



DEPOSIT ACCOUNT STAR RATINGS

IN THIS REPORT:

We research & rate
524 deposit accounts
comprising savings and
transaction accounts

EQUITIES OUT, BANK DEPOSITS IN

Despite many people struggling to make ends meet in an environment of rising costs, there is still a lot of money on the sidelines waiting to be invested or spent when the time is right. According to official figures released by the Reserve Bank (RBA), household savings are up, contrasting sharply with the early 2000s where we were a nation that spent more than it earned.

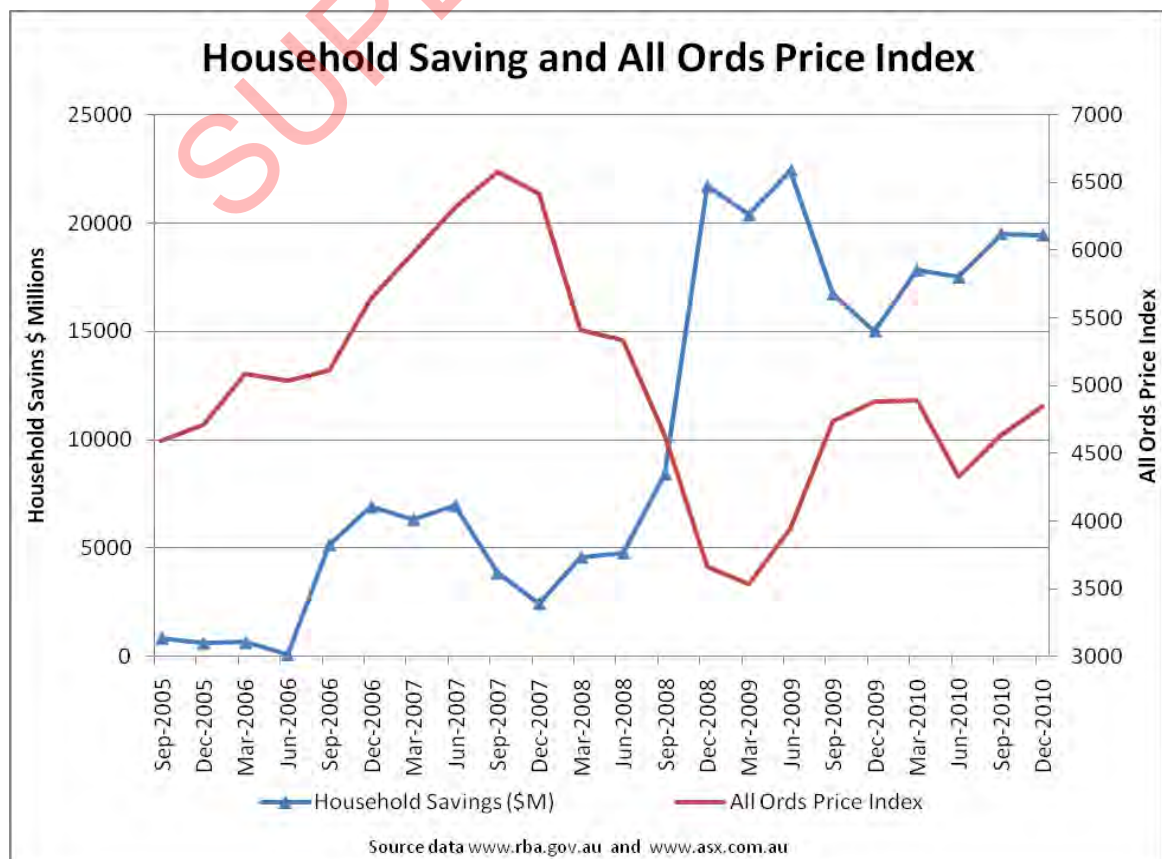
The latest figures from the RBA, graph below, show the pattern of household savings peaked during the global financial crisis (GFC). We suspect this was the result of investors hurriedly getting out of equities and putting their money into banking deposits. People were also concerned about their job security and were perhaps preparing for that “rainy day”.

Despite many currently having trouble making ends meet, thanks to the rising cost of living, others, it seems, are parking money in the bank waiting for the right conditions to invest or spend. While this strategy signals lean times for retailers, it also means the lid is remaining closed on further interest rate hikes ... for the time being, at least.

During the GFC, the government prevented a run on the banks by introducing a deposit guarantee which provided another layer of comfort for those left holding the cash. The situation reversed again in 2009 when we saw the levels of household savings drop off a little, coinciding with a recovery in the equity markets. Last year’s volatility in the markets, however, saw the money boomerang back into the banks. As seen on the graph below, the figures have now plateaued at just under \$20 Billion which is considered a healthy savings level.

CASH CONTINUES TO REIGN

From a nation that spent more than it earned, we’ve finally learnt to save



TERM DEPOSITS PROVE A DRAWCARD

It's not surprising that cashed-up customers are favouring term deposits over a fluctuating share market to park their money safely and securely. The spike we've seen in term deposit take ups coincides with a roller coaster equities market coupled with the banks' aggressive advertising campaigns for bigger, brighter, shinier term deposit rates. Rates for term deposits greater than a year have been over 6% for the past 12 months. This has taken some of the gloss off online savings accounts which were once looked upon as a more flexible rival for term deposits.

So what's happened to online saving accounts? It seems the enticing promotional rates they offered have stalled. A little while ago, these promo rates jumped as high as 6.75% for a period of 3-6 months. Now, they are back down to 6.01% with the base rates hovering around the cash rate and now roughly 4.75%–5.35%. The only exception of course is UBank which offers online savers 6.01% and has done for a while.

It seems that customers have now worked out for themselves what savings regimes worked best for them. Online savings accounts have always been terrific for putting money away for a special purpose such as a holiday or the kids' education fees. However anything but a term deposit can prove too tempting for the impulsive spenders amongst us and it's this „untouchable“ factor which certainly can add to the appeal of a term deposit. Of course, the downside of a term deposit is that you need a lump sum to lock away for a term, whereas a savings account allows you to build your savings as you can afford to.

TERM DEPOSITS ON THE RISE

Household savings volumes show that TDs have pulled away from online savings accounts in popularity



Source: CANSTAR CANNEX, March 2011

FEE-FREE TAKES OFF

People power is having a great deal of impact on the eradication of bank fees. There are now many transaction and savings accounts which offer fee-free banking. Of course, Bankwest started the ball rolling a few years ago with their Zero Transaction Account which charges no establishment, monthly account-keeping or transaction fees and gives unlimited free transactions, even over the counter. NAB followed suit in a big way and announced it was dissolving a raft of fees. \$30 overdrawn fees and \$25 over-the-limit fees went out the window, as did account-keeping fees on its Classic and e-Banking accounts. Other banks have followed suit in varying degrees.

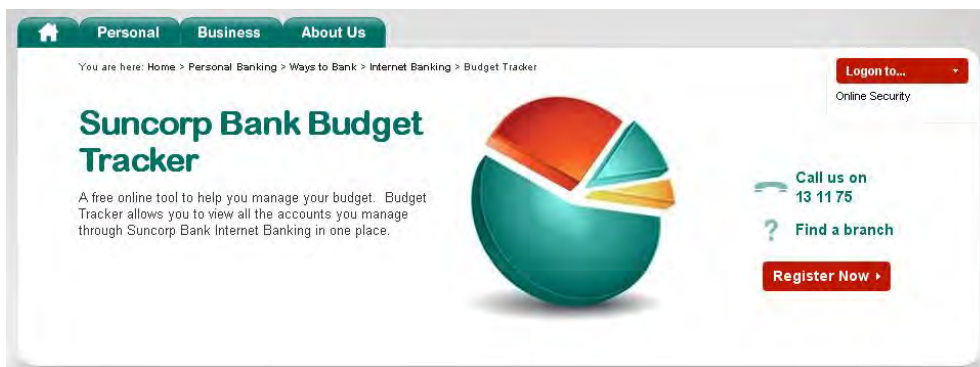
It's well known that customers hate bank fees and, unfortunately, fees on transaction and savings accounts are all too obvious, particularly as transaction accounts are used on a daily basis. The ability to choose deposit accounts that don't



charge fees is a great step forward for consumers.
CHANGES, INNOVATIONS ADD VALUE

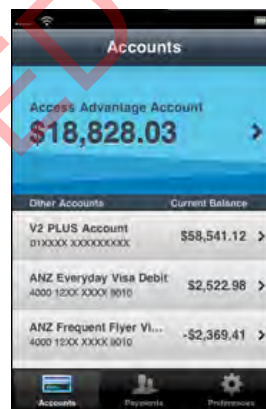
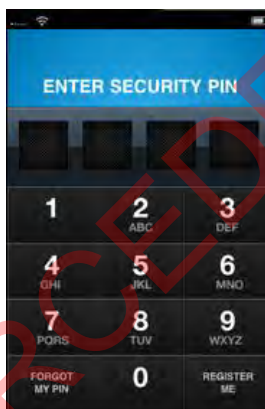
Aside from slashing or minimising fees, banks are continuing to show signs that they really are thinking of their customers by designing products or product features that will be a big help to their customers.

Suncorp Bank, for instance, has introduced a great Budget Tracker, the first fully integrated budgeting tool available in the market. It's a free service that automatically analyses your spending habits. You can view all your accounts, perform a variety of „What if“ analyses using real financial information and a whole lot more.



ANZ also allows many of these features through its free Money Manager budget analysis tool. You don't have to be an ANZ customer to use this tool but you will have to provide your internet banking login to ANZ to allow Money Manager to analyse your transaction history.

ANZ has also launched the country's first mobile-to-mobile payment application for iPhones. It's called ANZ go-Money™. There are no cumbersome user names and passwords to remember – you simply log in using a secure 4-digit PIN. The app allows you to do all your phone banking, including making payments to others using only a recipient's mobile phone number. The ANZ go-Money app is free to ANZ customers and makes banking on the go a breeze.



Visa and **MasterCard** are continuing to roll out their PayPass and PayWave technology for debit and credit card users. This contactless payments technology allows customers to pass their card across a reader at the point of sale and the payment is automatic – no PIN numbers and no signatures required. This technology is typically used for smaller purchases, such as milk and bread at the corner store or a hamburger at Maccas. All cards being issued are now equipped with the chip technology required for usage with PayPass and PayWave systems.

CHOOSING A TRANSACTION ACCOUNT: 5 THINGS TO LOOK FOR

With hundreds of accounts offered by banks, building societies and credit unions, where do you start when looking for a transaction account that suits your needs? CANSTAR CANNEX has put together five key tips to help you.

1. What type of transactor am I?

Am I someone who likes to have lots of cash on me or do I avoid cash at all costs and rely on EFTPOS? Knowing what your behaviour is like and what access you need to your accounts can make your decision much easier. If you need an ATM near your work and home then looking at what ATMs are around can shorten your list by knocking out institutions. Largely because of ATMs, branch access is becoming far less important to most customers. However if you do need one regularly or need one handy just in case, keep that in mind when compiling your short list.

2. Compare the costs

Look at the fees and charges associated with each transaction account. Look at them again based on your current habits. After all, it's futile to pay for features you never use. Some transaction accounts will waive fees if you make a regular monthly deposit, such as your salary. Others require you to keep a minimum balance. Only you will know the kind of account that will benefit the way you bank.

3. Opting for online

Not all online banking is created equal. It's an ever-changing environment and some online banking experiences are superior to others. Some of the things to look at are security, account aggregation and reporting. All differ depending on the institution, and a trip into a branch for an online demonstration can be useful. Most banks offer a demonstration site for you to check out their online functionality.

4. Would you like fries with that?

The financial institution you are considering may have other accounts that would suit you and offer some sort of loyalty reward to entice you to have other accounts with them. No longer are loyalty programs offered just for home loan packages so check out what is available. You may be surprised.

5. What are your plans?

Are your circumstances going to change in the near future? Transaction accounts are a good way to establish a relationship with an institution. If you are looking at taking out a home loan, car loan or maybe looking at moving address it would pay to think "will my institution be able to support my changing needs" and does that matter to me.

By investigating your options for a deposit account that works best, don't discount your current bank as you may find they have the style of account you have been looking for.

A PRODUCT FOR EVERY NEED

Deposit products were rated for the CANSTAR CANNEX *deposit account star ratings* across four savings and three transaction profiles:



Online Saver

As the name suggests, an online account is managed via the internet only, with no branch access. Funds are generally accessed by transferring to a linked account.

Bonus Saver

These accounts reward regular savers and often penalize for withdrawing money. Great incentive for those who struggle to stick to a regular savings plan.

Cash Manager

Good base accounts to house significant amounts of money at decent interest on higher balances. Can move money around through internet, phone or branch access.

Junior Saver

Simple savings accounts for children. They feature low fees and branch access.



Electronic Transactor

These accounts suit people who bank frequently through electronic methods such as ATM, phone and internet. Average of 25 transactions per month.

Low Transactor – Full Service

Suitable for people who prefer a wider range of transaction types such as branch, ATM, cheque, phone and internet. Average of 10 transactions per month.

High Transactor – Full Service

Suitable for people who prefer a wider range of transaction types such as branch, ATM, cheque, phone and internet. Average of 35 transactions per month.

Each profile outlines the combination of rates, fees, features, access and credit rating most suitable for that particular type of customer. For more information on the weightings, accounts balances, and customer transaction behaviour used for each profile, see the methodology section at the end of this report.



