



# DEPOSIT ACCOUNT STAR RATINGS

## IN THIS REPORT:

We research & rate the suite of deposit accounts to determine 5 star products and the banks that offer the Best Value Savings and Everyday Banking across Australia.

## ATM DIRECT CHARGING

March 3 marked one of the biggest changes for ATM transacting since their inception in 1977 (rba.gov.au). For years ATMs have been the weapon of choice for most



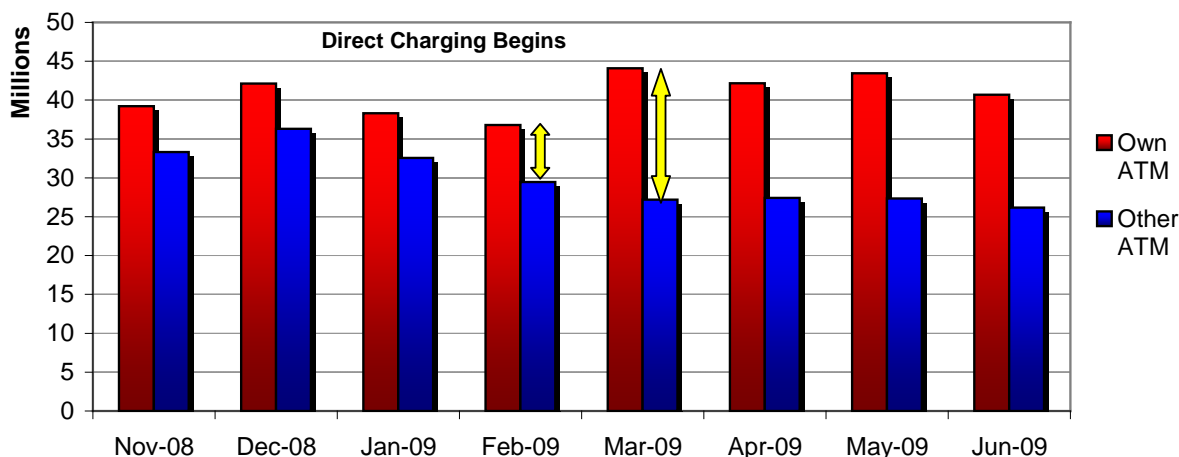
Australians for their day-to-day cash needs. The convenience comes at a price though, and in the past this price has been somewhat of a mystery to many consumers. A few trips each month to an ATM not owned by their financial institution would see the fee section of their monthly statement blow out unexpectedly. In an effort to avoid this confusion on fees, make the fee structure more transparent and increase competition in the ATM market, the Reserve Bank undertook a reform of ATM fees, dubbed ATM Direct Charging. Under the new system, all fees are now clearly displayed on screen, with the option to cancel the transaction if the fee is deemed too high.

Initially the skeptics were not convinced. There were fears that opening up ATM fees to the market may result in high fees in rural and high demand areas. So far it appears this has not been the case, however it is still early days. Most ATMs are charging \$2 or below, which was the typical fee charged by banks before the reform. There are some ATMs charging more than this, and consumers need to be aware that they may pay more for access to their cash in certain areas. The reforms have undoubtedly succeeded in bringing transparency to ATM fees. Users know exactly when and how much they are paying for each transaction, as the fee is deducted at the time of transaction, rather than in bulk at the end of the month.

## FRINGE BENEFITS

Arguably the biggest benefit of the reforms was not one that was initially listed as an aim of the RBA. The ATM network partnerships that have been formed since March are bringing fee-free ATM transactions to more Australians than ever before. By forming alliances, smaller institutions have been able to offer their customers free or cheap transactions through a larger network. One of the best examples of this is the new nab/RediATM network. This combines Cuscal's RediATM network with nab's own network, providing over 3,100 ATMs Australia wide to nab customers and members of over 100 credit unions and banks.

## Introduction of ATM Direct Charging Drives Change in Behaviour



source:www.rba.gov.au



## BEHAVIOURIAL ISSUES

Some of the change in consumer behavior may be a result of some consumers having greater access to a direct charge free network. The biggest influence however would be the increased awareness of ATM fees – people now think twice before they pay to withdraw their cash. See graph above.

## ABOVE EXPECTATIONS

In the last report, we looked at the falling RBA Official Cash Rate (OCR) and what this meant for savers. With one further rate cut since then, the OCR stands at 3%, far below the 7.25% we saw it rise to last year.

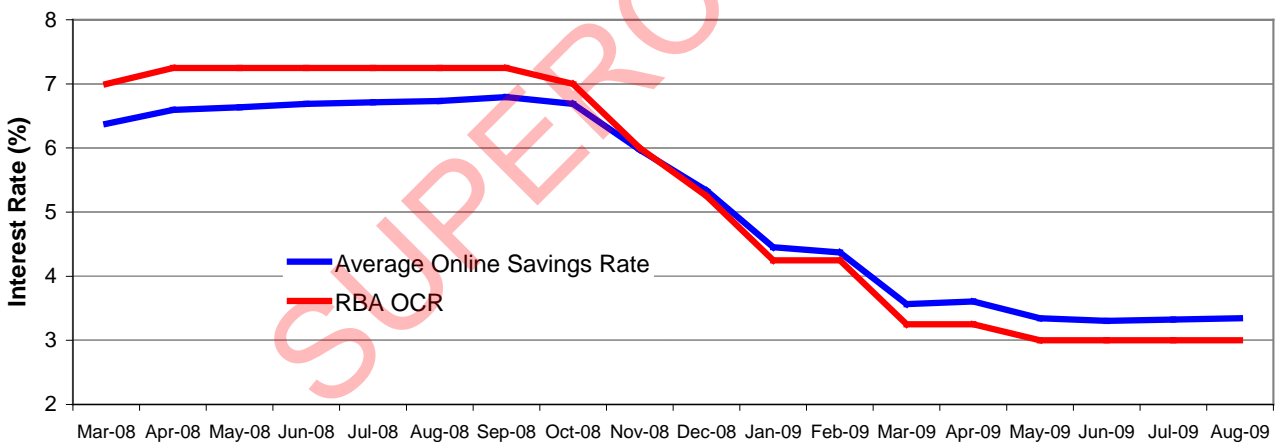
With 4% looking like the new 8% for online savings rates, many savers who enjoyed the highs (and then lows) of 2008 would struggle to get excited about savings rates. But nearly a year on from the beginning of the cuts, most institutions are working harder than ever to attract deposits from the general public. Some are still doing it through exceptionally high promotional rates, but the fact remains that over 93% of online savings accounts are offering rates at or above the OCR. Even when promotional rates are ignored and base rates are examined, 74% of accounts offer this. UBank's new USaver account goes as far as offering 5.11% variable ongoing rate – 2.11% higher than the OCR.

### Online Savings Accounts Interest Rates - \$10k balance

	Total Rate (inc promo)	Base Rate
Higher than Official Cash Rate (OCR)	66	51
Equal to OCR	6	6
Lower than OCR	5	20
Proportion equal to or higher than OCR	93.5%	74.0%

source: [www.canstarcannex.com.au](http://www.canstarcannex.com.au), 25 Aug 09

### Online Savings Account Interest Rates



source: [www.canstarcannex.com.au](http://www.canstarcannex.com.au), based on \$10k

Throughout 2008, as both online savings account rates and the OCR were climbing, the average online savings account rate was consistently below the OCR. From early September however, things started to change - the OCR began to fall and tight wholesale funding markets left banks and other institutions desperate for affordable funding. Sometime during November 2008 we saw the average rate offered on an online savings account rise above the RBA's OCR. Since then, the margin has continued to increase and as of the 1<sup>st</sup> of August this year the average rate offered for a \$10k balance in an online savings account was 34 basis points higher than the OCR.



## BEST VALUE AUSTRALIA: SAVINGS

Last year we introduced an overall savings award, recognising the institution that consistently offers outstanding value across Online Savings, Cash Manager and Term Deposit products. With rates reaching over 8% last year, competition was running hot. Whilst rates are much lower this year, we have noted that the banks, building societies and credit unions are competing more fiercely for your deposit dollar. All things considered, it still truly is a high time for savers.

This time around, our national award for the institution offering the best value savings accounts has gone to the Bank of Queensland. This bank is now well and truly demonstrating that it is a force to be reckoned with, as it makes more and more inroads into other states from its home base. The national coverage of Bank of Queensland is hard to ignore – they have the second largest network of ATMs in the country and 45 branches in NSW, 31 in Western Australia and 27 in Victoria. That's in addition to 185 branches in Queensland. They offer a suite of impressive savings accounts to capture all types of savings needs. These range from a high-interest Web Savings Account that still retains features such as branch access, to a fully-featured Cash Management Account, to consistently high term deposit rates.

We congratulate the Bank of Queensland for their consumer focus in this important area of money management.



**Best Value Australia  
Savings**



## BEST VALUE AUSTRALIA: EVERYDAY BANKING

There's no doubt that a good value transaction account is the backbone of most people's everyday banking needs. Often there is a tradeoff between fees, features and accessibility, but there are products out there tailored specifically for customers who use their transaction accounts in very different ways. Whether you do everything online, or prefer a wider range of transaction options such as branch, ATMs and cheques, it is important to find the ideal account for your banking style.

This year, CANSTAR CANNEX is providing an additional award for the institution that offers the best value nationally for everyday banking. This award combines products from the three transaction profiles of the *deposit account star ratings* (see details below). Scoring is also based on ATM and branch coverage to identify the institution that provides the best value products and accessibility for everyday banking needs. The award goes to the Commonwealth Bank, whose Streamline and Access accounts provide a range of transaction capabilities to suit a multitude of needs. These everyday banking accounts are complemented by access to Australia's most comprehensive network of branches and ATMs.

CANSTAR CANNEX congratulates the Commonwealth Bank for winning the best value Australia award for everyday banking.



**Best Value Australia  
Everyday Banking**



## WHAT ABOUT THE CREDIT UNIONS?

The standout performer in the non-bank sector was CUA who have been awarded the inaugural CANSTAR CANNEX national savings award for credit unions.

The award recognizes the hard work the credit unions are doing in offering competitive savings products and a banking alternative.

CUA impressed with their consistently high interest rates while staying true to their members and charging no monthly fees on any of their savings or transaction accounts. Members pay only for what they use and are rewarded with free transactions for their loyalty.



savings plan of at least \$100 a month with an extra 0.10% interest. The ability to transfer money in and out of the account to and from any account will appeal to many. Because the USaver account is so new, it has not been included in our star ratings this time around but will be one to watch in the future.

Another new high interest account turning heads is the AMP First. Currently offering a 4.35% standard ongoing rate on all balances (no promotional rate needed), the account retains full accessibility with unlimited EFTPOS, cheque, BPAY and RediATM/nab ATM transactions for \$5 a month. The interest rate of a leading online saver, combined with the transaction capability of a transaction account has earned the AMP First a "rising star" rating in both the Online Saver and Electronic Transactor profiles.

Never one to rest on its laurels, Bankwest has also released two new savings accounts. The Smart eSaver combines the best of both worlds. The standard ongoing rate of 3% is guaranteed to at least match the RBA OCR until the end on June 2011. For every month that no withdrawals are made, a "Smart Rate" of 4.5% is applied. The Solid Gold Saver is a new cash management style account, allowing branch access with a high rate, starting at 4%. For each withdrawal in the calendar month, the rate is reduced by 1%.

