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Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Travel Insurance
**** "Outstanding V	alue"										
Australian Military Bank	Low Rate Visa Card	10.99%	19.99%	49	-	55	1,000+	×	×	×	×
Bank Australia	Low Rate Visa CreditCard	9.89%	9.89%	59	_	0	1,000+	×	×	×	×
BankVic	Visa Silver credit card	11.95%	11.95%	Nil	<u>-</u>	44	1,000 - 10,000	×	×	×	×
Community First CU	Low Rate Visa Cred Card	8.99%	8.99%	40	<u>-</u>	55	1,000 - 15,000	×	×	×	×
Community First CU	McGrath Pink Visa Card	8.99%	8.99%	40	_	55	1,000 - 15,000	×	×	×	×
G&C Mutual Bank	Low Rate Visa Credit Card	9.99%	15.99%	50	_	50	Up to 75,000	×	×	×	×
Intech Credit Union	Titanium Visa 55	9.99%	9.99%	46	<u>-</u>	55	1,000 - 30,000	×	×	×	×
ME Bank	frank credit card	9.99%	9.99%	Nil	<u>-</u>	55	1,000 - 20,000	×	×	×	×
Police Bank	Visa Credit Card	10.76%	10.76%	30	<u>-</u>	55	1,000 - 30,000	×	×	×	×
Quay Credit Union	Visa Credit Card	7.99%	7.99%	36	<u>-</u>	55	2,000 - 25,000	×	×	×	×
SCU	Low Rate Visa Credit Card	10.49%	10.49%	30	<u>-</u>	55	1,000 - 30,000	×	×	×	×
Select Credit Union	Visa Credit Card	10.99%	10.99%	30	<u>-</u>	55	500 - 30,000	×	×	×	×
Teachers Mutual Bank	Teachers Credit Card	11.50%	11.50%	Nil	<u>-</u>	55	1,000 - 25,000	×	×	×	X
UniBank	Visa Credit Card	11.50%	11.50%	Nil	<u>-</u>	55	1,000 - 25,000	×	×	×	×
Victoria Teachers Mutual Ba	ank Visa Platinum Credit Card	9.99%	19.99%	84	<u>-</u>	55	6,000+	×	~	×	~

Bank of Sydney	Visa Classic	11.99%	19.49%	49	<u>-</u>	55	500 - 20,000	/	×	X	X
bcu	Classic Visa Card	11.80%	11.80%	40	<u>-</u>	55	500 - 20,000	×	×	×	X
Bendigo Bank	Basic Black MasterCard	12.24%	12.24%	45	<u>-</u>	44	500 - 50,000	×	×	×	×



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Bendigo Bank	Basic Black Visa	12.24%	12.24%	45	<u>-</u>	44	500 - 50,000	×	×	×	×
Big Sky Building Society	Low Rate Visa Card	11.99%	18.99%	29	-	45	500+	×	×	×	×
Coles	Low Rate Mastercard	9.99%	19.99%	49	-	62	500+	~	×	×	×
Coles	Low Rate Platinum MasterCard	9.99%	19.99%	49	-	62	500+	~		×	X
Commonwealth Bank	Low Rate MasterCard	13.49%	21.24%	59	-	55	500+	x	X	×	×
Defence Bank	True Blue Credit Card	11.74%	11.74%	45	-	55	1,000 - 25,000	×	X	×	X
Heritage Bank	Gold Low Rate	11.80%	11.80%	Nil	-	0	1,000 - 75,000	×	X	×	X
Holiday Coast CU	Light Visa Credit Card	11.99%	18.99%	25	-	55	1,000 - 30,000	×	×	×	X
Hume Bank	Value	13.15%	17.95%	Nil	-	55	500 - 20,000	×	×	×	X
Hunter United	Visa Credit Card - Home Loan Bwrs	11.49%	16.49%	59	-	55	1,000 - 30,000	x	X	×	×
Newcastle Permanent	Value+ Credit Card	11.49%	11.49%	49	<u>-</u>	55	500 - 20,000	×	×	×	×
P&N Bank	Classic Visa	11.49%	19.99%	40	.	45	1,000+	×	×	×	×
P&N Bank	Visa Platinum	11.49%	19.99%	80	<u>-</u>	45	6,000+	×	~	✓	V
People's Choice Credit Union	Visa Credit Card	12.95%	12.95%	59	<u>-</u>	62	1,000+	×	×	×	×
Qld Police Credit Union	Bluey Card	13.24%	13.24%	Nil	<u>-</u>	55	1,000 - 25,000	×	×	×	×
Suncorp Bank	Standard Card	12.74%	21.99%	55	<u>-</u>	0	2,000 - 20,000	x	×	×	X
Victoria Teachers Mutual Ban	nk Visa Classic Credit Card	12.94%	12.94%	Nil	<u>-</u>	55	500+	x	×	×	X
Westpac	Low Rate Visa Card	13.49%	21.49%	59	.	55	500+	×	X	×	×



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ANZ	Balance Visa	13.99%	21.74%	79	<u>-</u>	55	1,000 - 25,000	~	×	×	X
ANZ	First	19.74%	21.49%	30	<u>-</u>	44	1,000 - 25,000	×	×	✓	X
ANZ	Low Rate	13.49%	21.74%	58	<u>-</u>	55	1,000 - 25,000	×	×	×	X
ANZ	Low Rate Platinum	13.49%	21.74%	99	<u>-</u>	55	6,000+	×	✓	✓	~
ANZ	Platinum	19.74%	21.49%	87	20000	55	6,000+	×	✓	~	~
ANZ	Rewards	18.79%	20.99%	80	_	44	1,000 - 25,000	~	×	×	X
ANZ	Rewards Platinum	18.79%	20.99%	95	-	55	6,000+	_		~	~
Auswide Bank	Low Rate MasterCard	12.99%	21.74%	49	-	55	2,000+	×	×	~	×
B&E Personal Banking	Visa Credit Card	12.99%	17.49%	39	8000	57	500 - 30,000	×	X	×	X
Bank Australia	Visa Credit Card	12.89%	12.89%	Nil	<u>-</u>	55	1,000+	x	x	x	X
Bank of Melbourne	Amplify Classic	19.49%	20.24%	79	<u>-</u>	55	1,000 - 80,000	_	X	×	X
Bank of Melbourne	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000	· · · · · · · · · · · · · · · · · · ·		~	~
Bank of Melbourne	Vertigo Platinum	12.74%	21.49%	99	_	55	6,000 - 80,000	×		~	~
Bank of Melbourne	Vertigo Visa	13.24%	21.49%	55	-	55	500 - 40,000	×	X	×	X
Bank of Sydney	Visa Platinum	18.49%	19.49%	129	-	55	6,000+	~		~	~
BankSA	Amplify Classic	19.49%	20.24%	79	<u>-</u>	55	1,000 - 80,000	· · · · · · · · · · · · · · · · · · ·	X	×	X
BankSA	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000			~	~
BankSA	Vertigo Platinum	12.74%	21.49%	99	-	55	6,000 - 80,000	×	✓	✓	~
BankSA	Vertigo Visa	13.24%	21.49%	55	<u>-</u>	55	500 - 40,000	×	×	×	×



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BankVic	Visa Gold credit card	16.95%	16.95%	50	<u>-</u>	55	5,000 - 30,000	~	×	~	~
Bankwest	Breeze Gold MasterCard	12.99%	21.99%	89	<u>-</u>	55	5,000 - 50,000	x	×	~	~
Bankwest	Breeze MasterCard	12.99%	21.99%	59	<u>-</u>	55	1,000 - 25,000	x	×	×	×
Bankwest	Breeze Platinum MasterCard	12.99%	21.99%	99	<u>-</u>	55	6,000+	x	~	~	✓
Bankwest	Zero Gold MasterCard	17.99%	21.99%	Nil	<u>-</u>	55	5,000+	×	×	~	V
Bankwest	Zero MasterCard	17.99%	21.99%	Nil	<u>-</u>	55	1,000 - 25,000	x	×	×	X
Bankwest	Zero Platinum MasterCard	17.99%	21.99%	Nil	<u>-</u>	55	6,000+	×	✓	~	✓
bcu	Rewarder Visa Card	16.80%	16.80%	40	<u>-</u>	55	500 - 20,000	~	×	×	X
Bendigo Bank	Platinum Visa	18.99%	18.99%	119	<u>-</u>	55	6,000 - 50,000	~	✓	~	~
Bendigo Bank	Ready Red MasterCard	19.74%	19.74%	45	<u>-</u>	44	500 - 50,000	~	×	×	×
Bendigo Bank	Ready Red Visa	19.74%	19.74%	45	<u>-</u>	44	500 - 50,000	~	×	×	×
Bendigo Bank	RSPCA Rescue Rewards	19.64%	19.64%	24	<u>-</u>	55	500 - 50,000	✓	×	×	×
Bendigo Bank	RSPCA Rescue Visa	15.49%	15.49%	24	<u>-</u>	44	500 - 50,000	×	×	×	X
Beyond Bank	Low Rate Visa Credit Card	12.49%	19.99%	49	<u>-</u>	62	1,000 - 80,000	×	×	×	×
Big Sky Building Society	Cash Rewards Visa Card	16.58%	18.99%	49	<u>-</u>	45	500+	✓	×	×	×
BOQ	Low Rate Visa Card	13.49%	21.49%	55	<u>-</u>	55	2,000 - 20,000	×	×	×	X
Citi	Clear Platinum Visa	14.99%	21.74%	99	<u>-</u>	55	6,000 - 100,000	×	✓	~	X
Citi	Simplicity	19.99%	19.99%	Nil	<u>-</u>	55	6,000 - 100,000	×	~	~	X
Coastline Credit Union	Visa Rewarder	17.00%	17.00%	75	12000	55	500 - 25,000	~	×	×	X



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Coles	No Annual Fee MasterCard	19.99%	19.99%	Nil	<u>-</u>	62	500+	~	×	×	×
Coles	No Annual Fee Platinum MasterCard	d 19.99%	19.99%	Nil	<u>-</u>	62	6,000+	~	✓	×	×
Coles	Rewards MasterCard	19.99%	19.99%	89	_	62	500+	~	✓	×	×
Coles	Rewards Platinum MasterCard	19.99%	19.99%	89	<u>-</u>	62	6,000+	~	✓	×	×
Commonwealth Bank	Gold Awards	20.24%	21.24%	119	_	55	4,000+	~	×	~	~
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	21.24%	89	10000	55	4,000+	×	×	~	~
Commonwealth Bank	Low Fee MasterCard	19.74%	21.24%	29	1000	55	500+	×	×	×	×
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	21.24%	89	_	55	4,000+	×	×	~	~
Commonwealth Bank	Standard Awards	20.24%	21.24%	59	<u>-</u>	55	500+	~	×	×	X
CUA	Low Rate MasterCard	12.99%	21.74%	49	_	55	2,000 - 15,000	×	×	~	X
ECU Australia	Low Rate Visa Credit Card	10.95%	10.95%	48	<u>-</u>	55	1,000 - 50,000	×	×	×	×
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	15.99%	36	_	45	500 - 25,000	~	×	×	×
First Option Credit Union	Low Rate Visa Credit Card	13.49%	13.49%	18	<u>-</u>	45	500 - 25,000	×	×	×	×
GE Money	28 Degrees Platinum MasterCard	20.99%	20.99%	Nil	<u>-</u>	55	6,000+	×	✓	×	X
GE Money	GO MasterCard	21.74%	29.49%	59.4	<u>-</u>	62	1,000+	~	×	×	×
Heritage Bank	Classic	16.75%	16.75%	55	25000	55	1,000 - 50,000	×	×	×	X
Heritage Bank	Platinum	16.75%	16.75%	125	35000	55	6,000 - 500,000	×	~	~	~
HSBC	Credit Card	17.99%	21.99%	Nil	<u>-</u>	55	1,000+	×	×	×	×
HSBC	Platinum Credit Card	19.99%	21.99%	149	6000	55	6,000+	✓	✓	~	~



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Hume Bank	Clear	17.95%	17.95%	30	8000	55	500 - 50,000	· ·	×	×	×
Hunter United	Visa Credit Card	11.99%	16.99%	59	<u>-</u>	55	1,000 - 30,000	×	×	×	×
IMB	Low Rate MasterCard	12.99%	21.74%	49	<u>-</u>	55	2,000+	×	×	✓	×
Jetstar	MasterCard	14.99%	21.99%	59	<u>-</u>	55	2,000 - 50,000	~	×	×	×
Macquarie Credit Union	Visa Credit Card	13.54%	13.54%	15	<u>-</u>	55	500 - 10,000	×	×	×	X
Myer	Myer Visa Card	20.69%	20.69%	69	<u>-</u>	62	750+	~	×	×	×
MyState	Low Rate MasterCard	12.99%	21.74%	49	<u>-</u>	55	2,000+	×	×	~	X
NAB	Low Fee Visa Card	19.74%	21.74%	30	<u>-</u>	44	500+	×	×	×	×
NAB	Low Rate Card	13.99%	21.74%	59	<u>-</u>	55	500+	×	×	×	×
NAB	Premium Visa Card	19.74%	21.74%	90	<u>-</u>	44	6,000+	×	~	~	~
NAB	Qantas Rewards Card	19.99%	21.74%	95	<u>-</u>	44	500 - 500,000	✓	×	×	×
NAB	Velocity Rewards Premium Card	19.99%	21.74%	150	<u>-</u>	44	6,000 - 50,000	✓	✓	~	~
Northern Inland CU	Visa Credit Card	14.00%	14.00%	40	<u>-</u>	55	1,000 - 25,000	×	×	×	×
Qld Police Credit Union	Bluey Rewarder Card	17.24%	17.24%	48	<u>-</u>	55	1,000 - 25,000	~	×	×	×
QT Mutual Bank	Low Rate MasterCard	12.99%	21.74%	49	<u>-</u>	55	2,000+	×	×	✓	×
Queenslanders CU	Low Rate MyCard	12.99%	21.74%	49	<u>-</u>	55	2,000+	×	×	~	X
SERVICE ONE Alliance Bank	Visa	15.25%	15.25%	Nil	<u>-</u>	0	500 - 10,000	×	×	×	×
St.George Bank	Amplify Classic	19.49%	20.24%	79	<u>-</u>	55	1,000 - 80,000	~	×	×	×
St.George Bank	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000	~	~	✓	~



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St.George Bank	Vertigo Platinum	12.74%	21.49%	99	<u>-</u>	55	6,000 - 80,000	×	~	~	V
St.George Bank	Vertigo Visa	13.24%	21.49%	55	<u>-</u>	55	500 - 40,000	×	×	×	X
Suncorp Bank	Gold Card	20.50%	21.99%	120	<u>-</u>	55	5,000 - 25,000	~	×	×	×
Suncorp Bank	Platinum Card	20.74%	21.99%	169	<u>-</u>	55	6,000 - 30,000	~	✓	~	v
Virgin Money	No Annual Fee Credit Card	18.99%	20.99%	Nil	- 	44	2,000 - 30,000	×	×	×	×
Westpac	55 Day Classic	19.84%	21.29%	30	5000	55	500+	×	×	×	×
Westpac	55 Day Platinum	19.84%	21.29%	90	10000	55	6,000+	×	✓	~	~
Westpac	Altitude	20.24%	20.74%	100	-	45	500+	✓	×	×	×
Westpac	Altitude Platinum	20.24%	20.74%	150	<u>-</u>	45	6,000 - 30,000	· · · · · · · · · · · · · · · · · · ·	~	~	~
**											
American Express	David Jones Card	20.74%	N/A	99		44	2,000 - 30,000	~	×	×	×
American Express	Platinum Edge Credit Card	20.74%	N/A	195	-	55	3,000 - 50,000	~	×	~	~
American Express	Qantas Discovery Card	20.74%	N/A	Nil	-	44	2,000 - 25,000	✓	×	×	×
American Express	Velocity Escape Card	20.74%	N/A	Nil	-	44	3,000 - 50,000	~	×	×	×
ANZ	Frequent Flyer	19.99%	21.49%	95	<u>-</u>	44	1,000+	✓	×	×	×
Auswide Bank	Platinum MasterCard	20.24%	21.74%	99	<u>-</u>	55	6,000+	✓	✓	✓	✓
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	18.74%	189		55	1,000+	✓	✓	×	✓
Bank of Melbourne	No Annual Fee Visa	20.49%	20.49%	Nil		55	500 - 40,000	×	×	×	×
BankSA	No Annual Fee Visa	20.49%	20.49%	Nil	-	55	500 - 40,000	×	×	×	×



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**											
Bankwest	More Gold MasterCard	19.99%	21.99%	120	<u>-</u>	55	5,000 - 50,000	~	×	~	V
Bankwest	More MasterCard	19.99%	21.99%	70	.	55	1,000 - 25,000	~	×	×	×
Bankwest	More Platinum MasterCard	19.99%	21.99%	140	<u>-</u>	55	6,000 - 100,000	~	~	~	~
Bankwest	Qantas Classic MasterCard	20.49%	21.99%	100	<u>-</u>	55	1,000+	~	×	×	X
Bankwest	Qantas Gold MasterCard	20.49%	21.99%	150	<u>-</u>	55	5,000+	~	×	~	~
Bankwest	Qantas Platinum MasterCard	20.49%	21.99%	160	<u>-</u>	55	6,000+	· · ·	· · · · · · · · · · · · · · · · · · ·	~	~
BOQ	Blue Visa	20.74%	21.74%	60	<u>-</u>	44	2,000 - 10,000	~	×	×	×
Commonwealth Bank	Platinum Awards	20.24%	21.24%	249	<u>-</u>	55	6,000+	~	~	~	~
CUA	Platinum MasterCard	20.24%	21.74%	99	<u>-</u>	55	2,000 - 30,000	~	~	×	~
G&C Mutual Bank	Platinum Visa Credit Card	18.99%	19.99%	249	<u>-</u>	50	6,000+	~	~	×	~
GE Money	Gem Visa	22.99%	22.99%	99	<u>-</u>	55	1,000+	×	×	×	×
GE Money	MasterCard	23.50%	23.50%	69	_	55	500+	×	×	×	×
HSBC	Platinum Qantas Credit Card	19.99%	21.99%	199	-	55	6,000+	~	~	~	~
IMB	Platinum MasterCard	20.24%	21.74%	159	_	55	6,000+	✓	~	~	~
Jetstar	Platinum MasterCard	19.99%	21.99%	149	-	55	6,000 - 100,000	~	~	~	~
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	21.95%	295	<u>-</u>	55	6,000+	✓	~	•	✓
MyState	Platinum MasterCard	20.24%	21.74%	159	<u>-</u>	55	6,000+	~	~	~	✓
NAB	flybuys Rewards Card	19.99%	21.74%	95		44	6,000+	~	~	~	~
NAB	Velocity Rewards Card	19.99%	21.74%	95	-	44	500+	~	×	×	×



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**											
Qantas Credit Union	Visa Platinum Credit Card	18.99%	18.99%	195	<u>-</u>	55	6,000 - 50,000	~	V	×	v
QT Mutual Bank	Platinum MyCard	20.24%	21.74%	159	_	55	6,000+	~	~	~	~
Queenslanders CU	Platinum MyCard	20.24%	21.74%	159	<u>-</u>	55	6,000+	~	~	~	V
St.George Bank	No Annual Fee Visa	20.49%	20.49%	Nil	<u>-</u>	55	500 - 40,000	×	×	×	X
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	20.99%	129	-	44	6,000 - 100,000	~	~	×	X
Woolworths	Everyday Platinum Credit Card	19.99%	21.99%	49	-	55	1,000+	~	~	×	X
Woolworths	Qantas Platinum Credit Card	20.49%	21.99%	139	.	55	6,000+	~	~	~	~
*											
American Express	David Jones Platinum Card	20.74%	N/A	295	<u>-</u>	44	2,000 - 50,000	~	×	/	~
American Express	Qantas Ultimate Card	20.74%	N/A	450	<u>-</u>	44	5,000 - 50,000	~	×	×	~
American Express	Velocity Platinum Card	20.74%	N/A	349	-	44	3,000 - 50,000	~	×	×	~
ANZ	Frequent Flyer Platinum	19.99%	21.49%	295	<u>-</u>	55	6,000+	~	~	~	~
BOQ	Platinum Visa	20.74%	21.74%	199	<u>-</u>	55	6,000 - 30,000	~	✓	~	~
Citi	Platinum	20.99%	21.74%	249	<u>-</u>	55	6,000 - 100,000	· · · · · · · · · · · · · · · · · · ·	✓	~	~
NAB	Qantas Rewards Premium Card	19.99%	21.74%	250	-	44	6,000 - 500,000	✓	~	~	~



