

IN THIS REPORT WE LOOK AT ...

- ★ 800 deposit accounts offered by 130 institutions in the CANNEX database
- ★ Splitting deposit accounts can prove more interesting
- ★ Online accounts – the devil is in the detail
- ★ High interest, moderate interest – weighing up the cost
- ★ Minimising interest losses



LOSING INTEREST? TIME TO SPLIT

Saving for a rainy day is no longer the clear-cut option it used to be. As deposit accounts keep pace with consumer usage, they have become increasingly more specialized in their offerings. This is reflected in no less than seven consumer profiles contained within our deposit star ratings report. Frequency and the method of transacting, along with interest rate and minimum balance all contribute to differentiate deposit accounts. The smart saver is the one who links personal usage patterns with deposit account features and fee structures.

In general, the more you transact on a deposit account, the more fees you pay and the less interest you earn. However, you still need this facility. The antidote to zero or low interest is to split deposit accounts and go for a low fee transaction account plus a high interest earning savings account. You still have day-to-day transactional access but putting all spare money into the latter ensures at least a percentage of your hard-earned money starts to work for you.

THE COST OF SAVING

Online deposit accounts offer some of the highest interest rates. It is an area of growth for the institutions and competition for business is rife. There are now 31 online deposit accounts awarded five stars by CANNEX, compared to 18 six months ago. Interest rates of up to 6.8% are swaying consumers to this new way of saving and there are several ways these accounts are being marketed to consumers. Big rates, however, come with conditions which, in turn, are presented in several forms. Some requirements include minimum balances to earn interest, high transaction fees and limited access. Some offer the full-on rate, others offer a base rate with bonus incentives for regular deposits. One condition consumers should be fully aware of is forfeiting interest earned on a given balance if funds are withdrawn at any time during the month.

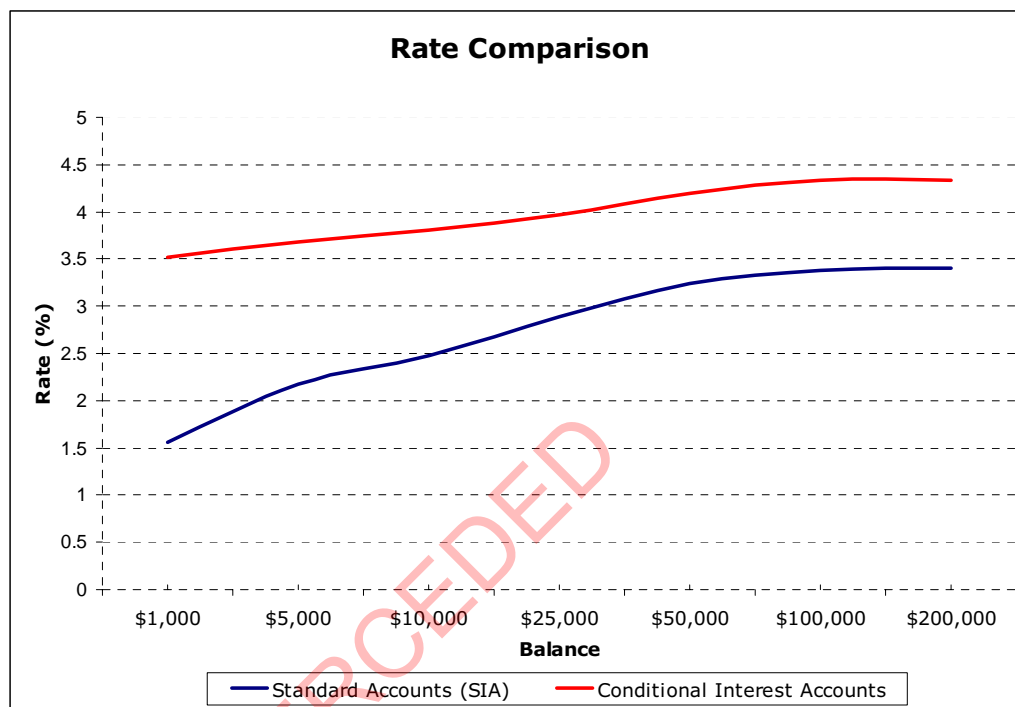
IS THE RISK WORTH THE RETURN?

The drawback of earning a big interest rate on your money is powerful but CANNEX urges consumers to look at other considerations when choosing the best savings account for them. Just as credit cards are tailored to suit spending and repayment behaviour, deposit accounts are tailored to suit spending and saving patterns. By and large, online deposit accounts can only be accessed via the internet or phone. This can be a plus for savers who are tempted to spend, as restricted access can mean the funds are left alone for longer. If withdrawing funds means

forfeiting interest for the month, consumers can stand to lose out if using this account incorrectly. Planning carefully to avoid withdrawing funds in this situation is crucial to your financial well-being. The CANEX database shows that 5% of all savings accounts include an interest forfeit clause.

Savings accounts with an interest condition, such as no withdrawals in a given month are indicated by the red line. Traditional savings accounts are represented by the blue line

In exchange for the 'increased' risk of earning interest subject to various conditions, a balance of \$1,000 would earn, on average, 3.5%, whereas it drops to 1.5% for accounts which pay interest regardless



MINIMISING INTEREST LOSSES

As suggested earlier, splitting deposit accounts into a readily accessible transaction account and a no or low fee, high interest earning savings account is the ideal situation for many consumers. Plan what you need for the month and deposit that into a transaction account, with the balance going to a high-interest account. Our five star rated products detail many excellent accounts that cater for premium savers, junior savers, and low or high transactors who use either electronic means or full branch services. Coupled with the correct choice of dedicated savings account for your particular needs, you should maximize your interest-earning potential using this approach.

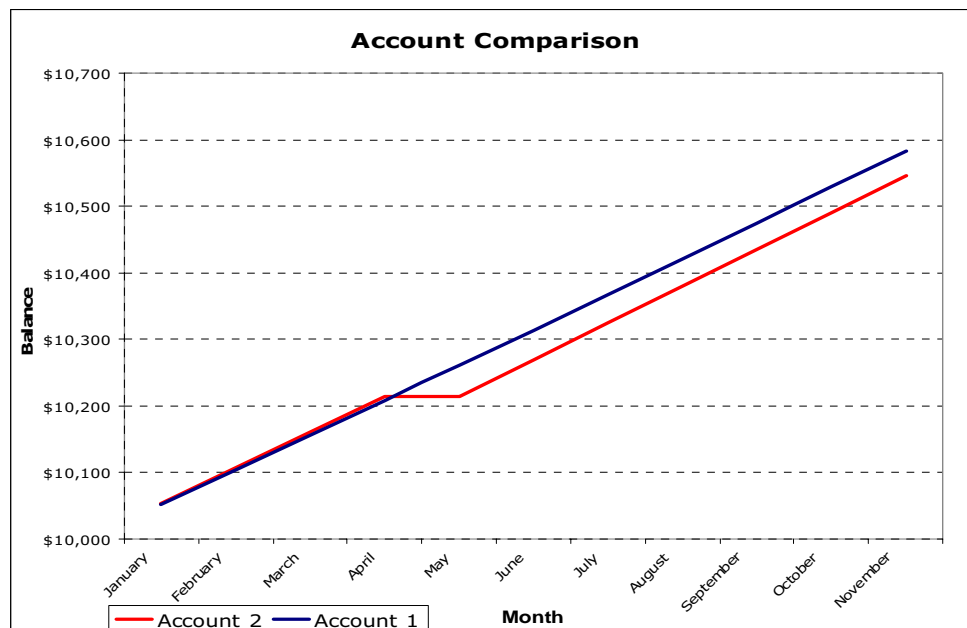
When looking at an account that forfeits interest if a withdrawal is made, be aware of the ramifications. If, for instance, you have \$10,000 deposited in that account and you withdraw \$500, you receive zero interest on the remaining \$9,500 for that month. The graph below shows that you are actually worse off when you make a single withdrawal in a year than you would be if you had the \$10,000 in an account with a slightly lower rate, but no interest penalty.

If an emergency arises requiring you to access some funds from this conditional interest account, you could withdraw all the money on the first day of the new interest-calculating cycle, deposit it in an access account that pays some interest for that month and then put it back in the online account at the end of the month. The theory behind this method is that by doing this, at least some interest will be earned on the balance, rather than none at all.

Online deposit accounts which forfeit interest in the month of a withdrawal are fine if you don't withdraw.

However, look what happens if you track this account (red) against an account that pays a slightly lower rate, but does not have an interest penalty linked to transactions (black).

By making a withdrawal in April, you are still behind at the end of the year.



For questions or comments, please contact Anthony Sexton on anthony@cannex.com.au



CANNEX FIVE STAR DEPOSIT ACCOUNTS

PREMIUM SAVER

Adelaide Bank
 AMP Banking
 Bananacoast Community
 Bank of Queensland
 Bankstown City CU
 Bendigo Bank
 Coastline Credit Union
 Commonwealth Bank
 Commonwealth Bank
 Community CPS Australia
 Credit Union Australia
 Credit Union Australia
 Elders Rural Bank
 Elders Rural Bank
 Gateway Credit Union
 Gateway Credit Union
 Gosford City Credit Union
 Greater Building Society
 Home Building Society
 HSBC
 HSBC
 IMB Limited

PRODUCT NAME

Cash Management Plus
 Cash Management Account
 55 Plus Account
 Cash Management Account
 Money Max Gold
 Network Cash Management
 Bonus Reward Saver
 Cash Investment Account
 Direct Investment Account
 Cash Management Account
 Platinum Plus
 Cash Management Account
 Cash Management Account
 Gold Cash Management
 Christmas Club Account
 At Call Account
 Cash Management Account
 Cash Management Account
 Home Cash Maximiser
 On-line Savings Account
 Cash Management Account
 Cash Management Account

IMB Limited
Maitland Mutual BS
Members Equity Bank
Nab
Qantas Staff CU
The Rock Building Society
Victoria Teachers CU
Warwick Credit Union
Warwick Credit Union
Westpac

ONLINE SAVER

AMP Banking
ANZ Bank
Bank of Queensland
BankSA
Bankwest Direct
Capricornia CU
Commonwealth Bank
Credit Union Australia
Dragondirect
Dragondirect
Easy Street Financial Services
Elders ERBonline
HSBC
HSBC
Hume Building Society
ING Direct
Maritime Workers CU
Mecu
Members Equity Bank
Nab
Nab
Police Credit
Qantas Staff CU
Qld Professional CU
Qld Teachers CU
Railways Credit Union
Select Credit Union
SUNCORP Outside Qld
United Credit Union
Victoria Teachers CU
Westpac

LOW TRANSACTOR - ELECTRONIC

ANZ Bank
ANZ Bank
ANZ Bank
B & E
Bendigo Bank
Commonwealth Bank
Commonwealth Bank
Credit Union Australia
Heritage Building Society
Heritage Building Society
Heritage Building Society

Reward Saver
Cash Management Account
InterestME Savings Account
Investment Cash Manager
At Call Deposits
Cash Management Account
Cash Management Account
Cash Manager Online
Cash Manager Plus
One Premium Sub-Account

PRODUCT NAME

eASYSaver Account
V2 Plus
WebSavings Account
Express Saver Account
Telenet Saver
E Saver Account
NetBank Saver
eSaver
DIY Super direct saver
direct saver Account
Easy Savings Account
ERBonline Savings
Serious Saver Account
On-line Savings Account
iSave
Savings Maximiser
Premium Savings Account
Cyber Saver
InterestME Savings Account
iSaver
Smart Reward Saver
EasyInvest – At Call
Qsaver
Netsaver Account
eSave
Express Saver
Direct Account
Everyday options Sub-Account
Double Interest Saver Account
Online Saver
Max-i Direct

PRODUCT NAME

V2 Plus
Basic Account
Premium Cash Management Account
Pension Saver
Networth Cash Management Account
AwardSaver Account
Direct Investment Account
Freedom Plus
Professional Investor
Money Manager Account
Simply Access Special

HSBC
Nab
Police Credit
Police CU SA
Police CU SA
Qantas Staff CU
Unicom Credit Union
Victoria Teachers CU

On-line Savings Account
Concession Card Account
Multipack – At Call
Redi Access Account
Cash Management Account
At Call Deposits
Access Account
On Call Savings

LOW TRANSACTOR – FULL SERVICE

ANZ Bank
Circle Credit Co-op
Commonwealth Bank
Credit Union Australia
Heritage Building Society
Heritage Building Society
Heritage Building Society
Heritage Building Society
Maroondah Credit Union
Newcastle Permanent
Police Credit
Police CU SA
Police CU SA
Qantas Staff CU
Victoria Teachers CU

PRODUCT NAME

Premium Cash Management
Super S Account
Direct Investment Account
Freedom Plus
Money Manager Account
Simply Access
Professional Investor
Simply Access Special
Access Account
Statement Savings Account
Multipack – At Call
Cash Management Account
Redi Access Account
At Call Deposits
On Call Savings

HIGH TRANSACTOR - ELECTRONIC

ANZ Bank
ANZ Bank
Citibank
Commonwealth Bank
Commonwealth Bank
Commonwealth Bank
Elders Rural Bank
Elders Rural Bank
HSBC
Nab
Nab
Nab
Police Credit
Qantas Staff CU
SUNCORP
SUNCORP
SUNCORP – Outside Qld
Unicom Credit Union
Victoria Teachers CU
Westpac

PRODUCT NAME

Access Advantage
Basic Account
Citibank Plus Trans Account
Streamline Unlimited
Streamline e-Access
Direct Invest Account
Everyday Account – All Access
Everyday Account – Electronic
On-line Savings Account
Concession Card Account
Smart Direct
Smart Access
Multipack – At Call
At Call Deposits
Everyday Saver
Everyday Options
Everyday Options
Access Account
On Call Savings
One

HIGH TRANSACTOR – FULL SERVICE

ANZ Bank
Bank of Queensland
BankWest
Citibank
Commonwealth Bank
Maroondah Credit Union
Nab

PRODUCT NAME

Access Advantage
Reverse Charges Account
Lite Transaction Account
Cash Management Account
Streamline Unlimited
Access Account
Smart Access



Newcastle Permanent
Police Credit
Qantas Staff CU
St George Bank
St George Bank
SUNCORP
SUNCORP
SUNCORP – Outside Qld
Westpac

JUNIOR SAVER

ANZ Bank
BankWest
Commonwealth Bank
Mecu
Nab
Victoria Teachers CU

Statement Savings Account
Multipack – At Call
At Call Deposits
Complete Freedom
Simply Freedom
Cash Management Account
Everyday Options
Everyday Options
One

PRODUCT NAME

Progress Saver for Kids
Kids' Bonus Saver
Youthsaver Account
mysaver
Smart Junior Saver
First Saver

SUPERCEDED

Section 1. Summary Report - Low Transactor - Electronic

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★★ "superior value"									
ANZ Bank	Basic Account	Nil	X	X	Nil	Nil	Nil	✓	0.00%
ANZ Bank	Premium Cash Magmnt A	Nil	✓	X	0.50	0.50	2.50	✓	0.00%
ANZ Bank	V2 Plus	Nil	✓	X	0.50	0.50	2.50	✓	0.00%
B & E	Pension Saver S8	Nil	✓	X	Nil	0.60	2.50	✓	0.10%
Bendigo Bank	Ultimate Account	Nil	X	✓	0.70	0.70	1.75	✓	0.05%
Bendigo Bank	Networth Cash Managem	Nil	X	✓	0.70	0.70	1.75	✓	0.20%
Commonwealth Bank	Direct Investment AC	Nil	✓	X	0.50	0.50	2.00	✓	0.00%
Commonwealth Bank	AwardSaver Account	Nil	✓	X	0.50	0.50	2.00	✓	3.01%
Credit Union Australia	Freedom Plus	Nil	✓	X	1.00	0.60	2.00	✓	1.25%
Heritage Building Soc	Money Manager Account	Nil	✓	✓	0.55	0.50	1.25	✓	0.25%
Heritage Building Soc	Professional Investor	Nil	✓	✓	0.55	0.50	1.25	✓	0.00%
Heritage Building Soc	Simply Access Special S1	Nil	✓	X	Nil	1.00	Nil	✓	0.25%
HSBC	On-line Savings Account	Nil	✓	X	Nil	Nil	5.00	✓	0.50%
Police Credit	Multipack - At Call S1	Nil	X	X	Nil	Nil	Nil	✓	0.10%
Police CU SA	Cash Management Accou	Nil	✓	✓	1.50	1.00	2.00	✓	0.00%
Police CU SA	Redi Access Account S17	Nil	✓	✓	1.50	1.00	2.00	✓	0.05%
Qantas Staff CU	At Call Deposits	Nil	✓	X	2.00	Nil	2.00	✓	0.50%
Unicom Credit Union	Access Account	Nil	✓	X	Nil	Nil	Nil	✓	0.05%
Victoria Teachers CU	On Call Savings S1	Nil	✓	X	Nil	1.80	1.80	✓	0.05%
★★★★★ "exceptional value"									
Arab Bank Australia	Statement Savings Acc	3.00m	✓	X	1.50	0.60	Nil	X	0.00%
B & E	Basic Saver S1	Nil	✓	X	Nil	0.60	2.50	X	0.10%
B & E	Easi Saver S20	Nil	✓	X	Nil	0.60	2.50	✓	0.10%
B & E	Extra Saver S12	Nil	✓	X	Nil	0.60	2.50	✓	0.10%
Bananacoast Community	55 Plus Account S49	Nil	X	X	Nil	Nil	Nil	✓	0.00%
Bananacoast Community	Incentive Savings AC S7	Nil	X	X	Nil	Nil	Nil	✓	0.00%
BankSA	Concession Account	Nil	✓	X	0.60	0.60	2.50	✓	0.00%
BankWest	Complete Account	6.00m	✓	X	0.65	0.65	3.00	✓	0.01%
Citibank	Cash Management Accou	5.00m	✓	X	2.00	Nil	2.00	✓	0.10%
Commonwealth Bank	Streamline e-Access	4.00m	X	X	Nil	Nil	2.00	✓	0.01%
Encompass Credit Union	Access Plus S1	Nil	X	✓	1.50	0.75	0.75	✓	0.01%
Greater Building Society	Access Account	Nil	X	✓	0.50	0.40	1.00	✓	0.25%
Heritage Building Soc	Simply Access S1	Nil	✓	X	Nil	0.50	Nil	✓	0.25%
Hume Building Society	All Purpose Account S10	Nil	✓	X	Nil	0.25	1.00	X	0.25%
Hume Building Society	Cash Management AC S8	Nil	✓	X	Nil	0.25	1.00	X	0.00%
Hume Building Society	Youth Extra S5	Nil	X	X	Nil	Nil	Nil	X	0.25%
Intech Credit Union	Access Saving Account S	Nil	X	✓	Nil	0.60	1.50	✓	0.10%
Maroondah Credit Union	Access Account S1	Nil	✓	X	1.50	0.50	1.50	✓	0.25%
nab	Smart Access	5.00m	X	X	Nil	Nil	Nil	✓	0.00%
nab	Smart Direct	3.00m	X	X	Nil	Nil	3.00	✓	0.00%

