



Savings and Transaction Accounts 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.

Flexible Saver

Company	Product
★★★★★ "Outstanding Value"	
AMP Bank	Saver Account
Citi	Online Saver
Easy Street Fin Services	Easy Savings Online Account
Illawarra CU NSW	Saver
ING	Savings Maximiser
ME	Online Savings Account
MOVE - People Driven Banking	Express Saver
MOVE - People Driven Banking	First Home Saver Club Account
nabtrade	High Interest Account
RaboDirect	High Interest Savings Account
UBank	USaver with Ultra
★★★★	
Australian Unity	Easy Saver
Auswide Bank	Online Saver
Bank First	Online Saver
Bank of Sydney	SuperRate Account
BankVic	EasyinvestOnline Savings
BankVic	EzeSaver
Bankwest	TeleNet Saver
bcu	isaver
Beyond Bank	monEsaver Internet Account
BOQ	WebSavings Account
Gateway Bank	eMax Saver
Heritage Bank	Online Saver
HSBC	Serious Saver Account
Police Bank	Online SuperSaver Account S8
Qudos Bank	Qsaver
Rural Bank ONE	Personal Saver
UBank	USaver



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Flexible Saver

Company	Product
★★★	
AMP Bank	Cash Manager
Arab Bank Australia	Online Savings Account
Australian Military Bank	Star Saver Direct Account S20
Australian Unity	Active Saver
Australian Unity	Freedom Saver
Bank Australia	Online Saver
Bank First	Cash Management Account S10
Bank of Melbourne	Maxi Saver
Bank of Sydney	Smart Net Account
BankSA	Maxi Saver
Bendigo Bank	CommunitySaver Account
Bendigo Bank	EasySaver
Beyond Bank	Community Reward Account
Commonwealth Bank	NetBank Saver
Delphi Bank	Midas Account
Endeavour Mutual Bank	Direct Saver
FCCS Credit Union	iSaver
FCCS Credit Union	Online Saver Account S70
First Option Credit Union	iT Saver
First Option Credit Union	Super Cash Hub
Gateway Bank	Edge Account
Heritage Bank	Community Saver Account
Horizon Credit Union	HorizonDirect S10
HSBC	Flexi Saver
Hume Bank	iSave
Hunter United	e-ZYNET Direct
ING	Savings Accelerator
Macquarie Bank	Cash Management Account
Macquarie Bank	Savings Account



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Flexible Saver

Company	Product
★★★★	
MyState	Special eSaver Account
NAB	Cash Manager
NAB	iSaver
Newcastle Permanent	Online Savings Account
Nexus Mutual	Direct Saver
P&N Bank	CashSaver Account
P&N Bank	Hi Saver
People's Choice Credit Union	Online Saver Account
QBANK	Netlink Direct Account S20
Rabobank Australia	CMA Standard Account
RACQ Bank	eSave
RAMS	Saver Account
Regional Australia Bank	Internet Maximiser
SCU	iNetSaver
St.George Bank	Maxi Saver
Suncorp Bank	eOptions
Suncorp Bank	Everyday Options Sub-account
Teachers Mutual Bank	Cash Management Account
Teachers Mutual Bank	Online Savings Account
The Mac	eSaver
The Mutual	Internet Saver Account
UniBank	Cash Management Account S10
UniBank	Online Savings Account
Westpac	eSaver
Westpac	Life
Woolworths Employees CU	Netplus Account
★★	
ANZ	Online Saver
Australian Military Bank	Cash Management S9



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Flexible Saver

Company	Product
★★	
Auswide Bank	Cash Management
Bank of Melbourne	Incentive Saver Account
BankSA	Incentive Saver Account
Beyond Bank	Cash Management Account
BOQ	Bonus Interest Savings
Citi	Cash Investment Account
Citi	Ultimate Saver
Commonwealth Bank	Direct Investment Account
Community First CU	Money Market Account S10
Endeavour Mutual Bank	Emoney Account
FCCS Credit Union	Achieve Saver Account S55
Horizon Credit Union	Cash Management S6
Illawarra CU NSW	Cash Management Account
IMB	Cash Management
Macquarie Credit Union	Online Savings Account
NAB	Reward Saver
QBANK	Cash Management Account
RaboDirect	PremiumSaver
St.George Bank	Incentive Saver Account
Transport Mutual Credit Union	Premium Savers Acct S8
★	
bcu	saver
Delphi Bank	Liberty Account
Macquarie Credit Union	Investment Account S10
Police Bank	Bonus Saver Account
Rural Bank Limited	Gold Cash Management
SERVICE ONE Alliance Bank	Money Management