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Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Travel Insurance
★★★★★ "Outstanding Va	alue"										
Bank Australia	Visa Credit Card	12.89%	12.89%	Nil	<u>-</u>	55	1,000+	×	×	×	×
BankVic	Visa Silver credit card	11.95%	11.95%	Nil	<u>-</u>	44	1,000 - 10,000	×	×	×	×
Bankwest	Zero Gold MasterCard	17.99%	21.99%	Nil		55	5,000+	×	×	~	~
Bankwest	Zero Platinum MasterCard	17.99%	21.99%	Nil	-	55	6,000+	×	✓	✓	/
Coles	No Annual Fee MasterCard	19.99%	19.99%	Nil	_	62	500+	✓	×	×	×
Commonwealth Bank	Low Fee MasterCard	19.74%	21.24%	29	1000	55	500+	×	×	×	×
First Option Credit Union	Smart Start Credit Card (18-24yrs)	10.49%	10.49%	Nil	_	45	500 - 2,000	×	×	×	×
Heritage Bank	Gold Low Rate	11.80%	11.80%	Nil	-	0	1,000 - 75,000	×	×	×	×
Hume Bank	Value	13.15%	17.95%	Nil	<u>-</u>	55	500 - 20,000	×	×	×	×
ME Bank	frank credit card	9.99%	9.99%	Nil	<u>-</u>	55	1,000 - 20,000	×	×	×	×
Qld Police Credit Union	Bluey Card	13.24%	13.24%	Nil	-	55	1,000 - 25,000	×	×	×	×
Teachers Mutual Bank	Teachers Credit Card	11.50%	11.50%	Nil	-	55	1,000 - 25,000	×	×	×	×
UniBank	Visa Credit Card	11.50%	11.50%	Nil	-	55	1,000 - 25,000	×	×	×	×
Victoria Teachers Mutual Ba	nk Visa Classic Credit Card	12.94%	12.94%	Nil	-	55	500+	×	×	×	×
American Express	Essential Credit Card	14.99%	N/A	Nil	-	55	2,000 - 25,000	~	×	~	×

American Express	Qantas Discovery Card	20.74%	N/A	Nil	-	44	2,000 - 25,000	~	X	×	×



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American Express	Velocity Escape Card	20.74%	N/A	Nil	<u>-</u>	44	3,000 - 50,000	~	X	×	×
Bank of Melbourne	No Annual Fee Visa	20.49%	20.49%	Nil	<u>-</u>	55	500 - 40,000	×	×	×	X
BankSA	No Annual Fee Visa	20.49%	20.49%	Nil	<u>-</u>	55	500 - 40,000	×	×	×	X
Bankwest	Zero MasterCard	17.99%	21.99%	Nil	<u>-</u>	55	1,000 - 25,000	×	×	×	X
Bendigo Bank	RSPCA Rescue Rewards	19.64%	19.64%	24	<u>-</u>	55	500 - 50,000	~	×	×	X
Bendigo Bank	RSPCA Rescue Visa	15.49%	15.49%	24	<u>-</u>	44	500 - 50,000	×	×	×	×
Big Sky Building Society	Low Rate Visa Card	11.99%	18.99%	29	<u>-</u>	45	500+	×	×	×	X
Citi	Simplicity	19.99%	19.99%	Nil	<u>-</u>	55	6,000 - 100,000	×	✓	~	×
Coles	No Annual Fee Platinum MasterCard	19.99%	19.99%	Nil	<u>-</u>	62	6,000+	~	✓	×	×
First Option Credit Union	Low Rate Visa Credit Card	13.49%	13.49%	18	<u>-</u>	45	500 - 25,000	×	×	×	X
GE Money	28 Degrees Platinum MasterCard	20.99%	20.99%	Nil	<u>-</u>	55	6,000+	×	~	×	×
Holiday Coast CU	Light Visa Credit Card	11.99%	18.99%	25	<u>-</u>	55	1,000 - 30,000	×	×	×	×
HSBC	Credit Card	17.99%	21.99%	Nil	<u>-</u>	55	1,000+	×	×	×	×
HSBC	Platinum Credit Card	19.99%	21.99%	149	6000	55	6,000+	~	✓	~	V
Hume Bank	Clear	17.95%	17.95%	30	8000	55	500 - 50,000	· ·	x	×	X
Macquarie Credit Union	Visa Credit Card	13.54%	13.54%	15	<u>-</u>	55	500 - 10,000	×	×	×	×
NAB	Low Fee Visa Card	19.74%	21.74%	30	<u>-</u>	44	500+	×	×	×	×
SCU	Low Rate Visa Credit Card	10.49%	10.49%	30	<u>-</u>	55	1,000 - 30,000	×	×	×	×
Select Credit Union	Visa Credit Card	10.99%	10.99%	30	_	55	500 - 30,000	×	×	×	×



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SERVICE ONE Alliance Bank	Visa	15.25%	15.25%	Nil	<u>-</u>	0	500 - 10,000	×	×	×	×
St.George Bank	No Annual Fee Visa	20.49%	20.49%	Nil	<u>-</u>	55	500 - 40,000	×	×	×	X
Virgin Money	No Annual Fee Credit Card	18.99%	20.99%	Nil	<u>-</u>	44	2,000 - 30,000	×	×	×	×
Westpac	55 Day Classic	19.84%	21.29%	30	5000	55	500+	×	×	×	×
* **											
ANZ	Balance Visa	13.99%	21.74%	79	<u>-</u>	55	1,000 - 25,000	~	×	×	X
ANZ	First	19.74%	21.49%	30	<u>-</u>	44	1,000 - 25,000	×	×	✓	X
ANZ	Low Rate	13.49%	21.74%	58	-	55	1,000 - 25,000	×	×	×	×
ANZ	Low Rate Platinum	13.49%	21.74%	99	<u>-</u>	55	6,000+	x	~	~	~
ANZ	Platinum	19.74%	21.49%	87	20000	55	6,000+	x		~	~
ANZ	Rewards Platinum	18.79%	20.99%	95		55	6,000+	~	~	~	~
Australian Military Bank	Low Rate Visa Card	10.99%	19.99%	49	<u>-</u>	55	1,000+	x	X	×	X
Auswide Bank	Low Rate MasterCard	12.99%	21.74%	49		55	2,000+	x	X	~	X
Auswide Bank	Platinum MasterCard	20.24%	21.74%	99	<u>-</u>	55	6,000+	/	~	~	~
B&E Personal Banking	Visa Credit Card	12.99%	17.49%	39	8000	57	500 - 30,000	x	X	×	X
Bank of Melbourne	Amplify Platinum	19.49%	20.24%	99	_	55	6,000 - 80,000			· · · · · · · · · · · · · · · · · · ·	~
Bank of Melbourne	Vertigo Platinum	12.74%	21.49%	99	<u>-</u>	55	6,000 - 80,000	x		·	~
Bank of Melbourne	Vertigo Visa	13.24%	21.49%	55		55	500 - 40,000	x	X	×	X
Bank of Sydney	Visa Classic	11.99%	19.49%	49	<u>-</u>	55	500 - 20,000	· · · · · · · · · · · · · · · · · · ·	×	×	X



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Bank of Sydney	Visa Platinum	18.49%	19.49%	129	<u>-</u>	55	6,000+	~	~	~	~
BankSA	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000	~	✓	✓	/
BankSA	Vertigo Platinum	12.74%	21.49%	99	<u>-</u>	55	6,000 - 80,000	×	✓	~	~
BankSA	Vertigo Visa	13.24%	21.49%	55	-	55	500 - 40,000	×	×	×	X
BankVic	Visa Gold credit card	16.95%	16.95%	50	<u>-</u>	55	5,000 - 30,000	~	×	~	~
Bankwest	Breeze Gold MasterCard	12.99%	21.99%	89	<u>-</u>	55	5,000 - 50,000	×	×	~	V
Bankwest	Breeze MasterCard	12.99%	21.99%	59	<u>-</u>	55	1,000 - 25,000	×	×	×	×
Bankwest	Breeze Platinum MasterCard	12.99%	21.99%	99	<u>-</u>	55	6,000+	×	✓	~	✓
Bankwest	More Gold MasterCard	19.99%	21.99%	120	<u>-</u>	55	5,000 - 50,000	~	×	/	~
Bankwest	More Platinum MasterCard	19.99%	21.99%	140	.	55	6,000 - 100,000	✓	✓	~	✓
Bankwest	Qantas Platinum MasterCard	20.49%	21.99%	160	-	55	6,000+	✓	✓	/	✓
bcu	Classic Visa Card	11.80%	11.80%	40	.	55	500 - 20,000	×	×	×	×
bcu	Rewarder Visa Card	16.80%	16.80%	40	<u>-</u>	55	500 - 20,000	~	×	×	×
Bendigo Bank	Basic Black MasterCard	12.24%	12.24%	45	<u>-</u>	44	500 - 50,000	×	×	×	×
Bendigo Bank	Basic Black Visa	12.24%	12.24%	45	<u>-</u>	44	500 - 50,000	×	×	×	X
Bendigo Bank	Platinum Visa	18.99%	18.99%	119	<u>-</u>	55	6,000 - 50,000	✓	~	•	~
Bendigo Bank	Ready Red MasterCard	19.74%	19.74%	45	<u> </u>	44	500 - 50,000	~	×	×	×
Bendigo Bank	Ready Red Visa	19.74%	19.74%	45	<u>-</u>	44	500 - 50,000	~	×	×	×
Beyond Bank	Low Rate Visa Credit Card	12.49%	19.99%	49	-	62	1,000 - 80,000	×	×	×	×



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Big Sky Building Society	Cash Rewards Visa Card	16.58%	18.99%	49	<u>-</u>	45	500+	~	×	×	×
BOQ	Blue Visa	20.74%	21.74%	60	<u>-</u>	44	2,000 - 10,000	✓	×	×	×
BOQ	Low Rate Visa Card	13.49%	21.49%	55	<u>-</u>	55	2,000 - 20,000	×	×	×	×
Citi	Clear Platinum Visa	14.99%	21.74%	99	<u>-</u>	55	6,000 - 100,000	×	~	~	×
Coles	Low Rate Mastercard	9.99%	19.99%	49	<u>-</u>	62	500+	~	×	×	×
Coles	Low Rate Platinum MasterCard	9.99%	19.99%	49	<u>-</u>	62	500+	~	~	×	X
Coles	Rewards MasterCard	19.99%	19.99%	89	<u>-</u>	62	500+	~	· ·	×	×
Coles	Rewards Platinum MasterCard	19.99%	19.99%	89	<u>-</u>	62	6,000+	~	· · · · · · · · · · · · · · · · · · ·	×	×
Commonwealth Bank	Gold Awards	20.24%	21.24%	119	<u>-</u>	55	4,000+	~	×	~	~
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	21.24%	89	10000	55	4,000+	×	×	~	~
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	21.24%	89	<u>-</u>	55	4,000+	×	×	~	~
Commonwealth Bank	Low Rate MasterCard	13.49%	21.24%	59	<u>-</u>	55	500+	×	×	×	×
Commonwealth Bank	Platinum Awards	20.24%	21.24%	249	<u>-</u>	55	6,000+	✓	~	~	~
Commonwealth Bank	Standard Awards	20.24%	21.24%	59	<u>-</u>	55	500+	✓	×	×	×
Community First CU	Low Rate Visa Cred Card	8.99%	8.99%	40	<u>-</u>	55	1,000 - 15,000	×	×	×	X
Community First CU	McGrath Pink Visa Card	8.99%	8.99%	40	<u>-</u>	55	1,000 - 15,000	×	×	×	×
CUA	Low Rate MasterCard	12.99%	21.74%	49	<u>-</u>	55	2,000 - 15,000	×	×	~	X
CUA	Platinum MasterCard	20.24%	21.74%	99	<u>-</u>	55	2,000 - 30,000	✓	✓	×	~
Defence Bank	True Blue Credit Card	11.74%	11.74%	45	-	55	1,000 - 25,000	×	×	×	×



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Encompass Credit Union	Visa Credit Card	15.00%	21.00%	36	<u>-</u>	55	1,000 - 5,000	×	×	×	×
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	15.99%	36	.	45	500 - 25,000	~	×	×	×
G&C Mutual Bank	Low Rate Visa Credit Card	9.99%	15.99%	50	<u>-</u>	50	Up to 75,000	×	×	×	×
GE Money	GO MasterCard	21.74%	29.49%	59.4	<u>-</u>	62	1,000+	~	×	×	X
Hunter United	Visa Credit Card	11.99%	16.99%	59	<u>-</u>	55	1,000 - 30,000	×	×	×	×
IMB	Low Rate MasterCard	12.99%	21.74%	49	<u>-</u>	55	2,000+	×	×	~	×
IMB	Platinum MasterCard	20.24%	21.74%	159	<u>-</u>	55	6,000+	~	✓	~	~
Intech Credit Union	Titanium Visa 55	9.99%	9.99%	46	<u>-</u>	55	1,000 - 30,000	×	×	×	×
Jetstar	MasterCard	14.99%	21.99%	59	<u>-</u>	55	2,000 - 50,000	~	×	×	×
Myer	Myer Visa Card	20.69%	20.69%	69	<u>-</u>	62	750+	~	×	×	×
MyState	Low Rate MasterCard	12.99%	21.74%	49	<u>-</u>	55	2,000+	×	×	~	×
MyState	Platinum MasterCard	20.24%	21.74%	159	<u>-</u>	55	6,000+	~	~	~	~
NAB	flybuys Rewards Card	19.99%	21.74%	95	<u>-</u>	44	6,000+	· · ·	~	~	V
NAB	Low Rate Card	13.99%	21.74%	59	<u>-</u>	55	500+	×	×	×	×
NAB	Premium Visa Card	19.74%	21.74%	90	<u>-</u>	44	6,000+	×	~	~	~
Newcastle Permanent	Value+ Credit Card	11.49%	11.49%	49	<u>-</u>	55	500 - 20,000	×	×	×	×
Northern Inland CU	Visa Credit Card	14.00%	14.00%	40	<u>-</u>	55	1,000 - 25,000	×	×	×	×
P&N Bank	Classic Visa	11.49%	19.99%	40	<u>-</u>	45	1,000+	×	×	×	×
P&N Bank	Visa Platinum	11.49%	19.99%	80	<u>-</u>	45	6,000+	×	✓	~	✓



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People's Choice Credit Union Visa Credit Card 12.95% 12.95% 59 - 62	1,000+				
	1,000+				
Politic Book		X	×	×	×
Police Bank Visa Credit Card 10.76% 10.76% 30 - 55	1,000 - 30,000	×	×	×	×
Qld Police Credit Union Bluey Rewarder Card 17.24% 17.24% 48 - 55	1,000 - 25,000	~	×	×	×
QT Mutual Bank Low Rate MasterCard 12.99% 21.74% 49 - 55	2,000+	×	×	✓	×
QT Mutual Bank Platinum MyCard 20.24% 21.74% 159 - 55	6,000+	~	~	~	~
Quay Credit UnionVisa Credit Card7.99%7.99%36-55	2,000 - 25,000	×	×	×	×
Queenslanders CULow Rate MyCard12.99%21.74%49-55	2,000+	×	×	~	×
Queenslanders CUPlatinum MyCard20.24%21.74%159-55	6,000+	~	~	✓	· ·
St.George Bank Amplify Platinum 19.49% 20.24% 99 - 55	6,000 - 80,000	~	~	~	~
St.George BankVertigo Platinum12.74%21.49%99-55	6,000 - 80,000	×	~	~	· ·
St.George Bank Vertigo Visa 13.24% 21.49% 55 - 55	500 - 40,000	×	×	×	×
Suncorp Bank Platinum Card 20.74% 21.99% 169 - 55	6,000 - 30,000	~	~	~	~
Victoria Teachers Mutual Bank Visa Platinum Credit Card 9.99% 19.99% 84 - 55	6,000+	×	~	×	✓
Westpac 55 Day Platinum 19.84% 21.29% 90 10000 55	6,000+	×	~	~	✓
Westpac Altitude 20.24% 20.74% 100 - 45	500+	✓	×	×	×
Westpac Altitude Platinum 20.24% 20.74% 150 - 45	6,000 - 30,000	✓	✓	✓	✓
Westpac Low Rate Visa Card 13.49% 21.49% 59 - 55	500+	×	×	×	×
Westpac Student Visa Card 20.45% 20.45% 30 - 55	300 - 1,000	×	×	×	×
Woolworths Everyday Platinum Credit Card 19.99% 21.99% 49 - 55	1,000+	✓	~	×	×



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**											
ANZ	Frequent Flyer	19.99%	21.49%	95	<u>-</u>	44	1,000+	· · ·	×	×	X
ANZ	Frequent Flyer Platinum	19.99%	21.49%	295	<u>-</u>	55	6,000+	~	~	~	V
ANZ	Rewards	18.79%	20.99%	80	<u>-</u>	44	1,000 - 25,000	~	×	×	×
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	18.74%	189	<u>-</u>	55	1,000+	~	~	×	✓
Bank of Melbourne	Amplify Classic	19.49%	20.24%	79	<u>-</u>	55	1,000 - 80,000	~	×	×	X
BankSA	Amplify Classic	19.49%	20.24%	79	<u>-</u>	55	1,000 - 80,000	~	×	×	X
Bankwest	More MasterCard	19.99%	21.99%	70	<u>-</u>	55	1,000 - 25,000	~	×	×	×
Bankwest	Qantas Classic MasterCard	20.49%	21.99%	100	<u>-</u>	55	1,000+	~	×	×	×
Bankwest	Qantas Gold MasterCard	20.49%	21.99%	150	<u>-</u>	55	5,000+	~	×	/	~
BOQ	Platinum Visa	20.74%	21.74%	199	<u>-</u>	55	6,000 - 30,000	✓	~	~	✓
Citi	Platinum	20.99%	21.74%	249	<u>-</u>	55	6,000 - 100,000	~	✓	/	~
Coastline Credit Union	Visa Rewarder	17.00%	17.00%	75	12000	55	500 - 25,000	✓	×	×	×
ECU Australia	Low Rate Visa Credit Card	10.95%	10.95%	48	-	55	1,000 - 50,000	×	×	×	×
G&C Mutual Bank	Platinum Visa Credit Card	18.99%	19.99%	249	<u>-</u>	50	6,000+	✓	~	×	~
GE Money	Gem Visa	22.99%	22.99%	99	-	55	1,000+	×	×	×	X
GE Money	MasterCard	23.50%	23.50%	69	<u>-</u>	55	500+	×	×	×	×
Heritage Bank	Classic	16.75%	16.75%	55	25000	55	1,000 - 50,000	×	×	×	×
Heritage Bank	Platinum	16.75%	16.75%	125	35000	55	6,000 - 500,000	×	~	~	~
HSBC	Platinum Qantas Credit Card	19.99%	21.99%	199	<u> </u>	55	6,000+	~	~	~	✓



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**											
Hunter United	Visa Credit Card - Home Loan Bwrs	11.49%	16.49%	59	<u>-</u>	55	1,000 - 30,000	×	×	×	×
Jetstar	Platinum MasterCard	19.99%	21.99%	149	<u>-</u>	55	6,000 - 100,000	~	~	· · · · · · · · · · · · · · · · · · ·	~
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	21.95%	295	<u>-</u>	55	6,000+	~	✓	~	~
NAB	Qantas Rewards Card	19.99%	21.74%	95	<u>-</u>	44	500 - 500,000	~	×	×	×
NAB	Qantas Rewards Premium Card	19.99%	21.74%	250	<u>-</u>	44	6,000 - 500,000	~	✓	~	~
NAB	Velocity Rewards Card	19.99%	21.74%	95	<u>-</u>	44	500+	✓	×	×	×
NAB	Velocity Rewards Premium Card	19.99%	21.74%	150	<u>-</u>	44	6,000 - 50,000	✓	✓	~	✓
Qantas Credit Union	Visa Platinum Credit Card	18.99%	18.99%	195	<u>-</u>	55	6,000 - 50,000	✓	✓	×	✓
St.George Bank	Amplify Classic	19.49%	20.24%	79	<u>-</u>	55	1,000 - 80,000	~	×	×	×
Suncorp Bank	Gold Card	20.50%	21.99%	120	_	55	5,000 - 25,000	✓	×	×	×
Suncorp Bank	Standard Card	12.74%	21.99%	55	<u>-</u>	0	2,000 - 20,000	×	×	×	×
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	20.99%	129	<u>-</u>	44	6,000 - 100,000	~	✓	×	×
Woolworths	Qantas Platinum Credit Card	20.49%	21.99%	139	-	55	6,000+	~	~	✓	~
* American Express	David Jones Card	20.74%	N/A	99	_	44	2,000 - 30,000	V	×	×	×
American Express	David Jones Platinum Card	20.74%	N/A	295		44	2,000 - 50,000	· · · · · · · · · · · · · · · · · · ·	X	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·
American Express	Platinum Edge Credit Card	20.74%	N/A	195		55	3,000 - 50,000	· · · · · · · · · · · · · · · · · · ·	×	· · · · · · · · · · · · · · · · · · ·	·
American Express	Qantas Ultimate Card	20.74%	N/A	450	<u>-</u>	44	5,000 - 50,000	· · · · · · · · · · · · · · · · · · ·	×	X	· · · · · · · · · · · · · · · · · · ·
American Express	Velocity Platinum Card	20.74%	N/A	349		44	3,000 - 50,000	· · · · · · · · · · · · · · · · · · ·	X	×	· · · · · · · · · · · · · · · · · · ·



