

# REWARDS STAR RATINGS

In this report we research & rate:

- 128 rewards programs, linked to
- 106 credit cards, from
- 41 providers

We evaluate reward programs at three annual spend levels: \$12,000, \$24,000 and \$60,000 to help you make a shopping list of 5 star products to suit.



## NEW WAYS TO GET MORE FOR YOUR MONEY

Credit card rewards clocked up on a points-based system continue to evolve and surprise. Scheme providers are constantly on the hunt for “the next best thing” that will attract consumers and give their card the edge. This has evolved into three types of rewards - ‘now’ rewards, ‘later’ rewards and ‘much later’ rewards.

The ‘now’ rewards appeal to the instant gratification society who are only too keen to ditch the concept of saving up points for a more attractive reward. They want something now - or preferably sooner! Rewards redeemed at the point of sale are more likely to appeal to this consumer. Some examples include:

- **Rewarder card** – This is a separate card that is used to store your rewards points until you are ready to spend them. It can be used anywhere EFTPOS is accepted.
- **Commonwealth Bank and Myer** – The Commonwealth Bank and Myer have joined forces to give you the option of using your awards points to pay or part-pay for your shopping at a Myer store. This means that savvy shoppers can snap up bargains during the big sales and pay with their rewards points.
- **Coles FlyBuys** - In a similar vein, using your FlyBuys card to pay for purchases at Coles means you can get a further discount at the checkout through points accrued. Your points can be redeemed in batches of 2,000 for \$10.
- **Auto redemption** – A number of cards give you the option to set up an auto-redemption of your points. This can be cashback or a gift card that is automatically sent when points accrue to a certain level. Although a gift card comes with restrictions as to where you can spend it, it can still be a pleasant surprise in the mail.

In the category of ‘later’ rewards we have the old favourites - flights, high-end merchandise, concierge services and exclusive offers that require a certain amount of points. Some examples include:

- **Flights** – Converting rewards points to flights is a popular pastime in Australia, with the average spender putting \$24,000 through their credit card each year being able to clock up almost two return flights between Sydney and Melbourne each year.
- **High end merchandise** – More expensive consumer items – for example, an iPad – will require more points and therefore a longer period of accumulation.
- **Concierge services** – Need a recommendation for a good restaurant in Seminyak, Bali? Or a walking tour in Naples? Perhaps you just need a watch repairer in Brisbane? The electronic errands that your personal concierge can run for you are almost endless.

## A NEW CONCEPT: ‘MUCH LATER’ REWARDS



Top up your retirement nest egg through your credit card rewards points? Westpac Group doesn't think it's such a crazy idea. Its Altitude and Amplify cards, offered throughout the wider group, gives you the unique option of cashing in your rewards points as a contribution towards your BT Super account – yes, you do have to be a BT customer – for it to benefit you much later at retirement time.

Contributions can be made in blocks of 500 points with a minimum block of 3,000 points transferred. Every 200 points equates to \$1. That means 3,000 points equals \$15 in a single contribution.

But wait, there's more. This method of contributing towards your super is counted as a personal after-tax contribution. There is no contributions tax to eat into it – if you convert, say, 3,000 points the full \$15 goes into your super fund. It can also help you qualify for a co-contribution from the government. And you have the further option of transferring the points to your spouse's or child's account.

If you stick with this plan long term, your super account will benefit. We've crunched the numbers to see how much extra would go into your super account after a period of twenty years. The CANSTAR table, below, assumes an 8% after-fee return.

Points	With Co-Contribution	With No Co-Contribution
12000	\$4,538.06	\$3,025.38
24000	\$9,076.13	\$6,050.75
60000	\$22,690.31	\$15,126.88

Source: Canstar. Figures above show superannuation account balance after 20 years based on an annual contribution as per the points redeemed as outlined in column 1. Assumes an annual return of 8% pa net of fees.

To be eligible for the full rate of co-contribution you need to earn less than \$33,516 per annum. If you earn in excess of \$48,516, co-contributions don't apply.

Now compare these long-term savings with some of the other alternative rewards that you could choose:

Points	With Co-Contribution	With No Co-Contribution	Fuel	Gold class movie tickets
12000	\$4,538.06	\$3,025.38	\$1,250	\$1,422
24000	\$9,076.13	\$6,050.75	\$2,500	\$2,923
60000	\$22,690.31	\$15,126.88	\$6,250	\$7,268

Source: Canstar. Figures above show superannuation account balance after 20 years based on an annual contribution as per the points redeemed as outlined in column 1. Assumes an annual return of 8% pa net of fees.

## REWARDS FOR NOT-SO-BIG SPENDERS

We have always been careful to stress the potential dangers of being dazzled by credit card rewards cards. The big mistakes include:

- Spending for the sole purpose of accumulating points;
- Not being able to pay off your card in full each month;
- Not putting enough money through your card under normal circumstances to offset the hefty annual fee.

You can go backwards at a great rate of knots while trying to 'save up' for that desired reward.

Some providers are thinking about how to capture this chunk of the market place. The stumbling block, of course, has always been the annual fee attached to rewards cards. This problem has been solved by two card providers.



Amex Qantas and Virgin Velocity cards and Coles no fee cards have erased annual fees. This gives access to those who would certainly like to have a rewards card but after crunching the numbers have resigned themselves to the conclusion that a full-on rewards program is not for them.

Naturally enough, these cards don't offer the full suite of rewards that their more expensive siblings flout. But they do provide entry into the wonderful world of rewards without costing an arm and a leg. Points earned are generally less but these cards don't require a huge spend to break even.

Another option is to shun credit altogether and opt instead for one of the new breed of transaction rewards accounts. One example is the Bankwest Rewards Transaction Account – a rewards-linked everyday bank account that gives customers reward points for their everyday banking. These points can then be redeemed online, with a choice of more than 3,000 reward options.

Finally, if you're not in a financial position to chase credit card rewards, or it's simply not for you, loyalty cards at places you frequent regularly are probably very much appreciated. There are no pesky points to keep a tab of and no sky-high prizes to distract you. Shopping discounts and a free cappuccino for every three you buy are all gratefully accepted.

CANSTAR does not rate loyalty cards, as they have no points-based component and are often local. The value received from these is wholly dependent upon use in individual circumstances.

## WHICH CARD IS RIGHT FOR ME?



The type of reward that will be appropriate for you depends on your preference, your shopping habits and the amount you spend each year. If you are a high spender then frequent flyer points or shopping vouchers might suit you, whereas in the low spend category you might be wiser going for instant rewards as these are non-points based and are available on many cards. Rewards vary greatly but can include shopping discounts such as two-for-the-price-of-one deals at shops you regularly visit.

The table below provides a general guide on what reward programs suit your spend level.

### Suitable Reward Programs at each spend level

	12k	24k	60k
<b>Instant Rewards</b>	✓	✗	✗
<b>Cash</b>	✓	✓	✓
<b>Shopping Vouchers</b>	✓	✓	✓
<b>Frequent Flyer</b>	✗	✓	✓
<b>Look out for</b>	Annual Fee Interest rate	Annual fee Points expiry	Points Capping Point Expiry
<b>Do</b>	Repay monthly Calculate NRR*	Repay monthly	Consider companion cards
<b>Don't</b>	Pay Interest		

\*NRR = Net Reward Return. See following page for an explanation. Source: CANSTAR

## WHAT ARE YOUR POINTS WORTH?

It can be difficult for consumers to equate the points they earn to a dollar-value return, but CANSTAR has come up with a simple way to cut through the confusion of rewards value by showing you how to check the net value of your rewards program. It's called **NET REWARD RETURN** and it calculates:

- the dollar value of points earned each year, *less*
- the cost of the card and reward program each year

$$\frac{\text{POINTS EARNED IN A YEAR}}{\text{POINTS REQUIRED TO REDEEM } \$1 \text{ OF REWARD}} = \text{REWARD RETURN}$$

As an example:

$$\frac{\$24k = 24,000 \text{ points}}{150 \text{ points} / \$1} = \$160$$

Once you know your reward return, you can subtract the cost of the reward program to determine your net benefit each year. So in the above example, a \$60 per annum card fee would leave you with a net reward benefit of \$100.

## SORTING OUT THE REWARDS

In this star rating report, CANSTAR has compared 128 rewards programs across 106 credit cards to determine those which represent outstanding value for consumers. The *rewards star ratings* focuses on four main categories (Frequent Flyer, general rewards and Cash. Only points-based rewards programs are eligible to be included in the star ratings.

CANSTAR rates programs at three different annual spend levels - \$12,000, \$24,000 and \$60,000. Five star rated products offer the best combination of reward return and features. The skill is to team up with the right rewards program for you.

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# Rewards Star Ratings

Report Date: September 2013

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## Cash/Voucher Rewards - \$12,000 annual spend

Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★★★★★ "outstanding value"									
American Express	David Jones Mship Rewards		\$179.54	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%					
Coastline Credit Union	Rewarder		\$80.00	3 yrs	✗	✗	✗	✓	Nil
	Visa Rewarder	55	52	17.00%					
Coles	MasterCard Flybuys Rewards		\$151.50	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	62	49	19.99%					
	MasterCard	62	49	19.99%					
Coles	No Fee MasterCard Flybuys Reward		\$61.50	Never	✓	✓	✓	✓	Nil
	No Annual Fee Platinum Master	62	0	17.99%					
	No Annual Fee MasterCard	62	0	17.99%					
Myer	Myer Visa Rewards		\$156.00	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%					
Qld Police Credit Union	Rewarder		\$80.00	Never	✗	✗	✗	✓	Nil
	Bluey Rewarder Card	55	48	15.74%					
★★★★★									
ANZ	Rewards Amex		\$116.39	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	19.39%					
ANZ	Rewards Platinum Amex		\$174.59	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	19.39%					
bcu	Rewarder		\$80.00	3 yrs	✗	✗	✗	✓	Nil
	Visa Bonus Rewarder	55	40	16.80%					
First Option Credit Union	Cash Rewards		\$60.00	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
GE Money	GO Rewards		\$87.32	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%					
Hume Building Society	Loyalty Program		\$30.00	1 yrs	✗	✗	✗	✓	Nil
	Loyalty	55	30	17.95%					
Hume Building Society	Visa Gold Loyalty Program		\$30.00	1 yrs	✗	✗	✗	✓	Nil
	Gold	55	60	17.95%					
Westpac	Altitude Rews-Amex		\$142.29	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					
Woolworths Limited	Everyday Money Rewards		\$93.00	Never	✗	✗	✓	✗	Nil
	Everyday Money	55	49	19.84%					
★★★									
Bendigo Bank	Bendigo Rewards		\$31.30	3 yrs	✓	✗	✓	✓	Nil
	Ready Red Visa	44	45	19.99%					
	RSPCA Rescue Rewards	55	24	19.64%					
	Ready Red MasterCard	44	45	19.99%					

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates



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					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★★★									
Commonwealth Bank	<b>Awards Amex</b>		\$90.00	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
HSBC	<b>Rewards Plus-Standard</b>		\$62.49	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%					
nab	<b>FlyBuys</b>		\$87.00	3 yrs	✓	✓	✓	✗	Nil
	flybuys Rewards Card	44	65	19.49%					
Qantas Credit Union	<b>Rewarder</b>		\$60.00	3 yrs	✗	✗	✗	✓	55
	Lifestyle Plus	46	0	15.85%					
	Lifestyle	0	0	12.34%					
SGE Credit Union	<b>Rewarder Gold</b>		\$120.00	Never	✗	✗	✗	✗	Nil
	Gold Solutions	55	100	14.95%					
★									
American Express	<b>David Jones Platinum Mship Rews</b>		\$197.49	Never	✓	✓	✓	✓	Nil
	David Jones Platinum Card	44	295	20.74%					
American Express	<b>Mship Rewards Ascent Premium</b>		\$142.76	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%					
American Express	<b>Mship Rewards Platinum Edge</b>		\$148.97	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	195	20.74%					
ANZ	<b>Balance Visa Rewards</b>		\$48.00	Never	✗	✗	✓	✓	Nil
	Balance Visa	55	79	14.39%					
ANZ	<b>Rewards Platinum Visa</b>		\$87.29	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	19.39%					
ANZ	<b>Rewards Visa</b>		\$87.29	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	19.39%					
Bank of Melbourne	<b>Amplify Rewards</b>		\$70.34	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
BankSA	<b>Amplify Rewards</b>		\$70.34	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
Bankwest	<b>More Rewards</b>		\$60.00	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					
Bankwest	<b>More Rewards- Platinum</b>		\$80.00	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	<b>More Rewards-Gold</b>		\$60.00	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
BOQ	<b>Q Rewards Blue</b>		\$30.00	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					
BOQ	<b>Q Rewards Platinum</b>		\$60.00	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%					

