



Travel Credit Cards 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.

Occasional Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★★★ "Outstanding Value"											
B&E Personal Banking	Visa Credit Card	Visa	12.99%	\$39.00	\$8,000.00	1.25%	✗	✗	-	-	✗
Bank Australia	Visa Credit Card	Visa	12.39%	Nil	-	2.00%	✗	✗	-	-	✗
BankVic	Visa Gold credit card	Visa	16.95%	\$50.00	-	2.00%	✓	✓	✓	\$0.00	✗
BankVic	Visa Silver credit card	Visa	11.95%	Nil	-	2.00%	✗	✗	-	-	✗
Bankwest	Breeze Platinum MasterCard	Mastercard	8.99%	\$99.00	-	0.00%	✗	✓	✓	\$500.00	✗
Bankwest	More Platinum MasterCard	Mastercard	19.99%	\$130.00	-	0.00%	✓	✓	✓	\$500.00	✗
Bankwest	Zero Platinum MasterCard	Mastercard	17.99%	Nil	-	0.00%	✗	✓	✓	\$500.00	✗
Coles	Rewards MasterCard	Mastercard	19.99%	\$89.00	-	0.00%	✓	✗	-	-	✗
First Option Credit Union	Low Rate Visa Credit Card	Visa	13.49%	\$18.00	-	2.00%	✗	✗	-	-	✗
First Option Credit Union	Smart Start Credit Card (18-24yrs)	Visa	10.49%	Nil	-	2.00%	✗	✗	-	-	✗
Heritage Bank	Gold Low Rate	Visa	11.80%	Nil	-	2.50%	✗	✗	-	-	✗
Horizon Credit Union	Visa Credit Card	Visa	12.95%	Nil	-	1.95%	✗	✗	-	-	✗
Latitude Financial Services	28 Degrees Platinum MasterCard	Mastercard	21.99%	Nil	-	0.00%	✗	✗	-	-	✗
Macquarie Credit Union	Visa Credit Card	Visa	13.54%	\$15.00	-	2.00%	✗	✗	-	-	✗
Select Encompass Credit Union	Visa Credit Card	Visa	10.99%	\$30.00	-	2.00%	✗	✗	-	-	✗
SERVICE ONE Alliance Bank	Visa	Visa	15.25%	Nil	-	2.00%	✗	✗	-	-	✗
Teachers Mutual Bank	Teachers Credit Card	Visa	11.50%	Nil	-	2.45%	✗	✗	-	-	✗
UniBank	Visa Credit Card	Visa	11.50%	Nil	-	2.45%	✗	✗	-	-	✗



Travel Credit Cards 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.

Occasional Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★★★ "Outstanding Value"											
Victoria Teachers Mutual Bank	Visa Classic Credit Card	Visa	12.94%	Nil	-	2.00%	✗	✗	-	-	✗
★★★★★											
American Express	Essential Credit Card	American Express	14.99%	Nil	-	3.00%	✓	✗	-	-	✗
American Express	Qantas Discovery Card	American Express	20.74%	Nil	-	3.00%	✓	✗	-	-	✓
American Express	Velocity Escape Card	American Express	20.74%	Nil	-	3.00%	✓	✗	-	-	✗
ANZ	First	Visa	19.74%	\$30.00	-	3.00%	✗	✗	-	-	✗
Australian Military Bank	Low Rate Visa Card	Visa	10.99%	\$49.00	-	2.00%	✗	✗	-	-	✗
Bank Australia	Low Rate Visa CreditCard	Visa	9.39%	\$59.00	-	2.00%	✗	✗	-	-	✗
Bank of Melbourne	No Annual Fee Visa	Visa	20.49%	Nil	-	3.00%	✗	✗	-	-	✗
BankSA	No Annual Fee Visa	Visa	20.49%	Nil	-	3.00%	✗	✗	-	-	✗
Bankwest	Qantas Platinum MasterCard	Mastercard	20.49%	\$160.00	-	0.00%	✓	✓	✓	\$500.00	✗
Bendigo Bank	RSPCA Rescue Rewards	Visa	19.64%	\$24.00	-	3.00%	✓	✗	-	-	✗
Bendigo Bank	RSPCA Rescue Visa	Visa	15.49%	\$24.00	-	3.00%	✗	✗	-	-	✗
Big Sky Building Society	Low Rate Visa Card	Visa	11.99%	\$29.00	-	3.00%	✗	✗	-	-	✗
Citi	Simplicity	Visa	19.99%	Nil	-	3.30%	✓	✗	-	-	✗
Coles	No Annual Fee MasterCard	Mastercard	19.99%	Nil	-	2.50%	✓	✗	-	-	✗
Coles	No Annual Fee Platinum MasterCard	Mastercard	19.99%	Nil	-	2.50%	✓	✗	-	-	✗
Coles	Rewards Platinum MasterCard	Mastercard	19.99%	\$89.00	-	0.00%	✓	✗	-	-	✗



Travel Credit Cards 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.

Occasional Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★★											
ECU Australia	Low Rate Visa Credit Card	Visa	10.95%	\$48.00	-	2.50%	✗	✗	-	-	✗
First Option Credit Union	Cash Rewards Visa Credit Card	Visa	15.99%	\$36.00	-	2.00%	✓	✗	-	-	✗
Holiday Coast CU	Light Visa Credit Card	Visa	11.99%	\$25.00	-	2.50%	✗	✗	-	-	✗
HSBC	Credit Card	Visa	17.99%	Nil	-	3.00%	✓	✗	-	-	✗
Hume Bank	Clear	Visa	17.95%	\$30.00	\$8,000.00	2.85%	✓	✗	-	-	✗
Hume Bank	Value	Visa	13.15%	Nil	-	2.85%	✗	✗	-	-	✗
Intech Credit Union	Titanium Visa 55	Visa	9.99%	\$46.00	-	2.00%	✗	✗	-	-	✗
ME Bank	frank credit card	Mastercard	9.99%	Nil	-	2.50%	✗	✗	-	-	✗
NAB	Low Fee Visa Card	Visa	19.74%	\$30.00	-	3.00%	✗	✗	-	-	✗
Newcastle Permanent	Value+ Credit Card	Visa	11.49%	\$49.00	-	2.00%	✗	✗	-	-	✗
Police Bank	Visa Credit Card	Visa	10.76%	\$30.00	-	3.00%	✗	✗	-	-	✗
QBANK	Bluey Card	Visa	13.24%	Nil	-	3.65%	✗	✗	-	-	✗
Quay Credit Union	Visa Credit Card	Visa	7.99%	\$36.00	-	2.00%	✗	✗	-	-	✗
Qudos Bank	Lifestyle	Visa	12.34%	Nil	-	3.65%	✗	✗	-	-	✗
Qudos Bank	Lifestyle Plus	Visa	15.85%	Nil	-	3.65%	✗	✗	-	-	✗
SCU	Low Rate Visa Credit Card	Visa	10.49%	\$30.00	-	2.00%	✗	✗	-	-	✗
St.George Bank	No Annual Fee Visa	Visa	20.49%	Nil	-	3.00%	✗	✗	-	-	✗
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	Visa	9.99%	\$84.00	-	2.00%	✗	✓	✓	\$0.00	✗



Travel Credit Cards 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.

