



# 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
★★★★★	
AMP Bank	Saver Account
Bank of Sydney	SuperRate Account
bcu	isaver
Easy Street Fin Services	Easy Savings Online Account
Illawarra CU NSW	Saver
ING	Savings Maximiser
ME	Online Savings Account
MOVE Bank	Express Saver
MOVE Bank	First Home Saver Club Account
nabtrade	High Interest Account
RaboDirect	High Interest Savings Account
UBank	USaver with Ultra
★★★★★	
Australian Unity	Easy Saver
Australian Unity	Freedom Saver
Auswide Bank	Online Saver
Bank First	Online Saver
BankVic	EasyinvestOnline Savings
BankVic	EzeSaver
Beyond Bank	monEsaver Internet Account
BOQ	WebSavings Account
Citi	Online Saver
First Option Credit Union	Super Cash Hub
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



# 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

★ ★ ★

AMP Bank	Cash Manager
Arab Bank Australia	Online Savings Account
Australian Military Bank	Star Saver Direct Account S20
Australian Unity	Active 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
Bankwest	TeleNet 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
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
Hunter United	V.I.P. Pension Account - Joint
Hunter United	V.I.P. Pension Account - Single
ING	Savings Accelerator
Macquarie Bank	Cash Management Account
Macquarie Bank	Savings Account
MyState	Special eSaver Account
NAB	Cash Manager



# 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

★ ★ ★

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
The Rock	Special eSaver Account
UniBank	Cash Management Account S10
UniBank	Online Savings Account
Westpac	eSaver
Westpac	Life
Woolworths Employees CU	Netplus Account



# 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
★★	
ANZ	Online Saver
Australian Military Bank	Cash Management S9
Auswide Bank	Cash Management
Bank of Melbourne	Incentive Saver Account
Bank of us	Save Up
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
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
Rural Bank Limited	Gold Cash Management
St.George Bank	Incentive Saver Account
Transport Mutual Credit Union	Premium Savers Acct S8
★	
bcu	saver
Delphi Bank	Liberty Account
Endeavour Mutual Bank	Emoney Account
Macquarie Credit Union	Investment Account S10
Police Bank	Bonus Saver Account
SERVICE ONE Alliance Bank	Money Management



# 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.

## High Transactor

Company	Product
★★★★★	
Bank of Melbourne	Complete Freedom
Bank of Sydney	Everyday Saver
BankSA	Complete Freedom
Bankwest	Hero Transaction Account
Commonwealth Bank	Smart Access
ING	Orange Everyday
Macquarie Bank	Platinum Transaction Account
Macquarie Bank	Transaction Account
ME	Everyday Transaction Account
NAB	Cash Manager
NAB	Classic Banking
St.George Bank	Complete Freedom
Westpac	Choice
★★★★	
AMP Bank	Cash Manager
ANZ	Access Advantage
Bank Australia	Everyday Access
Bankwest	Easy Transaction Account
Bankwest	Qantas Transaction Account
Bendigo Bank	Everyday Account
Beyond Bank	Purple Transactor Account
BOQ	Day2Day Plus Account
Gateway Bank	Edge Account
Greater Bank	Ultimate Account
HSBC	Day to Day Account
MyState	Everyday Account
Nexus Mutual	Access Plus
P&N Bank	& Transaction Account
People's Choice Credit Union	Zip Account
Suncorp Bank	Everyday Basics Account
Suncorp Bank	Everyday Essentials Account



# 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.

## High Transactor

Company	Product
★ ★ ★	
AMP Bank	Access Account
ANZ	Premium Cash Management Ac
Auswide Bank	Everyday Access
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
bcu	access
BOQ	Reverse Charges Account
Citi	Cash Investment Account
Citi	Plus Transaction Account
Citi	Ultimate Saver
CUA	Everyday Account
Delphi Bank	Liberty Account
Endeavour Mutual Bank	Budget Account
Endeavour Mutual Bank	Transaction Account
First Option Credit Union	Access Saver
First Option Credit Union	Super Cash Hub
Gateway Bank	Everyday Savings 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
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



