



# 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
Bank First	Online Saver
Bank of Sydney	BOS Saver
bcu	isaver
CUA	eSaver Flexi
CUA	eSaver Reward
Easy Street Fin Services	Easy Savings Online Account
Heritage Bank	Online Saver
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



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## Flexible Saver

Company

Product

★★★★★

Arab Bank Australia	Online Savings Account Personal
Australian Unity	Freedom Saver
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
Geelong Bank	iSaver
Hume Bank	iSave
Macquarie Bank	Savings Account
Qudos Bank	Qsaver
RACQ Bank	eSave
RAMS	Saver Account
Rural Bank ONE	Personal Saver
Sydney Mutual Bank	iNetSaver
Teachers Mutual Bank	Online Savings Account
UBank	USaver
UniBank	Online Savings Account



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## Flexible Saver

Company	Product
★★★★	
AMP Bank	Bett3r Save
AMP Bank	Cash Manager
ANZ	Online Saver
Australian Military Bank	Cash Management S9
Australian Military Bank	Online Saver
Australian Military Bank	Star Saver Direct Account S20
Australian Unity	Active Saver
Bank Australia	Online Saver
Bank First	Cash Management Account S10
Bank of Melbourne	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
BOQ	Fast Track Saver
Citi	Global Currency Account
Commonwealth Bank	NetBank Saver
Community First CU	Money Market Account S10
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	Online Saver Account S70



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## Flexible Saver

Company	Product
★★★	
Horizon Bank	HorizonDirect
HSBC	Flexi Saver
HSBC	Serious Saver Account
Hunter United	e-ZYNET Direct
Illawarra Credit Union	Cash Management Account
Illawarra Credit Union	Saver
IMB	Reward Saver
ING	Savings Accelerator
Macquarie Bank	Cash Management Account
Macquarie Credit Union	Online Savings Account
MOVE Bank	Bonus Saver
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
QBANK	Netlink Direct Account S20
Queensland Country Credit Union	Online Saver
Rabobank Australia	CMA Standard Account
Rabobank Australia	PremiumSaver
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
Suncorp Bank	Growth Saver Account
Sydney Mutual Bank	Direct Saver
Sydney Mutual Bank	Emoney Account
Sydney Mutual Bank	Lifestyle Account (18-35 years)
Teachers Mutual Bank	Cash Management Account



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## Flexible Saver

Company

Product

★★★

**Teachers Mutual Bank** Edvest Cash Management

**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

**UniBank** Cash Management Account

**UniBank** Edvest Cash Management

**Westpac** eSaver

**Westpac** Life



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## Flexible Saver

Company	Product
★★	
<b>ANZ</b>	Premium Cash Management Account
<b>Bank Australia</b>	Bonus Saver
<b>Bank First</b>	Bonus Saver Account S98
<b>Bank First</b>	First Home Bonus Saver
<b>Bank of Melbourne</b>	Investment Cash Account
<b>BankSA</b>	Investment Cash Account
<b>BankVic</b>	Bonus Saver
<b>Beyond Bank</b>	Cash Management Account
<b>Community First CU</b>	Bonus Saver
<b>Credit Union SA</b>	Bonus Savings Account
<b>Endeavour Mutual Bank</b>	Savings Motivator
<b>First Option Bank</b>	Bonus Saver
<b>Greater Bank</b>	Cash Management Account
<b>Heritage Bank</b>	Target Bonus Account
<b>Horizon Bank</b>	Cash Management
<b>Horizon Bank</b>	Reward Saver
<b>IMB</b>	Cash Management
<b>Macquarie Credit Union</b>	Investment Account S10
<b>NAB</b>	Reward Saver
<b>Nexus Mutual</b>	Bonus Saver
<b>QBANK</b>	Bonus Saver
<b>QBANK</b>	Cash Management Account
<b>Qudos Bank</b>	Bonus Saver Account
<b>RACQ Bank</b>	Bonus Saver Account
<b>Rural Bank</b>	Gold Cash Management
<b>SERVICE ONE Alliance Bank</b>	Money Management
<b>St.George Bank</b>	Investment Cash Account
<b>Sydney Mutual Bank</b>	Savings Motivator
<b>Teachers Mutual Bank</b>	Reward Saver
<b>Transport Mutual Credit Union</b>	Redi-Fund S7
<b>UniBank</b>	Reward Saver