Occasional Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★★											
Virgin Money	No Annual Fee Credit Card	Visa	18.99%	Nil	-	3.30%	✗	✗	-	-	✗
Westpac	55 Day Classic	Visa	19.84%	\$30.00	\$5,000.00	3.00%	✗	✗	-	-	✗
Westpac	Student Visa Card	Visa	20.45%	\$30.00	-	3.00%	✗	✗	-	-	✗
Woolworths Employees CU	Visa Credit Card	Visa	13.45%	\$25.00	-	2.50%	✗	✗	-	-	✗
★★★											
American Express	David Jones Card	American Express	20.74%	\$99.00	-	3.00%	✓	✗	-	-	✗
ANZ	Balance Visa	Visa	13.99%	\$79.00	-	3.00%	✓	✗	-	-	✗
ANZ	Frequent Flyer	AMEX/Visa	19.99%	\$95.00	-	3.00%	✓	✗	-	-	✗
ANZ	Low Rate	Mastercard	13.49%	\$58.00	-	3.00%	✗	✗	-	-	✗
ANZ	Low Rate Platinum	Mastercard	13.49%	\$99.00	-	3.00%	✗	✓	✓	\$250.00	✗
ANZ	Platinum	Visa	19.74%	\$87.00	\$20,000.00	3.00%	✗	✓	✓	\$250.00	✗
ANZ	Rewards	AMEX/Visa	18.79%	\$80.00	-	3.00%	✓	✗	-	-	✗
ANZ	Rewards Platinum	AMEX/Visa	18.79%	\$95.00	-	3.00%	✓	✓	✓	\$250.00	✗
ANZ	Rewards Travel Adventures Card	AMEX/Visa	20.24%	\$225.00	-	0.00%	✓	✓	✓	\$250.00	✓
Auswide Bank	Low Rate MasterCard	Mastercard	12.99%	\$49.00	-	3.40%	✗	✗	-	-	✗
Auswide Bank	Platinum MasterCard	Mastercard	20.24%	\$99.00	-	3.40%	✓	✓	✓	\$0.00	✗
Bank Australia	Platinum Rewards Visa Credit Card	Visa	18.24%	\$189.00	-	2.00%	✓	✓	✗	\$0.00	✗
Bank of Melbourne	Amplify Classic	Visa	19.49%	\$79.00	-	3.00%	✓	✗	-	-	✗



Travel Credit Cards 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.

Occasional Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access	
								Included	Return Ticket Required	Activation		
★★★												
Bank of Melbourne	Amplify Platinum	Visa	19.49%	\$99.00	-	3.00%	✓	✓	✓	\$500.00	✗	
Bank of Melbourne	Vertigo Platinum	Visa	12.74%	\$99.00	-	3.00%	✗	✓	✓	\$500.00	✗	
Bank of Melbourne	Vertigo Visa	Visa	13.24%	\$55.00	-	3.00%	✗	✗	-	-	✗	
Bank of Sydney	Visa Classic	Visa	11.99%	\$49.00	-	3.00%	✓	✗	-	-	✗	
Bank of Sydney	Visa Platinum	Visa	18.49%	\$129.00	-	3.00%	✓	✓	✓	\$500.00	✗	
BankSA	Amplify Classic	Visa	19.49%	\$79.00	-	3.00%	✓	✗	-	-	✗	
BankSA	Amplify Platinum	Visa	19.49%	\$99.00	-	3.00%	✓	✓	✓	\$500.00	✗	
BankSA	Vertigo Platinum	Visa	12.74%	\$99.00	-	3.00%	✗	✓	✓	\$500.00	✗	
BankSA	Vertigo Visa	Visa	13.24%	\$55.00	-	3.00%	✗	✗	-	-	✗	
Bankwest	More MasterCard	Mastercard	19.99%	\$70.00	-	2.95%	✓	✗	-	-	✗	
Bankwest	Zero MasterCard	Mastercard	17.99%	Nil	-	2.95%	✗	✗	-	-	✗	
bcu	Classic Visa Card	Visa	11.80%	\$40.00	-	3.65%	✗	✗	-	-	✗	
bcu	Rewarder Visa Card	Visa	16.80%	\$40.00	-	3.65%	✓	✗	-	-	✗	
Bendigo Bank	Basic Black MasterCard	Mastercard	12.24%	\$45.00	-	3.00%	✗	✗	-	-	✗	
Bendigo Bank	Basic Black Visa	Visa	12.24%	\$45.00	-	3.00%	✗	✗	-	-	✗	
Bendigo Bank	Platinum Visa	Visa	18.99%	\$119.00	-	3.00%	✓	✓	✓	\$0.00	✗	
Bendigo Bank	Ready Red MasterCard	Mastercard	19.74%	\$45.00	-	3.00%	✓	✗	-	-	✗	
Bendigo Bank	Ready Red Visa	Visa	19.74%	\$45.00	-	3.00%	✓	✗	-	-	✗	



Travel Credit Cards 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.

