

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.

Company	Product
★★★★ "Outstanding Value"	
AMP Bank Sa	aver Account
Citi O	Online Saver
Easy Street Fin Services Ea	asy Savings Online Account
Illawarra CU NSW Sa	aver
ING Sa	avings Maximiser
ME O	Online Savings Account
MOVE - People Driven Banking E.	xpress Saver
MOVE - People Driven Banking Fi	irst Home Saver Club Account
nabtrade H	ligh Interest Account
RaboDirect H	ligh Interest Savings Account
UBank U	Saver with Ultra

Australian Unity E	asy Saver
Auswide Bank O	Online Saver
Bank First O	Online Saver
Bank of Sydney S	uperRate Account
BankVic E	asyinvestOnline Savings
BankVic E	zeSaver
Bankwest Te	eleNet Saver
bcu is	saver
Beyond Bank m	nonEsaver Internet Account
BOQ W	VebSavings Account
Gateway Bank e	Max Saver
Heritage Bank O	Online Saver
HSBC So	erious Saver Account
Police Bank O	Online SuperSaver Account S8
Qudos Bank Q	Qsaver
Rural Bank ONE P	ersonal Saver
UBank U	lSaver

Report Date: April, 2018.



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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 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

Report Date: April, 2018.

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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.



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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
negional Australia Dank	

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Company *** Rural Bank ONE Personal Saver St. George Bank Incentive Saver Account Suncorp Bank Everyday Options Sub-account Teachers Mutual Bank Teachers Mutual Bank The Mutual Bonus Saver UBank USaver UniBank Unile Savings Account Tenibank Online Savings Account Teachers Mutual Bank Everyday Options Sub-account Teachers Mutual Bank Reward Saver The Mutual Bonus Saver Usaver UniBank 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 Beyond Bank Community Reward Account BOQ WebSavings Account Delphi Bank Midas Account Endeavour Mutual Bank Direct Saver
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 Account UniBank Online Savings Account Australian Military Bank Star Saver Direct Account S20 Auswide Bank Bonus Plus Saver Bendigo Bank Community Saver Account Bendigo Bank EasySaver Beyond Bank Bonus Saver Account Beyond Bank Community Reward Account BoQ WebSavings Account BoQ WebSavings Account Endeavour Mutual Bank Midas Account Endeavour Mutual Bank Direct Saver
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BOQ WebSavings Account Delphi Bank Midas Account Endeavour Mutual Bank Direct Saver
Delphi Bank Midas Account Endeavour Mutual Bank Direct Saver
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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Company Product * * * * * * "Outstanding Value" Bankwest Kids' Bonus Saver bou 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 Zigay 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 People's Choice Credit Union Young Saver Account Police Bank Dynamo Kids Savings Account Polic		Junior Saver
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 Student Savings Account 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 Horizon Credit Union Young Achiever Account Horizon Credit Union Youth Reward Saver Hume Bank Clancy Koala S2 Illawarra CU NSW Wildlife Saver IMB Zoo Account Pen Bank Way Cool Saver People's Choice Credit Union Young Saver Account Pen Bank Way Cool Saver People's Choice Credit Union Young Saver Account	Company	Product
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 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 Horizon Credit Union Youth Reward Saver Hume Bank Clancy Koala S2 Illawarra CU NSW Wildlife Saver IMB Zoo Account PEN Bank Way Cool Saver People's Choice Credit Union Young Saver Account Pen Bank Way Cool Saver People's Choice Credit Union Young Saver Account	★★★★ "Outstanding Value"	
Nexus Mutual Nexus Mutual Junior Saver **** First Option Credit Union 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 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 Pen Saver Club Saver People's Choice Credit Union Young Saver Account	Bankwest	Kids' Bonus Saver
Nexus Mutual **** First Option Credit Union Greater Bank Life Saver Newcastle Permanent Smart Saver Account (Under 25) Suncorp Bank Kids Savings Account Teachers Mutual Bank 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 Holiday Coast CU First Start Account Horizon Credit Union Youth Reward Saver Hume Bank Clancy Koala S2 Illawarra CU NSW Wildife Saver People's Choice Credit Union Young Saver Account Pen Bank Way Cool Saver People's Choice Credit Union Young Saver Account	bcu	scoot's super saver
First Option Credit Union Greater Bank Life Saver Newcastle Permanent Smart Saver Account (Under 25) Suncorp Bank Kids Savings Account Teachers Mutual Bank 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 Holiday Coast CU First Start Account Horizon Credit Union Youth Reward Saver Hume Bank Clancy Koala S2 Illawarra CU NSW Wildife Saver People's Choice Credit Union Young Saver Account Pendigo Coet Credit Union Young Saver Account Pendigo Coet Credit Union Young Saver Account Pendigo Coet Credit Union Young Saver Account Young Saver Account	CUA	Youth eSaver
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 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	Nexus Mutual	Junior Saver
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Newcastle Permanent Smart Saver Account (Under 25) Suncorp Bank Kids Savings Account Teachers Mutual Bank Mlighty Saver ★★★ Image: Auswide Bank 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	First Option Credit Union	Kids Bonus Saver
Suncorp Bank 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 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	Greater Bank	Life Saver
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	Newcastle Permanent	Smart Saver Account (Under 25)
UniBank *** 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 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	Suncorp Bank	Kids Savings Account
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	Teachers Mutual Bank	Mighty Saver
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Bank of Sydney 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	Auswide Bank	Ziggy Kids Saver
Beyond Bank 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	Bank Australia	mySaver
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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	Bendigo Bank	PiggySaver
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	Beyond Bank	Junior Savers Club S12
Gateway Bank 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	Commonwealth Bank	Youthsaver Account
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	FCCS Credit Union	Young Achiever Account S50
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	Gateway Bank	Kids Dollaroo Savings
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	Holiday Coast CU	First Start Account
Illawarra CU NSW Wildlife Saver IMB Zoo Account P&N Bank Way Cool Saver People's Choice Credit Union Young Saver Account	Horizon Credit Union	Youth Reward Saver
IMB Zoo Account P&N Bank Way Cool Saver People's Choice Credit Union Young Saver Account	Hume Bank	Clancy Koala S2
IMB Zoo Account P&N Bank Way Cool Saver People's Choice Credit Union Young Saver Account	Illawarra CU NSW	Wildlife Saver
People's Choice Credit Union Young Saver Account	IMB	Zoo Account
People's Choice Credit Union Young Saver Account	P&N Bank	Way Cool Saver
	People's Choice Credit Union	Young Saver Account
	Police Bank	

