

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Interest rate, % \$25,000
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★								
The Rock Building Soc	Savings Investment Acc	6.00m	500	✓	✓	✓	✓	1.00%

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Electronic Transactor

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

Bank of Cyprus Australia	Liberty Account	4.00m	2000	X	Nil	Nil	✓	0.25%
Bank of Queensland	Day2Day Plus Account	Nil	N/A	X	Nil	Nil	✓	0.01%
Bankwest	Hero Transaction Account	Nil	N/A	X	Nil	Nil	✓	5.00%
Commonwealth Bank	Complete Access	6.00m	2000	X	Nil	Nil	✓	0.01%
Commonwealth Bank	Smart Access	4.00m	2000	X	Nil	2	✓	0.01%
ING DIRECT	Orange Everyday	Nil	N/A	X	Nil	N/A	✓	0.00%
nab	Classic Banking	Nil	N/A	X	Nil	Nil	✓	0.01%
nab	Cash Manager	Nil	N/A	X	Nil	Nil	✓	4.25%
St George Bank	Express Freedom	3.00m	1000	X	Nil	2.5	✓	0.00%
Teachers Credit Union	Everyday Direct Account	5.00m	2000	X	Nil	3	✓	0.01%
Teachers Credit Union	Everyday Account S1	5.00m	2000	X	Nil	Nil	✓	0.01%
Unicredit-WA	On Call Savings S1	2.00m	N/A	X	Nil	Nil	✓	0.05%
Unicredit-WA	Visa Access S5	2.00m	N/A	✓	Nil	Nil	✓	0.05%
Westpac	Choice	5.00m	2000	X	Nil	Nil	✓	0.00%

★★★★★

ANZ	Access Advantage	5.00m	N/A	X	Nil	Nil	✓	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	N/A	X	Nil	Nil	✓	0.01%
BankSA	Complete Freedom	5.00m	2000	X	Nil	Nil	✓	0.00%
BankSA	Express Freedom	3.00m	1000	X	Nil	5	✓	0.00%
Bankwest	Zero Transaction Account	Nil	N/A	X	Nil	Nil	✓	0.00%
Citibank	Ultimate Saver	Nil	N/A	X	Nil	N/A	✓	0.50%
Citibank	Plus Transaction Account	Nil	N/A	X	Nil	Nil	✓	0.00%
Holiday Coast CU	Payroll Plus Account	Nil	N/A	X	1	1	✓	0.00%
Hume Building Society	All Purpose S10	Nil	N/A	X	Nil	1.5	✓	0.25%
Hume Building Society	Cash Management S8	Nil	N/A	✓	Nil	1.5	✓	0.00%
IMB	Everyday UnLtd (SYD,AC)	6.00m	N/A	X	Nil	Nil	✓	0.00%
Police Credit Union	Easy Access S1	Nil	N/A	X	Nil	2	✓	0.10%
Police&NursesMut Banki	FairSaver Account	2.95m	N/A	X	Nil	Nil	✓	2.50%
Police&NursesMut Banki	Easypay Access Account	5.00m	N/A	✓	Nil	Nil	✓	0.05%
St George Bank	Complete Freedom	5.00m	2000	X	Nil	Nil	✓	0.00%
Suncorp Bank	Everyday Options	5.00m	N/A	X	Nil	Nil	✓	0.01%
Suncorp Bank	Everyday Basics Account	Nil	N/A	X	Nil	Nil	✓	0.00%
Unicom Credit Union	Access Account	Nil	N/A	X	1	0.75	✓	0.05%
United Community	FreeStyler Account	Nil	N/A	✓	1.5	2.5	✓	0.05%

★★★

AMP Banking	First Account	5.00m	N/A	X	Nil	N/A	✓	5.15%
AMP Banking	eASYCash Management	5.00m	N/A	X	Nil	N/A	✓	4.75%
AMP Banking	eASYtransact	Nil	N/A	X	Nil	N/A	✓	0.00%

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All rates current at September 9th 2011, Bonus/Promotional rates are included

Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★★								
ANZ	Premium Cash Mgmt A	Nil	N/A	X	0.5	2.5	✓	0.00%
ANZ	Access Select	2.00m	N/A	X	0.5	2.5	✓	0.00%
ANZ	V2 Plus	Nil	N/A	X	0.5	2.5	✓	0.00%
Arab Bank Australia	Statement Savings Acc	6.00m	N/A	X	Nil	2	✓	0.00%
Australian Defence CU	Access Savings S1	Nil	N/A	✓	0.8	Nil	✓	0.10%
B & E Personal Banking	Everyday Advantage	Nil	N/A	X	0.75	2.5	✓	0.00%
B & E Personal Banking	Smart Advantage	5.00m	N/A	X	0.95	2.5	✓	0.00%
B & E Personal Banking	Home Advantage	Nil	N/A	X	0.75	2.5	✓	0.00%
Bananacoast Community	Incentive Savings AC S7	6.00m	N/A	✓	0.5	Nil	✓	0.00%
Bananacoast Community	Personal Savings Acct S1	6.00m	N/A	✓	0.5	Nil	✓	0.05%
Bank of Cyprus Australia	Cash Management Accou	10.00m	2000	X	1	Nil	✓	0.00%
bankmecu	Access Account S1	Nil	N/A	✓	1.5	2	✓	0.50%
BankSA	Freedom Account	7.00m	N/A	X	0.6	2.5	✓	0.01%
BankSA	Incentive Saver Account	Nil	N/A	X	0.6	2.5	✓	5.40%
BankSA	Sense Account Everyday	5.00m	2000	X	Nil	Nil	✓	0.00%
BankSA	Investment Cash Account	Nil	N/A	X	0.6	2.5	✓	3.50%
Bankwest	Lite Transaction Account	5.00m	N/A	X	Nil	Nil	✓	0.01%
Bankwest	Lite Trans - Direct Opt	3.99m	N/A	X	Nil	4	✓	0.01%
Bankwest	Instant Saver	3.00m	N/A	X	Nil	5	X	1.00%
Bendigo Bank	Ultimate Everyday Acc	Nil	N/A	✓	0.7	1.75	✓	0.01%
Bendigo Bank	Networth Cash Managem	Nil	N/A	✓	0.7	1.75	✓	0.05%
Circle Credit Co-op	Super S Account S6	Nil	N/A	X	Nil	Nil	✓	0.10%
Coastline Credit Union	Access Account S30	5.00m	N/A	X	Nil	Nil	✓	0.10%
Coastline Credit Union	Pay As you Go S40	Nil	N/A	X	Nil	0.5	✓	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	N/A	X	0.5	2	✓	0.01%
Community CPS Australi	FreeStyler Account	Nil	N/A	✓	1.5	2.5	✓	0.05%
Credit Union SA	Cash Management Accou	Nil	N/A	✓	1	Nil	✓	1.75%
CUA	Freedom Plus	Nil	N/A	X	1.5	2	✓	0.50%
Defence Force CU	National Access Account	Nil	N/A	X	Nil	Nil	✓	0.01%
ECU Australia	Access Plus	5.00m	N/A	X	Nil	Nil	✓	0.00%
ECU Australia	Everyday Access S1	5.00m	N/A	X	1	2	✓	0.00%
Gateway Credit Union	Everyday Savings Accoun	Nil	N/A	X	Nil	4	✓	0.50%
Greater Building Society	Access Account	Nil	N/A	✓	0.5	1	✓	0.20%
Greater Building Society	Ultimate Account	Nil	N/A	X	0.5	1	✓	0.00%
Heritage Building Soc	Simply Access	Nil	N/A	X	1.75	Nil	✓	0.05%
Heritage Building Soc	Money Manager Account	Nil	N/A	X	1.75	Nil	✓	0.10%
Heritage Building Soc	Simply Access Special	Nil	N/A	X	1.75	Nil	✓	0.05%
Holiday Coast CU	Save More Savings A/C S	Nil	N/A	X	1	1	✓	0.00%
Horizon Credit Union	Advantage 25	6.00m	N/A	X	Nil	Nil	✓	0.00%

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Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★★								
HSBC	Day to Day Account	Nil	N/A	✓	Nil	5	✓	0.05%
Hunter United Credit Un	Cheque Account	5.00m	N/A	✓	Nil	Nil	✓	0.01%
Hunter United Credit Un	On Call Savings Account	5.00m	N/A	✓	Nil	Nil	✓	0.01%
Hunter United Credit Un	Cash Management Accou	5.00m	N/A	✓	Nil	Nil	✓	0.01%
IMB	Everyday UnLtd (Ill,SC)	6.00m	N/A	✗	Nil	Nil	✓	0.00%
IMB	Reward Saver	Nil	N/A	✓	0.7	2.25	✓	2.25%
Intech Credit Union	Access Saving Account S	Nil	N/A	✓	Nil	5	✓	0.05%
Macquarie Credit Union	General Savings Account	Nil	N/A	✗	2	2	✓	0.05%
Macquarie Credit Union	Cheque/Card Account S	Nil	N/A	✗	2	2	✓	0.05%
Maitland Mutual BS	Express Savings Account	Nil	N/A	✗	0.25	1	✓	0.00%
ME Bank	InterestME Savings Ac	Nil	N/A	✗	1	N/A	✗	0.25%
Memberfirst Credit Union	Easy Access Account S	Nil	N/A	✓	1	2	✓	0.00%
Memberfirst Credit Union	Real Interest Account S6	Nil	N/A	✓	1	2	✓	0.00%
MyState Financial	Access Account	Nil	N/A	✗	0.85	2.75	✓	0.05%
nab	Gold Banking	10.00m	N/A	✗	Nil	Nil	✓	0.01%
Newcastle Permanent	Statement Savings Acc	Nil	N/A	✗	0.5	1.75	✓	0.01%
Newcastle Permanent	Rapid Saver Statement	Nil	N/A	✗	0.5	1.75	✗	6.00%
People's Choice Credit U	Everyday Account	6.00m	N/A	✓	Nil	Nil	✓	0.00%
Police Credit	Multipack - At Call S1	Nil	N/A	✗	1.8	Nil	✓	0.10%
Police&NursesMut Banki	Cash Management Ac S	5.00m	N/A	✓	Nil	Nil	✓	1.00%
Qld Police Credit Union	On Call Savings Account	Nil	N/A	✗	2	Nil	✓	0.01%
Qld Teachers CU	Bonus Saver Account	Nil	N/A	✓	1.3	2	✓	3.76%
Qld Teachers CU	Current Account	Nil	N/A	✓	1.3	2	✓	0.01%
Qld Teachers CU	Cash Management Accou	Nil	N/A	✓	1.3	2	✓	0.00%
RTA Staff CU	Multi-Access Account S4	Nil	N/A	✗	1.5	1.5	✓	0.05%
Rural Bank Limited	Gold Cash Management	5.00m	N/A	✗	Nil	Nil	✓	0.00%
Rural Bank Limited	Everyday Acct-All Access	6.00m	N/A	✗	Nil	Nil	✓	0.05%
Select Credit Union	Transaction Account 001	Nil	N/A	✓	1.75	Nil	✓	0.15%
SGE Credit Union	Reward Me Saver Accoun	Nil	1000	✗	2	1.5	✓	0.00%
St George Bank	Sense Account Everyday	5.00m	N/A	✗	Nil	Nil	✓	0.00%
St George Bank	Investment Cash Account	N/A	N/A	✗	0.6	2.5	✓	3.50%
St George Bank	Incentive Saver Account	Nil	N/A	✗	0.6	2.5	✓	5.45%
Suncorp Bank	Cash Management Accou	5.00m	N/A	✗	Nil	Nil	✓	0.01%
The Capricornian	Personal Banking Accoun	5.00m	N/A	✓	0.5	2	✓	0.00%
The Rock Building Soc	Fee Cruncher Account	Nil	1000	✗	0.5	2.5	✗	0.00%
TIO Banking	Essentials Account	5.00m	N/A	✗	Nil	Nil	✓	0.00%
Victoria Teachers CU	Everyday Account S1	Nil	N/A	✗	Nil	1	✓	0.05%
Westpac	Cash Manager	5.00m	N/A	✗	0.5	2.5	✓	0.25%