# 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.

## High Transactor

Company	Product
★★★	
Illawarra CU NSW	Everyday
IMB	Everyday Unlimited
IMB	Everyday Unlimited Kickstart
MOVE Bank	Everyday Saver S1
MOVE Bank	Everyday Saver S22 & S33
Newcastle Permanent	Basic Access Account
Newcastle Permanent	Everyday Account
Newcastle Permanent	Smart Saver Account
Nexus Mutual	Cash Management
P&N Bank	Easypay Access Account
People's Choice Credit Union	Everyday 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 Options
Teachers Mutual Bank	Everyday Account
Teachers Mutual Bank	Everyday Direct Account
The Mutual	Express Savings Account
The Rock	Everyday Account
UBank	USaver Ultra
UniBank	Everyday Account S1
UniBank	Everyday Direct Account



# 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.

## High Transactor

### Company

### Product

★ ★

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
Auswide Bank	Cash Management
Auswide Bank	Visa Debit
bcu	basic access
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
Horizon Credit Union	RediSavings S1
HSBC	Premier CMA
IMB	Cash Management
IMB	Everyday
Macquarie Credit Union	Cheque/Card Account S5
People's Choice Credit Union	Expenses Account
QBANK	On Call Savings Account
Qudos Bank	General Savings Account
RACQ Bank	Bonus Saver Account
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
Macquarie Credit Union	General Savings Account
SCU	Access Savings
SERVICE ONE Alliance Bank	Day to Day Account
The Mac	EveryDay Savings





# 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.

## Junior Saver

### Company

### Product

★★★★★

bcu	scoot's super saver
CUA	Youth eSaver
Newcastle Permanent	Smart Saver Account (Under 25
Nexus Mutual	Junior Saver

★★★★★

First Option Credit Union	Kids Bonus Saver
Greater Bank	Life Saver
IMB	Zoo Account
Teachers Mutual Bank	Mighty Saver
UniBank	Mighty Saver
Westpac	Bump Savings



# 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.

## Junior Saver

### Company

### Product

★ ★ ★

<b>ANZ</b>	Progress Saver for Kids
<b>Auswide Bank</b>	Ziggy Kids Saver
<b>Bank Australia</b>	mySaver
<b>Bank of Sydney</b>	Student Savings Account
<b>Bankwest</b>	Kids' Bonus Saver
<b>Bendigo Bank</b>	PiggySaver
<b>Beyond Bank</b>	Junior Savers Club S12
<b>Commonwealth Bank</b>	Youthsaver Account
<b>FCCS Credit Union</b>	Young Achiever Account S50
<b>Gateway Bank</b>	Kids Dollaroo Savings
<b>Holiday Coast CU</b>	First Start Account
<b>Horizon Credit Union</b>	Youth Reward Saver
<b>Hume Bank</b>	Clancy Koala S2
<b>Illawarra CU NSW</b>	Wildlife Saver
<b>P&amp;N Bank</b>	Way Cool Saver
<b>People's Choice Credit Union</b>	Young Saver Account
<b>Police Bank</b>	Dynamo Kids Savings Account s
<b>Suncorp Bank</b>	Kids Savings Account
<b>The Mac</b>	Mini Mac Bonus Saver
<b>The Mutual</b>	Mighty Mutual

★ ★

<b>Bank First</b>	First Access
<b>Bank First</b>	First Saver
<b>BankVic</b>	Little Coppers Club S3
<b>Bankwest</b>	Children's Savings Account
<b>Beyond Bank</b>	Bonus Saver Account (Youth)
<b>Community First CU</b>	Junior Saver
<b>Delphi Bank</b>	Junior Smart Saver
<b>Newcastle Permanent</b>	Online Savings Account (under



# 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.

## Junior Saver

Company	Product
★	
Arab Bank Australia	Best Buddies School Account
Arab Bank Australia	Student Account
Greater Bank	Little Bucks



