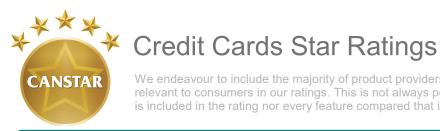
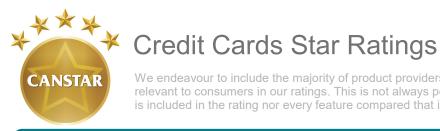


Low Fee	
Company	Product
★★★★ "Outstanding Value"	
American Express	Low Rate Credit Card
Bank Australia	Visa Credit Card
Bank First	Visa Classic Credit Card
BankVic	Visa Silver
First Option Bank	Low Rate Visa Credit Card
Heritage Bank	Gold Low Rate
Horizon Bank	Visa Credit Card
Hume Bank	Value
ING	Orange One
ME	Frank Credit Card
Northern Inland CU	Low Rate Visa Credit Card
QBANK	Bluey Card
Qudos Bank	Lifestyle
Teachers Mutual Bank	Credit Card
UniBank	Credit Card



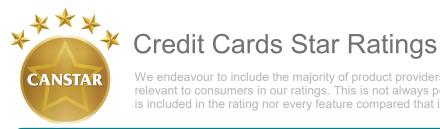
Low Fee	
Company	Product

American Express	Essential Credit Card
American Express	Qantas Discovery Card
American Express	Velocity Escape Card
ANZ	First
Bank of Melbourne	No Annual Fee Visa
BankSA	No Annual Fee Visa
Bankwest	Zero Mastercard
Bankwest	Zero Platinum Mastercard
Bendigo Bank	Low Rate First Mastercard (for<25)
Bendigo Bank	Low Rate Mastercard
Citi	Simplicity Card
Coles	No Annual Fee Mastercard
Commonwealth Bank	Essentials
Commonwealth Bank	Low Fee Mastercard
Commonwealth Bank	Low Rate Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
HSBC	Platinum Credit Card
Latitude Financial Services	28 Degrees Global Platinum Mastercard
Macquarie Credit Union	Visa Credit Card
NAB	Low Fee Card
Qudos Bank	Lifestyle Plus
St.George Bank	No Annual Fee Visa
St.George Bank	Rainbow Vertigo Visa
Westpac	Low Fee



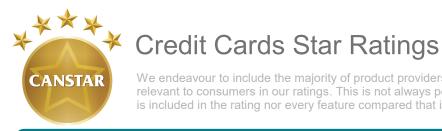
	Low Fee
Company	Product

ANZ	Frequent Flyer
ANZ	Low Rate
ANZ	Platinum
ANZ	Rewards
ANZ	Rewards Platinum
Australian Military Bank	Low Rate Visa Card
Australian Unity	Low Rate Visa
Auswide Bank	Low Rate Visa
Bank First	Visa Platinum Credit Card
Bank of Melbourne	Amplify Classic - Rewards Option
Bank of Melbourne	Amplify Platinum - Rewards Option
Bank of Melbourne	Vertigo
Bank of Melbourne	Vertigo Platinum
Bank of us	Visa Credit Card
BankSA	Amplify Classic - Rewards Option
BankSA	Amplify Platinum - Rewards Option
BankSA	Vertigo
BankSA	Vertigo Platinum
BankVic	Visa Gold
Bankwest	Breeze Mastercard
Bankwest	Breeze Platinum Mastercard
bcu	Classic Credit Card
Bendigo Bank	Low Rate Platinum Mastercard
Bendigo Bank	Platinum Rewards Mastercard
Bendigo Bank	Qantas Platinum Mastercard
Beyond Bank	Low Rate Visa Credit Card
BOQ	Blue Rewards Credit Card
BOQ	Low Rate Credit Card
Coles	Low Rate Mastercard
Commonwealth Bank	Low Fee Gold Mastercard
Commonwealth Bank	Low Rate Gold Mastercard
Commonwealth Bank	Platinum Awards - Rewards Option



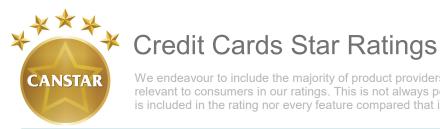
	Low Fee
Company	Product

Community First CU	Low Rate Credit Card
Community First CU	Low Rate Pink Credit Card
CUA	Low Rate Credit Card
Easy Street Fin Services	Easy Low Rate Visa
Endeavour Mutual Bank	Visa Credit Card
First Option Bank	Cash Rewards Visa Credit Card
G&C Mutual Bank	Low Rate Visa Credit Card
Greater Bank	Visa Credit Card
Heritage Bank	Classic
Heritage Bank	Platinum
HSBC	Low Rate Credit Card
HSBC	Platinum Qantas Credit Card
Hume Bank	Clear
Hunter United	Visa Credit Card
Hunter United	Visa Credit Card - Home Loan Bwrs
IMB	Low Rate Mastercard
Latitude Financial Services	GO Mastercard
Latitude Financial Services	Infinity Rewards
Latitude Financial Services	Low Rate Mastercard
Macquarie Bank	RateSaver Card
MOVE Bank	Low Rate Credit Card
Myer	Credit Card
Myer	Platinum Credit Card
NAB	Low Fee Platinum card
NAB	Low Rate Card
NAB	Low Rate Platinum Card
NAB	Qantas Rewards Card
NAB	Qantas Rewards Premium Card
NAB	Rewards Classic Card
NAB	Rewards Platinum Card
Newcastle Permanent	Value+ Credit Card
Nexus Mutual	Low Rate Platinum Credit Card

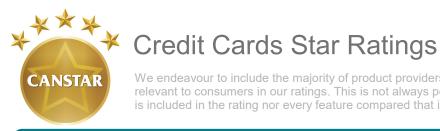


Low Fee	
Company	Product

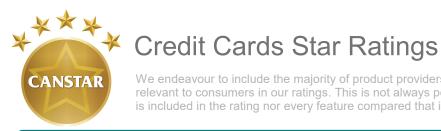
Nexus Mutual	Visa Platinum Credit Card
Northern Inland CU	Visa Classic Credit Card
People's Choice Credit Union	Visa Credit Card
Police Bank	Visa Credit Card
QANTAS	Qantas Premier Everyday
RACQ Bank	Low Rate Mastercard
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Rainbow Vertigo Platinum
St.George Bank	Vertigo Platinum
St.George Bank	Vertigo Visa
Summerland Credit Union	Low Rate Card
Suncorp Bank	Clear Options Platinum Card - Rewards Option
Suncorp Bank	Clear Options Standard Card
Sydney Mutual Bank	Visa Credit Card
Westpac	Altitude Platinum - Rewards Option
Westpac	Lite Card
Westpac	Low Fee Platinum
Westpac	Low Rate Card
Woolworths	Everyday Platinum Credit Card



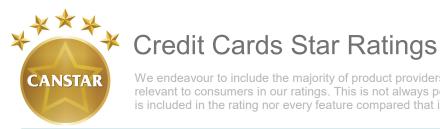
Low Fee	
Company	Product
**	
American Express	David Jones Card - Rewards Option
ANZ	Frequent Flyer Platinum
ANZ	Rewards Travel Adventures Card
Auswide Bank	Platinum Rewards Mastercard
Bank Australia	Low Rate Visa Credit Card
Bank Australia	Platinum Rewards Visa Credit Card
Bankwest	More Mastercard
Bankwest	More Platinum Mastercard
Bankwest	Qantas Platinum Mastercard
bcu	Rewards Credit Card
BOQ	Platinum Rewards Credit Card
Citi	Classic Credit Card
Citi	Clear Platinum Credit Card
Citi	Platinum Credit Card
Coles	Rewards Mastercard
CUA	Platinum Credit Card
FlexiGroup	Skye Mastercard
Geelong Bank	Amigo Credit Card
IMB	Platinum Mastercard
ING	Orange One Platinum
Jetstar	Mastercard - Rewards Option
Jetstar	Platinum Mastercard - Rewards Option
Latitude Financial Services	Gem Visa
Macquarie Bank	Platinum Card - Macquarie Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
QANTAS	Qantas Premier Platinum
Qudos Bank	Visa Platinum Credit Card
Summerland Credit Union	Rewards Card
Suncorp Bank	Clear Options Gold Card



Low Fee	
Company	Product
*	
American Express	David Jones Platinum Card - Rewards Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Premium Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
G&C Mutual Bank	Platinum Visa Credit Card
Woolworths	Qantas Platinum Credit Card