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## Cash/Voucher Rewards - \$12,000 annual spend

Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★									
Citibank	<b>Platinum Rewards</b>		\$37.50	Never	✗	✓	✓	✓	Nil
	Platinum	55	199	20.99%					
Commonwealth Bank	<b>Awards MCD</b>		\$60.00	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	<b>Diamond Awards Amex</b>		\$180.00	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	<b>Diamond Awards MCD</b>		\$75.00	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	<b>Gold Awards Amex</b>		\$120.00	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	<b>Gold Awards MCD</b>		\$60.00	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	<b>Platinum Awards Amex</b>		\$180.00	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
Commonwealth Bank	<b>Platinum Awards MCD</b>		\$60.00	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
CUA	<b>Platinum Rewards</b>		\$43.10	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
HSBC	<b>Rewards Plus-Platinum</b>		\$62.49	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%					
MyState	<b>Platinum Rewards</b>		\$37.50	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	20.24%					
Queensland Country Credit	<b>Rewarder</b>		\$80.00	2 yrs	✗	✗	✗	✓	58
	Visa Card	55	39	13.20%					
SGE Credit Union	<b>Rewarder</b>		\$30.00	Never	✗	✗	✗	✗	Nil
	Classic Solutions	45	50	12.95%					
St.George Bank	<b>Amplify Rewards</b>		\$70.34	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
Suncorp Bank	<b>Clear Options-Gold</b>		\$30.00	Never	✓	✓	✓	✓	Nil
	Gold Card	55	120	20.50%					
Suncorp Bank	<b>Clear Options-Platinum</b>		\$30.00	Never	✓	✓	✓	✓	Nil
	Platinum Card	55	199	20.74%					
Suncorp Bank	<b>ClearOptions Gold Qantas</b>		\$30.00	Never	✓	✓	✓	✓	49
	Gold Card	55	120	20.50%					
Suncorp Bank	<b>ClearOptions Plat Qantas</b>		\$30.00	Never	✓	✓	✓	✓	49
	Platinum Card	55	199	20.74%					
Westpac	<b>Altitude Black Rewards-Amex</b>		\$213.43	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					

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## Cash/Voucher Rewards - \$12,000 annual spend

Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★									
Westpac	<b>Altitude Black Rewards-MCD</b>		\$88.93	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
Westpac	<b>Altitude Rews-MCD</b>		\$71.14	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					

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## Cash/Voucher Rewards - \$24,000 annual spend

Company	Rewards Program	Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee	
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back		
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
<b>★★★★★ "outstanding value"</b>									
American Express	<b>David Jones Mship Rewards</b>	\$350.10	Never	✓	✓	✓	✓	Nil	
	David Jones Card	44	99	20.74%					
ANZ	<b>Rewards Platinum Amex</b>	\$349.18	3 yrs	✓	✓	✓	✓	Nil	
	Rewards Platinum *	55	149	19.39%					
Coles	<b>MasterCard Flybuys Rewards</b>	\$303.00	Never	✓	✓	✓	✓	Nil	
	Platinum MasterCard	62	49	19.99%					
	MasterCard	62	49	19.99%					
Myer	<b>Myer Visa Rewards</b>	\$336.00	2 yrs	✗	✗	✓	✗	Nil	
	Myer Visa Card	62	69	20.69%					
<b>★★★★</b>									
American Express	<b>David Jones Platinum Mship Rews</b>	\$403.97	Never	✓	✓	✓	✓	Nil	
	David Jones Platinum Card	44	295	20.74%					
American Express	<b>Mship Rewards Platinum Edge</b>	\$281.38	Never	✓	✓	✓	✓	Nil	
	Platinum Edge Credit Card	55	195	20.74%					
ANZ	<b>Rewards Amex</b>	\$232.78	3 yrs	✓	✓	✓	✓	Nil	
	Rewards *	44	89	19.39%					
ANZ	<b>Rewards Visa</b>	\$174.58	3 yrs	✓	✓	✓	✓	Nil	
	Rewards *	44	89	19.39%					
bcu	<b>Rewarder</b>	\$160.00	3 yrs	✗	✗	✗	✓	Nil	
	Visa Bonus Rewarder	55	40	16.80%					
Coastline Credit Union	<b>Rewarder</b>	\$160.00	3 yrs	✗	✗	✗	✓	Nil	
	Visa Rewarder	55	52	17.00%					
Coles	<b>No Fee MasterCard Flybuys Reward</b>	\$123.00	Never	✓	✓	✓	✓	Nil	
	No Annual Fee MasterCard	62	0	17.99%					
	No Annual Fee Platinum Master	62	0	17.99%					
Qld Police Credit Union	<b>Rewarder</b>	\$160.00	Never	✗	✗	✗	✓	Nil	
	Bluey Rewarder Card	55	48	15.74%					
SGE Credit Union	<b>Rewarder Gold</b>	\$240.00	Never	✗	✗	✗	✗	Nil	
	Gold Solutions	55	100	14.95%					
Westpac	<b>Altitude Rews-Amex</b>	\$284.58	Never	✓	✓	✓	✗	Nil	
	Altitude *	45	100	19.99%					
Woolworths Limited	<b>Everyday Money Rewards</b>	\$186.00	Never	✗	✗	✓	✗	Nil	
	Everyday Money	55	49	19.84%					
<b>★★★</b>									
ANZ	<b>Balance Visa Rewards</b>	\$96.00	Never	✗	✗	✓	✓	Nil	
	Balance Visa	55	79	14.39%					
ANZ	<b>Rewards Platinum Visa</b>	\$174.58	3 yrs	✓	✓	✓	✓	Nil	
	Rewards Platinum *	55	149	19.39%					

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# Rewards Star Ratings

Report Date: September 2013

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## Cash/Voucher Rewards - \$24,000 annual spend

Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★ ★ ★									
<b>Bank of Melbourne</b>	<b>Amplify Rewards</b>		\$140.68	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
<b>BankSA</b>	<b>Amplify Rewards</b>		\$140.68	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
<b>Bankwest</b>	<b>More Rewards</b>		\$120.00	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					
<b>Bankwest</b>	<b>More Rewards- Platinum</b>		\$160.00	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
<b>Bendigo Bank</b>	<b>Bendigo Rewards</b>		\$62.60	3 yrs	✓	✗	✓	✓	Nil
	RSPCA Rescue Rewards	55	24	19.64%					
	Ready Red Visa	44	45	19.99%					
	Ready Red MasterCard	44	45	19.99%					
<b>Commonwealth Bank</b>	<b>Awards Amex</b>		\$180.00	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
<b>Commonwealth Bank</b>	<b>Awards MCD</b>		\$120.00	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
<b>Commonwealth Bank</b>	<b>Gold Awards Amex</b>		\$240.00	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
<b>Commonwealth Bank</b>	<b>Platinum Awards Amex</b>		\$360.00	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
<b>First Option Credit Union</b>	<b>Cash Rewards</b>		\$120.00	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
<b>GE Money</b>	<b>GO Rewards</b>		\$174.64	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%					
<b>HSBC</b>	<b>Rewards Plus-Standard</b>		\$124.98	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%					
<b>Hume Building Society</b>	<b>Loyalty Program</b>		\$60.00	1 yrs	✗	✗	✗	✓	Nil
	Loyalty	55	30	17.95%					
<b>Hume Building Society</b>	<b>Visa Gold Loyalty Program</b>		\$60.00	1 yrs	✗	✗	✗	✓	Nil
	Gold	55	60	17.95%					
<b>nab</b>	<b>FlyBuys</b>		\$174.00	3 yrs	✓	✓	✓	✗	Nil
	flybuys Rewards Card	44	65	19.49%					
<b>Qantas Credit Union</b>	<b>Rewarder</b>		\$120.00	3 yrs	✗	✗	✗	✓	55
	Lifestyle	0	0	12.34%					
	Lifestyle Plus	46	0	15.85%					
<b>Queensland Country Credit</b>	<b>Rewarder</b>		\$160.00	2 yrs	✗	✗	✗	✓	58
	Visa Card	55	39	13.20%					
<b>St.George Bank</b>	<b>Amplify Rewards</b>		\$140.68	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					

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					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★ ★ ★									
Westpac	<b>Altitude Black Rewards-Amex</b>		\$426.86	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
Westpac	<b>Altitude Rews-MCD</b>		\$142.28	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					
★ ★									
Bankwest	<b>More Rewards-Gold</b>		\$120.00	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
BOQ	<b>Q Rewards Blue</b>		\$60.00	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					
SGE Credit Union	<b>Rewarder</b>		\$60.00	Never	✗	✗	✗	✗	Nil
	Classic Solutions	45	50	12.95%					
★									
American Express	<b>Mship Rewards Ascent Premium</b>		\$285.52	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%					
BOQ	<b>Q Rewards Platinum</b>		\$120.00	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%					
Citibank	<b>Platinum Rewards</b>		\$75.00	Never	✗	✓	✓	✓	Nil
	Platinum	55	199	20.99%					
Commonwealth Bank	<b>Diamond Awards Amex</b>		\$360.00	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	<b>Diamond Awards MCD</b>		\$150.00	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	<b>Gold Awards MCD</b>		\$120.00	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	<b>Platinum Awards MCD</b>		\$120.00	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
CUA	<b>Platinum Rewards</b>		\$86.20	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
HSBC	<b>Rewards Plus-Platinum</b>		\$124.98	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%					
MyState	<b>Platinum Rewards</b>		\$75.00	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	20.24%					
Suncorp Bank	<b>Clear Options-Gold</b>		\$60.00	Never	✓	✓	✓	✓	Nil
	Gold Card	55	120	20.50%					
Suncorp Bank	<b>Clear Options-Platinum</b>		\$60.00	Never	✓	✓	✓	✓	Nil
	Platinum Card	55	199	20.74%					
Suncorp Bank	<b>ClearOptions Gold Qantas</b>		\$60.00	Never	✓	✓	✓	✓	49
	Gold Card	55	120	20.50%					

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Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★									
Suncorp Bank	<b>ClearOptions Plat Qantas</b>		\$60.00	Never	✓	✓	✓	✓	49
	Platinum Card	55	199	20.74%					
Westpac	<b>Altitude Black Rewards-MCD</b>		\$177.86	Never	✓	✓	✓	X	Nil
	Altitude Black*	45	395	19.99%					

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## Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★★★★★ "outstanding value"									
American Express	David Jones Mship Rewards		\$861.75	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%					
American Express	David Jones Platinum Mship Rews		\$1,005.38	Never	✓	✓	✓	✓	Nil
	David Jones Platinum Card	44	295	20.74%					
ANZ	Rewards Platinum Amex		\$872.94	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	19.39%					
Coles	MasterCard Flybuys Rewards		\$754.50	Never	✓	✓	✓	✓	Nil
	MasterCard	62	49	19.99%					
	Platinum MasterCard	62	49	19.99%					
Westpac	Altitude Black Rewards-Amex		\$1,067.17	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
★★★★★									
American Express	Mship Rewards Platinum Edge		\$686.89	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	195	20.74%					
ANZ	Rewards Amex		\$581.96	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	19.39%					
ANZ	Rewards Visa		\$436.47	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	19.39%					
bcu	Rewarder		\$400.00	3 yrs	✗	✗	✗	✓	Nil
	Visa Bonus Rewarder	55	40	16.80%					
Coastline Credit Union	Rewarder		\$400.00	3 yrs	✗	✗	✗	✓	Nil
	Visa Rewarder	55	52	17.00%					
Commonwealth Bank	Diamond Awards Amex		\$900.00	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards Amex		\$600.00	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
Commonwealth Bank	Platinum Awards Amex		\$900.00	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
Qld Police Credit Union	Rewarder		\$400.00	Never	✗	✗	✗	✓	Nil
	Bluey Rewarder Card	55	48	15.74%					
SGE Credit Union	Rewarder Gold		\$600.00	Never	✗	✗	✗	✗	Nil
	Gold Solutions	55	100	14.95%					
Woolworths Limited	Everyday Money Rewards		\$462.00	Never	✗	✗	✓	✗	Nil
	Everyday Money	55	49	19.84%					
★★★★★									
American Express	Mship Rewards Ascent Premium		\$726.21	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%					

