

DEPOSIT ACCOUNT STAR RATINGS

IN THIS REPORT:

We research & rate the suite of 470 deposit accounts across 7 user profiles to determine 5 star products.

We also name the banks that offer the Best Value Savings and Best Value Everyday Banking across Australia.

JUNIOR MASTERSAVER THE NEXT BIG THING

Junior MasterChef is showing TV viewers everywhere the benefits of teaching youngsters to cook as soon as they can reliably hold on to Mum's apron strings. However, we're turning up the heat on Junior MasterChef and throwing down the challenge to parents to prepare their children for another hurdle in life – one that can make or break them. It's financial literacy. Teaching money management at a tender age will produce budding Junior MasterSavers who are more likely to avoid making foolish financial decisions as they grow into adulthood.

As a parent, the most important thing to remember is that you lead by example. The kids will copy your attitudes towards money and how you deal with finances. Setting a good example by following sound, basic money management habits yourself will reinforce the lessons your kids are learning.

CANSTAR CANNEX helps by researching Junior Saver accounts, as well as deposit accounts for six other user profiles. Our results let you compare easily so you can make a short list of accounts you are interested in following up.

FIVE INGREDIENTS FOR JUNIOR MASTERSAVERS



It's not the bank's responsibility to teach savings habits to your children, however, to their credit, they do offer tools to aid parents in teaching financial lessons. These can be the backbone of future savings habits. Consider adding the following five ingredients into the mix for your budding Junior MasterSavers

1. Select the right account

Many financial institutions offer a variety of junior savings accounts, such as Bankwest or Westpac's Kid Bonus Savers, which have high interest rates and junior saving incentives. Rather than setting up a basic transaction account for your child, take advantage of these accounts, which are tailor made to help your children to save.

2. Form the right savings habits

It is important for children to develop the right saving habits at an early age. You can help them achieve this by setting financial goals, and making trips to the bank to let your child deposit their money into an account by themselves. This teaches them the responsibility of money, and the dedication needed to reach a savings goal. Another way to encourage your child's savings development is to agree to match whatever amount they save, making their savings goal more attainable.

3. Determine who has access to the account

When setting up the account, think about who will have access and how it will work. Determining how easily the money can be withdrawn is the first issue. This goes hand in hand with whose name you decide to open the account in. Both options have their benefits and drawbacks; opening an account in your own name means that you must pay tax on the account, however opening the account in your child's name means that they can access the money at any time – against your wishes.

Deciding whether or not to use online banking can be another concern. There's no doubt this can be a more convenient option for web-savvy children but it also opens up security issues. Finally, think about whether or not to open an account by participating in school banking programs. It's a great way for children to save alongside their peers and formulate beneficial savings habits.

4. Educate about finance

Take advantage of every opportunity that arises to teach your children about finance. Explain how to manage their savings accounts and reach their goals. Also, take time to teach your children about basic financial terminology, such as fees and interest; by using comparisons to relevant situations which will make it easier for them to understand.

In addition, banking institutions have invested in a range of education programs that can assist in developing good saving habits. These programs often involve engaging with children in an online environment through a variety of scenarios to teach sound money management. The Commonwealth Bank, for instance, has a fun online game called Coinland which takes kids on a magical journey while learning all about earning and saving money. Virtual environments such as this also give parents the confidence their children are playing safely online while developing financial skills.

5. Enjoy the results

Possibly the most important component of teaching savings habits to your children is to ensure that they see the results of their hard work. If they can't see where their money is going, or what all their hard work is doing, the novelty of saving will soon evaporate. Receiving monthly statements, or keeping a deposit book can help a child engage in their savings, as it allows them to watch their money grow towards their goal, whatever that may be. It also develops their relationship with their bank.



BEST VALUE AUSTRALIA: SAVINGS

There's no doubt, savings have taken on a greater predominance post GFC, with financial institutions almost falling over themselves to attract retail deposits. It's a win-win story for all – consumers benefit from more generous interest rates and banks benefit from using retail money rather than the more expensive product sourced from the wholesale money market.

This year, we have awarded St George Bank our national award for the institution offering the best value savings accounts. The award recognizes St George for the outstanding value it consistently offers across online savings, cash manager and term deposits.

St George has thought of almost every option conceivable for savings accounts that link in to the wide variety of ways that people save. It offers very attractive term deposits - 6% plus for terms greater than 12 months. St George's Directsaver pays 6.15% for 4 months if you are a new customer and the same account structures its base rate at 4.6% which is higher than the official cash rate. Also worth mentioning is St George's Powersaver account which combines the best of both worlds and pays high interest while still giving you full access to your funds.

We've also noted St George's innovation in tailoring accounts with a difference. The one that springs to mind is Sense – an everyday transaction account linked to a savings account. Sense helps those struggling to save by showing exactly where their money goes each month via detailed graphics and month-to-month comparisons. Sense also rounds up transactions to the nearest dollar and deposits the extra in the savings account – much like a virtual coin jar that you cash in.

We congratulate St George Bank for their consumer focus in this important area of money management.



**Best Value Australia
Savings**



BEST VALUE AUSTRALIA: EVERYDAY BANKING

When Cameron Clyne, NAB's chief, took over the job he indicated his goal of building a 'people's bank' built around the notion that banks must work hard to earn the respect of the community again.



**Best Value Australia
Everyday Banking**



Since these comments we have seen enormous change in NAB's proposition to their retail customers. The bold decision last year to abolish a raft of unpopular bank fees is still paying dividends and is certainly one of the core reasons for NAB winning this year's Best Value Australia Everyday Banking award.

The decision to take the razor to bank fees also resulted in the suite of NAB transaction accounts being rolled into one – NAB Classic Banking. With no monthly account-keeping fees for what is essentially a good transaction account for regular use, NAB has managed to achieve 5 star ratings in all of CANSTAR CANNEX's transaction account profiles. (see results)

The award also takes into account accessibility through ATM and branch coverage. NAB has made big progress in this space over the last twelve months entering a relationship with RediATM to boost the number of ATMs that customers can use for free to 3,500, just behind the Commonwealth Bank. NAB has also added roughly 200 branches since last year and now has 915 across the country.

It is great to see NAB delivering on its promise of prioritising customer needs. CANSTAR CANNEX congratulates NAB for winning the best value Australia award for everyday banking.

WHAT ABOUT THE CREDIT UNIONS?

Competition among credit unions was very tight this year but, after the points were added up, the standout performer in the non-bank sector was Victoria Teachers Credit Union who we have awarded the 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.

Victoria Teachers Credit Union impressed by offering competitive interest rates for term deposits from 30 days to 5 years. With a minimum deposit set at only \$500, more customers can benefit from term deposit rates. Added to that, the credit union's cash manager account offers a rate of up to 4.75% with no monthly fee, and its online saver pays an attractive base rate of 4.90% for balances above \$2,000.



**Best Value Australia
Savings**



And no, you don't have to be a teacher to be a member of Victoria Teachers Credit Union!

NEW: ALL-IN-ONE DEPOSIT ACCOUNT FROM ANZ

The most interesting change we've noticed in the market place over the past six months has been the introduction of ANZ's new Extra Account. It's a completely different approach by ANZ. Rather than follow the market which is focusing on fee-free banking, ANZ has decided to retain the fee and give customers a lot more for their money, making the account of value to a certain segment of the market.

ANZ's Extra is a transaction account based on the package banking concept of providing more services for a higher monthly flat fee. The ANZ account is an everyday transaction account which includes banking and non-banking extras for an \$18 monthly fee.

The banking extras are optional and include a fee-free credit card, an overdraft facility of up to \$1,000 and an online savings account with a promotional bonus rate.

The non-banking extras include mobile phone insurance, 24-hour roadside assistance, domestic travel insurance, restaurant dining discounts, 2 free callouts per year for home emergencies, find-a-tradesperson feature and accidental death insurance. There is also discount shopping with various outlets in place.



ANZ Extras costs more per month and the benefits can be limited but, as with any other financial product, your individual circumstances will dictate whether this style of transaction account is of value to you.

WHO'S MINDING OUR MONEY?

Although introduced with much fanfare during the global financial crisis, the Government Guarantee Scheme was quietly decommissioned in March this year. The scheme, you will remember, was put in place to protect deposit money in case the bank went belly-up, as many overseas financial institutions were doing at the height of the crisis. The Guarantee Scheme was certainly helpful in underpinning the stability of the Australian financial system during its darkest days but with the scheme no longer operating, who is keeping a watchful eye over our deposits now?



The good news is that if you have a deposit at an authorised deposit-taking institution (ADI), such as a bank, building society or credit union, you are still protected. Deposits up to and including \$1 million continue to be covered at no extra cost by the Financial Claims Scheme.

The Financial Claims Scheme applies to a wide range of deposits held with an ADI, including the following:

- Call accounts
- Term deposits
- Current accounts
- Cheque accounts
- Debit card accounts
- Transactions accounts
- Personal basic account
- Cash management accounts
- Farm management deposits
- Pensioner deeming accounts
- Mortgage offset accounts, either 100% or partial offset, that are separate deposit accounts
- Trustee accounts
- Retirement Savings Accounts
- First home saver accounts that are deposit accounts

The bottom line is check with your financial institution if your deposits are protected under the scheme or find out more about the Financial Claims Scheme at the Australian Prudential Regulation Authority website at www.apra.gov.au.

BANKS GO VIRAL



The old days of receiving statements through snail mail are gradually fading into the past. Instead of rummaging through home files for banking details, many are turning to the convenience of banking online with its increasing number of service facilities.

Online Banking

Logging in to your own online banking portal has many advantages. Apart from the obvious of not having to leave home, or doing your banking at 1.15 a.m., you can also do a multitude of things like access online statements on demand – some even give you statement history

over the past 12 months. You have transfer options where you can pay bills, receive funds, and manage your savings and transaction accounts. All from the one log in. The internet is continuing to evolve which will open up even more opportunities with online banking facilities. It certainly does look like the days of cheques and paper statements are numbered.

Social Media and Banking

With social media being the latest method of communication, it's natural banks are looking to capitalise on the trend. While financial habits are not the sort of thing most people can't wait to post on their Facebook page, sharing a savings goal is. ANZ was the first bank to engage with the social media phenomena through the use of Smarty Pig. Holders of a Smarty Pig account create a savings goal which they post to their friends via a link. Friends can then watch as the savings progress, and even make contributions. Once the account holder reaches their savings goal, they can also be rewarded by retail partners of ANZ and the Smarty Pig program.

Additionally, 'Smartphone' applications are another new online portal which have opened up a plethora of opportunities for financial institutions. For instance, you may have noticed recent television advertising where busy consumers can consult their phones for directions to their nearest bank ATM.

With social media and Smartphones now looking to be a trend rather than a craze, it will be interesting to see if more banks jump on the bandwagon, as we have seen with the Commonwealth and ANZ, or whether they continue on a more traditional, simplistic path.