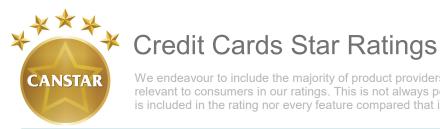


Low Rate	
Company	Product
★★★★ "Outstanding Value"	
American Express	Low Rate Credit Card
Auswide Bank	Low Rate Visa
Bank Australia	Low Rate Visa Credit Card
Bank of us	Visa Credit Card
Bendigo Bank	Low Rate First Mastercard (for<25)
Bendigo Bank	Low Rate Mastercard
Community First CU	Low Rate Credit Card
Community First CU	Low Rate Pink Credit Card
Easy Street Fin Services	Easy Low Rate Visa
First Option Bank	Low Rate Visa Credit Card
G&C Mutual Bank	Low Rate Visa Credit Card
MOVE Bank	Low Rate Credit Card
Nexus Mutual	Low Rate Platinum Credit Card
Northern Inland CU	Low Rate Visa Credit Card



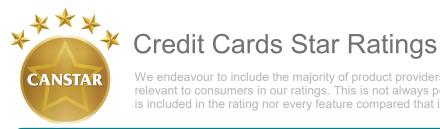
Low Rate	
Company	Product

ANZ	Low Rate
Australian Unity	Low Rate Visa
Bank First	Visa Platinum Credit Card
Bank of Melbourne	Vertigo Platinum
BankSA	Vertigo Platinum
BankVic	Visa Silver
Bankwest	Breeze Mastercard
Bankwest	Breeze Platinum Mastercard
Bendigo Bank	Low Rate Platinum Mastercard
Commonwealth Bank	Low Rate Gold Mastercard
Commonwealth Bank	Low Rate Mastercard
Endeavour Mutual Bank	Visa Credit Card
Greater Bank	Visa Credit Card
Heritage Bank	Gold Low Rate
Hume Bank	Value
ING	Orange One
Newcastle Permanent	Value+ Credit Card
Police Bank	Visa Credit Card
QBANK	Bluey Card
Qudos Bank	Lifestyle
St.George Bank	Rainbow Vertigo Platinum
St.George Bank	Vertigo Platinum
Sydney Mutual Bank	Visa Credit Card
Teachers Mutual Bank	Credit Card
UniBank	Credit Card

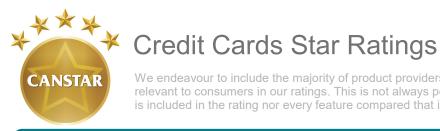


	Low Rate
Company	Product

American Express	Essential Credit Card
ANZ	First
ANZ	Frequent Flyer
ANZ	Platinum
ANZ	Rewards
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Australian Military Bank	Low Rate Visa Card
Bank Australia	Visa Credit Card
Bank First	Visa Classic Credit Card
Bank of Melbourne	Amplify Classic - Rewards Option
Bank of Melbourne	Amplify Platinum - Rewards Option
Bank of Melbourne	No Annual Fee Visa
Bank of Melbourne	Vertigo
BankSA	Amplify Classic - Rewards Option
BankSA	Amplify Platinum - Rewards Option
BankSA	No Annual Fee Visa
BankSA	Vertigo
BankVic	Visa Gold
Bankwest	More Mastercard
Bankwest	More Platinum Mastercard
Bankwest	Qantas Platinum Mastercard
Bankwest	Zero Mastercard
Bankwest	Zero Platinum Mastercard
bcu	Classic Credit Card
bcu	Rewards Credit Card
Bendigo Bank	Platinum Rewards Mastercard
Bendigo Bank	Qantas Platinum Mastercard
Beyond Bank	Low Rate Visa Credit Card
BOQ	Low Rate Credit Card
Citi	Clear Platinum Credit Card
Citi	Simplicity Card

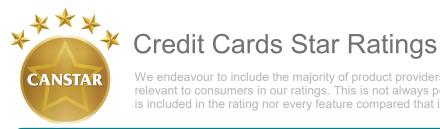


Company Product *** Coles Low Rate Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Low Fee Mastercard Commonwealth Bank Platinum Awards - Rewards Option	
Coles Low Rate Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Low Fee Mastercard	
Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Low Fee Mastercard	
Commonwealth Bank Low Fee Mastercard	
Commonwealth Bank Platinum Awards - Powards Ontion	
Commonwealth Dank Flatinum Awards - Newards Option	
Commonwealth Bank Standard Awards - Rewards Option	
CUA Low Rate Credit Card	
First Option Bank Cash Rewards Visa Credit Card	
Geelong Bank Amigo Credit Card	
Heritage Bank Classic	
Heritage Bank Platinum	
Horizon Bank Visa Credit Card	
HSBC Low Rate Credit Card	
HSBC Platinum Credit Card	
HSBC Platinum Qantas Credit Card	
Hume Bank Clear	
Hunter United Visa Credit Card	
Hunter United Visa Credit Card - Home Loan Bwrs	
IMB Low Rate Mastercard	
Jetstar Mastercard - Rewards Option	
Latitude Financial Services Low Rate Mastercard	
Macquarie Bank RateSaver Card	
Macquarie Credit Union Visa Credit Card	
ME Frank Credit Card	
NAB Low Fee Card	
NAB Low Fee Platinum card	
NAB Low Rate Card	
NAB Low Rate Platinum Card	
NAB Qantas Rewards Card	
NAB Qantas Rewards Premium Card	
NAB Rewards Classic Card	
NAB Rewards Platinum Card	
Nexus Mutual Visa Platinum Credit Card	

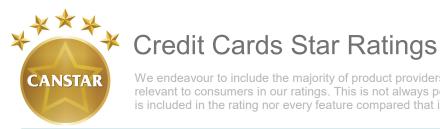


Low Rate	
Company	Product

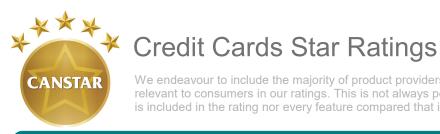
Northern Inland CU	Visa Classic Credit Card
People's Choice Credit Union	Visa Credit Card
QANTAS	Qantas Premier Everyday
Qudos Bank	Lifestyle Plus
RACQ Bank	Low Rate Mastercard
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	No Annual Fee Visa
St.George Bank	Rainbow Vertigo Visa
St.George Bank	Vertigo Visa
Summerland Credit Union	Low Rate Card
Suncorp Bank	Clear Options Platinum Card - Rewards Option
Suncorp Bank	Clear Options Standard Card
Westpac	Altitude Platinum - Rewards Option
Westpac	Low Fee
Westpac	Low Fee Platinum
Westpac	Low Rate Card



Low Rate		
Company	Product	
**		
American Express	David Jones Card - Rewards Option	
American Express	Platinum Edge Credit Card	
American Express	Qantas Discovery Card	
American Express	Qantas Premium Card	
American Express	Velocity Escape Card	
ANZ	Frequent Flyer Platinum	
Auswide Bank	Platinum Rewards Mastercard	
Bank Australia	Platinum Rewards Visa Credit Card	
BOQ	Blue Rewards Credit Card	
BOQ	Platinum Rewards Credit Card	
Citi	Classic Credit Card	
Citi	Platinum Credit Card	
Coles	No Annual Fee Mastercard	
Coles	Rewards Mastercard	
CUA	Platinum Credit Card	
IMB	Platinum Mastercard	
ING	Orange One Platinum	
Jetstar	Platinum Mastercard - Rewards Option	
Latitude Financial Services	28 Degrees Global Platinum Mastercard	
Latitude Financial Services	GO Mastercard	
Latitude Financial Services	Infinity Rewards	
Macquarie Bank	Platinum Card - Macquarie Rewards	
Macquarie Bank	Platinum Card - Qantas Rewards	
Myer	Credit Card	
Myer	Platinum Credit Card	
QANTAS	Qantas Premier Platinum	
Qudos Bank	Visa Platinum Credit Card	
Summerland Credit Union	Rewards Card	
Suncorp Bank	Clear Options Gold Card	
Woolworths	Everyday Platinum Credit Card	
Woolworths	Qantas Platinum Credit Card	



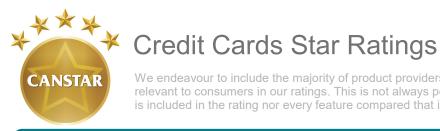
Low Rate		
Company	Product	
*		
American Express	David Jones Platinum Card - Rewards Option	
American Express	Explorer Credit Card	
American Express	Qantas Ultimate Card	
American Express	Velocity Platinum Card	
FlexiGroup	Skye Mastercard	
G&C Mutual Bank	Platinum Visa Credit Card	
Latitude Financial Services	Gem Visa	



Due to it the	Canala C'	34 AAA A.	nnual Spend
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I I CIIII MIII	Cui us y		illiadi Spelia

Company	Product
★★★★ "Outstanding Value"	
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Bank of Melbourne	Amplify Platinum - Rewards Option
BankSA	Amplify Platinum - Rewards Option
Bankwest	More Platinum Mastercard
Bendigo Bank	Platinum Rewards Mastercard
BOQ	Platinum Rewards Credit Card
HSBC	Platinum Credit Card
Jetstar	Platinum Mastercard - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option

