonwealth Bank	Business Awards	20.74%	100	-	55	✓	✓	✓	✓	MC	1	✗	0	60,000
										Amex	1.5	✗	0	40,000
Commonwealth Bank	Business Gold Awards	20.74%	150	-	55	✓	✓	✓	✓	MC	1	✗	0	100,000
										Amex	2	✗	0	75,000
Commonwealth Bank	Business Platinum Awards	20.74%	300	-	55	✓	✓	✓	✓	MC	1	✗	0	300,000
										Amex	3	✗	0	100,000
Hume Bank	Business Credit Cards - Unsecured	13.85%	40	24,000	55	✗	✗	✗	✓	Visa	1	✓	-	-
Suncorp Bank	Business Credit Card - Premium rewards	18.45%	114	-	55	✓	✓	✓	✓	Visa	1	✗	0	80,000
★														
American Express	Business Card	Charge Card	189	-	51	✗	✓	✓	✓	Amex	1	✓	-	-
American Express	Platinum Business Card	Charge Card	1,500	-	51	✗	✓	✓	✓	Amex	1	✓	-	-
ANZ	Business Black	18.99%	450	-	55	✓	✓	✓	✓	Visa	1	✓	-	-
ANZ	Business One-Rewards Options	18.99%	150	-	40	✓	✓	✓	✓	Visa	1	✓	-	-
Diners Club Australia	Business Card	Charge Card	172	-	51	✓	✓	✓	✓	Diners	1	✓	-	-
Diners Club Australia	Business Dual Card	Charge Card	249	-	51	✓	✓	✓	✓	MC	0.5	✓	-	-
										Diners	1	✓	-	-



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Rewards \$60,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★ "Outstanding Value"														
Commonwealth Bank	Business Platinum Awards	20.74%	300	-	55	✓	✓	✓	✓	MC	1	✗	0	300,000
										Amex	3	✗	0	100,000
Westpac	Altitude Business Gold	20.24%	150	-	45	✓	✓	✓	✓	MC	1	✗	0	240,000
										Amex	2	✗	0	120,000
Westpac	Altitude Business Platinum	20.24%	295	-	45	✓	✓	✓	✓	Visa	1	✓	-	-
										Amex	3	✓	-	-
★★★★★														
Bank of Melbourne	Amplify Business	19.49%	89	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
BankSA	Amplify Business	19.49%	89	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
Coastline Credit Union	Visa Business Rewarder	17.00%	75	20,000	55	✗	✗	✗	✓	Visa	0.008	✓	-	-
Commonwealth Bank	Business Gold Awards	20.74%	150	-	55	✓	✓	✓	✓	MC	1	✗	0	100,000
										Amex	2	✗	0	75,000
St.George Bank	Amplify Business	19.49%	89	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
Suncorp Bank	Business Credit Card - Standard rewards	18.45%	65	-	55	✓	✓	✓	✓	Visa	1	✗	0	80,000
★★★														
American Express	Business Card	Charge Card	189	-	51	✗	✓	✓	✓	Amex	1	✓	-	-



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Rewards \$60,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★ ★ ★														
ANZ	Business One-Rewards Options	18.99%	150	-	40	✓	✓	✓	✓	Visa	1	✓	-	-
Bankwest	Bus MasterCard LargeRwds	18.50%	99	-	55	✓	✓	✓	✓	MC	1	✓	-	-
Commonwealth Bank	Business Awards	20.74%	100	-	55	✓	✓	✓	✓	MC	1	✗	0	60,000
										Amex	1.5	✗	0	40,000
Diners Club Australia	Business Card	Charge Card	172	-	51	✓	✓	✓	✓	Diners	1	✓	-	-
Hume Bank	Business Credit Cards - Unsecured	13.85%	40	24,000	55	✗	✗	✗	✓	Visa	1	✓	-	-
Suncorp Bank	Business Credit Card - Premium rewards	18.45%	114	-	55	✓	✓	✓	✓	Visa	1	✗	0	80,000
★														
American Express	Platinum Business Card	Charge Card	1,500	-	51	✗	✓	✓	✓	Amex	1	✓	-	-
ANZ	Business Black	18.99%	450	-	55	✓	✓	✓	✓	Visa	1	✓	-	-
Diners Club Australia	Business Dual Card	Charge Card	249	-	51	✓	✓	✓	✓	MC	0.5	✓	-	-
										Diners	1	✓	-	-