Section 1. Summary Report - Low Transactor - Electronic

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★ "exceptional value"									
Newcastle Permanent	Statement Savings Acc	Nil	✓	✗	0.50	0.40	1.50	✓	0.10%
Orana Credit Union	Redi Access	Nil	✓	✗	0.90	0.80	2.50	✗	0.00%
Police & Nurses Credit	Easypay Access Acc S1	5.00m	✓	✗	Nil	0.30	3.00	✓	0.05%
Police CU NSW	Easy Access S1	Nil	✓	✗	Nil	0.55	2.00	✓	0.25%
Queenslanders CU	Action A/C, On Call Sav.	Nil	✓	✗	Nil	1.10	2.00	✓	0.00%
RTA Staff CU	Multi-Access Account S4	Nil	✓	✗	1.50	1.50	1.50	✓	0.05%
St George Bank	Concession Account	Nil	✓	✗	0.60	0.60	2.50	✓	0.00%
SUNCORP	Everyday Saver	3.00m	✗	✗	Nil	Nil	2.50	✓	3.01%
TAFE & Community CU	Access Account S1,2,3&4	Nil	✓	✗	Nil	0.70	Nil	✗	0.25%
United Credit Union	Cash Management AC	Nil	✗	✓	Nil	0.75	1.75	✓	0.00%
★★★ "strong value"									
Adelaide Bank	Concession Xpress A/c	Nil	✗	✓	1.50	1.00	2.50	✗	0.00%
ANZ Bank	Access Advantage	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
ANZ Bank	Access Select	2.00m	✓	✗	0.50	0.50	2.50	✓	0.00%
Australian Defence CU	Access Savings S1	Nil	✗	✓	Nil	0.65	Nil	✓	0.10%
Bank of Queensland	Reverse Charges Account	4.00m	✗	✗	Nil	Nil	Nil	✗	0.01%
Bank of Queensland	Ultimate Sav Ac-Daily	5.00m	✓	✗	0.65	0.65	2.00	✗	0.01%
BankWest	Lite Trans - Direct Opt	2.99m	✗	✗	Nil	Nil	3.00	✓	0.01%
BankWest	Lite Transaction Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Calare Credit Union	On Call Savings Account	Nil	✓	✗	1.50	1.50	Nil	✗	0.10%
Calare Credit Union	Cash Management Account	Nil	✓	✗	1.50	1.50	Nil	✗	0.00%
Citibank	Citibank Plus Trans Acc	5.00m	✗	✗	Nil	Nil	N/A	✓	0.00%
Commonwealth Bank	Streamline Unlimited	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
connectfinancial	Access Account	Nil	✓	✗	0.50	0.50	2.50	✓	0.05%
Credit Union Australia	Platinum Plus	Nil	✓	✗	1.00	0.60	2.00	✓	1.75%
Credit Union Australia	Prime Access	Nil	✓	✗	1.00	0.60	2.00	✓	0.10%
Credit Union Australia	Cash Management Ac	Nil	✓	✗	1.00	0.60	2.00	✓	0.00%
Defence Force CU	National Access Account	Nil	✓	✗	1.50	0.50	Nil	✓	0.10%
Elders Rural Bank	Everyday Ac-Electronic	5.00m	✗	✗	Nil	Nil	N/A	✓	0.35%
Electricity CU	Everyday Access S1	Nil	✗	✓	1.00	0.60	2.00	✓	0.10%
Ericsson Employee Co O	At Call Savings	Nil	✓	✗	1.00	Nil	Nil	✗	0.30%
Home Building Society	Bonus Saver	Nil	✗	✗	Nil	1.00	Nil	✓	3.00%
Maitland Mutual BS	Express Account S5 S45	Nil	✓	✗	1.00	0.60	1.00	✗	0.10%
Maritime Workers CU	Access Account S1	Nil	✓	✗	1.95	1.95	Nil	✓	0.45%
Memberfirst Credit Union	Easy Access Account S1	Nil	✗	✓	2.00	0.50	2.00	✓	0.10%
Orange Credit Union	All Purpose Savings S1	Nil	✓	✗	0.50	0.50	1.00	✗	1.00%
Police & Nurses Credit	Cash Management Ac S	5.00m	✓	✓	Nil	1.25	3.00	✓	0.00%
Qld Police Credit Union	On Call Savings Account	Nil	✓	✗	2.00	2.00	2.00	✓	0.15%
Select Credit Union	Transaction Account 001	2.00m	✓	✓	Nil	0.75	Nil	✓	0.25%
SERVICE ONE Members	Day to Day Account	4.00m	✓	✗	1.00	1.00	1.00	✓	0.10%

Section 1. Summary Report - Low Transactor - Electronic

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★ "strong value"									
St George Bank	Freedom Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
SUNCORP	Cash Management Accou	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
SUNCORP	Everyday Options	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
SUNCORP - Outside Qld	Everyday Options	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
University Credit Soc	Visa Access S5	2.00m	✓	✗	1.00	0.60	Nil	✓	0.05%
Wagga Mutual Credit Un	Visa First S3	Nil	✗	✓	0.75	0.75	1.50	✓	0.10%
Westpac	One	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Westpac	Cash Management Accou	4.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
★★ "average value"									
ABS Building Society	Home Equity Invest S2	Nil	✓	✗	1.50	0.60	2.00	✗	0.10%
Austral Credit Union	Daily Acc/Spec Sav S1/S2	5.00m	✓	✗	Nil	0.50	3.00	✓	0.05%
BankSA	Freedom Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
Capricornia CU	Personal Banking Account	5.00m	✗	✓	0.50	0.50	2.00	✓	0.00%
Circle Credit Co-op	Super S Account S6	Nil	✓	✗	1.80	1.20	Nil	✓	0.05%
Commonwealth Bank	Cash Investment Account	5.00m	✓	✗	0.50	0.50	2.00	✓	0.01%
Elders Rural Bank	Gold Cash Management	5.00m	✓	✗	1.50	Nil	N/A	✓	0.00%
Elders Rural Bank	Everyday Acct-All Access	7.00m	✗	✗	Nil	Nil	N/A	✓	0.35%
HSBC	Savings Cheque Account	7.50m	✓	✗	2.00	2.00	3.00	✓	0.50%
IMB Limited	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	3.10%
Manly Warringah CU	Access Account S4	Nil	✗	✓	0.75	0.75	2.00	✗	0.05%
mecu	Access Account S1	Nil	✗	✓	1.50	0.60	2.50	✓	0.25%
PowerState Credit Union	GrowthPlus	Nil	✗	✓	1.00	1.00	1.00	✗	3.85%
Qld Teachers CU	Special Savings AC	Nil	✗	✓	1.25	0.60	2.00	✗	0.01%
Qld Teachers CU	Current Account	Nil	✗	✓	1.25	0.60	2.00	✗	0.01%
Qld Teachers CU	Cash Management Accou	Nil	✗	✓	1.25	0.60	2.00	✗	0.00%
Satisfac Credit Union	Everyday Transaction	Nil	✓	✗	Nil	1.50	Nil	✓	0.00%
Savings & Loans CU SA	Cash Manager Account	Nil	✗	✓	1.00	1.00	2.50	✓	0.00%
SERVICE ONE Members	Saving Investment AC	4.00m	✓	✗	1.00	1.00	1.00	✓	0.10%
SGE Credit Union	Access Account (S1)	Nil	✓	✗	2.00	1.00	3.00	✓	0.00%
Uni Credit Union	Access Account	Nil	✓	✗	1.00	0.60	1.70	✓	0.05%
United Credit Union	Double Interest Saver Ac	Nil	✓	✗	Nil	0.75	1.75	✗	3.75%
Wagga Mutual Credit Un	Special Purpose S2	Nil	✗	✓	0.75	0.75	1.50	✓	0.10%
Wagga Mutual Credit Un	Working S1	Nil	✗	✓	0.75	0.75	2.00	✓	0.10%
Westpac	Classic Account	7.50m	✓	✗	0.60	0.60	2.50	✓	0.00%
★ "satisfactory value"									
Adelaide Bank	Christmas Club A/c	Nil	✗	✓	1.50	1.00	2.50	✗	0.05%
ANZ Bank	Everyday Visa Debit	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Australian Central CU	My Account	Nil	✓	✗	1.25	1.25	2.50	✓	0.05%
Bananacoast Community	Savings Account S1	5.00m	✗	✗	Nil	Nil	Nil	✓	0.05%

Section 1. Summary Report - Low Transactor - Electronic

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★ "satisfactory value"									
BankSA	Incentive Saver Account	1.00m	✓	✗	1.00	1.00	3.00	✓	3.01%
Citibank	Citicheque Account	5.00m	✓	✗	2.00	2.00	2.00	✓	0.05%
Citibank	Citicash Account	Nil	✓	✗	2.00	2.00	N/A	✓	0.05%
Coastline Credit Union	Access Account S30	5.00m	✓	✗	Nil	Nil	Nil	✓	0.10%
Community CPS Australi	Bonus Saver Account	Nil	✗	✗	1.00	0.60	2.50	✓	3.15%
Family First CU	Cash Management AC	Nil	✗	✓	0.75	0.75	2.00	✓	0.00%
Family First CU	Ordinary Savings AC S1	Nil	✗	✓	0.75	0.75	2.00	✓	0.25%
FCCS Credit Union	Redi Access AC S13	Nil	✓	✗	1.20	0.60	2.00	✗	0.00%
Horizon Credit Union	RediSavings S1	Nil	✓	✓	1.50	1.00	1.50	✓	0.10%
Horizon Credit Union	Special Purpose S2/4/5	Nil	✓	✓	1.50	1.00	1.50	✓	0.10%
IMB Limited	Cash Management Ac S	Nil	✗	✓	0.70	0.85	2.25	✓	0.00%
IMB Limited	Every Day Account S4	Nil	✗	✓	0.70	0.85	2.25	✓	0.10%
La Trobe Country Credit	Expand Account S2	Nil	✓	✗	1.40	1.40	1.75	✗	0.00%
Nurses First	Essential Saver Account	Nil	✗	✗	0.50	0.50	N/A	✓	0.10%
Police & Nurses Credit	Budgeting Account S2	Nil	✓	✗	Nil	1.25	N/A	✗	0.05%
PowerState Credit Union	Choice Account S1 - S7	Nil	✗	✓	1.00	1.00	1.00	✓	0.05%
PowerState Credit Union	Cash Management S1	Nil	✗	✓	1.00	1.00	1.00	✓	0.70%
Savings & Loans CU SA	Visa Savings Account	Nil	✗	✓	1.00	1.00	2.50	✓	0.05%
Savings & Loans CU SA	At Call Account	Nil	✗	✓	1.00	1.00	2.50	✗	0.05%
Savings & Loans CU SA	Cheque Savings Account	Nil	✗	✓	1.00	1.00	2.50	✗	0.05%
St George Bank	Incentive Saver Account	1.00m	✓	✗	1.00	1.00	3.00	✓	3.01%
United Credit Union	Access Plus S13	Nil	✗	✓	Nil	0.75	1.75	✗	0.05%
✧ "rising star"									
islandstate CU	home saver	Nil	✓	✗	Nil	Nil	3.00	✓	0.10%
islandstate CU	e5saver	Nil	✓	✗	1.00	0.60	3.00	✓	0.00%
islandstate CU	e saver	Nil	✓	✗	1.00	0.60	3.00	✓	0.10%

Section 1. Summary Report - Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★★ "superior value"									
ANZ Bank	Premium Cash Magmnt A	Nil	✓	✗	0.50	0.50	2.50	✓	0.00%
Circle Credit Co-op	Super S Account S6	Nil	✓	✗	1.80	1.20	Nil	✓	0.05%
Commonwealth Bank	Direct Investment AC	Nil	✓	✗	0.50	0.50	2.00	✓	0.00%
Credit Union Australia	Freedom Plus	Nil	✓	✗	1.00	0.60	2.00	✓	1.25%
Heritage Building Soc	Money Manager Account	Nil	✓	✓	0.55	0.50	1.25	✓	0.25%
Heritage Building Soc	Simply Access S1	Nil	✓	✗	Nil	0.50	Nil	✓	0.25%
Heritage Building Soc	Professional Investor	Nil	✓	✓	0.55	0.50	1.25	✓	0.00%
Heritage Building Soc	Simply Access Special S1	Nil	✓	✗	Nil	1.00	Nil	✓	0.25%
Maroondah Credit Union	Access Account S1	Nil	✓	✗	1.50	0.50	1.50	✓	0.25%
Newcastle Permanent	Statement Savings Acc	Nil	✓	✗	0.50	0.40	1.50	✓	0.10%
Police Credit	Multipack - At Call S1	Nil	✗	✗	Nil	Nil	Nil	✓	0.10%
Police CU SA	Cash Management Accou	Nil	✓	✓	1.50	1.00	2.00	✓	0.00%
Police CU SA	Redi Access Account S17	Nil	✓	✓	1.50	1.00	2.00	✓	0.05%
Qantas Staff CU	At Call Deposits	Nil	✓	✗	2.00	Nil	2.00	✓	0.50%
Victoria Teachers CU	On Call Savings S1	Nil	✓	✗	Nil	1.80	1.80	✓	0.05%
★★★★★ "exceptional value"									
ANZ Bank	Access Advantage	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
B & E	Easi Saver S20	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
B & E	Pension Saver S8	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
B & E	Extra Saver S12	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
Bananacoast Community	55 Plus Account S49	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	✗	✗	Nil	Nil	Nil	✗	0.01%
BankWest	Lite Transaction Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
BankWest	Complete Account	6.00m	✓	✗	0.65	0.65	3.00	✓	0.01%
Bendigo Bank	Ultimate Account	Nil	✗	✓	0.70	0.70	1.75	✓	0.05%
Bendigo Bank	Networth Cash Managem	Nil	✗	✓	0.70	0.70	1.75	✓	0.20%
Calare Credit Union	On Call Savings Account	Nil	✓	✗	1.50	1.50	Nil	✗	0.10%
Calare Credit Union	Cash Management Accou	Nil	✓	✗	1.50	1.50	Nil	✗	0.00%
Citibank	Cash Management Accou	5.00m	✓	✗	2.00	Nil	2.00	✓	0.10%
Commonwealth Bank	Streamline Unlimited	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Defence Force CU	National Access Account	Nil	✓	✗	1.50	0.50	Nil	✓	0.10%
Greater Building Society	Access Account	Nil	✗	✓	0.50	0.40	1.00	✓	0.25%
Home Building Society	Bonus Saver	Nil	✗	✗	Nil	1.00	Nil	✓	3.00%
Hume Building Society	Cash Management AC S8	Nil	✓	✗	Nil	0.25	1.00	✗	0.00%
Hume Building Society	All Purpose Account S10	Nil	✓	✗	Nil	0.25	1.00	✗	0.25%
Intech Credit Union	Access Saving Account S	Nil	✗	✓	Nil	0.60	1.50	✓	0.10%
nab	Smart Access	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Orana Credit Union	Redi Access	Nil	✓	✗	0.90	0.80	2.50	✗	0.00%
Orange Credit Union	All Purpose Savings S1	Nil	✓	✗	0.50	0.50	1.00	✗	1.00%
Police & Nurses Credit	Easypay Access Acc S1	5.00m	✓	✗	Nil	0.30	3.00	✓	0.05%

Section 1. Summary Report - Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★ "exceptional value"									
Select Credit Union	Transaction Account 001	2.00m	✓	✓	Nil	0.75	Nil	✓	0.25%
SUNCORP	Everyday Options	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
SUNCORP	Cash Management Accou	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
SUNCORP - Outside Qld	Everyday Options	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
University Credit Soc	Visa Access S5	2.00m	✓	✗	1.00	0.60	Nil	✓	0.05%
Westpac	One	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
★★★ "strong value"									
ANZ Bank	Access Select	2.00m	✓	✗	0.50	0.50	2.50	✓	0.00%
Bank of Queensland	Ultimate Sav Ac-Daily	5.00m	✓	✗	0.65	0.65	2.00	✗	0.01%
Citibank	Citicheque Account	5.00m	✓	✗	2.00	2.00	2.00	✓	0.05%
connectfinancial	Access Account	Nil	✓	✗	0.50	0.50	2.50	✓	0.05%
Credit Union Australia	Platinum Plus	Nil	✓	✗	1.00	0.60	2.00	✓	1.75%
Credit Union Australia	Prime Access	Nil	✓	✗	1.00	0.60	2.00	✓	0.10%
Credit Union Australia	Cash Management Ac	Nil	✓	✗	1.00	0.60	2.00	✓	0.00%
Encompass Credit Union	Access Plus S1	Nil	✗	✓	1.50	0.75	0.75	✓	0.01%
Horizon Credit Union	Special Purpose S2/4/5	Nil	✓	✓	1.50	1.00	1.50	✓	0.10%
Horizon Credit Union	RediSavings S1	Nil	✓	✓	1.50	1.00	1.50	✓	0.10%
HSBC	On-line Savings Account	Nil	✓	✗	Nil	Nil	5.00	✓	0.50%
HSBC	Savings Cheque Account	7.50m	✓	✗	2.00	2.00	3.00	✓	0.50%
Police CU NSW	Easy Access S1	Nil	✓	✗	Nil	0.55	2.00	✓	0.25%
PowerState Credit Union	GrowthPlus	Nil	✗	✓	1.00	1.00	1.00	✗	3.85%
PowerState Credit Union	Cash Management S1	Nil	✗	✓	1.00	1.00	1.00	✓	0.70%
Qld Police Credit Union	On Call Savings Account	Nil	✓	✗	2.00	2.00	2.00	✓	0.15%
RTA Staff CU	Multi-Access Account S4	Nil	✓	✗	1.50	1.50	1.50	✓	0.05%
Satisfac Credit Union	Everyday Transaction	Nil	✓	✗	Nil	1.50	Nil	✓	0.00%
SERVICE ONE Members	Day to Day Account	4.00m	✓	✗	1.00	1.00	1.00	✓	0.10%
St George Bank	Freedom Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
TAFE & Community CU	Access Account S1,2,3&4	Nil	✓	✗	Nil	0.70	Nil	✗	0.25%
United Credit Union	Cash Management AC	Nil	✗	✓	Nil	0.75	1.75	✓	0.00%
Westpac	Cash Management Accou	4.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
★★ "average value"									
Austral Credit Union	Daily Acc/Spec Sav S1/S2	5.00m	✓	✗	Nil	0.50	3.00	✓	0.05%
Australian Central CU	My Account	Nil	✓	✗	1.25	1.25	2.50	✓	0.05%
BankSA	Freedom Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
Capricornia CU	Personal Banking Account	5.00m	✗	✓	0.50	0.50	2.00	✓	0.00%
Commonwealth Bank	Streamline e-Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Maitland Mutual BS	Express Account S5 S45	Nil	✓	✗	1.00	0.60	1.00	✗	0.10%
mecu	Access Account S1	Nil	✗	✓	1.50	0.60	2.50	✓	0.25%
PowerState Credit Union	Choice Account S1 - S7	Nil	✗	✓	1.00	1.00	1.00	✓	0.05%