ANZ	Platinum
Bank of Melbourne	Amplify Signature - Rewards Option
BankSA	Amplify Signature - Rewards Option
Bankwest	More World Mastercard
Commonwealth Bank	Low Fee Gold Mastercard
NAB	Rewards Platinum Card
Nexus Mutual	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Signature - Rewards Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option
Westpac	Low Fee Platinum



Premium Cards \$24,000 Annual Spend

Company	Product

American Express	David Jones Platinum Card - Rewards Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
ANZ	Rewards Black
Auswide Bank	Platinum Rewards Mastercard
Bank First	Visa Platinum Credit Card
Bank of Melbourne	Vertigo Platinum
BankSA	Vertigo Platinum
BankVic	Visa Gold
Bankwest	Breeze Platinum Mastercard
Bankwest	Qantas Platinum Mastercard
Bankwest	Zero Platinum Mastercard
Bendigo Bank	Qantas Platinum Mastercard
Citi	Clear Platinum Credit Card
Citi	Platinum Credit Card
Citi	Simplicity Card
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Low Rate Gold Mastercard
Commonwealth Bank	Platinum Awards - Rewards Option
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
Heritage Bank	Platinum
HSBC	Platinum Qantas Credit Card
IMB	Platinum Mastercard
Macquarie Bank	Black Card - Macquarie Rewards
Macquarie Bank	Platinum Card - Macquarie Rewards
NAB	Low Fee Platinum card
NAB	Low Rate Platinum Card
NAB	Qantas Rewards Premium Card
NAB	Rewards Signature Card

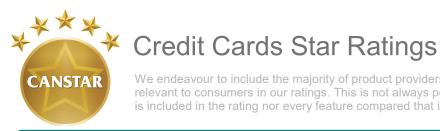


Premium Cards \$24,000 Annual Spend		
Company	Product	

Nexus Mutual	Low Rate Platinum Credit Card	
QANTAS	Qantas Premier Everyday	
St.George Bank	Rainbow Vertigo Platinum	
St.George Bank	Vertigo Platinum	
Suncorp Bank	Clear Options Platinum Card - Rewards Option	
Woolworths	Qantas Platinum Credit Card	
**		
American Express	Qantas Premium Card	
ANZ	Frequent Flyer Black	
ANZ	Frequent Flyer Platinum	
Bank Australia	Platinum Rewards Visa Credit Card	
Bankwest	Qantas World Mastercard	
Citi	Emirates World Mastercard	
Citi	Prestige Card - Rewards Option	
Citi	Signature Credit Card	
Diners Club Australia	Frequent Flyers Club Card	
Diners Club Australia	Personal Dual Card	
G&C Mutual Bank	Platinum Visa Credit Card	
Macquarie Bank	Black Card - Qantas Rewards	
Macquarie Bank	Platinum Card - Qantas Rewards	
NAB	Qantas Rewards Signature Card	
*		
Citi	Signature Qantas Credit Card	
Diners Club Australia	Frequent Flyer Dual Card	
QANTAS	Qantas Premier Platinum	

Qudos Bank

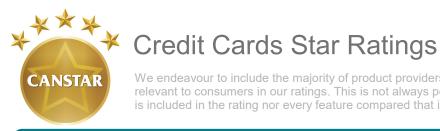
Visa Platinum Credit Card



Dunamitum Can	- cco (200 4	Consoral
Premium Car	ras 560.U	JUU Annuai	Spend

Company	Product	
★★★★ "Outstanding Value"		
ANZ	Rewards Platinum	
ANZ	Rewards Travel Adventures Card	
Bank of Melbourne	Amplify Platinum - Rewards Option	
BankSA	Amplify Platinum - Rewards Option	
Bankwest	More Platinum Mastercard	
Bendigo Bank	Platinum Rewards Mastercard	
BOQ	Platinum Rewards Credit Card	
HSBC	Platinum Credit Card	
NAB	Rewards Platinum Card	
St.George Bank	Amplify Platinum - Rewards Option	

ANZ	Platinum	
Bank of Melbourne	Amplify Signature - Rewards Option	
BankSA	Amplify Signature - Rewards Option	
Bankwest	More World Mastercard	
Commonwealth Bank	Low Fee Gold Mastercard	
Jetstar	Platinum Mastercard - Rewards Option	
Nexus Mutual	Visa Platinum Credit Card	
RACQ Bank	Platinum Rewards Mastercard	
St.George Bank	Amplify Signature - Rewards Option	
Westpac	Altitude Black - Rewards Option	
Westpac	Altitude Platinum - Rewards Option	
Westpac	Low Fee Platinum	



Premium Cards \$60,000 Annual Spend

Company	Product

American Express	David Jones Platinum Card - Rewards Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Velocity Platinum Card
ANZ	Rewards Black
Auswide Bank	Platinum Rewards Mastercard
Bank First	Visa Platinum Credit Card
Bank of Melbourne	Vertigo Platinum
BankSA	Vertigo Platinum
BankVic	Visa Gold
Bankwest	Breeze Platinum Mastercard
Bankwest	Qantas Platinum Mastercard
Bankwest	Zero Platinum Mastercard
Bendigo Bank	Qantas Platinum Mastercard
Citi	Clear Platinum Credit Card
Citi	Platinum Credit Card
Citi	Prestige Card - Rewards Option
Citi	Simplicity Card
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Low Rate Gold Mastercard
Commonwealth Bank	Platinum Awards - Rewards Option
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
Heritage Bank	Platinum
HSBC	Platinum Qantas Credit Card
IMB	Platinum Mastercard
Macquarie Bank	Black Card - Macquarie Rewards
Macquarie Bank	Platinum Card - Macquarie Rewards
NAB	Low Fee Platinum card
NAB	Low Rate Platinum Card
NAB	Qantas Rewards Premium Card
NAB	Rewards Signature Card



Credit Cards Star Ratings

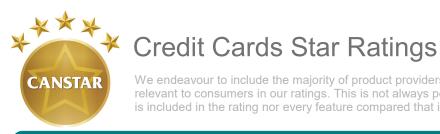
We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Premium Cards \$60,000 Annual Spend		
Company	Product	

Nexus Mutual	Low Rate Platinum Credit Card	
QANTAS	Qantas Premier Everyday	
St.George Bank	Rainbow Vertigo Platinum	
St.George Bank	Vertigo Platinum	
Suncorp Bank	Clear Options Platinum Card - Rewards Option	
Woolworths	Qantas Platinum Credit Card	
**		
American Express	Qantas Premium Card	
American Express	Qantas Ultimate Card	
ANZ	Frequent Flyer Black	
ANZ	Frequent Flyer Platinum	
Bank Australia	Platinum Rewards Visa Credit Card	
Bankwest	Qantas World Mastercard	
Citi	Emirates World Mastercard	
Citi	Signature Credit Card	
Diners Club Australia	Frequent Flyers Club Card	
Diners Club Australia	Personal Dual Card	
G&C Mutual Bank	Platinum Visa Credit Card	
Macquarie Bank	Black Card - Qantas Rewards	
Macquarie Bank	Platinum Card - Qantas Rewards	
NAB	Qantas Rewards Signature Card	
*		
Citi	Signature Qantas Credit Card	
Diners Club Australia	Frequent Flyer Dual Card	
QANTAS	Qantas Premier Platinum	

Qudos Bank

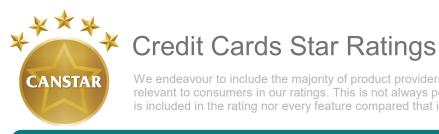
Visa Platinum Credit Card



Premium Cards	\$120 000 <i>l</i>	Annual Spend
FICILIUIII Calus	JIZU,UUU 1	Alliluai Spellu

Company	Product
★★★★ "Outstanding Value"	
ANZ	Rewards Platinum
Bank of Melbourne	Amplify Platinum - Rewards Option
BankSA	Amplify Platinum - Rewards Option
Bankwest	More Platinum Mastercard
Bankwest	More World Mastercard
Bendigo Bank	Platinum Rewards Mastercard
BOQ	Platinum Rewards Credit Card
HSBC	Platinum Credit Card
Nexus Mutual	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Platinum - Rewards Option

ANZ	Platinum
ANZ	Rewards Travel Adventures Card
BankVic	Visa Gold
Commonwealth Bank	Low Fee Gold Mastercard
Commonwealth Bank	Platinum Awards - Rewards Option
NAB	Rewards Platinum Card
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option
Westpac	Low Fee Platinum



