



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.

Low Fee

Company

Product

★★★★★

American Express	Low Rate Credit Card
Bank First	Visa Classic Credit Card
BankVic	Visa Silver
Heritage Bank	Gold Low Rate
Horizon Bank	Visa Credit Card
Hume Bank	Value
ING	Orange One Low Rate
ME	Frank Credit Card
QBANK	Bluey Card
Qudos Bank	Lifestyle
Teachers Mutual Bank	Credit Card
UniBank	Credit Card



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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
BankVic	Qantas Visa Credit Card
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
Kogan.com	Money Black Card
Latitude Financial Services	28 Degrees Global Platinum Mastercard
NAB	Low Fee Card
Qudos Bank	Lifestyle Plus
St.George Bank	No Annual Fee Visa
Westpac	Low Fee



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Low Fee

Company	Product
★★★	
ANZ	Frequent Flyer
ANZ	Low Rate
ANZ	Platinum
ANZ	Rewards
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Australian Military Bank	Low Rate Visa Card
Auswide Bank	Low Rate Visa
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
Bankwest	More Mastercard
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
Commonwealth Bank	Standard Awards - Rewards Option



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Low Fee

Company	Product
★★★	
Commonwealth Bank	Ultimate Awards - Qantas Option
Commonwealth Bank	Ultimate Awards - Rewards Option
Community First CU	Low Rate Blue Credit Card
Community First CU	Low Rate Credit Card
Community First CU	Low Rate Pink Credit Card
CUA	Low Rate Credit Card
Defence Bank	Foundation Credit Card
Endeavour Mutual Bank	Visa Credit Card
Heritage Bank	Classic
HSBC	Low Rate Credit Card
HSBC	Platinum Credit Card
HSBC	Platinum Qantas Credit Card
Hume Bank	Clear
Latitude Financial Services	Gem Visa
Latitude Financial Services	GO Mastercard
Macquarie Credit Union	Visa Credit Card
MOVE Bank	Low Rate Credit Card
NAB	Low Fee Platinum card
NAB	Low Rate Card
NAB	Qantas Rewards Premium Card
NAB	Rewards Platinum Card
NAB	StraightUp Card - \$1000 Limit
Newcastle Permanent	Value+ Credit Card
Northern Inland CU	Visa Classic Credit Card
People's Choice Credit Union	Visa Credit Card
Regional Australia Bank	Your Choice Credit Card
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Rainbow Vertigo Platinum
St.George Bank	Rainbow Vertigo Visa
St.George Bank	Vertigo Platinum
St.George Bank	Vertigo Visa



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Low Fee

Company	Product
★★★	
Summerland Credit Union	Low Rate Card
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
★★	
American Express	David Jones Card - Rewards Option
American Express	Platinum Edge Credit Card
American Express	Qantas Premium Card
ANZ	Frequent Flyer Platinum
Australian Unity	Low Rate Visa
Auswide Bank	Platinum Rewards Mastercard
Bank First	Visa Platinum Credit Card
Bankwest	More Platinum Mastercard
Bankwest	Qantas Platinum Mastercard
BOQ	Platinum Rewards Credit Card
Citi	Clear Credit Card
Citi	Rewards Credit Card
Coles	Rewards Mastercard
CUA	Platinum Credit Card
G&C Mutual Bank	Low Rate Visa Credit Card
Geelong Bank	Amigo Credit Card
Heritage Bank	Platinum
humm Cards	humm90 Platinum Mastercard
ING	Orange One Rewards Platinum
NAB	StraightUp Card - \$2000 Limit
NAB	StraightUp Card - \$3000 Limit
Summerland Credit Union	Rewards Card
Suncorp Bank	Clear Options Gold Card
Suncorp Bank	Clear Options Platinum Card - Rewards Option



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Low Fee

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
G&C Mutual Bank	Platinum Visa Credit Card
Qudos Bank	Visa Platinum Credit Card
Regional Australia Bank	Visa Platinum Rewards Credit Card



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Low Rate

Company	Product
★★★★★	
American Express	Low Rate Credit Card
Auswide Bank	Low Rate Visa
Bank of us	Visa Credit Card
Bankwest	Breeze Mastercard
Bankwest	Breeze Platinum Mastercard
Bendigo Bank	Low Rate First Mastercard (for<25)
Bendigo Bank	Low Rate Mastercard
Community First CU	Low Rate Blue Credit Card
Community First CU	Low Rate Credit Card
Community First CU	Low Rate Pink Credit Card
Defence Bank	Foundation Credit Card
G&C Mutual Bank	Low Rate Visa Credit Card
MOVE Bank	Low Rate Credit Card