Occasional Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★											
Beyond Bank	Low Rate Visa Credit Card	Visa	12.49%	\$49.00	-	3.00%	✗	✗	-	-	✗
Big Sky Building Society	Cash Rewards Visa Card	Visa	16.58%	\$49.00	-	3.00%	✓	✗	-	-	✗
BOQ	Blue Visa	Visa	20.74%	\$60.00	-	3.40%	✓	✗	-	-	✗
BOQ	Low Rate Visa Card	Visa	13.49%	\$55.00	-	3.40%	✗	✗	-	-	✗
BOQ	Platinum Visa	Visa	20.74%	\$99.00	-	3.40%	✓	✓	✓	\$0.00	✗
Citi	Classic Card	Visa	20.99%	\$99.00	-	3.30%	✓	✗	-	-	✗
Citi	Clear Platinum Visa	Visa	14.99%	\$99.00	-	3.30%	✓	✗	-	-	✗
Coastline Credit Union	Visa Rewarder	Visa	17.00%	\$75.00	\$12,000.00	3.65%	✓	✗	-	-	✗
Coles	Low Rate Mastercard	Mastercard	9.99%	\$49.00	-	2.50%	✓	✗	-	-	✗
Coles	Low Rate Platinum MasterCard	Mastercard	9.99%	\$49.00	-	2.50%	✓	✗	-	-	✗
Commonwealth Bank	Gold Awards	AMEX/Mastercard	20.24%	\$119.00	-	3.00%	✓	✓	✗	-	✗
Commonwealth Bank	Low Fee Gold MasterCard	Mastercard	19.74%	\$89.00	\$10,000.00	3.00%	✗	✓	✗	-	✗
Commonwealth Bank	Low Fee MasterCard	Mastercard	19.74%	\$29.00	\$1,000.00	3.00%	✗	✗	-	-	✗
Commonwealth Bank	Low Rate Gold MasterCard	Mastercard	13.49%	\$89.00	-	3.00%	✗	✓	✗	-	✗
Commonwealth Bank	Low Rate MasterCard	Mastercard	13.49%	\$59.00	-	3.00%	✗	✗	-	-	✗
Commonwealth Bank	Standard Awards	AMEX/Mastercard	20.24%	\$59.00	-	3.00%	✓	✗	-	-	✗
Community First CU	Low Rate Visa Cred Card	Visa	8.99%	\$40.00	-	3.00%	✗	✗	-	-	✗
Community First CU	McGrath Pink Visa Card	Visa	8.99%	\$40.00	-	3.00%	✗	✗	-	-	✗



Travel Credit Cards 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.

Occasional Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★											
CUA	Low Rate Credit Card	Mastercard	11.99%	\$49.00	-	3.40%	✗	✗	-	-	✗
CUA	Platinum Credit Card	Mastercard	19.99%	\$149.00	-	3.40%	✓	✓	✗	\$500.00	✗
Defence Bank	True Blue Credit Card	Visa	11.74%	\$45.00	-	3.00%	✗	✗	-	-	✗
Diners Club Australia	Frequent Flyers Club Card	Diners Club	N/A	\$95.00	-	3.00%	✓	✓	✓	\$0.00	✓
Diners Club Australia	Personal Card	Diners Club	N/A	\$135.00	-	3.00%	✓	✓	✓	\$0.00	✓
G&C Mutual Bank	Low Rate Visa Credit Card	Visa	9.49%	\$50.00	-	2.85%	✗	✗	-	-	✗
Heritage Bank	Classic	Visa	16.75%	\$55.00	\$25,000.00	2.50%	✓	✗	-	-	✗
Heritage Bank	Platinum	Visa	16.75%	\$125.00	\$35,000.00	2.50%	✓	✓	✓	\$950.00	✗
HSBC	Platinum Credit Card	Visa	19.99%	\$149.00	\$6,000.00	3.00%	✓	✓	✓	\$0.00	✗
Hunter United	Visa Credit Card	Visa	11.99%	\$59.00	-	2.50%	✗	✗	-	-	✗
Hunter United	Visa Credit Card - Home Loan Bwrs	Visa	11.49%	\$59.00	-	2.50%	✗	✗	-	-	✗
IMB	Low Rate MasterCard	Mastercard	12.99%	\$49.00	-	3.40%	✗	✗	-	-	✗
Jetstar	MasterCard	Mastercard	14.99%	\$59.00	-	3.00%	✓	✗	-	-	✗
Latitude Financial Services	Gem Visa	Visa	22.99%	\$99.00	-	3.00%	✗	✗	-	-	✗
Latitude Financial Services	GO MasterCard	Mastercard	21.74%	\$59.40	-	3.00%	✓	✗	-	-	✗
Latitude Financial Services	MasterCard	Mastercard	23.50%	\$69.00	-	3.00%	✗	✗	-	-	✗
Macquarie Bank	RateSaver Card	Visa	15.95%	\$69.00	-	3.00%	✗	✗	-	-	✗
Myer	Myer Visa Card	Visa	20.69%	\$69.00	-	3.00%	✓	✗	-	-	✗



Travel Credit Cards 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.

Occasional Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★											
MyState	Low Rate MasterCard	Mastercard	12.99%	\$49.00	-	3.40%	✗	✗	-	-	✗
NAB	flybuys Rewards Card	Visa	19.99%	\$95.00	-	3.00%	✓	✓	✓	\$500.00	✗
NAB	Low Rate Card	Visa	13.99%	\$59.00	-	3.00%	✗	✗	-	-	✗
NAB	Premium Visa Card	Visa	19.74%	\$90.00	-	3.00%	✗	✓	✓	\$500.00	✗
NAB	Qantas Rewards Card	AMEX/Mastercard	19.99%	\$95.00	-	3.00%	✓	✗	-	-	✗
NAB	Velocity Rewards Card	AMEX/Visa	19.99%	\$95.00	-	3.00%	✓	✗	-	-	✗
NAB	Velocity Rewards Premium Card	AMEX/Visa	19.99%	\$150.00	-	3.00%	✓	✓	✓	\$500.00	✗
Northern Inland CU	Visa Credit Card	Visa	14.00%	\$40.00	-	3.00%	✗	✗	-	-	✗
P&N Bank	Classic Visa	Visa	11.49%	\$40.00	-	3.00%	✗	✗	-	-	✗
P&N Bank	Visa Platinum	Visa	11.49%	\$80.00	-	3.00%	✗	✓	✗	\$500.00	✗
People's Choice Credit Union	Visa Credit Card	Visa	12.95%	\$59.00	-	3.00%	✗	✗	-	-	✗
QBANK	Bluey Rewarder Card	Visa	17.24%	\$48.00	-	3.65%	✓	✗	-	-	✗
QT Mutual Bank	Low Rate MasterCard	Mastercard	12.99%	\$49.00	-	3.40%	✗	✗	-	-	✗
Queenslanders CU	Low Rate MyCard	Mastercard	12.99%	\$49.00	-	3.40%	✗	✗	-	-	✗
St.George Bank	Amplify Classic	Visa	19.49%	\$79.00	-	3.00%	✓	✗	-	-	✗
St.George Bank	Amplify Platinum	Visa	19.49%	\$99.00	-	3.00%	✓	✓	✓	\$500.00	✗
St.George Bank	Vertigo Platinum	Visa	12.74%	\$99.00	-	3.00%	✗	✓	✓	\$500.00	✗
St.George Bank	Vertigo Visa	Visa	13.24%	\$55.00	-	3.00%	✗	✗	-	-	✗



Travel Credit Cards 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.