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## Flexible Saver

Company	Product
★	
<b>Citi</b>	Plus Link Savings
<b>Delphi Bank</b>	Cash Management Account
<b>Delphi Bank</b>	Liberty Account
<b>Endeavour Mutual Bank</b>	Money Market Account
<b>G&amp;C Mutual Bank</b>	Reward Me Saver Account
<b>Sydney Mutual Bank</b>	Money Market Account
<b>The Mutual Bank</b>	Cash Management Account



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## Regular Saver

Company	Product
★★★★★ 'Outstanding Value'	
Australian Unity	Active Saver
BOQ	Fast Track Saver
CUA	eSaver Reward
HSBC	Flexi Saver
ING	Savings Maximiser
ME	Online Savings Account
MyState Bank	Bonus Saver
Rabobank Australia	Notice Saver 60 Day
Rabobank Australia	Notice Saver 90 Day
RAMS	Saver Account
Suncorp Bank	Growth Saver Account
UBank	USaver with Ultra
Westpac	Life
★★★★	
Bank Australia	Bonus Saver
Bank First	Bonus Saver Account S98
Bank First	First Home Bonus Saver
Bank of Sydney	BOS Saver
Bankwest	Hero Saver
Easy Street Fin Services	Bonus Saver Account
Endeavour Mutual Bank	Lifestyle Account (18-35 years)
Geelong Bank	iSaver
Heritage Bank	Target Bonus Account
MOVE Bank	Bonus Saver
MOVE Bank	Express Saver
People's Choice Credit Union	Bonus Saver
Qudos Bank	Bonus Saver Account
Queensland Country Credit Union	Bonus Saver
Rabobank Australia	Notice Saver 31 Day
Rabobank Australia	PremiumSaver
Sydney Mutual Bank	Lifestyle Account (18-35 years)





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## Regular Saver

Company	Product
★★★	
AMP Bank	Bett3r Save
AMP Bank	Notice Account - 31 days
AMP Bank	Saver Account
ANZ	Progress Saver
Arab Bank Australia	Online Savings Account Personal
Australian Military Bank	Online Saver
Australian Unity	Easy Saver
Australian Unity	Freedom Saver
Bank Australia	Online Saver
Bank First	Online Saver
Bank of Melbourne	Incentive Saver 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
Commonwealth Bank	GoalSaver
Community First CU	Bonus Saver
Credit Union SA	Bonus Savings Account
Credit Union SA	Netsave Account
CUA	eSaver Flexi
Delphi Bank	Midas Account
Easy Street Fin Services	Easy Savings Online Account
Endeavour Mutual Bank	iNetSaver
First Option Bank	Bonus Saver
First Option Bank	iT Saver
First Option Bank	Super Cash Hub



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## Regular Saver

Company	Product
★★★	
Geelong Bank	Achieve Saver Account S55
Geelong Bank	Online Saver Account S70
Greater Bank	Bonus Saver Account
Heritage Bank	Online Saver
Horizon Bank	HorizonDirect
Horizon Bank	Reward Saver
Hume Bank	iSave
Hume Bank	Reward Saver
Hunter United	Premium Online Investor Account
Illawarra Credit Union	Bonus Saver
IMB	Reward Saver
Macquarie Credit Union	Online Savings Account
MOVE Bank	First Home Saver Club Account
NAB	Reward Saver
nabtrade	High Interest Account
Newcastle Permanent	Smart Saver Account
Nexus Mutual	Bonus Saver
People's Choice Credit Union	Online Saver
QBANK	Bonus Saver
Qudos Bank	Qsaver
Queensland Country Credit Union	Online Saver
Rabobank Australia	High Interest Savings Account
RACQ Bank	eSave
Regional Australia Bank	Savings Booster
Rural Bank ONE	Personal Saver
St.George Bank	Incentive Saver Account
Sydney Mutual Bank	iNetSaver
Teachers Mutual Bank	Online Savings Account
Teachers Mutual Bank	Reward Saver
The Mac	eSaver
The Mutual Bank	Bonus Saver
UBank	USaver