Report Date: April, 2018.



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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
bcu	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
Heritage Bank Holiday Coast CU	Great Day Retirement Account
Holiday Coast CU	Great Day Retirement Account

Report Date: April, 2018.



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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
bcu	business isaver

Report Date: April, 2018



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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 **Edge Account Gateway Bank** eMax Saver **Gateway Bank Heritage Bank Community Saver Account Heritage Bank** Online Saver Heritage Bank **Target Bonus Account Horizon Credit Union** SMSF Saver **Premium Online Investor Account Hunter United Hunter United** Retiree Online Investor Account **IMB DIY Super Account** ING **Business Optimiser** Cash Management Account **Macquarie Bank Macquarie Credit Union** Online Savings Account ME **Business Online Savings Account** NAB **Business Cash Maximiser SMSF Nexus Mutual Bonus Saver Nexus Mutual Direct Saver**

Report Date: April, 2018

Police Bank

Deposits Star Ratings 2018 - Page 15

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

Report Date: April, 2018



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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

Report Date: April, 2018.



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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 Bank of Sydney Everyday Main Account Bank of Sydney Everyday Main Account Bank Vic Anywhere BankVic Anywhere BankVic Multipack - At Call S1 Bankwest Lite Trans - Direct Opt bcu basic access BOQ Reverse Charges Account CUA Everyday Account Endeavour Mutual Bank Everyday Savings Account Greater Bank Ultimate Account Heritage Bank Account Heritage Bank Money Manager Account Heritage Bank Simply Access Horizon Credit Union Advantage 25	High Transactor	
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 51 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 Endeavour Mutual Bank Budget Account Endeavour Mutual Bank Transaction Account Endeavour Mutual Bank Everyday Savings Account Greater Bank Ultimate Account Heritage Bank Money Manager Account Heritage Bank Simply Access Horizon Credit Union Advantage 25	Company	Product
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 \$1 Bank of Sydney Everyday Main Account Bank of us Go to BankVic Anywhere BankVic Multipack - At Call \$1 Bankwic 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 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	***	
ANP 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 Sydney Everyday Main Account Bank Vic Anywhere BankVic Anywhere BankVic Multipack - At Call S1 Bankwest Lite Trans - Direct Opt bcu access bcu basic access BOQ Reverse Charges Account CUA Everyday Account Endeavour Mutual Bank Liberty Account Endeavour Mutual Bank Budget Account Endeavour Mutual Bank Transaction Account Gateway Bank Everyday Savings Account Greater Bank Ultimate Account Heritage Bank Money Manager Account Heritage Bank Simply Access Horizon Credit Union Advantage 25	St.George Bank	Complete Freedom
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 Everyday Savings Account Gateway Bank Everyday Savings Account Greater Bank Ultimate Account Heritage Bank Money Manager Account Heritage Bank Money Manager Account Heritage Bank Simply Access Horizon Credit Union Advantage 25	Suncorp Bank	Everyday Basics 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 Fransaction Account Gateway Bank Ultimate Account Heritage Bank Money Manager Account Heritage Bank Money Manager Account Heritage Bank Heritage Bank Simply Access Horound Heritage Bank Heritage Bank Simply Access Horound Simply Access Horizon Credit Union Advantage 25	***	
Auswide Bank 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 Fransaction Account Gateway Bank Litertans - Direct Opt Delphi Bank Liberty Account Endeavour Mutual Bank Budget Account Endeavour Mutual Bank Fransaction Account Greater Bank Ultimate Account Heritage Bank Money Manager Account Heritage Bank Advantage 25	AMP Bank	Access Account