Occasional Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★											
Summerland CU	Low Rate Card	Visa	11.99%	\$49.00	-	3.00%	✗	✗	-	-	✗
Summerland CU	Rewards Card	Visa	18.99%	\$79.00	-	3.00%	✓	✗	-	-	✗
Suncorp Bank	Gold Card	Visa	20.50%	\$120.00	-	3.40%	✓	✗	-	-	✗
Suncorp Bank	Standard Card	Visa	12.74%	\$55.00	-	3.40%	✗	✗	-	-	✗
Westpac	55 Day Platinum	Visa	19.84%	\$90.00	\$10,000.00	3.00%	✗	✓	✓	\$500.00	✗
Westpac	Altitude	AMEX/Visa	20.24%	\$100.00	-	3.00%	✓	✗	-	-	✗
Westpac	Altitude Platinum	AMEX/Visa	20.24%	\$150.00	-	3.00%	✓	✓	✓	\$500.00	✗
Westpac	Low Rate Visa Card	Visa	13.49%	\$59.00	-	3.00%	✗	✗	-	-	✗
Woolworths	Everyday Platinum Credit Card	Visa	19.99%	\$49.00	-	3.00%	✓	✗	-	-	✗
Woolworths	Qantas Platinum Credit Card	Visa	20.49%	\$139.00	-	3.00%	✓	✓	✓	\$0.00	✗
★★											
American Express	Platinum Edge Credit Card	American Express	20.74%	\$195.00	-	3.00%	✓	✓	✓	\$0.00	✗
American Express	Qantas Premium Card	American Express	20.74%	\$249.00	-	3.00%	✓	✓	✓	\$0.00	✓
Bank of Melbourne	Amplify Signature	Visa	19.49%	\$279.00	-	3.00%	✓	✓	✓	\$500.00	✓
BankSA	Amplify Signature	Visa	19.49%	\$279.00	-	3.00%	✓	✓	✓	\$500.00	✓
Bankwest	Breeze MasterCard	Mastercard	8.99%	\$89.00	-	2.95%	✗	✗	-	-	✗
Bankwest	Qantas Classic MasterCard	Mastercard	20.49%	\$100.00	-	2.95%	✓	✗	-	-	✗
Citi	Emirates World MasterCard	Mastercard	20.99%	\$299.00	-	3.40%	✓	✓	✓	\$0.00	✓



Travel Credit Cards 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.

Occasional Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★											
Citi	Platinum	Visa	20.99%	\$249.00	-	3.30%	✓	✓	✓	\$0.00	✗
Citi	Signature Rewards	Visa	20.99%	\$395.00	-	3.30%	✓	✓	✓	\$0.00	✓
Commonwealth Bank	Platinum Awards	AMEX/Mastercard	20.24%	\$249.00	-	3.00%	✓	✓	✗	-	✗
Diners Club Australia	Frequent Flyer Dual Card	Diners Club	N/A	\$260.00	-	3.00%	✓	✓	✗	\$0.00	✓
G&C Mutual Bank	Platinum Visa Credit Card	Visa	18.74%	\$249.00	-	2.85%	✓	✓	✓	\$0.00	✓
HSBC	Platinum Qantas Credit Card	Visa	19.99%	\$199.00	-	3.00%	✓	✓	✓	\$0.00	✗
IMB	Platinum MasterCard	Mastercard	20.24%	\$159.00	-	3.40%	✓	✓	✓	\$0.00	✗
Jetstar	Platinum MasterCard	Mastercard	19.99%	\$149.00	-	3.00%	✓	✓	✓	\$0.00	✗
Macquarie Bank	Black Card	American Express	20.70%	\$249.00	-	3.00%	✓	✓	✓	\$0.00	✗
Macquarie Bank	Hilton HHonors Platinum Card	Visa	20.70%	\$295.00	-	3.00%	✓	✓	✓	\$0.00	✗
Macquarie Bank	Platinum Card	Visa	20.70%	\$199.00	-	3.00%	✓	✓	✓	\$0.00	✗
MyState	Platinum MasterCard	Mastercard	20.24%	\$159.00	-	3.40%	✓	✓	✓	\$0.00	✗
NAB	Qantas Rewards Premium Card	AMEX/Visa	19.99%	\$250.00	-	3.00%	✓	✓	✓	\$500.00	✗
QT Mutual Bank	Platinum MyCard	Mastercard	20.24%	\$159.00	-	3.40%	✓	✓	✓	\$0.00	✗
Qudos Bank	Visa Platinum Credit Card	Visa	18.99%	\$195.00	-	3.65%	✓	✓	✓	\$0.00	✗
Queenslanders CU	Platinum MyCard	Mastercard	20.24%	\$159.00	-	3.40%	✓	✓	✓	\$0.00	✗
St.George Bank	Amplify Signature	Visa	19.49%	\$279.00	-	3.00%	✓	✓	✓	\$500.00	✓
Suncorp Bank	Platinum Card	Visa	20.74%	\$169.00	-	3.40%	✓	✓	✓	\$0.00	✗



Travel Credit Cards 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.

Occasional Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★											
Virgin Money	Virgin Aust Velocity Flyer Card	Visa	20.74%	\$129.00	-	3.30%	✓	✗	-	-	✗
Virgin Money	VirginAust Velocity High Flyer Card	Visa	20.74%	\$289.00	-	3.30%	✓	✓	✓	\$0.00	✓
Westpac	Altitude Black	AMEX/Mastercard	20.24%	\$395.00	-	3.00%	✓	✓	✓	\$500.00	✓
★											
American Express	David Jones Platinum Card	American Express	20.74%	\$295.00	-	3.00%	✓	✓	✓	\$0.00	✓
American Express	Qantas Ultimate Card	American Express	20.74%	\$450.00	-	3.00%	✓	✓	✓	\$0.00	✓
American Express	Velocity Platinum Card	American Express	20.74%	\$349.00	-	3.00%	✓	✓	✓	\$0.00	✓
ANZ	Frequent Flyer Black	AMEX/Visa	19.99%	\$425.00	-	3.00%	✓	✓	✓	\$250.00	✓
ANZ	Frequent Flyer Platinum	AMEX/Visa	19.99%	\$295.00	-	3.00%	✓	✓	✓	\$250.00	✗
ANZ	Rewards Black	AMEX/Visa	18.79%	\$375.00	-	3.00%	✓	✓	✓	\$250.00	✓
Citi	Prestige	Visa	20.99%	\$700.00	-	3.30%	✓	✓	✓	\$0.00	✓
Citi	Qantas Signature	Visa	20.99%	\$395.00	-	3.30%	✓	✓	✓	\$0.00	✓
Commonwealth Bank	Diamond Awards	AMEX/Mastercard	20.24%	\$349.00	-	3.00%	✓	✓	✗	-	✗
Diners Club Australia	Personal Dual Card	Diners Club	N/A	\$389.00	-	3.00%	✓	✓	✗	\$0.00	✓



Travel Credit Cards 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.