## NEW PRODUCTS

As mentioned, UBank's new USaver account is making waves by following the lead of the UBank term deposits by offering a knock-out interest rate. The new online savings account is currently offering 5.11%, and rewards those with a

## 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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SUPER RATED

# deposit account star ratings



## 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
<b>★★★★★ "outstanding value"</b>									
AMP Banking	eASYCash Management	5.00m	No min	✓	✓	✓	✓	A	4.00%
ANZ	SmartyPig	Nil	10.00	✗	✗	✗	✗	AA	4.00%
ANZ	Online Saver	Nil	No min	✓	✗	✗	✗	AA	4.25%
Arab Bank Australia	Online Savings Account	Nil	No min	✗	✓	✓	✓	A-2	4.55%
Bank of Cyprus Australia	Midas Account	Nil	10.00	✗	✗	✓	✓	Not rated	3.75%
Bank of Queensland	WebSavings Account	Nil	1.00	✓	✗	✓	✓	BBB+	4.60%
BankWest	TeleNet Saver	Nil	No min	✓	✗	✓	✗	AA	3.95%
Commonwealth Bank	NetBank Saver	Nil	No min	✓	✗	✓	✗	AA	4.25%
FCCS Credit Union	Online Saver Account S70	N/A	No min	✓	✗	✓	✓	Not rated	4.20%
ING Direct	Savings Maximiser	Nil	No min	✓	✗	✓	✗	AA	3.50%
ME Bank	Online Savings Account	Nil	No min	✓	✗	✓	✗	BBB	4.00%
nab	iSaver	Nil	No min	✓	✗	✗	✗	AA	4.40%
NSW Teachers CU	Online Savings Account	Nil	No min	✓	✗	✓	✗	Not rated	3.75%
RaboPlus	Savings Account	Nil	1.00	✗	✗	✓	✗	AAA	4.00%
St George Bank	Directsaver Account	Nil	1.00	✓	✗	✓	✗	AA+	4.50%
Suncorp Bank	Everyday Options Sub-Ac	Nil	No min	✓	✗	✓	✓	A+	3.50%
Westpac	eSaver	5.00m	No min	✓	✗	✗	✗	AA	4.30%
<b>★★★★★</b>									
Alliance One CreditUnion	eSmart Internet Account	Nil	No min	✓	✗	✓	✓	Not rated	3.50%
AMP Banking	eASYSAVER Account	Nil	No min	✓	✗	✓	✗	A	4.35%
Australian Defence CU	Star Saver Direct Ac S20	Nil	No min	✓	✗	✓	✓	Not rated	3.50%
BankSA	Express Saver Account	N/A	No min	✓	✗	✓	✗	AA+	3.50%
CairnsPenny Savings&Lo	Internet Saver Account	Nil	No min	✗	✗	✓	✗	Not rated	3.80%
Community CPS Australi	monEsaver Internet Acc	N/A	No min	✓	✗	✓	✓	Not rated	3.10%
CUA	eSaver	Nil	1.00	✓	✗	✓	✓	Not rated	3.50%
Defence Force CU	I-Saver Account	Nil	No min	✓	✗	✓	✗	Not rated	3.60%
ECU Australia	e-Saver	Nil	No min	✓	✗	✓	✓	Not rated	3.55%
Elders ERBonline	ERBonline Savings	Nil	No min	✓	✗	✓	✓	BBB	3.75%
Gateway Credit Union	eMax Saver	Nil	No min	✓	✗	✓	✓	Not rated	3.25%
Heritage Building Soc	on-line s@ver	Nil	5000.00	✓	✗	✓	✗	BBB	3.40%
Horizon Credit Union	HorizonDirect S10	Nil	No min	✗	✗	✓	✗	Not rated	3.25%
Hume Building Society	iSave	Nil	No min	✓	✗	✓	✓	Not rated	3.60%
Illawarra CU NSW	iQSaver	Nil	No min	✓	✗	✓	✗	Not rated	3.25%
Maleny & District Commu	E-Saver Account	Nil	No min	✓	✗	✓	✗	Not rated	3.40%
ME Bank	InterestME Savings Ac	Nil	No min	✓	✓	✓	✓	BBB	3.50%

**your guide to product excellence**

September 2009. All rates current at Aug 1st, 2009

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# deposit account star ratings



## 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
<b>★★★★</b>									
NSW Teachers CU	Edvest Cash Mgment S	Nil	No min	✓	✗	✓	✗	Not rated	3.30%
NSW Teachers CU	Cash Management AC S	Nil	No min	✓	✗	✓	✗	Not rated	3.25%
Police & Nurses Cred So	CashSaver Account	Nil	No min	✓	✗	✓	✓	Not rated	3.75%
Qantas Staff CU	Qsaver	Nil	No min	✓	✗	✓	✓	Not rated	3.35%
Qld Police Credit Union	Netlink Direct Ac S20	Nil	No min	✓	✗	✓	✓	Not rated	3.60%
Qld Professional CU	Netsaver Account S50	Nil	No min	✓	✗	✓	✗	Not rated	3.75%
Select Credit Union	Direct Account 020	N/A	1.00	✓	✗	✓	✗	Not rated	3.50%
Suncorp Direct	eOptions	Nil	No min	✓	✗	✓	✓	A+	3.50%
Sutherland Credit Union	Super Access	3.00m	No min	✓	✓	✓	✓	Not rated	3.20%
Victoria Teachers CU	Online Saver	Nil	No min	✓	✗	✓	✓	Not rated	3.35%
<b>★★★</b>									
Australian Central CU	e-savings Account	Nil	2000.00	✓	✗	✓	✗	Not rated	3.00%
Capricornia CU	E \$aver Account S29	5.00m	1.00	✓	✗	✓	✓	Not rated	3.10%
Easy Street Fin Services	Easy Savings Account	Nil	No min	✗	✗	✓	✗	Not rated	3.30%
Encompass Credit Union	Emoney Account S30	N/A	No min	✓	✗	✓	✓	Not rated	3.25%
Gosford City Cred Union	Investment Savings	Nil	5000.00	✓	✗	✓	✓	Not rated	3.00%
Horizon Credit Union	Teen Cash Management	Nil	No min	✓	✗	✓	✓	Not rated	3.00%
Hunter United Credit Un	e-ZYNET Direct	Nil	No min	✓	✗	✓	✗	Not rated	3.00%
ING Direct	Savings Accelerator	Nil	No min	✓	✗	✓	✗	AA	3.00%
Macquarie Bank	Cash Management Accou	Nil	5000.00	✓	✗	✓	✓	A-	3.00%
Macquarie Bank	Macquarie Cash XL	Nil	No min	✗	✗	✗	✗	A-	3.15%
Maritime Mining & Power	Powerup eSaver Account	Nil	No min	✓	✗	✓	✗	Not rated	3.25%
mecu	Community Access Accou	Nil	1.00	✓	✗	✓	✓	Not rated	3.00%
nab	Margin Ln Cash Mment A/	Nil	No min	✓	✓	✓	✗	AA	2.84%
Police Credit	Online Savings S7	Nil	No min	✓	✗	✓	✓	Not rated	3.00%
Qld Teachers CU	eSave	Nil	No min	✓	✗	✓	✓	Not rated	3.05%
StGeorge Qld/Vic/Tas/W	Power Saver Account	Nil	1.00	✓	✓	✓	✓	AA+	2.65%
Sutherland Credit Union	eSaver	3.00m	No min	✓	✗	✓	✗	Not rated	3.25%
Unicom Credit Union	iQSaver	Nil	1.00	✓	✗	✓	✗	Not rated	3.25%
<b>★★</b>									
Alliance One CreditUnion	Community Spirit Account	Nil	No min	✓	✗	✗	✓	Not rated	2.50%
ANZ	V2 Plus	Nil	5000.00	✓	✓	✓	✓	AA	2.00%
Arab Bank Australia	Cash Management Accou	5.00m	1000.00	✗	✓	✓	✓	A-2	2.30%
Australian Defence CU	Christmas Club S8	Nil	No min	✓	✗	✓	✗	Not rated	2.50%
B & E	iCash Management	Nil	1.00	✓	✗	✓	✓	Not rated	2.90%

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September 2009. All rates current at Aug 1st, 2009

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# deposit account star ratings



## 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
<b>★★</b>									
Bananacoast Community	Community Saver Ac S6	Nil	No min	✓	✗	✓	✓	Not rated	2.75%
BankSA	Power Saver Account	Nil	No min	✓	✓	✓	✓	AA+	1.75%
Bendigo Bank	Our Community Account	Nil	2000.00	✓	✗	✓	✓	BBB+	1.85%
Capricornia CU	Savings Accumulator	Nil	No min	✓	✗	✓	✗	Not rated	2.40%
Central West CU.	E Access Account S8	Nil	1.00	✓	✗	✓	✓	Not rated	2.75%
Central West CU.	Cash Management Acc S	Nil	1.00	✓	✓	✓	✓	Not rated	2.50%
Citibank	Citibank Plus Link Svgs	Nil	No min	✓	✗	✗	✗	A+	2.75%
Companion CU	Savings Direct Acc S16	Nil	No min	✓	✗	✓	✓	Not rated	2.90%
CUA	Cash Management Ac	Nil	1.00	✓	✓	✓	✓	Not rated	1.85%
Defence Force CU	Cash Management Accou	Nil	No min	✓	✗	✓	✓	Not rated	2.75%
ECU Australia	Christmas Saver S7	Nil	10.00	✓	✗	✓	✗	Not rated	2.50%
Elders Rural Bank	Gold Cash Management	5.00m	5000.00	✓	✓	✓	✓	BBB	2.25%
Family First CU	Family e-Saver S8	Nil	2000.00	✓	✗	✓	✗	Not rated	3.00%
Holiday Coast CU	Christmas Club	Nil	No min	✓	✗	✓	✗	Not rated	2.00%
Horizon Credit Union	Christmas Club AC S8	Nil	No min	✓	✗	✓	✗	Not rated	2.00%
La Trobe Country Credit	Internet Savings S12	Nil	No min	✓	✗	✓	✗	Not rated	2.50%
Macquarie Credit Union	Money Market Account S1	Nil	1.00	✓	✗	✓	✓	Not rated	2.20%
mecu	Cyber Saver	Nil	No min	✗	✗	✓	✗	Not rated	3.00%
MyState Financial	Christmas Account	Nil	No min	✓	✗	✓	✗	Not rated	2.75%
MyState Financial	Online Savings Account	Nil	No min	✓	✗	✓	✓	Not rated	2.50%
New England CU NSW	Internet Maximiser	Nil	10000.00	✓	✗	✓	✓	Not rated	3.25%
Orange Credit Union	Golden Account S20	Nil	5000.00	✓	✗	✓	✗	Not rated	3.00%
Police CU SA	iSavings	Nil	No min	✓	✗	✓	✓	Not rated	2.75%
St George Bank	Power Saver Account	Nil	1.00	✓	✓	✓	✓	AA+	1.75%
TIO Banking	Everyday High Interest	Nil	1000.00	✓	✗	✓	✗	Not rated	3.00%
TIO Banking	Everyday Online	Nil	500.00	✓	✗	✓	✓	Not rated	2.50%
University Credit Soc	Christmas Club S10	2.00m	No min	✓	✗	✓	✗	Not rated	2.00%
Victoria Teachers CU	Cash Management AC S	Nil	5000.00	✓	✗	✓	✓	Not rated	2.55%
Wagga Mutual Credit Un	Cash Management S2	Nil	5000.00	✓	✗	✓	✓	Not rated	2.00%

<b>★</b>									
Alliance One CreditUnion	Cash Management Accou	Nil	No min	✓	✗	✓	✗	Not rated	2.00%
B & E	Pension Saver S8	Nil	10.00	✓	✓	✓	✓	Not rated	1.50%
Bananacoast Community	55 Plus Account S49	6.00m	5000.00	✓	✓	✓	✓	Not rated	2.10%
Bananacoast Community	Incentive Savings AC S7	6.00m	5000.00	✓	✓	✓	✓	Not rated	2.00%
Bananacoast Community	Christmas Club S9	Nil	No min	✓	✗	✓	✓	Not rated	2.00%
Capricornia CU	Cash Management Accou	7.50m	1.00	✓	✓	✓	✓	Not rated	1.45%

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September 2009. All rates current at Aug 1st, 2009

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# deposit account star ratings