# 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.

## Low Transactor

Company	Product
★★★★★	
Bank of Sydney	Everyday Saver
Bankwest	Hero Transaction Account
Beyond Bank	Purple Transactor Account
Endeavour Mutual Bank	Transaction Account
Gateway Bank	Edge Account
ING	Orange Everyday
Macquarie Bank	Transaction Account
ME	Everyday Transaction Account
NAB	Cash Manager
NAB	Classic Banking
Suncorp Bank	Everyday Basics Account
★★★★★	
AMP Bank	Cash Manager
ANZ	Access Advantage
Bank First	Everyday Account S1
Bank of Melbourne	Complete Freedom
BankSA	Complete Freedom
Bankwest	Easy Transaction Account
BOQ	Day2Day Plus Account
Endeavour Mutual Bank	Budget Account
First Option Credit Union	Access Saver
First Option Credit Union	Super Cash Hub
Heritage Bank	Cash Management Account
Heritage Bank	Money Manager Account
Heritage Bank	Simply Access
P&N Bank	& Transaction Account
P&N Bank	Easypay Access Account
Qudos Bank	General Savings Account
St.George Bank	Complete Freedom
Suncorp Bank	Everyday Essentials Account
Westpac	Choice



# 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.

## Low Transactor

Company	Product
★★★	
AMP Bank	Access Account
ANZ	Premium Cash Management Ac
Australian Military Bank	Access Savings S1
Australian Military Bank	Military Rewards Acc- Everyday
Bank Australia	Everyday Access
Bank of Sydney	Everyday Main Account
Bank of us	Go to
BankVic	Anywhere
BankVic	EzePay
BankVic	Multipack - At Call S1
Bankwest	Qantas Transaction Account
Bendigo Bank	Everyday Account
BOQ	Cash Management Account
BOQ	Reverse Charges Account
Citi	Cash Investment Account
Citi	Plus Transaction Account
Citi	Ultimate Saver
Commonwealth Bank	Smart Access
CUA	Everyday Account
Delphi Bank	Liberty Account
FCCS Credit Union	Redi Access Account S13
Gateway Bank	Everyday Savings Account
Greater Bank	Access Account
Greater Bank	Ultimate Account
Horizon Credit Union	Advantage 25
HSBC	Day to Day Account
HSBC	Everyday Global Account
Hume Bank	All Purpose S10
Hume Bank	Cash Management S8
Hume Bank	Essential Account S60
Hunter United	V.I.P. Pension Account - Joint
Hunter United	V.I.P. Pension Account - Single



# 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.

## Low Transactor

Company	Product
★ ★ ★	
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
People's Choice Credit Union	Zip Account
Police Bank	Easy Access Account S1
QBANK	Everyday Plus
QBANK	On Call Savings Account
RACQ Bank	Everyday Account
RAMS	Action
Rural Bank Limited	Everyday Account - All Access
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
Transport Mutual Credit Union	Multi-Access Account S4
UBank	USaver Ultra
UniBank	Everyday Account S1
UniBank	Everyday Direct Account



# 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.

## Low Transactor

Company	Product
★★	
Arab Bank Australia	Cash Management Account
Auswide Bank	Cash Management
Auswide Bank	Everyday Access
Auswide Bank	Visa Debit
bcu	access
bcu	basic access
Beyond Bank	Cash Management Account
Community First CU	Access Account S7
Horizon Credit Union	RediSavings S1
Hunter United	On Call Savings Account
IMB	Cash Management
IMB	Everyday
IMB	Everyday Unlimited Kickstart
MOVE Bank	Everyday Saver S1
MOVE Bank	Everyday Saver S22 & S33
People's Choice Credit Union	Everyday Account
People's Choice Credit Union	Expenses Account
RACQ Bank	Bonus Saver Account
Regional Australia Bank	Community Partnership
Regional Australia Bank	eFree
Regional Australia Bank	High Rise Account
Rural Bank Limited	Gold Cash Management
SCU	Access Savings
SERVICE ONE Alliance Bank	Day to Day Account
★	
Arab Bank Australia	Statement Savings Acc
Delphi Bank	Cash Management Account
FCCS Credit Union	Total Access Account S1
G&C Mutual Bank	Access Account
G&C Mutual Bank	Reward Me Saver Account
Holiday Coast CU	Great Day Transaction S2



