



Savings and Transaction Accounts Star Ratings

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

Flexible Saver

Company

Product

★★★★★ 'Outstanding Value'

AMP Bank	Saver Account
Australian Unity	Easy Saver
bcu	isaver
CUA	eSaver Flexi
CUA	eSaver Reward
Easy Street Fin Services	Easy Savings Online Account
ING	Savings Maximiser
ME	Online Savings Account
MOVE Bank	Express Saver
MOVE Bank	First Home Saver Club Account
nabtrade	High Interest Account
Rabobank Australia	High Interest Savings Account
UBank	USaver with Ultra



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
★★★★★	
Arab Bank Australia	Online Savings Account
Australian Unity	Freedom Saver
Bank Australia	Online Saver
Bank First	Online Saver
Bank of Sydney	SuperRate Account
BankVic	EasyinvestOnline Savings
Beyond Bank	monEsaver Internet Account
BOQ	WebSavings Account
Citi	Online Saver
Credit Union SA	Netsave Account
Endeavour Mutual Bank	iNetSaver
First Option Bank	iT Saver
First Option Bank	Super Cash Hub
Heritage Bank	Online Saver
Hume Bank	iSave
Police Bank	Online SuperSaver Account S8
Qudos Bank	Qsaver
Queensland Country Credit Union	Online Saver
RACQ Bank	eSave
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
ANZ	Online Saver
Australian Military Bank	Cash Management S9
Australian Military Bank	Star Saver Direct Account S20
Australian Unity	Active Saver
Bank First	Cash Management Account S10
Bank of Melbourne	Incentive Saver Account
Bank of Melbourne	Maxi Saver
Bank of Sydney	Smart Net Account
Bank of us	Save Up
BankSA	Incentive Saver Account
BankSA	Maxi Saver
Bankwest	TeleNet Saver
Bendigo Bank	CommunitySaver Account
Bendigo Bank	EasySaver
Beyond Bank	Community Reward Account
BOQ	Bonus Interest Savings
Citi	Global Currency Account
Commonwealth Bank	NetBank Saver
Delphi Bank	Midas Account
Endeavour Mutual Bank	Direct Saver
Endeavour Mutual Bank	Emoney Account
Endeavour Mutual Bank	Lifestyle Account (18-35 years)
Gateway Bank	Edge Account
Gateway Bank	eMax Saver
Geelong Bank	Achieve Saver Account S55
Geelong Bank	iSaver
Geelong Bank	Online Saver Account S70
Heritage Bank	Community Saver Account
Horizon Bank	Cash Management S6
Horizon Bank	HorizonDirect S10
HSBC	Flexi Saver



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
★★★	
Hunter United	e-ZYNET Direct
Illawarra Credit Union	Cash Management Account
Illawarra Credit Union	Saver
ING	Savings Accelerator
Macquarie Bank	Cash Management Account
Macquarie Bank	Savings Account
Macquarie Credit Union	Online Savings Account
MyState Bank	Bonus Saver
MyState Bank	Special eSaver Account
NAB	Cash Manager
NAB	iSaver
Newcastle Permanent	Online Savings Account
Nexus Mutual	Direct Saver
People's Choice Credit Union	Online Saver Account
QBANK	Netlink Direct Account S20
Rabobank Australia	CMA Standard Account
RAMS	Saver Account
Regional Australia Bank	Internet Maximiser
St.George Bank	Incentive Saver Account
St.George Bank	Maxi Saver
Suncorp Bank	eOptions
Suncorp Bank	Everyday Options Sub-account
Sydney Mutual Bank	Direct Saver
Sydney Mutual Bank	iNetSaver
Sydney Mutual Bank	Lifestyle Account (18-35 years)
Teachers Mutual Bank	Cash Management Account
Teachers Mutual Bank	Online Savings Account
The Capricornian	Everyday Saver Account
The Capricornian	iSaver Account
The Mac	eSaver
The Mutual Bank	Internet Saver Account
Transport Mutual Credit Union	Premium Savers Acct S8