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Low Rate

Company

Product

★★★★

ANZ	Low Rate
Australian Military Bank	Low Rate Visa Card
Australian Unity	Low Rate Visa
Bank First	Visa Platinum Credit Card
BankVic	Visa Silver
Bendigo Bank	Low Rate Platinum Mastercard
Commonwealth Bank	Low Rate Gold Mastercard
Commonwealth Bank	Low Rate Mastercard
Endeavour Mutual Bank	Visa Credit Card
Heritage Bank	Gold Low Rate
Hume Bank	Value
ING	Orange One Low Rate
NAB	Low Rate Card
Newcastle Permanent	Value+ Credit Card
QBANK	Bluey Card
St.George Bank	Rainbow Vertigo Platinum
Sydney Mutual Bank	Visa Credit Card
Teachers Mutual Bank	Credit Card
UniBank	Credit Card
Westpac	Low Rate Card



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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
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
Bank of Melbourne	Vertigo Platinum
BankSA	Amplify Classic - Rewards Option
BankSA	Amplify Platinum - Rewards Option
BankSA	No Annual Fee Visa
BankSA	Vertigo
BankSA	Vertigo Platinum
BankVic	Qantas Visa Credit Card
BankVic	Visa Gold
Bankwest	More Mastercard
Bankwest	More Platinum Mastercard
Bankwest	Zero Mastercard
Bankwest	Zero Platinum Mastercard
Bendigo Bank	Platinum Rewards Mastercard
Bendigo Bank	Qantas Platinum Mastercard
Beyond Bank	Low Rate Visa Credit Card
BOQ	Low Rate Credit Card
Citi	Clear Credit Card
Citi	Simplicity Card
Coles	Low Rate Mastercard
Coles	No Annual Fee Mastercard



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Low Rate

Company	Product
★★★	
Commonwealth Bank	Low Fee Gold Mastercard
Commonwealth Bank	Low Fee Mastercard
Commonwealth Bank	Platinum Awards - Rewards Option
Commonwealth Bank	Standard Awards - Rewards Option
CUA	Low Rate 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
ING	Orange One Rewards Platinum
Macquarie Credit Union	Visa Credit Card
ME	Frank Credit Card
NAB	Low Fee Card
NAB	Low Fee Platinum card
NAB	Qantas Rewards Premium Card
NAB	Rewards Platinum Card
Northern Inland CU	Visa Classic Credit Card
People's Choice Credit Union	Visa Credit Card
Qudos Bank	Lifestyle
Qudos Bank	Lifestyle Plus
Regional Australia Bank	Your Choice Credit Card
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 Platinum
St.George Bank	Vertigo Visa
Summerland Credit Union	Low Rate Card



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Low Rate

Company	Product
★★★	
Suncorp Bank	Clear Options Standard Card
Westpac	Altitude Platinum - Rewards Option
Westpac	Low Fee
Westpac	Low Fee Platinum
★★	
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
Bankwest	Qantas Platinum Mastercard
BOQ	Blue Rewards Credit Card
BOQ	Platinum Rewards Credit Card
Citi	Rewards Credit Card
Coles	Rewards Mastercard
Commonwealth Bank	Ultimate Awards - Qantas Option
Commonwealth Bank	Ultimate Awards - Rewards Option
CUA	Platinum Credit Card
humm Cards	humm90 Platinum Mastercard
Kogan.com	Money Black Card
Latitude Financial Services	28 Degrees Global Platinum Mastercard
Latitude Financial Services	Gem Visa
Latitude Financial Services	GO Mastercard
Qudos Bank	Visa Platinum Credit Card
Summerland Credit Union	Rewards Card
Suncorp Bank	Clear Options Gold Card
Suncorp Bank	Clear Options Platinum Card - Rewards Option



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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
G&C Mutual Bank	Platinum Visa Credit Card
Regional Australia Bank	Visa Platinum Rewards Credit Card



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Rewards \$12,000 Annual Spend

Company	Product
★★★★★	
American Express	David Jones Card - Rewards Option
American Express	Essential Credit Card
★★★★★	
Coles	No Annual Fee Mastercard
Coles	Rewards Mastercard
Hume Bank	Clear