Regular Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★★★ "Outstanding Value"											
ANZ	Rewards Platinum	AMEX/Visa	18.79%	\$95.00	-	3.00%	✓	✓	✓	\$250.00	✗
ANZ	Rewards Travel Adventures Card	AMEX/Visa	20.24%	\$225.00	-	0.00%	✓	✓	✓	\$250.00	✓
Bank Australia	Platinum Rewards Visa Credit Card	Visa	18.24%	\$189.00	-	2.00%	✓	✓	✗	\$0.00	✗
Bank of Melbourne	Amplify Platinum	Visa	19.49%	\$99.00	-	3.00%	✓	✓	✓	\$500.00	✗
Bank of Melbourne	Amplify Signature	Visa	19.49%	\$279.00	-	3.00%	✓	✓	✓	\$500.00	✓
BankSA	Amplify Platinum	Visa	19.49%	\$99.00	-	3.00%	✓	✓	✓	\$500.00	✗
BankSA	Amplify Signature	Visa	19.49%	\$279.00	-	3.00%	✓	✓	✓	\$500.00	✓
BankVic	Visa Gold credit card	Visa	16.95%	\$50.00	-	2.00%	✓	✓	✓	\$0.00	✗
Bankwest	Breeze Platinum MasterCard	Mastercard	8.99%	\$99.00	-	0.00%	✗	✓	✓	\$500.00	✗
Bankwest	More Platinum MasterCard	Mastercard	19.99%	\$130.00	-	0.00%	✓	✓	✓	\$500.00	✗
Bankwest	Qantas Platinum MasterCard	Mastercard	20.49%	\$160.00	-	0.00%	✓	✓	✓	\$500.00	✗
Bankwest	Zero Platinum MasterCard	Mastercard	17.99%	Nil	-	0.00%	✗	✓	✓	\$500.00	✗
Coles	Rewards MasterCard	Mastercard	19.99%	\$89.00	-	0.00%	✓	✗	-	-	✗
Coles	Rewards Platinum MasterCard	Mastercard	19.99%	\$89.00	-	0.00%	✓	✗	-	-	✗
HSBC	Platinum Credit Card	Visa	19.99%	\$149.00	\$6,000.00	3.00%	✓	✓	✓	\$0.00	✗
NAB	Velocity Rewards Premium Card	AMEX/Visa	19.99%	\$150.00	-	3.00%	✓	✓	✓	\$500.00	✗
St.George Bank	Amplify Platinum	Visa	19.49%	\$99.00	-	3.00%	✓	✓	✓	\$500.00	✗
St.George Bank	Amplify Signature	Visa	19.49%	\$279.00	-	3.00%	✓	✓	✓	\$500.00	✓



Travel Credit Cards 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.

Regular Traveller											
Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★★★ "Outstanding Value"											
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	Visa	9.99%	\$84.00	-	2.00%	✗	✓	✓	\$0.00	✗
Westpac	55 Day Platinum	Visa	19.84%	\$90.00	\$10,000.00	3.00%	✗	✓	✓	\$500.00	✗
★★★★											
American Express	Essential Credit Card	American Express	14.99%	Nil	-	3.00%	✓	✗	-	-	✗
American Express	Qantas Discovery Card	American Express	20.74%	Nil	-	3.00%	✓	✗	-	-	✓
American Express	Velocity Escape Card	American Express	20.74%	Nil	-	3.00%	✓	✗	-	-	✗
Australian Military Bank	Low Rate Visa Card	Visa	10.99%	\$49.00	-	2.00%	✗	✗	-	-	✗
B&E Personal Banking	Visa Credit Card	Visa	12.99%	\$39.00	\$8,000.00	1.25%	✗	✗	-	-	✗
Bank Australia	Low Rate Visa CreditCard	Visa	9.39%	\$59.00	-	2.00%	✗	✗	-	-	✗
Bank Australia	Visa Credit Card	Visa	12.39%	Nil	-	2.00%	✗	✗	-	-	✗
Bank of Sydney	Visa Platinum	Visa	18.49%	\$129.00	-	3.00%	✓	✓	✓	\$500.00	✗
BankVic	Visa Silver credit card	Visa	11.95%	Nil	-	2.00%	✗	✗	-	-	✗
BOQ	Platinum Visa	Visa	20.74%	\$99.00	-	3.40%	✓	✓	✓	\$0.00	✗
Commonwealth Bank	Gold Awards	AMEX/Mastercard	20.24%	\$119.00	-	3.00%	✓	✓	✗	-	✗
Diners Club Australia	Frequent Flyers Club Card	Diners Club	N/A	\$95.00	-	3.00%	✓	✓	✓	\$0.00	✓
First Option Credit Union	Cash Rewards Visa Credit Card	Visa	15.99%	\$36.00	-	2.00%	✓	✗	-	-	✗
First Option Credit Union	Low Rate Visa Credit Card	Visa	13.49%	\$18.00	-	2.00%	✗	✗	-	-	✗
First Option Credit Union	Smart Start Credit Card (18-24yrs)	Visa	10.49%	Nil	-	2.00%	✗	✗	-	-	✗

Report Date: August, 2016. (All information is correct as at August, 2016) * Rate as at 2nd August, 2016.

Travel Credit Cards Star Ratings 2016 - Page 13

** Currency Conversion Fees applying to card purchases only. Additional fees may apply to cash advances.



Travel Credit Cards 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.

Regular Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★★											
Heritage Bank	Gold Low Rate	Visa	11.80%	Nil	-	2.50%	✗	✗	-	-	✗
Horizon Credit Union	Visa Credit Card	Visa	12.95%	Nil	-	1.95%	✗	✗	-	-	✗
HSBC	Platinum Qantas Credit Card	Visa	19.99%	\$199.00	-	3.00%	✓	✓	✓	\$0.00	✗
Hume Bank	Clear	Visa	17.95%	\$30.00	\$8,000.00	2.85%	✓	✗	-	-	✗
Intech Credit Union	Titanium Visa 55	Visa	9.99%	\$46.00	-	2.00%	✗	✗	-	-	✗
Latitude Financial Services	28 Degrees Platinum MasterCard	Mastercard	21.99%	Nil	-	0.00%	✗	✗	-	-	✗
Macquarie Credit Union	Visa Credit Card	Visa	13.54%	\$15.00	-	2.00%	✗	✗	-	-	✗
Myer	Myer Visa Card	Visa	20.69%	\$69.00	-	3.00%	✓	✗	-	-	✗
NAB	flybuys Rewards Card	Visa	19.99%	\$95.00	-	3.00%	✓	✓	✓	\$500.00	✗
Newcastle Permanent	Value+ Credit Card	Visa	11.49%	\$49.00	-	2.00%	✗	✗	-	-	✗
Quay Credit Union	Visa Credit Card	Visa	7.99%	\$36.00	-	2.00%	✗	✗	-	-	✗
SCU	Low Rate Visa Credit Card	Visa	10.49%	\$30.00	-	2.00%	✗	✗	-	-	✗
Select Encompass Credit Union	Visa Credit Card	Visa	10.99%	\$30.00	-	2.00%	✗	✗	-	-	✗
SERVICE ONE Alliance Bank	Visa	Visa	15.25%	Nil	-	2.00%	✗	✗	-	-	✗
Summerland CU	Rewards Card	Visa	18.99%	\$79.00	-	3.00%	✓	✗	-	-	✗
Teachers Mutual Bank	Teachers Credit Card	Visa	11.50%	Nil	-	2.45%	✗	✗	-	-	✗
UniBank	Visa Credit Card	Visa	11.50%	Nil	-	2.45%	✗	✗	-	-	✗
Victoria Teachers Mutual Bank	Visa Classic Credit Card	Visa	12.94%	Nil	-	2.00%	✗	✗	-	-	✗



