



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.

Low Rate

Company

Product

★★★★★

"Outstanding Value"

Bank Australia	Low Rate Visa CreditCard
Community First CU	Low Rate Visa Cred Card
Community First CU	McGrath Pink Visa Card
G&C Mutual Bank	Low Rate Visa Credit Card
Northern Inland CU	Low Rate Visa Credit Card
Police Bank	Visa Credit Card
SCU	Low Rate Visa Credit Card
Select Encompass Credit Union	Visa Credit Card
Teachers Mutual Bank	Teachers Credit Card
UniBank	Visa Credit Card
Victoria Teachers Mutual Bank	Visa Platinum Credit Card
Woolworths Employees CU	Low Rate Credit Card

☆

"Rising Star"

My Credit Union	Low Rate Visa
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★★★★★

Australian Military Bank	Low Rate Visa Card
Bank Australia	Visa Credit Card
Bank of Sydney	Visa Classic
BankVic	Visa Silver credit card
Bankwest	Breeze MasterCard
Bankwest	Breeze Platinum MasterCard
bcu	Classic Visa Card
Bendigo Bank	Basic Black MasterCard
Coles	Low Rate Mastercard
Coles	Low Rate Platinum MasterCard
CUA	Low Rate Credit Card
Defence Bank	True Blue Credit Card
First Option Credit Union	Low Rate Visa Credit Card
Heritage Bank	Gold Low Rate
Holiday Coast CU	Light Visa Credit Card
ME	frank credit card



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Low Rate

Company

Product

★★★★

Newcastle Permanent	Value+ Credit Card
P&N Bank	Classic Visa
P&N Bank	Visa Platinum
People's Choice Credit Union	Visa Credit Card
QBANK	Bluey Card
Qudos Bank	Lifestyle
Summerland Credit Union	Low Rate Card
Victoria Teachers Mutual Bank	Visa Classic Credit Card

★★★

American Express	Essential Credit Card
ANZ	First
ANZ	Frequent Flyer
ANZ	Low Rate
ANZ	Low Rate Platinum
ANZ	Platinum
ANZ	Rewards
ANZ	Rewards Platinum
Auswide Bank	Low Rate MasterCard
B&E Personal Banking	Visa Credit Card
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Amplify Classic
Bank of Melbourne	Amplify Classic - Qantas Points option
Bank of Melbourne	Amplify Platinum
Bank of Melbourne	Amplify Platinum - Qantas Points option
Bank of Melbourne	No Annual Fee Visa
Bank of Melbourne	Vertigo Platinum
Bank of Melbourne	Vertigo Visa
Bank of Sydney	Visa Platinum
BankSA	Amplify Classic
BankSA	Amplify Classic - Qantas Points option
BankSA	Amplify Platinum



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Low Rate

Company

Product

★★★

BankSA	Amplify Platinum - Qantas Points option
BankSA	No Annual Fee Visa
BankSA	Vertigo Platinum
BankSA	Vertigo Visa
BankVic	Visa Gold credit card
Bankwest	Zero MasterCard
Bankwest	Zero Platinum MasterCard
Bendigo Bank	Platinum Visa
Bendigo Bank	Ready Red MasterCard
Bendigo Bank	RSPCA Rescue Rewards
Bendigo Bank	RSPCA Rescue Visa
Beyond Bank	Low Rate Visa Credit Card
BOQ	Low Rate Visa Card
Citi	Clear Platinum Visa
Citi	Simplicity
Coles	No Annual Fee MasterCard
Coles	No Annual Fee Platinum MasterCard
Coles	Rewards MasterCard
Coles	Rewards Platinum MasterCard
Commonwealth Bank	Gold Awards
Commonwealth Bank	Low Fee Gold MasterCard
Commonwealth Bank	Low Fee MasterCard
Commonwealth Bank	Low Rate Gold MasterCard
Commonwealth Bank	Low Rate MasterCard
Commonwealth Bank	Standard Awards - Qantas Points option
ECU Australia	Low Rate Visa Credit Card
First Option Credit Union	Cash Rewards Visa Credit Card
Heritage Bank	Classic
Heritage Bank	Platinum
Horizon Credit Union	Visa Credit Card
HSBC	Credit Card



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Low Rate

Company

Product

★ ★ ★

HSBC	Platinum Credit Card
Hunter United	Visa Credit Card
Hunter United	Visa Credit Card - Home Loan Bwrs
IMB	Low Rate MasterCard
Jetstar	MasterCard
Latitude Financial Services	28 Degrees Platinum MasterCard
Macquarie Bank	RateSaver Card
Macquarie Credit Union	Visa Credit Card
Myer	Myer Visa Card
MyState	Low Rate MasterCard
NAB	flybuys Rewards Card
NAB	Low Fee Visa Card
NAB	Low Rate Card
NAB	Premium Visa Card
NAB	Qantas Rewards Card
NAB	Velocity Rewards Card
Northern Inland CU	Visa Classic Credit Card
QBANK	Bluey Rewarder Card
QT Mutual Bank	Low Rate MasterCard
Qudos Bank	Lifestyle Plus
Queenslanders CU	Low Rate MyCard
SERVICE ONE Alliance Bank	Visa
St.George Bank	Amplify Classic - Qantas Points option
St.George Bank	Amplify Platinum
St.George Bank	No Annual Fee Visa
St.George Bank	Vertigo Platinum
St.George Bank	Vertigo Visa
Summerland Credit Union	Rewards Card
Suncorp Bank	Clear Options Standard Card
Virgin Money	No Annual Fee Credit Card
Westpac	55 Day Classic



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Low Rate

Company

Product

★ ★ ★

Westpac	55 Day Platinum
Westpac	Altitude - Qantas Points option
Westpac	Altitude Platinum - Qantas Points option
Westpac	Low Rate Visa Card
Woolworths Employees CU	Visa Credit Card

★ ★

American Express	Platinum Edge Credit Card
American Express	Qantas Discovery Card
American Express	Velocity Escape Card
ANZ	Rewards Travel Adventures Card
Auswide Bank	Platinum MasterCard
Bankwest	More MasterCard
Bankwest	More Platinum MasterCard
Bankwest	Qantas Classic MasterCard - Qantas Points Option
Bankwest	Qantas Platinum MasterCard - Qantas Points Option
BOQ	Blue Visa
Citi	Classic Card
Citi	Platinum
Commonwealth Bank	Platinum Awards - Qantas Points option
CUA	Platinum Credit Card
G&C Mutual Bank	Platinum Visa Credit Card
HSBC	Platinum Qantas Credit Card
IMB	Platinum MasterCard
Jetstar	Platinum MasterCard - Qantas Points option
Latitude Financial Services	Gem Visa
Latitude Financial Services	GO MasterCard
Latitude Financial Services	MasterCard
Macquarie Bank	Hilton HHonors Platinum Card
Macquarie Bank	Platinum Card - Macquarie Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
MyState	Platinum MasterCard



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Low Rate

Company

Product

★★

NAB	Velocity Rewards Premium Card
QT Mutual Bank	Platinum MyCard
Qudos Bank	Visa Platinum Credit Card
Queenslanders CU	Platinum MyCard
Suncorp Bank	Clear Options Gold Card
Suncorp Bank	Clear Options Platinum Card
Virgin Money	Virgin Aust Velocity Flyer Card
Woolworths	Everyday Platinum Credit Card
Woolworths	Qantas Platinum Credit Card

★

American Express	David Jones Card
American Express	David Jones Platinum Card
American Express	Explorer Credit Card
American Express	Qantas Premium Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
ANZ	Frequent Flyer Platinum
BOQ	Platinum Visa
NAB	Qantas Rewards Premium Card



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Low Fee

Company

Product

★★★★★

"Outstanding Value"