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Regular Saver

Company	Product
★★★★★ "Outstanding Value"	
Australian Unity	Active Saver
CUA	eSaver Boost
CUA	eSaver Reward
HSBC	Flexi Saver
ING	Savings Maximiser
ME	Online Savings Account
Newcastle Permanent	Smart Saver Account
RaboDirect	Notice Saver 31 Day
RaboDirect	Notice Saver 60 Day
RaboDirect	Notice Saver 90 Day
RAMS	Saver Account
UBank	USaver with Ultra
☆☆☆☆☆ "Rising Star"	
Suncorp Bank	Growth Saver Account
★★★★	
AMP Bank	Notice Account - 31 days
AMP Bank	Saver Account
Australian Military Bank	Online Saver
Bank Australia	Bonus Saver
Bank First	First Home Bonus Saver
Bankwest	Hero Saver
BOQ	Bonus Interest Savings
Easy Street Fin Services	Bonus Saver Account
FCCS Credit Union	iSaver
Hume Bank	iSave
MOVE - People Driven Banking	Express Saver
MOVE - People Driven Banking	First Home Saver Club Account
NAB	Reward Saver
nabtrade	High Interest Account



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Regular Saver

Company	Product
★★★★★	
People's Choice Credit Union	Bonus Saver Account
Police Bank	Bonus Saver Account
RaboDirect	PremiumSaver
Westpac	Life
★★★★	
ANZ	Progress Saver
Arab Bank Australia	Online Savings Account
Australian Unity	Easy Saver
Australian Unity	Freedom Saver
Auswide Bank	Home Deposit Saver
Auswide Bank	Online Saver
Bank Australia	Online Saver
Bank First	Bonus Saver Account S98
Bank First	Online Saver
Bank of Melbourne	Incentive Saver Account
Bank of Sydney	SuperRate Account
BankSA	Incentive Saver Account
BankVic	Bonus Saver
BankVic	EasyinvestOnline Savings
BankVic	EzeSaver
Bankwest	Smart eSaver
Bankwest	TeleNet Saver
bcu	isaver
Beyond Bank	monEsaver Internet Account
Citi	Online Saver
Commonwealth Bank	GoalSaver
Community First CU	Bonus Saver
Easy Street Fin Services	Easy Savings Online Account
FCCS Credit Union	Achieve Saver Account S55



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Regular Saver

Company	Product
★★★	
FCCS Credit Union	Online Saver Account S70
First Option Credit Union	Bonus Saver
First Option Credit Union	iT Saver
First Option Credit Union	Super Cash Hub
Gateway Bank	Edge Account
Gateway Bank	eMax Saver
Greater Bank	Bonus Saver Account
Heritage Bank	Community Saver Account
Heritage Bank	Online Saver
Heritage Bank	Target Bonus Account
Horizon Credit Union	HorizonDirect S10
Horizon Credit Union	Reward Saver
HSBC	Serious Saver Account
Hume Bank	Reward Saver
Hunter United	Premium Online Investor Account
Illawarra CU NSW	Bonus Saver
Illawarra CU NSW	Saver
Macquarie Credit Union	Online Savings Account
Nexus Mutual	Bonus Saver
Nexus Mutual	Direct Saver
P&N Bank	SwiftSaver Account
People's Choice Credit Union	Online Saver Account
Police Bank	Online SuperSaver Account S8
QBANK	Bonus Saver
Qudos Bank	Bonus Saver Account
Qudos Bank	Qsaver
RaboDirect	High Interest Savings Account
RACQ Bank	eSave
Regional Australia Bank	Savings Booster



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Regular Saver

Company	Product
★★★	
Rural Bank ONE	Personal Saver
SCU	iNetSaver
St.George Bank	Incentive Saver Account
Suncorp Bank	eOptions
Suncorp Bank	Everyday Options Sub-account
Teachers Mutual Bank	Online Savings Account
Teachers Mutual Bank	Reward Saver
The Mutual	Bonus Saver
UBank	USaver
UniBank	Online Savings Account
UniBank	Reward Saver S6
★★	
Australian Military Bank	Star Saver Direct Account S20
Auswide Bank	Bonus Plus Saver
Bendigo Bank	CommunitySaver Account
Bendigo Bank	EasySaver
Beyond Bank	Bonus Saver Account
Beyond Bank	Community Reward Account
BOQ	WebSavings Account
Delphi Bank	Midas Account
Endeavour Mutual Bank	Direct Saver
G&C Mutual Bank	Bonus Savers Account
Hunter United	e-ZYNET Direct
IMB	Reward Saver
ING	Savings Accelerator
Macquarie Bank	Cash Management Account
Macquarie Bank	Savings Account
MyState	Special eSaver Account
Newcastle Permanent	Online Savings Account