## 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	
★										
Circle Credit Co-op	30 Days Notice Wdl	S8	Nil	500.00	✓	✗	✓	✗	Not rated	2.32%
Circle Credit Co-op	Cash Fund Account	S4	Nil	5000.00	✓	✗	✓	✗	Not rated	1.88%
Community CPS Australi	Christmas Club AC	S7	N/A	No min	✓	✗	✓	✗	Not rated	1.50%
Community CPS Australi	Community Account		Nil	1.00	✓	✓	✓	✓	Not rated	1.15%
Community First CU	Christmas Cracker	S5	Nil	No min	✗	✗	✓	✓	Not rated	1.50%
ECU Australia	Smart Saver	S10	Nil	10.00	✓	✗	✓	✓	Not rated	2.45%
Family First CU	Christmas Club AC	S3	Nil	1.00	✓	✗	✓	✗	Not rated	1.50%
FCCS Credit Union	Access Saver Account	S6	Nil	1.00	✓	✗	✓	✗	Not rated	2.50%
FCCS Credit Union	Target Saver AC	S55	Nil	1.00	✓	✗	✓	✗	Not rated	2.00%
First Choice CreditUnion	Cash Management Accou		Nil	No min	✓	✓	✓	✓	Not rated	2.50%
Gosford City Cred Union	Christmas Club	S9	Nil	No min	✓	✗	✓	✗	Not rated	2.00%
Heritage Isle CU	Investment At Call	S8	Nil	1000.00	✓	✗	✓	✓	Not rated	2.00%
Holiday Coast CU	i-Saver Account	S21	Nil	No min	✓	✗	✓	✗	Not rated	2.50%
Horizon Credit Union	Cash Plus Account	S6	Nil	No min	✓	✗	✓	✓	Not rated	2.50%
Hunter United Credit Un	Cash Management Accou		5.00m	5000.00	✓	✓	✓	✓	Not rated	2.00%
IMB Limited	Cash Management Ac	S	Nil	5000.00	✓	✓	✓	✓	BBB	2.00%
Intech Credit Union	Christmas Club	S9	Nil	No min	✓	✗	✓	✗	Not rated	1.50%
La Trobe Country Credit	Target Savings	S7	Nil	No min	✓	✗	✓	✗	Not rated	1.75%
Lysaght Credit Union	Notice Of Withdrawal		Nil	No min	✓	✗	✓	✓	Not rated	2.25%
Maitland Mutual BS	Cash Management Accou		Nil	500.00	✓	✗	✓	✓	Not Rated	2.00%
Maritime Mining & Power	Cash Management Ac	S5	Nil	No min	✓	✗	✓	✓	Not rated	1.70%
mecu	CMA - High Yield Account		Nil	5000.00	✓	✓	✓	✗	Not rated	2.35%
MoneyMax	MoneyMax OnLine Plus		5.00m	1.00	✓	✗	✓	✓	Not rated	1.75%
MyState Financial	Saver Account		Nil	1000.00	✓	✗	✓	✗	Not rated	2.25%
NSW Teachers CU	Christmas Savings AC	S2	Nil	No min	✓	✗	✓	✗	Not rated	1.25%
Police & Nurses Cred So	FairSaver Account		2.95m	No min	✓	✓	✓	✓	Not rated	1.75%
Police Credit	Christmas Club Acct	S4	Nil	No min	✓	✗	✓	✓	Not rated	1.50%
Police Credit	14 Day Notice	S14	Nil	5000.00	✓	✗	✗	✗	Not rated	2.25%
Powerstate Credit Union	Cash Management	S1	Nil	No min	✓	✓	✓	✓	Not rated	1.60%
Qld Police Credit Union	Christmas Club Account		Nil	No min	✓	✗	✓	✓	Not rated	1.75%
Queenslanders CU	MoneyMaker Account	S5	Nil	1.00	✓	✗	✓	✓	Not rated	2.00%
RTA Staff CU	Christmas Club	S5	Nil	No min	✓	✗	✓	✗	Not rated	1.50%
Satisfac Credit Union	Student Teacher Acc	S14	Nil	No min	✓	✓	✓	✓	Not rated	1.75%
Savings & Loans Cred U	Christmas Club Account		N/A	No min	✓	✗	✓	✓	Not rated	1.25%
SERVICE ONE Members	Christmas Club		4.00m	No min	✓	✗	✓	✗	Not rated	1.50%
TIO Banking	Build Up Saver		Nil	No min	✓	✗	✓	✓	Not rated	2.50%

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# deposit account star ratings



## 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
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Transcomm Credit Union	Christmas Club	S12	Nil	10.00	✗	✗	✓	✗	Not rated	2.00%
University Credit Soc	Target Savings AccountS	2.00m	No min	No min	✓	✗	✓	✗	Not rated	2.00%
Wagga Mutual Credit Un	Christmas Club	S6	Nil	No min	✓	✗	✓	✗	Not rated	2.00%



### "rising star"

AMP Banking	First Account	5.00m	No min	No min	✓	✓	✓	✓	A	4.35%
Circle Credit Co-op	Beyond 2000 Internet Ac	Nil	2000.00	2000.00	✓	✗	✓	✓	Not rated	3.25%
First Choice CreditUnion	Online Savings	Nil	No min	No min	✗	✗	✓	✗	Not rated	3.75%
United Community	monEsaver Internet Acc	N/A	No min	No min	✓	✗	✓	✓	Not rated	3.10%

SUPERCEDED

# deposit account star ratings



## Electronic Transactor

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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★★★★★

### "outstanding value"

ANZ	Access Advantage	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	✓	✗	Nil	Nil	Nil	✓	0.01%
Bank of Queensland	Ultimate Account	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
BankSA	Freedom Account	7.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
BankWest	Hero Transaction Account	Nil	✓	✗	Nil	Nil	Nil	✓	2.50%
Commonwealth Bank	Streamline e-Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	AwardSaver Account	Nil	✓	✗	0.50	0.50	2.00	✓	4.25%
Commonwealth Bank	Streamline Unlimited	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Smart Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Streamline Basic	Nil	✓	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Complete Access	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Gateway Credit Union	Everyday Savings Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.10%
nab	Classic Banking	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
nab	eBanking	4.00m	✗	✗	Nil	Nil	3.00	✓	0.01%
SERVICE ONE Members	Day to Day Account	4.00m	✓	✗	Nil	1.00	1.00	✓	0.10%
Suncorp Bank	Everyday Options	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
University Credit Soc	On Call Savings S1	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
Victoria Teachers CU	Everyday Account S1	Nil	✓	✗	Nil	0.50	1.00	✓	0.05%

★★★★★

AMP Banking	eASYCash Management	5.00m	✓	✗	Nil	Nil	N/A	✓	4.00%
ANZ	Access Select	2.00m	✓	✗	0.50	0.50	2.50	✓	0.00%
ANZ	Progress Saver	Nil	✓	✗	0.60	0.60	2.50	✓	2.16%
ANZ	V2 Plus	Nil	✓	✗	0.60	0.60	2.50	✓	0.00%
ANZ	Equity Manager Account	Nil	✓	✗	0.50	0.50	2.50	✓	0.00%
ANZ	Access Basic Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
ANZ	Premium Cash Mgmt A	Nil	✓	✗	0.60	0.60	2.50	✓	0.00%
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%
B & E	Easi Saver S20	Nil	✓	✗	Nil	0.60	2.50	✓	0.00%
Bank of Queensland	Cash Management Account	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
BankSA	Simply Freedom	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankSA	Complete Freedom	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankSA	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
BankSA	Incentive Saver Account	Nil	✓	✗	1.00	1.00	3.00	✓	0.00%
BankWest	Zero Transaction Account	Nil	✓	✗	Nil	Nil	Nil	✓	0.00%

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# deposit account star ratings



## Electronic Transactor

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
★★★★★									
Bendigo Bank	Shareholder Account	Nil	✗	✓	0.70	0.70	1.75	✓	0.15%
Bendigo Bank	Ultimate Account	Nil	✗	✓	0.70	0.70	1.75	✓	0.01%
Bendigo Bank	Networth Cash Managem	Nil	✗	✓	0.70	0.70	1.75	✓	0.05%
Circle Credit Co-op	Super S Account S6	Nil	✓	✗	1.80	0.50	Nil	✓	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	✓	✗	0.50	0.50	2.00	✓	0.01%
Community CPS Australi	Access Savings AccountS	Nil	✗	✓	1.00	0.60	2.50	✓	0.05%
Heritage Building Soc	Cash Management Acct	Nil	✓	✗	0.00	1.00	1.00	✓	0.00%
Heritage Building Soc	Money Manager Account	Nil	✓	✓	0.00	1.00	1.00	✓	0.15%
Holiday Coast CU	First Start Account	Nil	✓	✗	0.80	0.80	0.80	✓	0.25%
HSBC	On-line Savings Account	Nil	✗	✗	Nil	Nil	5.00	✓	0.05%
Illawarra CU NSW	Access Account	3.00m	✗	✓	0.75	1.00	0.75	✓	0.05%
IMB Limited	Everyday UnLtd (SYD,AC	6.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
IMB Limited	Cash Management Ac S	Nil	✗	✓	0.70	0.85	2.25	✓	0.00%
IMB Limited	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	2.00%
IMB Limited	Every Day Account S4	Nil	✗	✓	0.70	0.85	2.25	✓	0.10%
IMB Limited	Everyday UnLtd (Ill,SC)	6.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
Lysaght Credit Union	At Call Account S1	Nil	✓	✗	Nil	1.25	Nil	✗	0.01%
Macarthur Credit Union	EveryDay Savings	Nil	✓	✗	Nil	Nil	Nil	✓	0.05%
MyState Financial	Access Account	Nil	✓	✗	Nil	Nil	2.75	✓	0.05%
MyState Financial	Access 2 Account	Nil	✓	✗	Nil	Nil	2.75	✓	0.10%
nab	Community Fee Saver Ac	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
nab	Gold Banking	12.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
nab	Concession Card Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
nab	Investment Cash Manager	10.00m	✓	✗	0.60	0.60	3.00	✓	0.00%
NSW Teachers CU	Everyday Account S1	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Police & Nurses Cred So	Easypay Access Account	5.00m	✓	✓	Nil	0.30	3.00	✓	0.05%
Police & Nurses Cred So	FairSaver Account	2.95m	✗	✗	Nil	Nil	1.95	✓	1.75%
Police CU SA	Cash Management Accou	Nil	✓	✓	0.75	0.75	0.75	✓	0.00%
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	✓	0.90%
Powerstate Credit Union	Christmas Club AC S15	Nil	✗	✓	1.00	1.00	Nil	✓	1.25%
Qantas Staff CU	At Call Deposits	Nil	✓	✗	2.00	Nil	2.00	✓	0.10%
RTA Staff CU	Multi-Access Account S4	Nil	✓	✗	1.50	1.50	1.50	✓	0.05%
Satisfac Credit Union	Student Teacher Acc S14	Nil	✓	✗	Nil	Nil	Nil	✓	1.25%
Select Credit Union	Transaction Account 001	Nil	✓	✓	Nil	0.75	Nil	✓	0.15%
SERVICE ONE Members	Saving Investment AC	4.00m	✓	✗	Nil	1.00	1.00	✓	0.10%

# deposit account star ratings



## Electronic Transactor

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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★★★★

St George Bank	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
St George Bank	Complete Freedom	5.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
Statewide Credit Union	Everday Access Account	Nil	✓	✓	0.70	0.75	0.75	✓	0.05%
Suncorp Bank	Everyday Basics Account	2.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
Suncorp Bank	Cash Management Accou	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Unicom Credit Union	Access Account	Nil	✓	✗	1.50	Nil	1.50	✓	0.05%
University Credit Soc	Visa Access S5	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
Westpac	Basic Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
Westpac	Classic Plus	10.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
Westpac	Choice	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Westpac	Cash Manager	5.00m	✗	✗	0.50	0.50	2.50	✓	0.00%
Westpac	Choice eAccount	3.00m	✗	✗	Nil	Nil	3.00	✓	0.00%

★★★★

AMP Banking	eASYtransact	Nil	✓	✗	Nil	Nil	N/A	✓	0.00%
ANZ	Everyday Visa Debit	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Australian Central CU	Cheers Everyday Electron	4.00m	✗	✗	Nil	Nil	2.50	✓	0.00%
Australian Central CU	Cheers Everyday Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
B & E	Basic Saver S1	Nil	✓	✗	Nil	0.60	2.50	✗	0.00%
Bananacoast Community	Personal Savings Acct S1	6.00m	✓	✓	0.50	Nil	Nil	✓	0.05%
BankSA	Concession Account	Nil	✓	✗	0.60	0.60	2.50	✓	0.00%
BankSA	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
BankWest	Instant Saver	3.00m	✓	✗	Nil	0.65	5.00	✗	0.75%
BankWest	Lite Trans - Direct Opt	3.99m	✗	✗	Nil	Nil	3.00	✓	0.01%
BankWest	Lite Transaction Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Citibank	Ultimate Saver	Nil	✗	✗	Nil	Nil	N/A	✓	0.00%
Community CPS Australi	Cash Management Accou	Nil	✗	✓	1.50	0.60	2.50	✓	0.05%
Community CPS Australi	FreeStyler Account	Nil	✗	✗	1.50	0.90	2.50	✓	0.05%
Companion CU	Everyday Access Acc S1	7.00m	✗	✓	1.00	1.00	2.00	✓	0.00%
CUA	Platinum Plus	Nil	✓	✗	1.50	0.60	2.00	✓	0.25%
CUA	Cash Management Ac	Nil	✓	✗	1.50	0.60	2.00	✓	0.10%
CUA	Freedom Plus	Nil	✓	✗	1.50	0.60	2.00	✓	0.50%
CUA	Prime Access	Nil	✓	✗	1.50	0.60	2.00	✓	0.01%
Defence Force CU	National Access Account	Nil	✓	✗	Nil	0.50	Nil	✓	0.01%
ECU Australia	Everyday Access S1	5.00m	✓	✗	1.00	0.40	2.00	✓	0.00%

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# deposit account star ratings