Travel Credit Cards 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.

Regular Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★★											
Westpac	Altitude	AMEX/Visa	20.24%	\$100.00	-	3.00%	✓	✗	-	-	✗
Westpac	Altitude Platinum	AMEX/Visa	20.24%	\$150.00	-	3.00%	✓	✓	✓	\$500.00	✗
Woolworths	Qantas Platinum Credit Card	Visa	20.49%	\$139.00	-	3.00%	✓	✓	✓	\$0.00	✗
Woolworths Employees CU	Visa Credit Card	Visa	13.45%	\$25.00	-	2.50%	✗	✗	-	-	✗
★★★											
American Express	David Jones Card	American Express	20.74%	\$99.00	-	3.00%	✓	✗	-	-	✗
American Express	Platinum Edge Credit Card	American Express	20.74%	\$195.00	-	3.00%	✓	✓	✓	\$0.00	✗
ANZ	Balance Visa	Visa	13.99%	\$79.00	-	3.00%	✓	✗	-	-	✗
ANZ	First	Visa	19.74%	\$30.00	-	3.00%	✗	✗	-	-	✗
ANZ	Frequent Flyer	AMEX/Visa	19.99%	\$95.00	-	3.00%	✓	✗	-	-	✗
ANZ	Frequent Flyer Platinum	AMEX/Visa	19.99%	\$295.00	-	3.00%	✓	✓	✓	\$250.00	✗
ANZ	Platinum	Visa	19.74%	\$87.00	\$20,000.00	3.00%	✗	✓	✓	\$250.00	✗
ANZ	Rewards	AMEX/Visa	18.79%	\$80.00	-	3.00%	✓	✗	-	-	✗
ANZ	Rewards Black	AMEX/Visa	18.79%	\$375.00	-	3.00%	✓	✓	✓	\$250.00	✓
Auswide Bank	Platinum MasterCard	Mastercard	20.24%	\$99.00	-	3.40%	✓	✓	✓	\$0.00	✗
Bank of Melbourne	Amplify Classic	Visa	19.49%	\$79.00	-	3.00%	✓	✗	-	-	✗
Bank of Melbourne	No Annual Fee Visa	Visa	20.49%	Nil	-	3.00%	✗	✗	-	-	✗
Bank of Melbourne	Vertigo Platinum	Visa	12.74%	\$99.00	-	3.00%	✗	✓	✓	\$500.00	✗



Travel Credit Cards 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.

Regular Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★											
Bank of Melbourne	Vertigo Visa	Visa	13.24%	\$55.00	-	3.00%	✗	✗	-	-	✗
Bank of Sydney	Visa Classic	Visa	11.99%	\$49.00	-	3.00%	✓	✗	-	-	✗
BankSA	Amplify Classic	Visa	19.49%	\$79.00	-	3.00%	✓	✗	-	-	✗
BankSA	No Annual Fee Visa	Visa	20.49%	Nil	-	3.00%	✗	✗	-	-	✗
BankSA	Vertigo Platinum	Visa	12.74%	\$99.00	-	3.00%	✗	✓	✓	\$500.00	✗
BankSA	Vertigo Visa	Visa	13.24%	\$55.00	-	3.00%	✗	✗	-	-	✗
bcu	Rewarder Visa Card	Visa	16.80%	\$40.00	-	3.65%	✓	✗	-	-	✗
Bendigo Bank	Basic Black Visa	Visa	12.24%	\$45.00	-	3.00%	✗	✗	-	-	✗
Bendigo Bank	Platinum Visa	Visa	18.99%	\$119.00	-	3.00%	✓	✓	✓	\$0.00	✗
Bendigo Bank	Ready Red Visa	Visa	19.74%	\$45.00	-	3.00%	✓	✗	-	-	✗
Bendigo Bank	RSPCA Rescue Rewards	Visa	19.64%	\$24.00	-	3.00%	✓	✗	-	-	✗
Bendigo Bank	RSPCA Rescue Visa	Visa	15.49%	\$24.00	-	3.00%	✗	✗	-	-	✗
Beyond Bank	Low Rate Visa Credit Card	Visa	12.49%	\$49.00	-	3.00%	✗	✗	-	-	✗
Big Sky Building Society	Cash Rewards Visa Card	Visa	16.58%	\$49.00	-	3.00%	✓	✗	-	-	✗
Big Sky Building Society	Low Rate Visa Card	Visa	11.99%	\$29.00	-	3.00%	✗	✗	-	-	✗
BOQ	Blue Visa	Visa	20.74%	\$60.00	-	3.40%	✓	✗	-	-	✗
Citi	Classic Card	Visa	20.99%	\$99.00	-	3.30%	✓	✗	-	-	✗
Citi	Emirates World MasterCard	Mastercard	20.99%	\$299.00	-	3.40%	✓	✓	✓	\$0.00	✓



Travel Credit Cards 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.