American Express	Essential Credit Card
Bank Australia	Visa Credit Card
BankVic	Visa Silver credit card
Bankwest	Zero Platinum MasterCard
Heritage Bank	Gold Low Rate
Horizon Credit Union	Visa Credit Card
ME	frank credit card
Northern Inland CU	Low Rate Visa Credit Card
QBANK	Bluey Card
Qudos Bank	Lifestyle
Qudos Bank	Lifestyle Plus
Teachers Mutual Bank	Teachers Credit Card
UniBank	Visa Credit Card
Victoria Teachers Mutual Bank	Visa Classic Credit Card

★★★★

American Express	Qantas Discovery Card
American Express	Velocity Escape Card
Bank of Melbourne	No Annual Fee Visa
BankSA	No Annual Fee Visa
Bankwest	Zero MasterCard
Bendigo Bank	RSPCA Rescue Rewards
Bendigo Bank	RSPCA Rescue Visa
Citi	Simplicity
Coles	Low Rate Platinum MasterCard
Coles	No Annual Fee MasterCard
Coles	No Annual Fee Platinum MasterCard
Commonwealth Bank	Low Fee MasterCard
First Option Credit Union	Low Rate Visa Credit Card
Holiday Coast CU	Light Visa Credit Card
HSBC	Credit Card
HSBC	Platinum Credit Card



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Low Fee

Company

Product

★★★★

Latitude Financial Services	28 Degrees Platinum MasterCard
Macquarie Credit Union	Visa Credit Card
Police Bank	Visa Credit Card
SCU	Low Rate Visa Credit Card
Select Encompass Credit Union	Visa Credit Card
SERVICE ONE Alliance Bank	Visa
St.George Bank	No Annual Fee Visa
Virgin Money	No Annual Fee Credit Card
Westpac	55 Day Classic
Woolworths Employees CU	Low Rate Credit Card
Woolworths Employees CU	Visa Credit Card

★★★

ANZ	First
ANZ	Low Rate
ANZ	Low Rate Platinum
ANZ	Platinum
ANZ	Rewards
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Australian Military Bank	Low Rate Visa Card
Auswide Bank	Low Rate MasterCard
B&E Personal Banking	Visa Credit Card
Bank of Melbourne	Amplify Classic
Bank of Melbourne	Amplify Classic - Qantas Points option
Bank of Melbourne	Amplify Platinum
Bank of Melbourne	Amplify Platinum - Qantas Points option
Bank of Melbourne	Vertigo Platinum
Bank of Melbourne	Vertigo Visa
Bank of Sydney	Visa Classic
Bank of Sydney	Visa Platinum
BankSA	Amplify Classic



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Low Fee

Company

Product

★ ★ ★

BankSA	Amplify Classic - Qantas Points option
BankSA	Amplify Platinum
BankSA	Amplify Platinum - Qantas Points option
BankSA	Vertigo Platinum
BankSA	Vertigo Visa
BankVic	Visa Gold credit card
Bankwest	Breeze MasterCard
Bankwest	Breeze Platinum MasterCard
bcu	Classic Visa Card
Bendigo Bank	Basic Black MasterCard
Bendigo Bank	Platinum Visa
Bendigo Bank	Ready Red MasterCard
Beyond Bank	Low Rate Visa Credit Card
BOQ	Low Rate Visa Card
Citi	Clear Platinum Visa
Citi	Platinum
Coles	Low Rate Mastercard
Coles	Rewards MasterCard
Coles	Rewards Platinum MasterCard
Commonwealth Bank	Gold Awards
Commonwealth Bank	Low Fee Gold MasterCard
Commonwealth Bank	Low Rate Gold MasterCard
Commonwealth Bank	Low Rate MasterCard
Commonwealth Bank	Platinum Awards
Commonwealth Bank	Standard Awards
Community First CU	Low Rate Visa Cred Card
Community First CU	McGrath Pink Visa Card
CUA	Low Rate Credit Card
Defence Bank	True Blue Credit Card
First Option Credit Union	Cash Rewards Visa Credit Card
G&C Mutual Bank	Low Rate Visa Credit Card



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Low Fee

Company

Product

★ ★ ★

IMB	Low Rate MasterCard
Jetstar	MasterCard
Latitude Financial Services	GO MasterCard
Latitude Financial Services	MasterCard
Myer	Myer Visa Card
MyState	Low Rate MasterCard
NAB	flybuys Rewards Card
NAB	Low Fee Visa Card
NAB	Low Rate Card
NAB	Premium Visa Card
NAB	Qantas Rewards Card
NAB	Velocity Rewards Card
NAB	Velocity Rewards Premium Card
Newcastle Permanent	Value+ Credit Card
Northern Inland CU	Visa Classic Credit Card
P&N Bank	Classic Visa
P&N Bank	Visa Platinum
People's Choice Credit Union	Visa Credit Card
QBANK	Bluey Rewarder Card
QT Mutual Bank	Low Rate MasterCard
Queenslanders CU	Low Rate MyCard
St.George Bank	Amplify Classic
St.George Bank	Amplify Platinum - Qantas Points Option
St.George Bank	Vertigo Platinum
St.George Bank	Vertigo Visa
Summerland Credit Union	Low Rate Card
Summerland Credit Union	Rewards Card
Suncorp Bank	Clear Options Platinum Card - Qantas Points option
Victoria Teachers Mutual Bank	Visa Platinum Credit Card
Westpac	55 Day Platinum
Westpac	Altitude



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Low Fee

Company

Product

★ ★ ★

Westpac	Altitude Platinum
Westpac	Low Rate Visa Card
Woolworths	Everyday Platinum Credit Card

★ ★

ANZ	Frequent Flyer
ANZ	Frequent Flyer Platinum
Auswide Bank	Platinum MasterCard
Bank Australia	Low Rate Visa CreditCard
Bank Australia	Platinum Rewards Visa Credit Card
Bankwest	More MasterCard
Bankwest	More Platinum MasterCard
Bankwest	Qantas Classic MasterCard - Qantas Points Option
Bankwest	Qantas Platinum MasterCard - Qantas Points Option
BOQ	Blue Visa
BOQ	Platinum Visa
Citi	Classic Card
CUA	Platinum Credit Card
ECU Australia	Low Rate Visa Credit Card
G&C Mutual Bank	Platinum Visa Credit Card
Heritage Bank	Classic
Heritage Bank	Platinum
HSBC	Platinum Qantas Credit Card
Hunter United	Visa Credit Card
Hunter United	Visa Credit Card - Home Loan Bwrs
IMB	Platinum MasterCard
Jetstar	Platinum MasterCard - Qantas Points option
Latitude Financial Services	Gem Visa
Macquarie Bank	Hilton HHonors Platinum Card
Macquarie Bank	Platinum Card - Macquarie Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
Macquarie Bank	RateSaver Card



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Low Fee

Company

Product

★★

MyState	Platinum MasterCard
NAB	Qantas Rewards Premium Card
QT Mutual Bank	Platinum MyCard
Queenslanders CU	Platinum MyCard
Suncorp Bank	Clear Options Gold Card
Suncorp Bank	Clear Options Standard Card
Virgin Money	Virgin Aust Velocity Flyer Card
Woolworths	Qantas Platinum Credit Card

★

American Express	David Jones Card
American Express	David Jones Platinum Card
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Premium Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
Qudos Bank	Visa Platinum Credit Card