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Electronic Transactor

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$1,000
★★								
ANZ	Progress Saver	Nil	N/A	✗	1	2.5	✓	6.01%
Bank of Queensland	Cash Management Accou	5.00m	N/A	✗	0.65	2	✓	0.01%
bankmecu	CMA - Transaction Acct	Nil	N/A	✓	1.5	2	✓	0.00%
Bankstown City CU	MoneyMax Access	Nil	N/A	✗	2	4	✓	0.10%
Community CPS Australi	Access Savings AccountS	Nil	N/A	✓	1.5	2.5	✓	0.05%
Community Mutual Grou	Access Savings Account	Nil	N/A	✗	1.25	1.25	✓	0.10%
Credit Union SA	Everyday Account	Nil	N/A	✓	1	Nil	✓	0.00%
CUA	Prime Access	Nil	N/A	✗	1.5	2	✓	0.01%
CUA	Platinum Plus	Nil	N/A	✗	1.5	2	✓	0.70%
CUA	Cash Management Ac	Nil	N/A	✗	1.5	2	✓	0.25%
Encompass Credit Union	Access Plus S1	Nil	N/A	✓	1.5	Nil	✓	0.01%
Family First CU	Everyday Access Account	Nil	N/A	✓	1	2.5	✓	0.15%
Family First CU	Cash Management AC	Nil	N/A	✓	1	2.5	✓	0.00%
FCCS Credit Union	Total Access AC S1	5.00m	N/A	✗	1.2	2	✗	0.00%
FCCS Credit Union	Redi Access AC S13	Nil	N/A	✗	1.2	2	✗	0.00%
Heritage Building Soc	Cash Management Accou	Nil	N/A	✗	1.75	1	✓	0.10%
Horizon Credit Union	Special Purpose S2/4/5	Nil	N/A	✓	1	1	✓	0.10%
Horizon Credit Union	RediSavings S1	Nil	N/A	✓	1	1	✓	0.10%
Illawarra CU NSW	Access Account	3.00m	N/A	✓	1	0.75	✓	0.05%
IMB	Every Day Account S4	Nil	N/A	✓	0.7	2.25	✓	0.10%
IMB	Cash Management Ac S	Nil	N/A	✓	0.7	2.25	✓	0.00%
Macarthur Credit Union	EveryDay Savings	Nil	N/A	✗	1.25	Nil	✓	0.05%
Maritime Mining & Power	Access Savings AccountS	Nil	N/A	✗	1.5	Nil	✓	0.10%
nab	Investment Cash Manage	10.00m	N/A	✗	0.6	3	✓	0.00%
Northern Beaches CU	Access Account S4	Nil	N/A	✓	1	2	✓	0.05%
Police Credit	PC EzePay	Nil	N/A	✗	1.8	2	✓	0.00%
Qantas Staff CU	At Call Deposits	Nil	N/A	✓	2	2	✓	0.10%
Qld Professional CU	At Call Savings AC S1	Nil	N/A	✗	1.5	1	✓	0.00%
Queenslanders CU	Action Account S1	Nil	N/A	✓	1.25	1.25	✓	0.00%
SGE Credit Union	Access Account	Nil	N/A	✗	2	1.5	✓	0.00%
Sutherland Credit Union	RediAccess	3.00m	N/A	✗	Nil	3	✓	0.00%
The Rock Building Soc	The Only Account	6.00m	N/A	✗	Nil	Nil	✗	0.00%
United Community	Access Savings Account	Nil	N/A	✓	1.5	2.5	✓	0.05%
★								
Bank of Queensland	Save to Win Account	Nil	N/A	✗	2	2	✗	1.00%
BankSA	Power Saver Account	Nil	N/A	✗	2.5	2.5	✓	3.40%
Bankwest	Gold Cash Management	Nil	N/A	✗	3	3	✗	0.00%
Beirut Hellenic Bank	Smart Net Account	Nil	N/A	✗	3	3	✓	0.00%

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Electronic Transactor

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★								
Citibank	Cash Management Accou	5.00m	N/A	X	2	N/A	✓	0.10%
Citibank	Investment Account	5.00m	N/A	X	Nil	N/A	✓	0.10%
Citibank	Online Cash Manager	Nil	N/A	X	Nil	N/A	✓	0.10%
Community First CU	Access Account S7	Nil	N/A	✓	1.5	2.5	✓	0.00%
Companion CU	Access Savings AccountS	Nil	N/A	✓	1.5	2.5	✓	0.05%
Companion CU	FreeStyler Account	Nil	N/A	✓	1.5	2.5	✓	0.05%
Holiday Coast CU	Percentage Plus AC S17	Nil	N/A	X	2	2	✓	0.00%
HSBC	Premier CMA	35.00m	N/A	X	Nil	Nil	✓	2.25%
HSBC	Cash Management Accou	10.00m	N/A	X	2.5	3.5	✓	0.05%
HSBC	Savings Cheque Account	7.50m	N/A	X	2	3	✓	0.05%
HSBC	Power Vantage CMA	20.00m	N/A	X	Nil	Nil	✓	1.75%
SCU	Access Savings	Nil	N/A	✓	1.75	2	✓	0.00%
SERVICE ONE Member	Day to Day Account	5.00m	N/A	X	1	1.5	✓	0.05%
SERVICE ONE Member	Saving Investment AC	5.00m	N/A	X	1	1.5	✓	0.05%
St George Bank	Power Saver Account	Nil	N/A	X	2.5	2.5	✓	6.15%
Summerland CU	Redi Access Account	Nil	N/A	✓	1	3	✓	0.00%
TIO Banking	Essentials Limited	Nil	N/A	X	1	2	✓	0.01%
Westpac	Reward Saver	Nil	N/A	X	2.5	2.5	✓	6.00%

Deposit Account Star Ratings



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High Transactor - Full Service

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

ANZ	Access Advantage	5.00m	N/A	X	Nil	Nil	Nil	0.00%
Bank of Queensland	Day2Day Plus Account	Nil	N/A	X	Nil	Nil	Nil	0.01%
BankSA	Complete Freedom	5.00m	2000	X	Nil	Nil	Nil	0.00%
Bankwest	Hero Transaction Account	Nil	N/A	X	Nil	Nil	Nil	5.00%
Bankwest	Zero Transaction Account	Nil	N/A	X	Nil	Nil	Nil	0.00%
Commonwealth Bank	Complete Access	6.00m	2000	X	Nil	Nil	Nil	0.01%
nab	Cash Manager	Nil	N/A	X	Nil	Nil	Nil	4.25%
nab	Classic Banking	Nil	N/A	X	Nil	Nil	Nil	0.01%
St George Bank	Complete Freedom	5.00m	2000	X	Nil	Nil	Nil	0.00%
Suncorp Bank	Everyday Options	5.00m	N/A	X	Nil	Nil	Nil	0.01%
Teachers Credit Union	Everyday Account S1	5.00m	2000	X	Nil	Nil	Nil	0.01%
Westpac	Choice	5.00m	2000	X	Nil	Nil	Nil	0.00%

★★★★★

Australian Defence CU	Access Savings S1	Nil	N/A	✓	0.8	0.65	Nil	0.10%
Bananacoast Community	Personal Savings Acct S1	6.00m	N/A	✓	0.5	Nil	Nil	0.05%
Bank of Cyprus Australia	Liberty Account	4.00m	2000	X	Nil	Nil	Nil	0.25%
Bankwest	Lite Transaction Account	5.00m	N/A	X	Nil	Nil	Nil	0.01%
Circle Credit Co-op	Super S Account S6	Nil	N/A	X	Nil	0.5	Nil	0.10%
Citibank	Plus Transaction Account	Nil	N/A	X	Nil	Nil	Nil	0.00%
Commonwealth Bank	Smart Access	4.00m	2000	X	Nil	Nil	2	0.01%
Greater Building Society	Access Account	Nil	N/A	✓	0.5	0.4	1	0.20%
Heritage Building Soc	Simply Access	Nil	N/A	X	1.75	0.5	Nil	0.05%
Heritage Building Soc	Simply Access Special	Nil	N/A	X	1.75	0.5	Nil	0.05%
Holiday Coast CU	Payroll Plus Account	Nil	N/A	X	1	1	1	0.00%
Horizon Credit Union	Advantage 25	6.00m	N/A	X	Nil	Nil	Nil	0.00%
IMB	Everyday UnLtd (Ill,SC)	6.00m	N/A	X	Nil	Nil	Nil	0.00%
IMB	Everyday UnLtd (SYD,AC)	6.00m	N/A	X	Nil	Nil	Nil	0.00%
nab	Gold Banking	10.00m	N/A	X	Nil	Nil	Nil	0.01%
Newcastle Permanent	Statement Savings Acc	Nil	N/A	X	0.5	0.5	1.75	0.01%
Police&NursesMut Banki	Easypay Access Account	5.00m	N/A	✓	Nil	0.3	Nil	0.05%
Police&NursesMut Banki	FairSaver Account	2.95m	N/A	X	Nil	Nil	Nil	2.50%
Rural Bank Limited	Everyday Acct-All Access	6.00m	N/A	X	Nil	Nil	Nil	0.05%
Select Credit Union	Transaction Account 001	Nil	N/A	✓	1.75	0.75	Nil	0.15%
St George Bank	Express Freedom	3.00m	1000	X	Nil	Nil	2.5	0.00%
Suncorp Bank	Cash Management Accou	5.00m	N/A	X	Nil	Nil	Nil	0.01%
Teachers Credit Union	Everyday Direct Account	5.00m	2000	X	Nil	Nil	3	0.01%
Unicom Credit Union	Access Account	Nil	N/A	X	1	Nil	0.75	0.05%
Unicredit-WA	On Call Savings S1	2.00m	N/A	X	Nil	Nil	Nil	0.05%
Unicredit-WA	Visa Access S5	2.00m	N/A	✓	Nil	Nil	Nil	0.05%

