



Credit Cards Star Ratings

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Low Rate

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 Value"											
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	-	44	1,000 - 10,000	✗	✗	✗	✗
Community First CU	Low Rate Visa Cred Card	8.99%	8.99%	40	-	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	-	55	1,000 - 30,000	✗	✗	✗	✗
ME Bank	frank credit card	9.99%	9.99%	Nil	-	55	1,000 - 20,000	✗	✗	✗	✗
Police Bank	Visa Credit Card	10.76%	10.76%	30	-	55	1,000 - 30,000	✗	✗	✗	✗
Quay Credit Union	Visa Credit Card	7.99%	7.99%	36	-	55	2,000 - 25,000	✗	✗	✗	✗
SCU	Low Rate Visa Credit Card	10.49%	10.49%	30	-	55	1,000 - 30,000	✗	✗	✗	✗
Select Credit Union	Visa Credit Card	10.99%	10.99%	30	-	55	500 - 30,000	✗	✗	✗	✗
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 Bank	Visa Platinum Credit Card	9.99%	19.99%	84	-	55	6,000+	✗	✓	✗	✓
★★★★											
Bank of Sydney	Visa Classic	11.99%	19.49%	49	-	55	500 - 20,000	✓	✗	✗	✗
bcu	Classic Visa Card	11.80%	11.80%	40	-	55	500 - 20,000	✗	✗	✗	✗
Bendigo Bank	Basic Black MasterCard	12.24%	12.24%	45	-	44	500 - 50,000	✗	✗	✗	✗



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★★★★											
Bendigo Bank	Basic Black Visa	12.24%	12.24%	45	-	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+	✓	✓	✗	✗
Commonwealth Bank	Low Rate MasterCard	13.49%	21.24%	59	-	55	500+	✗	✗	✗	✗
Defence Bank	True Blue Credit Card	11.74%	11.74%	45	-	55	1,000 - 25,000	✗	✗	✗	✗
Heritage Bank	Gold Low Rate	11.80%	11.80%	Nil	-	0	1,000 - 75,000	✗	✗	✗	✗
Holiday Coast CU	Light Visa Credit Card	11.99%	18.99%	25	-	55	1,000 - 30,000	✗	✗	✗	✗
Hume Bank	Value	13.15%	17.95%	Nil	-	55	500 - 20,000	✗	✗	✗	✗
Hunter United	Visa Credit Card - Home Loan Bwrs	11.49%	16.49%	59	-	55	1,000 - 30,000	✗	✗	✗	✗
Newcastle Permanent	Value+ Credit Card	11.49%	11.49%	49	-	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	-	45	6,000+	✗	✓	✓	✓
People's Choice Credit Union	Visa Credit Card	12.95%	12.95%	59	-	62	1,000+	✗	✗	✗	✗
Qld Police Credit Union	Bluey Card	13.24%	13.24%	Nil	-	55	1,000 - 25,000	✗	✗	✗	✗
Suncorp Bank	Standard Card	12.74%	21.99%	55	-	0	2,000 - 20,000	✗	✗	✗	✗
Victoria Teachers Mutual Bank	Visa Classic Credit Card	12.94%	12.94%	Nil	-	55	500+	✗	✗	✗	✗
Westpac	Low Rate Visa Card	13.49%	21.49%	59	-	55	500+	✗	✗	✗	✗
★★★											



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★ ★ ★											
ANZ	Balance Visa	13.99%	21.74%	79	-	55	1,000 - 25,000	✓	✗	✗	✗
ANZ	First	19.74%	21.49%	30	-	44	1,000 - 25,000	✗	✗	✓	✗
ANZ	Low Rate	13.49%	21.74%	58	-	55	1,000 - 25,000	✗	✗	✗	✗
ANZ	Low Rate Platinum	13.49%	21.74%	99	-	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	✓	✗	✗	✗
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	✗	✗	✗	✗
Bank Australia	Visa Credit Card	12.89%	12.89%	Nil	-	55	1,000+	✗	✗	✗	✗
Bank of Melbourne	Amplify Classic	19.49%	20.24%	79	-	55	1,000 - 80,000	✓	✗	✗	✗
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	✗	✗	✗	✗
Bank of Sydney	Visa Platinum	18.49%	19.49%	129	-	55	6,000+	✓	✓	✓	✓
BankSA	Amplify Classic	19.49%	20.24%	79	-	55	1,000 - 80,000	✓	✗	✗	✗
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	-	55	500 - 40,000	✗	✗	✗	✗



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



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★★★											
Coles	No Annual Fee MasterCard	19.99%	19.99%	Nil	-	62	500+	✓	✗	✗	✗
Coles	No Annual Fee Platinum MasterCard	19.99%	19.99%	Nil	-	62	6,000+	✓	✓	✗	✗
Coles	Rewards MasterCard	19.99%	19.99%	89	-	62	500+	✓	✓	✗	✗
Coles	Rewards Platinum MasterCard	19.99%	19.99%	89	-	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	-	55	500+	✓	✗	✗	✗
CUA	Low Rate MasterCard	12.99%	21.74%	49	-	55	2,000 - 15,000	✗	✗	✓	✗
ECU Australia	Low Rate Visa Credit Card	10.95%	10.95%	48	-	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	-	45	500 - 25,000	✗	✗	✗	✗
GE Money	28 Degrees Platinum MasterCard	20.99%	20.99%	Nil	-	55	6,000+	✗	✓	✗	✗
GE Money	GO MasterCard	21.74%	29.49%	59.4	-	62	1,000+	✓	✗	✗	✗
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	Credit Card	17.99%	21.99%	Nil	-	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	-	55	1,000 - 30,000	✗	✗	✗	✗
IMB	Low Rate MasterCard	12.99%	21.74%	49	-	55	2,000+	✗	✗	✓	✗
Jetstar	MasterCard	14.99%	21.99%	59	-	55	2,000 - 50,000	✓	✗	✗	✗
Macquarie Credit Union	Visa Credit Card	13.54%	13.54%	15	-	55	500 - 10,000	✗	✗	✗	✗
Myer	Myer Visa Card	20.69%	20.69%	69	-	62	750+	✓	✗	✗	✗
MyState	Low Rate MasterCard	12.99%	21.74%	49	-	55	2,000+	✗	✗	✓	✗
NAB	Low Fee Visa Card	19.74%	21.74%	30	-	44	500+	✗	✗	✗	✗
NAB	Low Rate Card	13.99%	21.74%	59	-	55	500+	✗	✗	✗	✗
NAB	Premium Visa Card	19.74%	21.74%	90	-	44	6,000+	✗	✓	✓	✓
NAB	Qantas Rewards Card	19.99%	21.74%	95	-	44	500 - 500,000	✓	✗	✗	✗
NAB	Velocity Rewards Premium Card	19.99%	21.74%	150	-	44	6,000 - 50,000	✓	✓	✓	✓
Northern Inland CU	Visa Credit Card	14.00%	14.00%	40	-	55	1,000 - 25,000	✗	✗	✗	✗
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+	✗	✗	✓	✗
Queenslanders CU	Low Rate MyCard	12.99%	21.74%	49	-	55	2,000+	✗	✗	✓	✗
SERVICE ONE Alliance Bank	Visa	15.25%	15.25%	Nil	-	0	500 - 10,000	✗	✗	✗	✗
St.George Bank	Amplify Classic	19.49%	20.24%	79	-	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	-	55	6,000 - 80,000	✗	✓	✓	✓
St.George Bank	Vertigo Visa	13.24%	21.49%	55	-	55	500 - 40,000	✗	✗	✗	✗
Suncorp Bank	Gold Card	20.50%	21.99%	120	-	55	5,000 - 25,000	✓	✗	✗	✗
Suncorp Bank	Platinum Card	20.74%	21.99%	169	-	55	6,000 - 30,000	✓	✓	✓	✓
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	-	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	-	44	1,000+	✓	✗	✗	✗
Auswide Bank	Platinum MasterCard	20.24%	21.74%	99	-	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	-	55	5,000 - 50,000	✓	✗	✓	✓
Bankwest	More MasterCard	19.99%	21.99%	70	-	55	1,000 - 25,000	✓	✗	✗	✗
Bankwest	More Platinum MasterCard	19.99%	21.99%	140	-	55	6,000 - 100,000	✓	✓	✓	✓
Bankwest	Qantas Classic MasterCard	20.49%	21.99%	100	-	55	1,000+	✓	✗	✗	✗
Bankwest	Qantas Gold MasterCard	20.49%	21.99%	150	-	55	5,000+	✓	✗	✓	✓
Bankwest	Qantas Platinum MasterCard	20.49%	21.99%	160	-	55	6,000+	✓	✓	✓	✓
BOQ	Blue Visa	20.74%	21.74%	60	-	44	2,000 - 10,000	✓	✗	✗	✗
Commonwealth Bank	Platinum Awards	20.24%	21.24%	249	-	55	6,000+	✓	✓	✓	✓
CUA	Platinum MasterCard	20.24%	21.74%	99	-	55	2,000 - 30,000	✓	✓	✗	✓
G&C Mutual Bank	Platinum Visa Credit Card	18.99%	19.99%	249	-	50	6,000+	✓	✓	✗	✓
GE Money	Gem Visa	22.99%	22.99%	99	-	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	-	55	6,000+	✓	✓	✓	✓
MyState	Platinum MasterCard	20.24%	21.74%	159	-	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+	✓	✗	✗	✗