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
★★★★	
UniBank	Cash Management Account
UniBank	Online Savings Account
Westpac	eSaver
Westpac	Life
★★	
ANZ	Premium Cash Management Account
Australian Military Bank	Online Saver
Bank Australia	Bonus Saver
Bank of Melbourne	Investment Cash Account
BankSA	Investment Cash Account
BankVic	Investment - At Call S2
Beyond Bank	Cash Management Account
BOQ	Fast Track Saver
Commonwealth Bank	Direct Investment Account
Community First CU	Bonus Saver
Community First CU	Money Market Account S10
Delphi Bank	Liberty Account
Endeavour Mutual Bank	Money Market Account
Endeavour Mutual Bank	Savings Motivator
First Option Bank	Bonus Saver
IMB	Cash Management
Macquarie Credit Union	Investment Account S10
NAB	Reward Saver
Police Bank	Bonus Saver Account
QBANK	Cash Management Account
Rural Bank	Gold Cash Management
SERVICE ONE Alliance Bank	Money Management
St.George Bank	Investment Cash Account
Suncorp Bank	Growth Saver Account
Sydney Mutual Bank	Emoney Account
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.

Flexible Saver

Company	Product
★	
Citi	Plus Link Savings
Delphi Bank	Cash Management Account
G&C Mutual Bank	Reward Me Saver Account
Police Bank	Budget Manager Account S2
Sydney Mutual Bank	Money Market Account
Sydney Mutual Bank	Savings Motivator
Transport Mutual Credit Union	Redi-Fund S7



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
★★★★★ 'Outstanding Value'	
ANZ	Access Advantage
Bank of Melbourne	Complete Freedom
BankSA	Complete Freedom
Bankwest	Hero Transaction Account
Commonwealth Bank	Smart Access
ING	Orange Everyday
NAB	Cash Manager
NAB	Classic Banking
St.George Bank	Complete Freedom
Suncorp Bank	Everyday Options Account
Westpac	Choice
★★★★	
Bank Australia	Everyday Access
Bankwest	Easy Transaction Account
Bankwest	Qantas Transaction Account
Bendigo Bank	Everyday Account
Beyond Bank	Purple Transactor Account
Credit Union SA	Access Account
Heritage Bank	Cash Management Account
Heritage Bank	Money Manager Account
Heritage Bank	Simply Access
HSBC	Day to Day Account
Macquarie Bank	Platinum Transaction Account
Macquarie Bank	Transaction Account
ME	Everyday Transaction Account
MyState Bank	Glide 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
AMP Bank	Cash Manager
ANZ	Premium Cash Management Account
Australian Unity	Healthy Banking Everyday Transactio
Bank First	Everyday Account S1
Bank of Sydney	Everyday Main Account
Bank of Sydney	Everyday Saver
Bank of us	Go to
BankVic	Everyday Account
bcu	access
BOQ	Day2Day Plus Account
BOQ	Reverse Charges Account
Citi	Cash Investment Account
Citi	Global Currency Account
Citi	Plus Transaction Account
CUA	Everyday Account
Delphi Bank	Liberty Account
First Option Bank	Access Saver
First Option Bank	Super Cash Hub
Gateway Bank	Edge Account
Gateway Bank	Everyday Savings Account
Greater Bank	Ultimate Account
Horizon Bank	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
Illawarra Credit Union	Everyday
IMB	Everyday Unlimited
IMB	Everyday Unlimited Kickstart
MOVE Bank	Everyday Saver 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.