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 September 1st 2010, 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	10.00	✗	✗	✗	✗	5.25%
Arab Bank Australia	Online Savings Account	Nil	No min	✗	✓	✓	✓	5.55%
Bank of Queensland	WebSavings Account	Nil	1.00	✓	✗	✓	✓	6.25%
Bankwest	TeleNet Saver	Nil	No min	✓	✗	✓	✗	6.15%
Citibank	Online Saver	Nil	No min	✓	✗	✓	✗	6.45%
Commonwealth Bank	NetBank Saver	Nil	No min	✓	✗	✓	✗	6.00%
ING DIRECT	Savings Maximiser	Nil	No min	✓	✗	✓	✗	6.25%
nab	iSaver	Nil	No min	✓	✗	✓	✗	6.00%
St George Bank	Directsaver Account	Nil	No min	✓	✗	✗	✗	6.15%
UBank	USaver	Nil	No min	✓	✗	✓	✗	6.51%
Westpac	eSaver	Nil	No min	✓	✗	✗	✗	6.00%
◇ "rising star"								
Virgin Money	Virgin Saver	Nil	No min	✓	✗	✓	✗	6.75%
★★★★★								
AMP Banking	First Account	5.00m	No min	✓	✓	✓	✓	5.15%
AMP Banking	eASYCash Management	5.00m	No min	✓	✓	✓	✓	4.75%
AMP Banking	eASYSAVER Account	Nil	No min	✓	✗	✓	✗	4.05%
ANZ	Online Saver	Nil	No min	✓	✗	✓	✓	4.50%
Australian Central CU	e-savings Account	Nil	2000.00	✓	✗	✓	✗	4.75%
Australian Defence CU	Star Saver Direct Ac S20	Nil	No min	✓	✗	✓	✓	4.50%
Bank of Cyprus Australia	Midas Account	Nil	10.00	✗	✗	✓	✓	5.25%
BankSA	Express Saver Account	N/A	No min	✓	✗	✓	✗	5.00%
CairnsPenny Savings&L	Internet Saver Acct S7	Nil	No min	✗	✗	✓	✗	4.85%
Community CPS Australi	monEsaver Internet Acc	N/A	No min	✓	✗	✓	✓	4.75%
CUA	eSaver	Nil	1.00	✓	✗	✓	✓	6.30%
Easy Street Fin Services	Easy Savings Online Acc	Nil	No min	✗	✗	✓	✗	4.85%
ECU Australia	e-Saver	Nil	No min	✓	✗	✓	✓	5.45%
FCCS Credit Union	Online Saver Account S7	Nil	No min	✓	✗	✓	✓	5.25%
Gateway Credit Union	eMax Saver	Nil	No min	✓	✗	✓	✓	5.00%
Heritage Building Soc	Online Saver	Nil	1.00	✓	✗	✓	✗	4.70%
Illawarra CU NSW	iQSaver	Nil	No min	✓	✗	✓	✗	4.50%
ING DIRECT	Savings Accelerator	Nil	No min	✓	✗	✓	✗	4.50%
Laiki Bank	Smart Net Account	N/A	1.00	✗	✗	✓	✓	4.50%
Maitland Mutual BS	Internet Saver Account	Nil	5000.00	✓	✗	✓	✓	5.50%
Maritime Mining & Power	Powerup eSaver Account	Nil	No min	✓	✗	✓	✗	5.00%
MCU Ltd	E-Saver Account	Nil	No min	✓	✗	✓	✗	4.90%
ME Bank	Online Savings Account	Nil	No min	✓	✗	✓	✗	5.60%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 1st 2010, 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
★★★★★								
mecu	Cyber Saver	Nil	No min	✗	✗	✓	✗	4.90%
Police Credit	EasyinvestOnline Savings	Nil	No min	✓	✗	✓	✓	5.00%
Police Credit Union	Online SuperSaver Acc S	Nil	No min	✓	✗	✓	✓	4.80%
Police&NursesMut Banki	CashSaver Account	Nil	No min	✓	✗	✓	✓	4.75%
Qantas Staff CU	Qsaver	Nil	No min	✓	✗	✓	✓	4.75%
Qld Police Credit Union	Netlink Direct Ac S20	Nil	No min	✓	✗	✓	✓	4.75%
Qld Professional CU	Netsaver Account S50	Nil	No min	✓	✗	✓	✗	5.50%
Qld Teachers CU	eSave	Nil	No min	✓	✗	✓	✓	4.65%
Queenslanders CU	GOSaver	Nil	No min	✓	✗	✓	✓	5.10%
RaboDirect	High Interest Savings Acc	Nil	1.00	✗	✗	✓	✗	6.40%
Rural Bank ROnline	ERBOnline Savings	Nil	No min	✓	✗	✓	✓	5.10%
St George Bank	Power Saver Account	Nil	1.00	✓	✓	✓	✓	6.00%
Suncorp Bank	Everyday Options Sub-Ac	Nil	No min	✓	✗	✓	✓	4.75%
Sutherland Credit Union	eSaver	3.00m	No min	✓	✗	✓	✗	4.75%
Teachers Credit Union	Online Savings Account	Nil	No min	✓	✗	✓	✗	4.75%
The Capricornian	Savings Accumulator	Nil	No min	✓	✗	✓	✓	5.50%
The Rock Building Soc	Online Saver Account	Nil	5000.00	✓	✗	✓	✓	6.00%
United Community	monEsaver Internet Acc	N/A	No min	✓	✗	✓	✓	4.75%
Victoria Teachers CU	Online Saver	Nil	No min	✓	✗	✓	✓	4.90%
★★★								
ANZ	V2 Plus	Nil	5000.00	✓	✓	✓	✓	3.50%
Arab Bank Australia	Cash Management Accou	5.00m	1000.00	✗	✓	✓	✓	2.55%
B & E Personal Banking	Serious Saver	Nil	1.00	✓	✗	✓	✓	4.25%
B & E Personal Banking	iCash Management	Nil	1.00	✓	✗	✓	✓	3.75%
Bananacoast Community	Incentive Savings AC S7	6.00m	5000.00	✓	✓	✓	✓	3.35%
BankSA	Power Saver Account	Nil	No min	✓	✓	✓	✓	3.15%
Bendigo Bank	Money Extra	Nil	2000.00	✓	✗	✓	✓	2.50%
Citibank	Plus Link Savings	Nil	No min	✓	✗	✗	✗	3.50%
CUA	Cash Management Ac	Nil	1.00	✓	✓	✓	✓	3.30%
Defence Force CU	Cash Management Accou	Nil	No min	✓	✗	✓	✓	2.75%
Defence Force CU	I-Saver Account	Nil	No min	✓	✗	✓	✗	4.50%
ECU Australia	Christmas Saver S7	Nil	10.00	✓	✗	✓	✗	2.50%
ECU Australia	Smart Saver S10	Nil	No min	✓	✗	✓	✓	3.35%
Encompass Credit Union	Emoney Account S30	N/A	No min	✓	✗	✓	✓	4.25%
Family First CU	Family e-Saver S8	Nil	2000.00	✓	✗	✓	✗	4.50%
FCCS Credit Union	Access Saver Account S6	Nil	1.00	✓	✗	✓	✗	3.25%
Gateway Credit Union	Christmas Club Account	Nil	No min	✓	✗	✓	✓	2.50%
Greater Building Society	Cash Management Accou	Nil	1.00	✓	✗	✓	✓	3.00%

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Deposit Account Star Ratings



All rates current at September 1st 2010, 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
★★★								
Holiday Coast CU	Percentage Plus AC S17	Nil	10000.00	✓	✓	✓	✓	2.50%
Holiday Coast CU	i-Saver Account S21	Nil	No min	✓	✗	✓	✗	4.25%
Horizon Credit Union	HorizonDirect S10	Nil	No min	✗	✗	✓	✗	4.75%
Hume Building Society	iSave	Nil	No min	✓	✗	✓	✓	5.75%
Hume Building Society	Cash Management S8	Nil	5000.00	✓	✓	✓	✓	2.25%
Hunter United Credit Un	Cash Management Accou	5.00m	5000.00	✓	✓	✓	✓	3.00%
Hunter United Credit Un	e-ZYNET Direct	Nil	No min	✓	✗	✓	✗	4.25%
Macquarie Bank	Macquarie Cash XL	Nil	No min	✗	✗	✗	✗	4.50%
Macquarie Bank	Cash Management Accou	Nil	5000.00	✓	✗	✓	✓	4.50%
Maitland Mutual BS	Cash Management Accou	Nil	500.00	✓	✗	✓	✓	3.00%
Maritime Mining & Power	Cash Management Ac S5	Nil	No min	✓	✗	✓	✓	3.20%
ME Bank	InterestME Savings Ac	Nil	No min	✓	✓	✓	✓	4.25%
mecu	CMA - High Yield Account	Nil	5000.00	✓	✗	✓	✗	3.60%
MoneyMax	MoneyMax OnLine Plus	7.00m	1.00	✓	✗	✓	✓	2.50%
MyState Financial	Online Savings Account	Nil	No min	✓	✗	✓	✓	4.50%
MyState Financial	Christmas Account	Nil	No min	✓	✗	✓	✗	2.75%
Police Credit	Christmas Club Acct S4	Nil	No min	✓	✗	✓	✓	4.00%
Police Credit	Investment - At Call S2	Nil	No min	✓	✗	✓	✓	3.50%
Police Credit Union	Christmas Club S3	Nil	No min	✓	✗	✓	✗	4.00%
Police Credit Union	Market Linked AC S15	Nil	5000.00	✓	✗	✓	✓	4.00%
Police CU SA	iSavings	Nil	No min	✓	✗	✓	✓	3.75%
Police&NursesMut Banki	FairSaver Account	2.95m	No min	✓	✓	✓	✓	2.50%
Qld Teachers CU	Cash Management Accou	Nil	5000.00	✓	✓	✓	✓	2.95%
Queenslanders CU	MoneyMaker Account S	Nil	1.00	✓	✗	✓	✓	3.50%
Rural Bank Limited	Gold Cash Management	5.00m	5000.00	✓	✓	✓	✓	3.50%
Select Credit Union	Direct Account 020	N/A	1.00	✓	✗	✓	✗	4.75%
SERVICE ONE Member	Money Management	5.00m	2000.00	✓	✗	✓	✗	3.50%
SGE Credit Union	Reward Me Saver Accoun	Nil	No min	✓	✓	✓	✓	4.00%
SGE Credit Union	Inetsaver Account	Nil	No min	✓	✗	✓	✓	3.75%
St George Bank	Investment Cash Account	6.00m	10000.00	✓	✓	✓	✓	3.25%
Sydney Credit Union	Savings Motivator	Nil	No min	✓	✗	✓	✓	4.50%
Teachers Credit Union	Cash Management AC S	Nil	No min	✓	✗	✓	✗	4.25%
The Capricornian	E \$aver Account S29	5.00m	1.00	✓	✗	✓	✓	4.00%
TIO Banking	Essentials eSaver	Nil	1000.00	✓	✗	✓	✗	4.25%
Unicom Credit Union	iQSaver	Nil	1.00	✓	✗	✓	✗	4.50%
Victoria Teachers CU	Cash Management AC S	Nil	5000.00	✓	✗	✓	✓	4.50%
Wagga Mutual Credit Un	Christmas Club S6	Nil	No min	✓	✗	✓	✗	3.00%
Wagga Mutual Credit Un	Cash Management S2	Nil	5000.00	✓	✗	✓	✓	3.75%