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Premium Cards \$24,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Bank of Sydney	Visa Platinum
Bankwest	More Platinum MasterCard
Commonwealth Bank	Gold Awards
Commonwealth Bank	Platinum Awards
NAB	flybuys Rewards Card
★★★★★	
American Express	Platinum Edge Credit Card
ANZ	Rewards Black
Bankwest	More World MasterCard
Bendigo Bank	Platinum Visa
Citi	Platinum
Coles	Rewards Platinum MasterCard
Commonwealth Bank	Diamond Awards
HSBC	Platinum Credit Card
Jetstar	Platinum MasterCard
NAB	Velocity Rewards Premium Card
Westpac	Altitude Platinum
★★★	
American Express	David Jones Platinum Card
American Express	Explorer Credit Card
ANZ	Low Rate Platinum
ANZ	Platinum
Auswide Bank	Platinum MasterCard
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Amplify Platinum
Bank of Melbourne	Amplify Platinum - Qantas Points option
Bank of Melbourne	Amplify Signature
Bank of Melbourne	Amplify Signature - Qantas Points option
Bank of Melbourne	Vertigo Platinum



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Premium Cards \$24,000 Annual Spend

Company	Product
★★★	
BankSA	Amplify Platinum
BankSA	Amplify Platinum - Qantas Points option
BankSA	Amplify Signature
BankSA	Amplify Signature - Qantas Points option
BankSA	Vertigo Platinum
BankVic	Visa Gold credit card
Bankwest	Breeze Platinum MasterCard
Bankwest	Qantas Platinum MasterCard - Qantas Points Option
Bankwest	Zero Platinum MasterCard
BOQ	Platinum Visa
Citi	Prestige
Citi	Signature Rewards
Citi	Simplicity
Coles	Low Rate Platinum MasterCard
Coles	No Annual Fee Platinum MasterCard
Commonwealth Bank	Low Fee Gold MasterCard
Commonwealth Bank	Low Rate Gold MasterCard
CUA	Platinum Credit Card
Diners Club Australia	Personal Dual Card
HSBC	Platinum Qantas Credit Card
IMB	Platinum MasterCard
Macquarie Bank	Black Card - Macquarie Rewards
Macquarie Bank	Platinum Card - Macquarie Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
MyState	Platinum MasterCard
NAB	Low Rate Platinum Card
NAB	Premium Visa Card
NAB	Qantas Rewards Premium Card
NAB	Rewards Platinum Card
P&N Bank	Visa Platinum
QT Mutual Bank	Platinum MyCard



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Premium Cards \$24,000 Annual Spend

Company	Product
★★★	
Queenslanders CU	Platinum MyCard
St.George Bank	Amplify Platinum
St.George Bank	Amplify Signature
St.George Bank	Vertigo Platinum
Suncorp Bank	Clear Options Platinum Card
Virgin Money	Virgin Aust Velocity Flyer Card
Westpac	55 Day Platinum
Westpac	Altitude Black
Woolworths	Qantas Platinum Credit Card
★★	
American Express	Qantas Premium Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
Bankwest	Qantas World MasterCard - Qantas Points Option
Citi	Clear Platinum Visa
Citi	Emirates World MasterCard
Citi	Qantas Signature - Qantas Points Option
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
G&C Mutual Bank	Platinum Visa Credit Card
Heritage Bank	Platinum
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Hilton HHonors Platinum Card
Victoria Teachers Mutual Bank	Visa Platinum Credit Card
★	
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
Qudos Bank	Visa Platinum Credit Card
Virgin Money	VirginAust Velocity High Flyer Card



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Premium Cards \$60,000 Annual Spend

Company

Product

★★★★★

"Outstanding Value"

ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Bank of Sydney	Visa Platinum
Bankwest	More Platinum MasterCard
Commonwealth Bank	Diamond Awards
Commonwealth Bank	Platinum Awards
HSBC	Platinum Credit Card
NAB	flybuys Rewards Card

★★★★

American Express	Platinum Edge Credit Card
ANZ	Rewards Black
Bank of Melbourne	Amplify Signature
Bank of Melbourne	Amplify Signature - Qantas Points option
BankSA	Amplify Signature
BankSA	Amplify Signature - Qantas Points option
Bankwest	More World MasterCard
Bendigo Bank	Platinum Visa
Citi	Platinum
Coles	Rewards Platinum MasterCard
Commonwealth Bank	Gold Awards
Jetstar	Platinum MasterCard
NAB	Velocity Rewards Premium Card
St.George Bank	Amplify Signature
Westpac	Altitude Platinum

★★★

American Express	David Jones Platinum Card
American Express	Explorer Credit Card
ANZ	Low Rate Platinum
ANZ	Platinum
Auswide Bank	Platinum MasterCard
Bank Australia	Platinum Rewards Visa Credit Card



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Premium Cards \$60,000 Annual Spend

Company

Product

★ ★ ★

Bank of Melbourne	Amplify Platinum
Bank of Melbourne	Amplify Platinum - Qantas Points option
Bank of Melbourne	Vertigo Platinum
BankSA	Amplify Platinum
BankSA	Amplify Platinum - Qantas Points option
BankSA	Vertigo Platinum
BankVic	Visa Gold credit card
Bankwest	Breeze Platinum MasterCard
Bankwest	Qantas Platinum MasterCard - Qantas Points Option
Bankwest	Qantas World MasterCard - Qantas Points Option
Bankwest	Zero Platinum MasterCard
BOQ	Platinum Visa
Citi	Prestige
Citi	Signature Rewards
Citi	Simplicity
Coles	Low Rate Platinum MasterCard
Coles	No Annual Fee Platinum MasterCard
Commonwealth Bank	Low Fee Gold MasterCard
Commonwealth Bank	Low Rate Gold MasterCard
CUA	Platinum Credit Card
Diners Club Australia	Personal Dual Card
G&C Mutual Bank	Platinum Visa Credit Card
Heritage Bank	Platinum
IMB	Platinum MasterCard
Macquarie Bank	Black Card - Macquarie Rewards
Macquarie Bank	Platinum Card - Macquarie Rewards
MyState	Platinum MasterCard
NAB	Low Rate Platinum Card
NAB	Premium Visa Card
NAB	Qantas Rewards Premium Card
NAB	Rewards Platinum Card



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Premium Cards \$60,000 Annual Spend

Company	Product
★★★	
P&N Bank	Visa Platinum
QT Mutual Bank	Platinum MyCard
Queenslanders CU	Platinum MyCard
St.George Bank	Amplify Platinum
St.George Bank	Vertigo Platinum
Suncorp Bank	Clear Options Platinum Card
Westpac	55 Day Platinum
Westpac	Altitude Black
Woolworths	Qantas Platinum Credit Card
★★	
American Express	Qantas Premium Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
Citi	Clear Platinum Visa
Citi	Emirates World MasterCard
Citi	Qantas Signature - Qantas Points Option
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
HSBC	Platinum Qantas Credit Card
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Hilton HHonors Platinum Card
Macquarie Bank	Platinum Card - Qantas Rewards
Victoria Teachers Mutual Bank	Visa Platinum Credit Card
Virgin Money	Virgin Aust Velocity Flyer Card
★	
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
Qudos Bank	Visa Platinum Credit Card
Virgin Money	VirginAust Velocity High Flyer Card



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Premium Cards \$120,000 Annual Spend

Company

Product

★★★★★

"Outstanding Value"

ANZ Rewards Platinum

Bank of Sydney Visa Platinum

Bankwest More Platinum MasterCard

Commonwealth Bank Diamond Awards

Commonwealth Bank Platinum Awards

HSBC Platinum Credit Card

NAB flybuys Rewards Card

★★★★★

American Express Platinum Edge Credit Card

ANZ Rewards Travel Adventures Card

Bank of Melbourne Amplify Platinum

Bank of Melbourne Amplify Platinum - Qantas Points option

Bank of Melbourne Amplify Signature

Bank of Melbourne Amplify Signature - Qantas Points option

BankSA Amplify Platinum

BankSA Amplify Platinum - Qantas Points option

BankSA Amplify Signature

BankSA Amplify Signature - Qantas Points option

Bankwest More World MasterCard

Bendigo Bank Platinum Visa

Coles Rewards Platinum MasterCard

Jetstar Platinum MasterCard

Macquarie Bank Black Card - Macquarie Rewards

NAB Velocity Rewards Premium Card

St.George Bank Amplify Platinum

St.George Bank Amplify Signature

Westpac Altitude Black

★★★

American Express David Jones Platinum Card

American Express Explorer Credit Card

ANZ Low Rate Platinum



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Premium Cards \$120,000 Annual Spend