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			L	ow Fe	е						
Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	1 -00 (5)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	
*											
Bank Australia	Low Rate Visa CreditCard	9.89%	9.89%	59	-	0	1,000+	×	×	×	×



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Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available		Extended Warranty	Travel Insurance
**** "Outstanding V	alue"										
ANZ	Rewards Platinum	18.79%	20.99%	95	<u>-</u>	55	6,000+	~	~	~	/
Bankwest	More Platinum MasterCard	19.99%	21.99%	140	<u>-</u>	55	6,000 - 100,000	~	~	· · · · · · · · · · · · · · · · · · ·	✓
Commonwealth Bank	Gold Awards	20.24%	21.24%	119	<u>-</u>	55	4,000+	~	×	· · · · · · · · · · · · · · · · · · ·	~
Commonwealth Bank	Platinum Awards	20.24%	21.24%	249	<u>-</u> 	55	6,000+	~	~	· · · · · · · · · · · · · · · · · · ·	✓
NAB	flybuys Rewards Card	19.99%	21.74%	95	.	44	6,000+	~	~	· ·	~
Westpac	Altitude Platinum	20.24%	20.74%	150	.	45	6,000 - 30,000	~	~	~	~

ANZ	Rewards Black	18.79%	20.99%	375	<u>-</u>	55	15,000+	~	✓	~	/
Bank of Melbourne	Amplify Platinum	19.49%	20.24%	99	<u>-</u>	55	6,000 - 80,000	~	~	· ·	~
Bank of Sydney	Visa Platinum	18.49%	19.49%	129	<u>-</u>	55	6,000+	~	~	~	/
BankSA	Amplify Platinum	19.49%	20.24%	99	<u>-</u>	55	6,000 - 80,000	~	~	· · · · · · · · · · · · · · · · · · ·	/
Bankwest	More Gold MasterCard	19.99%	21.99%	120	<u>-</u>	55	5,000 - 50,000	~	×	· · · · · · · · · · · · · · · · · · ·	~
Bendigo Bank	Platinum Visa	18.99%	18.99%	119	<u>-</u>	55	6,000 - 50,000	~	· · ·	· · · · · · · · · · · · · · · · · · ·	~
Coles	Rewards Platinum MasterCard	19.99%	19.99%	89	<u>-</u>	62	6,000+	~	~	×	×
Commonwealth Bank	Diamond Awards	20.24%	21.24%	349	<u>-</u>	55	15,000+	~	~	· · · · · · · · · · · · · · · · · · ·	✓
Jetstar	Platinum MasterCard	19.99%	21.99%	149	<u>-</u>	55	6,000 - 100,000	~	~	~	~
Macquarie Bank	Black Card	20.70%	21.95%	249	<u>-</u>	55	15,000+	~	~	· · · · · · · · · · · · · · · · · · ·	✓
NAB	Velocity Rewards Premium Card	19.99%	21.74%	150	<u>-</u>	44	6,000 - 50,000	~	~	~	✓
St.George Bank	Amplify Platinum	19.49%	20.24%	99	<u>-</u>	55	6,000 - 80,000	✓	~	~	~



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Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Travel Insurance

Woolworths	Qantas Platinum Credit Card	20.49%	21.99%	139	<u>-</u>	55	6,000+	✓	V	V	V

American Express	David Jones Platinum Card	20.74%	N/A	295	<u>-</u>	44	2,000 - 50,000	/	×	V	V
American Express	Platinum Edge Credit Card	20.74%	N/A	195	-	55	3,000 - 50,000	~	×	~	~
ANZ	Frequent Flyer Black	19.99%	21.49%	425	_	55	15,000+	~		~	~
ANZ	Frequent Flyer Platinum	19.99%	21.49%	295		55	6,000+	/		~	~
ANZ	Low Rate Platinum	13.49%	21.74%	99	<u>-</u>	55	6,000+	x		· · · · · · · · · · · · · · · · · · ·	
ANZ	Platinum	19.74%	21.49%	87	20000	55	6,000+	x		· · · · · · · · · · · · · · · · · · ·	
Auswide Bank	Platinum MasterCard	20.24%	21.74%	99	<u>-</u>	55	6,000+	~		~	~
Bank of Melbourne	Amplify Signature	19.49%	20.24%	279	-	55	15,000 - 80,000			· · · · · · · · · · · · · · · · · · ·	
Bank of Melbourne	Vertigo Platinum	12.74%	21.49%	99	_	55	6,000 - 80,000	x		· · · · · · · · · · · · · · · · · · ·	~
BankSA	Amplify Signature	19.49%	20.24%	279	_	55	15,000 - 80,000	~		· · · · · · · · · · · · · · · · · · ·	
BankSA	Vertigo Platinum	12.74%	21.49%	99	_	55	6,000 - 80,000	x		· · · · · · · · · · · · · · · · · · ·	
Bankwest	Breeze Platinum MasterCard	12.99%	21.99%	99	<u>-</u>	55	6,000+	x		· · · · · · · · · · · · · · · · · · ·	
Bankwest	Qantas Platinum MasterCard	20.49%	21.99%	160	_	55	6,000+			· · · · · · · · · · · · · · · · · · ·	
Bankwest	Zero Gold MasterCard	17.99%	21.99%	Nil	_	55	5,000+	.	X	· · · · · · · · · · · · · · · · · · ·	
Bankwest	Zero Platinum MasterCard	17.99%	21.99%	Nil	<u>-</u>	55	6,000+	x		·	
BOQ	Platinum Visa	20.74%	21.74%	199		55	6,000 - 30,000	_		· · · · · · · · · · · · · · · · · · ·	
Citi	Platinum	20.99%	21.74%	249	_	55	6,000 - 100,000	· · · · · · · · · · · · · · · · · · ·	~	~	~



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Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Travel Insurance

Citi	Prestige	20.74%	21.24%	700	<u>-</u>	55	30,000 - 100,000	~	~	~	v
Citi	Signature Rewards	20.99%	21.74%	395	<u>-</u>	55	15,000 - 100,000	~	~	~	~
Citi	Simplicity	19.99%	19.99%	Nil	<u>-</u>	55	6,000 - 100,000	×	✓	~	X
Coles	Low Rate Platinum MasterCard	9.99%	19.99%	49	-	62	500+	~	✓	×	X
Coles	No Annual Fee Platinum MasterCa	rd 19.99%	19.99%	Nil	.	62	6,000+	~	✓	×	×
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	21.24%	89	10000	55	4,000+	×	×	~	~
CUA	Platinum MasterCard	20.24%	21.74%	99	-	55	2,000 - 30,000	_		×	~
Diners Club Australia	Personal Dual Card	Charge Card	4.00%	389	-	44	Any		x	~	~
HSBC	Platinum Credit Card	19.99%	21.99%	149	6000	55	6,000+	_		~	~
HSBC	Platinum Qantas Credit Card	19.99%	21.99%	199	-	55	6,000+	· · · · · · · · · · · · · · · · · · ·		~	~
IMB	Platinum MasterCard	20.24%	21.74%	159	-	55	6,000+	~	~	~	~
Macquarie Bank	Platinum Card	20.70%	21.95%	199	-	55	6,000+	_		~	~
MyState	Platinum MasterCard	20.24%	21.74%	159	-	55	6,000+	~	~	~	~
NAB	Premium Visa Card	19.74%	21.74%	90	-	44	6,000+	×	~	~	~
NAB	Qantas Rewards Premium Card	19.99%	21.74%	250	-	44	6,000 - 500,000	~		~	~
P&N Bank	Visa Platinum	11.49%	19.99%	80	-	45	6,000+	×		~	~
QT Mutual Bank	Platinum MyCard	20.24%	21.74%	159	-	55	6,000+	· · · · · · · · · · · · · · · · · · ·		~	~
Queenslanders CU	Platinum MyCard	20.24%	21.74%	159	-	55	6,000+	~	✓	~	~
St.George Bank	Amplify Signature	19.49%	20.24%	279	-	55	15,000 - 80,000	~	✓	~	~



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Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Travel Insurance

St.George Bank	Vertigo Platinum	12.74%	21.49%	99	-	55	6,000 - 80,000	×	~	~	~
Suncorp Bank	Platinum Card	20.74%	21.99%	169	<u>-</u>	55	6,000 - 30,000	~	~	✓	~
Victoria Teachers Mutual Ba	ank Visa Platinum Credit Card	9.99%	19.99%	84	_	55	6,000+	×	~	×	~
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	20.99%	129	<u>-</u>	44	6,000 - 100,000	~	~	×	×
Virgin Money	VirginAust Velocity High Flyer Card	20.74%	20.99%	289	_	44	15,000 - 100,000	~	~	~	~
Westpac	55 Day Platinum	19.84%	21.29%	90	10000	55	6,000+	×	~	~	~
Westpac	Altitude Black	20.24%	20.74%	395	_	45	15,000+	~	~	~	~
**											
American Express	Qantas Premium Card	20.74%	N/A	249	<u>-</u>	44	2,000 - 25,000	~	×	×	~
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	18.74%	189	<u>-</u>	55	1,000+	~	~	×	~
BankVic	Visa Gold credit card	16.95%	16.95%	50	_	55	5,000 - 30,000	~	×	~	~
Bankwest	Breeze Gold MasterCard	12.99%	21.99%	89	<u>-</u>	55	5,000 - 50,000	×	×	~	~
Bankwest	Qantas Gold MasterCard	20.49%	21.99%	150	_	55	5,000+	~	×	~	~
Citi	Clear Platinum Visa	14.99%	21.74%	99	_	55	6,000 - 100,000	×	~	~	×
Citi	Emirates World MasterCard	20.99%	21.24%	299	<u>-</u>	55	15,000 - 100,000	~	✓	~	~
Citi	Qantas Signature	20.99%	21.74%	299	-	55	15,000 - 100,000	~		~	~
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	21.24%	89	<u>-</u>	55	4,000+	×	×	~	~
Diners Club Australia	Frequent Flyer Dual Card	Charge Card	4.00%	260	-	37	Any	~	×	✓	~
Diners Club Australia	Personal Card	Charge Card	4.00%	135	<u>-</u>	44	Any	~	×	~	V



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Premium Cards \$24,000 Annual Spend

Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available		Extended Warranty	Travel Insurance
**											
G&C Mutual Bank	Platinum Visa Credit Card	18.99%	19.99%	249	<u>-</u>	50	6,000+	~	~	×	V
Heritage Bank	Platinum	16.75%	16.75%	125	35000	55	6,000 - 500,000	×	~	~	~
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	21.95%	295	<u> </u>	55	6,000+	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	~	~
*											
American Express	Qantas Ultimate Card	20.74%	N/A	450		44	5,000 - 50,000		X	.	
American Express	Velocity Platinum Card	20.74%	N/A	349	.	44	3,000 - 50,000	~	×	×	
Diners Club Australia	Frequent Flyers Club Card	Charge Card	4.00%	95	<u>-</u>	44	Any	~	×	~	~
Qantas Credit Union	Visa Platinum Credit Card	18.99%	18.99%	195	<u>-</u>	55	6,000 - 50,000	~	✓	×	~

*Rate as at 1st April, 2016.



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Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available		Extended Warranty	Travel Insurance
**** "Outstanding V	'alue"										
ANZ	Rewards Platinum	18.79%	20.99%	95	<u>-</u>	55	6,000+	· ·	~	~	/
Bankwest	More Platinum MasterCard	19.99%	21.99%	140	<u>-</u>	55	6,000 - 100,000	~	✓	~	~
Commonwealth Bank	Platinum Awards	20.24%	21.24%	249	<u>-</u>	55	6,000+	~	~	~	~
Jetstar	Platinum MasterCard	19.99%	21.99%	149	<u>-</u>	55	6,000 - 100,000	~	✓	✓	~
NAB	flybuys Rewards Card	19.99%	21.74%	95	<u>-</u>	44	6,000+	~	~	~	~
Westpac	Altitude Platinum	20.24%	20.74%	150	<u>-</u>	45	6,000 - 30,000	~	✓	✓	~

ANZ	Rewards Black	18.79%	20.99%	375	<u>-</u>	55	15,000+	~	~	~	/
Bank of Melbourne	Amplify Platinum	19.49%	20.24%	99	<u>-</u>	55	6,000 - 80,000	~	✓	✓	~
Bank of Sydney	Visa Platinum	18.49%	19.49%	129	<u>-</u>	55	6,000+	~	✓	✓	~
BankSA	Amplify Platinum	19.49%	20.24%	99	<u>-</u>	55	6,000 - 80,000	~	✓	~	~
Bankwest	More Gold MasterCard	19.99%	21.99%	120	<u>-</u>	55	5,000 - 50,000	~	×	~	~
Bendigo Bank	Platinum Visa	18.99%	18.99%	119	<u>-</u>	55	6,000 - 50,000	~	~	~	~
Coles	Rewards Platinum MasterCard	19.99%	19.99%	89	<u>-</u>	62	6,000+	~	✓	×	×
Commonwealth Bank	Diamond Awards	20.24%	21.24%	349	<u>-</u>	55	15,000+	~	~	~	~
Commonwealth Bank	Gold Awards	20.24%	21.24%	119	<u>-</u>	55	4,000+	~	×	✓	~
Macquarie Bank	Black Card	20.70%	21.95%	249	<u>-</u>	55	15,000+	~	✓	✓	~
NAB	Velocity Rewards Premium Card	19.99%	21.74%	150	<u>-</u>	44	6,000 - 50,000	~	~	~	~
St.George Bank	Amplify Platinum	19.49%	20.24%	99	<u>-</u>	55	6,000 - 80,000	✓	✓	~	/



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Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Travel Insurance

Suncorp Bank	Platinum Card	20.74%	21.99%	169	<u>-</u>	55	6,000 - 30,000	/	V	V	V

American Express	David Jones Platinum Card	20.74%	N/A	295	<u>-</u>	44	2,000 - 50,000	/	×	V	/
American Express	Platinum Edge Credit Card	20.74%	N/A	195	_	55	3,000 - 50,000	~	×	~	~
ANZ	Frequent Flyer Black	19.99%	21.49%	425	_	55	15,000+	~	· · · · · · · · · · · · · · · · · · ·	~	~
ANZ	Frequent Flyer Platinum	19.99%	21.49%	295	_	55	6,000+	/	· · · · · · · · · · · · · · · · · · ·	~	~
ANZ	Low Rate Platinum	13.49%	21.74%	99	<u>-</u>	55	6,000+	x	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	~
ANZ	Platinum	19.74%	21.49%	87	20000	55	6,000+	x	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	~
Auswide Bank	Platinum MasterCard	20.24%	21.74%	99	<u>-</u>	55	6,000+	/	~	~	~
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	18.74%	189	-	55	1,000+	_	· · · · · · · · · · · · · · · · · · ·	X	~
Bank of Melbourne	Amplify Signature	19.49%	20.24%	279	-	55	15,000 - 80,000	~	· · · · · · · · · · · · · · · · · · ·	~	
Bank of Melbourne	Vertigo Platinum	12.74%	21.49%	99	<u>-</u>	55	6,000 - 80,000	x	· · · · · · · · · · · · · · · · · · ·	~	~
BankSA	Amplify Signature	19.49%	20.24%	279	-	55	15,000 - 80,000	_	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	
BankSA	Vertigo Platinum	12.74%	21.49%	99	<u>-</u>	55	6,000 - 80,000	x	~	~	~
Bankwest	Breeze Platinum MasterCard	12.99%	21.99%	99	<u>-</u>	55	6,000+	x	·	·	~
Bankwest	Qantas Platinum MasterCard	20.49%	21.99%	160	-	55	6,000+	_	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	~
Bankwest	Zero Gold MasterCard	17.99%	21.99%	Nil	<u>-</u>	55	5,000+	x	X	~	~
Bankwest	Zero Platinum MasterCard	17.99%	21.99%	Nil	_	55	6,000+	x	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	~
BOQ	Platinum Visa	20.74%	21.74%	199	<u>-</u>	55	6,000 - 30,000	~	~	✓	/



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Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Travel Insurance

Citi	Platinum	20.99%	21.74%	249	<u>-</u>	55	6,000 - 100,000	~	~	~	v
Citi	Prestige	20.74%	21.24%	700	<u>-</u>	55	30,000 - 100,000	~	~	~	~
Citi	Signature Rewards	20.99%	21.74%	395	<u>-</u>	55	15,000 - 100,000	~	~	~	~
Citi	Simplicity	19.99%	19.99%	Nil	-	55	6,000 - 100,000	×	✓	~	X
Coles	Low Rate Platinum MasterCard	9.99%	19.99%	49	.	62	500+	~	~	×	×
Coles	No Annual Fee Platinum MasterCar	d 19.99%	19.99%	Nil	-	62	6,000+	~	~	×	×
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	21.24%	89	10000	55	4,000+	×	X	~	~
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	21.24%	89	-	55	4,000+	×	X	~	~
CUA	Platinum MasterCard	20.24%	21.74%	99	-	55	2,000 - 30,000	~	~	×	~
Diners Club Australia	Personal Dual Card	Charge Card	4.00%	389	-	44	Any	~	×	~	~
G&C Mutual Bank	Platinum Visa Credit Card	18.99%	19.99%	249	-	50	6,000+	~	~	×	~
Heritage Bank	Platinum	16.75%	16.75%	125	35000	55	6,000 - 500,000	×	~	~	~
HSBC	Platinum Credit Card	19.99%	21.99%	149	6000	55	6,000+	~	~	~	~
IMB	Platinum MasterCard	20.24%	21.74%	159	<u>-</u>	55	6,000+	~	✓	~	~
Macquarie Bank	Platinum Card	20.70%	21.95%	199	-	55	6,000+	~	~	~	~
MyState	Platinum MasterCard	20.24%	21.74%	159	-	55	6,000+	~	✓	~	~
NAB	Qantas Rewards Premium Card	19.99%	21.74%	250	-	44	6,000 - 500,000	~	~	~	~
P&N Bank	Visa Platinum	11.49%	19.99%	80	.	45	6,000+	×	✓	~	~
QT Mutual Bank	Platinum MyCard	20.24%	21.74%	159	-	55	6,000+	~	✓	~	~



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Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Travel Insurance