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					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★ ★ ★									
ANZ	<b>Balance Visa Rewards</b>		\$240.00	Never	✗	✗	✓	✓	Nil
	Balance Visa	55	79	14.39%					
ANZ	<b>Rewards Platinum Visa</b>		\$436.47	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	19.39%					
Bank of Melbourne	<b>Amplify Rewards</b>		\$351.68	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
BankSA	<b>Amplify Rewards</b>		\$351.68	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
Bankwest	<b>More Rewards</b>		\$300.00	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					
Bankwest	<b>More Rewards- Platinum</b>		\$400.00	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	<b>More Rewards-Gold</b>		\$300.00	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
Bendigo Bank	<b>Bendigo Rewards</b>		\$156.52	3 yrs	✓	✗	✓	✓	Nil
	Ready Red MasterCard	44	45	19.99%					
	Ready Red Visa	44	45	19.99%					
	RSPCA Rescue Rewards	55	24	19.64%					
BOQ	<b>Q Rewards Blue</b>		\$150.00	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					
BOQ	<b>Q Rewards Platinum</b>		\$300.00	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%					
Coles	<b>No Fee MasterCard Flybuys Reward</b>		\$304.50	Never	✓	✓	✓	✓	Nil
	No Annual Fee MasterCard	62	0	17.99%					
	No Annual Fee Platinum Master	62	0	17.99%					
Commonwealth Bank	<b>Awards Amex</b>		\$250.00	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	<b>Awards MCD</b>		\$250.00	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
Commonwealth Bank	<b>Gold Awards MCD</b>		\$300.00	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
CUA	<b>Platinum Rewards</b>		\$215.49	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
First Option Credit Union	<b>Cash Rewards</b>		\$300.00	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
GE Money	<b>GO Rewards</b>		\$436.59	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%					
HSBC	<b>Rewards Plus-Platinum</b>		\$312.43	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%					

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## Cash/Voucher Rewards - \$60,000 annual spend

Company	Rewards Program		Cash Return per year	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★★★									
HSBC	Rewards Plus-Standard		\$312.43	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%					
Hume Building Society	Loyalty Program		\$150.00	1 yrs	✗	✗	✗	✓	Nil
	Loyalty	55	30	17.95%					
Hume Building Society	Visa Gold Loyalty Program		\$150.00	1 yrs	✗	✗	✗	✓	Nil
	Gold	55	60	17.95%					
Myer	Myer Visa Rewards		\$340.80	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%					
nab	FlyBuys		\$432.00	3 yrs	✓	✓	✓	✗	Nil
	flybuys Rewards Card	44	65	19.49%					
Qantas Credit Union	Rewarder		\$300.00	3 yrs	✗	✗	✗	✓	55
	Lifestyle Plus	46	0	15.85%					
	Lifestyle	0	0	12.34%					
Queensland Country Credit	Rewarder		\$400.00	2 yrs	✗	✗	✗	✓	58
	Visa Card	55	39	13.20%					
St.George Bank	Amplify Rewards		\$351.68	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
Westpac	Altitude Rews-Amex		\$355.72	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					
Westpac	Altitude Rews-MCD		\$355.72	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					
★★									
Commonwealth Bank	Platinum Awards MCD		\$300.00	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
MyState	Platinum Rewards		\$187.50	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	20.24%					
SGE Credit Union	Rewarder		\$150.00	Never	✗	✗	✗	✗	Nil
	Classic Solutions	45	50	12.95%					
Suncorp Bank	Clear Options-Gold		\$150.00	Never	✓	✓	✓	✓	Nil
	Gold Card	55	120	20.50%					
Westpac	Altitude Black Rewards-MCD		\$444.66	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
★									
Citibank	Platinum Rewards		\$187.50	Never	✗	✓	✓	✓	Nil
	Platinum	55	199	20.99%					
Commonwealth Bank	Diamond Awards MCD		\$375.00	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					

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					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★									
Suncorp Bank	<b>Clear Options-Platinum</b>		\$150.00	Never	✓	✓	✓	✓	Nil
	Platinum Card	55	199	20.74%					
Suncorp Bank	<b>ClearOptions Gold Qantas</b>		\$150.00	Never	✓	✓	✓	✓	49
	Gold Card	55	120	20.50%					
Suncorp Bank	<b>ClearOptions Plat Qantas</b>		\$150.00	Never	✓	✓	✓	✓	49
	Platinum Card	55	199	20.74%					

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## Frequent Flyer - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	SPEND TO GET RETURN ECONOMY TK			Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth		

Credit / Charge Card      Free Days      Annual Fee      Rate as @ 11/09/2013

### ★★★★★ "outstanding value"

<b>American Express</b>	<b>Qantas FFly Standard Rewards</b>	1	1	16000	16000	36000	Nil	Qantas
	David Jones Card	44	99	20.74%				
	David Jones Platinum Card	44	295	20.74%				
	Qantas Discovery Card	44	0	20.74%				
<b>American Express</b>	<b>Velocity FFly Escape Rewards</b>	1	1	13800	13800	33800	Nil	Velocity
	Velocity Escape Card	44	0	20.74%				
<b>ANZ</b>	<b>Rewards Platinum Amex</b>	3	2.25	10350	10350	25350	Nil	Velocity
	Rewards Platinum *	55	149	19.39%				
<b>Jetstar</b>	<b>Jetstar Dollars Platinum</b>	0.02	1	11650	10400	19750	Nil	Jetstar
	Platinum MasterCard	55	149	19.99%				
<b>nab</b>	<b>Qantas Frq Fly Rewards Amex</b>	1	1	16000	16000	36000	Nil	Qantas
	Qantas Rewards*	44	65	19.99%				
<b>nab</b>	<b>Velocity Rewards Amex</b>	1	1	13800	13800	33800	Nil	Velocity
	Velocity Rewards*	44	65	19.99%				
<b>nab</b>	<b>Velocity Rewards Premium Amex</b>	1.5	1	9200	9200	22533	Nil	Velocity
	Velocity Rewards Premium*	44	150	19.99%				
<b>Westpac</b>	<b>earth Qantas FrqFly Amex</b>	1	1	16000	16000	36000	Nil	Qantas
	earth *	45	75	19.99%				

### ★★★★★

<b>American Express</b>	<b>Mship Rewards Ascent Premium</b>	1	1	13800	13800	Free Flight	Nil	Qantas
	Platinum Reserve Credit Card	55	395	20.74%				
<b>American Express</b>	<b>Mship Rewards Platinum Edge</b>	1	1	13800	Free Flight	30000	Nil	Velocity
	Platinum Edge Credit Card	55	195	20.74%				
<b>ANZ</b>	<b>Qantas Frq Fly Amex</b>	1	1	16000	16000	36000	Nil	Qantas
	Frequent Flyer *	44	95	19.39%				
<b>ANZ</b>	<b>Rewards Amex</b>	2	2.25	15525	15525	38025	Nil	Velocity
	Rewards *	44	89	19.39%				
<b>ANZ</b>	<b>Rewards Visa</b>	1.5	2.25	20700	20700	50700	Nil	Velocity
	Rewards *	44	89	19.39%				
<b>Commonwealth Bank</b>	<b>Awards Amex</b>	1.5	2	18400	18400	45067	Nil	Velocity
	Standard Awards *	55	89	20.24%				
<b>Commonwealth Bank</b>	<b>Gold Awards Amex</b>	2	2	13800	13800	33800	Nil	Velocity
	Gold Awards *	55	144	20.24%				

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# Rewards Star Ratings

Report Date: September 2013

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## Frequent Flyer - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	SPEND TO GET RETURN ECONOMY TK			Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth		
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013				
★★★★								
CUA	<b>Platinum Rewards</b>	1.25	1.5	16560	16560	40560	Nil	Velocity
	Platinum MasterCard	55	99	20.24%				
Jetstar	<b>Jetstar Dollars</b>	0.01	1	23300	20800	39500	Nil	Jetstar
	MasterCard	55	59	13.99%				
nab	<b>Qantas Frq Fly Plus Rewards Amex</b>	1	1	16000	16000	36000	Nil	Qantas
	Qantas Plus *	44	145.5	19.99%				
nab	<b>Velocity Rewards Visa</b>	0.5	1	27600	27600	67600	Nil	Velocity
	Velocity Rewards*	44	65	19.99%				
Virgin Money	<b>Velocity Rewards</b>	1	1	13800	13800	33800	Nil	Velocity
	Velocity Flyer Credit Card	44	129	20.99%				
Westpac	<b>Altitude Rews-Amex</b>	2	2	13800	13800	33800	Nil	Velocity
	Altitude *	45	100	19.99%				
Westpac	<b>earth QantasFF-Amex Platinum</b>	1	1	16000	16000	36000	Nil	Qantas
	earth Platinum*	45	125	19.99%				
Woolworths Limited	<b>Everyday Rewds Qantas</b>	1	1	16000	16000	36000	Nil	Qantas
	Everyday Rewards Qantas Credi	55	89	19.99%				
★★★★								
American Express	<b>David Jones Mship Rewards</b>	1	2	27600	27600	67600	Nil	Velocity
	David Jones Card	44	99	20.74%				
American Express	<b>Qantas FFly Premium Rewards</b>	1	1	16000	16000	36000	Nil	Qantas
	Qantas Premium Card	44	249	20.74%				
American Express	<b>Velocity FFly Gold Rewards</b>	1	1	13800	13800	33800	Nil	Velocity
	Velocity Gold Card	44	199	20.74%				
ANZ	<b>Qantas FFly Platinum Amex</b>	1.5	1	10667	10667	24000	Nil	Qantas
	Freq Flyer Platinum *	55	295	19.39%				
ANZ	<b>Qantas Frq Fly Visa</b>	0.5	1	32000	32000	72000	Nil	Qantas
	Frequent Flyer *	44	95	19.39%				
ANZ	<b>Rewards Platinum Visa</b>	1.5	2.25	20700	20700	50700	Nil	Velocity
	Rewards Platinum *	55	149	19.39%				
Bank of Melbourne	<b>Amplify Qantas Rewards</b>	0.5	2	64000	64000	144000	Nil	Qantas
	Amplify Credit Card	55	79	18.74%				
Bank of Melbourne	<b>Amplify Rewards</b>	1	2	27600	27600	67600	Nil	Velocity
	Amplify Credit Card	55	79	18.74%				

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				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth		
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013				
★ ★ ★								
<b>BankSA</b>	<b>Amplify Qantas Rewards</b>	0.5	2	64000	64000	144000	Nil	Qantas
	Amplify Credit Card	55	79	18.74%				
<b>BankSA</b>	<b>Amplify Rewards</b>	1	2	27600	27600	67600	Nil	Velocity
	Amplify Credit Card	55	79	18.74%				
<b>Bankwest</b>	<b>Qantas Rewards</b>	0.5	1	32000	32000	72000	Nil	Qantas
	Qantas Classic MasterCard	55	80	19.49%				
<b>Bankwest</b>	<b>Qantas Rewards Gold</b>	0.5	1	32000	32000	72000	Nil	Qantas
	Qantas Gold MasterCard	55	130	19.49%				
<b>Bankwest</b>	<b>Qantas Rewards Platinum</b>	1	1	16000	16000	36000	Nil	Qantas
	Qantas Platinum MasterCard	55	140	19.49%				
<b>Citibank</b>	<b>Platinum Rewards</b>	1.25	2	22080	22080	54080	Nil	Velocity
	Platinum	55	199	20.99%				
<b>Commonwealth Bank</b>	<b>Awards Amex QFF option</b>	0.75	1	21333	21333	48000	10	Qantas
	Standard Awards *	55	89	20.24%				
<b>Commonwealth Bank</b>	<b>Awards MCD</b>	1	2	27600	27600	67600	Nil	Velocity
	Standard Awards *	55	89	20.24%				
<b>Commonwealth Bank</b>	<b>Gold Awards Amex QFF option</b>	1	1	16000	16000	36000	10	Qantas
	Gold Awards *	55	144	20.24%				
<b>Commonwealth Bank</b>	<b>Gold Awards MCD</b>	1	2	27600	27600	67600	Nil	Velocity
	Gold Awards *	55	144	20.24%				
<b>Commonwealth Bank</b>	<b>Platinum Awards Amex</b>	3	2	9200	9200	22533	Nil	Velocity
	Platinum Awards *	55	280	20.24%				
<b>Commonwealth Bank</b>	<b>Platinum Awards Amex QFF option</b>	1.5	1	10667	10667	24000	10	Qantas
	Platinum Awards *	55	280	20.24%				
<b>HSBC</b>	<b>Qantas Rewards</b>	1	1	16000	16000	36000	Nil	Qantas
	Platinum Qantas Credit Card	55	199	19.99%				
<b>Jetstar</b>	<b>Qantas Freq Fly Rewards-Platinum</b>	0.5	1	32000	32000	72000	Nil	Qantas
	Platinum MasterCard	55	149	19.99%				
<b>Jetstar</b>	<b>Qantas Frequent Flyer Rewards</b>	0.5	1	32000	32000	72000	30	Qantas
	MasterCard	55	59	13.99%				
<b>MyState</b>	<b>Platinum Rewards</b>	1.25	2	22080	22080	48000	Nil	Velocity
	Platinum MasterCard	55	179	20.24%				
<b>nab</b>	<b>Qantas Frq Fly Plus Rewards V/M</b>	0.67	1	23881	23881	53731	Nil	Qantas
	Qantas Plus *	44	145.5	19.99%				