## Electronic Transactor

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
★★★									
Elders Rural Bank	Everyday Community Acct	Nil	✓	✗	1.00	1.00	N/A	✓	0.15%
Elders Rural Bank	Everyday Acct-All Access	7.00m	✗	✗	Nil	Nil	N/A	✓	0.05%
Elders Rural Bank	Everyday Ac-Electronic	5.00m	✗	✗	Nil	Nil	N/A	✓	0.05%
Heritage Building Soc	Simply Access Special S1	Nil	✓	✗	0.00	0.50	0.00	✓	0.05%
Heritage Building Soc	Simply Access S1	Nil	✓	✗	0.00	0.50	0.00	✓	0.05%
Holiday Coast CU	Community Support AC S	Nil	✓	✗	0.80	0.80	0.80	✓	0.25%
Holiday Coast CU	Save More Savings A/c S	Nil	✓	✗	1.00	1.00	1.00	✓	0.00%
Holiday Coast CU	Payroll Plus Account	Nil	✓	✗	1.00	1.00	1.00	✓	0.00%
Hume Building Society	All Purpose S10	Nil	✓	✗	Nil	0.30	1.50	✗	0.25%
Hume Building Society	Youth Extra S5	Nil	✗	✗	Nil	Nil	Nil	✗	0.25%
Hume Building Society	Cash Management S8	Nil	✓	✗	Nil	0.30	1.50	✗	0.00%
Hunter United Credit Un	Cheque Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.00%
Hunter United Credit Un	On Call Savings Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.00%
Hunter United Credit Un	Cash Management Accou	5.00m	✗	✓	Nil	Nil	Nil	✓	0.00%
Intech Credit Union	Access Saving Account S	Nil	✗	✓	Nil	0.60	1.50	✓	0.05%
Karpaty Credit Union	Cheque/Redicard Acc S	Nil	✗	✓	Nil	0.60	3.00	✗	0.00%
Karpaty Credit Union	Passbook Savings S1	Nil	✗	✓	Nil	0.75	3.00	✗	0.00%
Macquarie Credit Union	Cheque/Card Account S	Nil	✓	✗	2.00	0.75	2.00	✓	0.05%
Maitland Mutual BS	Express Savings Account	Nil	✓	✓	0.25	0.60	1.00	✓	0.00%
Maleny & District Commu	Savings Account	2.50m	✓	✗	Nil	0.50	1.50	✓	0.10%
ME Bank	InterestME Savings Ac	Nil	✓	✗	1.00	1.00	N/A	✗	0.25%
MoneyMax	MoneyMax Access	5.00m	✗	✗	2.00	0.50	2.00	✓	0.00%
nab	Clear Banking	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Newcastle Permanent	Statement Savings Acc	Nil	✓	✗	0.50	0.50	1.75	✓	0.01%
Police & Nurses Cred So	Cash Management Ac S	5.00m	✓	✓	Nil	1.25	1.25	✓	0.25%
Police CU SA	Redi Access Account S1	Nil	✓	✓	0.80	0.75	0.75	✓	0.00%
Qld Police Credit Union	On Call Savings Account	Nil	✓	✗	2.00	1.00	Nil	✓	0.01%
Qld Teachers CU	Current Account	Nil	✗	✓	Nil	0.60	2.00	✓	0.01%
Qld Teachers CU	Cash Management Accou	Nil	✗	✓	Nil	0.60	2.00	✓	0.01%
Savings & Loans Cred U	Everyday Account	Nil	✗	✓	1.00	1.00	3.00	✓	0.05%
Savings & Loans Cred U	Cash Manager Account	Nil	✗	✓	1.00	1.00	3.00	✓	0.00%
St George Bank	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
St George Bank	Incentive Saver Account	Nil	✓	✗	1.00	1.00	3.00	✓	0.01%
StGeorge Qld/Vic/Tas/W	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%

★★									
Australian Defence CU	Access Savings S1	Nil	✗	✓	Nil	0.65	Nil	✓	0.10%

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# deposit account star ratings



## Electronic Transactor

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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★★

Bananacoast Community	Incentive Savings AC S7	6.00m	✓	✓	0.50	Nil	Nil	✓	0.00%
Bananacoast Community	55 Plus Account S49	6.00m	✓	✓	0.50	Nil	Nil	✓	0.00%
Family First CU	Cash Management AC	Nil	✗	✓	1.00	0.75	2.50	✓	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%
HSBC	Savings Cheque Account	7.50m	✓	✗	2.00	2.00	3.00	✓	0.05%
mecu	Access Account S1	Nil	✗	✓	1.00	0.60	2.50	✓	0.01%
Police Credit	Multipack - At Call S1	Nil	✓	✗	1.80	0.40	Nil	✓	0.10%
Satisfac Credit Union	Everyday Transaction	Nil	✓	✗	1.00	0.50	Nil	✓	0.00%
St George Bank	Concession Account	Nil	✓	✗	0.60	0.60	2.50	✓	0.00%
Sutherland Credit Union	Super Access	3.00m	✓	✗	Nil	1.50	3.00	✓	3.20%
Wagga Mutual Credit Un	On-call Savings S1	1.00m	✗	✓	1.00	1.00	1.50	✓	0.01%

★

Alliance One CreditUnion	Everyday Account	Nil	✓	✗	0.80	1.75	1.75	✓	0.00%
Capricornia CU	Personal Banking Account	5.00m	✗	✓	0.50	0.50	2.00	✓	0.00%
Capricornia CU	Cash Management Accou	7.50m	✓	✓	0.50	0.50	2.00	✓	0.50%
Central West CU.	Cash Management Acc S	Nil	✓	✓	1.50	0.70	1.50	✓	0.50%
Citibank	Citibank Plus Trans Acc	5.00m	✗	✗	Nil	Nil	N/A	✓	0.00%
Coastline Credit Union	Access Account S30	5.00m	✗	✗	Nil	Nil	Nil	✓	0.10%
Elders Rural Bank	Gold Cash Management	5.00m	✓	✗	1.50	Nil	N/A	✓	0.00%
Family First CU	Ordinary Savings AC S1	Nil	✓	✓	1.00	0.75	2.50	✓	0.15%
FCCS Credit Union	Total Access AC S1	5.00m	✓	✗	1.20	0.60	2.00	✗	0.00%
Maritime Mining & Power	Access Savings AccountS	Nil	✓	✗	1.95	1.95	Nil	✓	0.05%
Memberfirst Credit Union	Easy Access Account S1	Nil	✗	✓	2.00	0.50	2.00	✓	0.00%
Orange Credit Union	All Purpose Savings S1	Nil	✓	✗	0.50	0.50	1.00	✗	0.10%
Police & Nurses Cred So	Budgeting Account S2	Nil	✓	✗	Nil	1.25	3.00	✗	0.05%

◇

### "rising star"

AMP Banking	First Account	5.00m	✓	✗	Nil	Nil	N/A	✓	4.35%
Qld Teachers CU	Bonus Saver Account	Nil	✗	✓	Nil	0.60	2.00	✓	2.76%
United Community	Access Savings Account	Nil	✗	✓	1.00	0.60	2.50	✓	0.05%

# deposit account star ratings



## 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
<b>★★★★★ "outstanding value"</b>									
ANZ	Access Advantage	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Bank of Queensland	Ultimate Account	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
Bank of Queensland	Reverse Charges Account	4.00m	✓	✗	Nil	Nil	Nil	✓	0.01%
BankSA	Complete Freedom	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankSA	Freedom Account	7.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
BankWest	Hero Transaction Account	Nil	✓	✗	Nil	Nil	Nil	✓	2.50%
Commonwealth Bank	Streamline e-Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Smart Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Streamline Unlimited	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Streamline Basic	Nil	✓	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Complete Access	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
HSBC	Premier CMA	N/A	✗	✗	Nil	Nil	Nil	✓	2.25%
nab	Gold Banking	12.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
nab	Community Fee Saver Ac	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
nab	Classic Banking	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
SERVICE ONE Members	Day to Day Account	4.00m	✓	✗	Nil	1.00	1.00	✓	0.10%
Suncorp Bank	Everyday Options	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Suncorp Bank	Cash Management Accou	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
University Credit Soc	On Call Savings S1	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
Westpac	Choice	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
<b>★★★★★</b>									
ANZ	Equity Manager Account	Nil	✓	✗	0.50	0.50	2.50	✓	0.00%
ANZ	Premium Cash Magmnt A	Nil	✓	✗	0.60	0.60	2.50	✓	0.00%
ANZ	Access Select	2.00m	✓	✗	0.50	0.50	2.50	✓	0.00%
Australian Central CU	Cheers Everyday Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
B & E	Pension Saver S8	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
Bank of Queensland	Cash Management Accou	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
BankSA	Simply Freedom	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankWest	Lite Transaction Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
BankWest	Zero Transaction Account	Nil	✓	✗	Nil	Nil	Nil	✓	0.00%
Bendigo Bank	Ultimate Account	Nil	✗	✓	0.70	0.70	1.75	✓	0.01%
Bendigo Bank	Networth Cash Managem	Nil	✗	✓	0.70	0.70	1.75	✓	0.05%
Circle Credit Co-op	Super S Account S6	Nil	✓	✗	1.80	0.50	Nil	✓	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	✓	✗	0.50	0.50	2.00	✓	0.01%
Community CPS Australi	Access Savings AccountS	Nil	✗	✓	1.00	0.60	2.50	✓	0.05%
Defence Force CU	National Access Account	Nil	✓	✗	Nil	0.50	Nil	✓	0.01%
Gateway Credit Union	Everyday Savings Accoun	Nil	✗	✗	Nil	Nil	Nil	✓	0.10%
Heritage Building Soc	Money Manager Account	Nil	✓	✓	0.00	1.00	1.00	✓	0.15%
Heritage Building Soc	Simply Access S1	Nil	✓	✗	0.00	0.50	0.00	✓	0.05%
Heritage Building Soc	Simply Access Special S1	Nil	✓	✗	0.00	0.50	0.00	✓	0.05%

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# deposit account star ratings



## 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
<b>★★★★</b>									
IMB Limited	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	2.00%
IMB Limited	Everyday UnLtd (SYD,AC)	6.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
IMB Limited	Everyday UnLtd (Ill,SC)	6.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
Macarthur Credit Union	EveryDay Savings	Nil	✓	✗	Nil	Nil	Nil	✓	0.05%
MyState Financial	Access Account	Nil	✓	✗	Nil	Nil	2.75	✓	0.05%
MyState Financial	Access 2 Account	Nil	✓	✗	Nil	Nil	2.75	✓	0.10%
nab	eBanking	4.00m	✗	✗	Nil	Nil	3.00	✓	0.01%
Police & Nurses Cred So	Easypay Access Account	5.00m	✓	✓	Nil	0.30	3.00	✓	0.05%
Police & Nurses Cred So	FairSaver Account	2.95m	✗	✗	Nil	Nil	1.95	✓	1.75%
Police CU SA	Cash Management Accou	Nil	✓	✓	0.75	0.75	0.75	✓	0.00%
Powerstate Credit Union	Cash Management S1	Nil	✗	✓	1.00	1.00	1.00	✓	0.90%
Qantas Staff CU	At Call Deposits	Nil	✓	✗	2.00	Nil	2.00	✓	0.10%
Select Credit Union	Transaction Account 001	Nil	✓	✓	Nil	0.75	Nil	✓	0.15%
St George Bank	Complete Freedom	5.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
Statewide Credit Union	Everday Access Account	Nil	✓	✓	0.70	0.75	0.75	✓	0.05%
Unicom Credit Union	Access Account	Nil	✓	✗	1.50	Nil	1.50	✓	0.05%
University Credit Soc	Visa Access S5	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
Victoria Teachers CU	Everyday Account S1	Nil	✓	✗	Nil	0.50	1.00	✓	0.05%
Westpac	Classic Plus	10.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
Westpac	Cash Manager	5.00m	✗	✗	0.50	0.50	2.50	✓	0.00%
<b>★★★</b>									
B & E	Easi Saver S20	Nil	✓	✗	Nil	0.60	2.50	✓	0.00%
B & E	Extra Saver S12	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
Bananacoast Community	Personal Savings Acct S1	6.00m	✓	✓	0.50	Nil	Nil	✓	0.05%
Bananacoast Community	Incentive Savings AC S7	6.00m	✓	✓	0.50	Nil	Nil	✓	0.00%
Bananacoast Community	55 Plus Account S49	6.00m	✓	✓	0.50	Nil	Nil	✓	0.00%
BankSA	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
Community CPS Australi	Cash Management Accou	Nil	✗	✓	1.50	0.60	2.50	✓	0.05%
Community CPS Australi	FreeStyler Account	Nil	✗	✗	1.50	0.90	2.50	✓	0.05%
CUA	Platinum Plus	Nil	✓	✗	1.50	0.60	2.00	✓	0.25%
CUA	Cash Management Ac	Nil	✓	✗	1.50	0.60	2.00	✓	0.10%
CUA	Freedom Plus	Nil	✓	✗	1.50	0.60	2.00	✓	0.50%
Heritage Building Soc	Cash Management Acct	Nil	✓	✗	0.00	1.00	1.00	✓	0.00%
Holiday Coast CU	Community Support AC S	Nil	✓	✗	0.80	0.80	0.80	✓	0.25%
Holiday Coast CU	First Start Account	Nil	✓	✗	0.80	0.80	0.80	✓	0.25%
Holiday Coast CU	Save More Savings A/c S	Nil	✓	✗	1.00	1.00	1.00	✓	0.00%
Holiday Coast CU	Payroll Plus Account	Nil	✓	✗	1.00	1.00	1.00	✓	0.00%
HSBC	Power Vantage CMA	20.00m	✗	✗	Nil	Nil	Nil	✓	1.75%
Hunter United Credit Un	Cash Management Accou	5.00m	✗	✓	Nil	Nil	Nil	✓	0.00%
Hunter United Credit Un	Cheque Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.00%