Queenslanders CU	Platinum MyCard	20.24%	21.74%	159	<u>-</u>	55	6,000+	~	v	~	V
St.George Bank	Amplify Signature	19.49%	20.24%	279	<u>-</u>	55	15,000 - 80,000	~	~	~	V
St.George Bank	Vertigo Platinum	12.74%	21.49%	99	<u>-</u>	55	6,000 - 80,000	×	✓	~	~
Victoria Teachers Mutual B	ank Visa Platinum Credit Card	9.99%	19.99%	84	<u>-</u>	55	6,000+	×	~	×	~
Westpac	55 Day Platinum	19.84%	21.29%	90	10000	55	6,000+	×	✓	~	~
Westpac	Altitude Black	20.24%	20.74%	395	<u>-</u>	45	15,000+	· ·	✓	~	· · · · · · · · · · · · · · · · · · ·
Woolworths	Qantas Platinum Credit Card	20.49%	21.99%	139	<u>-</u>	55	6,000+	~	✓	~	~
**											
American Express	Qantas Premium Card	20.74%	N/A	249	-	44	2,000 - 25,000	v	X	X	V
BankVic	Visa Gold credit card	16.95%	16.95%	50	<u>-</u>	55	5,000 - 30,000	~	×	~	v
Bankwest	Breeze Gold MasterCard	12.99%	21.99%	89	<u>-</u>	55	5,000 - 50,000	×	×	~	~
Bankwest	Qantas Gold MasterCard	20.49%	21.99%	150	<u>-</u>	55	5,000+	~	×	~	~
Citi	Clear Platinum Visa	14.99%	21.74%	99	<u>-</u>	55	6,000 - 100,000	×	~	~	×
Citi	Emirates World MasterCard	20.99%	21.24%	299	<u>-</u>	55	15,000 - 100,000	/	~	/	~
Citi	Qantas Signature	20.99%	21.74%	299	<u>-</u>	55	15,000 - 100,000	~	~	~	~
Diners Club Australia	Frequent Flyer Dual Card	Charge Card	4.00%	260	<u>-</u>	37	Any	~	×	~	~
Diners Club Australia	Personal Card	Charge Card	4.00%	135	<u>-</u>	44	Any	~	×	~	~
HSBC	Platinum Qantas Credit Card	19.99%	21.99%	199	-	55	6,000+	~	✓	~	~
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	21.95%	295	-	55	6,000+	~	~	✓	~



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**											
NAB	Premium Visa Card	19.74%	21.74%	90	<u>-</u>	44	6,000+	×	✓	~	/
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	20.99%	129	<u>-</u>	44	6,000 - 100,000	· ·	~	×	×
Virgin Money	VirginAust Velocity High Flyer Card	20.74%	20.99%	289	-	44	15,000 - 100,000	✓	~	~	V
*											
American Express	Qantas Ultimate Card	20.74%	N/A	450	-	44	5,000 - 50,000	~	×	×	~
American Express	Velocity Platinum Card	20.74%	N/A	349		44	3,000 - 50,000	~	×	×	~
Diners Club Australia	Frequent Flyers Club Card	Charge Card	4.00%	95	<u>-</u>	44	Any	~	×	~	~
Qantas Credit Union	Visa Platinum Credit Card	18.99%	18.99%	195	-	55	6,000 - 50,000	/	✓	×	~



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**** "Outstanding	Value"										
ANZ	Rewards Black	18.79%	20.99%	375	<u>-</u>	55	15,000+	~	v	/	v
ANZ	Rewards Platinum	18.79%	20.99%	95	<u>-</u>	55	6,000+	~	~	~	✓
Bank of Melbourne	Amplify Platinum	19.49%	20.24%	99	<u>-</u>	55	6,000 - 80,000	· ·	· · · · · · · · · · · · · · · · · · ·	~	~
BankSA	Amplify Platinum	19.49%	20.24%	99	<u>-</u>	55	6,000 - 80,000	~	~	✓	✓
Bankwest	More Gold MasterCard	19.99%	21.99%	120	<u>-</u>	55	5,000 - 50,000	~	×	~	V
Bankwest	More Platinum MasterCard	19.99%	21.99%	140	<u>-</u>	55	6,000 - 100,000	~	~	✓	V
Commonwealth Bank	Diamond Awards	20.24%	21.24%	349	<u>-</u>	55	15,000+	~	~	~	V
NAB	flybuys Rewards Card	19.99%	21.74%	95	<u>-</u>	44	6,000+	~	~	✓	V
St.George Bank	Amplify Platinum	19.49%	20.24%	99	<u>-</u>	55	6,000 - 80,000	· ·	~	~	V

Bank of Melbourne	Amplify Signature	19.49%	20.24%	279	<u>-</u>	55	15,000 - 80,000	~	v	/	V
Bank of Sydney	Visa Platinum	18.49%	19.49%	129	<u>-</u>	55	6,000+	~	~	~	~
BankSA	Amplify Signature	19.49%	20.24%	279	<u>-</u>	55	15,000 - 80,000	~	~	~	✓
Bendigo Bank	Platinum Visa	18.99%	18.99%	119	<u>-</u>	55	6,000 - 50,000	~	~	~	✓
Coles	Rewards Platinum MasterCard	19.99%	19.99%	89	<u>-</u>	62	6,000+	~	✓	×	X
Commonwealth Bank	Platinum Awards	20.24%	21.24%	249	<u>-</u>	55	6,000+	~	~	~	~
HSBC	Platinum Credit Card	19.99%	21.99%	149	6000	55	6,000+	~	✓	~	~
Jetstar	Platinum MasterCard	19.99%	21.99%	149	<u>-</u>	55	6,000 - 100,000	~	✓	✓	✓
Macquarie Bank	Black Card	20.70%	21.95%	249	-	55	15,000+	~	~	✓	~



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NAB	Velocity Rewards Premium Card	19.99%	21.74%	150	<u>-</u>	44	6,000 - 50,000	~	~	~	v
St.George Bank	Amplify Signature	19.49%	20.24%	279	<u>-</u>	55	15,000 - 80,000	~	~	~	/
Westpac	Altitude Black	20.24%	20.74%	395	<u>-</u>	45	15,000+	~	~	· ·	~

American Express	David Jones Platinum Card	20.74%	N/A	295	_	44	2,000 - 50,000	V	X	v	/
American Express	Platinum Edge Credit Card	20.74%	N/A	195	<u>-</u>	55	3,000 - 50,000	~	×	~	V
ANZ	Frequent Flyer Black	19.99%	21.49%	425	<u>-</u>	55	15,000+	~	~	~	~
ANZ	Frequent Flyer Platinum	19.99%	21.49%	295	<u>-</u>	55	6,000+	~	~	~	~
ANZ	Low Rate Platinum	13.49%	21.74%	99	<u>-</u>	55	6,000+	×	✓	~	/
ANZ	Platinum	19.74%	21.49%	87	20000	55	6,000+	×	~	~	/
Auswide Bank	Platinum MasterCard	20.24%	21.74%	99	<u>-</u>	55	6,000+	~	~	~	v
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	18.74%	189	<u>-</u>	55	1,000+	~	~	×	~
Bank of Melbourne	Vertigo Platinum	12.74%	21.49%	99	<u>-</u>	55	6,000 - 80,000	×	~	~	~
BankSA	Vertigo Platinum	12.74%	21.49%	99	<u>-</u>	55	6,000 - 80,000	×	✓	~	v
Bankwest	Breeze Gold MasterCard	12.99%	21.99%	89	<u>-</u>	55	5,000 - 50,000	x	×	· · · · · · · · · · · · · · · · · · ·	~
Bankwest	Breeze Platinum MasterCard	12.99%	21.99%	99	<u>-</u>	55	6,000+	×	~	~	~
Bankwest	Qantas Platinum MasterCard	20.49%	21.99%	160	<u>-</u>	55	6,000+	~	✓	~	~
Bankwest	Zero Gold MasterCard	17.99%	21.99%	Nil	<u>-</u>	55	5,000+	×	×	~	~
Bankwest	Zero Platinum MasterCard	17.99%	21.99%	Nil	-	55	6,000+	×	~	✓	~



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BOQ	Platinum Visa	20.74%	21.74%	199	<u>-</u>	55	6,000 - 30,000	~	~	~	V
Citi	Platinum	20.99%	21.74%	249	<u>-</u>	55	6,000 - 100,000	~	~	~	~
Citi	Prestige	20.74%	21.24%	700	<u>-</u>	55	30,000 - 100,000	~	~	✓	✓
Citi	Signature Rewards	20.99%	21.74%	395	<u>-</u>	55	15,000 - 100,000	~	~	✓	~
Citi	Simplicity	19.99%	19.99%	Nil	<u>-</u>	55	6,000 - 100,000	×	~	~	×
Coles	Low Rate Platinum MasterCard	9.99%	19.99%	49	<u>-</u>	62	500+	~	~	×	×
Coles	No Annual Fee Platinum MasterCard	d 19.99%	19.99%	Nil	<u>-</u>	62	6,000+	~	~	×	×
Commonwealth Bank	Gold Awards	20.24%	21.24%	119	<u>-</u>	55	4,000+	~	×	✓	
Commonwealth Bank	Low Fee Gold MasterCard	19.74%	21.24%	89	10000	55	4,000+	×	×	~	~
Commonwealth Bank	Low Rate Gold MasterCard	13.49%	21.24%	89	<u>-</u>	55	4,000+	×	×	~	~
CUA	Platinum MasterCard	20.24%	21.74%	99	<u>-</u>	55	2,000 - 30,000	~	~	×	~
Diners Club Australia	Personal Dual Card	Charge Card	4.00%	389	<u>-</u>	44	Any	~	×	~	~
G&C Mutual Bank	Platinum Visa Credit Card	18.99%	19.99%	249	<u>-</u>	50	6,000+	~	~	×	V
Heritage Bank	Platinum	16.75%	16.75%	125	35000	55	6,000 - 500,000	×	~	~	~
IMB	Platinum MasterCard	20.24%	21.74%	159	<u>-</u>	55	6,000+	~	~	~	~
Macquarie Bank	Platinum Card	20.70%	21.95%	199	<u>-</u>	55	6,000+	~	~	~	V
MyState	Platinum MasterCard	20.24%	21.74%	159	<u>-</u>	55	6,000+	~	~	~	V
NAB	Qantas Rewards Premium Card	19.99%	21.74%	250	_	44	6,000 - 500,000	✓	~	~	✓
P&N Bank	Visa Platinum	11.49%	19.99%	80	_	45	6,000+	×	✓	✓	✓



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Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Travel Insurance

QT Mutual Bank	Platinum MyCard	20.24%	21.74%	159	<u>-</u>	55	6,000+	~	~	~	~
Queenslanders CU	Platinum MyCard	20.24%	21.74%	159	<u>-</u>	55	6,000+	~	~	~	~
St.George Bank	Vertigo Platinum	12.74%	21.49%	99	<u>-</u>	55	6,000 - 80,000	×	· · · · · · · · · · · · · · · · · · ·	~	~
Suncorp Bank	Platinum Card	20.74%	21.99%	169	<u>-</u>	55	6,000 - 30,000	~	~	~	V
Victoria Teachers Mutual Ba	ank Visa Platinum Credit Card	9.99%	19.99%	84	<u>-</u>	55	6,000+	×	~	×	V
Westpac	55 Day Platinum	19.84%	21.29%	90	10000	55	6,000+	×	· · · · · · · · · · · · · · · · · · ·	~	✓
Westpac	Altitude Platinum	20.24%	20.74%	150	<u>-</u>	45	6,000 - 30,000	~	~	~	V
Woolworths	Qantas Platinum Credit Card	20.49%	21.99%	139	<u>-</u>	55	6,000+	~	~	~	V
**											
American Express	Qantas Premium Card	20.74%	N/A	249	<u>-</u>	44	2,000 - 25,000	~	×	×	V
BankVic	Visa Gold credit card	16.95%	16.95%	50	<u>-</u>	55	5,000 - 30,000	~	×	~	V
Bankwest	Qantas Gold MasterCard	20.49%	21.99%	150	<u>-</u>	55	5,000+	~	×	✓	V
Citi	Clear Platinum Visa	14.99%	21.74%	99	<u>-</u>	55	6,000 - 100,000	×	~	~	X
Citi	Qantas Signature	20.99%	21.74%	299	<u>-</u>	55	15,000 - 100,000	~	~	✓	✓
Diners Club Australia	Frequent Flyer Dual Card	Charge Card	4.00%	260	<u>-</u>	37	Any	~	×	~	V
Diners Club Australia	Personal Card	Charge Card	4.00%	135	<u>-</u>	44	Any	~	×	~	V
HSBC	Platinum Qantas Credit Card	19.99%	21.99%	199	<u>-</u>	55	6,000+	~	~	~	V
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	21.95%	295	<u>-</u>	55	6,000+	~	~	~	~
NAB	Premium Visa Card	19.74%	21.74%	90	<u>-</u>	44	6,000+	×	~	~	~



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Premium Cards \$120,000 Annual Spend

Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available		Extended Warranty	Travel Insurance
**											
Qantas Credit Union	Visa Platinum Credit Card	18.99%	18.99%	195	<u>-</u>	55	6,000 - 50,000	~	~	×	~
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	20.99%	129	<u>-</u>	44	6,000 - 100,000	~	~	×	X
Virgin Money	VirginAust Velocity High Flyer Card	20.74%	20.99%	289	_	44	15,000 - 100,000	~	~	~	~
*											
American Express	Qantas Ultimate Card	20.74%	N/A	450	<u>-</u>	44	5,000 - 50,000	~	×	×	V
American Express	Velocity Platinum Card	20.74%	N/A	349	<u>-</u>	44	3,000 - 50,000	~	×	×	~
Citi	Emirates World MasterCard	20.99%	21.24%	299	<u>-</u>	55	15,000 - 100,000	~	~	· ·	~
Diners Club Australia	Frequent Flyers Club Card	Charge Card	4.00%	95	-	44	Any	✓	×	~	~

*Rate as at 1st April, 2016.



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Rewards \$12,000 Annual Spend

		Purchase	Annual	Spend To	Interest	Re	wards	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Type	Per \$1	Cap	(\$)	(\$)

American Express	David Jones Card	20.74%	99	<u>-</u> 	44	~	~	~	V	Amex	1	/	<u>-</u>	<u>-</u>
American Express	Essential Credit Card	14.99%	Nil	-	55	×	~	~	✓	Amex	1	/	<u>-</u>	-
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	×	×	×	✓	Visa	0.0067	/	<u>-</u>	<u>-</u>
Coles	Rewards MasterCard	19.99%	89	-	62	~	~	~	×	MC	2	~		<u>-</u>
Jetstar	Platinum MasterCard	19.99%	149	-	55	×	~	×	×	MC	2	×	0	100,000
Myer	Myer Visa Card	20.69%	69	<u>-</u>	62	X	×	✓	×	Visa	1	×	0	24,000

bcu	Rewarder Visa Card	16.80%	40	<u>-</u>	55	×	×	×	~	Visa	1	×	0	60,000
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	~	~	~	×	MC	0.5	~	<u>-</u>	<u>-</u>
HSBC	Platinum Credit Card	19.99%	149	6,000	55	~	✓	~	✓	Visa	1	/	_ _	<u>-</u>
Jetstar	MasterCard	14.99%	59	<u>-</u>	55	×	~	×	×	MC	1	×	0	50,000
Summerland CU	Rewards Card	18.99%	79	-	55	×	×	×	~	Visa	1	×	0	100,000
Woolworths	Everyday Platinum Credit Card	19.99%	49	-	55	~	×	~	×	Visa	1	~		-

Commonwealth Bank	Standard Awards	20.24%	59	<u>-</u>	55	~	~	V	~	MC	1	×	0	50,000
										Amex	1.5	×	0	33,333



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Rewards \$12,000 Annual Spend

		Purchase	Annual	Spend To	Interest	Re	wards <i>i</i>	Available		Cand	Deinte	No	Chout	Food
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Card Type	Points Per \$1		Start (\$)	End (\$)

First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	<u>-</u>	45	×	×	×	V	Visa	1	×	0	180,000
GE Money	GO MasterCard	21.74%	59.40	<u>-</u>	62	✓	•	~	×	MC	1	×	0	100,000
Hume Bank	Clear	17.95%	30	8,000	55	×	×	×	~	Visa	1	~	-	<u>-</u>
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	<u>-</u>	55	✓	~	~	×	Visa	1	/	<u>-</u>	<u>-</u>
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	<u>-</u>	55	×	×	×	~	Visa	1	×	0	120,000
**														
Big Sky Building Society	Cash Rewards Visa Card	16.58%	49	-	45	×	×	×	✓	Visa	1	×	0	3,000,000
Westpac	Altitude	20.24%	100	<u>-</u>	45	✓	~	~	~	Visa	1	×	0	60,000
										Amex	2	×	0	30,000
*														
American Express	David Jones Platinum Card	20.74%	295	<u>-</u>	44	~	~	~	~	Amex	1	/	<u>-</u>	<u>-</u>
American Express	Platinum Edge Credit Card	20.74%	195	-	55	×	•	✓	~	Amex	1	~	-	-



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		Purchase	Annual	Spend To	Interest	Re	wards	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Type	Per \$1		(\$)	(\$)
*														
ANZ	Balance Visa	13.99%	79	-	55	×	~	✓	V	Visa	1	/	<u>-</u>	<u>-</u>
ANZ	Rewards	18.79%	80	<u>-</u>	44	~	~	~	✓	Visa	0.75	/	<u>-</u>	<u>-</u>
										Amex	1.5	/	<u>-</u>	<u>-</u>
ANZ	Rewards Black	18.79%	375	-	55	✓	~	v	✓	Visa	1.25	/	<u>-</u>	<u>-</u>
										Amex	3	•		<u>-</u>
ANZ	Rewards Platinum	18.79%	95	-	55	~	~	~	~	Visa	1	~	-	-
										Amex	2	~	-	-
Auswide Bank	Platinum MasterCard	20.24%	99	-	55	~	~	~	✓	MC	1.25	×	0	80,000
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	~	~	~	×	Visa	1	~	-	-
Bank of Melbourne	Amplify Platinum	19.49%	99	-	55	~	~	~	×	Visa	1	~	-	-
Bank of Melbourne	Amplify Signature	19.49%	279	-	55	✓	~	~	×	Visa	1.5	~	-	-
Bank of Sydney	Visa Classic	11.99%	49	-	55	×	×	×	✓	Visa	0	×	0	5,000
													5,000	30,000
Bank of Sydney	Visa Platinum	18.49%	129	-	55	×	×	×	✓	Visa	0.008	~	-	<u>-</u>



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		Purchase	Annual	Spend To	Interest	Re	wards <i>i</i>	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Туре	Per \$1	Сар	(\$)	(\$)
*														
BankSA	Amplify Classic	19.49%	79	-	55	~	~	~	X	Visa	1	'	<u>-</u>	<u>-</u>
BankSA	Amplify Platinum	19.49%	99	<u>-</u>	55	✓	~	~	×	Visa	1	~	-	<u>-</u>
BankSA	Amplify Signature	19.49%	279	<u>-</u>	55	~	~	~	×	Visa	1.5	•	-	<u>-</u>
BankVic	Visa Gold credit card	16.95%	100	-	55	×	×	×	✓	Visa	0.004	•	-	<u>-</u>
Bankwest	More Gold MasterCard	19.99%	120	-	55	✓	~	/	✓	MC	1.5	×	0	133,333
Bankwest	More MasterCard	19.99%	70	-	55	✓	~	~	✓	MC	1.5	×	0	100,000
Bankwest	More Platinum MasterCard	19.99%	140	-	55	✓	~	~	✓	MC	2	×	0	200,000
Bendigo Bank	Platinum Visa	18.99%	119	-	55	✓	~	~	✓	Visa	1.5	•	-	-
Bendigo Bank	Ready Red Visa	19.74%	45	-	44	✓	~	•	✓	Visa	1	•	-	-
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	✓	~	•	✓	Visa	1	•	-	-
BOQ	Blue Visa	20.74%	60	-	44	~	~	•	✓	Visa	1	×	0	65,000
BOQ	Platinum Visa	20.74%	199	-	55	~	~	~	✓	Visa	2	×	0	120,000
Citi	Classic Card	20.99%	99	-	55	~	~	~	✓	Visa	1	×	0	60,000
Citi	Platinum	20.99%	249	-	55	~	~	~	✓	Visa	1.25	×	0	96,000
Citi	Prestige	20.74%	700	-	55	~	~	~	~	Visa	2	/	_	-
Citi	Signature Rewards	20.99%	395	-	55	✓	V	~	✓	Visa	1.5	×	0	240,000



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		Purchase	Annual	Spend To	Interest	Re	wards /	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Туре	Per \$1		(\$)	(\$)
*														
Coles	Low Rate Platinum MasterCard	9.99%	49	<u>-</u>	62	~		~	×	MC	0.5	/	<u>-</u>	<u>-</u>
Commonwealth Bank	Diamond Awards	20.24%	349		55	✓		~	~	MC	1.25	×	0	800,000
										Amex	3	×	0	333,333
Commonwealth Bank	Gold Awards	20.24%	119	<u>-</u>	55	~	~	v	V	MC	1	×	0	75,000
										Amex	2	×	0	37,500
													37,500	87,500
Commonwealth Bank	Platinum Awards	20.24%	249	<u>-</u>	55	~	~	v	~	MC	1	×	0	150,000
										Amex	2.5	×	0	60,000
													60,000	190,000
CUA	Platinum MasterCard	20.24%	99	<u>-</u>	55	~	~	/	✓	MC	1.25	×	0	80,000
Diners Club Australia	Personal Card	Charge Card	212	<u>-</u>	44	✓	~	/	✓	Diners	1	/	<u>-</u>	<u>-</u>
Diners Club Australia	Personal Dual Card	Charge Card	389	-	44	✓	~	✓	✓	MC	1.25	/	-	<u>-</u>
										Diners	3	/	<u>-</u>	<u>-</u>
IMB	Platinum MasterCard	20.24%	159	-	55	✓	~	/	~	MC	1	×	0	100,000
Macquarie Bank	Black Card	20.70%	249	<u>-</u>	55	✓	~	/	~	Visa	2	/	<u>-</u>	<u>-</u>
Macquarie Bank	Platinum Card	20.70%	199	-	55	✓	~	~	~	Visa	1.25	•		-