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Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptr 1)	SPEND TO GET RETURN ECONOMY TK			Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth		
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013				
★ ★ ★								
nab	<b>Qantas Frq Fly Premium Rewards A</b>	1.5	1	10667	10667	24000	Nil	Qantas
	Qantas Rewards Premium *	44	250	19.99%				
nab	<b>Qantas Frq Fly Rewards MCD</b>	0.5	1	32000	32000	72000	Nil	Qantas
	Qantas Rewards*	44	65	19.99%				
nab	<b>Velocity Rewards Premium Visa</b>	0.5	1	27600	27600	67600	Nil	Velocity
	Velocity Rewards Premium*	44	150	19.99%				
Qantas Credit Union	<b>Qantas Frequent Flyer</b>	1	1	16000	16000	36000	Nil	Qantas
	Visa Platinum Credit Card	46	195	18.99%				
St.George Bank	<b>Amplify Qantas Rewards</b>	0.5	2	64000	64000	144000	Nil	Qantas
	Amplify Credit Card	55	79	18.74%				
St.George Bank	<b>Amplify Rewards</b>	1	2	27600	27600	67600	Nil	Velocity
	Amplify Credit Card	55	79	18.74%				
Suncorp Bank	<b>Clear Options-Gold</b>	1	2	27600	27600	60000	Nil	Velocity
	Gold Card	55	120	20.50%				
Suncorp Bank	<b>Clear Options-Platinum</b>	1	2	27600	27600	60000	Nil	Velocity
	Platinum Card	55	199	20.74%				
Suncorp Bank	<b>ClearOptions Gold Qantas</b>	1	1	16000	16000	36000	49	Qantas
	Gold Card	55	120	20.50%				
Suncorp Bank	<b>ClearOptions Plat Qantas</b>	1	1	16000	16000	36000	49	Qantas
	Platinum Card	55	199	20.74%				
Virgin Money	<b>Velocity Rewards High Flyer</b>	1.25	1	11040	11040	27040	Nil	Velocity
	Velocity High Flyer Credit Card	44	289	20.99%				
Westpac	<b>Altitude Rews-MCD</b>	1	2	27600	27600	60000	Nil	Velocity
	Altitude *	45	100	19.99%				
Westpac	<b>earth Qantas FF-MCD Platinum</b>	0.5	1	32000	32000	72000	Nil	Qantas
	earth Platinum*	45	125	19.99%				
Westpac	<b>earth Qantas Frq Fly-MCD</b>	0.5	1	32000	32000	72000	Nil	Qantas
	earth *	45	75	19.99%				
Westpac	<b>Singapore Airlines Platinum-AMEX</b>	1.5	1	14667	14667	26667	Nil	KrisFlyer
	Singapore Airlines Platinum Car	45	250	19.49%				
★ ★								
American Express	<b>David Jones Platinum Mship Rews</b>	1	2	27600	27600	67600	Nil	Velocity
	David Jones Platinum Card	44	295	20.74%				

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## Frequent Flyer - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per Frequent Flyer Point (Ptrn 1)	SPEND TO GET RETURN ECONOMY TK			Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth		

Credit / Charge Card      Free Days      Annual Fee      Rate as @ 11/09/2013



<b>American Express</b>	<b>Velocity FFly Platinum Rewds</b>	1	1	13800	Free Flight	33800	Nil	Velocity
	Velocity Platinum Card	44	349	20.74%				
<b>ANZ</b>	<b>Qantas FFly Platinum Visa</b>	0.5	1	32000	32000	72000	Nil	Qantas
	Freq Flyer Platinum *	55	295	19.39%				
<b>Citibank</b>	<b>Skywards Freq Fly Prog</b>	1.5	1	56667	56667	91667	Nil	Emirates
	Emirates Platinum MasterCard	55	229	20.99%				
<b>Commonwealth Bank</b>	<b>Diamond Awards Amex</b>	3	2	9200	9200	22533	Nil	Velocity
	Diamond Awards *	55	425	20.24%				
<b>Commonwealth Bank</b>	<b>Diamond Awards Amex QFF option</b>	1.5	1	10667	10667	24000	10	Qantas
	Diamond Awards *	55	425	20.24%				
<b>Commonwealth Bank</b>	<b>Platinum Awards MCD</b>	1	2	27600	27600	67600	Nil	Velocity
	Platinum Awards *	55	280	20.24%				
<b>nab</b>	<b>Qantas Frq Fly Premium Rewards V</b>	0.5	1	32000	32000	72000	Nil	Qantas
	Qantas Rewards Premium *	44	250	19.99%				
<b>Westpac</b>	<b>Altitude Black Rewards-Amex</b>	3	2	9200	9200	22533	Nil	Velocity
	Altitude Black*	45	395	19.99%				
<b>Westpac</b>	<b>earth Black Qantas FF-Amex</b>	1.5	1	10667	10667	24000	Nil	Qantas
	earth Black*	45	395	19.99%				
<b>Westpac</b>	<b>Singapore Airlines Platinum-Visa</b>	0.5	1	44000	44000	80000	Nil	KrisFlyer
	Singapore Airlines Platinum Car	45	250	19.49%				



<b>American Express</b>	<b>Qantas FFly Ultimate Rewards</b>	1	1	16000	16000	36000	Nil	Qantas
	Qantas Ultimate Card	44	450	20.74%				
<b>Citibank</b>	<b>Qantas Rewards</b>	1	1	16000	16000	36000	49	Qantas
	Select Credit Card	55	700	20.74%				
	Signature	55	395	20.99%				
<b>Commonwealth Bank</b>	<b>Diamond Awards MCD</b>	1.25	2	22080	22080	54080	Nil	Velocity
	Diamond Awards *	55	425	20.24%				
<b>Westpac</b>	<b>Altitude Black Rewards-MCD</b>	1.25	2	22080	22080	54080	Nil	Velocity
	Altitude Black*	45	395	19.99%				
<b>Westpac</b>	<b>earth Black Qantas FF-MCD</b>	0.625	1	25600	25600	57600	Nil	Qantas
	earth Black*	45	395	19.99%				

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## Frequent Flyer - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per FF Point	SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		

Credit / Charge Card      Free Days      Annual Fee      Rate as @ 11/09/2013

### ★★★★★ "outstanding value"

<b>American Express</b>	<b>Mship Rewards Platinum Edge</b>	1	1	13800	ree Fligl	30000	90000	60000	45000	Nil	Velocity
	Platinum Edge Credit Card	55	195	20.74%							
<b>ANZ</b>	<b>Qantas FFly Platinum Amex</b>	1.5	1	10667	10667	24000	85333	64000	48000	Nil	Qantas
	Freq Flyer Platinum *	55	295	19.39%							
<b>ANZ</b>	<b>Rewards Platinum Amex</b>	3	2.25	10350	10350	25350	110000	60000	43350	Nil	Velocity
	Rewards Platinum *	55	149	19.39%							
<b>Commonwealth Bank</b>	<b>Platinum Awards Amex QFF opti</b>	1.5	1	10667	10667	24000	85333	64000	48000	10	Qantas
	Platinum Awards *	55	280	20.24%							
<b>nab</b>	<b>Qantas Frq Fly Premium Reward</b>	1.5	1	10667	10667	24000	85333	64000	48000	Nil	Qantas
	Qantas Rewards Premium *	44	250	19.99%							
<b>nab</b>	<b>Velocity Rewards Premium Ame</b>	1.5	1	9200	9200	22533	110200	73733	38533	Nil	Velocity
	Velocity Rewards Premium*	44	150	19.99%							
<b>Westpac</b>	<b>earth Black Qantas FF-Amex</b>	1.5	1	10667	10667	24000	85333	64000	48000	Nil	Qantas
	earth Black*	45	395	19.99%							

### ★★★★★

<b>American Express</b>	<b>Qantas FFly Standard Rewards</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	David Jones Card	44	99	20.74%							
	David Jones Platinum Card	44	295	20.74%							
	Qantas Discovery Card	44	0	20.74%							
<b>American Express</b>	<b>Velocity FFly Escape Rewards</b>	1	1	13800	13800	33800	165300	110600	57800	Nil	Velocity
	Velocity Escape Card	44	0	20.74%							
<b>ANZ</b>	<b>Qantas Frq Fly Amex</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Frequent Flyer *	44	95	19.39%							
<b>ANZ</b>	<b>Rewards Amex</b>	2	2.25	15525	15525	38025	165000	90000	65025	Nil	Velocity
	Rewards *	44	89	19.39%							
<b>Commonwealth Bank</b>	<b>Diamond Awards Amex</b>	3	2	9200	9200	22533	110200	73733	38533	Nil	Velocity
	Diamond Awards *	55	425	20.24%							
<b>Commonwealth Bank</b>	<b>Diamond Awards Amex QFF opti</b>	1.5	1	10667	10667	24000	85333	64000	48000	10	Qantas
	Diamond Awards *	55	425	20.24%							
<b>Commonwealth Bank</b>	<b>Platinum Awards Amex</b>	3	2	9200	9200	22533	110200	73733	38533	Nil	Velocity
	Platinum Awards *	55	280	20.24%							
<b>nab</b>	<b>Qantas Frq Fly Plus Rewards Am</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Qantas Plus *	44	145.5	19.99%							

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Credit / Charge Card		Free Days	Annual Fee	Rate as @ 11/09/2013							
★★★★											
nab	<b>Qantas Frq Fly Rewards Amex</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Qantas Rewards*	44	65	19.99%							
nab	<b>Velocity Rewards Amex</b>	1	1	13800	13800	33800	165300	110600	57800	Nil	Velocity
	Velocity Rewards*	44	65	19.99%							
Suncorp Bank	<b>ClearOptions Gold Qantas</b>	1	1	16000	16000	36000	128000	96000	72000	49	Qantas
	Gold Card	55	120	20.50%							
Virgin Money	<b>Velocity Rewards High Flyer</b>	1.25	1	11040	11040	27040	132240	88480	46240	Nil	Velocity
	Velocity High Flyer Credit Card	44	289	20.99%							
Westpac	<b>Altitude Black Rewards-Amex</b>	3	2	9200	9200	22533	110200	73733	38533	Nil	Velocity
	Altitude Black*	45	395	19.99%							
Westpac	<b>earth Qantas FrqFly Amex</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	earth *	45	75	19.99%							
Westpac	<b>earth QantasFF-Amex Platinum</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	earth Platinum*	45	125	19.99%							
Woolworths Limited	<b>Everyday Rewds Qantas</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Everyday Rewards Qantas Credi	55	89	19.99%							
★★★											
American Express	<b>David Jones Mship Rewards</b>	1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	David Jones Card	44	99	20.74%							
American Express	<b>Mship Rewards Ascent Premium</b>	1	1	13800	13800	ree Fligl	128000	96000	57800	Nil	Qantas
	Platinum Reserve Credit Card	55	395	20.74%							
American Express	<b>Qantas FFly Premium Rewards</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Qantas Premium Card	44	249	20.74%							
American Express	<b>Qantas FFly Ultimate Rewards</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Qantas Ultimate Card	44	450	20.74%							
American Express	<b>Velocity FFly Gold Rewards</b>	1	1	13800	13800	33800	165300	110600	57800	Nil	Velocity
	Velocity Gold Card	44	199	20.74%							
American Express	<b>Velocity FFly Platinum Rewds</b>	1	1	13800	ree Fligl	33800	165300	110600	57800	Nil	Velocity
	Velocity Platinum Card	44	349	20.74%							
ANZ	<b>Qantas Frq Fly Visa</b>	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Frequent Flyer *	44	95	19.39%							
ANZ	<b>Rewards Platinum Visa</b>	1.5	2.25	20700	20700	50700	220000	120000	86700	Nil	Velocity
	Rewards Platinum *	55	149	19.39%							