Section 1. Summary Report - Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★ "average value"									
Qld Teachers CU	Current Account	Nil	✗	✓	1.25	0.60	2.00	✗	0.01%
Wagga Mutual Credit Un	Visa First S3	Nil	✗	✓	0.75	0.75	1.50	✓	0.10%
Westpac	Classic Account	7.50m	✓	✗	0.60	0.60	2.50	✓	0.00%
★ "satisfactory value"									
Alliance One CreditUnion	Everyday Account	Nil	✓	✗	1.00	1.75	1.75	✓	0.20%
Australian Defence CU	Access Savings S1	Nil	✗	✓	Nil	0.65	Nil	✓	0.10%
BankWest	Lite Trans - Direct Opt	2.99m	✗	✗	Nil	Nil	3.00	✓	0.01%
Commonwealth Bank	Cash Investment Account	5.00m	✓	✗	0.50	0.50	2.00	✓	0.01%
Holiday Coast CU	Save More Savings A/c S	5.00m	✓	✗	1.50	0.80	1.50	✓	0.00%
IMB Limited	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	3.10%
Industries Mutual CU	Access	Nil	✗	✓	2.00	0.80	2.00	✓	0.00%
Industries Mutual CU	Visa	Nil	✗	✓	2.00	0.80	2.00	✓	0.50%
Manly Warringah CU	Access Account S4	Nil	✗	✓	0.75	0.75	2.00	✗	0.05%
nab	Smart Direct	3.00m	✗	✗	Nil	Nil	3.00	✓	0.00%
Railways Credit Union	Everyday Saver S22	Nil	✗	✗	1.30	0.75	1.30	✓	1.00%
Railways Credit Union	Everyday Saver S1	Nil	✗	✗	1.30	0.75	1.30	✓	1.00%
Savings & Loans CU SA	Cash Manager Account	Nil	✗	✓	1.00	1.00	2.50	✓	0.00%
Savings & Loans CU SA	Cheque Savings Account	Nil	✗	✓	1.00	1.00	2.50	✗	0.05%
Savings & Loans CU SA	Visa Savings Account	Nil	✗	✓	1.00	1.00	2.50	✓	0.05%
Wagga Mutual Credit Un	Working S1	Nil	✗	✓	0.75	0.75	2.00	✓	0.10%
Wagga Mutual Credit Un	Special Purpose S2	Nil	✗	✓	0.75	0.75	1.50	✓	0.10%
◇ "rising star"									
Home Building Society	Twenty-four-seven Acct	4.50m	✓	✗	Nil	1.00	Nil	✓	0.05%
islandstate CU	e5saver	Nil	✓	✗	1.00	0.60	3.00	✓	0.00%
islandstate CU	e saver	Nil	✓	✗	1.00	0.60	3.00	✓	0.10%
islandstate CU	flexi saver	3.00m	✓	✗	1.00	0.60	3.00	✓	0.10%
islandstate CU	home saver	Nil	✓	✗	Nil	Nil	3.00	✓	0.10%
St George Bank	Simply Freedom	6.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
St George Bank	Complete Freedom	7.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
StGeorge QLD VIC TAS	Simply Freedom	6.00m	✓	✗	Nil	Nil	Nil	✓	0.00%

Section 1. Summary Report - High Transactor - Electronic

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★★ "superior value"									
ANZ Bank	Basic Account	Nil	X	X	Nil	Nil	Nil	✓	0.00%
ANZ Bank	Access Advantage	5.00m	X	X	Nil	Nil	Nil	✓	0.00%
BankWest	Lite Trans - Direct Opt	2.99m	X	X	Nil	Nil	3.00	✓	0.01%
Citibank	Citibank Plus Trans Acc	5.00m	X	X	Nil	Nil	N/A	✓	0.00%
Commonwealth Bank	Streamline Unlimited	6.00m	X	X	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Streamline e-Access	4.00m	X	X	Nil	Nil	2.00	✓	0.01%
Elders Rural Bank	Everyday Ac-Electronic	5.00m	X	X	Nil	Nil	N/A	✓	0.35%
Elders Rural Bank	Everyday Acct-All Access	7.00m	X	X	Nil	Nil	N/A	✓	0.35%
HSBC	On-line Savings Account	Nil	✓	X	Nil	Nil	5.00	✓	0.50%
nab	Smart Access	5.00m	X	X	Nil	Nil	Nil	✓	0.00%
nab	Smart Direct	3.00m	X	X	Nil	Nil	3.00	✓	0.00%
Police Credit	Multipack - At Call S1	Nil	X	X	Nil	Nil	Nil	✓	0.10%
Qantas Staff CU	At Call Deposits	Nil	✓	X	2.00	Nil	2.00	✓	0.50%
SUNCORP	Everyday Options	5.00m	X	X	Nil	Nil	Nil	✓	0.01%
SUNCORP	Everyday Saver	3.00m	X	X	Nil	Nil	2.50	✓	3.01%
SUNCORP - Outside Qld	Everyday Options	5.00m	X	X	Nil	Nil	Nil	✓	0.01%
Unicom Credit Union	Access Account	Nil	✓	X	Nil	Nil	Nil	✓	0.05%
Victoria Teachers CU	On Call Savings S1	Nil	✓	X	Nil	1.80	1.80	✓	0.05%
Westpac	One	5.00m	X	X	Nil	Nil	Nil	✓	0.00%
★★★★★ "exceptional value"									
ANZ Bank	Everyday Visa Debit	6.00m	X	X	Nil	Nil	Nil	✓	0.00%
ANZ Bank	V2 Plus	Nil	✓	X	0.50	0.50	2.50	✓	0.00%
ANZ Bank	Premium Cash Magmnt A	Nil	✓	X	0.50	0.50	2.50	✓	0.00%
B & E	Pension Saver S8	Nil	✓	X	Nil	0.60	2.50	✓	0.10%
Bananacoast Community	Incentive Savings AC S7	Nil	X	X	Nil	Nil	Nil	✓	0.00%
Bananacoast Community	55 Plus Account S49	Nil	X	X	Nil	Nil	Nil	✓	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	X	X	Nil	Nil	Nil	X	0.01%
BankWest	Lite Transaction Account	5.00m	X	X	Nil	Nil	Nil	✓	0.01%
BankWest	Complete Account	6.00m	✓	X	0.65	0.65	3.00	✓	0.01%
Bendigo Bank	Ultimate Account	Nil	X	✓	0.70	0.70	1.75	✓	0.05%
Bendigo Bank	Networth Cash Managem	Nil	X	✓	0.70	0.70	1.75	✓	0.20%
Citibank	Cash Management Accou	5.00m	✓	X	2.00	Nil	2.00	✓	0.10%
Commonwealth Bank	Direct Investment AC	Nil	✓	X	0.50	0.50	2.00	✓	0.00%
Commonwealth Bank	AwardSaver Account	Nil	✓	X	0.50	0.50	2.00	✓	3.01%
Credit Union Australia	Freedom Plus	Nil	✓	X	1.00	0.60	2.00	✓	1.25%
Heritage Building Soc	Professional Investor	Nil	✓	✓	0.55	0.50	1.25	✓	0.00%
Heritage Building Soc	Money Manager Account	Nil	✓	✓	0.55	0.50	1.25	✓	0.25%
Hume Building Society	All Purpose Account S10	Nil	✓	X	Nil	0.25	1.00	X	0.25%
Hume Building Society	Cash Management AC S8	Nil	✓	X	Nil	0.25	1.00	X	0.00%
Hume Building Society	Youth Extra S5	Nil	X	X	Nil	Nil	Nil	X	0.25%

Section 1. Summary Report - High Transactor - Electronic

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
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★★★★

"exceptional value"

Maroondah Credit Union	Access Account S1	Nil	✓	✗	1.50	0.50	1.50	✓	0.25%
Newcastle Permanent	Statement Savings Acc	Nil	✓	✗	0.50	0.40	1.50	✓	0.10%
Orana Credit Union	Redi Access	Nil	✓	✗	0.90	0.80	2.50	✗	0.00%
Police & Nurses Credit	Easypay Access Acc S1	5.00m	✓	✗	Nil	0.30	3.00	✓	0.05%
Police CU NSW	Easy Access S1	Nil	✓	✗	Nil	0.55	2.00	✓	0.25%
SUNCORP	Cash Management Accou	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Westpac	One Premium Sub Account	15.00m	✗	✗	Nil	Nil	Nil	✓	4.00%

★★★

"strong value"

AMP Banking	Transact Account	8.00m	✓	✗	Nil	0.65	N/A	✓	0.20%
ANZ Bank	Access Select	2.00m	✓	✗	0.50	0.50	2.50	✓	0.00%
Austral Credit Union	Daily Acc/Spec Sav S1/S2	5.00m	✓	✗	Nil	0.50	3.00	✓	0.05%
Australian Defence CU	Access Savings S1	Nil	✗	✓	Nil	0.65	Nil	✓	0.10%
B & E	Easi Saver S20	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
B & E	Extra Saver S12	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
B & E	Basic Saver S1	Nil	✓	✗	Nil	0.60	2.50	✗	0.10%
Bananacoast Community	Savings Account S1	5.00m	✗	✗	Nil	Nil	Nil	✓	0.05%
Bank of Queensland	Ultimate Sav Ac-Daily	5.00m	✓	✗	0.65	0.65	2.00	✗	0.01%
BankSA	Concession Account	Nil	✓	✗	0.60	0.60	2.50	✓	0.00%
BankSA	Freedom Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
Capricornia CU	Personal Banking Account	5.00m	✗	✓	0.50	0.50	2.00	✓	0.00%
Coastline Credit Union	Access Account S30	5.00m	✓	✗	Nil	Nil	Nil	✓	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	✓	✗	0.50	0.50	2.00	✓	0.01%
connectfinancial	Access Account	Nil	✓	✗	0.50	0.50	2.50	✓	0.05%
Credit Union Australia	Platinum Plus	Nil	✓	✗	1.00	0.60	2.00	✓	1.75%
Credit Union Australia	Prime Access	Nil	✓	✗	1.00	0.60	2.00	✓	0.10%
Credit Union Australia	Cash Management Ac	Nil	✓	✗	1.00	0.60	2.00	✓	0.00%
Defence Force CU	National Access Account	Nil	✓	✗	1.50	0.50	Nil	✓	0.10%
Elders Rural Bank	Gold Cash Management	5.00m	✓	✗	1.50	Nil	N/A	✓	0.00%
Ericsson Employee Co O	At Call Savings	Nil	✓	✗	1.00	Nil	Nil	✗	0.30%
Greater Building Society	Access Account	Nil	✗	✓	0.50	0.40	1.00	✓	0.25%
Heritage Building Soc	Simply Access Special S1	Nil	✓	✗	Nil	1.00	Nil	✓	0.25%
Heritage Building Soc	Simply Access S1	Nil	✓	✗	Nil	0.50	Nil	✓	0.25%
Home Building Society	Bonus Saver	Nil	✗	✗	Nil	1.00	Nil	✓	3.00%
Intech Credit Union	Access Saving Account S	Nil	✗	✓	Nil	0.60	1.50	✓	0.10%
nab	Investment Cash Manager	10.00m	✓	✗	0.60	0.60	3.00	✓	0.00%
Orange Credit Union	All Purpose Savings S1	Nil	✓	✗	0.50	0.50	1.00	✗	1.00%
Queenslanders CU	Action A/C, On Call Sav.	Nil	✓	✗	Nil	1.10	2.00	✓	0.00%
RTA Staff CU	Multi-Access Account S4	Nil	✓	✗	1.50	1.50	1.50	✓	0.05%
Select Credit Union	Transaction Account 001	2.00m	✓	✓	Nil	0.75	Nil	✓	0.25%

Section 1. Summary Report - High Transactor - Electronic

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★ "strong value"									
SERVICE ONE Members	Saving Investment AC	4.00m	✓	✗	1.00	1.00	1.00	✓	0.10%
SERVICE ONE Members	Day to Day Account	4.00m	✓	✗	1.00	1.00	1.00	✓	0.10%
St George Bank	Concession Account	Nil	✓	✗	0.60	0.60	2.50	✓	0.00%
St George Bank	Freedom Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
TAFE & Community CU	Access Account S1,2,3&4	Nil	✓	✗	Nil	0.70	Nil	✗	0.25%
United Credit Union	Cash Management AC	Nil	✗	✓	Nil	0.75	1.75	✓	0.00%
Westpac	Classic Plus Account	10.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
Westpac	Classic Account	7.50m	✓	✗	0.60	0.60	2.50	✓	0.00%
Westpac	One Premium	15.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Westpac	Cash Management Accou	4.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
★★ "average value"									
Arab Bank Australia	Statement Savings Acc	3.00m	✓	✗	1.50	0.60	Nil	✗	0.00%
Bank of Queensland	Cash Management Accou	5.00m	✓	✗	0.65	0.65	2.00	✗	0.01%
Electricity CU	Everyday Access S1	Nil	✗	✓	1.00	0.60	2.00	✓	0.10%
Encompass Credit Union	Access Plus S1	Nil	✗	✓	1.50	0.75	0.75	✓	0.01%
IMB Limited	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	3.10%
Nurses First	Essential Saver Account	Nil	✗	✗	0.50	0.50	N/A	✓	0.10%
United Credit Union	Double Interest Saver Ac	Nil	✓	✗	Nil	0.75	1.75	✗	3.75%
University Credit Soc	Visa Access S5	2.00m	✓	✗	1.00	0.60	Nil	✓	0.05%
Wagga Mutual Credit Un	Visa First S3	Nil	✗	✓	0.75	0.75	1.50	✓	0.10%
Westpac	CMA Investor Option	4.00m	✗	✗	0.60	0.60	2.50	✓	0.00%
★ "satisfactory value"									
Arab Bank Australia	Cash Management Accou	10.00m	✓	✗	1.50	0.60	Nil	✗	5.50%
BankSA	Incentive Saver Account	1.00m	✓	✗	1.00	1.00	3.00	✓	3.01%
Community CPS Australi	Bonus Saver Account	Nil	✗	✗	1.00	0.60	2.50	✓	3.15%
Family First CU	Ordinary Savings AC S1	Nil	✗	✓	0.75	0.75	2.00	✓	0.25%
Family First CU	Cash Management AC	Nil	✗	✓	0.75	0.75	2.00	✓	0.00%
IMB Limited	Cash Management Ac S	Nil	✗	✓	0.70	0.85	2.25	✓	0.00%
IMB Limited	Every Day Account S4	Nil	✗	✓	0.70	0.85	2.25	✓	0.10%
Maitland Mutual BS	Express Account S5 S45	Nil	✓	✗	1.00	0.60	1.00	✗	0.10%
Manly Warringah CU	Access Account S4	Nil	✗	✓	0.75	0.75	2.00	✗	0.05%
mecu	Access Account S1	Nil	✗	✓	1.50	0.60	2.50	✓	0.25%
Memberfirst Credit Union	Easy Access Account S1	Nil	✗	✓	2.00	0.50	2.00	✓	0.10%
New England CU NSW	Access Account S1	10.00a	✓	✗	1.00	0.60	2.00	✓	0.25%
Police & Nurses Credit	Cash Management Ac S	5.00m	✓	✓	Nil	1.25	3.00	✓	0.00%
Police CU SA	Redi Access Account S17	Nil	✓	✓	1.50	1.00	2.00	✓	0.05%
Police CU SA	Cash Management Accou	Nil	✓	✓	1.50	1.00	2.00	✓	0.00%
PowerState Credit Union	GrowthPlus	Nil	✗	✓	1.00	1.00	1.00	✗	3.85%

Section 1. Summary Report - High Transactor - Electronic

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
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★ "satisfactory value"

Qld Teachers CU	Special Savings AC	Nil	X	✓	1.25	0.60	2.00	X	0.01%
Qld Teachers CU	Cash Management Accou	Nil	X	✓	1.25	0.60	2.00	X	0.00%
Qld Teachers CU	Current Account	Nil	X	✓	1.25	0.60	2.00	X	0.01%
Satisfac Credit Union	Everyday Transaction	Nil	✓	X	Nil	1.50	Nil	✓	0.00%
Savings & Loans CU SA	Visa Savings Account	Nil	X	✓	1.00	1.00	2.50	✓	0.05%
Savings & Loans CU SA	Cash Manager Account	Nil	X	✓	1.00	1.00	2.50	✓	0.00%
St George Bank	Incentive Saver Account	1.00m	✓	X	1.00	1.00	3.00	✓	3.01%
Uni Credit Union	Cash Management Accou	N/A	✓	X	1.70	0.65	1.70	✓	0.00%
Uni Credit Union	Access Account	Nil	✓	X	1.00	0.60	1.70	✓	0.05%
United Credit Union	Access Plus S13	Nil	X	✓	Nil	0.75	1.75	X	0.05%
Wagga Mutual Credit Un	Special Purpose S2	Nil	X	✓	0.75	0.75	1.50	✓	0.10%
Wagga Mutual Credit Un	Working S1	Nil	X	✓	0.75	0.75	2.00	✓	0.10%

✧ "rising star"