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		Purchase	Annual	Spend To	Interest	Re	wards <i>i</i>	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Туре	Per \$1		(\$)	(\$)
*														
MyState	Platinum MasterCard	20.24%	159	<u>-</u>	55	v	~	~	v	MC	1	×	0	100,000
NAB	flybuys Rewards Card	19.99%	95	<u>-</u>	44	✓	~	~	✓	Visa	1	×	0	240,000
QT Mutual Bank	Platinum MyCard	20.24%	159	<u>-</u>	55	~	~	✓	~	MC	1	×	0	100,000
Queenslanders CU	Platinum MyCard	20.24%	159	-	55	~	~	✓	✓	MC	1	×	0	100,000
St.George Bank	Amplify Classic	19.49%	79	-	55	✓	~	~	×	Visa	1	/	-	<u>-</u>
St.George Bank	Amplify Platinum	19.49%	99	-	55	✓	~	~	×	Visa	1	/	<u>-</u>	<u>-</u>
St.George Bank	Amplify Signature	19.49%	279	-	55	✓	~	~	×	Visa	1.5	/	-	<u>-</u>
Suncorp Bank	Gold Card	20.50%	120	-	55	✓	×	/	~	Visa	1	×	0	65,000
Suncorp Bank	Platinum Card	20.74%	169	-	55	~	•	~	~	Visa	1.25	×	0	96,000
Westpac	Altitude Black	20.24%	395	-	45	~	•	~	✓	MC	1.25	~	-	-
										Amex	3	~		-
Westpac	Altitude Platinum	20.24%	150	-	45	~	~	~	✓	Visa	1	×	0	90,000
										Amex	2	×	0	45,000



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		Purchase	Annual	Spend To	Interest	Re	wards A	vailable		Card	Points	No	Chout	Fro al
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Type	Per \$1	Сар	Start (\$)	End (\$)

American Express	David Jones Card	20.74%	99	<u>-</u>	44	~		~	~	Amex	1	/	<u>-</u>	<u>-</u>
Coles	Rewards MasterCard	19.99%	89	-	62	✓	~	/	X	MC	2	•	<u>-</u>	<u>-</u>
Jetstar	Platinum MasterCard	19.99%	149	<u>-</u>	55	×	~	X	X	MC	2	×	0	100,000
Myer	Myer Visa Card	20.69%	69	<u>-</u>	62	×	×	•	X	Visa	1	×	0	24,000

American Express	Essential Credit Card	14.99%	Nil	<u>-</u>	55	×	~	v	~	Amex	1	V	-	-
ANZ	Rewards Platinum	18.79%	95	<u>-</u>	55	✓	~	/	~	Visa	1	~	<u>-</u>	<u>-</u>
										Amex	2	•	-	<u>-</u>
bcu	Rewarder Visa Card	16.80%	40	<u>-</u>	55	×	×	X	~	Visa	1	×	0	60,000
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	×	×	X	v	Visa	0.0067	/	<u>-</u> 	<u>-</u>
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	<u>-</u>	62	~	~	~	×	MC	0.5	/	-	<u>-</u>
Jetstar	MasterCard	14.99%	59	<u>-</u>	55	×	~	×	×	MC	1	×	0	50,000
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	<u>-</u>	55	×	×	×	~	Visa	1	×	0	120,000
Summerland CU	Rewards Card	18.99%	79	<u>-</u>	55	×	×	×	~	Visa	1	×	0	100,000
Westpac	Altitude	20.24%	100	<u>-</u>	45	~	~	~	~	Visa	1	×	0	60,000
										Amex	2	×	0	30,000



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		Purchase	Annual	Spend To	Interest	Re	wards	Available		Cond	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Card Type	Per \$1	Сар	(\$)	(\$)

Woolworths	Everyday Platinum Credit Card	19.99%	49	<u>-</u> 	55	/	×	/	×	Visa	1	~	<u>-</u>	<u>-</u>

American Express	David Jones Platinum Card	20.74%	295	<u>-</u>	44	/	~	/	~	Amex	1	~	<u>-</u>	<u>-</u>
American Express	Platinum Edge Credit Card	20.74%	195	<u>-</u>	55	×	~	~	✓	Amex	1	/	-	<u>-</u>
ANZ	Rewards	18.79%	80	<u>-</u>	44	✓	~	/	~	Visa	0.75	/		<u>-</u>
										Amex	1.5	/	-	
Bank of Melbourne	Amplify Classic	19.49%	79	<u>-</u>	55	✓	~	~	×	Visa	1	/	<u>-</u>	<u>-</u>
Bank of Melbourne	Amplify Platinum	19.49%	99	<u>-</u>	55	✓	~	~	×	Visa	1	~	<u>-</u>	<u>-</u>
Bank of Sydney	Visa Classic	11.99%	49	<u>-</u>	55	×	×	×	~	Visa	0	×	0	5,000
													5,000	30,000
Bank of Sydney	Visa Platinum	18.49%	129	<u>-</u>	55	×	×	×	~	Visa	0.008	~	<u>-</u>	<u>-</u>
BankSA	Amplify Classic	19.49%	79	<u>-</u>	55	✓	~	~	×	Visa	1	~	-	<u>-</u>
BankSA	Amplify Platinum	19.49%	99	<u>-</u>	55	✓	~	~	×	Visa	1	~	<u>-</u>	<u>-</u>
Bankwest	More MasterCard	19.99%	70	<u>-</u>	55	✓	~	~	✓	MC	1.5	X	0	100,000
Bankwest	More Platinum MasterCard	19.99%	140	<u>-</u>	55	~	~	/	~	MC	2	×	0	200,000
Big Sky Building Society	Cash Rewards Visa Card	16.58%	49	-	45	×	×	×	✓	Visa	1	×	0	3,000,000



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		Purchase	Annual	Spend To	Interest	Re	wards /	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Туре	Per \$1		(\$)	(\$)

Coles	Low Rate Platinum MasterCard	9.99%	49	<u>-</u>	62	✓	~	~	X	MC	0.5	~	-	<u>-</u>
Commonwealth Bank	Gold Awards	20.24%	119	<u>-</u>	55	✓	~	~	✓	MC	1	×	0	75,000
										Amex	2	×	0	37,500
													37,500	87,500
Commonwealth Bank	Standard Awards	20.24%	59	-	55	✓	~	~	~	MC	1	×	0	50,000
										Amex	1.5	×	0	33,333
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	-	45	×	×	×	~	Visa	1	×	0	180,000
GE Money	GO MasterCard	21.74%	59.40	-	62	✓	~	~	×	MC	1	×	0	100,000
HSBC	Platinum Credit Card	19.99%	149	6,000	55	✓	•	~	✓	Visa	1	~	<u>-</u>	-
Hume Bank	Clear	17.95%	30	8,000	55	×	×	×	~	Visa	1	~	-	-
Macquarie Bank	Black Card	20.70%	249	-	55	✓	~	~	~	Visa	2	~	-	-
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	~	~	~	×	Visa	1	/	<u>-</u>	- -
NAB	flybuys Rewards Card	19.99%	95	-	44	✓	~	~	~	Visa	1	×	0	240,000
St.George Bank	Amplify Classic	19.49%	79	-	55	✓	~	/	×	Visa	1	~	-	-
St.George Bank	Amplify Platinum	19.49%	99	-	55	✓	~	~	X	Visa	1	/	-	-



Bendigo Bank

Bendigo Bank

Credit Cards Star Ratings

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		R	ewards \$	24,000 A	nnual Sp	end								
		Purchase	Annual	Spend To	Interest	Re	wards	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Туре	Per \$1		(\$)	(\$)

Westpac	Altitude Platinum	20.24%	150	<u>-</u>	45	✓	/	V	V	Visa	1	×	0	90,000
										Amex	2	×	0	45,000
**														
ANZ	Balance Visa	13.99%	79	<u>-</u>	55	×	~	~	/	Visa	1	~	<u>-</u>	<u>-</u>
Bankwest	More Gold MasterCard	19.99%	120	-	55	✓	~	~	V	MC	1.5	×	0	133,333
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	<u>-</u>	55	· · · · · · · · · · · · · · · · · · ·	~	~	~	Visa	1	~	-	<u>-</u>
*														
ANZ	Rewards Black	18.79%	375	<u>-</u>	55	✓	/	~	V	Visa	1.25	~	-	<u>-</u>
										Amex	3	/	<u>-</u> 	<u>-</u>
Auswide Bank	Platinum MasterCard	20.24%	99	-	55	✓	~	✓	~	MC	1.25	×	0	80,000
Bank of Melbourne	Amplify Signature	19.49%	279	<u>-</u>	55	~	~	~	×	Visa	1.5	/	-	-
BankSA	Amplify Signature	19.49%	279	<u>-</u>	55	~	~	~	×	Visa	1.5	/	-	<u>-</u>
BankVic	Visa Gold credit card	16.95%	100	-	55	×	×	×	~	Visa	0.004	•	-	-

55

44

Platinum Visa

Ready Red Visa

1.5

1

Visa

Visa

18.99%

19.74%

119

45



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		Purchase	Annual	Spend To	Interest	Re	wards	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Туре	Per \$1	Сар	(\$)	(\$)
*														
BOQ	Blue Visa	20.74%	60	<u>-</u>	44	~	/	✓	~	Visa	1	×	0	65,000
BOQ	Platinum Visa	20.74%	199	<u>-</u>	55	✓	~	✓	~	Visa	2	×	0	120,000
Citi	Classic Card	20.99%	99		55	✓	~	~	~	Visa	1	×	0	60,000
Citi	Platinum	20.99%	249	<u>-</u>	55	✓	~	~	✓	Visa	1.25	×	0	96,000
Citi	Prestige	20.74%	700	<u>-</u>	55	✓	~	✓	~	Visa	2	/	<u>-</u>	-
Citi	Signature Rewards	20.99%	395	<u>-</u>	55	✓		✓	~	Visa	1.5	X	0	240,000
Commonwealth Bank	Diamond Awards	20.24%	349		55	✓	~	✓	~	MC	1.25	X	0	800,000
										Amex	3	X	0	333,333
Commonwealth Bank	Platinum Awards	20.24%	249	<u>-</u>	55	✓	~	✓	~	MC	1	×	0	150,000
										Amex	2.5	X	0	60,000
													60,000	190,000
CUA	Platinum MasterCard	20.24%	99		55	✓	~	~	~	MC	1.25	X	0	80,000
Diners Club Australia	Personal Card	Charge Card	212		44	~	~	✓	~	Diners	1	~	<u>-</u>	<u>-</u>
Diners Club Australia	Personal Dual Card	Charge Card	389	<u>-</u>	44	~	/	~	~	MC	1.25	~	<u>-</u>	
										Diners	3	~	_ 	<u>-</u>
IMB	Platinum MasterCard	20.24%	159	-	55	~	~	✓	✓	MC	1	×	0	100,000



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Rewards \$24,000 Annual Spend

		Purchase	Annual	Spend To	Interest	Re	wards /	Available		Coud	Points	No	Chout	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Card Type	Per \$1		Start (\$)	(\$)
*														
Macquarie Bank	Platinum Card	20.70%	199	-	55	✓	~	/	~	Visa	1.25	/	<u>-</u>	-
MyState	Platinum MasterCard	20.24%	159	<u>-</u>	55	✓	✓	~	~	MC	1	×	0	100,000
QT Mutual Bank	Platinum MyCard	20.24%	159	<u>-</u>	55	✓	~	~	~	MC	1	×	0	100,000
Queenslanders CU	Platinum MyCard	20.24%	159	<u>-</u>	55	✓	~	~	~	MC	1	×	0	100,000
St.George Bank	Amplify Signature	19.49%	279	<u>-</u>	55	✓	~	/	×	Visa	1.5	/	<u>-</u>	-
Suncorp Bank	Gold Card	20.50%	120	<u>-</u>	55	✓	×	/	~	Visa	1	×	0	65,000
Suncorp Bank	Platinum Card	20.74%	169	<u>-</u>	55	✓	~	~	~	Visa	1.25	×	0	96,000
Westpac	Altitude Black	20.24%	395	<u>-</u>	45	✓	~	~	~	MC	1.25	/	<u>-</u>	<u>-</u>
										Amex	3	~	-	-

*Rate as at 1st April, 2016.



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		Purchase	Annual	Spend To	Interest	Re	wards /	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Туре	Per \$1	Сар	(\$)	(\$)

American Express	David Jones Card	20.74%	99	<u>-</u>	44	✓	~	V	v	Amex	1	~	- 	<u>-</u>
American Express	David Jones Platinum Card	20.74%	295	<u>-</u>	44	~	~	~	✓	Amex	1	~	<u>-</u>	<u>-</u>
Coles	Rewards MasterCard	19.99%	89	<u>-</u>	62	~	~	✓	×	MC	2	~	<u>-</u>	<u>-</u>
Jetstar	Platinum MasterCard	19.99%	149	_	55	×	~	×	×	MC	2	X	0	100,000
Summerland CU	Rewards Card	18.99%	79	<u>-</u>	55	×	×	×	✓	Visa	1	×	0	100,000

American Express	Platinum Edge Credit Card	20.74%	195	<u>-</u> 	55	×	~	/	~	Amex	1	~	<u>-</u> 	<u>-</u>
ANZ	Rewards Black	18.79%	375	<u>-</u>	55	~	~	~	~	Visa	1.25	~	<u>-</u>	<u>-</u>
										Amex	3	~	<u>-</u>	<u>-</u>
ANZ	Rewards Platinum	18.79%	95	<u>-</u>	55	~	~	✓	✓	Visa	1	✓	_	<u>-</u>
										Amex	2	~		<u>-</u>
Bank of Sydney	Visa Platinum	18.49%	129	-	55	×	X	×	~	Visa	0.008	~	-	-
Bankwest	More Platinum MasterCard	19.99%	140	-	55	✓	~	~	✓	MC	2	×	0	200,000
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	×	×	×	✓	Visa	0.0067	~	-	-
GE Money	GO MasterCard	21.74%	59.40	-	62	✓	~	✓	×	MC	1	X	0	100,000
NAB	flybuys Rewards Card	19.99%	95	-	44	~	~	V	~	Visa	1	×	0	240,000



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- 660 00/	O Annual Spend
s soulling	II Annual Shenn

		Purchase	Annual	Spend To	Interest	Re	wards	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Туре	Per \$1		(\$)	(\$)

Westpac	Altitude Black	20.24%	395	<u>-</u>	45	✓	/	~	~	MC	1.25	/	<u>-</u>	-
										Amex	3	V	-	<u>-</u>
Woolworths	Everyday Platinum Credit Card	19.99%	49	<u>-</u>	55	✓	×	/	×	Visa	1	~	-	-

American Express	Essential Credit Card	14.99%	Nil	-	55	×	~	~	~	Amex	1	V	-	-
ANZ	Balance Visa	13.99%	79	<u>-</u>	55	×	~	~	~	Visa	1	/	<u>-</u>	-
ANZ	Rewards	18.79%	80	<u>-</u>	44	✓	/	~	~	Visa	0.75	/	<u>-</u>	<u>-</u>
										Amex	1.5	~	<u>-</u>	<u>-</u>
Bank of Melbourne	Amplify Classic	19.49%	79	<u>-</u>	55	✓	~	~	×	Visa	1	/	-	<u>-</u>
Bank of Melbourne	Amplify Platinum	19.49%	99	<u>-</u> 	55	✓	~	~	×	Visa	1	/	<u>-</u> 	<u>-</u>
Bank of Melbourne	Amplify Signature	19.49%	279	<u>-</u>	55	✓	~	~	×	Visa	1.5	/	<u>-</u>	<u>-</u>
BankSA	Amplify Classic	19.49%	79	<u>-</u>	55	~	~	~	×	Visa	1	/	<u>-</u>	-
BankSA	Amplify Platinum	19.49%	99	-	55	~	/	v	×	Visa	1	/		<u>-</u>
BankSA	Amplify Signature	19.49%	279	<u>-</u>	55	~	/	~	×	Visa	1.5	/	<u>-</u> 	<u>-</u>
Bankwest	More Gold MasterCard	19.99%	120	<u>-</u>	55	~	~	✓	✓	MC	1.5	X	0	133,333
Bankwest	More MasterCard	19.99%	70	-	55	✓	~	V	~	MC	1.5	×	0	100,000



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		Purchase	Annual	Spend To	Interest	Re	wards	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Type	Per \$1		(\$)	(\$)

bcu	Rewarder Visa Card	16.80%	40	-	55	×	×	×	V	Visa	1	×	0	60,000
Big Sky Building Society	Cash Rewards Visa Card	16.58%	49	<u>-</u>	45	×	×	×	~	Visa	1	X	0	3,000,000
вод	Platinum Visa	20.74%	199		55	~	~	~	~	Visa	2	×	0	120,000
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	~	~	~	×	MC	0.5	~		<u>-</u>
Commonwealth Bank	Diamond Awards	20.24%	349	-	55	~	~	~	✓	MC	1.25	×	0	800,000
										Amex	3	×	0	333,333
Commonwealth Bank	Gold Awards	20.24%	119	<u>-</u>	55	✓	~	~	✓	MC	1	×	0	75,000
										Amex	2	×	0	37,500
													37,500	87,500
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	✓	•	•	✓	MC	1	×	0	150,000
										Amex	2.5	×	0	60,000
													60,000	190,000
Diners Club Australia	Personal Dual Card	Charge Card	389	-	44	✓	'	~	✓	MC	1.25	~	-	-
										Diners	3	~	_	-
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	-	45	×	×	×	~	Visa	1	×	0	180,000
HSBC	Platinum Credit Card	19.99%	149	6,000	55	~	~	~	~	Visa	1	~	<u>-</u>	-



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		Purchase	Annual	Spend To	Interest	Re	wards	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Type	Per \$1	Cap	(\$)	(\$)

Jetstar	MasterCard	14.99%	59	<u>-</u>	55	×	~	×	×	MC	1	×	0	50,000
Macquarie Bank	Black Card	20.70%	249	<u>-</u>	55	~	~	✓	✓	Visa	2	/	<u>-</u>	-
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295		55	~	~	✓	×	Visa	1	/	-	-
Macquarie Bank	Platinum Card	20.70%	199	-	55	~	~	✓	✓	Visa	1.25	/	-	-
Myer	Myer Visa Card	20.69%	69	-	62	×	×	✓	×	Visa	1	×	0	24,000
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	-	55	×	×	×	~	Visa	1	×	0	120,000
St.George Bank	Amplify Classic	19.49%	79	-	55	~	~	~	×	Visa	1	~	-	-
St.George Bank	Amplify Platinum	19.49%	99	-	55	✓	~	~	×	Visa	1	~		-
St.George Bank	Amplify Signature	19.49%	279	-	55	✓	~	~	×	Visa	1.5	~	<u>-</u>	
Suncorp Bank	Platinum Card	20.74%	169	-	55	~	~	~	~	Visa	1.25	×	0	96,000
Westpac	Altitude	20.24%	100	-	45	✓	~	~	~	Visa	1	×	0	60,000
										Amex	2	×	0	30,000
Westpac	Altitude Platinum	20.24%	150	-	45	~	~	~	✓	Visa	1	×	0	90,000
										Amex	2	×	0	45,000
**														
Auswide Bank	Platinum MasterCard	20.24%	99	-	55	~	~	V	V	MC	1.25	×	0	80,000