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## Frequent Flyer - \$60,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points per FF Point	SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
Credit / Charge Card		Free Days	Annual Fee	Rate as @ 11/09/2013							
★ ★ ★											
ANZ	<b>Rewards Visa</b>	1.5	2.25	20700	20700	50700	220000	120000	86700	Nil	Velocity
	Rewards *	44	89	19.39%							
Bank of Melbourne	<b>Amplify Rewards</b>	1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Amplify Credit Card	55	79	18.74%							
BankSA	<b>Amplify Rewards</b>	1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Amplify Credit Card	55	79	18.74%							
Bankwest	<b>Qantas Rewards</b>	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Qantas Classic MasterCard	55	80	19.49%							
Bankwest	<b>Qantas Rewards Platinum</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Qantas Platinum MasterCard	55	140	19.49%							
Citibank	<b>Platinum Rewards</b>	1.25	2	22080	22080	54080	264480	176960	92480	Nil	Velocity
	Platinum	55	199	20.99%							
Citibank	<b>Qantas Rewards</b>	1	1	16000	16000	36000	128000	96000	72000	49	Qantas
	Select Credit Card	55	700	20.74%							
	Signature	55	395	20.99%							
Citibank	<b>Skywards Freq Fly Prog</b>	1.5	1	56667	56667	91667	60000	86667	70000	Nil	Emirates
	Emirates Platinum MasterCard	55	229	20.99%							
Commonwealth Bank	<b>Awards Amex</b>	1.5	2	18400	18400	45067	220400	147467	77067	Nil	Velocity
	Standard Awards *	55	89	20.24%							
Commonwealth Bank	<b>Awards Amex QFF option</b>	0.75	1	21333	21333	48000	170667	128000	96000	10	Qantas
	Standard Awards *	55	89	20.24%							
Commonwealth Bank	<b>Gold Awards Amex</b>	2	2	13800	13800	33800	165300	110600	57800	Nil	Velocity
	Gold Awards *	55	144	20.24%							
Commonwealth Bank	<b>Gold Awards Amex QFF option</b>	1	1	16000	16000	36000	128000	96000	72000	10	Qantas
	Gold Awards *	55	144	20.24%							
CUA	<b>Platinum Rewards</b>	1.25	1.5	16560	16560	40560	198360	132720	69360	Nil	Velocity
	Platinum MasterCard	55	99	20.24%							
HSBC	<b>Qantas Rewards</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Platinum Qantas Credit Card	55	199	19.99%							
Jetstar	<b>Qantas Frequent Flyer Rewards</b>	0.5	1	32000	32000	72000	256000	192000	144000	30	Qantas
	MasterCard	55	59	13.99%							
MyState	<b>Platinum Rewards</b>	1.25	2	22080	22080	48000	176000	96000	72000	Nil	Velocity
	Platinum MasterCard	55	179	20.24%							
nab	<b>Qantas Frq Fly Plus Rewards V/</b>	0.67	1	23881	23881	53731	191045	143284	107463	Nil	Qantas
	Qantas Plus *	44	145.5	19.99%							

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# Rewards Star Ratings

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Company	Rewards Program	Points per \$1 Spent	Points per FF Point	SPEND TO GET RETURN ECONOMY TKT						Reward Annual Fee	Airline Partner 1
				Sydney - Brisbane	Sydney - Melbourne	Sydney - Perth	Sydney - London	Sydney - Los Angeles	Sydney - Hong Kong		
Credit / Charge Card		Free Days	Annual Fee	Rate as @ 11/09/2013							
★★★											
nab	<b>Qantas Frq Fly Rewards MCD</b>	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Qantas Rewards*	44	65	19.99%							
nab	<b>Velocity Rewards Visa</b>	0.5	1	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Velocity Rewards*	44	65	19.99%							
Qantas Credit Union	<b>Qantas Frequent Flyer</b>	1	1	16000	16000	36000	128000	96000	72000	Nil	Qantas
	Visa Platinum Credit Card	46	195	18.99%							
St.George Bank	<b>Amplify Rewards</b>	1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Amplify Credit Card	55	79	18.74%							
Suncorp Bank	<b>Clear Options-Gold</b>	1	2	27600	27600	60000	220000	120000	90000	Nil	Velocity
	Gold Card	55	120	20.50%							
Suncorp Bank	<b>Clear Options-Platinum</b>	1	2	27600	27600	60000	220000	120000	90000	Nil	Velocity
	Platinum Card	55	199	20.74%							
Suncorp Bank	<b>ClearOptions Plat Qantas</b>	1	1	16000	16000	36000	128000	96000	72000	49	Qantas
	Platinum Card	55	199	20.74%							
Virgin Money	<b>Velocity Rewards</b>	1	1	13800	13800	33800	165300	110600	57800	Nil	Velocity
	Velocity Flyer Credit Card	44	129	20.99%							
Westpac	<b>Altitude Rews-Amex</b>	2	2	13800	13800	33800	165300	110600	57800	Nil	Velocity
	Altitude *	45	100	19.99%							
Westpac	<b>Altitude Rews-MCD</b>	1	2	27600	27600	60000	220000	120000	90000	Nil	Velocity
	Altitude *	45	100	19.99%							
Westpac	<b>earth Qantas FF-MCD Platinum</b>	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	earth Platinum*	45	125	19.99%							
Westpac	<b>earth Qantas Frq Fly-MCD</b>	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	earth *	45	75	19.99%							
Westpac	<b>Singapore Airlines Platinum-AM</b>	1.5	1	14667	14667	26667	126667	133333	73333	Nil	KrisFlyer
	Singapore Airlines Platinum Car	45	250	19.49%							
★★											
American Express	<b>David Jones Platinum Mship Re</b>	1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	David Jones Platinum Card	44	295	20.74%							
ANZ	<b>Qantas FFly Platinum Visa</b>	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Freq Flyer Platinum *	55	295	19.39%							
Bankwest	<b>Qantas Rewards Gold</b>	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Qantas Gold MasterCard	55	130	19.49%							

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				Brisbane - Sydney	Melbourne - Sydney	Perth - Sydney	London - Sydney	Los Angeles - Sydney	Hong Kong - Sydney		
Credit / Charge Card		Free Days	Annual Fee	Rate as @ 11/09/2013							
★★											
Commonwealth Bank	<b>Awards MCD</b>	1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Standard Awards *	55	89	20.24%							
Commonwealth Bank	<b>Diamond Awards MCD</b>	1.25	2	22080	22080	54080	264480	176960	92480	Nil	Velocity
	Diamond Awards *	55	425	20.24%							
Commonwealth Bank	<b>Gold Awards MCD</b>	1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Gold Awards *	55	144	20.24%							
Commonwealth Bank	<b>Platinum Awards MCD</b>	1	2	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Platinum Awards *	55	280	20.24%							
Jetstar	<b>Qantas Freq Fly Rewards-Platinu</b>	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Platinum MasterCard	55	149	19.99%							
nab	<b>Qantas Frq Fly Premium Reward</b>	0.5	1	32000	32000	72000	256000	192000	144000	Nil	Qantas
	Qantas Rewards Premium *	44	250	19.99%							
nab	<b>Velocity Rewards Premium Visa</b>	0.5	1	27600	27600	67600	330600	221200	115600	Nil	Velocity
	Velocity Rewards Premium*	44	150	19.99%							
Westpac	<b>Altitude Black Rewards-MCD</b>	1.25	2	22080	22080	54080	264480	176960	92480	Nil	Velocity
	Altitude Black*	45	395	19.99%							
Westpac	<b>earth Black Qantas FF-MCD</b>	0.625	1	25600	25600	57600	204800	153600	115200	Nil	Qantas
	earth Black*	45	395	19.99%							
★											
Bank of Melbourne	<b>Amplify Qantas Rewards</b>	0.5	2	64000	64000	144000	512000	384000	288000	Nil	Qantas
	Amplify Credit Card	55	79	18.74%							
BankSA	<b>Amplify Qantas Rewards</b>	0.5	2	64000	64000	144000	512000	384000	288000	Nil	Qantas
	Amplify Credit Card	55	79	18.74%							
St.George Bank	<b>Amplify Qantas Rewards</b>	0.5	2	64000	64000	144000	512000	384000	288000	Nil	Qantas
	Amplify Credit Card	55	79	18.74%							
Westpac	<b>Singapore Airlines Platinum-Visa</b>	0.5	1	44000	44000	80000	380000	400000	220000	Nil	KrisFlyer
	Singapore Airlines Platinum Car	45	250	19.49%							

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## General Rewards - \$12,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013				
<b>★★★★★ "outstanding value"</b>								
American Express	<b>David Jones Mship Rewards</b>	1	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%				
ANZ	<b>Rewards Platinum Amex</b>	3	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	19.39%				
Coles	<b>MasterCard Flybuys Rewards</b>	2	Never	✓	✓	✓	✓	Nil
	MasterCard	62	49	19.99%				
	Platinum MasterCard	62	49	19.99%				
Coles	<b>No Fee MasterCard Flybuys Rewards</b>	0.5	Never	✓	✓	✓	✓	Nil
	No Annual Fee MasterCard	62	0	17.99%				
	No Annual Fee Platinum Master	62	0	17.99%				
Westpac	<b>Altitude Rews-Amex</b>	2	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%				
<b>★★★★★</b>								
ANZ	<b>Rewards Amex</b>	2	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	19.39%				
ANZ	<b>Rewards Visa</b>	1.5	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	19.39%				
Commonwealth Bank	<b>Awards Amex</b>	1.5	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%				
GE Money	<b>GO Rewards</b>	1	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%				
Myer	<b>Myer Visa Rewards</b>	1	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%				
<b>★★★</b>								
Bankwest	<b>More Rewards</b>	1.5	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%				
Coastline Credit Union	<b>Rewarder</b>	0.006667	3 yrs	✗	✗	✗	✓	Nil
	Visa Rewarder	55	52	17.00%				
HSBC	<b>Rewards Plus-Standard</b>	1	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%				
nab	<b>FlyBuys</b>	1	3 yrs	✓	✓	✓	✗	Nil
	flybuys Rewards Card	44	65	19.49%				
Qld Police Credit Union	<b>Rewarder</b>	1	Never	✗	✗	✗	✓	Nil
	Bluey Rewarder Card	55	48	15.74%				
Woolworths Limited	<b>Everyday Money Rewards</b>	1	Never	✗	✗	✓	✗	Nil
	Everyday Money	55	49	19.84%				

★★

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# Rewards Star Ratings

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Company	Rewards Program		Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
<b>★★</b>									
bcu	<b>Rewarder</b>		1	3 yrs	X	X	X	✓	Nil
	Visa Bonus Rewarder	55	40	16.80%					
Bendigo Bank	<b>Bendigo Rewards</b>		1	3 yrs	✓	X	✓	✓	Nil
	RSPCA Rescue Rewards	55	24	19.64%					
	Ready Red Visa	44	45	19.99%					
	Ready Red MasterCard	44	45	19.99%					
First Option Credit Union	<b>Cash Rewards</b>		1	Never	X	X	X	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
Hume Building Society	<b>Loyalty Program</b>		1	1 yrs	X	X	X	✓	Nil
	Loyalty	55	30	17.95%					
Hume Building Society	<b>Visa Gold Loyalty Program</b>		1	1 yrs	X	X	X	✓	Nil
	Gold	55	60	17.95%					
SGE Credit Union	<b>Rewarder Gold</b>		1	Never	X	X	X	X	Nil
	Gold Solutions	55	100	14.95%					
<b>★</b>									
American Express	<b>David Jones Platinum Mship Rews</b>		1	Never	✓	✓	✓	✓	Nil
	David Jones Platinum Card	44	295	20.74%					
American Express	<b>Mship Rewards Ascent Premium</b>		1	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%					
American Express	<b>Mship Rewards Platinum Edge</b>		1	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	195	20.74%					
ANZ	<b>Balance Visa Rewards</b>		1	Never	X	X	✓	✓	Nil
	Balance Visa	55	79	14.39%					
ANZ	<b>Rewards Platinum Visa</b>		1.5	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	19.39%					
Bank of Melbourne	<b>Amplify Rewards</b>		1	Never	✓	✓	✓	X	Nil
	Amplify Credit Card	55	79	18.74%					
BankSA	<b>Amplify Rewards</b>		1	Never	✓	✓	✓	X	Nil
	Amplify Credit Card	55	79	18.74%					
Bankwest	<b>More Rewards- Platinum</b>		2	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
Bankwest	<b>More Rewards-Gold</b>		1.5	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
BOQ	<b>Q Rewards Blue</b>		1	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					
BOQ	<b>Q Rewards Platinum</b>		2	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%					