BankSA	Complete Freedom	7.00m	X	X	Nil	Nil	Nil	✓	0.00%
BankSA	Simply Freedom	6.00m	X	X	Nil	Nil	Nil	✓	0.00%
BankSA	Express Freedom	5.00m	X	X	Nil	Nil	5.00	✓	0.00%
Capricornia CU	Cash Management Accou	7.50m	✓	✓	0.50	0.50	2.00	✓	3.10%
Home Building Society	Twenty-four-seven Acct	4.50m	✓	X	Nil	1.00	Nil	✓	0.05%
islandstate CU	e saver	Nil	✓	X	1.00	0.60	3.00	✓	0.10%
islandstate CU	e5saver	Nil	✓	X	1.00	0.60	3.00	✓	0.00%
islandstate CU	home saver	Nil	✓	X	Nil	Nil	3.00	✓	0.10%
St George Bank	Express Freedom	5.00m	✓	X	Nil	Nil	5.00	✓	0.00%
St George Bank	Complete Freedom	7.00m	✓	X	Nil	Nil	Nil	✓	0.00%
St George Bank	Simply Freedom	6.00m	✓	X	Nil	Nil	Nil	✓	0.00%
StGeorge QLD VIC TAS	Complete Freedom	7.00m	✓	X	Nil	Nil	Nil	✓	0.00%
StGeorge QLD VIC TAS	Express Freedom	5.00m	✓	X	Nil	Nil	5.00	✓	0.00%
StGeorge QLD VIC TAS	Simply Freedom	6.00m	✓	X	Nil	Nil	Nil	✓	0.00%

Section 1. Summary Report - High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★★ "superior value"									
ANZ Bank	Access Advantage	5.00m	X	X	Nil	Nil	Nil	✓	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	X	X	Nil	Nil	Nil	X	0.01%
BankWest	Lite Transaction Account	5.00m	X	X	Nil	Nil	Nil	✓	0.01%
Citibank	Cash Management Accou	5.00m	✓	X	2.00	Nil	2.00	✓	0.10%
Commonwealth Bank	Streamline Unlimited	6.00m	X	X	Nil	Nil	Nil	✓	0.01%
Maroondah Credit Union	Access Account S1	Nil	✓	X	1.50	0.50	1.50	✓	0.25%
nab	Smart Access	5.00m	X	X	Nil	Nil	Nil	✓	0.00%
Newcastle Permanent	Statement Savings Acc	Nil	✓	X	0.50	0.40	1.50	✓	0.10%
Police Credit	Multipack - At Call S1	Nil	X	X	Nil	Nil	Nil	✓	0.10%
Qantas Staff CU	At Call Deposits	Nil	✓	X	2.00	Nil	2.00	✓	0.50%
St George Bank	Complete Freedom	7.00m	✓	X	Nil	Nil	Nil	✓	0.00%
St George Bank	Simply Freedom	6.00m	✓	X	Nil	Nil	Nil	✓	0.00%
SUNCORP	Cash Management Accou	5.00m	X	X	Nil	Nil	Nil	✓	0.01%
SUNCORP	Everyday Options	5.00m	X	X	Nil	Nil	Nil	✓	0.01%
SUNCORP - Outside Qld	Everyday Options	5.00m	X	X	Nil	Nil	Nil	✓	0.01%
Westpac	One	5.00m	X	X	Nil	Nil	Nil	✓	0.00%
★★★★★ "exceptional value"									
ANZ Bank	Premium Cash Magmnt A	Nil	✓	X	0.50	0.50	2.50	✓	0.00%
Bananacoast Community	55 Plus Account S49	Nil	X	X	Nil	Nil	Nil	✓	0.00%
Circle Credit Co-op	Super S Account S6	Nil	✓	X	1.80	1.20	Nil	✓	0.05%
Commonwealth Bank	Streamline e-Access	4.00m	X	X	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Direct Investment AC	Nil	✓	X	0.50	0.50	2.00	✓	0.00%
Credit Union Australia	Freedom Plus	Nil	✓	X	1.00	0.60	2.00	✓	1.25%
Defence Force CU	National Access Account	Nil	✓	X	1.50	0.50	Nil	✓	0.10%
Greater Building Society	Access Account	Nil	X	✓	0.50	0.40	1.00	✓	0.25%
Heritage Building Soc	Money Manager Account	Nil	✓	✓	0.55	0.50	1.25	✓	0.25%
Heritage Building Soc	Professional Investor	Nil	✓	✓	0.55	0.50	1.25	✓	0.00%
Heritage Building Soc	Simply Access Special S1	Nil	✓	X	Nil	1.00	Nil	✓	0.25%
Heritage Building Soc	Simply Access S1	Nil	✓	X	Nil	0.50	Nil	✓	0.25%
Home Building Society	Bonus Saver	Nil	X	X	Nil	1.00	Nil	✓	3.00%
Hume Building Society	All Purpose Account S10	Nil	✓	X	Nil	0.25	1.00	X	0.25%
Hume Building Society	Cash Management AC S8	Nil	✓	X	Nil	0.25	1.00	X	0.00%
Orana Credit Union	Redi Access	Nil	✓	X	0.90	0.80	2.50	X	0.00%
Police & Nurses Credit	Easypay Access Acc S1	5.00m	✓	X	Nil	0.30	3.00	✓	0.05%
Select Credit Union	Transaction Account 001	2.00m	✓	✓	Nil	0.75	Nil	✓	0.25%
SERVICE ONE Members	Day to Day Account	4.00m	✓	X	1.00	1.00	1.00	✓	0.10%
StGeorge QLD VIC TAS	Simply Freedom	6.00m	✓	X	Nil	Nil	Nil	✓	0.00%
StGeorge QLD VIC TAS	Complete Freedom	7.00m	✓	X	Nil	Nil	Nil	✓	0.00%
University Credit Soc	Visa Access S5	2.00m	✓	X	1.00	0.60	Nil	✓	0.05%
Victoria Teachers CU	On Call Savings S1	Nil	✓	X	Nil	1.80	1.80	✓	0.05%

Section 1. Summary Report - High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★ "exceptional value"									
Westpac	One Premium Sub Account	15.00m	X	X	Nil	Nil	Nil	✓	4.00%
Westpac	One Premium	15.00m	X	X	Nil	Nil	Nil	✓	0.00%
★★★ "strong value"									
ANZ Bank	Access Select	2.00m	✓	X	0.50	0.50	2.50	✓	0.00%
Arab Bank Australia	Cash Management Account	10.00m	✓	X	1.50	0.60	Nil	X	5.50%
Austral Credit Union	Daily Acc/Spec Sav S1/S2	5.00m	✓	X	Nil	0.50	3.00	✓	0.05%
B & E	Extra Saver S12	Nil	✓	X	Nil	0.60	2.50	✓	0.10%
B & E	Easi Saver S20	Nil	✓	X	Nil	0.60	2.50	✓	0.10%
B & E	Pension Saver S8	Nil	✓	X	Nil	0.60	2.50	✓	0.10%
Bank of Queensland	Ultimate Sav Ac-Daily	5.00m	✓	X	0.65	0.65	2.00	X	0.01%
BankSA	Freedom Account	6.00m	✓	X	0.60	0.60	2.50	✓	0.01%
BankWest	Lite Trans - Direct Opt	2.99m	X	X	Nil	Nil	3.00	✓	0.01%
BankWest	Complete Account	6.00m	✓	X	0.65	0.65	3.00	✓	0.01%
Bendigo Bank	Ultimate Account	Nil	X	✓	0.70	0.70	1.75	✓	0.05%
Bendigo Bank	Networth Cash Management	Nil	X	✓	0.70	0.70	1.75	✓	0.20%
Calare Credit Union	On Call Savings Account	Nil	✓	X	1.50	1.50	Nil	X	0.10%
Calare Credit Union	Cash Management Account	Nil	✓	X	1.50	1.50	Nil	X	0.00%
Capricornia CU	Personal Banking Account	5.00m	X	✓	0.50	0.50	2.00	✓	0.00%
Commonwealth Bank	Cash Investment Account	5.00m	✓	X	0.50	0.50	2.00	✓	0.01%
connectfinancial	Access Account	Nil	✓	X	0.50	0.50	2.50	✓	0.05%
Credit Union Australia	Cash Management Account	Nil	✓	X	1.00	0.60	2.00	✓	0.00%
Credit Union Australia	Prime Access	Nil	✓	X	1.00	0.60	2.00	✓	0.10%
Credit Union Australia	Platinum Plus	Nil	✓	X	1.00	0.60	2.00	✓	1.75%
Horizon Credit Union	RediSavings S1	Nil	✓	✓	1.50	1.00	1.50	✓	0.10%
Horizon Credit Union	Special Purpose S2/4/5	Nil	✓	✓	1.50	1.00	1.50	✓	0.10%
HSBC	On-line Savings Account	Nil	✓	X	Nil	Nil	5.00	✓	0.50%
Intech Credit Union	Access Saving Account S	Nil	X	✓	Nil	0.60	1.50	✓	0.10%
nab	Investment Cash Manager	10.00m	✓	X	0.60	0.60	3.00	✓	0.00%
nab	Smart Direct	3.00m	X	X	Nil	Nil	3.00	✓	0.00%
New England CU NSW	Access Account S1	10.00a	✓	X	1.00	0.60	2.00	✓	0.25%
Orange Credit Union	All Purpose Savings S1	Nil	✓	X	0.50	0.50	1.00	X	1.00%
Police CU NSW	Easy Access S1	Nil	✓	X	Nil	0.55	2.00	✓	0.25%
Police CU SA	Cash Management Account	Nil	✓	✓	1.50	1.00	2.00	✓	0.00%
Police CU SA	Redi Access Account S17	Nil	✓	✓	1.50	1.00	2.00	✓	0.05%
Railways Credit Union	Everyday Saver S22	Nil	X	X	1.30	0.75	1.30	✓	1.00%
RTA Staff CU	Multi-Access Account S4	Nil	✓	X	1.50	1.50	1.50	✓	0.05%
Satisfac Credit Union	Everyday Transaction	Nil	✓	X	Nil	1.50	Nil	✓	0.00%
St George Bank	Freedom Account	6.00m	✓	X	0.60	0.60	2.50	✓	0.01%
TAFE & Community CU	Access Account S1,2,3&4	Nil	✓	X	Nil	0.70	Nil	X	0.25%
United Credit Union	Cash Management Account	Nil	X	✓	Nil	0.75	1.75	✓	0.00%

Section 1. Summary Report - High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000	
★★★ "strong value"										
Wagga Mutual Credit Un	Visa First S3	Nil	X	✓	0.75	0.75	1.50	✓	0.10%	
Westpac	Cash Management Accou	4.00m	✓	X	0.60	0.60	2.50	✓	0.00%	
Westpac	Classic Plus Account	10.00m	✓	X	0.60	0.60	2.50	✓	0.00%	
Westpac	Classic Account	7.50m	✓	X	0.60	0.60	2.50	✓	0.00%	
★★ "average value"										
Australian Defence CU	Access Savings S1	Nil	X	✓	Nil	0.65	Nil	✓	0.10%	
Bananacoast Community	Savings Account S1	5.00m	X	X	Nil	Nil	Nil	✓	0.05%	
Bank of Queensland	Cash Management Accou	5.00m	✓	X	0.65	0.65	2.00	X	0.01%	
Citibank	Citicheque Account	5.00m	✓	X	2.00	2.00	2.00	✓	0.05%	
Encompass Credit Union	Access Plus S1	Nil	X	✓	1.50	0.75	0.75	✓	0.01%	
FCCS Credit Union	Total Access AC S1	5.00m	✓	X	1.20	0.60	2.00	X	0.00%	
Holiday Coast CU	Save More Savings A/c S	5.00m	✓	X	1.50	0.80	1.50	✓	0.00%	
Illawarra CU NSW	Access Account	3.00m	X	✓	0.75	1.00	0.75	✓	0.05%	
IMB Limited	Cash Management Ac S	Nil	X	✓	0.70	0.85	2.25	✓	0.00%	
IMB Limited	Reward Saver	Nil	X	✓	0.70	0.85	2.25	✓	3.10%	
Industries Mutual CU	Visa	Nil	X	✓	2.00	0.80	2.00	✓	0.50%	
Industries Mutual CU	Access	Nil	X	✓	2.00	0.80	2.00	✓	0.00%	
Manly Warringah CU	Access Account S4	Nil	X	✓	0.75	0.75	2.00	X	0.05%	
mecu	Access Account S1	Nil	X	✓	1.50	0.60	2.50	✓	0.25%	
PowerState Credit Union	Choice Account S1 - S7	Nil	X	✓	1.00	1.00	1.00	✓	0.05%	
PowerState Credit Union	GrowthPlus	Nil	X	✓	1.00	1.00	1.00	X	3.85%	
PowerState Credit Union	Cash Management S1	Nil	X	✓	1.00	1.00	1.00	✓	0.70%	
Qld Teachers CU	Current Account	Nil	X	✓	1.25	0.60	2.00	X	0.01%	
Railways Credit Union	Everyday Saver S1	Nil	X	X	1.30	0.75	1.30	✓	1.00%	
Savings & Loans CU SA	Cash Manager Account	Nil	X	✓	1.00	1.00	2.50	✓	0.00%	
United Credit Union	Access Plus S13	Nil	X	✓	Nil	0.75	1.75	X	0.05%	
Wagga Mutual Credit Un	Working S1	Nil	X	✓	0.75	0.75	2.00	✓	0.10%	
Wagga Mutual Credit Un	Special Purpose S2	Nil	X	✓	0.75	0.75	1.50	✓	0.10%	
★ "satisfactory value"										
ABS Building Society	Home Equity Invest S2	Nil	✓	X	1.50	0.60	2.00	X	0.10%	
Alliance One CreditUnion	Everyday Account	Nil	✓	X	1.00	1.75	1.75	✓	0.20%	
Australian Central CU	My Account	Nil	✓	X	1.25	1.25	2.50	✓	0.05%	
Community CPS Australi	Bonus Saver Account	Nil	X	X	1.00	0.60	2.50	✓	3.15%	
Community CPS Australi	Access Savings AccountS	Nil	X	X	1.00	0.60	2.50	✓	0.15%	
Community CPS Australi	Cash Management Accou	Nil	X	✓	1.00	0.60	2.50	✓	0.15%	
Community First CU	Access Account S7	Nil	X	✓	2.00	0.75	2.50	✓	0.00%	
HSBC	Savings Cheque Account	7.50m	✓	X	2.00	2.00	3.00	✓	0.50%	
IMB Limited	Every Day Account S4	Nil	X	✓	0.70	0.85	2.25	✓	0.10%	
Maitland Mutual BS	Express Account S5 S45	Nil	✓	X	1.00	0.60	1.00	X	0.10%	

Section 1. Summary Report - High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000	
★ "satisfactory value"										
Memberfirst Credit Union	Easy Access Account S1	Nil	X	✓	2.00	0.50	2.00	✓	0.10%	
Qld Police Credit Union	On Call Savings Account	Nil	✓	X	2.00	2.00	2.00	✓	0.15%	
Savings & Loans CU SA	Cheque Savings Account	Nil	X	✓	1.00	1.00	2.50	X	0.05%	
Savings & Loans CU SA	At Call Account	Nil	X	✓	1.00	1.00	2.50	X	0.05%	
Savings & Loans CU SA	Visa Savings Account	Nil	X	✓	1.00	1.00	2.50	✓	0.05%	
Westpac	CMA Investor Option	4.00m	X	X	0.60	0.60	2.50	✓	0.00%	
✧ "rising star"										
BankSA	Simply Freedom	6.00m	X	X	Nil	Nil	Nil	✓	0.00%	
BankSA	Complete Freedom	7.00m	X	X	Nil	Nil	Nil	✓	0.00%	
Capricornia CU	Cash Management Accou	7.50m	✓	✓	0.50	0.50	2.00	✓	3.10%	
Home Building Society	Twenty-four-seven Acct	4.50m	✓	X	Nil	1.00	Nil	✓	0.05%	
Hunter United Credit Un	Cheque	2.00m	✓	X	Nil	1.25	1.00	✓	0.00%	
islandstate CU	e5saver	Nil	✓	X	1.00	0.60	3.00	✓	0.00%	
islandstate CU	home saver	Nil	✓	X	Nil	Nil	3.00	✓	0.10%	
islandstate CU	e saver	Nil	✓	X	1.00	0.60	3.00	✓	0.10%	
islandstate CU	flexi saver	3.00m	✓	X	1.00	0.60	3.00	✓	0.10%	

Section 1. Summary Report - Premium Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
★★★★★ "superior value"									
Adelaide Bank	Cash Management Plus	6.00m	5000.00	✓	✓	✓	✓	BBB+	4.90%
AMP Banking	Cash Management Accou	Nil	1000.00	✓	✓	✓	✓	A-	5.75%
Bananacoast Community	55 Plus Account S49	Nil	5000.00	✓	✓	✓	✓	Not rated	5.10%
Bank of Queensland	Cash Management Accou	5.00m	5000.00	✓	✓	✓	✓	BBB+	5.15%
Bankstown City CU	Money Max Gold	5.00m	100.00	✓	✓	✓	✓	Not rated	5.80%
Bendigo Bank	Networth Cash Managem	Nil	5000.00	✓	✓	✓	✓	BBB+	4.35%
Coastline Credit Union	Bonus Reward Saver S2	5.00m	500.00	✓	✓	✓	✓	Not rated	5.50%
Commonwealth Bank	Cash Investment Account	5.00m	5000.00	✓	✓	✓	✓	AA-	5.00%
Commonwealth Bank	Direct Investment AC	Nil	5000.00	✓	✓	✓	✓	AA-	4.30%
Community CPS Australi	Cash Management Accou	Nil	1000.00	✓	✓	✓	✓	Not rated	4.25%
Credit Union Australia	Platinum Plus	Nil	No min	✓	✓	✓	✓	Not rated	4.45%
Credit Union Australia	Cash Management Ac	Nil	No min	✓	✓	✓	✓	Not rated	4.25%
Elders Rural Bank	Cash Management Accou	5.00m	5000.00	✓	✓	✓	✓	BBB-	4.50%
Elders Rural Bank	Gold Cash Management	5.00m	5000.00	✓	✓	✓	✓	BBB-	4.50%
Gateway Credit Union	Christmas Club Account	Nil	No min	✓	✓	✓	✓	Not rated	4.30%
Gateway Credit Union	At Call Account	Nil	No min	✓	✓	✓	✓	Not rated	4.05%
Gosford City Cred Union	Cash Management Acc S	Nil	5000.00	✓	✓	✓	✓	Not rated	6.00%
Greater Building Society	Cash Management Accou	Nil	1.00	✓	✓	✓	✓	Not rated	4.75%
Home Building Society	Home Cash Maximiser	Nil	No min	✓	✓	✓	✓	Not rated	5.00%
HSBC	On-line Savings Account	Nil	2000.00	✓	✓	✓	✓	AA-	5.00%
HSBC	Cash Management Accou	10.00m	10000.00	✓	✓	✓	✓	AA-	4.50%
IMB Limited	Cash Management Ac S	Nil	5000.00	✓	✓	✓	✓	BBB	4.25%
IMB Limited	Reward Saver	Nil	1.00	✓	✓	✓	✓	BBB	5.10%
Maitland Mutual BS	Cash Management Acct S	Nil	500.00	✓	✓	✓	✓	Not Rated	4.75%
Members Equity Bank	InterestME Savings Ac	Nil	No min	✓	✓	✓	✓	BBB-	6.25%
nab	Investment Cash Manager	10.00m	10000.00	✓	✓	✓	✓	AA-	5.00%
Qantas Staff CU	At Call Deposits	Nil	No min	✓	✓	✓	✓	Not rated	4.90%
The Rock Building Soc	Cash Management Acct S	Nil	2500.00	✓	✓	✓	✓	Not rated	5.20%
Victoria Teachers CU	Cash Management AC S	Nil	5000.00	✓	✓	✓	✓	Not rated	4.40%
Warwick Credit Union	Cash Manager Online	Nil	No min	✓	✓	✓	✓	Not rated	5.25%
Warwick Credit Union	Cash Manager Plus	Nil	No min	✓	✓	✓	✓	Not rated	4.75%
Westpac	One Premium Sub Accoun	15.00m	No min	✓	✓	✓	✓	AA-	4.00%