Credit Cards Star Ratings

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Low Rate

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
★★											
Qantas Credit Union	Visa Platinum Credit Card	18.99%	18.99%	195	-	55	6,000 - 50,000	✓	✓	✗	✓
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	No Annual Fee Visa	20.49%	20.49%	Nil	-	55	500 - 40,000	✗	✗	✗	✗
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	20.99%	129	-	44	6,000 - 100,000	✓	✓	✗	✗
Woolworths	Everyday Platinum Credit Card	19.99%	21.99%	49	-	55	1,000+	✓	✓	✗	✗
Woolworths	Qantas Platinum Credit Card	20.49%	21.99%	139	-	55	6,000+	✓	✓	✓	✓
★											
American Express	David Jones Platinum Card	20.74%	N/A	295	-	44	2,000 - 50,000	✓	✗	✓	✓
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	✓	✗	✗	✓
ANZ	Frequent Flyer Platinum	19.99%	21.49%	295	-	55	6,000+	✓	✓	✓	✓
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	✓	✓	✓	✓
NAB	Qantas Rewards Premium Card	19.99%	21.74%	250	-	44	6,000 - 500,000	✓	✓	✓	✓



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Low Fee

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 Value"											
Bank Australia	Visa Credit Card	12.89%	12.89%	Nil	-	55	1,000+	✗	✗	✗	✗
BankVic	Visa Silver credit card	11.95%	11.95%	Nil	-	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	-	55	500 - 20,000	✗	✗	✗	✗
ME Bank	frank credit card	9.99%	9.99%	Nil	-	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 Bank	Visa Classic Credit Card	12.94%	12.94%	Nil	-	55	500+	✗	✗	✗	✗
◇ "Rising Star"											
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	✓	✗	✗	✗



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Low Fee

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



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Low Fee

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
★★★★											
SERVICE ONE Alliance Bank	Visa	15.25%	15.25%	Nil	-	0	500 - 10,000	✗	✗	✗	✗
St.George Bank	No Annual Fee Visa	20.49%	20.49%	Nil	-	55	500 - 40,000	✗	✗	✗	✗
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+	✗	✗	✗	✗
★★★											
ANZ	Balance Visa	13.99%	21.74%	79	-	55	1,000 - 25,000	✓	✗	✗	✗
ANZ	First	19.74%	21.49%	30	-	44	1,000 - 25,000	✗	✗	✓	✗
ANZ	Low Rate	13.49%	21.74%	58	-	55	1,000 - 25,000	✗	✗	✗	✗
ANZ	Low Rate Platinum	13.49%	21.74%	99	-	55	6,000+	✗	✓	✓	✓
ANZ	Platinum	19.74%	21.49%	87	20000	55	6,000+	✗	✓	✓	✓
ANZ	Rewards Platinum	18.79%	20.99%	95	-	55	6,000+	✓	✓	✓	✓
Australian Military Bank	Low Rate Visa Card	10.99%	19.99%	49	-	55	1,000+	✗	✗	✗	✗
Auswide Bank	Low Rate MasterCard	12.99%	21.74%	49	-	55	2,000+	✗	✗	✓	✗
Auswide Bank	Platinum MasterCard	20.24%	21.74%	99	-	55	6,000+	✓	✓	✓	✓
B&E Personal Banking	Visa Credit Card	12.99%	17.49%	39	8000	57	500 - 30,000	✗	✗	✗	✗
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	✗	✗	✗	✗
Bank of Sydney	Visa Classic	11.99%	19.49%	49	-	55	500 - 20,000	✓	✗	✗	✗



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Low Fee

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
★ ★ ★											
Bank of Sydney	Visa Platinum	18.49%	19.49%	129	-	55	6,000+	✓	✓	✓	✓
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	-	55	500 - 40,000	✗	✗	✗	✗
BankVic	Visa Gold credit card	16.95%	16.95%	50	-	55	5,000 - 30,000	✓	✗	✓	✓
Bankwest	Breeze Gold MasterCard	12.99%	21.99%	89	-	55	5,000 - 50,000	✗	✗	✓	✓
Bankwest	Breeze MasterCard	12.99%	21.99%	59	-	55	1,000 - 25,000	✗	✗	✗	✗
Bankwest	Breeze Platinum MasterCard	12.99%	21.99%	99	-	55	6,000+	✗	✓	✓	✓
Bankwest	More Gold MasterCard	19.99%	21.99%	120	-	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	-	55	500 - 20,000	✓	✗	✗	✗
Bendigo Bank	Basic Black MasterCard	12.24%	12.24%	45	-	44	500 - 50,000	✗	✗	✗	✗
Bendigo Bank	Basic Black Visa	12.24%	12.24%	45	-	44	500 - 50,000	✗	✗	✗	✗
Bendigo Bank	Platinum Visa	18.99%	18.99%	119	-	55	6,000 - 50,000	✓	✓	✓	✓
Bendigo Bank	Ready Red MasterCard	19.74%	19.74%	45	-	44	500 - 50,000	✓	✗	✗	✗
Bendigo Bank	Ready Red Visa	19.74%	19.74%	45	-	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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Low Fee

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
★★★											
Big Sky Building Society	Cash Rewards Visa Card	16.58%	18.99%	49	-	45	500+	✓	✗	✗	✗
BOQ	Blue Visa	20.74%	21.74%	60	-	44	2,000 - 10,000	✓	✗	✗	✗
BOQ	Low Rate Visa Card	13.49%	21.49%	55	-	55	2,000 - 20,000	✗	✗	✗	✗
Citi	Clear Platinum Visa	14.99%	21.74%	99	-	55	6,000 - 100,000	✗	✓	✓	✗
Coles	Low Rate Mastercard	9.99%	19.99%	49	-	62	500+	✓	✗	✗	✗
Coles	Low Rate Platinum MasterCard	9.99%	19.99%	49	-	62	500+	✓	✓	✗	✗
Coles	Rewards MasterCard	19.99%	19.99%	89	-	62	500+	✓	✓	✗	✗
Coles	Rewards Platinum MasterCard	19.99%	19.99%	89	-	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 Rate Gold MasterCard	13.49%	21.24%	89	-	55	4,000+	✗	✗	✓	✓
Commonwealth Bank	Low Rate MasterCard	13.49%	21.24%	59	-	55	500+	✗	✗	✗	✗
Commonwealth Bank	Platinum Awards	20.24%	21.24%	249	-	55	6,000+	✓	✓	✓	✓
Commonwealth Bank	Standard Awards	20.24%	21.24%	59	-	55	500+	✓	✗	✗	✗
Community First CU	Low Rate Visa Cred Card	8.99%	8.99%	40	-	55	1,000 - 15,000	✗	✗	✗	✗
Community First CU	McGrath Pink Visa Card	8.99%	8.99%	40	-	55	1,000 - 15,000	✗	✗	✗	✗
CUA	Low Rate MasterCard	12.99%	21.74%	49	-	55	2,000 - 15,000	✗	✗	✓	✗
CUA	Platinum MasterCard	20.24%	21.74%	99	-	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	-	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	-	50	Up to 75,000	✗	✗	✗	✗
GE Money	GO MasterCard	21.74%	29.49%	59.4	-	62	1,000+	✓	✗	✗	✗
Hunter United	Visa Credit Card	11.99%	16.99%	59	-	55	1,000 - 30,000	✗	✗	✗	✗
IMB	Low Rate MasterCard	12.99%	21.74%	49	-	55	2,000+	✗	✗	✓	✗
IMB	Platinum MasterCard	20.24%	21.74%	159	-	55	6,000+	✓	✓	✓	✓
Intech Credit Union	Titanium Visa 55	9.99%	9.99%	46	-	55	1,000 - 30,000	✗	✗	✗	✗
Jetstar	MasterCard	14.99%	21.99%	59	-	55	2,000 - 50,000	✓	✗	✗	✗
Myer	Myer Visa Card	20.69%	20.69%	69	-	62	750+	✓	✗	✗	✗
MyState	Low Rate MasterCard	12.99%	21.74%	49	-	55	2,000+	✗	✗	✓	✗
MyState	Platinum MasterCard	20.24%	21.74%	159	-	55	6,000+	✓	✓	✓	✓
NAB	flybuys Rewards Card	19.99%	21.74%	95	-	44	6,000+	✓	✓	✓	✓
NAB	Low Rate Card	13.99%	21.74%	59	-	55	500+	✗	✗	✗	✗
NAB	Premium Visa Card	19.74%	21.74%	90	-	44	6,000+	✗	✓	✓	✓
Newcastle Permanent	Value+ Credit Card	11.49%	11.49%	49	-	55	500 - 20,000	✗	✗	✗	✗
Northern Inland CU	Visa Credit Card	14.00%	14.00%	40	-	55	1,000 - 25,000	✗	✗	✗	✗
P&N Bank	Classic Visa	11.49%	19.99%	40	-	45	1,000+	✗	✗	✗	✗
P&N Bank	Visa Platinum	11.49%	19.99%	80	-	45	6,000+	✗	✓	✓	✓