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					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★									
<b>Citibank</b>	<b>Platinum Rewards</b>		1.25	Never	✓	✓	✓	✓	Nil
	Platinum	55	199	20.99%					
<b>Commonwealth Bank</b>	<b>Awards MCD</b>		1	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
<b>Commonwealth Bank</b>	<b>Diamond Awards Amex</b>		3	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
<b>Commonwealth Bank</b>	<b>Diamond Awards MCD</b>		1.25	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
<b>Commonwealth Bank</b>	<b>Gold Awards Amex</b>		2	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
<b>Commonwealth Bank</b>	<b>Gold Awards MCD</b>		1	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
<b>Commonwealth Bank</b>	<b>Platinum Awards Amex</b>		3	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
<b>Commonwealth Bank</b>	<b>Platinum Awards MCD</b>		1	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
<b>CUA</b>	<b>Platinum Rewards</b>		1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
<b>HSBC</b>	<b>Rewards Plus-Platinum</b>		1	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%					
<b>MyState</b>	<b>Platinum Rewards</b>		1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	20.24%					
<b>Qantas Credit Union</b>	<b>Rewarder</b>		1	3 yrs	✗	✗	✗	✓	55
	Lifestyle	0	0	12.34%					
	Lifestyle Plus	46	0	15.85%					
<b>Queensland Country Credit</b>	<b>Rewarder</b>		1	2 yrs	✗	✗	✗	✓	58
	Visa Card	55	39	13.20%					
<b>SGE Credit Union</b>	<b>Rewarder</b>		0.5	Never	✗	✗	✗	✗	Nil
	Classic Solutions	45	50	12.95%					
<b>St.George Bank</b>	<b>Amplify Rewards</b>		1	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
<b>Suncorp Bank</b>	<b>Clear Options-Gold</b>		1	Never	✓	✓	✓	✓	Nil
	Gold Card	55	120	20.50%					
<b>Suncorp Bank</b>	<b>Clear Options-Platinum</b>		1	Never	✓	✓	✓	✓	Nil
	Platinum Card	55	199	20.74%					
<b>Suncorp Bank</b>	<b>ClearOptions Gold Qantas</b>		1	Never	✓	✓	✓	✓	49
	Gold Card	55	120	20.50%					
<b>Suncorp Bank</b>	<b>ClearOptions Plat Qantas</b>		1	Never	✓	✓	✓	✓	49
	Platinum Card	55	199	20.74%					

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## General Rewards - \$12,000 annual spend

Company	Rewards Program		Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★									
Westpac	<b>Altitude Black Rewards-Amex</b>		3	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
Westpac	<b>Altitude Black Rewards-MCD</b>		1.25	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
Westpac	<b>Altitude Rews-MCD</b>		1	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					

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## General Rewards - \$24,000 annual spend

Company	Rewards Program	Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013				
<b>★★★★★ "outstanding value"</b>								
American Express	<b>David Jones Mship Rewards</b>	1	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%				
ANZ	<b>Rewards Platinum Amex</b>	3	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	19.39%				
Coles	<b>MasterCard Flybuys Rewards</b>	2	Never	✓	✓	✓	✓	Nil
	MasterCard	62	49	19.99%				
	Platinum MasterCard	62	49	19.99%				
Westpac	<b>Altitude Rews-Amex</b>	2	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%				
<b>★★★★</b>								
American Express	<b>David Jones Platinum Mship Rews</b>	1	Never	✓	✓	✓	✓	Nil
	David Jones Platinum Card	44	295	20.74%				
American Express	<b>Mship Rewards Platinum Edge</b>	1	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	195	20.74%				
ANZ	<b>Rewards Amex</b>	2	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	19.39%				
ANZ	<b>Rewards Visa</b>	1.5	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	19.39%				
Coles	<b>No Fee MasterCard Flybuys Rewards</b>	0.5	Never	✓	✓	✓	✓	Nil
	No Annual Fee MasterCard	62	0	17.99%				
	No Annual Fee Platinum Master	62	0	17.99%				
Commonwealth Bank	<b>Awards Amex</b>	1.5	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%				
Commonwealth Bank	<b>Awards MCD</b>	1	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%				
Commonwealth Bank	<b>Gold Awards Amex</b>	2	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%				
Commonwealth Bank	<b>Platinum Awards Amex</b>	3	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%				
GE Money	<b>GO Rewards</b>	1	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%				
Myer	<b>Myer Visa Rewards</b>	1	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%				
<b>★★★</b>								
ANZ	<b>Rewards Platinum Visa</b>	1.5	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	19.39%				
Bank of Melbourne	<b>Amplify Rewards</b>	1	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%				

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# Rewards Star Ratings

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	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★ ★ ★									
<b>BankSA</b>	<b>Amplify Rewards</b>		1	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
<b>Bankwest</b>	<b>More Rewards</b>		1.5	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					
<b>Bankwest</b>	<b>More Rewards- Platinum</b>		2	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
<b>Bankwest</b>	<b>More Rewards-Gold</b>		1.5	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
<b>BOQ</b>	<b>Q Rewards Blue</b>		1	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					
<b>CUA</b>	<b>Platinum Rewards</b>		1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
<b>HSBC</b>	<b>Rewards Plus-Standard</b>		1	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%					
<b>nab</b>	<b>FlyBuys</b>		1	3 yrs	✓	✓	✓	✗	Nil
	flybuys Rewards Card	44	65	19.49%					
<b>St.George Bank</b>	<b>Amplify Rewards</b>		1	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
<b>Suncorp Bank</b>	<b>Clear Options-Gold</b>		1	Never	✓	✓	✓	✓	Nil
	Gold Card	55	120	20.50%					
<b>Westpac</b>	<b>Altitude Black Rewards-Amex</b>		3	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
<b>Westpac</b>	<b>Altitude Rews-MCD</b>		1	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					
<b>Woolworths Limited</b>	<b>Everyday Money Rewards</b>		1	Never	✗	✗	✓	✗	Nil
	Everyday Money	55	49	19.84%					
★ ★									
<b>ANZ</b>	<b>Balance Visa Rewards</b>		1	Never	✗	✗	✓	✓	Nil
	Balance Visa	55	79	14.39%					
<b>bcu</b>	<b>Rewarder</b>		1	3 yrs	✗	✗	✗	✓	Nil
	Visa Bonus Rewarder	55	40	16.80%					
<b>Bendigo Bank</b>	<b>Bendigo Rewards</b>		1	3 yrs	✓	✗	✓	✓	Nil
	Ready Red MasterCard	44	45	19.99%					
	Ready Red Visa	44	45	19.99%					
	RSPCA Rescue Rewards	55	24	19.64%					
<b>Coastline Credit Union</b>	<b>Rewarder</b>		0.006667	3 yrs	✗	✗	✗	✓	Nil
	Visa Rewarder	55	52	17.00%					

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# Rewards Star Ratings

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				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013				
<b>★★</b>								
First Option Credit Union	<b>Cash Rewards</b>	1	Never	X	X	X	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%				
Hume Building Society	<b>Visa Gold Loyalty Program</b>	1	1 yrs	X	X	X	✓	Nil
	Gold	55	60	17.95%				
Qantas Credit Union	<b>Rewarder</b>	1	3 yrs	X	X	X	✓	55
	Lifestyle Plus	46	0	15.85%				
	Lifestyle	0	0	12.34%				
Qld Police Credit Union	<b>Rewarder</b>	1	Never	X	X	X	✓	Nil
	Bluey Rewarder Card	55	48	15.74%				
SGE Credit Union	<b>Rewarder Gold</b>	1	Never	X	X	X	X	Nil
	Gold Solutions	55	100	14.95%				
<b>★</b>								
American Express	<b>Mship Rewards Ascent Premium</b>	1	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%				
BOQ	<b>Q Rewards Platinum</b>	2	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%				
Citibank	<b>Platinum Rewards</b>	1.25	Never	X	✓	✓	✓	Nil
	Platinum	55	199	20.99%				
Commonwealth Bank	<b>Diamond Awards Amex</b>	3	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%				
Commonwealth Bank	<b>Diamond Awards MCD</b>	1.25	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%				
Commonwealth Bank	<b>Gold Awards MCD</b>	1	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%				
Commonwealth Bank	<b>Platinum Awards MCD</b>	1	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%				
HSBC	<b>Rewards Plus-Platinum</b>	1	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%				
Hume Building Society	<b>Loyalty Program</b>	1	1 yrs	X	X	X	✓	Nil
	Loyalty	55	30	17.95%				
MyState	<b>Platinum Rewards</b>	1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	20.24%				
Queensland Country Credit	<b>Rewarder</b>	1	2 yrs	X	X	X	✓	58
	Visa Card	55	39	13.20%				
SGE Credit Union	<b>Rewarder</b>	0.5	Never	X	X	X	X	Nil
	Classic Solutions	45	50	12.95%				
Suncorp Bank	<b>Clear Options-Platinum</b>	1	Never	✓	✓	✓	✓	Nil
	Platinum Card	55	199	20.74%				

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				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013				
★								
Suncorp Bank	<b>ClearOptions Gold Qantas</b>	1	Never	✓	✓	✓	✓	49
	Gold Card	55	120	20.50%				
Suncorp Bank	<b>ClearOptions Plat Qantas</b>	1	Never	✓	✓	✓	✓	49
	Platinum Card	55	199	20.74%				
Westpac	<b>Altitude Black Rewards-MCD</b>	1.25	Never	✓	✓	✓	X	Nil
	Altitude Black*	45	395	19.99%				

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## General Rewards - \$60,000 annual spend

Company	Rewards Program		Points per \$1 Spent	Points Expire	TYPES OF REWARDS AVAILABLE				Annual Fee
					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★★★★★ "outstanding value"									
American Express	David Jones Mship Rewards		1	Never	✓	✓	✓	✓	Nil
	David Jones Card	44	99	20.74%					
American Express	David Jones Platinum Mship Rews		1	Never	✓	✓	✓	✓	Nil
	David Jones Platinum Card	44	295	20.74%					
ANZ	Rewards Platinum Amex		3	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	19.39%					
Commonwealth Bank	Platinum Awards Amex		3	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
Westpac	Altitude Black Rewards-Amex		3	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
★★★★★									
American Express	Mship Rewards Ascent Premium		1	Never	✓	✓	✓	✓	Nil
	Platinum Reserve Credit Card	55	395	20.74%					
American Express	Mship Rewards Platinum Edge		1	Never	✓	✓	✓	✓	Nil
	Platinum Edge Credit Card	55	195	20.74%					
ANZ	Rewards Amex		2	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	19.39%					
ANZ	Rewards Platinum Visa		1.5	3 yrs	✓	✓	✓	✓	Nil
	Rewards Platinum *	55	149	19.39%					
ANZ	Rewards Visa		1.5	3 yrs	✓	✓	✓	✓	Nil
	Rewards *	44	89	19.39%					
Bankwest	More Rewards- Platinum		2	3 yrs	✓	✓	✓	✓	Nil
	More Platinum MasterCard	55	130	19.49%					
Citibank	Platinum Rewards		1.25	Never	✗	✓	✓	✓	Nil
	Platinum	55	199	20.99%					
Coles	MasterCard Flybuys Rewards		2	Never	✓	✓	✓	✓	Nil
	MasterCard	62	49	19.99%					
	Platinum MasterCard	62	49	19.99%					
Commonwealth Bank	Diamond Awards Amex		3	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
Commonwealth Bank	Gold Awards Amex		2	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
CUA	Platinum Rewards		1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	99	20.24%					
★★★									
Bank of Melbourne	Amplify Rewards		1	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					