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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
BankSA	Amplify Classic - Rewards Option
BankSA	Amplify Platinum - Rewards Option
BankVic	Visa Gold
Bankwest	More Mastercard
Bankwest	More Platinum Mastercard
Bankwest	More World Mastercard
Bendigo Bank	Platinum Rewards Mastercard
BOQ	Blue Rewards Credit Card
BOQ	Platinum Rewards Credit Card
Citi	Prestige Card - Rewards Option
Citi	Rewards Credit Card
Coles	Low Rate Mastercard
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Rewards Option
Commonwealth Bank	Standard Awards - Rewards Option
Commonwealth Bank	Ultimate Awards - Rewards Option
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
Diners Club Australia	Personal Dual Card
HSBC	Platinum Credit Card
ING	Orange One Rewards Platinum
Latitude Financial Services	GO Mastercard



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Rewards \$12,000 Annual Spend

Company	Product
★	
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Rewards Option
Summerland Credit Union	Rewards Card
Suncorp Bank	Clear Options Gold Card
Suncorp Bank	Clear Options Platinum Card - Rewards Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option



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Rewards \$24,000 Annual Spend

Company	Product
★★★★★	
American Express	David Jones Card - Rewards Option
American Express	Essential Credit Card
Coles	Rewards Mastercard
★★★★★	
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
Hume Bank	Clear
ING	Orange One Rewards Platinum
Latitude Financial Services	GO Mastercard
★★★	
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 Mastercard
St.George Bank	Amplify Classic - Rewards Option
Summerland Credit Union	Rewards Card



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Rewards \$24,000 Annual Spend

Company	Product
★	
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
ANZ	Rewards
ANZ	Rewards Black
Auswide Bank	Platinum Rewards Mastercard
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	Blue Rewards Credit Card
BOQ	Platinum Rewards Credit Card
Citi	Prestige Card - Rewards Option
Citi	Rewards Credit Card
Coles	Low Rate Mastercard
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Rewards Option
Commonwealth Bank	Ultimate Awards - Rewards Option
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
Diners Club Australia	Personal Dual Card
HSBC	Platinum Credit Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Rewards Option
Suncorp Bank	Clear Options Gold Card
Suncorp Bank	Clear Options Platinum Card - Rewards Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option



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Rewards \$36,000 Annual Spend

Company	Product
★★★★★	
American Express	David Jones Card - Rewards Option
Coles	Rewards Mastercard
Commonwealth Bank	Ultimate Awards - Rewards Option
★★★★★	
American Express	David Jones Platinum Card - Rewards Option
American Express	Essential Credit Card
ANZ	Rewards Platinum
Commonwealth Bank	Standard Awards - Rewards Option
ING	Orange One Rewards Platinum
Latitude Financial Services	GO Mastercard
Suncorp Bank	Clear Options Platinum Card - Rewards Option
★★★	
American Express	Platinum Edge Credit Card
ANZ	Rewards Travel Adventures Card
Bank of Melbourne	Amplify Classic - Rewards Option
Bank of Melbourne	Amplify Platinum - Rewards Option
BankSA	Amplify Classic - Rewards Option
BankSA	Amplify Platinum - Rewards Option
BankVic	Visa Gold
Bankwest	More Mastercard
Bendigo Bank	Platinum Rewards Mastercard
BOQ	Blue Rewards Credit Card
BOQ	Platinum Rewards Credit Card
Coles	Low Rate Mastercard
Coles	No Annual Fee Mastercard
HSBC	Platinum Credit Card
Hume Bank	Clear
NAB	Rewards Platinum Card
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
Summerland Credit Union	Rewards Card



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Rewards \$36,000 Annual Spend

Company	Product
★★	
ANZ	Rewards
Citi	Rewards Credit Card
★	
American Express	Explorer Credit Card
ANZ	Rewards Black
Auswide Bank	Platinum Rewards Mastercard
Bankwest	More Platinum Mastercard
Bankwest	More World Mastercard
Citi	Prestige Card - Rewards Option
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
NAB	Rewards Signature Card
St.George Bank	Amplify Signature - Rewards Option
Suncorp Bank	Clear Options Gold Card
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option



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Rewards \$60,000 Annual Spend

Company	Product
★★★★★	
American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Rewards Option
Commonwealth Bank	Ultimate Awards - Rewards Option
★★★★★	
American Express	Essential Credit Card
American Express	Platinum Edge Credit Card
Bankwest	More Platinum Mastercard
Coles	Rewards Mastercard
Latitude Financial Services	GO Mastercard
NAB	Rewards Signature Card
Suncorp Bank	Clear Options Platinum Card - Rewards Option