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 Money Manager Account Heritage Bank Money Manager Account Heritage Bank Simply Access Horizon Credit Union Advantage 25	ANZ	Premium Cash Management Account
Bank of Sydney Everyday 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 Everyday Savings Account Gateway Bank Everyday Savings Account Heritage Bank Money Manager Account Heritage Bank Money Manager Account Heritage Bank Simply Access Horu Sankwest Liberty Access Horizon Credit Union Advantage 25	Auswide Bank	Everyday Access
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 Everyday Savings Account Gateway Bank Everyday Savings Account Heritage Bank Money Manager Account Heritage Bank Money Manager Account Heritage Bank Simply Access Horizon Credit Union Advantage 25	Auswide Bank	Visa Debit
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 Heritage Bank Money Manager Account Heritage Bank Simply Access Horizon Credit Union Advantage 25	Bank First	Everyday Account S1
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 Everyday Savings Account Gateway Bank Everyday Savings Account Heritage Bank Money Manager Account Heritage Bank Simply Access Horizon Credit Union Advantage 25	Bank of Sydney	Everyday Main Account
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 Money Manager Account Heritage Bank Simply Access Horizon Credit Union Advantage 25	Bank of us	Go to
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 Money Manager Account Heritage Bank Money Manager Account Heritage Bank Simply Access Horizon Credit Union Advantage 25	BankVic	Anywhere
BankwestLite Trans - Direct Optbcuaccessbcubasic accessBOQReverse Charges AccountCUAEveryday AccountDelphi BankLiberty AccountEndeavour Mutual BankBudget AccountEndeavour Mutual BankTransaction AccountGateway BankEveryday Savings AccountGreater BankUltimate AccountHeritage BankCash Management AccountHeritage BankMoney Manager AccountHeritage BankSimply AccessHorizon Credit UnionAdvantage 25	BankVic	EzePay
bcuaccessbcubasic accessBOQReverse Charges AccountCUAEveryday AccountDelphi BankLiberty AccountEndeavour Mutual BankBudget AccountEndeavour Mutual BankTransaction AccountGateway BankEveryday Savings AccountGreater BankUltimate AccountHeritage BankCash Management AccountHeritage BankMoney Manager AccountHeritage BankSimply AccessHorizon Credit UnionAdvantage 25	BankVic	Multipack - At Call S1
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	Bankwest	Lite Trans - Direct Opt
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	bcu	access
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	bcu	basic access
Delphi Bank 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	BOQ	Reverse Charges Account
Endeavour Mutual Bank 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	CUA	Everyday Account
Endeavour Mutual Bank Transaction Account Gateway Bank Everyday Savings Account Ultimate Account Heritage Bank Cash Management Account Heritage Bank Money Manager Account Heritage Bank Simply Access Horizon Credit Union Advantage 25	Delphi Bank	Liberty 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	Endeavour Mutual Bank	Budget Account
Greater BankUltimate AccountHeritage BankCash Management AccountHeritage BankMoney Manager AccountHeritage BankSimply AccessHorizon Credit UnionAdvantage 25	Endeavour Mutual Bank	
Heritage BankCash Management AccountHeritage BankMoney Manager AccountHeritage BankSimply AccessHorizon Credit UnionAdvantage 25	Gateway Bank	Everyday Savings Account
Heritage Bank Money Manager Account Heritage Bank Simply Access Horizon Credit Union Advantage 25	Greater Bank	Ultimate Account
Heritage Bank Simply Access Horizon Credit Union Advantage 25	Heritage Bank	Cash Management Account
Horizon Credit Union Advantage 25	Heritage Bank	Money Manager Account
-	Heritage Bank	Simply Access
	Horizon Credit Union	Advantage 25
HSBC Everyday Global Account	HSBC	Everyday Global Account
Hume Bank All Purpose S10	Hume Bank	All Purpose S10