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SUPERCEDED



Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Etpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★★★★ "outstanding value"								
ANZ	Access Advantage	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
Bank of Cyprus Australia	Liberty Account	4.00m	2000	✗	Nil	Nil	Nil	0.25%
BankSA	Complete Freedom	5.00m	2000	✗	Nil	Nil	Nil	0.00%
Bankwest	Zero Transaction Account	Nil	N/A	✗	Nil	Nil	Nil	0.00%
Bankwest	Hero Transaction Account	Nil	N/A	✗	Nil	Nil	Nil	5.00%
Commonwealth Bank	Complete Access	6.00m	2000	✗	Nil	Nil	Nil	0.01%
IMB	Everyday UnLtd	6.00m	N/A	✗	Nil	Nil	Nil	0.00%
nab	Cash Manager A1CF	Nil	N/A	✗	Nil	Nil	Nil	4.25%
nab	Classic Banking	Nil	N/A	✗	Nil	Nil	Nil	0.01%
St George Bank	Complete Freedom	5.00m	2000	✗	Nil	Nil	Nil	0.00%
Suncorp Bank	Everyday Options	5.00m	N/A	✗	Nil	Nil	Nil	0.01%
Teachers Credit Union	Everyday Account S1	5.00m	2000	✗	Nil	Nil	Nil	0.01%
Unicredit-WA	Visa Access S5	2.00m	N/A	✓	Nil	Nil	Nil	0.05%
Unicredit-WA	On Call Savings S1	2.00m	N/A	✓	Nil	Nil	Nil	0.05%
Westpac	Choice	5.00m	2000	✗	Nil	Nil	Nil	0.00%
◇ "rising star"								
Bank of Queensland	Day2Day Plus Account	Nil	N/A	✗	Nil	Nil	Nil	0.01%
★★★★★								
Australian Defence CU	Access Savings S1	Nil	N/A	✓	0.8	0.65	Nil	0.10%
Bananacoast Community	Personal Savings Acct S1	6.00m	N/A	✓	0.5	Nil	Nil	0.05%
BankSA	Simply Freedom	6.00m	N/A	✗	Nil	Nil	Nil	0.00%
Bankwest	Lite Transaction Account	5.00m	N/A	✗	Nil	Nil	Nil	0.01%
Circle Credit Co-op	Super S Account S6	Nil	N/A	✗	1.8	0.5	Nil	0.10%
Coastline Credit Union	Access Account S30	5.00m	N/A	✗	Nil	Nil	Nil	0.10%
Greater Building Society	Access Account	Nil	N/A	✓	0.5	0.4	1	0.20%
Heritage Building Soc	Simply Access	Nil	N/A	✗	1.75	0.5	Nil	0.05%
Heritage Building Soc	Simply Access Special	Nil	N/A	✗	1.75	0.5	Nil	0.05%
Hume Building Society	All Purpose S10	Nil	N/A	✗	Nil	0.3	1.5	0.25%
Hunter United Credit Un	Cheque Account	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
nab	Gold Banking	10.00m	5000	✗	Nil	Nil	Nil	0.01%
Newcastle Permanent	Statement Savings Acc	Nil	N/A	✗	0.5	0.5	1.75	0.01%
Police&NursesMut Banki	FairSaver Account	2.95m	N/A	✗	Nil	Nil	Nil	2.50%
Police&NursesMut Banki	Cash Management Ac S	5.00m	N/A	✓	Nil	1.25	Nil	1.00%
Police&NursesMut Banki	Easypay Access Account	5.00m	N/A	✓	Nil	0.3	Nil	0.05%
Select Credit Union	Transaction Account 001	Nil	N/A	✓	1.75	0.75	Nil	0.15%
Suncorp Bank	Cash Management Accou	5.00m	N/A	✗	Nil	Nil	Nil	0.01%
Unicom Credit Union	Access Account	Nil	N/A	✗	1.5	Nil	1.5	0.05%

★★★

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March 2011. All rates current at March 28th 2011

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf

Deposit Account Star Ratings



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High Transactor - Full Service

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★★★								
ANZ	Premium Cash Magmnt A	Nil	N/A	✗	0.5	0.5	2.5	0.00%
ANZ	Access Select	2.00m	N/A	✗	0.5	0.5	2.5	0.00%
B & E Personal Banking	Everyday Advantage	Nil	N/A	✗	0.75	0.75	2.5	0.00%
B & E Personal Banking	Smart Advantage	5.00m	N/A	✗	0.95	0.75	2.5	0.00%
B & E Personal Banking	Home Advantage	Nil	N/A	✗	0.75	0.75	2.5	0.00%
Bank of Cyprus Australia	Cash Management Accou	10.00m	2000	✗	1	1	Nil	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	N/A	✗	Nil	Nil	Nil	0.01%
BankSA	Investment Cash Account	6.00m	N/A	✗	0.6	0.6	2.5	3.50%
BankSA	Freedom Account	7.00m	N/A	✗	0.6	0.6	2.5	0.01%
Bendigo Bank	Networth Cash Managem	Nil	N/A	✓	0.7	0.7	1.75	0.05%
Bendigo Bank	Ultimate Everyday Acc	Nil	N/A	✓	0.7	0.7	1.75	0.01%
Commonwealth Bank	Smart Access	4.00m	2000	✗	Nil	Nil	2	0.01%
Commonwealth Bank	Cash Investment Account	5.00m	50000	✗	0.5	0.5	2	0.01%
Community CPS Australi	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Community CPS Australi	Access Savings AccountS	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Credit Union SA	Cash Management Accou	Nil	N/A	✓	1	1	Nil	1.50%
Credit Union SA	Everyday Account	Nil	N/A	✓	1	1	Nil	0.00%
CUA	Prime Access	Nil	N/A	✗	1.5	0.75	2	0.01%
CUA	Cash Management Ac	Nil	N/A	✗	1.5	0.75	2	0.25%
CUA	Platinum Plus	Nil	N/A	✗	1.5	0.75	2	0.70%
CUA	Freedom Plus	Nil	N/A	✗	1.5	0.75	2	0.50%
ECU Australia	Everyday Access S1	5.00m	N/A	✗	1	0.4	2	0.00%
Greater Building Society	Ultimate Account	Nil	N/A	✗	0.5	0.4	1	0.00%
Heritage Building Soc	Cash Management Accou	Nil	N/A	✗	1.75	1	1	0.10%
Heritage Building Soc	Money Manager Account	Nil	N/A	✗	1.75	0.5	Nil	0.10%
Holiday Coast CU	Payroll Plus Account	Nil	N/A	✗	1	1	1	0.00%
Holiday Coast CU	Save More Savings A/C S	Nil	N/A	✗	1	1	1	0.00%
Horizon Credit Union	RediSavings S1	Nil	N/A	✓	1	1	1	0.10%
Horizon Credit Union	Special Purpose S2/4/5	Nil	N/A	✓	1	1	1	0.10%
HSBC	Power Vantage CMA	20.00m	N/A	✗	Nil	Nil	Nil	1.75%
Hume Building Society	Cash Management S8	Nil	N/A	✓	Nil	0.3	1.5	0.00%
Hunter United Credit Un	On Call Savings Account	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Hunter United Credit Un	Cash Management Accou	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Illawarra CU NSW	Access Account	3.00m	N/A	✓	1	1	0.75	0.05%
Macarthur Credit Union	EveryDay Savings	Nil	N/A	✗	1.25	1.25	Nil	0.05%
Macquarie Credit Union	Cheque/Card Account S	Nil	N/A	✗	2	0.75	2	0.05%
Macquarie Credit Union	General Savings Account	Nil	N/A	✗	2	0.75	2	0.05%
MCU Ltd	Savings Account	4.50m	N/A	✗	Nil	0.6	1.5	0.10%

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March 2011. All rates current at March 28th 2011

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Deposit Account Star Ratings



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★★★								
mecu	CMA - Transaction Acct	Nil	N/A	✓	1.5	0.6	2	0.00%
mecu	Access Account S1	Nil	N/A	✓	1.5	0.6	2	0.50%
Memberfirst Credit Union	Real Interest Account S6	Nil	N/A	✓	1	0.6	2	0.00%
MyState Financial	Access Account	Nil	N/A	✗	0.85	0.85	2.75	0.05%
Police Credit	Multipack - At Call S1	Nil	N/A	✗	1.8	0.4	Nil	0.10%
Police Credit Union	Easy Access S1	Nil	N/A	✗	Nil	0.55	2	0.10%
Qantas Staff CU	At Call Deposits	Nil	N/A	✓	2	2	2	0.10%
Qld Police Credit Union	On Call Savings Account	Nil	N/A	✗	2	1	Nil	0.01%
RTA Staff CU	Multi-Access Account S4	Nil	N/A	✗	1.5	1.5	1.5	0.05%
Rural Bank Limited	Everyday Acct-All Access	7.00m	N/A	✗	Nil	Nil	Nil	0.05%
Rural Bank Limited	Gold Cash Management	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
St George Bank	Express Freedom	3.00m	N/A	✗	Nil	Nil	2.5	0.00%
St George Bank	Investment Cash Account	N/A	N/A	✗	0.6	0.6	2.5	3.50%
The Capricornian	Cash Management Accou	7.50m	N/A	✓	0.5	0.5	2	0.50%
The Capricornian	Personal Banking Accoun	5.00m	N/A	✓	0.5	0.5	2	0.00%
The Rock Building Soc	The Only Account	6m	N/A	✗	Nil	0.65	Nil	0.00%
Victoria Teachers CU	Everyday Account S1	Nil	N/A	✗	Nil	0.5	1	0.05%
Westpac	Cash Manager	5.00m	N/A	✗	0.5	0.5	2.5	0.00%
★★								
Bank of Queensland	Cash Management Accou	5.00m	N/A	✗	0.65	0.65	2	0.01%
BankSA	Express Freedom	3.00m	N/A	✗	Nil	Nil	5	0.00%
Bankwest	Lite Trans - Direct Opt	3.99m	N/A	✗	Nil	Nil	4	0.01%
Community Mutual Grou	Access Savings Account	Nil	N/A	✗	1.25	1.25	1.25	0.10%
Companion CU	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Companion CU	Access Savings AccountS	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Defence Force CU	National Access Account	Nil	N/A	✗	Nil	0.5	Nil	0.01%
Encompass Credit Union	Access Plus S1	Nil	N/A	✓	1.5	0.75	Nil	0.01%
FCCS Credit Union	Total Access AC S1	5.00m	N/A	✗	1.2	0.6	2	0.00%
HSBC	Premier CMA	35.00m	N/A	✗	Nil	Nil	Nil	2.25%
HSBC	On-line Savings Account	Nil	N/A	✗	Nil	Nil	5	0.05%
IMB	Reward Saver	Nil	N/A	✓	0.7	0.85	2.25	2.25%
IMB	Every Day Account S4	Nil	N/A	✓	0.7	0.85	2.25	0.10%
Intech Credit Union	Access Saving Account S	Nil	N/A	✓	Nil	1.2	5	0.05%
Maitland Mutual BS	Express Savings Account	Nil	N/A	✗	0.25	0.6	1	0.00%
Maritime Mining & Power	Access Savings AccountS	Nil	N/A	✗	1.5	1.5	Nil	0.10%
nab	Investment Cash Manage	10.00m	N/A	✗	0.6	0.6	3	0.00%
Qld Teachers CU	Current Account	Nil	N/A	✓	1	0.6	2	0.01%
Queenslanders CU	Action Account S1	Nil	N/A	✓	1.25	1.25	1.25	0.00%
SCU	Access Savings	Nil	N/A	✓	1.75	0.75	2	0.00%

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★★								
SERVICE ONE Member	Saving Investment AC	5.00m	N/A	✗	1	1.5	1.5	0.05%
SERVICE ONE Member	Day to Day Account	5.00m	N/A	✗	1	1.5	1.5	0.05%
SGE Credit Union	Access Account	Nil	N/A	✗	2	1	1.5	0.00%
United Community	Access Savings Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
United Community	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
★								
Aust Central Savs & Loan	Everyday Account	6.00m	N/A	✓	Nil	Nil	Nil	0.00%
Bankstown City CU	MoneyMax Access	Nil	N/A	✗	2	0.5	4	0.10%
Community First CU	Access Account S7	Nil	N/A	✓	1.5	1.1	2.5	0.00%
ECU Australia	Access Plus	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
Family First CU	Cash Management AC	Nil	N/A	✓	1	0.75	2.5	0.00%
Family First CU	Everyday Access Account	Nil	N/A	✓	1	0.75	2.5	0.15%
Holiday Coast CU	Percentage Plus AC S17	Nil	N/A	✗	2	2	2	0.00%
HSBC	Savings Cheque Account	7.50m	N/A	✗	2	2	3	0.05%
HSBC	Cash Management Accou	10.00m	N/A	✗	2.5	2.5	3.5	0.05%
IMB	Cash Management Ac S	Nil	N/A	✓	0.7	0.85	2.25	0.00%
Memberfirst Credit Union	Easy Access Account S	Nil	N/A	✓	1	0.6	2	0.00%
Qld Professional CU	At Call Savings AC S1	Nil	N/A	✗	1.5	0.6	1	0.00%
Summerland CU	Redi Access Account	Nil	N/A	✓	1	1	3	0.00%
Sutherland Credit Union	RediAccess	3.00m	N/A	✗	Nil	1.25	3	0.00%
TIO Banking	Essentials Limited	Nil	N/A	✗	1	1	2	0.01%
Wagga Mutual Credit Un	On-call Savings S1	1.00m	N/A	✓	1	1	2	0.01%