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Rewards \$60,000 Annual Spend

Company	Product
★★★	
American Express	Explorer Credit Card
ANZ	Rewards Black
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Bank of Melbourne	Amplify Classic - Rewards Option
Bank of Melbourne	Amplify Platinum - Rewards Option
BankSA	Amplify Classic - Rewards Option
BankSA	Amplify Platinum - Rewards Option
BankVic	Visa Gold
Bankwest	More Mastercard
Bankwest	More World Mastercard
Bendigo Bank	Platinum Rewards Mastercard
BOQ	Platinum Rewards Credit Card
Citi	Rewards Credit Card
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
Diners Club Australia	Personal Dual Card
HSBC	Platinum Credit Card
ING	Orange One Rewards Platinum
NAB	Rewards Platinum Card
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Rewards Option
Summerland Credit Union	Rewards Card
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option



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Rewards \$60,000 Annual Spend

Company	Product
★★	
ANZ	Rewards
BOQ	Blue Rewards Credit Card
Coles	Low Rate Mastercard
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
Hume Bank	Clear
★	
Auswide Bank	Platinum Rewards Mastercard
Citi	Prestige Card - Rewards Option
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Rewards Option
Suncorp Bank	Clear Options Gold Card



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Rewards \$120,000 Annual Spend

Company	Product
★★★★★	
American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Rewards Option
Bankwest	More World Mastercard
Commonwealth Bank	Ultimate Awards - Rewards Option
★★★★	
American Express	Essential Credit Card
Bankwest	More Platinum Mastercard
Coles	Rewards Mastercard
Latitude Financial Services	GO Mastercard
NAB	Rewards Platinum Card
NAB	Rewards Signature Card



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Rewards \$120,000 Annual Spend

Company	Product
★★★	
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
ANZ	Rewards Black
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
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
Bendigo Bank	Platinum Rewards Mastercard
BOQ	Platinum Rewards Credit Card
Citi	Prestige Card - Rewards Option
Citi	Rewards 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
HSBC	Platinum Credit Card
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Rewards Option
Summerland Credit Union	Rewards Card
Suncorp Bank	Clear Options Platinum Card - Rewards Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option



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Rewards \$120,000 Annual Spend

Company	Product
★★	
ANZ	Rewards
Auswide Bank	Platinum Rewards Mastercard
BOQ	Blue Rewards Credit Card
Coles	Low Rate Mastercard
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
CUA	Platinum Credit Card
Suncorp Bank	Clear Options Gold Card
★	
BankVic	Visa Gold
Hume Bank	Clear
ING	Orange One Rewards Platinum



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Frequent Flyer \$12,000 Annual Spend

Company	Product
★★★★★	
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Velocity Escape Card
★★★★★	
American Express	David Jones Card - Qantas Option
American Express	David Jones Card - Rewards Option
American Express	Essential Credit Card
American Express	Qantas Discovery Card
American Express	Velocity Platinum Card
Bank of Melbourne	Amplify Classic - Rewards Option
BankSA	Amplify Classic - Rewards Option
BankVic	Qantas Visa Credit Card
Coles	No Annual Fee Mastercard
Coles	Rewards Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
HSBC	Platinum Qantas Credit Card
St.George Bank	Amplify Classic - Rewards Option
★★★★	
American Express	Qantas Ultimate Card
BOQ	Platinum Rewards Credit Card
St.George Bank	Amplify Classic - Qantas Option
★★	
Diners Club Australia	Frequent Flyers Club Card



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Frequent Flyer \$12,000 Annual Spend

Company	Product
★	
American Express	David Jones Platinum Card - Qantas Option
American Express	David Jones Platinum Card - Rewards Option
American Express	Qantas Premium Card
ANZ	Frequent Flyer
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
Auswide Bank	Platinum Rewards Mastercard
Bank of Melbourne	Amplify Platinum - Rewards Option
BankSA	Amplify Platinum - Rewards Option
Bankwest	Qantas Platinum Mastercard
Bankwest	Qantas World Mastercard
Bendigo Bank	Qantas Platinum Mastercard
Citi	Prestige Card - Rewards Option
Citi	Rewards 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
Commonwealth Bank	Ultimate Awards - Qantas Option
Commonwealth Bank	Ultimate Awards - Rewards 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
HSBC	Platinum Credit Card
NAB	Qantas Rewards Premium Card
NAB	Qantas Rewards Signature Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
Qudos Bank	Visa Platinum Credit Card