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		Purchase	Annual	Spend To	Interest	Re	wards /	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Type	Per \$1	Сар	(\$)	(\$)
**														
BankVic	Visa Gold credit card	16.95%	100	-	55	×	X	×	~	Visa	0.004	~	<u>-</u> 	<u>-</u>
Bendigo Bank	Platinum Visa	18.99%	119	<u>-</u>	55	~	~	~	✓	Visa	1.5	~	-	<u>-</u>
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24		55	~	~	~	V	Visa	1	~	-	-
BOQ	Blue Visa	20.74%	60	<u>-</u>	44	✓	~	~	✓	Visa	1	X	0	65,000
Citi	Classic Card	20.99%	99	<u>-</u>	55	✓	~	~	✓	Visa	1	×	0	60,000
Citi	Platinum	20.99%	249	<u>-</u>	55	✓	~	~	✓	Visa	1.25	X	0	96,000
Coles	Low Rate Platinum MasterCard	9.99%	49	-	62	~	~	~	×	MC	0.5	v	-	<u>-</u>
Commonwealth Bank	Standard Awards	20.24%	59	-	55	~	~	~	✓	MC	1	X	0	50,000
										Amex	1.5	x	0	33,333
CUA	Platinum MasterCard	20.24%	99	-	55	✓	~	~	✓	MC	1.25	×	0	80,000
Hume Bank	Clear	17.95%	30	8,000	55	×	×	×	✓	Visa	1	V	<u>-</u>	<u>-</u>
IMB	Platinum MasterCard	20.24%	159	-	55	✓	~	/	✓	MC	1	X	0	100,000
MyState	Platinum MasterCard	20.24%	159	-	55	~	~	~	✓	MC	1	×	0	100,000
QT Mutual Bank	Platinum MyCard	20.24%	159	-	55	~	~	~	✓	MC	1	×	0	100,000
Queenslanders CU	Platinum MyCard	20.24%	159	-	55	~	~	~	✓	MC	1	×	0	100,000
Suncorp Bank	Gold Card	20.50%	120	-	55	✓	×	~	✓	Visa	1	X	0	65,000



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		Durchasa	Annual	Spend To	Interest	Re	wards /	Available		Court	Doints	No	Chaut	Food
Company	Product		Fee (\$)	Waive Fee (\$)		Merchandise	Travel	Voucher	Cashback	Card Type	Points Per \$1		Start (\$)	End (\$)
*														
Bank of Sydney	Visa Classic	11.99%	49	<u>-</u>	55	×	×	×	~	Visa	0	×	0	5,000
													5,000	30,000
Bendigo Bank	Ready Red Visa	19.74%	45	<u>-</u>	44	~	~	~	~	Visa	1	/	<u>-</u>	<u>-</u>
Citi	Prestige	20.74%	700	<u>-</u>	55	~	~	~	~	Visa	2	/	<u>-</u> 	<u>-</u>
Citi	Signature Rewards	20.99%	395	<u>-</u>	55	✓	~	✓	✓	Visa	1.5	×	0	240,000
Diners Club Australia	Personal Card	Charge Card	212	-	44	✓	~	✓	~	Diners	1	~	-	-



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	Rewards \$120,	000 Annual S	pend
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		Purchase	Annual	Spend To	Interest	Re	wards	Available		Cond	Points	No	Chart	Final
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Card Type	Per \$1	No Cap	Start (\$)	End (\$)

American Express	David Jones Card	20.74%	99	-	44	✓	~	/	~	Amex	1	~	<u>-</u>	<u>-</u>
American Express	David Jones Platinum Card	20.74%	295	<u>-</u>	44	~	~	~	v	Amex	1	~	<u>-</u>	<u>-</u>
ANZ	Rewards Black	18.79%	375		55	~	~	~	~	Visa	1.25	~	-	-
										Amex	3	~		<u>-</u>
Coles	Rewards MasterCard	19.99%	89	-	62	✓	~	~	X	MC	2	~	<u>-</u>	
Jetstar	Platinum MasterCard	19.99%	149	-	55	×	~	×	X	MC	2	×	0	100,000
Westpac	Altitude Black	20.24%	395	-	45	✓	~	~	✓	MC	1.25	~	_	-
										Amex	3	•	-	-

American Express	Platinum Edge Credit Card	20.74%	195	<u>-</u>	55	×	~	~	v	Amex	1	~	<u>-</u>	<u>-</u>
ANZ	Rewards Platinum	18.79%	95	<u>-</u>	55	~	~	✓	~	Visa	1	~	<u>-</u>	<u>-</u>
										Amex	2	~	-	<u>-</u>
Bank of Sydney	Visa Platinum	18.49%	129	-	55	×	×	×	✓	Visa	0.008	~	<u>-</u>	<u>-</u>
Bankwest	More Platinum MasterCard	19.99%	140	-	55	✓	~	~	~	MC	2	×	0	200,000
Commonwealth Bank	Diamond Awards	20.24%	349	<u>-</u>	55	✓	/	/	~	MC	1.25	X	0	800,000
										Amex	3	×	0	333,333



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		Purchase	Annual	Spend To	Interest	Re	wards /	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Туре	Per \$1	Сар	(\$)	(\$)

Macquarie Bank	Black Card	20.70%	249	<u>-</u>	55	✓	~	~	✓	Visa	2	V	<u>-</u> 	<u>-</u>
Summerland CU	Rewards Card	18.99%	79	-	55	×	×	×	~	Visa	1	×	0	100,000

American Express	Essential Credit Card	14.99%	Nil	_	55	×	~	~	✓	Amex	1	~	<u>-</u>	<u>-</u>
ANZ	Balance Visa	13.99%	79		55	×	~	~	✓	Visa	1	v	<u>-</u>	-
ANZ	Rewards	18.79%	80	<u>-</u>	44	~	~	~	✓	Visa	0.75	v	<u>-</u>	<u>-</u>
										Amex	1.5	v	<u>-</u>	<u>-</u>
Auswide Bank	Platinum MasterCard	20.24%	99	<u>-</u>	55	~	~	~	~	MC	1.25	×	0	80,000
Bank of Melbourne	Amplify Classic	19.49%	79	<u>-</u>	55	~	~	~	×	Visa	1	v	-	-
Bank of Melbourne	Amplify Platinum	19.49%	99	<u>-</u>	55	~	'	~	×	Visa	1	v		<u>-</u>
Bank of Melbourne	Amplify Signature	19.49%	279	<u>-</u>	55	~	'	~	×	Visa	1.5	v	<u>-</u>	<u>-</u>
BankSA	Amplify Classic	19.49%	79	<u>-</u>	55	✓	~	~	×	Visa	1	v	<u>-</u>	<u>-</u>
BankSA	Amplify Platinum	19.49%	99	<u>-</u>	55	~	~	~	×	Visa	1	~	<u>-</u>	<u>-</u>
BankSA	Amplify Signature	19.49%	279	<u>-</u>	55	✓	~	~	×	Visa	1.5	~	<u>-</u>	<u>-</u>
Bankwest	More Gold MasterCard	19.99%	120	<u>-</u>	55	✓	~	/	~	MC	1.5	×	0	133,333
Bankwest	More MasterCard	19.99%	70	-	55	~	~	V	~	MC	1.5	×	0	100,000



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		Purchase	Annual	Spend To	Interest	Re	wards	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Type	Per \$1	Сар	(\$)	(\$)

Bendigo Bank	Platinum Visa	18.99%	119	<u>-</u>	55	~	~	~	v	Visa	1.5	V	<u>-</u>	<u>-</u>
Big Sky Building Society	Cash Rewards Visa Card	16.58%	49	<u>-</u>	45	×	×	×	✓	Visa	1	X	0	3,000,000
вод	Platinum Visa	20.74%	199	-	55	~	~	✓	✓	Visa	2	×	0	120,000
Citi	Platinum	20.99%	249	-	55	~	~	✓	✓	Visa	1.25	×	0	96,000
Citi	Prestige	20.74%	700	-	55	~	~	~	~	Visa	2	~	-	<u>-</u>
Citi	Signature Rewards	20.99%	395	<u>-</u>	55	✓	~	✓	✓	Visa	1.5	X	0	240,000
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	×	×	×	✓	Visa	0.0067	~	-	<u>-</u>
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	<u>-</u>	62	✓	~	✓	×	MC	0.5	~	-	<u>-</u>
Commonwealth Bank	Gold Awards	20.24%	119	<u>-</u>	55	~	~	✓	✓	MC	1	×	0	75,000
										Amex	2	×	0	37,500
													37,500	87,500
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	✓	~	v	~	MC	1	×	0	150,000
										Amex	2.5	×	0	60,000
													60,000	190,000
CUA	Platinum MasterCard	20.24%	99	<u>-</u>	55	~	~	✓	~	MC	1.25	×	0	80,000



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Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Туре	Per \$1	Сар	(\$)	(\$)

Diners Club Australia	Personal Dual Card	Charge Card	389	<u>-</u>	44	✓	/	~	~	MC	1.25	/	<u>-</u>	
										Diners	3	/	<u>-</u>	<u>-</u>
First Option Credit Union	Cash Rewards Visa Credit Card	15.99%	36	<u>-</u>	45	×	×	×	~	Visa	1	×	0	180,000
GE Money	GO MasterCard	21.74%	59.40		62	~	/	~	X	MC	1	×	0	100,000
HSBC	Platinum Credit Card	19.99%	149	6,000	55	✓	/	✓	~	Visa	1	/	-	<u>-</u>
IMB	Platinum MasterCard	20.24%	159		55	✓	~	✓	~	MC	1	×	0	100,000
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	<u>-</u>	55	✓	~	✓	×	Visa	1	/	-	<u>-</u>
Macquarie Bank	Platinum Card	20.70%	199	<u>-</u>	55	✓	/	~	~	Visa	1.25	/	-	<u>-</u>
MyState	Platinum MasterCard	20.24%	159	<u>-</u>	55	✓	/	✓	~	MC	1	×	0	100,000
NAB	flybuys Rewards Card	19.99%	95		44	✓	~	✓	~	Visa	1	×	0	240,000
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	<u>-</u>	55	×	×	×	~	Visa	1	X	0	120,000
QT Mutual Bank	Platinum MyCard	20.24%	159	<u>-</u>	55	✓	/	✓	~	MC	1	X	0	100,000
Queenslanders CU	Platinum MyCard	20.24%	159	<u>-</u>	55	~	~	✓	~	MC	1	×	0	100,000
St.George Bank	Amplify Classic	19.49%	79	_	55	~	~	~	×	Visa	1	~	-	<u>-</u>
St.George Bank	Amplify Platinum	19.49%	99	-	55	~	~	✓	×	Visa	1	/	<u>-</u>	<u>-</u>
St.George Bank	Amplify Signature	19.49%	279	-	55	✓	~	✓	×	Visa	1.5	•	-	-



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		Purchase	Annual	Spend To	Interest	Re	wards /	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Type	Per \$1	Сар	(\$)	(\$)

Suncorp Bank	Platinum Card	20.74%	169	<u>-</u> 	55	v	~	/	~	Visa	1.25	×	0	96,000
Westpac	Altitude Platinum	20.24%	150	<u>-</u>	45	~	~	~	~	Visa	1	×	0	90,000
										Amex	2	×	0	45,000
Woolworths	Everyday Platinum Credit Card	19.99%	49	<u>-</u>	55	~	×	~	×	Visa	1	v	-	<u>-</u>
**														
BankVic	Visa Gold credit card	16.95%	100	_	55	×	×	×	~	Visa	0.004	~	-	<u>-</u>
bcu	Rewarder Visa Card	16.80%	40	<u>-</u>	55	×	×	×	✓	Visa	1	×	0	60,000
Bendigo Bank	Ready Red Visa	19.74%	45	<u>-</u>	44	✓	'	~	✓	Visa	1	/	<u>-</u>	<u>-</u>
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	✓	~	~	~	Visa	1	/	<u>-</u>	<u>-</u>
Coles	Low Rate Platinum MasterCard	9.99%	49	-	62	✓	•	~	X	MC	0.5	~	-	
Commonwealth Bank	Standard Awards	20.24%	59	-	55	✓	•	~	✓	MC	1	×	0	50,000
										Amex	1.5	×	0	33,333
Diners Club Australia	Personal Card	Charge Card	212	-	44	~	•	v	✓	Diners	1	~	-	<u>-</u>
Hume Bank	Clear	17.95%	30	8,000	55	×	×	×	✓	Visa	1	~	<u>-</u>	<u>-</u>
Jetstar	MasterCard	14.99%	59	<u>-</u>	55	×	•	×	X	MC	1	×	0	50,000
Myer	Myer Visa Card	20.69%	69	-	62	×	×	~	×	Visa	1	×	0	24,000



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		Re	wards \$	120,000	Annual Sp	pend								
		Purchase	Annual	Spend To	Interest	Re	wards	Available		Card	Points	No	Start	End
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Merchandise	Travel	Voucher	Cashback	Type	Per \$1		(\$)	(\$)
**														
Suncorp Bank	Gold Card	20.50%	120	<u>-</u> 	55	~	X	~	~	Visa	1	×	0	65,000
Westpac	Altitude	20.24%	100	<u>-</u>	45	~	~	✓	~	Visa	1	×	0	60,000
										Amex	2	×	0	30,000
*														
Bank of Sydney	Visa Classic	11.99%	49	-	55	×	×	×	~	Visa	0	×	0	5,000
													5,000	30,000
BOQ	Blue Visa	20.74%	60	<u>-</u> 	44	✓	~	V	V	Visa	1	×	0	65,000
Citi	Classic Card	20.99%	99	-	55	~	•	✓	~	Visa	1	×	0	60,000



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

American Express	Essential Credit Card	14.99%	Nil	-	55	Amex	~		0.75	0.75	0.75	0.75	0.75
American Express	Platinum Edge Credit Card	20.74%	195	<u>-</u>	55	Amex	~		1.00	1.00	1.00	1.00	1.00
American Express	Velocity Escape Card	20.74%	Nil	-	44	Amex	~		1.00				
American Express	Velocity Platinum Card	20.74%	349	_	44	Amex	~		1.00				
Coles	Rewards MasterCard	19.99%	89	<u>-</u>	62	MC	~					0.80	

American Express	David Jones Card	20.74%	99	<u>-</u>	44	Amex	~		0.50	0.50	0.50	0.50	0.50
American Express	David Jones Card - Qantas Points Option	20.74%	99	-	44	Amex	~	0.75					
American Express	Qantas Discovery Card	20.74%	Nil	<u>-</u>	44	Amex	~	1.00					
ANZ	Rewards Platinum	18.79%	95	-	55	Visa	~		0.50	0.33	0.33		
						Amex	~		1.00	0.67	0.67		
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	<u>-</u>	62	MC	~					0.20	
HSBC	Platinum Credit Card	19.99%	149	6000	55	Visa	~		0.50	0.50	0.50		
NAB	Velocity Rewards Premium Card	19.99%	150	-	44	Visa	×		0.50				
						Amex	×		1.50				



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

ANZ	Frequent Flyer	19.99%	95	-	44	Visa	×	0.50					
						Amex	×	1.00					
ANZ	Rewards	18.79%	80	-	44	Visa	✓		0.38	0.25	0.25		
						Amex	✓		0.75	0.50	0.50		
Commonwealth Bank	Standard Awards	20.24%	59	<u>-</u>	55	MC	×		0.40				
						Amex	×		0.60				
Jetstar	Platinum MasterCard - Qantas Points Option	19.99%	149	<u>-</u>	55	MC	×	1.00					
NAB	flybuys Rewards Card	19.99%	95	<u>-</u>	44	Visa	×					0.40	
NAB	Qantas Rewards Card	19.99%	95	<u>-</u>	44	MC	×	0.50					
						Amex	×	1.00					
NAB	Velocity Rewards Card	19.99%	95	<u>-</u>	44	Visa	×		0.50				
						Amex	×		1.00				
Westpac	Altitude	20.24%	100	<u>-</u>	45	Visa	×		0.50	0.50	0.50		0.50
						Amex	×		1.00	1.00	1.00		1.00
Westpac	Altitude Platinum	20.24%	150	-	45	Visa	×		0.50	0.50	0.50		0.50
						Amex	×		1.00	1.00	1.00		1.00



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Frequent Fly	ver \$12,00	v Annuai	Spena

		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

Woolworths	Qantas Platinum Credit Card	20.49%	139	-	55	Visa	~	1.00					
**													
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	Visa	~		0.50		0.50		0.50
BankSA	Amplify Classic	19.49%	79	-	55	Visa	~		0.50		0.50		0.50
Coles	Low Rate Platinum MasterCard	9.99%	49	-	62	MC	~					0.20	
Commonwealth Bank	Gold Awards	20.24%	119	-	55	MC	X		0.40				
						Amex	×		0.80				
St.George Bank	Amplify Classic	19.49%	79	-	55	Visa	~		0.50		0.50		0.50
Westpac	Altitude - Qantas Points Option	20.24%	100	-	45	Visa	X	0.50					
						Amex	x	1.00					
*													
American Express	David Jones Platinum Card	20.74%	295	-	44	Amex	~		0.50	0.50	0.50	0.50	0.50
American Express	David Jones Platinum Card - Qantas Points Option	20.74%	295	-	44	Amex	~	0.75					
American Express	Qantas Premium Card	20.74%	249	-	44	Amex	~	1.00					
American Express	Qantas Ultimate Card	20.74%	450		44	Amex	~	1.00					



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Frequent Flyer \$12,000 Annual Spend

		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ites	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Туре	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
*													
ANZ	Frequent Flyer Black	19.99%	425	-	55	Visa	~	0.75					
						Amex	~	1.50					
ANZ	Frequent Flyer Platinum	19.99%	295	-	55	Visa	×	0.50					
						Amex	×	1.50					
ANZ	Rewards Black	18.79%	375	-	55	Visa	~		0.63	0.42	0.42		
						Amex	~		1.50	1.00	1.00		
Auswide Bank	Platinum MasterCard	20.24%	99	-	55	MC	×	0.63	0.63		0.63		0.63
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	189	<u>-</u>	55	Visa	~	1.00					
Bank of Melbourne	Amplify Classic - Qantas Points Option	19.49%	79	-	55	Visa	~	0.50					
Bank of Melbourne	Amplify Platinum	19.49%	99	-	55	Visa	~		0.50		0.50		0.50
Bank of Melbourne	Amplify Platinum - Qantas Points Option	19.49%	99	-	55	Visa	✓	0.50					
Bank of Melbourne	Amplify Signature	19.49%	279	-	55	Visa	~		0.75		0.75		0.75
Bank of Melbourne	Amplify Signature - Qantas Points Option	19.49%	279	-	55	Visa	~	0.75					

*Rate as at 1st April, 2016.