High Transactor

Company	Product
★★★	
MOVE Bank	Everyday Saver S22 & S33
MyState Bank	Everyday Account
Newcastle Permanent	Everyday Account
Nexus Mutual	Access Plus
Nexus Mutual	Cash Management
People's Choice Credit Union	Everyday Account
Police Bank	Easy Access Account S1
QBANK	Everyday Plus
Qudos Bank	General Savings Account
Queensland Country Credit Union	All Access
Queensland Country Credit Union	Learners and Earners All Access
RACQ Bank	Everyday Account
RAMS	Action
Regional Australia Bank	eFree
Regional Australia Bank	High Rise Account
Rural Bank	Everyday Account - All Access
Rural Bank	Gold Cash Management
Sydney Mutual Bank	Transaction Account
Teachers Mutual Bank	Everyday Direct Account
The Capricornian	Access Account
The Mutual Bank	Express Savings Account
UBank	USaver Ultra
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 Acc
Beyond Bank	Cash Management Account
BOQ	Cash Management Account
Community First CU	Access Account S7
Endeavour Mutual Bank	Transaction Account
G&C Mutual Bank	Access Account
G&C Mutual Bank	Reward Me Saver Account
Geelong Bank	Redi Access Account S13
Geelong Bank	Total Access Account S1
Greater Bank	Access Account
HSBC	Premier CMA
IMB	Cash Management
IMB	Everyday
Newcastle Permanent	Basic Access Account
Newcastle Permanent	Smart Saver Account
People's Choice Credit Union	Expenses Account
QBANK	On Call Savings Account
RACQ Bank	Bonus Saver Account
Transport Mutual Credit Union	Multi-Access Account S4
★	
Delphi Bank	Cash Management Account
Horizon Bank	RediSavings S1
Macquarie Credit Union	Cheque/Card Account S5
Macquarie Credit Union	General Savings Account
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
★★★★★ 'Outstanding Value'	
bcu	scoot's super saver
Credit Union SA	Children's Savings Account
CUA	Youth eSaver
Newcastle Permanent	Smart Saver Account (Under 25)
Nexus Mutual	Junior Saver
★★★★★	
First Option Bank	Kids Bonus Saver
Greater Bank	Life Saver
Queensland Country Credit Union	Star Saver
Queensland Country Credit Union	Student Money Saver
The Capricornian	Youth 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.

Junior Saver

Company	Product
★★★	
ANZ	Progress Saver for Kids
Bank Australia	mySaver
Bank of Sydney	Student Savings Account
Beyond Bank	Bonus Saver Account (Youth)
Beyond Bank	Junior Savers Club S12
Commonwealth Bank	Youthsaver Account
Gateway Bank	Kids Dollaroo Savings
Geelong Bank	Young Achiever Account S50
Horizon Bank	Youth Reward Saver
Hume Bank	Clancy Koala S2
Illawarra Credit Union	Wildlife Saver
IMB	Zoo Account
People's Choice Credit Union	Young Saver Account
Police Bank	Dynamo Kids Savings Account s24
Suncorp Bank	Kids Savings Account
Teachers Mutual Bank	Mighty Saver
The Mac	Mini Mac Bonus Saver
The Mutual Bank	Mighty Mutual
UniBank	Mighty Saver
Westpac	Bump Savings
★★	
Bank First	First Access
Bank First	First Saver
BankVic	Little Coppers Club S3
Bendigo Bank	PiggySaver
Community First CU	Junior Saver
Delphi Bank	Junior Smart Saver
Greater Bank	Little Bucks
Newcastle Permanent	Online Savings Account (under 25)



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
Bankwest	Children's 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.