Credit Cards Star Ratings

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Frequent Flyer \$12,000 Annual Spend

Company	Product
★	
Regional Australia Bank	Visa Platinum Rewards Credit Card
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



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Frequent Flyer \$24,000 Annual Spend

Company	Product
★★★★★	
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Velocity Platinum Card
★★★★★	
American Express	David Jones Card - Qantas Option
American Express	David Jones Card - Rewards Option
American Express	Essential Credit Card
American Express	Qantas Discovery Card
American Express	Qantas Ultimate Card
American Express	Velocity Escape Card
BankVic	Qantas Visa Credit Card
Coles	Rewards Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
Diners Club Australia	Personal Dual Card
HSBC	Platinum Qantas Credit Card



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Frequent Flyer \$24,000 Annual Spend

Company	Product
★★★★	
American Express	David Jones Platinum Card - Qantas Option
American Express	David Jones Platinum Card - Rewards Option
American Express	Qantas Premium Card
Auswide Bank	Platinum Rewards Mastercard
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	Qantas Platinum Mastercard
Bankwest	Qantas World Mastercard
Bendigo Bank	Qantas Platinum Mastercard
BOQ	Platinum Rewards Credit Card
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Qantas Option
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
G&C Mutual Bank	Platinum Visa Credit Card
HSBC	Platinum Credit Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
Qudos Bank	Visa Platinum Credit Card
Regional Australia Bank	Visa Platinum Rewards 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 - Rewards Option
★★	
ANZ	Frequent Flyer
Coles	Low Rate Mastercard
Diners Club Australia	Frequent Flyer Dual Card



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Frequent Flyer \$24,000 Annual Spend

Company	Product
★	
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
Citi	Prestige Card - Rewards Option
Citi	Rewards Credit Card
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	Ultimate Awards - Qantas Option
Commonwealth Bank	Ultimate Awards - Rewards Option
NAB	Qantas Rewards Premium Card
NAB	Qantas Rewards Signature Card
St.George Bank	Amplify Signature - Qantas 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



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Frequent Flyer \$36,000 Annual Spend

Company	Product
★★★★★	
American Express	Explorer Credit Card
American Express	Velocity Platinum Card
Commonwealth Bank	Ultimate Awards - Qantas Option
Commonwealth Bank	Ultimate Awards - Rewards Option
★★★★★	
American Express	David Jones Card - Qantas Option
American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Rewards Option
American Express	Essential Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Discovery Card
American Express	Qantas Ultimate Card
American Express	Velocity Escape Card
Coles	Rewards Mastercard
Diners Club Australia	Personal Dual Card



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Frequent Flyer \$36,000 Annual Spend

Company	Product
★★★	
American Express	David Jones Platinum Card - Qantas Option
American Express	Qantas Premium Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer 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
BankVic	Qantas Visa Credit Card
Bankwest	Qantas Platinum Mastercard
Bankwest	Qantas World Mastercard
Bendigo Bank	Qantas Platinum Mastercard
BOQ	Platinum Rewards Credit Card
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
HSBC	Platinum Credit Card
HSBC	Platinum Qantas Credit Card
NAB	Qantas Rewards Premium Card
NAB	Qantas Rewards Signature Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
Qudos Bank	Visa Platinum Credit Card
Regional Australia Bank	Visa Platinum Rewards 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
St.George Bank	Amplify Signature - Rewards Option



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Frequent Flyer \$36,000 Annual Spend

Company	Product
★★★	
Westpac	Altitude Black - Qantas Option
★★	
ANZ	Frequent Flyer
Auswide Bank	Platinum Rewards Mastercard
Citi	Rewards Credit Card
Coles	Low Rate Mastercard
Coles	No Annual Fee Mastercard
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Rewards Option
Commonwealth Bank	Standard Awards - Qantas Option
Suncorp Bank	Clear Options Platinum Card - Qantas Option
Westpac	Altitude Platinum - Qantas Option
Westpac	Altitude Platinum - Rewards Option
★	
Citi	Prestige Card - Rewards Option
Commonwealth Bank	Diamond Awards - Qantas Option
Commonwealth Bank	Platinum Awards - Qantas Option
Westpac	Altitude Black - Rewards Option