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## Regular Saver

Company	Product
★★★	
UniBank	Online Savings Account
UniBank	Reward Saver
★★	
Australian Military Bank	Star Saver Direct Account S20
Bank First	Cash Management Account S10
Bendigo Bank	CommunitySaver Account
Bendigo Bank	EasySaver
Beyond Bank	Community Reward Account
Endeavour Mutual Bank	Direct Saver
Endeavour Mutual Bank	Savings Motivator
Illawarra Credit Union	Saver
Macquarie Bank	Cash Management Account
MyState Bank	Special eSaver Account
Nexus Mutual	Direct Saver
QBANK	Netlink Direct Account S20
Suncorp Bank	eOptions
Suncorp Bank	Everyday Options Sub-account
Sydney Mutual Bank	Direct Saver
Sydney Mutual Bank	Savings Motivator
Teachers Mutual Bank	Edvest Cash Management
The Capricornian	iSaver Account
UniBank	Edvest Cash Management
★	
AMP Bank	Cash Manager
Citi	Ultimate Saver
G&C Mutual Bank	Bonus Saver
Gateway Bank	eMax Saver
Hunter United	XLR8 Savings Account
Regional Australia Bank	Internet Maximiser
Transport Mutual Credit Union	Premium Savers Acct S8



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## Junior Saver

Company

Product

★★★★★ 'Outstanding Value'

<b>bcu</b>	scoot's super saver
<b>CUA</b>	Youth eSaver
<b>First Option Bank</b>	Kids Bonus Saver
<b>Newcastle Permanent</b>	Smart Saver Account (Under 25)
<b>Nexus Mutual</b>	Junior Saver

★★★★

<b>Commonwealth Bank</b>	Youthsaver Account
<b>Credit Union SA</b>	Children's Savings Account
<b>Greater Bank</b>	Life Saver
<b>Illawarra Credit Union</b>	Wildlife Saver
<b>People's Choice Credit Union</b>	Young Saver
<b>Queensland Country Credit Union</b>	Star Saver
<b>The Capricornian</b>	Youth Access Account
<b>Westpac</b>	Bump Savings



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## 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
Community First CU	Junior Saver
Gateway Bank	Kids Dollaroo Savings
Geelong Bank	Young Achiever Account S50
Horizon Bank	Youth Reward Saver
Hume Bank	Clancy Koala S2
IMB	Zoo Account
Queensland Country Credit Union	Student Money Saver
Suncorp Bank	Kids Savings Account
Teachers Mutual Bank	Mighty Saver
The Mac	Mini Mac Bonus Saver
The Mutual Bank	Mighty Mutual
UniBank	Mighty Saver
★★	
Bank First	First Access
Bank First	First Saver
BankVic	Little Coppers Club S3
Bankwest	Children's Savings Account
Bendigo Bank	PiggySaver
Delphi Bank	Junior Smart Saver
Greater Bank	Little Bucks
Newcastle Permanent	Online Savings Account (under 25)
★	
Arab Bank Australia	Best Buddies School Account
Arab Bank Australia	Student Account
Hunter United	e-ZYNET Direct



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## Senior Saver

Company	Product
★★★★★ 'Outstanding Value'	
<b>bcu</b>	advantage saver
<b>Macquarie Credit Union</b>	Gold Retirement Account
<b>Queensland Country Credit Union</b>	Pension Plus
<b>Teachers Mutual Bank</b>	Pension Advantage
<b>The Mutual Bank</b>	Retirement Account
<b>UniBank</b>	Pension Advantage
★★★★	
<b>Australian Military Bank</b>	Pension Access Account
<b>Bank First</b>	Pension Account S9
<b>BankVic</b>	Pension Plus
<b>Endeavour Mutual Bank</b>	Pensioner Aware Joint
<b>QBANK</b>	Pension Plus
<b>RACQ Bank</b>	Advantage Plus



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## 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
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
Westpac	55+ and Retired
★★	
ANZ	Pensioner Advantage
Bank of Melbourne	Retirement Access Plus
BankSA	Retirement Access Plus
Geelong Bank	Senior Saver Account S65
Horizon Bank	Advantage 55
NAB	Retirement Account
People's Choice Credit Union	Club 55
St.George Bank	Retirement Access Plus



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## Senior Saver

Company	Product
★	
<b>Commonwealth Bank</b>	Pensioner Security Account
<b>Hunter United</b>	Super Fund - RSA
<b>Newcastle Permanent</b>	Special Monthly Interest





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## SMSF Saver

### Company

### Product

★★★★★ 'Outstanding Value'

<b>AMP Bank</b>	SuperEdge Saver
<b>BankVic</b>	SMSF Saver
<b>Geelong Bank</b>	Superfund Maximiser
<b>HSBC</b>	Flexi Saver
<b>Qudos Bank</b>	DIY Super Saver
<b>Rabobank Australia</b>	Notice Saver 90 Day - SMSF