Deposit Account Star Ratings



All rates current at March 28th 2011. Bonus/Promotional rates are included

Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000	
★★★★★ "outstanding value"									
Australian Defence CU	Access Savings S1	Nil	N/A	✓	0.8	0.65	Nil	0.10%	
Bank of Cyprus Australia	Liberty Account	4.00m	2000	✗	Nil	Nil	Nil	0.25%	
Bankwest	Hero Transaction Account	Nil	N/A	✗	Nil	Nil	Nil	5.00%	
Bankwest	Zero Transaction Account	Nil	N/A	✗	Nil	Nil	Nil	0.00%	
Commonwealth Bank	Complete Access	6.00m	2000	✗	Nil	Nil	Nil	0.01%	
Heritage Building Soc	Simply Access	Nil	N/A	✗	1.75	0.5	Nil	0.05%	
Heritage Building Soc	Simply Access Special	Nil	N/A	✗	1.75	0.5	Nil	0.05%	
Hume Building Society	All Purpose S10	Nil	N/A	✗	Nil	0.3	1.5	0.25%	
nab	Classic Banking	Nil	N/A	✗	Nil	Nil	Nil	0.01%	
nab	Cash Manager A1CF	Nil	N/A	✗	Nil	Nil	Nil	4.25%	
Qantas Staff CU	At Call Deposits	Nil	N/A	✓	2	2	2	0.10%	
Select Credit Union	Transaction Account 001	Nil	N/A	✓	1.75	0.75	Nil	0.15%	
Teachers Credit Union	Everyday Account S1	5.00m	2000	✗	Nil	Nil	Nil	0.01%	
Unicredit-WA	Visa Access S5	2.00m	N/A	✓	Nil	Nil	Nil	0.05%	
Unicredit-WA	On Call Savings S1	2.00m	N/A	✓	Nil	Nil	Nil	0.05%	
Westpac	Choice	5.00m	2000	✗	Nil	Nil	Nil	0.00%	
☆ "rising star"									
Bank of Queensland	Day2Day Plus Account	Nil	N/A	✗	Nil	Nil	Nil	0.01%	
★★★★★									
ANZ	Access Advantage	5.00m	N/A	✗	Nil	Nil	Nil	0.00%	
B & E Personal Banking	Everyday Advantage	Nil	N/A	✗	0.75	0.75	2.5	0.00%	
BankSA	Complete Freedom	5.00m	2000	✗	Nil	Nil	Nil	0.00%	
Bendigo Bank	Networth Cash Managem	Nil	N/A	✓	0.7	0.7	1.75	0.05%	
Bendigo Bank	Ultimate Everyday Acc	Nil	N/A	✓	0.7	0.7	1.75	0.01%	
Circle Credit Co-op	Super S Account S6	Nil	N/A	✗	1.8	0.5	Nil	0.10%	
Commonwealth Bank	Smart Access	4.00m	2000	✗	Nil	Nil	2	0.01%	
CUA	Freedom Plus	Nil	N/A	✗	1.5	0.75	2	0.50%	
Greater Building Society	Access Account	Nil	N/A	✓	0.5	0.4	1	0.20%	
Heritage Building Soc	Money Manager Account	Nil	N/A	✗	1.75	0.5	Nil	0.10%	
Heritage Building Soc	Cash Management Accou	Nil	N/A	✗	1.75	1	1	0.10%	
Holiday Coast CU	Save More Savings A/C S	Nil	N/A	✗	1	1	1	0.00%	
Holiday Coast CU	Payroll Plus Account	Nil	N/A	✗	1	1	1	0.00%	
Horizon Credit Union	Special Purpose S2/4/5	Nil	N/A	✓	1	1	1	0.10%	
Hume Building Society	Cash Management S8	Nil	N/A	✓	Nil	0.3	1.5	0.00%	
IMB	Everyday UnLtd	6.00m	N/A	✗	Nil	Nil	Nil	0.00%	

your guide to product excellence

March 2011. All rates current at March 28th 2011

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Deposit Account Star Ratings



All rates current at March 28th 2011. Bonus/Promotional rates are included

Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★★★★								
Macarthur Credit Union	EveryDay Savings	Nil	N/A	✗	1.25	1.25	Nil	0.05%
Macquarie Credit Union	General Savings Account	Nil	N/A	✗	2	0.75	2	0.05%
Macquarie Credit Union	Cheque/Card Account S	Nil	N/A	✗	2	0.75	2	0.05%
MyState Financial	Access Account	Nil	N/A	✗	0.85	0.85	2.75	0.05%
Newcastle Permanent	Statement Savings Acc	Nil	N/A	✗	0.5	0.5	1.75	0.01%
Police Credit	Multipack - At Call S1	Nil	N/A	✗	1.8	0.4	Nil	0.10%
Police&NursesMut Banki	Cash Management Ac S	5.00m	N/A	✓	Nil	1.25	Nil	1.00%
Police&NursesMut Banki	Easypay Access Account	5.00m	N/A	✓	Nil	0.3	Nil	0.05%
Police&NursesMut Banki	FairSaver Account	2.95m	N/A	✗	Nil	Nil	Nil	2.50%
Qld Police Credit Union	On Call Savings Account	Nil	N/A	✗	2	1	Nil	0.01%
St George Bank	Investment Cash Account	N/A	N/A	✗	0.6	0.6	2.5	3.50%
St George Bank	Complete Freedom	5.00m	2000	✗	Nil	Nil	Nil	0.00%
Suncorp Bank	Everyday Options	5.00m	N/A	✗	Nil	Nil	Nil	0.01%
Suncorp Bank	Cash Management Accou	5.00m	N/A	✗	Nil	Nil	Nil	0.01%
Unicom Credit Union	Access Account	Nil	N/A	✗	1.5	Nil	1.5	0.05%
Victoria Teachers CU	Everyday Account S1	Nil	N/A	✗	Nil	0.5	1	0.05%
★★★★★								
ANZ	Premium Cash Magmnt A	Nil	N/A	✗	0.5	0.5	2.5	0.00%
ANZ	Access Select	2.00m	N/A	✗	0.5	0.5	2.5	0.00%
B & E Personal Banking	Smart Advantage	5.00m	N/A	✗	0.95	0.75	2.5	0.00%
B & E Personal Banking	Home Advantage	Nil	N/A	✗	0.75	0.75	2.5	0.00%
Bananacoast Community	Personal Savings Acct S1	6.00m	N/A	✓	0.5	Nil	Nil	0.05%
Bank of Cyprus Australia	Cash Management Accou	10.00m	2000	✗	1	1	Nil	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	N/A	✗	Nil	Nil	Nil	0.01%
BankSA	Simply Freedom	6.00m	N/A	✗	Nil	Nil	Nil	0.00%
BankSA	Freedom Account	7.00m	N/A	✗	0.6	0.6	2.5	0.01%
BankSA	Investment Cash Account	6.00m	N/A	✗	0.6	0.6	2.5	3.50%
Bankwest	Lite Transaction Account	5.00m	N/A	✗	Nil	Nil	Nil	0.01%
Coastline Credit Union	Access Account S30	5.00m	N/A	✗	Nil	Nil	Nil	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	50000	✗	0.5	0.5	2	0.01%
Community CPS Australi	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Community CPS Australi	Access Savings AccountS	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Community Mutual Grou	Access Savings Account	Nil	N/A	✗	1.25	1.25	1.25	0.10%
Companion CU	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Companion CU	Access Savings AccountS	Nil	N/A	✓	1.5	0.9	2.5	0.05%

your guide to product excellence

March 2011. All rates current at March 28th 2011

Low Transactor - Full Service - Page 2 of 4

Deposit Account Star Ratings



All rates current at March 28th 2011. Bonus/Promotional rates are included

Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★★								
Credit Union SA	Cash Management Accou	Nil	N/A	✓	1	1	Nil	1.50%
Credit Union SA	Everyday Account	Nil	N/A	✓	1	1	Nil	0.00%
CUA	Prime Access	Nil	N/A	✗	1.5	0.75	2	0.01%
CUA	Platinum Plus	Nil	N/A	✗	1.5	0.75	2	0.70%
CUA	Cash Management Ac	Nil	N/A	✗	1.5	0.75	2	0.25%
Defence Force CU	National Access Account	Nil	N/A	✗	Nil	0.5	Nil	0.01%
ECU Australia	Everyday Access S1	5.00m	N/A	✗	1	0.4	2	0.00%
Encompass Credit Union	Access Plus S1	Nil	N/A	✓	1.5	0.75	Nil	0.01%
Greater Building Society	Ultimate Account	Nil	N/A	✗	0.5	0.4	1	0.00%
Holiday Coast CU	Percentage Plus AC S17	Nil	N/A	✗	2	2	2	0.00%
Horizon Credit Union	RediSavings S1	Nil	N/A	✓	1	1	1	0.10%
HSBC	Savings Cheque Account	7.50m	N/A	✗	2	2	3	0.05%
Hunter United Credit Un	Cash Management Accou	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Hunter United Credit Un	On Call Savings Account	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Hunter United Credit Un	Cheque Account	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Illawarra CU NSW	Access Account	3.00m	N/A	✓	1	1	0.75	0.05%
IMB	Every Day Account S4	Nil	N/A	✓	0.7	0.85	2.25	0.10%
IMB	Reward Saver	Nil	N/A	✓	0.7	0.85	2.25	2.25%
Intech Credit Union	Access Saving Account S	Nil	N/A	✓	Nil	1.2	5	0.05%
Maritime Mining & Power	Access Savings AccountS	Nil	N/A	✗	1.5	1.5	Nil	0.10%
MCU Ltd	Savings Account	4.50m	N/A	✗	Nil	0.6	1.5	0.10%
mecu	Access Account S1	Nil	N/A	✓	1.5	0.6	2	0.50%
mecu	CMA - Transaction Acctnt	Nil	N/A	✓	1.5	0.6	2	0.00%
Memberfirst Credit Union	Real Interest Account S6	Nil	N/A	✓	1	0.6	2	0.00%
nab	Gold Banking	10.00m	5000	✗	Nil	Nil	Nil	0.01%
Police Credit Union	Easy Access S1	Nil	N/A	✗	Nil	0.55	2	0.10%
Qld Teachers CU	Current Account	Nil	N/A	✓	1	0.6	2	0.01%
RTA Staff CU	Multi-Access Account S4	Nil	N/A	✗	1.5	1.5	1.5	0.05%
Rural Bank Limited	Everyday Acct-All Access	7.00m	N/A	✗	Nil	Nil	Nil	0.05%
Rural Bank Limited	Gold Cash Management	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
SCU	Access Savings	Nil	N/A	✓	1.75	0.75	2	0.00%
SGE Credit Union	Access Account	Nil	N/A	✗	2	1	1.5	0.00%
St George Bank	Express Freedom	3.00m	N/A	✗	Nil	Nil	2.5	0.00%
The Capricornian	Cash Management Accou	7.50m	N/A	✓	0.5	0.5	2	0.50%
The Capricornian	Personal Banking Accoun	5.00m	N/A	✓	0.5	0.5	2	0.00%
United Community	Access Savings Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%

your guide to product excellence

March 2011. All rates current at March 28th 2011

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Deposit Account Star Ratings



All rates current at March 28th 2011. Bonus/Promotional rates are included

Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★								
BankSA	Express Freedom	3.00m	N/A	✗	Nil	Nil	5	0.00%
Family First CU	Cash Management AC	Nil	N/A	✓	1	0.75	2.5	0.00%
FCCS Credit Union	Total Access AC S1	5.00m	N/A	✗	1.2	0.6	2	0.00%
HSBC	On-line Savings Account	Nil	N/A	✗	Nil	Nil	5	0.05%
IMB	Cash Management Ac S	Nil	N/A	✓	0.7	0.85	2.25	0.00%
Maitland Mutual BS	Express Savings Account	Nil	N/A	✗	0.25	0.6	1	0.00%
Memberfirst Credit Union	Easy Access Account S	Nil	N/A	✓	1	0.6	2	0.00%
nab	Investment Cash Manage	10.00m	N/A	✗	0.6	0.6	3	0.00%
Queenslanders CU	Action Account S1	Nil	N/A	✓	1.25	1.25	1.25	0.00%
SERVICE ONE Member	Saving Investment AC	5.00m	N/A	✗	1	1.5	1.5	0.05%
The Rock Building Soc	The Only Account	6m	N/A	✗	Nil	0.65	Nil	0.00%
United Community	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Westpac	Cash Manager	5.00m	N/A	✗	0.5	0.5	2.5	0.00%
★								
Aust Central Savs & Loan	Everyday Account	6.00m	N/A	✓	Nil	Nil	Nil	0.00%
Bank of Queensland	Cash Management Accou	5.00m	N/A	✗	0.65	0.65	2	0.01%
Bankstown City CU	MoneyMax Access	Nil	N/A	✗	2	0.5	4	0.10%
Bankwest	Lite Trans - Direct Opt	3.99m	N/A	✗	Nil	Nil	4	0.01%
Community First CU	Access Account S7	Nil	N/A	✓	1.5	1.1	2.5	0.00%
ECU Australia	Access Plus	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
Family First CU	Everyday Access Account	Nil	N/A	✓	1	0.75	2.5	0.15%
HSBC	Power Vantage CMA	20.00m	N/A	✗	Nil	Nil	Nil	1.75%
HSBC	Premier CMA	35.00m	N/A	✗	Nil	Nil	Nil	2.25%
HSBC	Cash Management Accou	10.00m	N/A	✗	2.5	2.5	3.5	0.05%
Qld Professional CU	At Call Savings AC S1	Nil	N/A	✗	1.5	0.6	1	0.00%
SERVICE ONE Member	Day to Day Account	5.00m	N/A	✗	1	1.5	1.5	0.05%
Summerland CU	Redi Access Account	Nil	N/A	✓	1	1	3	0.00%
Sutherland Credit Union	RediAccess	3.00m	N/A	✗	Nil	1.25	3	0.00%
TIO Banking	Essentials Limited	Nil	N/A	✗	1	1	2	0.01%
Wagga Mutual Credit Un	On-call Savings S1	1.00m	N/A	✓	1	1	2	0.01%

Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
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★★★★★

"outstanding value"