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High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Etpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★★★★								
United Community	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
★★★★★								
ANZ	Access Select	2.00m	N/A	✗	0.5	0.5	2.5	0.00%
ANZ	Premium Cash Magmnt A	Nil	N/A	✗	0.5	0.5	2.5	0.00%
B & E Personal Banking	Everyday Advantage	Nil	N/A	✗	0.75	0.75	2.5	0.00%
B & E Personal Banking	Home Advantage	Nil	N/A	✗	0.75	0.75	2.5	0.00%
B & E Personal Banking	Smart Advantage	5.00m	N/A	✗	0.95	0.75	2.5	0.00%
Bank of Cyprus Australia	Cash Management Accou	10.00m	2000	✗	1	1	Nil	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	N/A	✗	Nil	Nil	Nil	0.01%
bankmecu	Access Account S1	Nil	N/A	✓	1.5	0.6	2	0.50%
bankmecu	CMA - Transaction AcCnt	Nil	N/A	✓	1.5	0.6	2	0.00%
BankSA	Investment Cash Account	Nil	N/A	✗	0.6	0.6	2.5	3.50%
BankSA	Freedom Account	7.00m	N/A	✗	0.6	0.6	2.5	0.01%
BankSA	Express Freedom	3.00m	1000	✗	Nil	Nil	5	0.00%
Bendigo Bank	Ultimate Everyday Acc	Nil	N/A	✓	0.7	0.7	1.75	0.01%
Bendigo Bank	Networth Cash Managem	Nil	N/A	✓	0.7	0.7	1.75	0.05%
Coastline Credit Union	Access Account S30	5.00m	N/A	✗	Nil	Nil	Nil	0.10%
Coastline Credit Union	Pay As you Go S40	Nil	N/A	✗	Nil	0.5	0.5	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	N/A	✗	0.5	0.5	2	0.01%
Community CPS Australi	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Credit Union SA	Cash Management Accou	Nil	N/A	✓	1	1	Nil	1.75%
Credit Union SA	Everyday Account	Nil	N/A	✓	1	1	Nil	0.00%
CUA	Cash Management Ac	Nil	N/A	✗	1.5	0.75	2	0.25%
CUA	Platinum Plus	Nil	N/A	✗	1.5	0.75	2	0.70%
CUA	Prime Access	Nil	N/A	✗	1.5	0.75	2	0.01%
CUA	Freedom Plus	Nil	N/A	✗	1.5	0.75	2	0.50%
Defence Force CU	National Access Account	Nil	N/A	✗	Nil	0.5	Nil	0.01%
ECU Australia	Everyday Access S1	5.00m	N/A	✗	1	0.4	2	0.00%
Greater Building Society	Ultimate Account	Nil	N/A	✗	0.5	0.4	1	0.00%
Heritage Building Soc	Cash Management Accou	Nil	N/A	✗	1.75	1	1	0.10%
Heritage Building Soc	Money Manager Account	Nil	N/A	✗	1.75	0.5	Nil	0.10%
Holiday Coast CU	Save More Savings A/C S	Nil	N/A	✗	1	1	1	0.00%
Horizon Credit Union	Special Purpose S2/4/5	Nil	N/A	✓	1	1	1	0.10%
Horizon Credit Union	RediSavings S1	Nil	N/A	✓	1	1	1	0.10%
HSBC	Power Vantage CMA	20.00m	N/A	✗	Nil	Nil	Nil	1.75%
Hume Building Society	Cash Management S8	Nil	N/A	✓	Nil	0.3	1.5	0.00%
Hume Building Society	All Purpose S10	Nil	N/A	✗	Nil	0.3	1.5	0.25%

your guide to product excellence

September 2011. All rates current at September 9th 2011

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Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Etpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★★								
Hunter United Credit Un	Cash Management Accou	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Hunter United Credit Un	On Call Savings Account	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Hunter United Credit Un	Cheque Account	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Illawarra CU NSW	Access Account	3.00m	N/A	✓	1	1	0.75	0.05%
Macarthur Credit Union	EveryDay Savings	Nil	N/A	✗	1.25	1.25	Nil	0.05%
Macquarie Credit Union	Cheque/Card Account S	Nil	N/A	✗	2	0.75	2	0.05%
Macquarie Credit Union	General Savings Account	Nil	N/A	✗	2	0.75	2	0.05%
Maitland Mutual BS	Express Savings Account	Nil	N/A	✗	0.25	0.6	1	0.00%
Memberfirst Credit Union	Real Interest Account S6	Nil	N/A	✓	1	0.6	2	0.00%
MyState Financial	Access Account	Nil	N/A	✗	0.85	0.85	2.75	0.05%
Police Credit	Multipack - At Call S1	Nil	N/A	✗	1.8	0.4	Nil	0.10%
Police Credit Union	Easy Access S1	Nil	N/A	✗	Nil	0.55	2	0.10%
Police&NursesMut Banki	Cash Management Ac S	5.00m	N/A	✓	Nil	1.25	Nil	1.00%
Qld Police Credit Union	On Call Savings Account	Nil	N/A	✗	2	1	Nil	0.01%
RTA Staff CU	Multi-Access Account S4	Nil	N/A	✗	1.5	1.5	1.5	0.05%
Rural Bank Limited	Gold Cash Management	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
St George Bank	Investment Cash Account	N/A	N/A	✗	0.6	0.6	2.5	3.50%
The Capricornian	Personal Banking Accoun	5.00m	N/A	✓	0.5	0.5	2	0.00%
The Rock Building Soc	The Only Account	6.00m	N/A	✗	Nil	0.65	Nil	0.00%
Victoria Teachers CU	Everyday Account S1	Nil	N/A	✗	Nil	0.5	1	0.05%
Westpac	Cash Manager	5.00m	N/A	✗	0.5	0.5	2.5	0.25%
★★								
Bank of Queensland	Cash Management Accou	5.00m	N/A	✗	0.65	0.65	2	0.01%
Bankwest	Lite Trans - Direct Opt	3.99m	N/A	✗	Nil	Nil	4	0.01%
Community CPS Australi	Access Savings AccountS	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Community Mutual Grou	Access Savings Account	Nil	N/A	✗	1.25	1.25	1.25	0.10%
Companion CU	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Companion CU	Access Savings AccountS	Nil	N/A	✓	1.5	0.9	2.5	0.05%
ECU Australia	Access Plus	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
Encompass Credit Union	Access Plus S1	Nil	N/A	✓	1.5	0.75	Nil	0.01%
FCCS Credit Union	Total Access AC S1	5.00m	N/A	✗	1.2	0.6	2	0.00%
HSBC	Day to Day Account	Nil	N/A	✓	Nil	Nil	5	0.05%
HSBC	Premier CMA	35.00m	N/A	✗	Nil	Nil	Nil	2.25%
IMB	Reward Saver	Nil	N/A	✓	0.7	0.85	2.25	2.25%
IMB	Every Day Account S4	Nil	N/A	✓	0.7	0.85	2.25	0.10%
Maritime Mining & Power	Access Savings AccountS	Nil	N/A	✗	1.5	1.5	Nil	0.10%
nab	Investment Cash Manage	10.00m	N/A	✗	0.6	0.6	3	0.00%
Qantas Staff CU	At Call Deposits	Nil	N/A	✓	2	2	2	0.10%
Qld Teachers CU	Current Account	Nil	N/A	✓	1.3	0.6	2	0.01%

your guide to product excellence

September 2011. All rates current at September 9th 2011

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Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

High Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Etpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★								
Queenslanders CU	Action Account S1	Nil	N/A	✓	1.25	1.25	1.25	0.00%
SERVICE ONE Member	Saving Investment AC	5.00m	N/A	✗	1	1.5	1.5	0.05%
SGE Credit Union	Access Account	Nil	N/A	✗	2	1	1.5	0.00%
United Community	Access Savings Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
★								
Bankstown City CU	MoneyMax Access	Nil	N/A	✗	2	0.5	4	0.10%
Beirut Hellenic Bank	Smart Net Account	Nil	N/A	✗	3	3	3	0.00%
Community First CU	Access Account S7	Nil	N/A	✓	1.5	1.1	2.5	0.00%
Family First CU	Cash Management AC	Nil	N/A	✓	1	0.75	2.5	0.00%
Family First CU	Everyday Access Account	Nil	N/A	✓	1	0.75	2.5	0.15%
Holiday Coast CU	Percentage Plus AC S17	Nil	N/A	✗	2	2	2	0.00%
HSBC	Savings Cheque Account	7.50m	N/A	✗	2	2	3	0.05%
HSBC	Cash Management Accou	10.00m	N/A	✗	2.5	2.5	3.5	0.05%
IMB	Cash Management Ac S	Nil	N/A	✓	0.7	0.85	2.25	0.00%
Intech Credit Union	Access Saving Account S	Nil	N/A	✓	Nil	1.2	5	0.05%
Memberfirst Credit Union	Easy Access Account S	Nil	N/A	✓	1	0.6	2	0.00%
Northern Beaches CU	Access Account S4	Nil	N/A	✓	1	0.85	2	0.05%
People's Choice Credit U	Everyday Account	6.00m	N/A	✓	Nil	Nil	Nil	0.00%
Qld Professional CU	At Call Savings AC S1	Nil	N/A	✗	1.5	0.6	1	0.00%
SCU	Access Savings	Nil	N/A	✓	1.75	0.75	2	0.00%
SERVICE ONE Member	Day to Day Account	5.00m	N/A	✗	1	1.5	1.5	0.05%
Summerland CU	Redi Access Account	Nil	N/A	✓	1	1	3	0.00%
Sutherland Credit Union	RediAccess	3.00m	N/A	✗	Nil	1.25	3	0.00%
TIO Banking	Essentials Limited	Nil	N/A	✗	1	1	2	0.01%