# 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.

## Regular Saver

### Company

### Product

★★★★★

**Australian Unity**

Active Saver

**CUA**

eSaver Reward

**HSBC**

Flexi Saver

**ING**

Savings Maximiser

**ME**

Online Savings Account

**NAB**

Reward Saver

**People's Choice Credit Union**

Bonus Saver Account

**RaboDirect**

Notice Saver 90 Day

**RAMS**

Saver Account

**Suncorp Bank**

Growth Saver Account

**UBank**

USaver with Ultra

**Westpac**

Life





# 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.

## Regular Saver

### Company

### Product

★★★★

AMP Bank	Notice Account - 31 days
Australian Military Bank	Online Saver
Bank Australia	Bonus Saver
Bank First	Bonus Saver Account S98
Bankwest	Hero Saver
BOQ	Bonus Interest Savings
CUA	eSaver Boost
Easy Street Fin Services	Bonus Saver Account
FCCS Credit Union	iSaver
MOVE Bank	Express Saver
MOVE Bank	First Home Saver Club Account
nabtrade	High Interest Account
Newcastle Permanent	Smart Saver Account
Police Bank	Bonus Saver Account
Qudos Bank	Bonus Saver Account
RaboDirect	Notice Saver 31 Day
RaboDirect	Notice Saver 60 Day
RaboDirect	PremiumSaver
Teachers Mutual Bank	Reward Saver
UniBank	Reward Saver S6



# 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.

## Regular Saver

Company	Product
★★★	
AMP Bank	Saver Account
ANZ	Progress Saver
Arab Bank Australia	Online Savings Account
Australian Unity	Easy Saver
Australian Unity	Freedom Saver
Auswide Bank	Bonus Plus Saver
Auswide Bank	Home Deposit Saver
Auswide Bank	Online Saver
Bank Australia	Online Saver
Bank First	First Home Bonus Saver
Bank First	Online Saver
Bank of Melbourne	Incentive Saver Account
Bank of Sydney	SuperRate Account
Bank of us	Save Up
BankSA	Incentive Saver Account
BankVic	Bonus Saver
BankVic	EasyinvestOnline Savings
BankVic	EzeSaver
Bankwest	Smart eSaver
bcu	isaver
Beyond Bank	Bonus Saver Account
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
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



# 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.

## Regular Saver

### Company

### Product

★ ★ ★

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	iSave
Hume Bank	Reward Saver
Hunter United	Premium Online Investor Accou
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	Qsaver
RaboDirect	High Interest Savings Account
RACQ Bank	eSave
Regional Australia Bank	Savings Booster
Rural Bank ONE	Personal Saver
St.George Bank	Incentive Saver Account
Suncorp Bank	eOptions
Suncorp Bank	Everyday Options Sub-account
Teachers Mutual Bank	Online Savings Account
The Mutual	Bonus Saver
UBank	USaver
UniBank	Online Savings Account



# 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.

## Regular Saver

### Company

### Product

★★

AMP Bank	Cash Manager
Australian Military Bank	Star Saver Direct Account S20
Bankwest	TeleNet Saver
Bendigo Bank	CommunitySaver Account
Bendigo Bank	EasySaver
Beyond Bank	Community Reward Account
BOQ	WebSavings Account
Delphi Bank	Midas Account
Endeavour Mutual Bank	Direct Saver
Hunter United	e-ZYNET Direct
Hunter United	XLR8 Savings Account
IMB	Reward Saver
ING	Savings Accelerator
Macquarie Bank	Cash Management Account
MyState	Special eSaver Account
NAB	Cash Manager
P&N Bank	CashSaver Account
P&N Bank	Hi Saver
QBANK	Netlink Direct Account S20
SCU	iNetSaver
SCU	Savings Motivator
Teachers Mutual Bank	Cash Management Account
The Mac	eSaver
The Rock	Special eSaver Account
UniBank	Cash Management Account S10

★

Citi	Ultimate Saver
G&C Mutual Bank	Bonus Savers Account
Macquarie Bank	Savings Account
Newcastle Permanent	Online Savings Account
Regional Australia Bank	Internet Maximiser
Woolworths Employees CU	Netplus Account



# 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.

## Senior Saver

### Company

### Product

★★★★★

<b>Australian Military Bank</b>	Pension Access Account
<b>CUA</b>	Everyday 55+
<b>Macquarie Credit Union</b>	Gold Retirement Account
<b>P&amp;N Bank</b>	& Retirement Account
<b>Woolworths Employees CU</b>	Deeming Account - Singles

★★★★★

<b>Bank First</b>	Pension Account S9
<b>BankVic</b>	Pension Plus
<b>bcu</b>	advantage saver
<b>Woolworths Employees CU</b>	Deeming Account - Couples