Low Transactor

Company	Product
★★★★★ 'Outstanding Value'	
AMP Bank	Cash Manager
Bank of Sydney	Everyday Saver
Bankwest	Easy Transaction Account
Bankwest	Hero Transaction Account
Beyond Bank	Purple Transactor Account
Gateway Bank	Edge Account
Heritage Bank	Money Manager Account
NAB	Cash Manager
NAB	Classic Banking
Suncorp Bank	Everyday Basics Account
Suncorp Bank	Everyday Options Account
★★★★★	
Bank First	Everyday Account S1
Credit Union SA	Access Account
CUA	Everyday Account
Endeavour Mutual Bank	Transaction Account
First Option Bank	Super Cash Hub
Heritage Bank	Cash Management Account
Heritage Bank	Simply Access
HSBC	Day to Day Account
HSBC	Everyday Global Account
IMB	Everyday Unlimited Kickstart
ING	Orange Everyday
MyState Bank	Glide Account
RACQ Bank	Everyday 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	Access Advantage
ANZ	Premium Cash Management Account
Australian Unity	Healthy Banking Everyday Transactio
Bank Australia	Everyday Access
Bank of Melbourne	Complete Freedom
Bank of us	Go to
BankSA	Complete Freedom
BankVic	Everyday Account
Bankwest	Qantas Transaction Account
Bendigo Bank	Everyday Account
BOQ	Day2Day Plus Account
BOQ	Reverse Charges Account
Citi	Cash Investment Account
Citi	Global Currency Account
Citi	Plus Transaction Account
Commonwealth Bank	Smart Access
Delphi Bank	Liberty Account
First Option Bank	Access Saver
Gateway Bank	Everyday Savings Account
Greater Bank	Access Account
Greater Bank	Ultimate Account
Hume Bank	All Purpose S10
Hume Bank	Cash Management S8
Hume Bank	Essential Account S60
Illawarra Credit Union	Everyday
Macquarie Bank	Transaction Account
Macquarie Credit Union	Cheque/Card Account S5
Macquarie Credit Union	General Savings Account
ME	Everyday Transaction Account
MOVE Bank	Everyday Saver S22 & S33
MyState Bank	Everyday 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
★★★	
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
Qudos Bank	General Savings Account
Queensland Country Credit Union	All Access
Queensland Country Credit Union	Learners and Earners All Access
RACQ Bank	Bonus Saver Account
RAMS	Action
Regional Australia Bank	eFree
Sydney Mutual Bank	Transaction Account
Teachers Mutual Bank	Everyday Direct Account
The Capricornian	Access Account
The Mac	EveryDay Savings
The Mutual Bank	Express Savings Account
Transport Mutual Credit Union	Multi-Access Account S4
UBank	USaver Ultra



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
★★	
Australian Military Bank	Access Savings S1
Australian Military Bank	Military Rewards Acc- Everyday Acc
Bank of Sydney	Everyday Main Account
bcu	access
Beyond Bank	Cash Management Account
BOQ	Cash Management Account
Community First CU	Access Account S7
Geelong Bank	Redi Access Account S13
Horizon Bank	Advantage 25
Horizon Bank	RediSavings S1
Hunter United	On Call Savings Account
IMB	Cash Management
IMB	Everyday
IMB	Everyday Unlimited
MOVE Bank	Everyday Saver S1
People's Choice Credit Union	Everyday Account
People's Choice Credit Union	Expenses Account
Regional Australia Bank	High Rise Account
Rural Bank	Everyday Account - All Access
Rural Bank	Gold Cash Management
SERVICE ONE Alliance Bank	Day to Day Account
UniBank	Everyday Direct Account
★	
Arab Bank Australia	Cash Management Account
Arab Bank Australia	Statement Savings Acc
Delphi Bank	Cash Management Account
G&C Mutual Bank	Access Account
G&C Mutual Bank	Reward Me Saver Account
Geelong Bank	Total Access 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.

Regular Saver

Company	Product
★★★★★ 'Outstanding Value'	
Australian Unity	Active Saver
Bank First	Bonus Saver Account S98
BOQ	Fast Track Saver
CUA	eSaver Reward
Endeavour Mutual Bank	Lifestyle Account (18-35 years)
HSBC	Flexi Saver
ING	Savings Maximiser
ME	Online Savings Account
MyState Bank	Bonus Saver
RAMS	Saver Account
UBank	USaver with Ultra
Westpac	Life
★★★★★	
AMP Bank	Notice Account - 31 days
ANZ	Progress Saver
Australian Military Bank	Online Saver
Bank Australia	Bonus Saver
Bankwest	Hero Saver
Easy Street Fin Services	Bonus Saver Account
Geelong Bank	iSaver
NAB	Reward Saver
Newcastle Permanent	Smart Saver Account
People's Choice Credit Union	Bonus Saver Account
Police Bank	Bonus Saver Account
Qudos Bank	Bonus Saver Account
Queensland Country Credit Union	Bonus Saver
Suncorp Bank	Growth Saver Account
Sydney Mutual Bank	Lifestyle Account (18-35 years)
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
Arab Bank Australia	Online Savings Account
Australian Unity	Easy Saver
Australian Unity	Freedom 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
Bankwest	Smart eSaver
bcu	isaver
Beyond Bank	Bonus Saver Account
Beyond Bank	monEsaver Internet Account
BOQ	Bonus Interest Savings
Citi	Online Saver
Community First CU	Bonus Saver
Credit Union SA	Netsave Account
CUA	eSaver Flexi
Easy Street Fin Services	Easy Savings Online Account
First Option Bank	Bonus Saver
First Option Bank	iT Saver
First Option Bank	Super Cash Hub
Geelong Bank	Achieve Saver Account S55
Greater Bank	Bonus Saver Account
Heritage Bank	Online Saver
Heritage Bank	Target Bonus Account
Horizon Bank	Reward Saver
Hume Bank	iSave