Report Date: April, 2018.



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High Transactor Company **Product** Cash Management S8 **Hume Bank 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** MvState **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 Everyday Options** Suncorp Bank

Report Date: April, 2018

Teachers Mutual Bank

Deposits Star Ratings 2018 - Page 19

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

Report Date: April, 2018.



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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
воо	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

Report Date: April, 2018



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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 Bank Vic Anywhere BankVic Multipack - At Call S1 BOQ Cash Management Account BOQ Reverse Charges Account Citi Ultimate Saver COM Everyday Account Delphi Bank Liberty Account First Option Credit Union Access Saver Gateway Bank Everyday Savings Account Greater Bank Access Account Greater Bank Cash Management Account Heritage Bank Cash Management Account Heritage Bank Simply Access Horizon Credit Union Advantage 25 HSBC<	Low Transactor	
Suncorp Bank *** AMP Bank Access Account ANZ Premium Cash Management Account Australian Military Bank Australian Military Bank Australian Military Bank Bank First Everyday Account S1 Bank of Sydney Everyday Main Account Bank of us Go to BankVic Anywhere BankVic BankVic BankVic Multipack - At Call S1 BOQ Cash Management Account Citi Ultimate Saver Commonwealth Bank Everyday Account First Option Credit Union Access Saver Gateway Bank Greater Bank Cash Management Account Feritage Bank Cash Management Account Citi Ultimate Saver CUA Everyday Account Delphi Bank Uiberty Account First Option Credit Union Access Saver Gateway Bank Everyday Savings Account Greater Bank Access Account Heritage Bank Cash Management Account Heritage Bank Cash Management Account Heritage Bank Cash Management Account Heritage Bank Fish Option Credit Union Advantage 25 HSBC Day to Day Account Hume Bank All Purpose \$10	Company	Product
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 First Option Credit Union Access Saver Gateway Bank Everyday Savings Account Greater Bank Ultimate Account Heritage Bank Simply Access Heritage Bank Simply Access Horizon Credit Union Advantage 25 HSBC Day to Day Account Heure Bank All Purpose S10 Hume Bank All Purpose S10	***	
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 Ultimate Account Heritage Bank Simply Access Horkon Credit Union Advantage 25 HSBC Day to Day Account Hume Bank All Purpose S10 HI Purpose S10 HI Purpose S10 Military Rewards Account Military Rewards Account Access Account Military Rewards Account Access Account Greater Bank Cash Management Account	Suncorp Bank	Everyday Basics 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 Sydney Everyday Main Account BankVic Anywhere BankVic EzePay BankVic Multipack - At Call S1 BOQ Cash Management 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 Simply Access Horizon Credit Union Advantage 25 HSBC Day to Day Account Hurne Bank All Purpose \$10	***	
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 Citi Ultimate Saver Commonwealth Bank Smart Access CUA Everyday Account First Option Credit Union Access Saver Greater Bank Ultimate Account Greater Bank Cash Management Account Heritage Bank Simply Access Horizon Credit Union Advantage 25 HSBC Day to Day Account HsBC Everyday Global Account HsBC Everyday Global Account Hurne Bank All Purpose S10 HI Purpose S10	AMP Bank	Access Account
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 Heritage Bank Ultimate Account Heritage Bank Simply Access Horizon Credit Union Advantage 25 HSBC Day to Day Account Hurne Bank All Purpose S10 HI Purpose S10 HI Purpose S10	ANZ	Premium Cash Management Account