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Regular Saver

Company	Product
★★	
P&N Bank	CashSaver Account
P&N Bank	Hi Saver
QBANK	Netlink Direct Account S20
SCU	Savings Motivator
Teachers Mutual Bank	Cash Management Account
The Mac	eSaver
UniBank	Cash Management Account S10
★	
AMP Bank	Cash Manager
Citi	Ultimate Saver
Hunter United	XLR8 Savings Account
NAB	Cash Manager
Regional Australia Bank	Internet Maximiser
Transport Mutual Credit Union	Premium Savers Acct S8
Woolworths Employees CU	Netplus Account



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Junior Saver

Company	Product
★★★★★ "Outstanding Value"	
Bankwest	Kids' Bonus Saver
bcu	scoot's super saver
CUA	Youth eSaver
Nexus Mutual	Junior Saver
★★★★	
First Option Credit Union	Kids Bonus Saver
Greater Bank	Life Saver
Newcastle Permanent	Smart Saver Account (Under 25)
Suncorp Bank	Kids Savings Account
Teachers Mutual Bank	Mighty Saver
UniBank	Mighty Saver
★★★	
ANZ	Progress Saver for Kids
Auswide Bank	Ziggy Kids Saver
Bank Australia	mySaver
Bank of Sydney	Student Savings Account
Bendigo Bank	PiggySaver
Beyond Bank	Junior Savers Club S12
Commonwealth Bank	Youthsaver Account
FCCS Credit Union	Young Achiever Account S50
Gateway Bank	Kids Dollaroo Savings
Holiday Coast CU	First Start Account
Horizon Credit Union	Youth Reward Saver
Hume Bank	Clancy Koala S2
Illawarra CU NSW	Wildlife Saver
IMB	Zoo Account
P&N Bank	Way Cool Saver
People's Choice Credit Union	Young Saver Account
Police Bank	Dynamo Kids Savings Account s24



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Junior Saver

Company	Product
★★★	
The Mac	Mini Mac Bonus Saver
The Mutual	Mighty Mutual
Westpac	Bump Savings
★★	
Bank First	First Access
Bank First	First Saver
BankVic	Little Coppers Club S3
Bankwest	Children's Savings Account
Beyond Bank	Bonus Saver Account (Youth)
Community First CU	Junior Saver
Delphi Bank	Junior Smart Saver
Newcastle Permanent	Online Savings Account (under 25)
★	
Arab Bank Australia	Best Buddies School Account
Arab Bank Australia	Student Account
Greater Bank	Little Bucks



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Senior Saver

Company	Product
★★★★★ "Outstanding Value"	
Australian Military Bank	Pension Access Account
Macquarie Credit Union	Gold Retirement Account
P&N Bank	& Retirement Account
Woolworths Employees CU	Deeming Account - Singles
★★★★	
Bank First	Pension Account S9
BankVic	Pension Plus
bcb	advantage saver
First Option Credit Union	Retirement Access Saver
Teachers Mutual Bank	Deeming Account
UniBank	Deeming Account S30
Woolworths Employees CU	Deeming Account - Couples
★★★	
Auswide Bank	Everyday Pension
Bank of Melbourne	Retirement Access Plus
Bank of us	Pension Advantage
BankSA	Retirement Access Plus
Bankwest	Retirement Advantage Account
Bendigo Bank	Easy Retirement Account
Beyond Bank	Retirement Account S50
BOQ	Pension Plus Account
Commonwealth Bank	Pensioner Security Account
Community First CU	Retirement Plus
G&C Mutual Bank	Pension Plus Account
Heritage Bank	Pension Plus Account
Holiday Coast CU	Great Day Retirement Account
MyState	Access Assist
QBANK	Pension Plus
RACQ Bank	Advantage Plus



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Senior Saver

Company	Product
★★★	
SERVICE ONE Alliance Bank	Senior Saver Account
St.George Bank	Retirement Access Plus
Suncorp Bank	55 Plus
The Mutual	Retirement Account
The Rock	Senior's Platinum Account
Westpac	55+ and Retired
★★	
ANZ	Pensioner Advantage
Bank Australia	Pension Access
Greater Bank	Retirement Plus Account - Single
Horizon Credit Union	Advantage 55 S55
Hume Bank	Retirement Account
NAB	Retirement Account
People's Choice Credit Union	Club 55
SCU	Pensioner Aware Single
The Mac	Freedom Years Account
★	
FCCS Credit Union	Senior Saver Account S65
Greater Bank	Retirement Plus Account - Joint
Illawarra CU NSW	Everyday Plus