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
★★★	
Hume Bank	Reward Saver
Hunter United	Premium Online Investor Account
Illawarra Credit Union	Bonus Saver
Macquarie Credit Union	Online Savings Account
MOVE Bank	Express Saver
MOVE Bank	First Home Saver Club Account
nabtrade	High Interest Account
Nexus Mutual	Bonus Saver
People's Choice Credit Union	Online Saver Account
Police Bank	Online SuperSaver Account S8
QBANK	Bonus Saver
Qudos Bank	Qsaver
Queensland Country Credit Union	Online Saver
Rabobank Australia	Notice Saver 31 Day
Rabobank Australia	Notice Saver 60 Day
Rabobank Australia	Notice Saver 90 Day
Rabobank Australia	PremiumSaver
RACQ Bank	eSave
Regional Australia Bank	Savings Booster
Rural Bank ONE	Personal Saver
St.George Bank	Incentive Saver Account
Teachers Mutual Bank	Online Savings Account
Teachers Mutual Bank	Reward Saver
The Mutual Bank	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
★★	
Beyond Bank	Community Reward Account
BOQ	WebSavings Account
Citi	Global Currency Account
Commonwealth Bank	GoalSaver
Delphi Bank	Midas Account
Endeavour Mutual Bank	Direct Saver
Endeavour Mutual Bank	iNetSaver
Endeavour Mutual Bank	Savings Motivator
Geelong Bank	Online Saver Account S70
Heritage Bank	Community Saver Account
Horizon Bank	HorizonDirect S10
Hunter United	XLR8 Savings Account
IMB	Reward Saver
Macquarie Bank	Cash Management Account
MyState Bank	Special eSaver Account
Rabobank Australia	High Interest Savings Account
Suncorp Bank	eOptions
Suncorp Bank	Everyday Options Sub-account
Sydney Mutual Bank	Direct Saver
Sydney Mutual Bank	iNetSaver
Sydney Mutual Bank	Savings Motivator
The Capricornian	iSaver Account
The Mac	eSaver
★	
AMP Bank	Cash Manager
Credit Union SA	Bonus Savings Account
G&C Mutual Bank	Bonus Savers Account
Hunter United	e-ZYNET Direct
Illawarra Credit Union	Saver
Regional Australia Bank	Internet Maximiser



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
★★★★★ 'Outstanding Value'	
Australian Military Bank	Pension Access Account
bcu	advantage saver
Macquarie Credit Union	Gold Retirement Account
Queensland Country Credit Union	Pension Plus
Teachers Mutual Bank	Pension Advantage
UniBank	Pension Advantage S30
★★★★	
Bank First	Pension Account S9
BankVic	Pension Plus
QBANK	Pension Plus
RACQ Bank	Advantage Plus
The Mutual Bank	Retirement 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
★★★★	
Bank Australia	Pension Access
Bank of us	Pension Advantage
Bankwest	Retirement Advantage Account
Bendigo Bank	Easy Retirement Account
Beyond Bank	Retirement Account
BOQ	Pension Plus Account
Credit Union SA	55+ Account
CUA	Everyday 50+
Endeavour Mutual Bank	Pensioner Aware Single
First Option Bank	Retirement Access Saver
G&C Mutual Bank	Pension Plus Account
Greater Bank	Retirement Plus Account - Single
Heritage Bank	Pension Plus Account
Hume Bank	Retirement Account
Hunter United	V.I.P. Pension Account - Joint
Hunter United	V.I.P. Pension Account - Single
Illawarra Credit Union	Everyday Plus
MyState Bank	Access Assist
SERVICE ONE Alliance Bank	Senior Saver Account
Sydney Mutual Bank	Pensioner Aware Single
The Capricornian	Pension Access Account
The Mac	Freedom Years Account
★★★	
ANZ	Pensioner Advantage
Bank of Melbourne	Retirement Access Plus
BankSA	Retirement Access Plus
Geelong Bank	Senior Saver Account S65
Horizon Bank	Advantage 55 S55
NAB	Retirement Account
People's Choice Credit Union	Club 55
St.George Bank	Retirement Access Plus
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
★	
Commonwealth Bank	Pensioner Security Account
Hunter United	Super Fund - RSA
Newcastle Permanent	Special Monthly Interest