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Rewards \$120,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★ "Outstanding Value"														
Commonwealth Bank	Business Platinum Awards	20.74%	300	-	55	✓	✓	✓	✓	MC	1	✗	0	300,000
										Amex	3	✗	0	100,000
Westpac	Altitude Business Gold	20.24%	150	-	45	✓	✓	✓	✓	MC	1	✗	0	240,000
										Amex	2	✗	0	120,000
Westpac	Altitude Business Platinum	20.24%	295	-	45	✓	✓	✓	✓	Visa	1	✓	-	-
										Amex	3	✓	-	-
★★★★★														
American Express	Business Card	Charge Card	189	-	51	✗	✓	✓	✓	Amex	1	✓	-	-
Bank of Melbourne	Amplify Business	19.49%	89	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
BankSA	Amplify Business	19.49%	89	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
Coastline Credit Union	Visa Business Rewarder	17.00%	75	20,000	55	✗	✗	✗	✓	Visa	0.008	✓	-	-
Commonwealth Bank	Business Gold Awards	20.74%	150	-	55	✓	✓	✓	✓	MC	1	✗	0	100,000
										Amex	2	✗	0	75,000
St.George Bank	Amplify Business	19.49%	89	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
★★★														
ANZ	Business One-Rewards Options	18.99%	150	-	40	✓	✓	✓	✓	Visa	1	✓	-	-



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Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★ ★ ★														
Bankwest	Bus MasterCard LargeRwds	18.50%	99	-	55	✓	✓	✓	✓	MC	1	✓	-	-
Commonwealth Bank	Business Awards	20.74%	100	-	55	✓	✓	✓	✓	MC	1	✗	0	60,000
										Amex	1.5	✗	0	40,000
Diners Club Australia	Business Card	Charge Card	172	-	51	✓	✓	✓	✓	Diners	1	✓	-	-
Diners Club Australia	Business Dual Card	Charge Card	249	-	51	✓	✓	✓	✓	MC	0.5	✓	-	-
										Diners	1	✓	-	-
Hume Bank	Business Credit Cards - Unsecured	13.85%	40	24,000	55	✗	✗	✗	✓	Visa	1	✓	-	-
Suncorp Bank	Business Credit Card - Premium rewards	18.45%	114	-	55	✓	✓	✓	✓	Visa	1	✗	0	80,000
Suncorp Bank	Business Credit Card - Standard rewards	18.45%	65	-	55	✓	✓	✓	✓	Visa	1	✗	0	80,000
★ ★														
ANZ	Business Black	18.99%	450	-	55	✓	✓	✓	✓	Visa	1	✓	-	-
★														
American Express	Platinum Business Card	Charge Card	1,500	-	51	✗	✓	✓	✓	Amex	1	✓	-	-



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Rewards \$250,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★ "Outstanding Value"														
Coastline Credit Union	Visa Business Rewarder	17.00%	75	20,000	55	✗	✗	✗	✓	Visa	0.008	✓	-	-
Westpac	Altitude Business Platinum	20.24%	295	-	45	✓	✓	✓	✓	Visa	1	✓	-	-
										Amex	3	✓	-	-
★★★★														
American Express	Business Card	Charge Card	189	-	51	✗	✓	✓	✓	Amex	1	✓	-	-
ANZ	Business One-Rewards Options	18.99%	150	-	40	✓	✓	✓	✓	Visa	1	✓	-	-
Bank of Melbourne	Amplify Business	19.49%	89	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
BankSA	Amplify Business	19.49%	89	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
Commonwealth Bank	Business Platinum Awards	20.74%	300	-	55	✓	✓	✓	✓	MC	1	✗	0	300,000
										Amex	3	✗	0	100,000
St.George Bank	Amplify Business	19.49%	89	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
★★★														
ANZ	Business Black	18.99%	450	-	55	✓	✓	✓	✓	Visa	1	✓	-	-
Bankwest	Bus MasterCard LargeRwds	18.50%	99	-	55	✓	✓	✓	✓	MC	1	✓	-	-
Commonwealth Bank	Business Gold Awards	20.74%	150	-	55	✓	✓	✓	✓	MC	1	✗	0	100,000
										Amex	2	✗	0	75,000