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★★★											
People's Choice Credit Union	Visa Credit Card	12.95%	12.95%	59	-	62	1,000+	✗	✗	✗	✗
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 Union	Visa Credit Card	7.99%	7.99%	36	-	55	2,000 - 25,000	✗	✗	✗	✗
Queenslanders CU	Low Rate MyCard	12.99%	21.74%	49	-	55	2,000+	✗	✗	✓	✗
Queenslanders CU	Platinum MyCard	20.24%	21.74%	159	-	55	6,000+	✓	✓	✓	✓
St.George Bank	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000	✓	✓	✓	✓
St.George Bank	Vertigo Platinum	12.74%	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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Low Fee

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
★★											
ANZ	Frequent Flyer	19.99%	21.49%	95	-	44	1,000+	✓	✗	✗	✗
ANZ	Frequent Flyer Platinum	19.99%	21.49%	295	-	55	6,000+	✓	✓	✓	✓
ANZ	Rewards	18.79%	20.99%	80	-	44	1,000 - 25,000	✓	✗	✗	✗
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	18.74%	189	-	55	1,000+	✓	✓	✗	✓
Bank of Melbourne	Amplify Classic	19.49%	20.24%	79	-	55	1,000 - 80,000	✓	✗	✗	✗
BankSA	Amplify Classic	19.49%	20.24%	79	-	55	1,000 - 80,000	✓	✗	✗	✗
Bankwest	More MasterCard	19.99%	21.99%	70	-	55	1,000 - 25,000	✓	✗	✗	✗
Bankwest	Qantas Classic MasterCard	20.49%	21.99%	100	-	55	1,000+	✓	✗	✗	✗
Bankwest	Qantas Gold MasterCard	20.49%	21.99%	150	-	55	5,000+	✓	✗	✓	✓
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	✓	✓	✓	✓
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	-	50	6,000+	✓	✓	✗	✓
GE Money	Gem Visa	22.99%	22.99%	99	-	55	1,000+	✗	✗	✗	✗
GE Money	MasterCard	23.50%	23.50%	69	-	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	-	55	6,000+	✓	✓	✓	✓



Credit Cards Star Ratings

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Low Fee

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
★★											
Hunter United	Visa Credit Card - Home Loan Bwrs	11.49%	16.49%	59	-	55	1,000 - 30,000	✗	✗	✗	✗
Jetstar	Platinum MasterCard	19.99%	21.99%	149	-	55	6,000 - 100,000	✓	✓	✓	✓
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	21.95%	295	-	55	6,000+	✓	✓	✓	✓
NAB	Qantas Rewards Card	19.99%	21.74%	95	-	44	500 - 500,000	✓	✗	✗	✗
NAB	Qantas Rewards Premium Card	19.99%	21.74%	250	-	44	6,000 - 500,000	✓	✓	✓	✓
NAB	Velocity Rewards Card	19.99%	21.74%	95	-	44	500+	✓	✗	✗	✗
NAB	Velocity Rewards Premium Card	19.99%	21.74%	150	-	44	6,000 - 50,000	✓	✓	✓	✓
Qantas Credit Union	Visa Platinum Credit Card	18.99%	18.99%	195	-	55	6,000 - 50,000	✓	✓	✗	✓
St.George Bank	Amplify Classic	19.49%	20.24%	79	-	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	-	0	2,000 - 20,000	✗	✗	✗	✗
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	20.99%	129	-	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	✓	✗	✗	✗
American Express	David Jones Platinum Card	20.74%	N/A	295	-	44	2,000 - 50,000	✓	✗	✓	✓
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	-	44	5,000 - 50,000	✓	✗	✗	✓
American Express	Velocity Platinum Card	20.74%	N/A	349	-	44	3,000 - 50,000	✓	✗	✗	✓



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Low Fee

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
★ Bank Australia	Low Rate Visa CreditCard	9.89%	9.89%	59	-	0	1,000+	X	X	X	X



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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	Concierge Service	Extended Warranty	Travel Insurance
★★★★★ "Outstanding Value"											
ANZ	Rewards Platinum	18.79%	20.99%	95	-	55	6,000+	✓	✓	✓	✓
Bankwest	More Platinum MasterCard	19.99%	21.99%	140	-	55	6,000 - 100,000	✓	✓	✓	✓
Commonwealth Bank	Gold Awards	20.24%	21.24%	119	-	55	4,000+	✓	✗	✓	✓
Commonwealth Bank	Platinum Awards	20.24%	21.24%	249	-	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	-	55	15,000+	✓	✓	✓	✓
Bank of Melbourne	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000	✓	✓	✓	✓
Bank of Sydney	Visa Platinum	18.49%	19.49%	129	-	55	6,000+	✓	✓	✓	✓
BankSA	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000	✓	✓	✓	✓
Bankwest	More Gold MasterCard	19.99%	21.99%	120	-	55	5,000 - 50,000	✓	✗	✓	✓
Bendigo Bank	Platinum Visa	18.99%	18.99%	119	-	55	6,000 - 50,000	✓	✓	✓	✓
Coles	Rewards Platinum MasterCard	19.99%	19.99%	89	-	62	6,000+	✓	✓	✗	✗
Commonwealth Bank	Diamond Awards	20.24%	21.24%	349	-	55	15,000+	✓	✓	✓	✓
Jetstar	Platinum MasterCard	19.99%	21.99%	149	-	55	6,000 - 100,000	✓	✓	✓	✓
Macquarie Bank	Black Card	20.70%	21.95%	249	-	55	15,000+	✓	✓	✓	✓
NAB	Velocity Rewards Premium Card	19.99%	21.74%	150	-	44	6,000 - 50,000	✓	✓	✓	✓
St.George Bank	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000	✓	✓	✓	✓