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# deposit account star ratings



## 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
<b>★★★</b>									
Illawarra CU NSW	Access Account	3.00m	✗	✓	0.75	1.00	0.75	✓	0.05%
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%
Lysaght Credit Union	At Call Account S1	Nil	✓	✗	Nil	1.25	Nil	✗	0.01%
nab	Investment Cash Manager	10.00m	✓	✗	0.60	0.60	3.00	✓	0.00%
Newcastle Permanent	Statement Savings Acc	Nil	✓	✗	0.50	0.50	1.75	✓	0.01%
NSW Teachers CU	Everyday Account S1	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Police & Nurses Cred So	Cash Management Ac S	5.00m	✓	✓	Nil	1.25	1.25	✓	0.25%
Police Credit	Multipack - At Call S1	Nil	✓	✗	1.80	0.40	Nil	✓	0.10%
Police CU SA	Redi Access Account S1	Nil	✓	✓	0.80	0.75	0.75	✓	0.00%
Powerstate Credit Union	Choice Account S1-S7	Nil	✗	✓	1.00	1.00	1.00	✓	0.05%
Qld Police Credit Union	On Call Savings Account	Nil	✓	✗	2.00	1.00	Nil	✓	0.01%
Satisfac Credit Union	Student Teacher Acc S14	Nil	✓	✗	Nil	Nil	Nil	✓	1.25%
St George Bank	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
Westpac	Choice eAccount	3.00m	✗	✗	Nil	Nil	3.00	✓	0.00%
<b>★★</b>									
BankWest	Lite Trans - Direct Opt	3.99m	✗	✗	Nil	Nil	3.00	✓	0.01%
CUA	Prime Access	Nil	✓	✗	1.50	0.60	2.00	✓	0.01%
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%
Hume Building Society	Cash Management S8	Nil	✓	✗	Nil	0.30	1.50	✗	0.00%
Hunter United Credit Un	On Call Savings Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.00%
Intech Credit Union	Access Saving Account S	Nil	✗	✓	Nil	0.60	1.50	✓	0.05%
Macquarie Credit Union	Cheque/Card Account S	Nil	✓	✗	2.00	0.75	2.00	✓	0.05%
Maitland Mutual BS	Express Savings Account	Nil	✓	✓	0.25	0.60	1.00	✓	0.00%
Maleny & District Commu	Savings Account	2.50m	✓	✗	Nil	0.50	1.50	✓	0.10%
RTA Staff CU	Multi-Access Account S4	Nil	✓	✗	1.50	1.50	1.50	✓	0.05%
Savings & Loans Cred U	Everyday Account	Nil	✗	✓	1.00	1.00	3.00	✓	0.05%
<b>★</b>									
Alliance One CreditUnion	Everyday Account	Nil	✓	✗	0.80	1.75	1.75	✓	0.00%
Australian Central CU	Cheers Everyday Electron	4.00m	✗	✗	Nil	Nil	2.50	✓	0.00%
BankSA	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
Capricornia CU	Cash Management Accou	7.50m	✓	✓	0.50	0.50	2.00	✓	0.50%
Central West CU.	Cash Management Acc S	Nil	✓	✓	1.50	0.70	1.50	✓	0.50%
Coastline Credit Union	Access Account S30	5.00m	✗	✗	Nil	Nil	Nil	✓	0.10%
First Choice CreditUnion	Cash Management Accou	Nil	✓	✗	1.00	1.00	Nil	✗	0.00%
First Choice CreditUnion	On Call Savings Account	Nil	✓	✗	1.00	1.00	Nil	✗	0.10%
HSBC	On-line Savings Account	Nil	✗	✗	Nil	Nil	5.00	✓	0.05%
Hume Building Society	All Purpose S10	Nil	✓	✗	Nil	0.30	1.50	✗	0.25%

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# deposit account star ratings



## 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	
<b>★</b>										
Karpaty Credit Union	Passbook Savings S1	Nil	✗	✓	Nil	0.75	3.00	✗	0.00%	
mecu	Access Account S1	Nil	✗	✓	1.00	0.60	2.50	✓	0.01%	
MoneyMax	MoneyMax Access	5.00m	✗	✗	2.00	0.50	2.00	✓	0.00%	
New England CU NSW	Access Account S1	10.00a	✓	✗	1.00	0.60	2.00	✓	0.25%	
Orange Credit Union	All Purpose Savings S1	Nil	✓	✗	0.50	0.50	1.00	✗	0.10%	
Qld Teachers CU	Current Account	Nil	✗	✓	Nil	0.60	2.00	✓	0.01%	
Qld Teachers CU	Cash Management Accou	Nil	✗	✓	Nil	0.60	2.00	✓	0.01%	
Satisfac Credit Union	Everyday Transaction	Nil	✓	✗	1.00	0.50	Nil	✓	0.00%	
Savings & Loans Cred U	Cash Manager Account	Nil	✗	✓	1.00	1.00	3.00	✓	0.00%	
St George Bank	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%	
StGeorge Qld/Vic/Tas/W	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%	
Wagga Mutual Credit Un	On-call Savings S1	1.00m	✗	✓	1.00	1.00	1.50	✓	0.01%	
<b>✧ "rising star"</b>										
Qld Teachers CU	Bonus Saver Account	Nil	✗	✓	Nil	0.60	2.00	✓	2.76%	

SUPERCEDED

# deposit account star ratings



## 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
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★★★★★

### "outstanding value"

ANZ	Equity Manager Account	Nil	✓	✗	0.50	0.50	2.50	✓	0.00%
ANZ	Access Advantage	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	✓	✗	Nil	Nil	Nil	✓	0.01%
Bank of Queensland	Ultimate Account	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
BankWest	Hero Transaction Account	Nil	✓	✗	Nil	Nil	Nil	✓	2.50%
Bendigo Bank	Networth Cash Managem	Nil	✗	✓	0.70	0.70	1.75	✓	0.05%
Bendigo Bank	Ultimate Account	Nil	✗	✓	0.70	0.70	1.75	✓	0.01%
Commonwealth Bank	Complete Access	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Streamline Basic	Nil	✓	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Streamline Unlimited	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Community CPS Australi	Access Savings AccountS	Nil	✗	✓	1.00	0.60	2.50	✓	0.05%
HSBC	Premier CMA	N/A	✗	✗	Nil	Nil	Nil	✓	2.25%
nab	Classic Banking	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
nab	Community Fee Saver Ac	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
Police CU SA	Cash Management Accou	Nil	✓	✓	0.75	0.75	0.75	✓	0.00%
SERVICE ONE Members	Day to Day Account	4.00m	✓	✗	Nil	1.00	1.00	✓	0.10%
Statewide Credit Union	Everday Access Account	Nil	✓	✓	0.70	0.75	0.75	✓	0.05%
Suncorp Bank	Everyday Options	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
University Credit Soc	On Call Savings S1	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%

★★★★★

ANZ	Access Select	2.00m	✓	✗	0.50	0.50	2.50	✓	0.00%
ANZ	Premium Cash Magmnt A	Nil	✓	✗	0.60	0.60	2.50	✓	0.00%
B & E	Extra Saver S12	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
B & E	Easi Saver S20	Nil	✓	✗	Nil	0.60	2.50	✓	0.00%
B & E	Pension Saver S8	Nil	✓	✗	Nil	0.60	2.50	✓	0.10%
BankSA	Freedom Account	7.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
BankSA	Complete Freedom	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankWest	Zero Transaction Account	Nil	✓	✗	Nil	Nil	Nil	✓	0.00%
Circle Credit Co-op	Super S Account S6	Nil	✓	✗	1.80	0.50	Nil	✓	0.10%
Commonwealth Bank	Streamline e-Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Smart Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Cash Investment Account	5.00m	✓	✗	0.50	0.50	2.00	✓	0.01%
CUA	Freedom Plus	Nil	✓	✗	1.50	0.60	2.00	✓	0.50%
Defence Force CU	National Access Account	Nil	✓	✗	Nil	0.50	Nil	✓	0.01%
Gateway Credit Union	Everyday Savings Accoun	Nil	✗	✗	Nil	Nil	Nil	✓	0.10%

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# deposit account star ratings



## 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
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★★★★

Heritage Building Soc	Simply Access Special S1	Nil	✓	✗	0.00	0.50	0.00	✓	0.05%
Heritage Building Soc	Simply Access S1	Nil	✓	✗	0.00	0.50	0.00	✓	0.05%
Heritage Building Soc	Money Manager Account	Nil	✓	✓	0.00	1.00	1.00	✓	0.15%
Heritage Building Soc	Cash Management Acct	Nil	✓	✗	0.00	1.00	1.00	✓	0.00%
Holiday Coast CU	Payroll Plus Account	Nil	✓	✗	1.00	1.00	1.00	✓	0.00%
Holiday Coast CU	First Start Account	Nil	✓	✗	0.80	0.80	0.80	✓	0.25%
IMB Limited	Everyday UnLtd (Ill,SC)	6.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
IMB Limited	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	2.00%
IMB Limited	Everyday UnLtd (SYD,AC)	6.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
Lysaght Credit Union	At Call Account S1	Nil	✓	✗	Nil	1.25	Nil	✗	0.01%
Macarthur Credit Union	EveryDay Savings	Nil	✓	✗	Nil	Nil	Nil	✓	0.05%
MyState Financial	Access 2 Account	Nil	✓	✗	Nil	Nil	2.75	✓	0.10%
MyState Financial	Access Account	Nil	✓	✗	Nil	Nil	2.75	✓	0.05%
Police & Nurses Cred So	Easypay Access Account	5.00m	✓	✓	Nil	0.30	3.00	✓	0.05%
Police & Nurses Cred So	Cash Management Ac S	5.00m	✓	✓	Nil	1.25	1.25	✓	0.25%
Police CU SA	Redi Access Account S1	Nil	✓	✓	0.80	0.75	0.75	✓	0.00%
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	✓	0.90%
Qantas Staff CU	At Call Deposits	Nil	✓	✗	2.00	Nil	2.00	✓	0.10%
Select Credit Union	Transaction Account 001	Nil	✓	✓	Nil	0.75	Nil	✓	0.15%
St George Bank	Complete Freedom	5.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
Suncorp Bank	Cash Management Accou	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Unicom Credit Union	Access Account	Nil	✓	✗	1.50	Nil	1.50	✓	0.05%
University Credit Soc	Visa Access S5	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
Victoria Teachers CU	Everyday Account S1	Nil	✓	✗	Nil	0.50	1.00	✓	0.05%
Westpac	Choice	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%

★★★

Australian Central CU	Cheers Everyday Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Bank of Queensland	Cash Management Accou	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
BankSA	Simply Freedom	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankWest	Lite Transaction Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Community CPS Australi	FreeStyler Account	Nil	✗	✗	1.50	0.90	2.50	✓	0.05%
Community CPS Australi	Cash Management Accou	Nil	✗	✓	1.50	0.60	2.50	✓	0.05%
CUA	Prime Access	Nil	✓	✗	1.50	0.60	2.00	✓	0.01%
CUA	Platinum Plus	Nil	✓	✗	1.50	0.60	2.00	✓	0.25%
CUA	Cash Management Ac	Nil	✓	✗	1.50	0.60	2.00	✓	0.10%

your guide to product excellence

September 2009. All rates current at Aug 1st, 2009

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# deposit account star ratings