Regular Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★											
Citi	Platinum	Visa	20.99%	\$249.00	-	3.30%	✓	✓	✓	\$0.00	✗
Citi	Prestige	Visa	20.99%	\$700.00	-	3.30%	✓	✓	✓	\$0.00	✓
Citi	Qantas Signature	Visa	20.99%	\$395.00	-	3.30%	✓	✓	✓	\$0.00	✓
Citi	Signature Rewards	Visa	20.99%	\$395.00	-	3.30%	✓	✓	✓	\$0.00	✓
Citi	Simplicity	Visa	19.99%	Nil	-	3.30%	✓	✗	-	-	✗
Coles	Low Rate Mastercard	Mastercard	9.99%	\$49.00	-	2.50%	✓	✗	-	-	✗
Coles	Low Rate Platinum MasterCard	Mastercard	9.99%	\$49.00	-	2.50%	✓	✗	-	-	✗
Coles	No Annual Fee MasterCard	Mastercard	19.99%	Nil	-	2.50%	✓	✗	-	-	✗
Coles	No Annual Fee Platinum MasterCard	Mastercard	19.99%	Nil	-	2.50%	✓	✗	-	-	✗
Commonwealth Bank	Diamond Awards	AMEX/Mastercard	20.24%	\$349.00	-	3.00%	✓	✓	✗	-	✗
Commonwealth Bank	Low Fee Gold MasterCard	Mastercard	19.74%	\$89.00	\$10,000.00	3.00%	✗	✓	✗	-	✗
Commonwealth Bank	Low Rate Gold MasterCard	Mastercard	13.49%	\$89.00	-	3.00%	✗	✓	✗	-	✗
Commonwealth Bank	Platinum Awards	AMEX/Mastercard	20.24%	\$249.00	-	3.00%	✓	✓	✗	-	✗
Commonwealth Bank	Standard Awards	AMEX/Mastercard	20.24%	\$59.00	-	3.00%	✓	✗	-	-	✗
Community First CU	Low Rate Visa Cred Card	Visa	8.99%	\$40.00	-	3.00%	✗	✗	-	-	✗
Community First CU	McGrath Pink Visa Card	Visa	8.99%	\$40.00	-	3.00%	✗	✗	-	-	✗
CUA	Platinum Credit Card	Mastercard	19.99%	\$149.00	-	3.40%	✓	✓	✗	\$500.00	✗
Defence Bank	True Blue Credit Card	Visa	11.74%	\$45.00	-	3.00%	✗	✗	-	-	✗



Travel Credit Cards 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.

Regular Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★											
Diners Club Australia	Frequent Flyer Dual Card	Diners Club	N/A	\$260.00	-	3.00%	✓	✓	✗	\$0.00	✓
Diners Club Australia	Personal Card	Diners Club	N/A	\$135.00	-	3.00%	✓	✓	✓	\$0.00	✓
Diners Club Australia	Personal Dual Card	Diners Club	N/A	\$389.00	-	3.00%	✓	✓	✗	\$0.00	✓
ECU Australia	Low Rate Visa Credit Card	Visa	10.95%	\$48.00	-	2.50%	✗	✗	-	-	✗
G&C Mutual Bank	Low Rate Visa Credit Card	Visa	9.49%	\$50.00	-	2.85%	✗	✗	-	-	✗
G&C Mutual Bank	Platinum Visa Credit Card	Visa	18.74%	\$249.00	-	2.85%	✓	✓	✓	\$0.00	✓
Heritage Bank	Classic	Visa	16.75%	\$55.00	\$25,000.00	2.50%	✓	✗	-	-	✗
Heritage Bank	Platinum	Visa	16.75%	\$125.00	\$35,000.00	2.50%	✓	✓	✓	\$950.00	✗
Holiday Coast CU	Light Visa Credit Card	Visa	11.99%	\$25.00	-	2.50%	✗	✗	-	-	✗
HSBC	Credit Card	Visa	17.99%	Nil	-	3.00%	✓	✗	-	-	✗
Hume Bank	Value	Visa	13.15%	Nil	-	2.85%	✗	✗	-	-	✗
Hunter United	Visa Credit Card	Visa	11.99%	\$59.00	-	2.50%	✗	✗	-	-	✗
Hunter United	Visa Credit Card - Home Loan Bwrs	Visa	11.49%	\$59.00	-	2.50%	✗	✗	-	-	✗
Jetstar	Platinum MasterCard	Mastercard	19.99%	\$149.00	-	3.00%	✓	✓	✓	\$0.00	✗
Macquarie Bank	Platinum Card	Visa	20.70%	\$199.00	-	3.00%	✓	✓	✓	\$0.00	✗
Macquarie Bank	RateSaver Card	Visa	15.95%	\$69.00	-	3.00%	✗	✗	-	-	✗
ME Bank	frank credit card	Mastercard	9.99%	Nil	-	2.50%	✗	✗	-	-	✗
NAB	Low Fee Visa Card	Visa	19.74%	\$30.00	-	3.00%	✗	✗	-	-	✗



Travel Credit Cards 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.

Regular Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★											
NAB	Low Rate Card	Visa	13.99%	\$59.00	-	3.00%	✗	✗	-	-	✗
NAB	Premium Visa Card	Visa	19.74%	\$90.00	-	3.00%	✗	✓	✓	\$500.00	✗
NAB	Qantas Rewards Card	AMEX/Mastercard	19.99%	\$95.00	-	3.00%	✓	✗	-	-	✗
NAB	Qantas Rewards Premium Card	AMEX/Visa	19.99%	\$250.00	-	3.00%	✓	✓	✓	\$500.00	✗
NAB	Velocity Rewards Card	AMEX/Visa	19.99%	\$95.00	-	3.00%	✓	✗	-	-	✗
Northern Inland CU	Visa Credit Card	Visa	14.00%	\$40.00	-	3.00%	✗	✗	-	-	✗
P&N Bank	Classic Visa	Visa	11.49%	\$40.00	-	3.00%	✗	✗	-	-	✗
P&N Bank	Visa Platinum	Visa	11.49%	\$80.00	-	3.00%	✗	✓	✗	\$500.00	✗
People's Choice Credit Union	Visa Credit Card	Visa	12.95%	\$59.00	-	3.00%	✗	✗	-	-	✗
Police Bank	Visa Credit Card	Visa	10.76%	\$30.00	-	3.00%	✗	✗	-	-	✗
QBANK	Bluey Card	Visa	13.24%	Nil	-	3.65%	✗	✗	-	-	✗
QBANK	Bluey Rewarder Card	Visa	17.24%	\$48.00	-	3.65%	✓	✗	-	-	✗
Qudos Bank	Lifestyle	Visa	12.34%	Nil	-	3.65%	✗	✗	-	-	✗
Qudos Bank	Lifestyle Plus	Visa	15.85%	Nil	-	3.65%	✗	✗	-	-	✗
Qudos Bank	Visa Platinum Credit Card	Visa	18.99%	\$195.00	-	3.65%	✓	✓	✓	\$0.00	✗
St.George Bank	Amplify Classic	Visa	19.49%	\$79.00	-	3.00%	✓	✗	-	-	✗
St.George Bank	No Annual Fee Visa	Visa	20.49%	Nil	-	3.00%	✗	✗	-	-	✗
St.George Bank	Vertigo Platinum	Visa	12.74%	\$99.00	-	3.00%	✗	✓	✓	\$500.00	✗



Travel Credit Cards 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.