★★★★★ "exceptional value"									
ABS Building Society	Cash Management S9	Nil	5000.00	✓	✓	✓	✓	Not rated	4.50%
Adelaide Bank	24Hr Call Money Market	Nil	100000.00	✓	✓	✓	✓	BBB+	3.50%
Adelaide Bank	Deposit Power	6.00m	5000.00	✓	✓	✓	✓	BBB+	3.00%
ANZ Bank	Premium Cash Magmnt A	Nil	10000.00	✓	✓	✓	✓	AA-	2.25%
Austral Credit Union	Cash Management S1	Nil	5000.00	✓	✓	✓	✓	Not rated	3.50%
B & E	Pension Saver S8	Nil	10.00	✓	✓	✓	✓	Not rated	2.75%

Section 1. Summary Report - Premium Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
★★★★ "exceptional value"									
Calare Credit Union	Cash Management Accou	Nil	500.00	✓	✓	✓	✓	Not rated	3.75%
Circle Credit Co-op	30 Days Notice Wdl S8	Nil	500.00	✓	✓	✓	✗	Not rated	4.14%
Circle Credit Co-op	Cash Fund Account S4	Nil	5000.00	✓	✓	✓	✗	Not rated	3.92%
Citibank	Cash Management Accou	5.00m	10000.00	✓	✓	✓	✓	AA	2.00%
Community CPS Australi	Bonus Saver Account	Nil	No min	✓	✓	✓	✓	Not rated	4.40%
Encompass Credit Union	Cash Management S6	Nil	No min	✓	✓	✓	✓	Not rated	3.50%
Family First CU	Cash Management AC	Nil	2000.00	✓	✓	✓	✓	Not rated	3.50%
First Pacific CU	Investment Plus S3	Nil	25000.00	✓	✓	✓	✗	Not rated	3.50%
Heritage Building Soc	Professional Investor	Nil	5000.00	✓	✓	✓	✓	Not rated	3.25%
Heritage Building Soc	Money Manager Account	Nil	100.00	✓	✓	✓	✓	Not rated	3.00%
Holiday Coast CU	Percentage Plus AC S17	Nil	10000.00	✓	✓	✓	✓	Not rated	3.75%
Home Building Society	Bonus Saver	Nil	No min	✓	✓	✓	✓	Not rated	3.10%
Hume Building Society	Cash Management AC S8	Nil	5000.00	✓	✓	✓	✓	Not rated	3.00%
mecu	CMA - Transaction Acct	Nil	5000.00	✓	✓	✓	✗	Not rated	2.80%
Police CU SA	Cash Management Accou	Nil	No min	✓	✓	✓	✓	Not rated	3.00%
PowerState Credit Union	GrowthPlus	Nil	No min	✓	✓	✓	✓	Not rated	4.00%
PowerState Credit Union	Cash Management S1	Nil	No min	✓	✓	✓	✓	Not rated	3.60%
Queenslanders CU	MoneyMaker Account S5	Nil	1.00	✓	✓	✓	✓	Not rated	3.70%
RTA Staff CU	Redi-Fund S7	Nil	5000.00	✓	✓	✓	✓	Not rated	3.75%
Savings & Loans CU SA	Premium Saver	Nil	No min	✓	✓	✓	✓	Not rated	4.00%
Savings & Loans CU SA	Cash Manager Account	Nil	No min	✓	✓	✓	✓	Not rated	3.55%
Select Credit Union	Cash Management Acct 0	2.00m	1.00	✓	✓	✓	✗	Not rated	3.50%
SUNCORP	Cash Management Accou	5.00m	No min	✓	✓	✓	✓	A	1.50%
Transcomm Credit Co-O	Cash Management AC	Nil	5000.00	✓	✓	✓	✗	Not rated	5.00%
Transcomm Credit Co-O	30 Day Notice S30	Nil	5000.00	✓	✓	✓	✗	Not rated	4.00%
Wagga Mutual Credit Un	Cash Management S2	Nil	5000.00	✓	✓	✓	✓	Not rated	3.75%
Westpac	CMA Investor Option	4.00m	5000.00	✓	✓	✓	✓	AA-	2.40%
★★★ "strong value"									
ABS Building Society	Super Rate S8	Nil	50000.00	✓	✓	✓	✓	Not rated	0.10%
ABS Building Society	Home Equity Invest S2	Nil	1.00	✓	✓	✓	✓	Not rated	1.90%
Austral Credit Union	Target Saver S14	5.00m	No min	✓	✓	✓	✗	Not rated	3.00%
AWA Credit Union	General Savings Account	3.00m	No min	✓	✓	✓	✗	Not rated	2.40%
Community First CU	Money Market Account S1	Nil	5000.00	✓	✓	✓	✗	Not rated	3.00%
Elders Rural Bank	Everyday Acct-All Access	7.00m	500.00	✓	✓	✓	✓	BBB-	1.25%
Fire Services CU	Christmas Club AC S7	Nil	No min	✓	✓	✓	✓	Not rated	2.20%
HSBC	Savings Cheque Account	7.50m	1000.00	✓	✓	✓	✓	AA-	1.40%
Hume Building Society	Reward Saver	Nil	1.00	✓	✓	✓	✓	Not rated	2.75%
Hume Building Society	Achiever Account S6	Nil	500.00	✓	✓	✓	✓	Not rated	2.00%
Industries Mutual CU	Investment	Nil	No min	✓	✓	✓	✓	Not rated	2.75%

Section 1. Summary Report - Premium Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
★★★ "strong value"									
La Trobe Country Credit	Millennium Cash Mgmt S2	Nil	5000.00	✓	✓	✓	✓	Not rated	3.25%
Manly Warringah CU	Bonus Saver Account S7	Nil	No min	✓	✓	✓	✓	Not rated	3.00%
mecu	Access Account S1	Nil	No min	✓	✓	✓	✓	Not rated	2.00%
Police & Nurses Credit	Cash Management Ac S	5.00m	2000.00	✓	✓	✓	✓	Not rated	0.00%
Railways Credit Union	Everyday Saver S1	Nil	No min	✓	✓	✓	✓	Not rated	2.50%
Railways Credit Union	Everyday Saver S22	Nil	No min	✓	✓	✓	✓	Not rated	2.00%
The Rock Building Soc	Savings Investment AC S	Nil	500.00	✓	✓	✓	✓	Not rated	2.50%
Uni Credit Union	Cash Management Accou	N/A	5000.00	✓	✓	✓	✓	Not rated	2.50%
United Credit Union	Cash Management AC	Nil	5000.00	✓	✓	✓	✓	Not rated	2.00%
Westpac	Cash Management Accou	4.00m	5000.00	✓	✓	✓	✓	AA-	1.15%
★★ "average value"									
AMP Banking	Transact Account	8.00m	No min	✓	✓	✓	✓	A-	1.00%
B & E	Extra Saver S12	Nil	1000.00	✓	✓	✓	✓	Not rated	1.10%
B & E	Easi Saver S20	Nil	10.00	✓	✓	✓	✓	Not rated	1.15%
Bankstown City CU	Money Manager	5.00m	1.00	✓	✓	✓	✓	Not rated	1.00%
Credit Union Australia	Prime Access	Nil	No min	✓	✓	✓	✓	Not rated	0.50%
Credit Union Australia	Freedom Plus	Nil	No min	✓	✓	✓	✓	Not rated	1.25%
Elders Rural Bank	Everyday Ac-Electronic	5.00m	500.00	✓	✓	✓	✓	BBB-	1.25%
Fire Services CU	Investment Savings AC S	Nil	No min	✓	✓	✓	✓	Not rated	1.25%
Heritage Building Soc	Simply Access Special S1	Nil	1.00	✓	✓	✓	✓	Not rated	0.75%
Heritage Building Soc	Simply Access S1	Nil	1.00	✓	✓	✓	✓	Not rated	0.75%
Heritage Isle CU	Investment At Call S8	Nil	1000.00	✓	✓	✓	✓	Not rated	3.00%
Heritage Isle CU	Christmas Club S5	Nil	No min	✓	✓	✓	✓	Not rated	2.00%
Hume Building Society	All Purpose Account S10	Nil	1.00	✓	✓	✓	✓	Not rated	1.50%
IMB Limited	Every Day Account S4	Nil	1.00	✓	✓	✓	✓	BBB	0.50%
Maritime Workers CU	Access Account S1	Nil	No min	✓	✓	✓	✓	Not rated	0.90%
Orange Credit Union	All Purpose Savings S1	Nil	No min	✓	✓	✓	✓	Not rated	1.45%
Qld Professional CU	Savings 2001 AC S11	Nil	500.00	✓	✓	X	X	Not rated	2.75%
Transcomm Credit Co-O	Christmas Club S12	Nil	10.00	✓	✓	✓	X	Not rated	2.00%
Transcomm Credit Co-O	On Call Savings S2	Nil	No min	✓	✓	✓	X	Not rated	2.00%
★ "satisfactory value"									
ABS Building Society	ABS Multi-Choice S15 26	Nil	1000.00	✓	✓	✓	X	Not rated	0.50%
Adelaide Bank	Merlin Account	6.00m	1.00	✓	✓	✓	✓	BBB+	0.10%
Alliance One CreditUnion	Everyday Account	Nil	No min	✓	✓	✓	✓	Not rated	0.20%
ANZ Bank	Access Select	2.00m	No min	✓	✓	✓	✓	AA-	0.00%
ANZ Bank	Access Advantage	5.00m	No min	✓	✓	✓	✓	AA-	0.00%
Australian Central CU	My Account	Nil	No min	✓	✓	✓	✓	Not rated	0.05%
Bank of Queensland	Reverse Charges Account	4.00m	1.00	✓	✓	✓	✓	BBB+	0.01%
Bank of Queensland	Ultimate Sav Ac-Daily	5.00m	1.00	✓	✓	✓	✓	BBB+	0.01%

Section 1. Summary Report - Premium Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
★ "satisfactory value"									
BankSA	Freedom Account	6.00m	No min	✓	✓	✓	✓	A+	0.01%
BankWest	Lite Trans - Direct Opt	2.99m	1.00	✓	✓	✓	✓	A+	0.01%
BankWest	Lite Transaction Account	5.00m	1.00	✓	✓	✓	✓	A+	0.01%
BankWest	Complete Account	6.00m	No min	✓	✓	✓	✓	A+	0.01%
Bendigo Bank	Ultimate Account	Nil	1.00	✓	✓	✓	✓	BBB+	0.05%
Calare Credit Union	On Call Savings Account	Nil	1.00	✓	✓	✓	✓	Not rated	0.10%
Circle Credit Co-op	Super S Account S6	Nil	No min	✓	✓	✓	✓	Not rated	0.50%
Citibank	Citibank Plus Trans Acc	5.00m	No min	✓	✓	✓	✓	AA	0.00%
Citibank	Citicheque Account	5.00m	10000.00	✓	✓	✓	✓	AA	0.05%
Commonwealth Bank	Streamline e-Access	4.00m	No min	✓	✓	✓	✓	AA-	0.01%
Commonwealth Bank	Streamline Unlimited	6.00m	No min	✓	✓	✓	✓	AA-	0.01%
Community First CU	Access Account S7	Nil	No min	✓	✓	✓	✓	Not rated	0.10%
connectfinancial	Access Account	Nil	No min	✓	✓	✓	✓	Not rated	0.10%
Defence Force CU	National Access Account	Nil	No min	✓	✓	✓	✓	Not rated	0.10%
Encompass Credit Union	Access Plus S1	Nil	No min	✓	✓	✓	✓	Not rated	0.10%
Fire Services CU	Cheque Account S1	Nil	No min	✓	✓	✓	✓	Not rated	0.25%
Fire Services CU	General Savings AC S1	Nil	No min	✓	✓	✓	✓	Not rated	0.25%
First Pacific CU	Savings Account S1	Nil	No min	✓	✓	✓	✓	Not rated	1.00%
Gosford City Cred Union	Christmas Club S9	Nil	No min	✓	✓	✓	✗	Not rated	2.00%
Gosford City Cred Union	Tiered Saving S7	3.00m	No min	✓	✓	✓	✓	Not rated	1.50%
Greater Building Society	Access Account	Nil	1.00	✓	✓	✓	✓	Not rated	0.50%
Heritage Isle CU	Savings S1	Nil	No min	✓	✓	✓	✓	Not rated	0.70%
Holiday Coast CU	Save More Savings A/c S	5.00m	No min	✓	✓	✓	✓	Not rated	0.30%
Horizon Credit Union	Special Purpose S2/4/5	Nil	No min	✓	✓	✓	✓	Not rated	0.10%
Horizon Credit Union	RediSavings S1	Nil	No min	✓	✓	✓	✓	Not rated	0.10%
Hunter Mutual	Access Account S1	6.00m	5.00	✓	✓	✓	✓	Not rated	1.00%
Illawarra CU NSW	Access Account	3.00m	No min	✓	✓	✓	✓	Not rated	0.15%
Industries Mutual CU	Access	Nil	No min	✓	✓	✓	✓	Not rated	0.00%
Industries Mutual CU	Visa	Nil	No min	✓	✓	✓	✓	Not rated	0.50%
Intech Credit Union	Access Saving Account S	Nil	No min	✓	✓	✓	✓	Not rated	0.40%
La Trobe Country Credit	Valu-Plus Account S30	Nil	No min	✓	✓	✓	✓	Not rated	1.25%
Lysaght Credit Union	At Call Account S1	Nil	No min	✓	✓	✓	✓	Not rated	0.20%
Maitland Mutual BS	Express Account S5 S45	Nil	2.00	✓	✓	✓	✓	Not Rated	0.75%
Maitland Mutual BS	Christmas Club S7	Nil	2.00	✓	✓	✓	✓	Not Rated	1.00%
Maroondah Credit Union	Access Account S1	Nil	10.00	✓	✓	✓	✓	Not rated	0.25%
Memberfirst Credit Union	Easy Access Account S1	Nil	No min	✓	✓	✓	✓	Not rated	0.10%
nab	Smart Access	5.00m	No min	✓	✓	✓	✓	AA-	0.01%
nab	Smart Direct	3.00m	No min	✓	✓	✓	✓	AA-	0.01%
Newcastle Permanent	Statement Savings Acc	Nil	1.00	✓	✓	✓	✓	BBB+	0.75%
Orana Credit Union	Redi Access	Nil	No min	✓	✓	✓	✓	Not rated	0.25%

Section 1. Summary Report - Premium Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
★ "satisfactory value"									
Police & Nurses Credit	Easypay Access Acc S1	5.00m	No min	✓	✓	✓	✓	Not rated	0.05%
Police Credit	Multipack - At Call S1	Nil	No min	✓	✓	✓	✓	Not rated	0.10%
Police CU NSW	Easy Access S1	Nil	No min	✓	✓	✓	✓	Not rated	0.50%
Police CU SA	Redi Access Account S17	Nil	No min	✓	✓	✓	✓	Not rated	0.10%
PowerState Credit Union	Choice Account S1 - S7	Nil	No min	✓	✓	✓	✓	Not rated	0.20%
Qld Police Credit Union	On Call Savings Account	Nil	No min	✓	✓	✓	✓	Not rated	0.35%
Qld Professional CU	Target Savings AC S25	Nil	No min	✓	✓	✓	✗	Not rated	1.00%
Qld Teachers CU	Current Account	Nil	No min	✓	✓	✓	✓	Not rated	0.01%
Queenslanders CU	Action A/C, On Call Sav.	Nil	1.00	✓	✓	✓	✓	Not rated	1.25%
RTA Staff CU	Multi-Access Account S4	Nil	No min	✓	✓	✓	✓	Not rated	0.10%
Savings & Loans CU SA	Visa Savings Account	Nil	No min	✓	✓	✓	✓	Not rated	0.25%
Savings & Loans CU SA	Cheque Savings Account	Nil	No min	✓	✓	✓	✓	Not rated	0.25%
Savings & Loans CU SA	At Call Account	Nil	No min	✓	✓	✓	✓	Not rated	0.25%
Select Credit Union	Transaction Account 001	2.00m	1.00	✓	✓	✓	✓	Not rated	0.25%
SERVICE ONE Members	Day to Day Account	4.00m	No min	✓	✓	✓	✓	Not rated	0.10%
SGE Credit Union	Access Account (S1)	Nil	No min	✓	✓	✓	✓	Not rated	0.75%
St George Bank	Freedom Account	6.00m	1.00	✓	✓	✓	✓	A+	0.01%
SUNCORP	Everyday Options	5.00m	No min	✓	✓	✓	✓	A	0.01%
SUNCORP - Outside Qld	Everyday Options	5.00m	No min	✓	✓	✓	✓	A	0.01%
Sutherland Credit Union	RediAccess	2.50m	No min	✓	✓	✓	✓	Not rated	0.40%
TAFE & Community CU	Access Account S1,2,3&4	Nil	No min	✓	✓	✓	✓	Not rated	0.75%
United Credit Union	High Incentive Saver S10	Nil	No min	✓	✓	✓	✓	Not rated	0.75%
United Credit Union	Access Plus S13	Nil	No min	✓	✓	✓	✓	Not rated	0.25%
University Credit Soc	On Call Savings S1	2.00m	No min	✓	✓	✓	✓	Not rated	0.50%
University Credit Soc	Visa Access S5	2.00m	No min	✓	✓	✓	✓	Not rated	0.50%
Victoria Teachers CU	On Call Savings S1	Nil	No min	✓	✓	✓	✓	Not rated	0.10%
Wagga Mutual Credit Un	Special Purpose S2	Nil	No min	✓	✓	✓	✓	Not rated	0.45%
Wagga Mutual Credit Un	Working S1	Nil	No min	✓	✓	✓	✓	Not rated	0.45%
Wagga Mutual Credit Un	Visa First S3	Nil	No min	✓	✓	✓	✓	Not rated	0.45%
Westpac	One	5.00m	No min	✓	✓	✓	✓	AA-	0.00%
Westpac	One Premium	15.00m	No min	✓	✓	✓	✓	AA-	0.50%
Westpac	Classic Account	7.50m	1.00	✓	✓	✓	✓	AA-	0.01%
Westpac	Classic Plus Account	10.00m	1.00	✓	✓	✓	✓	AA-	0.01%
◇ "rising star"									
BankSA	Investment Cash Account	6.00m	10000.00	✓	✓	✓	✓	A+	2.70%
Capricornia CU	Cash Management Accou	7.50m	1.00	✓	✓	✓	✓	Not rated	4.25%
islandstate CU	e5saver	Nil	5000.00	✓	✓	✓	✓	Not rated	4.75%
St George Bank	Investment Cash Account	6.00m	10000.00	✓	✓	✓	✓	A+	2.70%
StGeorge QLD VIC TAS	Investment Cash Account	6.00m	10000.00	✓	✓	✓	✓	A+	2.70%