★★★★

<b>AMP Bank</b>	Notice Account 31 days - SMSF
<b>Community First CU</b>	Bonus Saver
<b>Geelong Bank</b>	Achieve Saver Account S55
<b>Heritage Bank</b>	Target Bonus Account
<b>Newcastle Permanent</b>	Smart Saver Account
<b>Nexus Mutual</b>	Bonus Saver
<b>Qudos Bank</b>	Bonus Saver Account
<b>Rabobank Australia</b>	Notice Saver 31 Day - SMSF
<b>Rabobank Australia</b>	Notice Saver 60 Day - SMSF



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## SMSF Saver

Company	Product
★★★	
<b>Australian Military Bank</b>	DIY Super Saver Account
<b>Bank First</b>	Online Saver
<b>Beyond Bank</b>	monEsaver Internet Account
<b>Credit Union SA</b>	Bonus Savings Account
<b>CUA</b>	eSaver Flexi
<b>First Option Bank</b>	Bonus Saver
<b>Heritage Bank</b>	Online Saver
<b>Horizon Bank</b>	SMSF Saver
<b>Hunter United</b>	Premium Online Investor Account
<b>Hunter United</b>	Retiree Online Investor Account
<b>nabtrade</b>	High Interest Account
<b>Rabobank Australia</b>	High Interest Savings - SMSF
<b>Rabobank Australia</b>	SMSF PremiumSaver
<b>Teachers Mutual Bank</b>	Reward Saver
<b>UBank</b>	USaver SMSF
<b>UniBank</b>	Reward Saver
★★	
<b>bcu</b>	business isaver
<b>First Option Bank</b>	iT Saver
<b>First Option Bank</b>	Super Cash Hub
<b>Geelong Bank</b>	Online Saver Account S70
<b>Macquarie Credit Union</b>	Online Savings Account
<b>Qudos Bank</b>	Qsaver
<b>Rural Bank ONE</b>	DIY Super Saver
★	
<b>G&amp;C Mutual Bank</b>	Bonus Saver
<b>Macquarie Bank</b>	Cash Management Account



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## High Transactor

Company	Product
★★★★★ 'Outstanding Value'	
<b>ANZ</b>	Access Advantage
<b>Bank of Melbourne</b>	Complete Freedom
<b>BankSA</b>	Complete Freedom
<b>Bankwest</b>	Easy Transaction Account
<b>Bankwest</b>	Hero Transaction Account
<b>Beyond Bank</b>	Purple Transactor Account
<b>Commonwealth Bank</b>	Smart Access
<b>HSBC</b>	Day to Day Account
<b>HSBC</b>	Everyday Global Account
<b>ING</b>	Orange Everyday
<b>NAB</b>	Classic Banking
<b>St.George Bank</b>	Complete Freedom
<b>Suncorp Bank</b>	Everyday Options Account
<b>Westpac</b>	Choice
★★★★★	
<b>Bank Australia</b>	Everyday Access
<b>Bankwest</b>	Qantas Transaction Account
<b>Bendigo Bank</b>	Everyday Account
<b>Credit Union SA</b>	Access Account
<b>CUA</b>	Everyday Account
<b>Heritage Bank</b>	Simply Access
<b>Macquarie Bank</b>	Platinum Transaction Account
<b>Macquarie Bank</b>	Transaction Account
<b>ME</b>	Everyday Transaction Account
<b>MyState Bank</b>	Glide Account
<b>NAB</b>	Cash Manager
<b>People's Choice Credit Union</b>	Zip Account
<b>Suncorp Bank</b>	Everyday Basics Account
<b>Suncorp Bank</b>	Everyday Essentials Account



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## High Transactor

Company	Product
★ ★ ★	
86 400	Pay Account
AMP Bank	Access Account
AMP Bank	Bett3r Pay
AMP Bank	Bett3r Spend
AMP Bank	Cash Manager
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
Citi	Ultimate Saver
CUA	Everyday Snap Account
Delphi Bank	Liberty Account
Easy Street Fin Services	Everyday Access Account
Endeavour Mutual Bank	Transaction Account
Gateway Bank	Edge Account
Gateway Bank	Everyday Savings Account
Greater Bank	Ultimate Account
Horizon Bank	Advantage
Hume Bank	All Purpose S10
Hume Bank	Essential Account S60
Hunter United	Cash Management Account
Hunter United	e-ZYNET Direct
Hunter United	On Call Savings Account
Illawarra Credit Union	Everyday