Premium Cards \$120,000 Annual Spend

Company	Product			

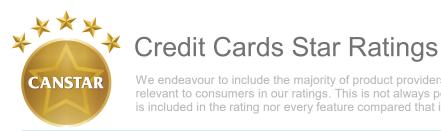
American Express	David Jones Platinum Card - Rewards Option			
American Express	Explorer Credit Card			
American Express	Platinum Edge Credit Card			
ANZ	Rewards Black			
Auswide Bank	Platinum Rewards Mastercard			
Bank First	Visa Platinum Credit Card			
Bank of Melbourne	Amplify Signature - Rewards Option			
Bank of Melbourne	Vertigo Platinum			
BankSA	Amplify Signature - Rewards Option			
BankSA	Vertigo Platinum			
Bankwest	Breeze Platinum Mastercard			
Bankwest	Qantas Platinum Mastercard			
Bankwest	Zero Platinum Mastercard			
Bendigo Bank	Qantas Platinum Mastercard			
Citi	Clear Platinum Credit Card			
Citi	Platinum Credit Card			
Citi	Simplicity Card			
Commonwealth Bank	Diamond Awards - Rewards Option			
Commonwealth Bank	Low Rate Gold Mastercard			
CUA	Platinum Credit Card			
Diners Club Australia	Frequent Flyers Club Card			
Diners Club Australia	Personal Card			
Diners Club Australia	Personal Dual Card			
Heritage Bank	Platinum			
HSBC	Platinum Qantas Credit Card			
IMB	Platinum Mastercard			
Jetstar	Platinum Mastercard - Rewards Option			
Macquarie Bank	Black Card - Macquarie Rewards			
Macquarie Bank	Platinum Card - Macquarie Rewards			
NAB	Low Fee Platinum card			
NAB	Low Rate Platinum Card			
NAB	Qantas Rewards Premium Card			



Premium Cards \$120,000 Annual Spend			
Product			
Rewards Signature Card			
Low Rate Platinum Credit Card			
Qantas Premier Everyday			
Amplify Signature - Rewards Option			
Rainbow Vertigo Platinum			
Vertigo Platinum			
Clear Options Platinum Card - Rewards Option			
Qantas Platinum Credit Card			
Qantas Premium Card			
Qantas Ultimate Card			
Velocity Platinum Card			
Frequent Flyer Black			
Frequent Flyer Platinum			
Platinum Rewards Visa Credit Card			
Qantas World Mastercard			
Prestige Card - Rewards Option			
Signature Credit Card			
Frequent Flyer Dual Card			
Platinum Visa Credit Card			
Black Card - Qantas Rewards			
Platinum Card - Qantas Rewards			
Qantas Rewards Signature Card			
Emirates World Mastercard			
Signature Qantas Credit Card			
Qantas Premier Platinum			

Qudos Bank

Visa Platinum Credit Card

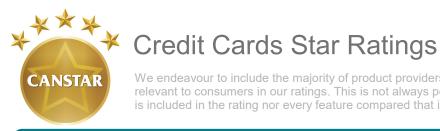


Coles

Rewards Mastercard

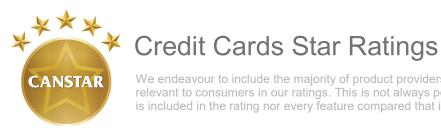
Rewards \$12,000 Annual Spend			
Company	Product		
★★★★ "Outstanding Value"			
American Express	David Jones Card - Rewards Option		
American Express	Essential Credit Card		
HSBC	Platinum Credit Card		
Jetstar	Mastercard - Rewards Option		
Jetstar	Platinum Mastercard - Rewards Option		
Latitude Financial Services	Infinity Rewards		

Coles	No Annual Fee Mastercard		
Hume Bank	Clear		
Myer	Credit Card		
Myer	Platinum Credit Card		
Summerland Credit Union	Rewards Card		
Woolworths	Everyday Platinum Credit Card		



Rewards \$12,000 Annual Spend

Company	Product				
*					
American Express	David Jones Platinum Card - Rewards Option				
American Express	Explorer Credit Card				
American Express	Platinum Edge Credit Card				
ANZ	Rewards				
ANZ	Rewards Black				
ANZ	Rewards Platinum				
ANZ	Rewards Travel Adventures Card				
Auswide Bank	Platinum Rewards Mastercard				
Bank of Melbourne	Amplify Classic - Rewards Option				
Bank of Melbourne	Amplify Platinum - Rewards Option				
Bank of Melbourne	Amplify Signature - Rewards Option				
BankSA	Amplify Classic - Rewards Option				
BankSA	Amplify Platinum - Rewards Option				
BankSA	Amplify Signature - Rewards Option				
BankVic	Visa Gold				
Bankwest	More Mastercard				
Bankwest	More Platinum Mastercard				
Bankwest	More World Mastercard				
bcu	Rewards Credit Card				
Bendigo Bank	Platinum Rewards Mastercard				
BOQ	Blue Rewards Credit Card				
BOQ	Platinum Rewards Credit Card				
Citi	Classic Credit Card				
Citi	Platinum Credit Card				
Citi	Prestige Card - Rewards Option				
Citi	Signature Credit Card				
Coles	Low Rate Mastercard				
Commonwealth Bank	Diamond Awards - Rewards Option				
Commonwealth Bank	Platinum Awards - Rewards Option				
Commonwealth Bank	Standard Awards - Rewards Option				
CUA	Platinum Credit Card				
Diners Club Australia	Personal Card				



Rewards \$12,000 Annual Spend

Company	Product		
*			
Diners Club Australia	Personal Dual Card		
First Option Bank	Cash Rewards Visa Credit Card		
IMB	Platinum Mastercard		
ING	Orange One Platinum		
Latitude Financial Services	GO Mastercard		
Macquarie Bank	Black Card - Macquarie Rewards		
Macquarie Bank	Platinum Card - Macquarie Rewards		
NAB	Rewards Classic Card		
NAB	Rewards Platinum Card		
NAB	Rewards Signature Card		
Nexus Mutual	Visa Platinum Credit Card		
RACQ Bank	Platinum Rewards Mastercard		
St.George Bank	Amplify Classic - Rewards Option		
St.George Bank	Amplify Platinum - Rewards Option		
St.George Bank	Amplify Signature - Rewards Option		
Suncorp Bank	Clear Options Gold Card		
Westpac	Altitude Black - Rewards Option		
Westpac	Altitude Platinum - Rewards Option		



Rewards \$24,000 Annual Spend			
Company	Product		
★★★★★ "Outstanding Value"			
American Express	David Jones Card - Rewards Option		
Jetstar	Mastercard - Rewards Option		
Jetstar	Platinum Mastercard - Rewards Option		
Latitude Financial Services	Infinity Rewards		
Summerland Credit Union	Rewards Card		

American Express	Essential Credit Card		
ANZ	Rewards Platinum		
Bankwest	More Mastercard		
Coles	Rewards Mastercard		
HSBC	Platinum Credit Card		
ING	Orange One Platinum		
Myer	Credit Card		
Myer	Platinum Credit Card		
Woolworths	Everyday Platinum Credit Card		

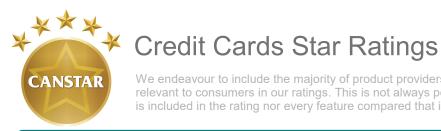
American Express	David Jones Platinum Card - Rewards Option		
Bank of Melbourne	Amplify Classic - Rewards Option		
BankSA	Amplify Classic - Rewards Option		
BankVic	Visa Gold		
Bankwest	More Platinum Mastercard		
bcu	Rewards Credit Card		
Coles	No Annual Fee Mastercard		
Commonwealth Bank	Standard Awards - Rewards Option		
First Option Bank	Cash Rewards Visa Credit Card		
Hume Bank	Clear		
Latituda Einansial Comisos	CO Mactarcard		

Latitude Financial Services

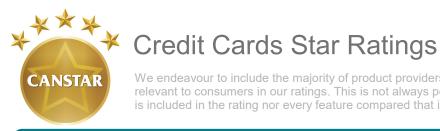
St.George Bank

GO Mastercard

Amplify Classic - Rewards Option

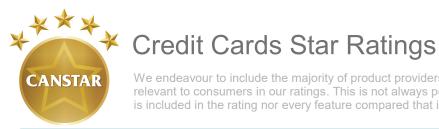


Rewards \$24,000 Annual Spend			
Company	Product		
**			
Bank of Melbourne	Amplify Platinum - Rewards Option		
BankSA	Amplify Platinum - Rewards Option		
St.George Bank	Amplify Platinum - Rewards Option		