Bank of Sydney Everyday Account S Bank of us Go t 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 Ultimate Account Heritage Bank Cash Management Account Heritage Bank Simply Access Horizon Credit Union Advantage 25 HSBC Day to Day Account Hurne Bank All Purpose S10	Australian Military Bank	Access Savings S1
Bank of Sydney Bank of us Go to BankVic Anywhere BankVic BankVic BankVic 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 Ultimate Account Heritage Bank Ultimate Account Heritage Bank Simply Access Horizon Credit Union Advantage 25 HSBC Day to Day Account Hume Bank All Purpose S10	Australian Military Bank	Military Rewards Acc- Everyday Acc
Bank Vic 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 Heritage Bank Ultimate Account Heritage Bank Simply Access Horizon Credit Union Advantage 25 HSBC Day to Day Account Hume Bank All Purpose S10	Bank First	Everyday Account S1
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 Ultimate Account Heritage Bank Cash Management Account Heritage Bank Simply Access Horizon Credit Union Advantage 25 HSBC Day to Day Account Everyday Global Account Hume Bank All Purpose S10	Bank of Sydney	Everyday Main Account
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 Hume Bank All Purpose S10	Bank of us	Go to
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 Hume Bank All Purpose S10	BankVic	Anywhere
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 Heritage Bank Ultimate Account Heritage Bank Simply Access Horizon Credit Union Advantage 25 HSBC Day to Day Account Hume Bank All Purpose S10	BankVic	EzePay
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	BankVic	Multipack - At Call S1
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	воо	Cash Management Account
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 Hume Bank All Purpose S10	BOQ	Reverse Charges Account
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	Citi	Ultimate Saver
Delphi BankLiberty AccountFirst Option Credit UnionAccess SaverGateway BankEveryday Savings AccountGreater BankAccess AccountGreater BankUltimate AccountHeritage BankCash Management AccountHeritage BankSimply AccessHorizon Credit UnionAdvantage 25HSBCDay to Day AccountHSBCEveryday Global AccountHume BankAll Purpose S10	Commonwealth Bank	Smart Access
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 Everyday Global Account Hume Bank All Purpose S10	CUA	Everyday Account
Gateway Bank 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 Everyday Global Account Hume Bank All Purpose S10	Delphi Bank	Liberty Account
Greater Bank 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	First Option Credit Union	Access Saver
Greater Bank 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	Gateway Bank	Everyday Savings Account
Heritage BankCash Management AccountHeritage BankSimply AccessHorizon Credit UnionAdvantage 25HSBCDay to Day AccountHSBCEveryday Global AccountHume BankAll Purpose S10	Greater Bank	Access Account
Heritage Bank Simply Access Horizon Credit Union Advantage 25 HSBC Day to Day Account HSBC Everyday Global Account Hume Bank All Purpose S10	Greater Bank	
Horizon Credit Union Advantage 25 HSBC Day to Day Account HSBC Everyday Global Account Hume Bank All Purpose S10	Heritage Bank	Cash Management Account
Horizon Credit Union Advantage 25 HSBC Day to Day Account HSBC Everyday Global Account Hume Bank All Purpose S10	Heritage Bank	Simply Access
HSBC Day to Day Account HSBC Everyday Global Account Hume Bank All Purpose S10	Horizon Credit Union	Advantage 25
Hume Bank All Purpose S10	HSBC	Day to Day Account
·	HSBC	Everyday Global Account
Hume Bank Cash Management S8	Hume Bank	All Purpose S10
	Hume Bank	Cash Management S8