Section 1. Summary Report - Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
★★★★★ "superior value"									
AMP Banking	eASYSaver Account	Nil	No min	✓	✗	✓	✗	A-	6.05%
ANZ Bank	V2 Plus	Nil	5000.00	✓	✓	✓	✓	AA-	5.20%
Bank of Queensland	WebSavings Account	Nil	1.00	✓	✗	✓	✓	BBB+	6.20%
BankSA	Express Saver Account	N/A	No min	✓	✗	✓	✗	A+	6.05%
Bankwest Direct	TeleNet Saver	Nil	No min	✓	✗	✓	✗	A+	6.80%
Capricornia CU	E \$aver Account S29	5.00m	1.00	✓	✗	✓	✓	Not rated	6.35%
Commonwealth Bank	NetBank Saver	Nil	5000.00	✓	✗	✓	✗	AA-	6.00%
Credit Union Australia	eSaver	Nil	No min	✓	✗	✓	✓	Not rated	6.15%
dragondirect	DIY Super directsaver	Nil	No min	✓	✗	✓	✗	A+	5.90%
dragondirect	directsaver Account	Nil	No min	✓	✗	✓	✗	A+	6.05%
Easy Street Fin Services	Easy Savings Account	Nil	No min	✗	✗	✓	✗	Not rated	6.20%
Elders ERBonline	ERBonline Savings	Nil	No min	✓	✗	✓	✓	BBB-	6.10%
HSBC	Serious Saver Account	Nil	No min	✓	✗	✗	✗	AA-	6.40%
HSBC	On-line Savings Account	Nil	2000.00	✓	✓	✓	✓	AA-	5.00%
Hume Building Society	iSave	Nil	No min	✓	✗	✓	✓	Not rated	6.10%
ING Direct	Savings Maximiser	Nil	No min	✓	✗	✓	✗	AA	6.00%
Maritime Workers CU	Premium Savings Account	Nil	No min	✓	✗	✓	✗	Not rated	6.00%
mecu	Cyber Saver	Nil	5000.00	✓	✗	✓	✗	Not rated	6.15%
Members Equity Bank	InterestME Savings Ac	Nil	No min	✓	✓	✓	✓	BBB-	6.25%
nab	Smart Reward Saver	3.00m	No min	✓	✗	✓	✓	AA-	5.51%
nab	iSaver	Nil	No min	✓	✗	✓	✗	AA-	6.10%
Qantas Staff CU	Qsaver	Nil	No min	✓	✗	✓	✓	Not rated	6.10%
Qld Professional CU	Netsaver Account S50	Nil	No min	✓	✗	✓	✗	Not rated	6.35%
Qld Teachers CU	eSave	Nil	No min	✓	✗	✓	✓	Not rated	6.05%
Railways Credit Union	Express Saver (\$50)	Nil	No min	✓	✗	✗	✗	Not rated	6.45%
Select Credit Union	Direct Account 020	N/A	1.00	✓	✗	✗	✗	Not rated	6.25%
SUNCORP - Outside Qld	Everyday Options-Sub-Ac	Nil	No min	✓	✗	✓	✓	A	6.15%
United Credit Union	Double Interest Saver Ac	Nil	No min	✓	✓	✓	✓	Not rated	6.30%
Victoria Teachers CU	Online Saver	Nil	No min	✓	✗	✓	✓	Not rated	6.00%
Westpac	Max-i Direct	Nil	1.00	✓	✗	✓	✗	AA-	5.85%

★★★★★ "exceptional value"									
Adelaide Bank	Cash Management Plus	6.00m	5000.00	✓	✓	✓	✓	BBB+	4.90%
Alliance One CreditUnion	eSmart Internet Account	Nil	No min	✓	✗	✓	✓	Not rated	6.00%
AMP Banking	Cash Management Accou	Nil	1000.00	✓	✓	✓	✓	A-	5.75%
ANZ Bank	Progress Saver	Nil	No min	✓	✓	✓	✓	AA-	4.26%
Arab Bank Australia	Cash Management Accou	10.00m	5000.00	✗	✓	✓	✓	Not rated	5.55%
Austral Credit Union	Net Saver S40	5.00m	5000.00	✓	✗	✓	✓	Not rated	6.15%
Australian Central CU	e-savings Account	Nil	2000.00	✓	✗	✓	✗	Not rated	6.00%
Australian Defence CU	Star Saver Direct Ac S20	Nil	No min	✓	✗	✓	✓	Not rated	5.90%

Section 1. Summary Report - Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
★★★★ "exceptional value"									
Bananacoast Community	55 Plus Account S49	Nil	5000.00	✓	✓	✓	✓	Not rated	5.10%
Bananacoast Community	Incentive Savings AC S7	Nil	5000.00	✓	✓	✓	✓	Not rated	5.00%
Bank of Queensland	Bonus Interest Saver Ac	Nil	1.00	✓	✓	✓	✓	BBB+	4.40%
BankSA	Power Saver Account	Nil	No min	✓	✓	✓	✓	A+	4.75%
Bankstown City CU	Money Max Gold	5.00m	100.00	✓	X	✓	✓	Not rated	5.80%
BankWest	Gold Cash Management A	Nil	5000.00	✓	✓	✓	✓	A+	5.00%
BankWest	DreamSaver	6.00m	No min	✓	✓	✓	✓	A+	3.81%
Bendigo Bank	Money Extra CMA	Nil	2000.00	✓	X	✓	✓	BBB+	4.85%
Citibank	Online Cash Manager	Nil	No min	✓	✓	✓	✓	AA	4.00%
Coastline Credit Union	e-Saver S35	Nil	No min	✓	X	✓	✓	Not rated	6.00%
Coastline Credit Union	Bonus Reward Saver S2	5.00m	500.00	✓	X	✓	✓	Not rated	5.50%
Commonwealth Bank	Direct Investment AC	Nil	5000.00	✓	✓	✓	✓	AA-	4.30%
Commonwealth Securitie	Direct Invest AC CDIA	Nil	5000.00	✓	✓	✓	✓	AA-	4.30%
Community CPS Australi	monEsaver Internet Acc	N/A	1000.00	✓	X	✓	X	Not rated	6.00%
Companion CU	Savings Direct Acc S16	7.00m	No min	✓	X	✓	✓	Not rated	6.05%
Credit Union Australia	Cash Management Ac	Nil	No min	✓	✓	✓	✓	Not rated	4.25%
Defence Force CU	I-Saver Account	Nil	No min	✓	X	✓	✓	Not rated	5.75%
Elders Rural Bank	Gold Cash Management	5.00m	5000.00	✓	✓	✓	✓	BBB-	4.50%
Encompass Credit Union	Emoney Account S30	N/A	No min	✓	X	✓	✓	Not rated	6.10%
FCCS Credit Union	Online Saver Account S70	N/A	No min	X	X	X	X	Not rated	6.15%
FCCS Credit Union	Access Saver Account S6	Nil	1.00	✓	X	✓	X	Not rated	5.00%
Gateway Credit Union	Christmas Club Account	Nil	No min	✓	X	✓	✓	Not rated	4.30%
Gosford City Cred Union	Cash Management Acc S	Nil	5000.00	✓	X	✓	✓	Not rated	6.00%
Heritage Building Soc	on-line s@ver	Nil	5000.00	✓	X	✓	X	Not rated	6.15%
Holiday Coast CU	i-Saver Account S21	Nil	No min	✓	X	✓	X	Not rated	6.00%
Home Building Society	Home Cash Maximiser	Nil	No min	✓	✓	✓	✓	Not rated	5.00%
Horizon Credit Union	HorizonDirect S10	Nil	No min	X	X	✓	X	Not rated	6.05%
HSBC	Cash Management Accou	10.00m	10000.00	✓	✓	✓	✓	AA-	4.50%
Illawarra CU NSW	iQSaver	Nil	No min	✓	X	✓	X	Not rated	5.70%
IMB Limited	Reward Saver	Nil	1.00	✓	✓	✓	✓	BBB	5.10%
Industries Mutual CU	E-Savings	Nil	No min	✓	X	✓	✓	Not rated	5.85%
Maleny & District Commu	E-Saver Account	Nil	No min	X	X	✓	X	Not rated	6.33%
Maritime Workers CU	Cash Management Ac S5	Nil	No min	✓	X	✓	✓	Not rated	5.30%
mecu	CMA - High Yield Account	Nil	5000.00	✓	X	✓	X	Not rated	5.60%
Newcastle Permanent	Rapid Saver	Nil	1.00	✓	X	✓	✓	BBB+	5.00%
NSW Teachers CU	Cash Management AC S	Nil	No min	✓	X	✓	✓	Not rated	5.90%
Nurses First	Achiever Account	Nil	No min	✓	X	✓	✓	Not rated	5.50%
Police & Nurses Credit	Achiever Account S7	Nil	No min	✓	X	✓	✓	Not rated	5.50%
Police Credit	14 Day Notice S14	Nil	5000.00	✓	X	X	X	Not rated	5.25%
Police Credit	EasyInvest - At Call S7	Nil	No min	✓	X	✓	✓	Not rated	6.10%

Section 1. Summary Report - Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000	
★★★★ "exceptional value"										
Police CU NSW	Market Linked AC S15	Nil	5000.00	✓	✗	✓	✓	Not rated	5.10%	
Qld Police Credit Union	Netlink Direct Ac S20	Nil	No min	✓	✗	✓	✓	Not rated	6.05%	
Savings & Loans CU SA	Clik	Nil	1.00	✓	✗	✓	✓	Not rated	6.20%	
SGE Credit Union	Inetsaver	Nil	No min	✓	✗	✗	✗	Not rated	5.75%	
The Rock Building Soc	Cash Management Acct S	Nil	2500.00	✓	✗	✓	✓	Not rated	5.20%	
Unicom Credit Union	iQSaver	Nil	1.00	✓	✗	✓	✗	Not rated	5.70%	
Victoria Teachers CU	Home Bonus Saver Acc S	Nil	No min	✓	✗	✓	✓	Not rated	5.10%	
Warwick Credit Union	Cash Manager Online	Nil	No min	✓	✗	✓	✓	Not rated	5.25%	
Westpac	One Premium Sub Accoun	15.00m	No min	✓	✓	✓	✓	AA-	4.00%	
★★★ "strong value"										
Adelaide Bank	24Hr Call Money Market	Nil	100000.00	✓	✗	✓	✓	BBB+	3.50%	
Austral Credit Union	Target Saver S14	5.00m	No min	✓	✗	✓	✗	Not rated	3.00%	
Australian Central CU	Dream Saver Account	Nil	No min	✓	✓	✓	✓	Not rated	3.50%	
Australian Defence CU	Cash Management S9	Nil	No min	✓	✗	✓	✗	Not rated	4.25%	
Australian Defence CU	Christmas Club S8	Nil	No min	✓	✗	✓	✗	Not rated	3.25%	
B & E	Pension Saver S8	Nil	10.00	✓	✓	✓	✓	Not rated	2.75%	
Bank of Queensland	Cash Management Accou	5.00m	5000.00	✓	✓	✓	✓	BBB+	5.15%	
BankSA	Incentive Saver Account	1.00m	No min	✓	✓	✓	✓	A+	3.01%	
Bendigo Bank	Classic Savings Account	Nil	500.00	✓	✗	✓	✓	BBB+	3.85%	
Bendigo Bank	Networth Cash Managem	Nil	5000.00	✓	✓	✓	✓	BBB+	4.35%	
Capricornia CU	Savings Accumulator	Nil	No min	✓	✗	✓	✗	Not rated	3.25%	
Circle Credit Co-op	30 Days Notice Wdl S8	Nil	500.00	✓	✗	✓	✗	Not rated	4.14%	
Circle Credit Co-op	Cash Fund Account S4	Nil	5000.00	✓	✗	✓	✗	Not rated	3.92%	
Commonwealth Bank	Cash Investment Account	5.00m	5000.00	✓	✓	✓	✓	AA-	5.00%	
Commonwealth Bank	AwardSaver Account	Nil	100.00	✓	✓	✓	✓	AA-	3.66%	
Community CPS Australi	Cash Management Accou	Nil	1000.00	✓	✓	✓	✓	Not rated	4.25%	
Community CPS Australi	Bonus Saver Account	Nil	No min	✓	✓	✓	✓	Not rated	4.40%	
Community First CU	Bonus Saver	Nil	No min	✓	✗	✓	✗	Not rated	3.10%	
Credit Union Australia	Platinum Plus	Nil	No min	✓	✓	✓	✓	Not rated	4.45%	
Defence Force CU	Max-E Saver Ac	Nil	No min	✓	✗	✓	✓	Not rated	3.50%	
Elders Rural Bank	Cash Management Accou	5.00m	5000.00	✓	✗	✓	✓	BBB-	4.50%	
Electricity CU	Smart Saver S10	Nil	No min	✓	✗	✓	✓	Not rated	4.75%	
Gateway Credit Union	At Call Account	Nil	No min	✓	✓	✓	✓	Not rated	4.05%	
Greater Building Society	Cash Management Accou	Nil	1.00	✓	✗	✓	✓	Not rated	4.75%	
Heritage Building Soc	Target Bonus Account	Nil	1.00	✓	✗	✓	✓	Not rated	3.00%	
Heritage Building Soc	Money Manager Account	Nil	100.00	✓	✓	✓	✓	Not rated	3.00%	
Home Building Society	Bonus Saver	Nil	No min	✓	✓	✓	✓	Not rated	3.10%	
Hume Building Society	Reward Saver	Nil	1.00	✓	✗	✓	✓	Not rated	2.75%	
Industries Mutual CU	Christmas	Nil	No min	✓	✗	✓	✓	Not rated	3.00%	

Section 1. Summary Report - Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000	
★★★ "strong value"										
Intech Credit Union	Think Money S60	Nil	No min	✓	X	✓	X	Not rated	4.60%	
Intech Credit Union	Christmas Club S9	Nil	No min	✓	X	✓	X	Not rated	3.00%	
La Trobe Country Credit	Target Savings S7	Nil	No min	✓	X	✓	X	Not rated	3.00%	
La Trobe Country Credit	Internet Savings S12	Nil	No min	✓	X	✓	X	Not rated	5.85%	
Lysaght Credit Union	Christmas Club S3	Nil	No min	✓	X	✓	X	Not rated	3.00%	
Lysaght Credit Union	Notice Of Withdrawal	Nil	No min	✓	X	✓	✓	Not rated	4.40%	
Maitland Mutual BS	Cash Management Acct S	Nil	500.00	✓	X	✓	✓	Not Rated	4.75%	
Maleny & District Commu	Serious Saver Accounts	Nil	No min	✓	X	✓	✓	Not rated	4.07%	
Manly Warringah CU	Bonus Saver Account S7	Nil	No min	✓	X	✓	✓	Not rated	3.00%	
Maroondah Credit Union	Screen Saver CMA S25	Nil	5000.00	✓	X	✓	X	Not rated	3.70%	
nab	Investment Cash Manager	10.00m	10000.00	✓	✓	✓	✓	AA-	5.00%	
New England CU NSW	High Rise Savings S9	10.00a	No min	✓	✓	✓	✓	Not rated	3.60%	
Newcastle Permanent	Money Management Acct	Nil	5000.00	✓	X	✓	✓	BBB+	4.55%	
Orange Credit Union	Christmas Club S4	Nil	No min	✓	X	✓	X	Not rated	4.20%	
Orange Credit Union	Golden Account S10	Nil	5000.00	✓	X	✓	X	Not rated	4.75%	
Police CU NSW	Online SuperSaver Acc S	Nil	No min	✓	X	✓	✓	Not rated	5.80%	
Police CU NSW	Christmas Club S3	Nil	No min	✓	X	✓	X	Not rated	4.00%	
Police CU SA	Focus Saver Account S5	Nil	500.00	✓	X	✓	✓	Not rated	3.10%	
PowerState Credit Union	GrowthPlus	Nil	No min	✓	✓	✓	✓	Not rated	4.00%	
Qantas Staff CU	At Call Deposits	Nil	No min	✓	✓	✓	✓	Not rated	4.90%	
Qld Police Credit Union	Christmas Club Account	Nil	No min	✓	X	✓	✓	Not rated	4.00%	
Qld Police Credit Union	Cash Management Accou	Nil	5000.00	✓	X	✓	✓	Not rated	4.50%	
Qld Teachers CU	Cash Management Accou	Nil	5000.00	✓	✓	✓	✓	Not rated	4.20%	
Satisfac Credit Union	Bonus Savings Account S	Nil	No min	✓	X	✓	X	Not rated	4.75%	
Satisfac Credit Union	Premium-at-Call S43	Nil	25000.00	✓	X	✓	✓	Not rated	5.40%	
Savings & Loans CU SA	Cash Manager Account	Nil	No min	✓	✓	✓	✓	Not rated	3.55%	
Savings & Loans CU SA	Premium Saver	Nil	No min	✓	X	✓	✓	Not rated	4.00%	
St George Bank	Incentive Saver Account	1.00m	500.00	✓	✓	✓	✓	A+	3.01%	
SUNCORP	Everyday Saver	3.00m	No min	✓	✓	✓	✓	A	3.01%	
Transcomm Credit Co-O	30 Day Notice S30	Nil	5000.00	✓	X	✓	X	Not rated	4.00%	
Transcomm Credit Co-O	Cash Management AC	Nil	5000.00	✓	X	✓	X	Not rated	5.00%	
University Credit Soc	Christmas Club S10	2.00m	No min	✓	X	✓	X	Not rated	3.00%	
University Credit Soc	Cheque A Month S2	2.00m	5000.00	✓	X	✓	✓	Not rated	3.50%	
Victoria Teachers CU	Cash Management AC S	Nil	5000.00	✓	X	✓	✓	Not rated	4.40%	
Warwick Credit Union	Cash Manager Plus	Nil	No min	✓	X	✓	✓	Not rated	4.75%	
Westpac	Bonus Saver Account	2.00m	1.00	✓	✓	✓	✓	AA-	3.01%	