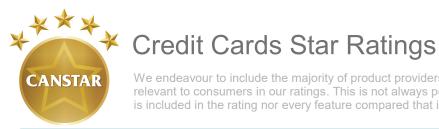


Rewards \$24,000 Annual Spend

Company	Product		
*			
American Express	Explorer Credit Card		
American Express	Platinum Edge Credit Card		
ANZ	Rewards		
ANZ	Rewards Black		
ANZ	Rewards Travel Adventures Card		
Auswide Bank	Platinum Rewards Mastercard		
Bank of Melbourne	Amplify Signature - Rewards Option		
BankSA	Amplify Signature - Rewards Option		
Bankwest	More World Mastercard		
Bendigo Bank	Platinum Rewards Mastercard		
BOQ	Blue Rewards Credit Card		
BOQ	Platinum Rewards Credit Card		
Citi	Classic Credit Card		
Citi	Platinum Credit Card		
Citi	Prestige Card - Rewards Option		
Citi	Signature Credit Card		
Coles	Low Rate Mastercard		
Commonwealth Bank	Diamond Awards - Rewards Option		
Commonwealth Bank	Platinum Awards - Rewards Option		
CUA	Platinum Credit Card		
Diners Club Australia	Personal Card		
Diners Club Australia	Personal Dual Card		
IMB	Platinum Mastercard		
Macquarie Bank	Black Card - Macquarie Rewards		
Macquarie Bank	Platinum Card - Macquarie Rewards		
NAB	Rewards Classic Card		
NAB	Rewards Platinum Card		
NAB	Rewards Signature Card		
Nexus Mutual	Visa Platinum Credit Card		
RACQ Bank	Platinum Rewards Mastercard		
St.George Bank	Amplify Signature - Rewards Option		
Suncorp Bank	Clear Options Gold Card		



Rewards \$24,000 Annual Spend			
Company	Product		
*			
Westpac	Altitude Black - Rewards Option		
Westpac	Altitude Platinum - Rewards Option		

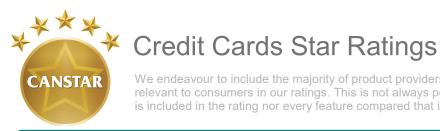


Woolworths

Everyday Platinum Credit Card

Rewards \$36,000 Annual Spend			
Company	Product		
★★★★ "Outstanding Value"			
American Express	David Jones Card - Rewards Option		
Jetstar	Mastercard - Rewards Option		
Jetstar	Platinum Mastercard - Rewards Option		
Latitude Financial Services	Infinity Rewards		
Summerland Credit Union	Rewards Card		

American Express	David Jones Platinum Card - Rewards Option		
American Express	Essential Credit Card		
Bankwest	More Mastercard		
Coles	Rewards Mastercard		
HSBC	Platinum Credit Card		
ING	Orange One Platinum		
Myer	Credit Card		
Myer	Platinum Credit Card		

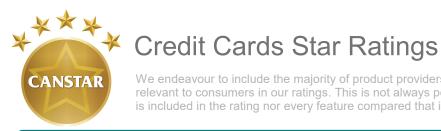


Rewards \$36,000 Annual Spend

Company	Product			

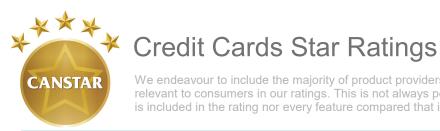
American Express	Platinum Edge Credit Card			
ANZ	Rewards Platinum			
Bank of Melbourne	Amplify Classic - Rewards Option			
Bank of Melbourne	Amplify Platinum - Rewards Option			
Bank of Melbourne	Amplify Signature - Rewards Option			
BankSA	Amplify Classic - Rewards Option			
BankSA	Amplify Platinum - Rewards Option			
BankSA	Amplify Signature - Rewards Option			
BankVic	Visa Gold			
Bankwest	More Platinum Mastercard			
Bankwest	More World Mastercard			
bcu	Rewards Credit Card			
Bendigo Bank	Platinum Rewards Mastercard			
BOQ	Platinum Rewards Credit Card			
Coles	No Annual Fee Mastercard			
Commonwealth Bank	Standard Awards - Rewards Option			
First Option Bank	Cash Rewards Visa Credit Card			
Hume Bank	Clear			
Latitude Financial Services	GO Mastercard			
Macquarie Bank	Black Card - Macquarie Rewards			
NAB	Rewards Classic Card			
Nexus Mutual	Visa Platinum Credit Card			
St.George Bank	Amplify Classic - Rewards Option			
St.George Bank	Amplify Platinum - Rewards Option			
St.George Bank	Amplify Signature - Rewards Option			
**				
ANZ	Rewards			
BOQ	Blue Rewards Credit Card			
Citi	Classic Credit Card			
Coles	Low Rate Mastercard			
IMB	Platinum Mastercard			
RACQ Bank	Platinum Rewards Mastercard			

This Report should be read together with the Methodology document. Together the two documents form the research report in relation to the subject matter.



Rewards !	\$36,000	Annual	Spend
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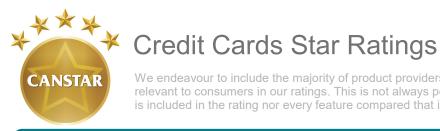
Company	Product
*	
American Express	Explorer Credit Card
ANZ	Rewards Black
ANZ	Rewards Travel Adventures Card
Auswide Bank	Platinum Rewards Mastercard
Citi	Platinum Credit Card
Citi	Prestige Card - Rewards Option
Citi	Signature Credit Card
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Rewards Option
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
Diners Club Australia	Personal Dual Card
Macquarie Bank	Platinum Card - Macquarie Rewards
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
Suncorp Bank	Clear Options Gold Card
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option



Rewards \$60,000 Annual Spend	d

Company	Product
★★★★★ "Outstanding Value"	
American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Rewards Option
Bankwest	More Platinum Mastercard
Jetstar	Platinum Mastercard - Rewards Option
Summerland Credit Union	Rewards Card

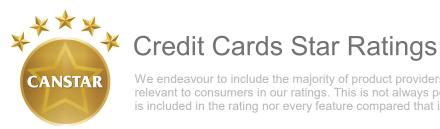
Bankwest	More Mastercard
Bankwest	More World Mastercard
Coles	Rewards Mastercard
HSBC	Platinum Credit Card
Jetstar	Mastercard - Rewards Option
Latitude Financial Services	Infinity Rewards
Macquarie Bank	Black Card - Macquarie Rewards
Myer	Credit Card
Myer	Platinum Credit Card



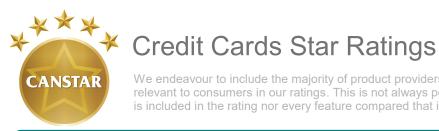
Rewards \$60,000 Annual Spend

Company	Product

American Express	Essential Credit Card
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
ANZ	Rewards
ANZ	Rewards Black
ANZ	Rewards Platinum
Bank of Melbourne	Amplify Classic - Rewards Option
Bank of Melbourne	Amplify Platinum - Rewards Option
Bank of Melbourne	Amplify Signature - Rewards Option
BankSA	Amplify Classic - Rewards Option
BankSA	Amplify Platinum - Rewards Option
BankSA	Amplify Signature - Rewards Option
BankVic	Visa Gold
bcu	Rewards Credit Card
Bendigo Bank	Platinum Rewards Mastercard
BOQ	Platinum Rewards Credit Card
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
First Option Bank	Cash Rewards Visa Credit Card
Hume Bank	Clear
ING	Orange One Platinum
Latitude Financial Services	GO Mastercard
Macquarie Bank	Platinum Card - Macquarie Rewards
NAB	Rewards Classic Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
Nexus Mutual	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Rewards Option
Westpac	Altitude Black - Rewards Option