Deposit Account Star Ratings



All rates current at September 1st 2010, 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
★★								
ANZ	Premium Cash Magmnt A	Nil	10000.00	✓	✓	✓	✓	3.50%
Australian Defence CU	Christmas Club S8	Nil	No min	✓	✗	✓	✗	2.50%
Bananacoast Community	Christmas Club S9	Nil	No min	✓	✗	✓	✓	2.00%
Bank of Queensland	Cash Management Accou	5.00m	5000.00	✓	✓	✓	✓	2.10%
Citibank	Ultimate Saver	Nil	No min	✓	✓	✓	✓	5.00%
Commonwealth Bank	Cash Investment Account	5.00m	10000.00	✓	✓	✓	✓	3.70%
Community CPS Australi	Cash Management Accou	Nil	1000.00	✓	✓	✓	✓	2.35%
CUA	Platinum Plus	Nil	1.00	✓	✓	✓	✓	3.15%
Family First CU	Cash Management AC	Nil	1.00	✓	✓	✓	✓	2.25%
FCCS Credit Union	Target Saver AC S55	Nil	1.00	✓	✗	✓	✗	2.00%
Horizon Credit Union	Cash Plus Account S6	Nil	No min	✓	✗	✓	✓	2.50%
Horizon Credit Union	Christmas Club AC S8	Nil	No min	✓	✗	✓	✗	2.00%
HSBC	On-line Savings Account	Nil	2000.00	✓	✓	✓	✓	0.75%
Illawarra CU NSW	Cash Management Accou	Nil	500.00	✓	✗	✓	✓	3.00%
IMB	Cash Management Ac S	Nil	5000.00	✓	✓	✓	✓	3.50%
MyState Financial	Saver Account	Nil	1000.00	✓	✗	✓	✗	3.00%
nab	Investment Cash Manage	10.00m	10000.00	✓	✓	✓	✓	3.25%
Savings & Loans Cred U	Cash Manager Account	Nil	No min	✓	✓	✓	✓	2.45%
Select Credit Union	Cash Management Acct 0	Nil	1.00	✓	✗	✓	✗	2.50%
Sutherland Credit Union	Christmas Club	Nil	No min	✓	✗	✓	✗	2.00%
Transcomm Credit Union	Christmas Club S12	Nil	10.00	✗	✗	✓	✗	2.00%
Unicom Credit Union	Cash Management Accou	Nil	500.00	✓	✗	✓	✓	3.00%
Unicredit-WA	Christmas Club S10	Nil	No min	✓	✗	✓	✗	2.00%
United Community	Cash Management Accou	Nil	1000.00	✓	✓	✓	✓	2.35%
Westpac	Cash Manager	5.00m	No min	✓	✓	✓	✓	3.30%
★								
BankSA	Investment Cash Account	6.00m	10000.00	✓	✓	✓	✓	3.25%
HSBC	Premier CMA	35.00m	1.00	✓	✓	✓	✓	2.25%
MCU Ltd	Cash Management Accou	Nil	20000.00	✓	✗	✓	✓	4.65%
Newcastle Permanent	Money Management Acct	Nil	5000.00	✓	✗	✓	✓	3.00%
Qantas Staff CU	At Call Deposits	Nil	No min	✓	✓	✓	✓	3.00%
RTA Staff CU	Redi-Fund S7	Nil	5000.00	✓	✗	✓	✓	2.25%
RTA Staff CU	Premium Savers Acct S8	Nil	10000.00	✓	✗	✓	✓	2.00%
The Rock Building Soc	Cash Management Accou	5m	5000.00	✓	✗	✓	✓	2.25%
Warwick Credit Union	Cash Manager Online	Nil	No min	✓	✓	✓	✓	2.40%

Deposit Account Star Ratings



All rates current at September 1st 2010, Bonus/Promotional rates are included

Electronic Transactor

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	Access Advantage	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Bankwest	Hero Transaction Account	Nil	✗	✗	Nil	Nil	Nil	✓	5.00%
Commonwealth Bank	Smart Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Streamline e-Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Gateway Credit Union	Everyday Savings Account	Nil	✗	✗	Nil	Nil	4.00	✓	0.50%
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%
ING DIRECT	Orange Everyday	Nil	✗	✗	Nil	Nil	N/A	✓	0.00%
nab	Classic Banking	Nil	✗	✗	Nil	Nil	Nil	✓	0.01%
Unicredit-WA	On Call Savings S1	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
Unicredit-WA	Visa Access S5	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
Westpac	Choice eAccount	3.00m	✗	✗	Nil	Nil	3.00	✓	0.00%
◇ "rising star"									
Bank of Cyprus Australia	Liberty Account	4.00m	✗	✗	Nil	Nil	Nil	✓	0.25%
★★★★★									
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%
Bankwest	Zero Transaction Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
Citibank	Ultimate Saver	Nil	✗	✗	Nil	Nil	N/A	✓	1.00%
Citibank	Plus Transaction Account	Nil	✗	✗	Nil	Nil	N/A	✓	0.00%
Commonwealth Bank	Complete Access	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Streamline Unlimited	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Credit Union SA	Everyday Account	Nil	✗	✓	1.00	1.00	Nil	✓	0.00%
Greater Building Society	Access Account	Nil	✗	✓	0.50	0.40	1.00	✓	0.20%
HSBC	On-line Savings Account	Nil	✗	✗	Nil	Nil	5.00	✓	0.05%
Hume Building Society	Cash Management S8	Nil	✓	✓	Nil	0.30	1.50	✓	0.00%
IMB	Everyday UnLtd (Ill,SC)	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
IMB	Everyday UnLtd (SYD,AC)	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Police&NursesMut Banki	Easypay Access Account	5.00m	✗	✓	Nil	0.30	3.00	✓	0.05%
St George Bank	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
Suncorp Bank	Everyday Options	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Teachers Credit Union	Everyday Account S1	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Unicom Credit Union	Access Account	Nil	✓	✗	1.50	Nil	1.50	✓	0.05%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 1st 2010, Bonus/Promotional rates are included

Electronic Transactor

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
★★★★★									
Westpac	Choice	5.00m	X	X	Nil	Nil	Nil	✓	0.00%
★★★★									
AMP Banking	eASYCash Management	5.00m	X	X	Nil	Nil	N/A	✓	4.75%
AMP Banking	First Account	5.00m	X	X	Nil	Nil	N/A	✓	5.15%
AMP Banking	eASYtransact	Nil	X	X	Nil	Nil	N/A	✓	0.00%
ANZ	Premium Cash Magmnt A	Nil	✓	X	0.50	0.50	2.50	✓	0.00%
ANZ	Access Select	2.00m	✓	X	0.50	0.50	2.50	✓	0.00%
ANZ	Everyday Visa Debit	6.00m	X	X	Nil	Nil	Nil	✓	0.00%
ANZ	V2 Plus	Nil	✓	X	0.50	0.50	2.50	✓	0.00%
Arab Bank Australia	Statement Savings Acc	6m	✓	X	Nil	0.60	2	✓	0.00%
Australian Central CU	Cheers Everyday Account	5.00m	X	✓	Nil	Nil	Nil	✓	0.00%
Australian Defence CU	Access Savings S1	Nil	X	✓	0.80	0.65	Nil	✓	0.10%
B & E Personal Banking	Everyday Advantage	Nil	✓	X	0.75	0.75	2.50	✓	0.00%
B & E Personal Banking	Basic Advantage	5.00m	✓	X	0.95	0.75	2.50	✓	0.00%
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%
Bank of Queensland	Cash Management Accou	5.00m	✓	X	0.65	0.65	2.00	✓	0.01%
Bank of Queensland	Ultimate Account	5.00m	✓	X	0.65	0.65	2.00	✓	0.01%
BankSA	Complete Freedom	5.00m	X	X	Nil	Nil	Nil	✓	0.00%
BankSA	Simply Freedom	6.00m	X	X	Nil	Nil	Nil	✓	0.00%
BankSA	Sense Account Everyday	5.00m	X	X	Nil	Nil	Nil	✓	0.00%
BankSA	Freedom Account	7.00m	✓	X	0.60	0.60	2.50	✓	0.01%
BankSA	Incentive Saver Account	Nil	✓	X	1.00	1.00	3.00	✓	2.00%
Bankwest	Lite Trans - Direct Opt	3.99m	X	X	Nil	Nil	3.00	✓	0.01%
Bankwest	Instant Saver	3.00m	✓	X	Nil	0.65	5.00	X	1.00%
Bankwest	Lite Transaction Account	5.00m	X	X	Nil	Nil	Nil	✓	0.01%
Bendigo Bank	Networth Cash Managem	Nil	X	✓	0.70	0.70	1.75	✓	0.05%
Bendigo Bank	Ultimate Everyday Acc	Nil	X	✓	0.70	0.70	1.75	✓	0.01%
Coastline Credit Union	Access Account S30	5.00m	X	X	Nil	Nil	Nil	✓	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	✓	X	Nil	0.50	2.00	✓	0.01%
Commonwealth Bank	AwardSaver Account	Nil	✓	✓	0.50	0.50	2.00	✓	3.01%
Community CPS Australi	FreeStyler Account	Nil	X	✓	1.50	0.90	2.50	✓	0.05%
Community CPS Australi	Access Savings AccountS	Nil	X	✓	1.50	0.90	2.50	✓	0.05%
Credit Union SA	Cash Management Accou	Nil	X	✓	1.00	1.00	Nil	✓	1.50%
CUA	Freedom Plus	Nil	✓	X	1.50	0.75	2.00	✓	0.50%
Defence Force CU	National Access Account	Nil	✓	X	Nil	0.50	Nil	✓	0.01%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 1st 2010, Bonus/Promotional rates are included

Electronic Transactor

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	
★★★										
ECU Australia	Everyday Access S1	5.00m	✓	✗	1.00	0.40	2.00	✓	0.00%	
Family First CU	Cash Management AC	Nil	✓	✓	1.00	0.75	2.50	✓	0.00%	
Family First CU	Ordinary Savings AC S1	Nil	✓	✓	1.00	0.75	2.50	✓	0.15%	
Heritage Building Soc	Money Manager Account	Nil	✓	✗	Nil	0.50	Nil	✓	0.10%	
Heritage Building Soc	Simply Access Special	Nil	✓	✗	Nil	0.50	Nil	✓	0.05%	
Heritage Building Soc	Simply Access	Nil	✓	✗	Nil	0.50	Nil	✓	0.05%	
Heritage Building Soc	Cash Management Accou	Nil	✓	✗	Nil	1.00	1.00	✓	0.10%	
Hunter United Credit Un	Cash Management Accou	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%	
Hunter United Credit Un	Cheque Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%	
Hunter United Credit Un	On Call Savings Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%	
IMB	Cash Management Ac S	Nil	✗	✓	0.70	0.85	2.25	✓	0.00%	
IMB	Every Day Account S4	Nil	✗	✓	0.70	0.85	2.25	✓	0.10%	
IMB	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	2.00%	
Intech Credit Union	Access Saving Account S	Nil	✗	✓	Nil	1.20	5.00	✓	0.05%	
Macquarie Credit Union	Cheque/Card Account S	Nil	✓	✗	2.00	0.75	2.00	✓	0.05%	
Macquarie Credit Union	General Savings Account	Nil	✓	✗	2.00	0.75	2.00	✓	0.05%	
Maitland Mutual BS	Express Savings Account	Nil	✓	✓	0.25	0.60	1.00	✓	0.00%	
MCU Ltd	Savings Account	4.50m	✓	✗	Nil	0.60	1.50	✓	0.10%	
mecu	Access Account S1	Nil	✗	✓	1.30	0.60	1.50	✓	0.50%	
MyState Financial	Access Account	Nil	✓	✗	0.85	0.85	2.75	✓	0.05%	
nab	Investment Cash Manage	10.00m	✓	✗	Nil	Nil	Nil	✓	0.00%	
nab	Gold Banking	10.00m	✗	✗	Nil	Nil	Nil	✓	0.01%	
Newcastle Permanent	Rapid Saver Statement	Nil	✓	✗	0.50	0.50	1.75	✗	6.00%	
Newcastle Permanent	Statement Savings Acc	Nil	✓	✗	0.50	0.50	1.75	✓	0.01%	
Police Credit	Multipack - At Call S1	Nil	✓	✗	1.80	0.40	Nil	✓	0.10%	
Police CU SA	Cash Management Accou	Nil	✓	✓	1.05	1.00	0.75	✓	0.00%	
Police&NursesMut Banki	Cash Management Ac S	5.00m	✓	✓	Nil	1.25	3.00	✓	1.00%	
Police&NursesMut Banki	FairSaver Account	2.95m	✗	✗	Nil	Nil	1.95	✓	2.50%	
Qld Police Credit Union	On Call Savings Account	Nil	✓	✗	2.00	1.00	Nil	✓	0.01%	
Qld Teachers CU	Current Account	Nil	✗	✓	1.00	0.60	2.00	✓	0.01%	
Qld Teachers CU	Cash Management Accou	Nil	✗	✓	1.00	0.60	2.00	✓	0.00%	
Qld Teachers CU	Bonus Saver Account	Nil	✗	✓	1.00	0.60	2.00	✓	3.51%	
RTA Staff CU	Multi-Access Account S4	Nil	✓	✗	1.50	1.50	1.50	✓	0.05%	
Rural Bank Limited	Everyday Acct-All Access	7.00m	✗	✗	Nil	Nil	Nil	✓	0.05%	
Rural Bank Limited	Gold Cash Management	5.00m	✓	✗	Nil	Nil	Nil	✓	0.00%	