★★ "average value"										
ABS Building Society	Cash Management S9	Nil	5000.00	✓	X	✓	✓	Not rated	4.50%	
Adelaide Bank	Deposit Power	6.00m	5000.00	✓	✓	✓	✓	BBB+	3.00%	

Section 1. Summary Report - Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
★★ "average value"									
Alliance One CreditUnion	Christmas Club Account	Nil	No min	✓	✗	✓	✗	Not rated	3.00%
Alliance One CreditUnion	Cash Management Accou	Nil	No min	✓	✗	✓	✗	Not rated	3.75%
ANZ Bank	Premium Cash Magmnt A	Nil	10000.00	✓	✓	✓	✓	AA-	2.25%
Arab Bank Australia	Statement Savings Acc	3.00m	50.00	✗	✓	✓	✓	Not rated	2.25%
Austral Credit Union	Cash Management S1	Nil	5000.00	✓	✗	✓	✓	Not rated	3.50%
AWA Credit Union	Cash Management Ac	Nil	10000.00	✓	✗	✓	✗	Not rated	4.90%
Bendigo Bank Agri	Money For Living Account	Nil	5000.00	✓	✗	✓	✓	BBB+	5.90%
Calare Credit Union	Cash Management Accou	Nil	500.00	✓	✓	✓	✓	Not rated	3.75%
Circle Credit Co-op	Christmas Club S2	Nil	No min	✓	✗	✓	✗	Not rated	2.50%
Citibank	Investment Account	5.00m	10000.00	✓	✓	✓	✓	AA	2.00%
Community CPS Australi	Christmas Club AC S7	N/A	No min	✓	✓	✓	✓	Not rated	2.00%
Defence Force CU	Flexi Term Account S30	Nil	3000.00	✓	✗	✓	✓	Not rated	3.00%
Defence Force CU	Cash Management Accou	Nil	1000.00	✓	✗	✓	✓	Not rated	3.00%
Elders Rural Bank	Money For Living	Nil	5000.00	✓	✗	✓	✓	BBB-	5.90%
Electricity CU	Christmas Saver S7	Nil	No min	✓	✗	✓	✗	Not rated	2.50%
Family First CU	Cash Management AC	Nil	2000.00	✓	✓	✓	✓	Not rated	3.50%
FCCS Credit Union	Target Saver AC S55	Nil	1.00	✓	✗	✓	✓	Not rated	2.00%
Fire Services CU	Christmas Club AC S7	Nil	No min	✓	✗	✓	✓	Not rated	2.20%
First Pacific CU	Thrift Savings S2	Nil	No min	✓	✗	✓	✗	Not rated	2.50%
First Pacific CU	Christmas Club S10	Nil	No min	✓	✗	✓	✗	Not rated	2.75%
Heritage Building Soc	Professional Investor	Nil	5000.00	✓	✓	✓	✓	Not rated	3.25%
Heritage Isle CU	Christmas Club S5	Nil	No min	✓	✗	✓	✓	Not rated	2.00%
Heritage Isle CU	Investment At Call S8	Nil	1000.00	✓	✗	✓	✓	Not rated	3.00%
Holiday Coast CU	Xmas Club/Spec Purp S1	Nil	No min	✓	✗	✓	✗	Not rated	3.00%
Horizon Credit Union	Christmas Club AC S8	Nil	No min	✓	✗	✓	✗	Not rated	2.00%
HSBC	Savings Cheque Account	7.50m	1000.00	✓	✓	✓	✓	AA-	1.40%
Hume Building Society	Cash Management AC S8	Nil	5000.00	✓	✓	✓	✓	Not rated	3.00%
IMB Limited	Cash Management Ac S	Nil	5000.00	✓	✓	✓	✓	BBB	4.25%
IMB Limited	Christmas Club	Nil	1.00	✓	✗	✓	✓	BBB	2.00%
mecu	Christmas Club	Nil	No min	✓	✗	✓	✗	Not rated	2.25%
Police Credit	Christmas Club Acct S4	Nil	No min	✓	✗	✓	✓	Not rated	2.50%
Police Credit	Investment - At Call S2	Nil	No min	✓	✗	✓	✓	Not rated	4.00%
Police CU SA	Cash Management Accou	Nil	No min	✓	✓	✓	✓	Not rated	3.00%
PowerState Credit Union	Cash Management S1	Nil	No min	✓	✓	✓	✓	Not rated	3.60%
Queenslanders CU	MoneyMaker Account S5	Nil	1.00	✓	✗	✓	✓	Not rated	3.70%
Railways Credit Union	Everyday Saver S1	Nil	No min	✓	✓	✓	✓	Not rated	2.50%
Railways Credit Union	Everyday Saver S22	Nil	No min	✓	✓	✓	✓	Not rated	2.00%
RTA Staff CU	Christmas Club S5	Nil	No min	✓	✗	✓	✗	Not rated	2.25%
Satisfac Credit Union	Christmas Club Acc S5	Nil	No min	✓	✗	✓	✗	Not rated	2.25%
Satisfac Credit Union	Achievement Account S7	Nil	No min	✓	✗	✓	✗	Not rated	3.25%

Section 1. Summary Report - Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
★★ "average value"									
Select Credit Union	Cash Management Acct 0	2.00m	1.00	✓	✗	✓	✗	Not rated	3.50%
SERVICE ONE Members	Money Management	Nil	2000.00	✓	✗	✓	✓	Not rated	3.00%
Sutherland Shire Council	Christmas Club S5	N/A	No min	✗	✗	✓	✓	Not rated	2.00%
Wagga Mutual Credit Un	Christmas Club S6	Nil	No min	✓	✗	✓	✗	Not rated	2.00%
Wagga Mutual Credit Un	Cash Management S2	Nil	5000.00	✓	✗	✓	✓	Not rated	3.75%
★ "satisfactory value"									
ABS Building Society	Christmas Club S7	Nil	No min	✗	✗	✓	✗	Not rated	1.00%
ABS Building Society	Home Equity Invest S2	Nil	1.00	✓	✓	✓	✓	Not rated	1.90%
AMP Banking	Transact Account	8.00m	No min	✓	✓	✓	✓	A-	1.00%
ANZ Bank	Access Advantage	5.00m	No min	✓	✓	✓	✓	AA-	0.00%
ANZ Bank	Basic Account	Nil	No min	✓	✓	✓	✓	AA-	0.00%
ANZ Bank	Everyday Visa Debit	6.00m	No min	✓	✓	✓	✓	AA-	0.00%
ANZ Bank	Access Select	2.00m	No min	✓	✓	✓	✓	AA-	0.00%
AWA Credit Union	Christmas Club	Nil	No min	✓	✗	✓	✗	Not rated	1.50%
AWA Credit Union	General Savings Account	3.00m	No min	✓	✓	✓	✗	Not rated	2.40%
B & E	Extra Saver S12	Nil	1000.00	✓	✓	✓	✓	Not rated	1.10%
B & E	Easi Saver S20	Nil	10.00	✓	✓	✓	✓	Not rated	1.15%
B & E	Basic Saver S1	Nil	5.00	✓	✓	✓	✓	Not rated	0.65%
Bananacoast Community	Christmas Club S9	Nil	No min	✓	✗	✓	✓	Not rated	1.50%
Bank of Queensland	Reverse Charges Account	4.00m	1.00	✓	✓	✓	✓	BBB+	0.01%
BankSA	Concession Account	Nil	No min	✓	✓	✓	✓	A+	0.00%
BankSA	Freedom Account	6.00m	No min	✓	✓	✓	✓	A+	0.01%
Bankstown City CU	Money Manager	5.00m	1.00	✓	✓	✓	✓	Not rated	1.00%
BankWest	Complete Account	6.00m	No min	✓	✓	✓	✓	A+	0.01%
BankWest	Lite Trans - Direct Opt	2.99m	1.00	✓	✓	✓	✓	A+	0.01%
BankWest	Lite Transaction Account	5.00m	1.00	✓	✓	✓	✓	A+	0.01%
Bendigo Bank	Ultimate Account	Nil	1.00	✓	✓	✓	✓	BBB+	0.05%
Bendigo Bank	Christmas Club Account	Nil	1.00	✓	✗	✓	✗	BBB+	1.25%
Citibank	Citicash Account	Nil	10000.00	✓	✓	✓	✓	AA	0.05%
Citibank	Citicheque Account	5.00m	10000.00	✓	✓	✓	✓	AA	0.05%
Citibank	Cash Management Accou	5.00m	10000.00	✓	✓	✓	✓	AA	2.00%
Citibank	Citibank Plus Trans Acc	5.00m	No min	✓	✓	✓	✓	AA	0.00%
Commonwealth Bank	Streamline Unlimited	6.00m	No min	✓	✓	✓	✓	AA-	0.01%
Commonwealth Bank	Streamline e-Access	4.00m	No min	✓	✓	✓	✓	AA-	0.01%
Community First CU	Money Market Account S1	Nil	5000.00	✓	✗	✓	✗	Not rated	3.00%
Community First CU	Christmas Cracker S5	Nil	No min	✗	✗	✓	✓	Not rated	1.50%
connectfinancial	Christmas Club Account	Nil	No min	✓	✗	✓	✗	Not rated	1.75%
connectfinancial	Cash Management Accou	Nil	1000.00	✓	✗	✓	✗	Not rated	4.00%

Section 1. Summary Report - Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
★ "satisfactory value"									
Credit Union Australia	Freedom Plus	Nil	No min	✓	✓	✓	✓	Not rated	1.25%
Credit Union Australia	Christmas Club Account	Nil	No min	✓	X	✓	X	Not rated	1.25%
Defence Force CU	Christmas Savings	Nil	No min	✓	X	✓	✓	Not rated	0.10%
Defence Force CU	National Access Account	Nil	No min	✓	✓	✓	✓	Not rated	0.10%
Elders Rural Bank	Everyday Acct-All Access	7.00m	500.00	✓	✓	✓	✓	BBB-	1.25%
Elders Rural Bank	Everyday Ac-Electronic	5.00m	500.00	✓	✓	✓	✓	BBB-	1.25%
Encompass Credit Union	Cash Management S6	Nil	No min	✓	X	✓	✓	Not rated	3.50%
Encompass Credit Union	Christmas Club S8	Nil	No min	✓	X	✓	✓	Not rated	1.00%
Family First CU	Christmas Club AC S3	Nil	No min	✓	X	✓	X	Not rated	1.75%
Fire Services CU	Investment Savings AC S	Nil	No min	✓	X	✓	✓	Not rated	1.25%
Gateway Credit Union	Cash Management Accou	Nil	No min	✓	X	✓	✓	Not rated	3.05%
Gosford City Cred Union	Tiered Saving S7	3.00m	No min	✓	✓	✓	✓	Not rated	1.50%
Gosford City Cred Union	Christmas Club S9	Nil	No min	✓	X	✓	X	Not rated	2.00%
Greater Building Society	Christmas Account	Nil	1.00	✓	X	✓	✓	Not rated	1.00%
Heritage Building Soc	Simply Access S1	Nil	1.00	✓	✓	✓	✓	Not rated	0.75%
Heritage Building Soc	Simply Savings Account	Nil	50.00	✓	X	✓	✓	Not rated	2.50%
Holiday Coast CU	Percentage Plus AC S17	Nil	10000.00	✓	✓	✓	✓	Not rated	3.75%
Horizon Credit Union	Cash Plus Account S6	Nil	No min	✓	X	✓	✓	Not rated	4.25%
Hume Building Society	All Purpose Account S10	Nil	1.00	✓	✓	✓	✓	Not rated	1.50%
Hume Building Society	Christmas Club AC S7	Nil	1.00	✓	X	✓	✓	Not rated	1.25%
Hume Building Society	Youth Extra S5	Nil	1.00	✓	✓	✓	✓	Not rated	2.00%
Hume Building Society	Achiever Account S6	Nil	500.00	✓	X	✓	✓	Not rated	2.00%
Illawarra CU NSW	Cash Management Accou	Nil	500.00	✓	X	✓	✓	Not rated	3.00%
IMB Limited	Every Day Account S4	Nil	1.00	✓	✓	✓	✓	BBB	0.50%
Industries Mutual CU	Visa	Nil	No min	✓	✓	✓	✓	Not rated	0.50%
Industries Mutual CU	Investment	Nil	No min	✓	X	✓	✓	Not rated	2.75%
La Trobe Country Credit	Millennium Cash Mgnt S2	Nil	5000.00	✓	X	✓	✓	Not rated	3.25%
La Trobe Country Credit	Christmas Club S4	Nil	No min	✓	X	✓	X	Not rated	1.00%
Maitland Mutual BS	Christmas Club S7	Nil	2.00	✓	X	✓	✓	Not Rated	1.00%
Maleny & District Commu	Savings Account	2.50m	No min	✓	X	✓	✓	Not rated	1.01%
Manly Warringah CU	Cash Management S1	Nil	No min	✓	X	✓	X	Not rated	2.50%
Maritime Workers CU	Access Account S1	Nil	No min	✓	✓	✓	✓	Not rated	0.90%
mecu	Access Account S1	Nil	No min	✓	✓	✓	✓	Not rated	2.00%
mecu	CMA - Transaction Acctn	Nil	5000.00	✓	X	✓	X	Not rated	2.80%
nab	Passbook Account	6.00m	No min	✓	X	✓	✓	AA-	0.01%
nab	Smart Direct	3.00m	No min	✓	✓	✓	✓	AA-	0.01%
nab	Smart Access	5.00m	No min	✓	✓	✓	✓	AA-	0.01%
Newcastle Permanent	Statement Savings Acc	Nil	1.00	✓	✓	✓	✓	BBB+	0.75%

Section 1. Summary Report - Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
★ "satisfactory value"									
NSW Teachers CU	Bonus Savers Account S	Nil	No min	✓	✗	✓	✓	Not rated	1.50%
NSW Teachers CU	Christmas Savings AC S2	Nil	No min	✓	✗	✓	✓	Not rated	1.25%
NSW Teachers CU	Reward Saver S6	Nil	No min	✓	✗	✓	✓	Not rated	2.50%
Orana Credit Union	Christmas Club	Nil	No min	✓	✗	✓	✓	Not rated	1.75%
Orana Credit Union	Cash Management Accou	Nil	No min	✓	✗	✓	✓	Not rated	1.25%
Orana Credit Union	Investment Saver	Nil	No min	✓	✗	✓	✓	Not rated	1.00%
Orange Credit Union	All Purpose Savings S1	Nil	No min	✓	✓	✓	✓	Not rated	1.45%
Police & Nurses Credit	Excel Account S6	Nil	No min	✓	✗	✓	✓	Not rated	1.50%
Police CU NSW	Easy Access S1	Nil	No min	✓	✓	✓	✓	Not rated	0.50%
Police CU NSW	Savings Plus S10	Nil	No min	✓	✗	✓	✓	Not rated	1.70%
Police CU SA	Christmas Club AC S2	Nil	No min	✓	✗	✓	✗	Not rated	1.00%
PowerState Credit Union	Power Plus S10	Nil	No min	✓	✗	✓	✓	Not rated	3.45%
PowerState Credit Union	Christmas Club AC S15	Nil	No min	✓	✗	✓	✓	Not rated	2.20%
Qld Professional CU	Target Savings AC S25	Nil	No min	✓	✗	✓	✗	Not rated	1.00%
Qld Professional CU	Savings 2001 AC S11	Nil	500.00	✓	✗	✗	✗	Not rated	2.75%
Queenslanders CU	Christmas Club Account	Nil	No min	✓	✗	✓	✗	Not rated	0.75%
Queenslanders CU	Action A/C, On Call Sav.	Nil	1.00	✓	✓	✓	✓	Not rated	1.25%
Railways Credit Union	Christmas Saver S8	Nil	No min	✓	✗	✓	✗	Not rated	1.00%
RTA Staff CU	Premium Savers Acct S8	Nil	10000.00	✓	✗	✓	✓	Not rated	2.75%
RTA Staff CU	Redi-Fund S7	Nil	5000.00	✓	✗	✓	✓	Not rated	3.75%
Savings & Loans CU SA	Christmas Club Account	N/A	No min	✓	✗	✓	✓	Not rated	1.25%
SERVICE ONE Members	Christmas Club	4.00m	No min	✓	✗	✓	✗	Not rated	1.50%
SERVICE ONE Members	Saving Investment AC	4.00m	500.00	✓	✓	✓	✓	Not rated	1.25%
SGE Credit Union	Cash Management Acc (1	Nil	No min	✓	✗	✓	✓	Not rated	3.75%
St George Bank	Freedom Account	6.00m	1.00	✓	✓	✓	✓	A+	0.01%
St George Bank	Concession Account	Nil	1.00	✓	✓	✓	✓	A+	0.00%
SUNCORP	Cash Management Accou	5.00m	No min	✓	✓	✓	✓	A	1.50%
SUNCORP	Everyday Options	5.00m	No min	✓	✓	✓	✓	A	0.01%
SUNCORP - Outside Qld	Everyday Options	5.00m	No min	✓	✓	✓	✓	A	0.01%
Sutherland Shire Council	500 Club S9	N/A	500.00	✗	✗	✓	✓	Not rated	2.00%
The Rock Building Soc	Savings Investment AC S	Nil	500.00	✓	✗	✓	✓	Not rated	2.50%
Transcomm Credit Co-O	Christmas Club S12	Nil	10.00	✓	✗	✓	✗	Not rated	2.00%
Transcomm Credit Co-O	On Call Savings S2	Nil	No min	✓	✗	✓	✗	Not rated	2.00%
Uni Credit Union	Cash Management Accou	N/A	5000.00	✓	✓	✓	✓	Not rated	2.50%
Uni Credit Union	Club Uni Account	Nil	250.00	✓	✗	✓	✗	Not rated	1.05%
Unicom Credit Union	Cash Management Accou	Nil	500.00	✓	✗	✓	✓	Not rated	3.00%
United Credit Union	Cash Management AC	Nil	5000.00	✓	✓	✓	✓	Not rated	2.00%
University Credit Soc	Target Savings AccountS4	2.00m	No min	✓	✓	✓	✗	Not rated	2.50%
Victoria Teachers CU	Christmas Club AC S3	Nil	No min	✓	✗	✓	✗	Not rated	1.00%
Victoria Teachers CU	Target Savers AC S8	Nil	No min	✓	✗	✓	✗	Not rated	1.00%