Report Date: April, 2018.



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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

Report Date: April, 2018.



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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
*	

Report Date: April, 2018.



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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



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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

Report Date: April, 2018.



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Youth Transactor Company **Product** Student Transaction Account Bank of Sydney Bank of us Go to **BankVic** Anywhere **BankVic** EzePay **BankVic** Multipack - At Call S1 bcu 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** Cheque/Card Account S5 **Macquarie Credit Union General Savings Account Macquarie Credit Union** 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

Report Date: April, 2018



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Company *** Police Bank Easy Access Account S1	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 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	

Report Date: April, 2018.



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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
воо	Day2Day Plus Account
воо	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

Report Date: April, 2018.



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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
bcu	advantage saver
bcu	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

Report Date: April, 2018.



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Senior Transactor

Delphi Bank Endeavour Mutual Bank Endeavour Mutual Bank Endeavour Mutual Bank Endeavour Mutual Bank FCCS Credit Union FCCS Credit Union FCCS Credit Union FCCS Credit Union Access Saver G&C Mutual Bank Access Account G&C Mutual Bank First Option Credit Union Access Saver G&C Mutual Bank Access Account Geater Bank Feveryday Savings Account Greater Bank Retirement Plus Account - Joint Greater Bank Retirement Plus Account - Single Greater Bank Ultimate Account Heritage Bank Cash Management Account Heritage Bank Simply Access Horizon Credit Union RediSavings S1 HSBC Day to Day Account Hume Bank All Purpose S10 Hume Bank Essential Account S60 Hume Bank Retirement Account Retirement Account Feveryday Global Account Feveryday Global Account RediSavings S1 Feveryday Global Account RediSavings S1 Retirement Account	
Endeavour Mutual Bank 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 Ultimate Account Heritage Bank Money Management Account Heritage Bank Simply Access Horizon Credit Union RediSavings S1 HSBC Everyday Global Account Hume Bank All Purpose S10 Hume Bank Essential Account S60 Hume Bank Retirement Account	
Endeavour Mutual Bank FCCS Credit Union Redi Access Account S13 First Option Credit Union G&C Mutual Bank Gace Mutual Bank Gateway Bank Greater Bank Heritage Bank Gash Management Account Heritage Bank Horizon Credit Union RediSavings S1 HSBC Day to Day Account Hume Bank All Purpose S10 Hume Bank Cash Management S8 Hume Bank Essential Account S60 Hume Bank Retirement Account	
FCCS Credit Union Redi Access Account S13 First Option Credit Union Access Saver 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 Ultimate Account Heritage Bank Money Management Account Heritage Bank Simply Access Horizon Credit Union RediSavings S1 HSBC Day to Day Account Hume Bank All Purpose S10 Hume Bank Essential Account S60 Hume Bank Retirement Account Cash Management S8 Hume Bank Retirement S60 Retirement Account	
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 Ultimate Account Heritage Bank Cash Management Account Heritage Bank Simply Access Horizon Credit Union RediSavings S1 HSBC Day to Day Account Hume Bank All Purpose S10 Hume Bank Essential Account S60 Hume Bank Retirement Account Everyday Global Account S8 Hume Bank Essential Account S60 Hume Bank Retirement Account	