Company

Product

★ ★ ★

ANZ	Platinum
ANZ	Rewards Black
Auswide Bank	Platinum MasterCard
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Vertigo Platinum
BankSA	Vertigo Platinum
BankVic	Visa Gold credit card
Bankwest	Breeze Platinum MasterCard
Bankwest	Qantas Platinum MasterCard - Qantas Points Option
Bankwest	Qantas World MasterCard - Qantas Points Option
Bankwest	Zero Platinum MasterCard
BOQ	Platinum Visa
Citi	Platinum
Citi	Prestige
Citi	Signature Rewards
Citi	Simplicity
Coles	Low Rate Platinum MasterCard
Coles	No Annual Fee Platinum MasterCard
Commonwealth Bank	Gold Awards
Commonwealth Bank	Low Fee Gold MasterCard
Commonwealth Bank	Low Rate Gold MasterCard
CUA	Platinum Credit Card
Diners Club Australia	Personal Dual Card
G&C Mutual Bank	Platinum Visa Credit Card
Heritage Bank	Platinum
IMB	Platinum MasterCard
Macquarie Bank	Platinum Card - Macquarie Rewards
MyState	Platinum MasterCard
NAB	Low Rate Platinum Card
NAB	Premium Visa Card
NAB	Qantas Rewards Premium Card



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Premium Cards \$120,000 Annual Spend

Company	Product
★★★	
NAB	Rewards Platinum Card
P&N Bank	Visa Platinum
QT Mutual Bank	Platinum MyCard
Queenslanders CU	Platinum MyCard
St.George Bank	Vertigo Platinum
Suncorp Bank	Clear Options Platinum Card
Victoria Teachers Mutual Bank	Visa Platinum Credit Card
Westpac	55 Day Platinum
Westpac	Altitude Platinum
★★	
American Express	Qantas Premium Card
American Express	Velocity Platinum Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
Citi	Clear Platinum Visa
Citi	Emirates World MasterCard
Citi	Qantas Signature - Qantas Points Option
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
HSBC	Platinum Qantas Credit Card
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Hilton HHonors Platinum Card
Macquarie Bank	Platinum Card - Qantas Rewards
Virgin Money	Virgin Aust Velocity Flyer Card
Woolworths	Qantas Platinum Credit Card
★	
American Express	Qantas Ultimate Card
Qudos Bank	Visa Platinum Credit Card
Virgin Money	VirginAust Velocity High Flyer Card



Credit Cards Star Ratings

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Rewards \$12,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
American Express	Essential Credit Card
Coles	No Annual Fee Platinum MasterCard
Coles	Rewards Platinum MasterCard
Jetstar	Platinum MasterCard
Myer	Myer Visa Card
★★★★	
American Express	David Jones Card
HSBC	Platinum Credit Card
Jetstar	MasterCard
QBANK	Bluey Rewarder Card
Summerland Credit Union	Rewards Card
Woolworths	Everyday Platinum Credit Card
★★★	
Commonwealth Bank	Standard Awards
First Option Credit Union	Cash Rewards Visa Credit Card
Latitude Financial Services	GO MasterCard
Macquarie Bank	Hilton HHonors Platinum Card
★	
American Express	David Jones Platinum Card
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
ANZ	Rewards
ANZ	Rewards Black
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Auswide Bank	Platinum MasterCard
Bank of Melbourne	Amplify Classic
Bank of Melbourne	Amplify Platinum
Bank of Melbourne	Amplify Signature
Bank of Sydney	Visa Classic



Credit Cards Star Ratings

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Rewards \$12,000 Annual Spend

Company	Product
★	
Bank of Sydney	Visa Platinum
BankSA	Amplify Classic
BankSA	Amplify Platinum
BankSA	Amplify Signature
BankVic	Visa Gold credit card
Bankwest	More MasterCard
Bankwest	More Platinum MasterCard
Bankwest	More World MasterCard
Bendigo Bank	Platinum Visa
Bendigo Bank	RSPCA Rescue Rewards
BOQ	Blue Visa
BOQ	Platinum Visa
Citi	Classic Card
Citi	Platinum
Citi	Prestige
Citi	Signature Rewards
Coles	Low Rate Platinum MasterCard
Commonwealth Bank	Diamond Awards
Commonwealth Bank	Gold Awards
Commonwealth Bank	Platinum Awards
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
Diners Club Australia	Personal Dual Card
IMB	Platinum MasterCard
Macquarie Bank	Black Card - Macquarie Rewards
Macquarie Bank	Platinum Card - Macquarie Rewards
MYCD	Platinum MasterCard
MyState	Platinum MasterCard
NAB	flybuys Rewards Card
NAB	Rewards Classic Card
NAB	Rewards Platinum Card



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Rewards \$12,000 Annual Spend

Company	Product
★	
QT Mutual Bank	Platinum MyCard
Queenslanders CU	Platinum MyCard
St.George Bank	Amplify Classic
St.George Bank	Amplify Platinum
St.George Bank	Amplify Signature
Suncorp Bank	Clear Options Gold Card
Suncorp Bank	Clear Options Platinum Card
Westpac	Altitude
Westpac	Altitude Black
Westpac	Altitude Platinum



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Rewards \$24,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
American Express	David Jones Card
Coles	Rewards Platinum MasterCard
Jetstar	Platinum MasterCard
Myer	Myer Visa Card
★★★★	
American Express	Essential Credit Card
Coles	No Annual Fee Platinum MasterCard
HSBC	Platinum Credit Card
Jetstar	MasterCard
Latitude Financial Services	GO MasterCard
NAB	flybuys Rewards Card
QBANK	Bluey Rewarder Card
Summerland Credit Union	Rewards Card
Westpac	Altitude
Woolworths	Everyday Platinum Credit Card
★★★	
American Express	David Jones Platinum Card
American Express	Platinum Edge Credit Card
ANZ	Rewards Platinum
Bank of Melbourne	Amplify Classic
Bank of Melbourne	Amplify Platinum
Bank of Sydney	Visa Classic
Bank of Sydney	Visa Platinum
BankSA	Amplify Classic
BankSA	Amplify Platinum
BankVic	Visa Gold credit card
Bankwest	More MasterCard
Bankwest	More Platinum MasterCard
Bendigo Bank	RSPCA Rescue Rewards
Coles	Low Rate Platinum MasterCard
Commonwealth Bank	Gold Awards



Credit Cards Star Ratings

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Rewards \$24,000 Annual Spend

Company	Product
★★★	
Commonwealth Bank	Standard Awards
First Option Credit Union	Cash Rewards Visa Credit Card
Macquarie Bank	Hilton HHonors Platinum Card
St.George Bank	Amplify Classic
St.George Bank	Amplify Platinum
Westpac	Altitude Platinum
★	
American Express	Explorer Credit Card
ANZ	Rewards
ANZ	Rewards Black
ANZ	Rewards Travel Adventures Card
Auswide Bank	Platinum MasterCard
Bank of Melbourne	Amplify Signature
BankSA	Amplify Signature
Bankwest	More World MasterCard
Bendigo Bank	Platinum Visa
BOQ	Blue Visa
BOQ	Platinum Visa
Citi	Classic Card
Citi	Platinum
Citi	Prestige
Citi	Signature Rewards
Commonwealth Bank	Diamond Awards
Commonwealth Bank	Platinum Awards
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
Diners Club Australia	Personal Dual Card
IMB	Platinum MasterCard
Macquarie Bank	Black Card - Macquarie Rewards
Macquarie Bank	Platinum Card - Macquarie Rewards
MYCD	Platinum MasterCard