Deposit Account Star Ratings



All rates current at September 1st 2010, Bonus/Promotional rates are included

Electronic Transactor

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
★★★									
SERVICE ONE Member	Day to Day Account	5.00m	✓	✗	1.00	1.50	1.50	✓	0.05%
SERVICE ONE Member	Saving Investment AC	4.00m	✓	✗	1.00	1.50	1.50	✓	0.05%
St George Bank	Complete Freedom	5.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
St George Bank	Sense Account Everyday	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
St George Bank	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	3.25%
Suncorp Bank	Cash Management Accou	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Sydney Credit Union	Access Savings	Nil	✗	✓	1.75	0.75	2.00	✓	0.00%
The Capricornian	Cash Management Accou	7.50m	✓	✓	0.50	0.50	2.00	✓	0.50%
The Capricornian	Personal Banking Accoun	5.00m	✗	✓	0.50	0.50	2.00	✓	0.00%
TIO Banking	Essentials Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
United Community	Access Savings Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Victoria Teachers CU	Everyday Account S1	Nil	✓	✗	Nil	0.50	1.00	✓	0.05%
Westpac	Cash Manager	5.00m	✗	✗	0.50	0.50	2.50	✓	0.00%
★★									
ANZ	Progress Saver	Nil	✓	✗	1.00	1.00	2.50	✓	4.76%
BankSA	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
Community Mutual Grou	Access Savings Account	Nil	✓	✗	1.00	0.75	1.00	✓	0.25%
CUA	Cash Management Ac	Nil	✓	✗	1.50	0.75	2.00	✓	0.25%
CUA	Platinum Plus	Nil	✓	✗	1.50	0.75	2.00	✓	0.70%
CUA	Prime Access	Nil	✓	✗	1.50	0.75	2.00	✓	0.01%
Encompass Credit Union	Access Plus S1	Nil	✗	✓	1.50	0.75	1.00	✓	0.01%
FCCS Credit Union	Redi Access AC S13	Nil	✓	✗	1.20	0.60	2.00	✗	0.00%
FCCS Credit Union	Total Access AC S1	5.00m	✓	✗	1.20	0.60	2.00	✗	0.00%
Horizon Credit Union	RediSavings S1	Nil	✓	✓	1.50	0.50	1.50	✓	0.10%
Horizon Credit Union	Special Purpose S2/4/5	Nil	✓	✓	1.50	0.50	1.50	✓	0.10%
HSBC	Power Vantage CMA	20.00m	✗	✗	Nil	Nil	Nil	✓	1.75%
Illawarra CU NSW	Access Account	3.00m	✗	✓	0.75	1.00	0.75	✓	0.05%
Macarthur Credit Union	EveryDay Savings	Nil	✓	✗	1.25	1.25	Nil	✓	0.05%
ME Bank	InterestME Savings Ac	Nil	✓	✗	1.00	1.00	N/A	✗	0.25%
mecu	CMA - Transaction Accnt	Nil	✗	✓	1.30	0.60	1.50	✓	0.00%
Memberfirst Credit Union	Easy Access Account S	Nil	✗	✓	2.00	0.60	2.00	✓	0.00%
Police CU SA	Redi Access Account S1	Nil	✓	✓	1.05	1.00	0.75	✓	0.00%
Qantas Staff CU	At Call Deposits	Nil	✗	✓	2.00	2.00	2.00	✓	0.10%
Qld Professional CU	At Call Savings AC S1	Nil	✗	✗	1.50	0.60	1.00	✓	0.00%
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%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 1st 2010, Bonus/Promotional rates are included

Electronic Transactor

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
★★									
Select Credit Union	Transaction Account 001	Nil	✗	✓	1.75	0.75	Nil	✓	0.15%
St George Bank	Incentive Saver Account	Nil	✓	✗	1.00	1.00	3.00	✓	4.75%
Sutherland Credit Union	RediAccess	3.00m	✓	✗	Nil	1.25	3.00	✓	0.00%
The Rock Building Soc	The Only Account	6m	✗	✗	Nil	0.65	Nil	✗	0.00%
United Community	FreeStyler Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Warwick Credit Union	Cash Manager Online	Nil	✓	✗	1.00	0.60	N/A	✓	0.00%
★									
BankSA	Power Saver Account	Nil	✗	✗	2.50	2.50	2.50	✓	3.15%
Bankwest	Gold Cash Management	Nil	✓	✗	3.00	3.00	3.00	✗	0.00%
Citibank	Cash Management Accou	5.00m	✓	✗	2.00	2.00	N/A	✓	0.10%
Citibank	Online Cash Manager	Nil	✓	✗	Nil	2.00	N/A	✓	0.10%
Citibank	Investment Account	5.00m	✓	✗	Nil	2.00	N/A	✓	0.10%
Community First CU	Access Account S7	Nil	✗	✓	1.50	1.10	2.50	✓	0.00%
Holiday Coast CU	Percentage Plus AC S17	Nil	✓	✗	2.00	2.00	2.00	✓	0.00%
HSBC	Cash Management Accou	10.00m	✓	✗	2.50	2.50	3.50	✓	0.05%
HSBC	Premier CMA	35.00m	✗	✗	Nil	Nil	Nil	✓	2.25%
HSBC	Savings Cheque Account	7.50m	✓	✗	2.00	2.00	3.00	✓	0.05%
Maritime Mining & Power	Access Savings AccountS	Nil	✓	✗	1.95	1.95	Nil	✓	0.10%
MoneyMax	MoneyMax Access	7.00m	✗	✗	2.00	0.50	4.00	✓	0.20%
Queenslanders CU	Action Account S1	Nil	✗	✓	1.25	1.25	1.25	✓	0.00%
St George Bank	Power Saver Account	Nil	✗	✗	2.50	2.50	2.50	✓	6.00%
TIO Banking	Essentials Limited	Nil	✗	✗	1.00	1.00	2.00	✓	0.01%
Wagga Mutual Credit Un	On-call Savings S1	1.00m	✓	✓	1.00	1.00	2.00	✓	0.01%
Westpac	Reward Saver	Nil	✗	✗	2.50	2.50	2.50	✓	6.20%

Deposit Account Star Ratings



All rates current at September 1st 2010. Bonus/Promotional rates are included

Low Transactor - Full Service

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
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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%
Bankwest	Zero Transaction Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
Bankwest	Hero Transaction Account	Nil	✗	✗	Nil	Nil	Nil	✓	5.00%
Bendigo Bank	Ultimate Everyday Acc	Nil	✗	✓	0.70	0.70	1.75	✓	0.01%
Bendigo Bank	Networth Cash Managem	Nil	✗	✓	0.70	0.70	1.75	✓	0.05%
Credit Union SA	Everyday Account	Nil	✗	✓	1.00	1.00	Nil	✓	0.00%
Greater Building Society	Access Account	Nil	✗	✓	0.50	0.40	1.00	✓	0.20%
Heritage Building Soc	Money Manager Account	Nil	✓	✗	Nil	0.50	Nil	✓	0.10%
Heritage Building Soc	Simply Access Special	Nil	✓	✗	Nil	0.50	Nil	✓	0.05%
Heritage Building Soc	Cash Management Accou	Nil	✓	✗	Nil	1.00	1.00	✓	0.10%
Heritage Building Soc	Simply Access	Nil	✓	✗	Nil	0.50	Nil	✓	0.05%
Holiday Coast CU	Payroll Plus Account	Nil	✓	✓	1.00	1.00	1.00	✓	0.00%
Holiday Coast CU	Save More Savings A/c S	Nil	✓	✓	1.00	1.00	1.00	✓	0.00%
Hume Building Society	All Purpose S10	Nil	✓	✓	Nil	0.30	1.50	✓	0.25%
nab	Classic Banking	Nil	✗	✗	Nil	Nil	Nil	✓	0.01%
Qantas Staff CU	At Call Deposits	Nil	✗	✓	2.00	2.00	2.00	✓	0.10%
Unicom Credit Union	Access Account	Nil	✓	✗	1.50	Nil	1.50	✓	0.05%
Unicredit-WA	Visa Access S5	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
Unicredit-WA	On Call Savings S1	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%

★★★★★

ANZ	Premium Cash Mgmt A	Nil	✓	✗	0.50	0.50	2.50	✓	0.00%
ANZ	Access Select	2.00m	✓	✗	0.50	0.50	2.50	✓	0.00%
Bank of Queensland	Ultimate Account	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
BankSA	Complete Freedom	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Commonwealth Bank	Complete Access	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Streamline Unlimited	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Community CPS Australi	FreeStyler Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Community CPS Australi	Access Savings AccountS	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Credit Union SA	Cash Management Accou	Nil	✗	✓	1.00	1.00	Nil	✓	1.50%
CUA	Freedom Plus	Nil	✓	✗	1.50	0.75	2.00	✓	0.50%
ECU Australia	Everyday Access S1	5.00m	✓	✗	1.00	0.40	2.00	✓	0.00%
Hume Building Society	Cash Management S8	Nil	✓	✓	Nil	0.30	1.50	✓	0.00%
IMB	Everyday UnLtd (SYD,AC	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
IMB	Everyday UnLtd (III,SC)	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%

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Deposit Account Star Ratings



All rates current at September 1st 2010. Bonus/Promotional rates are included

Low Transactor - Full Service

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
★★★★									
Macquarie Credit Union	Cheque/Card Account S	Nil	✓	✗	2.00	0.75	2.00	✓	0.05%
Macquarie Credit Union	General Savings Account	Nil	✓	✗	2.00	0.75	2.00	✓	0.05%
MyState Financial	Access Account	Nil	✓	✗	0.85	0.85	2.75	✓	0.05%
Newcastle Permanent	Statement Savings Acc	Nil	✓	✗	0.50	0.50	1.75	✓	0.01%
Police Credit	Multipack - At Call S1	Nil	✓	✗	1.80	0.40	Nil	✓	0.10%
Police&NursesMut Banki	Cash Management Ac S	5.00m	✓	✓	Nil	1.25	3.00	✓	1.00%
Qld Police Credit Union	On Call Savings Account	Nil	✓	✗	2.00	1.00	Nil	✓	0.01%
Select Credit Union	Transaction Account 001	Nil	✗	✓	1.75	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%
Suncorp Bank	Everyday Options	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Westpac	Choice	5.00m	✗	✗	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 Personal Banking	Basic Advantage	5.00m	✓	✗	0.95	0.75	2.50	✓	0.00%
B & E Personal Banking	Everyday Advantage	Nil	✓	✗	0.75	0.75	2.50	✓	0.00%
Bananacoast Community	Personal Savings Acct S1	6.00m	✓	✓	0.50	Nil	Nil	✓	0.05%
Bank of Queensland	Reverse Charges Account	4.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
BankSA	Freedom Account	7.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
BankSA	Simply Freedom	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankSA	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
Bankwest	Lite Transaction Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Coastline Credit Union	Access Account S30	5.00m	✗	✗	Nil	Nil	Nil	✓	0.10%
Commonwealth Bank	Smart Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Streamline e-Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Cash Investment Account	5.00m	✓	✗	Nil	0.50	2.00	✓	0.01%
CUA	Cash Management Ac	Nil	✓	✗	1.50	0.75	2.00	✓	0.25%
CUA	Prime Access	Nil	✓	✗	1.50	0.75	2.00	✓	0.01%
CUA	Platinum Plus	Nil	✓	✗	1.50	0.75	2.00	✓	0.70%
Defence Force CU	National Access Account	Nil	✓	✗	Nil	0.50	Nil	✓	0.01%
Holiday Coast CU	Percentage Plus AC S17	Nil	✓	✗	2.00	2.00	2.00	✓	0.00%
Horizon Credit Union	Special Purpose S2/4/5	Nil	✓	✓	1.50	0.50	1.50	✓	0.10%
Horizon Credit Union	RediSavings S1	Nil	✓	✓	1.50	0.50	1.50	✓	0.10%
HSBC	Savings Cheque Account	7.50m	✓	✗	2.00	2.00	3.00	✓	0.05%