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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	Concierge Service	Extended Warranty	Travel Insurance
★★★★											
Woolworths	Qantas Platinum Credit Card	20.49%	21.99%	139	-	55	6,000+	✓	✓	✓	✓
★★★											
American Express	David Jones Platinum Card	20.74%	N/A	295	-	44	2,000 - 50,000	✓	✗	✓	✓
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	-	55	6,000+	✗	✓	✓	✓
ANZ	Platinum	19.74%	21.49%	87	20000	55	6,000+	✗	✓	✓	✓
Auswide Bank	Platinum MasterCard	20.24%	21.74%	99	-	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	✗	✓	✓	✓
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	✗	✓	✓	✓
Bankwest	Breeze Platinum MasterCard	12.99%	21.99%	99	-	55	6,000+	✗	✓	✓	✓
Bankwest	Qantas Platinum MasterCard	20.49%	21.99%	160	-	55	6,000+	✓	✓	✓	✓
Bankwest	Zero Gold MasterCard	17.99%	21.99%	Nil	-	55	5,000+	✗	✗	✓	✓
Bankwest	Zero Platinum MasterCard	17.99%	21.99%	Nil	-	55	6,000+	✗	✓	✓	✓
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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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	Concierge Service	Extended Warranty	Travel Insurance
★★★											
Citi	Prestige	20.74%	21.24%	700	-	55	30,000 - 100,000	✓	✓	✓	✓
Citi	Signature Rewards	20.99%	21.74%	395	-	55	15,000 - 100,000	✓	✓	✓	✓
Citi	Simplicity	19.99%	19.99%	Nil	-	55	6,000 - 100,000	✗	✓	✓	✗
Coles	Low Rate Platinum MasterCard	9.99%	19.99%	49	-	62	500+	✓	✓	✗	✗
Coles	No Annual Fee Platinum MasterCard	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	✓	✗	✓	✓
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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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	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	-	55	6,000 - 30,000	✓	✓	✓	✓
Victoria Teachers Mutual Bank	Visa Platinum Credit Card	9.99%	19.99%	84	-	55	6,000+	✗	✓	✗	✓
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	20.99%	129	-	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	-	44	2,000 - 25,000	✓	✗	✗	✓
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	18.74%	189	-	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	-	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	-	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	-	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	-	44	Any	✓	✗	✓	✓



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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	Concierge Service	Extended Warranty	Travel Insurance
★★											
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	✗	✓	✓	✓
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	21.95%	295	-	55	6,000+	✓	✓	✓	✓
★											
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	-	44	Any	✓	✗	✓	✓
Qantas Credit Union	Visa Platinum Credit Card	18.99%	18.99%	195	-	55	6,000 - 50,000	✓	✓	✗	✓



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Premium Cards \$60,000 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	Concierge Service	Extended Warranty	Travel Insurance
★★★★★ "Outstanding Value"											
ANZ	Rewards Platinum	18.79%	20.99%	95	-	55	6,000+	✓	✓	✓	✓
Bankwest	More Platinum MasterCard	19.99%	21.99%	140	-	55	6,000 - 100,000	✓	✓	✓	✓
Commonwealth Bank	Platinum Awards	20.24%	21.24%	249	-	55	6,000+	✓	✓	✓	✓
Jetstar	Platinum MasterCard	19.99%	21.99%	149	-	55	6,000 - 100,000	✓	✓	✓	✓
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	-	55	15,000+	✓	✓	✓	✓
Bank of Melbourne	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000	✓	✓	✓	✓
Bank of Sydney	Visa Platinum	18.49%	19.49%	129	-	55	6,000+	✓	✓	✓	✓
BankSA	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000	✓	✓	✓	✓
Bankwest	More Gold MasterCard	19.99%	21.99%	120	-	55	5,000 - 50,000	✓	✗	✓	✓
Bendigo Bank	Platinum Visa	18.99%	18.99%	119	-	55	6,000 - 50,000	✓	✓	✓	✓
Coles	Rewards Platinum MasterCard	19.99%	19.99%	89	-	62	6,000+	✓	✓	✗	✗
Commonwealth Bank	Diamond Awards	20.24%	21.24%	349	-	55	15,000+	✓	✓	✓	✓
Commonwealth Bank	Gold Awards	20.24%	21.24%	119	-	55	4,000+	✓	✗	✓	✓
Macquarie Bank	Black Card	20.70%	21.95%	249	-	55	15,000+	✓	✓	✓	✓
NAB	Velocity Rewards Premium Card	19.99%	21.74%	150	-	44	6,000 - 50,000	✓	✓	✓	✓
St.George Bank	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000	✓	✓	✓	✓



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Premium Cards \$60,000 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	Concierge Service	Extended Warranty	Travel Insurance
★★★★											
Suncorp Bank	Platinum Card	20.74%	21.99%	169	-	55	6,000 - 30,000	✓	✓	✓	✓
★★★											
American Express	David Jones Platinum Card	20.74%	N/A	295	-	44	2,000 - 50,000	✓	✗	✓	✓
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	-	55	6,000+	✗	✓	✓	✓
ANZ	Platinum	19.74%	21.49%	87	20000	55	6,000+	✗	✓	✓	✓
Auswide Bank	Platinum MasterCard	20.24%	21.74%	99	-	55	6,000+	✓	✓	✓	✓
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	18.74%	189	-	55	1,000+	✓	✓	✗	✓
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	✗	✓	✓	✓
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	✗	✓	✓	✓
Bankwest	Breeze Platinum MasterCard	12.99%	21.99%	99	-	55	6,000+	✗	✓	✓	✓
Bankwest	Qantas Platinum MasterCard	20.49%	21.99%	160	-	55	6,000+	✓	✓	✓	✓
Bankwest	Zero Gold MasterCard	17.99%	21.99%	Nil	-	55	5,000+	✗	✗	✓	✓
Bankwest	Zero Platinum MasterCard	17.99%	21.99%	Nil	-	55	6,000+	✗	✓	✓	✓
BOQ	Platinum Visa	20.74%	21.74%	199	-	55	6,000 - 30,000	✓	✓	✓	✓



Credit Cards Star Ratings

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Premium Cards \$60,000 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	Concierge Service	Extended Warranty	Travel Insurance
★★★											
Citi	Platinum	20.99%	21.74%	249	-	55	6,000 - 100,000	✓	✓	✓	✓
Citi	Prestige	20.74%	21.24%	700	-	55	30,000 - 100,000	✓	✓	✓	✓
Citi	Signature Rewards	20.99%	21.74%	395	-	55	15,000 - 100,000	✓	✓	✓	✓
Citi	Simplicity	19.99%	19.99%	Nil	-	55	6,000 - 100,000	✗	✓	✓	✗
Coles	Low Rate Platinum MasterCard	9.99%	19.99%	49	-	62	500+	✓	✓	✗	✗
Coles	No Annual Fee Platinum MasterCard	19.99%	19.99%	Nil	-	62	6,000+	✓	✓	✗	✗
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	-	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	✓	✗	✓	✓
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	-	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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Premium Cards \$60,000 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	Concierge Service	Extended Warranty	Travel Insurance
★★★											
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	✓	✓	✓	✓
St.George Bank	Vertigo Platinum	12.74%	21.49%	99	-	55	6,000 - 80,000	✗	✓	✓	✓
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 Black	20.24%	20.74%	395	-	45	15,000+	✓	✓	✓	✓
Woolworths	Qantas Platinum Credit Card	20.49%	21.99%	139	-	55	6,000+	✓	✓	✓	✓
★★											
American Express	Qantas Premium Card	20.74%	N/A	249	-	44	2,000 - 25,000	✓	✗	✗	✓
BankVic	Visa Gold credit card	16.95%	16.95%	50	-	55	5,000 - 30,000	✓	✗	✓	✓
Bankwest	Breeze Gold MasterCard	12.99%	21.99%	89	-	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	-	55	15,000 - 100,000	✓	✓	✓	✓
Citi	Qantas Signature	20.99%	21.74%	299	-	55	15,000 - 100,000	✓	✓	✓	✓
Diners Club Australia	Frequent Flyer Dual Card	Charge Card	4.00%	260	-	37	Any	✓	✗	✓	✓
Diners Club Australia	Personal Card	Charge Card	4.00%	135	-	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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Premium Cards \$60,000 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	Concierge Service	Extended Warranty	Travel Insurance
★★											
NAB	Premium Visa Card	19.74%	21.74%	90	-	44	6,000+	✗	✓	✓	✓
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	20.99%	129	-	44	6,000 - 100,000	✓	✓	✗	✗
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	-	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	-	44	Any	✓	✗	✓	✓
Qantas Credit Union	Visa Platinum Credit Card	18.99%	18.99%	195	-	55	6,000 - 50,000	✓	✓	✗	✓