Bank of Cyprus Australia	Liberty Account	4.00m	2000	✗	Nil	Nil	✓	0.25%
Bankwest	Hero Transaction Account	Nil	N/A	✗	Nil	Nil	✓	5.00%
Citibank	Ultimate Saver	Nil	N/A	✗	Nil	N/A	✓	0.50%
Citibank	Plus Transaction Account	Nil	N/A	✗	Nil	N/A	✓	0.00%
Commonwealth Bank	Complete Access	6.00m	2000	✗	Nil	Nil	✓	0.01%
Commonwealth Bank	Smart Access	4.00m	2000	✗	Nil	2	✓	0.01%
ING DIRECT	Orange Everyday	Nil	N/A	✗	Nil	N/A	✓	0.00%
nab	Classic Banking	Nil	N/A	✗	Nil	Nil	✓	0.01%
nab	Cash Manager A1CF	Nil	N/A	✗	Nil	Nil	✓	4.25%
Teachers Credit Union	Everyday Account S1	5.00m	2000	✗	Nil	Nil	✓	0.01%
Unicredit-WA	Visa Access S5	2.00m	N/A	✓	Nil	Nil	✓	0.05%
Unicredit-WA	On Call Savings S1	2.00m	N/A	✓	Nil	Nil	✓	0.05%
Westpac	Choice	5.00m	2000	✗	Nil	Nil	✓	0.00%

✧

"rising star"

Bank of Queensland	Day2Day Plus Account	Nil	N/A	✗	Nil	Nil	✓	0.01%
Teachers Credit Union	Everyday Direct Account	5.00m	2000	✗	Nil	3	✓	0.01%

★★★★★

AMP Banking	eASYtransact	Nil	N/A	✗	Nil	N/A	✓	0.00%
ANZ	Access Advantage	5.00m	N/A	✗	Nil	Nil	✓	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	N/A	✗	Nil	Nil	✓	0.01%
BankSA	Complete Freedom	5.00m	2000	✗	Nil	Nil	✓	0.00%
BankSA	Express Freedom	3.00m	N/A	✗	Nil	5	✓	0.00%
Bankwest	Zero Transaction Account	Nil	N/A	✗	Nil	Nil	✓	0.00%
Gateway Credit Union	Everyday Savings Account	Nil	N/A	✗	Nil	Nil	✓	0.50%
Greater Building Society	Access Account	Nil	N/A	✓	0.5	1	✓	0.20%
Hume Building Society	Cash Management S8	Nil	N/A	✓	Nil	1.5	✓	0.00%
Hume Building Society	All Purpose S10	Nil	N/A	✗	Nil	1.5	✓	0.25%
IMB	Everyday UnLtd	6.00m	N/A	✗	Nil	Nil	✓	0.00%
Police Credit Union	Easy Access S1	Nil	N/A	✗	Nil	2	✓	0.10%
Police&NursesMut Banki	FairSaver Account	2.95m	N/A	✗	Nil	Nil	✓	2.50%
Police&NursesMut Banki	Easypay Access Account	5.00m	N/A	✓	Nil	Nil	✓	0.05%
St George Bank	Complete Freedom	5.00m	2000	✗	Nil	Nil	✓	0.00%
St George Bank	Sense Account Everyday	5.00m	N/A	✗	Nil	Nil	✓	0.00%
St George Bank	Express Freedom	3.00m	N/A	✗	Nil	2.5	✓	0.00%

your guide to product excellence

March 2011. All rates current at March 28th 2011

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Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
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★★★★★								
Unicom Credit Union	Access Account	Nil	N/A	✗	1.5	1.5	✓	0.05%
★★★★								
AMP Banking	First Account	5.00m	N/A	✗	Nil	N/A	✓	5.15%
AMP Banking	eASYCash Management	5.00m	N/A	✗	Nil	N/A	✓	4.75%
ANZ	Everyday Visa Debit	6.00m	N/A	✗	Nil	Nil	✓	0.00%
ANZ	V2 Plus	Nil	N/A	✗	0.5	2.5	✓	0.00%
ANZ	Premium Cash Magmnt A	Nil	N/A	✗	0.5	2.5	✓	0.00%
ANZ	Access Select	2.00m	N/A	✗	0.5	2.5	✓	0.00%
Arab Bank Australia	Statement Savings Acc	6.00m	N/A	✗	Nil	2	✓	0.00%
Aust Central Savs & Loan	Everyday Account	6.00m	N/A	✓	Nil	Nil	✓	0.00%
Australian Defence CU	Access Savings S1	Nil	N/A	✓	0.8	Nil	✓	0.10%
B & E Personal Banking	Smart Advantage	5.00m	N/A	✗	0.95	2.5	✓	0.00%
B & E Personal Banking	Everyday Advantage	Nil	N/A	✗	0.75	2.5	✓	0.00%
B & E Personal Banking	Home Advantage	Nil	N/A	✗	0.75	2.5	✓	0.00%
Bananacoast Community	Personal Savings Acct S1	6.00m	N/A	✓	0.5	Nil	✓	0.05%
Bananacoast Community	Incentive Savings AC S7	6.00m	N/A	✓	0.5	Nil	✓	0.00%
BankSA	Sense Account Everyday	5.00m	N/A	✗	Nil	Nil	✓	0.00%
BankSA	Investment Cash Account	6.00m	N/A	✗	0.6	2.5	✓	3.50%
BankSA	Freedom Account	7.00m	N/A	✗	0.6	2.5	✓	0.01%
BankSA	Incentive Saver Account	Nil	N/A	✗	1	3	✓	5.40%
BankSA	Simply Freedom	6.00m	N/A	✗	Nil	Nil	✓	0.00%
Bankwest	Instant Saver	3.00m	N/A	✗	Nil	5	✗	1.00%
Bankwest	Lite Trans - Direct Opt	3.99m	N/A	✗	Nil	4	✓	0.01%
Bankwest	Lite Transaction Account	5.00m	N/A	✗	Nil	Nil	✓	0.01%
Bendigo Bank	Networth Cash Managem	Nil	N/A	✓	0.7	1.75	✓	0.05%
Bendigo Bank	Ultimate Everyday Acc	Nil	N/A	✓	0.7	1.75	✓	0.01%
Circle Credit Co-op	Super S Account S6	Nil	N/A	✗	1.8	Nil	✓	0.10%
Coastline Credit Union	Access Account S30	5.00m	N/A	✗	Nil	Nil	✓	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	50000	✗	0.5	2	✓	0.01%
Commonwealth Bank	AwardSaver Account	Nil	N/A	✗	0.5	2	✓	3.01%
Credit Union SA	Cash Management Accou	Nil	N/A	✓	1	Nil	✓	1.50%
CUA	Freedom Plus	Nil	N/A	✗	1.5	2	✓	0.50%
Defence Force CU	National Access Account	Nil	N/A	✗	Nil	Nil	✓	0.01%
ECU Australia	Access Plus	5.00m	N/A	✗	Nil	Nil	✓	0.00%
ECU Australia	Everyday Access S1	5.00m	N/A	✗	1	2	✓	0.00%

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March 2011. All rates current at March 28th 2011

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Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★								
Greater Building Society	Ultimate Account	Nil	N/A	✗	0.5	1	✓	0.00%
Heritage Building Soc	Simply Access	Nil	N/A	✗	1.75	Nil	✓	0.05%
Heritage Building Soc	Money Manager Account	Nil	N/A	✗	1.75	Nil	✓	0.10%
Heritage Building Soc	Cash Management Accou	Nil	N/A	✗	1.75	1	✓	0.10%
Heritage Building Soc	Simply Access Special	Nil	N/A	✗	1.75	Nil	✓	0.05%
Holiday Coast CU	Save More Savings A/C S	Nil	N/A	✗	1	1	✓	0.00%
Holiday Coast CU	Payroll Plus Account	Nil	N/A	✗	1	1	✓	0.00%
HSBC	On-line Savings Account	Nil	N/A	✗	Nil	5	✓	0.05%
Hunter United Credit Un	Cash Management Accou	5.00m	N/A	✓	Nil	Nil	✓	0.01%
Hunter United Credit Un	On Call Savings Account	5.00m	N/A	✓	Nil	Nil	✓	0.01%
Hunter United Credit Un	Cheque Account	5.00m	N/A	✓	Nil	Nil	✓	0.01%
IMB	Reward Saver	Nil	N/A	✓	0.7	2.25	✓	2.25%
Intech Credit Union	Access Saving Account S	Nil	N/A	✓	Nil	5	✓	0.05%
Macarthur Credit Union	EveryDay Savings	Nil	N/A	✗	1.25	Nil	✓	0.05%
Macquarie Credit Union	General Savings Account	Nil	N/A	✗	2	2	✓	0.05%
Macquarie Credit Union	Cheque/Card Account S	Nil	N/A	✗	2	2	✓	0.05%
Maitland Mutual BS	Express Savings Account	Nil	N/A	✗	0.25	1	✓	0.00%
MCU Ltd	Savings Account	4.50m	N/A	✗	Nil	1.5	✓	0.10%
ME Bank	InterestME Savings Ac	Nil	N/A	✗	1	N/A	✗	0.25%
mecu	Access Account S1	Nil	N/A	✓	1.5	2	✓	0.50%
Memberfirst Credit Union	Real Interest Account S6	Nil	N/A	✓	1	2	✓	0.00%
Memberfirst Credit Union	Easy Access Account S	Nil	N/A	✓	1	2	✓	0.00%
MyState Financial	Access Account	Nil	N/A	✗	0.85	2.75	✓	0.05%
nab	Gold Banking	10.00m	5000	✗	Nil	Nil	✓	0.01%
Newcastle Permanent	Rapid Saver Statement	Nil	N/A	✗	0.5	1.75	✗	6.00%
Newcastle Permanent	Statement Savings Acc	Nil	N/A	✗	0.5	1.75	✓	0.01%
Police Credit	Multipack - At Call S1	Nil	N/A	✗	1.8	Nil	✓	0.10%
Police&NursesMut Banki	Cash Management Ac S	5.00m	N/A	✓	Nil	Nil	✓	1.00%
Qld Police Credit Union	On Call Savings Account	Nil	N/A	✗	2	Nil	✓	0.01%
Qld Teachers CU	Bonus Saver Account	Nil	N/A	✓	1	2	✓	3.76%
Qld Teachers CU	Cash Management Accou	Nil	N/A	✓	1	2	✓	0.00%
Qld Teachers CU	Current Account	Nil	N/A	✓	1	2	✓	0.01%
RTA Staff CU	Multi-Access Account S4	Nil	N/A	✗	1.5	1.5	✓	0.05%
Rural Bank Limited	Gold Cash Management	5.00m	N/A	✗	Nil	Nil	✓	0.00%
Rural Bank Limited	Everyday Acct-All Access	7.00m	N/A	✗	Nil	Nil	✓	0.05%

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March 2011. All rates current at March 28th 2011

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Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
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★★★								
SCU	Access Savings	Nil	N/A	✓	1.75	2	✓	0.00%
Select Credit Union	Transaction Account 001	Nil	N/A	✓	1.75	Nil	✓	0.15%
St George Bank	Investment Cash Account	N/A	N/A	✗	0.6	2.5	✓	3.50%
St George Bank	Incentive Saver Account	Nil	N/A	✗	0.6	2.5	✓	5.45%
Suncorp Bank	Everyday Options	5.00m	N/A	✗	Nil	Nil	✓	0.01%
Suncorp Bank	Cash Management Accou	5.00m	N/A	✗	Nil	Nil	✓	0.01%
The Capricornian	Personal Banking Accoun	5.00m	N/A	✓	0.5	2	✓	0.00%
The Capricornian	Cash Management Accou	7.50m	N/A	✓	0.5	2	✓	0.50%
TIO Banking	Essentials Account	5.00m	N/A	✗	Nil	Nil	✓	0.00%
Victoria Teachers CU	Everyday Account S1	Nil	N/A	✗	Nil	1	✓	0.05%
Westpac	Cash Manager	5.00m	N/A	✗	0.5	2.5	✓	0.00%

★★								
ANZ	Progress Saver	Nil	N/A	✗	1	2.5	✓	6.01%
Bank of Cyprus Australia	Cash Management Accou	10.00m	2000	✗	1	Nil	✓	0.00%
Bank of Queensland	Cash Management Accou	5.00m	N/A	✗	0.65	2	✓	0.01%
Bankstown City CU	MoneyMax Access	Nil	N/A	✗	2	4	✓	0.10%
Community CPS Australi	FreeStyler Account	Nil	N/A	✓	1.5	2.5	✓	0.05%
Community CPS Australi	Access Savings AccountS	Nil	N/A	✓	1.5	2.5	✓	0.05%
Community Mutual Grou	Access Savings Account	Nil	N/A	✗	1.25	1.25	✓	0.10%
Companion CU	Access Savings AccountS	Nil	N/A	✓	1.5	2.5	✓	0.05%
Credit Union SA	Everyday Account	Nil	N/A	✓	1	Nil	✓	0.00%
CUA	Prime Access	Nil	N/A	✗	1.5	2	✓	0.01%
CUA	Cash Management Ac	Nil	N/A	✗	1.5	2	✓	0.25%
CUA	Platinum Plus	Nil	N/A	✗	1.5	2	✓	0.70%
Encompass Credit Union	Access Plus S1	Nil	N/A	✓	1.5	Nil	✓	0.01%
Family First CU	Cash Management AC	Nil	N/A	✓	1	2.5	✓	0.00%
Family First CU	Everyday Access Account	Nil	N/A	✓	1	2.5	✓	0.15%
FCCS Credit Union	Total Access AC S1	5.00m	N/A	✗	1.2	2	✗	0.00%
FCCS Credit Union	Redi Access AC S13	Nil	N/A	✗	1.2	2	✗	0.00%
Horizon Credit Union	Special Purpose S2/4/5	Nil	N/A	✓	1	1	✓	0.10%
Horizon Credit Union	RediSavings S1	Nil	N/A	✓	1	1	✓	0.10%
Illawarra CU NSW	Access Account	3.00m	N/A	✓	1	0.75	✓	0.05%
IMB	Every Day Account S4	Nil	N/A	✓	0.7	2.25	✓	0.10%
IMB	Cash Management Ac S	Nil	N/A	✓	0.7	2.25	✓	0.00%
Maritime Mining & Power	Access Savings AccountS	Nil	N/A	✗	1.5	Nil	✓	0.10%