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Deposit Account Star Ratings



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Low Transactor - Full Service

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
★★★									
Hunter United Credit Un	On Call Savings Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
Hunter United Credit Un	Cheque Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
Hunter United Credit Un	Cash Management Accou	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
Illawarra CU NSW	Access Account	3.00m	✗	✓	0.75	1.00	0.75	✓	0.05%
IMB	Cash Management Ac S	Nil	✗	✓	0.70	0.85	2.25	✓	0.00%
IMB	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	2.00%
IMB	Every Day Account S4	Nil	✗	✓	0.70	0.85	2.25	✓	0.10%
Intech Credit Union	Access Saving Account S	Nil	✗	✓	Nil	1.20	5.00	✓	0.05%
Macarthur Credit Union	EveryDay Savings	Nil	✓	✗	1.25	1.25	Nil	✓	0.05%
Maitland Mutual BS	Express Savings Account	Nil	✓	✓	0.25	0.60	1.00	✓	0.00%
Maritime Mining & Power	Access Savings AccountS	Nil	✓	✗	1.95	1.95	Nil	✓	0.10%
MCU Ltd	Savings Account	4.50m	✓	✗	Nil	0.60	1.50	✓	0.10%
mecu	CMA - Transaction Acct	Nil	✗	✓	1.30	0.60	1.50	✓	0.00%
mecu	Access Account S1	Nil	✗	✓	1.30	0.60	1.50	✓	0.50%
nab	Gold Banking	10.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
nab	Investment Cash Manage	10.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
Police CU SA	Redi Access Account S1	Nil	✓	✓	1.05	1.00	0.75	✓	0.00%
Police&NursesMut Banki	EasyPay Access Account	5.00m	✗	✓	Nil	0.30	3.00	✓	0.05%
Police&NursesMut Banki	FairSaver Account	2.95m	✗	✗	Nil	Nil	1.95	✓	2.50%
Qld Teachers CU	Current Account	Nil	✗	✓	1.00	0.60	2.00	✓	0.01%
RTA Staff CU	Multi-Access Account S4	Nil	✓	✗	1.50	1.50	1.50	✓	0.05%
Rural Bank Limited	Everyday Acct-All Access	7.00m	✗	✗	Nil	Nil	Nil	✓	0.05%
Rural Bank Limited	Gold Cash Management	5.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
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%
SERVICE ONE Member	Day to Day Account	5.00m	✓	✗	1.00	1.50	1.50	✓	0.05%
St George Bank	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	3.25%
Sydney Credit Union	Access Savings	Nil	✗	✓	1.75	0.75	2.00	✓	0.00%
Teachers Credit Union	Everyday Account S1	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
The Capricornian	Cash Management Accou	7.50m	✓	✓	0.50	0.50	2.00	✓	0.50%
The Capricornian	Personal Banking Accoun	5.00m	✗	✓	0.50	0.50	2.00	✓	0.00%
United Community	FreeStyler Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
United Community	Access Savings Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Victoria Teachers CU	Everyday Account S1	Nil	✓	✗	Nil	0.50	1.00	✓	0.05%
Westpac	Choice eAccount	3.00m	✗	✗	Nil	Nil	3.00	✓	0.00%
Westpac	Cash Manager	5.00m	✗	✗	0.50	0.50	2.50	✓	0.00%

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Deposit Account Star Ratings



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Low Transactor - Full Service

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
★★									
Australian Defence CU	Access Savings S1	Nil	✗	✓	0.80	0.65	Nil	✓	0.10%
Bank of Queensland	Cash Management Accou	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
BankSA	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
Bankwest	Lite Trans - Direct Opt	3.99m	✗	✗	Nil	Nil	3.00	✓	0.01%
Community Mutual Grou	Access Savings Account	Nil	✓	✗	1.00	0.75	1.00	✓	0.25%
Encompass Credit Union	Access Plus S1	Nil	✗	✓	1.50	0.75	1.00	✓	0.01%
Family First CU	Cash Management AC	Nil	✓	✓	1.00	0.75	2.50	✓	0.00%
FCCS Credit Union	Total Access AC S1	5.00m	✓	✗	1.20	0.60	2.00	✗	0.00%
HSBC	On-line Savings Account	Nil	✗	✗	Nil	Nil	5.00	✓	0.05%
Memberfirst Credit Union	Easy Access Account S	Nil	✗	✓	2.00	0.60	2.00	✓	0.00%
Queenslanders CU	Action Account S1	Nil	✗	✓	1.25	1.25	1.25	✓	0.00%
St George Bank	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
Wagga Mutual Credit Un	On-call Savings S1	1.00m	✓	✓	1.00	1.00	2.00	✓	0.01%
★									
Community First CU	Access Account S7	Nil	✗	✓	1.50	1.10	2.50	✓	0.00%
Family First CU	Ordinary Savings AC S1	Nil	✓	✓	1.00	0.75	2.50	✓	0.15%
HSBC	Premier CMA	35.00m	✗	✗	Nil	Nil	Nil	✓	2.25%
HSBC	Cash Management Accou	10.00m	✓	✗	2.50	2.50	3.50	✓	0.05%
HSBC	Power Vantage CMA	20.00m	✗	✗	Nil	Nil	Nil	✓	1.75%
MoneyMax	MoneyMax Access	7.00m	✗	✗	2.00	0.50	4.00	✓	0.20%
Qld Professional CU	At Call Savings AC S1	Nil	✗	✗	1.50	0.60	1.00	✓	0.00%
Sutherland Credit Union	RediAccess	3.00m	✓	✗	Nil	1.25	3.00	✓	0.00%
The Rock Building Soc	The Only Account	6m	✗	✗	Nil	0.65	Nil	✗	0.00%
TIO Banking	Essentials Limited	Nil	✗	✗	1.00	1.00	2.00	✓	0.01%

Deposit Account Star Ratings



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High Transactor - Full Service

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	Access Advantage	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
BankSA	Complete Freedom	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Bankwest	Hero Transaction Account	Nil	✗	✗	Nil	Nil	Nil	✓	5.00%
Bankwest	Zero Transaction Account	Nil	✗	✗	Nil	Nil	Nil	✓	0.00%
Commonwealth Bank	Complete Access	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Commonwealth Bank	Streamline Unlimited	6.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Holiday Coast CU	Payroll Plus Account	Nil	✓	✓	1.00	1.00	1.00	✓	0.00%
Holiday Coast CU	Save More Savings A/c S	Nil	✓	✓	1.00	1.00	1.00	✓	0.00%
IMB	Everyday UnLtd (Ill,SC)	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
IMB	Everyday UnLtd (SYD,AC)	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
nab	Classic Banking	Nil	✗	✗	Nil	Nil	Nil	✓	0.01%
St George Bank	Complete Freedom	5.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
Suncorp Bank	Cash Management Accou	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Suncorp Bank	Everyday Options	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Unicredit-WA	Visa Access S5	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
Unicredit-WA	On Call Savings S1	2.00m	✗	✓	Nil	Nil	Nil	✓	0.05%
Westpac	Choice	5.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
✦ "rising star"									
Bank of Cyprus Australia	Liberty Account	4.00m	✗	✗	Nil	Nil	Nil	✓	0.25%
★★★★★									
ANZ	Equity Manager Account	Nil	✓	✗	0.50	0.50	2.50	✓	0.00%
Australian Central CU	Cheers Everyday Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.00%
Bananacoast Community	Personal Savings Acct S1	6.00m	✓	✓	0.50	Nil	Nil	✓	0.05%
Bank of Queensland	Reverse Charges Account	4.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
BankSA	Simply Freedom	6.00m	✗	✗	Nil	Nil	Nil	✓	0.00%
Bankwest	Lite Transaction Account	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Coastline Credit Union	Access Account S30	5.00m	✗	✗	Nil	Nil	Nil	✓	0.10%
Credit Union SA	Everyday Account	Nil	✗	✓	1.00	1.00	Nil	✓	0.00%
Greater Building Society	Access Account	Nil	✗	✓	0.50	0.40	1.00	✓	0.20%
Heritage Building Soc	Simply Access Special	Nil	✓	✗	Nil	0.50	Nil	✓	0.05%
Heritage Building Soc	Simply Access	Nil	✓	✗	Nil	0.50	Nil	✓	0.05%
Heritage Building Soc	Money Manager Account	Nil	✓	✗	Nil	0.50	Nil	✓	0.10%
Hume Building Society	All Purpose S10	Nil	✓	✓	Nil	0.30	1.50	✓	0.25%
Hunter United Credit Un	Cheque Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
nab	Investment Cash Manage	10.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
nab	Gold Banking	10.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
Newcastle Permanent	Statement Savings Acc	Nil	✓	✗	0.50	0.50	1.75	✓	0.01%
Rural Bank Limited	Everyday Acct-All Access	7.00m	✗	✗	Nil	Nil	Nil	✓	0.05%
Select Credit Union	Transaction Account 001	Nil	✗	✓	1.75	0.75	Nil	✓	0.15%

your guide to product excellence

Deposit Account Star Ratings



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High Transactor - Full Service

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
★★★★									
Unicom Credit Union	Access Account	Nil	✓	✗	1.50	Nil	1.50	✓	0.05%
★★★★									
ANZ	Access Select	2.00m	✓	✗	0.50	0.50	2.50	✓	0.00%
ANZ	Premium Cash Magmnt A	Nil	✓	✗	0.50	0.50	2.50	✓	0.00%
Australian Central CU	Cheers Everyday Electron	4.00m	✗	✓	Nil	Nil	2.50	✓	0.00%
B & E Personal Banking	Basic Advantage	5.00m	✓	✗	0.95	0.75	2.50	✓	0.00%
B & E Personal Banking	Everyday Advantage	Nil	✓	✗	0.75	0.75	2.50	✓	0.00%
Bank of Queensland	Ultimate Account	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
Bank of Queensland	Cash Management Accou	5.00m	✓	✗	0.65	0.65	2.00	✓	0.01%
BankSA	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	0.00%
BankSA	Freedom Account	7.00m	✓	✗	0.60	0.60	2.50	✓	0.01%
Bankwest	Lite Trans - Direct Opt	3.99m	✗	✗	Nil	Nil	3.00	✓	0.01%
Bendigo Bank	Ultimate Everyday Acc	Nil	✗	✓	0.70	0.70	1.75	✓	0.01%
Bendigo Bank	Networth Cash Managem	Nil	✗	✓	0.70	0.70	1.75	✓	0.05%
Commonwealth Bank	Cash Investment Account	5.00m	✓	✗	Nil	0.50	2.00	✓	0.01%
Commonwealth Bank	Smart Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Commonwealth Bank	Streamline e-Access	4.00m	✗	✗	Nil	Nil	2.00	✓	0.01%
Community CPS Australi	Access Savings AccountS	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Community CPS Australi	FreeStyler Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Credit Union SA	Cash Management Accou	Nil	✗	✓	1.00	1.00	Nil	✓	1.50%
CUA	Platinum Plus	Nil	✓	✗	1.50	0.75	2.00	✓	0.70%
CUA	Prime Access	Nil	✓	✗	1.50	0.75	2.00	✓	0.01%
CUA	Cash Management Ac	Nil	✓	✗	1.50	0.75	2.00	✓	0.25%
CUA	Freedom Plus	Nil	✓	✗	1.50	0.75	2.00	✓	0.50%
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%
FCCS Credit Union	Total Access AC S1	5.00m	✓	✗	1.20	0.60	2.00	✗	0.00%
Heritage Building Soc	Cash Management Accou	Nil	✓	✗	Nil	1.00	1.00	✓	0.10%
Horizon Credit Union	RediSavings S1	Nil	✓	✓	1.50	0.50	1.50	✓	0.10%
Horizon Credit Union	Special Purpose S2/4/5	Nil	✓	✓	1.50	0.50	1.50	✓	0.10%
HSBC	Power Vantage CMA	20.00m	✗	✗	Nil	Nil	Nil	✓	1.75%
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	✓	0.01%
Hunter United Credit Un	On Call Savings Account	5.00m	✗	✓	Nil	Nil	Nil	✓	0.01%
Illawarra CU NSW	Access Account	3.00m	✗	✓	0.75	1.00	0.75	✓	0.05%
IMB	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	2.00%
IMB	Cash Management Ac S	Nil	✗	✓	0.70	0.85	2.25	✓	0.00%
IMB	Every Day Account S4	Nil	✗	✓	0.70	0.85	2.25	✓	0.10%
Macarthur Credit Union	EveryDay Savings	Nil	✓	✗	1.25	1.25	Nil	✓	0.05%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 1st 2010, Bonus/Promotional rates are included