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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	Concierge Service	Extended Warranty	Travel Insurance
★★★★★ "Outstanding Value"											
ANZ	Rewards Black	18.79%	20.99%	375	-	55	15,000+	✓	✓	✓	✓
ANZ	Rewards Platinum	18.79%	20.99%	95	-	55	6,000+	✓	✓	✓	✓
Bank of Melbourne	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000	✓	✓	✓	✓
BankSA	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000	✓	✓	✓	✓
Bankwest	More Gold MasterCard	19.99%	21.99%	120	-	55	5,000 - 50,000	✓	✗	✓	✓
Bankwest	More Platinum MasterCard	19.99%	21.99%	140	-	55	6,000 - 100,000	✓	✓	✓	✓
Commonwealth Bank	Diamond Awards	20.24%	21.24%	349	-	55	15,000+	✓	✓	✓	✓
NAB	flybuys Rewards Card	19.99%	21.74%	95	-	44	6,000+	✓	✓	✓	✓
St.George Bank	Amplify Platinum	19.49%	20.24%	99	-	55	6,000 - 80,000	✓	✓	✓	✓
★★★★											
Bank of Melbourne	Amplify Signature	19.49%	20.24%	279	-	55	15,000 - 80,000	✓	✓	✓	✓
Bank of Sydney	Visa Platinum	18.49%	19.49%	129	-	55	6,000+	✓	✓	✓	✓
BankSA	Amplify Signature	19.49%	20.24%	279	-	55	15,000 - 80,000	✓	✓	✓	✓
Bendigo Bank	Platinum Visa	18.99%	18.99%	119	-	55	6,000 - 50,000	✓	✓	✓	✓
Coles	Rewards Platinum MasterCard	19.99%	19.99%	89	-	62	6,000+	✓	✓	✗	✗
Commonwealth Bank	Platinum Awards	20.24%	21.24%	249	-	55	6,000+	✓	✓	✓	✓
HSBC	Platinum Credit Card	19.99%	21.99%	149	6000	55	6,000+	✓	✓	✓	✓
Jetstar	Platinum MasterCard	19.99%	21.99%	149	-	55	6,000 - 100,000	✓	✓	✓	✓
Macquarie Bank	Black Card	20.70%	21.95%	249	-	55	15,000+	✓	✓	✓	✓



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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	Concierge Service	Extended Warranty	Travel Insurance
★★★★											
NAB	Velocity Rewards Premium Card	19.99%	21.74%	150	-	44	6,000 - 50,000	✓	✓	✓	✓
St.George Bank	Amplify Signature	19.49%	20.24%	279	-	55	15,000 - 80,000	✓	✓	✓	✓
Westpac	Altitude Black	20.24%	20.74%	395	-	45	15,000+	✓	✓	✓	✓
★★★											
American Express	David Jones Platinum Card	20.74%	N/A	295	-	44	2,000 - 50,000	✓	✗	✓	✓
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	-	55	6,000+	✗	✓	✓	✓
ANZ	Platinum	19.74%	21.49%	87	20000	55	6,000+	✗	✓	✓	✓
Auswide Bank	Platinum MasterCard	20.24%	21.74%	99	-	55	6,000+	✓	✓	✓	✓
Bank Australia	Platinum Rewards Visa Credit Card	18.74%	18.74%	189	-	55	1,000+	✓	✓	✗	✓
Bank of Melbourne	Vertigo Platinum	12.74%	21.49%	99	-	55	6,000 - 80,000	✗	✓	✓	✓
BankSA	Vertigo Platinum	12.74%	21.49%	99	-	55	6,000 - 80,000	✗	✓	✓	✓
Bankwest	Breeze Gold MasterCard	12.99%	21.99%	89	-	55	5,000 - 50,000	✗	✗	✓	✓
Bankwest	Breeze Platinum MasterCard	12.99%	21.99%	99	-	55	6,000+	✗	✓	✓	✓
Bankwest	Qantas Platinum MasterCard	20.49%	21.99%	160	-	55	6,000+	✓	✓	✓	✓
Bankwest	Zero Gold MasterCard	17.99%	21.99%	Nil	-	55	5,000+	✗	✗	✓	✓
Bankwest	Zero Platinum MasterCard	17.99%	21.99%	Nil	-	55	6,000+	✗	✓	✓	✓



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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	Concierge Service	Extended Warranty	Travel Insurance
★★★											
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	✓	✓	✓	✓
Citi	Prestige	20.74%	21.24%	700	-	55	30,000 - 100,000	✓	✓	✓	✓
Citi	Signature Rewards	20.99%	21.74%	395	-	55	15,000 - 100,000	✓	✓	✓	✓
Citi	Simplicity	19.99%	19.99%	Nil	-	55	6,000 - 100,000	✗	✓	✓	✗
Coles	Low Rate Platinum MasterCard	9.99%	19.99%	49	-	62	500+	✓	✓	✗	✗
Coles	No Annual Fee Platinum MasterCard	19.99%	19.99%	Nil	-	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 Rate Gold MasterCard	13.49%	21.24%	89	-	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	✓	✗	✓	✓
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	✗	✓	✓	✓
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	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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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	Concierge Service	Extended Warranty	Travel Insurance
★★★											
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	Vertigo Platinum	12.74%	21.49%	99	-	55	6,000 - 80,000	✗	✓	✓	✓
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 Platinum	20.24%	20.74%	150	-	45	6,000 - 30,000	✓	✓	✓	✓
Woolworths	Qantas Platinum Credit Card	20.49%	21.99%	139	-	55	6,000+	✓	✓	✓	✓
★★											
American Express	Qantas Premium Card	20.74%	N/A	249	-	44	2,000 - 25,000	✓	✗	✗	✓
BankVic	Visa Gold credit card	16.95%	16.95%	50	-	55	5,000 - 30,000	✓	✗	✓	✓
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	Qantas Signature	20.99%	21.74%	299	-	55	15,000 - 100,000	✓	✓	✓	✓
Diners Club Australia	Frequent Flyer Dual Card	Charge Card	4.00%	260	-	37	Any	✓	✗	✓	✓
Diners Club Australia	Personal Card	Charge Card	4.00%	135	-	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+	✓	✓	✓	✓
NAB	Premium Visa Card	19.74%	21.74%	90	-	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	Concierge Service	Extended Warranty	Travel Insurance
★★											
Qantas Credit Union	Visa Platinum Credit Card	18.99%	18.99%	195	-	55	6,000 - 50,000	✓	✓	✗	✓
Virgin Money	Virgin Aust Velocity Flyer Card	20.74%	20.99%	129	-	44	6,000 - 100,000	✓	✓	✗	✗
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	-	44	5,000 - 50,000	✓	✗	✗	✓
American Express	Velocity Platinum Card	20.74%	N/A	349	-	44	3,000 - 50,000	✓	✗	✗	✓
Citi	Emirates World MasterCard	20.99%	21.24%	299	-	55	15,000 - 100,000	✓	✓	✓	✓
Diners Club Australia	Frequent Flyers Club Card	Charge Card	4.00%	95	-	44	Any	✓	✗	✓	✓



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Rewards \$12,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★														
American Express	David Jones Card	20.74%	99	-	44	✓	✓	✓	✓	Amex	1	✓	-	-
American Express	Essential Credit Card	14.99%	Nil	-	55	✗	✓	✓	✓	Amex	1	✓	-	-
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	✗	✗	✗	✓	Visa	0.0067	✓	-	-
Coles	Rewards MasterCard	19.99%	89	-	62	✓	✓	✓	✗	MC	2	✓	-	-
Jetstar	Platinum MasterCard	19.99%	149	-	55	✗	✓	✗	✗	MC	2	✗	0	100,000
Myer	Myer Visa Card	20.69%	69	-	62	✗	✗	✓	✗	Visa	1	✗	0	24,000
★★★★★														
bcu	Rewarder Visa Card	16.80%	40	-	55	✗	✗	✗	✓	Visa	1	✗	0	60,000
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	✓	✓	✓	✗	MC	0.5	✓	-	-
HSBC	Platinum Credit Card	19.99%	149	6,000	55	✓	✓	✓	✓	Visa	1	✓	-	-
Jetstar	MasterCard	14.99%	59	-	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	-	55	✓	✓	✓	✓	MC	1	✗	0	50,000
										Amex	1.5	✗	0	33,333



Credit Cards Star Ratings

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Rewards \$12,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★														
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
Hume Bank	Clear	17.95%	30	8,000	55	✗	✗	✗	✓	Visa	1	✓	-	-
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	-	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	-	45	✓	✓	✓	✓	Visa	1	✗	0	60,000
										Amex	2	✗	0	30,000
★														
American Express	David Jones Platinum Card	20.74%	295	-	44	✓	✓	✓	✓	Amex	1	✓	-	-
American Express	Platinum Edge Credit Card	20.74%	195	-	55	✗	✓	✓	✓	Amex	1	✓	-	-