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Frequent Flyer \$60,000 Annual Spend

Company	Product
★★★★★	
American Express	Explorer Credit Card
American Express	Velocity Platinum Card
Commonwealth Bank	Ultimate Awards - Qantas Option
Commonwealth Bank	Ultimate Awards - Rewards Option
★★★★★	
American Express	David Jones Card - Qantas Option
American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Qantas Option
American Express	David Jones Platinum Card - Rewards Option
American Express	Platinum Edge Credit Card
American Express	Qantas Ultimate Card
American Express	Velocity Escape Card
Bankwest	Qantas World Mastercard
Diners Club Australia	Personal Card
Diners Club Australia	Personal Dual Card



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Frequent Flyer \$60,000 Annual Spend

Company	Product
★★★	
American Express	Essential Credit Card
American Express	Qantas Discovery Card
American Express	Qantas Premium Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer 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
BankVic	Qantas Visa Credit Card
Bendigo Bank	Qantas Platinum Mastercard
BOQ	Platinum Rewards Credit Card
Coles	Rewards Mastercard
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
G&C Mutual Bank	Platinum Visa Credit Card
HSBC	Platinum Credit Card
HSBC	Platinum Qantas Credit Card
NAB	Qantas Rewards Signature Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
Qudos Bank	Visa Platinum Credit Card
Regional Australia Bank	Visa Platinum Rewards 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
St.George Bank	Amplify Signature - Rewards Option



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Frequent Flyer \$60,000 Annual Spend

Company	Product
★★★★	
Westpac	Altitude Black - Qantas Option
★★★	
ANZ	Frequent Flyer
Bankwest	Qantas Platinum Mastercard
Citi	Prestige Card - Rewards Option
Citi	Rewards Credit Card
Coles	No Annual Fee Mastercard
Commonwealth Bank	Diamond Awards - Qantas Option
Commonwealth Bank	Platinum Awards - Qantas Option
NAB	Qantas Rewards Premium Card
Suncorp Bank	Clear Options Platinum Card - Qantas Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Qantas Option
Westpac	Altitude Platinum - Rewards Option
★★	
Auswide Bank	Platinum Rewards Mastercard
Coles	Low Rate Mastercard
Commonwealth Bank	Standard Awards - Qantas Option



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Frequent Flyer \$120,000 Annual Spend

Company	Product
★★★★★	
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
Commonwealth Bank	Ultimate Awards - Qantas Option
Diners Club Australia	Personal Dual Card
★★★★★	
American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Qantas Option
American Express	David Jones Platinum Card - Rewards Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Premium Card
Commonwealth Bank	Ultimate Awards - Rewards Option
Diners Club Australia	Personal Card
NAB	Rewards Signature Card
St.George Bank	Amplify Signature - Rewards Option



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Frequent Flyer \$120,000 Annual Spend

Company	Product
★★★	
American Express	David Jones Card - Qantas Option
American Express	Essential Credit Card
American Express	Qantas Discovery Card
American Express	Velocity Escape Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer 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
BankVic	Qantas Visa Credit Card
Bankwest	Qantas World Mastercard
Bendigo Bank	Qantas Platinum Mastercard
BOQ	Platinum Rewards Credit Card
Citi	Prestige Card - Rewards Option
Coles	Rewards Mastercard
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
G&C Mutual Bank	Platinum Visa Credit Card
HSBC	Platinum Credit Card
NAB	Qantas Rewards Signature Card
NAB	Rewards Platinum Card
Qudos Bank	Visa Platinum Credit Card
Regional Australia Bank	Visa Platinum Rewards 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



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Frequent Flyer \$120,000 Annual Spend

Company	Product
★★★	
Westpac	Altitude Platinum - Qantas Option
★★	
ANZ	Frequent Flyer
Auswide Bank	Platinum Rewards Mastercard
Bankwest	Qantas Platinum Mastercard
Citi	Rewards Credit Card
Coles	No Annual Fee Mastercard
Commonwealth Bank	Diamond Awards - Qantas Option
Commonwealth Bank	Standard Awards - Rewards Option
HSBC	Platinum Qantas Credit Card
NAB	Qantas Rewards Premium Card
Suncorp Bank	Clear Options Platinum Card - Qantas Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option
★	
Coles	Low Rate Mastercard
Commonwealth Bank	Platinum Awards - Qantas Option
Commonwealth Bank	Standard Awards - Qantas Option