High Transactor - Full Service

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
★★★									
Macquarie Credit Union	General Savings Account	Nil	✓	✗	2.00	0.75	2.00	✓	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%
MCU Ltd	Savings Account	4.50m	✓	✗	Nil	0.60	1.50	✓	0.10%
mecu	CMA - Transaction Acct	Nil	✗	✓	1.30	0.60	1.50	✓	0.00%
mecu	Access Account S1	Nil	✗	✓	1.30	0.60	1.50	✓	0.50%
MyState Financial	Access Account	Nil	✓	✗	0.85	0.85	2.75	✓	0.05%
Police Credit	Multipack - At Call S1	Nil	✓	✗	1.80	0.40	Nil	✓	0.10%
Police CU SA	Redi Access Account S1	Nil	✓	✓	1.05	1.00	0.75	✓	0.00%
Police&NursesMut Banki	Cash Management Ac S	5.00m	✓	✓	Nil	1.25	3.00	✓	1.00%
Police&NursesMut Banki	Easypay Access Account	5.00m	✗	✓	Nil	0.30	3.00	✓	0.05%
Police&NursesMut Banki	FairSaver Account	2.95m	✗	✗	Nil	Nil	1.95	✓	2.50%
Qantas Staff CU	At Call Deposits	Nil	✗	✓	2.00	2.00	2.00	✓	0.10%
Qld Police Credit Union	On Call Savings Account	Nil	✓	✗	2.00	1.00	Nil	✓	0.01%
Qld Teachers CU	Current Account	Nil	✗	✓	1.00	0.60	2.00	✓	0.01%
RTA Staff CU	Multi-Access Account S4	Nil	✓	✗	1.50	1.50	1.50	✓	0.05%
Rural Bank Limited	Gold Cash Management	5.00m	✓	✗	Nil	Nil	Nil	✓	0.00%
SERVICE ONE Member	Day to Day Account	5.00m	✓	✗	1.00	1.50	1.50	✓	0.05%
St George Bank	Investment Cash Account	6.00m	✓	✗	0.60	0.60	2.50	✓	3.25%
Teachers Credit Union	Everyday Account S1	5.00m	✗	✗	Nil	Nil	Nil	✓	0.01%
The Capricornian	Personal Banking Account	5.00m	✗	✓	0.50	0.50	2.00	✓	0.00%
The Capricornian	Cash Management Account	7.50m	✓	✓	0.50	0.50	2.00	✓	0.50%
United Community	FreeStyler Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
United Community	Access Savings Account	Nil	✗	✓	1.50	0.90	2.50	✓	0.05%
Victoria Teachers CU	Everyday Account S1	Nil	✓	✗	Nil	0.50	1.00	✓	0.05%
Westpac	Cash Manager	5.00m	✗	✗	0.50	0.50	2.50	✓	0.00%
Westpac	Choice eAccount	3.00m	✗	✗	Nil	Nil	3.00	✓	0.00%

★★									
BankSA	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
Community Mutual Grou	Access Savings Account	Nil	✓	✗	1.00	0.75	1.00	✓	0.25%
Encompass Credit Union	Access Plus S1	Nil	✗	✓	1.50	0.75	1.00	✓	0.01%
Holiday Coast CU	Percentage Plus AC S17	Nil	✓	✗	2.00	2.00	2.00	✓	0.00%
HSBC	Premier CMA	35.00m	✗	✗	Nil	Nil	Nil	✓	2.25%
HSBC	Savings Cheque Account	7.50m	✓	✗	2.00	2.00	3.00	✓	0.05%
HSBC	On-line Savings Account	Nil	✗	✗	Nil	Nil	5.00	✓	0.05%
Intech Credit Union	Access Saving Account S	Nil	✗	✓	Nil	1.20	5.00	✓	0.05%
Maritime Mining & Power	Access Savings AccountS	Nil	✓	✗	1.95	1.95	Nil	✓	0.10%
Queenslanders CU	Action Account S1	Nil	✗	✓	1.25	1.25	1.25	✓	0.00%

Deposit Account Star Ratings



All rates current at September 1st 2010, Bonus/Promotional rates are included

High Transactor - Full Service

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
★★★									
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	Express Freedom	3.00m	✗	✗	Nil	Nil	5.00	✓	0.00%
Sydney Credit Union	Access Savings	Nil	✗	✓	1.75	0.75	2.00	✓	0.00%
Wagga Mutual Credit Un	On-call Savings S1	1.00m	✓	✓	1.00	1.00	2.00	✓	0.01%
★									
Australian Defence CU	Access Savings S1	Nil	✗	✓	0.80	0.65	Nil	✓	0.10%
Community First CU	Access Account S7	Nil	✗	✓	1.50	1.10	2.50	✓	0.00%
Family First CU	Ordinary Savings AC S1	Nil	✓	✓	1.00	0.75	2.50	✓	0.15%
Family First CU	Cash Management AC	Nil	✓	✓	1.00	0.75	2.50	✓	0.00%
HSBC	Cash Management Accou	10.00m	✓	✗	2.50	2.50	3.50	✓	0.05%
Memberfirst Credit Union	Easy Access Account S	Nil	✗	✓	2.00	0.60	2.00	✓	0.00%
MoneyMax	MoneyMax Access	7.00m	✗	✗	2.00	0.50	4.00	✓	0.20%
Qld Professional CU	At Call Savings AC S1	Nil	✗	✗	1.50	0.60	1.00	✓	0.00%
Sutherland Credit Union	RediAccess	3.00m	✓	✗	Nil	1.25	3.00	✓	0.00%
The Rock Building Soc	The Only Account	6m	✗	✗	Nil	0.65	Nil	✗	0.00%
TIO Banking	Essentials Limited	Nil	✗	✗	1.00	1.00	2.00	✓	0.01%

Deposit Account Star Ratings



All rates current at September 1st 2010, 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"										
Coastline Credit Union	e-Saver S35	Nil	✗	✗	N/A	N/A	N/A	✗	5.75%	
Greater Building Society	Bonus Saver Account	Nil	✗	✗	N/A	N/A	N/A	✗	6.00%	
MoneyMax	MoneyMax eMiser	7.00m	✗	✗	N/A	N/A	4.00	✗	5.90%	
Newcastle Permanent	Rapid Saver Statement	Nil	✓	✗	0.50	0.50	1.75	✗	6.00%	
RaboDirect	PremiumSaver	Nil	✗	✗	N/A	N/A	N/A	✗	6.00%	
Westpac	Reward Saver	Nil	✗	✗	2.50	2.50	2.50	✓	6.20%	
★★★★★										
ANZ	Progress Saver	Nil	✓	✗	1.00	1.00	2.50	✓	4.76%	
Bankwest	Smart eSaver	Nil	✗	✗	N/A	N/A	N/A	✗	6.00%	
Commonwealth Bank	AwardSaver Account	Nil	✓	✓	0.50	0.50	2.00	✓	3.01%	
Horizon Credit Union	Reward Saver	N/A	✗	✓	N/A	N/A	1.50	✗	5.00%	
HSBC	Serious Saver Account	Nil	✗	✗	N/A	N/A	N/A	✗	5.00%	
Hunter United Credit Un	XLR8 Savings Account	5m	✗	✓	N/A	N/A	Nil	✗	5.50%	
Illawarra CU NSW	CU+saver	Nil	✗	✓	N/A	N/A	0.75	✗	4.80%	
IMB	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	✓	2.00%	
Maitland Mutual BS	Bonus Saver Account	Nil	✓	✓	N/A	N/A	1.00	✗	6.00%	
Newcastle Permanent	Rapid Saver Passbook	Nil	✓	✗	N/A	N/A	1.75	✗	5.00%	
Savings & Loans Cred U	Online Saver	Nil	✗	✗	N/A	N/A	N/A	✗	5.50%	
★★★										
Bank of Queensland	Bonus Interest Savings	Nil	✓	✗	0.65	0.65	2.00	✓	2.35%	
Bankwest	Solid Gold Saver	Nil	✗	✗	Nil	Nil	Nil	✗	0.00%	
Coastline Credit Union	Bonus Reward Saver S2	5.00m	✓	✗	N/A	N/A	5.00	✗	3.50%	
Community CPS Australi	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.50	✗	2.65%	
Community First CU	Bonus Saver	Nil	✗	✓	N/A	N/A	2.50	✗	3.10%	
Credit Union SA	Online Savings Account	Nil	✗	✗	N/A	N/A	2.50	✗	4.25%	
Defence Force CU	Max-E Saver Ac	Nil	✗	✗	N/A	N/A	Nil	✗	4.00%	
ECU Australia	Bonus Saver Account	Nil	✓	✗	N/A	N/A	2.00	✗	5.25%	
Hume Building Society	Reward Saver	Nil	✓	✗	N/A	N/A	1.50	✗	3.25%	
Macquarie Credit Union	Online Savings Account	Nil	✗	✗	N/A	N/A	10.00	✗	4.00%	
nab	Smart Reward Saver	3.00m	✓	✗	N/A	N/A	Nil	✗	4.51%	
Police&NursesMut Banki	SwiftSaver Account	Nil	✗	✗	N/A	N/A	N/A	✗	3.25%	
Qld Teachers CU	Bonus Saver Account	Nil	✗	✓	1.00	0.60	2.00	✓	3.51%	
St George Bank	Incentive Saver Account	Nil	✓	✗	1.00	1.00	3.00	✓	4.75%	
Unicom Credit Union	CU+saver	Nil	✓	✗	N/A	N/A	1.50	✗	4.80%	
United Community	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.50	✗	2.65%	

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 1st 2010, 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
★★★									
Victoria Teachers CU	Bonus Saver Account S98	Nil	✗	✗	N/A	N/A	Nil	✗	4.30%
★★									
BankSA	Incentive Saver Account	Nil	✓	✗	1.00	1.00	3.00	✓	2.00%
Credit Union SA	Bonus Savings Account	Nil	✓	✗	N/A	N/A	2.50	✗	2.75%
CUA	Bonus Saver	Nil	✗	✗	N/A	N/A	2.00	✗	2.01%
Holiday Coast CU	Christmas Club	Nil	✓	✗	N/A	N/A	5.00	✗	2.00%
IMB	Christmas Club	Nil	✗	✗	N/A	N/A	Nil	✗	2.00%
MCU Ltd	Serious Saver Accounts	Nil	✓	✗	N/A	N/A	Nil	✗	2.75%
Police CU SA	Focus Saver Account S5	Nil	✓	✓	N/A	N/A	0.75	✗	3.05%
Teachers Credit Union	Reward Saver S6	Nil	✗	✗	N/A	N/A	N/A	✗	1.85%
★									
Australian Central CU	Dream Saver Account	Nil	✓	✗	N/A	N/A	2.50	✗	2.05%
Credit Union SA	Christmas Savings Accou	Nil	✗	✗	N/A	N/A	2.50	✗	2.00%
Savings & Loans Cred U	Premium Saver	Nil	✗	✓	N/A	N/A	3.00	✗	1.60%
Select Credit Union	Transaction Account 001	Nil	✗	✓	1.75	0.75	Nil	✓	0.15%