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Rewards \$12,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★														
ANZ	Balance Visa	13.99%	79	-	55	✗	✓	✓	✓	Visa	1	✓	-	-
ANZ	Rewards	18.79%	80	-	44	✓	✓	✓	✓	Visa	0.75	✓	-	-
										Amex	1.5	✓	-	-
ANZ	Rewards Black	18.79%	375	-	55	✓	✓	✓	✓	Visa	1.25	✓	-	-
										Amex	3	✓	-	-
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	✓	-	-



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Rewards \$12,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★														
BankSA	Amplify Classic	19.49%	79	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
BankSA	Amplify Platinum	19.49%	99	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
BankSA	Amplify Signature	19.49%	279	-	55	✓	✓	✓	✗	Visa	1.5	✓	-	-
BankVic	Visa Gold credit card	16.95%	100	-	55	✗	✗	✗	✓	Visa	0.004	✓	-	-
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	✓	✓	✓	✓	Visa	1.5	✗	0	240,000



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Rewards \$12,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★														
Coles	Low Rate Platinum MasterCard	9.99%	49	-	62	✓	✓	✓	✗	MC	0.5	✓	-	-
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	-	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
CUA	Platinum MasterCard	20.24%	99	-	55	✓	✓	✓	✓	MC	1.25	✗	0	80,000
Diners Club Australia	Personal Card	Charge Card	212	-	44	✓	✓	✓	✓	Diners	1	✓	-	-
Diners Club Australia	Personal Dual Card	Charge Card	389	-	44	✓	✓	✓	✓	MC	1.25	✓	-	-
										Diners	3	✓	-	-
IMB	Platinum MasterCard	20.24%	159	-	55	✓	✓	✓	✓	MC	1	✗	0	100,000
Macquarie Bank	Black Card	20.70%	249	-	55	✓	✓	✓	✓	Visa	2	✓	-	-
Macquarie Bank	Platinum Card	20.70%	199	-	55	✓	✓	✓	✓	Visa	1.25	✓	-	-



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Rewards \$12,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★														
MyState	Platinum MasterCard	20.24%	159	-	55	✓	✓	✓	✓	MC	1	✗	0	100,000
NAB	flybuys Rewards Card	19.99%	95	-	44	✓	✓	✓	✓	Visa	1	✗	0	240,000
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
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	✓	-	-
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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Rewards \$24,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★														
American Express	David Jones Card	20.74%	99	-	44	✓	✓	✓	✓	Amex	1	✓	-	-
Coles	Rewards MasterCard	19.99%	89	-	62	✓	✓	✓	✗	MC	2	✓	-	-
Jetstar	Platinum MasterCard	19.99%	149	-	55	✗	✓	✗	✗	MC	2	✗	0	100,000
Myer	Myer Visa Card	20.69%	69	-	62	✗	✗	✓	✗	Visa	1	✗	0	24,000
★★★★														
American Express	Essential Credit Card	14.99%	Nil	-	55	✗	✓	✓	✓	Amex	1	✓	-	-
ANZ	Rewards Platinum	18.79%	95	-	55	✓	✓	✓	✓	Visa	1	✓	-	-
										Amex	2	✓	-	-
bcu	Rewarder Visa Card	16.80%	40	-	55	✗	✗	✗	✓	Visa	1	✗	0	60,000
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	✗	✗	✗	✓	Visa	0.0067	✓	-	-
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	✓	✓	✓	✗	MC	0.5	✓	-	-
Jetstar	MasterCard	14.99%	59	-	55	✗	✓	✗	✗	MC	1	✗	0	50,000
Qld Police Credit Union	Bluey Rewarder Card	17.24%	48	-	55	✗	✗	✗	✓	Visa	1	✗	0	120,000
Summerland CU	Rewards Card	18.99%	79	-	55	✗	✗	✗	✓	Visa	1	✗	0	100,000
Westpac	Altitude	20.24%	100	-	45	✓	✓	✓	✓	Visa	1	✗	0	60,000
										Amex	2	✗	0	30,000



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Rewards \$24,000 Annual Spend

Company	Product	Purchase Rate p.a*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★														
Woolworths	Everyday Platinum Credit Card	19.99%	49	-	55	✓	✗	✓	✗	Visa	1	✓	-	-
★★★														
American Express	David Jones Platinum Card	20.74%	295	-	44	✓	✓	✓	✓	Amex	1	✓	-	-
American Express	Platinum Edge Credit Card	20.74%	195	-	55	✗	✓	✓	✓	Amex	1	✓	-	-
ANZ	Rewards	18.79%	80	-	44	✓	✓	✓	✓	Visa	0.75	✓	-	-
										Amex	1.5	✓	-	-
Bank of Melbourne	Amplify Classic	19.49%	79	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
Bank of Melbourne	Amplify Platinum	19.49%	99	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
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	✓	-	-
BankSA	Amplify Classic	19.49%	79	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
BankSA	Amplify Platinum	19.49%	99	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
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
Big Sky Building Society	Cash Rewards Visa Card	16.58%	49	-	45	✗	✗	✗	✓	Visa	1	✗	0	3,000,000



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						Merchandise	Travel	Voucher	Cashback					
★ ★ ★														
Coles	Low Rate Platinum MasterCard	9.99%	49	-	62	✓	✓	✓	✗	MC	0.5	✓	-	-
Commonwealth Bank	Gold Awards	20.24%	119	-	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	✓	-	-
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	✓	-	-
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	✓	✓	✓	✗	Visa	1	✓	-	-



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						Merchandise	Travel	Voucher	Cashback					
★★★														
Westpac	Altitude Platinum	20.24%	150	-	45	✓	✓	✓	✓	Visa	1	✗	0	90,000
										Amex	2	✗	0	45,000
★★														
ANZ	Balance Visa	13.99%	79	-	55	✗	✓	✓	✓	Visa	1	✓	-	-
Bankwest	More Gold MasterCard	19.99%	120	-	55	✓	✓	✓	✓	MC	1.5	✗	0	133,333
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	✓	✓	✓	✓	Visa	1	✓	-	-
★														
ANZ	Rewards Black	18.79%	375	-	55	✓	✓	✓	✓	Visa	1.25	✓	-	-
										Amex	3	✓	-	-
Auswide Bank	Platinum MasterCard	20.24%	99	-	55	✓	✓	✓	✓	MC	1.25	✗	0	80,000
Bank of Melbourne	Amplify Signature	19.49%	279	-	55	✓	✓	✓	✗	Visa	1.5	✓	-	-
BankSA	Amplify Signature	19.49%	279	-	55	✓	✓	✓	✗	Visa	1.5	✓	-	-
BankVic	Visa Gold credit card	16.95%	100	-	55	✗	✗	✗	✓	Visa	0.004	✓	-	-
Bendigo Bank	Platinum Visa	18.99%	119	-	55	✓	✓	✓	✓	Visa	1.5	✓	-	-
Bendigo Bank	Ready Red Visa	19.74%	45	-	44	✓	✓	✓	✓	Visa	1	✓	-	-



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						Merchandise	Travel	Voucher	Cashback					
★														
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	✓	✓	✓	✓	Visa	1.5	✗	0	240,000
Commonwealth Bank	Diamond Awards	20.24%	349	-	55	✓	✓	✓	✓	MC	1.25	✗	0	800,000
										Amex	3	✗	0	333,333
Commonwealth Bank	Platinum Awards	20.24%	249	-	55	✓	✓	✓	✓	MC	1	✗	0	150,000
										Amex	2.5	✗	0	60,000
													60,000	190,000
CUA	Platinum MasterCard	20.24%	99	-	55	✓	✓	✓	✓	MC	1.25	✗	0	80,000
Diners Club Australia	Personal Card	Charge Card	212	-	44	✓	✓	✓	✓	Diners	1	✓	-	-
Diners Club Australia	Personal Dual Card	Charge Card	389	-	44	✓	✓	✓	✓	MC	1.25	✓	-	-
										Diners	3	✓	-	-
IMB	Platinum MasterCard	20.24%	159	-	55	✓	✓	✓	✓	MC	1	✗	0	100,000