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Rewards \$24,000 Annual Spend

Company	Product
★	
MyState	Platinum MasterCard
NAB	Rewards Classic Card
NAB	Rewards Platinum Card
QT Mutual Bank	Platinum MyCard
Queenslanders CU	Platinum MyCard
St.George Bank	Amplify Signature
Suncorp Bank	Clear Options Gold Card
Suncorp Bank	Clear Options Platinum Card
Westpac	Altitude Black



Credit Cards Star Ratings

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Rewards \$36,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
American Express	David Jones Card
Coles	Rewards Platinum MasterCard
Jetstar	Platinum MasterCard
Summerland Credit Union	Rewards Card
★★★★	
American Express	David Jones Platinum Card
American Express	Essential Credit Card
American Express	Platinum Edge Credit Card
Bank of Sydney	Visa Platinum
Coles	No Annual Fee Platinum MasterCard
Jetstar	MasterCard
Myer	Myer Visa Card
NAB	flybuys Rewards Card
QBANK	Bluey Rewarder Card
Woolworths	Everyday Platinum Credit Card
★★★	
American Express	Explorer Credit Card
ANZ	Rewards Platinum
Bank of Melbourne	Amplify Classic
Bank of Melbourne	Amplify Platinum
Bank of Melbourne	Amplify Signature
Bank of Sydney	Visa Classic
BankSA	Amplify Classic
BankSA	Amplify Platinum
BankSA	Amplify Signature
BankVic	Visa Gold credit card
Bankwest	More MasterCard
Bankwest	More Platinum MasterCard
Bankwest	More World MasterCard
Bendigo Bank	RSPCA Rescue Rewards
Citi	Platinum



Credit Cards Star Ratings

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Rewards \$36,000 Annual Spend

Company	Product
★★★	
Coles	Low Rate Platinum MasterCard
Commonwealth Bank	Diamond Awards
Commonwealth Bank	Gold Awards
Commonwealth Bank	Platinum Awards
Commonwealth Bank	Standard Awards
First Option Credit Union	Cash Rewards Visa Credit Card
HSBC	Platinum Credit Card
Latitude Financial Services	GO MasterCard
Macquarie Bank	Black Card - Macquarie Rewards
Macquarie Bank	Hilton HHonors Platinum Card
St.George Bank	Amplify Classic
St.George Bank	Amplify Platinum
St.George Bank	Amplify Signature
Suncorp Bank	Clear Options Platinum Card
Westpac	Altitude
Westpac	Altitude Black
Westpac	Altitude Platinum
★★	
ANZ	Rewards
Bendigo Bank	Platinum Visa
BOQ	Blue Visa
BOQ	Platinum Visa
NAB	Rewards Classic Card
Suncorp Bank	Clear Options Gold Card
★	
ANZ	Rewards Black
ANZ	Rewards Travel Adventures Card
Auswide Bank	Platinum MasterCard
Citi	Classic Card
Citi	Prestige
Citi	Signature Rewards



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Rewards \$36,000 Annual Spend

Company	Product
★	
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
Diners Club Australia	Personal Dual Card
IMB	Platinum MasterCard
Macquarie Bank	Platinum Card - Macquarie Rewards
MYCD	Platinum MasterCard
MyState	Platinum MasterCard
NAB	Rewards Platinum Card
QT Mutual Bank	Platinum MyCard
Queenslanders CU	Platinum MyCard



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Rewards \$60,000 Annual Spend

Company

Product

★★★★★

"Outstanding Value"

American Express	David Jones Card
American Express	David Jones Platinum Card
Coles	Rewards Platinum MasterCard
Jetstar	Platinum MasterCard
Summerland Credit Union	Rewards Card

★★★★

American Express	Essential Credit Card
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
Bank of Sydney	Visa Platinum
Bankwest	More Platinum MasterCard
Commonwealth Bank	Diamond Awards
NAB	flybuys Rewards Card
Westpac	Altitude Black

★★★

ANZ	Rewards Black
ANZ	Rewards Platinum
Auswide Bank	Platinum MasterCard
Bank of Melbourne	Amplify Classic
Bank of Melbourne	Amplify Platinum
Bank of Melbourne	Amplify Signature
BankSA	Amplify Classic
BankSA	Amplify Platinum
BankSA	Amplify Signature
BankVic	Visa Gold credit card
Bankwest	More MasterCard
Bankwest	More World MasterCard
Bendigo Bank	Platinum Visa
BOQ	Platinum Visa
Citi	Platinum
Coles	No Annual Fee Platinum MasterCard



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Rewards \$60,000 Annual Spend

Company	Product
★★★	
Commonwealth Bank	Gold Awards
Commonwealth Bank	Platinum Awards
Commonwealth Bank	Standard Awards
Diners Club Australia	Personal Dual Card
First Option Credit Union	Cash Rewards Visa Credit Card
HSBC	Platinum Credit Card
IMB	Platinum MasterCard
Jetstar	MasterCard
Latitude Financial Services	GO MasterCard
Macquarie Bank	Black Card - Macquarie Rewards
Macquarie Bank	Hilton HHonors Platinum Card
MYCD	Platinum MasterCard
Myer	Myer Visa Card
MyState	Platinum MasterCard
QBANK	Bluey Rewarder Card
QT Mutual Bank	Platinum MyCard
Queenslanders CU	Platinum MyCard
St.George Bank	Amplify Classic
St.George Bank	Amplify Platinum
St.George Bank	Amplify Signature
Suncorp Bank	Clear Options Platinum Card
Westpac	Altitude
Westpac	Altitude Platinum
Woolworths	Everyday Platinum Credit Card
★★	
ANZ	Rewards
ANZ	Rewards Travel Adventures Card
Bendigo Bank	RSPCA Rescue Rewards
BOQ	Blue Visa
Coles	Low Rate Platinum MasterCard
CUA	Platinum Credit Card



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Rewards \$60,000 Annual Spend

Company

Product

★★

Macquarie Bank

Platinum Card - Macquarie Rewards

NAB

Rewards Classic Card

NAB

Rewards Platinum Card

Suncorp Bank

Clear Options Gold Card

★

Bank of Sydney

Visa Classic

Citi

Classic Card

Citi

Prestige

Citi

Signature Rewards

Diners Club Australia

Personal Card



Credit Cards Star Ratings

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Rewards \$120,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
American Express	David Jones Card
American Express	David Jones Platinum Card
American Express	Explorer Credit Card
Coles	Rewards Platinum MasterCard
Jetstar	Platinum MasterCard
Westpac	Altitude Black
★★★★	
American Express	Platinum Edge Credit Card
Bank of Melbourne	Amplify Signature
Bank of Sydney	Visa Platinum
BankSA	Amplify Signature
Bankwest	More Platinum MasterCard
Bankwest	More World MasterCard
Commonwealth Bank	Diamond Awards
Macquarie Bank	Black Card - Macquarie Rewards
NAB	flybuys Rewards Card
St.George Bank	Amplify Signature
Summerland Credit Union	Rewards Card
★★★	
American Express	Essential Credit Card
ANZ	Rewards Black
ANZ	Rewards Platinum
Auswide Bank	Platinum MasterCard
Bank of Melbourne	Amplify Classic
Bank of Melbourne	Amplify Platinum
BankSA	Amplify Classic
BankSA	Amplify Platinum
Bankwest	More MasterCard
Bendigo Bank	Platinum Visa
BOQ	Platinum Visa
Citi	Platinum