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Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★								
mecu	CMA - Transaction Acct	Nil	N/A	✓	1.5	2	✓	0.00%
nab	Investment Cash Manage	10.00m	N/A	✗	0.6	3	✓	0.00%
Qantas Staff CU	At Call Deposits	Nil	N/A	✓	2	2	✓	0.10%
Qld Professional CU	At Call Savings AC S1	Nil	N/A	✗	1.5	1	✓	0.00%
Summerland CU	Redi Access Account	Nil	N/A	✓	1	3	✓	0.00%
Sutherland Credit Union	RediAccess	3.00m	N/A	✗	Nil	3	✓	0.00%
The Rock Building Soc	The Only Account	6m	N/A	✗	Nil	Nil	✗	0.00%
The Rock Building Soc	Fee Cruncher Account	Nil	N/A	✗	0.5	2.5	✗	0.00%
United Community	Access Savings Account	Nil	N/A	✓	1.5	2.5	✓	0.05%
★								
BankSA	Power Saver Account	Nil	N/A	✗	2.5	2.5	✓	3.40%
Bankwest	Gold Cash Management	Nil	N/A	✗	3	3	✗	0.00%
Citibank	Online Cash Manager	Nil	N/A	✗	Nil	N/A	✓	0.10%
Citibank	Cash Management Accou	5.00m	N/A	✗	2	N/A	✓	0.10%
Citibank	Investment Account	5.00m	N/A	✗	Nil	N/A	✓	0.10%
Community First CU	Access Account S7	Nil	N/A	✓	1.5	2.5	✓	0.00%
Companion CU	FreeStyler Account	Nil	N/A	✓	1.5	2.5	✓	0.05%
Holiday Coast CU	Percentage Plus AC S17	Nil	N/A	✗	2	2	✓	0.00%
HSBC	Cash Management Accou	10.00m	N/A	✗	2.5	3.5	✓	0.05%
HSBC	Premier CMA	35.00m	N/A	✗	Nil	Nil	✓	2.25%
HSBC	Savings Cheque Account	7.50m	N/A	✗	2	3	✓	0.05%
HSBC	Power Vantage CMA	20.00m	N/A	✗	Nil	Nil	✓	1.75%
Queenslanders CU	Action Account S1	Nil	N/A	✓	1.25	1.25	✓	0.00%
SERVICE ONE Member	Saving Investment AC	5.00m	N/A	✗	1	1.5	✓	0.05%
SERVICE ONE Member	Day to Day Account	5.00m	N/A	✗	1	1.5	✓	0.05%
SGE Credit Union	Reward Me Saver Accoun	Nil	1000	✗	2	1.5	✓	0.00%
SGE Credit Union	Access Account	Nil	N/A	✗	2	1.5	✓	0.00%
St George Bank	Power Saver Account	Nil	N/A	✗	2.5	2.5	✓	5.85%
TIO Banking	Essentials Limited	Nil	N/A	✗	1	2	✓	0.01%
United Community	FreeStyler Account	Nil	N/A	✓	1.5	2.5	✓	0.05%
Wagga Mutual Credit Un	On-call Savings S1	1.00m	N/A	✓	1	2	✓	0.01%
Westpac	Reward Saver	Nil	N/A	✗	2.5	2.5	✓	5.45%

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Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★★★ "outstanding value"								
ANZ	SmartyPig	Nil	10	✗	✗	✗	✗	5.50%
Arab Bank Australia	Online Savings Account	Nil	No min	✗	✓	✓	✓	5.55%
Bank of Queensland	WebSavings Account	Nil	1	✓	✗	✓	✓	6.25%
Bankwest	TeleNet Saver	Nil	No min	✓	✗	✓	✗	6.15%
Citibank	Online Saver	Nil	No min	✓	✗	✓	✗	6.40%
Commonwealth Bank	NetBank Saver	Nil	No min	✓	✗	✓	✗	5.75%
ING DIRECT	Savings Maximiser	Nil	No min	✓	✗	✓	✗	6.35%
nab	iSaver	Nil	No min	✓	✗	✓	✗	5.75%
RaboDirect	HISA Call Personal	Nil	No min	✗	✗	✓	✗	6.00%
Railways Credit Union	Express Saver	Nil	No min	✓	✗	✓	✓	6.35%
St George Bank	Directsaver Account	Nil	No min	✓	✗	✗	✗	6.00%
UBank	USaver	Nil	No min	✓	✗	✓	✗	6.51%
Virgin Money	Virgin Saver	Nil	No min	✓	✗	✓	✗	6.51%
Westpac	eSaver	Nil	No min	✓	✗	✓	✗	5.75%
★★★★★								
AMP Banking	eASYSAVER Account	Nil	No min	✓	✗	✓	✗	6.00%
ANZ	Online Saver	Nil	No min	✓	✓	✓	✓	4.75%
Bank of Cyprus Australia	Midas Account	Nil	10	✗	✗	✓	✓	5.50%
BankSA	Express Saver Account	N/A	No min	✓	✗	✓	✗	5.25%
Community CPS Australi	monEsaver Internet Acc	N/A	No min	✓	✗	✓	✓	5.10%
CUA	eSaver	Nil	1	✓	✗	✓	✓	5.15%
Defence Force CU	iSaver	Nil	No min	✓	✗	✓	✗	6.00%
ECU Australia	e-Saver	Nil	No min	✓	✗	✓	✓	5.45%
FCCS Credit Union	Achieve Saver AC S55	Nil	1	✓	✗	✓	✗	6.00%
FCCS Credit Union	Online Saver Account S7	Nil	No min	✓	✗	✓	✓	5.50%
Gateway Credit Union	eMax Saver	Nil	No min	✓	✗	✓	✓	5.25%
Heritage Building Soc	Online Saver	Nil	1	✓	✗	✓	✗	4.95%
Hume Building Society	Professional Cash Manag	Nil	5000	✓	✗	✓	✓	5.00%
Maitland Mutual BS	Internet Saver Account	Nil	5000	✓	✗	✓	✓	6.15%
Maritime Mining & Power	Powerup eSaver Account	Nil	No min	✓	✗	✓	✗	5.25%
ME Bank	Online Savings Account	Nil	No min	✓	✗	✓	✗	5.60%
Police&NursesMut Banki	CashSaver Account	Nil	No min	✓	✗	✓	✓	5.00%
Qantas Staff CU	Qsaver	Nil	No min	✓	✗	✓	✓	5.50%
Qld Police Credit Union	Netlink Direct Ac S20	Nil	No min	✓	✗	✗	✓	5.00%
Qld Professional CU	Netsaver Account S50	Nil	No min	✓	✗	✓	✗	5.75%
Qld Teachers CU	eSave	Nil	No min	✓	✗	✓	✓	4.90%
Queenslanders CU	GOSaver	Nil	No min	✓	✗	✓	✓	5.35%
St George Bank	Power Saver Account	Nil	1	✓	✓	✓	✓	5.85%

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf

Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★★★								
Suncorp Bank	Everyday Options Sub-Ac	Nil	No min	✓	✗	✓	✓	5.00%
Teachers Credit Union	Online Savings Account	Nil	No min	✓	✗	✓	✗	5.00%
The Capricornian	Savings Accumulator	Nil	No min	✓	✗	✓	✓	5.60%
United Community	monESaver Internet Acc	N/A	No min	✓	✗	✓	✓	5.10%
Victoria Teachers CU	Online Saver	Nil	No min	✓	✗	✓	✓	5.10%
★★★★								
AMP Banking	eASYCash Management	5.00m	No min	✓	✓	✓	✓	4.75%
AMP Banking	First Account	5.00m	No min	✓	✓	✓	✓	5.15%
ANZ	V2 Plus	Nil	5000	✓	✓	✓	✓	3.75%
Australian Defence CU	Star Saver Direct Ac S20	Nil	No min	✓	✗	✓	✓	4.75%
B & E Personal Banking	Serious Saver	Nil	1	✓	✗	✓	✓	4.50%
B & E Personal Banking	iCash Management	Nil	1	✓	✗	✓	✓	4.00%
BankSA	Investment Cash Account	6.00m	10000	✓	✓	✓	✓	3.50%
BankSA	Power Saver Account	Nil	No min	✓	✓	✓	✓	3.50%
CairnsPenny Savings&L	Internet Saver Acct S7	Nil	No min	✗	✗	✓	✗	5.10%
Circle Credit Co-op	Beyond 2000 Internet Ac	Nil	2000	✓	✗	✓	✓	4.50%
Citibank	Plus Link Savings	Nil	No min	✓	✗	✗	✗	3.25%
Companion CU	monESaver Internet Acc	N/A	No min	✓	✗	✓	✓	5.10%
CUA	Cash Management Ac	Nil	1	✓	✓	✓	✓	3.55%
Easy Street Fin Services	Easy Savings Online Acc	Nil	No min	✗	✗	✓	✗	5.10%
Encompass Credit Union	Emoney Account S30	N/A	No min	✓	✗	✓	✓	4.25%
Family First CU	Family e-Saver S8	Nil	2000	✓	✗	✓	✗	4.75%
Goldman Sachs&Partner	Investment Notes	Nil	10000	✓	✓	✓	✗	4.50%
Holiday Coast CU	i-Saver Account S21	Nil	No min	✓	✗	✓	✗	4.00%
Horizon Credit Union	HorizonDirect S10	Nil	No min	✗	✗	✓	✗	5.00%
Hunter United Credit Un	e-ZYNET Direct	Nil	No min	✓	✗	✓	✗	4.50%
Illawarra CU NSW	iQSaver	Nil	No min	✓	✗	✓	✗	4.75%
ING DIRECT	Savings Accelerator	Nil	No min	✓	✗	✓	✗	4.75%
Laiki Bank	Smart Net Account	Nil	1	✗	✗	✓	✓	4.75%
Macquarie Bank	Macquarie Cash XL	Nil	No min	✗	✗	✗	✗	4.75%
Macquarie Bank	Cash Management Accou	Nil	5000	✓	✗	✓	✓	4.75%
Maitland Mutual BS	Cash Management Accou	Nil	500	✓	✗	✓	✓	3.75%
Maritime Mining & Power	Cash Management Ac S5	Nil	No min	✓	✗	✓	✓	3.45%
MCU Ltd	E-Saver Account	Nil	No min	✓	✗	✓	✗	5.05%
ME Bank	InterestME Savings Ac	Nil	No min	✓	✓	✓	✓	4.00%
mecu	Cyber Saver	Nil	No min	✗	✗	✓	✗	5.00%
MyState Financial	Online Savings Account	Nil	No min	✓	✗	✓	✓	4.75%
nab	Cash Manager A1CF	Nil	5000	✓	✓	✓	✓	4.25%

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Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★								
Police Credit	Christmas Club Acct S4	Nil	No min	✓	✗	✓	✓	4.00%
Police Credit	EasyinvestOnline Savings	Nil	No min	✓	✗	✓	✓	5.00%
Police Credit Union	Christmas Club S3	Nil	No min	✓	✗	✓	✗	4.00%
Police Credit Union	Market Linked AC S15	Nil	5000	✓	✗	✓	✓	4.15%
Police Credit Union	Online SuperSaver Acc S	Nil	No min	✓	✗	✓	✓	5.00%
Rural Bank Limited	Gold Cash Management	5.00m	5000	✓	✓	✓	✓	3.75%
SCU	Savings Motivator	Nil	No min	✓	✗	✓	✓	4.50%
Select Credit Union	Direct Account 020	N/A	1	✓	✗	✓	✗	5.25%
SGE Credit Union	Inetsaver Account	Nil	No min	✓	✗	✓	✓	4.00%
SGE Credit Union	Reward Me Saver Accoun	Nil	No min	✓	✓	✓	✓	4.25%
St George Bank	Investment Cash Account	N/A	10000	✓	✓	✓	✓	3.50%
Summerland CU	Lifestyle Rewards Accoun	Nil	No min	✓	✗	✓	✓	3.65%
Summerland CU	Access Plus Account	Nil	No min	✓	✗	✓	✓	3.50%
Sutherland Credit Union	eSaver	3.00m	No min	✓	✗	✓	✗	4.95%
Teachers Credit Union	Edvest Cash Mgement S	Nil	No min	✓	✗	✓	✗	4.55%
Teachers Credit Union	Cash Management AC S	Nil	No min	✓	✗	✓	✗	4.50%
The Capricornian	E \$aver Account S29	5.00m	1	✓	✗	✓	✓	4.10%
TIO Banking	Essentials eSaver	Nil	1000	✓	✗	✓	✗	5.00%
Unicom Credit Union	iQSaver	Nil	1	✓	✗	✓	✗	4.75%
Victoria Teachers CU	Cash Management AC S	Nil	5000	✓	✗	✓	✓	4.75%
Wagga Mutual Credit Un	Cash Management S2	Nil	5000	✓	✗	✓	✓	4.00%
★★								
Circle Credit Co-op	30 Days Notice Wdl S8	Nil	500	✓	✗	✓	✗	3.29%
CUA	Platinum Plus	Nil	1	✓	✓	✓	✓	3.40%
Defence Force CU	Cash Management Accou	Nil	No min	✓	✗	✓	✓	2.75%
ECU Australia	Smart Saver S10	Nil	No min	✓	✗	✓	✓	3.35%
FCCS Credit Union	Access Saver Account S6	Nil	1	✓	✗	✓	✗	3.50%
Greater Building Society	Cash Management Accou	Nil	1	✓	✗	✓	✓	3.00%
Illawarra CU NSW	Cash Management Accou	Nil	500	✓	✗	✓	✓	3.25%
mecu	CMA - High Yield Account	Nil	5000	✓	✗	✓	✗	3.85%
MyState Financial	Christmas Account	Nil	No min	✓	✗	✓	✗	2.75%
Police Credit	Investment - At Call S2	Nil	No min	✓	✗	✓	✓	3.50%
Qld Teachers CU	Cash Management Accou	Nil	5000	✓	✓	✓	✓	3.20%
Queenslanders CU	MoneyMaker Account S	Nil	1	✓	✗	✓	✓	3.75%
SERVICE ONE Member	Money Management	5.00m	2000	✓	✗	✓	✗	3.50%
Wagga Mutual Credit Un	Christmas Club S6	Nil	No min	✓	✗	✓	✗	3.00%
★								
ANZ	Premium Cash Magmnt A	Nil	10000	✓	✓	✓	✓	3.75%