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
★★★★★ 'Outstanding Value'	
ANZ	Pensioner Advantage
Bank First	Pension Account S9
Bank of Melbourne	Retirement Access Plus
BankSA	Retirement Access Plus
Bankwest	Retirement Advantage Account
Commonwealth Bank	Pensioner Security Account
Credit Union SA	55+ Account
Endeavour Mutual Bank	Transaction Account
First Option Bank	Retirement Access Saver
Heritage Bank	Pension Plus Account
NAB	Cash Manager
Queensland Country Credit Union	Pension Plus
RACQ Bank	Advantage Plus
St. George Bank	Retirement Access Plus
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 Transactor

Company	Product
★★★★★	
ANZ	Access Advantage
Bank Australia	Pension Access
Bank of Sydney	Everyday Saver
Bankwest	Easy Transaction Account
bcu	advantage saver
BOQ	Pension Plus Account
Commonwealth Bank	Smart Access
Hunter United	V.I.P. Pension Account - Joint
Hunter United	V.I.P. Pension Account - Single
Macquarie Bank	Platinum Transaction Account
Macquarie Bank	Transaction Account
NAB	Classic Banking
NAB	Retirement Account
People's Choice Credit Union	Club 55
Suncorp Bank	55 Plus
Suncorp Bank	Everyday Options Account
Sydney Mutual Bank	Transaction Account
The Mutual Bank	Retirement 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 Account
Arab Bank Australia	Statement Savings Acc
Australian Military Bank	Access Savings S1
Australian Military Bank	Pension Access Account
Bank Australia	Everyday Access
Bank First	Everyday Account S1
Bank of Melbourne	Complete Freedom
Bank of us	Pension Advantage
BankSA	Complete Freedom
BankVic	Everyday Account
Bankwest	Hero Transaction Account
Bankwest	Qantas Transaction Account
Bendigo Bank	Easy Retirement Account
Bendigo Bank	Everyday Account
Beyond Bank	Purple Transactor Account
Beyond Bank	Retirement Account
BOQ	Day2Day Plus Account
BOQ	Reverse Charges Account
Credit Union SA	Access Account
CUA	Everyday 50+
CUA	Everyday Account
Delphi Bank	Liberty Account
First Option Bank	Access Saver
First Option Bank	Super Cash Hub
Gateway Bank	Edge Account
Gateway Bank	Everyday Savings Account
Greater Bank	Access Account
Greater Bank	Retirement Plus Account - Joint
Greater Bank	Retirement Plus Account - Single
Greater Bank	Ultimate Account
Heritage Bank	Cash Management Account
Heritage Bank	Money Manager Account