Regular Traveller											
Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★★											
St.George Bank	Vertigo Visa	Visa	13.24%	\$55.00	-	3.00%	✗	✗	-	-	✗
Summerland CU	Low Rate Card	Visa	11.99%	\$49.00	-	3.00%	✗	✗	-	-	✗
Suncorp Bank	Platinum Card	Visa	20.74%	\$169.00	-	3.40%	✓	✓	✓	\$0.00	✗
Virgin Money	No Annual Fee Credit Card	Visa	18.99%	Nil	-	3.30%	✗	✗	-	-	✗
Virgin Money	Virgin Aust Velocity Flyer Card	Visa	20.74%	\$129.00	-	3.30%	✓	✗	-	-	✗
Virgin Money	VirginAust Velocity High Flyer Card	Visa	20.74%	\$289.00	-	3.30%	✓	✓	✓	\$0.00	✓
Westpac	55 Day Classic	Visa	19.84%	\$30.00	\$5,000.00	3.00%	✗	✗	-	-	✗
Westpac	Altitude Black	AMEX/Mastercard	20.24%	\$395.00	-	3.00%	✓	✓	✓	\$500.00	✓
Westpac	Low Rate Visa Card	Visa	13.49%	\$59.00	-	3.00%	✗	✗	-	-	✗
Westpac	Student Visa Card	Visa	20.45%	\$30.00	-	3.00%	✗	✗	-	-	✗
Woolworths	Everyday Platinum Credit Card	Visa	19.99%	\$49.00	-	3.00%	✓	✗	-	-	✗
★★											
American Express	David Jones Platinum Card	American Express	20.74%	\$295.00	-	3.00%	✓	✓	✓	\$0.00	✓
American Express	Qantas Premium Card	American Express	20.74%	\$249.00	-	3.00%	✓	✓	✓	\$0.00	✓
American Express	Qantas Ultimate Card	American Express	20.74%	\$450.00	-	3.00%	✓	✓	✓	\$0.00	✓
American Express	Velocity Platinum Card	American Express	20.74%	\$349.00	-	3.00%	✓	✓	✓	\$0.00	✓
ANZ	Frequent Flyer Black	AMEX/Visa	19.99%	\$425.00	-	3.00%	✓	✓	✓	\$250.00	✓
ANZ	Low Rate Platinum	Mastercard	13.49%	\$99.00	-	3.00%	✗	✓	✓	\$250.00	✗



Travel Credit Cards 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.

Regular Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★											
Bankwest	More MasterCard	Mastercard	19.99%	\$70.00	-	2.95%	✓	✗	-	-	✗
Bankwest	Qantas Classic MasterCard	Mastercard	20.49%	\$100.00	-	2.95%	✓	✗	-	-	✗
Bankwest	Zero MasterCard	Mastercard	17.99%	Nil	-	2.95%	✗	✗	-	-	✗
bcu	Classic Visa Card	Visa	11.80%	\$40.00	-	3.65%	✗	✗	-	-	✗
Bendigo Bank	Basic Black MasterCard	Mastercard	12.24%	\$45.00	-	3.00%	✗	✗	-	-	✗
Bendigo Bank	Ready Red MasterCard	Mastercard	19.74%	\$45.00	-	3.00%	✓	✗	-	-	✗
BOQ	Low Rate Visa Card	Visa	13.49%	\$55.00	-	3.40%	✗	✗	-	-	✗
Citi	Clear Platinum Visa	Visa	14.99%	\$99.00	-	3.30%	✓	✗	-	-	✗
Coastline Credit Union	Visa Rewarder	Visa	17.00%	\$75.00	\$12,000.00	3.65%	✓	✗	-	-	✗
Commonwealth Bank	Low Fee MasterCard	Mastercard	19.74%	\$29.00	\$1,000.00	3.00%	✗	✗	-	-	✗
IMB	Platinum MasterCard	Mastercard	20.24%	\$159.00	-	3.40%	✓	✓	✓	\$0.00	✗
Jetstar	MasterCard	Mastercard	14.99%	\$59.00	-	3.00%	✓	✗	-	-	✗
Latitude Financial Services	Gem Visa	Visa	22.99%	\$99.00	-	3.00%	✗	✗	-	-	✗
Latitude Financial Services	GO MasterCard	Mastercard	21.74%	\$59.40	-	3.00%	✓	✗	-	-	✗
Macquarie Bank	Black Card	American Express	20.70%	\$249.00	-	3.00%	✓	✓	✓	\$0.00	✗
Macquarie Bank	Hilton HHonors Platinum Card	Visa	20.70%	\$295.00	-	3.00%	✓	✓	✓	\$0.00	✗
MyState	Platinum MasterCard	Mastercard	20.24%	\$159.00	-	3.40%	✓	✓	✓	\$0.00	✗
QT Mutual Bank	Platinum MyCard	Mastercard	20.24%	\$159.00	-	3.40%	✓	✓	✓	\$0.00	✗



Travel Credit Cards 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.

Regular Traveller

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes Lounge Access
								Included	Return Ticket Required	Activation	
★★											
Queenslanders CU	Platinum MyCard	Mastercard	20.24%	\$159.00	-	3.40%	✓	✓	✓	\$0.00	✗
Suncorp Bank	Gold Card	Visa	20.50%	\$120.00	-	3.40%	✓	✗	-	-	✗
Suncorp Bank	Standard Card	Visa	12.74%	\$55.00	-	3.40%	✗	✗	-	-	✗
★											
ANZ	Low Rate	Mastercard	13.49%	\$58.00	-	3.00%	✗	✗	-	-	✗
Auswide Bank	Low Rate MasterCard	Mastercard	12.99%	\$49.00	-	3.40%	✗	✗	-	-	✗
Bankwest	Breeze MasterCard	Mastercard	8.99%	\$89.00	-	2.95%	✗	✗	-	-	✗
Commonwealth Bank	Low Rate MasterCard	Mastercard	13.49%	\$59.00	-	3.00%	✗	✗	-	-	✗
CUA	Low Rate Credit Card	Mastercard	11.99%	\$49.00	-	3.40%	✗	✗	-	-	✗
IMB	Low Rate MasterCard	Mastercard	12.99%	\$49.00	-	3.40%	✗	✗	-	-	✗
Latitude Financial Services	MasterCard	Mastercard	23.50%	\$69.00	-	3.00%	✗	✗	-	-	✗
MyState	Low Rate MasterCard	Mastercard	12.99%	\$49.00	-	3.40%	✗	✗	-	-	✗
QT Mutual Bank	Low Rate MasterCard	Mastercard	12.99%	\$49.00	-	3.40%	✗	✗	-	-	✗
Queenslanders CU	Low Rate MyCard	Mastercard	12.99%	\$49.00	-	3.40%	✗	✗	-	-	✗