G&C Mutual Bank 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 Ultimate Account Heritage Bank Heritage Bank Money Management Account Heritage Bank Simply Access Horizon Credit Union RediSavings S1 HSBC Day to Day Account Hume Bank Access Account RediSavings S1 Hume Bank All Purpose S10 Hume Bank Cash Management S8 Hume Bank Retirement Account All Purpose S10 Hume Bank Retirement Account S60 Retirement Account	
G&C Mutual Bank Gateway Bank Everyday Savings Account Greater Bank Access Account Greater Bank Retirement Plus Account - Joint Greater Bank Ultimate Account Heritage Bank Cash Management Account Heritage Bank Simply Access Horizon Credit Union RediSavings S1 HSBC Day to Day Account Hume Bank All Purpose S10 Hume Bank Essential Account S60 Hume Bank Retirement Plus Account Account All Purpose S10 Hume Bank Essential Account S60 Hume Bank Retirement Account	
Gateway Bank Greater Bank Access Account Greater Bank Retirement Plus Account - Joint Greater Bank Ultimate Account Heritage Bank Money Management Account Heritage Bank Simply Access Horizon Credit Union RediSavings S1 HSBC Day to Day Account Hume Bank All Purpose S10 Hume Bank Everyday Savings Account Access Account Retirement Plus Account Single Ultimate Account Money Management Account Money Manager Account Access BediSavings S1 Access Account All Purpose S10 All Purpose	
Greater Bank Greater Bank Retirement Plus Account - Joint Greater Bank Retirement Plus Account - Single Greater Bank Ultimate Account Heritage Bank Money Management 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	
Greater Bank Greater Bank Greater Bank Greater Bank Ultimate Account Heritage Bank Heritage Bank Heritage Bank Horizon Credit Union HSBC Feveryday Global Account Hume Bank Hume Bank Hume Bank Essential Account Single Retirement Plus Account - Single Ultimate Account Money Management Account Simply Access Horizon Credit Union RediSavings S1 Everyday Global Account Hume Bank All Purpose S10 Cash Management S8 Hume Bank Essential Account S60 Hume Bank Retirement Account	
Greater Bank 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	
Greater BankUltimate AccountHeritage BankCash Management AccountHeritage BankMoney Manager AccountHeritage BankSimply AccessHorizon Credit UnionRediSavings S1HSBCDay to Day AccountHSBCEveryday Global AccountHume BankAll Purpose S10Hume BankCash Management S8Hume BankEssential Account S60Hume BankRetirement Account	
Heritage Bank 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	
Heritage BankMoney Manager AccountHeritage BankSimply AccessHorizon Credit UnionRediSavings S1HSBCDay to Day AccountHSBCEveryday Global AccountHume BankAll Purpose S10Hume BankCash Management S8Hume BankEssential Account S60Hume BankRetirement 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	
Horizon Credit Union RediSavings S1 HSBC Day to Day Account Everyday Global Account Hume Bank All Purpose S10 Hume Bank Cash Management S8 Hume Bank Essential Account S60 Hume Bank Retirement Account	
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	
HSBC Everyday Global Account Hume Bank All Purpose S10 Hume Bank Cash Management S8 Hume Bank Essential Account S60 Hume Bank Retirement Account	
Hume BankAll Purpose S10Hume BankCash Management S8Hume BankEssential Account S60Hume BankRetirement Account	
Hume BankCash Management S8Hume BankEssential Account S60Hume BankRetirement Account	
Hume BankEssential Account S60Hume BankRetirement Account	
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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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	Senior Transactor	
Newcastle PermanentEveryday AccountNexus MutualAccess PlusNexus MutualCash ManagementP&N Bank& Transaction AccountP&N BankEasypay Access AccountPeople's Choice Credit UnionExpenses AccountPolice BankEasy Access Account S1QBANKOn Call Savings AccountQBANKPension PlusRACQ BankAdvantage PlusRACQ BankBonus Saver AccountRACQ BankEveryday AccountRACQ BankEveryday AccountRegional Australia BankeFree	Company	Product