Deposit Account Star Ratings



All rates current at September 1st 2010, 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	10000.00	✓	✓	✓	✓	3.70%
Gateway Credit Union	eMax Saver	Nil	No min	✓	✓	✓	✓	5.00%
Rural Bank Limited	Gold Cash Management	5.00m	5000.00	✓	✓	✓	✓	3.50%
St George Bank	Power Saver Account	Nil	1.00	✓	✓	✓	✓	6.00%
The Capricornian	Savings Accumulator	Nil	No min	✓	✓	✓	✓	5.50%
The Rock Building Soc	Online Saver Account	Nil	5000.00	✓	✓	✓	✓	6.00%
Victoria Teachers CU	Online Saver	Nil	No min	✓	✓	✓	✓	4.90%
★★★★★								
ANZ	V2 Plus	Nil	5000.00	✓	✓	✓	✓	3.50%
ANZ	Premium Cash Magmnt A	Nil	10000.00	✓	✓	✓	✓	3.50%
B & E Personal Banking	Serious Saver	Nil	1.00	✓	✓	✓	✓	4.25%
Bank of Queensland	Cash Management Accou	5.00m	5000.00	✓	✓	✓	✓	2.10%
CUA	Cash Management Ac	Nil	1.00	✓	✓	✓	✓	3.30%
Greater Building Society	Cash Management Accou	Nil	1.00	✓	✓	✓	✓	3.00%
Holiday Coast CU	Percentage Plus AC S17	Nil	10000.00	✓	✓	✓	✓	2.50%
IMB	Cash Management Ac S	Nil	5000.00	✓	✓	✓	✓	3.50%
Maitland Mutual BS	Cash Management Accou	Nil	500.00	✓	✓	✓	✓	3.00%
nab	Investment Cash Manage	10.00m	10000.00	✓	✓	✓	✓	3.25%
Police CU SA	iSavings	Nil	No min	✓	✓	✓	✓	3.75%
Qantas Staff CU	At Call Deposits	Nil	No min	✓	✓	✓	✓	3.00%
Qld Teachers CU	Cash Management Accou	Nil	5000.00	✓	✓	✓	✓	2.95%
Queenslanders CU	MoneyMaker Account S	Nil	1.00	✓	✓	✓	✓	3.50%
Sydney Credit Union	Savings Motivator	Nil	No min	✓	✓	✓	✓	4.50%
The Capricornian	E \$aver Account S29	5.00m	1.00	✓	✓	✓	✓	4.00%
Victoria Teachers CU	Cash Management AC S	Nil	5000.00	✓	✓	✓	✓	4.50%
Westpac	Cash Manager	5.00m	No min	✓	✓	✓	✓	3.30%
★★★								
Bananacoast Community	Incentive Savings AC S7	6.00m	5000.00	✓	✓	✓	✓	3.35%
BankSA	Power Saver Account	Nil	No min	✓	✓	✓	✓	3.15%
BankSA	Investment Cash Account	6.00m	10000.00	✓	✓	✓	✓	3.25%
Bendigo Bank	Classic Savings Account	Nil	500.00	✓	✓	✓	✓	1.75%
Bendigo Bank	Networth Cash Managem	Nil	5000.00	✓	✓	✓	✓	1.90%
Bendigo Bank	Money Extra	Nil	2000.00	✓	✓	✓	✓	2.50%
Community CPS Australi	Cash Management Accou	Nil	1000.00	✓	✓	✓	✓	2.35%
CUA	eSaver	Nil	1.00	✓	✓	✓	✓	6.30%
CUA	Platinum Plus	Nil	1.00	✓	✓	✓	✓	3.15%
Defence Force CU	Cash Management Accou	Nil	No min	✓	✓	✓	✓	2.75%
ECU Australia	Smart Saver S10	Nil	No min	✓	✓	✓	✓	3.35%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 1st 2010, 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
★★★								
Encompass Credit Union	Cash Management S6	Nil	No min	✓	✓	✓	✓	1.50%
Family First CU	Cash Management AC	Nil	1.00	✓	✓	✓	✓	2.25%
Gateway Credit Union	Everyday Savings Accoun	Nil	No min	✓	✓	✓	✓	1.90%
Heritage Building Soc	Money Manager Account	Nil	1.00	✓	✓	✓	✓	1.75%
Heritage Building Soc	Cash Management Accou	Nil	1.00	✓	✓	✓	✓	1.50%
Hume Building Society	Cash Management S8	Nil	5000.00	✓	✓	✓	✓	2.25%
Hunter United Credit Un	Cash Management Accou	5.00m	5000.00	✓	✓	✓	✓	3.00%
Illawarra CU NSW	Cash Management Accou	Nil	500.00	✓	✓	✓	✓	3.00%
Maritime Mining & Power	Cash Management Ac S5	Nil	No min	✓	✓	✓	✓	3.20%
MCU Ltd	Cash Management Accou	Nil	20000.00	✓	✓	✓	✓	4.65%
mecu	CMA - Transaction Acct	Nil	5000.00	✓	✓	✓	✓	1.60%
Newcastle Permanent	Money Management Acct	Nil	5000.00	✓	✓	✓	✓	3.00%
Police Credit	Investment - At Call S2	Nil	No min	✓	✓	✓	✓	3.50%
Police&NursesMut Banki	Cash Management Ac S	5.00m	2000.00	✓	✓	✓	✓	1.00%
Police&NursesMut Banki	FairSaver Account	2.95m	No min	✓	✓	✓	✓	2.50%
Qld Police Credit Union	Cash Management Accou	Nil	5000.00	✓	✓	✓	✓	1.75%
Savings & Loans Cred U	Cash Manager Account	Nil	No min	✓	✓	✓	✓	2.45%
St George Bank	Investment Cash Account	6.00m	10000.00	✓	✓	✓	✓	3.25%
Suncorp Bank	Cash Management Accou	5.00m	No min	✓	✓	✓	✓	1.00%
Unicom Credit Union	Cash Management Accou	Nil	500.00	✓	✓	✓	✓	3.00%
United Community	Cash Management Accou	Nil	1000.00	✓	✓	✓	✓	2.35%
Wagga Mutual Credit Un	Cash Management S2	Nil	5000.00	✓	✓	✓	✓	3.75%
Warwick Credit Union	Cash Manager Plus	Nil	No min	✓	✓	✓	✓	1.90%
★★								
Community First CU	Money Market Account S	Nil	5000.00	✓	✓	✓	✓	1.50%
HSBC	Premier CMA	35.00m	1.00	✓	✓	✓	✓	2.25%
HSBC	Power Vantage CMA	20.00m	1.00	✓	✓	✓	✓	1.75%
HSBC	On-line Savings Account	Nil	2000.00	✓	✓	✓	✓	0.75%
Macquarie Credit Union	Investment Account S10	Nil	500.00	✓	✓	✓	✓	1.40%
RTA Staff CU	Redi-Fund S7	Nil	5000.00	✓	✓	✓	✓	2.25%
The Capricornian	Cash Management Accou	7.50m	1.00	✓	✓	✓	✓	1.70%
★								
Bankwest	Gold Cash Management	Nil	5000.00	✓	✓	✓	✓	1.25%
HSBC	Cash Management Accou	10.00m	10000.00	✓	✓	✓	✓	0.80%
Police CU SA	Cash Management Accou	Nil	No min	✓	✓	✓	✓	0.75%
RTA Staff CU	Premium Savers Acct S8	Nil	10000.00	✓	✓	✓	✓	2.00%
The Rock Building Soc	Savings Investment Acc	6.00m	500.00	✓	✓	✓	✓	1.00%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 1st 2010, 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"								
Bankwest	Kids' Bonus Saver	Nil	✓	N/A	No min	Nil	10.01%	0.00%
Suncorp Bank	Kids Savings Account	Nil	✓	N/A	No min	Nil	5.50%	5.50%
Westpac	Youth Reward Saver	Nil	✓	N/A	No min	Nil	6.20%	6.20%
Westpac	Kids Reward Saver	Nil	✓	Nil	No min	Nil	6.20%	6.20%
★★★★★								
ANZ	Progress Saver for Kids	Nil	✓	Nil	10.00	Nil	4.76%	4.76%
CairnsPenny Savings&L	First Penny Saver Account	Nil	✓	N/A	No min	Nil	6.00%	1.00%
Commonwealth Bank	Youthsaver Account	Nil	✓	Nil	No min	Nil	4.51%	4.51%
nab	Smart Junior Saver	Nil	✓	N/A	No min	Nil	4.50%	4.50%
★★★★								
Arab Bank Australia	Best Buddies School A/C	Nil	✓	N/A	No min	Nil	0.75%	0.75%
Australian Defence CU	Junior Saver Account	Nil	✓	Nil	No min	Nil	1.00%	1.50%
Bendigo Bank	Piggy Bank Account	Nil	✓	N/A	1.00	Nil	1.75%	1.75%
Community CPS Australi	BU Savings Account	Nil	✓	1.50	No min	2.50	2.75%	2.75%
Community CPS Australi	Junior Savers Club S12	Nil	✓	1.50	No min	2.50	2.75%	2.75%
Community CPS Australi	Bonus Saver Acct (Youth)	Nil	✓	N/A	No min	2.50	2.65%	3.35%
Credit Union SA	Childrens Savings Account	Nil	✓	Nil	No min	Nil	3.25%	3.75%
ECU Australia	Just for Kids S8	Nil	✓	1.00	10.00	2.00	1.00%	1.00%
Gateway Credit Union	Dollaroo Jnr Savr	Nil	✓	N/A	No min	Nil	2.75%	2.75%
Greater Building Society	Little Bucks	Nil	✓	N/A	1.00	Nil	0.50%	1.00%
Hume Building Society	Clancy Koala S2	Nil	✓	N/A	1.00	Nil	4.00%	4.00%
IMB	Balance+ Account	Nil	✓	Nil	1.00	Nil	3.10%	3.15%
IMB	Zoo Account	Nil	✓	N/A	1.00	Nil	3.10%	3.15%
Laiki Bank	Space Zone Childrens	N/A	✓	N/A	1.00	1.00	3.00%	3.00%
Maitland Mutual BS	Young Endeavour Account	Nil	✓	N/A	No min	Nil	3.00%	3.00%
mecu	mySaver	Nil	✓	1.30	No min	1.50	3.75%	3.75%
MyState Financial	Youth Account	Nil	✓	Nil	No min	2.50	3.50%	3.50%
Newcastle Permanent	Money Minder Account	Nil	✓	N/A	1.00	Nil	1.00%	2.00%
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	2.00%	2.00%
Savings & Loans Cred U	Treasure Chest	Nil	✓	N/A	No min	3.00	1.60%	1.60%
Teachers Credit Union	Under 18 Account S99	Nil	✓	Nil	No min	Nil	1.50%	1.50%
Unicredit-WA	Super Savers S7	Nil	✓	N/A	No min	5.00	2.00%	2.00%
United Community	Junior Savers Club	Nil	✓	1.50	No min	2.50	2.75%	2.75%
United Community	BU Savings Account	Nil	✓	1.50	No min	2.50	2.75%	2.75%
United Community	Bonus Saver Acct(Youth)	Nil	✓	N/A	No min	2.50	2.65%	3.35%
Victoria Teachers CU	First Saver	Nil	✓	N/A	No min	Nil	3.65%	4.90%
Victoria Teachers CU	First Access	Nil	✓	Nil	No min	Nil	1.00%	1.00%

your guide to product excellence

Deposit Account Star Ratings



All rates current at September 1st 2010, 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
★★★★								
Westpac	Choice Youth	Nil	✓	Nil	No min	Nil	0.00%	0.00%
★★★								
Bankwest	Children's Savings Acct	Nil	✓	N/A	No min	Nil	0.25%	1.25%
Community First CU	Powerup Account	Nil	✓	Nil	No min	Nil	0.10%	0.75%
Community First CU	Pocket Power	Nil	✓	N/A	No min	Nil	0.50%	2.00%
FCCS Credit Union	Junior Saver AC S50	Nil	✓	N/A	1.00	Nil	1.00%	1.00%
Holiday Coast CU	First Start Account	Nil	✓	0.80	No min	0.80	0.25%	0.50%
Horizon Credit Union	Teen Cash Management	Nil	✓	N/A	No min	1.50	0.50%	3.00%
Horizon Credit Union	Teen Saver S18	Nil	✓	1.50	No min	1.50	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	1.00	Nil	0.25%	2.00%
Queenslanders CU	Junior Savings Acct S4	Nil	✓	Nil	No min	Nil	0.50%	0.50%
Unicom Credit Union	JuniorSaver	Nil	✓	N/A	1.00	Nil	0.25%	2.00%
★								
Horizon Credit Union	Super Savers Club S15	N/A	✓	N/A	No min	1.50	0.50%	0.50%