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Junior Saver

Company	Product	Account Keeping Fees, (\$)	Limited Free Transactions	Own ATM withdrawal fee, (\$)	Min opening deposit, (\$)	Branch withdrawal fee, (\$)	Interest rate	
							\$500	\$5,000
★★★★★ "outstanding value"								
ANZ	Progress Saver for Kids	Nil	✓	Nil	10	Nil	6.01%	6.01%
Bankwest	Kids' Bonus Saver	Nil	✓	N/A	No min	Nil	10.01%	0.00%
Commonwealth Bank	Youthsaver Account	Nil	✓	Nil	No min	Nil	4.76%	4.76%
Suncorp Bank	Kids Savings Account	Nil	✓	N/A	No min	Nil	5.75%	5.75%
Westpac	Kids Reward Saver	Nil	✓	N/A	No min	Nil	6.00%	6.00%
Westpac	Youth Reward Saver	Nil	✓	Nil	No min	Nil	6.00%	6.00%
★★★★★								
bankmecu	mySaver	Nil	✓	1.5	No min	2	5.00%	5.00%
CairnsPenny Savings&L	First Penny Saver Accoun	Nil	✓	N/A	No min	Nil	6.00%	2.00%
Hume Building Society	Clancy Koala S2	Nil	✓	N/A	1	Nil	4.00%	4.00%
nab	Smart Junior Saver	Nil	✓	N/A	No min	Nil	4.90%	4.90%
Victoria Teachers CU	First Saver	Nil	✓	N/A	No min	Nil	4.00%	5.10%
★★★								
Australian Defence CU	Junior Saver Account	Nil	✓	0.8	No min	Nil	1.00%	1.50%
Bank of Cyprus Australia	Junior Smart Saver	Nil	✓	Nil	5	Nil	3.00%	3.00%
Bankwest	Children's Savings Acctnt	Nil	✓	N/A	No min	Nil	1.00%	2.00%
Bendigo Bank	Piggy Bank Account	Nil	✓	N/A	1	Nil	2.00%	2.00%
Community CPS Australi	Bonus Saver Acct (Youth)	Nil	✓	N/A	No min	2.5	3.00%	3.80%
Community CPS Australi	Junior Savers Club S12	Nil	✓	1.5	No min	2.5	3.00%	3.00%
Community CPS Australi	BU Savings Account	Nil	✓	1.5	No min	2.5	3.00%	3.00%
Community Mutual Grou	Youth Account S6/S16	Nil	✓	1.25	No min	1.25	2.00%	2.00%
Credit Union SA	Childrens Savings Account	Nil	✓	Nil	No min	Nil	3.50%	4.00%
FCCS Credit Union	Young Achiever Account	Nil	✓	N/A	1	Nil	4.50%	4.50%
Gateway Credit Union	Dollaroo Jnr Savr	Nil	✓	N/A	No min	Nil	3.00%	3.00%
IMB	Zoo Account	Nil	✓	N/A	1	Nil	3.10%	3.15%
IMB	Balance+ Account	Nil	✓	Nil	1	Nil	3.10%	3.15%
IMB	Reward Saver Kick Start	Nil	✓	0.7	1	2.25	3.25%	5.25%
Maitland Mutual BS	Mighty Mutuals Account	Nil	✓	N/A	No min	Nil	3.00%	3.00%
MyState Financial	Youth Account	Nil	✓	Nil	No min	2.5	3.50%	3.50%
Police Credit	Little Coppers Club S3	Nil	✓	N/A	No min	Nil	3.50%	3.50%
Qld Police Credit Union	Junior Savers	Nil	✓	Nil	No min	Nil	2.25%	2.25%
Summerland CU	Super Saver Account	Nil	✓	N/A	No min	3	1.50%	2.25%
Summerland CU	Money Sense Account	Nil	✓	1	No min	3	1.50%	2.25%
Teachers Credit Union	Under 18 Account S99	Nil	✓	Nil	No min	Nil	1.62%	1.62%
The Rock Building Soc	Teen Account	Nil	✓	Nil	1	Nil	3.00%	6.00%
The Rock Building Soc	Children's Account	Nil	✓	N/A	1	Nil	3.00%	6.00%
Unicredit-WA	Super Savers S7	Nil	✓	N/A	No min	5	2.00%	2.00%
United Community	Bonus Saver Acct(Youth)	Nil	✓	N/A	No min	2.5	3.00%	3.80%

your guide to product excellence

September 2011. All rates current at September 9th 2011

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Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Junior Saver

Company	Product	Account Keeping Fees, (\$)	Limited Free Transactions	Own ATM withdrawal fee, (\$)	Min opening deposit, (\$)	Branch withdrawal fee, (\$)	Interest rate	
							\$500	\$5,000
★★★								
Victoria Teachers CU	First Access	Nil	✓	Nil	No min	Nil	1.00%	1.00%
★★								
Arab Bank Australia	Best Buddies School A/C	Nil	✓	N/A	No min	Nil	0.75%	0.75%
B & E Personal Banking	Youth Advantage	Nil	✓	0.75	1	2.5	2.50%	2.50%
Beirut Hellenic Bank	Space Zone Childrens	Nil	✓	N/A	1	2	3.00%	3.00%
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%
Companion CU	Junior Savers Club S12	Nil	✓	1.5	No min	2.5	3.00%	3.00%
Companion CU	Bonus Saver Acct (Youth)	Nil	✓	N/A	No min	2.5	3.00%	3.80%
Companion CU	BU Savings Account	Nil	✓	1.5	No min	2.5	3.00%	3.00%
ECU Australia	Just for Kids S8	Nil	✓	1	10	2	1.00%	1.00%
Greater Building Society	Little Bucks	Nil	✓	N/A	1	Nil	0.50%	1.00%
Holiday Coast CU	First Start Account	Nil	✓	0.8	No min	0.8	3.00%	0.50%
Hume Building Society	Youth Extra S5	Nil	✓	Nil	No min	Nil	0.25%	1.00%
Illawarra CU NSW	JuniorSaver	Nil	✓	N/A	1	Nil	0.25%	2.00%
IMB	Everyday UnLtd KickStart	Nil	✓	Nil	1	Nil	0.00%	0.00%
Newcastle Permanent	Money Minder Account	Nil	✓	N/A	1	Nil	1.00%	2.00%
Queenslanders CU	Junior Savings Acct S4	Nil	✓	Nil	No min	Nil	0.50%	0.50%
Unicom Credit Union	JuniorSaver	Nil	✓	N/A	1	Nil	0.25%	2.00%
United Community	Junior Savers Club	Nil	✓	1.5	No min	2.5	3.00%	3.00%
United Community	BU Savings Account	Nil	✓	1.5	No min	2.5	3.00%	3.00%
Westpac	Choice Youth	Nil	✓	Nil	No min	Nil	0.00%	0.00%
★								
SCU	Super Saver Account	Nil	✓	1.75	No min	2	0.50%	0.50%
SCU	BU Account	Nil	✓	1.75	No min	2	0.50%	0.50%

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
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★★★★★

"outstanding value"

ANZ	SmartyPig	Nil	10	X	X	X	X	5.50%
Bank of Queensland	WebSavings Account	Nil	1	✓	X	✓	✓	5.95%
Bankwest	TeleNet Saver	Nil	No min	✓	X	✓	X	6.15%
Citibank	Online Saver	Nil	No min	✓	X	✓	X	6.40%
Commonwealth Bank	NetBank Saver	Nil	No min	✓	X	✓	X	5.75%
ING DIRECT	Savings Maximiser	Nil	No min	✓	X	✓	X	6.35%
RaboDirect	HISA Call Personal	Nil	No min	X	X	✓	X	6.50%
Railways Credit Union	Express Saver	Nil	No min	✓	X	✓	✓	6.35%
St George Bank	Directsaver Account	Nil	No min	✓	X	X	X	6.25%
UBank	USaver	Nil	No min	✓	X	✓	X	6.51%
Virgin Money	Virgin Saver	Nil	No min	✓	X	✓	X	6.51%
Westpac	eSaver	Nil	No min	✓	X	✓	X	6.25%

★★★★★

ANZ	Online Saver	Nil	No min	✓	✓	✓	✓	4.75%
Arab Bank Australia	Online Savings Account	Nil	No min	X	✓	✓	✓	5.55%
Bank of Cyprus Australia	Midas Account	Nil	10	X	X	✓	✓	5.50%
bankmecu	Cyber Saver	Nil	No min	X	X	✓	X	5.00%
BankSA	Express Saver Account	N/A	No min	✓	X	✓	X	5.25%
Community CPS Australi	monEsaver Internet Acc	N/A	No min	✓	X	✓	✓	5.10%
CUA	eSaver	Nil	1	✓	X	✓	✓	6.30%
Defence Force CU	iSaver	Nil	No min	✓	X	✓	X	6.00%
ECU Australia	e-Saver	Nil	No min	✓	X	✓	✓	5.45%
FCCS Credit Union	Online Saver Account S7	Nil	No min	✓	X	✓	✓	5.50%
Gateway Credit Union	eMax Saver	Nil	No min	✓	X	✓	✓	5.25%
Heritage Building Soc	Online Saver	Nil	1	✓	X	✓	X	4.95%
HSBC	Serious Saver Account	Nil	No min	✓	X	X	X	5.25%
Hume Building Society	Professional Cash Manag	Nil	5000	✓	X	✓	✓	5.00%
Maitland Mutual BS	Internet Saver Account	Nil	5000	✓	X	✓	✓	6.15%
ME Bank	Online Savings Account	Nil	No min	✓	X	✓	X	5.60%
nab	iSaver	Nil	No min	✓	X	✓	X	5.75%
Police Credit	EasyinvestOnline Savings	Nil	No min	✓	X	✓	✓	5.00%
Police Credit Union	Online SuperSaver Acc S	Nil	No min	✓	X	✓	✓	5.00%
Police&NursesMut Banki	CashSaver Account	Nil	No min	✓	X	✓	✓	5.00%
Qantas Staff CU	Qsaver	Nil	No min	✓	X	✓	✓	5.50%
Qld Police Credit Union	Netlink Direct Ac S20	Nil	No min	✓	X	X	✓	5.00%
Qld Professional CU	Netsaver Account S50	Nil	No min	✓	X	✓	X	5.75%
Queenslanders CU	GOSaver	Nil	No min	✓	X	✓	✓	5.35%
Rural Bank ONE	Personal Saver	Nil	No min	✓	X	X	✓	5.35%