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
★★★	
Heritage Bank	Simply Access
HSBC	Day to Day Account
HSBC	Everyday Global Account
Hume Bank	All Purpose S10
Hume Bank	Cash Management S8
Hume Bank	Essential Account S60
Hume Bank	Retirement Account
IMB	Everyday Unlimited Kickstart
Macquarie Credit Union	Cheque/Card Account S5
Macquarie Credit Union	General Savings Account
MyState Bank	Access Assist
MyState Bank	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
QBANK	Pension Plus
Qudos Bank	General Savings Account
Queensland Country Credit Union	All Access
Queensland Country Credit Union	Learners and Earners All Access
RACQ Bank	Bonus Saver Account
RACQ Bank	Everyday Account
Rural Bank	Everyday Account - All Access
St.George Bank	Complete Freedom
Suncorp Bank	Everyday Basics Account
Suncorp Bank	Everyday Essentials Account
Teachers Mutual Bank	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
★★★★	
The Capricornian	Access Account
The Capricornian	Pension Access Account
The Mutual Bank	Express Savings Account
★★★	
Australian Military Bank	Military Rewards Acc- Everyday Acc
Bank of Sydney	Everyday Main Account
Bank of us	Go to
bcu	access
Beyond Bank	Cash Management Account
BOQ	Cash Management Account
Community First CU	Access Account S7
Community First CU	Retirement Plus
Geelong Bank	Redi Access Account S13
Geelong Bank	Senior Saver Account S65
Horizon Bank	Advantage 25
Horizon Bank	Advantage 55 S55
Horizon Bank	RediSavings S1
Hunter United	On Call Savings Account
Illawarra Credit Union	Everyday
Illawarra Credit Union	Everyday Plus
IMB	Cash Management
IMB	Everyday
IMB	Everyday Unlimited
People's Choice Credit Union	Everyday Account
People's Choice Credit Union	Expenses Account
Regional Australia Bank	eFree
Regional Australia Bank	High Rise Account
Rural Bank	Gold Cash Management
SERVICE ONE Alliance Bank	Day to Day Account
SERVICE ONE Alliance Bank	Senior Saver Account
The Mac	EveryDay Savings
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
★	
Arab Bank Australia	Cash Management Account
Delphi Bank	Cash Management Account
G&C Mutual Bank	Access Account
G&C Mutual Bank	Pension Plus Account
G&C Mutual Bank	Reward Me Saver Account
Geelong Bank	Total Access 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.

SMSF Saver

Company	Product
★★★★★ 'Outstanding Value'	
Australian Military Bank	DIY Super Saver Account
BankVic	SMSF Saver
Geelong Bank	Superfund Maximiser
HSBC	Flexi Saver
Newcastle Permanent	Smart Saver Account
Qudos Bank	Bonus Saver Account
Qudos Bank	DIY Super Saver
★★★★	
AMP Bank	Notice Account 31 days - SMSF
AMP Bank	SuperEdge Saver
Community First CU	Bonus Saver
CUA	eSaver Flexi
Geelong Bank	Achieve Saver Account S55
Nexus Mutual	Bonus Saver
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	SMSF Cash Hub Account
Bank First	Online Saver
Bank of us	Super Advantage
bcu	business isaver
Beyond Bank	monEsaver Internet Account
Commonwealth Bank	SMSF Direct Investment Account
Community First CU	FirstBiz Online Savings
Credit Union SA	Netsave Account
First Option Bank	Bonus Saver
First Option Bank	iT Saver
First Option Bank	Super Cash Hub
Geelong Bank	Online Saver Account S70
Heritage Bank	Community Saver Account
Heritage Bank	Online Saver
Heritage Bank	Target Bonus Account
Horizon Bank	SMSF Saver
Hunter United	Premium Online Investor Account
Hunter United	Retiree Online Investor Account
ING	Business Optimiser
Macquarie Credit Union	Online Savings Account
ME	Business Online Savings Account
NAB	Business Cash Maximiser SMSF
nabtrade	High Interest Account
Qudos Bank	Qsaver
Rabobank Australia	High Interest Savings - SMSF
Rabobank Australia	Notice Saver 31 Day - SMSF
Rabobank Australia	Notice Saver 60 Day - SMSF
Rabobank Australia	Notice Saver 90 Day - SMSF
Rabobank Australia	SMSF PremiumSaver
Regional Australia Bank	Internet Maximiser
Rural Bank ONE	DIY Super Saver
Rural Bank ONE	Personal Saver