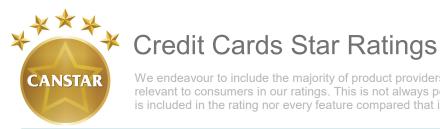
Woolworths ★★ Auswide Bank Platinum Rewards Mastercard BOQ Blue Rewards Credit Card Citi Classic Credit Card Citi Platinum Credit Card Coles Low Rate Mastercard CUA Platinum Credit Card Diners Club Australia Personal Dual Card IMB Platinum Mastercard ★ ANZ Rewards Travel Adventures Card Citi Prestige Card - Rewards Option	Rewards \$60,000 Annual Spend		
Westpac Altitude Platinum - Rewards Option Woolworths Everyday Platinum Credit Card ★★ Auswide Bank Platinum Rewards Mastercard BOQ Blue Rewards Credit Card Citi Classic Credit Card Citi Platinum Credit Card Coles Low Rate Mastercard CUA Platinum Credit Card UNA Platinum Credit Card What Platinum Credit Card CuA Platinum Credit Card What Platinum Credit Card CuA Platinum Credit Card What Personal Dual Card IMB Platinum Mastercard ★ ANZ Rewards Travel Adventures Card Citi Prestige Card - Rewards Option Citi Signature Credit Card Commonwealth Bank Platinum Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Diners Club Australia Personal Card	Company	Product	
Woolworths ★★ Auswide Bank Platinum Rewards Mastercard BOQ Blue Rewards Credit Card Citi Classic Credit Card Citi Platinum Credit Card Coles Low Rate Mastercard CUA Platinum Credit Card Diners Club Australia Personal Dual Card IMB Platinum Mastercard ANZ Rewards Travel Adventures Card Citi Prestige Card - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Personal Card Commonwealth Bank Platinum Awards - Rewards Option Personal Card	***		
Auswide Bank Platinum Rewards Mastercard BOQ Blue Rewards Credit Card Citi Classic Credit Card Citi Platinum Credit Card Coles Low Rate Mastercard CUA Platinum Credit Card Diners Club Australia Personal Dual Card IMB Platinum Mastercard ANZ Rewards Travel Adventures Card Citi Prestige Card - Rewards Option Citi Signature Credit Card Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Diners Club Australia Personal Card Personal Card	Westpac	Altitude Platinum - Rewards Option	
Auswide Bank BOQ Blue Rewards Credit Card Citi Classic Credit Card Citi Platinum Credit Card Coles Low Rate Mastercard CUA Platinum Credit Card Diners Club Australia Personal Dual Card ANZ Rewards Travel Adventures Card Citi Prestige Card - Rewards Option Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Personal Card Personal Card Personal Card Platinum Awards - Rewards Option Commonwealth Bank Personal Card	Woolworths	Everyday Platinum Credit Card	
BOQ Blue Rewards Credit Card Citi Classic Credit Card Citi Platinum Credit Card Coles Low Rate Mastercard CUA Platinum Credit Card Diners Club Australia Personal Dual Card IMB Platinum Mastercard ** ANZ Rewards Travel Adventures Card Citi Prestige Card - Rewards Option Citi Signature Credit Card Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Personal Card	**		
Citi Platinum Credit Card Coles Low Rate Mastercard CUA Platinum Credit Card Diners Club Australia Personal Dual Card MB Platinum Mastercard ANZ Rewards Travel Adventures Card Citi Prestige Card - Rewards Option Citi Signature Credit Card Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Diners Club Australia Personal Card	Auswide Bank	Platinum Rewards Mastercard	
CitiPlatinum Credit CardColesLow Rate MastercardCUAPlatinum Credit CardDiners Club AustraliaPersonal Dual CardIMBPlatinum Mastercard★ANZANZRewards Travel Adventures CardCitiPrestige Card - Rewards OptionCitiSignature Credit CardCommonwealth BankDiamond Awards - Rewards OptionCommonwealth BankPlatinum Awards - Rewards OptionDiners Club AustraliaPersonal Card	BOQ	Blue Rewards Credit Card	
ColesLow Rate MastercardCUAPlatinum Credit CardDiners Club AustraliaPersonal Dual CardIMBPlatinum Mastercard★ANZANZRewards Travel Adventures CardCitiPrestige Card - Rewards OptionCitiSignature Credit CardCommonwealth BankDiamond Awards - Rewards OptionCommonwealth BankPlatinum Awards - Rewards OptionDiners Club AustraliaPersonal Card	Citi	Classic Credit Card	
CUAPlatinum Credit CardDiners Club AustraliaPersonal Dual CardIMBPlatinum Mastercard★★ANZRewards Travel Adventures CardCitiPrestige Card - Rewards OptionCitiSignature Credit CardCommonwealth BankDiamond Awards - Rewards OptionCommonwealth BankPlatinum Awards - Rewards OptionDiners Club AustraliaPersonal Card	Citi	Platinum Credit Card	
Diners Club AustraliaPersonal Dual CardIMBPlatinum Mastercard★ANZRewards Travel Adventures CardCitiPrestige Card - Rewards OptionCitiSignature Credit CardCommonwealth BankDiamond Awards - Rewards OptionCommonwealth BankPlatinum Awards - Rewards OptionDiners Club AustraliaPersonal Card	Coles	Low Rate Mastercard	
IMB Platinum Mastercard ★ ANZ Rewards Travel Adventures Card Citi Prestige Card - Rewards Option Citi Signature Credit Card Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Diners Club Australia Personal Card	CUA	Platinum Credit Card	
ANZ Rewards Travel Adventures Card Citi Prestige Card - Rewards Option Citi Signature Credit Card Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Diners Club Australia Personal Card	Diners Club Australia	Personal Dual Card	
ANZ Citi Prestige Card - Rewards Option Citi Signature Credit Card Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Diners Club Australia Personal Card	IMB	Platinum Mastercard	
CitiPrestige Card - Rewards OptionCitiSignature Credit CardCommonwealth BankDiamond Awards - Rewards OptionCommonwealth BankPlatinum Awards - Rewards OptionDiners Club AustraliaPersonal Card	*		
Citi Signature Credit Card Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Diners Club Australia Personal Card	ANZ	Rewards Travel Adventures Card	
Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Diners Club Australia Personal Card	Citi	Prestige Card - Rewards Option	
Commonwealth Bank Platinum Awards - Rewards Option Diners Club Australia Personal Card	Citi	Signature Credit Card	
Diners Club Australia Personal Card	Commonwealth Bank	Diamond Awards - Rewards Option	
	Commonwealth Bank	Platinum Awards - Rewards Option	
Suncorp Bank Clear Options Gold Card	Diners Club Australia	Personal Card	
	Suncorp Bank	Clear Options Gold Card	



Rewards \$120,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Rewards Option
Bankwest	More Platinum Mastercard
Bankwest	More World Mastercard
Coles	Rewards Mastercard
Jetstar	Platinum Mastercard - Rewards Option

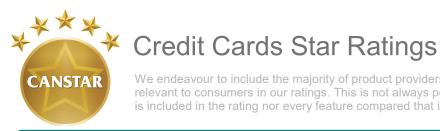
Bank of Melbourne	Amplify Signature - Rewards Option
BankSA	Amplify Signature - Rewards Option
Latitude Financial Services	Infinity Rewards
Macquarie Bank	Black Card - Macquarie Rewards
Myer	Credit Card
Myer	Platinum Credit Card
NAB	Rewards Signature Card
St.George Bank	Amplify Signature - Rewards Option
Summerland Credit Union	Rewards Card
Woolworths	Everyday Platinum Credit Card



Rewards \$120,000 Annual Spend

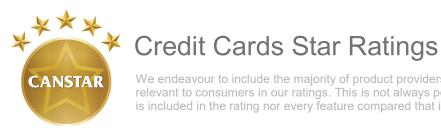
Company	Product

American Express	Essential Credit Card
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
ANZ	Rewards Black
ANZ	Rewards Platinum
Bank of Melbourne	Amplify Classic - Rewards Option
Bank of Melbourne	Amplify Platinum - Rewards Option
BankSA	Amplify Classic - Rewards Option
BankSA	Amplify Platinum - Rewards Option
Bankwest	More Mastercard
bcu	Rewards Credit Card
Bendigo Bank	Platinum Rewards Mastercard
BOQ	Platinum Rewards Credit Card
Citi	Platinum Credit Card
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Rewards Option
Diners Club Australia	Personal Dual Card
First Option Bank	Cash Rewards Visa Credit Card
HSBC	Platinum Credit Card
Hume Bank	Clear
IMB	Platinum Mastercard
Jetstar	Mastercard - Rewards Option
Latitude Financial Services	GO Mastercard
Macquarie Bank	Platinum Card - Macquarie Rewards
NAB	Rewards Classic Card
NAB	Rewards Platinum Card
Nexus Mutual	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option



Rewards \$120,000 Annual Spend

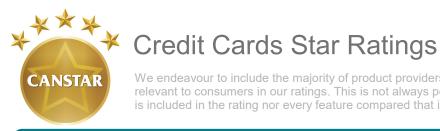
Company	Product
**	
ANZ	Rewards
ANZ	Rewards Travel Adventures Card
BankVic	Visa Gold
BOQ	Blue Rewards Credit Card
Citi	Prestige Card - Rewards Option
Citi	Signature Credit Card
Coles	Low Rate Mastercard
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
ING	Orange One Platinum
*	
Auswide Bank	Platinum Rewards Mastercard
Citi	Classic Credit Card
Suncorp Bank	Clear Options Gold Card



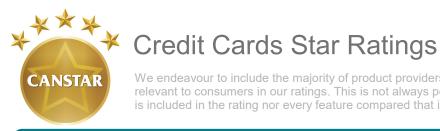
Company	Product
★★★★★ "Outstanding Value"	
American Express	David Jones Card - Qantas Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Discovery Card
American Express	Velocity Escape Card
American Express	Velocity Platinum Card
ANZ	Rewards Travel Adventures Card
HSBC	Platinum Qantas Credit Card

American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Qantas Option
American Express	Essential Credit Card
ANZ	Rewards
ANZ	Rewards Platinum
Coles	No Annual Fee Mastercard
Coles	Rewards Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
HSBC	Platinum Credit Card
QANTAS	Qantas Premier Everyday

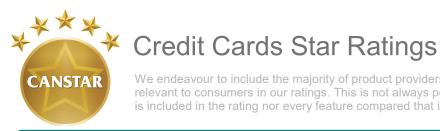
American Express	Qantas Ultimate Card
Bank of Melbourne	Amplify Classic - Qantas Option
Bank of Melbourne	Amplify Classic - Rewards Option
BankSA	Amplify Classic - Qantas Option
BankSA	Amplify Classic - Rewards Option
BOQ	Platinum Rewards Credit Card
St.George Bank	Amplify Classic - Qantas Option
St.George Bank	Amplify Classic - Rewards Option
**	
Diners Club Australia	Frequent Flyers Club Card
	<u> </u>