your guide to product excellence

September 2011. All rates current at September 9th

Online Saver - Page 1 of 4

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★★★								
Select Credit Union	Direct Account 020	N/A	1	✓	✗	✓	✗	5.25%
St George Bank	Power Saver Account	Nil	1	✓	✓	✓	✓	6.15%
Summerland CU	iSave Online	Nil	150	✓	✗	✗	✗	5.15%
Suncorp Bank	Everyday Options Sub-Ac	Nil	No min	✓	✗	✓	✓	5.00%
Suncorp Direct	eOptions	Nil	No min	✓	✗	✓	✓	5.00%
Teachers Credit Union	Online Savings Account	Nil	No min	✓	✗	✓	✗	5.00%
The Capricornian	Savings Accumulator	Nil	No min	✓	✗	✓	✓	5.60%
United Community	monEsaver Internet Acc	Nil	No min	✓	✗	✓	✓	5.10%
Victoria Teachers CU	Online Saver	Nil	No min	✓	✗	✓	✓	5.10%
★★★★								
AMP Banking	eASYSaver Account	Nil	No min	✓	✗	✓	✗	4.30%
AMP Banking	First Account	5.00m	No min	✓	✓	✓	✓	5.15%
AMP Banking	eASYCash Management	5.00m	No min	✓	✓	✓	✓	4.75%
ANZ	V2 Plus	Nil	5000	✓	✓	✓	✓	3.75%
Australian Defence CU	Star Saver Direct Ac S20	Nil	No min	✓	✗	✓	✓	4.75%
B & E Personal Banking	iCash Management	Nil	1	✓	✗	✓	✓	4.00%
Bananacoast Community	Incentive Savings AC S7	6.00m	5000	✓	✓	✓	✓	3.50%
bankmecu	CMA - High Yield Account	Nil	5000	✓	✗	✓	✗	3.85%
BankSA	Investment Cash Account	Nil	10000	✓	✓	✓	✓	3.50%
BankSA	Power Saver Account	Nil	No min	✓	✓	✓	✓	3.50%
Bankstown City CU	MoneyMax OnLine Plus	Nil	1	✓	✗	✓	✓	3.00%
Bendigo Bank	Money Extra	Nil	2000	✓	✗	✓	✓	2.60%
CairnsPenny Savings&L	Internet Saver Acct S7	Nil	No min	✗	✗	✓	✗	5.10%
Circle Credit Co-op	Beyond 2000 Internet Ac	Nil	2000	✓	✗	✓	✓	4.50%
Citibank	Plus Link Savings	Nil	No min	✓	✗	✗	✗	3.25%
Community Mutual Grou	Internet Maximiser S30	Nil	1	✓	✗	✓	✓	4.75%
Companion CU	monEsaver Internet Acc	N/A	No min	✓	✗	✓	✓	5.10%
CUA	Cash Management Ac	Nil	1	✓	✓	✓	✓	3.55%
Easy Street Fin Services	Easy Savings Online Acc	Nil	2	✗	✗	✓	✗	5.10%
Encompass Credit Union	Emoney Account S30	N/A	No min	✓	✗	✓	✓	4.25%
Family First CU	Family e-Saver S8	Nil	2000	✓	✗	✓	✗	4.75%
Holiday Coast CU	i-Saver Account S21	Nil	No min	✓	✗	✓	✗	4.00%
Horizon Credit Union	HorizonDirect S10	Nil	No min	✗	✗	✓	✗	5.00%
Hunter United Credit Un	e-ZYNET Direct	Nil	No min	✓	✗	✓	✗	4.50%
Hunter United Credit Un	Cash Management Accou	5.00m	5000	✓	✓	✓	✓	3.25%
Illawarra CU NSW	iQSaver	Nil	No min	✓	✗	✓	✗	4.75%
ING DIRECT	Savings Accelerator	Nil	No min	✓	✗	✓	✗	4.75%

your guide to product excellence

September 2011. All rates current at September 9th

Online Saver - Page 2 of 4

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★ ★ ★								
Macquarie Bank	Macquarie Cash XL	Nil	No min	X	X	X	X	4.75%
Macquarie Bank	Cash Management Accou	Nil	5000	✓	X	✓	✓	4.75%
Maitland Mutual BS	Cash Management Accou	Nil	500	✓	X	✓	✓	3.75%
Maritime Mining & Power	Powerup eSaver Account	Nil	No min	✓	X	✓	X	5.00%
Maritime Mining & Power	Cash Management Ac S5	Nil	No min	✓	X	✓	✓	3.25%
ME Bank	InterestME Savings Ac	Nil	No min	✓	✓	✓	✓	4.00%
MyState Financial	Online Savings Account	Nil	No min	✓	X	✓	✓	4.75%
nab	Cash Manager	Nil	5000	✓	✓	✓	✓	4.25%
Police Credit	Investment - At Call S2	Nil	No min	✓	X	✓	✓	3.50%
Police Credit Union	Market Linked AC S15	Nil	5000	✓	X	✓	✓	4.15%
Qld Teachers CU	eSave	Nil	No min	✓	X	✓	✓	4.90%
Queenslanders CU	MoneyMaker Account S	Nil	1	✓	X	✓	✓	3.75%
Rural Bank Limited	Gold Cash Management	5.00m	5000	✓	✓	✓	✓	3.75%
SERVICE ONE Member	Money Management	5.00m	2000	✓	X	✓	X	3.50%
SGE Credit Union	Inetsaver Account	Nil	No min	✓	X	✓	✓	4.00%
SGE Credit Union	Reward Me Saver Accoun	Nil	No min	✓	✓	✓	✓	4.25%
St George Bank	Investment Cash Account	N/A	10000	✓	✓	✓	✓	3.50%
Summerland CU	Lifestyle Rewards Accoun	Nil	No min	✓	X	✓	✓	3.65%
Summerland CU	Access Plus Account	Nil	No min	✓	X	✓	✓	3.50%
Sutherland Credit Union	eSaver	3.00m	No min	✓	X	✓	X	4.95%
Teachers Credit Union	Cash Management AC S	Nil	No min	✓	X	✓	X	4.50%
The Capricornian	E \$aver Account S29	5.00m	1	✓	X	✓	✓	4.10%
TIO Banking	Essentials eSaver	Nil	1000	✓	X	✓	X	5.00%
Unicom Credit Union	iQSaver	Nil	1	✓	X	✓	X	4.75%
Victoria Teachers CU	Cash Management AC S	Nil	5000	✓	X	✓	✓	4.75%

★ ★								
Arab Bank Australia	Cash Management Accou	5.00m	1000	X	✓	✓	✓	2.55%
Bank of Cyprus Australia	Liberty Account	4.00m	1	✓	✓	✓	✓	3.00%
Circle Credit Co-op	Cash Fund Account S4	Nil	5000	✓	X	✓	X	3.40%
Community CPS Australi	Cash Management Accou	Nil	1000	✓	✓	✓	✓	2.60%
Credit Union SA	Cash Management Accou	Nil	No min	✓	✓	✓	✓	2.75%
CUA	Platinum Plus	Nil	1	✓	✓	✓	✓	3.40%
Defence Force CU	Cash Management Accou	Nil	No min	✓	X	✓	✓	2.75%
ECU Australia	Smart Saver S10	Nil	No min	✓	X	✓	✓	3.35%
FCCS Credit Union	Access Saver Account S6	Nil	1	✓	X	✓	X	3.50%
Gateway Credit Union	Everyday Savings Accoun	Nil	No min	✓	✓	✓	✓	2.50%
Greater Building Society	Cash Management Accou	Nil	1	✓	X	✓	✓	3.00%
Holiday Coast CU	Percentage Plus AC S17	Nil	10000	✓	✓	✓	✓	2.50%

your guide to product excellence

September 2011. All rates current at September 9th

Online Saver - Page 3 of 4

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	ATM Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★								
Hume Building Society	Cash Management S8	Nil	5000	✓	✓	✓	✓	2.25%
Illawarra CU NSW	Cash Management Accou	Nil	500	✓	✗	✓	✓	3.25%
IMB	Cash Management Ac S	Nil	5000	✓	✓	✓	✓	3.75%
Police&NursesMut Banki	FairSaver Account	2.95m	No min	✓	✓	✓	✓	2.50%
Qld Teachers CU	Cash Management Accou	Nil	5000	✓	✓	✓	✓	3.20%
Select Credit Union	Cash Management Acct 0	Nil	1	✓	✗	✓	✗	2.75%
Unicom Credit Union	Cash Management Accou	Nil	500	✓	✗	✓	✓	3.25%
United Community	Cash Management Accou	Nil	1000	✓	✓	✓	✓	2.60%
Westpac	Cash Manager	5.00m	No min	✓	✓	✓	✓	3.55%
★								
ANZ	Premium Cash Magmnt A	Nil	10000	✓	✓	✓	✓	3.75%
Bank of Queensland	Cash Management Accou	5.00m	5000	✓	✓	✓	✓	2.35%
Citibank	Ultimate Saver	Nil	No min	✓	✓	✓	✓	5.00%
Commonwealth Bank	Cash Investment Account	5.00m	No min	✓	✓	✓	✓	3.95%
Companion CU	Cash Management Accou	Nil	1000	✓	✓	✓	✓	2.60%
Family First CU	Cash Management AC	Nil	1	✓	✓	✓	✓	2.25%
Horizon Credit Union	Cash Management S6	Nil	No min	✓	✗	✓	✓	2.50%
HSBC	Premier CMA	35.00m	No min	✓	✓	✓	✓	2.25%
MyState Financial	Saver Account	Nil	1000	✓	✗	✓	✗	3.00%
nab	Investment Cash Manage	10.00m	10000	✓	✓	✓	✓	3.50%
Newcastle Permanent	Money Management Acct	Nil	5000	✓	✗	✓	✓	3.75%
Qantas Staff CU	At Call Deposits	Nil	No min	✓	✓	✓	✓	3.25%
RTA Staff CU	Redi-Fund S7	Nil	5000	✓	✗	✓	✓	2.25%
SCU	Money Market Account	Nil	5000	✓	✗	✓	✓	3.55%
The Rock Building Soc	Cash Management Accou	5.00m	5000	✓	✗	✓	✓	2.50%