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
★★★★	
Suncorp Bank	Business Saver Account
★★	
AMP Bank	Cash Manager
Bank First	Cash Management Account S10
Bank of Sydney	Smart Net Account
Beyond Bank	Community Reward Account
BOQ	Superannuation Savings Account
Delphi Bank	Midas Account
Delphi Bank	Midas Business Account
Endeavour Mutual Bank	Direct Saver
IMB	DIY Super Account
Macquarie Bank	Cash Management Account
Rabobank Australia	CMA Standard Account
Sydney Mutual Bank	Direct Saver
The Capricornian	iSaver Account
★	
Citi	Ultimate Business Saver
Credit Union SA	Bonus Savings Account
G&C Mutual Bank	Bonus Savers Account
The Mutual Bank	Business Internet Saver



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
★★★★★ 'Outstanding Value'	
ANZ	Access Advantage
Bank of Melbourne	Complete Freedom Student
BankSA	Complete Freedom Student
Bankwest	Easy Transaction Account
Beyond Bank	BU Savings Account
Commonwealth Bank	Smart Access
NAB	Classic Banking
St.George Bank	Complete Freedom Student
Suncorp Bank	Everyday Options-Student
Westpac	Choice
★★★★★	
Bank Australia	Everyday Access
Bendigo Bank	Student Account
Credit Union SA	Access Account
Heritage Bank	Simply Access
HSBC	Day to Day Account
IMB	Everyday Unlimited Kickstart
MyState Bank	Everyday Account
People's Choice Credit Union	Activate 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.

Youth Transactor

Company	Product
★★★	
Australian Military Bank	Junior Saver Account
Bank First	First Access
Bank of Sydney	Student Savings Account
Bank of Sydney	Student Transaction Account
Bank of us	Go to
bcu	access
bcu	scoot's super saver
BOQ	Day2Day Plus Account
Community First CU	Access Account S7
Community First CU	Junior Saver
Community First CU	Student Starter
Credit Union SA	Children's Savings Account
CUA	Everyday Youth Account
First Option Bank	Access Saver
First Option Bank	Smart Start Access Saver 13-21
G&C Mutual Bank	Access Account
Gateway Bank	Edge Account
Hume Bank	All Purpose S10
Hume Bank	Essential Account S60
Illawarra Credit Union	Everyday
Illawarra Credit Union	Everyday Lite
Macquarie Bank	Transaction Account
Macquarie Credit Union	General Savings Account
MOVE Bank	Everyday Saver S1
Newcastle Permanent	Everyday Account
Newcastle Permanent	Everyday Account (Under 25)
Nexus Mutual	Access Plus
QBANK	Teen On-Call
Qudos Bank	General Savings Account
Queensland Country Credit Union	All Access
RACQ Bank	Everyday Account
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.

Youth Transactor

Company	Product
★★★★	
Regional Australia Bank	High Rise Account
Rural Bank	Everyday Account - All Access
SERVICE ONE Alliance Bank	Day to Day Account
SERVICE ONE Alliance Bank	Student Account
Sydney Mutual Bank	Transaction Account
Teachers Mutual Bank	Everyday Direct Account
The Capricornian	Student Access Account
The Capricornian	Youth Access Account
The Mutual Bank	Express Savings Account
★★★	
Bank of Melbourne	Complete Freedom
BankSA	Complete Freedom
Bendigo Bank	Everyday Account
Delphi Bank	Liberty Account
Endeavour Mutual Bank	Transaction Account
Geelong Bank	Redi Access Account S13
Greater Bank	Access Account
Greater Bank	Ultimate Account
Macquarie Credit Union	Cheque/Card Account S5
Newcastle Permanent	Basic Access Account
Newcastle Permanent	Smart Saver Account (Under 25)
People's Choice Credit Union	Everyday Account
Police Bank	Easy Access Account S1
St.George Bank	Complete Freedom
UniBank	Everyday Direct Account
★★	
Arab Bank Australia	Statement Savings Acc
Australian Military Bank	Access Savings S1
Horizon Bank	Advantage 25
Horizon Bank	RediSavings S1
People's Choice Credit Union	Expenses Account
★	