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						Merchandise	Travel	Voucher	Cashback					
★														
Macquarie Bank	Platinum Card	20.70%	199	-	55	✓	✓	✓	✓	Visa	1.25	✓	-	-
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
St.George Bank	Amplify Signature	19.49%	279	-	55	✓	✓	✓	✗	Visa	1.5	✓	-	-
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	✓	-	-



Credit Cards Star Ratings

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Rewards \$60,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★														
American Express	David Jones Card	20.74%	99	-	44	✓	✓	✓	✓	Amex	1	✓	-	-
American Express	David Jones Platinum Card	20.74%	295	-	44	✓	✓	✓	✓	Amex	1	✓	-	-
Coles	Rewards MasterCard	19.99%	89	-	62	✓	✓	✓	✗	MC	2	✓	-	-
Jetstar	Platinum MasterCard	19.99%	149	-	55	✗	✓	✗	✗	MC	2	✗	0	100,000
Summerland CU	Rewards Card	18.99%	79	-	55	✗	✗	✗	✓	Visa	1	✗	0	100,000
★★★★★														
American Express	Platinum Edge Credit Card	20.74%	195	-	55	✗	✓	✓	✓	Amex	1	✓	-	-
ANZ	Rewards Black	18.79%	375	-	55	✓	✓	✓	✓	Visa	1.25	✓	-	-
										Amex	3	✓	-	-
ANZ	Rewards Platinum	18.79%	95	-	55	✓	✓	✓	✓	Visa	1	✓	-	-
										Amex	2	✓	-	-
Bank of Sydney	Visa Platinum	18.49%	129	-	55	✗	✗	✗	✓	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	✗	0	100,000
NAB	flybuys Rewards Card	19.99%	95	-	44	✓	✓	✓	✓	Visa	1	✗	0	240,000



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Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★														
Westpac	Altitude Black	20.24%	395	-	45	✓	✓	✓	✓	MC	1.25	✓	-	-
										Amex	3	✓	-	-
Woolworths	Everyday Platinum Credit Card	19.99%	49	-	55	✓	✗	✓	✗	Visa	1	✓	-	-
★★★														
American Express	Essential Credit Card	14.99%	Nil	-	55	✗	✓	✓	✓	Amex	1	✓	-	-
ANZ	Balance Visa	13.99%	79	-	55	✗	✓	✓	✓	Visa	1	✓	-	-
ANZ	Rewards	18.79%	80	-	44	✓	✓	✓	✓	Visa	0.75	✓	-	-
										Amex	1.5	✓	-	-
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	✓	-	-
BankSA	Amplify Classic	19.49%	79	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
BankSA	Amplify Platinum	19.49%	99	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
BankSA	Amplify Signature	19.49%	279	-	55	✓	✓	✓	✗	Visa	1.5	✓	-	-
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



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Rewards \$60,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★ ★ ★														
bcu	Rewarder Visa Card	16.80%	40	-	55	✗	✗	✗	✓	Visa	1	✗	0	60,000
Big Sky Building Society	Cash Rewards Visa Card	16.58%	49	-	45	✗	✗	✗	✓	Visa	1	✗	0	3,000,000
BOQ	Platinum Visa	20.74%	199	-	55	✓	✓	✓	✓	Visa	2	✗	0	120,000
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	✓	✓	✓	✗	MC	0.5	✓	-	-
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	-	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	✓	-	-



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Rewards \$60,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★														
Jetstar	MasterCard	14.99%	59	-	55	✗	✓	✗	✗	MC	1	✗	0	50,000
Macquarie Bank	Black Card	20.70%	249	-	55	✓	✓	✓	✓	Visa	2	✓	-	-
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	✓	-	-
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	✓	✓	✓	✓	MC	1.25	✗	0	80,000



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Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★														
BankVic	Visa Gold credit card	16.95%	100	-	55	✗	✗	✗	✓	Visa	0.004	✓	-	-
Bendigo Bank	Platinum Visa	18.99%	119	-	55	✓	✓	✓	✓	Visa	1.5	✓	-	-
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	✓	✓	✓	✓	Visa	1	✓	-	-
BOQ	Blue Visa	20.74%	60	-	44	✓	✓	✓	✓	Visa	1	✗	0	65,000
Citi	Classic Card	20.99%	99	-	55	✓	✓	✓	✓	Visa	1	✗	0	60,000
Citi	Platinum	20.99%	249	-	55	✓	✓	✓	✓	Visa	1.25	✗	0	96,000
Coles	Low Rate Platinum MasterCard	9.99%	49	-	62	✓	✓	✓	✗	MC	0.5	✓	-	-
Commonwealth Bank	Standard Awards	20.24%	59	-	55	✓	✓	✓	✓	MC	1	✗	0	50,000
										Amex	1.5	✗	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	✓	-	-
IMB	Platinum MasterCard	20.24%	159	-	55	✓	✓	✓	✓	MC	1	✗	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	✗	0	65,000



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Rewards \$60,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★														
Bank of Sydney	Visa Classic	11.99%	49	-	55	✗	✗	✗	✓	Visa	0	✗	0	5,000
													5,000	30,000
Bendigo Bank	Ready Red Visa	19.74%	45	-	44	✓	✓	✓	✓	Visa	1	✓	-	-
Citi	Prestige	20.74%	700	-	55	✓	✓	✓	✓	Visa	2	✓	-	-
Citi	Signature Rewards	20.99%	395	-	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 Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★														
American Express	David Jones Card	20.74%	99	-	44	✓	✓	✓	✓	Amex	1	✓	-	-
American Express	David Jones Platinum Card	20.74%	295	-	44	✓	✓	✓	✓	Amex	1	✓	-	-
ANZ	Rewards Black	18.79%	375	-	55	✓	✓	✓	✓	Visa	1.25	✓	-	-
										Amex	3	✓	-	-
Coles	Rewards MasterCard	19.99%	89	-	62	✓	✓	✓	✗	MC	2	✓	-	-
Jetstar	Platinum MasterCard	19.99%	149	-	55	✗	✓	✗	✗	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	-	55	✗	✓	✓	✓	Amex	1	✓	-	-
ANZ	Rewards Platinum	18.79%	95	-	55	✓	✓	✓	✓	Visa	1	✓	-	-
										Amex	2	✓	-	-
Bank of Sydney	Visa Platinum	18.49%	129	-	55	✗	✗	✗	✓	Visa	0.008	✓	-	-
Bankwest	More Platinum MasterCard	19.99%	140	-	55	✓	✓	✓	✓	MC	2	✗	0	200,000
Commonwealth Bank	Diamond Awards	20.24%	349	-	55	✓	✓	✓	✓	MC	1.25	✗	0	800,000
										Amex	3	✗	0	333,333



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						Merchandise	Travel	Voucher	Cashback					
★★★★★														
Macquarie Bank	Black Card	20.70%	249	-	55	✓	✓	✓	✓	Visa	2	✓	-	-
Summerland CU	Rewards Card	18.99%	79	-	55	✗	✗	✗	✓	Visa	1	✗	0	100,000
★★★														
American Express	Essential Credit Card	14.99%	Nil	-	55	✗	✓	✓	✓	Amex	1	✓	-	-
ANZ	Balance Visa	13.99%	79	-	55	✗	✓	✓	✓	Visa	1	✓	-	-
ANZ	Rewards	18.79%	80	-	44	✓	✓	✓	✓	Visa	0.75	✓	-	-
										Amex	1.5	✓	-	-
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	✓	-	-
BankSA	Amplify Classic	19.49%	79	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
BankSA	Amplify Platinum	19.49%	99	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
BankSA	Amplify Signature	19.49%	279	-	55	✓	✓	✓	✗	Visa	1.5	✓	-	-
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



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Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★ ★ ★														
Bendigo Bank	Platinum Visa	18.99%	119	-	55	✓	✓	✓	✓	Visa	1.5	✓	-	-
Big Sky Building Society	Cash Rewards Visa Card	16.58%	49	-	45	✗	✗	✗	✓	Visa	1	✗	0	3,000,000
BOQ	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	✓	-	-
Citi	Signature Rewards	20.99%	395	-	55	✓	✓	✓	✓	Visa	1.5	✗	0	240,000
Coastline Credit Union	Visa Rewarder	17.00%	75	12,000	55	✗	✗	✗	✓	Visa	0.0067	✓	-	-
Coles	No Annual Fee Platinum MasterCard	19.99%	Nil	-	62	✓	✓	✓	✗	MC	0.5	✓	-	-
Commonwealth Bank	Gold Awards	20.24%	119	-	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
CUA	Platinum MasterCard	20.24%	99	-	55	✓	✓	✓	✓	MC	1.25	✗	0	80,000