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Rewards \$250,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★ ★ ★														
Diners Club Australia	Business Card	Charge Card	172	-	51	✓	✓	✓	✓	Diners	1	✓	-	-
Diners Club Australia	Business Dual Card	Charge Card	249	-	51	✓	✓	✓	✓	MC	0.5	✓	-	-
										Diners	1	✓	-	-
Suncorp Bank	Business Credit Card - Standard rewards	18.45%	65	-	55	✓	✓	✓	✓	Visa	1	✗	0	80,000
Westpac	Altitude Business Gold	20.24%	150	-	45	✓	✓	✓	✓	MC	1	✗	0	240,000
										Amex	2	✗	0	120,000
★ ★														
Commonwealth Bank	Business Awards	20.74%	100	-	55	✓	✓	✓	✓	MC	1	✗	0	60,000
										Amex	1.5	✗	0	40,000
Hume Bank	Business Credit Cards - Unsecured	13.85%	40	24,000	55	✗	✗	✗	✓	Visa	1	✓	-	-
Suncorp Bank	Business Credit Card - Premium rewards	18.45%	114	-	55	✓	✓	✓	✓	Visa	1	✗	0	80,000
★														
American Express	Platinum Business Card	Charge Card	1,500	-	51	✗	✓	✓	✓	Amex	1	✓	-	-



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Frequent Flyer \$36,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates					
								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★★★★★ "Outstanding Value"													
Commonwealth Bank	Business Platinum Awards	20.74%	300	-	55	MC	✗		0.50				
						Amex	✗		1.50				
Westpac	Altitude Business Gold	20.24%	150	-	45	MC	✗	0.50	0.50	0.50	0.50		0.50
						Amex	✗	1.00	1.00	1.00	1.00		1.00
Westpac	Altitude Business Platinum	20.24%	295	-	45	Visa	✓	0.50	0.50	0.50	0.50		0.50
						Amex	✓	1.50	1.50	1.50	1.50		1.50
★★★★													
American Express	Business Card	Charge Card	189	-	51	Amex	✓		1.00	1.00	1.00	1.00	1.00
Bank of Melbourne	Amplify Business	19.49%	89	-	55	Visa	✓		0.50		0.50		0.50
BankSA	Amplify Business	19.49%	89	-	55	Visa	✓		0.50		0.50		0.50
Commonwealth Bank	Business Gold Awards	20.74%	150	-	55	MC	✗		0.40				
						Amex	✗		0.80				
St.George Bank	Amplify Business	19.49%	89	-	55	Visa	✓		0.50		0.50		0.50
★★★													
American Express	Velocity Business Card	Charge Card	249	-	51	Amex	✓		1.00				



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Frequent Flyer \$36,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates					
								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★ ★ ★													
ANZ	Business One-Rewards Options	18.99%	150	-	40	Visa	✓	0.50	0.44	0.33	0.33		
Bank of Melbourne	Amplify Business - Qantas Points option	19.49%	89	-	55	Visa	✓	0.50					
BankSA	Amplify Business - Qantas Points option	19.49%	89	-	55	Visa	✓	0.50					
Commonwealth Bank	Business Awards	20.74%	100	-	55	MC	✗		0.40				
						Amex	✗		0.60				
Commonwealth Bank	Business Awards - Qantas Points option	20.74%	130	-	55	MC	✗	0.40					
						Amex	✗	0.60					
Commonwealth Bank	Business Gold Awards - Qantas Points option	20.74%	180	-	55	MC	✗	0.40					
						Amex	✗	0.80					
Commonwealth Bank	Business Platinum Awards - Qantas Points option	20.74%	330	-	55	MC	✗	0.50					
						Amex	✗	1.50					
Diners Club Australia	Business Card	Charge Card	172	-	51	Diners	✓	1.00	0.67		0.50		
Diners Club Australia	Business Dual Card	Charge Card	249	-	51	MC	✓	0.50	0.33		0.25		
						Diners	✓	1.00	0.67		0.50		
St.George Bank	Amplify Business - Qantas Points option	19.49%	89	-	55	Visa	✓	0.50					