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					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
★ ★ ★									
<b>BankSA</b>	<b>Amplify Rewards</b>		1	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					
<b>Bankwest</b>	<b>More Rewards</b>		1.5	3 yrs	✓	✓	✓	✓	Nil
	More MasterCard	55	70	19.49%					
<b>Bankwest</b>	<b>More Rewards-Gold</b>		1.5	3 yrs	✓	✓	✓	✓	Nil
	More Gold MasterCard	55	120	19.49%					
<b>Bendigo Bank</b>	<b>Bendigo Rewards</b>		1	3 yrs	✓	✗	✓	✓	Nil
	Ready Red MasterCard	44	45	19.99%					
	Ready Red Visa	44	45	19.99%					
	RSPCA Rescue Rewards	55	24	19.64%					
<b>BOQ</b>	<b>Q Rewards Blue</b>		1	Never	✓	✓	✓	✓	Nil
	Blue Visa	44	60	20.74%					
<b>BOQ</b>	<b>Q Rewards Platinum</b>		2	Never	✓	✓	✓	✓	Nil
	Platinum Visa	55	199	20.74%					
<b>Coles</b>	<b>No Fee MasterCard Flybuys Rewards</b>		0.5	Never	✓	✓	✓	✓	Nil
	No Annual Fee Platinum Master	62	0	17.99%					
	No Annual Fee MasterCard	62	0	17.99%					
<b>Commonwealth Bank</b>	<b>Awards Amex</b>		1.5	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
<b>Commonwealth Bank</b>	<b>Awards MCD</b>		1	Never	✓	✓	✓	✓	Nil
	Standard Awards *	55	89	20.24%					
<b>Commonwealth Bank</b>	<b>Diamond Awards MCD</b>		1.25	Never	✓	✓	✓	✓	Nil
	Diamond Awards *	55	425	20.24%					
<b>Commonwealth Bank</b>	<b>Gold Awards MCD</b>		1	Never	✓	✓	✓	✓	Nil
	Gold Awards *	55	144	20.24%					
<b>Commonwealth Bank</b>	<b>Platinum Awards MCD</b>		1	Never	✓	✓	✓	✓	Nil
	Platinum Awards *	55	280	20.24%					
<b>GE Money</b>	<b>GO Rewards</b>		1	3 yrs	✓	✓	✓	✗	Nil
	GO MasterCard	62	59.4	21.74%					
<b>HSBC</b>	<b>Rewards Plus-Platinum</b>		1	3 yrs	✓	✓	✓	✓	Nil
	Platinum Credit Card	55	129	19.99%					
<b>HSBC</b>	<b>Rewards Plus-Standard</b>		1	3 yrs	✓	✓	✓	✓	Nil
	Classic Credit Card	55	59	20.50%					
<b>MyState</b>	<b>Platinum Rewards</b>		1.25	Never	✓	✓	✓	✓	Nil
	Platinum MasterCard	55	179	20.24%					
<b>nab</b>	<b>FlyBuys</b>		1	3 yrs	✓	✓	✓	✗	Nil
	flybuys Rewards Card	44	65	19.49%					
<b>St.George Bank</b>	<b>Amplify Rewards</b>		1	Never	✓	✓	✓	✗	Nil
	Amplify Credit Card	55	79	18.74%					

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					Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013					
<b>★ ★ ★</b>									
Suncorp Bank	<b>Clear Options-Gold</b>		1	Never	✓	✓	✓	✓	Nil
	Gold Card	55	120	20.50%					
Suncorp Bank	<b>Clear Options-Platinum</b>		1	Never	✓	✓	✓	✓	Nil
	Platinum Card	55	199	20.74%					
Suncorp Bank	<b>ClearOptions Gold Qantas</b>		1	Never	✓	✓	✓	✓	49
	Gold Card	55	120	20.50%					
Suncorp Bank	<b>ClearOptions Plat Qantas</b>		1	Never	✓	✓	✓	✓	49
	Platinum Card	55	199	20.74%					
Westpac	<b>Altitude Black Rewards-MCD</b>		1.25	Never	✓	✓	✓	✗	Nil
	Altitude Black*	45	395	19.99%					
Westpac	<b>Altitude Rews-Amex</b>		2	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					
Westpac	<b>Altitude Rews-MCD</b>		1	Never	✓	✓	✓	✗	Nil
	Altitude *	45	100	19.99%					
Woolworths Limited	<b>Everyday Money Rewards</b>		1	Never	✗	✗	✓	✗	Nil
	Everyday Money	55	49	19.84%					
<b>★ ★</b>									
ANZ	<b>Balance Visa Rewards</b>		1	Never	✗	✗	✓	✓	Nil
	Balance Visa	55	79	14.39%					
bcu	<b>Rewarder</b>		1	3 yrs	✗	✗	✗	✓	Nil
	Visa Bonus Rewarder	55	40	16.80%					
Coastline Credit Union	<b>Rewarder</b>		0.006667	3 yrs	✗	✗	✗	✓	Nil
	Visa Rewarder	55	52	17.00%					
First Option Credit Union	<b>Cash Rewards</b>		1	Never	✗	✗	✗	✓	Nil
	Cash Rewards Visa Credit Card	45	36	15.99%					
Myer	<b>Myer Visa Rewards</b>		1	2 yrs	✗	✗	✓	✗	Nil
	Myer Visa Card	62	69	20.69%					
Qantas Credit Union	<b>Rewarder</b>		1	3 yrs	✗	✗	✗	✓	55
	Lifestyle	0	0	12.34%					
	Lifestyle Plus	46	0	15.85%					
Qld Police Credit Union	<b>Rewarder</b>		1	Never	✗	✗	✗	✓	Nil
	Bluey Rewarder Card	55	48	15.74%					
Queensland Country Credit	<b>Rewarder</b>		1	2 yrs	✗	✗	✗	✓	58
	Visa Card	55	39	13.20%					
SGE Credit Union	<b>Rewarder Gold</b>		1	Never	✗	✗	✗	✗	Nil
	Gold Solutions	55	100	14.95%					

★

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				Travel	Merchandise	Vouchers / Gift Cards	Cash Back	
	Credit / Charge Card	Free Days	Annual Fee	Rate as @ 11/09/2013				
★								
Hume Building Society	<b>Loyalty Program</b>	1	1 yrs	X	X	X	✓	Nil
	Loyalty	55	30	17.95%				
Hume Building Society	<b>Visa Gold Loyalty Program</b>	1	1 yrs	X	X	X	✓	Nil
	Gold	55	60	17.95%				
SGE Credit Union	<b>Rewarder</b>	0.5	Never	X	X	X	X	Nil
	Classic Solutions	45	50	12.95%				

### your guide to product excellence

September 2013 data, interest rates current 11th September

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\*Companion card account, incorporates both an American Express card and a MasterCard/Visa card for one annual fee. The two cards are rated separately as they have different spend to earn rates

# REWARDS STAR RATINGS

## What are the CANSTAR rewards star ratings?

CANSTAR rewards star ratings are a consumer-friendly benchmark or value index. CANSTAR 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. All star rated rewards programs rated from one to five achieved a grade suitable for consumers to consider with five star products awarded a rating of "Outstanding". Products where the value of the rewards earned is known to be lower than the cost of obtaining the program are limited to one star for that profile, reflecting the fact that the full benefit of the rewards program is not seen at the particular spend level. The CANSTAR rewards star ratings are a transparent analysis comparing both the Cost and Features across all rewards programs.

The results are reflected in a consumer-friendly 5-star concept, with a 5-star product denoting outstanding value.

## What types of products are evaluated?

The rewards star ratings focuses on three main categories. Only points-based rewards programs are eligible for the Frequent Flyer, General Reward categories and Cash Rewards categories.

Profile Name	Description
<b>Cash Rewards</b>	<i>This profile suits customers that are looking for cash back or shopping voucher redemptions. Programs must offer direct cash back rewards or shopping vouchers/gift cards to be eligible for this profile.</i>
<b>General Rewards</b>	<i>Customer that like a bit of choice when redeeming points should be looking at General rewards. Programs must offer at least one of the following types of rewards. Merchandise, shopping vouchers, Automotive, Cash, Entertainment, Lifestyle, food and beverage or additional rewards.</i>
<b>Frequent Flyer Rewards</b>	<i>As the name suggests Frequent Flyer rewards is for customers who like to redeem their point for flights. To be eligible the program must have at least one frequent flyer partner to be eligible.</i>

The Frequent Flyer, Cash Rewards and General Rewards categories are analysed according to separate spending levels in order to compare how each program performs at each spending levels. As one would expect, different programs are better suited to different spending levels.

## Tiered points earning

To cater for rewards programs that offer tiered points earning dependent on spend location, CANSTAR has allocated spend proportions for each annual spend level. These proportions apply to all Rewards categories.

When calculating the reward return for applicable programs, different points earn ratios are applied for different portions of the annual spend. To qualify for a higher points earn ratio for each category, a rewards program must offer a higher points earn for spending in a major player from the following categories:

**Staple:** Everyday goods, groceries.

**Discretionary:** Department stores, luxury goods

**Petrol:** Petrol stations

**Holidays:** Travel agents and accommodation

**Dining:** Restaurants

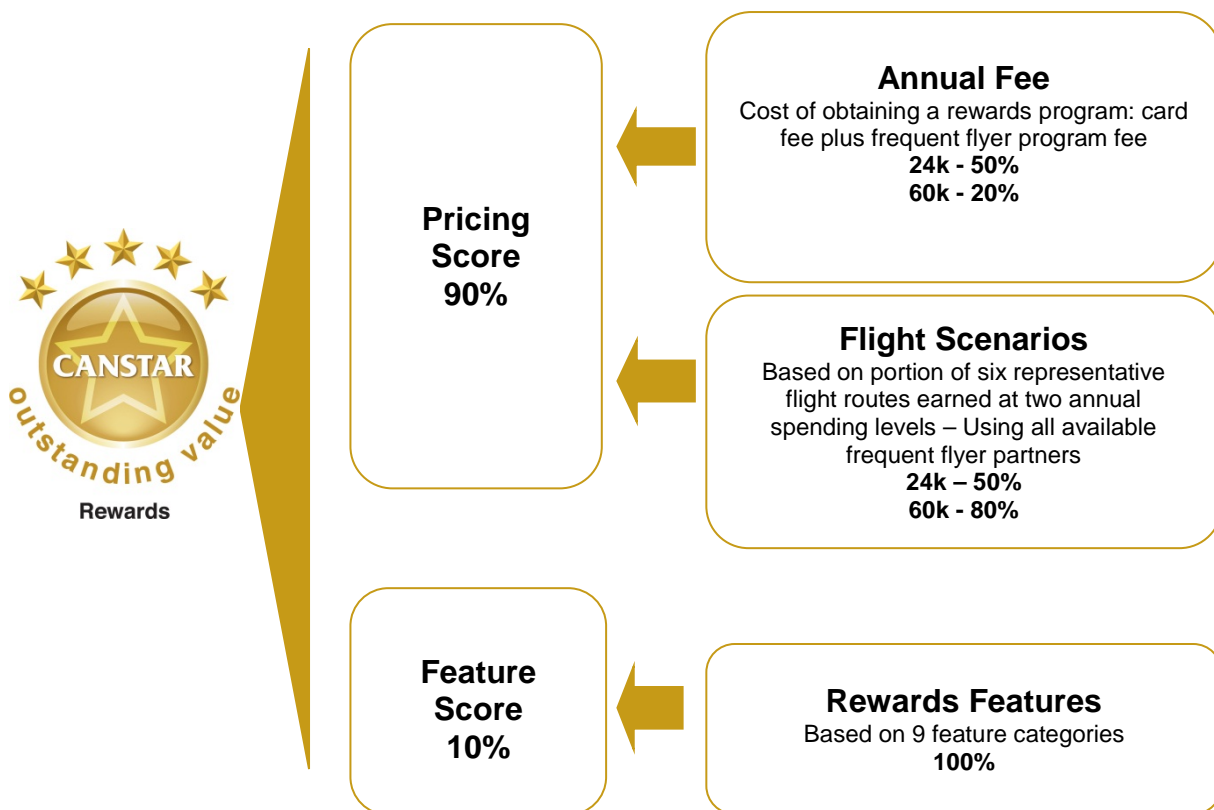
**Other:** All other spending, standard points earn.

Spend Proportions		Category				
Annual Spend	Staple	Discretionary	Petrol	Holidays	Dining	Other
\$12k	\$4,200	\$1,200	\$1,200	\$600	\$600	\$4,200
\$24k	\$7,200	\$3,600	\$2,400	\$1200	\$1200	\$8,400
\$60k	\$16,800	\$9,600	\$6,000	\$3000	\$3000	\$21,000

These spend proportion reflect that for applicable programs consumers will be able to earn extra points on certain portions of their annual spend.