# 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.

## Senior Saver

Company	Product
★★★	
ANZ	Pensioner Advantage
Auswide Bank	Everyday Pension
Bank Australia	Pension Access
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
First Option Credit Union	Retirement Access Saver
G&C Mutual Bank	Pension Plus Account
Heritage Bank	Pension Plus Account
Hume Bank	Retirement Account
MyState	Access Assist
QBANK	Pension Plus
RACQ Bank	Advantage Plus
SERVICE ONE Alliance Bank	Senior Saver Account
St.George Bank	Retirement Access Plus
The Mutual	Retirement Account
The Rock	Senior's Platinum Account
Westpac	55+ and Retired



# 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.

## Senior Saver

### Company

### Product

★★

Greater Bank	Retirement Plus Account - Joint
Greater Bank	Retirement Plus Account - Singl
Holiday Coast CU	Great Day Retirement Account
Horizon Credit Union	Advantage 55 S55
NAB	Retirement Account
Newcastle Permanent	Special Monthly Interest
People's Choice Credit Union	Club 55
SCU	Pensioner Aware Single
Suncorp Bank	55 Plus

★

FCCS Credit Union	Senior Saver Account S65
Illawarra CU NSW	Everyday Plus
The Mac	Freedom Years Account



# 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.

## Senior Transactor

### Company

### Product

★★★★★

Bank First	Pension Account S9
Bank of Melbourne	Retirement Access Plus
BankSA	Retirement Access Plus
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
St.George Bank	Retirement Access Plus
Westpac	55+ and Retired
Woolworths Employees CU	Deeming Account - Couples
Woolworths Employees CU	Deeming Account - Singles





# 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.

## Senior Transactor

Company	Product
★★★★	
ANZ	Access Advantage
ANZ	Pensioner Advantage
Bank Australia	Pension Access
Bankwest	Easy Transaction Account
Bankwest	Retirement Advantage Account
Beyond Bank	Purple Transactor Account
BOQ	Pension Plus Account
Commonwealth Bank	Smart Access
Endeavour Mutual Bank	Budget Account
Endeavour Mutual Bank	Transaction Account
Greater Bank	Retirement Plus Account - Joint
Greater Bank	Retirement Plus Account - Singl
Holiday Coast CU	Great Day Retirement Account
NAB	Classic Banking
People's Choice Credit Union	Club 55
Qudos Bank	General Savings Account
Suncorp Bank	55 Plus
Suncorp Bank	Everyday Basics Account
The Mutual	Retirement Account
The Rock	Senior's Platinum Account
Westpac	Choice



# 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.

## Senior Transactor

Company	Product
★ ★ ★	
ANZ	Premium Cash Management Ac
Australian Military Bank	Access Savings S1
Australian Military Bank	Pension Access Account
Auswide Bank	Everyday Pension
Bank Australia	Everyday Access
Bank First	Everyday Account S1
Bank of Melbourne	Complete Freedom
Bank of us	Go to
Bank of us	Pension Advantage
BankSA	Complete Freedom
BankVic	Anywhere
BankVic	EzePay
BankVic	Multipack - At Call S1
Bankwest	Hero Transaction Account
Bankwest	Qantas Transaction Account
bcu	advantage saver
Bendigo Bank	Easy Retirement Account
Bendigo Bank	Everyday Account
Beyond Bank	Retirement Account S50
BOQ	Cash Management Account
BOQ	Day2Day Plus Account
BOQ	Reverse Charges Account
Citi	Ultimate Saver
CUA	Everyday 55+
CUA	Everyday Account
Delphi Bank	Liberty Account
FCCS Credit Union	Redi Access Account S13
FCCS Credit Union	Senior Saver Account S65
First Option Credit Union	Access Saver
First Option Credit Union	Super Cash Hub
Gateway Bank	Everyday Savings Account
Greater Bank	Access Account



# 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.

## Senior Transactor

Company	Product
★★★	
Greater Bank	Ultimate Account
Heritage Bank	Cash Management Account
Heritage Bank	Money Manager 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
Hume Bank	Essential Account S60
Hume Bank	Retirement Account
Illawarra CU NSW	Everyday
IMB	Everyday Unlimited
Macquarie Credit Union	Cheque/Card Account S5
Macquarie Credit Union	General Savings Account
MyState	Access Assist
MyState	Everyday Account
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	Zip Account
Police Bank	Easy Access Account S1
QBANK	Everyday Plus
QBANK	On Call Savings Account
QBANK	Pension Plus
RACQ Bank	Advantage Plus
RACQ Bank	Everyday Account
Rural Bank Limited	Everyday Account - All Access
SERVICE ONE Alliance Bank	Senior Saver Account
St.George Bank	Complete Freedom