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SMSF Saver

Company	Product
★★★★★ "Outstanding Value"	
Australian Military Bank	DIY Super Saver Account
BankVic	SMSF Saver
CUA	eSaver Boost
FCCS Credit Union	Superfund Maximiser
MOVE - People Driven Banking	Express Saver
nabtrade	High Interest Account
Newcastle Permanent	Smart Saver Account
Qudos Bank	DIY Super Saver
RaboDirect	Notice Saver 31 Day - SMSF
RaboDirect	Notice Saver 60 Day - SMSF
RaboDirect	Notice Saver 90 Day - SMSF
★★★★	
AMP Bank	SuperEdge Saver
Bank First	Bonus Saver Account S98
Community First CU	Bonus Saver
FCCS Credit Union	Achieve Saver Account S55
Qudos Bank	Bonus Saver Account
RaboDirect	SMSF PremiumSaver
Teachers Mutual Bank	Reward Saver
UBank	USaver SMSF
UniBank	Reward Saver S6
★★★	
AMP Bank	Business Saver Account
Australian Military Bank	Star Saver Direct Account S20
Bank First	Cash Management Account S10
Bank First	Online Saver
Bank of Sydney	Smart Net Account
Bank of us	Super Advantage
bcb	business isaver



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SMSF Saver

Company	Product
★★★	
bcu	retirement savings account
Beyond Bank	Community Reward Account
Beyond Bank	monEsaver Internet Account
BOQ	Superannuation Savings Account
Commonwealth Bank	SMSF Direct Investment Account
Community First CU	FirstBiz Online Savings
Delphi Bank	Midas Account
Delphi Bank	Midas Business Account
FCCS Credit Union	Online Saver Account S70
First Option Credit Union	Bonus Saver
First Option Credit Union	iT Saver
First Option Credit Union	Super Cash Hub
Gateway Bank	Edge Account
Gateway Bank	eMax Saver
Heritage Bank	Community Saver Account
Heritage Bank	Online Saver
Heritage Bank	Target Bonus Account
Horizon Credit Union	SMSF Saver
Hunter United	Premium Online Investor Account
Hunter United	Retiree Online Investor Account
IMB	DIY Super Account
ING	Business Optimiser
Macquarie Bank	Cash Management Account
Macquarie Credit Union	Online Savings Account
ME	Business Online Savings Account
NAB	Business Cash Maximiser SMSF
Nexus Mutual	Bonus Saver
Nexus Mutual	Direct Saver
Police Bank	Online SuperSaver Account S8



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SMSF Saver

Company	Product
★★★	
Qudos Bank	Qsaver
RaboDirect	High Interest Savings - SMSF
Regional Australia Bank	Internet Maximiser
Rural Bank ONE	DIY Super Saver
Rural Bank ONE	Personal Saver
Suncorp Bank	Business Saver Account
★★	
AMP Bank	Cash Manager
Bankwest	Business Telenet Saver Account
Bendigo Bank	CommunitySaver Account
Bendigo Bank	EasySaver
Endeavour Mutual Bank	Direct Saver
G&C Mutual Bank	Bonus Savers Account
Hume Bank	Business iSave
NAB	Cash Manager
QBANK	Netlink Direct Account S20
Rabobank Australia	CMA Standard Account
Teachers Mutual Bank	Cash Management Account
The Mutual	Business Internet Saver
UniBank	Cash Management Account S10
Westpac	DIY Super Savings Account
Westpac	DIY Super Working Account
Woolworths Employees CU	Netplus Account
★	
Bendigo Bank	Business EasySaver
Citi	Cash Investment Account
Citi	Ultimate Business Saver
Illawarra CU NSW	Cash Management Account
Transport Mutual Credit Union	Premium Savers Acct S8



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High Transactor

Company	Product
★★★★★ "Outstanding Value"	
Bankwest	Hero Transaction Account
Beyond Bank	Purple Transactor Account
Commonwealth Bank	Smart Access
Gateway Bank	Edge Account
ING	Orange Everyday
Macquarie Bank	Platinum Transaction Account
Macquarie Bank	Transaction Account
ME	Everyday Transaction Account
NAB	Cash Manager
NAB	Classic Banking
Westpac	Choice
★★★★	
AMP Bank	Cash Manager
ANZ	Access Advantage
Bank Australia	Everyday Access
Bank of Melbourne	Complete Freedom
Bank of Sydney	Everyday Saver
BankSA	Complete Freedom
Bankwest	Easy Transaction Account
Bankwest	Qantas Transaction Account
Bankwest	Rewards Transaction Account
Bendigo Bank	Everyday Account
BOQ	Day2Day Plus Account
Citi	Cash Investment Account
Citi	Plus Transaction Account
Citi	Ultimate Saver
First Option Credit Union	Super Cash Hub
HSBC	Day to Day Account
IMB	Everyday Unlimited Kickstart