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Frequent Flyer \$36,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates					
								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★ ★ ★													
Suncorp Bank	Business Credit Card - Premium rewards	18.45%	114	-	55	Visa	✗	0.40	0.40		0.40		
Suncorp Bank	Business Credit Card - Standard rewards	18.45%	65	-	55	Visa	✗		0.40		0.40		
★ ★													
NAB	Qantas Business Card	18.50%	144	-	44	MC	✓	0.67					
★													
American Express	Platinum Business Card	Charge Card	1,500	-	51	Amex	✓	1.00	1.00	1.00	1.00	1.00	1.00
American Express	Qantas Business Card	Charge Card	299	-	51	Amex	✓	1.00					
ANZ	Business Black	18.99%	450	-	55	Visa	✓	0.50	0.44	0.33	0.33		
Westpac	Business Choice Rewards Visa Card	18.99%	150	-	45	Visa	✓	0.67					



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Frequent Flyer \$60,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates					
								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★★★★★ "Outstanding Value"													
Commonwealth Bank	Business Platinum Awards	20.74%	300	-	55	MC	✗	0.50					
						Amex	✗	1.50					
Westpac	Altitude Business Gold	20.24%	150	-	45	MC	✗	0.50	0.50	0.50	0.50		0.50
						Amex	✗	1.00	1.00	1.00	1.00		1.00
Westpac	Altitude Business Platinum	20.24%	295	-	45	Visa	✓	0.50	0.50	0.50	0.50		0.50
						Amex	✓	1.50	1.50	1.50	1.50		1.50
★★★★													
American Express	Business Card	Charge Card	189	-	51	Amex	✓		1.00	1.00	1.00	1.00	1.00
Commonwealth Bank	Business Gold Awards	20.74%	150	-	55	MC	✗	0.40					
						Amex	✗	0.80					
Commonwealth Bank	Business Platinum Awards - Qantas Points option	20.74%	330	-	55	MC	✗	0.50					
						Amex	✗	1.50					
★★★													
American Express	Velocity Business Card	Charge Card	249	-	51	Amex	✓	1.00					
ANZ	Business One-Rewards Options	18.99%	150	-	40	Visa	✓	0.50	0.44	0.33	0.33		



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Frequent Flyer \$60,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates					
								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★ ★ ★													
Bank of Melbourne	Amplify Business	19.49%	89	-	55	Visa	✓		0.50		0.50		0.50
Bank of Melbourne	Amplify Business - Qantas Points option	19.49%	89	-	55	Visa	✓	0.50					
BankSA	Amplify Business	19.49%	89	-	55	Visa	✓		0.50		0.50		0.50
BankSA	Amplify Business - Qantas Points option	19.49%	89	-	55	Visa	✓	0.50					
Commonwealth Bank	Business Awards	20.74%	100	-	55	MC	✗		0.40				
						Amex	✗		0.60				
Commonwealth Bank	Business Gold Awards - Qantas Points option	20.74%	180	-	55	MC	✗	0.40					
						Amex	✗	0.80					
Diners Club Australia	Business Card	Charge Card	172	-	51	Diners	✓	1.00	0.67		0.50		
Diners Club Australia	Business Dual Card	Charge Card	249	-	51	MC	✓	0.50	0.33		0.25		
						Diners	✓	1.00	0.67		0.50		
St.George Bank	Amplify Business	19.49%	89	-	55	Visa	✓		0.50		0.50		0.50
St.George Bank	Amplify Business - Qantas Points option	19.49%	89	-	55	Visa	✓	0.50					
Suncorp Bank	Business Credit Card - Premium rewards	18.45%	114	-	55	Visa	✗	0.40	0.40		0.40		
Suncorp Bank	Business Credit Card - Standard rewards	18.45%	65	-	55	Visa	✗		0.40		0.40		
Westpac	Business Choice Rewards Visa Card	18.99%	150	-	45	Visa	✓	0.67					