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
*													
BankSA	Amplify Classic - Qantas Points Option	19.49%	79	-	55	Visa	~	0.50					
BankSA	Amplify Platinum	19.49%	99		55	Visa	✓		0.50		0.50		0.50
BankSA	Amplify Platinum - Qantas Points Option	19.49%	99	<u>-</u>	55	Visa	~	0.50					
BankSA	Amplify Signature	19.49%	279	-	55	Visa	~		0.75		0.75		0.75
BankSA	Amplify Signature - Qantas Points Option	19.49%	279	-	55	Visa	~	0.75					
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	MC	×	0.50					
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	MC	×	0.50					
Bankwest	Qantas Platinum MasterCard	20.49%	160	-	55	MC	×	0.75					
BOQ	Platinum Visa	20.74%	199	-	55	Visa	×		0.67				
Citi	Emirates World MasterCard	20.99%	299	-	55	MC	×						
Citi	Platinum	20.99%	249	-	55	Visa	×		0.50		0.50		
Citi	Prestige	20.74%	700	-	55	Visa	~		1.00	1.00	1.00	1.00	1.00
Citi	Prestige - Qantas Points Option	20.74%	749	-	55	Visa	~	1.00					
Citi	Qantas Signature	20.99%	348	- -	55	Visa	×	1.00					
Citi	Signature Rewards	20.99%	395	-	55	Visa	×		0.75		0.75		



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ites	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Туре	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
*													
Commonwealth Bank	Diamond Awards	20.24%	349	<u>-</u>	55	MC	×		0.63				
						Amex	×		1.50				
Commonwealth Bank	Diamond Awards - Qantas Points Option	20.24%	379	-	55	MC	×	0.50					
						Amex	×	1.20					
Commonwealth Bank	Gold Awards - Qantas Points Option	20.24%	149	-	55	MC	×	0.40					
						Amex	×	0.80					
Commonwealth Bank	Platinum Awards	20.24%	249	<u>-</u>	55	MC	×		0.50				
						Amex	×		1.25				
Commonwealth Bank	Platinum Awards - Qantas Points Option	20.24%	279	-	55	MC	×	0.40					
						Amex	×	1.00					
Commonwealth Bank	Standard Awards - Qantas Points Option	20.24%	89		55	MC	×	0.40					
						Amex	×	0.60					
CUA	Platinum MasterCard	20.24%	99	- -	55	MC	×	0.63	0.63		0.63		0.63



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		Purchase	Annual	Spend To	Interest	Card			Effe	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Туре	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
*													
Diners Club Australia	Frequent Flyer Dual Card	Charge Card	260	-	37	MC	~	1.00					
						Diners	~	1.50					
Diners Club Australia	Frequent Flyers Club Card	Charge Card	150	<u>-</u>	44	Diners	~	1.00					
Diners Club Australia	Personal Card	Charge Card	212	-	44	Diners	~		0.67		0.50		
Diners Club Australia	Personal Dual Card	Charge Card	389	-	44	MC	✓		0.83		0.63		
						Diners	✓		2.00		1.50		
G&C Mutual Bank	Platinum Visa Credit Card	18.99%	249	-	50	Visa	✓	1.00					
HSBC	Platinum Qantas Credit Card	19.99%	199	-	55	Visa	✓	1.00					
IMB	Platinum MasterCard	20.24%	159	-	55	MC	×		0.40		0.40		0.40
Jetstar	MasterCard - Qantas Points Option	14.99%	89	-	55	MC	×	0.50					
Macquarie Bank	Black Card - Qantas Points Option	20.70%	299	-	55	Visa	×	1.00					
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	Visa	✓	0.15			0.10	0.10	0.10
Macquarie Bank	Platinum Card - Qantas Points Option	20.70%	249	-	55	Visa	×	1.00					
MyState	Platinum MasterCard	20.24%	159	-	55	MC	×		0.40		0.40		0.40
NAB	Qantas Rewards Premium Card	19.99%	250	-	44	Visa	×	0.50					
						Amex	×	1.50					



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		Purchase	Annual	Spend To	Interest	Courd			Eff	ective Ai	rline Earn Ra	ites	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Card Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
*													
Qantas Credit Union	Visa Platinum Credit Card	18.99%	195	-	55	Visa	✓	1.00					
QT Mutual Bank	Platinum MyCard	20.24%	159	<u>-</u>	55	MC	×		0.40		0.40		0.40
Queenslanders CU	Platinum MyCard	20.24%	159	-	55	MC	×		0.40		0.40		0.40
St.George Bank	Amplify Classic - Qantas Points Option	19.49%	79	-	55	Visa	✓	0.50					
St.George Bank	Amplify Platinum	19.49%	99	-	55	Visa	✓		0.50		0.50		0.50
St.George Bank	Amplify Platinum - Qantas Points Option	19.49%	99	-	55	Visa	✓	0.50					
St.George Bank	Amplify Signature	19.49%	279	-	55	Visa	✓		0.75		0.75		0.75
St.George Bank	Amplify Signature - Qantas Points Option	19.49%	279	-	55	Visa	✓	0.75					
Suncorp Bank	Platinum Card	20.74%	169	-	55	Visa	×		0.50		0.50		
Suncorp Bank	Platinum Card - Qantas Points Option	20.74%	218	-	55	Visa	×	0.50					
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	129	-	44	Visa	✓		0.66				
Virgin Money	VirginAust Velocity High Flyer Card	20.74%	289	-	44	Visa	~		1.00				



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		Purchase	Annual	Spend To	Interest	Cond			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Card Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
*													
Westpac	Altitude Black	20.24%	395	-	45	MC	~		0.63	0.63	0.63		0.63
						Amex	~		1.50	1.50	1.50		1.50
Westpac	Altitude Black - Qantas Points Option	20.24%	395	<u>-</u>	45	MC	✓	0.63					
						Amex	•	1.50					
Westpac	Altitude Platinum - Qantas Points Option	20.24%	150	-	45	Visa	×	0.50					
						Amex	×	1.00					



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

American Express	Platinum Edge Credit Card	20.74%	195	-	55	Amex	v		1.00	1.00	1.00	1.00	1.00
American Express	Velocity Escape Card	20.74%	Nil	<u>-</u>	44	Amex	~		1.00				
American Express	Velocity Platinum Card	20.74%	349	<u>-</u>	44	Amex	~		1.00				
ANZ	Rewards Platinum	18.79%	95	-	55	Visa	~		0.50	0.33	0.33		
						Amex	✓		1.00	0.67	0.67		
Coles	Rewards MasterCard	19.99%	89	-	62	MC	~					0.80	
NAB	Velocity Rewards Premium Card	19.99%	150	-	44	Visa	×		0.50				
						Amex	X		1.50				

American Express	David Jones Card	20.74%	99	<u>-</u>	44	Amex	~		0.50	0.50	0.50	0.50	0.50
American Express	David Jones Card - Qantas Points Option	20.74%	99	<u>-</u>	44	Amex	~	0.75					
American Express	Essential Credit Card	14.99%	Nil	-	55	Amex	~		0.75	0.75	0.75	0.75	0.75
American Express	Qantas Discovery Card	20.74%	Nil	-	44	Amex	~	1.00					
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	MC	•					0.20	



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ites	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

Diners Club Australia	Personal Dual Card	Charge Card	389	<u>-</u>	44	MC	~		0.83		0.63		
						Diners	✓		2.00		1.50		
HSBC	Platinum Credit Card	19.99%	149	6000	55	Visa	~		0.50	0.50	0.50		
Jetstar	Platinum MasterCard - Qantas Points Option	19.99%	149	-	55	MC	×	1.00					
NAB	Velocity Rewards Card	19.99%	95	-	44	Visa	×		0.50				
						Amex	×		1.00				
Westpac	Altitude	20.24%	100	-	45	Visa	×		0.50	0.50	0.50		0.50
						Amex	×		1.00	1.00	1.00		1.00
Westpac	Altitude Platinum	20.24%	150	-	45	Visa	×		0.50	0.50	0.50		0.50
						Amex	×		1.00	1.00	1.00		1.00
Woolworths	Qantas Platinum Credit Card	20.49%	139	-	55	Visa	✓	1.00					



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	Purchase	Annual	Spend To	Interest	Card		Effective Airline Earn Rates					
Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore		Malaysia
David Jones Platinum Card	20.74%	295	-	44	Amex	~		0.50	0.50	0.50	0.50	0.50
David Jones Platinum Card - Qantas Points Option	20.74%	295	<u>-</u>	44	Amex	~	0.75					
Qantas Premium Card	20.74%	249	<u>-</u>	44	Amex	~	1.00					
Qantas Ultimate Card	20.74%	450	<u>-</u>	44	Amex	~	1.00					
Frequent Flyer	19.99%	95	-	44	Visa	×	0.50					
					Amex	×	1.00					
Frequent Flyer Platinum	19.99%	295	-	55	Visa	×	0.50					
					Amex	×	1.50					
Rewards	18.79%	80	-	44	Visa	✓		0.38	0.25	0.25		
					Amex	~		0.75	0.50	0.50		
Rewards Black	18.79%	375	-	55	Visa	✓		0.63	0.42	0.42		
					Amex	~		1.50	1.00	1.00		
Platinum Rewards Visa Credit Card	18.74%	189	-	55	Visa	~	1.00					
Amplify Classic	19.49%	79	-	55	Visa	~		0.50		0.50		0.50
Amplify Platinum	19.49%	99	-	55	Visa	~		0.50		0.50		0.50
Amplify Platinum - Qantas Points Option	19.49%	99	-	55	Visa	~	0.50					
	David Jones Platinum Card David Jones Platinum Card - Qantas Points Option Qantas Premium Card Qantas Ultimate Card Frequent Flyer Frequent Flyer Platinum Rewards Rewards Platinum Rewards Visa Credit Card Amplify Classic Amplify Platinum	David Jones Platinum Card 20.74% David Jones Platinum Card - Qantas Points Option 20.74% Qantas Premium Card 20.74% Qantas Ultimate Card 20.74% Frequent Flyer 19.99% Frequent Flyer Platinum 19.99% Rewards 18.79% Platinum Rewards Visa Credit Card 18.74% Amplify Classic 19.49% Amplify Platinum 19.49%	David Jones Platinum Card 20.74% 295 David Jones Platinum Card 20.74% 295 Qantas Premium Card 20.74% 249 Qantas Ultimate Card 20.74% 450 Frequent Flyer 19.99% 95 Frequent Flyer Platinum 19.99% 295 Rewards 18.79% 80 Rewards Black 18.79% 375 Platinum Rewards Visa Credit Card 18.74% 189 Amplify Classic 19.49% 79 Amplify Platinum 19.49% 99	Product Rate p.a* Fee (\$) Waive Fee (\$) David Jones Platinum Card David Jones Platinum Card 20.74% 295 - Qantas Premium Card 20.74% 249 - Qantas Premium Card 20.74% 450 - Frequent Flyer 19.99% 95 - Frequent Flyer Platinum 19.99% 295 - Rewards 18.79% 80 - Rewards Black 18.79% 375 - Platinum Rewards Visa Credit Card 18.74% 189 - Amplify Classic 19.49% 79 - Amplify Platinum 19.49% 99 -	Product Purchase Rate p.a* Fee (\$) Waive Fee (\$) Interest Free Days David Jones Platinum Card 20.74% 295 - 44 David Jones Platinum Card - Qantas Points Option 20.74% 295 - 44 Qantas Premium Card 20.74% 249 - 44 Qantas Ultimate Card 20.74% 450 - 44 Frequent Flyer 19.99% 95 - 44 Frequent Flyer Platinum 19.99% 295 - 55 Rewards 18.79% 80 - 44 Rewards Black 18.79% 375 - 55 Platinum Rewards Visa Credit Card 18.74% 189 - 55 Amplify Classic 19.49% 79 - 55 Amplify Platinum 19.49% 99 - 55	David Jones Platinum Card 20.74% 295 - 44 Amex	David Jones Platinum Card 20.74% 295 - 44 Amex V	Product Parchase Rate p.a* Fee (\$) Waive Fee (\$) Free Days Card Type No Cap Qantas David Jones Platinum Card 20.74% 295 - 44 Amex ✔ 0.75 Qantas Premium Card 20.74% 295 - 44 Amex ✔ 0.75 Qantas Premium Card 20.74% 249 - 44 Amex ✔ 1.00 Qantas Ultimate Card 20.74% 450 - 44 Amex ✔ 1.00 Frequent Flyer 19.99% 95 - 44 Visa ✗ 0.50 Frequent Flyer Platinum 19.99% 295 - 55 Visa ✗ 0.50 Rewards 18.79% 80 - 44 Visa ✗ 1.50 Rewards Black 18.79% 375 - 55 Visa ✔ Platinum Rewards Visa Credit Card 18.74% 189 - 55 Visa ✔ 1.00	Product Purchase Rate p.a* Fee (s) Purchase Rate p.a* Free Days Pree Days P	Product Purchase Rate p.as Rate p.as	David Jones Platinum Card 20.74% 295 - 44 Amex 7 0.75 - - - - - - - - -	Product Purchase Rate p.a* Rate p.a*



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		Purchase	Annual	Spend To	Interest	Card		Effective Airline Earn Rates					
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

BankSA	Amplify Classic	19.49%	79	-	55	Visa	~		0.50		0.50		0.50
BankSA	Amplify Platinum	19.49%	99	<u>-</u>	55	Visa	~		0.50		0.50		0.50
BankSA	Amplify Platinum - Qantas Points Option	19.49%	99	<u>-</u>	55	Visa	~	0.50					
Bankwest	Qantas Platinum MasterCard	20.49%	160	-	55	MC	×	0.75					
Coles	Low Rate Platinum MasterCard	9.99%	49	-	62	MC	✓					0.20	
Commonwealth Bank	Diamond Awards	20.24%	349	-	55	MC	×		0.63				
						Amex	×		1.50				
Commonwealth Bank	Gold Awards	20.24%	119	-	55	MC	×		0.40				
						Amex	×		0.80				
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	MC	×		0.50				
						Amex	×		1.25				
Commonwealth Bank	Standard Awards	20.24%	59	-	55	MC	×		0.40				
						Amex	×		0.60				
Diners Club Australia	Frequent Flyer Dual Card	Charge Card	260	-	37	MC	~	1.00					
						Diners	~	1.50					
HSBC	Platinum Qantas Credit Card	19.99%	199	_	55	Visa	~	1.00					



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Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates					
								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

Macquarie Bank	Platinum Card - Qantas Points Option	20.70%	249	<u>-</u>	55	Visa	×	1.00					
NAB	flybuys Rewards Card	19.99%	95	<u>-</u>	44	Visa	×					0.40	
NAB	Qantas Rewards Card	19.99%	95	-	44	MC	×	0.50					
						Amex	×	1.00					
NAB	Qantas Rewards Premium Card	19.99%	250	-	44	Visa	×	0.50					
						Amex	×	1.50					
Qantas Credit Union	Visa Platinum Credit Card	18.99%	195	-	55	Visa	~	1.00					
St.George Bank	Amplify Classic	19.49%	79	-	55	Visa	~		0.50		0.50		0.50
St.George Bank	Amplify Platinum	19.49%	99	-	55	Visa	~		0.50		0.50		0.50
St.George Bank	Amplify Platinum - Qantas Points Option	19.49%	99	-	55	Visa	✓	0.50					
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	129	-	44	Visa	✓		0.66				



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		Purchase	Annual	Spend To	Interest	Card			Effe	ctive Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

Westpac	Altitude - Qantas Points Option	20.24%	100	-	45	Visa	×	0.50					
						Amex	×	1.00					
Westpac	Altitude Black	20.24%	395	<u>-</u>	45	MC	~		0.63	0.63	0.63		0.63
						Amex	~		1.50	1.50	1.50		1.50
Westpac	Altitude Platinum - Qantas Points Option	20.24%	150	-	45	Visa	×	0.50					
						Amex	×	1.00					
**													
Bank of Melbourne	Amplify Classic - Qantas Points Option	19.49%	79	-	55	Visa	~	0.50					
BankSA	Amplify Classic - Qantas Points Option	19.49%	79	<u>-</u>	55	Visa	~	0.50					
BOQ	Platinum Visa	20.74%	199	-	55	Visa	×		0.67				
Commonwealth Bank	Gold Awards - Qantas Points Option	20.24%	149	-	55	MC	×	0.40					
						Amex	×	0.80					
Diners Club Australia	Frequent Flyers Club Card	Charge Card	150	-	44	Diners	~	1.00					
G&C Mutual Bank	Platinum Visa Credit Card	18.99%	249	-	50	Visa	~	1.00					
Jetstar	MasterCard - Qantas Points Option	14.99%	89	-	55	MC	×	0.50					



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		Purchase	Annual	Spend To	Interest	Court			Eff	ective Ai	rline Earn Ra	ites	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Card Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
**													
St.George Bank	Amplify Classic - Qantas Points Option	19.49%	79	-	55	Visa	✓	0.50					
Virgin Money	VirginAust Velocity High Flyer Card	20.74%	289	-	44	Visa	~		1.00				
*													
ANZ	Frequent Flyer Black	19.99%	425	-	55	Visa	~	0.75					
						Amex	~	1.50					
Auswide Bank	Platinum MasterCard	20.24%	99	-	55	MC	×	0.63	0.63		0.63		0.63
Bank of Melbourne	Amplify Signature	19.49%	279	<u>-</u>	55	Visa	✓		0.75		0.75		0.75
Bank of Melbourne	Amplify Signature - Qantas Points Option	19.49%	279	<u>-</u>	55	Visa	~	0.75					
BankSA	Amplify Signature	19.49%	279	-	55	Visa	✓		0.75		0.75		0.75
BankSA	Amplify Signature - Qantas Points Option	19.49%	279		55	Visa	✓	0.75					
Bankwest	Qantas Classic MasterCard	20.49%	100	<u>-</u>	55	MC	×	0.50					
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	MC	×	0.50					



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
*													
Citi	Emirates World MasterCard	20.99%	299		55	MC	X						
Citi	Platinum	20.99%	249	-	55	Visa	×		0.50		0.50		
Citi	Prestige	20.74%	700	<u>-</u>	55	Visa	~		1.00	1.00	1.00	1.00	1.00
Citi	Prestige - Qantas Points Option	20.74%	749	-	55	Visa	~	1.00					
Citi	Qantas Signature	20.99%	348	-	55	Visa	×	1.00					
Citi	Signature Rewards	20.99%	395	-	55	Visa	X		0.75		0.75		
Commonwealth Bank	Diamond Awards - Qantas Points Option	20.24%	379	-	55	MC	×	0.50					
						Amex	×	1.20					
Commonwealth Bank	Platinum Awards - Qantas Points Option	20.24%	279	-	55	MC	×	0.40					
						Amex	×	1.00					
Commonwealth Bank	Standard Awards - Qantas Points Option	20.24%	89	<u>-</u>	55	MC	×	0.40					
						Amex	×	0.60					
CUA	Platinum MasterCard	20.24%	99	-	55	MC	×	0.63	0.63		0.63		0.63
Diners Club Australia	Personal Card	Charge Card	212	- -	44	Diners	~		0.67		0.50		
IMB	Platinum MasterCard	20.24%	159	-	55	MC	×		0.40		0.40		0.40



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ites	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
*													
Macquarie Bank	Black Card - Qantas Points Option	20.70%	299	<u>-</u>	55	Visa	×	1.00					
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	<u>-</u>	55	Visa	~	0.15			0.10	0.10	0.10
MyState	Platinum MasterCard	20.24%	159	-	55	MC	×		0.40		0.40		0.40
QT Mutual Bank	Platinum MyCard	20.24%	159	-	55	MC	×		0.40		0.40		0.40
Queenslanders CU	Platinum MyCard	20.24%	159	-	55	MC	×		0.40		0.40		0.40
St.George Bank	Amplify Signature	19.49%	279	-	55	Visa	✓		0.75		0.75		0.75
St.George Bank	Amplify Signature - Qantas Points Option	19.49%	279	-	55	Visa	~	0.75					
Suncorp Bank	Platinum Card	20.74%	169	-	55	Visa	×		0.50		0.50		
Suncorp Bank	Platinum Card - Qantas Points Option	20.74%	218	_	55	Visa	×	0.50					
Westpac	Altitude Black - Qantas Points Option	20.24%	395	-	45	MC	~	0.63					
						Amex	✓	1.50					



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Frequent Flyer \$60,000 Annual Spend

		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

American Express	Platinum Edge Credit Card	20.74%	195		55	Amex	✓		1.00	1.00	1.00	1.00	1.00
American Express	Velocity Platinum Card	20.74%	349	<u>-</u>	44	Amex	~		1.00				
ANZ	Rewards Black	18.79%	375	_	55	Visa	~		0.63	0.42	0.42		
						Amex	✓		1.50	1.00	1.00		
Coles	Rewards MasterCard	19.99%	89	-	62	MC	✓					0.80	
Diners Club Australia	Personal Dual Card	Charge Card	389	-	44	MC	✓		0.83		0.63		
						Diners	✓		2.00		1.50		
NAB	Velocity Rewards Premium Card	19.99%	150	-	44	Visa	×		0.50				
						Amex	×		1.50				
Westpac	Altitude Black	20.24%	395	-	45	MC	~		0.63	0.63	0.63		0.63
						Amex	✓		1.50	1.50	1.50		1.50



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ites	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

American Express	David Jones Card	20.74%	99	-	44	Amex	~		0.50	0.50	0.50	0.50	0.50
American Express	David Jones Card - Qantas Points Option	20.74%	99	-	44	Amex	~	0.75					
American Express	David Jones Platinum Card	20.74%	295		44	Amex	~		0.50	0.50	0.50	0.50	0.50
American Express	David Jones Platinum Card - Qantas Points Option	20.74%	295	-	44	Amex	~	0.75					
American Express	Velocity Escape Card	20.74%	Nil	-	44	Amex	~		1.00				
ANZ	Frequent Flyer Platinum	19.99%	295	-	55	Visa	×	0.50					
						Amex	×	1.50					
ANZ	Rewards Platinum	18.79%	95	-	55	Visa	✓		0.50	0.33	0.33		
						Amex	~		1.00	0.67	0.67		
Commonwealth Bank	Diamond Awards	20.24%	349	-	55	MC	×		0.63				
						Amex	×		1.50				
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	MC	×		0.50				
						Amex	×		1.25				
Jetstar	Platinum MasterCard - Qantas Points Option	19.99%	149	-	55	MC	×	1.00					
NAB	Qantas Rewards Premium Card	19.99%	250	-	44	Visa	×	0.50					
						Amex	×	1.50					



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Туре	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