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High Transactor

Company	Product
★★★★★	
St.George Bank	Complete Freedom
Suncorp Bank	Everyday Basics Account
★★★	
AMP Bank	Access Account
ANZ	Premium Cash Management Account
Auswide Bank	Everyday Access
Auswide Bank	Visa Debit
Bank First	Everyday Account S1
Bank of Sydney	Everyday Main Account
Bank of us	Go to
BankVic	Anywhere
BankVic	EzePay
BankVic	Multipack - At Call S1
Bankwest	Lite Trans - Direct Opt
bcu	access
bcu	basic access
BOQ	Reverse Charges Account
CUA	Everyday Account
Delphi Bank	Liberty Account
Endeavour Mutual Bank	Budget Account
Endeavour Mutual Bank	Transaction Account
Gateway Bank	Everyday Savings Account
Greater Bank	Ultimate Account
Heritage Bank	Cash Management Account
Heritage Bank	Money Manager Account
Heritage Bank	Simply Access
Horizon Credit Union	Advantage 25
HSBC	Everyday Global Account
Hume Bank	All Purpose S10



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High Transactor

Company	Product
★★★★	
Hume Bank	Cash Management S8
Hume Bank	Essential Account S60
Hunter United	On Call Savings Account
Hunter United	V.I.P. Pension Account - Joint
Hunter United	V.I.P. Pension Account - Single
Illawarra CU NSW	Everyday
IMB	Everyday Unlimited
MyState	Everyday Account
Newcastle Permanent	Basic Access Account
Newcastle Permanent	Everyday Account
Newcastle Permanent	Smart Saver Account
Nexus Mutual	Access Plus
Nexus Mutual	Cash Management
P&N Bank	& Transaction Account
P&N Bank	Easypay Access Account
People's Choice Credit Union	Everyday Account
People's Choice Credit Union	Zip Account
Police Bank	Easy Access Account S1
QBANK	Everyday Plus
RACQ Bank	Everyday Account
RAMS	Action
Regional Australia Bank	Community Partnership
Regional Australia Bank	eFree
Regional Australia Bank	High Rise Account
Rural Bank Limited	Everyday Account - All Access
Rural Bank Limited	Gold Cash Management
Suncorp Bank	Everyday Essentials Account
Suncorp Bank	Everyday Options
Teachers Mutual Bank	Everyday Account



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High Transactor

Company	Product
★ ★ ★	
Teachers Mutual Bank	Everyday Direct Account
The Mutual	Express Savings Account
The Rock	Everyday Account
UniBank	Everyday Account S1
UniBank	Everyday Direct Account
★ ★	
Arab Bank Australia	Cash Management Account
Arab Bank Australia	Statement Savings Acc
Australian Military Bank	Access Savings S1
Australian Military Bank	Military Rewards Acc- Everyday Acc
Auswide Bank	Cash Management
Beyond Bank	Cash Management Account
BOQ	Cash Management Account
Community First CU	Access Account S7
G&C Mutual Bank	Access Account
G&C Mutual Bank	Reward Me Saver Account
Greater Bank	Access Account
Holiday Coast CU	Great Day Transaction S2
IMB	Cash Management
IMB	Everyday
Macquarie Credit Union	Cheque/Card Account S5
Macquarie Credit Union	General Savings Account
MOVE - People Driven Banking	Everyday Saver S1
MOVE - People Driven Banking	Everyday Saver S22 & S33
People's Choice Credit Union	Expenses Account
QBANK	On Call Savings Account
Qudos Bank	At Call Savings
RACQ Bank	Bonus Saver Account
The Mac	EveryDay Savings



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High Transactor

Company

Product

★ ★

Transport Mutual Credit Union

Multi-Access Account S4

★

Delphi Bank

Cash Management Account

FCCS Credit Union

Redi Access Account S13

FCCS Credit Union

Total Access Account S1

First Option Credit Union

Access Saver

Horizon Credit Union

RediSavings S1

HSBC

Premier CMA

SERVICE ONE Alliance Bank

Day to Day Account



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Low Transactor

Company	Product
★★★★★ "Outstanding Value"	
Bank of Sydney	Everyday Saver
Bankwest	Hero Transaction Account
Beyond Bank	Purple Transactor Account
Endeavour Mutual Bank	Transaction Account
First Option Credit Union	Super Cash Hub
Gateway Bank	Edge Account
ING	Orange Everyday
Macquarie Bank	Transaction Account
ME	Everyday Transaction Account
NAB	Classic Banking
Westpac	Choice
★★★★	
AMP Bank	Cash Manager
ANZ	Access Advantage
Bank Australia	Everyday Access
Bank of Melbourne	Complete Freedom
BankSA	Complete Freedom
Bankwest	Easy Transaction Account
Bankwest	Qantas Transaction Account
Bankwest	Rewards Transaction Account
Bendigo Bank	Everyday Account
BOQ	Day2Day Plus Account
Citi	Cash Investment Account
Citi	Plus Transaction Account
Endeavour Mutual Bank	Budget Account
Heritage Bank	Money Manager Account
IMB	Everyday Unlimited Kickstart
Qudos Bank	At Call Savings
St.George Bank	Complete Freedom