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Bonus Saver

Company	Product	Account Keeping Fees, (\$)	Limited Free Transactions	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$5,000
★★★★★ "outstanding value"									
Bankstown City CU	MoneyMax eMiser	Nil	X	X	N/A	N/A	4	X	6.10%
Bankwest	Smart eSaver	Nil	X	X	N/A	N/A	N/A	X	6.00%
Coastline Credit Union	e-Saver S35	Nil	X	X	N/A	N/A	N/A	X	5.75%
Commonwealth Bank	GoalSaver	Nil	X	X	N/A	N/A	Nil	X	6.00%
RaboDirect	PremiumSaver	Nil	X	X	N/A	N/A	N/A	X	6.10%
The Rock Building Soc	Online Saver Account	Nil	X	X	N/A	N/A	25	X	6.00%
★★★★★									
ANZ	Progress Saver	Nil	✓	X	1	1	2.5	✓	6.01%
Intech Credit Union	XLR8 Online Account	Nil	X	X	N/A	N/A	Nil	X	6.00%
Newcastle Permanent	Rapid Saver Statement	Nil	✓	X	0.5	0.5	1.75	X	6.00%
People's Choice Credit U	Online Saver Account	Nil	X	X	N/A	N/A	N/A	X	5.80%
Police Credit	Bonus Saver	Nil	X	X	N/A	N/A	N/A	X	6.10%
Police Credit	PC EzeSaver	Nil	X	X	N/A	N/A	N/A	X	5.25%
SGE Credit Union	Bonus Savers Account	Nil	✓	X	N/A	N/A	1.5	X	6.00%
St George Bank	Incentive Saver Account	Nil	✓	X	0.6	0.6	2.5	✓	5.45%
Westpac	Reward Saver	Nil	X	X	2.5	2.5	2.5	✓	6.00%
★★★									
B & E Personal Banking	Serious Saver	Nil	✓	X	N/A	N/A	2.5	X	4.50%
BankSA	Incentive Saver Account	Nil	✓	X	0.6	0.6	2.5	✓	5.40%
Credit Union SA	Online Savings Account	Nil	X	X	N/A	N/A	2.5	X	5.15%
Defence Force CU	maxE Saver	Nil	X	X	N/A	N/A	Nil	X	4.00%
Easy Street Fin Services	Bonus Saver Account	Nil	X	X	N/A	N/A	N/A	X	6.06%
ECU Australia	Bonus Saver Account	Nil	✓	X	N/A	N/A	2	X	5.25%
FCCS Credit Union	Achieve Saver AC S55	Nil	✓	X	N/A	N/A	2	X	6.00%
Greater Building Society	Bonus Saver Account	Nil	X	X	N/A	N/A	N/A	X	6.00%
Horizon Credit Union	Reward Saver	N/A	X	✓	N/A	N/A	1	X	5.25%
Hume Building Society	iSave	Nil	X	X	N/A	N/A	N/A	X	5.75%
Hunter United Credit Un	Premium Online Investor	Nil	X	X	N/A	N/A	N/A	X	6.31%
Hunter United Credit Un	XLR8 Savings Account	5.00m	X	✓	N/A	N/A	Nil	X	5.75%
Illawarra CU NSW	CU+saver	Nil	X	✓	1	1	0.75	✓	5.05%
IMB	Reward Saver	Nil	X	✓	0.7	0.85	2.25	✓	6.25%
Macquarie Credit Union	Online Savings Account	Nil	X	X	N/A	N/A	10	X	4.85%
Maitland Mutual BS	Bonus Saver Account	Nil	✓	X	N/A	N/A	1	X	6.00%
nab	Smart Reward Saver	3.00m	✓	X	N/A	N/A	Nil	X	4.76%
Newcastle Permanent	Rapid Saver Passbook	Nil	✓	X	N/A	N/A	1.75	X	5.25%
Qantas Staff CU	Bonus Saver Account	Nil	X	✓	N/A	N/A	2	X	6.25%
SCU	Savings Motivator	Nil	X	✓	N/A	N/A	2	X	4.75%
Summerland CU	Bonus Saver Account	Nil	X	✓	N/A	N/A	3	X	6.00%

your guide to product excellence

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Bonus Savers - Page 1 of 2

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Bonus Saver

Company	Product	Account Keeping Fees, (\$)	Limited Free Transactions	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	International ATM	Interest rate, % \$5,000	
★★★										
Teachers Credit Union	Reward Saver S6	Nil	✓	✗	N/A	N/A	N/A	✗	6.00%	
Unicom Credit Union	CU+saver	Nil	✓	✗	1	1	0.75	✗	5.05%	
Victoria Teachers CU	Bonus Saver Account S98	Nil	✓	✗	N/A	N/A	1	✗	4.55%	
★★										
Bank of Queensland	Bonus Interest Savings	Nil	✓	✗	0.65	0.65	2	✓	3.00%	
Coastline Credit Union	Bonus Reward Saver S2	5.00m	✓	✗	N/A	N/A	5	✗	3.75%	
Community CPS Australi	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.5	✗	3.80%	
Community First CU	Bonus Saver	Nil	✗	✓	N/A	N/A	2.5	✗	3.35%	
Companion CU	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.5	✗	3.80%	
Credit Union SA	Bonus Savings Account	Nil	✓	✗	N/A	N/A	2.5	✗	3.00%	
Hume Building Society	Reward Saver	Nil	✓	✗	N/A	N/A	1.5	✗	3.25%	
Police&NursesMut Banki	SwiftSaver Account	Nil	✗	✗	N/A	N/A	N/A	✗	3.25%	
Qld Teachers CU	Bonus Saver Account	Nil	✗	✓	1.3	0.6	2	✓	3.80%	
United Community	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.5	✗	3.80%	
★										
Bankwest	Solid Gold Saver	Nil	✗	✗	Nil	Nil	Nil	✗	0.00%	
CUA	Bonus Saver	Nil	✗	✗	N/A	N/A	2	✗	2.01%	
Northern Beaches CU	Bonus Saver Account S7	Nil	✗	✓	N/A	N/A	2	✗	1.75%	

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★★★★ "outstanding value"								
Australian Defence CU	Access Savings S1	Nil	N/A	✓	0.8	0.65	Nil	0.10%
Bank of Queensland	Day2Day Plus Account	Nil	N/A	✗	Nil	Nil	Nil	0.01%
Bankwest	Hero Transaction Account	Nil	N/A	✗	Nil	Nil	Nil	5.00%
Bankwest	Zero Transaction Account	Nil	N/A	✗	Nil	Nil	Nil	0.00%
Commonwealth Bank	Complete Access	6.00m	2000	✗	Nil	Nil	Nil	0.01%
Heritage Building Soc	Simply Access Special	Nil	N/A	✗	1.75	0.5	Nil	0.05%
Heritage Building Soc	Simply Access	Nil	N/A	✗	1.75	0.5	Nil	0.05%
nab	Cash Manager	Nil	N/A	✗	Nil	Nil	Nil	4.25%
nab	Classic Banking	Nil	N/A	✗	Nil	Nil	Nil	0.01%
St George Bank	Complete Freedom	5.00m	2000	✗	Nil	Nil	Nil	0.00%
St George Bank	Express Freedom	3.00m	1000	✗	Nil	Nil	2.5	0.00%
Teachers Credit Union	Everyday Account S1	5.00m	2000	✗	Nil	Nil	Nil	0.01%
Unicredit-WA	On Call Savings S1	2.00m	N/A	✗	Nil	Nil	Nil	0.05%
Unicredit-WA	Visa Access S5	2.00m	N/A	✓	Nil	Nil	Nil	0.05%
Westpac	Choice	5.00m	2000	✗	Nil	Nil	Nil	0.00%
★★★★★								
ANZ	Access Select	2.00m	N/A	✗	0.5	0.5	2.5	0.00%
ANZ	Access Advantage	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
B & E Personal Banking	Everyday Advantage	Nil	N/A	✗	0.75	0.75	2.5	0.00%
Bank of Cyprus Australia	Liberty Account	4.00m	2000	✗	Nil	Nil	Nil	0.25%
BankSA	Complete Freedom	5.00m	2000	✗	Nil	Nil	Nil	0.00%
BankSA	Investment Cash Account	Nil	N/A	✗	0.6	0.6	2.5	3.50%
Bendigo Bank	Networth Cash Managem	Nil	N/A	✓	0.7	0.7	1.75	0.05%
Bendigo Bank	Ultimate Everyday Acc	Nil	N/A	✓	0.7	0.7	1.75	0.01%
Circle Credit Co-op	Super S Account S6	Nil	N/A	✗	Nil	0.5	Nil	0.10%
Citibank	Plus Transaction Account	Nil	N/A	✗	Nil	Nil	Nil	0.00%
Commonwealth Bank	Smart Access	4.00m	2000	✗	Nil	Nil	2	0.01%
Community CPS Australi	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
CUA	Freedom Plus	Nil	N/A	✗	1.5	0.75	2	0.50%
ECU Australia	Everyday Access S1	5.00m	N/A	✗	1	0.4	2	0.00%
Greater Building Society	Access Account	Nil	N/A	✓	0.5	0.4	1	0.20%
Heritage Building Soc	Money Manager Account	Nil	N/A	✗	1.75	0.5	Nil	0.10%
Heritage Building Soc	Cash Management Accou	Nil	N/A	✗	1.75	1	1	0.10%
Holiday Coast CU	Save More Savings A/C S	Nil	N/A	✗	1	1	1	0.00%
Holiday Coast CU	Payroll Plus Account	Nil	N/A	✗	1	1	1	0.00%
Hume Building Society	Cash Management S8	Nil	N/A	✓	Nil	0.3	1.5	0.00%
Hume Building Society	All Purpose S10	Nil	N/A	✗	Nil	0.3	1.5	0.25%
IMB	Everyday UnLtd (SYD,AC	6.00m	N/A	✗	Nil	Nil	Nil	0.00%
Macarthur Credit Union	EveryDay Savings	Nil	N/A	✗	1.25	1.25	Nil	0.05%