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## High Transactor

Company	Product
★★★★	
IMB	Everyday Unlimited
IMB	Everyday Unlimited Kickstart
MOVE Bank	Everyday Saver S1
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
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	Bonus Saver Account
RACQ Bank	Cash Management Account
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 Mac	EveryDay Savings
The Mutual Bank	Express Savings Account
UBank	USaver Ultra
UniBank	Everyday Direct Account



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## High Transactor

Company	Product
★★	
ANZ	Premium Cash Management Account
Arab Bank Australia	Cash Management Account
Arab Bank Australia	Statement Savings Account
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
First Option Bank	Access Saver
G&C Mutual Bank	Access Account
G&C Mutual Bank	Reward Me Saver Account
Greater Bank	Access Account
HSBC	Premier CMA
Hume Bank	Cash Management S8
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	Current Account
★	
Delphi Bank	Cash Management Account
Geelong Bank	Redi Access Account S13
Geelong Bank	Total Access Account S1
Horizon Bank	RediSavings
Macquarie Credit Union	Cheque/Card Account S5
SERVICE ONE Alliance Bank	Day to Day Account
Transport Mutual Credit Union	Multi-Access Account S4



# 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	Bett3r Pay
AMP Bank	Cash Manager
Bankwest	Easy Transaction Account
Bankwest	Hero Transaction Account
Beyond Bank	Purple Transactor Account
HSBC	Day to Day Account
HSBC	Everyday Global Account
NAB	Cash Manager
NAB	Classic Banking
Suncorp Bank	Everyday Basics Account
Suncorp Bank	Everyday Options Account



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## Low Transactor

Company

Product

★★★★★

<b>Bank First</b>	Everyday Account S1
<b>Bank of Melbourne</b>	Complete Freedom
<b>Bank of Sydney</b>	Everyday Saver
<b>BankSA</b>	Complete Freedom
<b>BankVic</b>	Everyday Account
<b>bcu</b>	access
<b>BOQ</b>	Day2Day Plus Account
<b>Credit Union SA</b>	Access Account
<b>CUA</b>	Everyday Account
<b>CUA</b>	Everyday Snap Account
<b>Endeavour Mutual Bank</b>	Transaction Account
<b>Gateway Bank</b>	Edge Account
<b>Heritage Bank</b>	Simply Access
<b>IMB</b>	Everyday Unlimited Kickstart
<b>ING</b>	Orange Everyday
<b>Nexus Mutual</b>	Access Plus
<b>Qudos Bank</b>	General Savings Account
<b>Queensland Country Credit Union</b>	Learners and Earners All Access
<b>RACQ Bank</b>	Everyday Account
<b>St.George Bank</b>	Complete Freedom
<b>Suncorp Bank</b>	Everyday Essentials Account
<b>Sydney Mutual Bank</b>	Transaction Account
<b>Teachers Mutual Bank</b>	Everyday Direct Account
<b>Westpac</b>	Choice





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## Low Transactor

Company	Product
★★★	
86 400	Pay Account
AMP Bank	Access Account
AMP Bank	Bett3r Spend
ANZ	Access Advantage
ANZ	Premium Cash Management Account
Australian Unity	Healthy Banking Everyday Transactio
Bank Australia	Everyday Access
Bank of us	Go to
Bankwest	Qantas Transaction Account
Bendigo Bank	Everyday Account
Citi	Cash Investment Account
Citi	Global Currency Account
Citi	Plus Transaction Account
Citi	Ultimate Saver
Commonwealth Bank	Smart Access
Delphi Bank	Liberty Account
Easy Street Fin Services	Everyday Access 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
Hunter United	e-ZYNET Direct
Illawarra Credit Union	Everyday
Macquarie Bank	Transaction Account
Macquarie Credit Union	Cheque/Card Account S5
ME	Everyday Transaction Account
MOVE Bank	Everyday Saver S22 & S33
MyState Bank	Everyday Account
MyState Bank	Glide Account



# Savings and Transaction Accounts Star Ratings

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## Low Transactor

Company	Product
★★★	
Newcastle Permanent	Basic Access Account
Newcastle Permanent	Everyday Account
Newcastle Permanent	Smart Saver Account
Nexus Mutual	Cash Management
People's Choice Credit Union	Zip Account
QBANK	Everyday Plus
QBANK	On Call Savings Account
Queensland Country Credit Union	All Access
RACQ Bank	Bonus Saver Account
RACQ Bank	Cash Management Account
RACQ Bank	Current Account
RAMS	Action
Regional Australia Bank	eFree
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