Company	Product
*	
American Express	David Jones Platinum Card - Rewards Option
American Express	Qantas Premium Card
ANZ	Frequent Flyer
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
ANZ	Rewards Black
Auswide Bank	Platinum Rewards Mastercard
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Amplify Platinum - Qantas Option
Bank of Melbourne	Amplify Platinum - Rewards Option
Bank of Melbourne	Amplify Signature - Qantas Option
Bank of Melbourne	Amplify Signature - Rewards Option
BankSA	Amplify Platinum - Qantas Option
BankSA	Amplify Platinum - Rewards Option
BankSA	Amplify Signature - Qantas Option
BankSA	Amplify Signature - Rewards Option
Bankwest	Qantas Platinum Mastercard
Bankwest	Qantas World Mastercard
Bendigo Bank	Qantas Platinum Mastercard
Citi	Platinum Credit Card
Citi	Prestige Card - Qantas Option
Citi	Prestige Card - Rewards Option
Citi	Signature Credit Card
Citi	Signature Qantas Credit Card
Coles	Low Rate Mastercard
Commonwealth Bank	Diamond Awards - Qantas Option
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Qantas Option
Commonwealth Bank	Platinum Awards - Rewards Option
Commonwealth Bank	Standard Awards - Qantas Option
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Personal Card

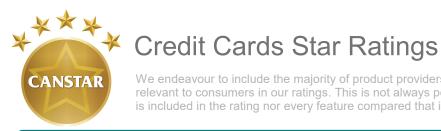


Diners Club Australia	Personal Dual Card
G&C Mutual Bank	Platinum Visa Credit Card
IMB	Platinum Mastercard
Jetstar	Mastercard - Qantas Option
Jetstar	Platinum Mastercard - Qantas Option
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Qantas Rewards Card
NAB	Qantas Rewards Premium Card
NAB	Qantas Rewards Signature Card
NAB	Rewards Classic Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
QANTAS	Qantas Premier Platinum
Qudos Bank	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Platinum - Qantas Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Qantas Option
St.George Bank	Amplify Signature - Rewards Option
Suncorp Bank	Clear Options Platinum Card - Qantas Option
Westpac	Altitude Black - Qantas Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Qantas Option
Westpac	Altitude Platinum - Rewards Option
Woolworths	Qantas Platinum Credit Card



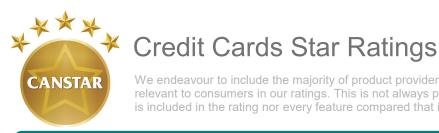
Company	Product
★★★★★ "Outstanding Value"	
American Express	David Jones Card - Qantas Option
American Express	David Jones Platinum Card - Qantas Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Velocity Platinum Card
ANZ	Rewards Travel Adventures Card
HSBC	Platinum Qantas Credit Card

American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Rewards Option
American Express	Essential Credit Card
American Express	Qantas Discovery Card
American Express	Qantas Ultimate Card
American Express	Velocity Escape Card
ANZ	Rewards Platinum
Coles	Rewards Mastercard
Diners Club Australia	Personal Dual Card
HSBC	Platinum Credit Card
QANTAS	Qantas Premier Everyday



Company	Product

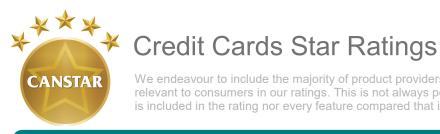
American Express	Qantas Premium Card
ANZ	Rewards
ANZ	Rewards Black
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Amplify Classic - Qantas Option
Bank of Melbourne	Amplify Classic - Rewards Option
Bank of Melbourne	Amplify Platinum - Qantas Option
Bank of Melbourne	Amplify Platinum - Rewards Option
Bank of Melbourne	Amplify Signature - Rewards Option
BankSA	Amplify Classic - Qantas Option
BankSA	Amplify Classic - Rewards Option
BankSA	Amplify Platinum - Qantas Option
BankSA	Amplify Platinum - Rewards Option
BankSA	Amplify Signature - Rewards Option
Bendigo Bank	Qantas Platinum Mastercard
BOQ	Platinum Rewards Credit Card
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Qantas Option
Commonwealth Bank	Standard Awards - Rewards Option
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
Jetstar	Mastercard - Qantas Option
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Qantas Rewards Card
NAB	Rewards Classic Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
QANTAS	Qantas Premier Platinum
Qudos Bank	Visa Platinum Credit Card
St.George Bank	Amplify Classic - Qantas Option
St.George Bank	Amplify Classic - Rewards Option



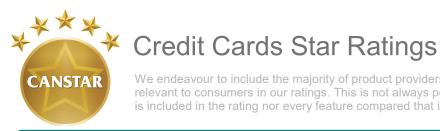
Woolworths

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.

Frequent Flyer \$24,000 Annual Spend **Company Product** St.George Bank Amplify Platinum - Qantas Option St.George Bank Amplify Platinum - Rewards Option St.George Bank Amplify Signature - Rewards Option ANZ Frequent Flyer **Auswide Bank** Platinum Rewards Mastercard Coles Low Rate Mastercard **Diners Club Australia** Frequent Flyer Dual Card **G&C Mutual Bank** Platinum Visa Credit Card **IMB** Platinum Mastercard Platinum Mastercard - Qantas Option **Jetstar RACQ Bank Platinum Rewards Mastercard** Qantas Platinum Credit Card

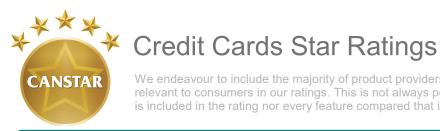


Product
Frequent Flyer Black
Frequent Flyer Platinum
Amplify Signature - Qantas Option
Amplify Signature - Qantas Option
Qantas Platinum Mastercard
Qantas World Mastercard
Platinum Credit Card
Prestige Card - Qantas Option
Prestige Card - Rewards Option
Signature Credit Card
Signature Qantas Credit Card
Diamond Awards - Qantas Option
Diamond Awards - Rewards Option
Platinum Awards - Qantas Option
Platinum Awards - Rewards Option
Qantas Rewards Premium Card
Qantas Rewards Signature Card
Amplify Signature - Qantas Option
Clear Options Platinum Card - Qantas Option
Altitude Black - Qantas Option
Altitude Black - Rewards Option
Altitude Platinum - Qantas Option
Altitude Platinum - Rewards Option

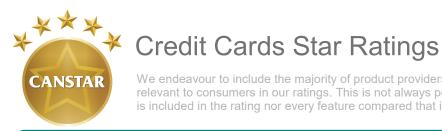


Company	Product
★★★★★ "Outstanding Value"	
American Express	David Jones Card - Qantas Option
American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Qantas Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
HSBC	Platinum Qantas Credit Card

American Express	David Jones Platinum Card - Rewards Option
American Express	Essential Credit Card
American Express	Qantas Discovery Card
American Express	Velocity Escape Card
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Coles	Rewards Mastercard
Diners Club Australia	Personal Dual Card
HSBC	Platinum Credit Card
QANTAS	Qantas Premier Everyday

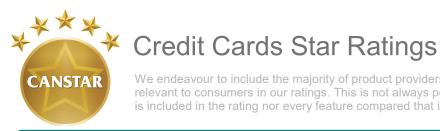


American Express	Qantas Premium Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
ANZ	Rewards
ANZ	Rewards Black
Auswide Bank	Platinum Rewards Mastercard
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Amplify Classic - Qantas Option
Bank of Melbourne	Amplify Classic - Rewards Option
Bank of Melbourne	Amplify Platinum - Qantas Option
Bank of Melbourne	Amplify Platinum - Rewards Option
Bank of Melbourne	Amplify Signature - Qantas Option
Bank of Melbourne	Amplify Signature - Rewards Option
BankSA	Amplify Classic - Qantas Option
BankSA	Amplify Classic - Rewards Option
BankSA	Amplify Platinum - Qantas Option
BankSA	Amplify Platinum - Rewards Option
BankSA	Amplify Signature - Qantas Option
BankSA	Amplify Signature - Rewards Option
Bendigo Bank	Qantas Platinum Mastercard
BOQ	Platinum Rewards Credit Card
Commonwealth Bank	Platinum Awards - Rewards Option
Commonwealth Bank	Standard Awards - Qantas Option
Commonwealth Bank	Standard Awards - Rewards Option
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
G&C Mutual Bank	Platinum Visa Credit Card
Jetstar	Mastercard - Qantas Option
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Qantas Rewards Card