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Deposit Account Star Ratings



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Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★								
Bananacoast Community	Incentive Savings AC S7	6.00m	5000	✓	✓	✓	✓	3.50%
Bank of Cyprus Australia	Liberty Account	4.00m	1	✓	✓	✓	✓	3.00%
Circle Credit Co-op	Cash Fund Account S4	Nil	5000	✓	x	✓	x	3.67%
Citibank	Ultimate Saver	Nil	No min	✓	✓	✓	✓	5.00%
Commonwealth Bank	Cash Investment Account	5.00m	No min	✓	✓	✓	✓	3.95%
Hunter United Credit Un	Cash Management Accou	5.00m	5000	✓	✓	✓	✓	3.25%
IMB	Cash Management Ac S	Nil	5000	✓	✓	✓	✓	3.75%
MCU Ltd	Cash Management Accou	Nil	20000	✓	x	✓	✓	4.65%
MyState Financial	Saver Account	Nil	1000	✓	x	✓	x	3.00%
nab	Investment Cash Manage	10.00m	10000	✓	✓	✓	✓	3.50%
Newcastle Permanent	Money Management Acct	Nil	5000	✓	x	✓	✓	3.75%
Qantas Staff CU	At Call Deposits	Nil	No min	✓	✓	✓	✓	3.25%
SCU	Money Market Account	Nil	5000	✓	x	✓	✓	3.55%
Unicom Credit Union	Cash Management Accou	Nil	500	✓	x	✓	✓	3.25%
Westpac	Cash Manager	5.00m	No min	✓	✓	✓	✓	3.55%

SUPERCEDED

Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Bonus Saver

Company	Product	Account Keeping Fees, (\$)	Limited Free Transactions	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★★ "outstanding value"									
ANZ	Progress Saver	Nil	✓	✗	1	1	2.5	✓	6.01%
Bankstown City CU	MoneyMax eMiser	Nil	✗	✗	N/A	N/A	4	✗	6.10%
Bankwest	Smart eSaver	Nil	✗	✗	N/A	N/A	N/A	✗	6.00%
Coastline Credit Union	e-Saver S35	Nil	✗	✗	N/A	N/A	N/A	✗	6.00%
Greater Building Society	Bonus Saver Account	Nil	✗	✗	N/A	N/A	N/A	✗	6.00%
Newcastle Permanent	Rapid Saver Statement	Nil	✓	✗	0.5	0.5	1.75	✗	6.00%
RaboDirect	PremiumSaver	Nil	✗	✗	N/A	N/A	N/A	✗	6.10%
◇ "rising star"									
Commonwealth Bank	GoalSaver	Nil	✗	✗	N/A	N/A	Nil	✗	6.00%
★★★★★									
ECU Australia	Bonus Saver Account	Nil	✓	✗	N/A	N/A	2	✗	5.25%
Horizon Credit Union	Reward Saver	N/A	✗	✓	N/A	N/A	1	✗	5.25%
Hunter United Credit Un	XLR8 Savings Account	5m	✗	✓	N/A	N/A	Nil	✗	5.75%
Illawarra CU NSW	CU+saver	Nil	✗	✓	1	1	0.75	✓	5.05%
Intech Credit Union	XLR8 Online Account	Nil	✗	✗	N/A	N/A	Nil	✗	6.00%
Maitland Mutual BS	Bonus Saver Account	Nil	✓	✓	N/A	N/A	1	✗	6.00%
Newcastle Permanent	Rapid Saver Passbook	Nil	✓	✗	N/A	N/A	1.75	✗	5.25%
SGE Credit Union	Bonus Savers Account	Nil	✓	✗	N/A	N/A	1.5	✗	6.00%
St George Bank	Incentive Saver Account	Nil	✓	✗	0.6	0.6	2.5	✓	5.45%
Summerland CU	Bonus Saver Account	Nil	✗	✓	N/A	N/A	3	✗	6.00%
Westpac	Reward Saver	Nil	✗	✗	2.5	2.5	2.5	✓	5.45%
★★★									
BankSA	Incentive Saver Account	Nil	✓	✗	1	1	3	✓	5.40%
Bankwest	Solid Gold Saver	Nil	✗	✗	Nil	Nil	Nil	✗	0.00%
Coastline Credit Union	Bonus Reward Saver S2	5.00m	✓	✗	N/A	N/A	5	✗	3.75%
Commonwealth Bank	AwardSaver Account	Nil	✓	✗	0.5	0.5	2	✓	3.01%
Community CPS Australi	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.5	✗	3.05%
Community First CU	Bonus Saver	Nil	✗	✓	N/A	N/A	2.5	✗	3.35%
Community Mutual Grou	Internet Maximiser S30	Nil	✗	✗	N/A	N/A	N/A	✗	3.50%
Companion CU	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.5	✗	3.00%
Credit Union SA	Online Savings Account	Nil	✗	✗	N/A	N/A	2.5	✗	4.50%
Defence Force CU	maxE Saver	Nil	✗	✗	N/A	N/A	Nil	✗	4.00%
Holiday Coast CU	Christmas Club	Nil	✓	✗	N/A	N/A	5	✗	4.25%
HSBC	Serious Saver Account	Nil	✗	✗	N/A	N/A	N/A	✗	5.25%

your guide to product excellence

March 2011. All rates current at March 28th 2011

Bonus Savers - Page 1 of 2

Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Bonus Saver

Company	Product	Account Keeping Fees, (\$)	Limited Free Transactions	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★									
Hume Building Society	Reward Saver	Nil	✓	✗	N/A	N/A	1.5	✗	3.25%
Hume Building Society	iSave	Nil	✗	✗	N/A	N/A	N/A	✗	0.00%
Hunter United Credit Un	Premium Online Investor	Nil	✗	✗	N/A	N/A	N/A	✗	0.00%
IMB	Reward Saver	Nil	✗	✓	0.7	0.85	2.25	✓	2.25%
Macquarie Credit Union	Online Savings Account	Nil	✗	✗	N/A	N/A	10	✗	4.00%
nab	Smart Reward Saver	3.00m	✓	✗	N/A	N/A	Nil	✗	4.76%
Police&NursesMut Banki	SwiftSaver Account	Nil	✗	✗	N/A	N/A	N/A	✗	3.25%
Qantas Staff CU	Bonus Saver Account	Nil	✗	✗	N/A	N/A	2	✗	2.00%
Qld Teachers CU	Bonus Saver Account	Nil	✗	✓	1	0.6	2	✓	3.76%
The Rock Building Soc	Online Saver Account	Nil	✗	✗	N/A	N/A	25	✗	0.00%
Unicom Credit Union	CU+saver	Nil	✓	✗	1	1	1.5	✗	5.05%
United Community	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.5	✗	3.00%
Victoria Teachers CU	Bonus Saver Account S9	Nil	✗	✗	N/A	N/A	1	✗	4.55%
★★									
Bank of Queensland	Bonus Interest Savings	Nil	✓	✗	0.65	0.65	2	✓	2.35%
Bankstown City CU	MoneyMax OnLine Plus	Nil	✗	✗	N/A	N/A	N/A	✗	3.00%
Circle Credit Co-op	Christmas Club S2	Nil	✗	✗	N/A	N/A	Nil	✗	2.50%
Credit Union SA	Bonus Savings Account	Nil	✓	✗	N/A	N/A	2.5	✗	2.75%
CUA	Bonus Saver	Nil	✗	✗	N/A	N/A	2	✗	2.01%
IMB	Christmas Club	Nil	✗	✗	N/A	N/A	Nil	✗	2.00%
MCU Ltd	Serious Saver Accounts	Nil	✓	✗	N/A	N/A	Nil	✗	2.75%
Teachers Credit Union	Reward Saver S6	Nil	✓	✗	N/A	N/A	N/A	✗	2.10%
★									
Community First CU	Christmas Cracker S5	Nil	✗	✓	N/A	N/A	2.5	✗	1.50%
Credit Union SA	Christmas Savings Accou	Nil	✗	✗	N/A	N/A	2.5	✗	2.00%
Select Credit Union	Transaction Account 001	Nil	✓	✓	1.75	0.75	Nil	✓	0.15%
The Rock Building Soc	Savings Investment Acc	6.00m	✗	✗	N/A	N/A	Nil	✗	0.10%

Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★★★ "outstanding value"								
Commonwealth Bank	Cash Investment Account	5.00m	No min	✓	✓	✓	✓	3.95%
Gateway Credit Union	eMax Saver	Nil	No min	✓	✓	✓	✓	5.25%
Hume Building Society	Professional Cash Manag	Nil	5000	✓	✓	✓	✓	5.00%
nab	Cash Manager A1CF	Nil	5000	✓	✓	✓	✓	4.25%
St George Bank	Power Saver Account	Nil	1	✓	✓	✓	✓	5.85%
The Capricornian	Savings Accumulator	Nil	No min	✓	✓	✓	✓	5.60%
Victoria Teachers CU	Cash Management AC S	Nil	5000	✓	✓	✓	✓	4.75%
Victoria Teachers CU	Online Saver	Nil	No min	✓	✓	✓	✓	5.10%
★★★★★								
ANZ	Premium Cash Magmnt A	Nil	10000	✓	✓	✓	✓	3.75%
B & E Personal Banking	Serious Saver	Nil	1	✓	✓	✓	✓	4.50%
BankSA	Investment Cash Account	6.00m	10000	✓	✓	✓	✓	3.50%
CUA	Cash Management Ac	Nil	1	✓	✓	✓	✓	3.55%
IMB	Cash Management Ac S	Nil	5000	✓	✓	✓	✓	3.75%
nab	Investment Cash Manage	10.00m	10000	✓	✓	✓	✓	3.50%
Qantas Staff CU	At Call Deposits	Nil	No min	✓	✓	✓	✓	3.25%
Queenslanders CU	MoneyMaker Account S	Nil	1	✓	✓	✓	✓	3.75%
Rural Bank Limited	Gold Cash Management	5.00m	5000	✓	✓	✓	✓	3.75%
SCU	Savings Motivator	Nil	No min	✓	✓	✓	✓	4.50%
St George Bank	Investment Cash Account	N/A	10000	✓	✓	✓	✓	3.50%
Summerland CU	Lifestyle Rewards Accoun	Nil	No min	✓	✓	✓	✓	3.65%
Westpac	Cash Manager	5.00m	No min	✓	✓	✓	✓	3.55%
★★★								
ANZ	V2 Plus	Nil	5000	✓	✓	✓	✓	3.75%
Bananacoast Community	Incentive Savings AC S7	6.00m	5000	✓	✓	✓	✓	3.50%
Bank of Cyprus Australia	Liberty Account	4.00m	1	✓	✓	✓	✓	3.00%
Bank of Queensland	Cash Management Accou	5.00m	5000	✓	✓	✓	✓	2.35%
BankSA	Power Saver Account	Nil	No min	✓	✓	✓	✓	3.50%
Community CPS Australi	Cash Management Accou	Nil	1000	✓	✓	✓	✓	2.60%
Credit Union SA	Cash Management Accou	Nil	No min	✓	✓	✓	✓	2.50%
CUA	eSaver	Nil	1	✓	✓	✓	✓	5.15%
CUA	Platinum Plus	Nil	1	✓	✓	✓	✓	3.40%
ECU Australia	Smart Saver S10	Nil	No min	✓	✓	✓	✓	3.35%
Gateway Credit Union	Everyday Savings Accoun	Nil	No min	✓	✓	✓	✓	2.50%
Greater Building Society	Cash Management Accou	Nil	1	✓	✓	✓	✓	3.00%
Heritage Building Soc	Money Manager Account	Nil	1	✓	✓	✓	✓	2.00%
Holiday Coast CU	Percentage Plus AC S17	Nil	10000	✓	✓	✓	✓	2.50%
Hume Building Society	Cash Management S8	Nil	5000	✓	✓	✓	✓	2.25%