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## Low Transactor

Company	Product
★★	
Australian Military Bank	Access Savings S1
Australian Military Bank	Military Rewards Acc- Everyday Acc
Bank of Sydney	Everyday Main Account
Beyond Bank	Cash Management Account
BOQ	Cash Management Account
BOQ	Reverse Charges Account
Community First CU	Access Account S7
Geelong Bank	Redi Access Account S13
Horizon Bank	Advantage
Horizon Bank	RediSavings
Hunter United	Cash Management Account
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 Account
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

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## Youth Transactor

Company	Product
★★★★★ 'Outstanding Value'	
<b>ANZ</b>	Access Advantage
<b>Bank of Melbourne</b>	Complete Freedom Student
<b>BankSA</b>	Complete Freedom Student
<b>Bankwest</b>	Easy Transaction Account
<b>Beyond Bank</b>	BU Savings Account
<b>Commonwealth Bank</b>	Smart Access
<b>HSBC</b>	Day to Day Account
<b>NAB</b>	Classic Banking
<b>St.George Bank</b>	Complete Freedom Student
<b>Suncorp Bank</b>	Everyday Options-Student
<b>Westpac</b>	Choice
★★★★★	
<b>Bank Australia</b>	Everyday Access
<b>bcu</b>	scoot's super saver
<b>Bendigo Bank</b>	Student Account
<b>Credit Union SA</b>	Access Account
<b>Heritage Bank</b>	Simply Access
<b>MyState Bank</b>	Everyday Account
<b>MyState Bank</b>	Glide Account
<b>People's Choice Credit Union</b>	Activate Account
<b>Suncorp Bank</b>	Everyday Basics Account
<b>Suncorp Bank</b>	Everyday Essentials Account



# Savings and Transaction Accounts Star Ratings

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## 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
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
Endeavour Mutual Bank	Transaction Account
First Option Bank	Access Saver
G&C Mutual Bank	Access Account
Gateway Bank	Edge Account
Hume Bank	All Purpose S10
Hume Bank	Essential Account S60
Hunter United	e-ZYNET Direct
Illawarra Credit Union	Everyday
Illawarra Credit Union	Everyday Student
IMB	Everyday Unlimited Kickstart
Macquarie Bank	Transaction Account
Macquarie Credit Union	Cheque/Card Account S5
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



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## Youth Transactor

Company	Product
★★★★	
Regional Australia Bank	eFree
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
Geelong Bank	Redi Access Account S13
Greater Bank	Access Account
Greater Bank	Ultimate Account
Horizon Bank	Advantage
Hunter United	On Call Savings Account
Newcastle Permanent	Basic Access Account
Newcastle Permanent	Smart Saver Account (Under 25)
People's Choice Credit Union	Everyday Account
RACQ Bank	Current Account
St.George Bank	Complete Freedom
UniBank	Everyday Direct Account
★	
Arab Bank Australia	Statement Savings Account
Australian Military Bank	Access Savings S1
Horizon Bank	RediSavings
People's Choice Credit Union	Expenses Account



# Savings and Transaction Accounts Star Ratings

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## Senior Transactor

Company

Product

★★★★★ 'Outstanding Value'

<b>Bank Australia</b>	Pension Access
<b>Bank First</b>	Pension Account S9
<b>Bank of Melbourne</b>	Retirement Access Plus
<b>BankSA</b>	Retirement Access Plus
<b>Bankwest</b>	Retirement Advantage Account
<b>bcu</b>	advantage saver
<b>Commonwealth Bank</b>	Pensioner Security Account
<b>Commonwealth Bank</b>	Smart Access
<b>Heritage Bank</b>	Pension Plus Account
<b>NAB</b>	Cash Manager
<b>NAB</b>	Retirement Account
<b>Queensland Country Credit Union</b>	Pension Plus
<b>RACQ Bank</b>	Advantage Plus
<b>St. George Bank</b>	Retirement Access Plus
<b>Suncorp Bank</b>	Everyday Options Account
<b>The Mutual Bank</b>	Retirement Account
<b>Westpac</b>	55+ and Retired
<b>Westpac</b>	Choice