# 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.

## Senior Transactor

### Company

### Product

★ ★ ★

**Suncorp Bank**

Everyday Essentials Account

**Teachers Mutual Bank**

Everyday Account

**The Mutual**

Express Savings Account

**The Rock**

Everyday Account

**UniBank**

Everyday Account S1



# 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.

## Senior Transactor

Company	Product
★★	
Australian Military Bank	Military Rewards Acc- Everyday
Auswide Bank	Cash Management
Auswide Bank	Everyday Access
bcu	access
bcu	basic access
Beyond Bank	Cash Management Account
Community First CU	Access Account S7
Community First CU	Retirement Plus
Delphi Bank	Cash Management Account
Horizon Credit Union	Advantage 55 S55
Horizon Credit Union	RediSavings S1
Illawarra CU NSW	Everyday Plus
IMB	Cash Management
IMB	Everyday
IMB	Everyday Unlimited Kickstart
People's Choice Credit Union	Everyday Account
People's Choice Credit Union	Expenses Account
RACQ Bank	Bonus Saver Account
Regional Australia Bank	Community Partnership
Regional Australia Bank	High Rise Account
Rural Bank Limited	Gold Cash Management
SCU	Access Savings
SERVICE ONE Alliance Bank	Day to Day Account
Suncorp Bank	Everyday Options
Teachers Mutual Bank	Everyday Direct Account
The Mac	EveryDay Savings
The Mac	Freedom Years Account
UniBank	Everyday Direct Account



# 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.

## Senior Transactor

### Company

### Product



**Auswide Bank**

Visa Debit

**FCCS Credit Union**

Total Access Account S1

**G&C Mutual Bank**

Access Account

**G&C Mutual Bank**

Pension Plus Account

**G&C Mutual Bank**

Reward Me Saver Account

**Holiday Coast CU**

Great Day Transaction S2

**Regional Australia Bank**

eFree



# 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.

## SMSF Saver

Company	Product
★★★★★	
Australian Military Bank	DIY Super Saver Account
BankVic	SMSF Saver
CUA	eSaver Boost
FCCS Credit Union	Superfund Maximiser
HSBC	Flexi Saver
Newcastle Permanent	Smart Saver Account
Qudos Bank	Bonus Saver Account
Qudos Bank	DIY Super Saver
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
MOVE Bank	Express Saver
nabtrade	High Interest Account
RaboDirect	Notice Saver 31 Day - SMSF
RaboDirect	Notice Saver 60 Day - SMSF
Teachers Mutual Bank	Reward Saver
UBank	USaver SMSF
UniBank	Reward Saver S6



# 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.

## SMSF Saver

Company	Product
★ ★ ★	
ANZ	Progress Saver
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
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





# 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.

## SMSF Saver

### Company

### Product

★ ★ ★

NAB	Business Cash Maximiser SMSF
Nexus Mutual	Bonus Saver
Nexus Mutual	Direct Saver
Qudos Bank	Qsaver
RaboDirect	High Interest Savings - SMSF
RaboDirect	SMSF PremiumSaver
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
Citi	Ultimate Business Saver
Endeavour Mutual Bank	Direct Saver
NAB	Cash Manager
Newcastle Permanent	Online Savings Account
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



# 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.

## SMSF Saver

Company	Product
★	
Bendigo Bank	Business EasySaver
Citi	Cash Investment Account
G&C Mutual Bank	Bonus Savers Account
Hume Bank	Business iSave
Illawarra CU NSW	Cash Management Account



# 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.

## Youth Transactor

### Company

### Product

★★★★★

<b>ANZ</b>	Access Advantage
<b>Bank of Melbourne</b>	Complete Freedom Student
<b>BankSA</b>	Complete Freedom Student
<b>Bendigo Bank</b>	Student Account
<b>Beyond Bank</b>	BU Savings Account
<b>Commonwealth Bank</b>	Smart Access
<b>NAB</b>	Classic Banking
<b>St.George Bank</b>	Complete Freedom Student
<b>Suncorp Bank</b>	Everyday Options-Student
<b>Westpac</b>	Choice