American Express	Essential Credit Card	14.99%	Nil	-	55	Amex	✓		0.75	0.75	0.75	0.75	0.75
American Express	Qantas Discovery Card	20.74%	Nil	<u>-</u>	44	Amex	✓	1.00					
American Express	Qantas Premium Card	20.74%	249	<u>-</u>	44	Amex	~	1.00					
American Express	Qantas Ultimate Card	20.74%	450	_	44	Amex	~	1.00					
ANZ	Frequent Flyer Black	19.99%	425	-	55	Visa	~	0.75					
						Amex	~	1.50					
ANZ	Rewards	18.79%	80	-	44	Visa	✓		0.38	0.25	0.25		
						Amex	~		0.75	0.50	0.50		
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	189	-	55	Visa	✓	1.00					
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	Visa	✓		0.50		0.50		0.50
Bank of Melbourne	Amplify Platinum	19.49%	99	-	55	Visa	✓		0.50		0.50		0.50
Bank of Melbourne	Amplify Platinum - Qantas Points Option	19.49%	99	-	55	Visa	~	0.50					
Bank of Melbourne	Amplify Signature	19.49%	279	-	55	Visa	✓		0.75		0.75		0.75
Bank of Melbourne	Amplify Signature - Qantas Points Option	19.49%	279	-	55	Visa	✓	0.75					



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

BankSA	Amplify Classic	19.49%	79		55	Visa	V		0.50		0.50		0.50
BankSA	Amplify Platinum	19.49%	99	-	55	Visa	~		0.50		0.50		0.50
BankSA	Amplify Platinum - Qantas Points Option	19.49%	99	<u>-</u>	55	Visa	~	0.50					
BankSA	Amplify Signature	19.49%	279	_	55	Visa	~		0.75		0.75		0.75
BankSA	Amplify Signature - Qantas Points Option	19.49%	279	-	55	Visa	~	0.75					
Bankwest	Qantas Platinum MasterCard	20.49%	160	-	55	MC	×	0.75					
BOQ	Platinum Visa	20.74%	199	-	55	Visa	×		0.67				
Citi	Prestige	20.74%	700	-	55	Visa	~		1.00	1.00	1.00	1.00	1.00
Citi	Qantas Signature	20.99%	348	-	55	Visa	×	1.00					
Citi	Signature Rewards	20.99%	395	-	55	Visa	×		0.75		0.75		
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	<u>-</u>	62	MC	~					0.20	
Commonwealth Bank	Diamond Awards - Qantas Points Option	20.24%	379	-	55	MC	×	0.50					
						Amex	×	1.20					
Commonwealth Bank	Gold Awards	20.24%	119	-	55	MC	×		0.40				
						Amex	×		0.80				



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			Annual	Spend To	Interest				Eff	ective Ai	rline Earn Ra	ites	
Company	Product	Purchase Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Card Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

Diners Club Australia	Frequent Flyer Dual Card	Charge Card	260	-	37	MC	✓	1.00					
						Diners	~	1.50					
Diners Club Australia	Frequent Flyers Club Card	Charge Card	150	-	44	Diners	~	1.00					
G&C Mutual Bank	Platinum Visa Credit Card	18.99%	249		50	Visa	~	1.00					
HSBC	Platinum Credit Card	19.99%	149	6000	55	Visa	~		0.50	0.50	0.50		
HSBC	Platinum Qantas Credit Card	19.99%	199	-	55	Visa	~	1.00					
Macquarie Bank	Black Card - Qantas Points Option	20.70%	299	-	55	Visa	×	1.00					
Macquarie Bank	Platinum Card - Qantas Points Option	20.70%	249	-	55	Visa	×	1.00					
NAB	flybuys Rewards Card	19.99%	95	<u>-</u>	44	Visa	×					0.40	
NAB	Qantas Rewards Card	19.99%	95	-	44	MC	×	0.50					
						Amex	×	1.00					
NAB	Velocity Rewards Card	19.99%	95	-	44	Visa	×		0.50				
						Amex	×		1.00				
Qantas Credit Union	Visa Platinum Credit Card	18.99%	195	-	55	Visa	✓	1.00					



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		Purchase	Annual	Spend To	Interest	Card			Effe	ective Ai	rline Earn Ra	ites	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Туре	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

St.George Bank	Amplify Classic	19.49%	79	-	55	Visa	~		0.50		0.50		0.50
St.George Bank	Amplify Platinum	19.49%	99	-	55	Visa	~		0.50		0.50		0.50
St.George Bank	Amplify Platinum - Qantas Points Option	19.49%	99	-	55	Visa	~	0.50					
St.George Bank	Amplify Signature	19.49%	279	-	55	Visa	~		0.75		0.75		0.75
St.George Bank	Amplify Signature - Qantas Points Option	19.49%	279	-	55	Visa	~	0.75					
Suncorp Bank	Platinum Card	20.74%	169	-	55	Visa	×		0.50		0.50		
Westpac	Altitude	20.24%	100	<u>-</u>	45	Visa	×		0.50	0.50	0.50		0.50
						Amex	×		1.00	1.00	1.00		1.00
Westpac	Altitude Black - Qantas Points Option	20.24%	395	-	45	MC	✓	0.63					
						Amex	~	1.50					
Westpac	Altitude Platinum	20.24%	150	-	45	Visa	×		0.50	0.50	0.50		0.50
						Amex	×		1.00	1.00	1.00		1.00
Westpac	Altitude Platinum - Qantas Points Option	20.24%	150	-	45	Visa	×	0.50					
						Amex	×	1.00					
Woolworths	Qantas Platinum Credit Card	20.49%	139	-	55	Visa	~	1.00					



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		Purchase	Annual	Spend To	Interest	Cond			Eff	ective Ai	rline Earn Ra	ites	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Card Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
**													
ANZ	Frequent Flyer	19.99%	95	-	44	Visa	×	0.50					
						Amex	×	1.00					
Auswide Bank	Platinum MasterCard	20.24%	99	-	55	MC	×	0.63	0.63		0.63		0.63
Bank of Melbourne	Amplify Classic - Qantas Points Option	19.49%	79	-	55	Visa	✓	0.50					
BankSA	Amplify Classic - Qantas Points Option	19.49%	79	-	55	Visa	✓	0.50					
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	MC	×	0.50					
Citi	Emirates World MasterCard	20.99%	299	-	55	MC	×						
Citi	Platinum	20.99%	249	-	55	Visa	×		0.50		0.50		
Coles	Low Rate Platinum MasterCard	9.99%	49	-	62	MC	✓					0.20	
Commonwealth Bank	Gold Awards - Qantas Points Option	20.24%	149	-	55	MC	×	0.40					
						Amex	×	0.80					
Commonwealth Bank	Platinum Awards - Qantas Points Option	20.24%	279	-	55	MC	×	0.40					
						Amex	×	1.00					
Commonwealth Bank	Standard Awards	20.24%	59	-	55	MC	×		0.40				
						Amex	×		0.60				
CUA	Platinum MasterCard	20.24%	99		55	MC	×	0.63	0.63		0.63		0.63



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		Purchase	Annual	Spend To	Interest	Cond			Effective A	irline Earn R	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Card Type	No Cap	Qantas	Velocity Cathay	Singapore	Etihad	Malaysia
**												
Diners Club Australia	Personal Card	Charge Card	212		44	Diners	~		0.67	0.50		
IMB	Platinum MasterCard	20.24%	159	-	55	MC	×		0.40	0.40		0.40
Jetstar	MasterCard - Qantas Points Option	14.99%	89	-	55	MC	X	0.50				
MyState	Platinum MasterCard	20.24%	159	-	55	MC	×		0.40	0.40		0.40
QT Mutual Bank	Platinum MyCard	20.24%	159	-	55	MC	×		0.40	0.40		0.40
Queenslanders CU	Platinum MyCard	20.24%	159	-	55	MC	×		0.40	0.40		0.40
St.George Bank	Amplify Classic - Qantas Points Option	19.49%	79	<u>-</u>	55	Visa	~	0.50				
Suncorp Bank	Platinum Card - Qantas Points Option	20.74%	218	-	55	Visa	×	0.50				
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	129	-	44	Visa	~		0.66			
Virgin Money	VirginAust Velocity High Flyer Card	20.74%	289	-	44	Visa	✓		1.00			
Westpac	Altitude - Qantas Points Option	20.24%	100	-	45	Visa	×	0.50				
						Amex	×	1.00				
*												
Bankwest	Qantas Classic MasterCard	20.49%	100	<u>-</u>	55	MC	×	0.50				
Citi	Prestige - Qantas Points Option	20.74%	749	-	55	Visa	✓	1.00				



Macquarie Bank

Credit Cards Star Ratings

Hilton HHonors Platinum Card

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Frequent Flyer \$60,000 Annual Spend **Effective Airline Earn Rates Spend To Annual** Interest **Purchase** Card **Waive Fee** No Cap Company **Product** Fee (\$) **Free Days** Rate p.a* Type Oantas Velocity Cathay Singapore Etihad Malaysia (\$) X MC Standard Awards - Qantas Points Option 89 55 0.40 20.24% **Commonwealth Bank**

Amex

Visa

55

0.60

0.15

0.10

0.10

0.10

20.70%

295



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Frequent Flyer \$120,000 Annual Spend

		Purchase	Annual	Spend To	Interest	Courd			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Card Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

American Express	Platinum Edge Credit Card	20.74%	195	-	55	Amex	✓		1.00	1.00	1.00	1.00	1.00
American Express	Velocity Platinum Card	20.74%	349	-	44	Amex	~		1.00				
ANZ	Rewards Black	18.79%	375	<u>-</u>	55	Visa	~		0.63	0.42	0.42		
						Amex	✓		1.50	1.00	1.00		
Commonwealth Bank	Diamond Awards	20.24%	349	-	55	MC	×		0.63				
						Amex	×		1.50				
Diners Club Australia	Personal Dual Card	Charge Card	389	-	44	MC	✓		0.83		0.63		
						Diners	~		2.00		1.50		
NAB	Velocity Rewards Premium Card	19.99%	150	-	44	Visa	×		0.50				
						Amex	×		1.50				
Westpac	Altitude Black	20.24%	395	-	45	MC	~		0.63	0.63	0.63		0.63
						Amex	~		1.50	1.50	1.50		1.50



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

American Express	David Jones Card	20.74%	99	<u>-</u>	44	Amex	~		0.50	0.50	0.50	0.50	0.50
American Express	David Jones Platinum Card	20.74%	295		44	Amex	✓		0.50	0.50	0.50	0.50	0.50
American Express	David Jones Platinum Card - Qantas Points Option	20.74%	295	-	44	Amex	~	0.75					
American Express	Qantas Ultimate Card	20.74%	450	-	44	Amex	~	1.00					
ANZ	Frequent Flyer Black	19.99%	425	-	55	Visa	✓	0.75					
						Amex	✓	1.50					
ANZ	Rewards Platinum	18.79%	95	-	55	Visa	✓		0.50	0.33	0.33		
						Amex	~		1.00	0.67	0.67		
Citi	Prestige	20.74%	700	-	55	Visa	✓		1.00	1.00	1.00	1.00	1.00
Coles	Rewards MasterCard	19.99%	89	-	62	MC	✓					0.80	
Macquarie Bank	Platinum Card - Qantas Points Option	20.70%	249	-	55	Visa	×	1.00					
NAB	Qantas Rewards Premium Card	19.99%	250	-	44	Visa	×	0.50					
						Amex	×	1.50					
Westpac	Altitude Black - Qantas Points Option	20.24%	395	-	45	MC	~	0.63					
						Amex	~	1.50					



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

American Express	David Jones Card - Qantas Points Option	20.74%	99	<u>-</u>	44	Amex	/	0.75					
American Express	Essential Credit Card	14.99%	Nil	<u>-</u>	55	Amex	✓		0.75	0.75	0.75	0.75	0.75
American Express	Qantas Discovery Card	20.74%	Nil	<u>-</u>	44	Amex	✓	1.00					
American Express	Qantas Premium Card	20.74%	249	_	44	Amex	~	1.00					
American Express	Velocity Escape Card	20.74%	Nil	-	44	Amex	✓		1.00				
ANZ	Frequent Flyer Platinum	19.99%	295	-	55	Visa	×	0.50					
						Amex	×	1.50					
ANZ	Rewards	18.79%	80	-	44	Visa	~		0.38	0.25	0.25		
						Amex	~		0.75	0.50	0.50		
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	189	<u>-</u>	55	Visa	~	1.00					
Bank of Melbourne	Amplify Classic	19.49%	79	<u>-</u>	55	Visa	~		0.50		0.50		0.50
Bank of Melbourne	Amplify Platinum	19.49%	99	<u>-</u>	55	Visa	~		0.50		0.50		0.50
Bank of Melbourne	Amplify Platinum - Qantas Points Option	19.49%	99	- -	55	Visa	✓	0.50					
Bank of Melbourne	Amplify Signature	19.49%	279		55	Visa	✓		0.75		0.75		0.75
Bank of Melbourne	Amplify Signature - Qantas Points Option	19.49%	279	-	55	Visa	~	0.75					



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Frequent Flyer \$120,000 Annual Spend

		i di ciidoc	Annual	Spend To	Interest	Card			Effe	ective Ai	rline Earn Ra	ites	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Туре	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

BankSA	Amplify Classic	19.49%	79	<u>-</u>	55	Visa	/		0.50		0.50		0.50
BankSA	Amplify Platinum	19.49%	99	<u>-</u>	55	Visa	✓		0.50		0.50		0.50
BankSA	Amplify Platinum - Qantas Points Option	19.49%	99	-	55	Visa	~	0.50					
BankSA	Amplify Signature	19.49%	279	-	55	Visa	~		0.75		0.75		0.75
BankSA	Amplify Signature - Qantas Points Option	19.49%	279	-	55	Visa	✓	0.75					
Bankwest	Qantas Platinum MasterCard	20.49%	160	-	55	MC	×	0.75					
BOQ	Platinum Visa	20.74%	199	-	55	Visa	×		0.67				
Citi	Prestige - Qantas Points Option	20.74%	749	-	55	Visa	✓	1.00					
Citi	Qantas Signature	20.99%	348	-	55	Visa	×	1.00					
Citi	Signature Rewards	20.99%	395	-	55	Visa	×		0.75		0.75		
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	MC	✓					0.20	
Commonwealth Bank	Diamond Awards - Qantas Points Option	20.24%	379	-	55	MC	×	0.50					
						Amex	×	1.20					_
Commonwealth Bank	Platinum Awards	20.24%	249	- -	55	MC	×		0.50				_
						Amex	×		1.25				

*Rate as at 1st April, 2016.



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

Diners Club Australia	Frequent Flyer Dual Card	Charge Card	260	-	37	MC	~	1.00					
						Diners	✓	1.50					
Diners Club Australia	Frequent Flyers Club Card	Charge Card	150	<u>-</u>	44	Diners	~	1.00					
G&C Mutual Bank	Platinum Visa Credit Card	18.99%	249	_	50	Visa	~	1.00					
HSBC	Platinum Credit Card	19.99%	149	6000	55	Visa	~		0.50	0.50	0.50		
HSBC	Platinum Qantas Credit Card	19.99%	199	-	55	Visa	✓	1.00					
Jetstar	Platinum MasterCard - Qantas Points Option	19.99%	149	-	55	MC	×	1.00					
Macquarie Bank	Black Card - Qantas Points Option	20.70%	299	-	55	Visa	×	1.00					
NAB	flybuys Rewards Card	19.99%	95	-	44	Visa	×					0.40	
NAB	Qantas Rewards Card	19.99%	95	-	44	MC	×	0.50					
						Amex	×	1.00					
NAB	Velocity Rewards Card	19.99%	95	-	44	Visa	×		0.50				
						Amex	×		1.00				
Qantas Credit Union	Visa Platinum Credit Card	18.99%	195	-	55	Visa	~	1.00					



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia

St.George Bank	Amplify Classic	19.49%	79	<u>-</u>	55	Visa	~		0.50		0.50		0.50
St.George Bank	Amplify Platinum	19.49%	99		55	Visa	✓		0.50		0.50		0.50
St.George Bank	Amplify Platinum - Qantas Points Option	19.49%	99	-	55	Visa	~	0.50					
St.George Bank	Amplify Signature	19.49%	279	-	55	Visa	~		0.75		0.75		0.75
St.George Bank	Amplify Signature - Qantas Points Option	19.49%	279	-	55	Visa	~	0.75					
Suncorp Bank	Platinum Card	20.74%	169	-	55	Visa	×		0.50		0.50		
Suncorp Bank	Platinum Card - Qantas Points Option	20.74%	218	-	55	Visa	×	0.50					
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	129	-	44	Visa	~		0.66				
Virgin Money	VirginAust Velocity High Flyer Card	20.74%	289	-	44	Visa	✓		1.00				
Westpac	Altitude Platinum	20.24%	150	-	45	Visa	×		0.50	0.50	0.50		0.50
						Amex	×		1.00	1.00	1.00		1.00
Woolworths	Qantas Platinum Credit Card	20.49%	139	<u>-</u>	55	Visa	✓	1.00					
**													
ANZ	Frequent Flyer	19.99%	95	-	44	Visa	×	0.50					
						Amex	×	1.00					



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	ates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
**													
Auswide Bank	Platinum MasterCard	20.24%	99		55	MC	×	0.63	0.63		0.63		0.63
Bank of Melbourne	Amplify Classic - Qantas Points Option	19.49%	79	<u>-</u>	55	Visa	✓	0.50					
BankSA	Amplify Classic - Qantas Points Option	19.49%	79	<u>-</u>	55	Visa	~	0.50					
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	MC	×	0.50					
Bankwest	Qantas Gold MasterCard	20.49%	150	<u>-</u>	55	MC	×	0.50					
Citi	Emirates World MasterCard	20.99%	299	<u>-</u>	55	MC	×						
Citi	Platinum	20.99%	249	-	55	Visa	×		0.50		0.50		
Coles	Low Rate Platinum MasterCard	9.99%	49	-	62	MC	~					0.20	
Commonwealth Bank	Gold Awards	20.24%	119	-	55	MC	×		0.40				
						Amex	×		0.80				
Commonwealth Bank	Gold Awards - Qantas Points Option	20.24%	149	-	55	MC	×	0.40					
						Amex	×	0.80					
Commonwealth Bank	Platinum Awards - Qantas Points Option	20.24%	279	-	55	MC	×	0.40					
						Amex	×	1.00					
CUA	Platinum MasterCard	20.24%	99	-	55	MC	×	0.63	0.63		0.63		0.63
Diners Club Australia	Personal Card	Charge Card	212	-	44	Diners	~		0.67		0.50		



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		Purchase	Annual	Spend To	Interest	Card			Eff	ective Ai	rline Earn Ra	Rates	
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
**													
IMB	Platinum MasterCard	20.24%	159	-	55	MC	×		0.40		0.40		0.40
MyState	Platinum MasterCard	20.24%	159	<u>-</u>	55	MC	×		0.40		0.40		0.40
QT Mutual Bank	Platinum MyCard	20.24%	159	<u>-</u>	55	MC	×		0.40		0.40		0.40
Queenslanders CU	Platinum MyCard	20.24%	159	-	55	MC	×		0.40		0.40		0.40
St.George Bank	Amplify Classic - Qantas Points Option	19.49%	79	-	55	Visa	~	0.50					
Westpac	Altitude	20.24%	100	-	45	Visa	×		0.50	0.50	0.50		0.50
						Amex	×		1.00	1.00	1.00		1.00
Westpac	Altitude Platinum - Qantas Points Option	20.24%	150	-	45	Visa	×	0.50					
						Amex	×	1.00					
*													
Commonwealth Bank	Standard Awards	20.24%	59	<u>-</u>	55	MC	×		0.40				
						Amex	×		0.60				
Commonwealth Bank	Standard Awards - Qantas Points Option	20.24%	89	-	55	MC	×	0.40					
						Amex	×	0.60					
Jetstar	MasterCard - Qantas Points Option	14.99%	89	-	55	MC	×	0.50					



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		Purchase	ase Annual	Spend To	Interest	Card	No Con	Effective Airline Earn Rates								
Company	Product	Rate p.a*	Fee (\$)	Waive Fee (\$)	Free Days	Type	No Cap	Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia			
*																
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	<u>-</u>	55	Visa	~	0.15			0.10	0.10	0.10			
Westpac	Altitude - Qantas Points Option	20.24%	100	<u>-</u>	45	Visa	×	0.50								
						Amex	×	1.00								