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Frequent Flyer \$60,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates					
								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★★													
American Express	Qantas Business Card	Charge Card	299	-	51	Amex	✓	1.00					
Commonwealth Bank	Business Awards - Qantas Points option	20.74%	130	-	55	MC	✗	0.40					
						Amex	✗	0.60					
NAB	Qantas Business Card	18.50%	144	-	44	MC	✓	0.67					
★													
American Express	Platinum Business Card	Charge Card	1,500	-	51	Amex	✓	1.00	1.00	1.00	1.00	1.00	1.00
ANZ	Business Black	18.99%	450	-	55	Visa	✓	0.50	0.44	0.33	0.33		



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Frequent Flyer \$120,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates					
								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★★★★★ "Outstanding Value"													
Commonwealth Bank	Business Platinum Awards	20.74%	300	-	55	MC	✗	0.50					
						Amex	✗	1.50					
Westpac	Altitude Business Platinum	20.24%	295	-	45	Visa	✓	0.50	0.50	0.50	0.50		0.50
						Amex	✓	1.50	1.50	1.50	1.50		1.50
★★★★													
American Express	Business Card	Charge Card	189	-	51	Amex	✓	1.00 1.00 1.00 1.00 1.00					
Commonwealth Bank	Business Platinum Awards - Qantas Points option	20.74%	330	-	55	MC	✗	0.50					
						Amex	✗	1.50					
Westpac	Altitude Business Gold	20.24%	150	-	45	MC	✗	0.50	0.50	0.50	0.50		0.50
						Amex	✗	1.00	1.00	1.00	1.00		1.00
★★★													
American Express	Qantas Business Card	Charge Card	299	-	51	Amex	✓	1.00					
American Express	Velocity Business Card	Charge Card	249	-	51	Amex	✓	1.00					
ANZ	Business One-Rewards Options	18.99%	150	-	40	Visa	✓	0.50	0.44	0.33	0.33		



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Frequent Flyer \$120,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates					
								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★ ★ ★													
Bank of Melbourne	Amplify Business	19.49%	89	-	55	Visa	✓		0.50		0.50		0.50
Bank of Melbourne	Amplify Business - Qantas Points option	19.49%	89	-	55	Visa	✓	0.50					
BankSA	Amplify Business	19.49%	89	-	55	Visa	✓		0.50		0.50		0.50
BankSA	Amplify Business - Qantas Points option	19.49%	89	-	55	Visa	✓	0.50					
Commonwealth Bank	Business Gold Awards	20.74%	150	-	55	MC	✗		0.40				
						Amex	✗		0.80				
Commonwealth Bank	Business Gold Awards - Qantas Points option	20.74%	180	-	55	MC	✗	0.40					
						Amex	✗	0.80					
Diners Club Australia	Business Card	Charge Card	172	-	51	Diners	✓	1.00	0.67		0.50		
Diners Club Australia	Business Dual Card	Charge Card	249	-	51	MC	✓	0.50	0.33		0.25		
						Diners	✓	1.00	0.67		0.50		
NAB	Qantas Business Card	18.50%	144	-	44	MC	✓	0.67					
St.George Bank	Amplify Business	19.49%	89	-	55	Visa	✓		0.50		0.50		0.50
St.George Bank	Amplify Business - Qantas Points option	19.49%	89	-	55	Visa	✓	0.50					
Suncorp Bank	Business Credit Card - Standard rewards	18.45%	65	-	55	Visa	✗		0.40		0.40		
Westpac	Business Choice Rewards Visa Card	18.99%	150	-	45	Visa	✓	0.67					