★★★★★

<b>Bank Australia</b>	Everyday Access
<b>Bank of Sydney</b>	Student Savings Account
<b>Bankwest</b>	Student Account
<b>bcu</b>	access
<b>bcu</b>	basic access
<b>BOQ</b>	Day2Day Plus Account
<b>Community First CU</b>	Access Account S7
<b>Hume Bank</b>	All Purpose S10
<b>IMB</b>	Everyday Unlimited Kickstart
<b>Macquarie Bank</b>	Transaction Account
<b>People's Choice Credit Union</b>	Activate Account
<b>Suncorp Bank</b>	Everyday Basics Account
<b>Suncorp Bank</b>	Everyday Essentials Account



# 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.

## Youth Transactor

Company	Product
★ ★ ★	
Australian Military Bank	Junior Saver Account
Auswide Bank	Everyday Access
Bank First	First Access
Bank of Sydney	Student Transaction Account
Bank of us	Go to
bcu	scoot's super saver
Community First CU	Junior Saver
Community First CU	Student Starter
CUA	Everyday Youth Account
Endeavour Mutual Bank	Budget Account
Endeavour Mutual Bank	Transaction Account
First Option Credit Union	Access Saver
First Option Credit Union	Smart Start Access Saver 14-21
G&C Mutual Bank	Access Account
Gateway Bank	Edge Account
Heritage Bank	Simply Access
Holiday Coast CU	First Start Account
HSBC	Day to Day Account
Hume Bank	Essential Account S60
Illawarra CU NSW	Everyday
Illawarra CU NSW	Everyday Lite
MOVE Bank	Everyday Saver S1
MyState	Everyday Account
Newcastle Permanent	Everyday Account
Newcastle Permanent	Everyday Account (Under 25)
Nexus Mutual	Access Plus
P&N Bank	& Transaction Account
P&N Bank	Easypay Access Account
P&N Bank	Student Account
Police Bank	Dynamo Kids Savings Account s
Police Bank	Easy Access Account S1
QBANK	Teen On-Call



# 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.

## Youth Transactor

### Company

### Product

★ ★ ★

<b>Qudos Bank</b>	General Savings Account
<b>RACQ Bank</b>	Everyday Account
<b>Regional Australia Bank</b>	Community Partnership
<b>Regional Australia Bank</b>	eFree
<b>Regional Australia Bank</b>	High Rise Account
<b>Rural Bank Limited</b>	Everyday Account - All Access
<b>SERVICE ONE Alliance Bank</b>	Day to Day Account
<b>SERVICE ONE Alliance Bank</b>	Student Account
<b>Teachers Mutual Bank</b>	Everyday Account
<b>Teachers Mutual Bank</b>	Everyday Direct Account
<b>The Mutual</b>	Express Savings Account
<b>The Rock</b>	Everyday Account
<b>UniBank</b>	Everyday Account S1
<b>UniBank</b>	Everyday Direct Account
<b>Woolworths Employees CU</b>	BU (Being You) Account



# 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.

## Youth Transactor

Company	Product
★★	
Auswide Bank	Visa Debit
Bank of Melbourne	Complete Freedom
BankSA	Complete Freedom
Bendigo Bank	Everyday Account
Delphi Bank	Junior Smart Saver
Delphi Bank	Liberty Account
FCCS Credit Union	Redi Access Account S13
Greater Bank	Access Account
Greater Bank	Ultimate Account
Holiday Coast CU	Great Day Transaction S2
Horizon Credit Union	Advantage 25
Macquarie Credit Union	Cheque/Card Account S5
Macquarie Credit Union	General Savings Account
Newcastle Permanent	Basic Access Account
Newcastle Permanent	Smart Saver Account (Under 25
People's Choice Credit Union	Everyday Account
People's Choice Credit Union	Expenses Account
St.George Bank	Complete Freedom
★	
Arab Bank Australia	Statement Savings Acc
Australian Military Bank	Access Savings S1
FCCS Credit Union	Total Access Account S1
Horizon Credit Union	RediSavings S1
SCU	Access Savings