your guide to product excellence

March 2011. All rates current at March 28th 2011

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf

Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★								
Hunter United Credit Un	Cash Management Accou	5.00m	5000	✓	✓	✓	✓	3.25%
Illawarra CU NSW	Cash Management Accou	Nil	500	✓	✓	✓	✓	3.25%
Maitland Mutual BS	Cash Management Accou	Nil	500	✓	✓	✓	✓	3.75%
Maritime Mining & Power	Cash Management Ac S5	Nil	No min	✓	✓	✓	✓	3.45%
MCU Ltd	Cash Management Accou	Nil	20000	✓	✓	✓	✓	4.65%
Newcastle Permanent	Money Management Acct	Nil	5000	✓	✓	✓	✓	3.75%
Police Credit	Investment - At Call S2	Nil	No min	✓	✓	✓	✓	3.50%
Police Credit Union	Market Linked AC S15	Nil	5000	✓	✓	✓	✓	4.15%
Qld Teachers CU	Cash Management Accou	Nil	5000	✓	✓	✓	✓	3.20%
SCU	Money Market Account	Nil	5000	✓	✓	✓	✓	3.55%
SGE Credit Union	Reward Me Saver Accoun	Nil	No min	✓	✓	✓	✓	4.25%
Summerland CU	Access Plus Account	Nil	No min	✓	✓	✓	✓	3.50%
Suncorp Bank	Cash Management Accou	5.00m	No min	✓	✓	✓	✓	1.20%
The Capricornian	E \$aver Account S29	5.00m	1	✓	✓	✓	✓	4.10%
Unicom Credit Union	Cash Management Accou	Nil	500	✓	✓	✓	✓	3.25%
United Community	Cash Management Accou	Nil	1000	✓	✓	✓	✓	2.60%
Wagga Mutual Credit Un	Cash Management S2	Nil	5000	✓	✓	✓	✓	4.00%
★★								
Australian Defence CU	Cash Management S9	Nil	No min	✓	✓	✓	✓	1.90%
Bank of Cyprus Australia	Cash Management Accou	10.00m	5000	✓	✓	✓	✓	1.75%
Bendigo Bank	Money Extra	Nil	2000	✓	✓	✓	✓	2.60%
Bendigo Bank	Networth Cash Managem	Nil	5000	✓	✓	✓	✓	2.00%
Companion CU	Cash Management Accou	Nil	1000	✓	✓	✓	✓	2.60%
Defence Force CU	Cash Management Accou	Nil	No min	✓	✓	✓	✓	2.75%
Family First CU	Cash Management AC	Nil	1	✓	✓	✓	✓	2.25%
Heritage Building Soc	Cash Management Accou	Nil	1	✓	✓	✓	✓	1.75%
mecu	CMA - Transaction Acnt	Nil	5000	✓	✓	✓	✓	1.60%
Police&NursesMut Banki	Cash Management Ac S	5.00m	2000	✓	✓	✓	✓	1.00%
Police&NursesMut Banki	FairSaver Account	2.95m	No min	✓	✓	✓	✓	2.50%
Qld Police Credit Union	Cash Management Accou	Nil	5000	✓	✓	✓	✓	2.00%
★								
Bankwest	Gold Cash Management	Nil	5000	✓	✓	✓	✓	1.25%
Bendigo Bank	Classic Savings Account	Nil	500	✓	✓	✓	✓	2.00%
Community First CU	Money Market Account S	Nil	5000	✓	✓	✓	✓	1.75%
Encompass Credit Union	Cash Management S6	Nil	No min	✓	✓	✓	✓	1.50%
HSBC	Premier CMA	35.00m	1	✓	✓	✓	✓	2.25%
HSBC	Power Vantage CMA	20.00m	1	✓	✓	✓	✓	1.75%
Macquarie Credit Union	Investment Account S10	Nil	500	✓	✓	✓	✓	1.75%

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March 2011. All rates current at March 28th 2011

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf

Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Interest rate, % \$25,000
★								
RTA Staff CU	Redi-Fund S7	Nil	5000	✓	✓	✓	✓	2.25%
RTA Staff CU	Premium Savers Acct S8	Nil	10000	✓	✓	✓	✓	2.00%
SCU	Cash Management Accou	Nil	5000	✓	✓	✓	✓	1.25%
SGE Credit Union	Cash Management Accou	Nil	No min	✓	✓	✓	✓	1.25%
The Capricornian	Cash Management Accou	7.50m	1	✓	✓	✓	✓	1.80%

SUPERCEDED

Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Junior Saver

Company	Product	Account Keeping Fees, (\$)	Limited Free Transactions	Own ATM withdrawal fee, (\$)	Min opening deposit, (\$)	Branch withdrawal fee, (\$)	Interest rate	
							\$500	\$5,000
★★★★★ "outstanding value"								
ANZ	Progress Saver for Kids	Nil	✓	Nil	10	Nil	6.00%	6.00%
Bankwest	Kids' Bonus Saver	Nil	✓	N/A	No min	Nil	10.01%	0.00%
Commonwealth Bank	Youthsaver Account	Nil	✓	Nil	No min	Nil	4.76%	4.76%
Suncorp Bank	Kids Savings Account	Nil	✓	N/A	No min	Nil	5.75%	5.75%
Westpac	Youth Reward Saver	Nil	✓	N/A	No min	Nil	5.45%	5.45%
Westpac	Kids Reward Saver	Nil	✓	Nil	No min	Nil	5.45%	5.45%
★★★★★								
CairnsPenny Savings&L	First Penny Saver Accoun	Nil	✓	N/A	No min	Nil	6.00%	2.00%
Hume Building Society	Clancy Koala S2	Nil	✓	N/A	1	Nil	4.00%	4.00%
mecu	mySaver	Nil	✓	1.5	No min	2	5.00%	5.00%
nab	Smart Junior Saver	Nil	✓	N/A	No min	Nil	4.75%	4.75%
Victoria Teachers CU	First Saver	Nil	✓	N/A	No min	Nil	4.00%	5.10%
★★★								
Australian Defence CU	Junior Saver Account	Nil	✓	0.8	No min	Nil	1.00%	1.50%
B & E Personal Banking	Youth Advantage	Nil	✓	0.75	1	2.5	2.50%	2.50%
Bank of Cyprus Australia	Junior Smart Saver	Nil	✓	Nil	5	Nil	3.00%	3.00%
Bankwest	Children's Savings Acctnt	Nil	✓	N/A	No min	Nil	1.00%	2.00%
Bendigo Bank	Piggy Bank Account	Nil	✓	N/A	1	Nil	2.00%	2.00%
Community CPS Australi	BU Savings Account	Nil	✓	1.5	No min	2.5	3.00%	3.00%
Community CPS Australi	Bonus Saver Acct (Youth)	Nil	✓	N/A	No min	2.5	3.05%	3.85%
Community CPS Australi	Junior Savers Club S12	Nil	✓	1.5	No min	2.5	3.00%	3.00%
Community First CU	Pocket Power	Nil	✓	N/A	No min	Nil	0.50%	2.00%
Community Mutual Grou	Youth Account S6/S16	Nil	✓	1.25	No min	1.25	2.00%	2.00%
Companion CU	BU Savings Account	Nil	✓	1.5	No min	2.5	3.00%	3.00%
Companion CU	Junior Savers Club S12	Nil	✓	1.5	No min	2.5	3.00%	3.00%
Companion CU	Bonus Saver Acct (Youth)	Nil	✓	N/A	No min	2.5	3.00%	3.80%
Credit Union SA	Childrens Savings Accoun	Nil	✓	Nil	No min	Nil	3.50%	4.00%
ECU Australia	Just for Kids S8	Nil	✓	1	10	2	1.00%	1.00%
Gateway Credit Union	Dollaroo Jnr Savr	Nil	✓	N/A	No min	Nil	3.00%	3.00%
Greater Building Society	Little Bucks	Nil	✓	N/A	1	Nil	0.50%	1.00%
IMB	Balance+ Account	Nil	✓	N/A	1	Nil	3.10%	3.15%
IMB	Reward Saver Kick Start	Nil	✓	0.7	1	2.25	3.25%	5.25%
IMB	Zoo Account	Nil	✓	N/A	1	Nil	3.10%	3.15%
Laiki Bank	Space Zone Childrens	Nil	✓	N/A	1	1	3.00%	3.00%
Maitland Mutual BS	Young Endeavour Accoun	Nil	✓	N/A	No min	Nil	3.00%	3.00%
MyState Financial	Youth Account	Nil	✓	Nil	No min	2.5	3.50%	3.50%
Police Credit	Little Coppers Club S3	Nil	✓	N/A	No min	Nil	3.50%	3.50%
Qld Police Credit Union	Junior Savers	Nil	✓	Nil	No min	Nil	2.25%	2.25%

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March 2011. All rates current at March 28th 2011

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf

Deposit Account Star Ratings



All rates current at March 28th 2011, Bonus/Promotional rates are included

Junior Saver

Company	Product	Account Keeping Fees, (\$)	Limited Free Transactions	Own ATM withdrawal fee, (\$)	Min opening deposit, (\$)	Branch withdrawal fee, (\$)	Interest rate	
							\$500	\$5,000
★★★								
Teachers Credit Union	Under 18 Account S99	Nil	✓	Nil	No min	Nil	1.62%	1.62%
Unicredit-WA	Super Savers S7	Nil	✓	N/A	No min	5	2.00%	2.00%
United Community	Bonus Saver Acct(Youth)	Nil	✓	N/A	No min	2.5	3.00%	3.80%
United Community	Junior Savers Club	Nil	✓	1.5	No min	2.5	3.00%	3.00%
United Community	BU Savings Account	Nil	✓	1.5	No min	2.5	3.00%	3.00%
Victoria Teachers CU	First Access	Nil	✓	Nil	No min	Nil	1.00%	1.00%
★★								
Arab Bank Australia	Best Buddies School A/C	Nil	✓	N/A	No min	Nil	0.75%	0.75%
Community First CU	Powerup Account	Nil	✓	Nil	No min	Nil	0.10%	0.75%
FCCS Credit Union	Junior Saver AC S50	Nil	✓	N/A	1	Nil	1.00%	1.00%
Holiday Coast CU	First Start Account	Nil	✓	0.8	No min	0.8	0.25%	0.50%
Horizon Credit Union	Teen Saver S18	Nil	✓	1	No min	1	0.50%	0.50%
Horizon Credit Union	Super Savers Club S15	N/A	✓	N/A	No min	Nil	0.50%	0.50%
Hume Building Society	Youth Extra S5	Nil	✓	Nil	No min	Nil	0.25%	1.00%
Illawarra CU NSW	JuniorSaver	Nil	✓	N/A	1	Nil	0.25%	2.00%
IMB	Everyday UnLtd KickStart	Nil	✓	Nil	1	Nil	0.00%	0.00%
IMB	Everyday UnLtd KickStart	Nil	✓	Nil	1	Nil	0.00%	0.00%
Newcastle Permanent	Money Minder Account	Nil	✓	N/A	1	Nil	1.00%	2.00%
Queenslanders CU	Junior Savings Acct S4	Nil	✓	Nil	No min	Nil	0.50%	0.50%
SCU	BU Account	Nil	✓	1.75	No min	2	0.50%	0.50%
SCU	Super Saver Account	Nil	✓	1.75	No min	2	0.50%	0.50%
Unicom Credit Union	JuniorSaver	Nil	✓	N/A	1	Nil	0.25%	2.00%
Westpac	Choice Youth	Nil	✓	Nil	No min	Nil	0.00%	0.00%
★								
Summerland CU	Super Saver Account	Nil	✓	N/A	No min	3	1.50%	2.25%
Summerland CU	Money Sense Account	Nil	✓	1	No min	3	1.50%	2.25%



Methodology

What are the CANSTAR CANNEX *deposit star ratings*?

CANSTAR CANNEX *deposit star ratings* is a sophisticated rating methodology, unique to CANSTAR CANNEX, that compares deposit products in Australia. CANSTAR CANNEX star-rated products represent a short list of financial products. This short list narrows the search for consumers to products that have been independently assessed and ranked. The CANSTAR CANNEX *deposit star ratings* is a transparent analysis comparing 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, with 5 stars signifying outstanding value offered by the product. Rising stars are those products that would be rated 5-star or higher but have not been in the market for over six months. Rising star products will be formally rated in the next period once more historical data is available.

What types of products are evaluated for CANSTAR CANNEX *deposit account star ratings*?

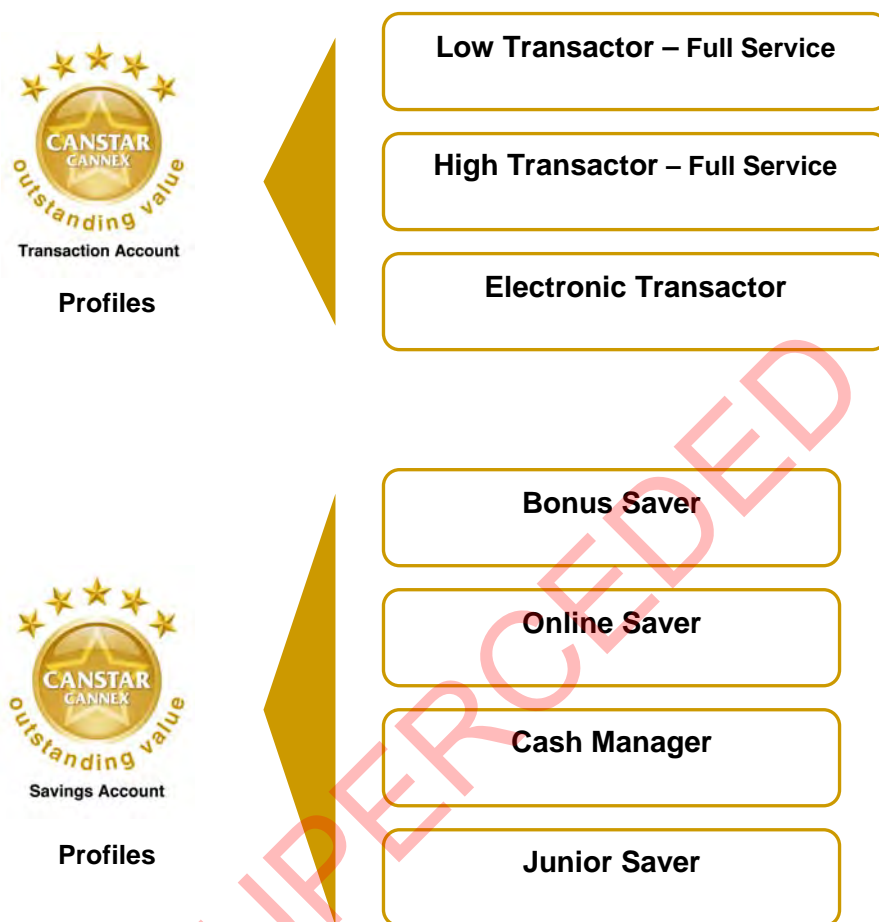
The following account types are assessed in the ratings:

- Personal transaction accounts
- Savings and investment accounts
- Online savings accounts
- Cash management accounts
- High yield accounts
- Childrens' accounts

Products specific to certain groups or with restrictions on eligibility are not included in the ratings. Business deposits accounts are rated separately as part of the CANSTAR CANNEX Business Banking star ratings.