Credit Cards Star Ratings

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Rewards \$120,000 Annual Spend

Company	Product
★★★	
Citi	Prestige
Citi	Signature Rewards
Coles	No Annual Fee Platinum MasterCard
Commonwealth Bank	Gold Awards
Commonwealth Bank	Platinum Awards
Diners Club Australia	Personal Dual Card
First Option Credit Union	Cash Rewards Visa Credit Card
HSBC	Platinum Credit Card
IMB	Platinum MasterCard
Latitude Financial Services	GO MasterCard
Macquarie Bank	Hilton HHonors Platinum Card
Macquarie Bank	Platinum Card - Macquarie Rewards
MYCD	Platinum MasterCard
MyState	Platinum MasterCard
NAB	Rewards Platinum Card
QBANK	Bluey Rewarder Card
QT Mutual Bank	Platinum MyCard
Queenslanders CU	Platinum MyCard
St.George Bank	Amplify Classic
St.George Bank	Amplify Platinum
Suncorp Bank	Clear Options Platinum Card
Westpac	Altitude Platinum
Woolworths	Everyday Platinum Credit Card
★★	
ANZ	Rewards
ANZ	Rewards Travel Adventures Card
BankVic	Visa Gold credit card
Bendigo Bank	RSPCA Rescue Rewards
Coles	Low Rate Platinum MasterCard
Commonwealth Bank	Standard Awards
CUA	Platinum Credit Card



Credit Cards Star Ratings

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Rewards \$120,000 Annual Spend

Company	Product
★★	
Diners Club Australia	Personal Card
Jetstar	MasterCard
Myer	Myer Visa Card
NAB	Rewards Classic Card
Suncorp Bank	Clear Options Gold Card
Westpac	Altitude
★	
Bank of Sydney	Visa Classic
BOQ	Blue Visa
Citi	Classic Card



Credit Cards Star Ratings

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Frequent Flyer \$12,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
American Express	Essential Credit Card
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Discovery Card
American Express	Velocity Escape Card
ANZ	Rewards Travel Adventures Card
Virgin Money	Virgin Aust Velocity Flyer Card
★★★★★	
American Express	David Jones Card
American Express	David Jones Card - Qantas Points option
American Express	Velocity Platinum Card
Coles	No Annual Fee Platinum MasterCard
Coles	Rewards Platinum MasterCard
HSBC	Platinum Credit Card
NAB	Velocity Rewards Card
★★★	
Commonwealth Bank	Standard Awards
★★	
Westpac	Altitude
★	
American Express	David Jones Platinum Card
American Express	David Jones Platinum Card - Qantas Points option
American Express	Qantas Premium Card
American Express	Qantas Ultimate Card
ANZ	Frequent Flyer
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
ANZ	Rewards
ANZ	Rewards Black
ANZ	Rewards Platinum



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Frequent Flyer \$12,000 Annual Spend

Company	Product
★	
Auswide Bank	Platinum MasterCard
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Amplify Classic
Bank of Melbourne	Amplify Classic - Qantas Points option
Bank of Melbourne	Amplify Platinum
Bank of Melbourne	Amplify Platinum - Qantas Points option
Bank of Melbourne	Amplify Signature
Bank of Melbourne	Amplify Signature - Qantas Points option
BankSA	Amplify Classic
BankSA	Amplify Classic - Qantas Points option
BankSA	Amplify Platinum
BankSA	Amplify Platinum - Qantas Points option
BankSA	Amplify Signature
BankSA	Amplify Signature - Qantas Points option
Bankwest	Qantas Classic MasterCard - Qantas Points Option
Bankwest	Qantas Platinum MasterCard - Qantas Points Option
Bankwest	Qantas World MasterCard - Qantas Points Option
BOQ	Blue Visa
BOQ	Platinum Visa
Citi	Platinum
Citi	Prestige
Citi	Prestige - Qantas Points option
Citi	Qantas Signature - Qantas Points Option
Citi	Signature Rewards
Coles	Low Rate Platinum MasterCard
Commonwealth Bank	Diamond Awards
Commonwealth Bank	Diamond Awards - Qantas Points option
Commonwealth Bank	Gold Awards
Commonwealth Bank	Gold Awards - Qantas Points option
Commonwealth Bank	Platinum Awards
Commonwealth Bank	Platinum Awards - Qantas Points option



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Frequent Flyer \$12,000 Annual Spend

Company	Product
★	
Commonwealth Bank	Standard Awards - Qantas Points option
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
Diners Club Australia	Personal Dual Card
G&C Mutual Bank	Platinum Visa Credit Card
HSBC	Platinum Qantas Credit Card
IMB	Platinum MasterCard
Jetstar	MasterCard - Qantas Points option
Jetstar	Platinum MasterCard - Qantas Points option
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Hilton HHonors Platinum Card
Macquarie Bank	Platinum Card - Qantas Rewards
MYCD	Platinum MasterCard
MyState	Platinum MasterCard
NAB	Qantas Rewards Card
NAB	Qantas Rewards Premium Card
NAB	Rewards Classic Card
NAB	Rewards Platinum Card
NAB	Velocity Rewards Premium Card
QT Mutual Bank	Platinum MyCard
Qudos Bank	Visa Platinum Credit Card
Queenslanders CU	Platinum MyCard
St.George Bank	Amplify Classic
St.George Bank	Amplify Classic - Qantas Points option
St.George Bank	Amplify Platinum
St.George Bank	Amplify Platinum - Qantas Points Option
St.George Bank	Amplify Signature
St.George Bank	Amplify Signature - Qantas Points option
Suncorp Bank	Clear Options Platinum Card
Suncorp Bank	Clear Options Platinum Card - Qantas Points option



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Frequent Flyer \$12,000 Annual Spend

Company	Product
★	
Virgin Money	VirginAust Velocity High Flyer Card
Westpac	Altitude - Qantas Points option
Westpac	Altitude Black
Westpac	Altitude Black - Qantas Points option
Westpac	Altitude Platinum
Westpac	Altitude Platinum - Qantas Points option
Woolworths	Qantas Platinum Credit Card



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Frequent Flyer \$24,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
American Express	Essential Credit Card
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Velocity Escape Card
ANZ	Rewards Travel Adventures Card
Coles	Rewards Platinum MasterCard
NAB	Velocity Rewards Premium Card
★★★★	
American Express	David Jones Card
American Express	David Jones Card - Qantas Points option
American Express	Qantas Discovery Card
American Express	Velocity Platinum Card
Coles	No Annual Fee Platinum MasterCard
HSBC	Platinum Credit Card
Jetstar	Platinum MasterCard - Qantas Points option
NAB	Qantas Rewards Card
NAB	Velocity Rewards Card
Virgin Money	Virgin Aust Velocity Flyer Card
Westpac	Altitude
Westpac	Altitude Platinum
★★★	
American Express	David Jones Platinum Card
American Express	David Jones Platinum Card - Qantas Points option
American Express	Qantas Premium Card
American Express	Qantas Ultimate Card
ANZ	Rewards Platinum
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Amplify Classic
Bank of Melbourne	Amplify Classic - Qantas Points option
Bank of Melbourne	Amplify Platinum
Bank of Melbourne	Amplify Platinum - Qantas Points option



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Frequent Flyer \$24,000 Annual Spend