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Low Transactor

Company	Product
★★★★★	
Suncorp Bank	Everyday Basics Account
★★★★	
AMP Bank	Access Account
ANZ	Premium Cash Management Account
Australian Military Bank	Access Savings S1
Australian Military Bank	Military Rewards Acc- Everyday Acc
Bank First	Everyday Account S1
Bank of Sydney	Everyday Main Account
Bank of us	Go to
BankVic	Anywhere
BankVic	EzePay
BankVic	Multipack - At Call S1
BOQ	Cash Management Account
BOQ	Reverse Charges Account
Citi	Ultimate Saver
Commonwealth Bank	Smart Access
CUA	Everyday Account
Delphi Bank	Liberty Account
First Option Credit Union	Access Saver
Gateway Bank	Everyday Savings Account
Greater Bank	Access Account
Greater Bank	Ultimate Account
Heritage Bank	Cash Management Account
Heritage Bank	Simply Access
Horizon Credit Union	Advantage 25
HSBC	Day to Day Account
HSBC	Everyday Global Account
Hume Bank	All Purpose S10
Hume Bank	Cash Management S8



Savings and Transaction Accounts Star Ratings

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Low Transactor

Company	Product
★★★	
Hume Bank	Essential Account S60
Hunter United	V.I.P. Pension Account - Joint
Hunter United	V.I.P. Pension Account - Single
Illawarra CU NSW	Everyday
IMB	Everyday Unlimited
Macquarie Credit Union	Cheque/Card Account S5
Macquarie Credit Union	General Savings Account
MyState	Everyday Account
Newcastle Permanent	Basic Access Account
Newcastle Permanent	Everyday Account
Newcastle Permanent	Smart Saver Account
Nexus Mutual	Access Plus
Nexus Mutual	Cash Management
P&N Bank	& Transaction Account
P&N Bank	Easypay Access Account
People's Choice Credit Union	Zip Account
Police Bank	Easy Access Account S1
QBANK	Everyday Plus
QBANK	On Call Savings Account
RACQ Bank	Bonus Saver Account
RACQ Bank	Everyday Account
RAMS	Action
Suncorp Bank	Everyday Essentials Account
Suncorp Bank	Everyday Options
Teachers Mutual Bank	Everyday Account
Teachers Mutual Bank	Everyday Direct Account
The Mac	EveryDay Savings
The Mutual	Express Savings Account
The Rock	Everyday Account



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Low Transactor

Company	Product
★★★	
Transport Mutual Credit Union	Multi-Access Account S4
UniBank	Everyday Account S1
UniBank	Everyday Direct Account
★★	
Auswide Bank	Cash Management
Auswide Bank	Everyday Access
Bankwest	Lite Trans - Direct Opt
bcu	access
bcu	basic access
Beyond Bank	Cash Management Account
Community First CU	Access Account S7
FCCS Credit Union	Redi Access Account S13
G&C Mutual Bank	Access Account
G&C Mutual Bank	Reward Me Saver Account
Holiday Coast CU	Great Day Transaction S2
Horizon Credit Union	RediSavings S1
IMB	Cash Management
IMB	Everyday
MOVE - People Driven Banking	Everyday Saver S1
MOVE - People Driven Banking	Everyday Saver S22 & S33
People's Choice Credit Union	Everyday Account
People's Choice Credit Union	Expenses Account
Regional Australia Bank	Community Partnership
Regional Australia Bank	eFree
Regional Australia Bank	High Rise Account
Rural Bank Limited	Everyday Account - All Access
Rural Bank Limited	Gold Cash Management
SERVICE ONE Alliance Bank	Day to Day Account
★	



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Low Transactor

Company

Product



Arab Bank Australia Cash Management Account

Arab Bank Australia Statement Savings Acc

Auswide Bank Visa Debit

Delphi Bank Cash Management Account

FCCS Credit Union Total Access Account S1

Hunter United On Call Savings Account



Savings and Transaction Accounts Star Ratings

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Youth Transactor

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Access Advantage
Bendigo Bank	Student Account
Beyond Bank	BU Savings Account
Commonwealth Bank	Smart Access
IMB	Everyday Unlimited Kickstart
Macquarie Bank	Transaction Account
NAB	Classic Banking
Suncorp Bank	Everyday Options-Student
Westpac	Choice
★★★★★	
Bank Australia	Everyday Access
Bank of Melbourne	Complete Freedom Student
BankSA	Complete Freedom Student
Bankwest	Student Account
bcu	access
Community First CU	Access Account S7
First Option Credit Union	Smart Start Access Saver 14-21
Heritage Bank	Simply Access
Holiday Coast CU	First Start Account
Hume Bank	All Purpose S10
Hume Bank	Essential Account S60
Regional Australia Bank	Community Partnership
St.George Bank	Complete Freedom Student
Suncorp Bank	Everyday Basics Account
★★★	
Australian Military Bank	Access Savings S1
Australian Military Bank	Junior Saver Account
Auswide Bank	Everyday Access
Bank of Sydney	Student Savings Account