How are the CANSTAR CANNEX deposit account star ratings structured?

CANSTAR CANNEX recognises that deposit account users have different needs in terms of saving and transacting. Hence the CANSTAR 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.

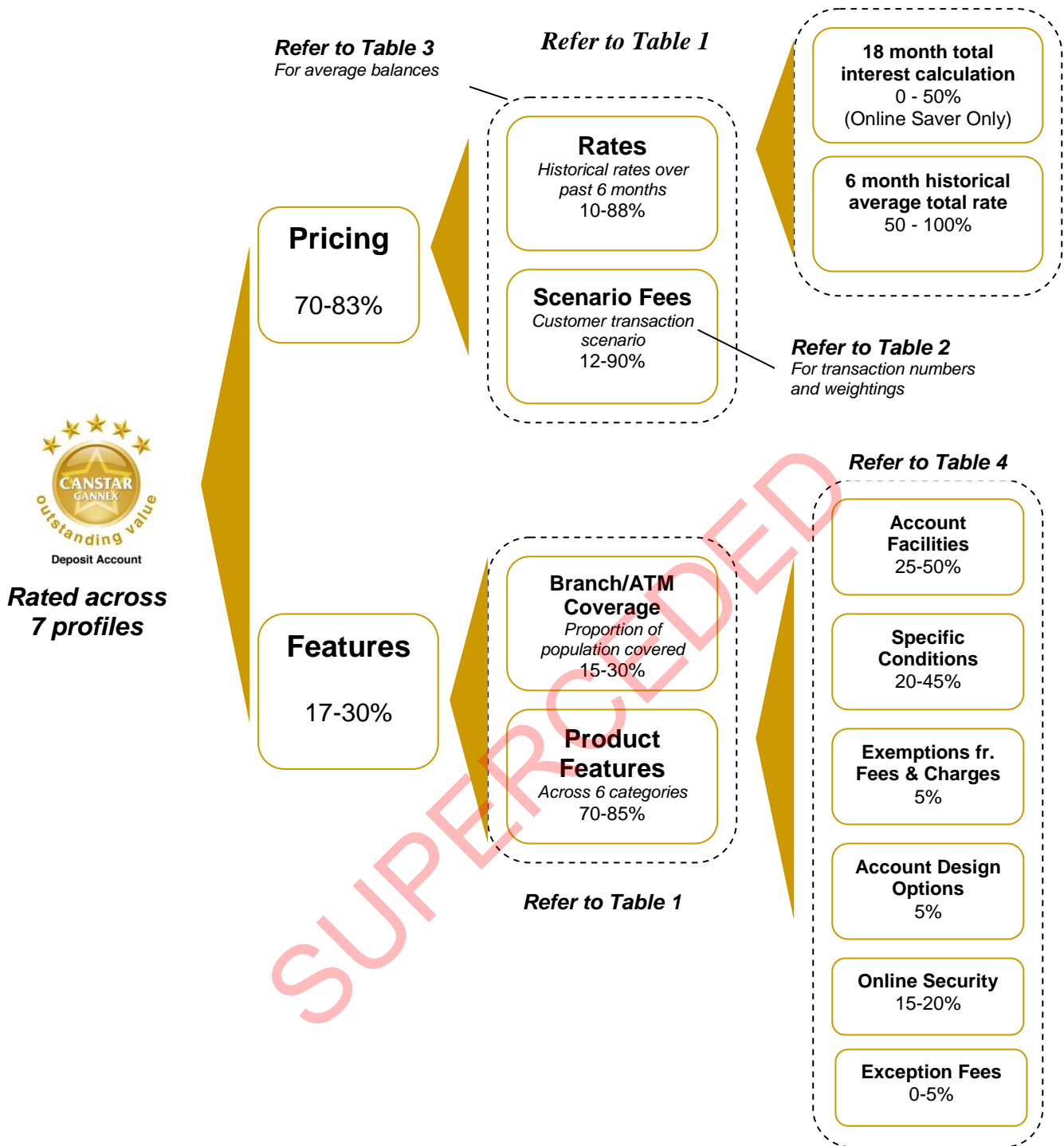
How does it work?

How are the 'stars' calculated?

Each deposit account reviewed for the **CANSTAR 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 CANSTAR 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:

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



Total Score

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

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 1 below).

TABLE 1

Deposit Account star ratings components				
Pricing		Features		
High/Low Transactor	70%	30%		
Electronic – Transactor	72%	28%		
Bonus Saver	83%	17%		
Cash Manager*	78%	22%		
Online saver**	83%	17%		
Junior saver	83%	17%		
PROFILE	Rates	Scenarios	Product features	Access
High/Low Transactor	10%	90%	77%	23%
Electronic – Transactor	10%	90%	82%	18%
Bonus Saver	88%	12%	85%	15%
Cash Manager*	75%	25%	75%	25%
Online saver**	82%	18%	85%	15%
Junior saver	82%	18%	70%	30%
* Required to pay a minimum of 1.5% on a \$100,000 balance in order to be rated in this profile				
** Required to pay a minimum of 2% on a \$25,000 balance in order to be rated in this profile				

CANSTAR 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 over the past 6 months. Interest rate tiers are taken into account.

The scenario analysis is conducted using CANSTAR 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.

TABLE 2

CANSTAR CANNEX deposit account star ratings scenario description						
	Full Service – High/(Low) Transactor	Electronic Transactor	Cash Manager	Bonus Saver	Online saver	Junior saver
Average no. of transactions	35/(10)	25	10	3	5	5
ATM withdrawal own network	10%	25%				
ATM withdrawal other network	5%	10%				
Branch cash withdrawal	15%		30%			100%
Branch cash deposit						
Cheque deposit	10%					
Cheque withdrawal	20%					
Direct Credit						
Direct Debit	5%	10%	20%			
EFTPOS transaction	30%	40%				
Internet transaction		10%	30%	100%	100%	
Telephone BPAY	5%	5%	20%			

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

TABLE 3

CANSTAR 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 –Transactor	1,000	2,000	5,000
Cash Manager	25,000	100,000	250,000
Bonus Saver	2,000	10,000	25,000
Online Saver	5,000	25,000	250,000
Junior Saver	500	1,000	2,000

Features (F)

FEATURES (F) consist of the following sections:

- 1) **Access** – takes into account the proportion of the population with access to a branch and/or ATM
- 2) **Product features** – takes into account over 100 product features with weights given to each relevant area. Examples include minimum opening deposit, minimum withdrawal, ATM facilities

TABLE 4

Category Description	Online/Bonus/Junior	Cash Manager	Transactor
Account Facilities	25%	40%	50%
Specific Conditions	45%	30%	20%
Exception Fees	0%	0%	5%
Exemptions From Fees & Charges	5%	5%	5%
Account Design Options	5%	5%	5%
Online Security	20%	20%	15%
Total	100%	100%	100%

The branch location score is designed to reflect 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.

How often are all the products reviewed for rating purposes?

All ratings are fully recalculated every six months based on the latest features offered by each institution. CANSTAR CANNEX also monitors rate changes on an ongoing basis.

Does CANSTAR CANNEX rate other product areas?

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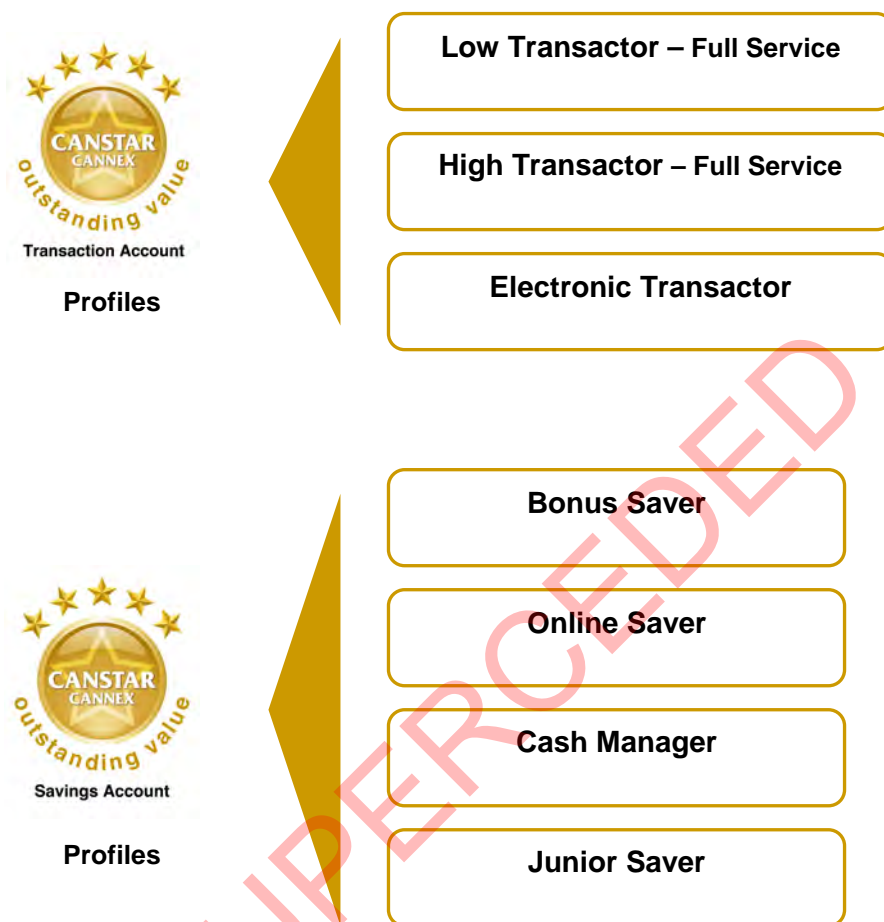
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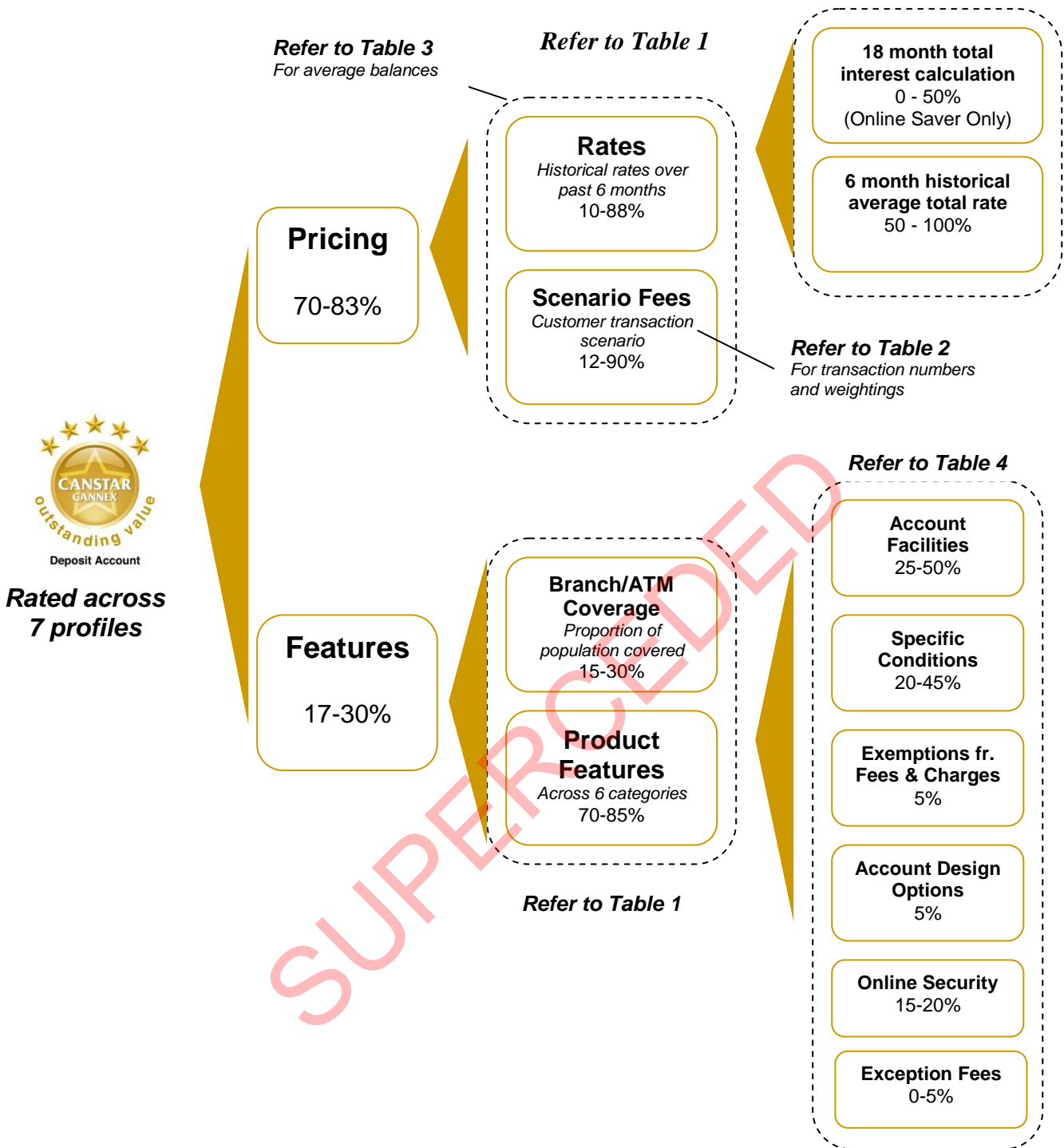
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