Company	Product
★★★	
BankSA	Amplify Classic
BankSA	Amplify Classic - Qantas Points option
BankSA	Amplify Platinum
BankSA	Amplify Platinum - Qantas Points option
Coles	Low Rate Platinum MasterCard
Commonwealth Bank	Gold Awards
Commonwealth Bank	Platinum Awards
Commonwealth Bank	Standard Awards
NAB	Qantas Rewards Premium Card
St.George Bank	Amplify Classic
St.George Bank	Amplify Classic - Qantas Points option
St.George Bank	Amplify Platinum
St.George Bank	Amplify Platinum - Qantas Points Option
Westpac	Altitude - Qantas Points option
Westpac	Altitude Platinum - Qantas Points option
Woolworths	Qantas Platinum Credit Card
★★	
ANZ	Rewards
Commonwealth Bank	Standard Awards - Qantas Points option
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Dual Card
HSBC	Platinum Qantas Credit Card
Jetstar	MasterCard - Qantas Points option
★	
ANZ	Frequent Flyer
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
ANZ	Rewards Black
Auswide Bank	Platinum MasterCard
Bank of Melbourne	Amplify Signature



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Frequent Flyer \$24,000 Annual Spend

Company	Product
★	
Bank of Melbourne	Amplify Signature - Qantas Points option
BankSA	Amplify Signature
BankSA	Amplify Signature - Qantas Points option
Bankwest	Qantas Classic MasterCard - Qantas Points Option
Bankwest	Qantas Platinum MasterCard - Qantas Points Option
Bankwest	Qantas World MasterCard - Qantas Points Option
BOQ	Blue Visa
BOQ	Platinum Visa
Citi	Platinum
Citi	Prestige
Citi	Prestige - Qantas Points option
Citi	Qantas Signature - Qantas Points Option
Citi	Signature Rewards
Commonwealth Bank	Diamond Awards
Commonwealth Bank	Diamond Awards - Qantas Points option
Commonwealth Bank	Gold Awards - Qantas Points option
Commonwealth Bank	Platinum Awards - Qantas Points option
Diners Club Australia	Personal Card
G&C Mutual Bank	Platinum Visa Credit Card
IMB	Platinum MasterCard
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Hilton HHonors Platinum Card
Macquarie Bank	Platinum Card - Qantas Rewards
MYCD	Platinum MasterCard
MyState	Platinum MasterCard
NAB	Rewards Classic Card
NAB	Rewards Platinum Card
QT Mutual Bank	Platinum MyCard
Qudos Bank	Visa Platinum Credit Card
Queenslanders CU	Platinum MyCard
St.George Bank	Amplify Signature



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Frequent Flyer \$24,000 Annual Spend

Company

Product

★

St. George Bank

Amplify Signature - Qantas Points option

Suncorp Bank

Clear Options Platinum Card

Suncorp Bank

Clear Options Platinum Card - Qantas Points option

Virgin Money

VirginAust Velocity High Flyer Card

Westpac

Altitude Black

Westpac

Altitude Black - Qantas Points option



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Frequent Flyer \$36,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Velocity Platinum Card
ANZ	Rewards Travel Adventures Card
Coles	Rewards Platinum MasterCard
NAB	Velocity Rewards Premium Card
★★★★	
American Express	David Jones Card
American Express	David Jones Card - Qantas Points option
American Express	David Jones Platinum Card
American Express	David Jones Platinum Card - Qantas Points option
American Express	Essential Credit Card
American Express	Qantas Discovery Card
American Express	Velocity Escape Card
Diners Club Australia	Personal Dual Card
HSBC	Platinum Credit Card
NAB	Qantas Rewards Card
NAB	Qantas Rewards Premium Card
NAB	Velocity Rewards Card
Virgin Money	Virgin Aust Velocity Flyer Card
Westpac	Altitude Platinum
★★★	
American Express	Qantas Premium Card
American Express	Qantas Ultimate Card
ANZ	Rewards Black
ANZ	Rewards Platinum
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Amplify Classic
Bank of Melbourne	Amplify Classic - Qantas Points option
Bank of Melbourne	Amplify Platinum
Bank of Melbourne	Amplify Platinum - Qantas Points option



Credit Cards Star Ratings

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Frequent Flyer \$36,000 Annual Spend

Company	Product
★★★	
Bank of Melbourne	Amplify Signature
BankSA	Amplify Classic
BankSA	Amplify Classic - Qantas Points option
BankSA	Amplify Platinum
BankSA	Amplify Platinum - Qantas Points option
BankSA	Amplify Signature
Bankwest	Qantas World MasterCard - Qantas Points Option
BOQ	Platinum Visa
Citi	Platinum
Coles	Low Rate Platinum MasterCard
Coles	No Annual Fee Platinum MasterCard
Commonwealth Bank	Diamond Awards
Commonwealth Bank	Gold Awards
Commonwealth Bank	Platinum Awards
Commonwealth Bank	Standard Awards
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Frequent Flyers Club Card
G&C Mutual Bank	Platinum Visa Credit Card
HSBC	Platinum Qantas Credit Card
Jetstar	Platinum MasterCard - Qantas Points option
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Rewards Classic Card
St.George Bank	Amplify Classic
St.George Bank	Amplify Classic - Qantas Points option
St.George Bank	Amplify Platinum
St.George Bank	Amplify Platinum - Qantas Points Option
St.George Bank	Amplify Signature
Suncorp Bank	Clear Options Platinum Card
Westpac	Altitude
Westpac	Altitude - Qantas Points option



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Frequent Flyer \$36,000 Annual Spend

Company	Product
★★★	
Westpac	Altitude Black
Westpac	Altitude Platinum - Qantas Points option
Woolworths	Qantas Platinum Credit Card
★★	
ANZ	Rewards
BOQ	Blue Visa
Commonwealth Bank	Gold Awards - Qantas Points option
Jetstar	MasterCard - Qantas Points option
Qudos Bank	Visa Platinum Credit Card
Westpac	Altitude Black - Qantas Points option
★	
ANZ	Frequent Flyer
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
Auswide Bank	Platinum MasterCard
Bank of Melbourne	Amplify Signature - Qantas Points option
BankSA	Amplify Signature - Qantas Points option
Bankwest	Qantas Classic MasterCard - Qantas Points Option
Bankwest	Qantas Platinum MasterCard - Qantas Points Option
Citi	Prestige
Citi	Prestige - Qantas Points option
Citi	Qantas Signature - Qantas Points Option
Citi	Signature Rewards
Commonwealth Bank	Diamond Awards - Qantas Points option
Commonwealth Bank	Platinum Awards - Qantas Points option
Commonwealth Bank	Standard Awards - Qantas Points option
Diners Club Australia	Personal Card
IMB	Platinum MasterCard
Macquarie Bank	Hilton HHonors Platinum Card
MYCD	Platinum MasterCard
MyState	Platinum MasterCard



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Frequent Flyer \$36,000 Annual Spend

Company	Product
★	
NAB	Rewards Platinum Card
QT Mutual Bank	Platinum MyCard
Queenslanders CU	Platinum MyCard
St.George Bank	Amplify Signature - Qantas Points option
Suncorp Bank	Clear Options Platinum Card - Qantas Points option
Virgin Money	VirginAust Velocity High Flyer Card



Credit Cards Star Ratings

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Frequent Flyer \$60,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Velocity Platinum Card
Coles	Rewards Platinum MasterCard
Diners Club Australia	Personal Dual Card
NAB	Velocity Rewards Premium Card
★★★★	
American Express	David Jones Card
American Express	David Jones Card - Qantas Points option
American Express	David Jones Platinum Card
American Express	David Jones Platinum Card - Qantas Points option
American Express	Essential Credit Card
American Express	Velocity Escape Card
Commonwealth Bank	Diamond Awards
Commonwealth Bank	Platinum Awards
Diners Club Australia	Frequent Flyer Dual Card
NAB	Qantas Rewards Premium Card
NAB	Velocity Rewards Card
Westpac	Altitude Black
★★★	
American Express	Qantas Discovery Card
American Express	Qantas Premium Card
American Express	Qantas Ultimate Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
ANZ	Rewards Black
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Auswide Bank	Platinum MasterCard
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Amplify Classic