## 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
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★★★

Holiday Coast CU	Save More Savings A/c S	Nil	✓	✗	1.00	1.00	1.00	✓	0.00%
Holiday Coast CU	Community Support AC S	Nil	✓	✗	0.80	0.80	0.80	✓	0.25%
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%
Hume Building Society	All Purpose S10	Nil	✓	✗	Nil	0.30	1.50	✗	0.25%
Illawarra CU NSW	Access Account	3.00m	✗	✓	0.75	1.00	0.75	✓	0.05%
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%
Intech Credit Union	Access Saving Account S	Nil	✗	✓	Nil	0.60	1.50	✓	0.05%
Karpaty Credit Union	Passbook Savings S1	Nil	✗	✓	Nil	0.75	3.00	✗	0.00%
Macquarie Credit Union	Cheque/Card Account S	Nil	✓	✗	2.00	0.75	2.00	✓	0.05%
nab	Gold Banking	12.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
nab	eBanking	4.00m	✗	✗	Nil	Nil	3.00	✓	0.01%
Newcastle Permanent	Statement Savings Acc	Nil	✓	✗	0.50	0.50	1.75	✓	0.01%
Police & Nurses Cred So	FairSaver Account	2.95m	✗	✗	Nil	Nil	1.95	✓	1.75%
Police Credit	Multipack - At Call S1	Nil	✓	✗	1.80	0.40	Nil	✓	0.10%
Qld Police Credit Union	On Call Savings Account	Nil	✓	✗	2.00	1.00	Nil	✓	0.01%
RTA Staff CU	Multi-Access Account S4	Nil	✓	✗	1.50	1.50	1.50	✓	0.05%
Satisfac Credit Union	Student Teacher Acc S14	Nil	✓	✗	Nil	Nil	Nil	✓	1.25%
Savings & Loans Cred U	Cash Manager Account	Nil	✗	✓	1.00	1.00	3.00	✓	0.00%
Savings & Loans Cred U	Everyday Account	Nil	✗	✓	1.00	1.00	3.00	✓	0.05%
Westpac	Choice eAccount	3.00m	✗	✗	Nil	Nil	3.00	✓	0.00%
Westpac	Classic Plus	10.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
Westpac	Cash Manager	5.00m	✗	✗	0.50	0.50	2.50	✓	0.00%

★★

Alliance One CreditUnion	Everyday Account	Nil	✓	✗	0.80	1.75	1.75	✓	0.00%
Bananacoast Community	Personal Savings Acct S1	6.00m	✓	✓	0.50	Nil	Nil	✓	0.05%
BankSA	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
HSBC	Savings Cheque Account	7.50m	✓	✗	2.00	2.00	3.00	✓	0.05%
Hume Building Society	Cash Management S8	Nil	✓	✗	Nil	0.30	1.50	✗	0.00%
Hunter United Credit Un	Cash Management Accou	5.00m	✗	✓	Nil	Nil	Nil	✓	0.00%
Karpaty Credit Union	Cheque/Redicard Acc S	Nil	✗	✓	Nil	0.60	3.00	✗	0.00%
Maleny & District Commu	Savings Account	2.50m	✓	✗	Nil	0.50	1.50	✓	0.10%
mecu	Access Account S1	Nil	✗	✓	1.00	0.60	2.50	✓	0.01%
nab	Investment Cash Manager	10.00m	✓	✗	0.60	0.60	3.00	✓	0.00%
NSW Teachers CU	Everyday Account S1	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%

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September 2009. All rates current at Aug 1st, 2009

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# deposit account star ratings



## 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
<b>★★</b>									
Qld Teachers CU	Cash Management Accou	Nil	✗	✓	Nil	0.60	2.00	✓	0.01%
Qld Teachers CU	Current Account	Nil	✗	✓	Nil	0.60	2.00	✓	0.01%
Satisfac Credit Union	Everyday Transaction	Nil	✓	✗	1.00	0.50	Nil	✓	0.00%
<b>★</b>									
Bananacoast Community	55 Plus Account S49	6.00m	✓	✓	0.50	Nil	Nil	✓	0.00%
Bananacoast Community	Incentive Savings AC S7	6.00m	✓	✓	0.50	Nil	Nil	✓	0.00%
BankWest	Lite Trans - Direct Opt	3.99m	✗	✗	Nil	Nil	3.00	✓	0.01%
Central West CU.	Cash Management Acc S	Nil	✓	✓	1.50	0.70	1.50	✓	0.50%
ECU Australia	Everyday Access S1	5.00m	✓	✗	1.00	0.40	2.00	✓	0.00%
First Choice CreditUnion	On Call Savings Account	Nil	✓	✗	1.00	1.00	Nil	✗	0.10%
First Choice CreditUnion	Cash Management Accou	Nil	✓	✗	1.00	1.00	Nil	✗	0.00%
Holiday Coast CU	Percentage Plus AC S17	Nil	✓	✗	2.00	2.00	2.00	✓	0.00%
HSBC	On-line Savings Account	Nil	✗	✗	Nil	Nil	5.00	✓	0.05%
Hunter United Credit Un	Cheque Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.00%
Hunter United Credit Un	On Call Savings Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.00%
Maitland Mutual BS	Express Savings Account	Nil	✓	✓	0.25	0.60	1.00	✓	0.00%
Orange Credit Union	All Purpose Savings S1	Nil	✓	✗	0.50	0.50	1.00	✗	0.10%
St George Bank	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
StGeorge Qld/Vic/Tas/W	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
Sutherland Credit Union	Super Access	3.00m	✓	✗	Nil	1.50	3.00	✓	3.20%
Wagga Mutual Credit Un	On-call Savings S1	1.00m	✗	✓	1.00	1.00	1.50	✓	0.01%
<b>◇ "rising star"</b>									
Qld Teachers CU	Bonus Saver Account	Nil	✗	✓	Nil	0.60	2.00	✓	2.76%
United Community	Access Savings Account	Nil	✗	✓	1.00	0.60	2.50	✓	0.05%

# deposit account star ratings



## Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
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★★★★★

### "outstanding value"

Alliance One CreditUnion	eSmart Internet Account	Nil	No min	✓	✓	✓	✓	Not rated	3.50%
Bank of Queensland	Cash Management Accou	5.00m	5000.00	✓	✓	✓	✓	BBB+	1.85%
Commonwealth Bank	Cash Investment Account	5.00m	10000.00	✓	✓	✓	✓	AA	2.00%
Gateway Credit Union	eMax Saver	Nil	No min	✓	✓	✓	✓	Not rated	3.25%
IMB Limited	Cash Management Ac S	Nil	5000.00	✓	✓	✓	✓	BBB	2.00%
St George Bank	Power Saver Account	Nil	1.00	✓	✓	✓	✓	AA+	1.75%
StGeorge Qld/Vic/Tas/W	Power Saver Account	Nil	1.00	✓	✓	✓	✓	AA+	2.65%
Victoria Teachers CU	Online Saver	Nil	No min	✓	✓	✓	✓	Not rated	3.35%
Westpac	Cash Manager	5.00m	No min	✓	✓	✓	✓	AA	1.80%

★★★★★

ANZ	Premium Cash Magmnt A	Nil	10000.00	✓	✓	✓	✓	AA	2.00%
B & E	Pension Saver S8	Nil	10.00	✓	✓	✓	✓	Not rated	1.50%
Capricornia CU	E \$aver Account S29	5.00m	1.00	✓	✓	✓	✓	Not rated	3.10%
Central West CU.	Cash Management Acc S	Nil	1.00	✓	✓	✓	✓	Not rated	2.50%
Community CPS Australi	Cash Management Accou	Nil	1000.00	✓	✓	✓	✓	Not rated	1.15%
Companion CU	Savings Direct Acc S16	Nil	No min	✓	✓	✓	✓	Not rated	2.90%
CUA	Cash Management Ac	Nil	1.00	✓	✓	✓	✓	Not rated	1.85%
Defence Force CU	Cash Management Accou	Nil	No min	✓	✓	✓	✓	Not rated	2.75%
ECU Australia	Smart Saver S10	Nil	10.00	✓	✓	✓	✓	Not rated	2.45%
Heritage Building Soc	Cash Management Acct	Nil	5000.00	✓	✓	✓	✓	BBB	1.35%
Maitland Mutual BS	Cash Management Accou	Nil	500.00	✓	✓	✓	✓	Not Rated	2.00%
mecu	Community Access Accou	Nil	1.00	✓	✓	✓	✓	Not rated	3.00%
nab	Investment Cash Manager	10.00m	10000.00	✓	✓	✓	✓	AA	1.75%
Police CU SA	iSavings	Nil	No min	✓	✓	✓	✓	Not rated	2.75%
Powerstate Credit Union	Cash Management S1	Nil	No min	✓	✓	✓	✓	Not rated	1.60%
Qld Teachers CU	Cash Management Accou	Nil	5000.00	✓	✓	✓	✓	Not rated	1.45%
Sutherland Credit Union	Super Access	3.00m	No min	✓	✓	✓	✓	Not rated	3.20%
Unicom Credit Union	Cash Management Accou	Nil	500.00	✓	✓	✓	✓	Not rated	2.00%
Victoria Teachers CU	Cash Management AC S	Nil	5000.00	✓	✓	✓	✓	Not rated	2.55%

★★★

ABS Building Society	Cash Management S9	Nil	5000.00	✓	✓	✓	✓	Not rated	1.50%
Alliance One CreditUnion	Community Spirit Account	Nil	No min	✓	✓	✗	✓	Not rated	2.50%
ANZ	V2 Plus	Nil	5000.00	✓	✓	✓	✓	AA	2.00%
Bananacoast Community	Incentive Savings AC S7	6.00m	5000.00	✓	✓	✓	✓	Not rated	2.00%
Bananacoast Community	55 Plus Account S49	6.00m	5000.00	✓	✓	✓	✓	Not rated	2.10%
BankSA	Investment Cash Account	6.00m	10000.00	✓	✓	✓	✓	AA+	0.01%
BankSA	Power Saver Account	Nil	No min	✓	✓	✓	✓	AA+	1.75%
Bendigo Bank	Networth Cash Managem	Nil	5000.00	✓	✓	✓	✓	BBB+	1.20%
Bendigo Bank	Our Community Account	Nil	2000.00	✓	✓	✓	✓	BBB+	1.85%

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Cash Manager - Page 1 of 3



# deposit account star ratings



## Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
<b>★★★</b>									
Encompass Credit Union	Cash Management S6	Nil	No min	✓	✓	✓	✓	Not rated	1.50%
Family First CU	Cash Management AC	Nil	1.00	✓	✓	✓	✓	Not rated	1.25%
First Choice Credit Union	Cash Management Accou	Nil	No min	✓	✓	✓	✓	Not rated	2.50%
Holiday Coast CU	Percentage Plus AC S17	Nil	10000.00	✓	✓	✓	✓	Not rated	1.75%
Hunter United Credit Un	Cash Management Accou	5.00m	5000.00	✓	✓	✓	✓	Not rated	2.00%
Illawarra CU NSW	Cash Management Accou	Nil	500.00	✓	✓	✓	✓	Not rated	2.00%
Newcastle Permanent	Money Management Acct	Nil	5000.00	✓	✓	✓	✓	BBB+	2.00%
Qantas Staff CU	At Call Deposits	Nil	No min	✓	✓	✓	✓	Not rated	1.50%
Qld Police Credit Union	Cash Management Accou	Nil	5000.00	✓	✓	✓	✓	Not rated	1.75%
Queenslanders CU	MoneyMaker Account S5	Nil	1.00	✓	✓	✓	✓	Not rated	2.00%
RTA Staff CU	Redi-Fund S7	Nil	5000.00	✓	✓	✓	✓	Not rated	2.25%
Satisfac Credit Union	Premium-at-Call S43	Nil	25000.00	✓	✓	✓	✓	Not rated	2.11%
Satisfac Credit Union	Student Teacher Acc S14	Nil	No min	✓	✓	✓	✓	Not rated	1.75%
St George Bank	Investment Cash Account	6.00m	10000.00	✓	✓	✓	✓	AA+	0.01%
Suncorp Bank	Cash Management Accou	5.00m	No min	✓	✓	✓	✓	A+	0.50%
<b>★★</b>									
BankWest	Gold Cash Management	Nil	5000.00	✓	✓	✓	✓	AA	1.25%
Community First CU	Money Market Account S1	Nil	5000.00	✓	✓	✓	✓	Not rated	1.50%
CUA	Platinum Plus	Nil	1.00	✓	✓	✓	✓	Not rated	1.65%
CUA	eSaver	Nil	1.00	✓	✓	✓	✓	Not rated	3.50%
Family First CU	Community Care Acct S	Nil	1.00	✓	✓	✓	✓	Not rated	1.25%
Gateway Credit Union	Everyday Savings Accoun	Nil	No min	✓	✓	✓	✓	Not rated	1.00%
La Trobe Country Credit	Cash Management Acct S	Nil	5000.00	✓	✓	✓	✓	Not rated	1.85%
Macquarie Credit Union	Money Market Account S1	Nil	1.00	✓	✓	✓	✓	Not rated	2.20%
Police & Nurses Cred So	FairSaver Account	2.95m	No min	✓	✓	✓	✓	Not rated	1.75%
Police & Nurses Cred So	Cash Management Ac S	5.00m	2000.00	✓	✓	✓	✓	Not rated	0.25%
Police CU SA	Cash Management Accou	Nil	No min	✓	✓	✓	✓	Not rated	0.75%
RTA Staff CU	Premium Savers Acct S8	Nil	10000.00	✓	✓	✓	✓	Not rated	2.00%
SERVICE ONE Members	Saving Investment AC	4.00m	500.00	✓	✓	✓	✓	Not rated	1.25%
StGeorge Qld/Vic/Tas/W	Investment Cash Account	6.00m	10000.00	✓	✓	✓	✓	AA+	0.01%
Wagga Mutual Credit Un	Cash Management S2	Nil	5000.00	✓	✓	✓	✓	Not rated	2.00%
<b>★</b>									
ABS Building Society	Home Equity Invest S2	Nil	1.00	✓	✓	✓	✓	Not rated	1.50%
ABS Building Society	Super Rate S8	Nil	50000.00	✓	✓	✓	✓	Not rated	0.10%
Bendigo Bank	Classic Savings Account	Nil	500.00	✓	✓	✓	✓	BBB+	0.75%
Capricornia CU	Cash Management Accou	7.50m	1.00	✓	✓	✓	✓	Not rated	1.45%
Fire Services CU	Investment Savings AC S	Nil	No min	✓	✓	✓	✓	Not rated	1.00%
Fire Services CU	Christmas Club AC S7	Nil	No min	✓	✓	✓	✓	Not rated	1.50%
Hume Building Society	Cash Management S8	Nil	5000.00	✓	✓	✓	✓	Not rated	1.00%

your guide to product excellence

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# deposit account star ratings



## Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Institution Standard and Poor Rating	Interest rate, % \$25,000
★									
Macquarie Credit Union	Investment Account S10	Nil	500.00	✓	✓	✓	✓	Not rated	1.40%
Maritime Mining & Power	Cash Management Ac S5	Nil	No min	✓	✓	✓	✓	Not rated	1.70%
Police Credit	Christmas Club Acct S4	Nil	No min	✓	✓	✓	✓	Not rated	1.50%
Police Credit	Investment - At Call S2	Nil	No min	✓	✓	✓	✓	Not rated	1.25%
Qld Police Credit Union	Christmas Club Account	Nil	No min	✓	✓	✓	✓	Not rated	1.75%
Savings & Loans Cred U	Cash Manager Account	Nil	No min	✓	✓	✓	✓	Not rated	0.90%
TIO Banking	Everyday Online	Nil	500.00	✓	✓	✓	✓	Not rated	2.50%
Warwick Credit Union	Cash Manager Plus	Nil	No min	✓	✓	✓	✓	Not rated	0.85%

SUPERCEDED

# deposit account star ratings



## 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
<b>★★★★★ "outstanding value"</b>									
BankWest	Kids' Bonus Saver	Nil	✓	N/A	No min	Nil	AA	6.00%	0.00%
CairnsPenny Savings&Lo	Under 16 Saver Account	Nil	✓	N/A	No min	Nil	Not rated	6.00%	1.00%
Commonwealth Bank	Youthsaver Account	Nil	✓	Nil	No min	Nil	AA	3.01%	3.01%
Suncorp Bank	Kids Savings Account	Nil	✓	N/A	No min	Nil	A+	3.75%	3.75%
Westpac	Reward Saver <18 yrs	Nil	✓	N/A	No min	2.50	AA	4.70%	4.70%
<b>★★★★★</b>									
ANZ	Progress Saver for Kids	Nil	✓	Nil	10.00	Nil	AA	2.16%	2.16%
IMB Limited	Zoo Account	Nil	✓	N/A	1.00	Nil	BBB	3.10%	3.15%
IMB Limited	Balance+ Account	Nil	✓	Nil	1.00	Nil	BBB	3.10%	3.15%
Karpaty Credit Union	Club 18 S4	Nil	✓	N/A	No min	Nil	Not rated	3.00%	3.00%
Maitland Mutual BS	Young Endeavour Account	Nil	✓	N/A	No min	Nil	Not Rated	3.30%	3.30%
mecu	mysaver	Nil	✓	1.00	No min	2.50	Not rated	2.75%	2.75%
MyState Financial	Youth Account	Nil	✓	Nil	No min	2.50	Not rated	3.50%	3.50%
nab	Smart Junior Saver	Nil	✓	N/A	No min	Nil	AA	2.35%	2.35%
Satisfac Credit Union	Young Achievers Acc S9	Nil	✓	N/A	No min	Nil	Not rated	2.75%	3.25%
<b>★★★★</b>									
Australian Central CU	Future Saver Account	Nil	✓	N/A	No min	2.50	Not rated	2.05%	2.10%
Community CPS Australi	Junior Savers Club S12	Nil	✓	1.00	No min	2.50	Not rated	2.00%	2.00%
Hume Building Society	Clancy Koala S2	Nil	✓	N/A	1.00	Nil	Not rated	2.50%	2.50%
Qld Police Credit Union	Junior Savers	Nil	✓	Nil	No min	Nil	Not rated	2.00%	2.00%
Victoria Teachers CU	First Saver	Nil	✓	N/A	No min	Nil	Not rated	2.25%	3.35%
<b>★★★</b>									
Alliance One CreditUnion	Young Achiever Account	Nil	✓	N/A	No min	Nil	Not rated	1.75%	1.75%
La Trobe Country Credit	Young Savers Account	Nil	✓	N/A	No min	2.00	Not rated	1.50%	1.50%
Laiki Bank	Space Zone Childrens	N/A	✓	N/A	1.00	nil	Not rated	2.00%	2.00%
NSW Teachers CU	Under 18 Account S99	Nil	✓	Nil	No min	Nil	Not rated	1.50%	1.50%
Police Credit	Little Coppers Club S3	Nil	✓	N/A	No min	Nil	Not rated	1.50%	1.50%
University Credit Soc	Super Savers S7	Nil	✓	N/A	No min	5.00	Not rated	2.00%	2.00%
<b>★</b>									
Australian Defence CU	Junior Saver Account	Nil	✓	Nil	No min	Nil	Not rated	1.00%	1.50%
BankWest	Children's Savings Acctn	Nil	✓	N/A	No min	Nil	AA	0.25%	1.25%
Community CPS Australi	BU Savings Account	40.00m	✓	1.50	No min	2.50	Not rated	2.00%	2.00%
Community First CU	Pocket Power	Nil	✓	N/A	No min	Nil	Not rated	0.50%	2.00%
ECU Australia	Just for Kids S8	Nil	✓	1.00	10.00	2.00	Not rated	1.00%	1.00%

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How we get paid: [www.canstar.com.au/images/legals/fsg.pdf](http://www.canstar.com.au/images/legals/fsg.pdf)

# deposit account star ratings



## 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

★										
FCCS Credit Union	Junior Saver AC	S50	Nil	✓	N/A	1.00	Nil	Not rated	1.00%	1.00%
Gateway Credit Union	Dollaroo Jnr Savr		Nil	✓	N/A	No min	Nil	Not rated	1.20%	1.20%
Horizon Credit Union	Teen Saver	S18	Nil	✓	1.50	No min	1.50	Not rated	0.50%	0.50%
Orange Credit Union	Super Saver Account		Nil	✓	N/A	No min	1.00	Not rated	1.00%	1.00%
Powerstate Credit Union	2morrow Investmt Ac	S33	Nil	✓	10.00	No min	10.00	Not rated	1.15%	1.40%
Powerstate Credit Union	Treasure Investmt Ac	S31	Nil	✓	N/A	No min	10.00	Not rated	1.15%	1.40%
Savings & Loans Cred U	Treasure Chest		Nil	✓	N/A	No min	3.00	Not rated	1.10%	1.10%
Victoria Teachers CU	First Access		Nil	✓	Nil	No min	Nil	Not rated	0.75%	0.75%

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September 2009. All rates current at Aug 1st, 2009

How we get paid: [www.canstar.com.au/images/legals/fsg.pdf](http://www.canstar.com.au/images/legals/fsg.pdf)

# deposit account star ratings



## Bonus Saver

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
<b>★★★★★ "outstanding value"</b>									
Commonwealth Bank	AwardSaver Account	Nil	✓	✗	0.50	0.50	2.00	✓	4.25%
Newcastle Permanent	Rapid Saver	Nil	✓	✗	N/A	N/A	1.75	✗	4.00%
<b>★★★★★</b>									
B & E	Serious Saver	Nil	✓	✗	N/A	N/A	2.50	✗	3.50%
Coastline Credit Union	e-Saver S35	Nil	✓	✗	N/A	N/A	N/A	✗	3.75%
HSBC	Serious Saver Account	Nil	✗	✗	N/A	N/A	N/A	✗	3.25%
Illawarra CU NSW	CU+saver	Nil	✗	✓	N/A	N/A	0.75	✗	3.55%
IMB Limited	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	2.00%
Maitland Mutual BS	Bonus Saver Account	Nil	✓	✓	N/A	N/A	1.00	✗	4.00%
Satisfac Credit Union	Maxinet Savings S11	Nil	✗	✗	N/A	N/A	Nil	✗	3.25%
Unicom Credit Union	CU+saver	Nil	✓	✗	N/A	N/A	1.50	✗	3.55%
Westpac	Reward Saver	Nil	✗	✗	2.50	2.50	2.50	✓	4.70%
<b>★★★★</b>									
ANZ	Progress Saver	Nil	✓	✗	0.60	0.60	2.50	✓	2.16%
Coastline Credit Union	Bonus Reward Saver S2	5.00m	✓	✗	N/A	N/A	5.00	✗	2.75%
Defence Force CU	Max-E Saver Ac	Nil	✗	✗	N/A	N/A	Nil	✗	3.50%
Hunter United Credit Un	XLR8 Savings Account	5m	✗	✓	N/A	N/A	Nil	✗	4.00%
nab	Smart Reward Saver	3.00m	✓	✗	N/A	N/A	Nil	✗	2.61%
Police CU SA	Focus Saver Account S5	Nil	✓	✓	N/A	N/A	0.75	✗	3.05%
Powerstate Credit Union	i-Plus S8	Nil	✗	✗	N/A	N/A	10.00	✗	1.05%
Savings & Loans Cred U	Online Saver	Nil	✗	✗	N/A	N/A	N/A	✗	2.60%
Victoria Teachers CU	Bonus Saver Account S98	Nil	✗	✗	N/A	N/A	Nil	✗	2.55%
<b>★★★</b>									
Australian Central CU	Dream Saver Account	Nil	✓	✗	N/A	N/A	2.50	✗	2.05%
Circle Credit Co-op	Christmas Club S2	Nil	✗	✗	N/A	N/A	Nil	✗	2.50%
Community CPS Australi	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.50	✗	1.95%
Community First CU	Bonus Saver	Nil	✗	✓	N/A	N/A	2.50	✗	2.60%
Hume Building Society	Reward Saver	Nil	✓	✗	N/A	N/A	1.50	✗	2.25%
IMB Limited	Christmas Club	Nil	✗	✗	N/A	N/A	Nil	✗	2.00%
Police & Nurses Cred So	SwiftSaver Account	Nil	✗	✗	N/A	N/A	N/A	✗	2.50%
Satisfac Credit Union	Bonus Savings Account S	Nil	✗	✗	N/A	N/A	Nil	✗	2.25%
<b>★</b>									
Bank of Queensland	Bonus Interest Savings	Nil	✓	✗	0.65	0.65	2.00	✓	0.85%
mecu	Incentive Saver Account	Nil	✗	✓	N/A	N/A	2.50	✗	2.00%
NSW Teachers CU	Reward Saver S6	1.50m	✗	✗	N/A	N/A	N/A	✗	1.85%

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September 2009. All rates current at Aug 1st, 2009

Bonus Savers - Page 1 of 2

# deposit account star ratings



## Bonus Saver

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
<b>★</b>									
Powerstate Credit Union	Christmas Club AC S15	Nil	✗	✓	1.00	1.00	Nil	✓	1.25%
Savings & Loans Cred U	Premium Saver	Nil	✗	✓	N/A	N/A	3.00	✗	1.10%
Sydney Credit Union	Motivator Savings	Nil	✓	✗	N/A	N/A	1.75	✗	1.76%
<b>◇ "rising star"</b>									
BankWest	Smart eSaver	Nil	✗	✗	N/A	N/A	N/A	✗	4.50%
Qld Teachers CU	Bonus Saver Account	Nil	✗	✓	Nil	0.60	2.00	✓	2.76%

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# DEPOSIT ACCOUNT STAR RATINGS

## 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. Only the top 75% of deposit products 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 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
- High yield accounts
- Childrens' accounts

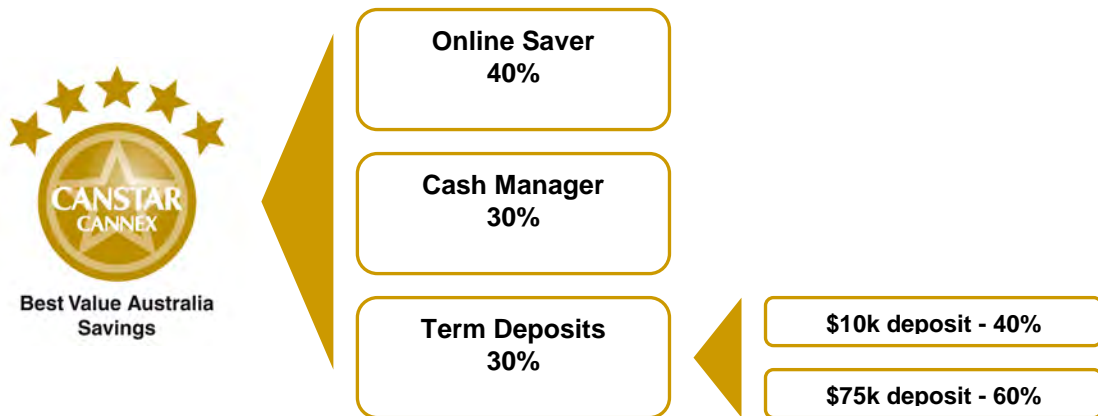
## What is the CANSTAR CANNEX Best Value Australia: Savings award?