your guide to product excellence

September 2011. All rates current at September 9th 2011

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Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★★★								
Newcastle Permanent	Statement Savings Acc	Nil	N/A	X	0.5	0.5	1.75	0.01%
Police Credit	Multipack - At Call S1	Nil	N/A	X	1.8	0.4	Nil	0.10%
Police&NursesMut Banki	Easypay Access Account	5.00m	N/A	✓	Nil	0.3	Nil	0.05%
Police&NursesMut Banki	FairSaver Account	2.95m	N/A	X	Nil	Nil	Nil	2.50%
Police&NursesMut Banki	Cash Management Ac S	5.00m	N/A	✓	Nil	1.25	Nil	1.00%
Qantas Staff CU	At Call Deposits	Nil	N/A	✓	2	2	2	0.10%
Qld Police Credit Union	On Call Savings Account	Nil	N/A	X	2	1	Nil	0.01%
Select Credit Union	Transaction Account 001	Nil	N/A	✓	1.75	0.75	Nil	0.15%
St George Bank	Investment Cash Account	N/A	N/A	X	0.6	0.6	2.5	3.50%
Suncorp Bank	Everyday Options	5.00m	N/A	X	Nil	Nil	Nil	0.01%
Suncorp Bank	Cash Management Accou	5.00m	N/A	X	Nil	Nil	Nil	0.01%
Unicom Credit Union	Access Account	Nil	N/A	X	1	Nil	0.75	0.05%
United Community	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
★★★★								
ANZ	Premium Cash Magmnt A	Nil	N/A	X	0.5	0.5	2.5	0.00%
B & E Personal Banking	Smart Advantage	5.00m	N/A	X	0.95	0.75	2.5	0.00%
B & E Personal Banking	Home Advantage	Nil	N/A	X	0.75	0.75	2.5	0.00%
Bananacoast Community	Personal Savings Acct S1	6.00m	N/A	✓	0.5	Nil	Nil	0.05%
Bank of Cyprus Australia	Cash Management Accou	10.00m	2000	X	1	1	Nil	0.00%
Bank of Queensland	Reverse Charges Account	4.00m	N/A	X	Nil	Nil	Nil	0.01%
bankmecu	CMA - Transaction Acnt	Nil	N/A	✓	1.5	0.6	2	0.00%
bankmecu	Access Account S1	Nil	N/A	✓	1.5	0.6	2	0.50%
BankSA	Freedom Account	7.00m	N/A	X	0.6	0.6	2.5	0.01%
BankSA	Express Freedom	3.00m	1000	X	Nil	Nil	5	0.00%
Bankwest	Lite Transaction Account	5.00m	N/A	X	Nil	Nil	Nil	0.01%
Coastline Credit Union	Pay As you Go S40	Nil	N/A	X	Nil	0.5	0.5	0.10%
Coastline Credit Union	Access Account S30	5.00m	N/A	X	Nil	Nil	Nil	0.10%
Commonwealth Bank	Cash Investment Account	5.00m	N/A	X	0.5	0.5	2	0.01%
Community CPS Australi	Access Savings AccountS	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Community Mutual Grou	Access Savings Account	Nil	N/A	X	1.25	1.25	1.25	0.10%
Credit Union SA	Cash Management Accou	Nil	N/A	✓	1	1	Nil	1.75%
Credit Union SA	Everyday Account	Nil	N/A	✓	1	1	Nil	0.00%
CUA	Platinum Plus	Nil	N/A	X	1.5	0.75	2	0.70%
CUA	Prime Access	Nil	N/A	X	1.5	0.75	2	0.01%
CUA	Cash Management Ac	Nil	N/A	X	1.5	0.75	2	0.25%
Defence Force CU	National Access Account	Nil	N/A	X	Nil	0.5	Nil	0.01%
Greater Building Society	Ultimate Account	Nil	N/A	X	0.5	0.4	1	0.00%
Holiday Coast CU	Percentage Plus AC S17	Nil	N/A	X	2	2	2	0.00%

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Low Transactor - Full Service - Page 2 of 4

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★★								
Horizon Credit Union	Special Purpose S2/4/5	Nil	N/A	✓	1	1	1	0.10%
Horizon Credit Union	Advantage 25	6.00m	N/A	✗	Nil	Nil	Nil	0.00%
Horizon Credit Union	RediSavings S1	Nil	N/A	✓	1	1	1	0.10%
HSBC	Day to Day Account	Nil	N/A	✓	Nil	Nil	5	0.05%
Hunter United Credit Un	On Call Savings Account	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Hunter United Credit Un	Cash Management Accou	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Hunter United Credit Un	Cheque Account	5.00m	N/A	✓	Nil	Nil	Nil	0.01%
Illawarra CU NSW	Access Account	3.00m	N/A	✓	1	1	0.75	0.05%
IMB	Everyday UnLtd (Ill,SC)	6.00m	N/A	✗	Nil	Nil	Nil	0.00%
IMB	Reward Saver	Nil	N/A	✓	0.7	0.85	2.25	2.25%
Macquarie Credit Union	Cheque/Card Account S	Nil	N/A	✗	2	0.75	2	0.05%
Macquarie Credit Union	General Savings Account	Nil	N/A	✗	2	0.75	2	0.05%
Maitland Mutual BS	Express Savings Account	Nil	N/A	✗	0.25	0.6	1	0.00%
Maritime Mining & Power	Access Savings AccountS	Nil	N/A	✗	1.5	1.5	Nil	0.10%
Memberfirst Credit Union	Real Interest Account S6	Nil	N/A	✓	1	0.6	2	0.00%
MyState Financial	Access Account	Nil	N/A	✗	0.85	0.85	2.75	0.05%
nab	Gold Banking	10.00m	N/A	✗	Nil	Nil	Nil	0.01%
Police Credit Union	Easy Access S1	Nil	N/A	✗	Nil	0.55	2	0.10%
Qld Teachers CU	Current Account	Nil	N/A	✓	1.3	0.6	2	0.01%
Queenslanders CU	Action Account S1	Nil	N/A	✓	1.25	1.25	1.25	0.00%
RTA Staff CU	Multi-Access Account S4	Nil	N/A	✗	1.5	1.5	1.5	0.05%
Rural Bank Limited	Gold Cash Management	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
Rural Bank Limited	Everyday Acct-All Access	6.00m	N/A	✗	Nil	Nil	Nil	0.05%
SGE Credit Union	Access Account	Nil	N/A	✗	2	1	1.5	0.00%
Teachers Credit Union	Everyday Direct Account	5.00m	2000	✗	Nil	Nil	3	0.01%
The Capricornian	Personal Banking Account	5.00m	N/A	✓	0.5	0.5	2	0.00%
United Community	Access Savings Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Victoria Teachers CU	Everyday Account S1	Nil	N/A	✗	Nil	0.5	1	0.05%
★★								
Bank of Queensland	Cash Management Accou	5.00m	N/A	✗	0.65	0.65	2	0.01%
Companion CU	FreeStyler Account	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Companion CU	Access Savings AccountS	Nil	N/A	✓	1.5	0.9	2.5	0.05%
Encompass Credit Union	Access Plus S1	Nil	N/A	✓	1.5	0.75	Nil	0.01%
Family First CU	Cash Management AC	Nil	N/A	✓	1	0.75	2.5	0.00%
HSBC	Savings Cheque Account	7.50m	N/A	✗	2	2	3	0.05%
IMB	Every Day Account S4	Nil	N/A	✓	0.7	0.85	2.25	0.10%
IMB	Cash Management Ac S	Nil	N/A	✓	0.7	0.85	2.25	0.00%
Memberfirst Credit Union	Easy Access Account S	Nil	N/A	✓	1	0.6	2	0.00%
nab	Investment Cash Manage	10.00m	N/A	✗	0.6	0.6	3	0.00%

your guide to product excellence

September 2011. All rates current at September 9th 2011

Low Transactor - Full Service - Page 3 of 4

Deposit Account Star Ratings



All rates current at September 9th 2011, Bonus/Promotional rates are included

Low Transactor - Full Service

Company	Product	Account Keeping Fees, (\$)	Monthly Deposit to Waive Account Keeping Fee (\$)	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	Interest rate, % \$1,000
★★								
Northern Beaches CU	Access Account S4	Nil	N/A	✓	1	0.85	2	0.05%
SERVICE ONE Member	Saving Investment AC	5.00m	N/A	✗	1	1.5	1.5	0.05%
The Rock Building Soc	The Only Account	6.00m	N/A	✗	Nil	0.65	Nil	0.00%
Westpac	Cash Manager	5.00m	N/A	✗	0.5	0.5	2.5	0.25%
★								
Bankstown City CU	MoneyMax Access	Nil	N/A	✗	2	0.5	4	0.10%
Bankwest	Lite Trans - Direct Opt	3.99m	N/A	✗	Nil	Nil	4	0.01%
Beirut Hellenic Bank	Smart Net Account	Nil	N/A	✗	3	3	3	0.00%
Community First CU	Access Account S7	Nil	N/A	✓	1.5	1.1	2.5	0.00%
ECU Australia	Access Plus	5.00m	N/A	✗	Nil	Nil	Nil	0.00%
Family First CU	Everyday Access Account	Nil	N/A	✓	1	0.75	2.5	0.15%
FCCS Credit Union	Total Access AC S1	5.00m	N/A	✗	1.2	0.6	2	0.00%
HSBC	Power Vantage CMA	20.00m	N/A	✗	Nil	Nil	Nil	1.75%
HSBC	Premier CMA	35.00m	N/A	✗	Nil	Nil	Nil	2.25%
HSBC	Cash Management Accou	10.00m	N/A	✗	2.5	2.5	3.5	0.05%
Intech Credit Union	Access Saving Account S	Nil	N/A	✓	Nil	1.2	5	0.05%
People's Choice Credit U	Everyday Account	6.00m	N/A	✓	Nil	Nil	Nil	0.00%
Qld Professional CU	At Call Savings AC S1	Nil	N/A	✗	1.5	0.6	1	0.00%
SCU	Access Savings	Nil	N/A	✓	1.75	0.75	2	0.00%
SERVICE ONE Member	Day to Day Account	5.00m	N/A	✗	1	1.5	1.5	0.05%
Summerland CU	Redi Access Account	Nil	N/A	✓	1	1	3	0.00%
Sutherland Credit Union	RediAccess	3.00m	N/A	✗	Nil	1.25	3	0.00%
TIO Banking	Essentials Limited	Nil	N/A	✗	1	1	2	0.01%



Methodology

What are the CANSTAR CANNEX *deposit star ratings*?

CANSTAR CANNEX *deposit star ratings* is a sophisticated rating methodology, unique to CANSTAR CANNEX, that compares deposit products in Australia. CANSTAR CANNEX star-rated products represent a short list of financial products. This short list narrows the search for consumers to products that have been independently assessed and ranked. The CANSTAR CANNEX *deposit star ratings* is a transparent analysis comparing all types of deposit accounts for an array of characteristics such as:

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

The results are reflected in a consumer-friendly 5-star concept, with 5 stars signifying outstanding value offered by the product. Rising stars are those products that would be rated 5-star or higher but have not been in the market for over six months. Rising star products will be formally rated in the next period once more historical data is available.