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Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★														
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
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	✓	-	-
IMB	Platinum MasterCard	20.24%	159	-	55	✓	✓	✓	✓	MC	1	✗	0	100,000
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	✓	✓	✓	✗	Visa	1	✓	-	-
Macquarie Bank	Platinum Card	20.70%	199	-	55	✓	✓	✓	✓	Visa	1.25	✓	-	-
MyState	Platinum MasterCard	20.24%	159	-	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	-	55	✗	✗	✗	✓	Visa	1	✗	0	120,000
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
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	✓	-	-



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Rewards \$120,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★														
Suncorp Bank	Platinum Card	20.74%	169	-	55	✓	✓	✓	✓	Visa	1.25	✗	0	96,000
Westpac	Altitude Platinum	20.24%	150	-	45	✓	✓	✓	✓	Visa	1	✗	0	90,000
										Amex	2	✗	0	45,000
Woolworths	Everyday Platinum Credit Card	19.99%	49	-	55	✓	✗	✓	✗	Visa	1	✓	-	-
★★														
BankVic	Visa Gold credit card	16.95%	100	-	55	✗	✗	✗	✓	Visa	0.004	✓	-	-
bcu	Rewarder Visa Card	16.80%	40	-	55	✗	✗	✗	✓	Visa	1	✗	0	60,000
Bendigo Bank	Ready Red Visa	19.74%	45	-	44	✓	✓	✓	✓	Visa	1	✓	-	-
Bendigo Bank	RSPCA Rescue Rewards	19.64%	24	-	55	✓	✓	✓	✓	Visa	1	✓	-	-
Coles	Low Rate Platinum MasterCard	9.99%	49	-	62	✓	✓	✓	✗	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	✓	✓	✓	✓	Diners	1	✓	-	-
Hume Bank	Clear	17.95%	30	8,000	55	✗	✗	✗	✓	Visa	1	✓	-	-
Jetstar	MasterCard	14.99%	59	-	55	✗	✓	✗	✗	MC	1	✗	0	50,000
Myer	Myer Visa Card	20.69%	69	-	62	✗	✗	✓	✗	Visa	1	✗	0	24,000



Credit Cards Star Ratings

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Rewards \$120,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★														
Suncorp Bank	Gold Card	20.50%	120	-	55	✓	✗	✓	✓	Visa	1	✗	0	65,000
Westpac	Altitude	20.24%	100	-	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	-	44	✓	✓	✓	✓	Visa	1	✗	0	65,000
Citi	Classic Card	20.99%	99	-	55	✓	✓	✓	✓	Visa	1	✗	0	60,000



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Frequent Flyer \$12,000 Annual Spend

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
★★★★★													
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	-	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	-	62	MC	✓					0.80	
★★★★★													
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	Qantas Discovery Card	20.74%	Nil	-	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	-	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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Frequent Flyer \$12,000 Annual Spend

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
★★★													
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	-	55	MC	✗		0.40				
						Amex	✗		0.60				
Jetstar	Platinum MasterCard - Qantas Points Option	19.99%	149	-	55	MC	✗	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				
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	



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Frequent Flyer \$12,000 Annual Spend

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
★★★													
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	✗		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	✗	0.50					
						Amex	✗	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

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
★													
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	-	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					



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Frequent Flyer \$12,000 Annual Spend

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
★													
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	-	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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Frequent Flyer \$12,000 Annual Spend

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
★												
Commonwealth Bank	Diamond Awards	20.24%	349	-	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	-	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	0.63



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Frequent Flyer \$12,000 Annual Spend

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
★													
Diners Club Australia	Frequent Flyer Dual Card	Charge Card	260	-	37	MC	✓	1.00					
							✓	1.50					
Diners Club Australia	Frequent Flyers Club Card	Charge Card	150	-	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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Frequent Flyer \$12,000 Annual Spend

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								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	-	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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Frequent Flyer \$12,000 Annual Spend

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
★													
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	-	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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Frequent Flyer \$24,000 Annual Spend

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
★★★★★													
American Express	Platinum Edge Credit Card	20.74%	195	-	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					
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	✗	1.50					
★★★★★													
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	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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Frequent Flyer \$24,000 Annual Spend

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
★★★★★												
Diners Club Australia	Personal Dual Card	Charge Card	389	-	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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Frequent Flyer \$24,000 Annual Spend

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
★★★													
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					
ANZ	Frequent Flyer	19.99%	95	-	44	Visa	✗	0.50					
						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		
ANZ	Rewards Black	18.79%	375	-	55	Visa	✓		0.63	0.42	0.42		
						Amex	✓		1.50	1.00	1.00		
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					



Credit Cards Star Ratings

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Frequent Flyer \$24,000 Annual Spend

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
★★★													
BankSA	Amplify Classic	19.49%	79	-	55	Visa	✓		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	-	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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								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★★★													
Macquarie Bank	Platinum Card - Qantas Points Option	20.70%	249	-	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	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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Frequent Flyer \$24,000 Annual Spend

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
★★★												
Westpac	Altitude - Qantas Points Option	20.24%	100	-	45	Visa	✗	0.50				
						Amex	✗	1.00				
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 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	-	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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								Qantas	Velocity	Cathay	Singapore	Etihad
★★												
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	-	55	Visa	✓		0.75		0.75	0.75
Bank of Melbourne	Amplify Signature - Qantas Points Option	19.49%	279	-	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	-	55	MC	✗	0.50				
Bankwest	Qantas Gold MasterCard	20.49%	150	-	55	MC	✗	0.50				



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								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★													
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		
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	-	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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Frequent Flyer \$24,000 Annual Spend

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	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
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

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
★★★★★													
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	-	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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								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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								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	-	44	Amex	✓	1.00					
American Express	Qantas Premium Card	20.74%	249	-	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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								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	-	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	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	-	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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								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★★★													
Diners Club Australia	Frequent Flyer Dual Card	Charge Card	260	-	37	MC	✓	1.00					
							✓	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	-	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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								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	-	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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								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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								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	✗	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	-	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					
							✗	1.00					
★													
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	MC	✗	0.50					
Citi	Prestige - Qantas Points Option	20.74%	749	-	55	Visa	✓	1.00					



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Frequent Flyer \$60,000 Annual Spend

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
★													
Commonwealth Bank	Standard Awards - Qantas Points Option	20.24%	89	-	55	MC	✗	0.40					
						Amex	✗	0.60					
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	Visa	✓	0.15		0.10	0.10	0.10	



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Frequent Flyer \$120,000 Annual Spend

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
★★★★★													
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	-	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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Frequent Flyer \$120,000 Annual Spend

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
★★★★★													
American Express	David Jones Card	20.74%	99	-	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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Frequent Flyer \$120,000 Annual Spend

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
★★★													
American Express	David Jones Card - Qantas Points Option	20.74%	99	-	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					
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	-	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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Frequent Flyer \$120,000 Annual Spend

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
★★★													
BankSA	Amplify Classic	19.49%	79	-	55	Visa	✓		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	-	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				



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Frequent Flyer \$120,000 Annual Spend

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
★★★													
Diners Club Australia	Frequent Flyer Dual Card	Charge Card	260	-	37	MC	✓	1.00					
							✓	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					
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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Frequent Flyer \$120,000 Annual Spend

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
★★★													
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		
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	-	55	Visa	✓	1.00					
★★													
ANZ	Frequent Flyer	19.99%	95	-	44	Visa	✗	0.50					
						Amex	✗	1.00					



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								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	-	55	Visa	✓	0.50					
BankSA	Amplify Classic - Qantas Points Option	19.49%	79	-	55	Visa	✓	0.50					
Bankwest	Qantas Classic MasterCard	20.49%	100	-	55	MC	✗	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	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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								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	-	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	-	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	-	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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								Qantas	Velocity	Cathay	Singapore	Etihad	Malaysia
★													
Macquarie Bank	Hilton HHonors Platinum Card	20.70%	295	-	55	Visa	✓	0.15			0.10	0.10	0.10
Westpac	Altitude - Qantas Points Option	20.24%	100	-	45	Visa	✗	0.50					
						Amex	✗	1.00					