Credit Cards Star Ratings

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Frequent Flyer \$60,000 Annual Spend

Company	Product
★★★	
Bank of Melbourne	Amplify Classic - Qantas Points option
Bank of Melbourne	Amplify Platinum
Bank of Melbourne	Amplify Platinum - Qantas Points option
Bank of Melbourne	Amplify Signature
Bank of Melbourne	Amplify Signature - Qantas Points option
BankSA	Amplify Classic
BankSA	Amplify Classic - Qantas Points option
BankSA	Amplify Platinum
BankSA	Amplify Platinum - Qantas Points option
BankSA	Amplify Signature
BankSA	Amplify Signature - Qantas Points option
Bankwest	Qantas World MasterCard - Qantas Points Option
BOQ	Platinum Visa
Citi	Platinum
Citi	Signature Rewards
Coles	No Annual Fee Platinum MasterCard
Commonwealth Bank	Diamond Awards - Qantas Points option
Commonwealth Bank	Gold Awards
Diners Club Australia	Frequent Flyers Club Card
G&C Mutual Bank	Platinum Visa Credit Card
HSBC	Platinum Credit Card
HSBC	Platinum Qantas Credit Card
IMB	Platinum MasterCard
Jetstar	Platinum MasterCard - Qantas Points option
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
MYCD	Platinum MasterCard
MyState	Platinum MasterCard
NAB	Qantas Rewards Card
NAB	Rewards Classic Card
NAB	Rewards Platinum Card



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Frequent Flyer \$60,000 Annual Spend

Company	Product
★★★	
QT Mutual Bank	Platinum MyCard
Queenslanders CU	Platinum MyCard
St.George Bank	Amplify Classic
St.George Bank	Amplify Classic - Qantas Points option
St.George Bank	Amplify Platinum
St.George Bank	Amplify Platinum - Qantas Points Option
St.George Bank	Amplify Signature
St.George Bank	Amplify Signature - Qantas Points option
Suncorp Bank	Clear Options Platinum Card
Virgin Money	Virgin Aust Velocity Flyer Card
Westpac	Altitude
Westpac	Altitude Black - Qantas Points option
Westpac	Altitude Platinum
Westpac	Altitude Platinum - Qantas Points option
Woolworths	Qantas Platinum Credit Card
★★	
ANZ	Rewards
Bankwest	Qantas Classic MasterCard - Qantas Points Option
Bankwest	Qantas Platinum MasterCard - Qantas Points Option
BOQ	Blue Visa
Citi	Prestige
Coles	Low Rate Platinum MasterCard
Commonwealth Bank	Gold Awards - Qantas Points option
Commonwealth Bank	Platinum Awards - Qantas Points option
Commonwealth Bank	Standard Awards
Diners Club Australia	Personal Card
Jetstar	MasterCard - Qantas Points option
Qudos Bank	Visa Platinum Credit Card
Suncorp Bank	Clear Options Platinum Card - Qantas Points option
Virgin Money	VirginAust Velocity High Flyer Card
Westpac	Altitude - Qantas Points option



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Frequent Flyer \$60,000 Annual Spend

Company	Product
★	
ANZ	Frequent Flyer
Citi	Prestige - Qantas Points option
Citi	Qantas Signature - Qantas Points Option
Commonwealth Bank	Standard Awards - Qantas Points option
Macquarie Bank	Hilton HHonors Platinum Card



Credit Cards Star Ratings

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Frequent Flyer \$120,000 Annual Spend

Company

Product

★★★★★

"Outstanding Value"

American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Velocity Platinum Card
Coles	Rewards Platinum MasterCard
Diners Club Australia	Personal Dual Card
NAB	Velocity Rewards Premium Card
Westpac	Altitude Black

★★★★

American Express	David Jones Card
American Express	David Jones Card - Qantas Points option
American Express	David Jones Platinum Card
American Express	David Jones Platinum Card - Qantas Points option
American Express	Essential Credit Card
American Express	Qantas Premium Card
American Express	Qantas Ultimate Card
American Express	Velocity Escape Card
Commonwealth Bank	Diamond Awards
Diners Club Australia	Frequent Flyer Dual Card
NAB	Qantas Rewards Premium Card
Westpac	Altitude Black - Qantas Points option

★★★

American Express	Qantas Discovery Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
ANZ	Rewards Black
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Amplify Classic
Bank of Melbourne	Amplify Classic - Qantas Points option
Bank of Melbourne	Amplify Platinum



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Frequent Flyer \$120,000 Annual Spend

Company

Product

★★★

Bank of Melbourne	Amplify Platinum - Qantas Points option
Bank of Melbourne	Amplify Signature
Bank of Melbourne	Amplify Signature - Qantas Points option
BankSA	Amplify Classic
BankSA	Amplify Classic - Qantas Points option
BankSA	Amplify Platinum
BankSA	Amplify Platinum - Qantas Points option
BankSA	Amplify Signature
BankSA	Amplify Signature - Qantas Points option
Bankwest	Qantas Platinum MasterCard - Qantas Points Option
Bankwest	Qantas World MasterCard - Qantas Points Option
BOQ	Platinum Visa
Citi	Platinum
Citi	Prestige
Citi	Prestige - Qantas Points option
Citi	Signature Rewards
Coles	No Annual Fee Platinum MasterCard
Commonwealth Bank	Diamond Awards - Qantas Points option
Commonwealth Bank	Platinum Awards
Diners Club Australia	Frequent Flyers Club Card
G&C Mutual Bank	Platinum Visa Credit Card
HSBC	Platinum Credit Card
HSBC	Platinum Qantas Credit Card
Jetstar	Platinum MasterCard - Qantas Points option
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Qantas Rewards Card
NAB	Rewards Classic Card
NAB	Rewards Platinum Card
NAB	Velocity Rewards Card
St.George Bank	Amplify Classic



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Frequent Flyer \$120,000 Annual Spend

Company	Product
★ ★ ★	
St.George Bank	Amplify Classic - Qantas Points option
St.George Bank	Amplify Platinum
St.George Bank	Amplify Platinum - Qantas Points Option
St.George Bank	Amplify Signature
St.George Bank	Amplify Signature - Qantas Points option
Suncorp Bank	Clear Options Platinum Card
Suncorp Bank	Clear Options Platinum Card - Qantas Points option
Virgin Money	Virgin Aust Velocity Flyer Card
Westpac	Altitude Platinum
Woolworths	Qantas Platinum Credit Card
★ ★	
ANZ	Frequent Flyer
ANZ	Rewards
Auswide Bank	Platinum MasterCard
Bankwest	Qantas Classic MasterCard - Qantas Points Option
Citi	Qantas Signature - Qantas Points Option
Coles	Low Rate Platinum MasterCard
Commonwealth Bank	Gold Awards
Commonwealth Bank	Gold Awards - Qantas Points option
Commonwealth Bank	Platinum Awards - Qantas Points option
Diners Club Australia	Personal Card
IMB	Platinum MasterCard
Jetstar	MasterCard - Qantas Points option
MYCD	Platinum MasterCard
MyState	Platinum MasterCard
QT Mutual Bank	Platinum MyCard
Qudos Bank	Visa Platinum Credit Card
Queenslanders CU	Platinum MyCard
Virgin Money	VirginAust Velocity High Flyer Card
Westpac	Altitude
Westpac	Altitude Platinum - Qantas Points option



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Frequent Flyer \$120,000 Annual Spend

Company	Product
★	
BOQ	Blue Visa
Commonwealth Bank	Standard Awards
Commonwealth Bank	Standard Awards - Qantas Points option
Macquarie Bank	Hilton HHonors Platinum Card
Westpac	Altitude - Qantas Points option