## Frequent flyer rewards

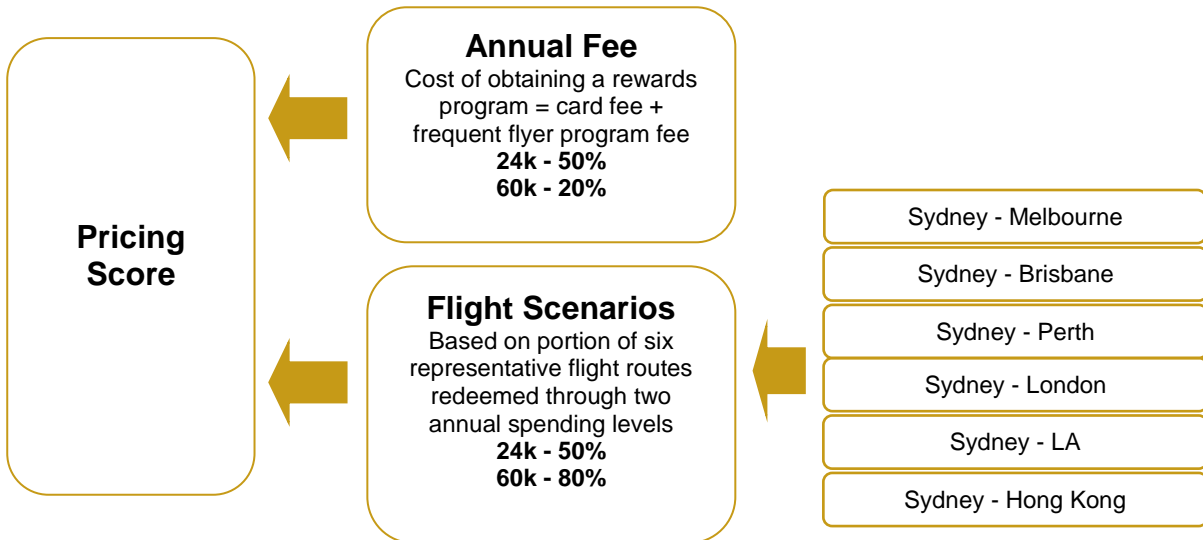
We only rate programs where there is a frequent flyer partner attached. Where they have more than one frequent flyer partner we can list up to 8 different flight partners.





## Pricing Score

The pricing score is calculated using the score for two components; Annual fee and Flight Scenarios. The annual fee is the sum of the card annual fee and any additional rewards or frequent flyer program fees. The flight scenarios looks at the portion of the flight earned in a year based on \$24,000 and \$60,000 spend levels. For the lower spend level only the 3 domestic flights are used in the calculation. For the \$60,000 spend all 6 flights are used. Free flights are awarded in the flight scenarios calculations when offered without additional purchase or conditions.



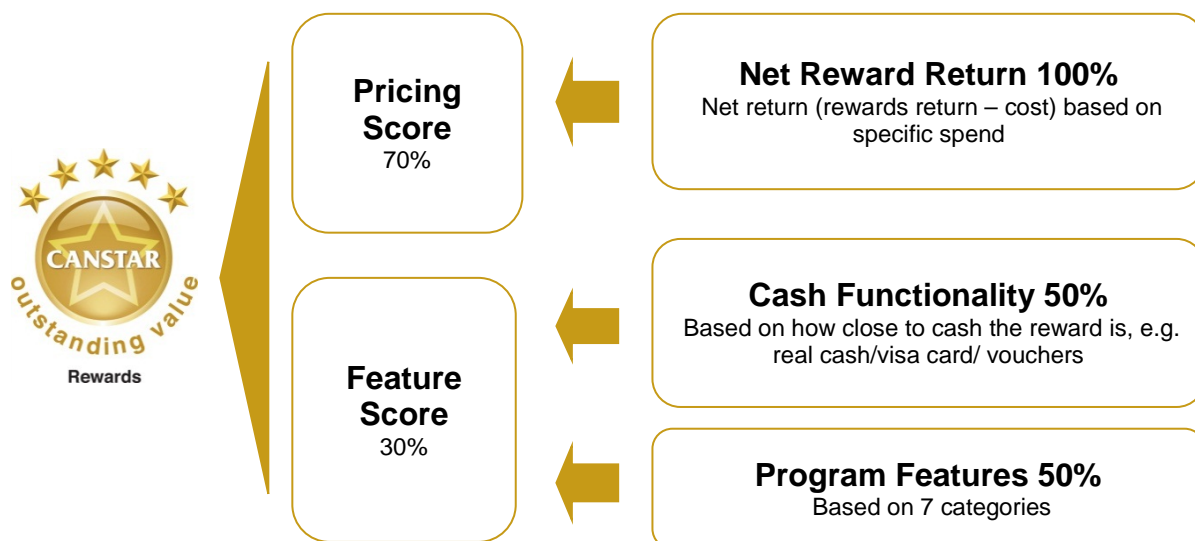
## Frequent flyer feature score

FEATURES (F) consist of the following sections:

Feature Category	Weight
Earning policies	15%
Instant rewards information	10%
Travel/Accommodation information	10%
Frequent flyer rewards	15%
Frequent flyer partners	10%
Customer service information	10%
Top-up policies	10%
Account status information	10%
Expiration policies	10%
<b>Total</b>	<b>100%</b>

## Cash rewards

For Cash rewards we only rate programs where cashback or major shopping vouchers are available. For shopping vouchers we look at what types are available in the cash functionality section. Those programs that offer the cashback score the top score in this section. Those that offer all 3 types of shopping vouchers supermarkets, petrol and major general retailer (e.g. Myer), will score the higher than those with only 1 or 2.

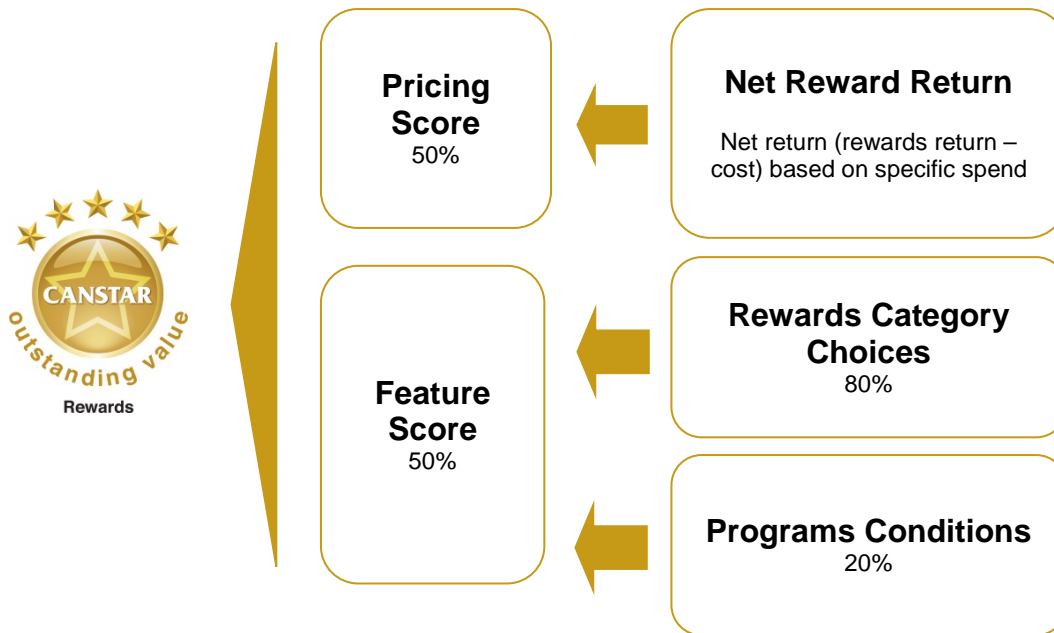


## Cash features

Feature Category	Weight (%)
Earning Policies	30
Points Capping	15
Instant Rewards	20
Bonus Points Partners	15
Account Status Information	5
Cash Auto-Redemption	10
Expiration Policy	5
<b>Total</b>	<b>100</b>

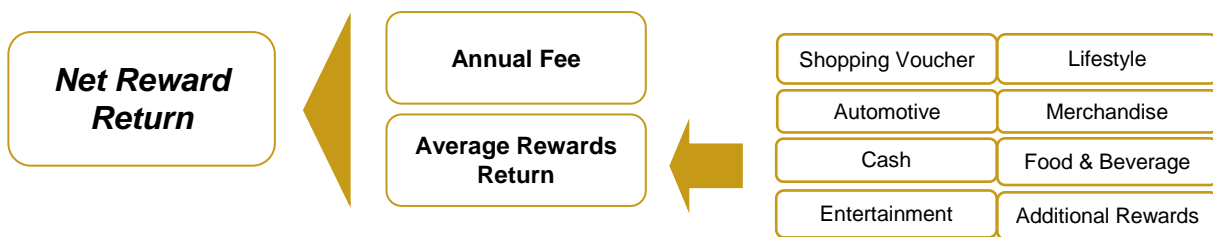
## General Rewards

Programs that offer at least one of the categories of rewards listed below are rated in this category. Those programs that have more choice are rewarded in the feature score.



## Pricing score

To calculate the net reward return take the average reward return for each of the categories and subtract the annual fee. To calculate the reward return take the number of points earned for the dollar balance of the profile in question. Divide this figure by the average return figure of the 8 categories which returns a dollar reward return which the annual fee can be subtracted from.



Average of the 8 rewards categories that are available

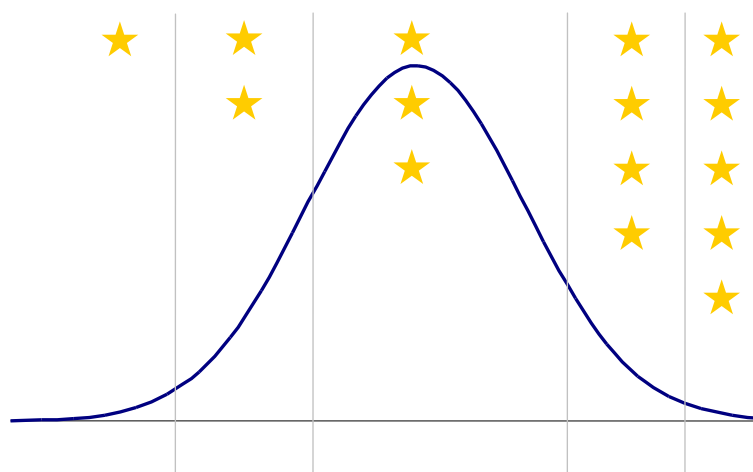
$$\text{Net Reward Return} = \text{Reward Return} - \text{Annual Fee}$$

## Features score

Rewards Category Choices - 80%	Weight
Shopping Rewards	23%
Frequent Flyer Rewards	10%
Merchandise Rewards	10%
Travel / Accommodation Rewards	8%
Automotive Rewards	5%
Point For Cash / Credit	5%
Entertainment Rewards	5%
Food & Beverage Rewards	5%
Lifestyle Rewards	5%
Additional Rewards	2%
Instant Rewards Information	2%
Program Conditions - 20%	Weight
Earning Policies	4%
Rewards @ Various Point Levels	4%
Bonus Points Partner Information	2%
Points Capping Information	2%
Customer Service Information	2%
Reward Program Fees	1%
Earning Policy Flexibility	1%
Account Status Information	1%
Top-Up Policies	1%
Expiration Policies	2%
<b>Total</b>	<b>100%</b>

## How are the stars awarded?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores according to the following guidelines. As you can see, only the products that obtain a score in the top 10% of the of the score distribution receive a 5 star rating.



The results are reflected in a consumer-friendly 5-star concept, with 5 stars denoting an outstanding product.



## Does CANSTAR rate all products available in the market?

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. However this process is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## 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 provider. CANSTAR also monitors changes on an ongoing basis. The results are published in a variety of mediums (newspapers, magazines, television, websites etc.)

## DOES CANSTAR RATE OTHER PRODUCT AREAS?

CANSTAR 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 website at [www.canstar.com.au](http://www.canstar.com.au) if you would like to view the latest star ratings reports of interest.



- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- First home buyer
- Health insurance
- Home & Contents
- Home loans
- Life insurance
- Managed investments
- Margin lending
- Online banking
- Online share trading
- Package banking
- Personal loans
- Reward programs
- Superannuation
- Term deposits
- Travel insurance
- Travel money card
- Youth banking

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