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Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates					
								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★★													
ANZ	Business Black	18.99%	450	-	55	Visa	✓	0.50	0.44	0.33	0.33		
Commonwealth Bank	Business Awards	20.74%	100	-	55	MC	✗		0.40				
						Amex	✗		0.60				
Suncorp Bank	Business Credit Card - Premium rewards	18.45%	114	-	55	Visa	✗	0.40	0.40		0.40		
★													
American Express	Platinum Business Card	Charge Card	1,500	-	51	Amex	✓	1.00	1.00	1.00	1.00	1.00	1.00
Commonwealth Bank	Business Awards - Qantas Points option	20.74%	130	-	55	MC	✗	0.40					
						Amex	✗	0.60					



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Frequent Flyer \$250,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates					
								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★★★★★ "Outstanding Value"													
American Express	Business Card	Charge Card	189	-	51	Amex	✓		1.00	1.00	1.00	1.00	1.00
Westpac	Altitude Business Platinum	20.24%	295	-	45	Visa	✓	0.50	0.50	0.50	0.50		0.50
						Amex	✓	1.50	1.50	1.50	1.50		1.50
★★★★													
American Express	Velocity Business Card	Charge Card	249	-	51	Amex	✓		1.00				
Diners Club Australia	Business Card	Charge Card	172	-	51	Diners	✓	1.00	0.67		0.50		
Diners Club Australia	Business Dual Card	Charge Card	249	-	51	MC	✓	0.50	0.33		0.25		
						Diners	✓	1.00	0.67		0.50		
★★★													
American Express	Platinum Business Card	Charge Card	1,500	-	51	Amex	✓	1.00	1.00	1.00	1.00	1.00	1.00
American Express	Qantas Business Card	Charge Card	299	-	51	Amex	✓	1.00					
ANZ	Business Black	18.99%	450	-	55	Visa	✓	0.50	0.44	0.33	0.33		
ANZ	Business One-Rewards Options	18.99%	150	-	40	Visa	✓	0.50	0.44	0.33	0.33		
Bank of Melbourne	Amplify Business	19.49%	89	-	55	Visa	✓		0.50		0.50		0.50
Bank of Melbourne	Amplify Business - Qantas Points option	19.49%	89	-	55	Visa	✓	0.50					



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Frequent Flyer \$250,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates					
								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★ ★ ★													
BankSA	Amplify Business	19.49%	89	-	55	Visa	✓		0.50		0.50		0.50
BankSA	Amplify Business - Qantas Points option	19.49%	89	-	55	Visa	✓	0.50					
Commonwealth Bank	Business Platinum Awards	20.74%	300	-	55	MC	✗		0.50				
						Amex	✗		1.50				
Commonwealth Bank	Business Platinum Awards - Qantas Points option	20.74%	330	-	55	MC	✗	0.50					
						Amex	✗	1.50					
NAB	Qantas Business Card	18.50%	144	-	44	MC	✓	0.67					
St.George Bank	Amplify Business	19.49%	89	-	55	Visa	✓		0.50		0.50		0.50
St.George Bank	Amplify Business - Qantas Points option	19.49%	89	-	55	Visa	✓	0.50					
Westpac	Altitude Business Gold	20.24%	150	-	45	MC	✗	0.50	0.50	0.50	0.50		0.50
						Amex	✗	1.00	1.00	1.00	1.00		1.00
Westpac	Business Choice Rewards Visa Card	18.99%	150	-	45	Visa	✓	0.67					
★ ★													



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								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★ ★													
Commonwealth Bank	Business Gold Awards	20.74%	150	-	55	MC	✗	0.40					
						Amex	✗	0.80					
Commonwealth Bank	Business Gold Awards - Qantas Points option	20.74%	180	-	55	MC	✗	0.40					
						Amex	✗	0.80					
Suncorp Bank	Business Credit Card - Premium rewards	18.45%	114	-	55	Visa	✗	0.40	0.40	0.40			
Suncorp Bank	Business Credit Card - Standard rewards	18.45%	65	-	55	Visa	✗	0.40		0.40			
★													
Commonwealth Bank	Business Awards	20.74%	100	-	55	MC	✗	0.40					
						Amex	✗	0.60					
Commonwealth Bank	Business Awards - Qantas Points option	20.74%	130	-	55	MC	✗	0.40					
						Amex	✗	0.60					