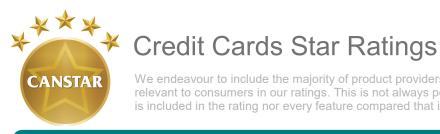


Company	Product

NAB	Qantas Rewards Premium Card
NAB	Qantas Rewards Signature Card
NAB	Rewards Classic Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
QANTAS	Qantas Premier Platinum
Qudos Bank	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Classic - Qantas Option
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Qantas Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Qantas Option
St.George Bank	Amplify Signature - Rewards Option
Westpac	Altitude Black - Qantas Option
Westpac	Altitude Platinum - Qantas Option
**	
ANZ	Frequent Flyer
Bankwest	Qantas World Mastercard
Citi	Platinum Credit Card
Coles	Low Rate Mastercard
Coles	No Annual Fee Mastercard
IMB	Platinum Mastercard
Jetstar	Platinum Mastercard - Qantas Option
Suncorp Bank	Clear Options Platinum Card - Qantas Option
Westpac	Altitude Platinum - Rewards Option
Woolworths	Qantas Platinum Credit Card

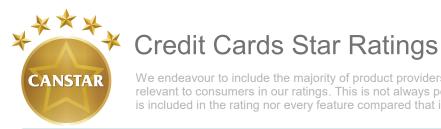


Company	Product
*	
Bankwest	Qantas Platinum Mastercard
Citi	Prestige Card - Qantas Option
Citi	Prestige Card - Rewards Option
Citi	Signature Credit Card
Citi	Signature Qantas Credit Card
Commonwealth Bank	Diamond Awards - Qantas Option
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Qantas Option
Westpac	Altitude Black - Rewards Option



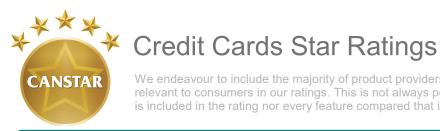
Company	Product
★★★★★ "Outstanding Value"	
American Express	David Jones Card - Qantas Option
American Express	David Jones Platinum Card - Qantas Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
Diners Club Australia	Personal Dual Card

American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Rewards Option
American Express	Qantas Discovery Card
American Express	Qantas Premium Card
American Express	Velocity Escape Card
ANZ	Rewards Black
Coles	Rewards Mastercard
HSBC	Platinum Credit Card
HSBC	Platinum Qantas Credit Card
NAB	Qantas Rewards Signature Card
QANTAS	Qantas Premier Platinum



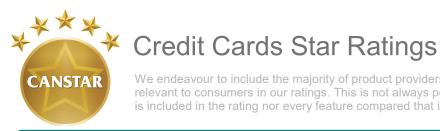
Company	Product

American Express	Essential Credit Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Auswide Bank	Platinum Rewards Mastercard
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Amplify Classic - Qantas Option
Bank of Melbourne	Amplify Classic - Rewards Option
Bank of Melbourne	Amplify Platinum - Qantas Option
Bank of Melbourne	Amplify Platinum - Rewards Option
Bank of Melbourne	Amplify Signature - Qantas Option
Bank of Melbourne	Amplify Signature - Rewards Option
BankSA	Amplify Classic - Qantas Option
BankSA	Amplify Classic - Rewards Option
BankSA	Amplify Platinum - Qantas Option
BankSA	Amplify Platinum - Rewards Option
BankSA	Amplify Signature - Qantas Option
BankSA	Amplify Signature - Rewards Option
Bankwest	Qantas World Mastercard
Bendigo Bank	Qantas Platinum Mastercard
BOQ	Platinum Rewards Credit Card
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Rewards Option
Commonwealth Bank	Standard Awards - Rewards Option
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
G&C Mutual Bank	Platinum Visa Credit Card
Jetstar	Platinum Mastercard - Qantas Option
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Platinum Card - Qantas Rewards

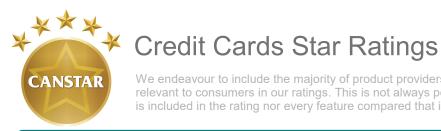


Company	Product

NAB	Qantas Rewards Premium Card
NAB	Rewards Classic Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
QANTAS	Qantas Premier Everyday
Qudos Bank	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Classic - Qantas Option
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Qantas Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Qantas Option
St.George Bank	Amplify Signature - Rewards Option
Westpac	Altitude Black - Qantas Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Qantas Option
Westpac	Altitude Platinum - Rewards Option
**	
ANZ	Frequent Flyer
ANZ	Rewards
Bankwest	Qantas Platinum Mastercard
Citi	Platinum Credit Card
Citi	Signature Credit Card
Citi	Signature Qantas Credit Card
Commonwealth Bank	Diamond Awards - Qantas Option
Commonwealth Bank	Platinum Awards - Qantas Option
Commonwealth Bank	Standard Awards - Qantas Option
IMB	Platinum Mastercard
Jetstar	Mastercard - Qantas Option
NAB	Qantas Rewards Card
Suncorp Bank	Clear Options Platinum Card - Qantas Option
Woolworths	Qantas Platinum Credit Card

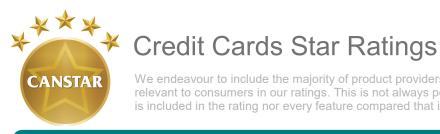


Frequent Flyer \$60,000 Annual Spend	
Company	Product
*	
Citi	Prestige Card - Qantas Option
Citi	Prestige Card - Rewards Option
Coles	Low Rate Mastercard
Coles	No Annual Fee Mastercard



Company	Product
★★★★★ "Outstanding Value"	
American Express	David Jones Card - Qantas Option
American Express	David Jones Platinum Card - Qantas Option
American Express	David Jones Platinum Card - Rewards Option
American Express	Explorer Credit Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
Diners Club Australia	Personal Dual Card

American Express	David Jones Card - Rewards Option
American Express	Platinum Edge Credit Card
American Express	Qantas Discovery Card
American Express	Qantas Premium Card
American Express	Velocity Escape Card
ANZ	Frequent Flyer Black
Bank of Melbourne	Amplify Signature - Rewards Option
BankSA	Amplify Signature - Rewards Option
Coles	Rewards Mastercard
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
QANTAS	Qantas Premier Platinum
St.George Bank	Amplify Signature - Rewards Option



Company	Product

American Express	Essential Credit Card
ANZ	Frequent Flyer Platinum
ANZ	Rewards Black
ANZ	Rewards Travel Adventures Card
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Amplify Classic - Qantas Option
Bank of Melbourne	Amplify Classic - Rewards Option
Bank of Melbourne	Amplify Platinum - Qantas Option
Bank of Melbourne	Amplify Platinum - Rewards Option
Bank of Melbourne	Amplify Signature - Qantas Option
BankSA	Amplify Classic - Qantas Option
BankSA	Amplify Classic - Rewards Option
BankSA	Amplify Platinum - Qantas Option
BankSA	Amplify Platinum - Rewards Option
BankSA	Amplify Signature - Qantas Option
Bankwest	Qantas World Mastercard
Bendigo Bank	Qantas Platinum Mastercard
BOQ	Platinum Rewards Credit Card
Citi	Prestige Card - Qantas Option
Citi	Prestige Card - Rewards Option
Citi	Signature Credit Card
Citi	Signature Qantas Credit Card
Commonwealth Bank	Diamond Awards - Qantas Option
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Rewards Option
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
G&C Mutual Bank	Platinum Visa Credit Card
HSBC	Platinum Credit Card
HSBC	Platinum Qantas Credit Card
Macquarie Bank	Black Card - Qantas Rewards



Credit Cards Star Ratings

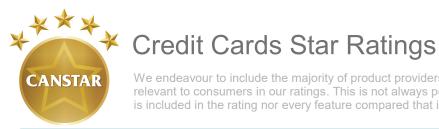
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	The ruting flor every leature compared that is relevant to you.
	Frequent Flyer \$120,000 Annual Spend
Company	Product

Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Qantas Rewards Signature Card
NAB	Rewards Classic Card
QANTAS	Qantas Premier Everyday
Qudos Bank	Visa Platinum Credit Card
St.George Bank	Amplify Classic - Qantas Option
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Qantas Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Qantas Option
Westpac	Altitude Black - Qantas Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Qantas Option
Westpac	Altitude Platinum - Rewards Option
**	
ANZ	Frequent Flyer
ANZ	Rewards
ANZ	Rewards Platinum
Auswide Bank	Platinum Rewards Mastercard
Bankwest	Qantas Platinum Mastercard
Citi	Platinum Credit Card
Commonwealth Bank	Platinum Awards - Qantas Option
Commonwealth Bank	Standard Awards - Rewards Option
IMB	Platinum Mastercard
Jetstar	Platinum Mastercard - Qantas Option
NAB	Qantas Rewards Card
NAB	Qantas Rewards Premium Card
RACQ Bank	Platinum Rewards Mastercard
Suncorp Bank	Clear Options Platinum Card - Qantas Option

Woolworths

Qantas Platinum Credit Card



Frequent Flyer \$120,000 Annual Spend	
Company	Product
*	
Coles	Low Rate Mastercard
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Qantas Option
Jetstar	Mastercard - Qantas Option