Savings and Transaction Accounts Star Ratings

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Youth Transactor

Company	Product
★★★	
Bank of Sydney	Student Transaction Account
Bank of us	Go to
BankVic	Anywhere
BankVic	EzePay
BankVic	Multipack - At Call S1
bcb	basic access
Community First CU	Junior Saver
Community First CU	Student Starter
CUA	Everyday Youth Account
Endeavour Mutual Bank	Transaction Account
First Option Credit Union	Access Saver
G&C Mutual Bank	Access Account
Gateway Bank	Edge Account
Horizon Credit Union	RediSavings S1
HSBC	Day to Day Account
Illawarra CU NSW	Everyday
Illawarra CU NSW	Everyday Lite
Macquarie Credit Union	Cheque/Card Account S5
Macquarie Credit Union	General Savings Account
MyState	Everyday Account
Newcastle Permanent	Basic Access Account
Newcastle Permanent	Everyday Account
Newcastle Permanent	Everyday Account (Under 25)
P&N Bank	& Transaction Account
P&N Bank	Easypay Access Account
P&N Bank	Student Account
People's Choice Credit Union	Activate Account
People's Choice Credit Union	Expenses Account
Police Bank	Dynamo Kids Savings Account s24



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Youth Transactor

Company	Product
★ ★ ★	
Police Bank	Easy Access Account S1
QBANK	Teen On-Call
Qudos Bank	At Call Savings
RACQ Bank	Everyday Account
Regional Australia Bank	eFree
Regional Australia Bank	High Rise Account
Rural Bank Limited	Everyday Account - All Access
SERVICE ONE Alliance Bank	Day to Day Account
SERVICE ONE Alliance Bank	Student Account
Suncorp Bank	Everyday Essentials Account
Teachers Mutual Bank	Everyday Account
Teachers Mutual Bank	Everyday Direct Account
The Mutual	Express Savings Account
UniBank	Everyday Account S1
UniBank	Everyday Direct Account
★ ★	
Auswide Bank	Visa Debit
Bank First	First Access
Bank of Melbourne	Complete Freedom
BankSA	Complete Freedom
Bankwest	Lite Trans - Direct Opt
bcu	scoot's super saver
Bendigo Bank	Everyday Account
Delphi Bank	Liberty Account
Endeavour Mutual Bank	Budget Account
FCCS Credit Union	Redi Access Account S13
Greater Bank	Access Account
Greater Bank	Ultimate Account
Holiday Coast CU	Great Day Transaction S2



Savings and Transaction Accounts Star Ratings

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Youth Transactor

Company

Product

★ ★

Horizon Credit Union

Advantage 25

Newcastle Permanent

Smart Saver Account (Under 25)

Nexus Mutual

Access Plus

St.George Bank

Complete Freedom

The Rock

Everyday Account

Woolworths Employees CU

BU (Being You) Account

★

Arab Bank Australia

Statement Savings Acc

Delphi Bank

Junior Smart Saver

FCCS Credit Union

Total Access Account S1

Hunter United

On Call Savings Account

People's Choice Credit Union

Everyday Account



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Senior Transactor

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Pensioner Advantage
Bank First	Pension Account S9
Commonwealth Bank	Pensioner Security Account
First Option Credit Union	Retirement Access Saver
Gateway Bank	Edge Account
Heritage Bank	Pension Plus Account
NAB	Cash Manager
NAB	Retirement Account
P&N Bank	& Retirement Account
The Mutual	Retirement Account
The Rock	Senior's Platinum Account
Westpac	55+ and Retired
Woolworths Employees CU	Deeming Account - Couples
Woolworths Employees CU	Deeming Account - Singles
★★★★	
ANZ	Access Advantage
Bank Australia	Pension Access
Bank First	Everyday Account S1
Bank of Melbourne	Retirement Access Plus
BankSA	Retirement Access Plus
Bankwest	Retirement Advantage Account
Beyond Bank	Cash Management Account
Beyond Bank	Purple Transactor Account
BOQ	Day2Day Plus Account
BOQ	Pension Plus Account
Commonwealth Bank	Smart Access
Community First CU	Access Account S7
First Option Credit Union	Super Cash Hub
Holiday Coast CU	Great Day Retirement Account