Section 1. Summary Report - Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
★ "satisfactory value"									
Westpac	CMA Investor Option	4.00m	5000.00	✓	✓	✓	✓	AA-	2.40%
Westpac	One	5.00m	No min	✓	✓	✓	✓	AA-	0.00%
Westpac	Classic Plus Account	10.00m	1.00	✓	✓	✓	✓	AA-	0.01%
Westpac	One Premium	15.00m	No min	✓	✓	✓	✓	AA-	0.50%
Westpac	Cash Management Accou	4.00m	5000.00	✓	✓	✓	✓	AA-	1.15%
Westpac	Classic Account	7.50m	1.00	✓	✓	✓	✓	AA-	0.01%
✧ "rising star"									
B & E	iCash Management	Nil	1.00	✓	✗	✓	✓	Not rated	5.95%
Capricornia CU	Cash Management Accou	7.50m	1.00	✓	✓	✓	✓	Not rated	4.25%
Credit Union Australia	Bonus Saver	Nil	No min	✓	✗	✗	✗	Not rated	3.75%
Home Building Society	Web Saver Account	Nil	No min	✓	✗	✓	✓	Not rated	5.35%
Hunter United Credit Un	Notice of Withdrawal	Nil	500.00	✓	✗	✓	✓	Not rated	2.75%
Hunter United Credit Un	e-ZYNET Direct	Nil	No min	✓	✗	✓	✗	Not rated	6.00%
islandstate CU	e5saver	Nil	5000.00	✓	✓	✓	✓	Not rated	4.75%
islandstate CU	i savings	Nil	No min	✓	✗	✓	✓	Not rated	4.00%
Members Equity Bank	ME Online Savings Acct	Nil	No min	✓	✗	✗	✗	BBB-	6.20%
New England CU NSW	Internet Maximiser	Nil	10000.00	✓	✗	✓	✓	Not rated	6.00%
Police CU SA	iSavings	Nil	No min	✓	✗	✓	✓	Not rated	5.00%
St George Bank	Power Saver Account	Nil	1.00	✓	✓	✓	✓	A+	4.75%
StGeorge QLD VIC TAS	Power Saver Account	Nil	1.00	✓	✓	✓	✓	A+	5.70%

Section 1. Summary Report - Junior Saver

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Own ATM withdrawal fee, (\$)	Min opening deposit, (\$)	Branch withdrawal fee, (\$)	SP	Interest rate	
								\$500	\$5,000
★★★★★ "superior value"									
ANZ Bank	Progress Saver for Kids	Nil	✓	Nil	No min	Nil	AA-	4.26%	4.26%
BankWest	Kids' Bonus Saver	Nil	✓	N/A	No min	Nil	A+	10.01%	0.00%
Commonwealth Bank	Youthsaver Account	Nil	✓	Nil	No min	Nil	AA-	3.01%	3.01%
mecu	mysaver	Nil	✓	1.50	No min	2.50	Not rated	5.50%	5.50%
nab	Smart Junior Saver	Nil	✓	N/A	No min	Nil	AA-	5.25%	5.25%
Victoria Teachers CU	First Saver	Nil	✓	Nil	1.00	Nil	Not rated	4.60%	6.00%
★★★★ "exceptional value"									
Alliance One CreditUnion	Young Achiever Account	Nil	✓	N/A	No min	Nil	Not rated	4.00%	4.00%
BankWest	Children's Savings Acctnt	Nil	✓	N/A	No min	Nil	A+	3.00%	4.00%
First Pacific CU	Super Savers S9	Nil	✓	N/A	No min	Nil	Not rated	3.50%	3.50%
Gateway Credit Union	Dollaroo Jnr Savr<=6wdls	Nil	✓	N/A	No min	Nil	Not rated	4.40%	4.40%
Gateway Credit Union	Dollaroo Jnr Svr7-12wdls	Nil	✓	N/A	No min	Nil	Not rated	3.40%	3.40%
IMB Limited	Balance+ Account	Nil	✓	Nil	1.00	Nil	BBB	3.10%	3.25%
IMB Limited	Zoo Account	Nil	✓	N/A	1.00	Nil	BBB	3.10%	3.25%
New England CU NSW	Youth Account	Nil	✓	1.00	No min	2.00	Not rated	4.00%	4.00%
Orange Credit Union	Super Saver S50	Nil	✓	N/A	No min	1.00	Not rated	4.00%	4.00%
Satisfac Credit Union	Young Achievers Acc S9	Nil	✓	N/A	No min	Nil	Not rated	4.00%	4.50%
★★★ "strong value"									
ANZ Bank	Access Advantage	5.00m	✓	Nil	No min	Nil	AA-	0.00%	0.00%
Arab Bank Australia	Best Buddies School A/C	Nil	✓	N/A	No min	Nil	Not rated	2.25%	2.25%
Australian Central CU	Future Saver Account	Nil	✓	2.50	No min	2.50	Not rated	3.05%	3.10%
BankWest	Teen Scheme	Nil	✓	0.65	No min	5.00	A+	0.30%	0.35%
Bendigo Bank	Piggy Bank Account	Nil	✓	N/A	1.00	Nil	BBB+	1.25%	1.25%
Community CPS Australi	Bonus Saver Acct (Youth)	Nil	✓	1.00	No min	2.50	Not rated	3.15%	3.65%
Community CPS Australi	BU Savings Account	Nil	✓	1.00	No min	2.50	Not rated	2.00%	2.00%
Fire Services CU	Sunny Squirrel Sav S11	Nil	✓	N/A	No min	Nil	Not rated	2.20%	2.20%
Gateway Credit Union	Dollaroo Jnr Svrs13+wdls	Nil	✓	N/A	No min	Nil	Not rated	1.85%	2.25%
La Trobe Country Credit	Young Savers Account	Nil	✓	N/A	No min	1.75	Not rated	2.50%	2.50%
Maitland Mutual BS	Young Endeavour S12	Nil	✓	N/A	No min	Nil	Not Rated	3.25%	3.25%
Maroondah Credit Union	Super Savers Club S10	Nil	✓	N/A	No min	Nil	Not rated	2.70%	2.70%
Police Credit	Little Coppers Club S3	Nil	✓	N/A	No min	Nil	Not rated	2.50%	2.50%
Qld Police Credit Union	Junior Savers	Nil	✓	Nil	No min	Nil	Not rated	2.00%	2.00%
Savings & Loans CU SA	Treasure Chest	Nil	✓	N/A	No min	Nil	Not rated	3.10%	3.25%
St George Bank	Happy Dragon Account	Nil	✓	Nil	1.00	Nil	A+	0.25%	0.25%
TAFE & Community CU	Total Freedom Account	Nil	✓	Nil	No min	Nil	Not rated	2.00%	2.00%
Westpac	One	5.00m	✓	Nil	No min	Nil	AA-	0.00%	0.00%
★★ "average value"									
Austral Credit Union	Super Saver/B.U. S15/S1	5.00m	✓	Nil	No min	3.00	Not rated	1.50%	1.50%

Section 1. Summary Report - Junior Saver

Company	Product	Account Keeping Fees, (\$)	Free Transaction	Own ATM withdrawal fee, (\$)	Min opening deposit, (\$)	Branch withdrawal fee, (\$)	SP	Interest rate	
								\$500	\$5,000
★★ "average value"									
Community First CU	Pocket Power	Nil	✓	N/A	No min	Nil	Not rated	0.50%	2.00%
Electricity CU	Just for Kids S8	Nil	✓	Nil	No min	Nil	Not rated	1.00%	1.00%
Ericsson Employee Co O	Young Achievers S11	N/A	✓	N/A	No min	Nil	Not rated	1.50%	2.75%
Hume Building Society	Clancy Koala Club S2	Nil	✓	N/A	1.00	Nil	Not rated	1.50%	1.50%
SUNCORP	Everyday Options	5.00m	✓	Nil	No min	Nil	A	0.01%	0.01%
TAFE & Community CU	Super Saver Account	Nil	✓	N/A	No min	Nil	Not rated	2.00%	2.00%
University Credit Soc	Super Savers S7	Nil	✓	N/A	No min	5.00	Not rated	1.00%	3.00%
Victoria Teachers CU	First Access	Nil	✓	Nil	1.00	Nil	Not rated	0.75%	0.75%
★ "satisfactory value"									
Community CPS Australi	Junior Savers Club S12	Nil	✓	1.00	No min	2.50	Not rated	2.00%	2.00%
Community First CU	Powerup Account	Nil	✓	Nil	No min	Nil	Not rated	0.10%	0.75%
FCCS Credit Union	Junior Saver AC S50	Nil	✓	N/A	1.00	Nil	Not rated	1.00%	1.00%
Greater Building Society	Little Bucks	Nil	✓	0.50	1.00	1.00	Not rated	0.50%	1.00%
Heritage Isle CU	Junior Savers S2	Nil	✓	N/A	No min	Nil	Not rated	0.50%	0.50%
Horizon Credit Union	Teen Saver S18	Nil	✓	1.50	No min	1.50	Not rated	0.50%	0.50%
NSW Teachers CU	Under 18 Account S99	Nil	✓	Nil	No min	Nil	Not rated	1.00%	1.00%
Orana Credit Union	Super Saver Bug Account	Nil	✓	N/A	No min	2.50	Not rated	1.00%	1.00%
◇ "rising star"									
islandstate CU	firststart saver	Nil	✓	Nil	No min	3.00	Not rated	3.50%	3.50%

What are the CANNEX deposit account star ratings?

CANNEX *deposit account star ratings* is a sophisticated rating methodology, unique to CANNEX, that compares the dominant deposit products in Australia. The results are presented in a simple, user-friendly format.

CANNEX's rating methodology is transparent and extensive. The methodology compares all types of deposit accounts for an array of characteristics such as:

- Interest Rates
- Fees
- Free transactions
- Accessibility
- Rebates
- Features

The results are reflected in a consumer-friendly 5-star concept. The *star ratings* from the **CANNEX deposit account star ratings** are described as follows:

- ★★★★★ Superior Product
- ★★★★ Exceptional Product
- ★★★ Strong Product
- ★★ Average Product
- ★ Satisfactory Product
- ☆ Rising Star

Only the top 75% of the deposit accounts examined actually receive a star rating between 1 and 5. Rising Stars are those products that would be rated 3-star or higher but have not been in the market for over six months. Rising Star products will be formally rated in the next rating period once more historical data is available.

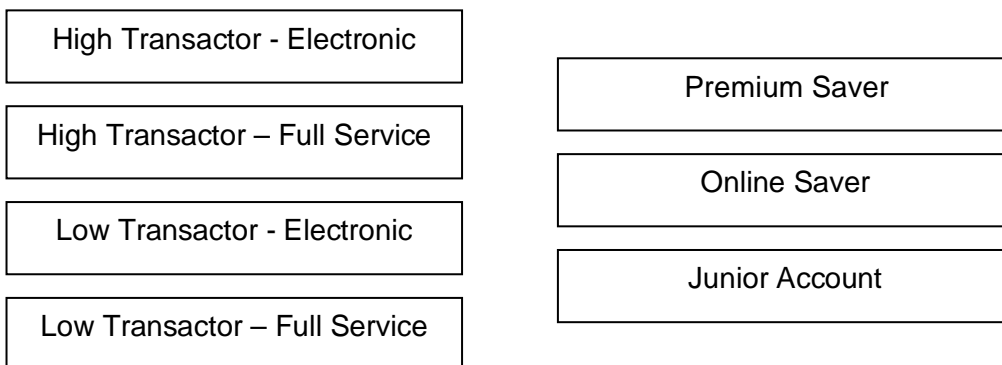
What types of products are evaluated by CANNEX deposit account star ratings?

The following account types are assessed in the ratings:

- Personal transaction accounts
- Savings and investment accounts
- High yield accounts
- Childrens' accounts

How are the CANNEX deposit account star ratings structured?

CANNEX recognises that deposit account users have different needs in terms of saving and transacting. Hence the CANNEX *deposit account star ratings* methodology has been designed to reflect a range of transacting and savings styles. Specifically the ratings consist of the following sub-sections:



The star ratings methodology differs for each customer segment in terms of the relative importance placed on the fees and features of the products assessed.

How does it work?

How are the 'stars' calculated?

Each deposit account reviewed for the **CANNEX deposit account star ratings** is awarded points for its comparative Pricing and for the array of positive Features attached to the account. These features include accessibility, conditions attached to interest payments and S&P rating of the institution offering the product. Points are aggregated to achieve a Pricing score (P) and the Features score (F)

To arrive at the total score CANNEX applies a weight (w) against the P and F. This weight will vary for each customer profile and will reflect the relative importance of either costs or features in determining the best deposit account. This method can be summarised as:

$$\text{TOTAL SCORE (T)} = w_1 \text{PRICING (P)} + w_2 \text{FEATURES SCORE (F) Pricing (P)}$$

CANNEX accounts for both current and historical interest rates in the calculation of the PRICING (P) component of each product's overall score. Current fees are also used in the calculation of P. P comprises of:

- 1) **Current pricing** – applying current fees to scenarios for each of the various transacting and saving profiles
- 2) **Historical Performance** – compares the products' interest rate histories. Interest rate tiers are taken into account.

The scenario analysis is conducted using CANNEX' unique transaction calculator, which incorporates essential transaction fees and charges, rebates and free transactions. The calculator interlinks the transaction behaviour of 500 hypothetical depositors with the pricing structure of the deposit accounts. The products with the lowest cost receive the highest score in the scenario analysis.

The following table describes the number of transactions and channels used in the scenarios.

CANNEX deposit account star ratings™ scenario description					
	Full Service – High/(Low) Transactor	Electronic – High/(Low) Transactor	Premium Saver	Online saver	Junior saver
Average no. of transactions	35/(10)	35/(10)	10	5	5
ATM withdrawal own network	10%	25%	N/A	N/A	N/A
ATM withdrawal other network	5%	10%	N/A	N/A	N/A
Branch cash withdrawal	15%	N/A	N/A	N/A	100%
Cheque deposit	10%	N/A	N/A	N/A	N/A
Chq withdrawal	20%	N/A	30%	N/A	N/A
Direct Credit	N/A	N/A	N/A	N/A	N/A
Direct Debit	5%	10%	20%	N/A	N/A
EFTPOS transaction	30%	40%	N/A	N/A	N/A
Internet transaction	N/A	10%	30%	100%	N/A
Phone transaction - VRS	N/A	N/A	20%	N/A	N/A
Telephone BPAY	5%	5%	N/A	N/A	N/A

CANNEX' methodology accounts for the tiered interest rate structure of deposit accounts. The tiers for historical rate calculations were applied in the following manner:

CANNEX deposit account star ratings™ interest rate tiers			
	Tier 1, \$	Tier 2, \$	Tier 3, \$
Full Service – High/Low Transactor	1,000	2,000	5,000
Electronic – High/Low Transactor	1,000	2,000	5,000
Premium Saver	25,000	50,000	100,000
Online Saver	5,000	10,000	25,000
Junior Saver	500	1,000	2,000

Features (F)

FEATURES (F) consist of the following sections:

- 1) **Accessibility** – takes into account the geographical presence of the institution
- 2) **Product features** – takes into account over 100 product features
- 3) **S & P rating** – takes into account S&P rating of the institution offering the product

The accessibility score is designed to reflect the number of ATMs, branches and geographical coverage. Generally the larger institutions, such as major banks will get a higher score.

Each of the product features is allocated points that are awarded for positive deposit account traits such as no fees or greater flexibility. As features are relatively static, they are not measured over time.

Credit ratings of the institution may play a relatively important role especially for larger depositors. The S&P rating is an independent assessment of the institution's credit rating. For further information on these ratings visit <http://www.standardandpoors.com.au>

Weightings

The factors described above are weighted differently for each customer profile. This is done in recognition of the relative importance of the different product components to each type of customer. The process considers each profile separately and assigns weights representative of that account type (see table below).

Total Score

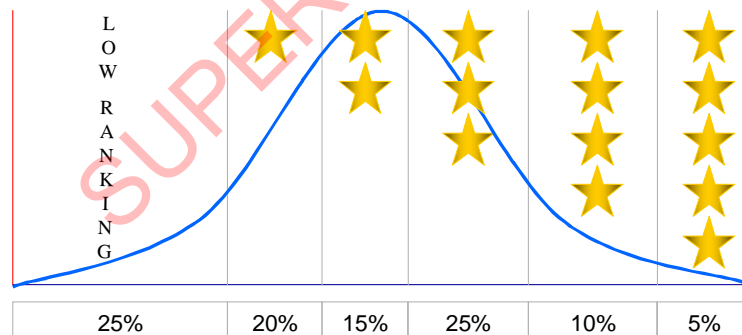
The Pricing (P) plus Features (F) point scores are indexed and then totalled to provide the Total Index Points. Stars are awarded according to the Total Index Points.

CANNEX deposit account star ratings™ WEIGHTINGS						
	PRICING (P) *		FEATURES (F) **			TOTAL (P+F)
	Rates	Scenarios	S&P	Product features	Access	
Full Service – High/Low Transactor	5%	63%	2%	20%	10%	100%
Electronic – High/Low Transactor	5%	63%	2%	20%	10%	100%
Premium Saver	65%	15%	5%	10%	5%	100%
Online saver	65%	15%	5%	10%	5%	100%
Junior saver	65%	15%	5%	10%	5%	100%

* Cost calculations consider current fees and historical interest rates associated with the accounts
 ** Features calculations consider features/parameters, flexibility, terms and conditions

How are the stars awarded?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores according to the following guidelines. As you can see, only the accounts that obtain a score in the top 5% of the of the score distribution receive a 5 star rating and only the top 75% of the score range receive a star rating



Is the analysis independent?

CANNEX is independently owned and operated. We maintain data and prepare research on financial products. Neither CANNEX nor its employees receives any commission, advertising funds nor has any interest in the sale of financial products.

This independence differentiates CANNEX from other similar companies offering retail and business finance information.

How many products and financial institutions are analysed?

In order to calculate the ratings, CANNEX analyses over 800 deposit account products from over 130 financial institutions in Australia.



How often are CANNEX *deposit account star ratings* re-rated?

Products are officially re-rated every six months. The results are published in a variety of mediums (newspapers, magazines, television, websites etc)

Does CANNEX rate other product areas?

YES. CANNEX also rates mortgages, credit cards, reward programs, personal loans, margin lending and business banking. These star ratings use similar methodologies to the *deposit account star ratings* methodology. This guarantees the quality and transparency of these other star ratings. The use of similar star ratings logos also builds consumer recognition of quality products across product categories. Please access the CANNEX website at (<http://www.cannex.com.au/>) if you would like to download the latest reports for the products of interest.