CANSTAR CANNEX presents this award to recognise the institution that provides customers with consistently high interest rates and quality products across a range of key savings areas. The award combines the star ratings scores for the online saver and cash manager profiles, as well as term deposit rates over the past 6 months. Term deposit scoring was calculated on the following weighted terms:

- 3 month, +/- 14 days (20%)
- 6 month, +/- 14 days (40%)
- 12 month, +/- 14 days (40%)

To account for special rates close to these terms, the maximum rate was taken from 14 days either side of each term. This was done under the assumption that customers looking for a specific term would be attracted to a higher rate on a slightly shorter or longer term if available. The rates were averaged over the past 6 months to measure consistency. Standard & Poors' credit rating was also considered, weighted at 5%.

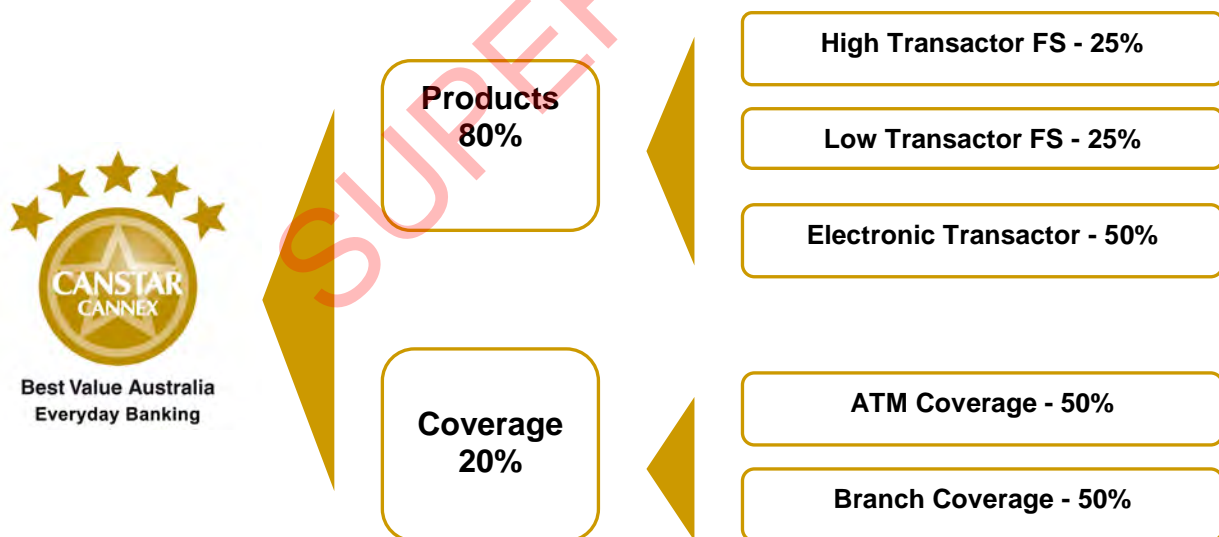
## Best Value Australia: Savings award weightings



## What is the CANSTAR CANNEX Best Value Australia: Everyday Banking award?

CANSTAR CANNEX has introduced this new award to recognise the institution that provides consumers with a strong range of transaction account products and accessibility to cater for their everyday banking needs. The account combines the ratings for the three transaction profiles, as well as scoring based on the ATM and Branch coverage of each institution across Australia.

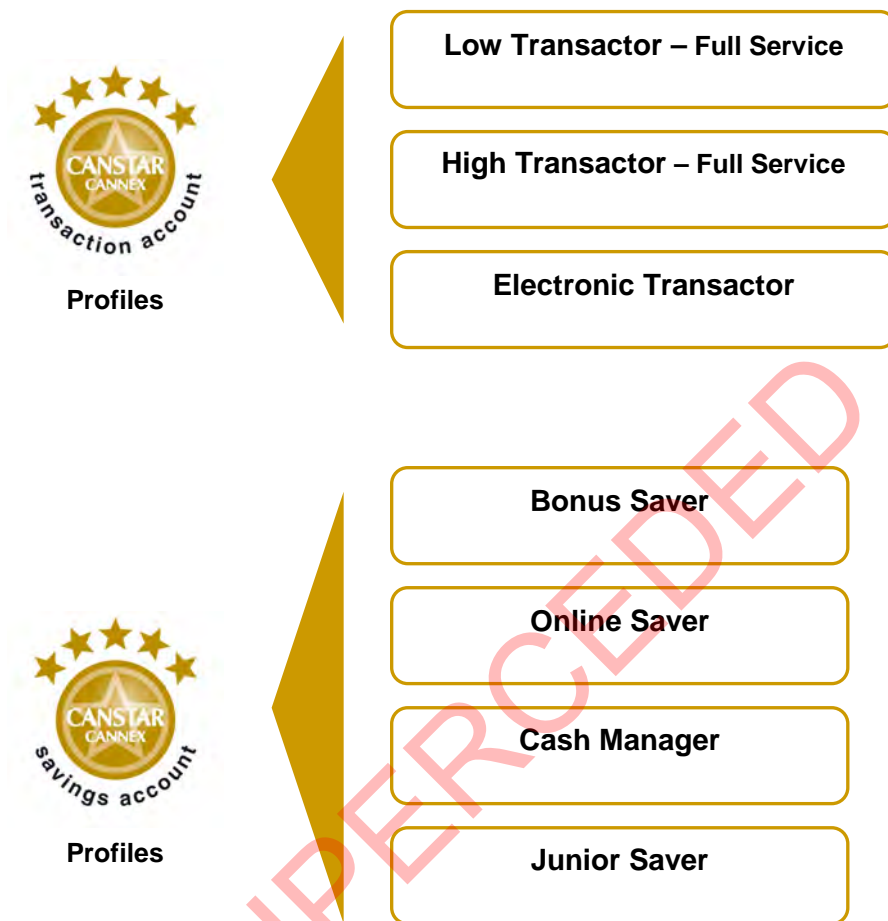
## Best Value Australia: Everyday Banking award weightings





## 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.

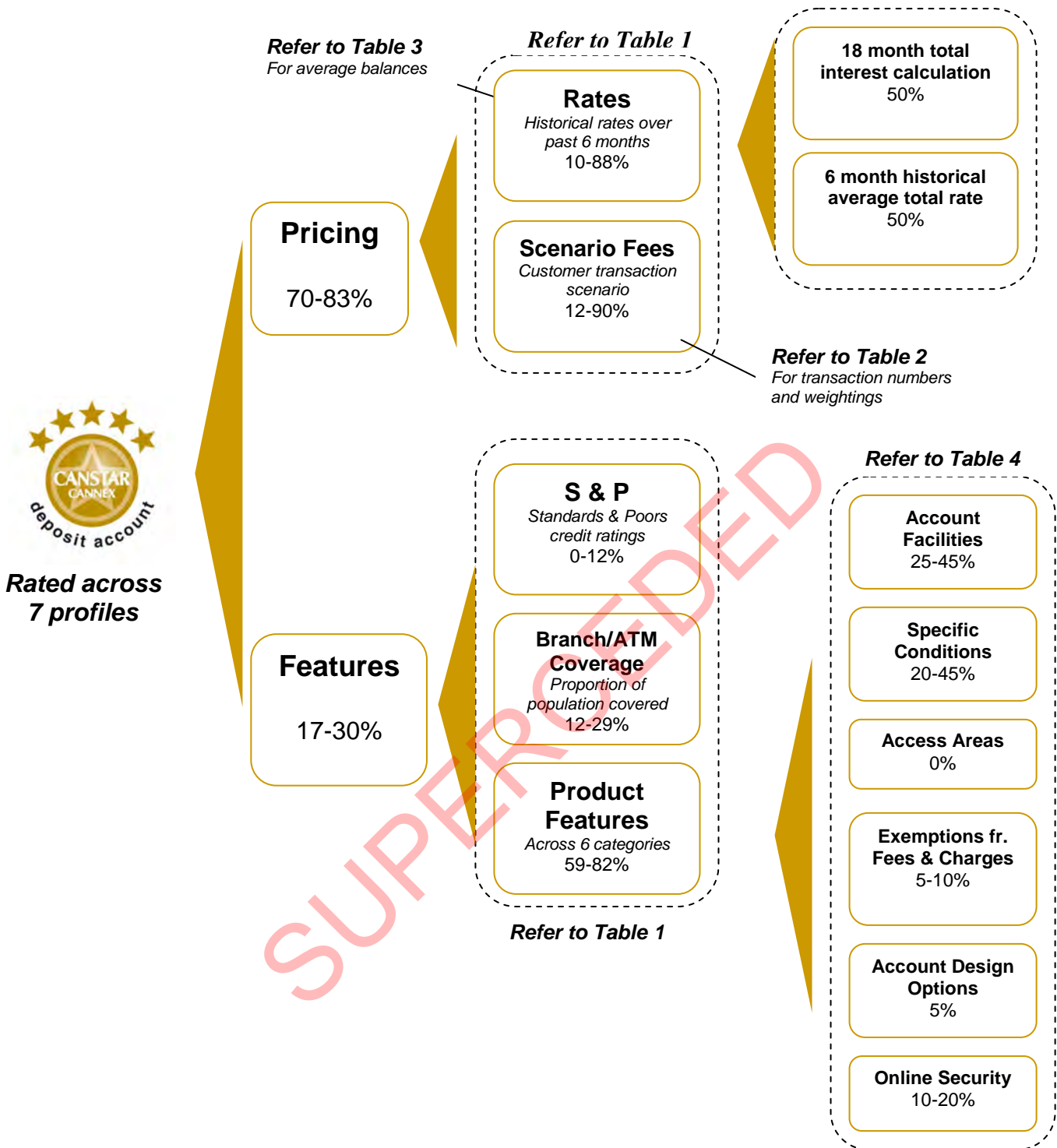
## How does it work?

### *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	S&P	Product features	Access
High/Low Transactor	10%	90%	0%	77%	23%
Electronic – Transactor	10%	90%	0%	82%	18%
Bonus Saver	88%	12%	12%	76%	12%
Cash Manager*	75%	25%	9%	68%	23%
Online saver**	82%	18%	12%	76%	12%
Junior saver	82%	18%	12%	59%	29%

\* Required to pay a minimum of 1% on a \$100,000 balance in order to be rated in this profile  
 \*\* Required to pay a minimum of 1.25% 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%	N/A	N/A	N/A	N/A
ATM withdrawal other network	5%	10%	N/A	N/A	N/A	N/A
Branch cash withdrawal	15%	N/A	30%	N/A	N/A	100%
Branch cash deposit	N/A	N/A	N/A	33.3%	N/A	N/A
Cheque deposit	10%	N/A	N/A	N/A	N/A	N/A
Cheque withdrawal	20%	N/A	N/A	N/A	N/A	N/A
Direct Credit	N/A	N/A	N/A	33.3%	N/A	N/A
Direct Debit	5%	10%	20%	N/A	N/A	N/A
EFTPOS transaction	30%	40%	N/A	N/A	N/A	N/A
Internet transaction	N/A	10%	30%	33.3%	100%	N/A
Telephone BPAY	5%	5%	20%	N/A	N/A	N/A

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.

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**

<b>CANSTAR CANNEX deposit account star ratings interest rate tiers</b>			
	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) **Branch location** – takes into account the geographical presence of the institution
- 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**

<b>Category Description</b>	<b>Online/Bonus/Junior</b>	<b>Cash Manager</b>	<b>Transactor</b>
Account Facilities	25%	40%	45%
Specific Conditions	45%	35%	20%
Access Areas	0%	0%	0%
Exemptions From Fees & Charges	5%	10%	20%
Account Design Options	5%	5%	5%
Online Security	20%	10%	10%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

- 3) **S & P rating** – takes into account S&P rating of the institution offering the product

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.

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>

### **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?

CANSTAR CANNEX researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR CANNEX website at [www.canstarcannex.com.au](http://www.canstarcannex.com.au) if you would like to view the latest star ratings reports of interest.

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