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Senior Transactor

Company	Product
★★★★★	
NAB	Classic Banking
People's Choice Credit Union	Club 55
Qudos Bank	At Call Savings
St.George Bank	Retirement Access Plus
Suncorp Bank	55 Plus
Suncorp Bank	Everyday Basics Account
Westpac	Choice
★★★	
ANZ	Premium Cash Management Account
Australian Military Bank	Access Savings S1
Australian Military Bank	Pension Access Account
Auswide Bank	Everyday Pension
Bank Australia	Everyday Access
Bank of Melbourne	Complete Freedom
Bank of us	Pension Advantage
BankSA	Complete Freedom
BankVic	Anywhere
BankVic	EzePay
BankVic	Multipack - At Call S1
Bankwest	Hero Transaction Account
bcb	advantage saver
bcb	basic access
Bendigo Bank	Easy Retirement Account
BOQ	Reverse Charges Account
Citi	Cash Investment Account
Citi	Plus Transaction Account
Citi	Ultimate Saver
CUA	Everyday 55+
CUA	Everyday Account



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Senior Transactor

Company	Product
★★★	
Delphi Bank	Liberty Account
Endeavour Mutual Bank	Budget Account
Endeavour Mutual Bank	Transaction Account
FCCS Credit Union	Redi Access Account S13
First Option Credit Union	Access Saver
G&C Mutual Bank	Access Account
G&C Mutual Bank	Reward Me Saver Account
Gateway Bank	Everyday Savings Account
Greater Bank	Access Account
Greater Bank	Retirement Plus Account - Joint
Greater Bank	Retirement Plus Account - Single
Greater Bank	Ultimate Account
Heritage Bank	Cash Management Account
Heritage Bank	Money Manager Account
Heritage Bank	Simply Access
Horizon Credit Union	RediSavings S1
HSBC	Day to Day Account
HSBC	Everyday Global Account
Hume Bank	All Purpose S10
Hume Bank	Cash Management S8
Hume Bank	Essential Account S60
Hume Bank	Retirement Account
IMB	Cash Management
IMB	Everyday
IMB	Everyday Unlimited Kickstart
Macquarie Credit Union	Cheque/Card Account S5
Macquarie Credit Union	General Savings Account
MyState	Access Assist
MyState	Everyday Account



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Senior Transactor

Company	Product
★★★	
Newcastle Permanent	Everyday Account
Nexus Mutual	Access Plus
Nexus Mutual	Cash Management
P&N Bank	& Transaction Account
P&N Bank	Easypay Access Account
People's Choice Credit Union	Expenses Account
Police Bank	Easy Access Account S1
QBANK	On Call Savings Account
QBANK	Pension Plus
RACQ Bank	Advantage Plus
RACQ Bank	Bonus Saver Account
RACQ Bank	Everyday Account
Regional Australia Bank	eFree
Rural Bank Limited	Everyday Account - All Access
SERVICE ONE Alliance Bank	Day to Day Account
St.George Bank	Complete Freedom
Suncorp Bank	Everyday Essentials Account
Teachers Mutual Bank	Everyday Account
The Mac	EveryDay Savings
The Mutual	Express Savings Account
UniBank	Everyday Account S1
★★	
Australian Military Bank	Military Rewards Acc- Everyday Acc
Auswide Bank	Everyday Access
Bank of us	Go to
Bankwest	Easy Transaction Account
Bankwest	Lite Trans - Direct Opt
Bankwest	Qantas Transaction Account
Bankwest	Rewards Transaction Account



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Senior Transactor

Company	Product
★★	
bcu	access
Bendigo Bank	Everyday Account
Beyond Bank	Retirement Account S50
BOQ	Cash Management Account
Community First CU	Retirement Plus
FCCS Credit Union	Senior Saver Account S65
G&C Mutual Bank	Pension Plus Account
Holiday Coast CU	Great Day Transaction S2
Horizon Credit Union	Advantage 25
Horizon Credit Union	Advantage 55 S55
Illawarra CU NSW	Everyday
IMB	Everyday Unlimited
People's Choice Credit Union	Zip Account
QBANK	Everyday Plus
Regional Australia Bank	Community Partnership
Regional Australia Bank	High Rise Account
Rural Bank Limited	Gold Cash Management
SERVICE ONE Alliance Bank	Senior Saver Account
Suncorp Bank	Everyday Options
The Mac	Freedom Years Account
The Rock	Everyday Account
★	
Auswide Bank	Cash Management
Auswide Bank	Visa Debit
Delphi Bank	Cash Management Account
FCCS Credit Union	Total Access Account S1
Illawarra CU NSW	Everyday Plus
People's Choice Credit Union	Everyday Account
Teachers Mutual Bank	Everyday Direct Account



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Senior Transactor	
Company	Product
★	
UniBank	Everyday Direct Account

This Report should be read together with the Methodology document. Together the two documents form the research report in relation to the subject matter. Rising stars are those products that would have received a five-star rating but have not been in the market for more than six months. Rising star products will be formally rated in the next period once more historical data is available.