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

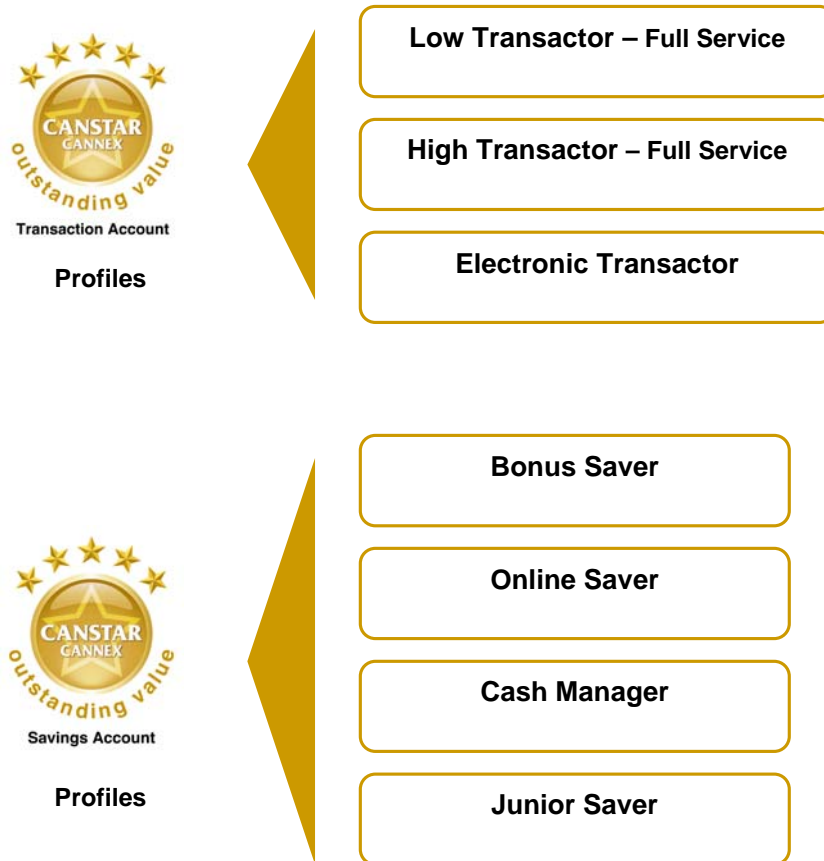
The following account types are assessed in the ratings:

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

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

How are the CANSTAR CANNEX deposit account star ratings structured?

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



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

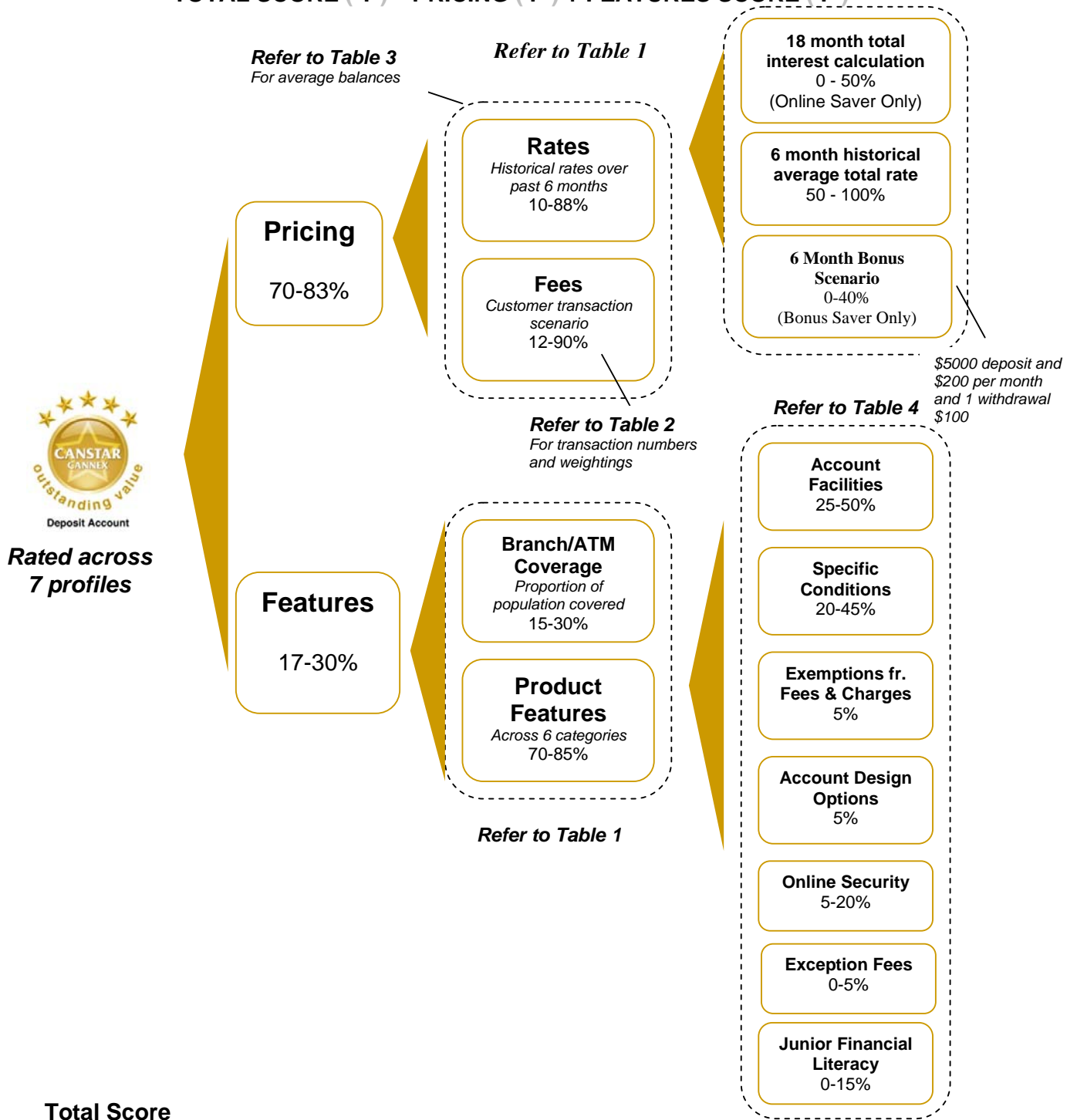
How does it work?

How are the 'stars' calculated?

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

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

TOTAL SCORE (T) = PRICING (P) + 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				
Profile	Pricing		Features	
High Transactor	70%		30%	
Low Transactor	70%		30%	
Electronic Transactor	72%		28%	
Cash Manager*	78%		22%	
Online Saver**	83%		17%	
Bonus Saver	83%		17%	
Junior Saver	83%		17%	
Profile	Rate	Fees	Product Features	Coverage
High Transactor	10%	90%	77%	23%
Low Transactor	10%	90%	77%	23%
Electronic Transactor	10%	90%	82%	18%
Cash Manager	75%	25%	75%	25%
Online Saver	82%	18%	85%	15%
Bonus Saver	88%	12%	85%	15%
Junior Saver	82%	18%	70%	30%
*required to pay a minimum of 3% below the current cash rate at \$100,000				
** required to pay a minimum of 2.5% below the current cash rate at \$25,000				

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

TABLE 4

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

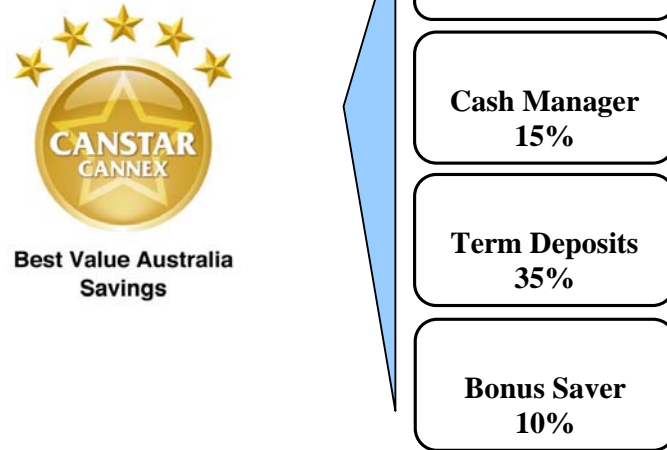
The branch location score is designed to reflect geographical coverage. Generally the larger institutions, such as major banks will get a higher score.

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

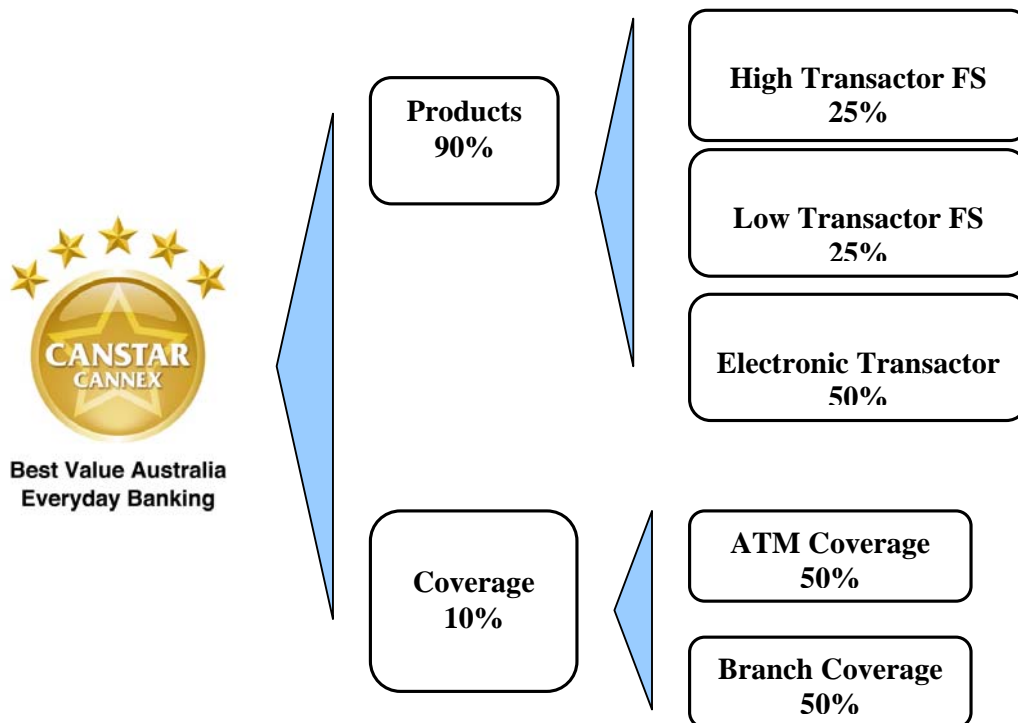
Awards

Each year CANSTAR CANNEX runs two deposit awards to reward those institutions displaying excellence in both the transaction and savings markets. The awards are based on the price and features for a number of different product types with the winners being the best overall. The methodology is as below.

Best Value Australia Savings Award



Best Value Australia Everyday Banking



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. All awards are recalculated every year based on the latest ratings. 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.

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