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## Senior Transactor

Company	Product
★★★★★	
<b>ANZ</b>	Access Advantage
<b>ANZ</b>	Pensioner Advantage
<b>Bankwest</b>	Easy Transaction Account
<b>Beyond Bank</b>	Purple Transactor Account
<b>Credit Union SA</b>	55+ Account
<b>HSBC</b>	Day to Day Account
<b>HSBC</b>	Everyday Global Account
<b>MyState Bank</b>	Access Assist
<b>NAB</b>	Classic Banking
<b>People's Choice Credit Union</b>	Club 55
<b>RACQ Bank</b>	Bonus Saver Account
<b>RACQ Bank</b>	Cash Management Account
<b>Suncorp Bank</b>	55 Plus
<b>Suncorp Bank</b>	Everyday Basics Account





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## Senior Transactor

Company	Product
★★★★	
<b>ANZ</b>	Premium Cash Management Account
<b>Arab Bank Australia</b>	Statement Savings Account
<b>Australian Military Bank</b>	Access Savings S1
<b>Australian Military Bank</b>	Pension Access Account
<b>Bank Australia</b>	Everyday Access
<b>Bank First</b>	Everyday Account S1
<b>Bank of Melbourne</b>	Complete Freedom
<b>Bank of Sydney</b>	Everyday Saver
<b>Bank of us</b>	Go to
<b>BankSA</b>	Complete Freedom
<b>BankVic</b>	Everyday Account
<b>Bankwest</b>	Hero Transaction Account
<b>Bankwest</b>	Qantas Transaction Account
<b>bcu</b>	access
<b>Bendigo Bank</b>	Easy Retirement Account
<b>Bendigo Bank</b>	Everyday Account
<b>Beyond Bank</b>	Retirement Account
<b>BOQ</b>	Day2Day Plus Account
<b>BOQ</b>	Pension Plus Account
<b>Credit Union SA</b>	Access Account
<b>CUA</b>	Everyday 50+
<b>CUA</b>	Everyday Account
<b>CUA</b>	Everyday Snap Account
<b>Delphi Bank</b>	Liberty Account
<b>Endeavour Mutual Bank</b>	Transaction Account
<b>Gateway Bank</b>	Edge Account
<b>Gateway Bank</b>	Everyday Savings Account
<b>Greater Bank</b>	Access Account
<b>Greater Bank</b>	Retirement Plus Account - Joint
<b>Greater Bank</b>	Retirement Plus Account - Single
<b>Greater Bank</b>	Ultimate Account
<b>Heritage Bank</b>	Simply Access



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## Senior Transactor

Company	Product
★★★	
Hume Bank	All Purpose S10
Hume Bank	Cash Management S8
Hume Bank	Essential Account S60
Hume Bank	Retirement Account
Hunter United	e-ZYNET Direct
Hunter United	V.I.P. Pension Account - Joint
Hunter United	V.I.P. Pension Account - Single
Illawarra Credit Union	Everyday
Illawarra Credit Union	Everyday Plus
IMB	Everyday Unlimited Kickstart
Macquarie Credit Union	Cheque/Card Account S5
MyState Bank	Everyday Account
Newcastle Permanent	Everyday Account
Nexus Mutual	Access Plus
Nexus Mutual	Cash Management
People's Choice Credit Union	Zip Account
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	Current Account
RACQ Bank	Everyday Account
Rural Bank	Everyday Account - All Access
St.George Bank	Complete Freedom
Suncorp Bank	Everyday Essentials Account
Sydney Mutual Bank	Transaction Account
Teachers Mutual Bank	Everyday Direct Account
The Capricornian	Access Account
The Capricornian	Pension Access Account
The Mac	EveryDay Savings



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## Senior Transactor

Company	Product
★★★	
The Mac	Freedom Years Account
The Mutual Bank	Express Savings Account
★★	
Australian Military Bank	Military Rewards Acc- Everyday Acc
Bank of Sydney	Everyday Main Account
Bank of us	Pension Advantage
Beyond Bank	Cash Management Account
BOQ	Cash Management Account
BOQ	Reverse Charges 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
Horizon Bank	Advantage 55
Horizon Bank	RediSavings
Hunter United	Cash Management Account
Hunter United	On Call Savings Account
IMB	Cash Management
IMB	Everyday
IMB	Everyday Unlimited
Newcastle Permanent	Basic Access Account
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
UniBank	Everyday Direct Account



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## 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