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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. 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:

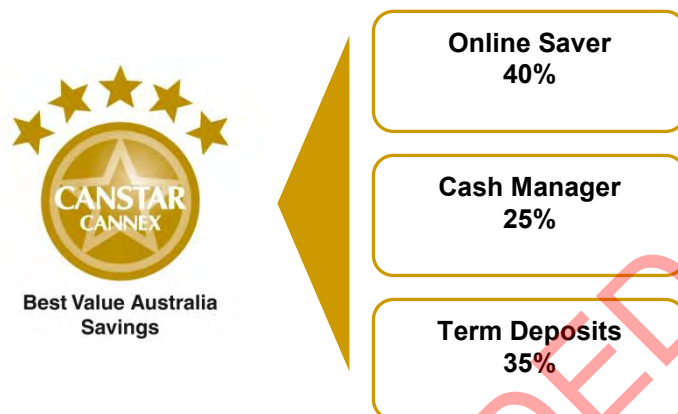
- Personal transaction accounts
- Savings and investment accounts
- Online savings accounts
- Cash management accounts
- High yield accounts
- Childrens' accounts

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.

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 scores from the CANSTAR CANNEX Best Value Term Deposit Award.

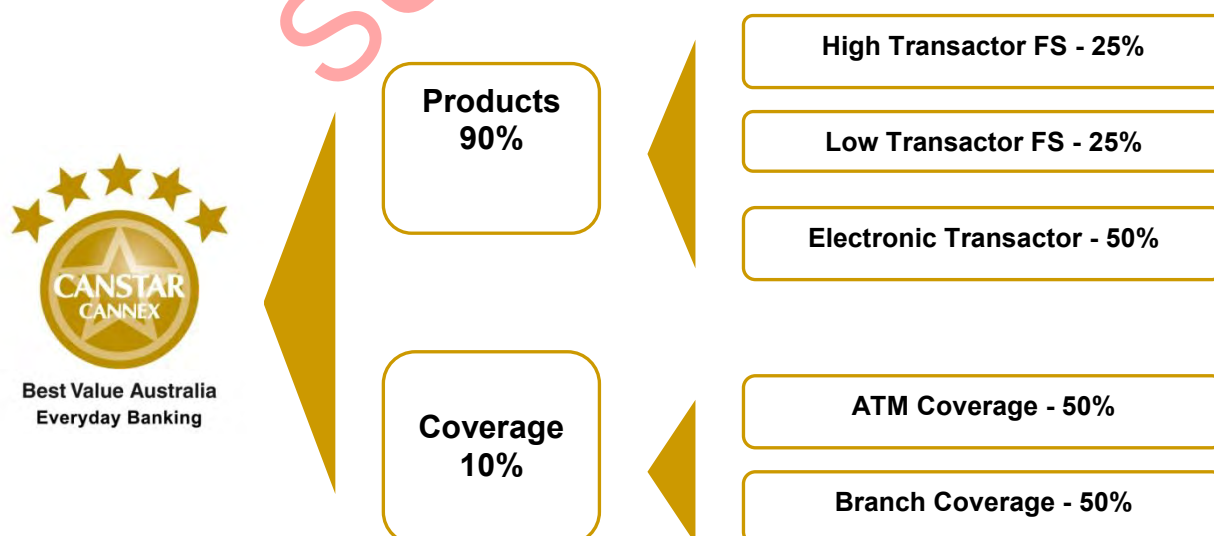
Best Value Australia: Savings award weightings



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

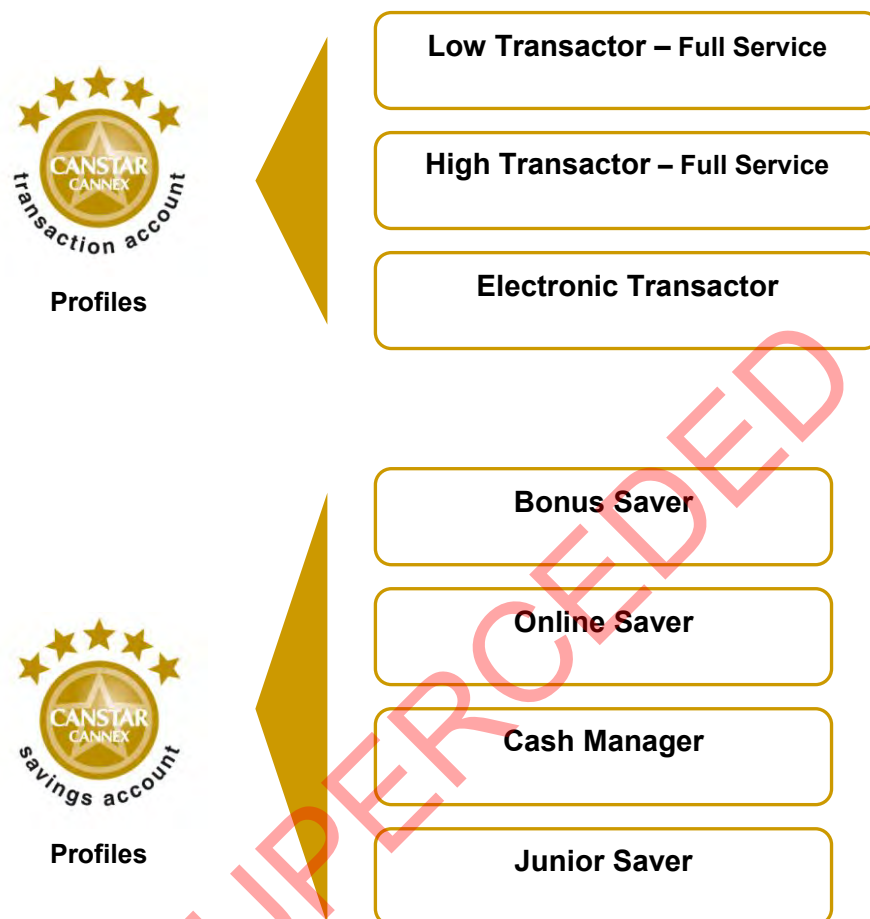
CANSTAR CANNEX has introduced this new award to recognise the institution that provides consumers with a strong range of transaction account products and accessibility to cater for their everyday banking needs. The award combines the ratings for the three transaction profiles, as well as scoring based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

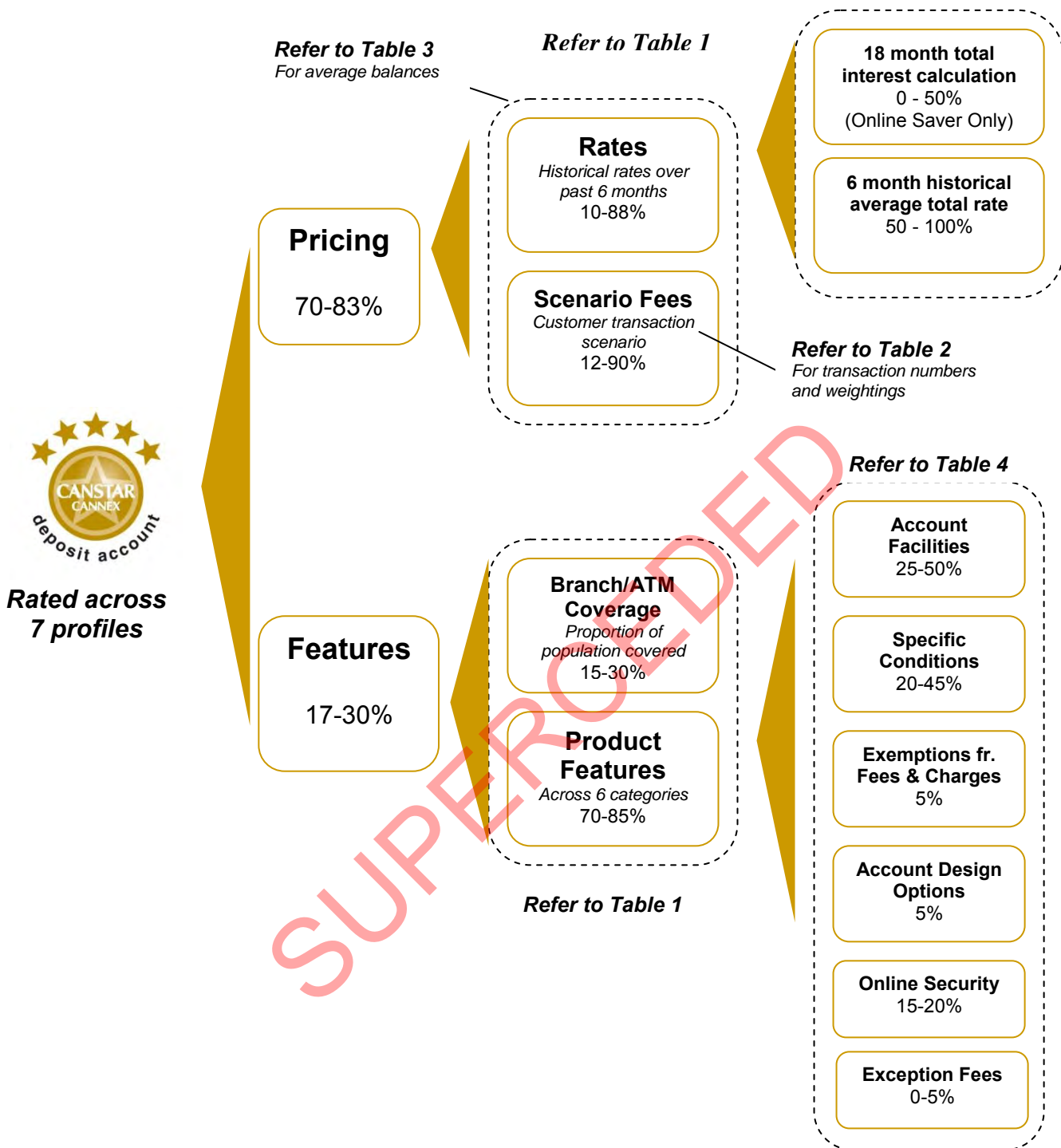
How does it work?

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%	0%	85%	15%
Cash Manager*	75%	25%	0%	75%	25%
Online saver**	82%	18%	0%	85%	15%
Junior saver	82%	18%	0%	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%			

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

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) **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

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?

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 if you would like to view the latest star ratings reports of interest.

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Car insurance
Credit cards
Deposit accounts
Direct Life Insurance
Health insurance
Home & Contents
Life Insurance
Low-doc home loans
Margin lending
Mortgages
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