Nexus MutualAccess PlusNexus MutualCash ManagementP&N Bank& Transaction AccountP&N BankEasypay Access AccountPeople's Choice Credit UnionExpenses AccountPolice BankEasy Access Account S1QBANKOn Call Savings AccountQBANKPension PlusRACQ BankAdvantage PlusRACQ BankBonus Saver AccountRACQ BankEveryday AccountRACQ BankEveryday AccountRegional Australia BankeFree	***	
Nexus MutualCash ManagementP&N Bank& Transaction AccountP&N BankEasypay Access AccountPeople's Choice Credit UnionExpenses AccountPolice BankEasy Access Account S1QBANKOn Call Savings AccountQBANKPension PlusRACQ BankAdvantage PlusRACQ BankBonus Saver AccountRACQ BankEveryday AccountRACQ BankEveryday AccountRegional Australia BankeFree	Newcastle Permanent	Everyday Account
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	Nexus Mutual	Access Plus
P&N BankEasypay Access AccountPeople's Choice Credit UnionExpenses AccountPolice BankEasy Access Account S1QBANKOn Call Savings AccountQBANKPension PlusRACQ BankAdvantage PlusRACQ BankBonus Saver AccountRACQ BankEveryday AccountRACQ BankEveryday AccountRegional Australia BankeFree	Nexus Mutual	Cash Management
People's Choice Credit UnionExpenses AccountPolice BankEasy Access Account S1QBANKOn Call Savings AccountQBANKPension PlusRACQ BankAdvantage PlusRACQ BankBonus Saver AccountRACQ BankEveryday AccountRACQ BankEveryday AccountRegional Australia BankeFree	P&N Bank	& Transaction 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	P&N Bank	Easypay Access Account
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	People's Choice Credit Union	Expenses Account
QBANK Pension Plus RACQ Bank Advantage Plus RACQ Bank Bonus Saver Account RACQ Bank Everyday Account Regional Australia Bank eFree	Police Bank	Easy Access Account S1
RACQ Bank Advantage Plus RACQ Bank Bonus Saver Account RACQ Bank Everyday Account Regional Australia Bank eFree	QBANK	On Call Savings Account
RACQ Bank Bonus Saver Account RACQ Bank Everyday Account Regional Australia Bank eFree	QBANK	Pension Plus
RACQ Bank Everyday Account Regional Australia Bank eFree	RACQ Bank	Advantage Plus
Regional Australia Bank eFree	RACQ Bank	Bonus Saver Account
<u></u>	RACQ Bank	Everyday Account
Rural Bank Limited Everyday Account - All Access	Regional Australia Bank	eFree
	Rural Bank Limited	Everyday Account - All Access
SERVICE ONE Alliance Bank Day to Day Account	SERVICE ONE Alliance Bank	Day to Day Account
St.George Bank Complete Freedom	St.George Bank	Complete Freedom
Suncorp Bank Everyday Essentials Account	Suncorp Bank	Everyday Essentials Account
Teachers Mutual Bank Everyday Account	Teachers Mutual Bank	Everyday Account
The Mac EveryDay Savings	The Mac	EveryDay Savings
The Mutual Express Savings Account	The Mutual	Express Savings Account
UniBank Everyday Account S1	UniBank	Everyday Account S1
**	**	
Australian Military Bank Military Rewards Acc- Everyday Acc	Australian Military Bank	Military Rewards Acc- Everyday Acc
Auswide Bank Everyday Access	Auswide Bank	Everyday Access
Bank of us Go to	Bank of us	Go to
Bankwest Easy Transaction Account	Bankwest	Easy Transaction Account
Bankwest Lite Trans - Direct Opt	Bankwest	Lite Trans - Direct Opt
Bankwest Qantas Transaction Account	Bankwest	Qantas Transaction Account
Bankwest Rewards Transaction Account	Bankwest	Rewards Transaction Account

Report Date: April, 2018



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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 **Everyday Plus QBANK** 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 Visa Debit **Auswide Bank** Delphi Bank Cash Management Account **Total Access Account S1 FCCS Credit Union** Illawarra CU NSW **Everyday Plus People's Choice Credit Union Everyday Account Teachers Mutual Bank Everyday Direct Account**

Report Date: April, 2018



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Senior Transactor	
Company	Product
*	
UniBank	Everyday Direct Account